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# Can you afford a horse? Costs and hidden costs of ownership

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# Can you afford a horse? Costs and hidden costs of ownership

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So; you plan to buy a pony or a horse, or worse! you've already bought one, or even worse!!, you've just 'rescued' one from a sale, because you felt sorry for it.

Unless you have already been guilty, please do not buy any animal because you feel sorry for it.

How much do you know about ponies or horses? Have you, or a close friend, experience in handling and management of them?

From January 2006, there have been official guidelines for the welfare of equines, some of which involve legal requirements. Details can be found on [www.newc.co.uk](http://www.newc.co.uk) – the National Equine Welfare Council web-site.

Ponies and horses can cost anything from £30 to millions of pounds, but that is only the start of your expenditure.

**Big questions** (hopefully before you start)

## 1. Where are you going to keep it?

- Back gardens aren't good, unless you have a considerable acreage.
- Can you beg, borrow or rent a suitable field?
- Water supply is essential, a legal requirement and could be a serious expense.
- Can you cope with grassland management? The growth of ragwort must be tackled.

Ponies and, to a slightly lesser extent, horses, are designed to live in a field on relatively poor grazing. Their natural food is grass. Too small a field or garden will lead to problems with the amount of grazing, soiled areas and mud. Horses tend to use toilet areas in fields and will avoid grazing these areas. Unless the faeces are collected at least weekly, part of the valuable grazing land will be lost.

Too big an area can lead to overfeeding. Roughly 1 acre per horse/pony should be sufficient, if grassland management is adequate. This might involve 'poo-picking', harrowing, rolling and even grass cutting.

Remember that there will be an inevitable build-up of worm larvae on pasture where horses graze and worms kill horses!

**EXPENSES 1.**

Rent of field	Up to - £500/acre/year
Water (metered) Plus installation?	£175 per horse/year Up to £2,000
Grassland management (free if you do your own!) or	Up to £250/year

**2. What is the state of the fencing?**

- It is a legal requirement for the owners of livestock to ensure that they do not roam.
- Post and rail fencing is ideal. Good cut-and-laid hedges are excellent.
- Good quality electric fencing, either battery or mains, works well.
- Anything involving metal fencing, impromptu gates or any sort of wire is inviting trouble. Eventually horses find a way to injure themselves, or their pals, and even a moderately severe wire laceration can cause weeks off work and cost several hundred pounds. Thin nylon, with wire, incorporated into an electric fence can result in serious life-threatening injuries.

**EXPENSES 2.**

Post and rail fencing	400 metres	£4,000
Electric Fencing	400 metres	£200
Electric battery		£100
Fencing maintenance	Minimum/year	£500

**3. Will your horse or pony need shelter?**

- Most ponies are adapted to live at grass without shelter. Severe weather can be tolerated by native breeds. They will always be better with a windbreak (wall or hedge) on, at least, 2 sides. Horses are not so lucky, and donkeys and Arabs are designed to live in warm desert climates and will need shelter in severe weather.
- Field shelters and stables are available, and portable ones can be moved from one area of grazing to another. Mud will be a problem unless there is an area of concrete or hardcore around the shelter or stable. Planning permission will be required.

- Although not essential, electric light is very useful. Mains connection may be very expensive but battery operated lights, petrol generators or wind powered generators are available.

### **EXPENSES 3.**

Field shelter/stable	£1,250–£3,000
Hardcore/Concrete surround	£300–£5,000
Battery operated lights	£25 each
Generator	£300–400
Wind powered generator	£1,200

## **4. What will happen with prolonged bad weather?**

- Is the field area likely to flood? Will you need to move your horse/pony?
- Is the drainage poor so that much of the land becomes muddy? Is the water supply likely to be frozen in winter?
- Even ponies may need extra clothing in severe cold.

### **EXPENSES 4.**

Extra hay (and concentrates?)	£10–15 weekly
Extra clothing	£50–100
May need to be moved to alternative pasture	???

## **5. Livery yard?**

- Is it a safer or more convenient option to consider putting your horse/pony in a livery yard?

### **EXPENSES 5.**

D.I.Y. You rent a stable, usually with turn-out facilities	£30–50/week
Part Livery. Some of the work is done. Horse may be fed, turned out, brought in etc	£70–80/week
Full Livery. All horses needs catered for, may be exercised.	£120/week

## **6. Passport**

- All horses and ponies must have a passport. Although it is now illegal to sell, or transport one to a new premises, without one, it does happen.

