



Extension News Column

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Can you just imagine that cute little puppy under the Christmas tree for your loved ones?

Though many people imagine this wonderful moment, the reality is usually less than perfect. Consider the financial aspects before you go out and buy that puppy.

There is no doubt that pets are an important part of many American families. There are a couple of dogs that roam around my house as well, but we need to think before adding to this menagerie. Because of job losses, unemployment, and just the general sagging economy, many families are having trouble keeping their pets because of the cost of care.

Many animal shelters are reported to be at capacity and unable to rescue all of the pets being given up by the financially strapped owners who can no longer afford to keep their animals.

Before getting any pet, especially during the holidays, be sure you can afford the ownership costs for the projected life span of that animal. Even a free pet can be expensive to maintain.

According to the American Society for the Prevention of Cruelty to Animals (ASPCA), annual costs for a dog can range from approximately \$1,000 to \$2,000 in the first year, depending on the size of the dog. That figure does not include kenneling if the owner has to travel, which can easily cost \$15 to \$25 per day.

Cats cost slightly less per year, but most people have more than one cat, and cats live longer on average, so costs for cats over time are about the same or more than for dogs. Rabbits cost slightly more per year than cats, and guinea pigs cost slightly less. Even the costs for the care of small rodents, birds and fish can be \$200 to \$300 per year.

According to the American Veterinary Medical Association, Americans spend an average of \$350 per year in medical expenses for a dog. Diagnostic testing or surgery can cost \$1,000 to \$5,000. Americans spent \$36 billion on their pets in 2005, and \$8.6 billion of that spending was for veterinary care.

Cost-to-own is one of the things we talk about when buying a car, but it applies to pet ownership too. Your time should also be factored in as a cost to any potential pet owner.

Check out a Pet Ownership Expense Worksheet for Children and Parents, which is available at: <http://www.valueyourmoney.org/parenthood/pet-ownership.asp>.

If you have a pet and are trying to cut expenses, don't put off regular vet care. Your pet's health may suffer. Shop around to find pet medical care you can afford for preventative annual exams. Buying cheaper pet food to cut costs does not save money if your pet's health deteriorates and you have to pay for additional veterinary care and treatments or prescriptions.

Spending more for quality pet food can save money in the long run because better-quality pet food can prevent weight gain, kidney stones and other health problems that will cost more money to treat.

Even in tough times, it is not all glum. As one pet owner said, "We pet owners live longer and less stressful lives than those who don't own pets, so maybe there is some cost savings to us in the long run."

It's like the commercial we all see on television:

Dog --adopted from the Fairbanks animal shelter--\$100, bowl--\$10, Dog food--\$15, leash and collar--\$20, vet check up and shots-\$90. One doggie snuggle after a long hard day: priceless.