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When Having a Pet Becomes a Luxury You Can No Longer Afford

Janine C. Muldoon  and Joanne M. Williams 

Clinical and Health Psychology, Medical School, University of Edinburgh, Edinburgh, UK

ABSTRACT

Drawing on data from a project examining experiences of accessing support for pets from the UK animal welfare charity Blue Cross, this paper illuminates the impact of financial hardship on pet owners. Twenty service users (15 female, 5 male, aged 29–67 years) took part in individual online semi-structured interviews. Sixteen were receiving free or reduced-cost veterinary care (eligibility is based on certain means-tested benefits and catchment area). Participants were encouraged to talk about their experiences with Blue Cross, with a set of key questions capturing the chronology of events employed as a guide. All participants (even when relatively financially secure) alluded to the expense of having a pet and the rising cost of all aspects of care. The majority had struggled financially in recent years due to changes in circumstances (reduced income or had to stop working due to illness, injury, or carer responsibilities). Others had been on a low income for the long term. Seeking support was often the result of a health issue or emergency with a pet, when unanticipated veterinary costs (operations, transporting animal, scans, treatment) were simply unaffordable. People were faced with the heart-wrenching dilemma of what to do to help their pet, describing these times as the most stressful in their lives, and with most only becoming aware of charitable support for pets via word-of-mouth. Two of our participants' stories show how when you have limited financial resources, serious health problems, or complicated circumstances, life can spiral out of control and lead to difficult situations with pets. However, it also highlights how resilience and strategies are established in this process, mitigating to some extent the impact of future crises. We highlight the full range of issues experienced as a result of economic vulnerability and consider the implications for organizations providing support to people who are often struggling simultaneously with their finances and mental health.

KEYWORDS

Challenges; financial hardship; human–animal interaction; mental health; pet owners; stress

CONTACT Janine C. Muldoon  janine.muldoon@ed.ac.uk  Clinical and Health Psychology, Medical School, University of Edinburgh, Doorway 6, Elsie Inglis Quad, Teviot Place, Edinburgh EH8 9AG, Scotland, UK

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In April 2022, Martin Lewis, a financial expert in the UK, provoked a strong reaction when he stated on his BBC 5 Live #AskMartin phone-in, that acquiring a pet should be viewed as a luxury owing to the long-term financial commitment they entail. People were quick to respond that their pets were a necessity (not a luxury) and sometimes the only lifeline when suffering from illness, loneliness, or mental health problems. One person commenting on the write-up that appeared in *MyLondon* (Bolton, 2022) wrote, “for those who form a deep bond with their pets, they are as much a part of their being as a limb, and I don’t see a limb being a luxury item.” That people reacted so strongly is testament to the huge significance that pets have in many people’s lives, some feeling they simply wouldn’t be here if it weren’t for their pet (Hawkins et al., 2021; Irvine, 2013a, 2013b; Muldoon & Williams, 2024a). They are a member of the family, often experienced in the same way as parent–child relationships (Laurent-Simpson, 2021). In these circumstances, it is understandable if financial implications do not come under special scrutiny. There is also the issue of changed circumstances that are impossible to predict. Someone may have scrutinized the costs associated with having a pet based on their current situation, only to find a change in fortune down the line.

The Impact of Pets on Owners’ Mental Health

It is increasingly evident that companion animals bring their owners a great deal of pleasure and support (Applebaum et al., 2021; Hoy-Gerlach et al., 2020; McConnell et al., 2011; Victor & Mayer, 2023; Zablan et al., 2023). Dogs, in particular, can both enhance owners’ wellbeing *and* reduce emotional suffering and associated risk behaviors (Howe & Easterbrook, 2018; Merkouri et al., 2022; Muldoon & Williams, 2024a). In their review of the impact of pets on people living with mental health problems, Brooks et al. (2018) describe an “intensity of connectivity” or “profound connection” that characterizes the relationship. Highlighting the ways pets helped people manage their condition, they refer to support with emotional, practical, and biographical work. The latter has rarely been discussed in previous research (though Irvine’s [2013a, 2013b] work on homeless people is an exception). This involved feeling that pets “provided a form of validation through the pride associated with successfully caring for a pet, but also as sustaining elements of pre-illness identities including roles of mother, pet owner or animal lover, and as being a protector of animals” (Brooks et al., 2018, p. 8).

However, pets, like other members of the family, can also present a series of challenges, sometimes “unique hardships” (Applebaum et al., 2021), that are not necessarily foreseen and complicate the rose-tinted story that often infuses discussion about the benefits that pets afford. Pet illness or injury can be incredibly stressful and lead to anticipatory or actual grief (Podrazik et al., 2000). Dealing with difficult behaviors (usually relating to dogs or horses, Brooks et al., 2018) can be traumatic and impose significant limitations on everyday life (Buller & Ballantyne, 2020). Pets can also be barriers to securing housing or accessing services (Carlisle-Frank et al., 2005; Howe & Easterbrook, 2018; Kerman et al., 2020; Power, 2017). People worry about the burden of responsibility as well as their ability to meet the needs of their pets, with perceived inability leading to feelings of guilt, anger, and frustration and reduced autonomy or sense of control (Merkouri et al., 2022). This is perhaps why human ageing, with its associated cognitive, physical,

psychosocial, and financial changes, has recently become a special focus for human–animal interaction research (e.g., Anderson et al., 2015; Applebaum et al., 2021; Bibbo et al., 2022; Enders-Slegers & Hediger, 2019; Meier & Maurer, 2022; Obradović et al., 2021; Opdebeeck et al., 2021). Whilst research on people’s relationships with pets during the pandemic highlighted the complexities involved (e.g., Appiah et al., 2022; Carroll et al., 2022; Vincent et al., 2020), the specific impact of economic vulnerability on the care of the pet and people’s mental health have rarely been considered (Rauktis et al., 2020; Toohey & Rock, 2019). Again, Irvine’s (2013a, 2013b) work is an exception. Her conversations with homeless people demonstrate how significant pets are in keeping people going through challenging times, giving them a reason to live.

