Table 1: Types of Financial Abuse

Category	Description	Examples
Crimes of occasion/opportunity	Occur because the victim is merely in the way of what the perpetrator wants.	Examples include: muggings, robberies, home invasions
Crimes of desperation	Occur when family or friends are desperate and likely dependent for housing and/or money	Examples include: unauthorized use of ATM cards, theft of pension/social security, theft of real property
Crimes of predation/occupation	Occur when trust is engendered specifically for the intention of financial abuse later.	Examples include: sweetheart scams, exploitation by financial advisors or conservators, 'boiler room' lotto/sweepstakes scams

Source: MetLife Mature Market Institute, National Committee for the Prevention of Elder Abuse, & Center for Gerontology at Virginia Polytechnic Institute and State University. (2011, June). *The MetLife study of elder financial abuse: Crimes of occasion, desperation, and predation against America's elders.*

Category	Examples	Means
Fraud Committed by Strangers	- Annuities - Prizes and sweepstakes - Investments - Charity Contributions - Home Automobile repairs - Loans and mortgages - Health, funeral and life insurance - Health remedies - Travel - Confidence games	- Telemarketing - Mail - Face-to-face - Email - Free lunch seminars
Financial Exploitation by Relatives or Caregivers	- Taking money, property, valuables - Borrowing money and not paying it back - Denying services or medical care to conserve funds - Giving away or selling possessions without permission - Signing or cashing pension or social security checks without permission - Doling out the elder's money to family or friends - Forcing elder to part with resources or sign over property	- Joint bank accounts - Beneficiary designations (IRA, pay on death accounts) - Deed or title transfer - Power of attorney and durable power of attorney - Living trusts and wills

Adapted from Johnson, K.D. (2004). Financial crimes against the elderly. *Problem-Oriented Guides for Police, Problem-Specific Guides Series(Vol. 20).*