

# Utilization of a forensic accountant to investigate financial exploitation of older adults

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## Abstract

**Purpose** – *The purpose of this paper is to describe the results of an online program evaluation survey conducted in the USA in 2018 which was designed to understand how members of an enhanced multidisciplinary team (E-MDT) use the expertise of a forensic accountant (FA) in suspected cases of elder financial exploitation.*

**Design/methodology/approach** – *This paper analyzes responses to an online survey from 54 E-MDT members. Narrative responses to open-ended questions were analyzed by using cross-case thematic analysis. Data from demographic questions and those with nominal response options were analyzed using descriptive statistics.*

**Findings** – *Overwhelmingly, the E-MDT members described how useful the FA's expertise and subsequent detailed reports are in helping determine whether financial exploitation is taking place and providing information needed to continue an investigation and pursue criminal charges.*

**Practical implications** – *The increasing longevity and sheer number of older adults present ongoing challenges in the fight to address financial exploitation. Findings suggest that FAs working with E-MDTs can help identify signs, collect evidence and help investigate cases of suspected financial abuse of older adults. The development of training programs focused on educating accountants to fill a need in a growing area of forensic accounting may be needed.*

**Originality/value** – *This paper adds to the growing evidence of multidisciplinary teams as an effective model for investigating cases of financial elder exploitation by focusing specifically on the expertise of an FA.*

**Keywords** *Elder abuse, Financial exploitation, Forensic accounting, Multidisciplinary team, Program evaluation*

**Paper type** *Research paper*

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## Introduction

Elder abuse is recognized internationally as an extensive and serious public health concern (Pillemer *et al.*, 2016; WHO, 2002). Financial abuse, which is only one type of abuse of older adults, is growing and becoming more widespread in many countries, including the USA (Setterlund *et al.*, 2007; Yon *et al.*, 2017). While definitions of financial abuse vary, it includes both exploitation and fraud. Financial exploitation is “[t]he illegal, unauthorized, or improper use of an older individual’s or other person’s resources in a trusting relationship, for the benefit of someone other than the older individual” (Centers for Disease Control, 2019, para. 6). Fraud includes “[i]ntentionally deceiving the victim by misrepresenting, concealing, or omitting facts about promised goods, services, or other benefits and consequences that are nonexistent, unnecessary, never intended to be provided, or deliberately distorted for the purpose of monetary gain” (Beals *et al.*, 2015, p. 7).

A recent meta-analysis found that financial exploitation affects 6.8% of older adults worldwide (Yon *et al.*, 2017). In a national prevalence study conducted in Dublin, financial abuse was identified as the most common form of elder abuse among community dwelling older adults (Naughton *et al.*, 2010). Financial abuse was second to psychological abuse in a study of elder abuse in seven European countries (Eslami *et al.*, 2016; Soares *et al.*, 2010). This same study estimated that the lifetime prevalence rate of financial maltreatment was 18.5% (Eslami *et al.*, 2016), which is almost four times higher than in studies of American older adults (Acierno *et al.*, 2010; Peterson *et al.*, 2014). In the USA, 5.2% of older adults aged 60 and older experienced some form of financial exploitation by a family member within the past year (Acierno *et al.*, 2010) and more specifically, for the purpose of this study, in New York State (NYS), financial exploitation was the most common form of abuse reported (Lifespan of Greater Rochester, Inc.; Weill Cornell Medical College; NYC Department for the Aging, 2011). However, only 1 in 44 cases received formal services from a designated agency, revealing a significant under-reporting of this form of elder abuse (Lifespan of Greater Rochester, Inc.; Weill Cornell Medical College; NYC Department for the Aging, 2011). This is not surprising as there has been research documenting that older adults are less likely to report financial exploitation in the USA (Acierno *et al.*, 2010).