**EXPENSES 6.**

Passport issuing authority fee plus  
veterinary surgeon to complete application form £50–£100

**Routine maintenance**

- a) Daily inspection is a legal requirement. Do you have reliable transport to get to the premises?
- b) Horse's feet need attention every 6-8 weeks even if they are not shod. Most ponies are better unshod unless they do a lot of abrasive roadwork, but still need trimming.  
Trimming £10–£15/month
- c) Shoeing will involve considerable expense  
Shoeing £40–50/month
- d) Vaccination – all horses should be vaccinated against tetanus (so should owners!) Tetanus is usually a fatal disease to which horses are particularly susceptible. Two vaccinations, a month or so, apart and then after a year, triennially.  
Initial course £40–60  
Then approx £15/year
- e) Intestinal worms are ubiquitous where horses graze. They are a common cause of severe illness, colic and even death. Modern wormers (anthelmintics) are efficient but need to be used at least 4 times yearly.  
£40–60/year
- f) Most horses need dental treatment annually or biennially. Some become almost unridable without it.  
c. £40–60/year
- g) If you have bought a colt, it will almost certainly need to be castrated!  
c. £150–200
- h) Muck disposal! Horses produce a large amount of excrement! You might need to consider how you are going to dispose of it. It may be forbidden by local bye laws to burn it. It may be impractical, or too expensive, to spread it.  
c. £150-500/year

## Luxuries?

- a) Insurance  
Is it worth insuring your horse or pony? Most policies have strict guidelines and exclusion clauses. They probably need a full veterinary examination which is likely to cost more than the average pony's annual treatment bill! It is likely that a more 'graded' system of insurance cover will be offered to horse owners in future with the cost of the policy reflecting the level of cover. Beware of potential complications with any insurance claims, insurers may not see things as you do.
- £100-???)year
- b) Freeze branding is a permanent visible deterrent against theft
- £50-80
- c) Microchips are relatively inexpensive but show no outward sign that the animal has been chipped, and therefore do not act as a theft deterrent. Microchips may be inconsistent and missed by some microchip readers!
- £40-80
- d) Hot branding, used commonly in Europe, is rarely used in UK!
- e) Vaccinations  
Tetanus has already been mentioned. It should be compulsory! Some competitions and some livery yards insist on other vaccinations.
- Influenza Vaccine - initial course 2 injections 3-12 weeks apart £60-80  
then annually £30-45
- Strangles Vaccine - initial course 2 injections 3-6 weeks apart £50-60  
then annually c. £30
- Equine Herpesvirus – initial course 2 injections 3-6 wks apart £60-80  
then 6 monthly £40
- f) Clothing and tack for you and your horse.  
Can be one of the most expensive items.  
Even a second-hand saddle may cost several hundred pounds ?£1,000  
Bridle and bit will be £50-150
- A good riding hat is essential! £70-95+

Clothes for horse and rider are as required for the purpose. Heeled shoes or boots are sensible, not trainers. Otherwise you could spend tens or thousands of pounds! ???

- g) Transport  
It is almost inevitable that you will need, or desire, to transport your horse or pony, at some time. Hire facilities are available for trailers and lorries but both are very expensive. £70–200/day  
A trailer will cost, at least £1,500  
Trailer lock/wheel clamp £80–120  
And you will need something substantial to tow it! ???  
Remember that some horses and ponies are, or become, claustrophobic in trailers and will not travel safely.  
Lorries can cost from a few thousand pounds to as much as a house! ???  
Lorries, particularly, require regular, and potentially, expensive, maintenance and need, by law, annual testing for roadworthiness. ?£500

## Unexpected costs!

- a) Veterinary treatment  
It is inevitable that your horse will need veterinary attention at some time. Coughs, colds, skin infections, cuts and lameness can all be expensive to treat. Very serious conditions, particularly colic (abdominal pain), are common and, potentially fatal. Treatment can cost thousands of pounds.  
Average £100–500/year  
If your horse needs 'box rest' for a medical or surgical condition, hospitalisation, or an operation, you could be facing a bill of several thousand pounds.  
£?????
- b) Clipping  
Your horse or pony may need clipping, in winter months, to enable it to perform comfortably. You could clip it yourself  
Clippers c. £250  
Or pay someone experienced to do the job for you. £40–60  
Sometimes your horse/pony may need tranquilisation by a vet £60–80

c) Competitions and registration

If you wish to compete your horse/pony, it is likely that you and the animal will need to be registered with the relevant equine society. Entry fees for each competition will be required.

Owner	c£50+/year
Horse	c£50+/year
Per competition	?£10

d) Euthanasia and disposal

At the end of the day, all animals, (and humans), die! With new legislation it is more difficult to dispose of equine carcasses. Burial on site is now subject to local council approval, but is still usually possible, although a JCB may cost a few hundred pounds.

?£350

Incineration by one of the registered casualty collection services may be a little cheaper, but collection will increase costs.

?£350

Incineration, with collection, and retention of ashes, for the owner, can be very expensive.

?£500-750+