

scenes to enable older drivers to increase confidence, practice using vehicle modifications such as a spinner knob (e.g. for one-handed driving following stroke), and train specific skills including visual scanning and attention, and (iii) present five case studies to identify the strengths and limitations of incorporating the simulator into therapy programs with older drivers. of simulator use. The establishment and use of a driving simulator in a rehabilitation unit highlights both the challenges and benefits of using this kind of technology in practice. Part of a symposium sponsored by Transportation and Aging Interest Group.

USING A PERFORMANCE BASED ASSESSMENT TOOL OF EVERYDAY IADL TO DETERMINE DRIVING RISK IN OLDER ADULTS

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For older adults living in rural/suburban communities, driving is often their only means of transportation. Although considered safe drivers, drivers older than 70 years have higher crash rates with fatality rates amplified due to the increased frailty/fragility. However, research evidence clearly indicates that cognitive factors contribute to driving impairment in older adults. Occupational therapists, as experts in observation of functional performance, use the Assessment of Motor and Process Skills (AMPS), for measurement of performance in everyday activities using two scales (motor and process). Previously demonstrated as a sensitive tool for cognitive changes, this presentation will summarize the research outcomes between older adults with cognitive impairment (N=57+) and without (N=53) who completed a comprehensive driving evaluation. Analysis of the two samples using receiving operating curves suggests the AMPS has potentially excellent specificity and sensitivity, specifically AUC = 0.826(0.73-0.92) for motor, AUC = 0.909(0.84-0.98) for process, and AUC = 0.936(0.88-0.99) together. Part of a symposium sponsored by Transportation and Aging Interest Group.

EVALUATING OLDER DRIVERS IN THEIR EVERYDAY DRIVING ENVIRONMENTS

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Developing tools that accurately detect at-risk driving behaviors is a public-health priority. There is a need for a measure that accurately assesses older drivers' level of competence on familiar roadways. The objective of this presentation is to describe the development of the procedures and scoring of a new approach, the Electronic Driving Observation Schedule (eDOS), to observe everyday driving in the community. The eDOS was used to record and compare the driving environment and performance of older drivers and low-risk younger drivers during their everyday driving. Older (n=160, >74y) and younger (n=60, 35-64y)

drivers completed a 20-30-minute drive from their home to destinations of their choice. Older drivers drove on simpler routes with fewer intersections and lane changes. Both groups made few driving errors, which were mostly low-risk. Younger drivers tended to demonstrate poor driving habits (not signaling, speeding, poor lane position) and compliance with road rules. Part of a symposium sponsored by Transportation and Aging Interest Group.

SESSION 6320 (SYMPOSIUM)

USING SUBJECTIVE AND OBJECTIVE MEASURES OF FINANCIAL SITUATION TO IMPROVE PROGRAM OUTCOMES FOR OLDER ADULTS

Chair: Hector Ortiz

Co-Chair: Jan Mutchler

Researchers in the field of aging rely on various measures of financial security to assess the needs of older adults and the outcomes of interventions. Recently, subjective measures have gained attention among researchers and organizations that serve older adults. This symposium brings together researchers from academia, government, and the non-profit sector to discuss the relationship between subjective financial well-being and objective financial situation. The first project describes the relationship between the Consumer Financial Protection Bureau's Financial Well-being Score and the Elder Index. The CFPB Financial Well-Being Score provides a standardized and validated measure of a person's sense of financial security and freedom in the present and future. The Elder Index provides a measure of older adults' income against the average income needed for adults age 65 or older to live independently in their communities. The second project discusses the findings of a study into the changes in outcomes among older adults assisted through the National Council on Aging's Benefits Enrollments Centers. The third project describes the overall findings and changes in financial well-being among SCSEP participants who attended a series of financial education workshops offered through the Benjamin Rose Institute on Aging's subsidiary Empowering and Strengthening Ohio's People. Together, the studies show that both measures are, on average, strongly correlated and predictive of a range of factual experiences such as material hardship and financial stress. The studies, however, show that subjective measures may help identify and target underlying behavioral and attitudinal factors that influence people's satisfaction with their economic situation.

EXPLORING THE RELATIONSHIP BETWEEN THE CFPB FINANCIAL WELL-BEING SCORE AND THE ELDER INDEX

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The Elder Index is a cost of living indicator that measures the income older adults need to meet their living expenses while staying independent in the community, calculated on a county-by-county basis for the United States. Analyses based on the Elder Index show that a large segment of the age 65+ population has incomes below the Index, reflecting a level of insecurity that is considerably higher than suggested by the poverty rate. Moreover, comparison of the Elder Index to

household income illustrates differences across states in the extent to which incomes cover the cost of necessary expenditures. In this paper we explore how cost of living contributes to subjective financial security among older people, as measured by the CFPB Financial Well-Being Score, using a data match of the Understanding America Study with the Elder Index. Results document this association, offering insight to spatial patterns of financial insecurity in later life.

