as stock market were having a higher score on subjective financial well-being (STDXY = .052, 95% CI [.07, .08]; p < .05). Importantly, among the older group, subjective financial skill score becomes a predictor of participating stock market (STDXY = .09, 95% CI [.01, .17]; p < .05). As the result suggest, while younger participants focus more on financial well-being, such as having security on finances, when they are participating in a non-retirement investment, whereas older adults are likely to invest based on their beliefs on financial skills regardless of secured finances. A retirement plan has shifted toward less on savings and more on investing. Older adults are now interested more in participating in investments, such as the stock market than the young population, and the proper preparedness for those older adults in participating in the investment is needed.

THE SOCIAL RELATIONS AND ECONOMIC PREPARATION FOR RETIREMENT OF ONE-PERSON HOUSEHOLDS

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Objectives: The purpose of this study is to find out the effect of middle-aged one-person households on social relations and economic preparation for retirement. In addition, even within one-person households, I attempted to determine the difference according to whether the cause of the households’ composition was separation after marriage or a one-person household without a spouse due to being unmarried, bereavement, or divorce. Methods: As a result of the analysis using the data of the 2019 Korean Social Survey of the National Statistical Office, single-person households had weaker economic conditions, social relations, and economic preparation for retirement when compared to multi-person households. One-person households lacked a social network to receive help when they face difficulties compared to multi-person households, but there was no effect on group activities or the satisfaction with human relationships. However, households with no spouse had a negative impact on the social network, group activities, and the satisfaction with human relationships. Conclusions: Middle-aged one-person households and one-person households with no spouse had a negative effect on economic preparation for retirement, when labor activity and asset variables were not considered. However, statistical significance was not found when these variables were considered.

WHAT ARE WE WORRIED ABOUT? MID-LIFE COUPLES’ FINANCIAL CONCERNS ABOUT THEIR RETIREMENT

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Retirement is an expected stage of life that couples plan for far in advance. Despite knowing that years of life without regular income are anticipated, some underprepare, leading to financial uncertainty in later years. In this study we explore financial concerns for retirement expressed by a sample of 335 midlife (Mage=44) couples that participated in the Flourishing Families study. We also examined predictors of those concerns across a 1-year period. Results suggested that both husbands and wives worried about insufficient income, excess spending, and heavy debt in retirement. Minor concerns included being worried about paying for their children’s education, net worth, and general expenses. Lower income was predictive of both husbands and wives being worried about having insufficient income in retirement. Higher income was predictive of husbands having concerns about excess spending. Although having retirement benefits was not predictive of any worries, having retirement savings was associated with wives having a greater likelihood of reporting worries about heavy debt and net worth in retirement. Better financial communication was associated with fewer husbands reporting concerns about excess spending and fewer wives reporting concerns about heavy debt. Having concerns about a spouse not being financially responsible were associated with more husbands reporting worries about excess spending and heavy debt in retirement. When wives reported higher social connection with a child, they also were more likely to report worries about expenses. Findings suggest that saving for retirement, communicating well about finances, and being financially responsible are associated with fewer financial concerns in retirement.

Session 9440 (Poster)

Sleep

DAILY EVENING ELECTRONIC MEDIA USE AND SLEEP IN LATER LIFE

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Sleep complaints and disorders are one of the most common disturbances to health and well-being in later life. Evening electronic media use has been shown to influence the subsequent quantity and quality of sleep, but most research focused on younger age groups who are more likely to use new media (e.g., social media) to replace or complement traditional mass media such as television. To investigate how different types of evening media use is related to sleep in later life, we used ecological momentary assessment data from the Daily Experiences and Well-being Study (N = 231; Mage = 73.61) to examine how evening computer use and television viewing affect subsequent sleep hours and perceived sleep quality. Across all evening assessments, 43% of the evenings were spent using computers, and 80% of the evenings were spent watching television. Findings from a series of within-between random effects models indicated that evening computer use and television viewing had independent associations with sleep quantity and quality. That is, older adults reported fewer hours of sleep, more difficulty falling asleep, and worse overall sleep quality on nights following the evening computer use. In contrast, evening television viewing was associated with feeling less tired the next day morning. The results highlight the continued presence of television viewing in older adults’ daily lives and their
distinction from general computer use. The social context in which older adults watch television in the evening may potentially explain how different electronic media use influences sleep in later life.

