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Why financial planning is important for a paw parent

Before bringing a pet home, it is crucial to know the long-term costs, responsibilities involved

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Bangalore-based French teacher Anvesha Dey, 38, has two dogs, Luffy, 3, and Guppy, 1, and she calls them her babies. Her life revolves around them—and so do her finances.

"My monthly budget is shaped by this philosophy. I allocate the most significant portion to uncompromising nutrition—premium raw materials and high-quality supplements, which I often import. While this is a considerable expense, it reflects my commitment to placing my dogs' health and needs above all else," says Dey.

Before bringing a pet home, it is important to understand the long-term costs and responsibilities involved.

For an urban middle-class family, a dog or cat typically takes up 5-8% of annual household income if well cared for. "Depending on breed and lifestyle, annual costs can range roughly from ₹20,000 on the very low side to ₹2-3 lakh for premium food, frequent vet visits, grooming, and training in metros," says Madhupam Krishna, an investment adviser registered with the Securities and Exchange Board of India (Sebi) and chief planner, WealthWisher Financial Planner and Advisors.

"Key considerations for pet parenting planning and raising a child are almost the same in India. It is a long 10-15-year emotional and financial commitment... Families need to integrate a 'pet budget' and emergency medical buffer into their household budget," says Krishna.

A pet budget works best when it mirrors a household money plan: split expenses into essentials (food, vaccinations, routine vet care, grooming) and discretionary items (treats, toys, accessories, premium add-ons).

For Dey, expenses have shot up to ₹35,000 for her two dogs every month. If vet charges are included, it becomes ₹45,000-₹50,000 per month.

For her, the distinction between essential and discretionary is guided by a simple principle: anything that directly sustains her dogs' physical and mental health is non-negotiable. "The significant amount I save by not hiring walkers, not buying useless toys or treats, is directly reallocated to my dogs' real needs," she adds. In fact, she prefers to walk her dogs herself and does not entrust their care to anyone else.

Among all categories, food is the most predictable yet rising cost for metro pet parents. "Monthly expenses typically range from ₹3,000-₹5,000 for dogs and ₹2,500-₹4,500 for cats, with late single-digit annual growth driven by inflation and a clear shift toward premium, human-grade nutrition," says Vineet Khanna, co-founder at Supertails, an online pet store.

"A large dog on a premium diet can easily cross ₹10,000 to ₹15,000 a month just on food, and for small dogs, grooming actually costs more than food," says Rana Atheya, cynologist and founder, DogSpot.in, a one-stop platform for all dogs' needs. "The first month is the silent shocker—a bed, crate, bowls, leash, harness, toys, treats, grooming products and training sessions. Even before food bills start, you spend ₹20,000-₹30,000 just to set up the basics for the pet," says Atheya.

But the cost that escalates most quickly is treats. "Though individually inexpensive, their cumulative impact raises

The real cost of pet parenting

Urban pet parents spend heavily on high-quality food, treats, grooming, boarding, and medical care. Planning ahead and budgeting thoughtfully keeps pets healthy and finances under control.

Monthly pet food and treat costs

Dogs - essential food
Small/medium: ₹3,000-5,000
Large (premium diet): ₹10,000-15,000

High-quality, human-grade nutrition and supplements

Dogs - treats & snacks
₹500-2,000
Optional, mainly for training or rewards; costs rise with age or specialty treats

Cats - essential food

₹2,500-4,500
Balanced nutrition for kittens, adults, and seniors

Cats - treats
₹300-1,000
Optional enrichment/snacks; frequently used but discretionary



ANWESHA DEY (38)
Bengaluru, French Teacher

Has two dogs. She prioritizes specialized veterinary care and imported nutrition over personal luxuries and relying on untrained external pet services.



YAMIN BHAT (25)
Bengaluru, AGM, Category Business, Physicswallah

Owns a cat. Prioritizes essential care, plans ahead for boarding and emergencies, manages discretionary costs thoughtfully.

