redirect negative behaviors, decrease the use of anti-psychotic medications and increase positive emotions. Birdsong is being implemented in a 100% Medicaid funded, long-term care facility. Two 10-week experimental design studies were implemented with 39 residents. Preliminary findings suggest a lack of independence with the tablets among the residents, but positive stimulation of emotions and redirection of negative behaviors with assistance of staff or volunteers. A team of practitioners, faculty and student researchers continue to examine the intervention, its implementation and effects on this population by examining the Minimum Data Set (MDS data) and observations of the residents as they utilize Birdsong.

SESSION 6135 (SYMPOSIUM)

IMPROVING COMMUNICATION FOR OLDER ADULTS DURING DISASTER EVENTS

Chair: Allison Gibson Co-Chair: Nancy Kusmaul Discussant: Lisa Brown

Management of any disaster event (i.e., hurricanes, flooding, wildfires, viral pandemic) is a complicated task. An important and frequently overlooked aspect of efficient disaster response is effective information exchange among emergency managers, aging and social service providers, and those impacted by the disaster. Breakdowns in communication are regularly cited as failures in actual emergency situations. Older adults have unique challenges to effective communication during a disaster event. Further, messaging platforms may be inaccessible to older adults. Given the lack of data collected on the role of effective communication for older adults in a disaster event, we developed this symposium to highlight lessons learned for facilitating disaster communication among older community members and discuss how policy can further disaster communication efforts. The first presentation highlights the advantages of using targeted marketing communication channels to encourage older adults to prepare and recover from a disaster, as well as the value of collaborative partnerships in this communication. The second presentation introduces results from research collected from older adults on their use of social media to stay informed before and after Hurricane Matthew. The third presentation explores whether assisted living communities in Florida's affected counties evacuated or sheltered in place in the context of emergency management communications concerning evacuation. The fourth presentation highlights the experiences of older persons in Houston's communication post-Hurricane Harvey from an aging service provider's perspective. The final presentation discusses disaster literacy and how this model can be used to enhance outcomes at all phases of a disaster. Disasters and Older Adults Interest Group Sponsored Symposium.

EFFECTIVE COMMUNICATIONS TECHNIQUES FOR COMMUNITIES TO REACH OLDER ADULTS IN A NATURAL DISASTER

Patricia Fletcher, Federal Emergency Management Agency, Washington, District of Columbia, United States

Framing timely messages during an emergency is often underestimated but is vitally essential and necessary,

especially for the older population. While there is existing research on disaster and older adults, there is a gap in the literature that focuses on a 21st-century communication model that reaches at-risk populations. This presentation explores how practitioners can inspire change in the delivery of an emergency message to communities. Appropriately designed health communications will provide extensive knowledge about the health crisis and improve public health literacy among older adults in disaster preparedness, response, and recovery, creating messages that influence necessary behavior change during the emergency. Additionally, recognizing how collaborative partnerships with Federal, Local, State government, trusted relief agencies, and community groups benefit from designing an organizational structure to disseminate information to the community. Part of a symposium sponsored by Disasters and Older Adults Interest Group.

OLDER PERSONS' USE OF SOCIAL MEDIA FOR COMMUNICATION DURING HURRICANE MATTHEW

Allison Gibson,¹ Nancy Kusmaul,² and Ethan Engelhardt,¹ 1. University of Kentucky, College of Social Work, Lexington, Kentucky, United States, 2. UMBC, Baltimore, Maryland, United States

Older persons are frequently identified as more vulnerable during natural disasters due to age-related changes and chronic conditions. Over the last decade, the use of social media has grown, even among the older adult population. While many communities and organizations have utilized social media as a platform to communicate news and information about natural disasters among the public, little is known regarding how older adults utilize social media to plan, evacuate, and recovery from natural disaster events. This study examined the experiences of 23 older adults (n=23) use of social media following Hurricane Matthew. Individuals were able to speak about what they perceived as helpful in the information communicated, and recommendations they had for how such communications could be improved. The presentation will conclude with recommendations on how individuals helping with evacuation and recovery can utilize social media as a communication resource for older adults during disasters. Part of a symposium sponsored by Disasters and Older Adults Interest Group.

EVACUATION OR SHELTER IN PLACE IN ASSISTED LIVING: ADHERENCE TO EMERGENCY EVACUATION ORDERS FOR HURRICANE DORIAN

Lindsay Peterson,¹ Joseph June,² Nazmus Sakib,¹ and Kathryn Hyer,¹ 1. *University of South Florida, Tampa, Florida, United States,* 2. *School of Aging Studies, University of South Florida, Tampa, Florida, United States*

Hurricane Dorian devastated parts of the Bahamas in 2019 with 185-mph winds. As it moved toward Florida, the state went on alert. This paper examines whether assisted living communities (ALCs) in affected counties evacuated or sheltered in place in the context of emergency management communications concerning evacuation. In 16 coastal counties, 66 ALCs were under mandatory evacuation orders, but 12 sheltered in place. Of 603 ALCs not under orders, 17 evacuated. Seven ALCs evacuated contrary to orders in one county, which issued a mandatory order Sept. 1, delayed it to Sept. 2 as Dorian weakened, and lifted it Sept. 4. Interviews

with ALC administrators and emergency managers will be used to understand more about their decisions. Given prior findings that evacuation (versus sheltering in place) increases the mortality and morbidity risk of long-term care (LTC) residents, this research suggests a need for clearer LTC evacuation standards and communication. Part of a symposium sponsored by Disasters and Older Adults Interest Group.