Financial exploitation frequently co-occurs with other forms of elder abuse, a phenomenon referred to as polyvictimization. In both financial exploitation cases and cases of polyvictimization, family members and caregivers are more often the perpetrators, making intervention in elder abuse cases uniquely challenging for responding agencies, especially those agencies working alone (Teaster, 2017; NYSOCFS, 2016). In the USA, multidisciplinary teams (MDTs) have been widely used in medicine and in child abuse cases to develop coordinated responses across departments and agencies and more recently have been adapted for understanding and investigating elder abuse cases via forensic centers, as in California (Schneider *et al.*, 2010; Yonashiro-Cho *et al.*, 2019). The development of these MDTs within forensic centers was designed to advise and assist in cases of abuse and neglect not specific to financial abuse, which is the most prevalent form of elder abuse. This research addresses this gap in services by evaluating the use of an Enhanced Multidisciplinary Team (E-MDT) model, specific to investigating financial abuse.

### Enhanced multidisciplinary team background in New York State

In 2012, NY State Office for the Aging, in partnership with NYS Office of Children and Family Services, Lifespan of Greater Rochester and New York City Elder Abuse Center at Weill Cornell Medicine, was awarded an Elder Abuse Interventions Prevention grant by the US Health and Human Services (HHS) Administration for Community Living. The purpose of the grant was to pilot what the project partners conceived as an E-MDT model. The model was similar to other elder abuse MDTs established in the US in that they brought together Adult Protective Services, Offices for the Aging, law enforcement, District Attorney Offices, financial institutions, legal services and aging service providers, among others, to review cases of suspected elder abuse. The unique features of the E-MDT model were the addition of the specialty services of a forensic accountant (FA) and a geriatric psychiatrist, brought on as consultants on a case by case basis.

Forensic accounting is a specialty that focuses on presenting the accountant's findings and/or recommendations as they relate to financial records and transactions (Crain *et al.*, 2016). Specifically, FAs are trained to evaluate financial information and may render expert opinions for a variety of different purposes, including civil and criminal investigations, litigation, fraud risk management, valuation and dispute resolution. (Crain *et al.*, 2016). These roles are consistent with accounting practitioners who specialize in forensics in the UK (Hagazy *et al.*, 2017). Access to these services was intended to facilitate investigation of suspected exploitation in complex cases of financial abuse. Geriatric psychiatry services were included to help E-MDT members understand the cognitive and mental health status

of victims of elder mistreatment, to assist with recommendations for appropriate mental health care and to evaluate the capacity of individual clients as needed (Rosenbaum *et al.*, 2017).

### ***Importance of forensic accounting to the enhanced multidisciplinary team***

While accounting traditionally involves recording, classifying, analyzing and reporting financial information, the work of an FA requires a broad range of knowledge and skill. According to Crain *et al.* (2016), this includes knowledge of the structure, management and conduct of fraud investigations; expertise in fraud schemes, fraud risk management and fraud prevention and detection; and interviewing witnesses, writing investigative reports, detecting deceptive behavior and identifying the potential motivations of a suspect for committing a crime. In addition, they must know federal and state court procedures including the rules of evidence, which govern collecting evidence, preserving the chain of custody and providing expert testimony that is admissible in court.

### ***Development/expansion of enhanced multidisciplinary team in New York State***

The original E-MDTs were established and coordinated by Lifespan of Greater Rochester in seven counties in the Finger Lakes region of upstate New York (Cayuga, Livingston, Monroe, Ontario, Seneca, Wayne and Yates); a separate E-MDT was piloted in the borough of Manhattan by New York City Elder Abuse Center. The pilot E-MDTs focused specifically on complex cases of financial exploitation. The goal of the teams was to address financial exploitation of older adults, prevent further recurrence, prosecute perpetrators when appropriate, restore assets when possible, and restore a sense of safety and security for older adult victims. The program evaluation, conducted by the National Opinion Resource Center in 2016, found that the risk of financial exploitation decreased significantly for elders served by the E-MDTs who had been deemed to be at “high risk” for continued financial abuse. During 2016–2017, NYS funded the program to sustain existing E-MDTs and to begin expanding the initiative to other parts of the state (Hafford *et al.*, 2016).

Owing to the demonstrated effectiveness of the NYS E-MDT model to address elder mistreatment and the recognized need for E-MDT intervention statewide, NYS Office of Victim Services (OVS) and NYS Office for the Aging partnered in 2017 to leverage federal Victim of Crime Act (VOCA) funding with state funding to sponsor the OVS/VOCA Elder Abuse Interventions and E-MDT Initiative. The initiative will develop statewide access to elder abuse interventions through E-MDTs in every NYS county by the end of 2020.

