Dog Breed Discrimination by Insurance Companies

An Unfair Practice not Supported by Data that Negatively Impacts the Homeowner

Tag Words: Breed specific legislation, Dog attacks, Dog bites, Pit Bulls, Homeowner’s Insurance Policy

Authors: Emily Fecso and Kathyrn Diamantoni with Julie M. Fagan, Ph.D.

Summary (EF)

Dog attacks and fatalities often result in the formation of breed specific legislation. Breed specific regulation seeks to regulate a certain dog breed to prevent future attacks and fatalities. Studies have proven that breed specific legislation is not an effective measure in preventing dog attacks. Insurance companies also discriminate against clients that own a certain dog breed. We will determine which insurance companies do not discriminate against dog breeds and write a letter to Geico Insurance Company stating the reasons that discrimination of breeds is ineffective. The information gathered could be used by dog owners in the future who are looking to start or change their insurance policy.

Video Link: http://youtu.be/oWIBHMRgU-I

Annual Statistics of Dog Attacks in the United States (EF)

The United States has an estimated population of 315 million people that keep 78.2 million dogs as pets. (US Pet Ownership Statistics). Ever year, over 4.7 million people succumb to a dog attack. 800,000 of those people bitten by a dog will seek medical attention and 360,000 of those cases will require emergency care. On average, 16 people in the United States will die from a dog bite each year (CDC). Statistically, 50 percent of dog bites occur in children. 82 percent of emergency room cases for dog bites involved children under 15 years old. 70 percent of the annual fatalities by dog attacks occurred in children under six months of age. Dog bites impose a serious health problem that can cause physical and emotional damage to an individual. Following an attack or a couple of attacks, communities involved will often call for serious action to be taken place. The action, in many cases, has been the formation of breed specific legislation.

Breed Specific Legislation (EF)

Breed specific legislation refers to any law or regulation that seeks to regulate or ban a specific dog breed to reduce the number of dog attacks. Certain dog breeds have been
labeled as vicious or dangerous and are targeted by breed specific legislation. Vicious
dog breeds include those that have killed a person, inflicted serious damage to a person,
or have been found by the court to continually exhibit behavior characterized as being
dangerous. A dangerous dog breed is defined as a breed that has been involved in many
incidents including biting, attacking, inflicting injury on a person, inflicting injury on
another companion animal, or killing another companion animal (Dangerous and Vicious
Dogs).

In the United States, 12 states and the District of Columbia have constitutionally upheld
breed specific legislation in some of their cities. 28 additional states have cities or towns
that have some type of breed specific legislation. In total, an estimated 600 cities are
believed to have breed specific legislation. No state has breed specific legislations that
apply to the entire state. Breed specific legislation varies by the town or city as well as
the specific dog breeds that the legislation targets. Common types of legislation include
the declaration of a dog breed as dangerous or vicious, regulation of a certain dog breed,
mandatory sterilization, or complete ban from a city. (Breed-specific Laws State-by-
state). Several states including New York, Texas, and Illinois having clauses in their
legislation that prohibit breed specific legislation. The type of breed specific legislation
and enforcement varies in each city. (Breed specific legislation).

Targeted Dog Breeds (EF)

Breed specific legislation commonly targets Pit Bull type breeds. Pit Bull type breeds
include the American Pit Bull terrier, American Staffordshire Terrier, Bull Terrier, Dogo
Argentino, Presa Canario, Fila Brasilario, American Bulldog, Old English Bulldog, and
many other breeds. Other breeds of dogs that are also targeted included Rottweilers,
Mastiffs, Dalmatians, Chow Chows, German Shepherds, Doberman Pinschers, Wolf
Hybrids, or any mix of these breeds. Even dogs that physically resemble any of these
dog breeds but genetically do not contain any part of the breed can be targeted by breed
specific legislation (Breed specific legislation).

