

# A SURVEY ON THE COST OF HORSE OWNERSHIP



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## **EXECUTIVE SUMMARY**

The purpose of this report is to present the results of a survey conducted during the latter quarter of 2008 by the North Lancashire Bridleways Society to assess the economic input of horse ownership into the economy of Lancaster District and to establish the importance of horses to the economic health of the area by considering the following points:

The task of this survey was threefold:

- To assess the cost of horse ownership
- To identify the geographical source of the services and goods required
- To assess the economic input of horse ownership into the local economy

The methodology employed to address these questions was primary and secondary research and quantitative techniques. The approach to be adopted was as follows:

- A workshop where members of North Lancashire Bridleways Society identified the different facets of horse ownership
- A count of the number of horses within Lancaster District
- Research of published methods in analysing some factors in the cost of horse ownership
- The creation and implementation of a questionnaire to cover all the aspects of horse ownership and the geographical spread of the source of services and goods required
- Publication of the resultant report

### **Key Findings**

The key findings of this report are:

- **The cost of horse ownership** is £4,752 per year, the main cost of which is accommodation. The annual average cost of transportation is £3,536, which is not included in the above, because little of this is spent locally, but it is significant nationally. A detailed breakdown of costs is presented in the analysis of this report.
- **The geographical source of services and goods** is mainly based within a twenty mile radius of the horse's accommodation the details of which are presented in the analysis of this report.
- **The Economic input of horse ownership into the local economy** is £7,603,200 per year. A detailed breakdown of costs is presented in the conclusion of this report.

An additional finding that lies outside the objective of this report was that the most popular pastimes for horse riders are hacking and pleasure rides. This fact has substantial implications for horse riders and has an indirect effect on the cost of horse ownership. Although it is outside the remit of this report the information is presented in Appendix 3 to encourage further investigation.

### **Conclusions**

The findings of this survey conclude that the cost of horse ownership, focused within the target area of Lancaster and its environs, provide a significant boost to the local economy. This is borne out by the number of equine related businesses in the area

## **1 INTRODUCTION**

The purpose of this report is to present the results of a survey conducted during the latter quarter of 2008 by the North Lancashire Bridleways Society to assess the economic input of horse ownership into the economy of the Lancaster District and establishing the importance of horses to the economic health of the area by considering the following points:

- The number of horses within the designated area
- To establish the average annual cost of horse services and goods required
- The percentage of services and goods sourced within the area

The workshop discovered that the task was complex due to the diversity in which horses are housed, fed and the varied disciplines for which they are used. Several methods of counting the number of horses within the Lancaster District were considered with a method used by a group in Cornwall being the preferred option. Research done by the Farriers Registration Council<sup>[1]</sup> of the number of horses in differing parts the United Kingdom was drawn upon along with previous research into horse ownership costs. Information provided by a report by The British Equestrian Trade Association<sup>[2]</sup>, a leaflet by The British Horse Society<sup>[3]</sup> and information from the Equine World UK website<sup>[4]</sup>, formed the basis upon which the survey was designed and the methodology to be developed.

The methodology employed for the survey was as follows:

- Collect details of and contact all the farriers within a 30 mile radius to ask for numbers of horses shod or trimmed within the designated area as an approximate horse count
- To deliver questionnaires to the livery yards, equestrian centres, horse goods retailers within a 20 mile radius of the designated area
- To make questionnaires available at horse events
- To collect completed questionnaires and input data onto a spread sheet for analysis
- To compare and consider previous research within the area of this survey

This report draws together and analyses all of the findings of this survey.

## **2 ABBREVIATIONS**

NLBS North Lancashire Bridleways Society

BETA British Equestrian Trade Association

BHS British Horse Society

NFU National Farmers Union

### 3 LIMITATIONS AND STRENGTHS

The results of this survey indicate that the very diversity of horse ownership impacts on a range of costs. The inherent factors are difficult to define and limited the responses on the questionnaire.

#### The limitations:

- Due to the nature of equestrian sport/leisure activities there are many variables to the upkeep of horses
- Horses used for different disciplines require different standards of upkeep and care
- Ownership range of between one and eight horses
- The geographical spread of survey data due to constraints of time and ability making the costs relative to north west Lancashire
- Uncertainty of the cost of the services and equipment used by some respondents
- Incomplete questionnaires returned
- Some questions not specific enough due to questionnaire format and time for completion considerations

These limitations need to be taken into consideration while studying this survey along with its strengths.

