



Association for Pet Loss and Bereavement

apl.org

You, Your Pet, and the Future

A practical guide for older adults in the US and Canada — and the family members and friends who care about them

Your pet loves you unconditionally. With a little planning, you can make sure that love is returned — no matter what the future holds.

What's Inside

- Why planning ahead matters for older pet owners
- The physical, financial, and housing challenges seniors face
- What happens to your pet if you're hospitalized or pass away
- How to make legal arrangements — simply explained
- Advice for family members and friends
- Resources in the US and Canada
- A planning checklist you can use today



Section 1

Why Planning Ahead Matters

If you are an older adult with a pet, you already know the difference that animal makes in your day. A dog that gets you out for a morning walk. A cat that sits with you in the evening. The comfort of another living creature that depends on you — and that you depend on in return.

But here is a question that too many pet owners put off: what would happen to your pet if you were suddenly taken to hospital? Or if you moved into a care facility that couldn't accommodate an animal? Or if you passed away?

Without a plan, the answer is uncertain. Pets can end up in shelters, placed with people who aren't prepared to care for them, or in situations that cause them real distress. This guide is here to help you make sure that doesn't happen.

Pet owners complete their estate plans at nearly three times the rate of non-pet owners. Love for a pet can be the motivation that gets important planning done.

The Scale of the Issue

Pets are central to the lives of millions of older adults across North America:

- More than half of US adults aged 50 and older own at least one pet (University of Michigan National Poll on Healthy Aging, 2025).
- In Canada, 44% of adults over 55 own a pet (Ipsos / HomeEquity Bank, 2025) — despite 84% recognizing the mental health benefits of pet ownership.
- The majority of older pet owners have dogs (around 70%) or cats (around 50%).
- 83% of US pet owners aged 50 and older say their pets give them a sense of purpose; 71% say their pet helps them enjoy life.

These numbers tell us something important: pets are not a luxury for older adults. For many, they are a genuine source of health, connection, and meaning. That makes it all the more important to protect that relationship — and to plan for your pet's future.

Section 2

Everyday Challenges for Older Pet Owners

Loving a pet doesn't change as we age. The practical realities of caring for one can. This section looks honestly at the challenges that come with pet ownership in later life — and what you can do about them.

Physical Demands and Safety

Walking a large dog, bending to clean a litter box, lifting a pet carrier, or having a small animal underfoot can all create real physical risks — particularly for those with balance problems, arthritis, or reduced mobility.

Fall risk is real. Being pulled by a dog on a leash is one of the most common causes of injury among older pet owners. Smaller pets near your feet can also be a tripping hazard. This doesn't mean you shouldn't have a pet — it means choosing the right one and getting the right support.

- Choose a pet that matches your current physical abilities. Older, smaller, or calmer animals are often a better fit than young, high-energy breeds.
- Look into 'Seniors for Seniors' adoption programs at your local humane society or SPCA, which match older adults with senior pets at reduced or waived adoption fees.
- Use a no-pull harness or hands-free leash to reduce fall risk.
- Ask family, friends, or local volunteers to help with physically demanding tasks like longer walks or heavy litter box cleaning.
- In Canada, ElderDog Canada provides free volunteer support — including dog walking — for older adults. elderdog.ca | 1-855-336-4226

For families:

If your parent or older loved one has a pet, offering regular help with walking, grooming, or vet trips is one of the most meaningful practical supports you can give.

The Rising Cost of Pet Care

Veterinary costs have risen significantly in recent years. In the US, 31% of pet owners aged 50 and older said their pet strains their budget in 2025 — up from just 18% in 2018. Cancer treatment for a dog averages around \$4,100; for a cat, around \$3,800. Emergency surgery or specialist care can run much higher.



- **Pet insurance:** Enroll while your pet is young and healthy for the best rates. Ask whether the policy can transfer to a new caretaker if needed.
- **Payment plans:** Many veterinary clinics offer installment options. Ask before a crisis happens.
- **Low-cost clinics:** Humane societies, SPCA branches, and veterinary college teaching hospitals often offer reduced-cost services.
- **Nonprofit assistance:** In the US, The Pet Fund and RedRover Relief offer financial help. In Canada, contact your local SPCA or humane society.
- **Budget planning:** Build pet care costs — including a contingency reserve — into your retirement budget.