Ineffectiveness of Breed Specific Legislation (EF)

Government organizations such as the Center for Disease Control and non-profit
organizations such as the American Society for the Prevention of Cruelty to Animals
have conducted studies that conclude that breed specific legislation is ineffective.
According to the American Society for the Prevention of Cruelty to Animals, the number
of bites and fatalities will change annually depending on the location and popularity of
the dog breed (Truth About Pit Bulls). In 2012, the five overall most popular dog breeds
were the Labrador Retriever, German Shepherd, Golden Retriever, Beagle, and Bulldogs
(Dog Bites). In 2012, 38 fatalities occurred due to a dog attack. Pit Bull type breeds were
responsible for 23 of these deaths even Pit Bull type breeds only compose an estimated
five percent of the total dog breed population in the United States. This large incidence in
fatalities is due to popularity of Pit Bull type breeds being more popular in certain areas than others (2012 Dog Bite Fatalities).

The second reason for breed specific legislation being ineffective is due to misidentification of the dog breed that attacked. Often, a dog that physically appears to be a mixture of two different breeds may be a genetically total different breed than expected or may comprise many different breeds. Dogs involved in attacks are often misidentified and do not undergo a DNA test to determine what the breed the dog actually is (Difficulty of Breed Identification).

A 20-year study conducted by the Center for Disease Control from 1979 to 1996 composed the type of breeds involved in fatal attacks in the United States. According to the study, there is not way to accurately determine the number of each breed of dog in the United States. Since only estimations on the number of each dog breed can be made and there are only a few fatalities each year, there is no way to accurately determine if a dog breed is more prone to attacking. (Dog Bite: Fact Sheet). Knowledge of common factors present in all dog attacks can be used to prevent future dog attacks.

**Common Factors Present in Dog Attacks (EF)**

In 2012, 38 people died as a result of a dog attack. Statistically, 23 of these fatalities were caused by Pit Bull type breeds, three by Rottweilers, two by mixed breeds, two by German Shepherds, and nine different breeds caused one attack. The dog fatalities in 2012 occurred in 20 different states in 38 different cities. None of the cities in which the attacks occurred had any type of breed specific legislation. Five of the states in which the fatalities occurred had no type of breed specific legislation in any of the cities.

Fatal dog attacks will have several factors in common. 92 percent of fatal dog bites involve male dogs, 94 percent of those male dogs being unneutered. Two-thirds of dog attacks will occur on or near the owner’s property and most of the victims knew the dog. 58 percent of attacks occurred on the owner’s property by their unrestrained dog. 25 percent of dog bites involved a dog that was chained to something (Dog Bites). Occurrence of dog fatalities is a rare occurrence to happen in the same city more than once in a short period of time. With 4.7 million people attacked by a dog annually, fatalities caused by dog attacks always spark uproar for legislation within any community. Most communities will not have any type of breed specific legislation prior to a fatal dog attack.

**Dog Bites and What Dogs Are Being Targeted By Insurance Companies (KD)**

Dog bites have become a major concern to the public. Unfortunately this had led to many insurance companies to secure more of their policies against dog breeds. The point of having canine liability insurance is to have coverage on any damage your dog does to other people/animals or property. Some of what the dog liability insurance covers is vet bills including surgeries and medication, medical bills including potential plastic surgery,
attorney fees if your claim goes to court, etc (Pit Bull Dog Breed Articles RSS). Since the beginning of 2000, some insurance companies have written up policies that discriminate against certain dog breeds. Some of the “dangerous” dogs include Pit Bulls, Rottweilers, German Shepherds, Shar-Peis, and Chow Chows (Mancini). People who have these dogs are now in a dilemma because they either have to find another insurance company to work with or give away their dog. The misconstrue about the entire policy is that these insurance companies banning these breeds do not even take the time of day to look at the dog individually or look at its past, whether he or she has bitten a human before. The reason why insurance companies discriminate against certain breeds is because they have a belief in their head that that particular breed is too much of a risk. Ideally home insurance companies find owners whom have the least amount of risk which also means they would have reduced claims. The risk of dog bites is similar to risk with teen drivers. The group as a whole is risky but individually some are not. It is crucial that anyone looking for coverage reads the fine print. Some insurance companies exclude very specific breeds and some companies might accept a certain breed if the owner agrees to take it to training.

