



# The Australian Finance Podcast Episode Transcript

**Episode:** Costs of Pet Ownership in Australia

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**Speakers:** Owen Rask & Dr. Liz Walker

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## Episode transcript:

Owen:

Liz, thanks for taking some time to join me on the Australian Finance Podcast.

Liz:

My pleasure. Great to be here.

Owen:

It's wonderful to have you on, because we're just talking off air that the cost of having a pet, adopting a pet, buying a kitten or a puppy, these are things that we sometimes don't factor into our daily lives and our finances, because we are so emotion, and we're just thinking about all the joy they're going to bring to us. So this is actually a real thing, and I'm hoping we can dive into that. What I was actually hoping to do at the beginning of the show is actually just actually a very cheeky question. Would you say you're a cat or a dog person?

Liz:

Ah, that is such a cheeky question. I'm probably I'm so the right answer for me is to say both. And I think I am both. I have a Labrador called Princesses Esther the Great, and two cats called Mummy Cat and Ready Cat, so I'm both, but I'm also a real pragmatist. And during my life, when I have the always had a house, or a yard, or I've been a bit busy, the one animal that I am

always with is a cat. So when push comes to shove, I'll always have a cat because, they're wonderful for your life, and they are easier to own than dogs.

Owen:

Especially, I lived in an apartment for a few years, I really wanted a dog because I grew up with dogs, but I know that in an apartment, it's probably not the ideal lifestyle for the animal. So a cat was definitely something that we considered, but we ultimately, we went with a rabbit.

Liz:

Yeah, perfect.

Owen:

Yeah, it was wonderful, but it did end up chewing the architraves of the rental that we're in. So we had to do a little bit about that, but that's okay. Maybe to start off with, I imagine almost every single one of our listeners is familiar with the RSPCA, but maybe you can just explain to us what the RSPCA is, and basically the role that you fulfil in society today?

Liz:

Sure. Thank you. Well, RSPCA in Australia is made up of RSPCAs in every state and territory, and they're all separate entities. And there's also RSPCA Australia, which is like our federated body. What RSPCA's purpose is across the board is to make lives better for animals, to end cruelty, and to help improve the standards of animal welfare across the country. And also that includes helping people, individuals to care for their animals better as well. The way that we go about doing that is that we use the science. So we're based on animal welfare, science and data. We've been around for 150 years, and there's a huge amount of evidence around what good animal welfare looks like. So that's the basis for it.

Liz:

In terms of what we do; across the country, we operate shelters and take in over 100,000 animals a year. So around about 40% of those are cats, about 20% are dogs, and the rest are other animals. There'd be a lot of horses, lot rabbits and Guinea pigs, but also every other species, including a lot of wildlife too, in some places, each state is a bit different. So, we rehabilitate those animals and rehome them. In addition to that, in every location with exception of Northern territory, we enforce the law. That's a really big role for us. So RSPCAs, as I said, with the exception of Northern territory, have an inspectorate, that they enforce the state based laws around animal cruelty. So, an indication there's, across the country, over animal cruelty reports come in annually, and our inspector teams go and address those. So, that's really, really important role.

Liz:

In Victoria, our role in that space is around companion animals, including horses. And our inspectors respond to over 10,000 cases a year, and we prosecute around about 100 cases a year as well. That's a really important role for us. The other two areas that we do is around education and community outreach. Lots of education, talking to primary school students,

running programmes face to face using digital technology ,and also a community outreach in to varying extents around the country. So, supporting vulnerable communities to make sure that they can get their animals well cared for, and also roles in family violence, and people who are homeless and what have you, and just making sure that people can care for their animals in a way that they need to. Or if they can't care for them, helping them to surrender them and giving those animals a second chance.

Liz:

And the final piece is advocacy. So that's really, really important; so we work with governments and industry using that science and evidence to improve legislation and rules around animal welfare. Good examples are, we're on the cusp of getting hens out of battery cages. So there's over 10 million hen in battery cages in Australia at the moment. The standards are being redone, we're hoping that this year that all the governments will agree on a phase out oof battery cages. So that those, those chickens don't suffer anymore. Another one is live export improvements in racing codes and things like that.

Owen:

Yeah. Right. So two follow up questions on that really quickly, if I may. How is the RSPCA funded?