For families:

Offering to contribute to veterinary expenses as a gift — or setting up a small informal pet care fund together — can make a real difference.

Housing: What Happens When You Need to Move?

One of the most stressful moments for senior pet owners is facing a move into a retirement community, assisted living facility, or other seniors housing — and not knowing whether their pet can come along. Pet-friendly senior housing has become much more common, but policies vary enormously, and restrictions can be significant.

- **Independent living communities (55+):** Most commonly allow pets, though they may restrict size, breed, or number.
- **Assisted living:** Many allow pets, but typically require residents to care for their animal independently.
- **Memory care:** Generally the most restrictive. Many communities offer regular therapy animal visits instead.
- **Nursing homes:** Policies vary widely. Some allow pets in rooms; others have community or visiting pet programs.

Key question to ask:

When touring any senior living community: 'What happens to my pet if I am hospitalized or become too unwell to care for them?' The answer tells you a great deal about how genuinely pet-friendly the community is.

In Canada, tenant protections around pets vary by province. A local tenants' rights organization or legal aid clinic can advise on your rights.



For families:

If you are helping an older loved one explore senior living options, research pet policies before visits and help them ask the right questions. Knowing a pet is welcome can be the deciding factor in a very difficult transition.

Section 3

If You Can No Longer Care for Your Pet

This is the section that most people find hardest to think about — but it is the most important one. Planning for what happens to your pet if you are hospitalized, become incapacitated, or pass away is one of the greatest acts of love you can show toward an animal that depends entirely on you.

The Risk of Not Planning

Without a clear plan, your pet's future is left to chance. In practice, this can mean:

- A pet being surrendered to a shelter after a sudden hospitalization, because no one knows who is responsible for its care.
- Family members who are unprepared — or unwilling — to take on a pet, leading to rushed and poorly matched rehoming.
- A pet outliving its owner with no financial provision made for its ongoing care.
- Legal disputes among family members about what should happen to a beloved animal.

'Without proper planning for your pets, their care upon your disability and death will be uncertain. Your beloved pets could be placed in a bad home or even sent to a shelter.' — Estate planning attorney, quoted by AARP

Planning for a Sudden Emergency

Before thinking about wills and trusts, there are some simple steps that can protect your pet immediately — at no cost and with no legal complexity:

- Carry a pet emergency card in your wallet. Include your pet's name, description, medical needs, and the contact details of at least two emergency caretakers.
- Tell a neighbor. Give them a spare key and the contact details of your emergency caretaker.



- Make sure your emergency caretaker knows where food, medications, vet records, and care instructions are kept.
- Put a visible notice on your door or in your wallet: 'I have a pet at home — please contact [name and number] in an emergency.'

For families:

Check whether your older loved one has made these simple preparations. If not, offer to help. It takes less than an hour and could make an enormous difference.

Using a Power of Attorney to Protect Your Pet

A power of attorney (an 'enduring' power of attorney in Canada) authorizes someone you trust to make financial and practical decisions on your behalf if you become incapacitated. To protect your pet, ensure it:

- Explicitly authorizes your agent to spend funds on pet care — food, veterinary treatment, grooming, and boarding.
- Names a specific person who can take physical responsibility for your pet.
- Is paired with a letter of wishes explaining your pet's routine, needs, and preferences in plain language.

A power of attorney covers you while you are alive but incapacitated. For what happens after your death, you need the arrangements described below.

What the Law Says About Pets

In both the US and Canada, pets are legally classified as property. This means you cannot leave money directly to a pet — a pet cannot own assets or be a named beneficiary. But you absolutely can make financial provision for your pet's care through a person or a trust.

Option 1 — Leave your pet to a named caretaker in your will. You name a person to inherit your pet, along with a sum of money intended for its care. This is simple and inexpensive to set up, but the caretaker is not legally obligated to spend the money on your pet.

Option 2 — Establish a pet trust. A pet trust is a legally binding arrangement that sets aside funds specifically for your pet's care and creates a legal obligation for the trustee to use those funds as instructed. This is the most secure option. Pet trusts are recognized across all 50 US states and throughout Canadian provinces, though rules vary by jurisdiction.