#### The strengths:

- Analysis of the responses show that the objectives of the survey were met
- A good response rate of 19% (146/750) for distributed questionnaires
- Responses from diverse areas of horse usage
- Responses from all age groups, both genders and all sections of society
- The questionnaires were easily understood and well designed to allow for completion with minimum time and effort with questions asked in a logical sequence
- A section of the questionnaire designed to capture additional cost information (Question 19)
- Examples of unquantifiable but useful insights into the cost of horse ownership where offered on the questionnaire
- Geographical source of goods and services part of all relative questions
- The comprehensive questionnaire was compiled after studying related published surveys and comparing their relative strengths and weaknesses
- Questionnaires are recognised as “a good way of collecting certain types of information quickly”<sup>[8]</sup>

The questionnaire used is presented in Appendix 1 of this report.

## 4 RELATED WORK ON THE COST OF HORSE OWNERSHIP

Three related works into the cost of horse ownership were studied to assess their strengths and weaknesses prior to the commencement of the NLBS survey.

- The British Equestrian Trade Association publication “The National Equestrian Survey 2005/06 Overview Report”<sup>[2]</sup>. One of the strengths of this report is that the baseline number of respondents was 828. BETA quote the average yearly cost of a privately owned horse including the expenditure required by the riders as £2,694. The report has a basic list of the costs incurred which includes paid help, but does not include an essential such as dental care. Non essential costs for alternative health care, clipping and holidays are not listed and some of the costs listed are for more than one item reducing the effectiveness of this report.
- The British Horse Society leaflet “Advice on The Cost of Keeping a Horse or Pony”<sup>[3]</sup>. This leaflet is part of a group giving advice on various aspects of horse care published in 2004. It is particularly limited in content with regard to annual costs but does list the essentials for horse welfare, ie accommodation, feed, bedding, shoeing, vaccinations and worming. It gives a very valid list of annual costs and initial outlays. One of its strengths is that it does state that there are other costs to be considered regarding veterinary and routine health care, insurance, and safe riding gear, but no figures are supplied. As a consequence, the stated average cost of £5,759, does not include the other costs that need to be considered. No baseline data is presented on how the given information was assessed.
- The Equine-world UK website “www.equine-world.co.uk - The Cost of Keeping a Horse”<sup>[4]</sup>. This comprehensive website covers most aspects of horse ownership. Its strength is that it is the only UK based site to be found on the internet that lists the probable costs of horse ownership. Equine-world state that the average costs for keeping a horse for one year is £3,952 which only covers the bare essentials of horse ownership i.e. accommodation, feed, bedding, vet’s fees, farriers, dentist and worming. It does state that there are very often other unforeseen expenses that can occur such as rug and tack repairs and additional farrier visits but without any probable costs. No baseline data is presented on how the given information was assessed.

A comparison of the results of the BETA, BHS, Equine World UK and this NLBS survey is presented in Appendix 2 of this report.

The study of the three reference documents with their relative strengths and weaknesses assessed, enabled NLBS to create and conduct a more in depth and comprehensive report into the costs of horse ownership.

The report “Number of Farriers in Relation to the Horse Population”<sup>[1]</sup> by the Farriers Registration Council was studied. The report is based on the number of horses registered on the National Data Base coupled with that on average, a farrier shoes 6 horses per day. Due to Lancaster District being within a 30 miles radius of south Cumbria, the Fylde, Preston and parts of east Lancashire all the farriers listed in LA postcodes and some of the farriers in post codes CA, FY, PR, BB were contacted. As a consequence, the report proved to be of little value for the purpose of assessing the horse population in the area of Lancaster City Council.

## 5 ANALYSIS

### 5.1 Rider Characteristics

#### 5.1.1 Number of Horses Owned

The 146 respondents owned 336 horses ranging between 1-8 horses per person. This averages at 2.3 horses per person. One respondent owned 67 horses, this value has not been included in the analysis as the intention is to present 'typical' ownership costs.

The largest group of respondents (63/146 - 43%) owned one horse.

