

GENE-ENVIRONMENT COVARIANCE AS A MECHANISM OF DECLINES IN OPENNESS IN LATE ADULTHOOD

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We previously demonstrated that openness to experience declines with age and these declines correlate with mortality risk. We posited that decline in openness was related to change in behavior in relation to a change in future time perspective, defined here as dynamic changes in scope of time that influence persons' behavior. This idea, based on Baltes' selection, optimization, and compensation theory of lifespan development, suggests that with foreshortened time horizons individuals adapt their behavior leading to lesser engagement in novel experiences and relationships. The current study examined the genetically informed mechanisms underpinning the relationship between openness and mortality. Using identical and fraternal twins from the Swedish Adoption Twin Study of Aging (SATSA), we examined whether twins further from death nonrandomly select environments that maintain their openness scores while their co-twins nearer to death nonrandomly select environments that contribute to declines in openness. Using a sample of 822 twin pairs, we estimated a genetically-informed longitudinal model that quantified time-varying effects of twins' openness scores at time t-1 on latent nonshared environmental scores at time t. The model generates within-family gene-environment correlation, a statistical coefficient that quantifies the genetic basis for nonrandom exposure to environments. Results suggest significant time-varying correlations between twins' openness scores and their unique environments as well as increasing gene-environment correlation over time. Findings are consistent with the view that environments can support and reinforce maintenance of or declines in openness depending on the length of persons' time horizons.

GENERATIVITY DEVELOPMENT ACROSS ADULTHOOD: A LONGITUDINAL INVESTIGATION

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The developmental trajectory of Generativity, or investment in the next generation, has been theorized about for decades. Although Generativity is widely hypothesized to peak in midlife, and thus, follow a nonlinear change trajectory across adulthood, extant studies have been too limited in scope to formally test this hypothesis. Indeed, most existing studies on Generativity development have been cross-sectional, with the few longitudinal studies either only examining the first half of adulthood or using too few measurement points. The current study, therefore, aimed to address these limitations by investigating Generativity development in the context of an accelerated longitudinal design. Accelerated longitudinal designs capitalize on both cross-sectional and longitudinal data, combining age-heterogeneous individuals' overlapping trajectories to estimate developmental change across the sample's age range. If cohort effects are not present in the estimated trajectory, this trajectory can be interpreted as developmental change. Participants included 876 age-heterogeneous individuals from The Notre Dame Study of Health & Well-being (Mean age = 58.89; SD age = 9.42), a 10-year, longitudinal

study of adult development and aging. Capitalizing on the age-heterogeneity of the sample at Time 1, two-level, multi-level modeling was employed to estimate Generativity development across ages 37 to 96. Results indicate that Generativity follows an age-graded cubic trend, with no apparent cohort effects. Specifically, Generativity peaks in early midlife, declines slightly before stabilizing across ages 47-77, and then declines sharply thereafter. Implications for lifespan developmental research, as well as health and well-being, will be discussed.

IMPACT OF DOING GOOD ON THE AGING SELF: GROWTH AND CHANGE THEMES IN NARRATIVES OF PROSOCIAL BEHAVIOR

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Contemporary theories consider development to be life-long, suggesting a potential for personal growth in older adulthood. Narrative studies have found benefits of having growth themes in older adults' broad life stories, yet there is limited research focusing on the specific experiences in later life that elicit growth. One potential for personal growth during older age is through prosocial behavior, but studies have overlooked how older adults narrate such experiences and the perceived impact the narratives have on the self. We conducted interviews with a sample of 47 older adults engaged in prosocial commitments to examine the types of perceived self-change as well as patterns in high points and low points of the experience. Narrative analyses revealed the majority of participants reported a change in the self, and half of the sample used growth themes to characterize the self-change. Inductive coding of change narratives revealed an emergent category of virtuous change (e.g., transcendence, wisdom, humanity), as well as a variety of other change categories (e.g., competence, cognitive abilities, negative changes). Those who grew narrated high points and low points with more integration than those who did not, displaying a multifaceted, complex understanding of significant episodes through a blend of both positive and negative elements within one story. These findings suggest that an integrated understanding of prosocial experiences may provide an avenue toward personal growth. Implications for research and practice are discussed.