In the context of the current cost-of-living crisis, when more people have found themselves out of work or struggling to cope on their current income, the situation for pet owners is undoubtedly hitting a crisis point. Between April 2022 and March 2023, the Trussell Trust provided almost 3 million emergency food supplies, representing a 37% increase on the previous year (The Trussell Trust, 2023). Similarly, the Money Advice Trust (2023), in a survey of 587 of their National Debtline clients, found that 66% had gone without essential items like food, toiletries, or clothing in the last six months. As economic resources (e.g., higher incomes/savings) cushion mental wellbeing during economic crises (Glonti et al., 2015), there are clear implications for affected families. Low-income results in new and worsening mental and physical health problems (Joseph Rowntree Foundation, 2023). Moreover, the NIESR’s (2023) latest economic outlook report predicts increasing financial vulnerability of households in the bottom half of the income distribution, little income growth and higher debt, as well as increased housing, energy, and food costs. Further challenges relating to financial hardship that influence help-seeking are stigma (Baumberg, 2016) and “complicated, disorientating, impersonal, hostile and demeaning” systems (Cheetham et al., 2019, p. 1). These experiences, alongside system failures and delays in payments, have led to increases in mental health problems (Wickham et al., 2020).

The Impact of Financial Challenges on Pet Owners

When faced with a major crisis, Vincent et al. (2020) argue that people tend to focus on meeting their own needs and those of their nearest kin first. What happens to pets, they argue, largely depends on the way in which they are viewed. Recent UK market research by MoneySupermarket (Rees, 2022) showed that 71% of pet owners are willing to spend more on their pet than themselves. When forced to choose, people often prioritize the needs of a pet at the expense of their own (as they typically would with a child) to ensure their pet is looked after (Friedmann et al., 2020; Rauktis et al., 2017). Arluke (2021) describes how low-income participants in his US study worried about being able to feed their pets, and apart from using pet food banks, reported stretching their available supply of pet food, saving specifically for pet food, sharing human food with pets, borrowing pet food or money, and/or making sacrifices in order to buy it. Interestingly, Irvine’s (2013b) work (notably in her book *My Dog Always Eats First*), challenges the idea that pets cannot be cared for properly if you are in a precarious situation financially. She suggests pets may even have a better life with homeless people because the animal means so much to them, they are always with them, and support is available for food and veterinary care.

Issues are perhaps more likely to occur when people's circumstances change: they become more vulnerable but are not eligible for (or do not know they can access) support.

A recent report by the RSPCA, in partnership with the Scottish and Ulster SPCAs (2023), suggests that the current economic crisis is leading to widespread unanticipated change in circumstances that is threatening people's ability to cope. It reveals that in the UK, people are currently struggling to care for their pets. People may feel they have no choice but to "cut corners" with respect to pet-related outgoings or even, in more extreme cases, surrender the pet. Comparing the first half of 2022 with 2023, the RSPCA saw an 11% increase in the number of animals being abandoned and a 72% increase in the number of people clicking on their "giving up a pet" webpage. Thirty-eight percent of the participants in the RSPCA research reported having changed their behavior because of financial pressures, with 24% feeling their pets had suffered as a result. Most (81%, compared with 68% in 2022) said the costs of looking after their pet were higher.

Apart from food, veterinary treatment and insurance are likely to be significant concerns. Twenty-eight percent of the participants in MoneySupermarket's (2022) research reported that they were struggling to afford pet insurance, and 17% were willing to risk not purchasing pet insurance to save money. In the UK, pet insurance is not as expensive as in the USA – for dogs and cats, policies start at £125 per year for accident and illness cover (prices go up for greater cover/veterinary limits, older pets, and certain breeds) (NimbleFins, 2023). In 2023, 61% of dog owners and 39% of cat owners insured their pets (PDSA, 2023). The average dog insurance claim in 2022 was around £800, and according to NimbleFins's research, costs can extend up to £12,000. Some UK veterinarians have payment plans through a third-party credit company to spread the cost of treatment, and most animal welfare charities ask for some contribution toward veterinary costs. There are areas where there is no charity provider, but some charities contribute toward private veterinarian costs.

The Present Research

This paper presents findings from a mixed-method project examining experiences of accessing support for pets when struggling financially, the challenges associated with pet ownership, and the impact of financial hardship on pet owners. The interview study reported here examines the latter and also highlights how the support provided by animal welfare charities represent a vital service or lifeline. The project was funded by Blue Cross, a long-established UK animal welfare charity that provides free and low-cost veterinary treatment for owners who receive certain means-tested benefits and live within the catchment area of one of their animal hospitals or pet care clinics. They also provide support for pet bereavement, behavioral advice and support, education on animal needs and welfare, and a rehoming service. In 2022, they also set up pet food banks to respond to the cost-of-living crisis.

Methods

Our study received ethical approval from the Clinical and Health Psychology Ethics Committee at the University of Edinburgh (CLPS245).

Participants

The sample included 15 female and 5 male English-speaking participants aged 29–67 years ($M = 51.35$, $SD = 10.96$). Fifteen were registered with veterinary hospitals (VH), seven using the Grimsby VH in Northeast Lincolnshire and eight using London VHs (in Victoria and Hammersmith). Ten people had only accessed a VH, two female respondents had also used the bereavement support service, one female respondent the behavioral support service, and a male/female couple a pet food bank. Of the remaining five (all female from Southern England or the Midlands), four were not experiencing financial hardship. Three had just used the behavioral support service, two for a dog and cat rehomed from Blue Cross, and one for a dog bought from a breeder. One female participant had just used a pet food bank. Participants mostly discussed their current pets, but several shared experiences with pets who had now passed away. Seventeen participants had dogs (now or in the past), seven had cats, and two had ponies. One participant talked about having small mammals in the past, one had ferrets, and one had a reptile.

Procedure

From November 2022 to April 2023, 20 Blue Cross service users took part in an online interview with the lead author of the paper. As it was unclear how many volunteers would come forward to take part, participants were recruited in stages. Twenty was deemed a sufficient sample given the anticipated similarities between participants (i.e., users of the same charitable service, typically using a VH, receiving similar benefits). Recruitment through the charity was also deemed the best approach to secure a genuine sample. We had hoped to recruit more participants using food banks or the behavioral support service, but no further volunteers came forward. An e-mail from the research team with an information sheet and link to an online consent form in Qualtrics was forwarded by Blue Cross to clients who had given their permission to receive e-mails for marketing/research purposes. They were advised of the £20 Amazon voucher they would receive for taking part. Blue Cross sent out small batches of e-mails to hospital clients in London and Grimsby and to all those who had used the behavioral or rehoming services. Staff at pet-food banks were also asked to promote the study to visiting clients.

