

The 2026 Pet Cost Data Summary

A direct tabular reference on the true cost of dog and cat ownership in the United States — compiled from our internal breed-cost model (built from veterinary pricing, food, grooming, and insurance data across tracked breeds) and published third-party research.

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Prepared for prospective adopters, veterinary clinics, shelter counselors, and personal finance planners.

Where these numbers come from

Internal breed-cost model

Per-breed cost figures (first-year total, annual ongoing cost, monthly cost, and lifetime estimate) come from petbudgetcalculator.com's breed database, which itemizes cost categories — veterinary care, food, grooming, insurance, and supplies — per breed and rolls them into the totals cited in this report.

External research

National spending figures, first-year cost ranges, and veterinary inflation figures are drawn from the published sources listed on the final page of this report, each with a retrieval date. We do not cite a number we could not trace back to a named source.

What's excluded

Figures exclude one-off adoption/purchase price for the animal itself unless stated, exclude regional cost-of-living adjustment, and reflect typical/median costs rather than worst-case emergency scenarios (a separate emergency-fund figure is tracked per breed elsewhere on the site).

What Americans spend on pets

\$1,201

Avg. annual spend, dog owners

\$687

Avg. annual spend, cat owners

The U.S. pet industry reached \$158 billion in total expenditure in 2025, up 3.7% year over year, and is projected to reach \$165 billion in 2026.

First-year cost to bring a pet home

\$1,270

First-year cost, dog

\$1,070

First-year cost, cat

After the first year, ongoing annual costs typically range \$1,400–\$3,200 for dogs and \$800–\$1,200 for cats, depending on size, breed, and health.

Veterinary care is outpacing inflation

5.6%

Veterinary services inflation, trailing 12mo

2.4%

Headline CPI, trailing 12mo

Veterinary service prices have run at roughly 5.6% year-over-year, more than double the 2.4% headline consumer inflation rate, and have outpaced overall CPI by more than 60.0% since 2004. For owners, this means the ongoing-cost ranges on the previous page should be treated as a floor, not a ceiling, for multi-year budgeting.

Cost by species, across 75 tracked breeds

\$2,531

Avg. annual cost, dogs (75)

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Avg. annual cost, cats (0)

\$32,918

Avg. lifetime cost, dogs

\$2,455

Median annual cost, dogs

Across our tracked breeds, American Hairless Terrier runs the lowest annual ongoing cost at \$1,721/year, while Black Russian Terrier runs the highest at \$3,516/year — a 2.0x spread driven by size, coat, and breed-specific health risk.

Cost by size class

Size class	Breeds tracked	Avg. annual cost	Avg. lifetime cost
toy	3	\$1,982	\$30,059
small	16	\$2,007	\$28,656
medium	28	\$2,385	\$32,184
large	17	\$2,846	\$36,045
giant	11	\$3,326	\$36,936

Larger size classes carry higher annual cost, driven by food volume, medication dosing, and boarding/grooming rates that scale with weight — but often shorter lifespans, which narrows the lifetime cost gap versus smaller breeds.

Health conditions driving cost

The most common dominant clinical liabilities across tracked breeds — the condition most likely to drive above-baseline veterinary spend for that breed:

Condition	Breeds affected
Hip Dysplasia	43
Patellar Luxation	5
Hip and elbow dysplasia	4
Ear infections	3
Progressive retinal atrophy	2
Gastric dilatation-volvulus (bloat)	2
Brachycephalic airway syndrome	2
Chylothorax	1

SOURCES

Citations

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Internal breed-cost figures are proprietary to petbudgetcalculator.com and are derived from the site's breed cost-modeling database as of the generation date on the cover page. Figures are estimates for planning purposes, not a guarantee of any individual animal's costs.