

Dog Ownership Costs: Plan for Care and Housing



THE SHORT ANSWER

Vet bills are high because veterinarian services prices rose 4.6% in the year ending September 2026, beating 3.7% overall U.S. inflation. Staff shortages, costlier equipment, better medicine and corporate clinic ownership all push veterinary prices higher.

FOUR THINGS TO REMEMBER

- 1 Budget beyond the adoption fee for ongoing food, preventive care and unexpected veterinary expenses before committing to a dog.
- 2 Compare clinic prices and ownership. Request written estimates and ask about alternatives, payment plans and lower-cost services.
- 3 Consider pet insurance early and review exclusions. Buying before a diagnosis can help avoid exclusions for that condition.
- 4 Check rental breed and weight rules before choosing a dog. Insurance restrictions and a landlord's lease requirements are different.

YOUR NEXT STEP

Confirm lease rules and request local veterinary estimates to build a realistic care budget.

Read the full article and sources:

<https://letthembedog.com/blog/rising-cost-of-dog-ownership>