A pet trust typically includes: the pet(s) covered; the caretaker (day-to-day care); the trustee (manages and distributes funds); how much money is set aside and how it is to be used; your



specific wishes for your pet's care; and what happens to any remaining funds after your pet passes away.

Simple first step:

Even if you are not ready to see a lawyer, write down your pet's full care details and your wishes in a letter. Keep it with your important documents and tell your family where it is.

Choosing the Right Caretaker

This is one of the most important decisions you will make for your pet. Think carefully about:

- Does this person genuinely love animals — and your pet specifically?
- Are they realistically able to take on the responsibility, given their own health, home, family, and finances?
- Is their living situation suitable — space, no restrictions on pets, no allergies or conflicting animals?
- Are they likely to outlive your pet?
- Have you asked them directly — and had an honest, detailed conversation about your pet's needs?

Always name at least one backup caretaker. Circumstances change — a first-choice caretaker may become ill, move, or simply change their mind.

For families:

If you are the named caretaker for an older family member's pet, make sure you understand what you are agreeing to. Ask about the pet's health, costs, routine, and any known behavioral issues. Being prepared makes it much easier to honor that commitment when the time comes.

How Much Money Should Be Set Aside?

There is no one-size-fits-all answer, but here is a practical way to estimate:

- Start with your pet's current annual costs: food, routine veterinary care, grooming, any medications, and boarding.
- Add a realistic estimate for veterinary costs as your pet ages — older animals typically need more care.
- Multiply by the number of years you expect your pet to live.
- Add a buffer of 20–30% for unexpected expenses.



Speak with your veterinarian for a realistic estimate, and with an estate planning attorney about how to hold and distribute those funds in a way that is legal and enforceable in your state or province.

Section 4

Pets and Cognitive Decline

Research consistently shows that pets can be deeply beneficial for people experiencing early cognitive decline — providing routine, emotional connection, and a reason to stay active. A landmark study published in JAMA Network Open in 2023 found that pet ownership helped mitigate some of the cognitive effects associated with living alone in adults over 50.

But as dementia progresses, the demands of pet ownership can become harder to manage — for the person, for their family, and for the animal. This section is intended to help families navigate this with care and compassion.

The Benefits Are Real

- Pets provide structure and routine, which can be calming and grounding for people with cognitive decline.
- The emotional bond between a person with dementia and their pet is often preserved even when other memories have faded.
- Caring for a pet gives a sense of purpose and usefulness that supports wellbeing and dignity.
- Therapy animal visits in memory care settings have been shown to reduce agitation and improve mood.

When to Start Planning — and Why Earlier Is Better

If you or a loved one has received a diagnosis of dementia or another cognitive condition, now is the time to make — or update — legal arrangements for pet care. Here is why timing matters so much:

Legal capacity. In both the US and Canada, you must have legal capacity to sign a will, trust, or power of attorney. If you wait until cognitive decline is advanced, you may no longer be able to execute those documents. Acting early protects your ability to make your own decisions.



Gradual changes in ability. A person with dementia may gradually lose the ability to reliably feed a pet, recognize signs of illness, administer medications, or keep the animal safe. Family members and caregivers should monitor this gently and regularly.

Safety for both parties. In some cases, a pet — especially a large or energetic one — can inadvertently cause falls or injury to a person with advanced dementia. This is a sensitive conversation, but an important one.

For families:

If you are concerned that a loved one can no longer safely care for their pet, approach the conversation with empathy. The pet may be one of the most meaningful relationships in their life. Look for solutions that preserve that bond — such as moving the pet to a trusted caretaker who allows regular visits — rather than simply removing the animal.

Memory Care and Pets

Memory care communities are generally more restrictive about resident pets than other senior living settings, due to safety and supervision requirements. However:

- Many memory care communities have a 'house' pet cared for by staff, which residents can interact with freely.
- Structured therapy animal visits — where trained animals and handlers visit the facility regularly — are increasingly common and widely regarded as beneficial.
- Some communities allow pets in individual rooms in the early stages of a resident's care, with a reassessment as needs change.

When exploring memory care options for a loved one who has a pet, ask specifically about animal programs. The presence of animals — even without ownership — can make a real difference to quality of life.

Section 5

Pet Loss, Grief, and Wellbeing

For many older adults, particularly those who live alone, a pet is their closest daily companion. The loss of that animal — through death, or through being unable to continue caring for them — can be a profound and painful experience.

