

Fact Sheet: Consumer Protection

Puppy-selling pet stores hurt consumers and continue to pose serious health risks. Consumers are often misled into paying premium prices with deceptive sales tactics and false promises about a puppy's health and breeder.

Risk of COVID-19 Transmission

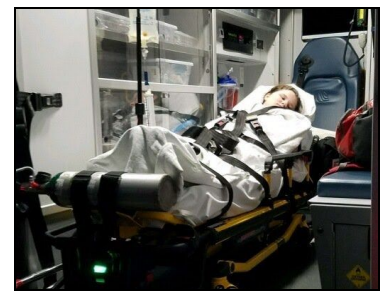
[Records obtained](#) from the state show that hundreds of puppies were imported from out of state to be sold in pet stores during the first months of the pandemic. Unlike stores that sell essential pet food and products, stores that sell puppies typically require (1) interstate transport and handling through the use of a middleman puppy broker (2) additional employees to be present in the store, (3) additional access to routine and emergency medical care by veterinary staff, and (4) prolonged contact with customers. All these factors increase the likelihood of spreading disease, particularly risking unnecessary exposure to COVID-19. The CDC continues to express concerns about disease transmission in pet stores. Pet stores that acquire and sell purposely-bred puppies and kittens are inconsistent with this guidance.

Continued Sales Amidst a Pandemic; Defying State Order

Only pet supply stores were allowed to remain open during Washington's "[Stay Home-Stay Healthy](#)" Order; puppy sales were not considered essential. However, according to documentation obtained from the Department of Agriculture, Puppyland/Puppyworld in Puyallup and Olympia (same owners) remained open in defiance of this order, importing [158 puppies](#), from an out of state puppy broker called [JAK's Puppies Inc.](#), in just a two month period. This business continued to put the community at risk even after local authorities ordered them to close.

Linked to Disease Outbreaks

A [antibiotic-resistant Campylobacter](#) outbreak across the U.S. has been traced to puppies that were sold in retail pet stores. This outbreak has infected around 150 people, requiring hospitalization for some and leaving one teenage girl confined to a wheelchair. [The Center for Disease Control and Prevention \(CDC\)](#) continues to voice concern over this outbreak. In April 2020, CDC official Dr. Robert Tauxe wrote: "Recent investigations led by CDC and state health departments indicate that *Campylobacter* is still being transmitted to people through pet store puppies... CDC is concerned that the risk to employees exposed to puppies sold in pet stores is continuing." In January 2018 the same official wrote: "The puppy story is not over – it is difficult to control with a whole system that lacks hygiene at many points and seems to use antibiotics instead."



Pet store employee infected with Campylobacter

Taking Advantage of Low Income Families

A key part of the pet store puppy sales pitch is financing options. Those who cannot afford to pay thousands of dollars outright for a puppy are pressured to apply for financing, which consumers can be approved for in just minutes. Typically these financing schemes have extremely high interest rates that are not disclosed at the time a puppy is purchased.

- Some Washington pet stores offer financing through Credova. Puppyland boasts "90 days interest free financing," but [Credova's FAQ webpage](#) makes clear that "not all financing approvals are 90 days interest free."
- One of the lending companies Credova works with, Monterey Financial Services, has a one-star rating on [consumeraffairs.com](#). [Reviews](#) for puppy financing include complaints of surprise fees, very high interest rates, and refusal to help consumers whose puppies had gotten sick or even died.
- Fairwood Pet Center offers loans through Easy Pay Finance, which has a long list of complaints with the [Better Business Bureau](#). One complainant writes of having to make large payments on a puppy that died within a month of purchase. Others write of a 151% interest rate that wasn't disclosed by the store that offered it.
- Last year, the [media reported](#) on a family that financed a \$3200 puppy from Puppyland in Puyallup after being told by the store they would have payments as low as \$100. In reality, payments added up to \$249.29 per month for 29 months, bringing the total cost for the puppy to \$7,279.40.