**Breed Discrimination And Its Effect (KD)**

Decisions regarding the renewal of a homeowners’ insurance policy should not be based on ownership of a particular breed of dog unless there is evidence of dog-specific risk. The only time an insurer should be able to decline charges or charge a higher premium is if they have proof the owner’s dog has unjustly bitten in the past. “Breed discrimination, as it currently stands, is not accurately justified because scientists have not been able to accurately determine whether certain breeds are inherently more dangerous, or instead whether a breed's high population is making it appear that the breed is more dangerous” (Cunningham).

**American Kennel Club Belief (KD)**

The American Kennel Club believes insurance companies should determine coverage by the dog’s deeds not the dog’s breed. “If a dog is a well-behaved member of the household and the community, there is no reason to deny or cancel coverage. In fact, insurance companies should consider a dog an asset, a natural alarm system whose bark may deter intruders and prevent potential theft” (American Kennel Club).

**Home Insurance And Testing Hybrid Dogs (KD)**

The consequences of breed discrimination could not be greater. Homeowners' insurance is the gatekeeper to homeownership. Without homeowners’ insurance, a buyer cannot get a mortgage. For most Americans, if a person cannot obtain a mortgage, he cannot buy a home. There should not be discrimination against breeds such as Pit Bulls because there are no real standards to whether or not a dog has Pit Bull in him. If home insurance companies tried to test every dog, we would waste a lot of money and a lot of time so it is not worth it. “Most standard homeowners policies provide homeowners with anywhere from $100,000 to $300,000 in liability coverage, but if the injury claim exceeds those limits, the dog owner is personally liable for damages above that amount, including legal
fees” (Grant). A homeowner is better off buying home insurance and buying a separate liability policy specifically towards dogs such as pet insurance.

Case Studies in San Antonio, Texas

In San Antonio, Texas there was a case of a family being denied home insurance because the family owned a Rottweiler. The dog is 12 years old and because of his age, he is deaf, partially blind, and has arthritis. The dog had no past history of biting anyone or any threats, but his owners lost their home insurance anyways. A few other cases that should not have lost their home insurance because of dog attacks were: One case involved a 4-year-old who was bitten by a dog guarding her puppies. [FN132] Another involved a 3-year-old girl who was bitten when she tried to take away a dog's food. [FN133] A 34-year-old man was bitten while trying to break up a dogfight. Some victims were bitten by their own dogs. A 27-year-old woman was bitten by her dog after the dog had been hit by a car and became disoriented. [FN134] A 75-year-old woman was attacked while trying to prevent her dog from biting an EMT who was attempting to put the woman in an ambulance. In all of these cases the human was to blame, not the dog! An insurance company should take cases like these under consideration because the dog cannot be blamed (Cunningham).

Finding Home Insurance Companies That Do Not Discriminate Against “Dangerous Breeds”

Before looking at companies every dog owner must read into their state’s insurance board or commission because every state differs. Some companies such as Einhorn Insurance Agency, makes every homeowner answer a survey that includes questions such as if you have a dog, breed type, behavior, etc. The company wants to know if the dog has bitten anyone or if it has been trained for attack purposes. A prior dog bite incident will show up on an applicant’s claims history, which insurers check before issuing a policy. A dog bite is not always an automatic denial. State Farm considers the circumstances and any corrective action you took before making a decision (Mancini). Once a dog has bitten someone, the insurance company may charge a higher premium or exclude the dog from coverage. Companies can even make customers sign a waiver of liability for dog bites. (Mancini). Companies that do not discriminate against breeds are Farm bureau, State Farm, Nationwide Insurance, Einhorn Insurance agency, and Allstate insurance. Remember it is important to consistently check their policies because sometimes they can be tweaked or changed in different cases. Depending on the state, such as Michigan and Pennsylvania, it is prohibited for any insurance company to discriminate against breed (Mancini). Nationwide has a policy that they will cover “dangerous” breeds if they pass in their “Good Canine Citizens” program (Grant).