SESSION 2983 (PAPER)

RETIREMENT IN THE 21ST CENTURY

COGNITIVE FUNCTIONING WHEN RETIRING: FINDINGS FROM A SWEDISH POPULATION-BASED LONGITUDINAL STUDY

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The effects of retirement on cognition are still unclear and empirical evidence is conflicting. Especially for retirement from cognitively demanding jobs, positive as well as negative effects have been reported. Leisure activity engagement has

been hypothesized to play an important role in explaining the mixed evidence. In this study, we examine the interplay between job demands before retirement and changes in leisure activities before and after retirement and their relation to post-retirement cognitive functioning. Using data from the HEalth, Aging and Retirement in Sweden (HEARTS) study, cognitive trajectories before and after retirement were modeled in a multi-level piecewise model ($N = 2688$ observations). Post-retirement memory and reasoning ability were predicted by self-reported work demands and changes in leisure activity engagement. Results imply a stable increase in memory over the retirement transition and less steep increase in abstract reasoning after retirement. Work demands and leisure activity participation were not related to post-retirement cognitive change. Job demands and leisure activity engagement may not play an important role for short-term post-retirement cognitive functioning. These findings support the conclusion that retirement, independent of prior work demands, does not affect cognitive functioning negatively.

HISTORICAL DIFFERENCES IN RETIREMENT ADJUSTMENT IN GERMANY

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The nature of retirement has been constantly changing over the last decades. Retirement transitions of later-born cohorts differ from those of earlier-born cohorts in terms of sociocultural context and timing. In addition, today's retirees differ from those who retired earlier in historical time, for example with respect to gender composition, social resources and health status. Gerontological research has rarely addressed the question whether such developments translate into historical differences in retirement adjustment quality. In the current study, we investigated historical differences in perceived retirement adjustment. We distinguished developments for blue-collar and white-collar workers to detect potentially increasing social inequalities. Our pre-registered analyses were based on data from four waves of the German Ageing Survey. The sample included $n = 990$ participants interviewed either 1996, 2002, 2008 or 2014, who retired in a five-year period before the respective interview (1991-1996, 1997-2002, 2003-2008 and 2009-2014, respectively). Retirement adjustment was measured with three self-report items. Our preliminary results, based on multi-group structural equation modeling, do not provide evidence for a linear improvement or decline of retirement adjustment quality over historical time. White-collar worker reported better adjustment, but this effect was constant over historical time. Our results do not support ideas of fundamental historical differences or growing social inequalities in the individual experience of retirement.

RETIREMENT FINANCIAL INSECURITY FOR MEN AND WOMEN IN CANADA: THE IMPACT OF LIFE COURSE WORK AND INCOME INSTABILITY

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Financial security is critical to overall well-being in retirement. Life course disruptions in work due to unemployment or disability may have lasting impacts on financial security

in later life, and these effects may or may not be ameliorated by old age security programs and retirement benefits. Women are known to be particularly vulnerable for financial hardship in later life, making their life course experiences especially important in understanding financial well-being in retirement. We examine the Canadian Longitudinal and International Study of Adults (LISA) to assess later life financial insecurity in retirement, including 20 years of data on labor force experiences across adulthood drawn from linked tax records ($N=2,353$; $N=1,079$ men and $N=1,274$ women). The Canadian context is a useful complement to studies in the US due to its diverse and relatively generous public support programs, in addition to personal savings options for retirement. We find that among men, financial insecurity is tied to years reporting unemployment, where for women this outcome is more strongly linked to reports of disability and income assistance across adulthood. Although public and private retirement benefits do not offset these associations for either gender, receipt of income supplements reduce subjective financial insecurity among women. Among men, personal savings have the most robust effect in reducing financial insecurity. Our results suggest that in Canada, with its relatively generous provision of retirement support, life course work and health instability have lasting but differential effects for men and women in retirement.

SUPPORT FOR A LOWER STATE PENSION AGE FOR DISADVANTAGED OLDER WORKERS

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Due to policy reforms, early exit from the labor market has decreased substantially and people are participating in the labor market until much higher ages than before. As a result, there are increasingly many people that struggle to continue working until they can comfortably retire, for example due to chronic health conditions or having to provide informal care. A potential solution would be to grant earlier access to state pension benefits (such as Social Security) for disadvantaged older workers. While it is known that many people are supportive of such a policy, the question remains how much earlier access would be granted under which circumstances. Here, using a quasi-experimental vignette design (10,350 observations nested in 2,070 respondents), we study how much earlier Dutch people would like to grant access to disadvantaged older workers. Relevant characteristics of older workers that are judged are the age at which they started working, the level of physical strain in their job, whether they have chronic health conditions, and whether they provide informal care to a loved one. The result show that, on average, people would grant older workers with chronic musculoskeletal conditions or cardiovascular disease one year earlier access to the state pension than normal, while older workers that provide daily informal care would be granted 10 months earlier access. Cumulative disadvantage could lead to a maximum of three years earlier access to pension benefits. This study provides important insights into fairness considerations surrounding state pension provisions, and implications for practice will be discussed.