based on the HILDA survey to identify the profile(s) of older people at risk of homelessness in Australia. Finally, Richard A. Settersten will discuss the four contributions.

THE RELATIONSHIP BETWEEN HOUSING, LIFE-COURSE TRANSITIONS, AND OLD AGE SOCIAL EXCLUSION: A CROSS-COUNTRY ANALYSIS
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The international literature presents growing evidence of the impact of life transitions in older age on experiences of social exclusion, and place in general and as well as housing in particular potentially play a mediating role in this inter-relation. However, the specific mechanisms through which the older adult place relationship mediates exclusionary outcomes of life-course transitions remains poorly understood in the study of ageing. This contribution investigates how older adults’ relationship to their home is interlinked with life-course transitions and old-age social exclusion. To do so, we present case studies from three different countries (Germany, Ireland and Poland), focusing on the individual experiences of retirement and bereavement, and analyze them by drawing on the concepts of the person-environment exchange processes of agency and belonging. Finally, we draw conclusions about how spatial agency and belonging can protect and empower older people at critical junctures in their lives.

TRANSITIONING INTO RETIREMENT AND THE MEANING OF HOME: A QUALITATIVE STUDY AMONG THE YOUNGER OLD IN SWEDEN
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Housing is the main spatial context for aging, important for well-being, a sense of identity and independence in daily life. Yet, as people grow older housing needs change and knowledge about how people reason about their future home when they enter retirement age is lacking. This qualitative study presents findings that explored meaning of home and health dynamics in the present and in a projected future among community-living people aged 67 – 70 years. Findings suggest that the home becomes progressively important after retirement. Not only the immediate home environment but also local neighborhoods influence perceptions about home. Home brings emotional and social benefits but also worries about how to cope with complex home ambivalence when reflecting upon future housing arrangements. The findings highlight the importance of considering perceived aspects of home and could be used to raise awareness among policymakers, housing authorities and professionals involved in housing-related counselling.

HOUSING AND ENVIRONMENTAL UNCERTAINTY IN CONSTRUCTIONS OF EXCLUSION ARISING FROM CRITICAL LIFE-COURSE RUPTURES
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There is growing recognition that the older adult life course can involve critical transitions that function as significant sources of adversity, and ruptures in life trajectories. While knowledge about how these ruptures generate multidimensional disadvantage remains underdeveloped, less is known about how they are spatially constituted and how their processes and outcomes may be mediated by older peoples’ relationship with place. Utilizing a ‘sense of home’ as a conceptual orientation, this paper explores the role of place in social exclusion arising from life-course ruptures. Focusing on bereavement, dementia on-set and forced migration, it draws data from 45 life-course interviews. Place (e.g. home environment and the wider community) was involved in three ways: as a component of the rupture; as a life domain where people experience exclusion; and as a mediator of exclusionary processes. Circularity is observed, with perceived environmental uncertainty intensifying effects of rupture-related exclusion, further contributing to that uncertainty.

LIFE-COURSE TRANSITIONS TO PRECARIOUS HOUSING IN OLDER AGE
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Home is central to health and wellbeing; yet the changing nature of work, household dynamics and especially housing markets, with scant policy attention and action around this, means low-middle income households are struggling in many countries. In Australia, while older people are considered to be at less risk because of higher levels of home ownership, there is a growing body of evidence about the living situations of older people who have not attained or retained home ownership over the life course and have limited wealth and savings moving into later life. This paper presents the findings of multivariate regression modelling using HILDA, a national longitudinal panel survey, to identify the profile(s) of older people at risk of homelessness in Australia. The data makes it clear a range of structural and individual factors across the life course are increasingly impacting on the ability to live a good life in older age.

IMPACT OF AGE VIEWS ON COGNITION: EXPERIMENTAL, LONGITUDINAL, AND ECOLOGICAL MOMENTARY FINDINGS
Hans-Werner Wahl,¹ Becca Levy,² Brad Meisner,¹ Andrea Gröppel-Klein,⁴ Deidre Robertson,³ Serena Sabatini,⁴ and Anna Lücke,⁷ 1. University of Heidelberg, Heidelberg, Baden-Wurttemberg, Germany, 2. Yale School of Public Health, Woodbridge, Connecticut, United States, 3. York University, North York, Ontario, Canada, 4. University of Saarland, Saarbrücken, Saarland, Germany, 5. Economic and Social Research Institute, Dublin, Ireland, 6. University of Exeter, Exeter, England, United Kingdom, 7. Heidelberg University, Heidelberg, Baden-Wurttemberg, Germany

