



Research summary

Janine Muldoon & Jo Williams, August 2023

AIM OF THE STUDY

To better understand (a) the challenges faced by pet owners across the country in the context of the cost-of-living crisis, and (b) experiences of accessing support. The ultimate goal is to enhance service provision and reach those who are most in need.

RESEARCH OVERVIEW

An online nationally representative survey with UK pet owners, and interviews with Blue Cross service users.

Questions assessed:

- Demographics (age, gender, living arrangements, family circumstances, health, means-tested benefits, food bank use),
- Current pets and financial concerns, a pet that is presenting challenges (type/age of pet, attachment, specific problems and their impact),
- A pet that had to be 'given up' (rehomed, put to sleep),
- Experiences of accessing support for pets.

500

survey participants
equal females/males
& even distribution
across age groups

407

living in England, 47 in
Scotland, 31 in Wales &
15 in Northern Ireland

20

Blue Cross service users
took part in an interview
(15 female/5 male, age
29-67 years)



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Key findings



KEY MESSAGES FROM BOTH THE SURVEY & INTERVIEWS

There were consistent findings from the survey and interview with respect to:

- The types of challenges experienced with pets (health and behavioural issues, difficulties paying for care, vets especially, often as a result of changing circumstances or the cost-of-living crisis, ability to care for an animal compromised by own health issues or other demands).
- The emotional impact of losing a special animal.
- The significance of relationships, and challenges, with dogs, as opposed to other types of pet.

SURVEY DATA

The survey findings (administered in July 2022) also revealed the following:

- Challenges faced by pet owners are common and can be complex and stressful.
- Many pet owners do not access support or are not aware of services or eligibility.
- There is a gap in service provision for behavioural issues, especially post-covid.
- Challenges with pets (from most to least common) are related to:
 - a) financial concerns, b) behavioural issues, c) health issues, and d) social or environmental challenges (e.g., family demands, changes in circumstances, not having support or being well enough to cope).
- Dogs and cats give the greatest cause for concern. Owners are anxious about what might happen to them. All types of challenge (except health issues) were greater with dogs.
- Financial challenges/stress are more prevalent among those using food banks, and social/environmental challenges among those receiving means-tested benefits.
- Participants in poor health are more likely to be experiencing social/environment and financial challenges relating to their pets.
- Men report greater challenges with pet behavioural issues.
- Stronger attachment to a pet is associated with fewer challenges relating to pet health, behaviour or environment, but there was no link between attachment and financial concerns/stress.
- Health and behavioural issues are the main reasons for relinquishment of dogs; health and housing were issues with cats.

67%

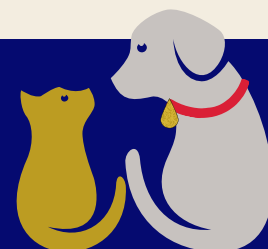
concerned that cost-of-living crisis might impact their ability to care for their pet

60%

were most worried about being able to afford vet care

65%

of those needing support did not access services



Findings from the interviews



Interviews took place between December 2022 and April 2023. The findings provided an in-depth understanding of participants' experiences of accessing support when they were experiencing challenges with their pets. These are summarised in the pages that follow.

WHY PEOPLE SOUGHT SUPPORT

- Participants who were registered with Blue Cross had sought their support due to financial reasons. They had been on low income long-term, or faced a recent reduction in income (change in employment circumstances or unable to work due to illness, injury, trauma, or carer responsibilities).
- In many instances it was the cost of vet care when there was a health issue or emergency with their pet that prompted them to look for support (they struggled to pay for what had been required or simply couldn't afford the amount quoted to have the investigation/operation).
- The recipients of behavioural support (a paid service open to all) were prompted to seek support due to difficulties dealing with dogs they had rehomed and in one case a cat.

CHALLENGES EXPERIENCED WITH PETS & THE IMPACT

- Financial stressors (cost of vet care, cost-of-living crisis, pet insurance, medication/treatment) are especially difficult for those used to living frugally long term or those experiencing a traumatic life event.
- Animal's health issues are very stressful, whether they are long-term chronic conditions, acute/emergency situations when an animal is suddenly unwell, injured, or needs a significant operation, or the result of multiple issues often associated with aging/end of life.
- Emotional and financial issues are entangled when a pet is ill. Limited finances can mean difficult decisions need to be made. People can't always afford investigations to determine the problem.
- Having a dog with difficult behaviour (due to prior mistreatment, obtaining from non-recommended source, lack of knowledge about dog or breed, lack of socialisation, or not being a good match for the family). Difficulties with behaviour impact all areas of life (visiting vet, walking dog, not being able to leave alone or with others, being tied down, cost of behavioural support).
- Knowing that your pet is not going to get better and losing a pet are extremely traumatic with long-lasting effects.
- Other less prevalent stressors include changes in own health that impact ability to care for a pet and finances, having to rehome an animal (housing, behaviour), not being able to secure support due to complex circumstances.

