SESSION 2964 (POSTER)

RETIREMENT (BSS)

A LONGITUDINAL STUDY OF RETIREMENT TRANSITION AND ADVANCE DIRECTIVE COMPLETION

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Advance directives (AD) help to ensure patients’ wishes are honored and contribute to improved end-of-life care. According to normative life course theory, retirement is a significant role change that signals a transition into the third age and its socially prescribed activities. To the extent that ACP is viewed as something to do when one reaches a more advanced stage in life, retirement may spark recognition that planning for incapacity and the end of life is now personally relevant and appropriate. This study tested whether transitioning from work to retirement prompted AD completion. The sample included Health and Retirement Study participants 65 and older who, in 2012, had no ADs and were not completely retired (N = 919). Retirement was operationalized as both a categorical status and as a multistep process. Three waves of data were analyzed using multinomial logistic regression to test associations between retirement transition and advance directive completion. By 2014, 21% had completed ADs and another 17% completed them by 2016. Those who completely retired between 2012 and 2014 were almost twice as likely to complete ADs between 2014 and 2016. Graduated increase in level of retirement between 2012 and 2014 was associated with higher odds of new AD possession in 2016, but did not reach statistical significance at p < .05. These results suggest the period following retirement may be an optimal time to encourage patients and clients who have not already done so to complete advance directives.

LINKING WORK-LIFE OCCUPATIONAL EXPOSURES WITH DISTRESS AND MORTALITY BEFORE AND AFTER RETIREMENT

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Mental health problems have surpassed musculoskeletal injuries as causes of work disability. Workers in certain occupations may have high risks for mental health problems and premature death even after retirement. People in high risk occupations for many years may be particularly vulnerable, along with groups with higher health risks such as rural residents. Little research examines their occupation-related risks. No research has examined how occupational exposures affect mental health in retirement. We studied these life course risks using the nationally representative Panel Study of Income Dynamics, following participants 36 years beginning 1981, with annual measures of occupation and distress (n=16,994; 129,880 occupation measures; 415 deaths). We estimated hazards of developing distress in occupations hypothesized to have high and low distress risks, adjusted for factors associated with occupational choice and mental health including age, education, income, race/ethnicity, sex, childhood and midlife health, and family trauma. Compared to low risk occupations, working in high risk occupations was associated with 20% elevated odds of distress (adjusted odds ratio, OR 1.20, 95% confidence interval, CI 1.13-1.28) and 55% elevated risk of death (hazard ratio 1.55, CI 1.11-2.16). Each additional year in a high risk occupation increased the odds by 5%. Rural residents had the highest occupation-related distress risk (adjusted OR 3.05, CI 2.39-3.97). At ages 70+ each additional past exposure year was associated with 2% higher distress risk (p<0.05), and 4.6% higher mortality (p<0.05). Workers in certain occupations have high risks of psychological distress and death, even after retirement.

RETIREMENT WITHOUT GOD: ACTIVISM AND COMMUNITY AMONG SECULAR PEOPLE OVER 60

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There are more than 1,400 nonbeliever communities in the United States and well over a dozen organizations that advocate for secular people on the national level. Together, these local and national groups comprise a social movement that includes atheists, agnostics, humanists, freethinkers, and other kinds of nonbelievers. Despite the fact that retired people over 60 dedicate most of the money and energy needed to run these groups, the increasingly vast literature on secular people and secularism has paid them almost no attention. Relying on more than one hundred interviews (including dozens with people over 60), several years of ethnographic research, and a survey of organized nonbelievers, this paper demonstrates the crucial role that people over 60 play in the American secular movement today. It also considers the reasons older adults are so important to these groups, the challenges they face in trying to recruit younger members and combat stereotypes about aging leadership, and generational differences that structure how various types of nonbeliever groups look and feel. This paper reframes scholarly understandings of very secular Americans by focusing on people over 60 and charts a new path in secular studies.

SILVER FINANCE—ASSET MANAGEMENT OF ELDERLY PEOPLE IN THE MODERN ERA

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This study aims to explore the elderly people’s knowledge, attitude, and understandings toward financial management, and how they behave in using IT-supported financial services. Mixed methodologies, including quantitative street survey and qualitative focus group interviews, are used. The result shows an active involvement with investment market of the mature segments despite claiming safe and stable returns as the paramount principle of asset management. They also have a substantial knowledge on some of the technological-enabled financial services, particularly the younger groups (age 50-59). Cybersecurity is their major concern and barrier on whether to use them or not. Besides, their value and behaviors of buying mature adult financial products should be understood within a context of traditional family culture value. Based on the above analysis, the elderly can be categorized into three major types in using IT-supported financial services.
products and services, including proactive users, passive followers and hard opposition. On the one hand, this research breaks up the outdated stereotype of technology use among elderly people; on the other hand, aged people are facing the challenges of cognitive and physical decline led by ageing. As such, it is essential to conduct specific financial literacy intervention. This project brings new insights into the financial education which is appropriate to the elderly.

