

News Column for Week of March 26, 2018

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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 — reptiles, birds, and fish 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. As with other aspects of the household spending plan, it is helpful to plan for and track your monthly and periodic 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. Preventative fleas and ticks can cause life-threatening illness for your pets. Shampoos, collars, and topical spray may all be effective ways to help keep your pets healthy and the bugs away. 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.

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.” 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. Your feline friends also need to be groomed. 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. 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.

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. 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 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. 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.

Travel. Going on vacation? Taking your pet? Animal safety is paramount on a family outing. With travel, typically comes staying the night somewhere. Make sure you check your route for pet friendly places to stay — 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.

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 or opt to assist the pet in passing and incur charges from the vet for the medication. Also, consideration of the body disposal whether the veterinarian does this, cremation or cemetery burial

Dogs, Cats, and Birds, Oh My! Factoring Pet Costs into a Family Budget publication MF3368 includes more information about taking care of your pets and a detailed budgeting worksheet.

The publication is available at our local Extension Offices located in Erie, Iola, and Fort Scott or online at <http://www.southwind.k-state.edu/home-family/financial/>.

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