#### 5.1.2 Age and Gender of Respondents

Figure 1 Age Range of Respondents

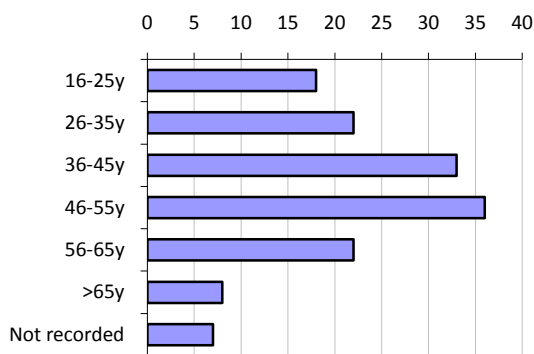


Figure 1 illustrates the age range of respondents.

82% of respondents were female; 3% male; 15% gave no answer.

This could be significant in the provision of facilities for horse riders by local, regional and central government where the decision makers are predominantly male.

"It is not sexist it just does not occur to them" quotes Dr Janet Burgess of Cambridge University<sup>[5]</sup>

#### 5.1.3 Annual Income

59% of respondents who answered this question had an annual income of less than £20,000. This indicates that horse owners are from all strata of society and not limited to the affluent.

### 5.2 Horse Usage

#### 5.2.1 General Use

Figure 2: General Uses

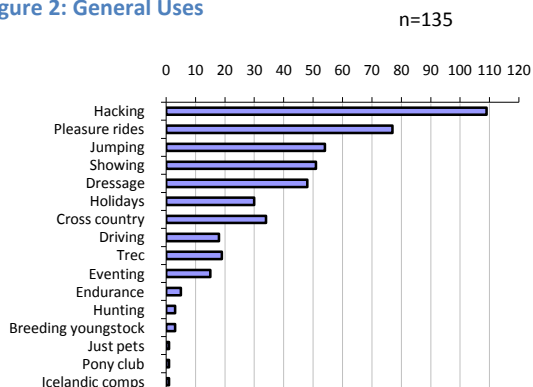


Figure 2 indicates that most riders benefit from access to safe, traffic free environments.

Respondents were asked to indicate all the activities they took part in revealing most riders participated in more than one activity.

75% of riders hack out; 53% take part in pleasure rides.

The Lancashire Countryside Services web site<sup>[6]</sup> states that "There are 3,716 miles public rights of way in Lancashire of which only 240 miles are bridleways"

#### 5.2.2 Holidays

There were 30 responses to this question with a cost range of £100-£1600 per annum.



### 5.2.3 Entry Fees

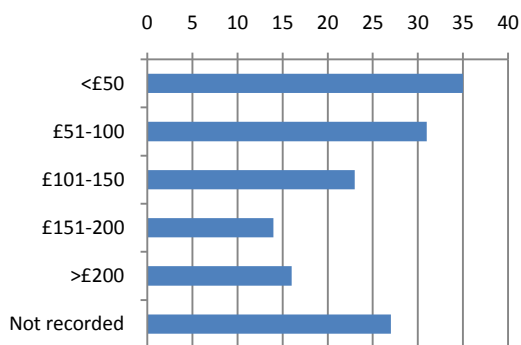
There were 59 responses to this question with a cost range of between £6-£1,500. Because of this huge range the average is difficult to quantify.

### 5.2.4 Subscriptions, Clubs and Societies

110/146 respondents indicated that they subscribed to a club or a society, 65% of which were members of the BHS. Of the respondents who owned one horse the average annual cost was £113.

### 5.2.5 Horse Accommodation

**Figure 3 Cost of Accommodation**



*Figure 3 illustrates the cost of accommodation.*

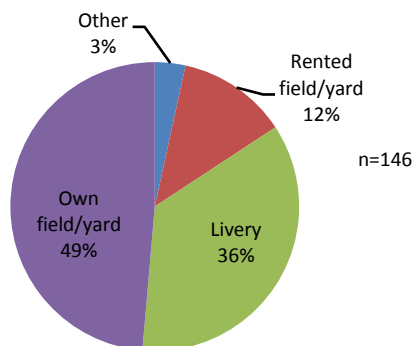
24% of respondents stated the cost per month was under £50; 21% paid between £51–£100 per month; 11% paid over £200 per month; 18% gave no answer.

The range of costs per annum is between £600-£2,400, with an average of £1,522 per annum.

The cheapest accommodation was with own land, but this did not take into account the initial spend, building and development costs. Livery was the most expensive accommodation. Most people on livery had only one horse.

All respondents kept their horses local (less than 20 miles) to their home.

