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M. A. Russell

K. J. Warnell

J. Naden

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PURDUE UNIVERSITY COOPERATIVE EXTENSION SERVICE, WEST LAFAYETTE, INDIANA 47907

Should I Buy a Horse for My Child?

M.A. Russell, K.J. Warnell and J. Naden
Department of Animal Sciences

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Owning a horse can be an enjoyable experience for parent and child alike; however, many factors enter into the initial decision to get involved with horses. The purpose of this publication is to acquaint prospective horse owners with considerations, costs, and possible alternatives to owning a horse. It discusses such concerns as determining your child's real interest in horses, alternatives to buying a horse, how to decide what kind of horse to buy, horse-related activites for your child, horse management practices and costs, as well as the benefits your family can gain from horse ownership. Once you decide to purchase a horse, there are numerous sources of more detailed information concerning horse management.

How Can I Determine My Child's Level of Interest?

Because you are reading this, your child has probably talked about getting a horse. After you, the parent, become more knowledgeable about horse ownership, you should have a serious, heart-to-heart talk with your child. Ask questions, including the following:

- Why do you want a horse?
- Are there other ways to enjoy riding, especially to begin?
- What kind of horse do you want to get?
- What do you want to do with a horse?
- How much time do you have to spend with a horse? Could you sacrifice time from other activities?
- Where would you keep a horse?
- What costs are involved, and how will you pay for the initial cost and maintenance of your horse?
- What will you gain from owning a horse? How will the whole family benefit?
- Will you be willing to sell your horse in 1-4 years?

After having this talk and letting your child get some exposure to horses through lessons, camps, or using someone else's horse, you will have a better measure of your child's interest. Many youth want a horse because they know someone who has one, so encourage spending time with this friend's horse and see how long the enthusiasm lasts. Don't say "no" because you feel you don't know enough about keeping horses; rather, find a way to help your child learn more about horses. Your child may decide he or she really doesn't want all the work that goes along with the fun.

Are There Alternatives To Owning a Horse?

There are many alternatives to owning a horse that may prove to be more economically feasible and still satisfy your child's desire to ride. The alternatives are also good prerequisites to actually owning a horse because they allow you and your child to gain experience that will help you manage your own horse better.

Riding Lessons

Lessons are almost a necessity for riding or owning a horse. Some people learn to ride by trial and error; however, this method is not only dangerous, but can develop poor riding habits. By taking riding lessons from a competent instructor, the student (child or adult) can learn to ride in a safe and controlled environment. Remember that no one is too accomplished to take lessons and learn more about themselves and horses. Often people make the mistake of thinking that, by taking a few lessons, they are competent equestrians. The

cost of structured riding lessons is well worth the investment when you consider how much safer the activity will be.

Riding lessons are also an alternative to owning a horse. You can expect to pay between $8 and $20 for 45-60 minutes of instruction, depending on where you live, whether the lesson is group or private, and the type of barn involved. If your child does not have a lot of time to devote to riding (consider school, after-school activities, sports, etc.), it would be cheaper to take lessons than to pay for the upkeep of a horse. Lessons also may help determine your child's level of interest in horses. Either way, if and when you decide to buy a horse, lessons will have been a worthwhile investment. Instruction could be gained through once or twice per week programs or, to begin, through one of the horsemanship camping programs.

Leasing a Horse

Leasing a horse may satisy your child's desire to ride and still cost less than owning a horse. Leasing is also a good way to determine your child's level of interest in horses and to make sure he or she is serious before you get stuck with a horse. Also, leasing a horse you are thinking about purchasing is a good way to see if the child and horse are compatible and to make sure that the horse is everything you thought it was.

Lease arrangements can include anything from paying a leasing fee, paying all of the upkeep and assuming all of the responsibilities for the horse, to paying a portion of the board or upkeep of the horse in trade for riding time on the horse. Many variations of these two examples can be designed to fit the needs of the owner as well as the leasor.

One thing to remember when comparing alternatives is that, when you own a horse, as you increase the riding time, the cost per hour decreases. However, with lessons, this decrease in cost does not occur with increased riding time.