Google Searches and Looking at Statistics (KD)

It is not necessary to ban the Pit Bull breed to protect people from dog bites because the truth is that every dog is capable of biting a human. If anyone were to do a Google search of dog bites, Pit Bulls would not be the only breed to pop up. Eventually the BSL will start banning other dog breeds, not just Pit Bulls. When people research they should also
look at the research behind the dog bite numbers because sometimes it is misconstrued. For example, one might find fifteen attacks by the Pit Bull breed in the big city of New York and there been seven attacks by the Labradoodle breed in a small town in New York. Just looking at the numbers one would automatically conclude that Pit Bulls are more aggressive and should be seen as a dangerous threat. In reality, however, it is more likely for the Labradoodle breed to attack based on the number of dog bites within the given population of that breed type in that specific location. In general, when looking at statistics, people need to look at all of the research, rather than just the numbers because otherwise it is easily misinterpreted.

**Case Study in Toledo, Ohio (KD)**

In Toledo vs. Tellings, in the city of Toledo, Ohio a man was violated for owning more than one dog of the Pit Bull Breed. His dogs had no history of aggressive behavior, so it was unfair for the court to have concluded they were “dangerous” (Moyer). A dog should only be labeled as dangerous if the dog has been found in a situation where it attacked or showed aggression towards someone for no reason. One issue about this case, which caused a lot of controversy, is the fact the Trial Court agreed with the defendant. Judge O’Connor’s thoughts should have been more recognized especially when he states “almost all domestic animals can cause significant injuries to humans, and it is proper to require that all domestic animals be maintained and controlled” (Moyer). This should have been incorporated in the Judge’s decision because if it were to have been, Tellings would not have been found guilty. The community should understand that any dog such as a Labrador Retriever or Toy poodle can attack a person in urban living, not just Pit Bulls. It is unfair they have received this bad label by the media especially without any adequate evidence.

**Solutions to Resolve Issue (KD)**

A dog bite is the culmination of many different circumstances and variables (past and present). Promoting responsible pet ownership, rather than enacting, should be the primary focus. Every owner of a dog is responsible for their dog’s actions and the environment they force their dog to endure. Every owner must have their dog(s) properly registered with the city (identification) and up to date with all of their vaccinations. Dogs should not be left unsupervised unless they are already restrained by something such as a fence, electric fence, and/or leash. When a dog leaves his or her property, the owner must put the dog on a leash and, if the dog is known to be aggressive, some type of training leads or muzzle. Anyone with an aggressive dog should warn others and stay away from close contact with other people and dogs. Any violations will lead to some type of punishment depending on the harshness such as paying a fine. The fines will be anywhere from $300 to $500 depending on the severity. If an owner’s dog (s) bites someone else it is their responsibility to pay for the medical costs for the person and/or other dog. If the dog attacks more than three people and has caused harm, the owner must take their dog to an animal behaviorist or veterinarian to seek treatment. Owners need to find the reasoning behind why their dog is choosing to attack people and try to fix their behavior. As pet owners, we must take a look at a dog’s point of view and be able to be a “voice for
the voiceless.” We cannot blame dogs in every situation where there is a dog attack because most dogs communicate their fear, discomfort, and/or stress without biting! Therefore irresponsible owners should be targeted and held accountable for their actions. If a home insurer is in a situation where he or she sees a dog being a potential threat to society, he or she has the right to raise or decline the family’s insurance. The owners would then have to look into pet insurance or correct their dog’s behavior to get them reapproved. A home insurer can decide again whether or not they think the dog is a potential risk. Legislation aimed at punishing the owner of the dog rather than punishing the dog will be far more effective in reducing the number of dog bites and attacks. Home insurance companies would then not be able to discriminate against certain breeds rather they would have to look at each case individually and punish the owners. Remember we should be punishing the deed not the breed!
**Our Attempts to Eliminate Discrimination of Certain Dog Breeds by Insurance Companies**

