

Introduction

RSPCA NSW has a number of crisis support programs to ensure people and pets stay together. Our Homelessness, Aged Care, Domestic Violence and Mental Health/ Emergency Boarding programs support socially isolated individuals to keep and care for their pets when they themselves may be experiencing a crisis, including fleeing domestic violence, experiencing an acute mental health hospital stay or some type of crisis causing homelessness. Veterinary care and boarding/ foster care is provided so pets and people can be re-united when the crisis has been resolved, keeping the family unit together. Whilst the service is provided at low cost by RSPCA NSW, to ensure that it is a sustainable service, it is not completely free. Our Access to Vet Care program also provides access to affordable veterinary care at our three veterinary hospitals in NSW. Again, this service is affordable but not free.

Over the past 20 years, pets have become considered part of the family. This trend became especially apparent during the COVID-19 pandemic when pet ownership rose to 69% of Australian households [1]. The human-animal bond (HAB) is a mutually beneficial and dynamic relationship between people and animals that is considered essential to the health and well-being of both. The HAB supports the mental, emotional and physical health of humans and demonstrates that pets are good for the health of our communities. Pets provide companionship, encourage exercise, increase social interaction and social cohesion, and are a source of unconditional love and companionship [2].

This connection between people and animals and the change in the role of pets in our lives has obvious benefits, but there are also other consequences for low-income pet owners. In times of ill-health for the animal, a lack of ability to pay veterinary bills means extended periods of suffering for the animal, possibly leading to the animal being surrendered or euthanised. Where animals are surrendered, the fracturing of the bond between the animal and the caregiver can cause significant emotional distress for both parties. In times of personal crisis, low-income pet owners may delay seeking, or cut-short, their own physical or mental health treatment, delay accessing emergency housing or leaving a domestic violence situation if they cannot secure reliable care for their non-human family member [3].

2.2 Approved Goods and Services

Question- Does the current list of authorised goods and services include what should be available through Centrepay?

RSPCA NSW has been a Centrepay Registered Business for the past 10 years. Centrepay has allowed hundreds of vulnerable and low-income pet owners to access affordable veterinary care or emergency pet boarding in that time. These services have been provided by RSPCA NSW in times of crisis for vulnerable or low-income pet owners to ensure people and pets ultimately stay together.

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1. AMA 2022- Pets in Australia: A national survey of people and pets. Animal Medicines Australia. Available on-line <https://animalmedicinesaustralia.org.au/report/pets-in-australia-a-national-survey-of-pets-and-people-2/>
 2. The American Veterinary Medical Association- Human Animal Bond. Available on-line <https://www.avma.org/resources-tools/one-health/human-animal-bond>
 3. Dam, M. 2020. Animals and People Experiencing Domestic and Family Violence. How their safety and wellbeing are interconnected. Domestic Violence NSW (DVNSW). Available online: <https://www.dvnsw.org.au/wp-content/uploads/2020/11/Nov-DVNSW-Report-on-Animals-and-People-Experiencing-Domestic-and-Family-Violence.pdf>

Centrepay repayments are set up through the Health service category. If Centrepay reform resulted in the removal of these services as an option under this particular service category, it would cause significant suffering for people and animals.

2.2 Approved Goods and Services

In line with the current *Policy and Terms*, a customer may elect to establish a Centrepay deduction for goods or services from one or more of the following categories:

Category	Description
Accommodation ¹	Residential accommodation including rent, board and bond
Education and Employment	Education and childcare provided by registered providers and employment related expenses
Financial Products	Low or special interest loans, insurance premiums, deposits paid to savings programmes
Health	Costs and expenses associated with medical equipment and services
Household	Purchase of basic household items including food, clothing and footwear. Lease/hire/rent-to-buy of household goods regulated under the <i>National Consumer Credit Protection Act 2009</i> (Cth)
Legal and Professional Services	Expenses associated with legal and other professional matters
Social and Recreational	Expenses related to community, social and recreational participation
Travel and Transport	On road vehicle expenses, general transportation and furniture removal and storage
Utilities	Private, State and Territory government utilities and local council services

¹This category does not include public housing. For public housing refer to the Agency's Rent Deduction Scheme.

The ability to pay off a veterinary bill is usually not offered by vet clinics in NSW and fees are expected to be paid at the end of treatment, prior to discharge of an animal. The ability to repay in installments via Centrepay decreases client distress and animal suffering by removing the barrier of affordability. Centrepay deductions have allowed many vulnerable people to access RSPCA NSW crisis services, with over 472 individuals using a Centrepay deduction at RSPCA NSW in FY24. We would welcome the continuation of Centrepay deductions being able to be used to access crisis care for non-human family members and would encourage that it be made more explicit as an option in the Health service category. Ensuring this option is available within the Centrepay bill paying service is consistent with recommendation 31 of the recently published NSW parliamentary committee report on the Veterinary workforce shortage in NSW.¹ The inquiry found that there were significant barriers to animal owners accessing veterinary care and recommended “that the NSW Government investigate strategies to best ensure veterinary care for pet owners particularly low-income earners can be made more affordable.”

¹ [Report No. 58 - PC 4 - Veterinary workforce shortage in New South Wales.pdf \(nsw.gov.au\)](#)