

How to Curb the Rising Cost of Owning a Pet

Spend Less on Accessories, Purchase High-Quality Food And Shop for Health Needs

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Few pet owners consider the years of spending ahead when they first pick up that puppy with the limpid eyes. But costs add up quickly.

U.S. consumers spent \$36.3 billion on their animals in 2005, up from \$17 billion in 1994, according to the American Pet Products Manufacturers Association. That jump hasn't been fueled as much by pet cost inflation as by human shopping weakness.

"There's a whole lot of new ways to spend money that you don't need to," says Stephen Zawistowski, executive vice president for national programs at the American Society for the Prevention of Cruelty to Animals in New York.

"All of the basic stuff you need for your dog or cat, they haven't really changed," he says, pointing to good food and veterinary care. But, "all of the other bling that's come out -- that's for you, it's not for your dog. Your dog could care less whether you got a Gucci collar."

Prices aren't stifling Americans' desire to own pets: U.S. households owning a pet have risen to 63% from 56% in 1998. Dogs, cats and other pets now total about 359 million, an APPMA consumer survey shows.

Here are some ways to pare pet costs:

- Handle some pet needs yourself. For instance, brush your pet's teeth regularly to reduce the number of vet dental-cleaning visits, which can run about \$200. And ask your veterinarian about trimming your pet's toenails, Dr. Zawistowski says. "It's not all that hard to do." Regularly brushing your pet reduces grooming costs, and "your cats will have fewer hair balls," Dr. Zawistowski says. If your dog is prone to ear infections, ask your vet how to clean your dog's ears.
- Ask your vet whether that annual vaccination is necessary. The American Animal Hospital Association has changed its guidelines, recommending "a number of the core vaccinations [be done] every three years," instead of annually, says Thomas Carpenter, a vet in Costa Mesa, Calif., and AAHA president-elect. That change was to prevent over vaccination, and it helps pet

owners save a bit. Dr. Carpenter's practice charges about \$18 for a rabies vaccination.

- Shop for medications. Call local pharmacies or look online for lower prices. Walgreen Co. fills prescriptions for millions of animals each year, spokeswoman Carol Hively says. When comparing prices, be sure quantity and dosage are the same.

- Look for a vet by comparing fees. Dr. Carpenter's practice charges \$54 for a routine visit. Nationwide, pet owners average \$211 for dogs and \$179 for cats in routine vet visits each year. But don't sacrifice quality, and compare the same service by finding out what a routine visit covers.

- For pet supplies, don't assume the pet superstore, local mom-and-pop retailer or the online market has the cheapest prices.

For example, a litter box cost about \$25 recently at a large Petco store in San Francisco; a small mom-and-pop store nearby charged about \$18. But that Petco sells cat litter in bulk, offering a good deal.

- Do you really need it? "Forgo the fashion," says Jennifer Fearing, director of economic research at the Humane Society of the United States. "Clothes and fancy bags are a completely unnecessary expense." While 80% of pet owners report buying gifts for their pets, a better gift might be some play time, she says.

- Avoid emergency clinics if possible. "At most emergency veterinary clinics, almost every procedure and medication and boarding fee is marked up," Ms. Fearing says. "If it's an emergency, go. But if it's between 8 and 5, and your regular veterinarian is open, give a call and ask for advice."

- Consider pet insurance. Check the policy's exclusions carefully. Some "plans cover every routine visit, every vaccination" -- with premiums of about \$25 to \$30 a month -- but you don't necessarily need insurance for costs you know you'll incur, Ms. Fearing says. Pet insurance policies aimed at catastrophic events -- they usually have high deductibles and lower monthly premiums of about \$10 to \$15 -- make sense for more people, Ms. Fearing says. Still, consumers with problems managing their cash flow may want a plan that pays a portion of routine services.

- Think twice before adding pets. You

might get a multipet discount on insurance, but regular costs will rise. "There are not huge economies of scale with multiple pets. When you look at the big-ticket items -- food, vet care -- those are items that every animal needs," Ms. Fearing says.

- Save for end-of-life care. "End-of-life issues could run \$500 to \$1,000," says Catherine Williams, Chicago-based vice president of financial literacy at Money Management International, a Houston credit-counseling firm. Some insurance policies cover euthanasia and cremation costs.

- Don't buy the cheapest food. Higher-quality food helps keep pets healthier, and you might save on training costs, Ms. Fearing says, as cheap food with fillers can lead to hyperactivity. And feed the right amount, which saves money and makes obesity-related ailments less likely.

- Spay or neuter your pet. "Spayed and neutered pets have fewer health problems down the road," Ms. Fearing says, pointing to prostate and ovarian cancer. Also, neutered pets "roam significantly less, so they're not getting hit by cars."



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