drawn from the Finance, Cognition, and Health in Elders Study. In-depth, one-on-one interviews were conducted. Interview transcripts were analyzed using an iterative, data-driven, thematic coding scheme and emergent themes were summarized. Categories of financial exploitation included (a) investment fraud, (b) wage theft/money owed, (c) consumer fraud, (d) imposter schemes, and (e) manipulation by a trusted person. Themes emerged around perceived causes: (a) element of trust, (b) promise of financial security, (c) lack of experience or awareness, (d) decision-making, and (e) interpersonal dynamics. Perceived consequences included negative and positive impacts around (a) finances, (b) financial/ consumer behaviors, (c) relationships and trust, (d) emotional impact, and (e) future outlook. These narratives provide important insights into perceived financial exploitation and experiences.

THE CAREGIVER IDENTITY IN CONTEXT: CONSEQUENCES OF IDENTITY THREAT FROM SIBLINGS
Marissa Rurka, J Jill Suitor, and Megan Gilligan. University of Michigan - Center for Health and Research Transformation, Superior Charter Township, Michigan, United States, 2. Purdue University, West Lafayette, Indiana, United States., 3. Iowa State University, Ames, Iowa, United States

We draw from theories of identity and stress to examine the impact that siblings have on caregivers’ psychological well-being. Using data collected from 404 caregivers nested in 231 families as part of the Within-Family Differences Study, we conduct mediation analyses to examine whether perceived sibling criticisms are associated with caregivers’ depressive symptoms (a) directly and/or (b) indirectly through sibling tension. Qualitative data from the same caregivers give insight into the processes underlying statistical associations. We found an indirect relationship whereby perceived sibling criticisms were associated with greater sibling tension, which in turn was associated with higher depressive symptoms. Qualitative interviews show that efforts to mitigate the negative impact of sibling criticisms can lead to caregiver strategies that fuel sibling tension. These findings demonstrate how identity processes, as well as the family networks in which caregiving takes place, shape the experiences and consequences of parent care.

ADULT CHILDREN’S EDUCATIONAL ATTAINMENT AND PARENT HEALTH IN MID- AND LATER LIFE
Christopher Dennison, and Kristen Schultz Lee, University at Buffalo, SUNY, Buffalo, New York, United States

While intergenerational models of adult health contend that children’s educational attainments influence the health of their parents, background characteristics that predict both can confound the results. Data from the National Longitudinal Study of Adolescent to Adult Health Parent Study are used to examine how having no children who completed college influences parents’ self-rated health and depressive symptoms. We use propensity scores to assess this relationship net of potential confounders and test for heterogeneity in the consequences associated with having no children who completed college. Having no children who completed college is negatively associated with parents’ self-rated health and positively associated with depressive symptoms. Among parents with the highest propensity for having no children who complete college, the consequences on depressive symptoms are greatest. These findings are important given the call for investments in children’s educational opportunities as a vehicle for promoting health among adults and their older parents.

THE ECONOMIC CONSEQUENCES OF GRAY DIVORCE FOR WOMEN AND MEN
I-Fen Lin, and Susan Brown, Bowling Green State University, Bowling Green, Ohio, United States

Surprisingly little is known about the consequences of gray divorce (after age 50) and how women and men fare economically during the aftermath. Using longitudinal data from the 2004-2014 Health and Retirement Study, we estimated hybrid fixed/random effects models comparing women’s and men’s economic well-being prior to, during, and following gray divorce and subsequent repartnering. Women experienced a 45% decline in their standard of living, whereas men’s dropped by just 21%. These declines persisted over time for men, and only reversed for women following repartnering, which essentially offset women’s losses associated with gray divorce. Both men and women experienced roughly a 50% drop in wealth. Although repartnering seems to reverse most of the economic costs of gray divorce for women, few form new co-residential unions after divorce. This study offers insight about the financial aftermath of gray divorce, which is likely to contribute to growing economic disadvantage among older adults.

MEASURING OLDER ADULT LONELINESS ACROSS COUNTRIES
Lauren Newmyer, Ashton Verdery, Rachel Margolis, and Lea Pessin, 1. The Pennsylvania State University, University Park, Pennsylvania, United States, 2. Western University, London, Ontario, Canada

The topic of older adult loneliness commands increasing media and policy attention around the world. Are surveys of aging equipped to measure it? We assess the measurement of loneliness in large-scale aging studies in 31 countries. In each country, we document available loneliness measures, examine correlations between different measures, and assess how these correlations differ by gender and age group. There is substantial heterogeneity in available measures of loneliness across countries. Within countries with multiple measures, the correlations between measures are high (range .38-.78). Differences by age and gender group are relatively small. Correlations between loneliness measures and living alone and being without a spouse are positive and similar in magnitude across countries, supporting construct validity. We establish that even single-item measures of loneliness contribute meaningful information in diverse contexts, with reliable and consistent measurement properties within many countries.

SESSION 4080 (SYMPOSIUM)

MULTIDIMENSIONAL CONSTRUCTS OF SLEEP IN OLDER ADULTS
Chair: Christopher Kaufmann Discussant: Katie Stone