A. Letter to Insurance Companies that do not provide home insurance for families whom own a “dangerous breed”
B. Putting a question on Ask.com and answering question.
C. Contact a lawyer to do a class action on insurance company and their policies/actions on certain dog breeds.

**A. Present Evidence to Insurance Companies about the ineffectiveness of Breed Specific Legislation**

The letter below was given to insurance companies that discriminate against certain breeds in hopes after reading he or she realizes why discriminating against specific breeds does not work.

Sent to:

1. Geico
   Greg Ingrassia
   2128 Lincoln Hwy, Edison, NJ 08817
   Phone: 732-248-1804

2. State Farm
   Janice Petronella
   678 Route 202-206N Building 5
   Bridgewater, NJ 08807-1749
   Phone: (908) 595-1555
To Greg Ingrassia/ Janice Petronella,

I am writing this letter to request that you consider changing your policy regarding dog breed discrimination. Home insurance companies such as yours have become hesitant to providing insurance to homeowners that own specific breeds, such as Pit Bulls, Chow Chows, and Rottweilers (Mancini 2013).

Some of these breeds are used as guard dogs. Guard dogs should fall under a different category of homeowner’s insurance than dogs that are kept as family pets. Since the domestication of the dog, dogs have been used to guard livestock and property. Due to the aggressive presentation of guard dogs, many people think that all dogs belonging to the breed are dangerous (Clark et al 2013).

Researching the facts and statistics (see below), you will realize that you do not need to discriminate against certain breeds and should provide home insurance to every pet owner at the same rate as a non-pet owner. If you do not have proof of an owner’s dog being aggressive, you should provide them home insurance at comparable rates to others without pets or these breeds that do not fall under your potentially dangerous category. Some of the reasons why discriminating against specific breeds does not work (Grant 2013):

1. Banning breeds does not make communities safer
   - Not giving home insurance to a family with a Pit Bull does not make the number of dog attacks increase or decrease.
   - If you are known to not provide insurance to homeowners that have certain breeds, these homeowners would either seek another insurance company or not be truthful when asked about their pets.

2. Fails to address the real issue
   - Should specifically look at each case and if the dog has attacked before, understand the reasons behind it.
   - The dogs are not the issue. Owner responsibility is the issue. In order to promote responsibility you should tell the family they would only receive home insurance if they bring their dog to obedience class, etc.

3. Based on flawed data
   - Any breed can be trained to be aggressive.
   - Once one breed is banned there will be another breed banned eventually leading to all dog breeds being banned.
- Regarding pinpointing which breeds are more prone to bite/attacks data should be based on the number of bites per breed as a percentage of the total number of that breed.

4. Impossible to accurately enforce
   - There are many different mixed breeds in the United States that it would be difficult to text every mix to find out their background.
   - Just because a dog looks like a certain breed does not actually mean that they are that breed! You need DNA proof, which is costly because it is not a standardized test.

5. Creates financial burden
   - Unfair higher costs to homeowners with certain dog breeds

6. Negatively impacts law-abiding families
   - Homeowners may conceal the fact that they own a particular breed of dog and as a result, might not give them proper veterinary care, obedience, or training in attempt to avoid detection by authorities.

7. Engenders further prejudice
   - Difficult to find homes and places to bring their dogs. Can lead to euthanasia, which is morally wrong, especially if they are responsible pet owners and their dog is well trained.