Once those wishing to participate had completed the online consent form, the researcher organized a date and time to meet. Interviews took approximately 40 min and were carried out in Microsoft Teams and audio-recorded using Online Broadcasting Software (OBS). The transcribe function in Word was used to generate an initial transcript, which was then reviewed and amended. No names/identifying information were included. Pseudonyms were created for people and pets. Participants were sent a thank you e-mail with contact details for support organizations and a link to our webpage to access the summary of the findings.

Interview Methodology

Individual semi-guided interviews were used to explore each participant's journey of care with Blue Cross, from the experiences that initially led them to reach out for support, the

Table 1. The interview guide/prompt.

Background	Welcome participant, brief introduction and chat, asking age and where they lived before starting the audio-recording. Ensure the participant understands the research and if they have any questions.
Accessing Blue Cross support: Reasons and experiences	Confirm which Blue Cross services were accessed and for which type of pet/s, and why they initially went to this organization. Identify the type of challenges/issues experienced before they accessed services (i.e., health/behavioral issues/financial). Identify if there was a tipping point that led the participant to seek help from Blue Cross. Establish initial impressions of Blue Cross services and the processes involved. Ascertain how easy/difficult it was to seek support (to identify potential barriers).
Type of support received and the positives and negatives	Pinpoint the type of support received and how it helped or affected the participant and their pet. Identify key qualities of the Blue Cross organization and the impact of receiving support. Identify any problems in the process of accessing or receiving support from Blue Cross. Ascertain if they remember why they accessed Blue Cross services rather than any other providers/awareness of other organizations.
Barriers to accessing services	Establish what helped the participant to access services. Identify participant's views on why some people might be reluctant to access services. Ascertain if they have advice they would give to someone who is reluctant but really needs support. Pinpoint any changes Blue Cross could make to improve their services or make them more accessible.
Thanks and debrief	Thank participant for taking part and acknowledge any difficult times they have experienced. Discuss what will happen next (sent an e-mail with list of organizations providing support, a key contact at Blue Cross, and a link to our webpage). Ask for permission to send the Amazon voucher to their home address and procedure for doing so.

extent of the challenges experienced and any reluctance to access services, all the way through to how the care received had impacted them and their pet. A narrative approach was used (Butina, 2015; Wong & Breheny, 2018), which foregrounds participants' stories, with the researcher providing the opportunity for them to narrate their experiences instead of using a strict question-answer format. In recognition that some people would find it difficult to tell their story in this way (Anderson & Kirkpatrick, 2015), a semi-structured method was used that followed a set of guiding questions/themes to help us capture the chronology of events (see Table 1). The structure was not followed rigidly or linearly. Space was left for participants to determine the direction of the discussion. The majority responded well to the opportunity to share their stories, talking freely and openly about their experiences and taking the lead in the direction of the discussion.

Data Analysis

The analysis for this paper focused on financial difficulties associated with looking after a pet and their impact on both the pets and owners' mental health and coping strategies. The lead author adopted an in-depth case-driven inductive approach to analyzing data,

with an eye to broader narratives at play (reflecting wider societal norms, attitudes, or values). These are discussed in-depth in Muldoon and Williams (2024c).

A table was created with basic demographic/contextual data for each person. Anonymized transcripts were imported into NVivo and analyzed in turn, applying codes to each person's file to capture all their experiences and views. With each subsequent participant, quotations were added to existing codes and descriptors/headings were refined/extended or additional ones generated. A summary of each person's experiences was created, alongside several working documents that concentrated on key themes emerging in the following areas: experiences of Blue Cross support (accessing and receiving), type and impact of financial difficulties, challenges of pet ownership (the stressors), and reluctance to seek support. These included a breakdown of the sub-themes within each area and tables of illustrative quotations to enable clear comparison across cases. These were reviewed by the second author to ensure the integrity of the analysis process. A brief summary of all findings from this study can be found in Muldoon and Williams (2024b), and an in-depth consideration of why people might not seek help when they need it is in Muldoon and Williams (2024c). Muldoon et al. (under review 2024) focuses on the full range of pet challenges and the development of a measure for use in surveys.

Ethical Considerations

We did not ask explicit questions about personal finances or probe particularly difficult experiences. However, participants were often very forthcoming, and on occasion they showed signs of emotional distress. The researcher remained responsive to participants and at any point where people seemed upset or were struggling to find the words, she acknowledged the difficult experience they'd had and let them know that they could stop at any time. At the end of the interview, the participant was thanked for sharing their experiences and offered the opportunity to ask any questions. A debrief e-mail was also sent with details of supportive organizations (Blue Cross, Samaritans, NHS 24, and the Citizens Advice Bureau).

Results

This section first examines how our participants reached the point of seeking support for their pets from Blue Cross and how they became aware of the charity. We then outline the impact of financial challenges and the most significant triggers for anguish. In doing so, we highlight a continuum, from worrying about one area of financial outlay (e.g., paying for medical treatment for a pet in the case of an emergency or serious health issue) to multiple areas of expenditure 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. We illustrate this with reference to two cases, Ann from Grimsby and David from London. Ann was in her mid-sixties and lived in a village on the outskirts of town. Her grandson lived with her and they had a cat. In spite of facing significant challenges, Ann distinguishes herself favorably from those new to financial hardship who may not have the same level of resilience. David was 49 and lived in central London with his cat. Recounting a time when he desperately tried to

help his ex-partner with an injured and very unwell cat, his case shows how complex situations can be (with both human–human and human–animal relationships) and how vulnerabilities are often only exposed in an emergency scenario. In the quotations below, the researcher’s voice is indicated in italics.

Why Participants Sought Support From Blue Cross – What Led to Financial Difficulties?

