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FALL 2026 VOL. 19 NO. 2

Financial Planning and Economic Security for Autistic Individuals and Families

Beyond Money Management: A Behavioral Framework for Teaching Financial Independence

By Dr. Rebecca Gonzales, PhD, CBA-D, LBA Ball State University and Dr. Stephanie Hajtun, PhD, BCBA-D, LBA, Bay Path University

Financial independence encompasses far more than the ability to make purchases or count money. Although these are important foundational skills, financial independence may involve a broad repertoire of behaviors that enable individuals to make informed decisions, solve problems, make choices, and independently navigate real-world financial exchanges. From a behavior-analytic perspective, financial independence may be conceptualized as a repertoire of functional behaviors that enables individuals to access preferred outcomes, manage resources, respond to changing circumstances, and make meaningful choices. Instruction should prioritize skills that are meaningful to the individuals and contribute to significant outcomes in their daily lives (Bahry et al., 2022). These repertoires may include delayed gratification, goal-setting, self-management, choice-making, budgeting, problem-solving, self-advocacy, consumer awareness, and generalization. Systematic instruction across these domains may promote greater independence, autonomy, and overall quality of life.

Importantly, financial independence does not necessarily mean completing every financial task without assistance. Rather, independence may include knowing when assistance is needed, appropriately seeking support, and maintaining control over one's financial decisions. Instruction should therefore prioritize both competence and autonomy while recognizing individual preferences, goals, and support needs. A foundational component of financial independence may include delayed gratification, which involves teaching individuals to tolerate waiting, saving money, and working towards larger reinforcers associated with long-term financial goals. When targeting long-term purchases, such as buying a new coat, saving for a vehicle, or preparing to move into a first apartment, it is important to develop the skills necessary to save consistently and consider the relationship between short-term purchases and long-term financial goals. Instruction in delayed gratification emphasizes postponing short-term spending when doing so is consistent with the individual's preferences and goals. For example, an individual

see Money Management on page 25

Tax and Financial Planning for Autistic Individuals and Their Families: Current Policy and Practical Considerations

By William Leonelli, EdD, MS, CPA and Harry M. Voulgarakis, PhD, BCBA-D St. Joseph's University, New York

Autistic individuals and their families may face unique financial and tax-related considerations, particularly when public benefits, self-employment, disability-related savings, and changing federal tax laws intersect. Recent changes under the One Big Beautiful Bill Act (OBBBA) make it especially important to understand current provisions that may affect financial planning.

This article has two aims: first, to highlight selected tax provisions and recent legislative changes relevant to autistic individuals and their families; and second, to address practical strategies for navigating tax season, including organization, deadlines, filing requirements, and professional support.

General Issues and Concerns

Those with differing abilities may have financial concerns above and beyond the average person. There are some tax benefits available to this group and also some unusual forms of income generation which may be beneficial for them to consider. They must also be aware and fully informed of what may or may not affect some very important benefits such as Supplemental Security Income (SSI) and Medicaid.

Generating income as an independent contractor (sometimes referred to as "gig" work) requires knowledge that may be outside the scope of the neuro-diverse and their families. The immediate thought that comes to mind is income that is reported to them on Form 1099, as opposed to Form W-2, which does not include withholding of any taxes. This includes state and federal income taxes as well as the required Social Security and Medicare taxes, which for self-employed individuals are referred to as "self-employment" tax. Those taxes must be paid quarterly in the form of estimates to the governing authorities to avoid penalties and interest for late payments.

Another important factor to consider with self-employment is which expenses can be legitimately deducted from this income to determine the taxable portion upon which to compute and pay estimated taxes. Generally, any expense that is directly related to the generation of this income may be deducted, such as advertising, insurance

see Financial Planning on page 26

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Table of Contents

Financial Planning and Economic Security for Autistic Individuals and Families

* ***Indicates an article written by an Autistic Adult***

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Winter 2027 Issue
Innovations in Autism Supports, Services, and Programs
Deadline: December 2, 2026

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Supporting Mental Health and Well-Being
Deadline: March 3, 2027

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Financial Awareness for Autistic Individuals: A Practical Guide to Safer Digital Participation

By Annie Kent, MA Psychology #ActuallyAutistic Mental Health/ Autism Advocate, Freelance Writer, and Educator

Shortly before Christmas 2022, I needed extra cash. I owned a varsity football jacket that I seldom wore and posted it for sale on Facebook Marketplace. My ad received little attention, until December 24th when someone inquired about it. He needed a last-minute gift for a friend he was going out-of-town to visit. He swore that she'd love the jacket.

That piqued my interest to the extent that anything could that night. I was sick in bed with COVID-19 and eager to make the transaction and feeling profoundly befuddled. He asked whether I had a PayPal account, and I answered, *I do, but that's not how payment works.*

He assured me that it would work. I just needed to open a PayPal business account; he'd talk me through the process. Clouded by brain fog, I followed his steps, and ended up *sending him* nearly $800 plus the jacket. (~$735 USD) I don't believe I told him I'm autistic, but I did tell him I had COVID. I became the perfect target.

These days, the internet is the go-to place for learning, working, socializing, managing money, accessing services, and building relationships. For autistic people, online spaces can be especially valuable — offering communication, access to specialized communities, opportunities for self-advocacy, and alternatives to in-person settings that may cause social and sensory overwhelm (Chan et al., 2022). And yet these spaces also expose users to phishing, impersonation, identity theft, malware, financial thefts or scams, cyberbullying, and online exploitation (CISA, 2021).

Some autistic people have the technological skills to hack or cyber assault others. A few have been arrested and charged for such offenses (Lim et al., 2021). Regardless of one's knowledge and abilities, cybercrime awareness is a life skill connected to independence, confidence and safety, and autistic people should be empowered to use the internet *independently*, with clear, concrete, and respectful education about online risks.

Cybercrime Awareness Matters

Cybercriminals more often rely on manipulation than advanced technology. A scam may begin with an ordinary message: an email claiming an account will be closed, a text about a missed delivery, a social media message from a copied profile, or a gaming link offering free rewards. These tactics work by creating pressure, confusion, curiosity, fear, and projecting trustworthiness (CISA, 2021). Because many autistic individuals use online spaces for friendship, special interests, education, employment, and/or entertainment, cybercrime awareness directly supports safer independence and financial security (Chan, 2022).

Common Cybercrime Tactics

Online communication depends on hidden social rules, indirect language, emotional cues, and quick judgments about another person's intentions, all of which carry risk. A message that sounds urgent, official, friendly, or connected to a shared interest may seem sincere despite being de

see Financial Awareness on page 27

The Right to the Ordinary: Money, Choice, and Dignity for Autistic Adults

By Libby Traynor, LCSW
CEO
All Abilities Beloved & Respected, Inc. (AABR)

Andrew recently spent a night in New York City. It was a staycation - a Broadway show, dinner in Manhattan, an overnight stay at a Times Square hotel, and shopping for souvenirs.

Andrew is a young autistic man supported by AABR, and during this particular trip, something new was in his wallet: his own debit card. When it came time to buy souvenirs, Andrew made his selections, took out his wallet, and used his card to make the purchases.

He turned to his staff mid-transaction and beamed with pride.

I was struck by how utterly ordinary the experience was. Choose something you want. Take out your wallet. Pay for it. Walk away with your purchase. Most of us do some version of this multiple times a day without giving it a second thought.

For Andrew, that ordinary transaction represented something much bigger. We have spent decades developing ways to protect people's money. We have spent far less time thinking about whether they get to experience the freedom that money provides.

Andrew makes a purchase with his debit card during a recent AABR community outing — an everyday transaction that represents choice, independence and participation.

What Is the Money For?

Financial planning for a loved one with a disability understandably centers on protection: government benefits, special needs trusts, ABLE accounts, estate planning, protection from exploitation, and ensuring sufficient resources throughout a person's lifetime.

Yet planning for the future is only part of the equation. Financial resources also have a role in the life a person is living now.

At AABR, we have begun to see the impact of this technology firsthand. More individuals are gaining supported access to their personal spending money through debit cards, giving them greater opportunity to make everyday purchasing decisions for themselves. We currently use True Link to facilitate this access, though similar tools are available through several providers. The value lies less in the specific platform than in the independence it can help make possible.

Individuals can have greater access to their own money while appropriate safeguards remain in place. Spending parameters can be established, balances and transactions reviewed, and staff can support budgeting and decision-making. The important difference is that the individual participates in those decisions.

That participation matters as the economic world around us continues to change. For generations, financial independence meant carrying cash. Then came checks, credit cards, and debit cards. Today, many of us tap a card or phone, use mobile payment apps and digital wallets, and check our balances instantly. Tomorrow's transactions will undoubtedly evolve again.