**Figure 4 Where do you keep your horse?**



*Figure 4 illustrates where horses are kept.*

49% of respondents keep their horses on their own land; 36% use livery yards; 12% rent land and 3% had other arrangements.

49% of respondents pay rates for their stables to the local council and a further 36% pay into local livery businesses.

## 5.2.6 Cost of Feeding

Figure 5 Where do you buy your feed?

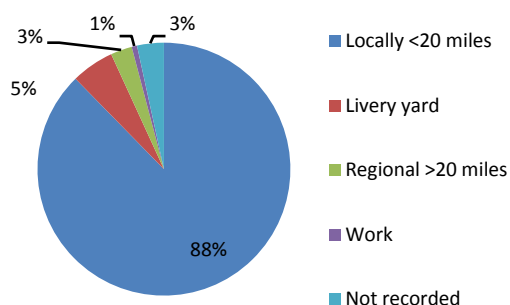


Figure 5 illustrates where horse feed is purchased.

88% of respondents source their feed locally i.e. within 20 miles of their horse accommodation.

56 owners with one horse averaged £192 for the summer months and £330 for the winter.

Therefore the average annual cost of feeding one horse is £522.

## 5.3 Horse Services

### 5.3.1 Horse Insurance

83% of respondents said they had insurance for their horse. The largest group, 32% used a broker (this figure includes NFU).

Of the 36 owners with one horse the cost ranged between £44 to £650, with an average of £295 per horse.

### 5.3.2 Veterinary Surgeon

All respondents use a local veterinary practice. The cost of treatment varied enormously with prices ranging from £40 for identi-chipping to over £2,000 for serious illnesses.

### 5.3.3 Farrier

Costs ranged from £25-£950 per annum per horse with an average of £377.

### 5.3.4 Dental Care

Of the 114 respondents who provided dental care for their horses 45% used their vet whilst 49% used an Equine Dental Technician. The annual cost ranged from £15-£395 with an average of £67 per horse pa.

### 5.3.5 Alternative Health Care

76 respondents indicated that they used Alternative Health Care for their horses several used more than one type of therapy. 48 indicated a cost ranging from £50-£250 with an average of £103.

### 5.3.6 Worming

Of the 102 respondents 61% purchased their products locally and 30% used the internet. The cost of annual worming programmes ranged from £20-£100 with an average annual cost of £49.

### 5.3.7 Clipping

Of the 146 respondents 40% did not have their horses clipped. 10% did not answer the question and 34% paid under £50 per annum. 31 respondents who owned one horse spent an average of £44 per annum on clipping services.

### 5.3.8 Tuition

84 respondents took tuition of which 63 had regular weekly, fortnightly or monthly lessons. Of these tuition fees averaged £660 per annum. All respondents used a tutor local to their homes.

## 5.4 Horse Equipment

### 5.4.1 Horse Bedding

Owners use a wide range of types of bedding for their stabled horses. The majority (58%) use shavings, followed by 28% that use straw. Most local suppliers deliver horse bedding.

57 owners with one horse averaged £168 per annum (based on a 6 month winter period when the majority of bedding is used).

### 5.4.2 Tack

75% of respondents source their tack locally.

Average spend, based on 55 owners with one horse, was £173 per annum.

### 5.4.3 Rugs

The cost to 51 owners with one horse averaged £69 per annum. 31 owners indicated their costs for cleaning rugs, this gave an average £30 per annum.

Most owners (60%) bought their horse rugs locally.

## 5.5 Rider Equipment

### 5.5.1 Riders Clothing

Figure 6 Riders Clothing

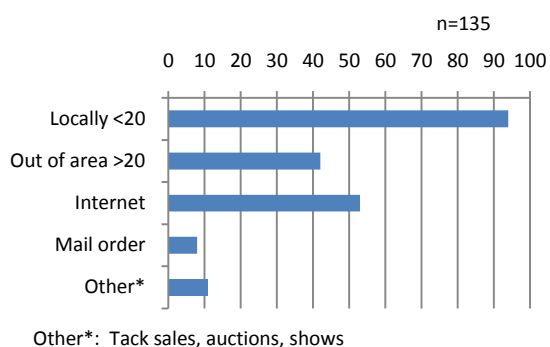


Figure 6 illustrates that most clothing items are purchased locally

123 owners with one or more horses averaged a spend of £160 per annum.

