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 (p ≤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