

ADVICE ON

The Cost of Keeping a Horse or Pony



The British Horse Society
Registered Charity No. 21086



Keeping a horse or pony is a very expensive venture, irrespective of whether you buy or loan. The initial cost of purchase will vary greatly, but the cost of keeping the horse or pony will require a continual financial commitment. The commitment is not only financial but time consuming. Horses and ponies require a lot of care and attention on a daily basis, on those dark, cold winter mornings and even Christmas day. Deciding to care for any horse or pony is a huge responsibility and should not be entered into lightly.

THE HORSE OR PONY

Choosing a suitable horse or pony will require a lot of consideration. When looking for a horse (to loan or to buy) you need to consider many factors such as the type of horse or pony; where the horse or pony is going to be kept and whether or not you have the financial security and time to ensure that the horse or pony is properly cared for. The height and type of horse will depend on the size and riding ability of the rider

and facilities which are available for keeping it. Finding the right horse or pony could take months, it is important that you do not rush out and fall in love with the first horse or pony that you see. Do not be tempted to alter your requirements simply because a particular horse is local to you or cheap (For further information please read the BHS advisory leaflets on Buying Your First Horse and Loaning and Leasing).

TACK

Some horses are bought or loaned with tack, however, just because the horse comes with these, it does not necessarily mean that they are going to fit. Any tack or rugs used on a horse should be correctly fitted to that horse this especially applies to saddles, which should be fitted by a reputable, qualified fitter. Consideration needs to be given to the fact that a horse or pony may change shape throughout the year, according to level of fitness, and changing body condition etc.

The very basic equipment that you will require is a properly fitting saddle, bridle, girths, a head collar and lead rope, a grooming kit, a first aid kit, stable and turnout rugs and yard equipment. New equipment will vary in price depending on manufacturer, quality and the size that you are buying. Second hand tack and rugs are considerably cheaper, but you should always thoroughly check any second hand goods for wear and damage.

KEEP

The actual cost of keeping your horse or pony will vary greatly on whether or not you are a landowner, whether you are going to rent a field, or whether you are going to place the horse or pony on livery.

• Own Land

Whilst this might seem the cheapest and best option, there are many factors that need to be considered, these include fencing, maintenance and pasture management, water supply, supervision and security.

The minimum recommended acreage requirement is 1 - 1.5 acres per horse or pony. Horses are poor utilisers of pasture and unless an effective pasture management programme is employed the land can become rapidly 'horse sick'. The pasture should also be managed to minimise worm infestations (For further information please read the BHS advisory leaflets on Worm Control).

Wherever the field is situated, daily visits need to be made to ensure that the horse or pony is well and has fresh clean water. For security purposes it would be advisable to put a chain and padlock on the gate. (For

more information see BHS Guide to Horse Care and Welfare Booklet).

• Stabling Requirements

Stabling and shelters may be additional costs, but should be seriously considered unless the field provides exceptionally good natural shelter.

• Additional Requirements of a Stabled Horse

Many horses are stabled during the winter months, but some may have to be stabled for periods throughout the year. Stabling brings with it additional costs such as bedding. Forage and the feeding of concentrates may be required whether the horse is stabled or out at grass.

• Bedding

Adequate, suitable bedding material is necessary to; provide warmth and protection from draughts, prevent injury and jarring of legs, to enable the horse to lie down in comfort, to reduce the risk of the horse becoming cast and to encourage the horse to urinate.

Bedding materials must be non-toxic, provide effective drainage (and/or be absorbent), be dust free and of

good quality. There are various types of bedding materials available, such as straw which is the cheapest, wood shavings, paper, hemp, and rubber.

For a 12ft x 12ft stable it would take approximately 5 bales of straw or approximately 8 bales of shavings to initially bed down, then 3 bales of straw a week and 2 bales of shavings each week to top up. If rubber matting is used this would be an expensive initial cost but the amount of bedding used would be seriously reduced which would also reduce the amount of manure for disposal. These amounts would vary greatly depending on the mucking out system used i.e. whether the beds are deep littered or mucked out fully each day, whether the horse is stabled for the majority of the day and how clean or wet the horse is in its habits.

