

The cost of pet ownership

Recommendations for pet owners who cannot afford veterinary costs

Anyone wishing to keep a pet must understand their duty of care. A pet owner assumes full **responsibility** for their animals and must know and meet their interests and needs at all times. This is also explicitly required by law and violations may result in legal penalties.

«Anyone who keeps or cares for animals must feed and care for them appropriately, provide the activity and freedom of movement necessary for their well-being and, where necessary, shelter.» (Article 6, Paragraph 1 of the Swiss Animal Welfare Act)

Pet owners are also responsible for ensuring that: «Sick or injured animals are, without delay, housed, cared for and treated in accordance with their condition or killed.» (Article 5, Paragraph 2 of the Swiss Animal Welfare Ordinance)



Veterinary services and medications are subject to **fees**. If you are unable to cover these costs, you should either refrain from keeping pets or, at the very least, take out **pet insurance** at an early stage.

If your pet urgently requires medical treatment but you have neither pet insurance nor the necessary financial means, we recommend the following steps:

1. Speak with your veterinarian about the possibility of **paying in instalments**.
2. Reduce or postpone **personal expenses** that are not absolutely necessary.
3. Ask **close family or friends** for financial assistance.
4. Look for **paid part-time or temporary work**.
5. Sell **items you no longer need**, for example online or at a flea market.
6. Raise money through a **crowdfunding campaign** or ask your **social media** community for help.
7. Seek assistance from **pet food banks**. Apply to **charitable foundations** whose purpose includes supporting pet owners in financial hardship.
8. If no other solution is possible, place your pet in trustworthy hands and **refrain from keeping animals in the future** until you are financially able to meet all the responsibilities that come with pet ownership.

Under no circumstances should your pet be allowed to suffer or be euthanised just because the owner cannot afford the necessary veterinary treatment.



Because every life matters!