

The real cost of owning a pet.



2026 Pet Cost Data Summary

An honest guide from one pet lover to another.

300+

breeds covered

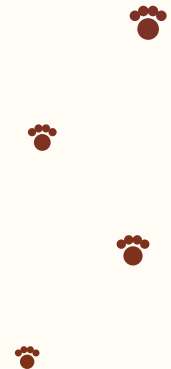
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countries: US, UK & AU

June 2026

data updated

Getting a dog or cat is one of the best decisions you'll ever make — but it should also be one of the most informed ones. This guide cuts through the guesswork and gives you the real numbers, by breed, by region, so you can welcome your new family member with confidence.



What you're really signing up for

The numbers behind the love — key findings for 2026

+12%

Vet costs rose last year

Veterinary fees increased 12% in 2025, outpacing inflation by 4 points. Emergency and specialist care rose the most — in

\$2,190

Average first-year cost for a cat

Cats cost less to set up, but ongoing vet and food costs are closer to dogs than most people expect.

\$1,823

Average unexpected vet bill in 2025

One accident or illness can wipe out months of savings. Pet insurance pays for itself fast — see page 7.

\$3,847

Average first-year cost for a medium dog

That covers adoption/purchase, food, vet visits, basic training, bedding, toys and insurance for the first 12 months.

41%


Of pet owners underestimated first-year costs

Nearly half of new pet owners were surprised by how much that first year actually cost. This guide exists so you're not one.

68%

Of insured pets had claims in 2025

This is why insurance matters. Two in three insured pets needed it last year.

Remember: These are averages. Your pet's costs depend on breed, age, health, and where you live. Use our calculator at petcost-calculator.com for a personalised estimate. 

Breed	Size	Year 1	Annual (yr 2+)	Lifetime (12 yr)
French Bulldog	Small	\$5,800	\$3,200	\$40,800
English Bulldog	Medium	\$5,400	\$3,100	\$39,100
Golden Retriever	Large	\$3,900	\$2,400	\$30,300
Labrador Retriever	Large	\$3,700	\$2,300	\$29,300
German Shepherd	Large	\$4,200	\$2,600	\$33,400
Poodle (Standard)	Large	\$3,800	\$2,500	\$31,500
Beagle	Medium	\$2,400	\$1,800	\$22,800
Chihuahua	Small	\$2,100	\$1,600	\$20,600
Border Collie	Medium	\$2,800	\$2,000	\$25,000
Dachshund	Small	\$2,500	\$1,900	\$24,100
Siberian Husky	Large	\$3,500	\$2,400	\$30,400
Shih Tzu	Small	\$2,900	\$2,100	\$26,100
Bernese Mountain Dog	Giant	\$4,900	\$2,900	\$36,800
Mixed Breed (rescue)	Varies	\$1,900	\$1,700	\$21,700
Cavoodle	Small	\$3,200	\$2,200	\$27,200

Year 1 includes adoption/purchase, initial vet, setup costs. Annual (yr 2+) reflects ongoing costs only.



Cat breeds — what to expect

Breed	Year 1	Annual (yr 2+)	Lifetime (15 yr)
Persian	\$2,800	\$1,900	\$30,400
Maine Coon	\$2,600	\$1,800	\$29,600
Ragdoll	\$1,900	\$1,500	\$23,900
Siamese	\$2,200	\$1,600	\$25,600
British Shorthair	\$2,400	\$1,700	\$27,200
Scottish Fold	\$2,700	\$2,000	\$32,000
Bengal	\$2,900	\$1,800	\$29,800
Domestic Shorthair	\$1,600	\$1,200	\$19,600
Russian Blue	\$2,100	\$1,500	\$23,600
Sphynx	\$3,100	\$2,100	\$34,600

Lifetime based on 15-year average lifespan. Actual costs vary by individual cat and vet provider.

Rescue cats are a wonderful option.

A domestic shorthair from a rescue centre costs a fraction of a pedigree cat and is just as loving — often more so. Adoption fees typically cover vaccinations, microchipping and desexing too, which saves you hundreds in first-year vet costs.