Liz:

That's a great question. So abundantly funded through the generous donations of the community. So, I'm best able to talk about Victoria. So in Victoria, we're 70% funded through donations. And so that is the community, we know that we're very humble about the place we hold in the community's hearts. We know that we are trusted, and that people have confidence in us, and they demonstrate that by giving us a lot of money. Our revenue in Victoria is around about 42 million. That comes from the community. And around about 10% of it comes from government funding, that's around predominantly providing funding towards the inspectorate, the law enforcement activities. And the rest of it is like around social enterprises, so, our veterinary clinics, we run op shops and things like that.

Owen:

Yeah. Wow. Okay. And I guess my other question was, so 2022 is when we're hoping that hens are removed from battery cages, is that correct?

Liz:

That's right. Yeah. Well, it's a very big industry, and so it's a commitment to a phase out. And in fact, the phase out a complete phase out is unlikely to be until about 2036, about 15 years. So, but certainly, we're hoping that a lot of that will be brought forward. In fairness, the industry has to be given a chance to adapt, because the infrastructure associated with the industry is enormous.

Owen:

For sure, it is. Yeah. Okay, so that's a fantastic introduction, Liz, thank you for that. One of the things that I imagine happened during COVID is a lot of people sought out animals because they thought, "Oh, this is a good companion. Why don't we get a dog? I'm not going on a holiday, now I can get that cat," or whatever. Before people go down that road before people think, "I might get a puppy," "I might get a kitten." "I might adopt a rabbit or bird," whatever it is, what are some considerations people should take into account? So whether they're adopting either through the RSPCA or if they're buying a puppy or a kitten from a breeder?

Liz:

Yeah. So I think the first thing to ask yourself before you even go to, "How am I going to get this animal," is, "Well, what sort of animal should I get?" And you talked about the fact that you landed on a rabbit. Rabbits make great, great pets in it, they can be little box trained and all that sort of stuff. So I think, when you think about having an animal, understand why you want one, they're so good for you. They're good for your mental health and wellbeing, they're good for your physical health as well, and connection, wonderful for kids too. But you do have to just look at what your lifestyle is. So if you do live in an apartment, for instance, you need to think about, "Well, how often will I be home? How am I going to exercise this animal if it needs to be exercised? What can I actually do?" So, if you do live in an apartment, you really want a dog, you need probably one that, that you can commit to doing the right amount of exercise. A Greyhound, although can be good for apartments, because they don't actually need a whole lot of exercise.

Liz:

So think about your lifestyle; if you're going to be home, are you going to be able to meet that animal's needs, not only from an exercise point of view, but from a grooming point of view, and all those other enrichment points of view as well. Look at the costs for what's what's going to cost you. It is different. Dogs are more expensive than cats to maintain, even to set up, and then maintain. And then what you're going to do about, what's your lifestyle look like in terms of going holidays, and what are you going to do about those sorts of things as well?

Liz:

And don't forget about the fact that whenever you bring an animal into your home, there's a period where everyone has to get used to each other, and there's training to be done. And it's great fun, but it does require work. It's not a set and forget. So you do have to set aside some time to make sure that you can help that animal settle in well, so that it really worked for the animal and for your family.

Owen:

Mm-hmm (affirmative). I think there's so much to consider, but I think if I can take away from that, I would probably say just step back and consider your own lifestyle, and how the pet fits in around that. I think if you have this kind of idealistic thing of, "Oh, well I saw this thing on Instagram," or, "I saw my friend had one of these, therefore I'll get one." That might not actually work for you. If you want to go, you know, travel every second weekend, having an animal that needs you every day might not be the right choice.

Liz:

Yeah, that's right. That's right. And I think, things like, if you like camping and you're always going to national parks, dogs are a problem. You're not allowed to take them there, and you shouldn't break the rules on that. There's really good reasons, there's good reasons for that, and in any case, that's just the rule. And so, that's an issue, so maybe a cat or a rabbit might work, where you can probably manage that a little bit better. If you have cats, and you are owning them responsibly, we really encourage people to contain them, which means keeping them inside, and perhaps having a cat run that is enclosed outside. In any case, you're up for little boxes. So you got to change the kitty litter every day or two, depending on what you set up is. So, there's work to be done, and it does take time and commitment to do all that.

Owen:

For sure it does. The other thing that we don't really think about upfront necessarily, is the true cost of pet ownership. So we think out, "Oh it costs so much to buy this type of pet," or we tend to think just in very simple terms, but there is a lot ongoing. What are some of the costs involved with pet ownership? And you could be as specific as you want to one breed, or one type of pet, but what are some of the things that people should consider?

