



**THE HUMANE SOCIETY
OF THE UNITED STATES**

March 1, 2019

Environment Committee
Legislative Office Building, Room 3200
Hartford, CT 06106
Phone: 860-240-0440
envtestimony@cga.ct.gov

Re: **SUPPORT SB 594**, AN ACT PROHIBITING THE USE OF CERTAIN CONTRACTS FOR THE SALE OR LEASE OF CATS AND DOGS

Dear Co-Chair Cohen, Co-Chair Demicco, Vice Chair Kushner, Vice Chair Gresko, Ranking Member Miner, Ranking Member Harding, and Honorable Members of the Environment Committee,

On behalf of the Connecticut-based supporters of The Humane Society of the United States (HSUS), the largest animal protection organization in the country, please accept this public hearing testimony in SUPPORT of SB 594.

Pet leasing demonstrates just how morally bankrupt puppy-selling pet stores are -- and why a sales ban on commercially bred dogs and cats is needed (see HB 5386).

The Deceitful Practice of “Pet Leasing”

Puppy mills—inhumane commercial dog breeding facilities that place profit over the health and wellbeing of the animals—pose many problems to animals and consumers. Puppy mill puppies are usually sold in pet stores or online because these outlets allow the cruelty at the mill to remain hidden.

Deception is key when it comes to selling mill puppies, with sellers often misleading consumers about where the puppies come from and how healthy and well-socialized they are. For consumers who can't afford the puppy outright, sellers often offer financing with high interest rates and ownership terms disclosed only in the small print.

Pet leasing is one the most controversial sales tactics puppy mill sales outlets utilize. Consumers are often led to believe they are signing a credit sale agreement, wherein they own the puppy and can pay the purchase price, plus interest, over time. In reality, they are leasing the puppy they believe to be buying. This practice targets low-income consumers who unintentionally sign-up to make costly, extended lease-to-own payments that can add up to over twice the list price of the puppy.

Pet leasing works by deliberately exploiting the emotional bond between people and animals. After falling in love with an overpriced puppy at a store or on a website, consumers are

deceived into signing a leasing contract to take the puppy home. Next, a leasing company, such as Wags Lending LLC, preys on consumers' fears of losing their puppy to collect lease payments. Consumers are duped into signing lease agreements by sellers who fail to mention that the financing option is a "lease," misrepresent what the lease entails, hurry the customer through the payment process, and/or do not provide paper copies of the agreement until after the consumer has signed an electronic version.

Below is the experience of a woman who purchased a puppy from a New York pet store in 2016:

Natalie Sullivan walked into a pet store and fell in love with a puppy that cost \$1,450. Short on cash, she agreed to a payment plan offered by a store employee. The employee stressed that although the payment plan said "lease" on it, it was "not like a normal lease; no one is going to come and repossess your dog or anything." Based on this representation she signed the contract and took the puppy home. After two years of lease payments she was asked to pay a final "purchase option" price, around 15% of the original price, to keep the pet. If she did not pay the "purchase option" her puppy would be repossessed. Natalie ended up paying \$3,000 for her puppy, and she was constantly at risk of having the puppy taken away during the first two years.

Comparable stories are plentiful on consumer protection websites including the Better Business Bureau (BBB) and Consumer Affairs Reviews.

Growing opposition to pet leasing

Pet leasing is a new industry but already has notable opposition and negative attention. The BBB and the Federal Trade Commission (FTC) have identified pet leasing as a problem. In addition, The Animal Legal Defense Fund (ALDF) and The Humane Society of the United States (HSUS) have formally requested that the FTC investigate and enforce action against the pet leasing industry.

States have also taken up the fight against pet leasing. Nevada, California, and New York have passed laws specifically making pet leasing unlawful, and other states including Rhode Island and New Jersey may soon follow.

The HSUS supports bills that fight the practice of pet leasing and encourages lawmakers to address not only this small piece of the puppy mill sales problem, but also the root of the problem by passing a ban on the sale of commercially sourced dogs. California, Maryland, and over 290 localities across the nation have banned the sale of puppy mill puppies in pet stores, and we are happy to support (with amendment) HB 5386, which would ban the sale of commercially sourced dogs, cats, and rabbits.

Pets for Life

The fundamental notion of leasing a pet dog or cat is antithetical to promoting the concept of pets as members of our families. Everyone's lives can be enhanced by a pet and those who choose to should have the opportunity to experience the unconditional love and meaningful relationship a pet brings. But with that relationship comes a moral duty to those animals, who are not simply toys to be repossessed or discarded.

In sharp contrast to the notion of leasing pets, the HSUS' innovative Pets for Life program, which is ongoing in Bridgeport, is fighting to help people keep pets for life by challenging the

institutions that create and perpetuate divisiveness, unjust policies, and a stark imbalance in resource accessibility to people and pets in poverty.

Pets for Life is transforming the lives of dogs and cats by honoring the love people have for their pets, closing the service gap that exists for people and pets in underserved areas, and bringing awareness in a new way to larger systemic inequities and injustices. Poverty and structural inequality create obstacles to affordable veterinary and pet wellness services similar to the challenges and barriers to accessing healthy food, education, jobs, health care, and housing.

Please learn more at: www.humanesociety.org/issues/keeping-pets-life.

Thank you for your time and consideration.

Yours truly,

A handwritten signature in blue ink that reads "Annie Hornish". The signature is fluid and cursive, with a long, sweeping tail on the letter "h".

Annie Hornish

Connecticut Senior State Director

The Humane Society of the United States

Cell: (860) 966-5201 Email: ahornish@humanesociety.org