

The Cost of Responsible Horse Ownership

“There’s no such thing as a free horse”...if you hang around a barn long enough you’ll hear that phrase. It’s a reminder to all horse owners that the initial cost of the equine is just a drop in the bucket. Another popular adage is “Don’t look a gift horse in the mouth”...that phrase usually comes from the person trying to get rid of a horse!

There comes a point in every equine lover’s life where those phrases take on a special meaning. You have free time, the kids are out of the house, you have some extra money burning a hole in your pocket and thanks to a flooded market, the purchase price of horses are down. It seems like the perfect time to do something you enjoy! For as long as you can remember, you’ve dreamed of having your very own Misty of Chincoteague. You ask yourself, “Why not now?”

Before committing to the welfare of any animal, a more important question to consider is, “How much does responsible horse ownership cost?” Truly, there is no such thing as a free horse. The figures to feed, house and keep an equine in good health are worth a second or third look. Furthermore, one of the best ways to keep your costs down is to give any horse a thorough evaluation, in the mouth and otherwise, prior to committing!

Once you’ve gone through the process of scouring the classified ads, visiting a rescue, talking to friends who are in the know, narrowing the field and eventually riding your prospective four-legged friend there is only one thing left to do, right? It’s time to hand over your check.

Wrong! There is one very important step you’ve forgotten. In the interest of minimizing medical costs long term, it would behoove any buyer to have a licensed veterinarian examine the equine. This will help you determine if the animal has any physical limitations which may make it unsuitable for the job you want it to do. Although there is weight and value to the advice offered by your trainer, knowledgeable friends and the previous owner, nothing can replace the insight offered by a vet. A full exam can start around \$300 and run up to \$2000 including x-rays and blood-work.

It’s important to remember that some animals are more physically suited for a particular job than others. A pre-purchase exam will help you determine if your potential equine is fit to be a jumper or if he will only remain sound as a light riding trail horse. A vet will check to see if the horse has lameness, skin, hoof, joint or eye issues that could be costly long-term and detrimental to your goals if they go unrecognized prior to purchase. Furthermore, the market is flooded with “cheap” horses right now. There are a large number of reasons that an equine may be looking for a home. Advice from a veterinarian can help you weed out the horses that are for sale because of physical injury or limitation, regardless of the animal’s current lot in life. Whether you are getting the horse for free, buying a horse for a good deal, or investing in a seasoned, expensive show horse, they all warrant a professional vet opinion before you seal the deal.

Beyond the initial price, and the cost of a recommended pre-purchase exam, there is the cost of maintaining your four-legged friend. Let’s break this down.

Are you going to keep that horse at home, or at a stable? There are both pros and cons to boarding. Beyond the obvious benefit of daily care of your animal, boarding gives you access to a support network for everything from advice, to motivation, to riding buddies (especially when the weather turns lousy). However, keeping your horse at a stable can be costly. In New England, boarding can easily run you over \$6000 a year.

The other option is to keep your equine at home. On the plus side, you have access to your equine whenever you want. However, all of the work required in preparing and maintaining a farm takes away from precious riding/driving and bonding time. If you intend to keep your horse at home, you need to remember that all of the work falls on your shoulders. Are you willing to be tied down to your farm so that you can feed and care for your horse and farm on daily basis no matter what the weather or circumstance?

Furthermore, while you don't have the monthly boarding fees, there are a number of other costs that need to be considered. The most expensive scenario would be starting with a plot of land that has no barn. First, you will need to see what restrictions your town has on acreage and apply for necessary permits. You will also need to speak with your insurance company about adjustments to your homeowner's policy that will cover your horse, barn and tack. A new barn could cost you between \$10,000 and \$50,000. You will need at least one stall (two is better), a tack room and a large storage area for over 150 bales of hay, shavings and grain. Trees may need to be taken down, stumps removed, pasture and grass seed planted and fences may need to be put up for a suitable pasture area. The ground may also need to be leveled and sanded for a riding arena. Land preparation could cost over \$15,000.

Equipment is also a hefty figure. A truck of some sort is a must-have for picking up and moving supplies. A tractor is also a necessity for most heavy farm labor and manure management. Furthermore, access to a trailer is essential to good horse management. Minimally, in an emergency, you will need to be able to rush your equine to an emergency hospital or to escape in the case of a disaster. If you consider purchasing both the truck and trailer, you are likely looking at \$50,000. A farm tractor could run you about \$14,000.

Once you've paid for the land preparation, barn and farm equipment, you need to start adding up the costs to feed and take care of your horse. With farmers passing the increased price of gas onto their clients, you'll easily pay \$2000 per year for hay. Depending on the type of grain you feed, you may be spending up to \$800 per year. Shavings can run you about \$700 per year.

On top of that, yearly veterinary/dental care and regular farrier care are essential to keep your horse healthy and happy. Every year, vaccinations, dental care and routine lab work will cost you around \$650. You may be able to reduce that amount by giving some injections yourself, but Rabies vaccinations must be given exclusively by a licensed veterinarian. De-wormers are an additional cost. In regards to farrier care, horseshoes can run in excess of \$1200 a year, while trims may only cost you about \$900 a year. Whether or not your animal will require shoes varies with genetics, injury, the environment in which you ride or drive, and the frequency and intensity of your horse's workouts.

In addition, as a responsible horse owner, you need to plan for the unexpected. Equine medical emergencies, colic, lameness issues, leg or hoof wounds, eye injuries, lacerations, tooth fractures, heart conditions, etc. are all part of owning a horse, so extra money needs to be set aside for the unexpected. No matter how good the horse, or how good the care, something will eventually happen. Are you able to set aside an extra \$5000 for whatever kind of emergency may befall your beloved equine partner?

Oh...and we haven't even gotten to the fun part yet! Most people don't bring a horse into their life just to keep as a pet. Equine lovers have horses for recreation. Regardless of discipline, most equestrians need guidance to avoid picking up any bad habits and to progress into a well-suited pair. Lessons can cost between \$2000-\$4000 per year. Tack, clothing and supplies could end up costing you more than \$2500. If you intend to go off-property for a show, hunter pace or trail

ride, then you need to factor shows fees, show clothes, entry fees, training fees and trailer fees into the equation as well.

So what does this all mean to you and your pocketbook? Regardless of what choices you make regarding pre-purchase exam, boarding and initial purchase price of the equine, horses are an expensive endeavor. Generally, a horse lives upward of 20 years, so bringing an equine into your life should be considered a long term investment with heavy starter costs. Next time you feel that it may be a good time to buy a horse, be sure to consider the long-term financial impact of that decision. If, after some consideration, you feel that you can provide the appropriate shelter, food, veterinary care and training necessary to keep that equine living a long, happy life...then go for it! They are worth every penny!

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