Liz:

Yeah. So I think you could probably chunk it down, I think to, okay, so what's the cost of actually purchasing the animal? And we talk about that in terms of adoption, or breeders, and how to go about doing that. So, the average cost of adopting an animal from a shelter is probably somewhere between two and \$400 or so. Those animals come desexed, microchipped, vaccinated, all those sorts of things, so it's an all in type of cost. So, that's the acquiring the animal. And then there's, I suppose, for one of a better word, what's the setup cost, you know? So, the setup cost would be, if you're not getting it from a shelter, you have to factor in vaccinations, and they're going to cost you 170 to \$250 desexing, that could be 200 to \$500.

Liz:

So in that setup phase for dogs, you're probably looking at around about \$1000, because you've also got a bed or a kennel, probably should get a car restraint, like a harness for them. Collars, and leashes, and things like that. Just dog bowls, things like flea control and worm control, they're not insignificant expenses. They can be 120 to \$300 a year to actually just do the maintenance. If you buy an animal that [inaudible 00:14:06] requires grooming, you need to factor that in too.

Liz:

The other sort of setup cost would be microchipping. So the setup things that I think about are the big costs up are desexing, vaccination, microchipping, registering with the council, and then making sure you've got the right infrastructure for the animal; so you've got a kennel if you need it, or bedding and what have you, leads, and those types of things. And another allowance for extra veterinary fees around those flea and worm control roles, and what have you, and any

treats. Because you do tend to get a bit excited and go off and buy all sorts of treats, and balls, and things, and that adds up too, so watch out.

Liz:

At the end of the day for a dog, you're probably looking at a setup of around about \$1000. And then on top of that, you've got the cost of the animal and then you've got its food. And that's probably around, depending on the size of the animal, 500 to \$1000 a year to feed your animal. So, and then the ongoing costs would probably be around about 900 to \$1000 a year for a dog. It's a little bit less for a cat, same sort of setup cost apply for the cat in terms of vaccination, desexing, microchipping, fleas and worms and what have you. So the first year's likely to be, probably around \$1000 again, it's probably not going to be too much different. You probably conservatively should put \$1000 on it. Annually after that, you're probably looking at it between eight and 900 for a cat.

Owen:

Yeah. Right. Okay. So, it's clear that we're talking thousands of dollars, depending which way you go, if you go cat or a dog, and I can vouch for rabbits being quite expensive too, because they do require, if you got them inside, the litter trays, the constant fresh hay and food. So-

Liz:

And quite a bit of impulse in terms of cleaning up, and all those sorts of things too.

Owen:

Oh yeah, absolutely.

Liz:

The [inaudible 00:16:12]

Owen:

Yeah. So there's a lot involved. And when we talk about budgeting and finances on the show, we talk about this thing that called an emergency fund, which is basically to put out financial fires, if you like. So things like cars breaking down, needing to pay medical bills. But I think, one of the things that we lump into that without really thinking about it are pet costs. I'm just interested, are there any, I guess, strategies that you see people using to deal with the cost of pet ownership? We can talk about pet insurance separately in just a moment, but is there, I guess, any tips that you have there for listeners?

Liz:

Yeah. I suppose my first tip would be to do the basics well, so, that preventative piece is really, really important. So, you mustn't skimp on those puppy vaccinations. And if we've learned anything through COVID, it's the importance of vaccinations, right? So, you must get them vaccinated both for your cats and the dogs. If they get a preventable disease, it can result in really significant costs, and even death. So [inaudible 00:17:25] virus for dogs will kill your puppy. It'll cost you thousands to treat them, and you are often emotionally on the hook, and

really hard to pull back on a treatment when that happens. So just prevent it happening in the first place, follow the veterinary advice, get them desexed, and get your cats desexed really early. We advocate for early desexing, and that would be from around about three months of age.

Owen:

And why is that, Liz? Why do you advocate for earlier desexing?

Liz:

For cats? For two reasons; the main reason is they can start having babies at four or five months.

Owen:

Oh, wow. Okay.

Liz:

And that's not safe for them, but we also don't need more cats in Australia. I've already said, I love cats, but they are the species that we have the most trouble with in terms of having an abundance of them. And issues with their welfare, their impact on wildlife and community wellbeing. So we really just need to be really careful with that. So one cat and her offspring over, I think five years, can generate about 7,000 cats. So they're pretty good at reproducing, so get them desexed. The other reason it's also very safe to desex cats when they're young.