Research on pet bereavement finds that grief after losing a pet is comparable in intensity to grief after losing a human loved one. This is not surprising to anyone who has loved an animal deeply. Yet pet loss is often minimized by others, which can leave bereaved owners feeling isolated in their grief.

For Seniors Who Have Lost a Pet

- **Allow yourself to grieve.** The loss is real, and the grief is valid. There is no 'right' amount of time to feel sad.
- **Talk about it.** Share memories with friends, family, or a support group. Many people find that others who have lost pets are the most understanding listeners.
- **Reach out to a pet loss support service.** The Association for Pet Loss and Bereavement offers free, facilitated chat rooms at aplb.org. In the US, the ASPCA operates a pet loss support hotline. In Canada, the Ontario Veterinary College runs a support line open to all Canadians.
- **Be aware of isolation risk.** For seniors who lived alone with a pet, the sudden absence of that daily companionship can significantly increase feelings of loneliness. Family and friends should be especially attentive in the weeks and months following a pet's death.
- **Take your time before getting another pet — but don't rule it out.** When the time feels right, a new animal companion can restore routine, purpose, and joy.

For families:

Check in regularly with an older loved one after they lose a pet. Don't minimize the loss. Offer to go with them to a pet loss support group, or simply be present and willing to listen and remember.

'Seniors for Seniors' Adoption Programs

Many humane societies and animal rescue organizations across the US and Canada run programs that specifically pair older adults with senior pets — animals aged seven years or older. These programs typically offer:

- Reduced or waived adoption fees for qualifying seniors
- Animals that are calmer, already trained, and better suited to a quieter household
- A mutual benefit: older animals are often overlooked in shelters, despite being wonderful companions

Contact your local humane society, SPCA, or rescue organization to ask about Seniors for Seniors programs in your area.

Section 6

A Note for Family Members and Friends

If you are reading this because someone you care about is an older pet owner, this section is for you. The relationship between a senior and their pet is often one of the most important in their life. Understanding that — and supporting it thoughtfully — is one of the most loving things you can do.

How to Start the Conversation

Talking about what will happen to a parent's or grandparent's pet can feel uncomfortable. It touches on aging, incapacity, and death — topics that no one finds easy. But starting the conversation early, while things are calm and plans can be made properly, is far better than making rushed decisions in a crisis.

- Frame it as something you want to get right together: 'I want to make sure we have a plan so that [pet's name] is always looked after, whatever happens.'
- Ask open questions: 'Have you thought about who would look after [pet] if you were in the hospital for a while?'
- Share this guide. Sometimes it is easier to have a conversation that starts with a document rather than out of nowhere.
- Don't wait for a crisis. The best time to have this conversation is before anything is urgent.

Practical Ways to Support a Senior Pet Owner

- Help with walks, grooming, or vet appointments — especially if mobility or driving is becoming difficult.
- Offer to help with the administrative side: finding a vet who does home visits, researching pet insurance, or helping set up a pet emergency card.
- Be willing to be named as an emergency caretaker or backup caretaker — and take that responsibility seriously.
- Help research senior living options that are genuinely pet-friendly before a move becomes urgent.
- After a pet dies, don't minimize the grief. Be present, listen, and check in regularly.

If You Are Concerned About the Animal's Welfare

Sometimes family members are worried that an older loved one can no longer properly care for their pet — because of physical limitations, cognitive decline, or financial strain. This is a genuinely difficult situation that requires sensitivity.

- Before drawing conclusions, observe carefully. Is the pet actually suffering, or is the care simply different from what you would provide?
- Look for solutions that keep the person and their pet together if at all possible. The bond may be providing significant health and wellbeing benefits to the owner.
- Offer concrete, practical help rather than suggesting the pet be rehomed. Most people will accept help much more readily than loss.
- If the situation is genuinely unsafe for the animal, involve the person's doctor, a social worker, or an aging life care manager in the conversation — not just family members.
- If the animal is in immediate distress or danger, contact your local humane society or SPCA for guidance.

Section 7

Your Planning Checklist

Use this checklist to work through the key steps. You do not need to do everything at once — even completing the first few items puts your pet in a much better position.