Cost Comparisons

1 lesson/week @ $10	$ 40/month
½ lease ride 3x/week	$ 70/month
Average ownership costs	$140/month

What Kind of Horse Should We Get?

The type of horse you get depends a lot on the type of riding your child wants to participate in, e.g., Western, pleasure, hunting, jumping, etc. The skill of the rider is also a major factor in choosing a horse. Most importantly, you want to get a horse that the rider is able to handle. There is nothing worse than seeing a terrified novice rider on top of an unmanageable horse. A novice rider should opt for an older, well trained animal that is experienced in many types of situations. This type of animal can be one of the best teachers a novice rider ever has. The more skilled and experienced the rider is, the more he or she may become involved in the actual training of a younger, inexperienced horse. *Don't* buy a young horse for a novice horseman to train: This is a situation that invites accidents. Your child should grow up with an older, well broke horse that can teach the child.

Parents often ask whether a small pony is a better choice for a young child than a large horse. The animal's disposition, and the child's ability to control the animal, are more important factors than size. Keep in mind that your child will eventually outgrow a pony, and that selling one animal and buying another could mean increased costs.

The goals of the rider may also determine the type of horse you want. A rider who wants a pleasure horse for trail riding could be happy with a grade horse, which is usually rather inexpensive. However, if a rider wants to show a horse and wants to be the very best, he or she will probably want a registered horse with professional training, and this animal will be more expensive. The higher the goals of the rider, the higher the cost for a horse of the proper quality. It is often advisable to purchase a mature inexpensive horse initially, and then, as the child's goals become higher, a better horse can be bought. It does not cost any more to maintain a high quality horse than an inexpensive one.

What Horse-Related Activities Are Available?

One of the main considerations in choosing horse-related activities is time constraints. The more time your child has to give, the more involved he or she may become in horse-related activities. However, if a child is not willing to sacrifice time from other activities such as sports, music, clubs, and other social events, he or she may not be able to become too involved with horse activities. For example, horse showing requires extensive preparation and usually takes up many summer weekends. If your child is not willing to give up other summer sports, he or she may not be successful in horse showing endeavors. However, you may modify the depth of your activity in horse clubs or shows to fit your lifestyle.

Horse Clubs

Horse clubs are often a good way for a novice to be introduced to the basics of horse management and horsemanship in the friendly atmosphere of his peers. Groups such as 4-H, FFA, and Pony Club are excellent ways of introducing a youngster to competition or to teach him more about his horse. Clubs often have riding clinics and small shows that usually cost less than the average open horse show.

Many areas also have family-oriented saddle clubs. These clubs usually have a variety of activi-

History Document

ties such as organized trail rides, open horse shows, pitch-in dinners, or other social activities. Boy Scout, Girl Scout, YMCA, and YWCA programs also offer horse riding programs and camps. Each of the horse registries has state youth organizations that sponsor activities related to the breed.

Horse Shows

Many people become interested in horse shows soon after purchasing a horse. Besides providing a lot of fun for the whole family, horse shows help develop a competitive spirit in a child. There are many different types of horse shows a person can go to depending on the style of riding and how well the horse is trained. It is not the purpose of this publication to elaborate on the different styles of riding and showing, but merely to suggest horse shows as another activity for the family.

Pleasure Riding

Horses are mainly for enjoyment. Some people do not need to take their horses to competitions to enjoy them. They get their fun by riding on trails or in an arena or wherever they feel comfortable. Their horse is often their companion and friend. This is not to say, of course, that if you show your horse, you cannot enjoy it. The point is that many people have no desire to compete. They merely enjoy the freedom that riding on trails or across open country brings them.

As your child's interest and experience grows, he or she will become exposed to a variety of activities for which horses may be used. In time, your child will be able to choose the style of riding and specific activities in which to participate. Many things such as competitive trail riding, jumping, racing, driving, polo, cutting, roping, breeding, and training may be undertaken with further experience and training.

Where Will We Keep a Horse?

There are many ways to board your horse. When you pay for "full board," the stable will take care of all of your horse's needs (shelter, feeding, stall cleaning, and, perhaps, exercising your horse). Depending on the stable, however, they may have their own set of guidelines with which you must comply. For example, they may provide the shelter, but you must provide the labor.

