



CANADIAN PET WILL & LEGAL CARE KIT

*A complete guide to your
companion's protection*



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1

INTRODUCTION

If your home is like the majority of Canadian households, you are likely living with a pet. A 2022 survey from the Canadian Animal Health Institute (CAHI) found that pet ownership increased in Canada during the COVID-19 pandemic, and now 60 percent of Canadian households report owning at least one cat or dog. From 2020–2022, the number of dogs increased from 7.7 to 7.9 million, and the number of cats grew from 8.1 to 8.5 million. This means that most Canadian homes house not just humans, but our furry companions as well.

Our neighbours in the United States have also seen pet ownership undergo significant transformations in recent years, reflecting evolving societal trends. There, Millennials have emerged as the primary demographic, constituting 33 percent of current pet owners, followed closely by Gen X at 25 percent and Baby Boomers at 24 percent. Younger people own more pets than in previous years.

1. We Spend a Lot on Our Pets

The dedication we have to our pets is further evidenced by the substantial spending we do on them. The surge in pet ownership during the COVID-19 pandemic has coincided with this rise in pet spending. With

the pandemic came a heightened focus on health, too, so many pet owners have enthusiastically embraced pet insurance, premium diets, and preventive treatments to ensure their pets receive optimal care.

While dogs and cats continue to hold the title of the most beloved pets in Canada, the nation's affection extends to a diverse array of companions, from fish to birds.

1.1 Canadian pet spending statistics

Some of the statistics surrounding the money we spend on our pets in Canada may be surprising. Collectively, we spend \$6.6 billion annually on our pets; this includes food and veterinarian bills but also pet sitting and walking services, and many new technologies and items that previous generations might not have deemed necessary expenditures.

1.2 How much does pet care cost?

The annual cost of caring for a pet in Canada varies depending on the type of pet, location, lifestyle, budget, the pet's specific needs, and whether pet insurance is in place.

The average annual cost of caring for a cat, for example, amounts to approximately \$2,700. Adopting a cat can cost as little as \$75, while purchasing a cat from a breeder may range up to \$3,000. Considerations for these types of one-time costs and whether the cat is adopted or purchased from a breeder contribute to the overall expenses. The highest part of the annual cost attributed to cat ownership is dental cleaning, averaging around \$743 per year for those who choose to do it. Veterinarian recommendations based on a cat's health determine the frequency of dental cleanings, ranging from every six months to once every two years. Dental cleanings are sometimes not covered by pet insurance, placing the responsibility for the vet bill on the cat owner.

Average annual cost of caring for a dog in Canada comes in at approximately \$4,000. Dogs tend to incur higher expenses than smaller animals such as cats, due to increased food consumption, additional veterinary procedures, higher likelihood of accidents, and larger pet insurance premiums. Dental care is often something that should be considered for dogs, too.

Pet food is a large and inescapable expense, whether you feed your pet store-brand kibble, a raw diet, or another premium food.

Other pets will have their necessary costs specific to the type of animal and other variables. If you have not yet brought a new pet home, make sure to research what it will need so there are no expensive surprises.

2. Pets Are Good for Our Mental and Overall Health

Despite the costs, research and anecdotal evidence suggest that pets can have positive effects on mental and physical health. Here are some ways in which pets may contribute to our well-being.

2.1 Companionship and emotional support for lower levels of depression and anxiety

Pets, particularly dogs and cats, offer companionship and unconditional love, alleviating loneliness and providing emotional support. Walking a dog or taking a pet to a park can lead to social interactions with other pet owners. This social aspect can help reduce feelings of isolation and foster a sense of community.

Several studies have suggested that pet ownership may be associated with lower levels of depression and anxiety.

2.2 Stress reduction, mindfulness, and relaxation

Interacting with pets, such as stroking a cat or playing with a dog, has been shown to reduce stress levels. The act of caring for a pet and the physical contact involved can trigger the release of oxytocin, a hormone associated with bonding and stress relief. Spending time with pets, such as watching fish swim in an aquarium or listening to a cat purr, can have a calming effect and promote mindfulness, which is the practice of being fully present in the moment.

2.3 Routines and physical activity can lead to better human health

Dog ownership, in particular, encourages physical activity through activities such as walking, running, and playing. Regular exercise is linked to improved mood and reduced symptoms of anxiety and depression.

Caring for a pet involves establishing a routine for feeding, grooming, and exercise. This routine can bring a sense of structure and purpose to a person's day, which can be particularly beneficial for those dealing with mental health challenges.

It's important to note that while many people find comfort and support from their pets, individual experiences can vary. Additionally, pet ownership comes with responsibilities, and it may not be suitable for everyone. Consulting with appropriate mental health professionals and considering one's lifestyle and ability to care for a pet are important factors to consider.

3. So What's This Book about?

Given the sheer number of animals taking up room in our homes and how these creatures manage to take up room in our hearts, too, it's no wonder that we often consider them to be more than pets; they are four-legged family members.

Pet care is now about so much more than just walking, feeding, and visiting vets. Estate planning for pets is a growing area as more people think about what to do for their dogs, cats, and other animals after they're gone.

People are searching for answers to questions such as:

- Who could possibly care for the non-human members of your family as well as you do if you pass away? Is there such a thing as a “pet will”?
- What if you go through a separation or divorce; does your ex-spouse get to keep the dog away from you? What about shared custody? Can you pre-emptively avoid issues here?
- How can you make sure your pets are taken care of, no matter what happens?

Although this guide will focus mostly on dogs and cats, it is not unheard of — perhaps even more common — to take steps to ensure working animals, such as horses, or other animals are taken care of if you can't care for them anymore. (If you are looking for books and contracts regarding equine law, then we suggest consulting lawyer Catherine E. Willson's collection at www.self-counsel.com/books-on-law/canadian-equine-law.html).

This book aims to educate Canadians so that they might make the choices that are best for their pets — their family members who can't speak for themselves — no matter the circumstances.