If we advocate for inclusion in restaurants, stores, theaters, sporting events, transportation, and travel, we also must ensure that the people we support can use the financial tools increasingly required to participate in those experiences. Financial inclusion is becoming inseparable from community inclusion.

Technology can make that easier. We already rely on GPS to navigate, autopay to remember our bills, banking apps to track balances, and fraud alerts to protect our accounts. These tools do not diminish our independence; they help us navigate the world more successfully. Used thoughtfully, they can do the same for the individuals we support.

The Freedom to Get It Wrong

Greater financial agency also brings the opportunity to make mistakes. Some individuals have spent their discretionary money before the end of the month, experienced buyer's remorse, or wished they had saved for something they wanted later. Those experiences can become meaningful opportunities to learn.

A conversation about budgeting takes on new meaning when it is grounded in experience. "If you spend this much today, this is what you will have left for the rest of the month" is no longer an abstract lesson when someone has experienced wanting something later and realizing the money has already been spent.

This is, after all, how most of us developed financial judgment. We made choices, lived with the consequences, and adjusted over time. Sometimes we made the same mistake more than once. Experience taught us lessons that no budgeting worksheet could fully replicate.

For people with disabilities, however, the desire to protect can sometimes limit opportunities to develop that same judgment. The dignity of risk asks us to distinguish between protecting someone from genuine harm and preventing every uncomfortable consequence of a decision.

Safeguards are essential. Financial choices should never jeopardize food, housing, health, safety, or other basic needs. But running out of discretionary money is different. Buyer's remorse is uncomfortable, and waiting until next month to purchase something can be frustrating, but those experiences reinforce an important understanding: money is finite, choices have consequences, and what we decide today affects the choices available to us tomorrow.

Support still has an important role. Staff can help individuals review transactions, check balances, understand what happened and think through what they might do differently next time. The goal is not to remove support, but to shift its purpose — from managing money *for* someone toward managing money *with* someone. That is the essence of supported autonomy.

During the holidays, I gave wallets as gifts to several individuals we support. There was no grand philosophical intention behind it at the time. People had cards and needed somewhere to keep them.

Later, though, I thought about what a wallet represents. It is such a familiar adult possession that we rarely give it much thought. We carry our identification, our money, and our means of navigating the economic world inside it. There is an expectation that we will carry it, keep track of it, and make decisions about what is in it.

For the individuals we support, that simple expectation can carry its own meaning:

see Dignity on page 28

Building a Neuro-Inclusive Housing Market: The Evidence and a Case for Action

By Denise D. Resnik
Founder & President/CEO
First Place AZ/First Place Global
and Toyosi Adesoye, JD/MPA
Associate Director for Applied Research
First Place Global

Cover of the third edition of A Place in the World®, First Place® AZ's groundbreaking 2020 report.

Adults with autism and/or intellectual/developmental disabilities (I/DD), including those with profound autism, are a growing population with well-documented housing needs.[1,2] Despite decades of deinstitutionalization and investment in community-based services, a purpose-built housing market has yet to emerge, leaving families and providers—not the market—responsible for finding appropriate housing amid a shortage of more than 7 million affordable rental homes for the lowest-income renters.[3]

The pressure is mounting. An estimated 1.3 million adults with I/DD live with family caregivers age 60 or older.1,4 As those arrangements end, the lack of alternatives strains families, states, and service systems. Crisis-driven placements—hospital stays, skilled nursing admissions, emergency interventions—consistently cost more than planned, community-based alternatives,5,6 producing a pattern of placements in hospitals, nursing facilities, or other restrictive settings and, at times, correctional settings.7,8,9,10 Such placements may expose providers to legal risk under Olmstead v. L.C., which held that unjustified institutional isolation violates the Americans with Disabilities Act of 1990.[11]

What the Evidence Shows

First Place AZ points to a workable alternative. In 2021, it partnered with Arizona State University's College of Health Solutions on a two-year, ARPA-funded pilot testing whether subsidized supportive amenities improve independent living for adults with autism and/or I/DD at or below 300% of the federal poverty level; a second phase is underway.[12] Phase 1 findings show measurable gains in self-care, health management, financial management, employment and household maintenance.[12] The evaluation also exposed a limit services alone cannot fix: Even with roughly 75% of amenity costs subsidized, residents still owed base rent—prohibitive for many, since Supplemental Security Income (SSI) recipients cannot afford a basic one-bedroom apartment anywhere in the U.S.[13] Related research on supportive housing's effect on chronic-illness costs reinforces the point that supportive services are integral to housing sustainability, and closing the gap requires expanding both rental assistance and dedicated funding for supports, amenities and navigation.[6]

Consumer-preference data reinforce this. First Place Global's collection of housing market analyses has captured data from more than 2,500 respondents across the spectrum, documenting unmet demand for purpose-built housing with cognitive accessibility over scattered-site alternatives.[14] This is consistent with the preference for intentional, neuro-affirming communities.[15]

The concept of community-based settings has alarmed those fearing a return to institutionalization—of which First Place Global has been cognizant for decades, addressing this pressing concern through a variety of clarifying reports, models and collaborations.[16]

See Housing Market on page 29

Rethinking Healthcare for Adults with Autism And/or Intellectual/Developmental Disabilities (I/DD)

By Joshua Munoz
Associate Director of Public Policy
First Place Global

Person-centered healthcare begins with communication, trust and an understanding of individual needs and preferences.

For many adults with autism and/or I/DD, receiving healthcare can involve more than making an appointment and seeing a doctor.

There is getting to the appointment, navigating insurance, waiting in an unfamiliar or overwhelming environment, communicating symptoms and concerns, understanding what comes next, and coordinating care between providers. Too often, finding a healthcare professional who understands autism and/or I/DD may negatively shape the initial experience.

For adults with profound autism, these barriers can be even more consequential. Individuals with profound autism may have significant intellectual disability, minimal or no spoken language ability, and require 24-hour support throughout their lifespan. Yet their health experiences and needs have historically been underrepresented in autism research.

The white paper of Laurel Tomlinson, MPA, 2025–2026 The Daniel Jordan Fiddle Foundation Adult Autism Public Policy Fellow titled *Rethinking Systems: Effective Healthcare for Adults with Autism and/or Intellectual/Developmental Disabilities (I/DD)* addresses this underrepresentation head on. (The fellowship is sponsored by First Place AZ and The Daniel Jordan Fiddle Foundation in partnership with the Morrison Institute for Public Policy at Arizona State University.)

Tomlinson cites research concluding that an estimated 26.7% of 8-year-old children with autism met criteria consistent with profound autism, yet only 6% of clinical autism research studies examined included participants with profound autism (Hughes et al., 2023; Stedman et al., 2019).

That gap matters. A healthcare system cannot be truly responsive to the autism community if people with the most significant support needs are absent from the conversation.

Research has documented healthcare barriers for autistic people across the spectrum of disability and across the lifespan, including challenges with communication and access to and the transition into adult care (Doherty et al., 2022; Malik-Soni et al., 2021). These challenges do not exist in isolation. Together, they can create a healthcare system that is difficult to navigate and unprepared to support adults with autism and/or I/DD.

That broader systems challenge is the focus of Tomlinson's research. She examined healthcare for adults with autism and/or I/DD through three lenses: a review of current healthcare challenges; a historical review of disability and healthcare policy; and qualitative interviews with healthcare professionals, adults with autism and/or I/DD, families/caregivers, first responders, and systems specialists (Tomlinson, 2026). Importantly, the research and policy recommendations consider a range of support needs, including those of adults with profound autism.