Liz:

With dogs, they definitely need to be desexed two. We would normally say, when they're very young puppies, six months, when they're bigger breeds, it might be a bit longer. Either way, getting animals desexed is really important because, if you're not a breeder and you don't know what you're doing, it's a risky business. They can get into all sorts of trouble. Very expensive. If you could end up with a [inaudible 00:19:14], you can end up with a dead dog. If it's a dog in particular, they're highly likely to get memory cancer later on with that dog, if you don't desex her, if she's a female, and other testicular issues if it's a boy. And with girls in particular, if you don't desex them as they come into heat and what have you, they can actually get an infected uterus, and that's life threatening as well. That's called a [inaudible 00:19:40].

Liz:

Animals on heat also, they behave in different ways. The dogs are really messy, the girls will be messy, but the boys will go off and look for females are on heat. And then, they get hit by cars, and all those sorts of lots of reasons to get them desexed. So get the basics right. Get them desexed, get them vaccinated. And you must get them microchipped because their microchip, firstly, it's requirement by the law, but it's their ticket home. So it's a tiny little radio frequency identification device that goes in under their skin. It's often done at desexing, but can you be done while they're awake; it's not a big deal. Then if they do get lost, the vet or the shelter can scan them, the number pops up, it's got your details in it. They just give you a call and say, "Come on down." So it really is their ticket home. It's linked to their council registration too.

Owen:

Yeah. And I think a lot of people figure out during the kind of, or after the pet ownership phase, so they've bought the animal and they think, "Oh, wow, look at all these costs." There's the knowledge base on the RSPCA website where a lot of this information is stored. So I'll put full links in the show notes, so that if you are thinking about getting an animal, or you already have one like I do, please go and check out the knowledge base. It is really, really insightful, covers all of these things. I also noticed I'm going to wave the flag for my rabbit here, it's also really important to get you a rabbit desexed for numerous health reasons, particularly it's a female. That's what I've heard. I mean, you're the expert here, Liz, but I'll just wave the flag from-

Liz:

Same reasons; they're very good at reproducing as well. And I just think it's really hard on the animals, especially if you don't know what you're doing and there are issues for those animals to remain entire. Even for animals like this, some really quirky things, not rabbits so much, but ferrets, if you don't get your female ferrets desexed and they cycle, and they're not mated, they can develop a terminal anaemia, because their ovaries don't turn off, and then it turns their bone marrow off. So there's some really quirky things going on. Fun facts, right? But, so, yeah, I think doing those basics right, getting your animals desexed, it means it's easier for you, it's better for their long-term health and there's no negative impact on them. Everyone wins.

Liz:

The other thing I'd say in terms about how you manage those costs, getting those basics right, it sets you up for success. The other thing that has in the veterinary industry over the last few years, which I think is fantastic, is sort of like a bundled service that you can buy from your vet. So like membership packages. And it's a bit like, you know with your insurance, if cash flow's a bit of an issue, you can pay your insurance in monthly buckets, which is pretty much the same thing. And one of the challenges with veterinary fees, or the veterinary costs that you have for animals is that it's really lumpy.

Owen:

Yeah. It comes at once.

Liz:

Yeah. So you'll go to the vet, you'll get them vaccinated, you'll get a year supply of flea and worm control and stuff, and you walk out with a bill for between three and \$400 and you go, "Holy moly, even though I had a thought about that, I would've known it's a bit of a shock." So there's some really lovely packages that we've got, but lots of other practises have where you can bundle it up. And so, for instance, at RSPCA for a new puppy, or a senior dog, because they both have different needs and it can be a bit costly, \$60 a month, so \$720 a year. And for that, there's two consults, for the puppy, there's desexing, for the older dog, there's blood tests, and what have you. So that preventative thing comes along. You get your worm tablets and your flea stuff, all done. So you get the baseline stuff done. You have a check in there for the older



animals, so that if something is starting to give you, get onto it before it's a catastrophe. And it's really budgetable, right? You can say, "I've got \$60 a month that's coming out."

Liz:

For middle aged, healthy dogs, \$30 a month. And for cats, it works out to be about \$540 a year, or \$45 a month for new animals. And then, about just over \$300 for middle aged cats, and around 450 for older cats. So I think talking to your vets about what they might have so that it does lock you in, but having a relationship with your veterinary practise is a really good idea. They have all the history of your animal and then, you factored it in, then you don't have to deal with the lumps and bumps of-

Owen:

So, I think if it's a subscription or something like that.

