Can you afford to ignore these facts?

71% of consumers have less than \$1000 in savings (Gobankingrates.com, 2015)

91%, increase in veterinary costs from 2000 to 2013 (Vin News Service 2014)

Decrease in visits and new clients 46% drop in the savings rate since the 1980s, from 12% to 5.5% (Bureau of Economic Analysis 2015)

Less than 3% of pet owners have insurance

Only 39% of consumers are approved for third party financing (Credit.org 2014) 56% of consumers have subprime credit scores (Credit.com 2014)

For the first time in history, the percentage of *middle* income households has dropped below the combined *lower* & *upper* middle income households.

(Pew Research Center Dec 2015)

- No matter how much you forward book
- No matter how well you leverage social media
- No matter how well you educate about preventive care
- No matter how well you communicate value

If pet owners do not have better payment options how will your practice grow?