With funding from the Administration for Community Living, the University of Southern California’s Center for Elder Mistreatment awarded a grant to Lifespan of Greater Rochester in 2018 to assess the role of an FA within an existing multidisciplinary team model. Thus, the purpose of this article is to describe the results of a program evaluation survey designed to understand how members of E-MDTs utilize the expertise of an FA in suspected cases of elder financial exploitation.

*Methods.* This research was designed to evaluate the implementation of an E-MDT model in Upstate New York. More specifically, the focus was on evaluating the addition of a forensic accountant consultant in order to enhance the team’s ability to understand, identify and pursue cases of financial abuse. The purpose of adding the forensic accountant was specified via the Elder Abuse Interventions Prevention grant by the US HHS Administration for Community Living and included the following objectives:

- Training for partner agencies on topics such as the role of forensic accountants, recognizing “red flags” of financial exploitation, understanding financial transactions and interpreting financial records.

- Case consultation, in person or via phone or email, regarding the direction of an investigation, whether a case merits the involvement of a forensic accountant, specific documents to request, interpreting financial records and communicating with other involved parties.
- Document review and analysis, including the preparation of draft exhibits, to be shared with the team and partner agencies to propose and support intervention.
- Report issuance, for purposes of summarizing all findings noted during document review and analysis in written form to be used by third parties as part of the proposed intervention.
- Witness testimony where required for legal proceedings, such as for guardianship or criminal prosecution.

As a qualitative study, this research is intended to generate knowledge grounded in human experience (Sandelowski, 2004). As such, we used online surveys to collect demographic data as well as narrative data using the following open-ended questions:

Q1 Describe some factors that help your team decide to request a consultation from the [FA].

Q1 What types of information does the FA provide the E-MDT?

Q3 How has this information been utilized by your E-MDT?

Q4 What are the benefits of utilizing an FA as part of the E-MDT?

Q5 Please describe any challenges or opportunities for improving the utilization of a forensic accountant as part of your E-MDT.

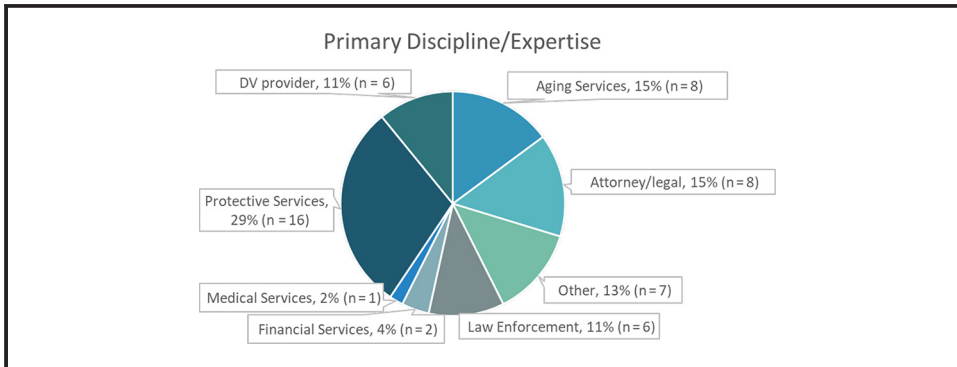
In June 2018, a total of 15 Upstate NY counties with a designated E-MDT had utilized an FA service contracted by Lifespan. The E-MDTs for each of these counties is overseen by a total of eight E-MDT coordinators (e.g. several coordinators oversee E-MDTs for two different counties). As these coordinators are the primary contacts for individual E-MDT members, Lifespan asked these coordinators to forward a request to their respective team members to complete a brief, voluntary, anonymous online survey. Participants were provided written informed consent prior to completion of the online survey. The survey request was sent to 128 E-MDT members and coordinators spanning 15 counties.