• **Feed and Forage**

The type and amount of feed you provide for your horse will depend on the type of horse, its age, work and temperament. The majority of horses and ponies will require grass with forage supplement during the winter months or when stabled. The average horse will eat approximately 3 bales of hay per week and the average pony will eat approximately 1.5 - 2 bales per week. It is essential that the forage is of good quality. Using poor quality hay or haylage is a false economy and could cause serious breathing difficulties or even colic. (For further information on feeding see BHS Guide to Horse Care and Welfare booklet).

When purchasing hay and feed it is often cheaper to buy in bulk, but the difficulty for many people is the storage. Hay needs to be stored in a clean, dry and well-ventilated environment so that it maintains its quality.

There are numerous types of concentrate feeds available, it is advisable to use those which are specially formulated to meet the requirements of specific types of horses rather than creating your own rations using oats, barley etc.

When feeding concentrates you should always keep it simple and do not over or under feed. A large horse in work may require the equivalent of up to a bag of feed a week. A pony in work may require the equivalent of 1 bag approximately every 4 weeks. The amount of food, which the animal would require would depend greatly on its body condition, behaviour, temperament, level of fitness, age, and work.

Feed is normally available in 20 and 25kg sacks. The storage of concentrate feed needs to be considered to ensure it is kept fresh and dry. Feed bins used should be vermin proof, and the feed should be used well prior to the 'best before' date.

• **Renting Land**

When considering whether to rent a field to keep a horse or pony in, thought must be given to the water supply, shelter or stabling, fencing, maintenance and pasture management. An agreement should be drawn up to determine; the agreed costs, period of notice and the responsibilities of landowner and tenant.

• **Livery**

There are various types of livery service available to horse and pony owners, they range from Do-It-Yourself livery to full livery. The service provided is reflected in the amount you pay. The BHS has an approved Livery Yard Scheme which aims to guarantee the standard of service provided to owners and ensure a high standard of welfare for the horse or pony (for more information send a SAE to the BHS Approvals Dept).

FARRIERY

Farriery visits are a necessary routine expenditure. Horses and ponies should not be left for long periods between visits as this could lead to potential hoof problems and increases the risk of lameness. The cost of the visit will depend on whether the horse is shod or just trimmed and the condition of the horse's feet.

As a general rule the feet should be seen by a farrier at least every 8 weeks. Some horses are prone to having bad feet which require specialist remedial farriery and corrective shoeing which can inevitably be very expensive.

ADDITIONAL COSTS TO BE CONSIDERED

Veterinary & Routine Health Care

Routine treatments should be considered when planning your budget for the year; this should include your worming programme, bi-annual tetanus and annual equine influenza vaccinations. (for further information see the BHS advisory leaflets on Worm

Control and Tetanus and Influenza Vaccination)

A veterinary visit usually incurs a call out fee in addition to treatment costs. In the case of ill health or injury, it is false economy to wait until the condition becomes very bad before calling the vet.

Insurance

Although it is difficult to budget for illness and injury, potential veterinary bills should be taken into consideration. It is highly recommended that when loaning or purchasing a horse or pony that you get insurance advice from a reputable equine insurance broker and insure for at least public liability. It may be advisable to

consider getting your horse covered for veterinary fees as well; you never know when something will go wrong! Insurance policies will vary in price between brokers and it is always best to shop around to get the best deal, but make sure you understand exactly what your horse will and won't be covered for.

Humane Destruction

Whilst this may not be the first thing that one wishes to consider when buying a horse, it is an important aspect of horse ownership which many owners have to face at some point. To have a horse humanely destroyed

could cost approximately £200, plus additional costs of £50-£150 if veterinary assistance is required (For further information see BHS Guide to Humane Destruction leaflet).

