practitioners and examined the image of the elderly and the related factors that intergenerational exchange through kendo brings to the junior high school members. Kendo is one of the traditional Japanese martial arts. The subjects in this research were 193 players who practiced with the elderly kendo practitioners in Osaka prefecture. As a result of factor analysis to clarify the structure of the image, the "evaluation" factor and the "activity / competence" factor were extracted as in the previous research, and it was suggested that the junior high school players generally had positive image regarding the elderly practitioners. As a result of logistic regression analysis to clarify the factors related to the high/ low scores in the image of elderly kendo practitioners, "evaluation" factor showed a significant relationship between "intimacy with elderly practitioners" and "empathic interest", and "activity / competence" factor indicated a significant relationship between "gender" and "intimacy with elderly kendo practitioners." Although it is pointed out that the traditional style of kendo and the image of elderly kendo practitioners have a negative impact on children, it may be possible to control these factors through an appropriate guidance and approach depending on the children’s stage of growth.

EXAMINING THE EXPERIENCES OF ADULT LEARNERS IN HIGHER EDUCATION
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In the last decade, there has been a shift of more non-traditional adult learners returning to pursue undergraduate education. Though traditional age students are in the majority, a rising population of adult learners has been steadily increasing. They are typically students who are 25 years and older, attend part-time, work full-time, and tend to juggle family or dependent demands with schoolwork. Studies show that these adult learners are at high-risk for academic underachievement and dropping out. However, educational institutions still operate with the same traditional learning paradigm that they previously used (without acknowledging the wealth of life experiences that adult learners bring), leading us to the question of how adult learners perceive their academic learning experiences. In this study, 171 adult learners (students aged 25 and older at the time of matriculation) at a regional college in Atlanta, participated in an online survey that examined their academic experiences, specifically meaningfulness of coursework, course delivery approaches, and the advantages as well as disadvantages of being an adult learner. Majority were females (83%), and the ethnic breakdown was as follows: White (41%), African American (26%), Hispanic (12%), and 22% reported other. Results of this study indicate that academic institutions need to pay attention to the learning experiences of this burgeoning student population. Understanding their perspectives on their academic experiences hold major implications for long-term meaningful change in academia.

GRANDPARENTS AND PARENTS: AN ESSENTIAL PARTNERSHIP FOR LONGEVITY SOCIETIES
Paris Strom, Auburn University, Auburn University/Auburn, Alabama, United States

This presentation hypothesizes that an innovative collaboration by the adult generations will be necessary to enable conditions needed for family success in a longevity society. Unprecedented challenges of parents and grandparents are examined. Reasons why adults have to regard youth as a source of learning about their unique experiences in an age-separated society are explained. International curriculum development studies to support families of children from birth through adolescence are described. A curriculum that provides a common knowledge base about child and adolescent guidance is proposed to harmonize efforts of adults to support younger relatives. Curriculum for retirees should focus on continuing responsibilities other generations expect of them, learning about the lives of younger family members, and gaining awareness of parenting practices to reinforce lessons. Training volunteers in assisted living and long-term care facilities to be indigenous leaders of grandparent classes is discussed as a practical way to offer relevant learning and improve social support. Instruments are examined that assess ethnic relationships between adult generations, adults and adolescents, and track results of education intervention.

THE FUTURE OF AGING IN A LONGEVITY SOCIETY: A COURSE FOR HIGH SCHOOL AND COLLEGE STUDENTS
Paris Strom, Auburn University, Auburn University/Auburn, Alabama, United States

Americans, on average, can anticipate living 85 years or perhaps 100 if born in this millennium. This extension of the lifespan has introduced a new stage of human development presenting unfamiliar challenges to policy makers, health care providers, employers, religious institutions, families, individuals, and schools. Education about longevity should begin in adolescence (ages 10-20) with the merger of science, experiences of older generations, and imagination of youth. Content of this online course focuses on the years after adolescence: early adulthood, middle age, retirement, and old age. After reading each of the 16 lessons, cooperative learning teams conduct structured interviews with older relatives, friends or neighbors who are further along in life’s journey. All the lessons are augmented by ‘what do you think?’ tasks used to motivate discussions, structure interviews, decide on reasoning and problem-solving scenarios, identify key concepts to apply, group lesson reviews, and self-evaluation for comparison with peers. If society wants to encourage adolescents to appreciate their national and ethnic heritage, benefit from learning how older generations see situations and interpret current events, and acknowledge the common need for maturity and spiritual development, then older people should become resources for education about longevity.

