What I wouldn't do for my cat

After shelling out $1,300 on a vet bill, I had to wonder: How much is too much to pay for your pet?

By Ada Calhoun

Feb. 08, 2008 | Our cat is 6 years old, black and white, and he spends most of his time lying on his back, a loudly purring pillow for our 1-year-old son. He is so loving and gentle that when a hippie neighbor gave him to me and my husband as a kitten, we named him Ferdinand after the peace-loving bull in the children's story. Our Ferdinand carries stuffed animals around in his teeth and leaves them at the foot of our bed each night. I love our cat.

And yet, I still don't know if he's worth $1,300.

One morning, as I was making coffee, I noticed Ferdinand seemed sluggish. In the past, he'd had some urinary tract trouble, common among neutered male cats. When we'd taken him in for this complaint, he'd been treated with a change in diet and occasional tablets. So I called the vet's office expecting more of the same. But when I described the way he was acting, they seemed to think this was more serious.

"You have to bring him in," the receptionist said.

"Now? I asked.

"Now."

My husband, Neal, rushed him over, then called an hour later to say the vet had put in a catheter and was keeping Ferdinand overnight.

"The vet said he could have died," Neal said, "that it's good we got him there in time. He said it's very common and easy to fix, but that he'll have to be kept at the hospital for a couple of days."

I was alarmed that the cat had been so close to death. If he had died, I would have been devastated. And yet, with some guilt, I also worried about the cost.

"How much did the vet say it would be?" I asked.

"Hundreds. And then the vet looked at me like he was daring me to flinch."

Neal handed over his credit card.

This scene is played out every day in veterinary clinics across the country: vet quotes high figure; pet owner turns pale but finds some way to come up with the money. Part of it is that we love our animals; part of it is a lack of alternative. No one wants to feel like a monster for refusing to pay for a pet. But should there be so much shame in acknowledging cost as a factor?

In a Slate piece called "How to say no to your vet," Emily Yoffe described what she saw as the two factors leading to the rise in veterinary care costs: "One is the increasing acceptance of the notion that pets are
family members (thus the movement to change the word owner to guardian). The other is the convergence of veterinary and human medicine -- pets can get chemotherapy, dialysis, organ transplants, hip replacement, and braces for their teeth.

Another factor, I think, is the luxurification of every aspect of American life. For those who can afford it (and for those with credit cards, able to pretend they can), there's no shame in spending disgusting amounts of money on stylish sweaters, "doggy daycare," Prozac and $400 pet strollers (yes, pet strollers). But our cats don't have any of this stuff. They have no more than a catnip mouse or two.

When Neal went to pick up Ferdinand, the total charge was $1,300 -- more than a month's rent, more than all our electronic equipment combined, more than two months of babysitting. It was depressing; we'd just gotten out of debt. And now Neal and I were spending more on this one vet bill than we had on our own medical care over the past few years.

Of course, unlike the cat, the baby and I have health insurance. While pet insurance is available, it's still pretty expensive, often about $300 a year. If we'd had it, we wouldn't have blinked at the bill, but we also would have already paid in about $1,800 to the insurance company, plus deductibles.

According to MSN Money, "Pet insurance is a nonstarter for many pet owners, simply because they take a pragmatic approach to their animals. If the cost of treatment got too high, they would choose to put the animal to sleep."

I'm not saying we would have chosen "economic euthanasia," but I was surprised it was never offered as an option. I guess I expected a vet to say: "To save your cat will cost more than a thousand dollars. We can put him down for $100. I'll leave you alone with your decision."

Instead, the vet told my husband, "It's such a routine, simple procedure," as if this urinary tract blockage was a common cold. But common colds do not cost $1,300 to remedy.

Recently, I called our vet, Dr. Timothy Mann of Northside Veterinary Clinic in Brooklyn, N.Y., to ask him what would have happened if we hadn't opted to pay for surgery.

"We don't believe in putting animals to sleep because of money," Dr. Mann said. "If someone can't afford or won't pay to save an animal who can be saved, we'll save the animal and then keep it or find it a good home."

The thought of Ferdinand being adopted by another family because we wouldn't pay for his surgery made me miserable and ashamed. But what if it hadn't been $1,300? What if it had been $13,000? There has to be a limit, right?

I asked Dr. Mann the most he'd ever seen an owner pay for a pet's treatment.

"When I worked at an emergency animal hospital," he said, "I saw someone spend $25,000 to save a dog." (The dog had a systemic infection resulting from an untreated wound.) Dr. Mann also told me about pet owners spending thousands on chemotherapy for a pet so they could have a few more months "to say goodbye."