Three of the 16 participants who were registered with Blue Cross veterinary hospitals had used their services long-term for all the pets they had owned due to persistent low income. They talked about their family having a history of involvement with the charity, going back many years. Others had approached them in recent years (usually prompted by friends or family) as a result of a change in income that meant they could receive means-tested benefits. They were sometimes surprised that people like them could apply for benefits and support from charities. Often participants, like Richard, had found themselves unable to continue working due to illness (issues with physical or mental health):

I took my cat like five years ago, ‘cause you know what happened to me, I begun having some health issues so I couldn’t work anymore ... I have to say I was slightly intimidated by going for the first time, because my circumstances changed completely, you know. All my life changed, since I started with the health issues ... It’s like you go inside and you know everyone feels like, well I don’t want to say on benefits, you know. (Richard, London)

Unanticipated and dramatic changes in circumstances were typically precipitated by a traumatic life event, serious injury (see Jean below), or, as in Janet’s case, needing to look after a parent who was unwell and unable to manage alone, and in later years her own health condition:

I’ve used Blue Cross for a long time. I looked after my mum for 13 years and so I was on carers allowance which didn’t really [laughter] give me an awful lot of money and I had ferrets and dogs, or dog and cats. So they looked after my animals for a long time until very recently. (Janet, Grimsby)

When I came back from [another country], I found out that I needed lots of operations to repair the damage that he’d done to me, and so I couldn’t work because of it ... and so I then ended up on benefit. And because of the benefit, I obviously couldn’t pay the vet fees because they’re just like that ridiculous. (Jean, London)

For some people, there was a chain of events that led to a complete change in circumstances. Jean had been living in another country until she was attacked and severely injured. She had to return to the UK for treatment and could no longer work. When she returned to the property she rented abroad, her partner at the time had not been paying the bills, leaving her no choice but to return to her home country. She was heartbroken that she could not afford to transport her two dogs with her. Leaving them in the care of an animal welfare charity, she saved hard once back in the UK to be reunited with her beloved pets. Another couple, Liam and Suzy, experienced an extremely traumatic loss that led to depression and prevented Liam from working. At the same time, Suzy could not work due to a chronic health condition, and their rent had been increased to the point that they had to move out of the area, exhausting all their savings. They had started to use

food banks as a result. To help get them through the emotional loss, they moved some distance for a new start and rehomed a dog who Suzy described as their everything now.

In several instances, as shown below, it was the cost of veterinary care when there was a health issue or emergency with their pet that prompted participants to look for support. Sometimes this coincided with loss of employment/income, but all participants highlighted the dramatically increasing cost of veterinary care. They had either struggled to pay for what was required or they simply couldn't afford the amount quoted when they made enquiries.

Unanticipated Challenges and Self-Blame

Importantly, where people were experiencing specific health issues, difficult behaviors, or an emergency situation with their pets that had financial repercussions, they often blamed themselves for the situation they found themselves in, for not "knowing" or being aware of issues associated with specific pets, failing to do the necessary research, or finding out about the risks associated with acquiring a pet (dogs, in particular). David (from London), for example, talked about being "very ignorant" about understanding the importance of insurance and "learning the hard way," Martin (from London) felt his dog had presented him with "a multitude of learning curves," while Gemma described making "a lot of mistakes":

We were looking and then we just saw him online and sort of tunnel vision, erm made a lot of mistakes I guess of getting him, not being fully prepared and not thinking about it but just wanting him [slight laughter].

Yeah.

which ended up, he was ten months old erm and we realized why they didn't want him anymore. I think we paid erm a few hundred, not too much for him, but we still paid for him when we shouldn't have, erm.

Bless you.

You know, but.

That's so tricky, isn't it? Can I ask you when you found him, where was he advertised? Was it like on a social media sort of channel or Gumtree or something like that?

It was on Pets4Homes [online pet marketplace].

Pets4Homes, ok.

Which now like doing more research, you know, I found out not a good place to buy an animal and really, I would have preferred to rescue an animal, but ...

Yeah.

But err, it just is what it is and erm, you know, since finding his issues, erm. I'm not gonna give up on him like you know the first people did, as he's, you know, I've worked with him for a couple of years now and he's gotten so much better than he was. (Gemma, London)

Gemma had since carried out a lot of research and had identified issues that she said would have been "red flags." This feeling of having been "ignorant" or "made lots of

mistakes” was not through lack of care or thought as all of our participants were clearly looking after their pets really well and showed concern for their wellbeing. They had also engaged in lengthy research after experiencing problems in order to understand their animal better. Instead, we chose the term “naivety,” prompted by Alison’s use of the word (see below). Even participants who had what they considered extensive experience with a particular type of pet (Libby and Lisa, from London and The Midlands respectively, were also examples) described being “shocked at how much I didn’t know,” “underestimating” animals’ needs and potential problems, and also their ability to cope this time around.

I thought they [animal charity/rehoming service] were brilliant because they were really caring about Coco. They were very aware of Coco. The criticism is that I don’t think we realised how naïve we were. Because we’ve had so much experience with dogs, but it was all amateur. So, what was it, she used the word reactive, but she used it in a sentence and ... I didn’t realise that reactive was a technical term.

OK, yeah.

And I didn’t realise, although, I mean, my father-in-law had an abused dog, they’d had an epileptic dog. I think they had more than one abused dog. They’d had a dog who’d been beaten. So we were used, we’d seen dogs with issues.

Yeah.

we were used to handling them.

But not this particular one?

But Coco’s got such a horrible package. Erm I mean I think her abuse had been pretty far gone. And she is very ... I think she’s a very sensitive little thing. (Alison, Southern England)

This suggests a role for organizations working together to heighten awareness of potential issues but also gearing support for pet owners around these. Given at least ten of our participants described “rescuing” an animal, it is vitally important that people are made fully aware of what they would be taking on and are supported to ensure they do not suffer as a result. In more extreme situations, our participants had saved the life of an animal, either by taking them out of an intensive breeding situation, a place where they were being neglected, or where they were going to be put to sleep. Taking on a rescue was viewed and desired as a form of “giving something back.” One of the strengths of Blue Cross rehoming service was the openness with which staff discussed individual animals and their challenges with potential owners; there was full disclosure of history and likely issues. However, as Alison points out, even with this awareness, people need practical skills and support in order to cope, and these can have significant unanticipated financial impact.

