

Financial Responsibilities of Cat Ownership



Being a responsible owner of a cat carries with it certain financial obligations. If you are not in a position, or are not willing to meet these costs, it may be better not to take in a cat at all, in your current situation. I know it is difficult to resist that cute kitten in the "free to a good home" box, or that friendly stray on the street who begs to come home with you, but if you can't afford to give it the bare necessities, you are probably doing the cat or kitten no favor. Fortunately, you have options, if your love for cats far outweighs your means to properly care for them. We'll discuss those options a bit later.

On the other hand, if your budget is tight, but you are willing to make certain sacrifices for the sake of having the pleasures of a cat in your life, then you may be able to accomplish that dream.

Cats have certain basic needs which often divide the difference between a stray on the street and a cat in a home with a responsible caregiver (the irresponsible ones often dump their cats back into the streets or at the nearest "shelter"). These needs include:

1. Food, of the highest quality one can afford
2. A safe indoor-only environment with a few exceptions.
3. Spay or Neutering, provided by a veterinarian
4. Core Vaccinations, provided by a veterinarian
5. An annual veterinary examination
6. Emergency veterinary care, when a cat is sick

These needs are non-negotiable, and a person who is not prepared to pay for them, e.g., can't "afford" them should not own a cat. Let's put these costs into some kind of perspective, so you'll know exactly what you might have to give up for the sake of your cat. These costs vary by location, size, age, and health of your cat, and are just general estimates

- **Quality Food: \$15 - \$25 a Month**
Just about the equivalent of a 12-pack of beer, three packs of cigarettes, or a trip for two to the movies.
- **Litter Box and Litter** (price varies)
You can obtain a litter box for \$6 to \$200 for a deluxe self-cleaning box. A 17-pound bag of World's Best Cat Litter costs around \$19, and regular scooping should make it last almost two months for one cat. (About the cost of breakfast for two at Denny's.)
- **Spay or Neutering: (One-Time Cost Varies)** There are many low-cost spay and neuter clinics in the United States. A private veterinarian might charge in the

neighborhood of \$60/Neuter to \$115/Spay, about the cost of a pair of designer jeans. Note: This cost is minuscule compared with the cost of treating an abscess caused by fighting in an unneutered male, or aborting or treating momcat and newborn kittens resulting from an unexpected pregnancy.

- **Core Vaccinations + (cost varies)**

The cost will vary depending on the risk factor in your own cat and rabies laws in your area. As with spay and neuter, there are many low-cost vaccination clinics available. Let's go with a maximum of \$80 for the complete first year series, a high estimate, and around the cost of one night in a moderately nice motel.

- **Annual Veterinary Examination: Cost Varies**

A thorough exam, including dental and a blood profile, will run from \$100-\$150, or equivalent to 10 trips to Mickey D's.

- **Emergency Veterinary Care**

There is no real way to estimate these costs, since they vary as to the age, overall condition, and accident-proneness of the cat. Veterinary insurance can mitigate these costs somewhat. Lacking that, I would recommend setting aside money every month for a "vet emergency fund" (I would suggest a bare minimum of \$10/week), or getting a \$1,000 - \$2,000 credit card and putting it away in a drawer, to be earmarked for cat emergencies only.