"That seems extreme," I said, thinking Dr. Mann and I would have a chuckle together about people spending what, for some, is a year's salary just to have three more months with a pet, no matter how beloved.

"Well, what's more important, a dog or a car?" Dr. Mann asked. He wasn't laughing.

His at-any-cost philosophy is not unusual in the veterinary community. That's their job, after all: keeping
His at-any-cost philosophy is not unusual in the veterinary community. That's their job, after all: keeping animals alive. The Humane Society of the United States offers a guide called, "What You Can Do If You're Having Trouble Affording Veterinary Care." Some of their suggestions: "Consider taking on a part-time job or temping," and "Pawn your stuff. TVs and VCRs can be replaced. Your pet can't."

And so it is that Americans spend billions of dollars a year on veterinary care. According to the New York Times, vet costs are rising by 9 percent a year, three times the rate of inflation. Nearly every pet owner I know has spent hundreds of dollars on a pet at some point. A co-worker tells me he racked up $1,200 in vet bills in his dog's first month home because he brought her in for every little thing, including diarrhea, which he later found out could have been treated with rice in her food rather than IV fluids. I'll never forget an acquaintance of mine in college who -- ironically, I thought -- spent thousands of his student loans on cancer surgery for his ferret the same year he ate a dead rat as part of an art project.

"They're like our children," people often say about their pets. I used to think of my cats that way. I took too many photos of them. When family members called to catch up, they would ask of the cats, "How are the kids?" I thought nothing of making sacrifices for their welfare. When our very old cat, Leon, got diabetes a few years ago, Neal and I gave him insulin shots twice a day until he died some months later.

Since we've had a baby, I've started to see things differently. Our two cats still get plenty of love and attention -- more now, really, because our son worshipfully pets them every day. They still sleep with us every night. But from the moment they handed my son to me in the hospital, I realized the vast difference between an animal being your child and being like your child.

Medical emergencies throw this difference into stark relief. If our son, God forbid, needed some astronomically expensive healthcare, I would sell all our possessions, take on five jobs, max out every credit card in sight. I would do anything to save him, up to and including laying down my own life.

As for Ferdinand, our sweet, lovely cat? As much as I adore him and care for him, I don't feel the same way. My love for him, it turns out, is not unconditional.

But the brigade that enforces the pets-as-children analogy can be ruthless. Internet chat rooms are full of people with sick pets anonymously begging each other for help because they're afraid of going to the vet and ending up in debt. These posts are almost always followed by caustic for-shames.

On a site unfortunately titled "Thrifty Fun," there's a "urinary blockage in cats" thread describing our same predicament, although some of the cat owners in there have already spent thousands. Mixed in with the complaints is some boasting: "What can I say? I love my cat!" is a recurring theme. In a Yahoo chat room on the subject, one person trying to figure out how to help his cat without spending so much money is attacked from all sides. One poster tells him, "You obviously could not care less about your cat or you would get it the medical care that it needs."

So, are poor people, or even people who find themselves temporarily unemployed, not allowed to have cats? And isn't there something sort of unseemly about spending so much money on one animal given the state of the world? According to the American Humane Society, 9.6 million animals are put to sleep every year because they don't have people to care for them. If we hadn't saved Ferdinand, we would have eventually adopted another animal from the pound, saving it from euthanasia, and we would have had a thousand dollars left.

A thousand bucks might not seem like a lot of money, but it's a lot of money to us. In most areas, Neal and I have resisted excess. The baby wears hand-me-downs. We have an old, boxy TV. We eat a lot of pasta. But now, suddenly, here we are with a luxury cat.

When a refurbished Ferdinand returned to the house and we got him out of the carrier, he looked great. His coat was shiny, and his eyes were bright. It was wonderful to see him again. I'd missed him so much. He
and the baby had a warm reunion. And immediately, it was like he'd never been gone -- except for the hit to our credit card.

"Come on," Neal said. "What were we going to do, let Ferdinand die?" There was an awkward moment as we glanced over at the purring cat. I was glad he didn't understand what we were saying.

"Of course not," I said. The truth was: We loved the cat, and with some extra work and expense reductions, we could afford it.

And yet, what if he gets this blockage again? And again after that? At what point do you say, "We can't do it anymore"?

A friend tells me her one-time boyfriend's cat needed three small surgeries, each of which cost about $300. "The first time, it seemed like a lot of money," she told me. "Then the second time, you're like, 'Oh no, not again!' And by the third time you're sort of numb." I know exactly what she means: What are you going to do, say the cat is worth $600 but not $900?

It's a bleak scenario to contemplate: If you couldn't spend that kind of money, you might lose your cat to someone who could. And one day, you'd see him rolling down the street in a $400 cat stroller and think, I knew him when he was free.

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