Research on the impact of age views on cognition has seen a strong momentum in recent years, fitting the stereotype...
embodiment theory prediction that the stereotypes taken in from a culture can impact older persons’ cognition. These studies utilize experimental, longitudinal, and ecological momentary assessments (EMA), as well as a wide reach of cognitive outcomes. This symposium starts with two experimental studies. One demonstrates that negative age stereotypes reduce cognitive processing in older consumers (Gröppel-Klein et al.). A second study strives to better understand the pathway by which age stereotypes influence cognitive outcomes by focusing on dysregulation of reward-seeking behaviors and the downregulation of the dopaminergic system (Robertson et al.). We next explore two longitudinal studies that reveal differential relations among views of aging and various cognitive indicators. The first study found that older persons with more positive age beliefs are less likely to develop dementia even in a high-risk gene subpopulation of older adults (Levy et al.). The second study examined the association between awareness of age-related changes and cognitive scores (Sabatini et al.) Finally, Lücke et al. examine in their EMA study with 6 measurement occasions per day across 7 days that such a fine-tuned seems not to clearly support a linkage among subjective age and working memory for which beginning but not consistent evidence has been reported previously. Brad Meisner will discuss contributions in the light of meta-analytic finding revealing that older persons’ negative age stereotypes can impair whereas their positive age stereotypes can improve cognitive performance.

IMPACT OF AGE STEREOTYPES ON OLDER ADULTS’ COGNITIVE PERFORMANCE: AN EXPERIMENTAL VIEW ON AGING CONSUMERS
Andrea Gröppel-Klein, University of Saarland, Saarbrücken, Saarland, Germany

The “contamination hypothesis” (Rothermund and Brandtsdäter, 2003; Levy, 2003) assumes that negative external stereotypes significantly influence the cognitive and functional well-being of older people. Negative stereotypes also play an important role in consumer decision-making and responses to sales talks. Two surveys in home environments, using a snowball-system, with subjects randomly assigned to the different conditions in a 2x2-design (age stereotype x time pressure, study 1: n=151, Mage=63, study 2: n=122, Mage=68) show that older consumers, primed with negative age stereotypes, are less effective in correctly evaluating the value-for-money-ratios of different offers), especially when they perceive time pressure (=moderator). Self-efficacy is identified as a significant mediator, explaining the impact of stereotypes on performance. Contamination via “talking down” to older consumers also occurs in sales talks. In a “vignette” experiment, patronizing (vs. neutral) communication impairs the cognitive performance (measured via recall of information) of older consumers (n=86, Mage=69), and leads to dissatisfaction.

LINKING NEGATIVE VIEWS OF AGING TO COGNITIVE FUNCTION: THE DOPAMINERGIC THEORY
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Negative views on aging are known to impair cognition, in both the short and long term, but it is not fully understood why. This paper proposes that negative views impair cognition through dysregulation of reward-seeking behaviours and downregulation of the dopaminergic system. In a preliminary study to test this, 70 older adults were exposed to implicit positive and negative views on aging in a within-subject design carried out over 2 weeks, and then played a computerised game that involved deciding whether to expend effort to gain a reward. Over 216 trials, when participants were exposed to negative views, they were less likely to choose the effort-for-reward option. This effect was amplified at higher levels of effort. The paper will discuss how the dopaminergic theory ties into stereotype embodiment and other theories, and why it may explain previous findings that negative views of aging impair specific cognitive functions more than others.

POSITIVE AGE BELIEFS LEAD TO LOWER DEMENTIA RISK EVEN AMONG OLDER PERSONS WITH HIGH-RISK GENE
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One of the strongest risk factors for dementia is the ε4 variant of the APOE gene. Yet, many who carry it never develop dementia. The current study examined whether positive age beliefs that are acquired from the culture may reduce the risk of developing dementia among older individuals, including those who are APOE ε4 carriers. The cohort consisted of 4,765 Health and Retirement Study participants who were aged 60 or older and dementia-free at baseline. As predicted, in the total sample those with positive age beliefs at baseline were significantly less likely to develop dementia, after adjusting for relevant covariates. Among those with APOE ε4, those with positive age beliefs were 49.8% less likely to develop dementia than those with negative age beliefs. The results of this study suggest that positive age beliefs, which are modifiable and have been found to reduce stress, can act as a protective factor, even for older individuals at high risk of dementia.

HIGHER AWARENESS OF POSITIVE AND NEGATIVE AGE-RELATED CHANGES RELATE TO LOWER OBJECTIVE COGNITIVE SCORES
Serena Sabatini,1 Obioha Ukoumunne,1 Clive Ballard,1 Kaarin Anstey,2 Manfred Diehl,3 Allyson Brothers,3 Hans-Werner Wahl,4 and Linda Clare,1 1. University of Exeter, Exeter, England, United Kingdom, 2. University of New South Wales, Sydney, Australia, 3. Colorado State University, Fort Collins, Colorado, United States, 4. University of Heidelberg, Heidelberg, Baden-Württemberg, Germany

Existing evidence suggests that individuals’ subjective experience of cognitive decline may be a risk state for dementia. However, whether self-awareness of positive changes confer cognitive protection is unknown. We examined the extent to which awareness of positive (AARC gains) and negative (AARC losses) age-related changes explains variability in objective cognitive performance in a sample of 6,231 UK residents (Mean age= 66.1 years, 75.9% women) without