8. Based on myths
   - Misinformation about breeds such as the Pit Bull. For example it has been said they have locking jaws and bite differently than other dogs. Pit Bulls like any other dog breed all have similar jaw anatomy depending on the size of the breed. A Pit Bull has the same jaw as a Labrador retriever.

9. Illegal
   - It is discriminatory to deny coverage for homeowners especially if you do not have any proof their dog is aggressive and to assume he or she is a dangerous breed.

10. Unsupported

There are many other ways the society can reduce the number of dog attacks, but banning breeds and denying coverage for families owning one of these breeds is not one of them. You should cover all breeds, unless you are provided documentation that the dog is, in fact, dangerous. In this case, perhaps you could increase their home insurance rate and require additional action to maintain their policy in force (such as if a dog has attacked before, they must take obedience classes to see if the issue can be resolved). This will
promote ownership responsibility (Cunningham 2013). If you deny coverage, the homeowner will just go with other companies that more appropriately do not discriminate against breeds.

I strongly urge you to reconsider your denial of coverage for those homeowners that own one of you “black listed” breeds.

We’d be interested in your company’s explanation on why you feel you must deny coverage to families with these non-dangerous “dangerous” breeds. Please feel free to email us with your reply.

Kind Regards,

Emily Fecso
Kathryn Diamantoni

References for Letter to Insurance Companies


B. Ask.com Question and Answer

Question: Is it right for home insurance companies to discriminate against certain breeds?

Answer: No insurance companies should not be able to discriminate against breeds because most companies do not have the proof to back it up. When someone answers yes to the question if they own a dog breed such as a pit bull, Rottweiler, Chow, etc. they are either denied coverage and charged more than a family who has a Maltese. This is unfair because what if his or her dog has never bit anyone or has ever been accused of being a problem? What if their pit bull is 12 years old, deaf, and arthritic? Should companies be able to deny their coverage? Should the family have to give away their dog? The answer is no! A family should not be denied coverage if their dog has absolutely no history of being a threat. (KD)
Question: Why is discriminating against certain dog breeds ineffective for insurance companies?

Answer: By discriminating against breeds that have been involved in dog attacks or fatalities, the insurance companies are discriminating against individual dogs of the same breed. Not every single dog in a breed is known to have violent or dangerous tendencies. The insurance companies are unjustly discriminating and punishing family dogs of the same breed that have never had violent actions and have only gave their families unconditional love. In this respect, the insurance companies are losing potential clients. (EF)

Question: Why do home insurance companies ask me if I have any pets?

Answer: Home insurance companies are asking because they want to know if you own a ?dangerous? breed that they believe will increase their liability. Some of these ?dangerous? breeds include Rottweilers, Pit Bulls, Dobermans, Chow mixes, etc. Companies whom believe you will raise their liability will either deny coverage or make you pay a higher premium! (KD)

C. Lawyer Help

As our last attempt to prove to insurance companies that their actions towards denying coverage to families whom own a “dangerous breed” is discriminatory is to contact a lawyer to see if he will write a class action. In law, class action is referred to as a form of lawsuit in which a large group of people collectively brings a claim to court and/or which a class of defendants is being sued. This will be easy to find people whom believe companies are being unfair once people read our question on Ask.com and read our replies. This will also provide information to people who did not realize their insurance claims went up or it was non-renewable because they owned a certain dog breed.

Letter to the Editor (KD)

Sent to:

1. Asbury Park Press
   3601 Highway 66, PO Box 1550, Neptune, NJ 07754
   Hollis R. Towns, Executive Editor and Vice President
   httowns@njpressmedia.com

2. The Bernardsville News
   P.O. Box 687, Bernardsville, NJ 07924
   Charles Zavalick, Editor
   czavalick@newjerseyhills.com

Dear Editor,
Recently dog bites have become a large issue in the United States and there have many different laws made to ban specific breeds such as Pit Bulls, Chow Chows, Rottweilers, etc. as many people already may know. Because of this issue many home insurance companies such Geico have become hesitant to providing insurance to people owning these types of breeds. I am writing this letter in hopes to educate the public on the reasons why we do not need to discriminate against certain breeds and how it is unfair home insurance companies are denying coverage for pet owners with these “dangerous” breeds. Companies should be providing home insurance to every pet owner unless they are given documentation that the owner’s dog specifically, is aggressive and has bitten another human before. If one does not have proof of an owner’s dog being aggressive then they should be given home insurance until they are proven wrong.