Tomlinson's white paper, "Rethinking Systems: Effective Healthcare for Adults with Autism and/or Intellectual/Developmental Disabilities (I/DD)," does more than identify barriers. It invites us to consider how healthcare systems can change.

see Rethinking Healthcare on page 31

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- **Bridging Autism Research, Health & Community**, Sylvia Fogel, Cathy Lord, Denise D. Resnik, Judith Ursitti
- **Bridging the Gap Through Relationships: Belonging, Difference & Flourishing in Adulthood**, Amy Gravino
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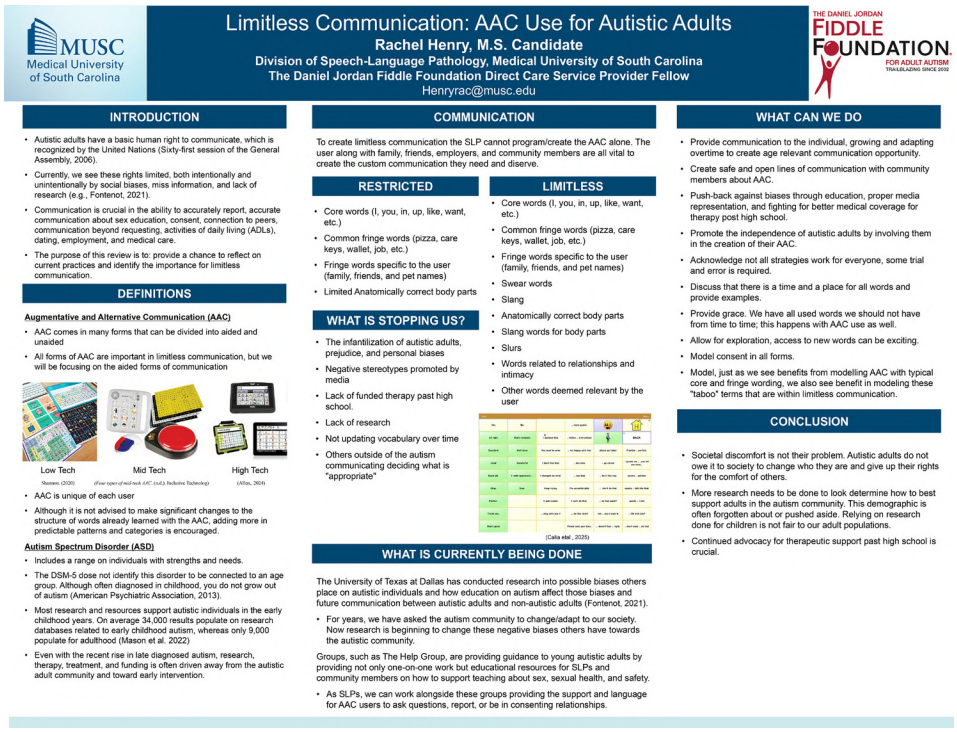
From High School to Life After School: Supporting Communication, Problem Solving, and Self-Advocacy in Autistic Students

By Rachel Henry, MS, CF-SLP and Christina Pelatti, PhD, CCC-SLP
Medical University of South Carolina
The Daniel Jordan Fiddle Foundation Adult Autism Public Policy Endowment Fund

The transition from high school to the "real world" is often challenging and stressful for many young adults. This period involves a dramatic shift in expectations and experiences related to college and postsecondary education, employment, friendships and romantic relationships, independent living, healthcare navigation, and community participation. For autistic young adults, this may be further complicated by differences in social communication, executive functioning, and problem solving. Life after high school is often less structured than high school, and the formal supports available through an Individualized Education Plan (IEP) may end or change substantially, requiring young adults and their families to navigate new systems of support. It is therefore important that educational professionals, including speech-language pathologists (SLPs), help autistic students develop the functional skills they need to successfully transition from high school to life after school (White et al., 2024).



As a second-year speech-language pathology graduate student, I had the opportunity to complete a clinical rotation in a high school, working primarily with autistic adolescents and young adult students. During this experience, I witnessed firsthand the importance of supporting autistic adolescents and young adults in functional areas as they consider life after school. For example, Joe, an 11th grade student, was highly motivated to obtain a job after high school. He identified specific aspects of communication in social settings and "on-the-spot" problem solving that were challenging for him. This experience highlighted the importance of moving beyond isolated social skills and instead focusing on communication, problem-solving, and self-advocacy skills that can be applied across authentic settings.

Social Communication Considerations in the Workplace

Social communication is a broad term used to indicate how individuals communicate and interact with others. Although expectations for social communication vary across cultures, communities, relationships, and environments, it encompasses areas such as social interaction, social understanding, pragmatics, nonverbal communication, and language processing. Through a neuro-affirming lens, broad goals should focus on functional communication, autonomy, participation, and individual preferences rather than attempting to "fix" social differences (ASHA, n.d.). For example, these could include communicating needs effectively, initiating and maintaining relationships, expressing disagreements, asking for clarification, advocating for support, and repairing communication breakdowns. These skills are particularly important as young adults enter

see Life After School on page 30

Building Financial Autonomy While Guarding Against Exploitation: Practical Tools for Autistic and I/DD Adults and Families

By Greg Wilson
Founder
aSuggestion for Wellness & Care

Financial security is one of the most critical, yet frequently overlooked, competencies of independent living for autistic individuals and those with Intellectual or Developmental Disabilities (I/DD). As young adults transition out of secondary education and into adult services, conversations around financial planning often focus heavily on legal structures. We tend to think of special needs trusts, ABLE accounts, and guardianship. While these administrative considerations are absolutely essential, they address only one side of the economic equation. Financial security requires a balance between fostering individual autonomy and safeguarding against inexperience, abuse, or predatory solicitations.

Building financial autonomy involves mastering practical, day-to-day skills like budgeting, understanding transaction values, managing digital payments, and developing workplace readiness. At the same time, autistic adults and individuals with I/DD face a significantly higher risk of financial exploitation, predatory scams, and peer pressure. Achieving financial wellbeing requires families, educators, and service providers to create structured environments where individuals can practice money management skills safely, while also putting protections in place behind the scenes.

The Double-Edged Sword of Online Shopping and E-Commerce

The shift toward cashless transactions has changed how individuals interact with money. Physical currency provided tangible, hands-on feedback. Counting dollar bills and receiving change offered an immediate visual representation of cost and remaining resources. In contrast, digital transactions these days, including contactless card payments, mobile wallets, and in-app purchases, can reduce money to a much more abstract concept.

For autistic individuals and those with I/DD who may struggle with abstract mathematical concepts or executive functioning challenges, digital financial environments present distinct hurdles:

- **Loss of Visual Cues** - Digital transactions can obscure the physical reduction of funds, making it harder to track spending in real time.
- **Impulse Traps** - Gamified online spaces, microtransactions, and one click purchasing channels can trigger impulse control behaviors.
- **Targeted Scams and Manipulation** - Social engineering tactics, fake online relationships, and deceptive marketing techniques can take advantage of difficulties in reading social intent.
- **Peer Coercion and Mate Crime** - Vulnerable individuals may be persuaded by acquaintances or coercive peers to release funds, share account credentials, or make purchases on behalf of others.

Research underscores these vulnerabilities. Studies on financial literacy among neurodiverse populations indicate that, while many individuals are strong

see Practical Tools on page 33

The Path to Economic Security: How Job Coaching Builds Financial Independence for Autistic People

By #MoreThanWork

Financial planning conversations for autistic people and families often start in an unexpected place: not a bank or a budgeting app, but a job. Research shows just how much is riding on that starting point.

A study from Drexel University's A.J. Drexel Autism Institute found that autistic young adults have the lowest rate of employment of any disability group studied, with 42 percent never working for pay in their early 20s.[1] Separate peer-reviewed research finds that autistic adults who achieve financial independence report greater well-being, higher earnings, and more autonomy in every other area of life, while reduced financial dependence also lowers the risk of exploitation.[2] For families trying to plan for a secure future, employment isn't just one piece of the puzzle - it's often the piece everything else depends on.

That's where Direct Support Professionals (DSPs) can come in. Kuze Davila, a Qualified Intellectual Disabilities Professional (QIDP) and job coach at a provider agency supporting people with developmental disabilities, works directly with autistic people to help them build their careers and the foundation for economic security.

Direct Support Professional Kuze Davila shares with #MoreThanWork what he loves about his role - Watch Kuze's Interview

"It's meaningful work when you have the possibility to take charge in someone else's life and to help them grow and have a better quality of life," Kuze says.

For Direct Support Professional Kuze Davila, the connection between employment and quality of life isn't abstract. "Being honest, as someone with a disability myself, it strikes home to want to have someone have a better quality of life than I did when I was growing up," Kuze explains. "So, this is more of a personal level for me."

Employment as the Foundation for Financial Planning

Financial planning for autistic people often looks different than it does for the general population, and it usually has to start earlier, with the basics of building a work history, an income, and the skills to manage both. That's the day-to-day work Kuze does: job coaching, assessment services, high school diploma services, and career exploration, all aimed at helping the people they support move toward stable employment.

"Being a DSP is fun — it allows you the opportunity to work directly with a client to bring positive change in their lives," Kuze says.

That change is measurable well beyond a single paycheck. Research on financial well-being among autistic adults points to low income and low employment as the two biggest barriers to financial security, ahead of factors like digital access or geography.[3] Every client Kuze coaches and assists in finding steady employment through career exploration services is a client who gains more than a job. They gain leverage against the economic instability that so many autistic adults and their families face.

see Job Coaching on page 33

Adulthood Isn't a Birthday: The Systems That Make Financial Autonomy Possible for Autistic Adults

By Joshua W.J. Brown
Writer, Filmmaker, and
Independent Researcher

I became a legal adult on a birthday. Financial autonomy took longer. Those two things are constantly treated as though they happen at the same moment. At eighteen, the law can recognize a person as capable of signing contracts, opening accounts, consenting to services, travelling, working, borrowing money, and making decisions with consequences that can follow for years. But practical autonomy is not a switch hidden inside a birthday cake.

