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Research and Extension

## ***Dogs, Cats, and Birds, Oh My!***

# ***Factoring Pet Costs into a Family Budget***

Almost 85 million households in the United States in 2017 share their lives with at least one pet. For many people, pets are not just companions — more than 63 percent of pet owners consider their pet to be part of the family.

While dogs and cats may dominate — with more than 60 million households having dogs and more than 47 million households with cats — reptiles (4.7 million), birds (7.9 million), and fish (15 million, fresh and salt water) are also common pets.

Regardless of the type of pet, the average American spends approximately \$500 per year on pets — more than they spend on toys, hobbies, and footwear. Specialty items for pets are growing at an increasing rate. In addition to the basic costs of pets, other pet-related expenses may be overlooked or forgotten in pet family budgets.

Expenses such as annual wellness checks, preventative medicines, regular dental cleanings, and pet food, among others, are costs absorbed, but commonly not included in the family budget. As with other aspects of the household spending plan, it is helpful to plan for and track your monthly and periodic pet costs. You can use the Pet Budget Worksheet on page 6 to estimate and plan for your pet costs.

## **Monthly Pet Costs**

### **Food**

A good diet can extend the life of your pet. The best food for your pet will depend on the type of breed, size, and age. Pregnant and breeding pets have different dietary needs due to preparation for pregnancy



and pregnancy itself. Discuss with your veterinarian the breed and life-stage specific needs of your pet before choosing a long-term diet for your animal.

### **Heartworm, Flea, and Tick Preventatives**

Fleas and ticks can cause life-threatening illness for your pets. It doesn't cost much to keep these pests at bay. Shampoos, collars, and topical spray may all be effective ways to help keep your pets healthy and the bugs away. Additionally, heartworm is spread by mosquitos, but you should not use mosquito repellent on your pets. According to the American Heartworm Society, only heartworm products tested and approved by the Food and Drug Administration (FDA) should be used to prevent heartworms in your pets.

Heartworm prevention is more cost-effective than treating heartworms. Even though the cost for pre-

vention medication will vary based on the size of the pet, treatment of a heartworm positive pet requires numerous visits to the vet, bloodwork, and sometimes hospitalization, among other costs. According to the American Animal Hospital Association, heartworm prevention costs, on average, less than \$20 per month, while treating a heartworm-positive pet may reach up to \$1,000. Heartworm medications commonly include flea and tick preventatives, but not all of them do. Talk to your veterinarian about the cost difference between the medications that treat heartworm only and those that treat heartworm and other parasites.

### **Grooming — Dogs and Cats**

Grooming can, in large part, be done at home. Brushing and washing the dog are great ways to get everyone in the family involved in the care of the “Family Fido.” Make sure to use a pet specific shampoo — human shampoo, while not necessarily toxic to pets, may include perfumes that can cause skin problems.

Nail trimming can be frustrating, but regular trimming of your dog’s nails is necessary to avoid pain and potential damage in your dog’s feet, including split or torn nails, which may necessitate an additional, costly visit to your veterinarian. If you are not comfortable trimming your dog’s nails, or your dog has anxiety about his/her nails being trimmed, you can generally get nails trimmed at national pet store chains for about \$20. Many veterinarians and groomers offer this service as well; price checks for nail trims can be accomplished with a few simple phone calls.

Your feline friends also need to be groomed, though the ASPCA suggests you seek professional grooming assistance if you or your cat could face injury during a



### **Snakes, Lizards, and Other Reptiles**

These non-furry pets have special needs all their own. Reptiles are cold-blooded animals, and therefore they need help to keep warm if they can't be in the sun. Reptilian pets require heat lamps for temperature regulation. Reptiles are commonly kept in aquarium-style tanks. To keep costs down, ensure the lid you use for the aquarium is heat resistant so it withstands the high temperatures from the needed heat lamps and heat rocks.

Reptiles are often fed live food, though it is not a requirement. Most pet stores carry dead frozen animals for snakes as well as canned insects for lizards. If you do, however, choose to serve your reptilian pal live food, remember to provide nourishment to keep the pet's food, well, alive.

home grooming. Many times, cats do not need baths because they are fastidious groomers. However, if your cat is very curious and gets into a mess, a bath may be necessary.