Alison was one of three participants who had only accessed the behavioral support service from Blue Cross and were not experiencing financial hardship. However, even they highlighted the challenges (emotional, logistical/social, and financial), adding weight to the accounts from those who were economically vulnerable. Like the others, they mentioned not only the increased costs of all aspects of pet care but also the unpredictable financial impact of having a dog with difficult behavior (e.g., costs of a behaviorist

and daycare when required as they could not leave their dog with family/friends). This added strain where there had been none before, especially where the family had committed to other significant outgoings. Libby, for example, described her dog's behavior as a "major stress" and constant worry, which was a shock as their previous dogs had been so easy. She said she felt "ashamed at how bad he is." Bought during the first COVID-19 lockdown, she first put the problems down to a lack of socialization. However, toward the end of the conversation, she mentioned someone else who lived locally with the same breed who was experiencing the same problems, and she now knew that certain behavioral characteristics were common for that breed. Libby had a busy life. She had her own business, children at private school, and her husband worked full time away from home. Far from just being a logistical nightmare, the dog (who could not be left alone, had to be monitored and on a lead at all times) had also cost them far more than they had anticipated. They had spent £800 on a behaviorist who had not managed to resolve the issues, and now had to incur costs of daycare and kennels when they were busy or away as they could not leave him with other family members.

Critical Events and Becoming Aware of Blue Cross

In emergency situations, participants had to manage the stress and emotional strain of (a) seeing their animal in distress, (b) responding quickly to save them, and (c) working out how on earth to find the money to pay for the required treatment. Michael (below) initially focused on the cost of dealing with his dog who swallowed a sock but later revealed his anxiety about saving his dog. It was never in question that he would pay, but this financial strain made him realize that he might not be as fortunate in the future, hence his research into available support. Helen's example also shows how difficult decisions need to be made if you cannot afford the veterinary bills.

It was a couple of years ago, I think. 2 to 3 years ago. It was just the vet fees were too much, and she's got a few issues here and there and it just got a little bit expensive ... She swallowed a sock and yeah that cost £175 just to get the, an injection for her to bring it back up so that was a little bit ... (Michael, London)

We were having problems with Meg because we had three dogs then and I didn't realize that because I was on benefits I could enter their service you see, even though I've been on these benefits quite a long time. Then somebody sort of said, well, can't you, because she needed an operation, you see, she had cancer of the teats, so she needed a mastectomy, and we took her to our vets who just said it was, ugh, it was just a phenomenal amount of money ... and then we didn't know what to do then. We didn't know whether to have the operation or not have the operation ... Then somebody mentioned it to me, so I applied then to go to the Blue Cross and they looked at Meg and they had her in within three days. (Helen, Grimsby)

Like Helen, Sandra was also unaware of Blue Cross (or any other financial support for pets) but was new to the benefits system. It was only when she had a medical emergency with her dog who had been attacked that she found out about the charity from a friend. Having contacted her private veterinarian, she had been horrified at the cost quoted to simply transport them to the clinic. In her panic, her friend had taken over and took her dog directly to Blue Cross who operated immediately. Sandra had stopped paying

out for pet insurance when her income had decreased, but she was also aware that there are limitations to insurance and it would most likely not have covered the transportation, let alone the operation and aftercare.

I wouldn't have known [about Blue Cross] and you know if the £7000 was transporting the dog, God knows what the cost of care would have been and you know, I certainly wouldn't have had the money. (Sandra, London)

Importantly, most participants had only heard about Blue Cross via word of mouth. People had friends who were already using them, or they had been advised by others to see if they were eligible for support. Two participants had found out about Blue Cross online, when researching where to go for support, and one had seen them advertised on TV. Some long-term low-income participants talked about a long history of family involvement with Blue Cross. Grimsby VH had a strong reputation in the area for being the place to go if you were struggling financially and on benefits. However, some participants explained that they did not realize they would be eligible for support financing pet care as it was never mentioned by anyone dealing with the process of transitioning to benefits.

“What Do We Do?”: The Impact of Financial Difficulties on Pet Owners

All participants were feeling the impact of cost-of-living increases in pet food and veterinary care/treatments. Martin said he was now spending an extra £10 per week on food for his dog, and several participants described making sacrifices to ensure their pet was looked after well (e.g., doing without themselves, buying chicken for dogs while they had something cheaper to eat, not putting the heating on, cutting back on going out or buying clothes):

I always make sure, money wise, that he's taken care of before me as he can't take care of himself, but at the moment I'm fine with, I guess money. I think it's erm yeah the cost of living, the electric, has really like impacted us. The electricity bills. (Gemma, London)

It was unusual for participants to say that they “cut corners” with certain aspects of pet care, but Patricia's honesty about her strategies for coping suggest that when financial pressures build up, decision-making becomes more fine-grained. She described changing to cheaper brands of pet food and questioning common pet-care practices:

I mean, I must admit I cut corners with things like flea treatments. I don't have them as regularly as the vet suggests. You know, I tend to sort of like watch them and see and if they don't look like they've got fleas then I leave well alone 'cause it's like money I don't want to spend. And I do keep all the vaccinations up. That's sometimes a bit of an issue, but I do it ... I think you know, as long as they weren't in a lot of distress, I might be tempted not to go and see a vet as often because you know if there's something that's a bit of a niggle and you think I don't think they're gonna die of this, you know, just not go, because it's £30 before you even start, even before they even look at the animal and it's like oh gosh no. (Patricia, Midlands)

Unexpected costs (such as ongoing medication for a breed-specific or age-related health issue, or behavioral support for dogs that were difficult to deal with) were often stressful as they hadn't been budgeted for and there was uncertainty about the extent of the financial commitment:

It's awful because I had a riding horse who was getting on and needed loads and loads of vet care and it was really really difficult, because you're sort of continually weighing up the pros and cons. Do I continue to pay for the vet care, because he was 26 and very very arthritic, or do I decide to have him put to sleep? Very very difficult, very challenging. Horrible. But in the end he couldn't get up, so I had him put to sleep, but it's still a really hard thing to do. (Janet, Grimsby)

However, the most stressful experience was not being able to afford lifesaving treatment for the animal, especially when there was a sense of urgency. In these cases, as we have already seen, people were questioning what on earth they could do. Finding Blue Cross and being able to access their support in an emergency situation was literally a life saver not only for the pet but also for the owner. However, there were cases where certain treatments or investigations were not available without insurance or personal expenditure. Loss of an animal is incredibly stressful, even when there is nothing that can be done, so feelings of guilt undoubtedly come into play when, from an owner's perspective, the animal could have been saved.