16

registered with Blue Cross Veterinary Hospitals (as receiving means-tested benefits)

5

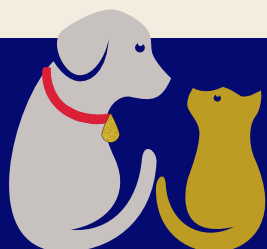
used the behavioural support service (4 for dogs and 1 a cat)

3

used the pet food banks

2

female participants had used the bereavement support service



THE IMPACT OF FINANCIAL HARDSHIP ON PET OWNERS

- Financial strain is a stressor even for those who are relatively financially secure (e.g., paying for a behaviourist). All participants alluded to the costs of having a pet (vet care especially) and some mentioned the increased cost of all aspects of pet care due to the cost-of-living crisis.
- The majority had struggled financially in recent years in a way never experienced before due to changes in circumstances. Others had been on a low income for the long-term. The latter were well versed in being thrifty, but when there is no financial buffer, events can spiral out of control.
- Seeking support in more recent years was often the result of a health issue or emergency with a pet, when people were faced with the dilemma of what to do to help their pet, with some describing these times as the most stressful in their lives.
- There appears to be a continuum from worrying about one form of financial outlay to multiple areas with far-reaching implications. This happens when numerous challenges coincide that impact on, and are impacted by, pets, and thus intensify financial as well as emotional strain.

"When I was in full employment and I had a pet, I could afford to take him to the dog groomers and everything, so when life is OK and you're middle class, you know, you're fine. You just know that they're part of what you have to pay out for your pets, but when you, suddenly you need the benefit system, that's when your pets are a luxury, and of course, they're not, they're part of your family... I would say the last eight years has been such a financial struggle that I've got the deepest sympathy for anyone now on the benefits then trying to keep pets going" (Ann, Grimsby)

HOW PEOPLE COPE WHEN EXPERIENCING FINANCIAL STRAIN

- People make sacrifices themselves so their pet does not go without, or seek support from friends.
- Cut-backs have to be made (pets go without treatment/investigation/vaccination/neutering, people may wait out a health situation rather than immediately go to the vet).
- Sometimes there is no choice (people are forced to rehome beloved pets or have them put to sleep).

"It's like a friend of mine. He used to live next door. He had a big dog, but because he's lived on his own he had to go for a smaller place. He moved across the road, but to move into this flat, he'd have to get rid of his dog. I know it upset him but he did it and I said I don't know how you could do that just because I couldn't do it. There's no way I'd give up my dog to to move into a flat that were next door, you know" (Joyce, Grimsby)

"If you can't afford your animal treatment, it is really, really hard" (Janet, Grimsby)



WHY PEOPLE MAY BE RELUCTANT TO SEEK SUPPORT

The participants in our study tended to describe having no problem seeking support. To some extent this was because they were putting their own feelings to one side and prioritising their animal, making sure they got the best care available. However, their experiences provide hints as to why some may not seek help even when they need it. Some alluded to not being judged by Blue Cross staff, suggesting that they had felt like that elsewhere.

"We had a lady at the Job Centre and all she was on about all the time... which put more pressure on us, because every time it was well you've gotta start looking for work, you've gotta do this, you gotta do that and it was making situations worse, wasn't it? We were coming away from there, what do we do? And you know, if you don't start looking, you'll lose your benefits" (Suzy, Grimsby)

Participants were also asked to reflect on why they thought people might be reluctant to seek support. Overwhelmingly, they described two big issues:

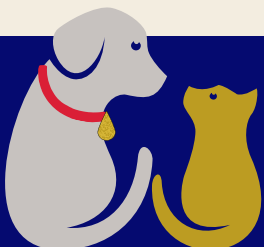
- (1) Pride, stigma (of being on benefits or not being able to cope) and shame, and
- (2) Guilt (should be doing better, not putting pressure on charities).

"I personally I feel guilt more than than anything because I've been on the dole years ago... I don't feel stigma, but I feel I feel guilt but I don't, I haven't said that. I don't tell a lot of people. I mean, I, I tell certain people" (Dawn, London)

"A lot of people have ended up in difficult circumstances, especially over the last two years with COVID, cost of living going ridiculous, like, a lot of people end up on benefits that don't mean to... I think there's a lot of stigma attached to people on benefit, erm but not everybody chooses that life... I think without that service a lot of people would struggle and you'd probably find a lot more pets in rescues" (Lisa, Lichfield)

To a lesser extent, the following were mentioned by participants, though some also recognised that current services may not even meet current demand given the events of the past few years.

- Assuming there is no support there, or wanting to manage independently.
- Financial and associated implications of seeking support.
- Daunting/intimidating (do not know what to expect).
- Mobility issues or difficulty transporting pet to a service.
- Difficulty accessing services due to own issues (mental health). Not having the capacity to look after the animal if there are alcohol/drug issues).
- Not caring about the animal (putting themselves first).