Right Now — No Cost, No Lawyer Needed

- Write down your pet's full details: name, breed, age, microchip number, vet contact, medications, and diet
- Identify at least two people who could care for your pet in an emergency, and have that conversation with them
- Make a pet emergency card to carry in your wallet or purse
- Tell a neighbor or nearby friend about your pet and give them an emergency contact number
- Write a 'pet care letter' describing your pet's routine, personality, favourite things, and known fears
- Store pet records, vet contact, and your care letter in one accessible place — and tell someone where it is



Legal Arrangements – When You Are Ready

- Contact an estate planning attorney (US) or wills and estates solicitor or notary (Canada)
- Review or update your will to name a caretaker for your pet
- Consider whether a pet trust is right for your situation — especially if you have multiple pets, a long-lived species, or specific care requirements
- Review or update your durable power of attorney (US) or enduring power of attorney (Canada) to explicitly cover pet care
- Estimate how much money to set aside and discuss with your attorney and financial advisor
- Name at least one backup caretaker in all legal documents

Housing and Practical Planning

- Research pet policies at any senior living communities you are considering — before you need to move
- If you are in rented or retirement housing, check whether existing pet policies are clear
- Identify a reliable backup care arrangement if you are hospitalized (pet sitter, boarding, friend or family)
- Look into pet-friendly assisted living options in your area now, so you are not searching in a hurry later

Ongoing – Review Regularly

- Review your plan every 1–2 years, or whenever your circumstances change significantly
- Update your emergency contacts if your caretaker's situation changes
- Update your plan if you get a new pet, or if a pet dies
- Update your plan if you move to a new state or province

Section 8

Where to Find More Information

The following resources are reputable, well-established organizations and websites. They are organized by topic to make it easier to find what is most relevant to you.



Pet Estate Planning and Legal Guidance

United States

AARP – How to Set Up a Pet Trust aarp.org/family-relationships/planning-ahead-pet-estate

Comprehensive plain-language guide for older Americans on pet trusts, wills, perpetual-care programs, and what happens to pets after an owner passes away. Free to access.

2nd Chance 4 Pets 2ndchance4pets.org

Nonprofit dedicated entirely to ensuring pets are cared for throughout their lives. Offers resources on pet trusts, pet protection agreements, and a searchable directory of perpetual-care programs across the US.

Best Friends Animal Society – Estate Planning for Pets bestfriends.org/pet-care-resources/estate-planning-pets-preparing-will-or-trust

Clear, practical guidance on including pets in a will or trust, choosing caretakers, and what to avoid.

American Bar Association – Estate Planning FAQs

americanbar.org/groups/real_property_trust_estate/resources/estate_planning

General estate planning information including pet provisions and trusts. Use lawhelp.org to find a qualified attorney in your state.

National Council on Aging – Estate Planning Checklist ncoa.org/article/estate-planning-checklist

Senior-focused estate planning checklist including provisions for pets, dependents, and powers of attorney. Free to access.

Canada

Willful – Pet Estate Planning Resources willful.co/resources

Canada's leading online estate planning platform with free downloadable guides, checklists, and a pet trust calculator. Affordable online will-writing service available in most provinces.

Canadian Bar Association cba.org

Use the CBA's lawyer referral directory to find a wills and estates lawyer or notary in your province.

MoneySense – Why You Should Set Up a Pet Trust moneysense.ca/save/financial-planning/estate-planning/why-you-should-set-up-a-pet-trust

Canada-focused article explaining how pet trusts work and how to get started.

RBC Wealth Management – Does Your Estate Plan Include Your Pet?

rbcwealthmanagement.com/en-ca/insights/is-your-pet-in-your-will-four-tips-for-your-estate-plan

Five practical tips for including pets in a Canadian estate plan.

Seniors and Pet Ownership

United States



University of Michigan National Poll on Healthy Aging – Pets and Healthy Aging (2025)
healthyagingpoll.org

The most current and comprehensive national survey of older Americans and their pets — benefits, challenges, financial pressures, and attitudes. Free to access and download.

Caring.com – Pet-Friendly Assisted Living Guide caring.com/resources/benefits-of-seniors-owning-pets

Practical guide to navigating pet policies in assisted living and senior housing, written for seniors and their families.