“An Absolute Living Nightmare”: The Complexities of Financial Hardship and Pet Ownership

In this section, we focus on Ann and David because their accounts provide insights into the situations experienced by those struggling most. Ann came from a family of animal lovers and was brought up with pets. She had continued to have animals and had managed fine when working full time, but her situation had been insecure and she recounted times when she had really struggled. One period of difficulty began when she gave up her full-time employment to care for her mother. She said her grandson has always lived with her and he was age 4 years at the time. She was on Universal Credit (see GOV.UK, 2023) which she described as a “nightmare financially.” She had a personal allowance for her and her grandson, which she explained was not enough to live off, and £50 per week carer's allowance. There was no allowance for her pets (a rescue dog and cat at the time). When her grandson reached 5 years, she had no choice but to look for work, but the system made it very difficult for her and the problems started to mount up:

We lived rural and he was at school, and the job center was the most horrendous experience I can ever describe. They were giving me appointments at like 3 o'clock or quarter past 3 when I had no way of getting him picked up, there was no after school club. We lived in a little village. And then I was told you have to move [from a private rental] and so I'm looking for the 20/30 hour a week employment, and at that time was when I had my Chihuahua dog, a rescue dog and a cat, I thought I just can't cope.

Ann described the precarious nature of renting property when you have a limited income and have pets. At one point she said she was moving annually, mostly because private rented landlords refused to take pets. She explained that they wouldn't even let you pay extra to have the pet or offer to repair or de-flea the property if there was any damage or infestation:

They just said no, and you're so desperate to take a property that you're offered, that then the pets had to go because you couldn't take it because of the landlord ... Your only option is you

take this property and you rehome your pet. That's horrible, and I've done that. I've done that because of landlords.

Ann's constant struggle to make ends meet had clearly equipped her with ways of coping that made her feel sorry for people who were new to economic vulnerability:

You can be in employment now and the times have changed. You can have nothing left at the end of the month because of the prices of everything. I've gone through, born in the 50s, gone through the 60s, 70s when you bought a sachet of shampoo 'cause you couldn't afford a bottle. We had all the strikes, some houses didn't have central heating, you had a coal fire. I've gone through all of that, so I know how to be thrifty, but I think some of these middle-class working people that suddenly, and especially because we're all committed to our gadgets and our direct debit now where mobiles/broadband aren't a luxury, they're a necessity. I've had to have broadband for my grandson's homework. You can't live without those things anymore. It takes up a third of your income.

This narrative is important as times have changed. Everyday items that were once considered luxuries are now necessities, but not everyone has access. During the COVID-19 pandemic, inequalities came into sharp focus, with some schools in the UK highlighting differential access to digital devices or reliable internet as a reason for not providing "live" lessons online. As Ann points out, because parents/carers had to have broadband for their children to be educated, if you did not want your child to fall behind you had to find a way of getting connected. It was a necessity, like food, electricity, or water. Not only does this put extra strain on financial resources but it also has implications for pets. To find information about, or access services, you need to be able to log on.

Ann also recognized that more people may be unexpectedly finding themselves in a situation where they may not even be eligible for benefits or the type that would enable them to receive financial support for their pets:

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, 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 and trying to keep pets going.

David's situation was quite different from Ann's. He was on benefits that entitled him to low-cost treatment from Blue Cross for his cat, and he described, like many others, always putting them first and choosing his cat over other life choices (going out, drinking alcohol, eating extravagantly). However, he recounted an incredibly stressful time in his life when he had tried to step in to help his ex-partner who had a cat who had been injured. His ex-partner had developed a drug and alcohol problem due to mental health difficulties and was on benefits but had no pet insurance. When David found out about the cat's injury, he provided support by taking him to a veterinary hospital in London, where they were told he had a broken leg and the operation would cost £2000. As they could not afford to pay, the hospital staff suggested they try another charity as all they could do was give pain relief or put him to sleep (David thought this was not only because his ex-partner lived outside the catchment area but also because he was not English and was unable to advocate for himself or his cat). David described desperately searching for another charity in the area his ex-partner lived:

My ex even in his, you know, relapsed state did not want to put the cat down. So then he was dragged to PDSA in another area from me finding that one, and then they didn't have an X-ray machine, so they had to wait for an X-ray machine to be found and Felix was hooked up to pain relief IV waiting for his leg to be fixed. A week later the operation happened.

£500 was paid for the operation. However, David described his partner as relapsing and not being capable of the aftercare required:

He wouldn't let me take the cash off him to get the right antibiotics ... and then the leg moved, so it was hugely stressful ... So, the leg eventually had to come off due to an infection, and then I took Felix on and then discovered Blue Cross on my doorstep. So, I learned a lot about what to do and what not to do with animals, but he wasn't, you know, Felix wasn't my animal, so I couldn't really do too much, but I knew my ex was suffering with his addiction and the cat was suffering too.

The process of taking over care/ownership of Felix was, David explained, highly complicated and he felt the injury was being investigated as suspicious and he felt blamed:

At that time he was about to have the leg amputated and like I felt I got a bit blamed for it and I said it wasn't my cat, I couldn't force him to do things you know. It was horrendous, a horrendous time. It was animal abuse, but it wasn't deliberate, it was accidental.

David described how this whole experience "was an absolute living nightmare" and made him realize the significance of good insurance. He now has £12,000 cover per year for his current cat:

I wouldn't be without it because in my experience with Felix, I just would never want to be in that position again of having an injury that requires an operation that's costing thousands of pounds ... It was so frightening ... I've learnt the hard way, always have good pet insurance otherwise life is just too stressful without.

Although David's situation may be unusual, it highlights the situations people find themselves in with their pets when they are under pressure both financially and in health terms. His case shows the complex interplay between human-human and human-animal relationships and the health and wellbeing of all parties. It also reveals how people can "fall through the gaps." This serves not only to highlight those who are struggling but essentially invisible but also reinvokes questions about the lack of connections between organizations that support humans and animals.

Discussion

Narrative analysis has been found to illuminate critical points and pathways in individuals' help-seeking behavior (Nuske & Hing, 2013). Affording people the opportunity to tell their own story allows researchers to move beyond surface-level accounts of everyday life and appreciate the complexities inherent in ensuring human and animal welfare. Our study highlights a number of important findings that raise questions about the extent and range of support that could (or should) be provided. First, it is clear that companion animals have immense significance in many people's lives. Those experiencing financial difficulties make huge efforts and sacrifices to make sure their pets are well looked after, and they care deeply about what happens to them. However, they are not always

aware that there is support available, or they struggle to find help when it is needed. This draws attention to a number of issues with underlying complexities.

