

burden, we consider black-white differences in not only stress exposure, but also stress appraisal—how upsetting the exposures are perceived to be across five domains (health, financial, residential, relationship and caregiving). Data come from 6,019 adults ages 52+ from the 2006 Health and Retirement Study. Fully adjusted models show stress exposure and appraisal significantly and independently predicted anxiety and depressive symptoms. Race and stress exposure interactions show that exposure differently predicts anxiety and depressive symptoms while race and appraisal interactions show blacks and whites report similar increases in anxiety and depressive symptoms. Findings suggest stress exposure has varying consequences for mental health of whites and blacks, while stress appraisals have similar consequences across groups.

DOES EARLY-LIFE RACIAL DISCRIMINATION EXPLAIN A MENTAL HEALTH PARADOX AMONG BLACK ADULTS?

Courtney S. Thomas Tobin,¹ and Myles D. Moody², 1. *UCLA Fielding School of Public Health, Los Angeles, California, United States*, 2. *Department of sociology, University of Kentucky, Lexington, Kentucky, United States*

To evaluate the impact of early life racial discrimination (ELRD) on mental health among Black adults. Data were from the Nashville Stress and Health Study (n=618). OLS regression models examined the relationship between ELRD and adult psychological distress; logistic regression estimated the probability of past-year major depressive disorder (MDD). We also assessed whether ELRD moderated the relationship between adult discrimination and mental health. Childhood (b=1.07, SE=0.51, p=0.04) and adolescent ELRD (b=1.32, SE=0.42, p=0.002) were associated with adult distress. Individuals who experienced childhood ERLD had 88% lower odds of adult MDD than individuals with no ELRD. Significant interaction analyses showed that ELRD was generally protective against adult discrimination. While ELRD importantly shapes distress and MDD among Black adults, patterns vary by outcome. Results indicate that adult distress and MDD develop through cumulative adversity processes that are further influenced by sensitive periods in the life course.

EVERYDAY DISCRIMINATION AND KIDNEY FUNCTION AMONG OLDER ADULTS: EVIDENCE FROM THE HEALTH AND RETIREMENT STUDY

Ryon J. Cobb,¹ Roland J. Thorpe,² and Keith C. Norris³, 1. *University of Texas at Arlington, Arlington, Texas, United States*, 2. *The John Hopkins University, Baltimore, Maryland, United States*, 3. *UCLA School of Medicine, Los Angeles, California, United States*

Background: The current study examines the cross-sectional association between everyday discrimination and kidney function among older adults. Methods: We use cross-sectional data from a nationally representative sample of older adults to examine this relationship. Our measure of kidney function derives from the estimated glomerular filtration rate (eGFR) obtained by the Chronic Kidney Disease Epidemiology Collaboration equation, while our indicator of everyday discrimination is drawn from self-reports. Results: Results from our ordinary least squared regression models reveals that, after adjusting for demographic characteristics, everyday discrimination was associated with lower mean eGFR ($\beta=-.79$; S.E.: .34).

The relationship between everyday discrimination and kidney function was not explained by cardiovascular, metabolic, or economic factors. Conclusions: Findings suggest this study suggest that everyday discrimination may be a unique risk factor for poorer kidney function among older adults. Because these findings are cross-sectional, additional research is needed to determine whether the observed associations persist over time.

SESSION 1055 (PAPER)

ECONOMIC AND EMPLOYMENT INTERESTS OF OLDER ADULTS

FINANCIAL EXPLOITATION OF OLDER ADULTS: PRELIMINARY RESULTS FROM A PROSPECTIVE LONGITUDINAL STUDY

Scott R. Beach,¹ Sara J. Czaja,² Richard Schulz,¹ David Loewenstein,³ and Peter Lichtenberg⁴, 1. *University of Pittsburgh, Pittsburgh, Pennsylvania, United States*, 2. *Weill Cornell Medicine, New York, New York, United States*, 3. *University of Miami, Miller School of Medicine, Miami, Florida, United States*, 4. *Wayne State University, Detroit, Michigan, United States*

This paper presents study design and preliminary results from a new study funded by the National Institute on Aging that is examining financial exploitation (FE) among 720 White, African-American and Hispanic adults age 60+ (240 per group; 120 age 60-79; 120 age 80+). A conceptual model linking socio-demographics, physical health, social support / integration, cognitive function, financial skills / supports, and psychosocial factors to FE is being evaluated. Three assessments (baseline, 12; 24 mos.) include: a detailed cognitive battery, web-based banking simulation tasks, scam scenarios, and a standardized battery of self-report measures assessing socio-demographic and psychosocial variables. Preliminary baseline results from ~200 participants show support for the proposed model. Exposure to sales, remote purchasing behavior, and telemarketer receptivity (scam exposure); and scam vulnerability as measured by credibility ratings of “legitimate” and “fake” scam scenarios are positively associated with reports of both stranger-initiated and trusted other FE. Older adults with smaller social networks and less social support were more likely to report both exposure and vulnerability to scams. Higher general cognitive abilities, financial skills, and numeracy; and better performance on on-line banking tasks correlate with less scam exposure and vulnerability. Preliminary analyses of psychosocial factors also show that more depressed, impulsive, and trusting older adults report more exposure and scam vulnerability. The paper will present updated analyses of ~500 baseline participants. Understanding multiple pathways to FE is important to advance theory and for the development of interventions to minimize risk.

NATIONAL ELDER MISTREATMENT STUDY WAVE II: MENTAL HEALTH CORRELATES OF FINANCIAL MISTREATMENT

Melba Hernandez-Tejada,¹ Ron Acierno,¹ Jordan Watkins,¹ Gabrielle Froom,¹ Wendy Muzzy,¹ Georgia Anetzberger,² and Mara Steedley¹, 1. *Medical University of South Carolina, Charleston, South Carolina, United States*, 2. *Case Western Reserve University, Cleveland, Ohio, United States*