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MARKETS | PERSONAL FINANCE

So You're Getting a Pandemic Puppy. Here's What It Will Cost.

A furry quarantine buddy is often an impulse decision that can quickly add up in expenses



Amber Odom, with her labradoodle, Kobe, warns of the unexpected expenses associated with having a pet.

PHOTO: AMBER ODOM

By [Amber Burton](#)

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Many Americans have decided to use their [newfound time at home](#) as an opportunity to purchase or adopt a furry friend to combat loneliness or accompany them on walks.

The pandemic puppy is in many cases an impulse decision that can quickly add up in cost—now and down the line. But a cuddly quarantine buddy could be more affordable with a budget in mind.

“New puppy parents do not have to overspend,” says Sophia Angelakis, the owner of The Pet Market, a pet store in Manhattan. She has seen dozens of puppy crates fly off the shelves at her three store locations in May alone. Many pet-supply stores have stayed open during the pandemic, providing deliveries and allowing a limited number of customers into shops at a time.

According to a survey by the American Pet Products Association (APPA), American pet owners will spend an estimated \$99 billion in 2020. That includes everything from vet visits to dog toys.

Here are some tips for budgeting if you're thinking of getting, or have already got, a new canine companion. (Much of this advice applies for those considering a feline friend.)

Startup Costs

Adopting a dog is far from free. According to the American Society for the Prevention of Cruelty

to Animals (ASPCA), dog-adoption fees can range from \$75 to \$150. Keep in mind that smaller and younger dogs often have higher adoption fees to help give older dogs and cats more attention from potential owners.

Some younger dogs require more vaccinations before they can go to their new homes. Reach out to a local adoption agency and learn about fees before deciding.



Because of Kobe's penchant for chewing things, replacement of household items is a regular expense for his owner, Amber Odom.

PHOTO: AMBER ODOM

Purchasing a dog from a breeder will often cost more and vary in price depending on the breed.

Adoption costs are only the start. Owners of new pets tend to stock up on supplies—and toys. Ms. Angelakis recommends purchasing items in moderation. “They don't have to pile up on things, they can do it gradually,” she says.

She adds that people should start with the basics such as grooming supplies, puppy wipes and pads for housebreaking. Puppies often have sensitive stomachs, so if you splurge on anything, she suggests dog food with more nutrients for your specific dog breed. There are a variety of options that have less fillers and are high in protein and vitamins to reduce trips to the vet and to avoid maybe having to buy a new rug.

An owner will typically spend about \$250 on an annual pet exam, according to a 2018 survey by Rover.com, an online pet service. The first visit for a puppy's vaccination typically costs around \$100. Ask your veterinarian if there is a puppy package with one flat rate including vaccinations and an exam.

Some pets may also need to be spayed or neutered. Prices for these procedures vary depending on the age and size of the dog. Having a large breed spayed may cost between \$1,200 and \$1,400 when a less-invasive surgery is performed, says Dr. Sarah J. Cutler, a veterinarian who operates At Home Vet Care, a house-call practice in Westchester County, N.Y. Someone might pay closer to \$400 to \$600 for a small dog being spayed with a traditional surgical approach.

When all is said and done, the average initial cost of getting a dog (excluding the adoption or breeder fee) is \$1,100 to \$2,000 within the first year of owning a new pet, says Christa Chadwick, vice president of shelter services at the ASPCA.

“This estimate may include medical fees and veterinary examinations, supplies like a collar, leash, food, toys, bedding and crate, and additional costs including behavior support and training,” says Ms. Chadwick. “Because every pet is an individual, costs will vary depending on your pet's age and specific needs. It is also important for pet owners to consider what extra costs may look like in an emergency situation.”



'I didn't realize how much stuff he would mess up around the house,' Amber Odom says of Kobe.

PHOTO: AMBER ODOM

Ongoing Costs

When it comes to the recurring costs of owning a canine companion, expect to budget for food, training, day care or a dog walker and a possible apartment fee.

Annual food expenses average about \$260, according to the APPA. Nicole Ellis, who has been a dog trainer for over 10 years and has two dogs herself, warns clients that food costs can vary depending on a dog's size. For a bigger dog, fancier food might not be as feasible.

If you splurge on anything, Ms. Ellis, based in California, suggests the purchase of pet insurance and a good car harness, which can range from \$25 to \$40.

Katy Nelson, a senior veterinarian for Chewy in Alexandria, Va., agrees on pet insurance. "As a former emergency veterinarian, I personally have seen the lifesaving impact that pet health insurance can have," she says.

Chris Middleton, senior vice president and general manager of Pets Best Insurance Services, says he began seeing increased interest in pet insurance just three weeks after the pandemic began in the U.S.

Mr. Middleton says pet insurance typically costs \$35 to \$40 a month and can help cover anything from expensive surgeries to routine vaccinations and procedures. He has three dogs of his own and has found it comes in handy, especially when dogs are puppies.

"We see it in the claims we get," he says. "Puppies do bad stuff—swallow socks, rocks, things like that. So just be aware that just because you have a puppy doesn't mean that you are not going to be facing a \$3,000 to \$10,000 vet bill."

In addition, pet owners are encouraged by veterinarians to invest regularly in heartworm, flea and tick prevention.

“Health care, grooming, boarding, food, toys, licensing and other unforeseen costs can add up to a considerable amount each year,” says Dr. Nelson. “Consider setting aside money each month in an emergency pet fund,” in addition to paying for pet insurance.

If you plan ahead, you can expect to spend about \$150 a month on your new friend, according to Rover.com.

Unforeseen Expenses

Amber Odom, a communications professional in Charlotte, N.C., who got her labradoodle, Kobe, in 2019, warns of unforeseen expenses. “I didn’t realize how much stuff he would mess up around the house,” she says.

SHARE YOUR THOUGHTS

Have you acquired a pandemic puppy? How is it going? Join the conversation below.

Kobe has a thing for chewing on shoes, and Ms. Odom had to

replace a remote control after he mistook it for a toy.

“My advice would be for new puppy parents to ask themselves if they are ready to commit and take the responsibility to welcome a new companion in their life,” says Ms. Angelakis of The Pet Market. “They have a lot to gain, a lot, but in return, they have to be ready to give unconditionally.”

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