**Will a Pet Increase Your ROL?**

Are you a dog person or a cat person?

That's the number one question that most retirees thinking about pet ownership need to answer. Your grandkids might fawn over smaller critters and birds ... until they get nipped. Anything larger probably belongs on a farm or a stable you'll visit from time to time. Fish can be soothing to watch ... until they're belly up in that expensive tank you just bought.

Of course, cats and dogs come with their own sets of hassles. Paying for food, toys, and health care can add a significant line item to your monthly budget. Frequent travelers may have to arrange for a pet sitter. And some folks just don't want to deal with the noise, the hair, the drool, or the occasional accident on the carpet.

But seniors who are willing to accept the responsibilities of owning a dog or cat will find that pets can add a lot of Return on Life to retirement.

**1. Pets keep you active.**

Walking, running, hiking, and cycling are activities that are good for seniors and for dogs. Incorporating your new friend's wellness into your own routine can give you that extra motivation to get out of the house when the sky's a little cloudy or you're just not in the mood.

Cats are, well, less ideal exercise companions. Some folks do like to push, pull, or carry their cat carrier with them on walks and runs. But if your cat is too nervous for that, he or she may be better at keeping your mind active. A laser pointer and a ball of string can often lead to some fun and amusing moments. And the simple joy of curling up on the couch with your kitty and a good book could help make reading and learning a more rewarding part of your day.

**2. Pets provide companionship.**

In addition to that snuggle factor, your pets can also make your home feel fuller and livelier. Even if you're single, your cat or dog gives you a friend to eat with, play with, get some exercise with, and relax with every day. A pet can also be an excellent road trip buddy, especially if you're planning [a big tour of the U.S. National Parks](https://www.nps.gov/subjects/pets/index.htm) or other outdoor attractions.

You also don't go more than a few weeks without reading about a "hero dog" who saved an owner from danger. Your dog may never arrest a burglar or drag you out of a burning house. But that famous "sixth sense" can alert pets to trouble. Pets can also become very sensitive to changes in their owners. Distressed barking or meowing could let your neighbors know that you need help but can’t reach your phone.

**3. Pets foster community.**

[According to a study published by Harvard Health](https://www.health.harvard.edu/blog/pets-can-help-their-humans-create-friendships-find-social-support-201505067981), being a pet owner is one of the top 3 ways that people meet others in their neighborhood. Whether you're walking your dog or waving at a cat that's lounging on a windowsill, animals have a way of bringing the people who love them together. Dog parks and group dog walks are a great way for canines and humans alike to socialize while getting some exercise. Animal shelters can be a great place for seniors to look for part-time work or volunteer positions. And if you're looking to grow your online friend list, pet owners have created countless communities on social media where you can seek advice for problem pets or just swap funny cat videos.

Have you started scouting local shelters and breeders in your area? Are you sure your budget and schedule are ready? Before you bring your new furry friend home, we'd be happy to help you review your monthly expenses, your Ideal Week in Retirement, and even your estate plan to make sure that both you and your pets will get the most ROL possible.