EMPOWERING THROUGH EDUCATION: UNDERSTANDING FINANCIAL WELL-BEING AMONG LOW-INCOME OLDER ADULTS

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Recognizing the need for and importance of financial capability education among low-income older adults, the non-profit agency, Empowering and Strengthening Ohio's People (ESOP), implemented an 11-part financial education workshop series with a sample of older adults enrolled in the Senior Community Service Employment Program (SCSEP). Over the course of 10-months, participants attended workshops that covered an array of topics (e.g., budgeting and goal setting, avoiding financial exploitation) and completed a variety of measures aimed at understanding their financial situation and well-being (e.g., CFPB Financial Well-Being Scale, Financial Shocks, Material Hardship, Financial Skill). Results indicated that financial well-being scores significantly increased from the beginning of the workshop series ($M=54.49$, $SD=7.23$) to the end ($M=58.10$, $SD=8.10$); $t(48) = 3.66$, $p=.001$. Discussion will offer insights into the subjective financial experiences of low-income older adults who were actively trying to seek and gain permanent employment to improve their financial situation.

THE IMPACT OF PUBLIC BENEFITS ON LOW-INCOME OLDER ADULTS' FINANCIAL WELL-BEING

Lauren Popham, *National Council on Aging, Arlington, Virginia, United States*

Nineteen percent (13 million) older adults have incomes below 150% of the Federal Poverty Level, leaving them with limited means to afford basic living expenses. Public benefits can help bridge the gap allowing older adults to afford food, home energy, and health expenses. There are studies demonstrating the positive health outcomes associated with public benefits in older adults. It remains unclear how benefits may also improve subjective measures of well-being in older adults. To examine this question, baseline measures of well-being including the CFPB Financial Well-Being Scale were administered to older adults before they enrolled in benefits and again six months after receiving benefits to examine changes in well-being as a result of accessing benefits to help ease some of their financial burdens. Results revealed that older adults experience subjective, psychological improvements from benefits. These findings have implications for the social and behavioral determinants of health in older adults.

SESSION 6325 (SYMPOSIUM)

USING IMPLEMENTATION RESEARCH TO PROMOTE THE EXPANSION AND SUSTAINABILITY OF INTERGENERATIONAL PROGRAMS

Chair: Leslie Hasche

Implementation studies provide guidance on how to reduce the gap between empirically-supported interventions and routine care. For intergenerational programs that bring older adults and other generations together to promote social connection, improve health and well being, and to reduce ageism, the role of implementation science is rarely studied. Intergenerational programs have a long-standing role in social service and housing contexts, yet the quality of the evidence and sustainability of these programs is often in question. This symposium aims to demonstrate how implementation studies can identify available evidence and influential contextual factors to examine issues of adoption, fidelity, and sustainability of intergenerational programs. First, a scoping review of the available evidence on best practices of intergenerational programs will help highlight fidelity issues. Second, an environmental scan for intergenerational housing will highlight how contextual factors may impact the adoption and spread of intergenerational programs. Third, a pre-implementation study delivering multi-modal best practices training to local community sites will share indicators of the feasibility of training staff to implement evidence-based intergenerational practices. Finally, an evaluation of a community collaborative of organizations implementing intergenerational programs will highlight the process by which organizations develop and sustain partnerships. The chair will summarize how the studies' methodological approaches incorporate implementation science and outcomes. Implications for both future research on organizational context, funding, and implementation strategies, as well as for practice settings will be named. The discussion will identify implementation gaps that will need to be overcome to expand and sustain intergenerational programs.

IMPLEMENTATION OF EVIDENCE-BASED PRACTICES IN INTERGENERATIONAL PROGRAMMING: A SCOPING REVIEW

Shannon Jarrott, Rachel Scrivano, Nancy Mendoza, and Cherrie Park, *The Ohio State University, Columbus, Ohio, United States*

Intergenerational programs facilitate mutually beneficial interactions between youth and older adults, achieving an array of outcomes. With few exceptions, implementation factors rarely figure into outcome analyses, though researchers frequently gather data on factors influencing outcomes. The resulting practice-evidence gap may deter wide-spread adoption of intergenerational programming. We conducted a scoping review of 35 peer-reviewed articles (2000-2019) to map key concepts and evidence sources of empirically-supported practices impacting intergenerational program outcomes. A scoping review is appropriate when an area is complex, like intergenerational programs that incorporate diverse participants, content, and goals. Primarily qualitative studies involved programs equally likely to involve young,