A Place for Mom – Pet-Friendly Assisted Living aplaceformom.com/caregiver-resources/articles/pet-friendly-assisted-living

Expert guidance on finding senior living communities that welcome pets, including what questions to ask and what typical rules and fees to expect.

Canada

ElderDog Canada elderdog.ca

National registered charity providing free volunteer support — including dog walking and temporary fostering — to older adults who need help caring for their dogs. Phone: 1-855-336-4226

HomeEquity Bank – Older Canadians and Pet Ownership (2025)

homeequitybank.ca/media/new-purr-spectives-study

Most recent national survey of older Canadians' attitudes toward pet ownership, conducted by Ipsos.

Financial Assistance for Veterinary Care

United States

The Pet Fund thepetfund.com

Nonprofit providing financial assistance for non-basic veterinary care — cancer, heart disease, orthopedic conditions. Online applications.

RedRover Relief redrover.org/relief

Emergency financial assistance grants for pet owners in crisis, plus a searchable database of other assistance programs.

Humane Society of the United States – Low-Cost Veterinary Care

humanesociety.org/resources/low-cost-veterinary-care

Guide to finding low-cost veterinary services in your community, including humane society clinics and veterinary college teaching hospitals.

Canada

Your Local SPCA or Humane Society spca.com

Search '[your city] SPCA low-cost vet' for reduced-cost clinics, wellness checks, and financial assistance programs for seniors near you.



Paws for Hope Animal Foundation (BC) pawsforhope.org

Financial assistance for veterinary care in British Columbia. Similar regional organizations exist in other provinces.

Pet Loss and Grief Support

United States

Association for Pet Loss and Bereavement aplb.org

Free, facilitated online chat rooms, a directory of pet loss counselors, and educational resources on grief after pet loss. Open to anyone.

ASPCA – Pet Loss Resources aspca.org

Resources, articles, and referrals to pet loss support services across the US, including hotlines run by veterinary colleges.

Cornell University – Pet Loss Support Hotline vet.cornell.edu

Peer-support hotline staffed by trained veterinary students. Available to anyone grieving the loss of a pet.

Canada

OVC Pet Trust – Pet Loss Resources pettrust.uoguelph.ca/petlossresources

Comprehensive collection of pet loss support resources for Canadians: grief counseling videos, printable booklets, and support group referrals. Open to all Canadians.

Ontario SPCA – Pet Loss Support Group ontariospca.ca/pet-loss-support-group

Ongoing online support group for people grieving the loss of a pet. Open to Ontarians and accessible across Canada.

Seniors' Services and Aging Support

United States

AARP aarp.org

The leading advocacy and information organization for Americans aged 50 and older. Extensive resources on estate planning, housing, health, and caregiving. Phone: 1-888-687-2277

Eldercare Locator eldercare.acl.gov

Free US government service connecting older adults and families with local Area Agencies on Aging. Phone: 1-800-677-1116

National Council on Aging (NCOA) ncoa.org

Free resources for older Americans on benefits, health, housing, and financial planning.

Canada

Government of Canada – Seniors

canada.ca/en/services/benefits/publicpensions/seniors.html

Federal hub for seniors' services, benefits, and information, with links to provincial offices.



211 Canada 211.ca

Free, confidential helpline connecting Canadians to local social services including seniors' programs and animal welfare resources. Dial 2-1-1.

CARP (Canadian Association of Retired Persons) carp.ca

Advocacy and information for Canadians aged 45 and older. Resources on estate planning, housing, and aging in place.

If you're not sure where to begin:

- Call 2-1-1 (Canada) or visit eldercare.acl.gov (US) to connect with local resources including low-cost veterinary care, senior support services, and animal welfare programs in your area.
- Contact your nearest humane society or SPCA — typically the best local source for Seniors for Seniors programs, volunteer pet care support, and low-cost vet clinics.

***A little planning today means your pet will always be loved and cared for —
whatever tomorrow brings.***

This guide was prepared using information from the University of Michigan National Poll on Healthy Aging (2025), HomeEquity Bank / Ipsos Survey (2025), AARP, the American Bar Association, the Canadian Bar Association, Wolseley Law LLP, JAMA Network Open (2023), and other publicly available sources. It is AI-generated.

This guide is for general information only and does not constitute legal, financial, or medical advice. Please consult qualified professionals for advice specific to your situation.