

How Much Is That Doggie In The Window? The Surprising Economics Of Purchasing A Purebred Puppy

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[The song](#) got it right. As much as dog lovers melt over a cute, cuddly puppy, when it comes time to actually buy a dog, price sensitivity enters into it. In [a recent, very popular post about the Westminster Dog show](#), I talked about getting my now-three-year-old golden retriever Tessie. As we shopped for a breeder, I discovered that Golden puppies ranged in price from around \$500 for a dog from a backyard breeder or a pet store to upwards of \$3,000 for a show quality pup from a top breeder.



My golden retriever Tessie as an eight-week old puppy

I'll admit now that price was a very important parameter back then. I will also admit now, that while we made an amazingly great choice, I was also really stupid.

Here's the truth in one sentence: The initial purchase price of a dog is a drop in the bucket compared to the other expenses of dog ownership.

Let's do the math. A \$900 dog from a puppy mill costs 21 cents a day over the puppy's 12-year life span. A \$2,000 dog from a quality breeder costs 45 cents a day. The difference is less than a quarter a day. And what does that 24 cents buy for your dog? A small handful of supermarket kibble.

But what are you getting for your money with the more expensive dog? No doubt about it, golden retriever puppies are among the cutest creatures on earth. When I walked Tessie when she was little, and groups of squealing 16-year-old girls flocked over to pet her, I understood how [Brad Pitt](#) must feel. And the cheaper puppy is going to be just as adorable as the more expensive one.

A quality breeder does two important things. He (or she) has the potential parents checked for heart problems, eye problems, and hip problems, and if the dogs don't get these clearances, they're not bred. They also breed for temperament, and can tell you if a dog from any given litter is likely to be a drivey hunting dog or laid-back, lick-your-face couch queen. Most importantly, parents with behavioral problems--from biting to skittishness--don't make it to the breeding pool.

And if a \$900 puppy mill dog ends up with hip dysplasia or a heart condition or a thyroid condition, you could easily swallow that \$1,100 difference in a single vet visit, and still have a dog with a shortened life, or a compromised quality of life. And while quality breeders will offer a refund if your puppy has a serious health problem, the far better alternative is not having to use that guarantee. Good breeders aren't cheap or easy to find, but they tend to be cheaper than the best dog hip surgeon, or the best canine behaviorist.

This isn't theoretical. A member of a golden retriever forum in which I'm a member told this sad tale. She got her puppy from a backyard breeder, a casual breeder who doesn't do the cruel, large-scale, for-profit breeding of a puppy mill that feeds to pet stores, but also doesn't do medical or behavioral clearances on the parents. The owner of the new puppy felt proud at having haggled down the price on her dog from \$550 to \$300. That lovely cute puppy ended up needing double hip surgery at eight months. Needless to say, her vet bill ate up her savings tenfold or more. And even after thousands of dollars of veterinary care, the poor puppy still will never romp that Tessie does.

No, buying from a quality breeder doesn't guarantee your dog will be healthy and well-adjusted, but having four or five generations of checkable health and behavioral clearances has to increase your chances of having a healthy, happy dog. And for a quarter a day, it seems like very cheap insurance.

Having given you the actuarial analysis, let me provide a real-world example of the cost of raising a dog, and how quickly it can outstrip the initial purchase price of the puppy.

We spent \$1,200 for Tessie from a high-quality breeder, a price which is a little on the low side for the New York Metro area.

She's a beautiful, sweet-tempered dog, and at three years of age, she's been completely healthy, with nothing more than routine vet visits (with one exception noted below.) In the first four months we had Tessie, this is what we spent.

Gating an already fenced-in backyard: \$1,350

Crates and interior gates: \$180

Routine vet visits and vaccines: \$270

Emergency vet visits (she ate a sock): \$1,100

Dog Food (Purina Pro Plan): \$160

Toys, chewies, Bowls, Kongs: \$160

Puppy Kindergarten: \$140

Mileage to buy all this: \$300

Total TOT +2.93%TOT +2.93%: \$3,660

We spent more than triple the purchase price in only the first four months of having our pup, and we were really did pinch our pennies, buying only what was really necessary.



My golden retriever, Tessie

Tessie's "ate a sock" adventure was the only thing that wasn't "normal" but she didn't have to have surgery, and it's not a particularly unusual expenditure either. And unlike most pups, Tessie didn't chew anything of value—like a **Coach COH +0%COH +0%** briefcase, a Manolo Blahnik sling back, or the AC adaptor to a Macbook Pro--which could be added into the equation.

Even if you remove the emergency vet bill, you're at \$2,560, double the purchase price.

It's easy to forget how expensive it can be to own a dog. Even for a healthy, low maintenance young dog like Tessie, we still spend well over \$1,000 a year on food, vet bills, and other sundries, and we bathe and groom her ourselves. In the context of this substantial, ongoing "cost of ownership," the initial purchase price is insignificant.

Skimping on the purchase price when there are health and temperament issues at stake strikes me as penny wise and pound foolish.

Or to put it another way. If you're making your decision based on a few hundred dollars of initial purchase price of a puppy, the cold, hard truth is that you probably can't afford the dog at all.

I am an award-winning journalist and a New York Times best selling author. My latest book is Newton's Football: The Science Behind America's Game, published by Ballantine in November 2013. My other books include The Billion Dollar Game: Behind the Scenes at the Super Bowl an...