Managing Your Horse on a Tight Budget

Patricia A. Evans, Extension Equine Specialist, Utah State University
David W. Freeman, Extension Equine Specialist, Oklahoma State University
Krishona Martinson, Equine Extension Specialist, University of Minnesota

Introduction

Most horse owners do not own horses as a business, or with the expectation of generating household income from their equine companions. Rather, most owners are more intent on maximizing the amount of pleasure received from riding and caring for their horses. Because owning a horse generates costs and little-to-no income for most horse owners, saving money when it comes to horse ownership is always important, but it is even more important when the economy is in a downturn and people are struggling with everyday bills. The American Association of Equine Practitioners has estimated that annually it costs $1,800 per horse, not including farrier and veterinary care. Participants (the majority with 2 to 4 horses) attending a Utah State University equine clinic covering this topic, indicated (49 percent) that they felt they would save from $200 to $400 in a 6-month period implementing these money saving tips. Keeping a horse healthy is a very important part of keeping costs down. In this informational fact sheet, horse management is discussed with the intent of saving owners money.

Veterinary Care

Veterinary care can be an expensive part of horse ownership, but owners can help keep this cost down by having a good working relationship with the local veterinarian. Ensure s/he understands what financial investments you can handle. This can help reduce veterinarian visits and aftercare. Research has shown taking an active interest and being involved with the daily care of your horse(s) results in a healthier horse and reduced veterinary care costs. Becoming familiar with your horse’s vital signs (temperature, heart rate, etc.) and normal behavior will quickly alert you to health problems and help when communicating with the veterinarian. So, even though an injured or sick animal is not something desired, it can provide benefits to our education and interaction with our animals. For more information on vital signs, a fact sheet can be found at extension.usu.edu/equine/publications.

Caring for leg wounds that require wrapping can be expensive if the vet is involved on a regular basis. Using vet wrap, elastikon and cotton sheeting can be expensive when changed on a daily basis. Instead the owner can save money by caring for the wound his/her self with veterinary direction and using quilts and polos, which can be washed and reused instead of thrown away.

Learning to give intramuscular (IM) and intravenous (IV) shots will allow owners to give vaccinations and other medications the veterinarian may prescribe for a more serious problem. Develop a management plan with your veterinarian that allows you to do as much as you are comfortable doing. Have the veterinarian or an experienced person help you gain skill and confidence with new aspects of horse care. This can help reduce future costs. If the veterinarian normally comes to your farm to work on horses, you might haul the horse to the vet clinic saving the veterinary farm call charge. A farm call may cost anywhere from $30 to $60.

Fecal Test and Deworming

Internal parasites rob the horse of feed nutrients and are a leading cause of colic. Following a deworming program, which consists of testing for parasites and deworming with the appropriate amount and appropriate deworming product, is important. Making use of fecal tests can aid in development of a stronger deworming program. A fecal test indicates what parasites are present and in what numbers. This test can range in price from...
$11 to $15. This test can help owners make more knowledgeable decisions about what to deworm with or if a deworming is needed. Not every adult horse in a paddock needs to be fecal tested; a random sampling of horses can provide the needed information about the group. If a group of horses has a low parasite load, deworming can be postponed, leading to substantial savings. Visiting with the local veterinarian about a deworming and fecal exam schedule will help owners determine what is most appropriate for their horse(s) and management style.

Many schedules include deworming or fecal exams every 8 to 12 weeks, but this can vary depending on your facility and number of horses. It is important to deworm according to the horse’s weight, as many times one tube of dewormer is not enough for one horse.

Using a weight tape (which can be obtained at many feed stores or through a feed company) will give a more accurate indication of weight than eye-balling (Figure 1). Because the tapes are not 100 percent accurate, it is appropriate to add 200 pounds to the reading for adult horses, thus giving enough dewormer to cover the weight-tape weight plus the 200 pounds.

**Vaccinations**

Just as humans need vaccinations, our dogs, cats and horses need vaccinations to remain healthy. Vaccinations are usually given on an annual basis, although some are given more often. Vaccines boost the horse’s immune system and fight off disease. It is far less expensive to protect the horse with a vaccine than treat the disease or lose a horse to a disease. Discussing a vaccination schedule for an individual horse or a group of horses with your veterinarian can give owners a plan to maintain the health of a horse or herd. Giving your own vaccinations can help save money, but proper administration, storage and handling of vaccines is essential. Remember, vaccines are typically refrigerated, need to be handled properly and should not have expired. Any new horses coming onto the property should have up-to-date vaccination information.