Where does the money actually go?

Year 1 cost breakdown for a typical medium dog and cat

Dog Cat

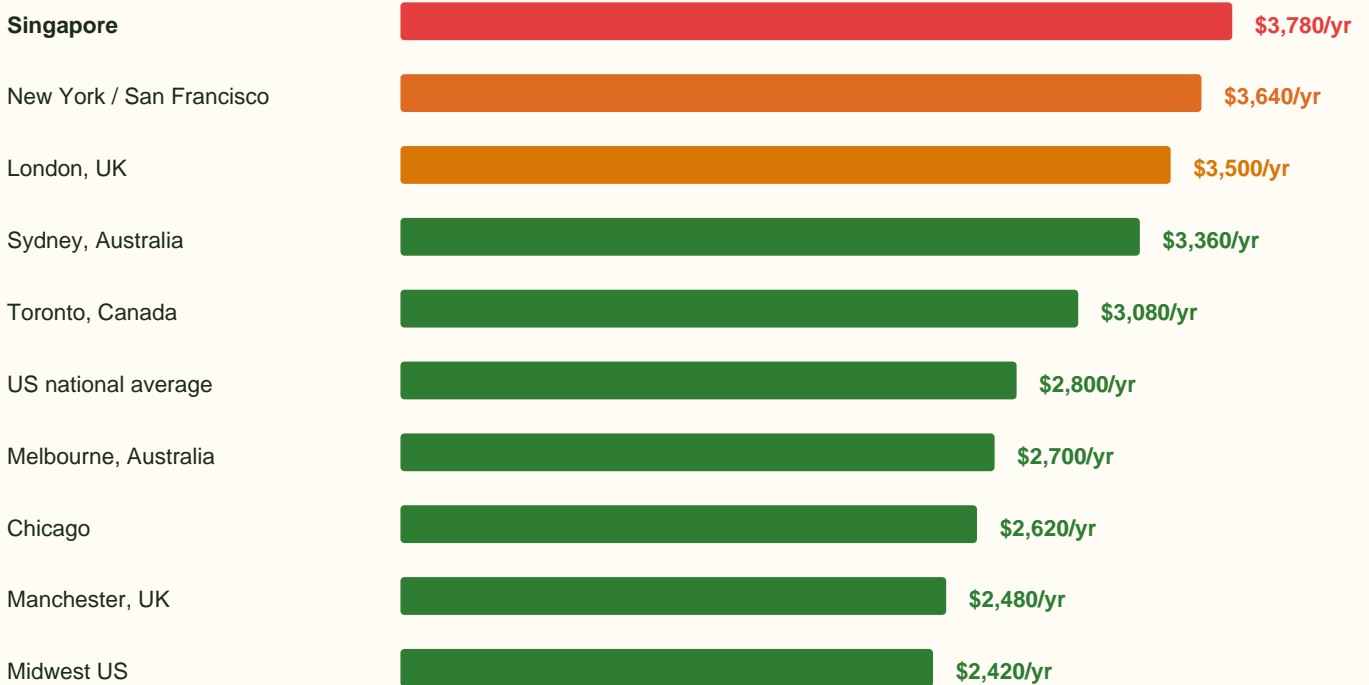


Total year 1: Dog \$3,747 Cat \$1,990

After year 1, setup costs drop away — your ongoing annual cost will be noticeably lower.

Where you live matters — a lot

Annual costs for a medium dog by city (ongoing, excl. year 1 setup)



Costs shown in local currency equivalent to USD for comparison. Vet and grooming costs drive most of the variation.

Pro tip for city dwellers

Pet insurance in high-cost cities saves the most money — vet bills in NYC or Sydney can be 3x higher than rural areas. Budget at least 10% more if you're in a major metro.