Regular brushing of your cat can provide a bonding opportunity as well as keep you in tune with how your kitty is shedding or if she has any skin problems. A brush for a cat can be purchased online or in many stores and may help you notice skin problems and catch them when they are easily, and less expensively, treated. Trimming cats' claws is part of the grooming process and may be handled at home with a good pair of trimmers or you may need to pay a professional groomer or veterinarian to help keep your cat's claws in good shape; price checks for nail trims can be accomplished with a call to your veterinarian and professional groomers in order to make sure you are getting the best deal.

# Periodic Pet Costs

## Dental

Preventative dental care for dogs and cats is just like preventative care in a human's mouth — necessary. Pets can suffer from periodontal disease, gingivitis, and gum disease, just like humans. You don't have to brush your pet's teeth as frequently as you would your own, but a couple of times a week is a good goal. Using a small, cat- or dog-specific, soft-bristled toothbrush or cotton swab on your pet's teeth can help break up stuck food particles, loosen plaque, and decrease gingivitis.

Preventative dental care costs range widely depending on the age of your pet, the bloodwork the vet's office does prior to the cleaning, and how long it has been since your pet's teeth were cleaned, among other factors. To offset some of the professional dental care costs, pet toothbrushes and toothpaste can be found online or in pet supply and discount stores for less than \$15 for both. To ensure you are getting the best deal for you and your pet, ask for referrals and get quotes for dental cleaning from at least two veterinarians. Be prepared for quotes to be in the \$100 to \$300 range based on the condition of your pet's teeth and the cost to sedate your animal family member.

## Annual Wellness Checks



Annual check-ups for pets are similar to the preventative maintenance humans do for themselves. Even if your pet is acting healthy, it is always a good idea to keep the lines of communication open with your pet's veterinarian. Pet health insurance is available on the market but may not be the most cost-effective solution for all families. Self-insuring, or paying the cost out of pocket, may be the most affordable way



## Birds

Oh, the sweet, sweet song of the canary, or the finch, or the parakeet, or the raucous chatter of the parrot. Birds tend to be low-key pets that families may choose when their pet options are limited.

Birds need a cage large enough to fly from perch to perch and for mirrors and swings for entertainment. The Humane Society has a number of resources for bird families to help develop the familial relationship with the bird, as well as to understand changes in your bird if it is unwell.

If feasible, families with birds should allow their winged and feathered friends time out of the cage as frequently as possible. This can require the family to incur additional costs for pet care if your bird gets into any hazardous household materials such as candles and air fresheners, as well as repairing potential damage to furniture, cords, and walls.

Many birds, such as parrots, live a long, full life. When purchasing a bird to join your family, consider the long-term financial commitment your feathered friend may require.

for you to cover your furry family member's medical costs. A third alternative, a pet wellness plan, provides pet parents the opportunity to prepay for pet health services. This kind of plan typically requires a contract and monthly fees, but may help keep costs down due to discounts offered by the veterinarian's office for wellness plan patients.

Annual check-up costs vary, so before choosing a veterinarian consider references from trusted friends and family members and verify your veterinarian is

licensed in your state (<http://agriculture.ks.gov/divisions-programs/division-of-animal-health/kansas-board-of-veterinary-examiners/licensee-information>). Your comfort and your pet's comfort with the veterinarian should be weighed when considering the financial cost of the appointments.

## **Safety**

Is your dog a jumper or does he or she like to run around a lot? If you have an active breed dog, or even just need to let the dog out to go to the bathroom while you handle other household tasks, you'll probably need a fence. While wooden and chain-link fences work for many properties, they are not suited for all yards. Also, depending on the physical fence, your dog may be able to leap over it or dig under it. Electronic fences, which range in price online from \$65 up to \$300, can be used in place of, or to supplement, a physical fence. Read customer and consumer publication reviews on the electronic fence you choose so you meet your needs.

Crate training has been found to be beneficial for many dog owners because it gives the canine a place to be comfortable and safe. Crates can be used for house training, travel, comfort during storms and other times your dog feels scared, and sleeping. Crates range in cost based on type and size. You may be able to rent a crate from your local animal shelter until your dog is fully grown; at full-size it would make financial sense to purchase a crate for your dog.

