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MARKETS | JOURNAL REPORTS: WEALTH MANAGEMENT

What That Pandemic Puppy Will Cost You

Many people didn't think about expenses when adopting a dog. Here's what you can expect to spend—and how you can keep the bills down.



Tori Mistick saves on food for her Labrador retrievers, Burt and Lucy, by joining rewards and loyalty programs.

PHOTO: VICTORIA MILLER

By Bruce Horovitz

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For all the love and companionship that dogs provide—think of all the locked-down people who have adopted them during the pandemic—they all come with a less-adorable characteristic: bills.

Expenses often are the last thing many people think about when they order their pup from the breeder or choose one from the local animal shelter. Some 58% of owners don't budget for their dogs, says Kate Jaffe, a trend expert at Rover.com, an online service that connects pet owners with sitters and walkers. And that can lead to some nasty surprises.

Ms. Jaffe says that when she does her family budget each month, she factors in expenses for Oso, her border collie and Husky mix—typically about \$70 to \$90. “But in a more normal year, we'd also budget for pet care as part of the cost of vacations,” she says.

Of course, how much you end up spending depends on where you live, what breed of dog you have, how healthy it is and how much you pamper your pet, among other things. The annual cost of a dog's basic needs ranges from \$610 to \$2,115, Rover estimates. But a 2020 survey of dog owners conducted by Rover found that 47% spend far more than that—about \$3,400 a year.

So whether it's your aging pooch or pandemic puppy, how much can you expect to spend—and how can you reasonably reduce those expenses? Here are some things to consider.

Food

Food is usually the largest single annual expense for dog owners, says Steve King, chief executive of the American Pet Products Association. The average annual food bill for a dog owner is \$259, according to the trade group's 2019 survey.

There are several ways to reduce food costs but still look out for your dog's well-being. Mr. King suggests using pet-food subscription services that automatically send the food to your home monthly at a reduced rate.

Tori Mistick, who does podcasts on dog ownership, lives in Pittsburgh with her two 8-year-old chocolate Labrador retrievers, Burt and Lucy. She saves on their food by joining dog-food rewards and loyalty programs. For instance, when she receives a 20%-off coupon, she purchases five bags of food at once.



Veterinary behaviorist Lisa Radosta foregoes premium dog food for Maverick, her Labrador retriever, and advises her clients to do the same.

PHOTO: LISA RADOSTA

Lisa Radosta, a board-certified veterinary behaviorist in West Palm Beach, Fla., says no to premium dog foods for Maverick, her Labrador retriever, and advises her clients to do the same. "Buying super expensive dog food does not guarantee better health," she says. She recommends economy dog foods, but only from major brands that invest heavily in pet-food research. Costs for those foods generally are about \$1 a pound.

Some dog owners opt for home-cooked meals for their pooches—either because of medical restrictions or because the owners simply believe it's better for the dog. But the costs can quickly add up. Chris Ann Goddard and her husband, Craig Davis, cook chicken and green beans for their one-year-old Lab, Jolie, which they mix with premium dog food, and they plan to transition their new Lab puppy, Aimee, to the same diet. Ms. Goddard, president of a public-relations firm in Marblehead, Mass., says they spend about \$2,000 annually on food for Jolie. To keep the expense down, they buy the dry food in bulk.

Pet insurance

Dr. Radosta says the best way to save money as a dog owner is to purchase pet insurance the day you buy the dog. "You never want to put yourself in a position of choosing to pay your rent or pay for your dog's surgery," says the vet, who has insurance coverage for her own dog.

Typically, accident-only plans are less expensive than comprehensive plans that also cover illnesses. Plans can cost from about \$500 to \$1,000 a year. For those who can afford it, Dr. Radosta recommends comprehensive plans. While they are expensive in the short run, these plans can save thousands of dollars in the long run, she says.

Of course, many people choose to avoid the expense of pet insurance. Ms. Mistick, for one, says it's expensive and for her two big dogs, who are prone to arthritis, there would be too many exclusions.

Dr. Radosta suggests discussing what plans to consider with your vet, who typically

knows which ones are most likely to deny insurance for pre-existing conditions (say, dermatologic and gastrointestinal diseases) or exclude other types of claims. Also be sure to read the fine print of the contract, she says. Some employers offer employees special deals on pet insurance.



After years of going without pet insurance for their previous dogs, Chris Ann Goddard and Craig Davis recently purchased plans for their Labrador retrievers, Aimee and Jolie.

