Aging in place is a goal for many older adults. As many older adults own their homes, strategies designed to promote aging in place must account for threats to the financial sustainability of ownership and occupancy later in life. One such threat is property taxes, which have risen substantially in many metropolitan areas over the last decade as home values soar. Property tax relief programs offered by state and local governments are designed to ease the housing cost burden of older adults. Yet, recent research indicates that such programs do little to ensure affordability for low-income homeowners. This study reviewed local property tax relief programs and interviewed local older adult homeowners and housing professionals to understand the circumstances of older adult homeowners in one growing U.S. County. Four major themes emerged from the interviews: housing market dynamics, personal finances, local housing resources, and wellbeing. Results indicate that unaffordability is a growing concern among older adult homeowners and service providers alike. Current property tax relief programs are thought to do little to reduce the cost burden posed by property taxes. Implications for social policy include expanding eligibility criteria and indexing the benefit to a local economic metric so that the relief remains relevant in areas with dynamic markets. Implications for practitioners include understanding the property tax relief programs in one’s area and referring clients when appropriate.

DISABILITY STATUS, FINANCIAL STRAIN, AND SUBJECTIVE HEALTH AND WELL-BEING FOR PEOPLE WITH LTSS NEEDS IN CALIFORNIA

Lei Chen1, Kathryn Kietzman2, and Fernando Torres-Gil2, 1. University of California, Los Angeles, Los Angeles, California, United States, 2. University of California, Los Angeles (UCLA), Los Angeles, California, United States

Many people with needs for Long-Term Services and Supports (LTSS) are vulnerable to financial strain, a chronic economic stressor that may negatively affect a person’s well-being. This study examines the extent to which financial strain mediates the relationship between people’s disability status and subjective health and well-being, controlling for select demographic characteristics. Disability status refers to the intensity of disabilities that people report, including cognitive impairments, and/or difficulties performing activities of daily living and/or instrumental activities of daily living. Financial strain measures the number of challenges that participants incurred during the last year in acquiring food, housing, health care, and other basic needs. We use the first cycle of data (2019-2020) from the California Long-Term Services and Supports (LTSS) survey, merged with select data from the California Health Interview Survey (CHIS) (N = 2,030). Drawing from Pearlpin’s Stress Process Model, we use Conditional Process Analysis (CPA) to examine the hypothesized mediation relationships. Findings show that the intensity of disability status has a direct association with self-rated health (c’ = -.2054, p < .0001) and psychological distress (c’ = .7247, p < .0001). Furthermore, financial strain experienced by people with LTSS needs mediates the relationship between their disability status and 1) self-rated health (ab = -.0178, BootCI= -.0285 to -.0082) and 2) psychological distress (ab = 0.19, BootCI= .1323 to .2648). These results have policy and practice implications for national and state programs, such as Medicaid, the Universal Basic Income (UBI) program, and the Master Plan for Aging in California.

FOOD INSECURITY AMONG OLDER ADULTS WITH A HISTORY OF INCARCERATION: A MIXED METHODS STUDY

Rodlescia Sneed1, and Tamara Jordan2, 1. Wayne State University, Detroit, Michigan, United States, 2. Michigan State University College of Human Medicine, Flint, Michigan, United States

The purpose of this study was to use a mixed methods approach to describe the association between history of incarceration (HOI) and food insecurity (FI) among older adults. Quantitative data were obtained from the Health and Retirement Study, a population-based study of community-dwelling adults (n=12,702) aged >50. Qualitative data were obtained via key informant interviews with formerly incarcerated older adults and the human service providers serving them (n=15). Multiple logistic regression was used to estimate the association between HOI and FI, adjusting for demographic variables. HOI was associated with increased odds of FI (OR 1.83; 95% CI 1.52-2.21). Race/ethnicity moderated the association between history of incarceration and food insecurity, with effects observed among Non-Hispanic Blacks (OR 1.78; 95% CI 1.29-2.46) and Whites (OR 2.27; 95% CI 1.74-2.97), but not Hispanics (OR 1.11; 95% CI 0.69-1.77) or those of other racial/ethnic groups (OR 1.79; 95% CI 0.71-4.52). Explanations for the association between HOI and FI obtained from qualitative interviews included ineligibility for food assistance programs due to felony conviction, lack of safe places to store healthy food, and difficulty using technologies needed to enroll in food assistance programs. The most common barrier associated with inaccessibility to healthful foods for this population, according to interviewees, is ineligibility for food assistance programs. FI is an important issue among older adults with a HOI. Re-examination of policies and procedures for accessing food assistance programs may be needed to reduce FI in this population.

