

## **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>