

## The Lost Pet Scam That Can Victimize Just About Any Pet Owner

May 19, 2026 - We're a nation of pet lovers. There are roughly 70 million households in the US that have dogs, and approximately 30% of those have more than one. And there are roughly 50 million households with cats, and nearly half of those households have more than one. And there is quite a bit of overlap between dogs and cats. Petfoodindustry.com estimates that around 94 million households have at least one pet. Overall, that means that just about 72% of us have a dog or a cat or some other form of pet. And if you are like me, Iâ€™m not quite sure who the owner is. Me, or my dog.

Most American pets are now treated like family. We give them toys. We give them treats. In some cases, they get better healthcare than anyone else in the family. In other words, we're a bunch of suckers for our pets. Just look into those big, needy eyes and they have us right where they want us. And the fraudsters have caught on to that.

Until yesterday, I hadn't heard about this scam, but it makes sense. A commentator on a local radio show was talking about how she lost her cat. So she did what a lot of pet owners do. She started putting up posters in her neighborhood asking if people had seen the cat and offering a reward for its return. Shortly after that, the phone calls started coming in.

The calls were from people claiming to be with the city's animal services and they told a sob story. Her cat had been hit by a car and picked up by animal services. It had been taken to their veterinary clinic and operated on. If she wanted the cat back, there was now a large veterinary bill that she'd have to pay. And of course, she could make payment over the phone.

The commentator involved didn't fall for it, but she said she came close. And a lot of pet owners would have fallen for it. A missing pet, is no laughing matter. And an injured pet is often a pet owners' worst nightmare. People will do just about anything to bring them home.

We're unaware of any animal services organization in the United States that will call you and ask you for money over the phone. If you get a call like this, it is likely a scam. But for anyone who is unsure, there are some simple things you can do to protect yourself. First, ask the caller what shelter your pet was taken to, then look up that shelter yourself and go there. Tell the caller that you'll make the payment in person when you get to the shelter. If they tell you that isn't an option, you're almost certainly being scammed.

There are almost no barriers to entry for this scam, so we suspect that it is spreading across the country rapidly. Having a lost pet can make you vulnerable. The key to avoid victimization is the realize that and act accordingly... even if that is a difficult decision.

by Jim Malmberg

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