

BACKGROUND

- Cognitive impairment is a key risk factor for financial exploitation (FE) among older adults.
- Poor sleep is associated with cognitive decline and increased dementia risk.
- To our knowledge, no studies have examined the relationship between sleep quality and FE risk. We aimed to explore this relationship and determine whether any association varies by cognitive status.

METHODS

Sample

- 150 community dwelling older adults with no history of major neurological or psychiatric disorders, alcohol use disorder within the past 5 years, or history of other substance use disorder.

Measures

- Perceived Financial Vulnerability Scale (PFVS): a 6-item self-report measure of FE risk. Items were rated on a 3-point scale, yielding total scores from 6 to 18. Higher scores indicate greater perceived FE vulnerability.
- Pittsburgh Sleep Quality Index (PSQI): Subjective sleep quality measure with scores >5 indicate poorer sleep quality.

MCI Classification

- Participants completed the National Alzheimer's Coordinating Center (NACC) Uniform Data Set Version 3 and California Verbal Learning Test 2nd Edition, and were classified as having mild cognitive impairment (MCI) if they had either of the following on select test scores:
 - ≥ 2 impaired scores within a single cognitive domain (memory, attention/executive functioning, and language) or
 - ≥ 1 impaired score across all domains

Analyses

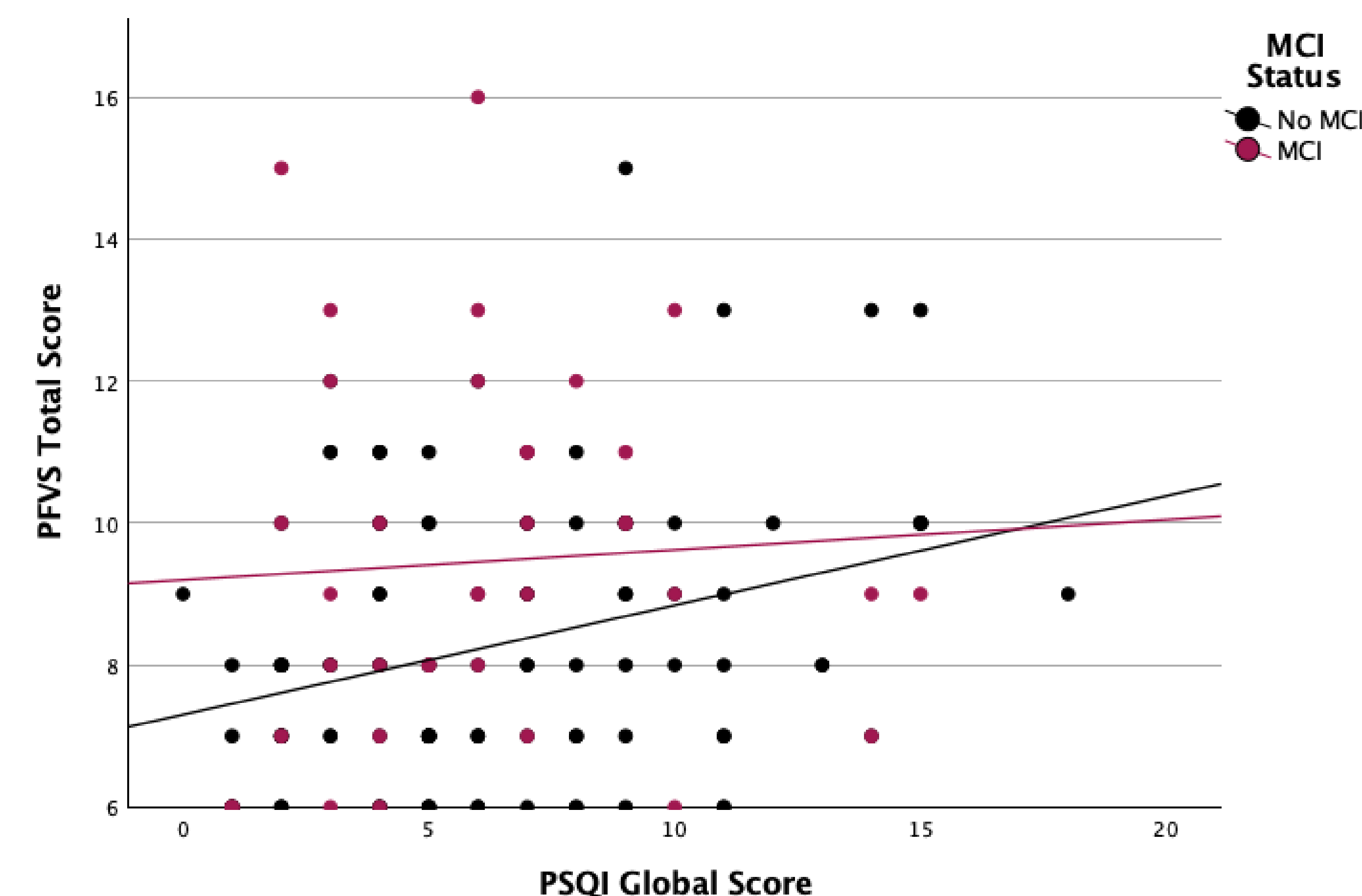
- Hierarchical linear regression evaluated the contributions of demographic, sleep quality and MCI status, and the interaction between cognitive status and sleep to financial vulnerability.

RESULTS

Table 1. Demographics

Characteristic	Total Sample (N = 150)
Age	68.22 $\pm$ 7.74
Education	16.17 $\pm$ 2.58
Sex	
Male	n=37 (24.7%)
Female	n=113 (75.3%)
Race	
White	n=99 (66%)
Asian	n=27 (18%)
Black	n=17 (11.3%)
Native Hawaiian or Other Pacific Islander	n=2 (1.3%)
Other	n=1 (.7%)
Cognitive Status	
No MCI	n=113 (75%)
MCI	n=37 (25%)
PSQI	6.33 $\pm$ 3.79
PFVS	8.67 $\pm$ 2.16

Graph 1. Influence of PSQI and MCI status on PFVS total score



- Demographic variables explained 4.7% of the variance in PFVS scores (Adj R^2 = .047, p = .027).
- MCI status and sleep quality significantly improved model fit, explaining an additional 11% of the variance (Adj R^2 = .111, p = .002), with both MCI (β = .232, p = .004) and poorer sleep quality (β = .178, p = .03) associated with higher perceived vulnerability.
- Inclusion of the interaction between cognitive status and sleep quality in the final block was not significant.

DISCUSSION

- MCI and poorer sleep quality were associated with perceived financial vulnerability in older adults, though there was no interaction.
- The novel finding that poor sleep significantly predicts vulnerability to financial exploitation highlights sleep health as a clinically meaningful and potentially modifiable target for prevention efforts in at-risk populations.

ACKNOWLEDGEMENTS

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