ADDITIONAL RECOMMENDED COSTS

Safe Riding Gear

It is essential when riding or dealing with horses and ponies that safety gear is worn. A good fitting hard hat with a chinstrap should be worn at all times when mounted, or handling unpredictable or young horses. Hats should be purchased from a reputable shop with a British Equestrian Trade Association trained assistant (look for the logo in the shop window) and ensure that the hat you buy has the current BSI Kite mark inside. Never be tempted to buy a second hand hat as it could have been damaged previously. If you have a fall and hit your head, or damage your hat by dropping it you should consider purchasing a new hat. Hats vary in price depending on the type of hat, the manufacturer

and where you buy it from.

When handling or riding horses sensible footwear is essential. Steel toe cap boots are recommended for general handling, and for riding a stout shoe/boot with a small heel should be worn (boots give more protection to your ankle and lower leg). Sensible clothing such as jodhpurs and gloves are also recommended for comfort.

When riding or leading horses on any roads or lanes it is essential that you wear high visibility clothing such as reflective tabards, leg bands, exercise sheets etc.

Instruction and Ongoing Training

Instruction is not just for beginners, even the most advanced riders benefit from it. No matter how good you are there will always be room for improvement. The British Horse Society holds a list of over 600 approved riding schools throughout the UK, a list of

freelance registered instructors and can inform you of the location of your nearest riding club branch. It would be advisable to budget for lessons or membership of a riding club in your costing plan.



...AND FINALLY

Sadly, all too many horses are neglected as a result of their owner's lack of time or money to provide suitable care. A neglected horse or pony or one which has not been handled or ridden for sometime is far more difficult to sell or re-home. Circumstances change, but it is still the responsibility of the owner to ensure that any changes do not affect the welfare of the horse. Whether the horse or pony has been outgrown, or whether the owner has money or personal problems, holidays or illness, they are still fully responsible for the care of the animal. If they can no longer keep the horse

to an acceptable standard then they must secure its future by finding it a proper new home or as a last resort by having the horse humanely destroyed. (For further advice and information about buying or loaning a horse or pony please send an A4 SAE to the BHS requesting a First Horse Owner Information Pack)

..if after all this you decide to either purchase or loan a horse or pony, The British Horse Society and The Home of Rest for Horses would like to wish you and your horse a lot of fun and happiness.

AVERAGE COSTS

Initial Outlays

Stable Equipment	£200
Field Shelter (erection)	£500
Stable Erection	£2,000
Pre-purchase Vetting (per horse)	£200
First aid/ grooming equipment	£50
Riding clothes and equipment	£250
Leather Saddle	£600
Brand new English leather bridle with bit	£100
Outdoor Rugs (per rug)	£100
Indoor Rugs (per rug)	£70

Annual Livery Costs

Full Livery (Per Annum)	£5,200
Part Livery (Per Annum)	£3,640
Working Livery (Per Annum)	£2,600
Grass Livery (Per Annum)	£1,560

Essential Annual Requirements

Shoeing (every 6 weeks)	£645
Specialist shoeing (every 4 weeks)	£1,950
Trimming (every 6 weeks)	£215
Tetanus & Equine Influenza Vaccination excluding vet call out fee	£120
Worming Products (1 Syringe every 8 weeks)	£78
Shavings (using 2 bales per week)	£728
Straw (small bales) (using 2 bales per week)	£364
Hay (small bales) (using 4 bales a week)	£936
Haylage (small bales) (using 3 bales a week)	£936
Bag of horse/ pony cubes (using 1 bag every 3 weeks)	£122
Bag of chaff (using 1 bag every 2 weeks for)	£182

Additional Costs

Euthanasia & Carcass Disposal	£500
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Please note all the above costs are averaged estimates at the time of print, the quantities of feed, bedding, period between shoeings etc will vary between each individual horse or pony's needs.



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Registered Charity No. 210504



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