

# Cutting costs

With many of us feeling the impact of rising costs, we've put together some advice to help support you and your horse

Words:

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Our passion for horses

**O**ur passion for horses is what drives us, and here at BHS, we want to protect those special feelings. The cost-of-living crisis in the

UK has hit everyone hard, and horse owners are no exception, with some having to make personal sacrifices to provide their horse with the best care.

This advice is designed to support horse owners and keepers who are concerned about their financial situation but are still managing to cope. It provides practical ideas to help decrease costs. If you're an owner or keeper who's facing financial difficulties, our Horse Care and Welfare team are here to help.

If you're in the position where you're potentially facing selling or rehoming your horse due to financial pressures, we understand that this may be an extremely distressing time for you. If you feel that you might benefit from talking to someone, please contact our helpline team.

### Prioritising and prevention

It's important to make decisions that don't negatively impact your horses' welfare while considering your own unique situation. Any changes should be introduced gradually, always prioritising your four-legged friend.

**Prevention:** we strongly recommend maintaining routine health care, including your regular farrier appointments, dental checks, saddle fitting checks and vaccinations. Stopping or delaying these appointments could potentially have a negative impact on your horse's health and cause more expenses down the line. Many vet practices offer a health care plan to spread routine costs over 12 months, so it's worth speaking to your vet to see if this is something they can offer you. It's important not to cancel your insurance policy – speak to your insurer to make sure your policy is still meeting your needs.

**Management:** reducing your horse's worm risk through management and regular testing will identify which horses need treating and what dewormer they need. It's important to maintain a testing-led deworming programme to keep your horses healthy and reduce the risk of resistant worms. Consult with your vet or Animal Medicines Advisor (SQP) on



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the test results and if your horse requires a dewormer. Blanket deworming greatly increases the level of worm resistance, which can lead to expensive vet fees to treat worm-related disease such as colic and colitis.

**To shoe or not to shoe:** talk to your farrier about shoeing options as your horse could go to just wearing front shoes or barefoot, depending on their needs. Always follow your farrier's advice to make it a smooth transition and prevent any discomfort.

### Feeding

**Monitor:** check your horse's bodyweight with regular fat scoring. This helps to keep them healthy while also letting you adjust their feed and forage rations. A feed balancer (which contains essential vitamins and minerals) is beneficial for those in good health, light work, good doers or those carrying excess weight. It can make mealtimes much easier and cheaper! If you need support, ask a nutritionist or some feed companies do offer advice free of charge.

**Enrichment:** slowing your horse's eating time through enrichment, slow feeder haynets or lower calorie options helps to encourage weight loss while preventing long periods without eating. It can also reduce the amount of wastage that might end up on the floor or in the bedding. If you're feeding your horses bales out in the field, covering it with a net helps to reduce hay wastage. Managing your horse's weight not only keeps them healthy, but it can also help reduce costs if they're being overfed.



Haynets can help reduce wastage

**Hay shortage:** there are many options available on the market which can provide your horse with their essential forage requirements and be used to replace part of their hay ration. This can include chopped chaff, soaked sugar beet, grass nuts and fibre feeds.

If your livery yard offers hay as part of your package and you're finding it difficult to meet price increases, speak to your yard manager/owner sooner rather than later. Potential payment plans or reduction in livery services may be available to you.

### Around the yard

There are also changes we can make to our horsey routines that could help to reduce costs.

**Bang for your buck:** buying pre-owned equipment is sustainable, and you can get a good bargain! You can also sell anything you no longer use, and check out social media groups or equine car boot sales for any upcoming events. However, make sure to check that the equipment is safe and always wash before use. It's a good idea to get your saddles double-checked and fitted by a qualified saddle-fitter. We don't recommend buying second-hand riding hats.

**Buddy up:** consider whether you could share your lessons and split the cost. Depending on your livery yard, there may be a chance for you to buddy up with a friend from the yard to share daily jobs on a rota, which can

reduce your fuel costs if you drive. If possible, buy orders together and split delivery costs, share vet call out charges or organise on a free call visit zone day if offered.

**Transport:** make sure to discuss insurance quotes, as discounts are sometimes available when applying online. When travelling, make sure you aren't carrying excess equipment that you don't need as reducing weight will help reduce fuel consumption.

**Working livery:** can be a great way to reduce costs in exchange for your horse being ridden in lessons or for training. Your horse will get regular exercise while you get cheaper livery (and reduced fuel consumption). However, the yard should be licensed as a riding school with their local authority and

ideally be a BHS Approved Centre. As always, prioritise what's best for you and your horse.

**Bedding:** rubber matting is a big investment, but it can help save long-term, and we advise that a good layer of bedding material should be added on top. Muck out every day, only taking what you need to.

### Supporting owners

Here at BHS, we know there's nothing quite like that magical feeling you get with horses, you might call it peace, love, pride or something else entirely. We want to protect these feelings and help make the tough times better. Now more than ever, we need to support one another where possible. We want to help keep horses with their owners through education and support, working collaboratively with other charities across the UK to reach out to vulnerable people and communities.

### Get in touch – we're here to help

No one wants to part ways with their beloved horse, but it can be incredibly difficult to manage rising costs. If you're struggling, we urge you to reach out.

Our Horse Care and Welfare team is here to help by offering you impartial advice and support with any questions or concerns you may have. Our help is free of charge and will remain confidential.

Contact us on 02476 840517\* or email [welfare@bhs.org.uk](mailto:welfare@bhs.org.uk). We're also available via our social media channels.

Opening times are 8.35am–5pm from Monday–Thursday and 8.35am–3pm on Friday.

*\*Calls may be recorded for monitoring purposes.*

## Advice corner

Gemma Stanford, Director of Horse Care and Welfare at BHS, shares advice on managing costs:

"Caring for a horse is a big financial commitment, and we should all think realistically about the costs involved before going on this journey. We need to make decisions that prioritise our horse's welfare and quality of life.

"Frustratingly, we know that it's often impossible to know when a large vet bill is on its way. We'd encourage all horse owners to budget as effectively as they can.

"It'd also be good to think about horse insurance. Although it may seem like another expense, it can be a cost-effective solution in the long run."