Data from demographic questions and those with nominal response options were analyzed using descriptive statistics (e.g. measures of central tendency). Narrative responses to open-ended questions were analyzed by the first two authors using cross case thematic analysis to identify, organize, describe, analyze and report themes found within the responses to each individual question. The researchers then grouped answers from the different respondents according to the overarching objectives of the Elder Abuse Interventions Prevention grant. We decided against creating themes from the prescribed grant objectives in order to allow for a more rich interpretation of the data. Analyzing how well the respondents' answers reflected the purpose of the FA inclusion on the E-MDT was the last step to the data analysis. Any discrepancies in the narrative analysis were negotiated and resolved between the primary and secondary authors.

*Results.* A total of 54 E-MDT members from 13 different NYS counties completed the survey for a 42% response rate. As shown in [Figure 1](#), survey respondents reported their professional expertise/discipline in a variety of areas including adult protective services, aging services, attorney/legal service, law enforcement, domestic violence and others.

The average length of time serving on an E-MDT ranged 3–69 months with an average of 28.5 months (SD: 19.9). It should be noted that one outlier of 144 months (12 years) was

**Figure 1** Primary discipline/expertise



removed from this analysis. While it is possible this respondent may have been working in a team-related capacity to investigate financial exploitation, E-MDTs, for the purpose of this project, were not formalized until 2012. With regard to E-MDTs sharing the final conclusions/outcomes of cases with the FA, 59% ( $n = 32$ ) stated “yes”, while the remaining 41% ( $n = 22$ ) were “unsure.”

#### Narrative Analysis:

Q1. Briefly describe some factors that help your team decide to request a consultation from the FA.

In reviewing the narratives for the factors that helped their team decide to request a consultation from the FA, several different themes emerged from the participants that answered this question ( $n = 50$ ).

A clear theme of complexity of a case emerged in response to this question. Nearly half of the respondents (42%;  $n = 21$ ) sought consultation from the FA when they interpreted the older adult’s financial records as exceeding their expertise. Of these individuals, 38% ( $n = 8$ ) explicitly stated that “the case was too complex,” while others described this complexity in greater detail in relation to getting access to records, number of records and multiple types of accounts/transactions and interpretation:

When there are significant records to be reviewed to establish a pattern of abuse [12].

When there is access to financial records that are difficult to understand [34].

Another subtheme associated with “complexity” appeared to be because of the fact that the older adults had several bank accounts (38%;  $n = 8$ ):

When there are multiple accounts involved and many different types of transactions [17].

Additionally, the theme of “irregularities in bank accounts” appeared in over one third of respondents ( $n = 18$ ) requests for FA assistance. Examples of this theme can be found in the following quotes:

Unexplained spending habits or drastic change in spending habits or change in account balance. Withdrawing large sums of money [5].

Indication of mass or irregular spending [23].

Money movement from account to account [31].

Large amounts of financial activity. Specifically, bank accounts and heavy credit card use [41].

The aforesaid themes appear to be in line with the first two objectives for including the FA within the Enhanced-MDT model:

1. recognizing “red flags” of financial exploitation, understanding financial transactions, and interpreting financial records; and
2. case consultation, regarding the direction of an investigation, whether a case merits the involvement of a FA, specific documents to request, interpreting financial records and communicating with other involved parties.

While respondents were clearly able to recognize that there could be financial abuses occurring due to bank account irregularities, they were also keenly aware that they needed help in order to understand these irregularities. As such, far fewer sought consultation specifically stating that they “suspected financial exploitation” ( $n = 5$ ; 10%). Additionally, six respondents (12%) described requesting a consultation with the FA when they believed that prosecution may be warranted. Surprisingly, the theme of needing an FA when they suspected the client had cognitive impairment was only found in two (4%) of the respondent’s narratives:

Q2. What types of information do the FA provide the E-MDT?

The theme of professional knowledge or expertise in a way of analyzing documents or breaking down documents so that they could better be understood by the team was the most prominent theme. Nearly all respondents who answered this question (96%,  $n = 47$ ) described the FA’s detailed summary report, or specific elements within the report, as the primary information provided by the FA to the E-MDT as demonstrated by the following:

“An analysis of how funds were being spent, breakdown of who(m) spending can be attributed to, recommendations for securing finances, and/or additional forensic analysis if needed [36].”

“The forensic accountant breaks down the numbers and provides an accounting for each individual involved in the case (i.e., the victim(s), alleged defendant(s) and anyone else who received money during the requested period of time) [24].”