SOCIAL PARTICIPATION AND DEPRESSIVE SYMPTOMS AMONG CHINESE RETIREES
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With the rapid growth of the older population in China, the number of retirees is expanding. The retirement transition can lead to the loss of roles/challenge self-identity, increasing the risk of depression. Social participation may have a protective role in the context of retirement. The objective of this study was to examine the relationship between social participation and depressive symptoms among Chinese retirees. Using cross-sectional data from the 2015 China Health and Retirement Longitudinal Survey (CHARLS), we investigated 1949 retirees (Mean age = 66.11, SD=0.37). Social engagement was measured by summing participation in 10 social activities (e.g., interacting with friends, volunteering). Depressive symptoms were measured using the CESD-10; a score ≥ 10 was used to define depression. Participants, on average, engaged in 1.42 (SD=0.06) social activities and 16.8% of them had depression. Results of logistic regression indicate a significant relationship between social participation and depressive symptoms (p=0.014). For every additional social activity, the odds of depression decreased by 17%, holding age, gender, marital status, education, total income, and numbers of chronic diseases constant. Social activity is associated with depression among Chinese retirees. Future studies should explore the effects of specific types of activities on the mental health of Chinese retirees.

SOCIAL SUPPORT CHANGES IN RESPONSE TO RETIREMENT
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Retirement is an influential life course transition, that has potential to impact overall well-being as well as our social lives. The extent to which our social lives are changed is dependent upon the resources available both pre- and post-retirement. Research on retirement has focused on how well-being is changed, through measures such as depression, and conceptualize social support as a resource that can help offset some of the associated negative consequences. However, it is unclear how that resource of social support is itself being impacted. This study uses 2008-2016 Health and Retirement Study (HRS) data to assess if how social support changes is dependent upon timing of retirement or whether the individual was forced to retire (N=1,933). Ordinary least squares regression (OLS) and marginal effects are used to assess the change in support and to test if the effects differentially impact certain groups. Preliminary results from this study show that men who have been retired for two waves report a significant negative change (p<0.01) in their in-person interactions with children, whereas women who have been retired for the same amount of time report a significant positive change (p<0.01) in their interactions with children. Additionally, women who are forced to retire report a significant (p<0.05) increase in their in-person interactions with children. These findings suggest that factors such as timing of retirement and forced retirement are important factors in understanding how received social support changes.

WHAT IS THE PURPOSE IN RETIRING?
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Sense of purpose is related to many positive physical and mental health outcomes (Boyle, Barnes, Buchman & Bennett, 2009). Unfortunately, sense of purpose declines as adults age and particularly with retirement (Pinquart, 2002). Retirement is often measured dichotomously, however, many people are retiring gradually and do not fit clearly as retired or not retired. Moreover, people retire for different reasons ranging from seemingly non-negative reasons (financial incentives or wanting to spend more time on non-work activities) to more negative reasons (physical health problems, mental health problems, cognitive decline, pressure to retire, or getting fired). The current study (N = 558; mean age = 60.17) used data from a Hawaiian sample in which participants completed self-report surveys on retirement status and activity engagement, as well as a measure of purpose (Scheier et al., 2006). We examined whether the role of retirement on sense of purpose differed by form of or motive for retirement. Results indicated the fully retired population reported significantly lower sense of purpose than both the still working and the partially retired populations, but these two groups did not differ. Participants who retired for negative reasons reported significantly lower sense of purpose than those who retired for non-negative reasons. Greater activity engagement was significantly related to sense of purpose for all retirement statuses. However, this relationship was stronger for the partially retired population. Future research should examine further the role of partial retirement for maintaining sense of purpose in older adulthood.

SESSION 2965 (POSTER)

ECONOMICS AND EDUCATION AND TRAINING

A SHORT SCREENING MEASURE OF CONTEXTUAL VULNERABILITY FOR FINANCIAL EXPLOITATION
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Financial exploitation (FE) among older adults is an expensive personal and societal problem. Many professionals who work with older adults need fast and reliable measures to detect FE, including; APS workers, financial professionals, and healthcare providers. Very few standardized measures exist to assess an older adult’s risk for FE, and fewer still that do not require extensive training to administer. Lichtenberg et al. (in press) presented the Financial Exploitation Vulnerability Scale (FEVS), which assesses the context (i.e. financial, social, and psychological) in which an older adult is making a financial decision. This 17-item scale differentiates between older adults who’ve experienced FE and those