Services providing support for pet care are not sufficiently signposted for those who are eligible. Importantly, this may be due to high demand and lack of capacity and funding on the part of animal welfare charities. It signals perhaps the lower status of pets in society relative to human health and welfare and perhaps explains why Martin Lewis, financial adviser, suggested that pets ought to be viewed as a luxury. Support is typically means-tested and not every area in the country has services available, so in essence it is a financial outlay you may have to manage on your own. However, the idea that access to companion animals, and the benefits associated with having them, is a social justice issue is gaining momentum (Arluke & Rowan, 2020; Matheson & Pranschke, 2022; Rauktis et al., 2020). This is based on recognition that “pets are a readily available activator and motivator for self-care” (Rauktis et al., 2020, p. 673). They should not, therefore, be the sole preserve of the higher economic classes, and support should be in place to ensure equality of access and care.

Second, our study highlights the significance of unanticipated challenges with pets. Sometimes this is due to naivety on the part of pet owners: not being fully aware of the needs, characteristics, behaviors, or health issues of the animal they have welcomed into their family. However, unanticipated challenges often relate to changes in circumstances that push people from managing fine to having to make life-altering decisions about and for their pets, when self-blame can come into play. These findings align with the RSPCA et al.’s (2023) conclusion that the cost-of-living crisis is one of the greatest threats to animal welfare: “a barrier that stops people looking after their pets the way they would like to.” Families on low incomes with limited or no savings were already on a “financial tight-rope” prior to the COVID-19 pandemic, and latterly, there was the hike in inflation rates (Hill & Webber, 2022; NIESR, 2023). When people are in this situation, with no leeway in their household budget to absorb the shock of unexpected costs (no matter how small they appear from the outside), they experience added pressures, uncertainties, and stress. These can have a negative impact on mental and physical health (Garthwaite et al., 2016; Joseph Rowntree Foundation, 2023). If people end up taking on an animal that has significant health or behavioral issues (like Gemma, Michael, Libby, and Alison), the impact is far-reaching, affecting all aspects of life, even for those who have financial security.

Third, participants’ stories also highlighted intersectional adversity relating to financial hardship, including food, energy, and housing insecurity. These all have an impact on pets, sometimes leading to relinquishment. Increasing concern about specific groups of people who may be disproportionately affected by economic instability is evident from recent research (e.g., older people and those with (dis)abilities, Applebaum et al., 2021; Bibbo et al., 2022; Wu et al., 2021). For example, Applebaum et al. (2021) refer to “unique issues” experienced by economically insecure older adults, including securing pet-friendly housing and accessing veterinary care (LaVallee et al., 2017). This echoes the experiences of some of our participants. In particular, Ann, who had been forced to choose between her pets or a roof over her head. Janet, too, was worried about the future. Having encountered financial difficulties due to caring responsibilities when her mother was alive, her recent health issues had led to disability that was making it increasingly difficult physically and financially to get her pets to a veterinarian.

Finally, the examples provided of pets' needs being put before the needs of owners highlight the psychological and emotional implications of pets for owners. According to Khuly (2017), a veterinarian writing in *Canadian Veterinary Practice News*, "the human healthcare system cannot compete with pets for their ability to keep people alive and engaged." Increasingly, pets are recognized as an important source of mental health support (Howe & Easterbrook, 2018; Merkouri et al., 2022; Muldoon & Williams, 2024a). In difficult situations, the pet may be the only thing keeping a person going. In this sense, they may represent a cost saving in public health terms. However, when financial and other concerns occur, there can be an emotional toll on owners that has achieved very little research attention, to date. An exception is Rauktis et al. (2021), who examined commitment to pets among low-income owners in the US. Our findings echo theirs in that participants were highly committed to and attached to their pets, but "extraordinary" financial costs were associated with lower levels of commitment and high anxiety. They also found an "additive impact of stressors," which were worse when people lacked a social network.

How Can Our Systems and Organizations Better Support Pet Owners Who Are Struggling?

With the impact of the cost-of-living crisis set to continue (NIESR, 2023), animal welfare organizations are putting various services in place to support people who feel they can no longer look after their pet. Blue Cross, the RSPCA, and the Scottish SPCA have introduced pet food banks, and the Scottish SPCA (2023) has developed a new Pet Aid service. However, it is clear that demand is rising (Blue Cross, 2021) and there are undoubtedly limits as to how much support can be put in place. Blue Cross services, for example, are already heavily subscribed. Providing free food for pets is an important first step and is a growing area of social support in the UK and elsewhere (e.g., in the US there is a non-profit scheme <https://dontforgettofeedme.org/>), but in itself is unlikely to ameliorate the situation for those facing the most significant challenges making ends meet. We need to understand the interaction of financial difficulties with other challenges in order to provide optimum support, and this necessitates services and organizations (especially veterinary practices, social services, and healthcare) working together to identify those most at risk, referring people to each other as necessary.

The majority of the participants in this study had only heard about Blue Cross, or any financial support for pets, via word of mouth. Others have noted issues with people not knowing what support is out there and whether they are eligible, as well as a reluctance to seek help (Baumberg et al., 2021; Hill & Webber, 2022; Kogan et al., 2021; LaVallee et al., 2017). Accordingly, it is vital that organizations offering support are thoughtful about how and where they promote their services, acknowledging their limits so they do not have to turn people away. Recognizing that it is hard to reach out, some pet owners may never have sought support. Others may have had negative experiences when they asked for help. How organizations frame and offer the support they provide is particularly important so that people do not feel guilty or ashamed to reach out (Baumberg et al., 2021; Muldoon & Williams, 2024c).

The most obvious place to begin the process of establishing need/demand and increasing awareness of support for pets is to include them into the process of assessing a person's situation (specifically their dependents) when they become eligible for benefits. At present, pets are not considered when evaluating people's needs and their eligibility for a range of support services. Information on services offered by animal welfare charities, the criteria for accessing them, and their location could be discussed with people transitioning to benefits (in the UK, within meetings with the Benefits Office or Welfare Advisors). This should also be posted on government websites that signpost support on offer. Even this small change would have prevented some of the crisis situations our participants found themselves in (e.g., Sandra, Helen, and David). In some economically disadvantaged communities (and evident within this study in Grimsby), there appears to be a collective effort to ensure people know where they can find support. Each organization has the criteria for others in the area and can signpost, especially useful if people are in an area not covered by their services. Whether or not this always happens is not clear. Services may well be "joined up" via well-meaning, informed individuals. In our study, human food banks appeared to be a source of much information passed between people who are struggling. However, it is important that this is not left to chance. Links between organizations/services need to be built (between social workers, veterinarians, government agencies, housing support, animal welfare charities, and the human healthcare system) and formalized systems developed that enable identification of problems *and* referrals.