It is infrastructure.

That distinction matters for autistic adults because difficulty with a financial task does not automatically mean inability to make the underlying decision. Needing a reminder is not the same as needing somebody else to own the account. Needing help comparing three insurance policies is not the same as being incapable of deciding what risk you will accept. Needing a second set of eyes before a major purchase is not the same as surrendering control over your money.

I know the difference because I have lived inside it.

There have been periods of my adult life when family support, disability, executive-function load, income insecurity, and administrative complexity became tangled together. The dangerous part was not that support existed. Support can be the reason autonomy survives. The dangerous part was the ease with which support and authority could become confused.

The better question is not, "Can this autistic adult do every financial task alone?"

Almost nobody does every financial task alone. The better question is: "What is the smallest support that lets this person remain the decision-maker?"

That is the architecture I wish more families built.

Start by Separating Decisions From Tasks

A financial life contains hundreds of tasks: opening mail, remembering due dates, logging into portals, comparing bills, filing receipts, renewing benefits, spotting an unexpected charge, preserving tax documents, moving money between accounts, and following up when an institution fails to answer.

Those tasks can be brutal under executive-function strain.

Research on autistic adults repeatedly finds that real-world executive-function difficulties can affect adaptive and independent-living skills, although autistic people vary enormously and laboratory performance does not always predict everyday difficulty. A 2026 study of autistic young adults found significant relationships between executive functioning and independent-living skills (Sullivan et al., 2026). Earlier research has also found that some autistic adults report disabling everyday executive-function problems even when formal cognitive tasks do not tell the same story (Johnston et al., 2019).

That should change the design of support.

If the problem is remembering a bill, automate or externalize the reminder.

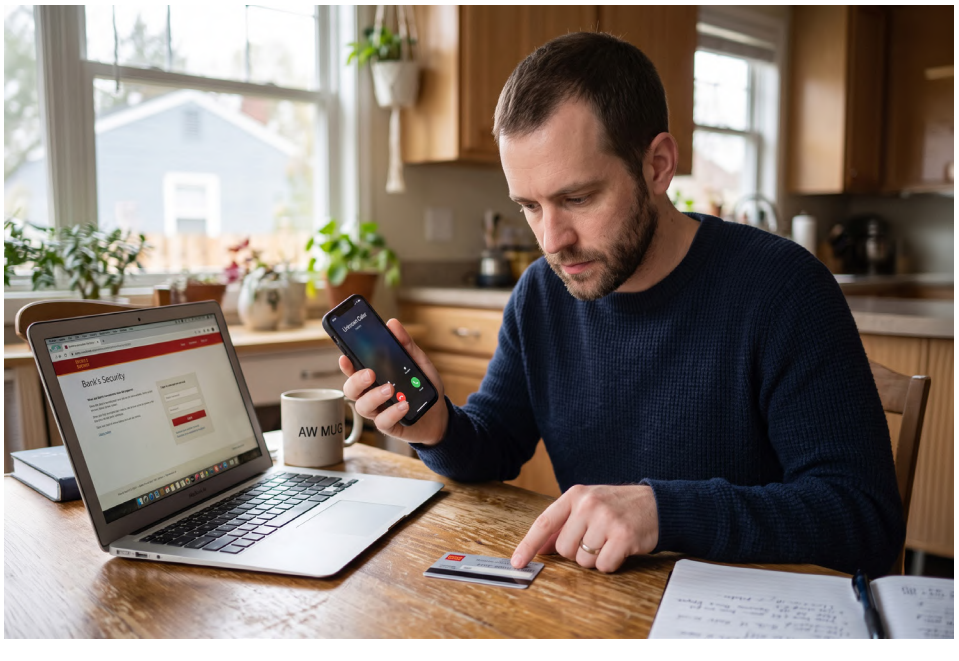
If the problem is sorting documents, build a filing system.

If the problem is comparing options, reduce the comparison to the variables that

see Financial Autonomy on page 32

Scams, Spending, and Special Interests: One Autistic Adult's Guide to Financial Independence

By Karl Wittig, PE
Advisory Board Chair
Aspies for Social Success (AFSS)



I will begin by making a few important disclaimers. First of all, I have no formal education or background in financial matters. Anything that I discuss is strictly from the perspective of my own personal experiences and an appreciation of the concerns and challenges presented by living on the autism spectrum; it should not be regarded as professional or expert advice.

Second, I have always been very self-conscious, ever since my ASD diagnosis over 25 years ago, about my own financial independence after learning of the alarmingly high unemployment rates in the autism community and the small percentage of autistic adults who attain such independence. My career of nearly 30 years as an electronics engineer in research and development laboratories made possible for me what eludes a large portion of the ASD community, although I have always believed that it is considerably more common because many financially independent autistics are never identified or diagnosed.

Nevertheless, many of the issues that I will be addressing are of importance to much of the autistic community. Also, family members and others who provide support for autistics, as well as professionals who work with them, should be aware of these and learn to recognize signs of the hazards and pitfalls I will discuss.

Scams and Cons

For me, the most disturbing (and even frightening) financial concern, where autistics are involved, is the possibility of falling victim to a scam or con. It is often said that, under the right circumstances, anyone can become a victim of such – this is especially true in the present day. Because autistics are often unable to detect when another person is trying to deceive them (this ability is connected to theory of mind, which autistics are often deficient in), they are especially susceptible to these kinds of subterfuge and hence fall victim to scammers and con artists.

Although scams and cons have probably been around for all human history, the advent of the internet, social media, and most recently artificial intelligence have made possible an unprecedented and massive explosion in such activities. What might have happened only occasionally in the past now occurs almost daily for just about everybody. For example, the well-known Nigerian email scam (in which the recipient is asked to send money to free a wealthy imprisoned individual in exchange for a substantial portion of their estate after they are released) is nothing more than a modern version of the so-called "Spanish prisoner" con that dates back to the 19th century.

The perpetrators of scams and cons famously take advantage of their victims' emotional states. Also, the problems of isolation and loneliness in Western society have risen to epidemic proportions; as such, more people than ever are prepared to believe dubious claims, especially when the prospects of friendship and romance also present themselves. Once again, autistics (who frequently have difficulty finding and are desperate for such) are perfect targets for these schemes. A common one

see Independence on page 34

A First in American History: What the Education Freedom Tax Credit Could Unlock for Autism Families

By Greg Allum
Chief Marketing Officer
American Federation for Children
Scholarship Fund

Meet Ryan. He and his family had a waitlist letter for an evaluation for augmentative communication, with an opening that didn't come for seven months. When that moment finally came, the communication device he needed cost over $750, and insurance covered none of it, claiming it wasn't "medically necessary."

His family pressed forward and found a way to pay for the communication lifeline he desperately needed. Persistence and patience paid off. Just three weeks later, Ryan built an actual, need-based sentence that brought his family to tears: "I want to swing."

Ryan's story is just one example, one child, one moment. And it's not unusual. It is what countless autism families go through.

The gap between what an autistic child needs and what's actually available isn't rare. Supports and services like speech-language therapy, occupational therapy, behavioral support, and assistive technology built for how a child communicates all exist.

But, between insurance denials, waitlists that can run months and sometimes well over a year, and sticker shock most families can't wrap their heads around, too many autistic children wait for care that shouldn't be optional. Ryan's parents filled the gap by draining savings, getting second jobs, and whatever they could find.

Ryan's family found a way. But the next device, the next therapy bill, the next family without the resources to fight that hard is exactly the gap the Education Freedom Tax Credit (EFTC), the first federal K-12 scholarship tax credit in U.S. history, was built to close. It isn't a subsidy or a new bureaucracy. It's everyday Americans directing their own tax dollars straight to an autistic child's specialized support.

How EFTC Helps Reach Your Child

Whether you're the one applying for a scholarship or explaining the EFTC to a relative who wants to help, the mechanics run in a specific order, and it helps to know each step.

Here's how the money actually reaches your child. First, someone makes a charitable contribution to a qualifying Scholarship Granting Organization (SGO) like the AFC Scholarship Fund. Second, the SGO awards your child a scholarship, separate from that gift. Third, the gift comes back to the person who gave it: a dollar-for-dollar federal tax credit, up to $1,700, claimed the following year — a credit, not a deduction.

