



## How Much Time Does Owning a Horse Really Take?

By Gerrie Barnes

Does having a job, family or social responsibilities, or other time commitments mean that you can't enjoy horses? Absolutely not! It means that you need to decide how much time **on a regular basis** you have available for an equine friend. Then you can match that amount of time to the appropriate and responsible type of horse relationship. There are several options available that might meet your needs and the needs of the horse.

**Full-time/On-site Ownership:** This is what many people think of first when discussing owning a horse. It means keeping the horse on your own property and being responsible for its needs 24 hours a day, 7 days a week.

This type of relationship requires the most amount of time. First, there is the *maintenance time*: feeding/watering; cleaning stalls, barn, roundpen, arena and related areas; cleaning tack; re-stocking supplies; and vet/farrier appointments. Then, there is *exercise/riding time*. Not only do you want to ride for your pleasure, but you need to be sure to build in daily exercise time for your horse. Horses are naturally made to roam in the wild. Their digestive system works more efficiently with this movement. If left to stand in a small, enclosed area for extended periods of time, your horse could develop impaction colic.

**Boarding Ownership:** Many people think of boarding a horse away from home as a temporary stop while they find horse property and build a barn for their horse to come home to. Boarding can be a permanent arrangement and can accommodate horse owners with busy schedules and/or out of town commitments. Although boarding facilities and arrangements differ, a professional boarding facility can generally take care of many of your maintenance duties (described above). Your responsibility is to exercise/ride your horse.

There are *boarding/training facilities* that not only assume the maintenance duties, but will exercise and train your horse for you. Of course, the boarding cost is higher. The benefit, in addition to training, is that your exercise/riding responsibility is covered.

If you make a detailed comparison of actual costs (including barn payments, feed, and your time), you might find that general boarding can be very close in cost to full-time/on-site ownership with more flexibility.

**Leasing:** Leasing means that someone else owns the horse. They are renting a part of the horse to you at an agreed upon monthly rate. There are many types of leasing agreements. Some horses are leased to only one person and some horses have two lessees. Some leased horses are at a boarding facility and some are at the owner's own barn. Some leased horses even come home with you.

The lease rate is usually based on the total monthly cost including the cost of boarding (as applicable) plus horseshoeing and regular medical bills. This cost is frequently divided by the owner and the number of lessees. (Example: If there is one lessee, you might pay for 1/2 of the regular expenses per month; if there are two lessees, you might pay for 1/3 of the regular expenses per month). In addition to agreeing on the lease rate, you will want to discuss and agree with the owner on all the variables of who does what and when. Also, clarify what you can and cannot do with the horse. More detailed lease-related information is available in several books.

Your benefit is that you are riding the same horse for a percentage of the total cost of horse ownership. Since leasing frequently involves not only sharing costs but sharing responsibilities, there is some degree of time flexibility for you depending upon the arrangement. Should you want a horse with higher or different skills, you can terminate the lease and lease a different horse. Some people lease their whole lives and never own a horse.

With leasing, the owner's benefit can be financial assistance, more flexibility, or getting the horse exercised.

Leasing can also help you decide if you want to own a horse at all. A *Lease-to-Own Agreement* gives you the option of trying out a particular horse for awhile without actually committing to buying that horse.

**Take Lessons:** This option gives you the most amount of flexibility and can net you about the same amount of quality horse time as some horse owners spend with their horses. You don't own the horse and are not responsible for maintenance or exercise/riding time.

If you find an instructor you respect who owns a few school horses, you can make an appointment once or twice a week (or more) that fits into your schedule. Depending upon the instructor you can groom and tack the horse or the horse can be ready to ride when you arrive. At the end of the lesson, you go about your life, and the instructor cares for his or her horse(s). Some horse owners only fit in one or two quality rides per week. The rest of the time the owners are doing maintenance duties. The cost of one lesson per week for 52 weeks is less than the average base annual cost of owning a horse.

**Basic Tip:** Get it in writing! There are pre-printed lease/boarding/training agreements available at certain tack stores, in horse-related forms books, or you can consult an equine lawyer.