Liz:

Yeah. Pretty much.

Owen:

How long is the contract? So is that measured in years or-

Liz:

Yeah. I think my understanding and I guess that all be different, and I'm not an expert on those commercial terms, but it'd be a year. I think you've sign up on an annual.

Owen:

Yeah. Right. Okay. So, that's for a lot of people budgeting, we love subscriptions, not because, if we forget about them, but just because they break down that lumpy cost. So, that's a really important thing. I didn't know that existed. So, that's great. So how about in terms of pet insurance? I think just even the basics here is a lot of people out there just kind of get their information from what they see on the telly, or what someone else is doing. What is pet insurance, and how can we kind of navigate that?

Liz:

Yeah. So the reason that it's really important is that there's been a lot of... The veterinary services, if your animal gets ill, the cost of it can go very high, very quickly. I'm really, as a veterinarian, and someone who loves veter science, and thinks the work of our veterinarians is vital for this country, I'm loathed to say that veterinary care is expensive, because I don't think it is at all. But the challenge is that there's no Medicare. I'm so blessed in this country as a human, if you get sick, someone will look after you, more or less. There's no Veticare. And so, if you have to go to an emergency centre, and your animal is critically ill, they would do very similar things to that animal to what they do to you if you were really sick, and you know that if you've ever seen your private hospital bills and what have you, that goes into the thousands of dollars very, very quickly. So you can rapidly get a very large veterinary bill. You won't get out of an

emergency centre overnight for probably under \$1,500 because of that cost of the consult, bloods, x-rays IV fluids, all those sorts of things that they're going to be doing.

Liz:

And things happen; your animal gets in and eats half a kilogramme chocolate, you don't have the luxury of waiting until tomorrow to go to the local vet; you've got to go now. You've got to make your dog vomit, and get it checked. If your animal gets hit by a car, but that's less common now because we are more responsible, but snake bites, you can't mess around with those either, and Antivenin can cost thousands, just the Antivenin before you can get to the treatment. So there's a lot of things that can happen, broken bones. And of course veterinary medicine has followed human medicine and we can do so much more now. We can CAT scan our animals, and often you can do even do MRIs on animals, and really complex surgery, and complex cancer treatments as well. And they come with a price tag, and with some really good results oftentimes. That's why pet insurance is important. And the other key thing about pet insurance is that, get in early because you want to avoid the preexisting diseases. So yeah, that can be a trap if you leave it for too late, and pet insurance is still relatively immature in this country; there's only about 7% of pets who have got it.

Owen:

Yeah. Right. Yeah. And that's important that you bring that up Liz, because I was doing some reading and I did some investigation into this for myself, how important it is to get early on that cat or dog, pet insurance, because the preexisting conditions, if there are any of those, they're often not covered, and those are the things you often won't cover for. So, basically get the insurance before those develop and become preexisting. So the other thing, I couldn't come across when I was doing my investigating was pet insurance for rabbits. So I believe it's primarily, if I could be mistaken, for cats and dogs, is that correct?

Liz:

Coming on to do this podcast, I had the same sort of aha moment. I think it is just cats and dogs, but I'll come back to you, and you can add it in later in another podcast, because I think it is predominantly cats and dogs.

Owen:

Yeah. I didn't come in across anything from my rabbit. And the reason, as you were saying, the cost of emergency; our rabbit itself, when we bought it from the breeder, it costs \$50. But I estimate that we ended up spending about \$2,000 in emergency bills because it would eat chocolate, it would just rummage through and find things that it shouldn't be eating. I'm pretty sure the rabbit, I think it's a mission in life is to snip all of our phone chargers as it goes around the house. And so, I think it just gets sick from it, biting all the cables, and we ended up taking it out of the hospital numerous times, and it's not cheap. So the more insurance you can have for those unexpected things, the better.

Liz:

Yeah, absolutely.

Owen:

Yeah. So, how about in terms of then, Liz, just getting a pet that kind of our lifestyle and budget? So the cost of adopting, is that a cheaper route for people? How can we go about, I guess, minimising the cost, but also finding the right animal for us?