For a family, none of this requires becoming a tax expert. You apply directly to the SGO the same way you would for any scholarship, in a participating state. The money reaches your child the same way, whether it comes from a stranger, a grandparent, or a relative you simply told about the credit.

Eligibility for a scholarship is broad by design, with household income limits tied to local cost of living, meaning about 90% of American K-12 students qualify.

Qualifying EFTC donations begin January 1, 2027, making the months ahead a pivotal moment for autism families.

A Life-Changing Fund Built for Families Like Yours

This is where the EFTC becomes a lifeline for the next family standing where Ryan's stood.

Donors can direct their gift specifically to AFC's Special Education Scholarship Fund, built for every family raising an autistic learner, regardless of where a child falls on the spectrum, how recently they were diagnosed, or how long they've been navigating this journey, rather than the general pool. This means money goes toward exactly the kind of support autism families desperately need. The right fit doesn't just help a child keep up. It can change the whole trajectory of an autistic child's life.

Autism families aren't necessarily looking to switch schools. They simply are trying to afford the support and services their child already needs, right where they are. What makes AFC's Special Education Scholarship Fund different is that it can cover things well beyond tuition. Eligible expenses run through the same rules that govern Coverdell education savings accounts, which include behavioral therapy such as ABA, along with occupational therapy, speech-language services, assistive technology like augmentative and alternative communication (AAC) and speech-generating devices, and specialized instruction.

And, no formal autism diagnosis or IEP is required to qualify! Eligibility for AFC's Special Education Scholarship Fund runs on household income and K-12 enrollment, not diagnosis status. This means a waitlist for an evaluation, a diagnosis, or an IEP meeting doesn't have to hold a child back from support.

A Piece of Your Family's Financial Planning Picture

This is where the EFTC becomes part of a family's actual financial planning, not just a single gift. A donation to AFC's Special Education Scholarship Fund comes back to the giver in full at tax time, and the scholarship it funds can start covering real costs for a family in need right away — real relief instead of something to save for alone.

The fund cannot replace the therapists, the IEP meetings, or the daily work and dedication you already do. What it can offer is something new: an ordinary tax return that becomes your child's extra hour of speech therapy, a communication device, or a spot at a school built for how your child learns.

That's what makes AFC's Special Education Scholarship Fund worth putting on the table at tax time. You don't have to be the one giving to make it real for your child. Tell your CPA this credit exists. Tell the relatives who ask what your family needs. Point them to the free calculator at **AFCScholarshipFund.org**, where two minutes shows anyone what their potential credit could be, and how far it could go for a family like yours.

Disclaimer: This article is for informational and educational purposes only and does not constitute tax, legal, or financial advice. Tax laws are subject to change. Please consult a qualified tax professional regarding your individual circumstances. The Education Freedom Tax Credit is effective January 1, 2027. Contribution limits and program details are subject to IRS guidance and final program rules.w

Greg Allum is Chief Marketing Officer for the American Federation for Children Scholarship Fund.

For more information about the American Federation for Children Scholarship Fund, visit AFCScholarshipFund.org.

Plan for a Lifetime: How to Build Financial Security for an Autistic Person

By Marcus Benally, MBA and James Karberg, CFP®
REDW Advisors & CPAs

There is no one-size-fits-all approach to financial planning. Every person and family brings different goals, resources, responsibilities, and ideas about what financial security looks like. That is especially true when planning for or alongside a loved one on the autism spectrum.

For an autistic person, the future may include living independently, pursuing a career, and managing their own finances. Others may need varying levels of day-to-day support, and those needs and goals may change over time. Effective financial planning begins with a few important questions: What does this individual want for their future? What support may help them get there? What resources are available today? And what should be put in place now to support financial security in the years ahead?

Answering these questions takes you beyond the basics of saving for education and retirement for an autistic person. Depending on their circumstances, you may also need to account for government benefits, healthcare and support costs, housing, estate planning, trusts, life insurance, and who will help manage financial decisions in the future.

Plan for Their Lifetime, Not a Season

Traditional financial planning often centers on retirement and investments. Planning for a family member with autism may require looking further ahead and asking a harder question: What happens when the people providing support today are no longer able to do so? The conversation may be uncomfortable, but delaying it does not make the need disappear.

Begin by considering what level of financial, healthcare, housing, and day-to-day support your loved one may need throughout adulthood. You should also consider who will provide that support and how it will be funded.

Support needs and family circumstances can change significantly over time, so a financial plan should not be created once and put on a shelf. Changes in employment, an unexpected health crisis, or another major life event may all require the plan to be revisited.

Starting early gives your investment strategy more time to grow and your family more time to understand available benefits and community resources before they are urgently needed. Waiting until an autistic child approaches adulthood can leave families scrambling to navigate programs and eligibility requirements that take time to understand and access.

Protect Their Benefits While Planning for the Future

Even well-intentioned financial decisions can have unintended consequences. For example, you may assume the simplest way to provide for an autistic child is to name them directly as an account beneficiary or leave assets to them through an estate. Depending on the individual's circumstances, receiving assets directly may affect eligibility for certain government benefits or create challenges if they need help managing money.

see Plan for a Lifetime on page 28

Financial Independence Starts with Daily Living Skills

By Elise Beachy, BCaBA, BA in Psychology, BA in Philosophy

When families think about financial independence, the conversation often begins with money—budgeting, saving, earning a paycheck, opening a bank account, and learning how to pay bills. These are important skills, but for many autistic individuals, the foundation for financial independence begins much earlier—and it may not involve money at all. Research has highlighted the importance of daily living skills for later adult outcomes among autistic individuals (Clarke et al., 2021).

Long before an individual manages a checking account or earns their first paycheck, they are developing skills that can influence how independently they navigate financial decisions. Making choices, following routines, completing tasks, asking for help, waiting, comparing options, and navigating community environments are all everyday skills that can support future independence.

From a behavior-analytic perspective, financial independence can therefore be viewed as a long-term developmental process. Rather than waiting until adolescence or adulthood to introduce financial concepts, parents and caregivers can begin building the underlying skills throughout childhood.

Independence Begins With Everyday Choices

One of the simplest ways to build independence is to provide meaningful opportunities to make choices.

Choices can be incorporated into routines throughout the day. A child might choose which shirt to wear, which snack to eat, which activity to complete first, or which item to put in the shopping cart. For an older child, choices might involve deciding how to spend a small amount of money or how to use their free time.

The goal is not simply to teach a child to select between two options. It is to help them take an active role in decisions that affect their lives. As a child becomes more comfortable making choices, caregivers can gradually provide more opportunities. For example, instead of asking, "Do you want an apple or a banana?" a parent might ask, "What snack do you want?" Over time, these experiences can help the child become more independent in making everyday decisions. Self-determination includes autonomy and the ability to make choices based on one's own wants, needs, and interests, and research suggests that self-determination is associated with quality of life for autistic individuals (Andrews et al., 2024).

Turn Everyday Routines Into Practice Opportunities

Many adaptive skills are already embedded in activities families do every day. Getting dressed, preparing meals, cleaning a bedroom, packing a backpack, and going shopping all provide opportunities to practice independence. Daily living skills are particularly important because research has connected stronger daily living skills with positive outcomes in adulthood, including participation in postsecondary education (Clarke et al., 2021).

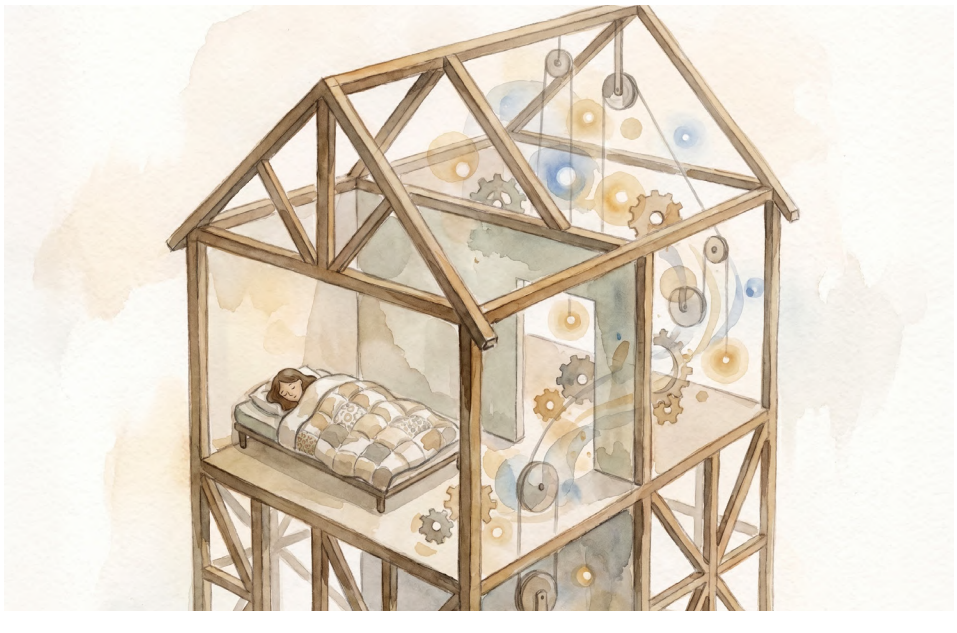
Rather than completing a task for a child because it is faster or easier, caregivers can consider whether the child could participate in all or part of the task.