A TALE OF TWO DISASTERS

Tammy Mermelstein, University of Houston - Downtown, Houston, Texas, United States

Preparing for or experiencing a disaster is never easy, but how leaders communicate with older adults can ease a situation or make it exponentially worse. This case study describes two disasters in the same city: Hurricane Harvey and the 2018 Houston Texas Ice Storm and the variation in messaging provided to and regarding older adults. For example, during Hurricane Harvey, the primary pre-disaster message was selfpreparedness. During the storm, messages were also about individual survival. Statements such as "do not [climb into your attic] unless you have an ax or means to break through," generated additional fear for older adults and loved ones. Yet, when an ice storm paralyzed Houston a few months later, public messaging had a strong "check on your elderly neighbors" component. This talk will explore how messaging for these events impacted older adults through traditional and social media analysis, and describe how social media platforms assisted people with rescue and recovery. Part of a symposium sponsored by Disasters and Older Adults Interest Group.

DISASTER LITERACY

Lisa Brown,¹ and Lindsay Peterson,² 1. Palo Alto University, Palo Alto, California, United States, 2. University of South Florida, Tampa, Florida, United States

People who plan ahead typically fare better during the response and recovery phases of a disaster. However, problems arise when the needs, wants, abilities, and resources of vulnerable people are not adequately considered. The lack of alignment between the literacy demands of existing materials and the literacy skills of many vulnerable subgroups limits their ability to understand and effectively use potentially lifesaving information. Existing health literacy models that have demonstrated effectiveness in changing health behaviors and improving outcomes is a first step to reducing disasterrelated morbidity and mortality in low resource and low literacy areas. This presentation will 1) describe how interdisciplinary collaborations can be used to address this public health issue, 2) explain how health literacy techniques can be applied when developing disaster materials, and 3) present research data on a social marketing campaign to improved disaster preparedness of older adults. Part of a symposium sponsored by Disasters and Older Adults Interest Group.

SESSION 6140 (SYMPOSIUM)

IN THE RED: DEBT, FINANCIAL WELL-BEING, AND RETIREMENT PREPAREDNESS AMONG OLDER ADULTS

Chair: Julie Miller Discussant: Julie Miller

Over the past twenty years, total debt for Americans ages 70 and over has increased more relative to all other ages group- by 543% according to the Federal Reserve Bank of New York (2019). Higher rates of debt among older adults have been attributed to a range of factors including expanded access to consumer credit, the capability for people to borrow from 401(k) plans, increases in costs of living, and limited financial literacy, among others. Related research of adults nearing retirement age who carry debt points to delayed retirement timing, lower levels of retirement savings, and higher risk and rates of bankruptcy. This symposium introduces timely investigations of retirement planning and economic security among older adults with debt. The first presentation will provide an overview of the impact of financial hardship on health among older adults in the United States over a recent ten-year period. The second presentation will focus on over-indebtedness among pre-retirees. The third presentation will examine the role of safety net services and borrowing from retirement plans among older adults with debt, particularly among older adults of color. The fourth and final presentation will focus on student loan debt as a hurdle to near-term and long-term financial security for older women in particular. A discussant will comment on how, together, the aforementioned papers contribute to our understanding of economic wellbeing and retirement preparedness in this era of increasing longevity. The session will integrate policy and programming implications for gerontological professionals.

THE LONG-TERM EFFECTS OF FINANCIAL HARDSHIP ON HEALTH: PRE AND POST THE GREAT RECESSION

Gillian Marshall, University of Washington, Seattle, Washington, United States

Purpose: Now 10 years after the Great Recession of 2018, we examined the impact and long-term health outcomes impacting adults (≥ 50 years). Methods: Data from the Health and Retirement Survey (sample n=5,160), was used to examine how changes in financial hardship pre-post the Great Recession of 2008 impacted the likelihood of developing new chronic conditions in 2016. Results: Preliminary results suggest that reduced medication use during the recession was significantly correlated with a higher likelihood of developing arthritis, lung disease, psychological conditions, depression, and greater deterioration of mental and physical health relative to an absence of reduced medication use in 2006 and 2010 (1). Conclusion: These findings underscore the adverse influences of increased financial hardships that impact medication use during recessionary periods on long term health and wellbeing of older adults. They also provide evidence of deleterious effects on health of difficulty paying bills throughout the study period.

EMERGING RETIREMENT CRISIS: WHEN SOCIAL SECURITY IS NOT ENOUGH

David Miller, Case Western Reserve University, Cleveland, Ohio, United States

Evidence suggests a growing retirement crisis in the United States among older adults placing many of them at risk of falling into poverty. While Social Security provides