Session 9230 (Poster)

Elder Abuse and Neglect

CHARACTERISTICS OF FINANCIAL EXPLOITATION IN A SAMPLE OF ISRAELI OLDER ADULTS
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Financial exploitation (FE) negatively affects wellbeing in older adulthood. However, characteristics of FE and its health correlates remain poorly understood. In this study, 138 Israeli older adults answered questions regarding FE history, and completed physical and mental health questionnaires. Of 138 participants, 23 reported a history of FE. FE participants were older (M birth year = 1950.35; sd = 9.65) than non-FE participants (M birth year = 1953.79; sd = 6.06; p = 0.028) and reported lower household income (p=0.001). Groups did not differ in education level or sex breakdown. The FE group reported older subjective age (p = 0.022), worse subjective cognition (p = 0.007), more depressive symptoms (p<0.002), and marginally higher anxiety symptoms (p = 0.099) than the non-FE group. Groups did not differ in reported levels of social support or number of medical conditions. When covarying for age, differences between groups in subjective cognition and depressive symptoms remained significant (ps ≤0.022), while subjective age differences became marginal (p = 0.07). The FE group responded to follow-up questions regarding FE experiences. Reported perpetrators included companies/businesses (most commonly reported, 30%), strangers, friends/neighbors, service providers, and family. Eleven reported losing 100 NIS to 10,000 NIS, and 10 reported losing 10,001 to over 100,000 NIS. Additionally, six FE participants reported that the FE is ongoing, and two reported additional FE experiences. Findings suggest that FE is related to mental and physical health of older adults. Findings also provide preliminary information regarding characteristics of FE in a sample of Israeli older adults.

COGNITIVE OVERLOAD: HOW TO PROTECT OLDER ADULTS FROM DIMINISHED FINANCIAL DECISION-MAKING CAPACITY

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The aging population in the US poses a major threat to the financial security of older adults and their families. Millions of older adults will need to successfully navigate a multitude of financial and legal issues if they are to safely manage their assets while they are alive, and then securely transfer trillions of dollars to their heirs in accordance with their wishes. But most older adults are less healthy than their younger counterparts, and 25% or more over 65 are likely to suffer from diminished decision-making capacity. In short, older adults in the US will have to make some of the most important financial decisions of their lives just as their decision-making capacity is in decline. We offer recommendations to make it easier for financial services firms, medical professionals, non-profit organizations, and technology companies to work together to find better solutions for managing the complex issues around diminished decision-making capacity that is only likely to worsen in the years ahead.

ELDER FAMILY FINANCIAL EXPLOITATION: FAMILY RELATIONSHIPS ARE NEVER THE SAME

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Millions of families are affected by elder family financial exploitation (EFFE), but the consequences for lifelong intergenerational family relationships and family functioning remain largely unexamined (i.e., parent/child, siblings). This study examines the consequences of experiencing EFFE on the quality of family relationships from the perspective of non-victim, non-perpetrator concerned family members (CFMs). Data from a larger EFFE mixed-methods study were utilized. A voluntary sample of 28 CFMs who had experienced EFFE participated in semi-structured, in-depth interviews and brief surveys. Analysis included identifying quality of family relationship themes from data related to differences EFFE has made in their family. Participating CFMs were primarily adult children of older victims, and siblings of the primary perpetrators. The findings reflect three patterns of changes in quality of family relationships between the CFMs and other family members, including: (a) Restoring trust and recovery within the family, (b) Alliances and taking sides, and (c) Estrangement and cutoff. While families were never the same after experiencing the exploitation, for some was a healing process to accept the family situation and restore and repair trust. Redefining who would be family moving forward was a focus for some families when perpetrators and CFMs took sides and formed allies with others. In the most dramatic changes, siblings, parents and others became cutoff and isolated from other family members. While a loss of relationship quality was common, strengthening of relationships also occurred. Understanding EFFE from an ecological family systems perspective can help to inform needed EFFE interventions, both processes and outcomes.

EXPLAINING ONLINE FRAUD VICTIMIZATION OF OLDER ADULTS VIA CYBER ROUTINES AND LIFESTYLES

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The paper compares victim group characteristics: the differences between individuals under 55 and 55 and older, victimized by online fraud committed by a stranger. We test Cyber-Routine Activities Theory (cyber-RAT; Choi, 2008). In addition to active online lifestyle and computer familiarity, we include in the analysis independent variables such as living arrangements, occupation, and the willingness to report and ask for help. A representative sample of US citizens 18 or older was collected using a Dynata research panel in October 2020. We utilized one-way ANOVA on ranks for testing whether older and younger victims’ characteristics can be derived from the same independent variables. We find that older victims differ in characteristics from younger victims. Those who live alone or in a marriage with no children, and retired are significantly less victimized by online fraud than those who live with a partner and children and having full-time jobs. Besides, they are less likely to report their victimization, and their online activities and computer familiarity make them more vulnerable to online fraud than younger adults. Our findings suggest that older victims need prevention and intervention solutions designed especially for them. In an aging society, individuals will be increasingly active online and in the job market. Employers must provide internet security training for employees on manipulative online scams. Crime prevention programs must include...