The Cost of Owning a Dog or Cat in 2010

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t's no secret that there are many costs associated with cat and dog ownership. However, the sporadic, and sometimes unexpected, nature of pet-related expenses means pet owners often don't know just how much they spend on their animals in a typical year. For those wondering exactly how much to build into the budget for the family pet, the following tables closely approximate the costs of properly caring for a dog or cat for one year, as well as the costs of maintaining a puppy or kitten in its first year.

Important

The veterinary care fees shown are based on OVMA's 2010 Suggested Fee Guide for Small Animal Procedures. Most of the treatment costs listed are based on preventive care and common procedures (e.g. spays and neuters).

We have also included the yearly cost of pet insurance based on a plan that covers 80 per cent of the expense for all accidents and illnesses. The premiums listed include one year of coverage and any administrative charges that may apply.

Taxes are not included.

No financial allowances have been made for professional grooming due to the variances in grooming requirements. If a dog needs to be groomed outside of the home, it can cost anywhere from \$50 to \$200 per visit, depending on the frequency of grooming, breed, condition of the pet and cut requested.

Food costs are based on a premium diet generally recommended to minimize health difficulties.

While the budgets shown are based on a premium diet, there are certainly less expensive foods available. However,

a premium diet can save pet owners money in the long run as it can help to prevent or manage various health problems. Many of the procedures listed above are also accompanied

FINANCES

First Year of Puppy Ownership

Puppy Vaccine Series	\$ 299.40
Fecal Exam	33.30
De-worming medication	21.00
Heartworm/Flea Prevention	111.98
Microchip Identification	68.90
Spay/Neuter	538.80 / 446.20
Obedience Classes	254.25
Food	565.00
Pet Insurance	455.40
Leash and Collar	23.43
Bowls	17.27
Kennel	96.23
Rawhides/Chew Toys	50.52
Bed	84.19
Annual Municipal Pet Licence	25.00
Total	Female: \$2,644.67 Male: \$2,552.07

Annual Cost of Caring for an Adult Forty-Pound Dog

Annual Vaccines	\$ 126.60
Annual Fecal Exam	33.30
Annual Wellness Profile (includes heartworm test)	88.50
Heartworm/Flea Prevention	111.98
Professional Dental Care	460.10
Food	542.00
Pet Insurance	455.40
Annual Municipal Pet License	25.00
Total	\$1,842.88

by future financial benefits. The municipal licensing fees shown here are based on altered cats and dogs. For pets that haven't been spayed or neutered, licensing fees are generally at least double those for licensing an altered pet. For example, licensing an unaltered dog in Toronto for 10 years costs \$350 more than licensing a neutered dog.

First Year of Kitten Ownership

\$ 299.40		
33.30		
18.90		
74.58		
68.90		
451.80 / 330.50		
418.10		
270.00		
7.15		
12.70		
60.67		
21.64		
48.34		
88.27		
15.00		
Female: \$1,888.75 Male: \$1,767.45		

Annual Cost of Caring for an Adult Ten-Pound Cat

Annual Vaccines	\$ 126.60	
Annual Fecal Exam	\$ 33.30	(may not be necessary for indoor cats)
Annual Wellness Profile	\$ 88.50	
Flea Prevention	\$ 71.87	(may not be necessary for indoor cats)
Professional Dental Care	\$ 460.10	
Litter	\$ 93.43	
Food	\$ 406.80	
Pet Insurance	\$ 270.00	
Annual Municipal Pet Licence	\$ 15.00	
Total		(outdoor cat) (indoor cat)

In addition, several pet-related services and products (e.g. pet insurance) offer discounts for pets that have been microchipped.

While these budgets are only estimates, they still make clear the significant financial commitment necessary to care for a cat or dog.