If you decide to keep your horse at home, there are several considerations. Do you have the space to keep a horse comfortably and, also, do the zoning laws permit horses? If you have at least one or two acres and some type of shelter, you could consider keeping a horse at home. However, this puts a lot of responsibility on both you and your child. The animal must be fed regularly. Hay must be secured for at least part of the year even if you have pasture. The barn or shelter must be cleaned regularly and the manure removed so that it does not become a nuisance. Also, a water source must be available at all times.

Your decision to get a horse may be partially based on the availability of housing for your horse. Whether on your own land, a private stable, or a farmer's extra lot, you can usually find a suitable place if you put some time and effort into your search.

How Much Will It Cost To Have a Horse?

Many people think the initial purchase price of a horse is the major expenditure. It is not; the cost of keeping and maintaining a horse usually will exceed the purchase price. It is not uncommon for the initial cost to be compounded several times over during the course of one or two years of maintaining your horse.

Initial Costs

The first expense is the price of the horse or pony. Factors such as the breed, the level of training, age, health, and soundness all contribute to the final price of the horse. Again, the novice should steer away from young, untrained animals and opt for an older, more experienced veteran. To give you a rough idea of what a horse might cost, here are a few (1985) price ranges:

Gentle,middle aged (9-15) grade	$500-1000
Registered, reasonably well trained	$1000-up

The next expense is tack (saddle, bridle, grooming equipment). Prices vary greatly, depending on the type and quality of items purchased. To start, a novice should buy used equipment in good repair. This helps to keep the initial investment lower, and used tack in good condition is easier to sell at cost than new items. Following are price ranges for basic horse equipment (new):

Saddle (depending on style)	$100-700
Bridle with bit	$30-100
Halter and leads	$6-30
Grooming supplies (brushes, hoofpicks, combs), per item	$1-6

These are just the basic necessities for equipping your horse. There are many more optional items that you may want to add later.

Boarding Costs

The cost of feeding your horse and providing shelter may vary considerably, depending on whether the horse is cared for at home or boarded. Boarding is generally more expensive, but you do receive other services such as feeding and stall

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cleaning. With home care, your only cash outlay is for feed, bedding, and repairs, but you are responsible for all of the daily barn work. Below are a few costs of keeping a horse at home versus various boarding arrangements. These are average 1985 costs, and vary greatly depending on the amount of grain fed, pasture available, size of horse, and area in which you live.

Home care—monthly*	
Grain, hay	$50
Bedding	$10
	Total $60

* You must consider repairs, equipment (bucket, rake, wheelbarrow, etc.) and your time.

Full board—monthly	
Indoor arena	
Horse fed	
Stall cleaned	
	Total $100-250

Partial board—monthly	
Shelter provided	
Feed provided	
You share work	
	Total $50-100

Rental of stall or pasture—monthly	
You supply labor	
You supply feed, bedding	$60
Rental fee	$20-75
	Total $80-135

Based on average monthly costs, you can expect to spend anywhere from $700-3000 annually to feed and house your horse.

Additional Costs

Hoof care is an important, but often overlooked, aspect of horse care. A horse's hooves grow continuously and need to be trimmed regularly. Depending on the amount of work your horse does, and the surfaces on which it is ridden, shoes may also be in order. Hooves need to be trimmed or shod every 6-8 weeks or about seven times per year. The work should be done by a qualified farrier. As you see, the costs add up through the course of the year.

	Cost	Annual Total
Trim only	$10	$ 70
Trim with shoes	$25	$175

It costs about $70 to keep your horse's hooves trimmed throughout the year, plus about $100 more to have shoes put on. It is not unusual to spend $175 + annually on hoof care.

Regular health care is needed to keep your horse healthy. One important health care procedure is deworming, which should be performed at the minimum of two times per year, and, normally, four times. Your horse also needs to be vaccinated for some of the more common diseases. Horses also require tooth care called floating, which needs to be done yearly.

Last, accidents or emergencies do happen, and there must be money budgeted just in case some sort of accident does occur.