Liz:

Yeah. So we would always really encourage people to look at adopting. There's lots of really good reasons to adopt. So, you are giving an animal a second chance. The other thing is though that when you come through RSPCA, or other shelters is that they've been health checked and behaviour checked. So you've got a reasonable understanding of what you're getting. You also get really good quality advice. So, the people who work in shelters love what they do. Happy to talk to you about what the requirements of different animals are and help you set up. And there will always be ongoing advice coming from shelters around specific animals. And RSPCA will help you, regardless of where you got your animal, quite frankly, but there's a lot. We have the background on animals, and we know that we try and get them toilet trained, and what have you. And certainly, it helps with, I suppose, reducing their demand on animals, and just reducing over supply and [inaudible 00:31:29].

Liz:

To be really honest, in Australia at the moment, there's an abundance of cats available through shelters. With dogs, it can be a little bit harder to find the right one, because you have to balance what you can accommodate, versus what's available at the shelter. With cats, I would say, I can think of no reason why you couldn't adopt a really suitable cat from a shelter; we've got thousands of them, and they're lovely, and we have young ones, and old ones, and a reasonable variety of breeds at different times, too.

Liz:

With dogs, we still have a lot of dogs, probably a little bit less choice, so you do have to balance that out. But all those animals that come from shelters are going to be desexed, they're going to be vaccinated, they're going to be microchipped and wormed, and what have you. So, that set up costs that I talked about, which might have sounded a bit crass, that is vastly reduced. So instead of having \$900 plus the cost of your animal, it's probably more like the cost of the animal is \$400, and there's probably only a few extra, a hundred dollars in terms of setting up your bedding, and your leads, and all those sorts of things. So certainly adopting is cheaper, and much better value. And has that feel good aspect of actually giving animal second chance. But there's also nothing wrong.

Liz:

If there's reasons, if you really want a particular breed or something like that mean that's absolutely fine. Cause animal animals do make our lives better, and if you think we've always wanted this type of animal you had when you were a child, you just have to make sure you follow some really good steps so that you don't fall into the trap of an disreputable breeder and they can be really savvy, and quite manipulative with what you do. So I'd really recommend that

people look at the RSPCA Smart Puppy and Kitten Buyers Guide that's on the website too. I'm sure you can put that on the link. So, that takes you through what you do.

Liz:

And one of the key things that you should do, if you're going to buy from a breeder is visit the breeder. You really need to visit the breeder, and hopefully, visit mom, visit dad, if you can. As in mum and dad of the animals, and just satisfy yourself that they're in good condition, that they're clean, they're well adjusted. Those animals, they shouldn't be fearful, they should come towards you. Do their skin and their eyes look good? Do they look like they're a healthy weight, and have they got enough space to do their thing? And are they able to socialise with people and other animals? Those sorts of things are really, really important.

Liz:

And then make sure that you don't get an animal that's below eight weeks of age. In Victoria, we have a pet exchange register, which means that anyone buying or selling an animal has to register what's called with a source code. It's unlawful to sell an animal from an unregistered property. So it has to be a house, or a breeding facility or something like that. So if people try that on, so firstly if you're in Victoria, if there's no source code, then there's no sale. If they can't give you a source code, don't buy it. You can go onto the Pet Exchange Register and validate it, that say, that's the right source code for that area. If you find an ad or something like that that you're worried about, you go and see something that you're worried about, you should actually let RSPCA know, because in every state and territory, except for Northern territory, we will be enforcing the law around that, and action can be taken to make sure that those people are checked out, and held to account.

Liz:

Don't buy sight unseen. One of the tricks with that people used to use is they would say, "Oh, well, I know you're coming to pick up your puppy," if you try and pick up the animal and see the breeding facility all on the same day, that can be a trap. And what some breeders will do is they'll say, "Oh, I know you coming up on Saturday, but my auntie's sick in hospital, so I've got to come to Melbourne on that day, I'll meet you at the park, or the [inaudible 00:36:17] bus stop or something like that, and we'll do the transfer there." That is a total red flag, and you need to report that and back out from that. So you've got to be really careful of that.

Owen:

And I imagine there's that a lot of people are desperate to get a pet, particularly a dog in this environment, because they're so expensive, and because of the rules changing around breeding, how hard it is to get a legitimate animal. So I imagine a lot of people gets to that point and they've already committed to, okay, I'm picking up the dog today. Maybe the kids are excited, maybe I'm excited, and then that happens, and you think all of a sudden, "Is this legitimate?"

