THE SOCIAL RELATIONS AND ECONOMIC PREPARATION FOR RETIREMENT OF ONE-PERSON HOUSEHOLDS

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Objectives: The purpose of this study is to find out the effect of middle-aged one-person households on social relations and economic preparation for retirement. In addition, even within one-person households, I attempted to determine the difference according to whether the cause of the households’ composition was separation after marriage or a one-person household without a spouse due to being unmarried, bereavement, or divorce.

Methods: As a result of the analysis using the data of the 2019 Korean Social Survey of the National Statistical Office, single-person households had weaker economic conditions, social relations, and economic preparation for retirement when compared to multi-person households. One-person households lacked a social network to receive help when they face difficulties compared to multi-person households, but there was no effect on group activities or the satisfaction with human relationships. However, households with no spouse had a negative impact on the social network, group activities, and the satisfaction with human relationships.

Conclusions: Middle-aged one-person households and one-person households with no spouse had a negative effect on economic preparation for retirement, when labor activity and asset variables were not considered. However, statistical significance was not found when these variables were considered.

WHAT ARE WE WORRIED ABOUT? MID-LIFE COUPLES’ FINANCIAL CONCERNS ABOUT THEIR RETIREMENT

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Retirement is an expected stage of life that couples plan for far in advance. Despite knowing that years of life without regular income are anticipated, some underprepare, leading to financial uncertainty in later years. In this study we explore financial concerns for retirement expressed by a sample of 335 midlife (Mage=44) couples that participated in the Flourishing Families study. We also examined predictors of those concerns across a 1-year period. Results suggested that both husbands and wives worried about insufficient income, excess spending, and heavy debt in retirement. Minor concerns included being worried about paying for their children’s education, net worth, and general expenses. Lower income was predictive of both husbands and wives being worried about having insufficient income in retirement. Higher income was predictive of husbands having concerns about excess spending. Although having retirement benefits was not predictive of any worries, having retirement savings was associated with wives having a greater likelihood of reporting worries about heavy debt and net worth in retirement. Better financial communication was associated with fewer husbands reporting concerns about excess spending and fewer wives reporting concerns about heavy debt. Having concerns about a spouse not being financially responsible were associated with more husbands reporting worries about excess spending and heavy debt in retirement. When wives reported higher social connection with a child, they also were more likely to report worries about expenses. Findings suggest that saving for retirement, communicating well about finances, and being financially responsible are associated with fewer financial concerns in retirement.

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SLEEP

DAILY EVENING ELECTRONIC MEDIA USE AND SLEEP IN LATER LIFE

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Sleep complaints and disorders are one of the most common disturbances to health and well-being in later life. Evening electronic media use has been shown to influence the subsequent quantity and quality of sleep, but most research focused on younger age groups who are more likely to use new media (e.g., social media) to replace or complement traditional mass media such as television. To investigate how different types of evening media use is related to sleep in later life, we used ecological momentary assessment data from the Daily Experiences and Well-being Study (N = 231; Mage = 73.61) to examine how evening computer use and television viewing affect subsequent sleep hours and perceived sleep quality. Across all evening assessments, 43% of the evenings were spent using computers, and 80% of the evenings were spent watching television. Findings from a series of within-between random effects models indicated that evening computer use and television viewing had independent associations with sleep quantity and quality. That is, older adults reported fewer hours of sleep, more difficulty falling asleep, and worse overall sleep quality on nights following the evening computer use. In contrast, evening television viewing was associated with feeling less tired the next day morning. The results highlight the continued presence of television viewing in older adults’ daily lives and their distinction from general computer use. The social context in which older adults watch television in the evening may potentially explain how different electronic media use influences sleep in later life.

MAKING THE MOST OF ADVERSITY: A FULLY REMOTE ECOLOGICAL MOMENTARY ASSESSMENT AND ACTIGRAPHY STUDY OF HOSPITAL NURSES

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