Locating and Buying Horses
Considerations for selecting prospects and factors impacting horse sale price

Part I: Considerations for Selecting Prospects
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Part I: Considerations for Selecting a Horse

Millions of people enjoy the companionship, competition and recreational opportunities that horses and other equids provide daily. Equine owners can receive years of enjoyment and satisfaction after locating and buying the horse, pony, mule or donkey that best fits their needs, experience level and expectations. The physical exercise and mental relaxation derived from a safe, well-trained horse can justify the expense associated with this form of recreation. The relationship between horse and rider can be unparalleled if the right horse is chosen to best suit the rider's intended discipline, goals and abilities.

Selecting the appropriate horse to purchase can be challenging and involves evaluating both horse and rider compatibility as well as understanding sale outlets. The Locating and Buying Horses publication series is designed to assist current and future equine owners in locating and selecting the most appropriate horse for their needs and desires, while considering various factors that influence sale price and suitability. For more information on aspects impacting a horse's price, reference Part II: Budgeting for the Right Horse. To determine available sale outlets and information on horse sale descriptions, reference Part III: Identifying Sale Options and Decoding Sale Descriptions. Specifically, this publication will discuss basic concepts relating to the horse and rider, and their potential compatibility as a team.
Combination of Horse and Rider

The combination of horse and rider requires serious thought and examination. Emphasis should be placed on the event or activity in which the rider wishes to participate. The opinion of a trusted professional can be invaluable while searching for a well-suited mount for a rider. The horse should not only be well-matched with the rider’s ability but should also be suitable for the intended purpose. While a horse may make a suitable trail horse, it may be inappropriate for certain horse shows or events. Specific discipline training may impact the price of a horse. Information on factors impacting a horse’s sale price are covered in detail in Locating, Buying Horses; Part II: Budgeting for the Right Horse.

The size and body type of the horse in relationship to the rider should also be considered. For example, a large man may look disproportionate on a small-framed stock horse in jumping events, but the same man would look proportional on a large framed hunter-type mount. Additionally, a small pony may be an acceptable mount for a small child but would not be acceptable for a larger teenager. Rider fitness, including strength, flexibility, pre-existing health conditions and body weight should also factor into determining an ideal mount. The horse and rider need to be compatible to make an effective team. Size, suitability for purpose and level of training of the horse must be evaluated when matching horse-rider combinations.

Experience of the Rider

The experience of the rider is as important as age of the rider. Generally, more experienced youth can capably manage and ride horses that would not be appropriate for adults with little or no experience. Thus, it is important not to assume that an adult can handle a horse better than a youth simply due to age. Additionally, a highly trained, well-broke horse may be perfect for an inexperienced rider but may be boring for an experienced rider who wants to provide some level of training to the horse. The experience of the rider will play a major role in determining the best horse to purchase.

Many people buy a horse before learning to ride. It is recommended that the prospective buyer take riding lessons or lease a horse to develop appropriate skills and a sense of confidence prior to purchasing. A riding skills assessment from a professional trainer or coach may be useful in providing an objective perspective of the rider’s abilities and areas to improve. Lessons or leasing can help to improve the prospective owner’s riding ability but may also aid in determining desired characteristics the horse should possess to be the best match for the rider. Additionally, lessons and leasing can help a novice horseperson learn how to care for horses on a daily basis.
Mental and Physical Maturity (Age) of Rider

The mental and physical maturity of the rider can influence ability to control the horse, and therefore, must be considered when looking for a horse to purchase. The physical limitations of a buyer/future rider will influence the size and level of training of a prospective purchase. The primary consideration of age reflects the strength and gross motor skills needed to ride; however, experience and skill level are of equal importance. Physical stature can vary greatly between men and women, and thus should be considered when determining an ideal mount’s frame size. Similarly, the ability to make smart decisions based on cueing and cue response, welfare of the animal and riding technique/position are important aspects of mental maturity to consider when selecting an appropriate mount.

Age and Disposition of the Horse

The age and disposition of the horse are important factors in selecting the right horse. First, the age of the horse must be consistent with the desires and experience of the rider, and is closely tied with the amount of training the horse possesses (see section on Experience of the Horse below). An experienced rider may want to show or train a young horse, but a young horse may not be appropriate for an inexperienced handler. A mature, older horse that has been trained, or is “broke” would typically be more suitable for an inexperienced owner. As horses age their disposition does not necessarily improve. Some horses in their later years may have a much higher strung, anxious disposition compared to a calmer, smart-minded younger horse. For more information on how to evaluate a horse's temperament or disposition description, reference Locating and Buying Horses Part III: Sale Outlets and Interpreting Sale Descriptions.