Comments also revealed a second theme within the larger theme of expert knowledge regarding patterns of suspicious financial activity:

Invaluable! They simplify complex and numerous statements and make it easy to understand patterns and suspicious activity. [28].

They are better able to identify transactions that seem out of place and point out different areas that need to be investigated further [40].

The forensic accountant provides a clear way to understand the distribution of money that is not normal as compared to the victim’s previous habits [33].

All of the above examples allow the team to carry out the third objective of the FA consultant within the E-MDT model, which is to document review analyze and prepare draft exhibits, to be shared with the team and partner agencies to propose and support intervention:

Q3. How has this information been utilized by your E-MDT?

While several themes emerged related to information utilized by the E-MDT (e.g. FA’s report), the three dominant themes highlight examples of the second and fourth objective of the E-MDT model: case consultation and report issuance, respectively. The most common response pertained to using the FA’s report to help build a case against the perpetrator in order to seek restitution for client (32%,  $n = 15$ ). Examples of this theme can be found in the following responses:

Helps to bring the case to grand jury and ultimately for trial. It's an easy to read, understandable break down of what went out and what came in and to whom the money went. It's an easy to read document that assists the jury and the court in assessing the defendant's liability [25].

The FA provides a framework for the financial loss incurred and estimates an actual dollar amount. This allows law enforcement to charge the appropriate law section(s) [26].

For pursuing criminal charges and to assist with being granted powers of Guardian of the Property over an incapacitated individual [30].

The next two themes are intricately interwoven, as they pertain to using the E-MDT to help determine if a case can be made (15%,  $n = 7$ ) and what steps to take next (15%,  $n = 7$ ). As demonstrated below, some respondents articulated that the team was using the FA's report to determine if a case could be brought forward against a perpetrator:

"It has helped to determine if there is reason to move forward with a police investigation [7]."

"Helps with the law enforcement picture of the *how* and *how much* the criminal is taking advantage of the victim [35]."

"Determinations made as to whether the evidence is sufficient to identify the perpetrator, the amount diverted, level of charge that can be established and potential testimony at trial [44]."

While the following responses provide less detail, the excerpts below describe using the FA's report to figure out how to proceed:

The report] has allowed us to formulate our next steps and make referrals to law enforcement [15].

In several cases, it has helped determine the next steps that are taken by whichever agency is appropriate. Clarification [29].

The information is discussed and provides the basis for action steps for those directly involved in the case [38].

Other less prominent themes related to how E-MDTs utilize the FA's report include using it as a "tool" to explain the financial abuse to the victim (9%,  $n = 4$ ); providing information about how the client has been living (e.g. how funds were being spent) (11%,  $n = 5$ ); identifying suspicious activity (6%,  $n = 3$ ); and learning about the ramifications of financial abuse (4%,  $n = 2$ ):

Q4. What are the benefits of utilizing an FA as part of the E-MDT?

Analysis of the open-ended question regarding the benefits of utilizing a FA yielded several prominent themes one of which is reoccurring throughout the narrative—their professional expertise. Of the 48 responses, 38% ( $n = 18$ ) indicated that the FA's expertise was the primary benefit brought to the team. Some of the responses specifically used the word "expertise," whereas others described the knowledge, or attributes related to expertise:

Their expertise and time. Law enforcement seldom has the time and/or knowledgebase to examine the volumes of financial records typical of an E-MDT type case and be able to testify about the conclusions with any certainty [25].

Provides a crucial area of expertise that is essential in determining what is actually occurring in financial exploitation cases [13].

Expertise in the financial field [34].

Excellent resource for case workers that may lack the financial expertise to identify financial exploitation [2].



Examples describing specific attributes of expertise include the following:

Analysis of financial transactions and determining where to potentially search for stolen funds is difficult for an untrained professional and the use of a forensic accountant is invaluable to the understanding of the records utilized by financial organizations [43].

They see things that we do not see almost immediately in some cases. Again, they see patterns and have totals of how much money was lost. They know banking and tax law. Extremely helpful [41].

There are times when withdrawals can be minimal but frequent or there is money that is being bounced from one account to another. The forensic accountant can explain what money is missing and what is not missing [31].