Item	Cost	Annual
Worming	$15 x 2	$30
Vaccines	$30	$30
Floating	$15	$15
Vet visit	$20 x 2	$40
Emergencies	$50	$50
		Total $165

What Will My Child Gain From a Horse?

Children can learn a great deal of responsibility from owning a horse because all of the animal's needs must be provided by its owner. Children may also develop self-confidence because they are handling an animal much larger and more powerful than themselves. As they develop a new set of skills to deal with the animal, they also develop greater coordination, strength, and agility. If your child decides to show his horse, he should also develop a sense of sportsmanship as well as a healthy competitive nature. The social skills and the personal discipline that are associated with horse ownership go far beyond the horse. The child will also become aware of the economic side of owning an animal and often will learn to be more prudent and earn money to pay for at least part of the hobby.

What Will I, As a Parent, Gain from Horse Ownership?

Many parents find that owning a horse can be a good family activity. It can bring about family unity, since it is a hobby in which all family members can be involved, especially if the child is younger and cannot do all of the work alone. Parents and child will learn to work together as a team, and this will help to develop a new, stronger relationship between them. Visit with families that own horses and you will find a bond that has formed within the family that is hard to define.

Parents may also gain a great deal of satisfaction from watching their child grow as an individual due to the increased responsibility and development of a new set of skills obtained from owning a horse. Also, when a child does become success-

Historic Document

ful, parents tend to feel overwhelming pride in their progeny.

The parents may also develop an interest in horses, allowing them to refine a new set of skills and bringing a new hobby into their leisure-time activities.

Conclusion

It is hoped that this article has answered some of the commonly asked questions as well as provided insight about horse care. It must be remembered that horses require constant care. Provisions must be made for the animal when the family goes on vacations or when the child is unable to care for the horse. It is not uncommon for the first horse purchased to be sold either because the child has lost interest or because his or her goals have been raised, requiring a better horse. Plan from the beginning for the possibility of selling this new family member.

As you can see, horse ownership requires a lot of work, but it can also be very rewarding. If the right decision has been made for you and your child, you can look forward to years of fun. As your interest grows, you will become more involved and the entire family will benefit from horse ownership. In today's society there are very few hobbies that involve the entire family and create such a working bond among family members than horse ownership.

Glossary

Bedding—Material used to cover the stall floor to provide comfort and absorb moisture.

Bit—The mouthpiece of the bridle, used while riding.

Breed—A group of animals that has certain distinguishable characteristics such as color, function, and conformation, and that passes these traits to the next generation.

Bridle—The headpiece that includes the bit, reins, etc., used for control during riding.

Deworm—To give medication to reduce the level of internal parasites in the horse.

Equestrian—One who rides horseback.

Farrier—One who trims or shoes horses.

Floating—Filing off the sharp edges of a horses's teeth.

Grade—An animal of unknown ancestry or breeding.

Halter—A rope, nylon, or leather headpiece used to lead or tie an animal.

Hoof pick—Tool used to clean dirt from a horse's hooves.

Horse—An equine that matures at 56 inches (14 hands) or taller at the withers.

Pony—An equine that matures at less then 56 inches (14 hands) at the withers.

Registered—A horse belonging to a specific breed and having "papers" to document such.

Shoes—Protective pieces, usually made of metal affixed to the bottom of a horse's hooves, that protect the wall.

Soundness—The degree to which an animal is free from injury or flaw that would interfere with its ability to perform.

Style of riding—Refers to the seat (hunt seat, saddle seat, or Western) used when riding horses.

Tack—Equipment used in riding and driving horses, such as saddles, bridles, harness, etc.

Vaccinate—To give the animal (usually by injection) protection or immunity from a specific disease.

Withers—The top of the vertebrae of the horse where the neck meets the back.

Historic Document

Related Publications

Copies of the following Indiana Cooperative Extension Service publications are available free to Indiana residents through your county extension office or from the Publications Mailing Room, 301 South Second Street, Lafayette, IN 47905-1092.

AS-434	Introduction to Horse Management
AS-418	Fencing for Horses in Indiana
AS-427	Management of the Breeding Stallion
AS-429	Management of Feeding Programs for Horses
ID-167	Maximizing the Value of Pasture for Horses
MWPS-15	Horse Housing Handbook

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