Some of the reasons why discriminating against specific breeds does not work include: not giving home insurance to a family with a Pit Bull does not make the number of dog attacks increase or decrease and it fails to address the real issue. A large issue is that it is based on flaw data- one must look at the statistics correctly because you may have 5 Yellow Lab bites in a small community and 10 Pit Bull bites in a large city. In this example, most people would say Pit Bulls are the concern when in reality it is the yellow lab. It becomes a financial burden, negatively impacts law-abiding families and endangers further prejudice. Some families will lie and keep their “dangerous” dog might hide them and not give them proper veterinary care in exercise in attempt to avoid detection by authorities which is not helping reduce the amount of dog bites at all!

There are many other ways we as society can reduce the number of dog attacks, but banning breeds and having insurance companies deny coverage from us is not one of them. I believe all breeds should be covered, unless there is documentation that the dog is in fact dangerous. In this case companies should be able to deny coverage or better yet increase their home insurance rate. We need to promote ownership responsibility and convince home insurance companies that our dogs are not dangerous. Remember we need to be the voice for the voiceless! Any thoughts or opinions about banning dangerous breeds would be greatly appreciated.

Please email at kdiamant@eden.rutgers.edu

Sincerely,
Kathryn Diamantoni

**Letter to the Editor (EF)**

Sent to:

1. Asbury Park Press
Dear Editor,

I want to address a concern that has been steadily rising in the United States, breed specific legislation. Although there are only a few towns in the New Jersey with breed specific legislation, it has the potential to spread into major cities such as Trenton, Asbury Park, and Camden. Breed specific legislation is any law or regulation that seeks to regulate or ban a specific dog breed in order to reduce the number of dog attacks. This type of legislation will unfairly seek to target a breed involved in an injury or fatality. Commonly targeted dog breeds are Pit Bull type breeds, German Shepherds, Rottweilers, Doberman Pinschers, and Chow Chows. These dogs are involved in more dog attacks than other due to increased popularity of the breed in certain areas. In studies shown by the Center for Disease Control, there is no way to accurately determine if a breed is prone to attacking since the dog breeds that have been involved in dog attacks are popular in the area of the incident and there is too few statistics on fatalities cause by dogs annually in the United States.

Instead of targeting the breed of dog, it should be the owner that should be held responsible for the dog’s actions. Dogs that are take place in attacks are commonly un-neutered males, unsupervised, and may be chained up on the owner’s property. Dog related injuries and fatalities can be dramatically reduced if an owner spay or neuters their dog, keep their dog up to date on vaccinations, supervises the dog, keeps the dog on a leash off of their property, and gain socialization with other dogs. I would like to get this information out to the public to decrease the number of dog attacks and prevent future dog-related fatalities in New Jersey. Through education, I believe that breed specific legislation can be avoided and we can start getting to the real problem, the irresponsibility of the owners. Please e-mail myself at efecso@eden.rutgers.edu

Sincerely,
Emily Fecso

References

http://www.akc.org/reg/dogreg_stats.cfm


http://www.cdc.gov/homeandrecreationalsafety/dog-bites/dogbite-factsheet.html


http://stopbsl.org/bsloverview/impossibleid/

http://www.americanhumane.org/animals/stop-animal-abuse/fact-sheets/dog-bites.html


Moyer, C.J. "Supreme Court of Ohio." Toledo v. Tellings. Michigan State University of


http://www.humanesociety.org/issues/pet_overpopulation/facts/pet_ownership_statistics.html