Additionally, respondents described how having a FA on the team made it easier to investigate and provide evidence of abuse ( $n = 15$ ). This was expressed in the narratives in several ways. One was by clarifying or explaining what was happening with a victim's finances:

Clarifying difficult and complex financial transactions; producing an easy to understand comprehensive review of activity. Helps group to focus on what-if anything-else needs to be pursued [28].

To give E-MDT participants an accurate picture of how assets are being exploited [26].

Helping the team improve the accuracy of their assessments was another subtheme related to the provision of evidence:

The E-MDT has been able to track cases of financial exploitation more accurately [19].

Patterns of money flow. Breakdown of what money is where [30].

Utilizing a forensic accountant helps ensure an accurate analysis [36].

Several described how the forensic accountant helped to "add credibility to a case" by validating or verifying what the team had suspected:

It creates a clear picture of what occurred and takes away doubt of the damage caused by the perpetrator [15].

The forensic accountant can either verify what we believe has been happening financially with a person or they can show why financial exploitation may not be happening [24].

Again, to help confirm/dismiss suspicions and concerns about a client's financial well-being [16].

With regard to providing evidence, a number of respondents articulated how the FA's work was critical in moving forward on prosecuting suspected perpetrators:

The forensic accounting is the one piece of the puzzle that we were missing to assist us with building our case [9].

Provides accurate, important information which is used to move toward a criminal or civil case [1].

Reports are also very beneficial when discussing criminal charges and restitution [2].

Helps us to determine what type of case will be pursued by the District Attorney. [46].

Other less prominent, themes include saving time (8%,  $n = 4$ ), enhancing teamwork and collaboration ( $n = 2$ ), providing education ( $n = 2$ ), and helping to protect the victims ( $n = 3$ ).



Q5. Please describe any challenges or opportunities for improving the utilization of an FA as part of your E-MDT.

Of the 20 responses to this question, 8 described there were “no challenges”, whereas the remainder described a range of suggestions categorized into 3 themes. These themes related to funding, greater access to the FA in rural areas and utilization of the FA reports.

Several respondents described the desire to utilize FA services more frequently but were limited because of costs/funds.

“It is my understanding that we are limited to the number of cases that we can obtain a forensic accounting due to financial constraints with E-MDT [11].”

“We do not have the funds to utilize the forensic accountant as often as we would prefer [9].”

“More funding would allow financial exploitation cases to be reviewed in a more expedient manner due to the enormity of caseloads carried by APS workers. APS could focus more on the client while investigating a case if there were forensic accounting services available as needed [21].”

Some described the desire to have a FA closer to their county:

Would be nice to have one in our own county that could attend every meeting in person [14].

[. . .] We are fortunate to have the forensic accountant(s) nearby, but I believe that rural areas do not have that luxury [36].

Suggestions on how to utilize the FA more effectively were described by four different respondents:

Newly developing E-MDT's may have some confusion about when/how to utilize a forensic accountant especially if the DA's office and law enforcement representatives are reluctant participants [. . .] My suggested opportunity would be to utilize the forensic accountant at the earliest possible stage within a case to help establish evidence and determine potential interventions [. . .] the report can be a working document and expanded as the case develops and new information is presented [40].

It can be a challenge to sift through complex details in a group meeting, hearing it all for the first time [. . .] It would be helpful to have such reports prior to the meeting if possible, so as to have more time to develop the case analysis [34].

It would be helpful for the forensic accountant to educate the team members by utilizing financial records and indicating what the various information can help them determine and what the limits are of their analysis [48].

## Discussion

Considering that this evaluation was done via an online survey, the response rate was higher than expected at 42%. The results of this program evaluation provide new insights into the perceptions of E-MDTs that utilize a FA consultant. Overall, participants on the E-MDT found the inclusion of a FA invaluable as the FA provides the team with specific expertise needed in order to be able to identify and pursue possible cases of financial abuse in older adults. While this is evident throughout all the responses, it is made explicitly clear in their responses describing the benefits and challenges of utilizing a FA on the team. Overwhelmingly, the respondents described how useful the FA's expertise and subsequent detailed reports are in helping determine whether financial exploitation is taking place and providing information needed to continue an investigation and pursue criminal charges. Proposed interventions to help protect clients' assets and team education are also described as benefits.