## **Travel**

Going on vacation? Taking your pet? Animal safety is paramount on a family outing. If you have the room, crating your dog while traveling is recommended, though pet harnesses are available and allow for pets to be safely restrained while riding in a vehicle. While traveling, dogs should not have a lot of extra room to move around in their crates or while belted into the car; the Center for Pet Safety recommends a snug fit, just about 6 additional inches longer than the dog's own length in order to keep your pet safe in case of a sudden stop.

With travel, typically comes staying the night somewhere. Motel, hotel, campground — you name it, there is sure to be a pet policy. Make sure you check your route for pet friendly places to stay —



## **Fish**

While you can't hold or snuggle with a fish, many parents choose fish as the first pet to teach children responsibility and what it means to care for a pet.

Goldfish, and other easy-care fish, are fairly inexpensive to keep, but the costs can add up quickly if you like to have plants and decorations as part of the habitat. A fishbowl starter kit may cost as little as \$10 at national chain stores or online, but there are also more advanced starter kits in the \$40 range. Specialty fish, especially those that require salt water, are more expensive to purchase and maintain.

There is a time cost to the care of fish as well. Fishbowls and aquariums need cleaning, which, depending on the size and number of fish, may be a rather large undertaking. While many filtration systems decrease the amount of required cleaning, they don't negate it all together — think "Finding Nemo" when the fish jammed the filter so Nemo could try to escape.

Fish are fun to watch and can be very relaxing. If you choose to have fish as part of the ambiance of your home or office, you may end up spending more on decorations to ensure you are pleased with the appearance. Rocks come in many different colors, shapes, and prices based on type and weight of the rocks. Fish "houses" and plants can complete the overall look of the fishbowl or aquarium. Comparison shop before purchasing to ensure you are getting the look you want, for the best possible price.

bringfido.com and petswelcome.com are two sites that can help you plan your adventure, while keeping your furry family member on the trip with you. Many places have pet deposits, some are refundable and others are not, and there are places that accept pets for no additional charge. If you choose to leave your pet home, you may consider hiring an in-home pet sitter or boarding your pet. Costs of hiring a pet sitter vary, so shop around before hiring and have a list of expectations so you and your animals get the attention and treatment that is wanted and deserved. If you choose to board your pet, ensure your cat or dog has the needed shots for the kennel where you choose to board, including shot records and proof of current rabies vaccination. Boarding facilities vary in terms and in cost of group activities, walks, play time, and petting/one-on-one time. Many boarding facilities list fees on their websites or you may call for a price quote.

## Other Costs

### ***Pet Insurance***

Pet insurance is similar to the health insurance humans get. Most plans cover accidents, emergencies, and illness, but there are some designed to help pay for preventative care also. There are many pet insurance plans available. Plans can be priced online or by talking to your veterinarian. Speaking with your veterinarian may also help you find the best plan for your pet.

### ***End-of-Life Considerations***

When it comes time for beloved pets to cross the “Rainbow Bridge” there are not only the emotional costs of dealing with the loss, but also some financial costs as well. Pet families may sometimes have to pay for medication in order to make the last days with their pets more comfortable. In some cases, the families opt to assist the pet in passing and incur charges from the vet for the medication as well as the body disposal. If you choose to have your pet cremated or a necklace made from a footprint taken, those costs should be factored into your plans as well.

In some locations, it may be possible to bury your pet in a cemetery. If a cemetery burial is not to your liking, or within your budget, you may choose to bury your pets in the yard. Check with the city and county

governments regarding any legal issues with burying your pet in your yard.

### ***Disaster Preparedness***

When disaster strikes, it includes the whole family — even the furry family members. According to K-State Research and Extension Disaster Preparedness, families should have three-days’ worth of supplies available in case of emergency (Kiss, 2016). For your family pets, here are some of the key things you’ll need to include in your disaster preparedness kit:

- You need to include enough bottled water for pets in case the water system has been contaminated or interrupted, which can add significant cost to the family’s emergency supply need.
- Pet food should be stored in an airtight container and rotated every two months.
- Pet medication — including heartworm, flea, and/or tick preventatives — should be included in your disaster kit and, similar to the pet food, be rotated out every couple of months in order to ensure quality medication is on hand if needed.
- Other costs to consider for your disaster preparedness kit include an additional leash, ID tags, recent pictures of your pets, veterinary records, food dishes, and a first aid kit.