Quarantining of new horses for 30 days is always advised so that a disease is not introduced to resident horses. Owners can save money by buying vaccines from their veterinarian or checking online for veterinary supply sites, which in many cases, are less expensive than other sources. Visit with your veterinarians about meeting online prices if you prefer to order through him/her. For more information on vaccination schedules a fact sheet at extension.usu.edu/equine/publications.

**Nutrition**

Feeding properly is an important aspect of maintaining a healthy horse. When making any changes to hay or grain, do so over a 7 to 10 day period. If new hay is purchased, feed approximately 25 percent of the new hay mixed with 75 percent of the old hay. Increase the amount of new hay daily until all new hay is fed by the end of the 7 to 10 day change period. Feeding quality hay/feed on a regular schedule and at least two times a day can decrease the chance of colic.

When hay and grain costs are high, many people may be paying a premium for feed, so it is important to utilize feed efficiently. Many people over feed their horses, leading to wasted money and unhealthy, overweight horses. Horses should be fed according to their weight, body condition, and activity level, not just in armfuls of hay and coffee cans of grain. A horse needs 1 to 2 percent of its body weight in hay per day which translates to 10 to 20 lbs of hay per day for a 1000 lb horse. For more information on nutrition, see Equine Nutrition: Concentrates AG/Equine/2006-01, Equine Nutrition:

An important part of parasite control includes reducing the parasite re-infestation rate (West, 2009). Cleaning pens or stalls daily will prevent horses from having contact with manure where parasite larvae live. Correctly composting manure before spreading over fields will kill existing parasite larvae and better prepare the manure for spreading. Dragging paddocks monthly will help expose parasite larvae to weather elements and decrease the chance of re-infection when grazing. These steps will reduce the need for dewormers while maintaining a healthy horse at a reduced cost.

Figure 1. Weight tapes are used to get an estimate of the horse’s weight for medications and de-worming. Some tapes go behind the elbow and over the top of the withers while others, like this one, go behind the elbow and withers. Reading instructions for proper use is important.
Forages AG/Equine/2006-02 and Meeting the Energy Needs of the Horse AG/Equine/2008-01 at extension.usu.edu/equine/publications. Easy keepers and inactive horses will require less overall feed, and can meet their daily energy requirements on hay, salt and water. Horses in work, hard keepers, actively growing and reproducing horses will require more feed per day and will likely need some grain to meet their energy and nutritional requirements. Using a bathroom scale or food scale (Figure 2) to weigh the hay and grain can lead to significant savings and can bring excessive feeding under control. Evaluating the horse’s body condition is a valuable tool in determining if the horse is maintaining weight. Body condition scoring is further discussed in a fact sheet at extension.usu.edu/equine/publications.

Many people incorrectly believe feeding grain in the winter helps a horse stay warmer; however, hay actually produces more body heat than grain. If grain is needed, it should also be fed by pounds, not cans or volume. The least expensive bag of grain may not be the least expensive to feed. It is usually beneficial to feed a concentrate (grain) that gives the most calories per pound as you will be able to feed less with a greater impact. This will save money in the long run even if the initial cost per bag is slightly higher. For example:

1. Concentrate at $16 for a 50 pound bag, divide $16 by 50 pounds (16/50) to find out what the concentrate costs per pound and then multiply that number by the suggested feeding amount on the bag, $16/50 x 6 pounds/day = 32 cents per pound or $1.92/day.

2. Concentrate at $18 for a 50 pound bag, high in fat (calories), fed at 4 pounds per day, due to the increase in calories, calculates to 36 cents per pound of feed multiplied by 4 or $1.44/day.

3. A protein/vitamin/mineral supplement, at $24.89 per 50 pound bag, low in calories (for a horse that does not need the extra calories, but used to balance the diet) fed at 1 to 2.5 pounds per day (depending on age and work) calculates to 49 cents per pound. If fed at the highest level of 2.5 pounds/day equates to $1.24/day.