In the UK, this is starting to happen. The Scottish SPCA are currently working closely with "Citizens Advice" as part of their new "Pet Aid" service. Citizens Advice is a network of charities that provide free, confidential, and impartial advice to anyone who needs it. Working together means that questions around managing financially now include discussion of pets. Rauktis et al. (2021) similarly draw attention to models of care for low-income pet-owning families in the US. These focus on underserved communities with animal welfare charities collaborating with Schools of Veterinary Science. Training to work effectively with people experiencing financial and emotional stress, using a trauma-informed model (Morales & Stevenson, 2021), seems especially important in order to improve the image and impact of services (Cheetham et al., 2019).

In recognition of the impact of financial pressures and the feeling of not being able to take care of your family, pets also ought to be an integral part of the assessment process within social services. Again, Toohey and Rock (2019) suggest that this is particularly important for economically vulnerable older adults who may be experiencing a range of challenges caring for their pet/s. Indeed, the provision of veterinary social workers, who work at the intersection between veterinary medicine and social work practice (Holcombe et al., 2016), supporting both pet owners and veterinary staff would be ideal. While Veterinary Social Work (VSW) is established in the US, and emerging in Australia and New Zealand, it is yet to be embraced in the UK (Baden, 2023). It should be noted that there is little information on how well VSW is working in practice.

Our study also highlights that not everyone is fortunate in having an animal welfare charity close by, and it also became clear that the charity veterinary hospitals and clinics in the UK are currently experiencing their own challenges with respect to recruiting veterinarians and supplying demand (Blue Cross, 2021). Acknowledging that there is only

so much that charities can do, it may be advisable for them to specifically target areas with greater economic stress, where pets are more likely to be surrendered or euthanized (Reese, 2024) and the challenges more keenly felt. Given the accumulation of evidence relating to the health impact of financial pressures that many more people are experiencing, it may be a good time for these organizations to lobby governments to provide funds (Joseph Rowntree Foundation, 2023; Morris et al., 2021). The big issues with respect to pet care are food insecurity (people are likely to feed their pets before themselves, Arluke, 2021; Irvine, 2013b), veterinary bills (which were already considered extortionate prior to rising costs), and pet insurance (Becker et al., 2022) that is vital for animal welfare and owners' peace of mind.

There is also work to be done by animal welfare charities and providers of pet care services to ensure people are more aware of the costs, needs, health issues, space, and attention required by specific types of animals (and breeds) as this undoubtedly contributes to unnecessary relinquishment when under pressure (Buller & Ballantyne, 2020; Carter & Taylor, 2018). Broadening education on how to choose the right animal and how to ensure they are healthy seems imperative. This awareness would have prevented Michael and Gemma from purchasing a dog the way they did and would have helped Libby understand that her choice of dog would not suit her family. There also needs to be education for those who want to rescue an animal from neglect or abuse (or rehome a rescue) so they are fully aware of what this might entail. As Alison's case highlights, people may not be as knowledgeable and competent to handle the issues as they appear. They are also likely to require some form of aftercare/support. It is vital that all information and details of support available are not solely provided online as many facing financial difficulties will not have reliable access.

Limitations and Future Research

Our sample represents people not only who have sought support but have also been willing to take part in our research and talk about their experiences. In this sense, we have not reached the most vulnerable or those in dire financial straits. At least three people in our study had experienced significant challenges due to long-term low income. Although we did not ask specifically about their financial situation, it appeared that the majority of our participants were coping financially day-to-day but making some personal sacrifices to make sure their pets were well looked after. These experiences, alongside the more significant hurdles described by those who had always had to live frugally or had faced serious trauma, provide evidence of the range of challenges likely to be affecting pet owners experiencing financial hardship and the possible implications for them and their pets. These findings, and the way participants described their experiences, might be used to develop sensitive and informed questions that could be incorporated into future research, perhaps in collaboration with organizations that support those in debt (e.g., Money Advice Trust).

Our participants were also a group of "pet lovers," enthusiasts about and advocates for animals, often having rescued animals to give them a better life. Their experiences of struggling had not impacted on the pet in the majority of cases as they put the animal first and had managed to keep caring for them largely because of the help they were receiving from

Blue Cross. However, it is interesting that even though they were not financially secure in a sense, it is these people who are carrying the responsibility of dealing with animal neglect or unwanted animals. Is it the experience of struggling that leads people to want to help those less fortunate and not in a position to help themselves? It is possible that others do not view their pets in the same way as our animal lovers, and financial struggles may well affect the bond people have with their pets, particularly where mental health has been compromised, as we have seen with David's ex-partner who had drug and alcohol problems and was unable to advocate for his pet. These are areas where research is required. However, reaching the "hard to reach" – those who perhaps do not have the same positive relationships with their pets, and those who are facing significant challenges across all aspects of their lives – is incredibly difficult. Very few people want to admit to doing things that society frowns upon (even if they feel they have no choice), so a creative approach is undoubtedly needed to reach those who have been side-lined or stigmatized.

We must also recognize that the stories told convey messages about wider cultural conceptions and values. Although many of our participants were perhaps at the less extreme end of the continuum of those receiving benefits in terms of financial hardship, at times they revealed how it felt to be in that situation and seeking support for the first time. They were able to shed light on why people might be reluctant to seek support even though they need it (Muldoon & Williams, 2024c). It is vital that those providing services for those who are eligible listen to these views and ensure they are borne in mind to convey the right messages to the right people, creating a safe haven that welcomes rather than alienates the people who need their services most.

Conclusion

Unexpected costs relating to caring for a pet can affect anyone. However, when under financial strain due to changes in circumstances or long-term low income, the challenges can become incredibly stressful. Not being able to provide for (or save) a pet, a valued member of the family, adds pressures and uncertainties that further compromise mental health. With this in mind, our public health, social services, and financial support systems need to systemically recognize the significance of pets in people's lives.

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ORCID

Janine C. Muldoon  <http://orcid.org/0000-0001-9262-4897>

Joanne M. Williams  <http://orcid.org/0000-0002-0324-0558>

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