Age will increase the cost/value of a horse up to a certain point where older horses may be more affordable, and is closely related to the amount of training the horse has or could be expected to learn over time. This decline may reflect fewer remaining years of usable lifespan or potentially increased maintenance costs, tradeoffs a new buyer should consider. For example, a 2020 study by Kibler and Thompson suggests a new buyer should expect to pay around $3,900 for a moderately experienced 8-year-old, stock-type, gelding trained as an all-around horse, based on online horse auction data. In comparison, that same horse at 12 years old would be valued at $3,000 and at 15 years old valued at $2,000. It is worth noting that the average horse lives to be 25-30 years old, and many horses can be used as a suitable riding mount for the majority of their lifespan.

A horse’s disposition, or temperament, is a critically important factor when assessing suitability. Disposition is often scored on a 1 to 10 scale, where 1 is best and describes a calm, mild-mannered animal and 10 is worst, describing a high strung, nervous animal. Evaluating a horse’s temperament can aid in determining if the animal will fit the rider’s needs as a horse with a higher disposition score would not be appropriate for an inexperienced owner. As horses age their disposition does not necessarily improve. Some horses in their later years may have a much higher strung, anxious disposition compared to a calmer, smart-minded younger horse. For more information on how to evaluate a horse’s temperament or disposition description, reference Locating and Buying Horses Part III: Sale Outlets and Interpreting Sale Descriptions.
Experience of the Horse (Level of training)

The level of training, or the experience of the horse, must be given high priority when looking for a horse to purchase. Generally, the inexperienced rider should select a broke, or well-trained horse, but not one that is exceptionally far above the rider’s ability. For example, some owners have paid large amounts of money for a horse that can perform sophisticated maneuvers above the rider’s ability to capitalize on this level of training. In this case, the horse’s advanced training may not be fully utilized by the rider, and over time the horse’s skill level may decline unless the horse receives regular training tune-ups from a professional. It is difficult to ride a well-trained horse because the cues to ask for maneuvers, transitions or other skills are often very subtle and in turn, repetitive miscues from an inexperienced rider can be frustrating to the horse. Instead, an inexperienced rider should purchase an experienced horse that possesses skills to keep the rider safe (ex. ground manners, gait transitions, halt, back), allow for basic care and handling (ex. stand tied, allows handler to clip and bathe the horse, load into a trailer), and has adequate training for the rider’s skill level and discipline of interest.

Selecting a green, or inexperienced, horse with no training for a completely inexperienced rider is a blueprint for failure, injury and a discouraged horse owner. Often, the adage of “green plus green equals black and blue” is used to signify that a green horse with a green rider often results in injury holds true. Do not buy an inexperienced horse for an inexperienced rider with the thought that they will learn together. These situations can be dangerous and frustrating to the riders, who generally lose interest before their newly acquired skills enable them to adequately train an inexperienced, or green, horse. Resist the temptation to purchase an inexperienced horse for an inexperienced rider simply due to a lower offered sale price. It may be beneficial to spend more money upfront (within the pre-established budget) to provide a safer mount for the rider.

Image Caption: Green plus green equals black and blue: the combination of an inexperienced, or green, horse and rider can be dangerous and lead to unnecessary injury. Consider purchasing a more experienced, or broke, horse for a green rider, or pair an experienced rider with a horse in need of training.
Take-home Points

Overall, it is important to consider many factors when determining the right horse for a prospective owner to purchase. Generally, these considerations include:

- Age and disposition of the horse
- Mental and physical maturity (age) of the rider
- Size (frame) of the horse
- Experience of the rider and horse
- Combination of the rider and horse together

Determining an ideal price range, within the owner’s budget, is a good place to start when searching for a horse to purchase.

The horse’s actual sale price can vary greatly due to its breeding/lineage, training, age, color, breed and other factors. Identifying sale outlets, including private treaty, live and online auctions, and social media sales, when searching for prospects, along with horse sale descriptions can help potential owners find the most appropriate horse for the best price. Detailed information on these topics can be found in the other Locating and Buying Horses publications.

For more information on purchasing a horse or finding a sale outlet, contact your county Extension office, equine Extension specialist, or visit UTHorse.com.

Image Caption: Factors to consider when determining an ideal prospect: When searching for a horse, pony, mule or donkey to purchase, it is important to consider the age of the horse and rider, experience of the horse and rider, along with size of the horse and rider.
References