MAKING THE MOST OF ADVERSITY: A FULLY REMOTE ECOLOGICAL MOMENTARY ASSESSMENT AND ACTIGRAPHY STUDY OF HOSPITAL NURSES

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The COVID-19 pandemic has created challenges and opportunities for research. This is especially true for research on essential workers, such as hospital nurses. In adaptation to the pandemic, the current study aimed to assess the feasibility and acceptability of a fully remote study to collect data on psychological and behavioral measures such as daily stress and sleep, utilizing ecological momentary assessments (EMA) and sleep actigraphy. Our remote study protocol was conducted through a web platform that provided detailed video and written instructions regarding the study and facilitated virtual onboarding meetings with participants. Outpatient day shift nurses (n=86) responded to a background survey, 84 of whom completed 14 days of EMA and sleep actigraphy. Feasibility was assessed by compliance rates to the 14-day study protocol. Acceptability was assessed by analyzing qualitative feedback provided during onboarding meetings (n=82). The compliance rates of EMA (91.8%) and actigraphy (97.9%) were high. The EMA compliance was higher than that from a pre-COVID, non-remote study of inpatient day shift nurses from the same hospital (86.6%, p=.030). Themes from content analysis were mostly positive with 51.2% reporting “easy, clear, simple onboarding process” and 16.3% reporting “helpful website”. Only six participants provided solely negative feedback (e.g., “communication problems” or “technical difficulties/preferences”). Our remote study protocol was feasible and well-accepted by nurses. A similar methodology could be used in studies on broader healthcare workers and those caring for aging populations to better understand their unique challenges and develop effective strategies to help them, both during and after the pandemic.

POOR SLEEP MODERATES THE ASSOCIATION BETWEEN GENERALIZED ANXIETY AND HIPPOCAMPAL VOLUME AMONG OLDER ADULTS

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Poor sleep is common among older adults, and associated with hippocampal atrophy -- a strong predictor of memory decrements. Underlying this association are psychosocial risk factors, such as generalized anxiety, that may further exacerbate poor sleep and brain pathology. Given that poor sleep and generalized anxiety are often comorbid, there is a critical need to establish whether generalized anxiety is related to hippocampal volume among poor sleepers. To address this gap, this cross-sectional study examined the relationship between generalized anxiety (GAD-7), and total hippocampal volume, and whether it varied as a function of sleep quality (PSQI Total < 5 good sleepers; PSQI Total ≥ 5 poor sleepers). Data were analyzed from 165 older adults (mean age = 68.48y, 33% male, 41% African American), free of major disease. Linear regression analysis, adjusting for sex, race, education and depression, showed a statistically significant Generalized Anxiety × Sleep interaction for hippocampal volume (p=.02). Further probing of this interaction revealed that among poor sleepers, greater generalized anxiety was associated with lesser hippocampal volume (p=.01). Findings suggest generalized anxiety may influence hippocampal volume in the context of poor sleep among older adults. As poor sleep is associated with age-related neurodegeneration, our findings suggest that improvements in sleep quality may reduce the impact of generalized anxiety on hippocampal volume in older adulthood. Future research should examine whether generalized anxiety mediates relations of sleep quality to specific memory outcomes.

RURAL/URBAN DIFFERENCES IN SLEEP DISORDERS AMONG OLDER ADULTS IN GHANA

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Sleep plays a significant role in the maintenance of the body, and experiences of sleep disorders may have adverse health outcomes on older adults. While a substantial number of studies have documented rural and urban differences in sleep quality and duration, none has examined rural/urban differences in sleep disorders among older adults in Ghana. The analytical sample included 2,142 older adults (65 years and above) who are part of the cross-national study of the Research on Early Life and Aging Trends and Effects (RELATE) conducted in Ghana in 2007 (µ age = 74, female 54%). The analysis was based on multivariate logistic regression in predicting the odds of experiencing sleep difficulty among older adults and how this may differ based on rural/urban residence. Results reveal that net of other factors, older adults in rural Ghana are more likely to experience sleep disorders than their urban counterparts (OR=1.29, P=0.05). Possession of Jewelry in Africa is a symbol of higher social status, the result shows that net of other factors, those who own jewelry are more likely to experience sleep disorder than those who do not possess jewelry (OR=1.69, P<.001), those who are obese show greater odds of sleep disorder than those with normal weight (OR=1.59, P=.01). Other significant differences were education, self-rated health, and feeling of happiness. These findings show that causal factors of sleep disorder among older adults are multifactorial and their underlying mechanisms may vary by geography(rural/urban)

SLEEP DISTURBANCE AMONG OLDER KOREAN IMMIGRANTS

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Sleep disturbance among older adults is a common issue, particularly among Korean immigrants. This study aimed to examine the prevalence and correlates of sleep disturbance in a diverse sample of older Korean immigrants living in Los Angeles, California. Participants (N=309) were recruited through community outreach and completed a validated sleep measure. Results indicated that 42.1% of participants reported sleep disturbance, defined as difficulty falling asleep, staying asleep, or waking up too early. Older age, lower educational attainment, and lower income were significantly associated with increased sleep disturbance. These findings highlight the need for targeted interventions to improve sleep quality among older Korean immigrants in the Los Angeles area.