

Do You Worry That Your Pet Could Outlive You?

Should advancing age stop you from adopting a new pet? What if you became ill and could no longer care for your beloved companion? An estimated half a million dogs and cats are euthanized each year after their owners pass away, but it doesn't have to be that way.

Analysis by [Dr. Karen Shaw Becker](#)

STORY AT-A-GLANCE

- Many older people worry that if they get a pet in their later years, they may die before their animal companion, or become unable to care for them
- Seniors who want to be pet parents should know they can make legal arrangements to provide for their animal companion's care in the event they cannot
- One very important decision will involve choosing a new guardian for the pet; it's also important to make future pet care wishes legal with a pet trust that includes financial arrangements
- With peace of mind about securing their pet's future, more seniors may be encouraged to go ahead and adopt a new furry friend

Editor's Note: This article is a reprint. It was originally published October 25, 2020.

As devoted pet people, we're keenly aware that sharing our hearts and homes with an animal companion means we'll also have to say good-bye to them at the end of their lives — lives that in most cases are much, much shorter than ours. Sadly, many of us have said good-bye over and over again.

Thankfully, as painful as it is to lose a beloved furry (or feathered or finned) family member, most of us work through our grief and decide eventually to bring another pet into our home. However, this isn't always the case with older folks who are concerned that the tables have turned, and their next animal companion might outlive them.

What will happen to their pet in the event of their death or a life-altering disability? This is an unfortunate situation for everyone, because pets often give older folks a reason to get up in the morning, and in addition, seniors tend make excellent pet guardians.

My soon to be 80-year-old mom adopted two obese, senior cats (they came as a pair) last year. She initially had some concerns they could outlive her, but she eventually realized they were about as old as she was (in cat years) and prior to adopting them, she made arrangements for their care if she should pass away first (which is a topic I'll cover shortly).

Despite her reservations, adopting those two cats was the best thing she had done for herself, post retirement. They've have provided her with a brand new and highly enjoyable "day job." This year she has worked diligently to diet them down to a healthier body weight, weaned them on to raw food and designed a senior supplement program for them.

She has also taught them to walk on leashes so they can go outside every day. The cats are healthier and happier than they were a year ago, so it's truly a win-win for both my mom and the kitties.



Mama Becker and Bea, outside on their daily walkabout

An estimated half million dogs and cats are euthanized each year after their owners pass away — owners who, unlike my mom, made no provisions for their care. It doesn't have to be this way, because it's not difficult to make arrangements for an animal companion in the event the owner is no longer able to care for them.

I would encourage older people who want and are able to care for a pet to keep an open mind and have a look at the information that follows. It covers making the necessary arrangements for your furry companion's future care ahead of time. Perhaps it's possible for you to have both another pet and peace of mind that he or she will be cared for in the event you no longer can.

Who Will Care for Your Pet?

The first and most important step in planning for a pet's care when you're gone is choosing who will become her next guardian. You may already have a person in mind and a mutual agreement to step in to care for family pets should it become necessary.

For many of us, however, this is a subject that requires a long, hard look. Sometimes the people closest to us — typically family members or friends — aren't the best choice to shoulder the responsibility of pet ownership.

It's important to give some thought to the specifics of how you want your pet to be cared for after you're gone, and then think about who would be most willing and able to offer that level of care. Some on your short list may not have the time to properly care for a pet. Others may be busy with careers, raising children, etc.

What if you want your dog or cat to continue eating a home prepared diet or receiving acupuncture or chiropractic care? Does the person you have in mind share your general pet care philosophy?

Be clear with prospective guardians about your expectations and the amount of time, effort, and money that will be required to care for your pet — especially if the person you have in mind has never been a pet owner. If at all possible, you want to avoid surprising a family member or friend with pet guardianship, either because you haven't spoken with them about it, or haven't outlined what it will entail.

If your pet goes to someone who isn't prepared or becomes overwhelmed by the work and time involved, he or she could end up relinquishing your beloved companion to an animal shelter. When you decide on your pet's next guardian, it's also a very good idea to line up an alternate caretaker as well, in case your first choice is unable to take your pet when the time comes.

