OASIS · AT A GLANCE

Financial Scams and Exploitation Targeting Adults with Disabilities

Red flags, prevention, credit freezes, safe spending tools, and how to report. Why adults with disabilities are targeted more often, what the typical scam pattern looks like, and the routines that make a household harder to exploit.

BY JIM PALASTY · OASIS FOR AUTISM · 9 MIN READ

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X THE RISK

Adults with disabilities face roughly twice the rate of financial exploitation as the general adult population. The pattern is documented. The defenses are simple.

How it works

THREE STEPS

Credit freezes everywhere

All three bureaus, free, online. Locks new credit accounts in someone else's name. The single highest-leverage protection.

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Safe spending tools

ABLE debit card with deposit limits. Pre-loaded gift cards for online. Two-factor on every account. Cash for daily small spending.

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Watch and report

Monthly account review with the adult. Annual credit report pull. Report scams to FTC, state AG, and Adult Protective Services as relevant.

Common scam types and red flags

Tech support	Pop-up or call claiming computer is infected; demands payment for cleanup
Romance	Online relationship that quickly asks for money or gift cards
IRS / SSA	Caller claims back taxes or benefit fraud; threatens arrest
Lottery / prize	"You won"; pay fee to release funds
Job / advance fee	"Work from home"; send check then return some by gift card
Family emergency	Caller claims relative is in trouble, needs immediate cash
Caregiver theft	Trusted paid or unpaid caregiver siphons funds gradually

WHAT IT LOOKS LIKE

My son met a woman online in March. By June he had sent her $4,200 in Amazon gift cards. She told him every week that her brother was in the hospital and that her bank account was frozen. He believed her. He liked her. I caught it when I reviewed the ABLE account statement at the end of June. The bank refunded nothing. The FTC report went in. The credit freeze was already in place, so at least she had not opened anything new in his name. We were lucky that her ask had been small enough each time. We had not been lucky that we waited until June to look.

RITA, STERLING HEIGHTS

What matters, at a glance

The pattern is predictable

Contact through phone, text, social media, or romance app. A request that feels urgent. A pressure to keep it secret. A money transfer or gift card. The same script targets autistic adults, isolated seniors, and lonely people of every age.

Credit freeze, all three bureaus

Free, online, reversible. Equifax, Experian, TransUnion. Ten minutes each. Stops new credit accounts opened in the adult's name. Does not affect benefits or existing accounts.

Safe spending toolkit

ABLE debit card with low daily limits. Pre-loaded gift cards for online purchases. Two-factor authentication on every account. Cash envelope for daily small spending.

The romance and tech-support scams

The FTC and AARP Fraud Watch consistently rank romance scams and tech-support scams as the two highest-loss categories for adults with disabilities. Median losses run from hundreds to tens of thousands per incident.

"Don't tell anyone"

Every legitimate transaction welcomes scrutiny. Every scam asks for secrecy. Teach the adult one rule: if someone says do not tell anyone, that is the signal to tell someone immediately.

Gift cards are not payment

No legitimate organization, ever, requests payment in gift cards. Not the IRS. Not Medicare. Not Social Security. Not the electric company. Not the police. Gift-card payment requests are scams without exception.

BRING THESE · CHECK AS YOU GO

- [ ] Credit frozen at all three bureaus
- [ ] Two-factor authentication enabled
- [ ] Monthly account review on calendar
- [ ] FTC, state AG, APS contacts saved
- [ ] Freeze PINs stored securely
- [ ] Daily spending limit on ABLE debit card
- [ ] Annual credit report check on calendar

YOUR MOVE

The household prevention routine

1. Freeze credit at Equifax, Experian, and TransUnion online tonight. Save the freeze PINs.
2. Set up two-factor authentication on bank, ABLE, and email accounts.
3. Review every recurring subscription on the ABLE and bank accounts. Cancel anything unfamiliar.
4. Schedule a monthly account-review conversation with the adult. Same day each month. Cup of coffee.
5. Pull a free credit report from annualcreditreport.com each year. Check for unfamiliar accounts.

Scammers do not target people because they are stupid. Scammers target loneliness, urgency, and unmonitored accounts. Fix those three and the household becomes hard to exploit.

RESOURCES NAMED IN THIS POST

oasisforautism.com · https://oasisforautism.com

ABOUT THE AUTHOR

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