Pet insurance — your safety net

What it covers, what it costs, and why 68% of insured pets claimed last year

Accident only	Accident + illness	Comprehensive
\$20–40/mo	\$40–70/mo	\$70–120/mo
<p>✓ Covers</p> <ul style="list-style-type: none"> • Injuries & accidents • Emergency vet • Surgery from injury <p>✗ Usually excludes</p> <ul style="list-style-type: none"> • Illness • Dental • Preventative 	<p>✓ Covers</p> <ul style="list-style-type: none"> • Everything above • Most illnesses • Cancer treatment • Hereditary conditions <p>✗ Usually excludes</p> <ul style="list-style-type: none"> • Dental • Preventative care 	<p>✓ Covers</p> <ul style="list-style-type: none"> • Everything above • Dental care • Preventative visits • Alternative therapy <p>✗ Usually excludes</p> <ul style="list-style-type: none"> • Cosmetic • Pre-existing

One thing most people miss



All policies have waiting periods (usually 14–30 days). Get insurance before you need it — not after your pet gets sick.

The big spenders & best value breeds

Five most expensive and five most affordable — and why

Most expensive breeds

- 1** **French Bulldog**
\$5,800 yr 1

Brachycephalic health issues mean frequent vet visits. Breathing problems, skin conditions, and spinal issues are
- 2** **English Bulldog**
\$5,400 yr 1

Similar breathing issues plus joint problems. Specialised food and regular vet monitoring add up.
- 3** **Chow Chow**
\$5,100 yr 1

Professional grooming is non-negotiable — their coat mats badly without it. Plus several hereditary health conditions.
- 4** **Bernese Mountain Dog**
\$4,900 yr 1

Giant size = giant food bills. Cancer rates in this breed are sadly high, which means significant late-life vet costs.
- 5** **Tibetan Mastiff**
\$4,700 yr 1

One of the largest breeds. Food alone costs \$1,000+ per year. Rare, so vet specialists may be needed.

Best value breeds

- 1** **Chihuahua**
\$2,100 yr 1

Small
- 2** **Mixed breed (rescue)**
\$1,900 yr 1

Often
- 3** **Beagle**
\$2,400 yr 1

Moderate
- 4** **Domestic Shorthair**
\$1,600 yr 1

The
- 5** **Ragdoll Cat**
\$1,900 yr 1

Relaxed

Am I ready for a pet?

A checklist for your head — and your heart

Financial readiness

- I can comfortably cover year 1 costs without financial stress
- I have (or will get) pet insurance before bringing my pet home
- I have an emergency fund of at least \$1,500 for unexpected vet bills
- I've budgeted for annual vet check-ups, vaccinations and flea/worm treatments
- I've researched boarding/pet-sitting costs for when I travel

Lifestyle fit

- My home is suitable — space, outdoor access, rental rules allow pets
- I have enough time to give a dog 2+ hours of exercise and attention daily
- I've considered what happens to my pet if I need to work away or travel
- I've researched the breed's temperament and energy level against my lifestyle
- I've spoken to everyone in my household — everyone is genuinely on board

Long-term commitment

- I'm prepared for a 10–15 year commitment, including life changes
- I've thought through what happens if I move, have children, or change jobs
- I've researched breed-specific health issues for the breed I'm considering

How we calculated this

Our methodology — and where to go from here

Data sources

Cost data in this report is compiled from multiple sources including vet clinic surveys across the US, UK, and Australia; pet insurance claim data; retail pricing for food, supplies and grooming; and breed-specific health research from veterinary associations.

First-year costs include: adoption or purchase fee, initial vet visit (vaccinations, microchip, health check), desexing, bedding, collar/harness/leash, crate or carrier, first food and supply purchases, and a 12-month pet insurance premium.

Annual costs (year 2 onwards) exclude one-time setup items. After year one, you won't face the big setup costs again — the annual figure reflects what a typical year actually looks like once your pet is settled in.

Regional costs reflect local vet, food and grooming pricing and are updated regularly. All figures are indicative averages — your actual costs will depend on your location, the individual animal, and your choices.

Ready to calculate your actual costs?

Visit petcost-calculator.com for a personalised estimate — choose your breed, answer a few questions, and get a full breakdown in under 2 minutes.

→ petcost-calculator.com/calculator

Free · No sign-up · 300+ breeds