### ***The Costs, oh the Costs . . .***

#### ***Is it Worth It?***

Research has shown that cat and dog owners have fewer medical appointments and are less likely to be on certain medications than non-pet owners. A benefit of pet ownership for children includes enduring affection. According to the CDC, pets can decrease several chronic health problems including blood pressure, cholesterol levels, triglyceride levels, and feelings of loneliness. Research does back the claims of physical, emotional, and mental support pets provide for their families.

# Pet Budget Worksheet

	Pet 1	Pet 2	Pet 3	Pet 4
<b>Name:</b>	_____	_____	_____	_____
<b>Food Meals</b>				
Per week	\$ _____	\$ _____	\$ _____	\$ _____
Per month	\$ _____	\$ _____	\$ _____	\$ _____
<b>Treats</b>				
Per week	\$ _____	\$ _____	\$ _____	\$ _____
Per month	\$ _____	\$ _____	\$ _____	\$ _____
<b>Medication</b>				
Preventative	\$ _____	\$ _____	\$ _____	\$ _____
Prescription	\$ _____	\$ _____	\$ _____	\$ _____
<b>Grooming</b>				
Pet shampoo	\$ _____	\$ _____	\$ _____	\$ _____
Brushes	\$ _____	\$ _____	\$ _____	\$ _____
Nail trimming	\$ _____	\$ _____	\$ _____	\$ _____
Professional grooming	\$ _____	\$ _____	\$ _____	\$ _____
Pet clothes	\$ _____	\$ _____	\$ _____	\$ _____
<b>Dental Care</b>				
<i>Day to Day</i>				
Toothbrush	\$ _____	\$ _____	\$ _____	\$ _____
Toothpaste	\$ _____	\$ _____	\$ _____	\$ _____
<i>Periodic</i>				
Annual cleaning	\$ _____	\$ _____	\$ _____	\$ _____
<b>Vet Visits</b>				
Monthly	\$ _____	\$ _____	\$ _____	\$ _____
Annual check-up	\$ _____	\$ _____	\$ _____	\$ _____
<b>Safety</b>				
Crate	\$ _____	\$ _____	\$ _____	\$ _____
Collar	\$ _____	\$ _____	\$ _____	\$ _____
Leash	\$ _____	\$ _____	\$ _____	\$ _____
Harness	\$ _____	\$ _____	\$ _____	\$ _____
<b>Travel Expenses</b>				
Seatbelt	\$ _____	\$ _____	\$ _____	\$ _____
Harness	\$ _____	\$ _____	\$ _____	\$ _____
Crate	\$ _____	\$ _____	\$ _____	\$ _____
Room deposits	\$ _____	\$ _____	\$ _____	\$ _____
Boarding	\$ _____	\$ _____	\$ _____	\$ _____
<b>Other Costs</b>				
Water bowl	\$ _____	\$ _____	\$ _____	\$ _____
Food bowl	\$ _____	\$ _____	\$ _____	\$ _____
Dining mat	\$ _____	\$ _____	\$ _____	\$ _____
Toys	\$ _____	\$ _____	\$ _____	\$ _____
Bedding	\$ _____	\$ _____	\$ _____	\$ _____
Lamps	\$ _____	\$ _____	\$ _____	\$ _____
Heat rocks	\$ _____	\$ _____	\$ _____	\$ _____
Bulbs	\$ _____	\$ _____	\$ _____	\$ _____
Filter	\$ _____	\$ _____	\$ _____	\$ _____
Pump	\$ _____	\$ _____	\$ _____	\$ _____
Rocks	\$ _____	\$ _____	\$ _____	\$ _____
Tank decorations	\$ _____	\$ _____	\$ _____	\$ _____
Air-tight food container	\$ _____	\$ _____	\$ _____	\$ _____

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