In terms of recommendations for improvements there seems to be some misinformation on resources available for FA referrals. Other suggestions for improvement (e.g. getting FA reports sooner, earlier referrals to the FA) may be related to team processes/familiarity with this resource. These responses, while indicating challenges, still demonstrate the respondents' perception of "added value" in having a FA on the team. This evaluation demonstrates that on the whole, the enhanced multidisciplinary team model is meeting the objectives it was designed to meet.

The one grant objective that did not link with a clear theme through the analysis was Objective 5: witness testimony where required for legal proceedings, such as for guardianship or criminal prosecution. This could be because of the wording of the survey questions, or it could be due to the language in the grant. No one specifically spoke in terms of "witness testimony;" rather the respondents spoke more about the importance of having a report from an expert to use for legal/prosecution purposes.

With regard to limitations for this study, the response rate indicates there may not be an accurate representation of members from all counties, various disciplines as well as current and long-standing teams. It was also limited with regards to our method of data collection. This study used an online survey to collect data and cannot guarantee that all the persons who were sent the survey actually received the survey. Conducting interviews with participants could have yielded a much more deeper understanding of how team members utilize the FA. It is also important to note that some larger counties may have greater resources for investigation compared to smaller and more rural settings. This may impact the inter-professional composition of E-MDT teams.

### *Next steps/implications*

Losses related to elder financial abuse continue to surpass previous expectations. A study by True Link [Financial \(2015\)](#) estimates losses at over \$36bn each year in the USA. A recent report from the New York State Office of Children and Family Services (2016), estimates losses from older adult New Yorkers between \$352m and \$1.5bn in a 12-month period. This report also describes how victims of financial abuse experience emotional pain, impoverishment and health concerns; many of which have been documented in previous health-care utilization studies of elder abuse victims ([Dong and Simon, 2013](#); [Dong et al., 2013](#); [Lachs et al., 2002](#)).

The increasing longevity and sheer number of older adults worldwide present ongoing challenges in the fight to address financial exploitation. Program evaluation findings presented in this article suggest that FAs working in conjunction with E-MDTs can help identify signs, collect evidence and help investigate cases of suspected abuse. As the need for forensic accounting expertise grows, it is important for E-MDTs to have access to this important investigative resource which will require ongoing/expanded funding. Teams need to be informed about ways to access these resources. Use of video conferencing technology may be an efficient alternative to face-to-face meetings where FA services are not easily accessible due to travel time. Ultimately, more research is needed to better understand the efficiency of E-MDTs to address forms of financial exploitation. Efficiency may include the length of the case between opening/closing, specific interventions utilized to prevent/stop/prosecute various forms of exploitation and exploration of team procedures and outcomes ([Yonashiro-Cho et al., 2019](#)). It will also be important to conduct research related to the cost effectiveness of E-MDTs. For instance, do the reports produced by the FA result in increased prosecutions of perpetrators? Is there restitution of victim's funds? Recently published findings from a randomized controlled trial of MDTs indicate these interprofessional models are more effective relative to usual care, but challenges remain with regard to increasing rates of prosecution ([DePrince et al., 2019](#)).

Finally, the universal endorsement of FA services as a valuable addition to elder abuse multidisciplinary teams represents a challenge to the accounting profession. The development of training programs focused on educating accountants to fill a need in a growing niche area of forensic accounting may be needed. While the exact educational and training requirements for a FA are job-specific, FAs in the USA generally need at least a bachelor's degree in accounting or business. Many hold a graduate degree in accounting, are licensed Certified Public Accountants and pursue advanced coursework and training in fraud and criminal investigations. They may also become Certified Fraud Examiners, which requires continuing professional education. For example, many FAs become certified through the Association of Certified Fraud Examiners (2019). A recent study by Hagazy *et al.* (2017), describes the growth of forensic accounting in the UK, though it is not yet recognized as a profession and coursework focusing on this specialty is limited. While it is unknown how many FAs focus on cases of elder financial exploitation, the demographic trends and increasing costs associated with exploitation suggest there is a current and ongoing need for these professionals in communities across the USA and in other countries.

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