You and your caretaker(s) should discuss your plans in detail, and it's best to have the future owner's name, contact information, and your pet's care plan in writing. Make sure copies of this information are with the caretaker, close family members, regular visitors to your home, and any neighbors you're friendly with. It's also a good idea to leave a copy of the document in a conspicuous spot in your home, especially if you live alone.

If there is no one in your life you feel would be suitable to care for your pet, there are fostering options that may be available to provide a temporary home until a new owner can be found. These include:

- The breeder or shelter you bought or adopted your pet from
- A breed or other rescue organization
- Your local animal shelter
- Your veterinarian
- Your dog walker, pet sitter, or groomer

You'll need to make arrangements ahead of time with one or more of these individuals or organizations to take charge of your pet when the time comes, and a method for notifying them immediately.

Another option, depending on your financial situation, might be a sanctuary, "retirement home," or rescue organization for pets whose owners can no longer care for them.

Pros and Cons of Wills and Testaments When It Comes to Pets

If you fail to assign ownership of your pet in your will or a trust, your animal companion will automatically go to your residuary beneficiary (the person or persons who'll receive everything not assigned in your final legal documents). If you have no will or trust when you die, your pet will go to your next of kin.

When you adopted or purchased your pet, did you sign a contract agreeing to return the animal to the breeder, shelter, or some other entity in the event you can no longer keep him or her? If so, it's a good idea to attach those documents to your will or trust and give a copy to your assigned pet caretaker as well so everyone who may need the information has it.

Your will or testament is one tool you can use to legally arrange for the care of your pet in the event of your death. One or more people who agree to take responsibility for your pet are named in the document, along with any assets you want to leave to that person to help with expenses.

Another option is to leave your pet with one person and the money with another person, with instructions for reimbursing the new owner for pet-related expenses.

Unfortunately, wills are not handled immediately upon a person's death, and settlements can sometimes drag on for years. In addition, specific instructions for a pet's care contained in a will are not enforceable, nor does a will allow for disbursement of monies over the remaining lifetime of the animal.

Why You Also Need a Pet Trust

Including pet care in your will is just the first step. You'll also need a legal document called a pet trust. There are different types of pet trusts. A traditional pet trust, which is legal in all 50 states in the U.S., gives you a great deal of control of your pet's care after your death. You can stipulate, for example:

- The new owner (caretaker/beneficiary)
- The type of care your pet will receive
- The trustee, which is the person who will handle the finances for your pet
- What expenses the trustee will reimburse to the caretaker
- What will happen in the event the caretaker you specify can no longer keep the animal

Another type of trust is called a statutory or honorary pet trust, which is in effect while you're alive as well as upon your death. This type of trust controls how monies are disbursed, including prior to your death if you choose.

A statutory trust, which is also recognized in all 50 states, provides more flexibility than a traditional trust and is the simplest to do, especially if you already know who your pet's caretaker will be after your death, and that person is aware of and agrees with your wishes.

A third type of trust is a revocable living trust, which avoids probate after your death. The benefit of this type of trust is it can eliminate the majority of disputes and challenges to a standard will.

Financial Arrangements for Your Pet's Future Care

You can use cash, life insurance, stocks, bonds, annuities and assets like your home or car to provide funding for your pet, and there are various ways to make the funds accessible to your pet's caretaker after your death. For example, if you have a living trust you can transfer cash or other assets into it yourself. You can also name your trust as beneficiary of your life insurance policy.

I recommend you talk with an attorney or other qualified professional about how to fund your pet's financial future and the proper way to go about it based on your individual financial situation.

For more information and tools to help you plan for lifetime care for your pet, visit [**2nd Chance 4 Pets**](#).

So, as you can see, it's really not difficult to provide for your pet should you precede her in death or become unable to care for her. And pet guardians who set things up ahead of time rest easy knowing their beloved animal companion will be well taken care of after they're gone.

Sources and References

[dvm360 April 14, 2020](#)

[NBC News June 3, 2019](#)