Using a scale as part of the feeding regiment to weigh concentrates can remove guess work and money by providing consistency and accuracy. Again, most horses do not require concentrates in their diet; hay is sufficient. If a concentrate is fed, hay should make up a minimum of 50 percent, by weight, of the entire daily diet. Removing unnecessary concentrates from a horse’s diet, can save money each month. Feeding good quality hay will save money in the long run. While low quality hay may lower digestibility and lower nutrition content, low quality hay usually requires feeding more hay to maintain body condition. Make sure the hay is leafy, soft to the touch with a pleasant smell, without mold or dust. Storing hay off the ground (on pallets) and under cover (under tarps or inside) will make the entire bale available and will reduce waste (Figure 3). Feeding off the ground in feeders will help prevent waste resulting from trampling (Figure 4). Containing large bales in a large bale feeder will also help save hay from trampling. In group feeding of large bales, as much as 20-40% of the hay can be lost due to trampling. At $220/ton, a 20% loss through trampling means a $24 loss per bale or a $48 loss if wastage is 40%. It also means you will have to purchase more hay to feed your horse for an additional 26 to 52 days, respectively. Another way to reduce hay costs might be to join with others when purchasing hay, especially if you only need a small amount. Hay producers usually charge more per ton for smaller orders of hay.

**Figure 3.**

**Figure 4.**

**Dental Care**

Dental care is very important for a horse for proper chewing and absorption of nutrients. A horse’s teeth develop points, hooks and other irregularities due to the fit of the horse’s jaw and the continued eruption of the teeth from the skull (Figure 5). Lack of dental care will cause the horse to chew improperly and, therefore, not digest its hay properly (AAEP, 2002). Lack of dental care can lead to mouth sores, loss of body condition and colic, which can cause expensive veterinary care or loss
of the horse. An annual floating (rasping of the edges) may be all that is needed to give the horse a proper grinding surface.

The expense of having dental care can be offset through nutritional gain and decreased chance of colic. Dental care is discussed further in a fact sheet found at extension.usu.edu/equine/publications.

![Figure 10. View through horse’s mouth. Top jaw is wider so outer edge of top and inner edge of bottom develop points that interfere with grinding.](image)

**Farrier Care**

An important aspect of horse ownership is hoof care. Many horses that are shod likely would be just as “usable” if barefoot, especially those that spend most of their time in the pasture. Maintaining healthy and balanced hooves requires daily cleaning and trimming or shoeing every 6 to 8 weeks. Depending on the farrier used and what is needed, farrier work can run from $40 to $100 per horse per visit. There are shoeing or trimming schools available to help owners feel more comfortable with taking an active role in hoof care. Utah State University offers a week-long hoof care course each year, with some shorter courses during the year for horse owners interested in basic hoof care. These trainings may allow the owner to trim his/her horses several times a year, while still having a certified farrier in periodically to ensure proper hoof care. This can lead to a substantial savings, especially if the owner has more than one horse.

**Boarding vs. Home Stabled**

If a horse owner lives on property that will accommodate horses, it can cost less to keep horses at home, with the owners responsible for daily feeding and care. This is not an option for all owners. Boarding can be expensive, but there are ways for owners to decrease this cost. Many times, facilities will offer the option for owners to clean their own stalls and feed their own horses for a reduced board bill. Others may allow the boarders to help keep the entire facility clean and feed all horses a few days each week to further reduce costs. Discussing your needs and abilities may help make boarding more cost efficient.

**Barn and Tack Cleanliness**

Ensuring that your facility is clean, up-to-code, and suitable for horses can reduce injuries and other emergencies. For example, equine fencing should never include barbed-wire, barn aisle ways should be kept clear of clutter, and sharp corners or edges should be avoided. Considering bio-security and limiting traffic in your barn, or in areas of your barn, could reduce disease exposure. Tack should be properly fitted, should not be shared, and should be cleaned regularly.

**Summary**

Buy quality hay. Hay/forage should be the backbone of the horse’s diet, making up at least 50% of the diet. A veterinarian should be included in your horse management plan. In an emergency situation, including your veterinarian up front can save money and reduce the need for more extensive procedures. Use of professionals (veterinarian, farrier, nutritionist, etc) should be a part of the overall management plan.

The purchase price of a horse is usually its smallest expense, while managing and properly caring for a horse can be much more expensive than the initial purchase. In a tight economy, owners must look for ways to reduce expenses and make management as efficient as possible. Owners should develop skills which allow them to be more involved in their horses’ care, reducing many costs involved with hoof and health care. Maintaining up-to-date records is very important so all health care information can be found on one yearly sheet.

**References**


West, C. AAEP2008: Deworming—to rotate or not to rotate? Thehorse.com, March 01, 2009, article 13695.