For example, when preparing a meal, a parent might initially have a child gather the ingredients. Later, the child might follow a simple recipe, use measuring tools, prepare part of the meal, and eventually complete more of the routine independently.

see Daily Living Skills on page 35

Financial Systems Are Accessibility Tools: Building a Business That Doesn't Depend on Your Best Day

By Randi Turkin
Founder and CEO
Clone Consulting + Financials



During the worst period of my life, I learned that a business can either become one more thing its owner has to hold together, or it can be built to help hold them.

My mom went into the hospital on October 5. Nine days later, she died. I'd been there every day, and I was there when she went into cardiac arrest. By the end of that day, she was gone.

What followed was sheer chaos. Planning a celebration of life for nearly 300 people fell solely to me. My phone wouldn't stop ringing, and my house became the central hub for visitors bringing food. There were people to notify, an obituary to write, a program to design, a video slideshow to engineer, and a full repast meal to organize. I was grieving, traumatized, barely sleeping, and functioning in a daze. Because I live with a progressive chronic illness, the overload was triggering a painful physical flare. My body was telling me there was nothing left to pull from.

And still, there was another job dropped into my lap: my parents' finances.

My mom had managed my parents' financial and administrative life. She knew which accounts existed, which bills were on autopay, and the passwords. My dad had no roadmap. While planning her funeral, I was fielding calls from creditors and brokers, searching for accounts, and trying to get his phone turned back on because the bill hadn't been paid. I'd become part daughter, part funeral planner, part bookkeeper, part detective, and part crisis manager.

I couldn't focus on my clients' monthly financials or write marketing content. I could barely communicate with my own team. My business was going to have to wait. Except much of it didn't.

My mom entered the hospital just after we'd started our clients' monthly accounting cycle. My assistant bookkeeper took over, followed our seven-phase process, communicated with clients, and delivered their financial statements on time. The business fulfilled its promise almost entirely without me.

Then, just a few days before the funeral, I opened my email to find something familiar and comforting: the Stripe notifications that arrive on the 25th of every month, informing me that our clients' automatic payments had been processed exactly as scheduled. I remember thinking, *okay, cool. That money will be in the bank in a few days.*

It was a tiny moment, but I can see its significance now. Time had become almost meaningless to me, yet my business was still keeping time on my behalf. Invoices went out, revenue came in, and my team and I were paid like normal. Client work moved forward even when I couldn't remember what day it was.

Our prescheduled marketing continued through October, then became much quieter because I hadn't created new content. I was okay with that. I wasn't trying to bring in new clients while grieving. I knew my cash runway and that our income would cover the bills. My systems gave me *the ability to see and choose* what had to continue and what could pause.

When My Business Taught Me

Looking back, I stepped away for nearly two months. The business held me because

see Financial Systems on page 36

Financial Planning for an Autistic Child When Parents Divorce

By Mary Ann Hughes, MBA
Certified Special Needs Divorce Coach
Special Family Transitions LLC

Many families with a child on the autism spectrum face divorce. One of the biggest concerns in these divorces is what will happen to the children. Parents may worry about how to explain divorce to an autistic child, provide emotional support and reassurance during the process, and ease transitions in family dynamics and living situations, such as preparing the child to spend time with each parent in separate homes.

Another significant concern, and potentially a major source of conflict in divorce, is agreeing on the amount and duration of child support and making plans to meet the current and future financial needs of an autistic child.

Whether parents have ample resources or are barely able to make ends meet, planning for and funding the needs of an autistic child can be daunting. Additional medical, therapeutic, educational, caregiving, and support costs can significantly affect a family's financial picture. These are not just expenses incurred in the present; the potential future costs of raising and supporting a child with ongoing needs should also be considered.

These concerns may be heightened when one parent has reduced earning potential or has been a stay-at-home parent. Sometimes one parent has not had visibility into or involvement with the family's financial accounts or resources, creating additional concerns about access to funds during and after divorce.

Regardless of each parent's level of financial involvement, a significant part of divorce involves the division of assets, potentially spousal support, and determining how much child support will be paid, how it will be paid, and for how long. For families with an autistic child, these decisions may require looking beyond the traditional child-support framework.

The financial and support needs of an autistic child may not end when the child reaches age 18 or 21, or the age of emancipation or majority in a particular state — when child support often ends for typically developing children. Some states have statutes that allow child support to continue for a child with a disability who will not be independent or capable of self-support. The duration and requirements for this support vary by state. Some states also allow for child support amounts above standard guidelines when a child has significant additional needs. Parents may also be able to reach agreements regarding the amount and duration of support. Families should consult with a family law attorney in their state to understand the applicable laws and how they apply to their particular circumstances.

Protecting Government Benefits and Other Resources

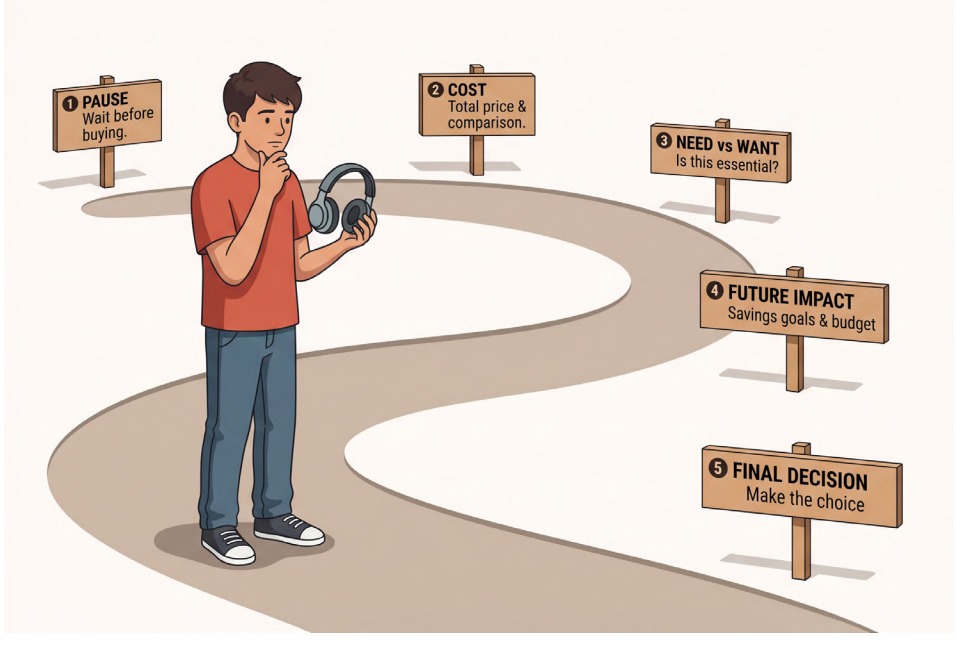
When determining child support, parents should also consider how it may interact with the child's other financial resources and government benefits. It is important during divorce to work with family and estate planning attorneys who understand first- and third-party Special Needs Trusts and how they interact with child support, assets, life insurance, inheritances, and other resources intended to support the child.

In some circumstances, child support can be directed into a first-party Special Needs Trust rather than paid directly to the child. When properly established and administered, this may allow child support to support the child's needs while helping preserve eligibility for means-tested government benefits such as SSI and Medicaid.

see Divorce on page 37

Beyond Money Math: Using THINK to Teach Financial Literacy to Autistic Teens

By Heidi Hillman, PhD, BCBA-D, LMHC
Eastern Washington University



Managing money well is an essential skill that influences independence and quality of life. As financial expert Dave Ramsey said, "You must gain control over your money or the lack of it will forever control you." Money management is essentially mathematical skills combined with self-control and decision-making; however, many individuals struggle to manage their money effectively. According to the Federal Reserve's Survey of Household Economics and Decision Making (SHED), only 35% of non-retired adults reported that their retirement savings plan was on track, while the remainder reported that their plan was not on track or were unsure of their progress (Board of Governors of the Federal Reserve System, 2026).