### 5.5.2 Transport

Of the 146 respondents 67 owned a trailer and tow vehicle, 30 owned a horsebox, 37 did not have horse transport and 12 did not answer the question.

65% of respondents who answered this question drive under 100 miles per month transporting their horse. 68% (63/92) of respondents who answered this question travel under 100 miles per month visiting equine retailers/yards etc.

Thus average annual mileage:

- transporting equines based on 76 responses	1310
- for equine purposes based on 71 responses	1436
- to and from yard (excluding respondents who indicated they live on site)	3273
<i>Total annual mileage on horse related purposes</i>	<i>6019</i>

To assess cost of horse transport the website [www.theaa.co.uk](http://www.theaa.co.uk)<sup>[7]</sup> AA Running Cost for Diesel Cars 2008 was researched. The assessment of 58.76 pence per mile is deduced from the standing charges and running cost for a vehicle which costs £13-20,000 new, with diesel fuel @ 106.2 pence per litre.

Therefore the total cost per annum on equine related purposes is £3536.76.

## **5.6 Additional Costs**

### **5.6.1 Labour, Repairs, Maintenance**

For horse walkers, stables, barns, ménage, jumps and fencing, horse transport

### **5.6.2 Field Management**

Including rolling, topping, spraying, harrowing, muck spreading, hedge cutting, fertilising, hay making, weed control

### **5.6.3 Help Required**

Grooms, horse care during illness and holidays, occasional help

### **5.6.4 Health Care Accoutrements**

Dressings, vet wrap, poultices, fly sprays, laminaze, 'no bute'

The above were listed in Q19, see Appendix 1. The disparate nature of the replies offered, with only some costs, limited their validity to be included in the overall results. Nevertheless they indicate the complexity of assessing the average costs of horse ownership and, more importantly, that the result that we have obtained can be considerably higher.

## 6 CONCLUSION

This survey has been conducted to assess the cost of horse ownership, to identify the source of the services and goods required in relationship to the horse and rider, and to assess the economic input of horse ownership into Lancaster District.

This survey has found that the costs of the ownership of a horse are varied and can be difficult to quantify. This can be seen in the large range of costs presented for accommodation, horse insurance, veterinary fees, holidays, shoeing and the additional costs listed that were incurred by some respondents. However, the survey has established that the overall average cost per horse is £4,752 per annum. This figure excludes transportation costs of £3,536 per annum as not all the money spent on transport remains within Lancaster District and one of the remits of this report was to assess the economic input of horse ownership into the local purse. The cost of equine transportation is significant on a national scale with a horse owning population of around 720,000<sup>[2]</sup> of whom two thirds will own their own horse transport.

The services and goods required for the upkeep and welfare of the horse are predominantly sourced within a 20 mile radius of the horse. This provides a substantial cash flow to many local businesses such as feed merchants, farmers, land management companies, veterinary practices, and tutors. Most of these are privately owned local businesses and therefore the profit remains within the area, encouraging a multiplier effect in economic growth to occur. The input into the local economy additionally includes the rates paid by private stable owners, livery yard businesses, and horse feed and equipment retailers. These costs have not been included in this survey because of their very personal nature, but nevertheless, are a very substantial economic input into the Council purse.

There are about 1600 horses within Lancaster District and, as the average cost of each horse is £4,752 per annum, horse owners are contributing a substantial £7,603,200 to the local economy.







## APPENDIX 2

### COMPARISONS OF NLBS SURVEY RESULTS TO OTHER SURVEYS

This is a comparison of the costs of horse upkeep of the NLBS survey, The National Equestrian Survey conducted by Beta, 2006, the BHS advice leaflet "The Cost of Keeping a Horse or Pony, 2004, and the website [www.equine-world.co.uk](http://www.equine-world.co.uk), 2008

