If Something Happens to You, What Happens to Your Pets? Learn How to Plan for Them
By Kristen Seymour | March 27, 2015

If something happens to you, what will happen to your pets?

It’s a question many of us think about, at least briefly. But all too often, we don’t follow through and make plans. We assume that a comment made in passing to a friend about taking care of our animals is a firm agreement or that, because we are young and healthy (or just one or the other), we have plenty of time to figure it out.

We're not just talking about planning in case you pass away before your pets do. What happens if you are hospitalized for an extended period of time and can’t care for your pets or contact someone to step in? How about if you’re traveling in an area where communication is unreliable and your return is delayed? Is there someone you could rely on to take care of your pets? And would they know what to do?

A Matter of Life and Death

If you haven't made plans for your pets for whatever reason, you could be placing your pets in a life-or-death situation — literally.

“It’s simple,” Amy Shever, director of non-profit awareness group 2nd Chance 4 Pets, says. “If a pet owner has not planned for the possibility of their pets outliving them, there’s a risk that the pets will end up in a shelter and may or may not find a new family to care for them. More than 500,000 pets are surrendered to U.S. shelters every year simply because pet owners passed away and made no plans for their pets to receive continued care.”

And even if those pets are lucky enough to be re-homed — not exactly a guarantee, as pets who’ve spent their lives in a comfy home don’t always flourish in a shelter environment — the time they spent in the shelter took space away from other homeless pets who might not have the same fortuitous fate.

Three Steps to a Plan

Shever and her organization encourage owners to take three simple steps: First, identify caregivers; next, prepare written instructions regarding your pets' care; finally, set up a fund.

The biggest mistake Shever sees pet owners make is within that first step: when people assume a friend or relative will take over the care of their pets. “Pet owners need to step out of their comfort zone and have the conversation with potential backup caregivers,” she says. “They should make 100 percent certain that someone will take over the care of their pets should that ever become necessary. We highly recommend that, at the very minimum, every responsible pet owner identify and confirm one individual who will commit to providing care and love to a pet owner’s pets should the pet owner pass away or become too ill to care for their pets.”

Written instructions should be thorough, including everyday details (medication, food), as well as veterinary information, health history and other helpful details. (If you need a little guidance, check out this free workbook.) And it’s not just what you say that’s important — it’s also how you provide that information. Saving a copy on your computer or filing it away isn’t likely to be immediately helpful to anyone but you, so you should always have an updated hard copy somewhere obvious and handy. Each time you update your instructions, send a copy to your pet’s potential caregivers or make sure they know where to find it.

In addition to those written instructions, 2nd Chance 4 Pets suggests having an emergency ID card prominently displayed in your home, so that, in the event of an emergency during which you’re unable to give direction regarding your pets, emergency personnel know who to contact and what to do with your animals, even if that’s just letting a neighbor know what's happened.

Setting aside money for your pets may not be considered absolutely necessary in all cases, but it certainly makes life easier for the person taking on the care of your pets. More than 40 states have pet trust laws or statutes in place, and even if a law is not in place, you can still create a traditional pet trust with your attorney — that’s effective in all 50 states.

Sanctuaries and Perpetual Care Programs

It’s not terribly uncommon for people to have no one in their lives who can take their pets — this is especially true for those who are prone to taking on multiple special-needs pets. If you are unable to designate a caregiver, 2nd Chance 4 Pets suggests looking into animal sanctuaries and perpetual care programs, or animal care panels. Sanctuaries and perpetual care programs are designed to take in animals in need of a home, sometimes with the intent of re-homing and sometimes with the understanding the pets will live out their lives there, receiving food, shelter, and medical care.

There’s a wide variety of types of facilities, ranging from shelter-like environments to those that are set up like homes, and there’s a wide range of costs involved as well — the perpetual care program at the Kansas State University College of Medicine requires a minimum endowment of $25,000 for small companion animals, while the Texas A&M University Stevenson Companion Animal Life-Care Center requires endowments between $50,000 and $100,000 by bequest (less if paid in full, up front), depending on the age of the owner. So it’s best for interested owners to do their homework on these facilities well before the time comes to make a final decision.

“A sanctuary or perpetual care program can be a great solution for a pet owner who is unable to identify a committed backup caregiver. [It's] especially important for pets with special needs or if there are a large number of pets in the household,” Shever says. “However, a pet owner needs to thoroughly evaluate the programs they are considering to ensure that the environment is the right place for their pets to live out the rest of their lives. 2nd Chance 4 Pets provides details about hundreds of U.S. programs in addition to providing a comprehensive evaluation checklist on the Resources tab of our website.”

Animal Care Panels

Animal care panels are probably the least-known option of the bunch and are best for homeowners with numerous, hard-to-place animals. Setting up a panel involves choosing a group of people to be responsible for ensuring your pet care instructions are followed throughout the lives of your pets. The pets remain in your home, together, and a caregiver is selected by the panel to live there with them. The caregiver’s duties are outlined in a legally binding document, and members of the panel check in on the health of the pets.

For this to be successful, the owner would need to leave long-term funding, not only for the care of the animals but also for home expenses, including mortgage payments and other potential future costs. The caregiver may be provided with monetary compensation, but, regardless, a separate trustee should be in charge of the trust to avoid any potential conflict of interest.

Though you’re not asking a friend or family member to take on the care of all your pets, there are still quite a few important parties involved in this option, so communication is crucial. In fact, no matter what you decide to do with your pets, it is important that you are as clear as possible about your plans. This was illustrated recently in the case of a dog named Bela: Due to some perceived aggression issues, Bela’s owner requested he be euthanized when she passed away - or that he go to Best Friends Animal Sanctuary. However, the owner had never made arrangements with the sanctuary, and it wasn’t until the story made national news that Best Friends knew anything about it.

Now, let’s go back to that original question: If something happens to you, what happens to your pets? If you don’t have an answer yet, now’s the time to start planning.

Resources available at www.2ndchance4pets.org