"The best and most trusted dog boarding costs ₹1,500 per day. A certified and experienced trainer costs ₹1,800 per 1 hour session, and for 1 hour swimming session the pet swimming pool charges are ₹500."

"Generally, people get a pet insurance, but I have my own small fund for pet-related emergencies that I keep adding to from time to time because with growing age, pets fall sick often and so a fund helps go a long way."

The real cost of pet parenting: Where your money goes

| Cost type | Expense category | Cost estimate | Why it matters |
|---------------------------|---|--------------------------|--|
| Initial setup (one-time) | Bed, crate, bowls, leash & vaccinations | ₹20,000-30,000 | A substantial initial buffer is mandatory before any monthly expenses begin. |
| Behavioural (occasional) | Professional training | ₹1,000-3,000 per session | People underestimate the difficulty of training, making a trainer a high, often unavoidable expense. |
| Dogs-walking | Regular paid walks to ensure dogs' daily exercise | ₹2,000-6,000 | Depends on city, dog size, and frequency |
| Travel/shelter (periodic) | Boarding/shelter | ₹1,000-1,500 per day | Cost escalates steeply with travel duration, hitting the budget hard during vacations |
| Logistical (periodic) | Pet travel (air/rail) | ₹15,000 (one-way) | Owners often fail to budget for the high logistical cost of transporting a pet |
| Recurring (monthly) | Grooming | ₹1,000-6,000 | Grooming frequency and breed type significantly affect health, hygiene, and monthly budget. |
| Emergency (unpredictable) | Veterinary/health | Highly variable | Needs to be planned as an emergency fund, as unpredictable health crises can be very expensive, especially in the later years. |

Note: Also account for additional annual vaccination expense that could go up to ₹3,000

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monthly budgets, especially as pets age or parents choose specialised functional treats," says Khanna.

The early months also carry non-negotiable costs: vaccinations, deworming and routine health checks. Skipping these can result in higher long-term medical costs, especially for skin, digestive, or immunity issues.

"Vet visits and medical tests are extremely costly. For example, I need to test my dog's Vitamin B12 every two months, which costs ₹1,500. Eye consultation was ₹2,000, and it wasn't even an in-person visit but online," says Dey. Metro life rarely allows

owners to take pets out for walks. "People get busy, return late from work, and eventually hire walkers—often at higher-than-expected costs. This adds an unplanned, recurring expense that many pet parents never budget for," says Atheya. Dog walking can cost up to ₹6,000 a month depending on the city and dog size. Cats don't require walking,

boarding is one of the most underestimated expenses. The day you travel, your per-day cost jumps to ₹1,000 to ₹1,500 in most good facilities. A one-week holiday can blow a ₹8,000-₹10,000 hole instantly.

Yamin Bhat, 25, AGM—category business at Physicswallah, who has a pet cat named Aks, says, "It is very difficult to trust your pet with someone, especially because they can't talk, so you won't know if they are being mistreated. The ones that give assurance, have regular check-ins and are cage-free are on the expensive side." Boarding costs, he says, can be up to ₹800 per day, without food.

Instances such as an infection or a broken bone can mean additional costs. "Households can manage irregular pet expenses by building a dedicated buffer of 10-20% over their usual monthly spend. This absorbs sudden vet visits, last-minute walker needs, and unplanned boarding without disrupting

broader savings," says Khanna. A separate ₹10,000-₹15,000 emergency reserve provides additional protection against medical surprises.

Also, medical costs rise sharply as dogs age. Labradors, Golden Retrievers, German Shepherds, Rottweilers and Boxers, and often face cancer, arthritis, hip issues, and chronic skin problems.

"Pet insurance makes financial sense when the reality of rising veterinary costs, sudden emergencies, or liability risks could easily overwhelm even the most carefully built savings," says Amarnath Saxena, chief technical officer—Commercial, Bajaj General Insurance.

But checkups, annual vaccines, and other routine care are not covered. A typical pet plan with a ₹2 lakh to ₹3 lakh sum assured will cost ₹10,000 a year.



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