

‘Petflation’ is driving up the cost of owning a dog in Canada. Here’s what you’ll pay to have one

From adoption fees and vet bills to toys and treats, lifetime expenses typically run into tens of thousands of dollars.

By Kristjan Lautens | May 26, 2026



All their cuteness could not save them from inflation.

The price of dog ownership is soaring in Toronto, as the city's pet population has grown steadily in recent years. From adoption fees and vet bills to toys and treats, lifetime expenses typically run into tens of thousands of dollars — and there's no end in sight.

“It’s petflation,” Charmaine Brett, president and CEO of the Ontario SPCA and Humane Society, told the Star. “People are surrendering (their pets) because they can’t afford the vet bills, because they weren’t able to (provide) ongoing wellness for the animal, and things have gotten out of hand.”

Many pandemic puppies — dogs brought into homes around 2021 — are now at an age when they begin to face their first major health issues, and their humans’ finances are being tested. Brett stressed the importance of owners knowing the costs before adopting, so they don’t get slapped with pricey bills they can’t pay.

Expensive expenses

Lifetime outlays for a small dog in Canada can run \$17,000, with some larger breeds commanding \$54,000, according to Rover, an online pet-sitting finder. Its annual study on the cost of dog ownership found that expenses were about 17 per cent higher in 2025 than in 2024.

After surveying 1,000 owners, Rover found that 36 per cent of their monthly costs go to diet and health; 33 per cent to medical treatments; 15 per cent to miscellaneous expenses; 10 per cent to pet services like training; five per cent to gear like toys and poop bags; and one per cent to grooming.

Brett estimated that food costs alone have gone up about 25 per cent in the last several years. "All the cross-border tax issues have really impacted the prices at veterinary clinics too," she said.

'A massive barrier to entry'

While many bills can be planned and budgeted for, medical care will always be somewhat volatile.

Rebecca Greenstein, chief veterinarian at Kleinburg Veterinary Hospital in Vaughan, said she recently had a client whose diabetic dog needed a \$10,000 surgery to treat unexpected complications. She added that the "new normal" for repairing a broken leg can run between \$4,000 and \$7,000.

"That's a massive barrier to entry for the average person," she said.

Greenstein said that larger unexpected bills can sometimes force owners to skip preventive treatment for short-term savings, though they ultimately pay more for other care.

Harmeet Jassal, a doctor at Toronto Veterinary Clinic, said that pet insurance is the best way to protect against massive bills. "I've never spoken to anyone who regretted (pet insurance)," he said, after describing one patient who needed \$15,000 back surgery, of which about 80 per cent would have been covered.

The North American Pet Health Insurance Association reported in 2024 that the average annual cost for accident-only premiums ran about \$270 in Canada, though adding illness coverage could increase the fee to more than \$1,000.

On a typical visit to the vet — for, say, bowel issues or vomiting — often the only way to find out what's wrong is by doing blood work (around \$300) or taking X-rays (about \$600). Then there's the added cost for treatment if the issue is serious.

One of the more positive aspects of the pandemic pet boom, according to Greenstein, is that thanks to all the time they've spent together, humans may be more in tune with their dog's

needs. This can lead to regular checkups for minor issues before they have a chance to become serious.

Recent legislation could also help with vet bills. A provincial Veterinary Professionals Act, passed in 2024, allows nurses to take a larger role in their clinics, which Greenstein says will make pet care increasingly efficient as more places adopt the practice.

“There’s huge potential in stabilizing veterinary costs at least,” she said.

Varies by age and size

Owners will generally see expenses spike twice in their pet’s lifetime, Greenstein said. The first is when they’re a puppy, and are more prone to accidents, infections and parasites. The Ontario Veterinary Medical Association estimated in 2024 that the annual cost of owning a one-year-old puppy or younger is around \$4,600.



Food costs for larger breeds run about five to 10 times higher than for smaller ones.

Richard Lautens/Toronto Star

The next spike is when they become elderly and are more susceptible to cancers, chronic illnesses and arthritis.



Rover found that the average monthly cost for golden retrievers and Labrador retrievers, the most popular breeds in Toronto, is about \$150, while smaller dogs like Chihuahuas, goldendoodles and Shih Tzus can run between \$50 and \$100.

Greenstein estimated that food costs for larger breeds, like the St. Bernard-poodle mix she recently treated, are about five to 10 times higher than for a smaller one.