

# Dispelling Myths and Overcoming Reluctance About Moving to Personal Care/Assisted Living



PRESBYTERIAN  
SENIOR LIVING

# TABLE OF CONTENTS

Introduction ..... [3](#)

In this Guide ..... [4](#)

Busting the Myths About  
Personal Care/Assisted Living ..... [5](#)

**Myth #1:** *You'll sacrifice independence and privacy if you move to a personal care/assisted living community.*

**Fact:** Freedom and flexibility combined with privacy and support allow communities to offer the best of two worlds. Residents have a private apartment or suite with the support of caregivers nearby.

**Myth #2:** *This type of senior housing is expensive and unaffordable for most retirees.*

**Fact:** By learning more about what is included in the base fees of a personal care/assisted living community, it is easier to see how this choice can be a cost-effective housing solution. A few programs, such as the Aid & Attendance benefit for veterans and spouses, can help finance monthly fees.

**Myth #3:** *Residents have to participate in activities, like bingo and card games, each day.*

**Fact:** Community life centers on individual choice. That means people have the option to join as many or as few activities as they choose. It's a culture designed to nurture wellness on every level.

**Myth #4:** *Personal Care/Assisted living communities are depressing and uninviting.*

**Fact:** This myth might be one leftover from visiting nursing homes of the past. Today's senior living communities usually offer a positive and engaging environment for residents.

Conclusion ..... [10](#)



## Introduction

The myths about personal care/assisted living communities are numerous and varied. Because some are so widely believed, it might result in a person being reluctant to make a change that could actually improve in their quality of life. While there are many outdated ideas and misconceptions about this type of senior living, some are more persistent and damaging than others.



# Inside this Guide

This guide was created for you by the team at [Presbyterian Senior Living](#) (PSL). Inside, we'll dispel four of the most common myths about personal care/assisted living communities. We'll set the record straight by sharing the benefits communities like these have to offer.



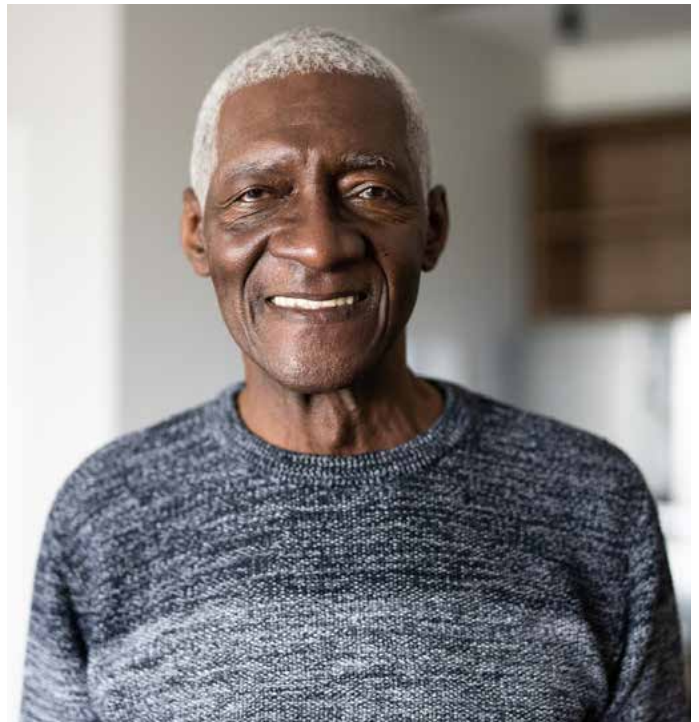
# Busting the Myths About Personal Care/Assisted Living

Older adults have considerably more options for personal care/assisted living than in the past. From stand-alone communities to those that are part of a life plan community, this level of care is available in a variety of settings. For some families, the sheer number of choices can be overwhelming.

What might add to the confusion are the myths and misconceptions about what a personal care/assisted living community is and what it isn't. That's why the team at PSL thought it would be helpful to tackle some of the most common mistaken beliefs.

**Myth #1:** ***You'll sacrifice independence and privacy if you move to a personal care/assisted living community.***

**Fact:** This myth can be a reason that older adults are reluctant to move to a personal care/assisted living community. Adult children may not realize how important privacy and independence are to an aging parent, even when it's obvious they need assistance with the tasks of daily life.