SURVEY	RANGE OF COSTS	AVERAGE COST
<b>FEEDING</b>		
NLBS		522
BETA		244
BHS		1,240
Equine-world	100 – 520	310
<b>ENTRY FEES</b>		
NLBS	Too variable to quantify 6 – 1,500	
BETA		230
BHS	Not specified	
Equine-world	Not specified	
<b>SUBSCRIPTIONS, CLUBS, SOCIETIES</b>		
NLBS		113
BETA	Not specified	
BHS	Included in costs to be considered	
Equine-worl	Not specified	
<b>HOLIDAYS</b>		
NLBS	100 – 1600	400
BETA	Not specified	
BHS	Not specified	
Equine-world	Not specified	
<b>VETERINARY CARE</b>		
NLBS	Too variable to quantify, from 20 – 2,000	
BETA	Including wormers and supplements	287
BHS	Not specified	
Equine-world		70
<b>FARRIER</b>		
NLBS	25 – 950	377
BETA		289
BHS		645
Equine-world	225 – 495	360
<b>DENTAL CARE</b>		
NLBS	15 – 395	67
BETA	Not specified	
BHS	Not specified	
Equine-World	50 – 70	60
<b>ALTERNATIVE HEALTH CARE</b>		
NLBS	50 – 250	103
BETA	Not specified	
BHS	Not specified	
Equine-world	Not specified	



## North Lancashire Bridleways Society

Charity Number 1076096

<b>ACCOMMODATION</b>		
NLBS	<600 - >2,400	1522
BETA		230
BHS	1,560 – 5,200	3250
Equine-world	1,040 – 2,080	1560
<b>WORMING</b>		
NLBS	<20 - >100	49
BETA,	Included with supplements in Vets	
BHS		78
Equine-world	Livery only, 90 - 135	112
<b>CLIPPING</b>		
NLBS		44
BETA	Not specified	
BHS	Not specified	
Equine-world	Not specified	
<b>TUITION</b>		
NLBS		660
BETA	Includes books	672
BHS	Included in additional costs	
Equine-world	Not specified	
<b>INSURANCE</b>		
NLBS	44-650	295
BETA		193
BHS	Not specified, BHS membership includes some insurance	
Equine-world	240 – 480	360
<b>BEDDING</b>		
NLBS		168
BETA		78
BHS		546
Equine-world	900 – 2,240	1120
<b>TACK</b>		
NLBS		173
BETA	Includes rugs	178
BHS	Included in initial outlay	
Equine world	Tack repairs included in unforeseen expenses	
<b>RUGS</b>		
NLBS	Includes cleaning	99
BETA	Included with saddlery	
BHS	Included in initial outlay	
Equine World	Includes repairs in unforeseen expenses	
<b>RIDERS CLOTHING</b>		
NLBS		160
BETA		208
BHS	Not specified	
Equine-world	Not specified	
<b>TRANSPORTATION</b>		
NLBS		3536
BETA		44
BHS	Not specified	
Equine-world	Not specified	

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GROOMING AIDS		
NLBS #	Not specified	
BETA		23
BHS	Not specified	
Equine-world	Not specified	
PAID HELP		
NLBS #	Not specified	
BETA		18
BHS	Not specified	
Equine-world	Not specified	

# 'Grooming Aids' and 'Paid Help' included by some respondents in 'Any Other Annual Costs of Horse Ownership'. See Q19 Appendix 1

TOTAL COST OF KEEPING A HORSE FOR A YEAR		
NLBS		8288
BETA		2694
BHS		5759
Equine-world	1955 – 5410	3952

## APPENDIX 3

### ADDITIONAL FINDINGS TO THE REMIT OF THE REPORT

Additional findings that lie outside the remit of this survey establishes that riders are predominantly female, that they are drawn from all sections of society, and that their favourite pastimes on their horses are to hack out and pleasure rides. See page 6 in main body of this report.

A study of the Countryside Services section of the Lancashire County Council web site<sup>[6]</sup> reveals that the bridleways in Lancashire measure only 240 miles in comparison with the total public rights of way of 3716 miles, therefore most of the riding is on roads. This is restrictive to horse riders, especially children, on a daily riding basis. It also has implications regarding the cost of horse ownership as horses have to be transported to equine events if the way there includes roads with unacceptably heavy traffic, bridges to which horses do not have access or main roads that do not have a safe crossing point

The Guardian Newspaper, 19.09.08, in an article 'Sex and The City'<sup>[5]</sup>, stated that research which was presented to the Royal Geography Society's Annual Conference, 2008, found that "Our cities are still being designed for the benefit of men". The above article looks at the planning of city centres but does this also apply to the provision of leisure facilities such as a safe, traffic free environ for the predominantly female horse riders?

The report by Dr Gemma Burgess of Cambridge University<sup>[5]</sup> concluded that it is "Not that they are being sexist – it just does not occur to them"

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