Liz:

Yeah, so it's a really wonderful time bringing a puppy, which is why it's good to try to go and see that place beforehand, beforehand, and to be really, really, really careful about that. Having said that, because we enforce the law, it's fair to say that we focus on the people doing the wrong thing. There's a lot of people doing the right thing, and there's some people out there who are breeding really good animals, with love and great care, and expertise. Just follow the process, and make sure that you do talk to people. And if people don't seem to be doing the right thing, then stop and refer it to RSPCA, and we'll go and check it out, so the animals won't suffer.

Liz:

I've heard cases where some really horrible stuff has happened, where, "If we can't meet us at the bus stop, then we'll probably have to put the animal down," some really terrible, emotional [crosstalk 00:37:58]. So set yourself up for success on that one. And yeah, most people were doing the right thing, there's some rogues out there across the country. We've got the best laws in Victoria on puppy farming, but there are people doing the wrong thing, or there will still be people doing the wrong thing. COVID has made that worse. Prices for puppies have probably doubled or tripled. And so, you do have to be really, really mindful. The main thing is look at the RSPCA Smart Puppy Buyers Guide, and follow that, and you'll be right.

Owen:

Okay. Yeah. I'll put full links to that in the show notes, in terms of, maybe just, you've got so much experience in this, Liz, just maybe some tips for people that have pets already, some ways to keep those costs down, whether they're, when you go on holidays, you've got to get kenneling. If there's like for health, you've already mentioned that bundling the veterinary services if your vet offers that, sounds fantastic. Even grooming, anything there that you can say, even no matter how small those tips might be, to help people keep those costs more manageable?

Liz:

Yeah. Look, so the bundling is a really good option doing the basic stuff done first, bundle it up. I would use the knowledge base information. RSPCAs have different information on their websites. You can make in toys, in terms of enrichment toys and what have you, for your animals, you can make them. So, if you've got a dog, for instance, a good example is snuffle mats. I just like saying, "Snuffle mats," myself. But so some dogs, I've got to a Labrador, eat really fast, and that's not very good for them, and they need to slow down so you can get microfiber things, make a snuffle mat, put your food in that, and then they have to snuffle through it to find it. Or you go and spend \$35 on a fancy bowl. So that you can make it. So use our resources to make some of the enrichment toys, and what have you.

Liz:

I think, the other thing is, there's lots of information on how you can care for your animals. Some dogs that need grooming, you can train yourself up to do the basics. I'd just make sure, you might want to do a little course, or do something at RSPCA. During COVID, people did some damage to themselves and their animals when grooming was a problem. So I think you probably can, make sure you can do the basics for the grooming yourself, so you minimise what

the external grooming costs might be. So I think that's really important. If you go on holidays, start to plan that, and build your networks. I think that the communities are really supportive around that. And you can get people to look after your animals, you can get them to come into your home to look after your animals. That's a really good solution for animals, if you don't have to disrupt them, when you're going on holidays. It's what I do. I get someone to come and stay in my house. So, older teenagers that are looking for a bit of an escape from their parents might come and stay at your house, and you might be able to do that very cheaply, or for free, and it's a really, really good solution for everyone.

Liz:

And things that you might pay for; you don't have to pay for someone to walk your dog, just walk your dog yourself.

Owen:

Yeah. It's good for you too.

Liz:

Oh, it it's great. And it's great for your cardiovascular health, great for your steps, great for your mind. And there's some wonderful data that shows that people with cardiovascular disease that have a dog live longer, and recover better than people who don't. So walk the dog. Walk the dog. So, I think there's some really, really good tips. Make things, do the prevention stuff really well, and use your networks to help care for them if you need to go away.

Owen:

I know that there are some fantastic Facebook groups and communities online that people can join too, particularly for individual breeds, if you're very much in love with the breed that you have of your cat or your dog, join those communities, because there might be someone near you as well, and the vets might know someone, or a group near you as well, where if you go away, they can help you by taking care of the animal. And if they go away, you repay that favour. So I think that's a really important one, because a lot of people are put off adopting a pet because they think, "Oh, I want to go on holidays, and how am I going to that?" And so, there are ways that you can solve that problem. I've got two more questions here for you, Liz. The first is just, I guess, for people that might be struggling with the costs of having a pet, what resources would you recommend are available to people to seek out?