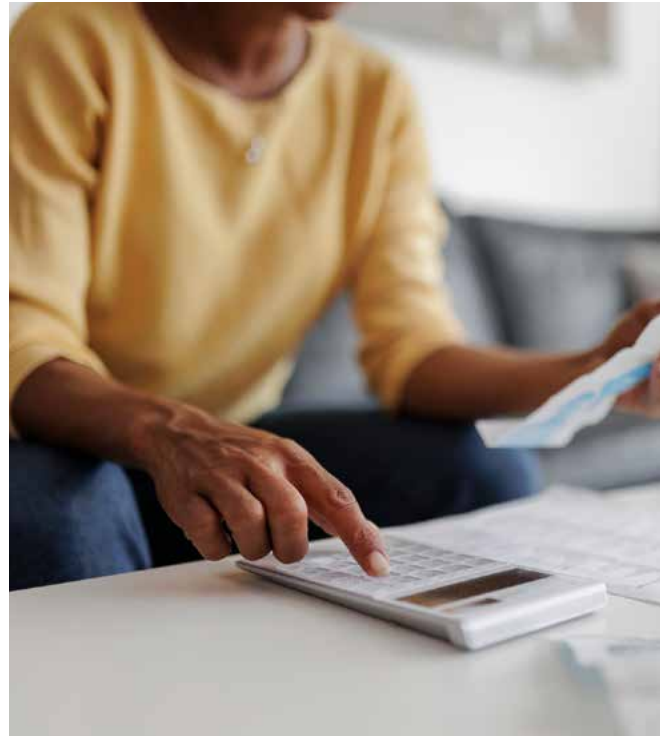


The reality is that community life actually promotes independence and protects privacy. Residents have their own private suite or apartment with the support of caregivers nearby. Caregivers provide only the amount of assistance each resident wants and needs to safely maintain their independence. It's a type of care that combines support with freedom, flexibility, and privacy.

**Myth #2:** *This type of senior housing is expensive and unaffordable for most retirees.*

**Fact:** Older adults and their families often think the most cost-effective housing option is to remain at home. While this misconception is easy to understand, it's definitely not accurate. Even when a person's mortgage is paid in full, there are many more expenses associated with home ownership and aging in place in a private residence. Here are some to consider:

- Property taxes
- Homeowner's insurance
- Utilities, internet, and cable
- Appliances including repairs and replacement
- Household maintenance (i.e., roof, furnace, air conditioner)
- Lawn care and snow removal services



Beyond the maintenance of a home, as a person's health declines, there are often additional expenses a family may encounter. In-home care is one. This support is frequently utilized to help an older adult take a shower, grocery shop, prepare meals, plan menus, manage continence care, or to perform tasks a family caregiver might be struggling with.

Another potential cost to be mindful of is the need for home modifications. Wider doorways, step-free showers, grab bars, and ramps are a few of the common changes that are often required to allow a person to safely age in place in a private home. Depending on the area of the country in which you live and how extensive the modifications might be, these expenses can be significant.





Here are some of the amenities and services that are included in a personalcare/assisted living resident's monthly fee:

- Three nutritious meals each day
- Around-the-clock caregivers
- Utilities and basic cable television
- Daily activities and wellness programs
- Scheduled transportation services
- Housekeeping and maintenance

Don't overlook financing options that may make this type of senior living even more affordable. Here are a few programs to discuss with the team at any of the communities you are considering:

- Applying for the Aid & Attendance Benefit for veterans and spouses
- Utilizing a senior's long-term care insurance, if applicable
- Working with a life settlement company to sell a life insurance policy
- Securing a short-term bridge loan to liquidate assets at the most beneficial time

When you factor all of this into the equation, it's easier to understand how this value-based living option is worth considering.

**Myth #3:** *Residents have to participate in activities, like bingo and card games, every day.*

**Fact:** While residents are always encouraged to socialize and spend time with friends and neighbors, no one is ever required to attend any of the recreational activities that are available. Yes, events like bingo and card games are popular at many communities, but there are many other kinds of activities that are offered each day. From computer classes to group outings, fitness programs, and clay and fine art studios, the resident activity calendar is rich with opportunities to join. When moving to a personal care/assisted living community, you or a loved one can be as active and engaged as you choose to be.





At Presbyterian Senior Living (PSL), we are committed to creating a culture that promotes and nurtures well-being on every level. We call it, Thrive Wellness. This is a collaborative approach to living that finds residents working hand-in-hand with team members to craft programming that incorporates six dimensions of wellness: social, vocational, physical, spiritual, emotional, and intellectual.

**Myth #4: *Personal Care/Assisted living communities are depressing and uninviting.***

**Fact:** This myth is easy to overcome with a visit to a personal care/assisted living community. You'll quickly notice the vibrant, engaged lifestyle residents enjoy during your tour. Today's senior communities are far from being depressing or uninviting.

Visitors typically see both formal and informal resident gatherings happening all around the campus. It might be friends laughing over a cup of coffee in the dining room or a morning exercise group starting the day off right.

You'll also observe that team members and residents know and greet one another by name. They ask about one another's lives and families and are invested in one another's health and happiness. It creates the type of environment that makes people feel at home.





## Conclusion

Ready to learn more? The best way to do that is by calling a PSL community in your desired location to schedule an in-person visit. You'll have a chance to tour the campus, meet residents and staff, and have all of their questions answered. Click the link below to learn more about Personal Care and Assisted Living at PSL and find a location near you!

[Learn More Here](#)





PRESBYTERIAN  
**SENIOR LIVING**

One Trinity Drive E.,  
Suite 201  
Dillsburg, PA 17019

**717.502.8840**

[www.psl.org](http://www.psl.org)