

members who are charged with protecting the older adult in their care. Using both waves of the National Elder Mistreatment longitudinal data (wave one collected in 2008 and wave two in 2015; N=774), long-term effects of abuse (i.e., physical, emotional, sexual, and financial) on levels of social support, physical health, and clinical depressive symptoms for respondents at or above the age of 60 years were analyzed. A multivariate analysis of variance showed that respondents abused at wave one (n=261) by a family member ($B=-0.55$, $p \leq 0.001$), a spouse or ex-partner ($B=-0.349$, $p=0.02$), or a non-relative or stranger ($B=-0.301$, $p=0.026$) had lower levels of social support eight years later at wave two. Those abused by a family member at wave one also experienced higher levels of depressive symptoms at wave two ($B=-0.187$, $p=0.01$). Perpetrator type did not predict general health at wave two. These results emphasize the long-term impact of abuse on the lives of older adults and highlight the importance trusted relationships, such as with family members, have on older adult health and wellbeing.

PREDICTORS OF MOTIVATION TO LEARN AMONG MIDDLE-AGED AND OLDER MEN IN THE UNITED STATES

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Middle-aged and older men are less likely than women to participate in adult education and training (AET) outside of their work. AET is known to provide psychological, social and economic (e.g., job-related skills) benefits throughout the life course. Research has shown that motivation to learn (MtL) is the key to promoting AET. The objective of this study is to identify MtL predictors among middle-aged and older men in the U.S. Nationally representative data (n = 1,450) of men aged 45 years and older were obtained from the 2012/2014 Program for International Assessment of Adult Competencies (PIAAC). Structural equation models were constructed to examine how a latent MtL construct measured by four 5-point Likert-type items MtL might be predicted by participant characteristics. Results showed that having a postsecondary degree (vs. high school or less; $b = 0.19$, $p < 0.05$), higher literacy skills (0-500 points; $b = 0.01$, $p < 0.05$), at least one parent/guardian with a postsecondary degree (vs. those without; $b = 0.08$, $p < 0.05$) and better self-rated health ($b = 0.14$, $p < 0.05$) were associated with greater MtL. Additionally, Black ($b = 0.22$, $p < 0.05$) and Hispanic ($b = 0.19$, $p < 0.05$) men showed greater MtL than White men. Overall, socioeconomic status indicators and race/ethnicity were linked to MtL. Given the known challenges involved in middle-aged and older men's participation in AET (e.g., low and short-term participation), enhancing MtL may have long-term implications. Theoretical explanations and possible policy implications are evaluated.

RETIREMENT PREPAREDNESS: HOW IMPORTANT IS BEING FINANCIALLY LITERATE?

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Financial security in retirement is a major concern for many Americans. Numerous studies document that Americans are not prepared for retirement, with financial illiteracy cited as one reason Americans fail to plan. Employing data from the 2018 National Financial Capability Study (N=27,091), this study investigates actual financial literacy (AFL) and perceived financial literacy (PFL) and how combinations of this measure influences retirement planning, and varies based on years from retirement. This study found relatively low financial literacy and retirement preparedness levels among the US sample, even for those pre-retirees ages 55 to 64. Individually, PFL and AFL increased as one approached retirement. When combined, adults nearing retirement (55 to 64) comprised the greatest proportion of the high AFL and high PFL (29.9%) group compared to adults 20 years or more from retirement (18-44) who largely made up the low AFL and PFL (48%) group. Based on a logistic regression, adults closest to retirement (ages 55 to 64) are more likely to be planning compared to the other groups, as are adults who were financially confident, risk takers, highly educated, males, and white. Compared to adults with high AFL and high PFL, adults with low AFL and low PFL, or a combination (low PFL and high AFL, high PFL and low AFL) have lower odds of preparing for retirement. Both PFL and AFL influences retirement planning, and PFL may be as important as AFL. Our highlight the importance of policies and programs to support Americans with retirement planning.

SEASON'S CHEATINGS: BEWARE OF HOLIDAY SCAMS

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'Tis the season...to be on the lookout for possible scams and fraud. It's during this time of year that individuals are more focused on the spirit of the holidays and less focused on what may be happening with their pocketbook. AARP conducted a survey of 2,842 U.S. adults ages 18 and older to understand people's awareness of and experience with a variety of scams that are common around the holidays. The study explored experiences with purchasing gift cards, shipping/receiving packages, and charitable giving. In addition, the survey tested the knowledge of adults about several specific scams with a 'quiz' of five true or false statements. Results showed that one in six (17%) U.S. adults failed the quiz. When making gift card purchases, one in five U.S. adults have given and/or received a gift card that had no funds on it. And only about half of U.S. adults conduct research before making a monetary donation to charitable causes or organizations. Of those who do check out a charity first, over half (54%) did not make a donation based on what they found on charity rating sites. Also, U.S. adults say that packages are left outside of their home without requiring a signature. Half (50%) of U.S. adults say they never require a signature