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Aging in place is a goal for many older adults. As many older adults own their homes, strategies designed to promote aging in place must account for threats to the financial sustainability of ownership and occupancy later in life. One such threat is property taxes, which have risen substantially in many metropolitan areas over the last decade as home values soar. Property tax relief programs offered by state and local governments are designed to ease the housing cost burden of older adults. Yet, recent research indicates that such programs do little to ensure affordability for low-income homeowners. This study reviewed local property tax relief programs and interviewed local older adult homeowners and housing professionals to understand the circumstances of older adult homeowners in one growing U.S. County. Four major themes emerged from the interviews: housing market dynamics, personal finances, local housing resources, and wellbeing. Results indicate that unaffordability is a growing concern among older adult homeowners and services providers alike. Current property tax relief programs are thought to do little to reduce the cost burden posed by property taxes. Implications for social policy include expanding eligibility criteria and indexing the benefit to a local economic metric so that the relief remains relevant in areas with dynamic markets. Implications for practitioners include understanding the property tax relief programs in one's area and referring clients when appropriate.

DISABILITY STATUS, FINANCIAL STRAIN, AND SUBJECTIVE HEALTH AND WELL-BEING FOR PEOPLE WITH LTSS NEEDS IN CALIFORNIA

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Many people with needs for Long-Term Services and Supports (LTSS) are vulnerable to financial strain, a chronic economic stressor that may negatively affect a person's well-being. This study examines the extent to which financial strain mediates the relationship between people's disability status and subjective health and well-being, controlling for select demographic characteristics. Disability status refers to the intensity of disabilities that people report, including cognitive impairments, and/or difficulties performing activities of daily living and/or instrumental activities of daily living. Financial strain measures the number of challenges that participants incurred during the last year in acquiring food, housing, health care, and other basic needs. We use the first cycle of data (2019-2020) from the California Long-Term Services and Supports (LTSS) survey, merged with select data from the California Health Interview Survey (CHIS) (N = 2,030). Drawing from Pearlin's Stress Process Model, we use Conditional Process Analysis (CPA) to examine the hypothesized mediation relationships. Findings show that the intensity of disability status has a direct association with self-rated health ($c' = -.2054$, $p < .0001$) and psychological distress ($c' = .7247$, $p < .0001$). Furthermore, financial strain experienced by people with LTSS needs mediates the

relationship between their disability status and 1) self-rated health ($ab = -.0178$, $BootCI = -.0285$ to $-.0082$) and 2) psychological distress ($ab = 0.19$, $BootCI = .1323$ to $.2648$). These results have policy and practice implications for national and state programs, such as Medicaid, the Universal Basic Income (UBI) program, and the Master Plan for Aging in California.

FOOD INSECURITY AMONG OLDER ADULTS WITH A HISTORY OF INCARCERATION: A MIXED METHODS STUDY

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The purpose of this study was to use a mixed methods approach to describe the association between history of incarceration (HOI) and food insecurity (FI) among older adults. Quantitative data were obtained from the Health and Retirement Study, a population-based study of community-dwelling adults (n=12,702) aged >50. Qualitative data were obtained via key informant interviews with formerly incarcerated older adults and the human service providers serving them (n=15). Multiple logistic regression was used to estimate the association between HOI and FI, adjusting for demographic variables. HOI was associated with increased odds of FI (OR 1.83; 95% CI 1.52-2.21). Race/ethnicity moderated the association between history of incarceration and food insecurity, with effects observed among Non-Hispanic Blacks (OR 1.78; 95% CI 1.29-2.46) and Whites (OR 2.27; 95% CI 1.74-2.97), but not Hispanics (OR 1.11; 95% CI 0.69-1.77) or those of other racial/ethnic groups (OR 1.79; 95% CI 0.71-4.52). Explanations for the association between HOI and FI obtained from qualitative interviews included ineligibility for food assistance programs due to felony conviction, lack of safe places to store healthy food, and difficulty using technologies needed to enroll in food assistance programs. The most common barrier associated with inaccessibility to healthful foods for this population, according to interviewees, is ineligibility for food assistance programs. FI is an important issue among older adults with a HOI. Re-examination of policies and procedures for accessing food assistance programs may be needed to reduce FI in this population.

RECESSION EVENTS AND SLEEP PROBLEMS IN MIDLIFE AND AGING ADULTS

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Adverse economic events can negatively impact aspects of health, including sleep quality. Poor sleep can increase risk of developing or exacerbating health conditions such as cardiovascular and metabolic disease, cancer, and suicidal ideation. It is critical to examine how economic hardships may amplify health disparities in midlife and aging, a rapidly growing demographic in the U.S. This study examines the effect of recession hardships on sleep issues in midlife and aging adults using waves 2 and 3 of the Midlife in the United States study (MIDUS; N = 2602; M age = 63.47;