EXPERIENCES OF SUPPORT FROM BLUE CROSS

Most participants had only heard about Blue Cross via word of mouth. People had friends who were already using Blue Cross, or they had been advised by others who had heard of them to check out if they were eligible for support. Some participants who had been on a low-income long-term talked about a long history of family involvement with Blue Cross. People's first impressions of using Blue Cross were overwhelmingly positive and comparisons were made with other vets and organisations that didn't seem to care or appeared 'money-grabbing'.

POSITIVE ASPECTS OF BLUE CROSS

- Supportive, kind and caring staff (welcoming, friendly, empathic, non-judgmental).
- Quality of care/an organisation you can trust (confidence in the abilities of staff to provide best care).
- Effective organisational systems and processes (efficient set up, responsive, and have a great App).
- The importance of proximity (services need to be close, especially when you have an anxious pet).
- A lifeline/safety net (considered a vital service by users, like the NHS for humans, participants hugely appreciative and enthusiastic to 'give back').

"You know at Blue Cross they're doing that job because they love that job, and because they care about the animals, whereas with our [private] vet I don't think they do" (Helen, Grimsby)

"I just can't, without them I would have been lost so... I'm grateful" (Michael, London)

"They're our safety net as far as people on benefits, they are, like you know, the benefits are supposed to be our safety net. The Blue Cross is our safety net as far as our animals are concerned" (Jean, London)

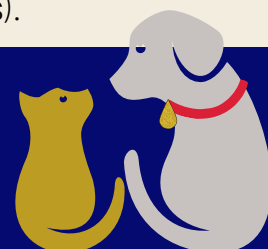


DIFFICULTIES EXPERIENCED BY PEOPLE USING BLUE CROSS SERVICES

Whilst everyone praised Blue Cross for various aspects of their services, and many could not suggest significant improvements because they go 'above and beyond', some people had noticed a deterioration that began with the onset of the pandemic, or they had experienced difficulties during an especially traumatic time. These can be summarised as follows:

- Communication (difficult to get through on the phone).
- Suspended services and unavailability of vaccinations (neutering suspended, long waiting lists).
- Covid-related issues (staffing, shortage of vets, and increased demand for services).
- Getting to a clinic and waiting room experiences (travel costs, dealing with an anxious animal).
- Unexpected costs and uncertainty about eligibility (some confusion about what is/is not covered).
- Personal experiences during traumatic events (unique and complex situations).

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Recommendations



Participants made a number of recommendations to ensure support that is on offer from animal welfare charities is addressing pet owner needs and is accessed by all those who are eligible and need it. They also made suggestions for new or expanded services (things that are currently missing).

INCREASING AWARENESS OF SERVICES/SUPPORT AVAILABLE

- Participants explained that at no point in the process of registering to receive means-tested benefits are pets mentioned. The focus is on human dependents. Therefore, people only find out about financial support for pet care via informal sources. They suggested that people should be asked about pets in the process of identifying support that is available, with these being signposted on the Government websites, by Welfare Officers, and the Citizens' Advice Bureau.
- Blue Cross and other animal welfare charities need to advertise in the right places to reach those who are struggling most (doctors' surgeries, food banks, public transport, hospitals).
- Messaging in advertising is important to minimise the possibility of people not seeking help because of the stigma associated with poverty and being on benefits (e.g., NHS service for pets, 'vital service', creative collaborations with organisations [Kleenex/Mind], 'reframing' similar to food banks who advertise along the lines of save this food from going to landfill. This service is for you – it's very purpose is to help people through difficult times). 'Discrete' signposting is important, as people might feel guilty about seeking support/accepting financial assistance.
- Support is very important to help people deal with the loss of a pet. It is not clear whether people know this is available.

NEW OR EXPANDED SERVICES

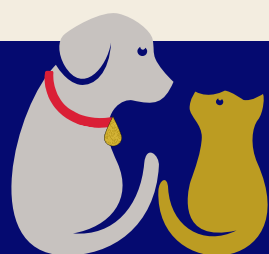
- To combat issues concerning lack of mobility/transportation, animals' anxiety when travelling, owners' health issues, and a reluctance to make contact with support services, several participants suggested a mobile or pop-up service (also useful to support homeless people with pets).
- People are generally not aware of support to help them manage the behaviour of dogs (apart from expensive private behaviourists). Socialisation classes are available for very young dogs, but there appears to be a gap in service provision for older dogs. This would likely prevent unnecessary stress and relinquishment.
- Animal welfare charities might usefully expand opportunities to educate people about finding the right animal for them (knowledge of breeds, age-related health and behaviour issues, costs).

Project webpage

bit.ly/People-and-Pets-in-the-UK



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Thank you to our participants
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Please get in touch if
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