PHOTO: GREG WAGER

Ms. Goddard and Mr. Davis had gone years without purchasing pet insurance for their previous dogs but recently bought policies to cover major medical expenses for their two current dogs, at \$73 a month for each dog. They were convinced not only by their puppy's breeder but also by memories of spending thousands of dollars on medical bills for previous pets. Their new policy covers up to 90% of the cost of many major medical events, like torn muscles, broken bones, urinary-tract infections and cancers, among others. Routine visits, spaying or neutering and pre-existing conditions aren't covered.

Health care and meds

Discounts on prescription dog medications are available from several sites online, so it pays to shop around and see which one has the best price for the medication you need. One of Ms. Mistick's dogs is epileptic, and his medication would normally cost about \$300 a month. But she buys his epilepsy meds to control seizures through GoodRx for Pets, an online discounter that offers coupons that lower the price to \$60 a month.

There are generic versions of some pet medications, and for those you can sometimes save money by filling prescriptions at a regular pharmacy instead of through your veterinarian, Ms. Mistick says. The best way to save on meds is to ask your vet or pharmacist if there's any way to get a lower price, she says.

Preventive care can also save a lot. To keep medical costs down for her long-eared dog,

whose ears are prone to infections, Amy Shojai, a certified animal-behavior consultant and author of pet-care books, buys ear wash and checks his ears daily. If she sees any redness or he ever starts shaking his head, she washes out his ears. She figures this saves her potentially hundreds of dollars annually in vet fees.

SHARE YOUR THOUGHTS

What do you spend on your dog—and how do you keep costs down? Join the conversation below.

Dr. Radosta spends extra on dog beds to protect her dog's health and avoid bigger expenses. She has just one dog but has placed four orthopedic dog beds—at about \$100 each—at strategic places in the house so that Maverick can be comfortable in any room where the family gathers. Sleeping on a body-friendly bed instead of a hard floor could help save money down the road on treatment for hip or arthritis issues that can be common in larger dogs, she says.

Grooming

On average, groomers who can be hired on Rover.com charge \$60 to \$90, depending on location, for a full groom, which includes a cut, bath, brush-out, ear cleaning, nail trimming and gland expression.

To avoid extra costs, get your dog used to being touched all over, including ears and paws, because groomers often charge extra for dogs that are hard to handle, says Ms. Shojai.

Sometimes you can cut costs by declining certain services you can do yourself. For instance, many professional groomers have released videos on how to trim nails yourself, which could save you about \$15, says Ms. Mistick. She does all her dogs' grooming herself, saving hundreds of dollars a year.

The high cost of grooming is one reason sales of pet home grooming products increased slightly last year, says Mr. King, but for some breeds that have difficult coats to work with—such as poodles and Afghan hounds—owners can risk injuring their pets and incurring high vet bills by trying to do the grooming themselves, he warns.

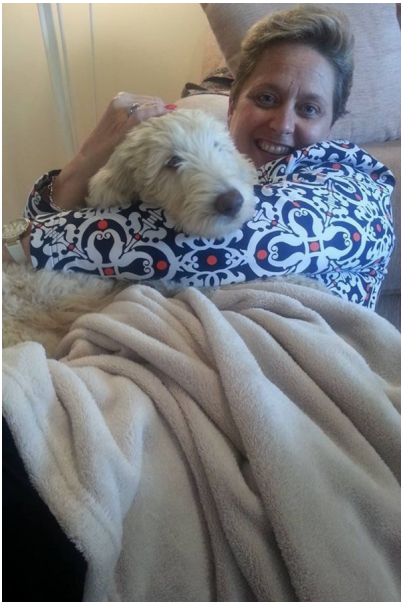
Boarding

Nationwide, the average cost of boarding a dog is about \$35 a day, according to Rover's 2020 survey, but costs vary widely. And they can shoot up for larger dogs or those needing special care, says Ms. Shojai.

Owners may be able to save some money by sticking to the basics—a place for your dog to sleep, eat and get some exercise—and choosing not to pay for extra services. For instance, if the boarding facility offers to provide food, bringing the dog's food from home may bring down the cost, Ms. Shojai says. Also, boarding facilities often offer a grooming service prior to pickup, which may be an added cost that could be declined, she says.

Or you may be able to save by avoiding boarding facilities altogether. Health and wellness coach Lori Aul lives in St. Louis with her husband and their five-year-old Labradoodle, Sophie. When they travel, they hire a pet sitter/walker from an online service to stay at their house, to save on boarding costs and avoid stress for the dog. Instead of paying up to \$75 a night to board her dog at a kennel, Ms. Aul says, the pet-sitters typically cost \$35 to \$55.

Mr. Horovitz is a writer in Falls Church, Va. He can be reached at reports@wsj.com.



When traveling, Lori Aul hires a pet sitter/walker to stay with her Labradoodle, Sophie, to save on boarding costs.

PHOTO: LORI AUL

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