Liz:

So if they've already got an animal and they're struggling with these expenses, look, I really encourage people to speak to their local shelters, especially RSPCAs. We'll do whatever we can to help, and we will help people. If you're experiencing some hardship, that's you temporary, we will help. We do that through our community outreach programmes too. There are other organisations in just about every state that I can think of, especially Melbourne and Sydney, where there are charities that will help with some veterinary services, and reduced fees like [inaudible 00:43:39] Animal Hospital in Melbourne, as well as we will help as well.

Liz:

The other thing that you can do is, if it is getting really, really hard, and you don't know what to do in life, and you're overwhelmed by life in general, and that does happen, is you can consider surrendering your animal. And that's a heartbreaking decision, but you can do that in the confidence that we'll get your animals and your home, fix anything that that needs to be fixed. Our preference would always be to try and keep them with you, if we can, as long as you can support them going on into the future. I'd certainly reach out for help, because sometimes there's some quick fixes that, in all the stress of struggling, you might not realise that it can be done [crosstalk 00:44:35].

Owen:

Yeah, absolutely. That's a really good point. It's such a gut wrenching feeling if you think that you might have to give up an animal, but at the same time, there might be ways that you can help them solve that problem. So definitely reach out, reach out to the resources. I think that's, again, why it's really good to build a community of people around you who understand pet ownership as well. So it's not just you against everything else. And remember the pet brings so much happiness. So I think that's a good point.

Liz:

And we know they're really good for you. Like we've had some examples where people have come in and said, "I can't keep this dog because it's not behaving itself. And so we missed the boat on training the animal." Well, there's some lovely stories where we've said, "Well, what about if we help you with training the animal, and we just get you back on track?" And that's a really good example, too. That's something that we didn't talk about earlier too, and just in terms of having a new pet is setting yourself up for success, is actually, don't forget that socialisation, and training, and behaviour piece, because having a well behaved animal in your home, and also if it's a dog, out in the community is really valuable. Now, for sure some animals are a bit like people; they might be more anxious at others, and we always have to accommodate their needs out in the community, but making sure that they can walk on a lead, and that they are socialised with other animals is really helpful. And if they're not, understanding their limitations, so you don't put them under pressure.

Owen:

And I've got to say that going to a dog park, if you do have a dog park near you, you should look it up because there typically is in most big suburbs, you can go, and you can take your dog, and there might be dozens of other dogs there. And if they can socialise together, they're going to have a better life, you're going to enjoy yourself more, go and check that out because it makes everyone's life a lot easier. One final question I've got here for you, Liz, which is just, how can people find out more about what the RSPCA is doing? How can they learn more from you, the experts, throughout Australia, on how to manage pets, find pets and just generally care for themselves as well?

Liz:

Yeah, so I think, through those knowledge based articles that I know you are going to post, there's an abundance of information there. And in addition to that, I'd really encourage people to contact their RSPCAs in their own states. Animal welfare legislation and rules is pretty much the same across the country, but it is state based, so it's really helpful to go to your local RSPCA, and they will always help you just to answer some questions, or point you towards some resources that they can assist you with. They'll also know what the local support networks look like, that might be available in your areas. I know that at my colleagues in New South Wales run a really big community outreach programme. And in Victoria, we've got some of that going on, but we're not nearly as mature as New South Wales. Every RSPCA in every state and territory is slightly different, but they do understand that environment really, really well, and will be able to connect you to the right people and the right information. The websites are also really good too, so check out those websites as well.

Owen:

Yeah, for sure. I'll put all the links in the show notes. They'll also be links in there to learn more about pet insurance if you haven't already got that. As Liz said, it's something about 7% of people have pet insurance, so please go check that out. And I will, if you're interested, and you're a regular listener of Australian Finance Podcast, jump into our Facebook community, because I will post a short video of my rabbit Marley. She's a handful. She's very cute. Liz, one thing about Marley is, she's a bit of a terror. Sometimes she doesn't like to be around us, so maybe I'll have to speak to you afterwards about trying to find out how I can get my rabbit to love me more, but-

Liz:

They make wonderful pets. We've got some real rabbit aficionados at RSPCA Victoria, who devote their lives to them. They love them. They've got great personalities, don't they?

Owen:

They do. They do. Yeah. It's not just what you think. They can be litter trained and everything. So if you go down to your local RSPCA, you'll be able to see heaps of animals that are up for adoption, as well as typically buy all of your pets needs there. So go and check that out, and support RSPCA too. So Dr. Liz Walker, thank you so much for joining me on the show.

Liz:

My pleasure, thanks so much.