For many children, money skills are influenced by observing their parents' behaviors — how they spend, save, and budget. For autistic teens, observation alone may not be sufficient. Instruction is needed to make financial concepts applicable to everyday life. This need is increasingly important as money becomes digitalized through debit cards, online banking, and mobile payment applications. Unlike cash and coins, digital money has no physical representation, making spending and saving more abstract and harder to teach.

Financial literacy involves understanding how money works, but financial success requires applying that knowledge. Although existing literature addresses foundational skills such as identifying and counting money and making purchases, research on teaching financial literacy — decisions such as whether to spend or save — to autistics remains sparse (Galizzi et al., 2023; Schena et al., 2025; Wheeler et al., 2026).

The purpose of this article is to introduce the THINK Model, an initial conceptual framework developed by the author of this paper to guide parents in teaching their autistic teens financial literacy skills. The model moves beyond basic money skills to focus on decision-making and practical habits.

Financial Knowledge Is Not Financial Decision-Making

Knowing how much money one has does not translate to knowing how that money should be used. Financial literacy involves more than understanding prices or completing daily transactions. Money management requires individuals to make decisions, anticipate consequences, prioritize competing needs, and regulate impulses — abilities that are connected to executive functioning, which includes skills such as planning, thinking, organization, and goal-directed behaviors. Researchers examining executive functioning in autistic individuals identified challenges in areas such as organization, prioritization, and planning (Kenny et al., 2024; Lannin et al., 2024). Consequently, teaching an autistic teen how much something costs may not be sufficient to teach them whether purchasing it is a good financial decision.

One parent described her college-aged autistic son who routinely spent significant amounts of money on cafeteria à la carte items. He understood prices and paying yet struggled to evaluate whether those

see Financial Literacy on page 38

The Unfinished Business of the ADA: Financial Security for People with Disabilities

By Gyasi Burks-Abbott, MS
Author, Educator, Autistic Self-Advocate

On July 26, 2026, the 36th anniversary of the Americans with Disabilities Act (ADA), the National Council on Disability (NCD) announced the "Plan for Disability Middle Class Framework." The NCD is the independent federal agency that first recommended the creation of an ADA and wrote the initial draft of the legislation. And since the law's inception, the NCD has continued to be an advisor to the federal government on disability issues. The goal of the ADA was to "ensure equality of opportunity, full participation, independent living, and economic self-sufficiency" for people with disabilities. Yet, in contrast to the progress made in other areas, economic insecurity remains a major issue facing the disability community. According to the U.S. Census Bureau, roughly one in four Americans with disabilities live below the poverty line, which is more than double the rate of Americans without disabilities.

In commemorating the ADA anniversary, Acting NCD Chair Neil Romano reaffirmed the Council's continued commitment to promoting and defending the law. He also said, "NCD wants to live up to its legacy by articulating to federal policy makers the blueprint to move more Americans with disabilities into the middle class and break down the policy barriers that have kept too many relegated to poverty." One of these "policy barriers" is the $2,000 asset limit for Social Security Income (SSI) recipients. As NCD noted in a 2023 Progress Report, the SSI asset limit (which hasn't been updated since 1989) not only mitigates against saving money but also disincentivizes working. It penalizes marriage too, since the asset limit is $3,000 for couples.

As I've written about elsewhere, the SSI asset limit always trapped me in a dilemma. While I couldn't make enough to be self-supporting, I was always at risk of earning just the right amount to jeopardize my benefits. When I think back on the amount of difficulty this caused, I'm struck by the realization that the problem wasn't my autism, but the constraints placed on me because of it. A perfect example of the social model of disability. I am no longer on social security. My income comes from my part-time position on the Boston LEND Faculty, consulting work, long-term disability from a former employer, and my mother's life insurance policy. Given that my rent alone is over $1,000 a month (and I'm in affordable housing), living within the confines of the $2,000 SSI asset limit would be unsustainable.

My mother's life insurance policy is my safety net. When my mom passed away, one of my aunts, a financial planner, arranged for the life insurance policy to be placed with her stockbroker. The money is invested conservatively, and I get a monthly stipend. I can also ask for more if I'm ever in a pinch. But most importantly, there's just about as much money in the brokerage account today as when it was set up almost ten years ago. I've watched the stock market go up and down, but like waves in the ocean, regardless of how the tides rise and fall, the water is always there. So, assuming I don't go on a spending spree and siphon too much, I should be ok.

Because of private insurance, I don't

see Financial Security on page 35

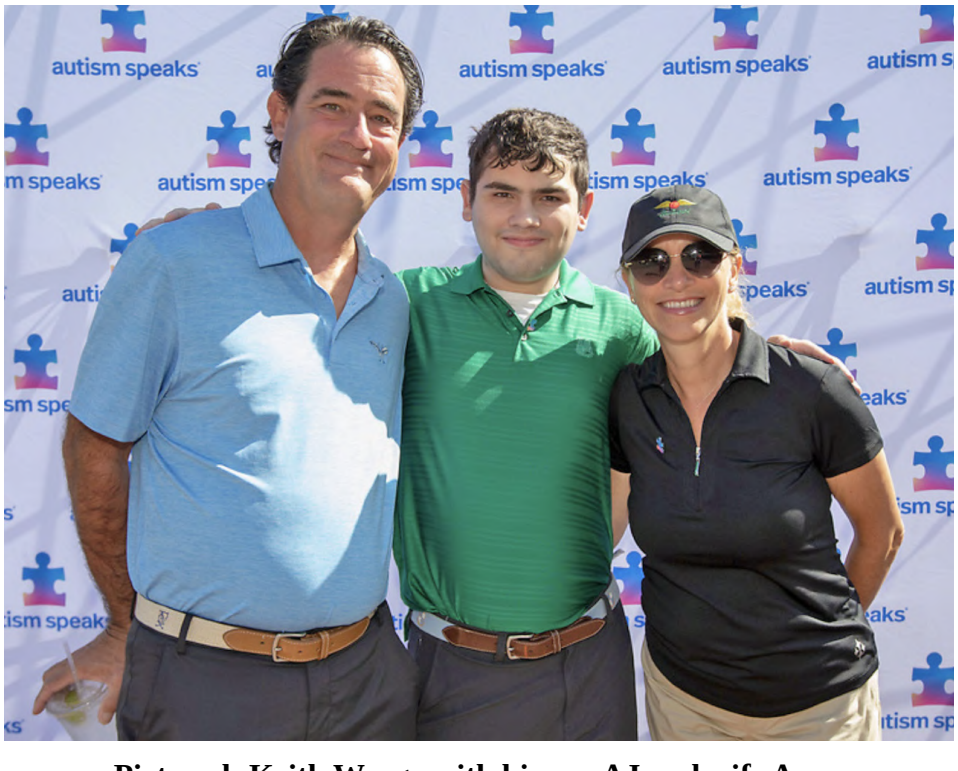
Planning for a Lifetime: Building a More Secure Future for Autistic People and Their Families

By Keith Wargo
President and CEO
Autism Speaks

When my son AJ was diagnosed with autism at age three, my wife and I focused on what was immediately in front of us: signing him up for the right therapies, navigating IEP meetings, finding activities he enjoyed, and helping him build skills. Like many parents, we were thinking about his future, but mostly in terms of the next few years. Thinking about what his life would look like 20, 30, or 50 years later was much harder.

Autism is a lifelong condition, but there is no single trajectory for autistic people. Some people with autism live independently, build careers, and manage their own finances. Others need significant, lifelong support. Many people will need different levels of support at different points in their lives.

That uncertainty is exactly why planning for the future matters. It is also why there is no single financial roadmap that works for every autistic person or every family.



Pictured: Keith Wargo with his son AJ and wife Anne

Start Earlier Than You Think

One of the biggest mistakes families can make is waiting for a crisis or major transition before they start future planning. Starting earlier gives families more time to understand their options, make thoughtful decisions, and adjust their plans as circumstances change.

In our family, financial planning meant more than setting money aside. It meant figuring out what supports AJ might need, learning about and applying for government benefits, setting up a life insurance policy, and building a network of people who could help us navigate the years ahead.

None of those decisions happened all at once, and none of them came from having a perfect picture of AJ's future. What we thought he might need as a child is not necessarily what he needs today. We simply made the best decisions we could with the information we had.

Families can do the same by starting to learn about the systems they may encounter as their child grows up. That might mean thinking about what supports their child could need in adulthood, what benefits or other resources might be available, and what they should know about employment, housing, and healthcare. It also means considering who could be part of their child's long-term support network and what legal or financial arrangements may eventually be needed.