RECESSION EVENTS AND SLEEP PROBLEMS IN MIDLIFE AND AGING ADULTS

Aarti Bhat1, Jose Diaz2, and David Almeida2, 1. The Pennsylvania State University, State College, Pennsylvania, United States, 2. The Pennsylvania State University, University Park, Pennsylvania, United States

Adverse economic events can negatively impact aspects of health, including sleep quality. Poor sleep can increase risk of developing or exacerbating health conditions such as cardiovascular and metabolic disease, cancer, and suicidal ideation. It is critical to examine how economic hardships may amplify health disparities in midlife and aging, a rapidly growing demographic in the U.S. This study examines the effect of recession hardships on sleep issues in midlife and aging adults using waves 2 and 3 of the Midlife in the United States study (MIDUS; N = 2602; M age = 63.47;
56.99% women; 15.76% Black). Participants reported chronic sleep problems experienced in the past year, alongside frequency of experiencing sleep disruptions (trouble with onset, maintenance, feeling unrested). Participants also reported economic impacts (financial, housing, and job-related) experienced in the aftermath of the recession; with 75.56% reporting at least one adverse recession event. Regression indicated that recession events were significantly associated with higher odds of chronic sleep problems and high frequency sleep disruptions in wave 3, even when controlling for sleep problems in wave 2. When examining race and age as moderators, Black participants who experienced adverse events were more vulnerable to chronic sleep problems than white participants, whereas age showed no significant interactions. Results indicate that adverse economic events can impact sleep quality for midlife and aging adults, and that policy mitigating economic effects on sleep may especially benefit Black adults. Subsequent analyses will examine the effect of recession events on daily sleep patterns.

THE EFFECTS OF HOUSING AND LIVING STANDARDS ON LONELINESS AND SOCIAL EXCLUSION AMONG OLDER PEOPLE
Charles Waldegrave¹, Chris Cunningham², Catherine Love³, and Giang Nguyen³, 1. Family Centre Social Policy Research Unit, Lower Hutt, Wellington, New Zealand, 2. Research Centre for Maori Health and Development, Wellington, Wellington, New Zealand, 3. Family Centre Social Policy Research Unit, Wellington, Wellington, New Zealand

Introduction: Housing security is a likely indicator of loneliness (Gierveld et. al. 2015, Gonyea et. al. 2018) but there are few studies that focus specifically on the relationship between the two. This paper presents findings from a New Zealand Ageing Well National Science Challenge research programme that presents findings on the impacts of housing and living standards on loneliness and social exclusion. Method: This presentation will provide results from a study of 200+ Māori (indigenous New Zealanders) aged 50 years and over. Key questions around loneliness and social isolation were co-created with the participants and responses compared with standard international scales to help identify both universal aspects of loneliness and culturally specific aspects. Questions relating to housing security, affordability, living standards and neighbourhood safety were also asked. Regression analysis was used to test the statistical significance of the various relationships between differing aspects of housing and loneliness.

Results: The results demonstrate statistically significant relationships between housing quality, affordability, living standards and neighbourhood suitability with both the universal and culturally specific scales of loneliness. Overall greater housing security and quality was shown to be negatively associated with loneliness, which suggests it contributes to the reduction of loneliness.

Conclusion: Addressing the quality of social connections has often been seen as the key way to address loneliness. The results of this study suggest housing security and living standards play an important role in people’s perception of loneliness and their experience of it, as well.

SESSION 3780 (SYMPOSIUM)

IMPLEMENTATION RESEARCH: INTERGENERATIONAL PROGRAMS ACROSS UNIVERSITY SETTINGS
Chair: Jill Juris Co-Chair: Skye Leedahl Discussant: Natalie Douglas

Implementing intergenerational programs within university settings has been associated with benefits for all generations involved, which often includes young children, university students, and older adults. However, from conceptualization to pilot testing to evaluation, challenges and opportunities present themselves. This symposium will highlight implementation realities for intergenerational programs within higher education settings. This symposium will specifically address dimensions of: geography (rural versus urban), modality (such as in-person, virtual, or a mix), community/university partnerships, and scholarships for faculty balancing instruction and research demands. Addressing stages of implementation, the papers reflect a continuum from pre-planning to pilot to more advanced stages of implementation. First, Lisa Borrero will highlight challenges and opportunities of conceptualizing fully online intergenerational programming, including the pre-implementation planning, execution, and evaluation stages. The second paper from Ladan Ghazi Saidi will describe pre-implementation tasks completed to establish interest in intergenerational programming in a rural setting, as well as challenges stemming from the pandemic. Third, Jill Juris and colleagues will highlight an online intergenerational technology program offered from a rural Western North Carolina university that began implementation during the pandemic. Fourth, Rachel Scrivano and colleagues will describe a community-based participatory research method that bridged the gap between expectations and reality of implementing a 5-year intergenerational program focused on healthy food access. The fifth paper from Skye Leedahl and colleagues will discuss the implementation experiences of an intergenerational, reverse mentoring, technology program that has evolved for seven years at a Rhode Island public university and utilizes community partners from across the state.

OPTIMIZING ONLINE DELIVERY OF INTERGENERATIONAL STUDENT EXPERIENCES: LEVERAGING OPPORTUNITIES
Lisa Borrero, University of Indianapolis, Indianapolis, Indiana, United States

Conceptualizing intergenerational opportunities for students in fully online courses can initially appear daunting or impractical, given the absence of a common physical classroom and community environment. However, it could be argued that online learning serves as a facilitator, rather than a barrier to intergenerational programming. This session will focus on the connections between intergenerational programming and the principles of quality online teaching – emphasizing the ability of online modalities to increase connections with a global community, remove the limitations of geographic-based access to experiences, and elevate the level of student engagement typically expected within online