

The Link Between Retirement Security and Long-Term Care

SOA Resource Handout

1) SOA's Managing the Impact of Long-Term Care Needs and Expense on Retirement Security Monograph

The collection of papers in this monograph explores the impact of long-term care needs and expense on retirement security from a variety of aspects. *The monograph can be found at:*

<http://www.soa.org/Library/Monographs/Retirement-Systems/managing-impact-ltc/2014/mono-2014-managing-ltc.aspx>

The following is a list of the monograph papers organized by major themes.

Big Picture

- The Impact of Long-Term Care Costs on Retirement Wealth Needs
Vickie Bajtelsmit and Anna Rappaport
- How American Society will Address LTC Risk, Financing and Retirement
John Cutler

Caregiving, Family, Health

- Improving Retirement by Integrating Family, Friends, Housing and Support: Lessons Learned From Personal Experience
Anna Rappaport
- The 65+ Age Wave and the Caregiving Conundrum: The Often Forgotten Piece of the Long-Term Care Puzzle
Sandra Timmerman
- Long-Term Benefits May Reduce End-of-Life Medical Care Costs
Stephen Holland, Sharrilyn Evered, and Bruce Center

Insurance

- Home Equity and At-Need Annuities—A Dynamic Long-Term Care Funding Duo
Steve Cooperstein
- An Overview of the U.S. LTC Insurance Market (Past and Present): The Economic Need for LTC Insurance, the History of LTC Regulation & Taxation and the Development of LTC Product Design Features
Larry Rubin, Kevin Crowe, Adam Fisher, Omar Ghaznawi, Richard McCoach, Rachel Narva, David Schaulewicz, Thomas Sullivan, and Toby White

International

- How Adequate is Long-Term Care Protection in Developed Countries?
Doug Andrews

Ideas for the Future

- Financing Future LTSS and Long Life Through More Flexible 401(k)s and IRAs
Karl Polzer
- The American Long-Term Care Insurance Program (ALTCIP)
Paul Forte
- Home Equity: A Strategic Resource for Long-Term Services and Supports
Barbara Stucki
- An Affordable Long-Term Care Solution Through Risk Sharing
Kailan Shang, Hua Su, and Yu Lin

2) Land this Plane: A Delphi Research Study of Long-Term Care Financing Solutions

This study, using the Delphi method, explores the opinions of various Long-Term Care experts and stakeholders on a wide range of LTC financing issues and potential solutions. *The study can be found at:*

<http://www.soa.org/Research/Research-Projects/Ltc/research-2014-ltp-ltc.aspx>