Autism Speaks' Transition to Adulthood resources, including our Financial Planning Tool Kit, can help families start to answer these questions and prepare for the changes that come with adulthood well before their children leave school.

Understand the Programs Before You Need Them

For many autistic people, public benefits

see Secure Future on page 39

Supporting Financial Literacy in Autistic Adults Through Neurodiversity-Affirming Life Coaching

By Sarah Lynch Perkins, MS, CCC-SLP and Jessica Cohen, JD
LifeMAP Coaching at Association for Autism and Neurodiversity (AANE)

Financial literacy, or the ability to understand and use personal finance skills effectively, can be a key factor in improving quality of life for many autistic adults. The ability to earn, save, manage spending, and avoid debt can significantly improve economic outcomes and increase a general sense of well-being and independence. Unfortunately, this is an area often neglected in education and transition planning, leaving autistic individuals at a disadvantage as they enter adulthood. Although early education in financial literacy is preferred, it is never too late to learn these skills and improve outcomes. Neurodiversity-affirming life coaching can support clients in identifying and achieving goals related to a wide range of areas, including financial literacy, so autistic adults can achieve greater independence and live the lives they want to lead.

What Are the Barriers?

There are many potential barriers to financial literacy and independence in autistic adults. A primary consideration may be finding productive and gainful employment that provides a living wage sufficient to meet the increasing cost of living. According to many estimates, the unemployment rate for autistic adults ranges from 40%–85%. The National Autism Indicators Report, published by Drexel University in 2015, noted that only 58% of autistic young adults worked outside the home between high school and their early 20s.

Even with well-paying employment, autistic adults often struggle with financial independence. One stumbling block may be gaining an understanding of financial concepts such as interest, debt, the components of a paycheck, or the difference between a credit card and a debit card. Many individuals benefit from a non-judgmental review that includes financial topics such as gross vs. net pay, taxes, and deductions. This knowledge can help adults better understand how their income on paper may or may not support their actual living expenses. When there is a mismatch between an individual's income and their expenditures, a discussion of budgeting is often helpful. Life coaches and clients together can identify expense areas such as rent, utilities, insurance, food, and leisure. They can collaborate to map out specific spending plans that respect client needs and priorities while supporting responsible financial decision-making.

Additionally, executive functioning, sensory overload, anxiety, and even communication needs can all pose significant challenges to financial well-being. A client may struggle to remember to pay bills on time, which could result in overdraft charges, cessation of services, and/or a lower credit score. Individuals may have difficulty traveling to a bank for in-person services due to a lack of a driver's license or challenges using public transit. Other obstacles may include navigating crowded or noisy bank environments, or managing conversations with financial professionals. Dealing with general overwhelm in the process - perhaps not knowing where to begin or what sequence of events to follow - can also

see Life Coaching on page 42

Don't Give Up: Lessons From My Decade on Social Security Disability

By Katherine Nestor
Autistic Adult Self-Advocate

My name is Katherine and I am 37 years old. I have been receiving Social Security Disability and Medicare for the past ten years. I have a learning disorder, autism, mental health issues, and a host of physical conditions making it impossible to work outside the home.

It was not an easy process. If my mother hadn't been a trained paralegal who did all the initial paperwork, and if I hadn't later been represented by an attorney, I don't know that I would have prevailed. It was a long and frustrating process, designed to make you give up out of frustration. I didn't give up. I am told the process is now easier, and I hope that it is.

I have been asked for any tips that could be helpful in filing for disability if you are on the autism spectrum.

1. **Reach Out** – The most important thing is not to be isolated and alone because the process can feel overwhelming. My mother completed my first application. It was denied so we went to a law firm that represented people applying for SSI and SSDI. No fees, besides reimbursement for copies, filing fees and postage, will be charged until your case is decided.

2. **Apply for Everything** – I qualified for SSI as well as disability, I would not have received it if the SSI box had not been checked off as well as the SSDI box. Make sure your application reflects everything you believe you are entitled to.

3. **Be Prepared** - Get your records in advance. Lucky for me, my mom saved all my education and medical records relative to my disability since I was a toddler with low muscle tone. Report cards, occupational, physical and speech therapy records from my school years as well as testing results and medical records were in several boxes in her guest room. Some of them were from before medical records were computerized.

4. **Call Your School** – In my state, the school district holds all your records until your 26th birthday. I was able to get mine before they were destroyed. This helped a great deal because not only were all the testing results in the files, so were all the notes related to that testing. So were IEP meeting minutes, report cards and anything else the school keeps in your file relative to your education.

5. **Medical and Other Records** – Some of my disabilities were with me since childhood. Social Security will request all records related to your disabilities, and you will have to request them from all providers you have had, including medical, psychiatric, counseling, and other therapists. Any MRIs or other types of medical testing will be part of this. Your attorney can assist you with this.

6. **Be Good to Yourself** – This is the most important thing, as the process can be stressful. Reach out to friends and family and make sure that if you're feeling stressed, you're not alone. Remember, this is just information; you are not your disability.

7. **Trust the Process** – I received my first Social Security payment approximately 2 years after first filing. After the initial denial, I got an attorney and won on appeal. I received a back payment which went to the date I first applied, and my attorney received a percentage of the amount I was awarded.

Looking back, I realize there was nothing I could have done differently to change the process. Sometimes I was scared; other times I was frustrated. Today, ten years on, I am just grateful I was able to receive SSI, SSDI, and Medicare. Good luck and don't give up.

Katherine Nestor is an Autistic Adult Self-Advocate.

Autistic Personal Philosophy: Regarding Equity and Equality

By Sam Farmer
Neurodiversity Advocate, Writer, Author, and Public Speaker

Both of these terms are of critical importance to the establishment and enforcement of those rules, regulations, and laws of ours with social justice implications, though one of them often wins out when the other should. The consequences, particularly for members of marginalized segments of the population, can be significant.

The distinction between an end result and the means to that end is pertinent in this case. Equality as a process ("equal treatment," for example) implies that all of us are treated the same in spite of all the variation humanity embodies. In my view as an autistic self-advocate working to address the barriers that stand in the way of greater happiness, success, and justice for my community, equal treatment endorses a "one size fits all" approach which betrays the reality of neurodiversity and of diversity in all of its forms.

I see equality as the optimal end goal. A level playing field for all of us which, if it were to be attainable, equity, not equality, would be the ideal means of getting us there: fairness, due consideration of our wants and needs as individuals, and actions which know better than to reduce humanity down to the monolith which it is not.

Equal treatment, equal protection, and other manifestations of procedural equality would work out wonderfully if we were all on an equal footing in the first place, if social hierarchies didn't exist, or if society at large knew better than to discriminate. Hardly the case. The notion of "equal protection under the law," until I knew to ponder its meaning further, resonated strongly with me as one of the more important provisions of the U.S. Constitution. Today, I view it as a flawed construct, mostly because it has so frequently been denied in practice and because it dismisses the reality that the human population is too diversified for a "one size fits all" approach to be just.

Not that I believe in lawlessness. I simply prefer "equitable protection under the law" over equal protection as the more sensible route. I endorse the abolishment of those rules, regulations, and laws that undermine equity and the replacement of these with others which uphold it.

In my home state of MA, what I view as equitable protection for autistic individuals who drive was recently signed into law. The Massachusetts Blue Envelope Bill requires the MA Registry of Motor Vehicles (RMV) to provide specialized blue envelopes which are intended to ease communications between autistic drivers and law enforcement during traffic stops. These envelopes would hold the driver's license, registration, insurance card, and emergency contact information, informing the police officer, in straightforward, unambiguous terms, that the driver is autistic. Furthermore, the envelopes show printed guidance as to what the driver and officer can do to facilitate respectful, effective interactions. Appropriately so, participation in the program is voluntary. The autism community is anything but monolithic.

Regrettably, misunderstandings on the part of law enforcement about certain behaviors commonly exhibited by autistic

see Equity and Equality on page 37

Medicaid Fraud Is Real. So Is the Harm to Families Who Depend on It

By Robert Naseef, PhD
Clinical Psychologist, Author,
and Parent of an Adult Autistic Son

Reports of Medicaid fraud are deeply troubling, and those responsible should be prosecuted. But fraud has become the justification for policies that make it harder for families to access the medical care and supports they depend on. Our government has the tools to investigate fraud without placing additional burdens on people with disabilities and their caregivers.

Recent reports of fraud and abuse in several states are disturbing, especially because they are making it even harder for families to access the help they desperately need to care for their autistic children and adults at home. Of course, anyone defrauding Medicaid and exploiting individuals with developmental disabilities should be held accountable. However, the response to these cases should not unfairly impact families who legitimately depend on these services every day.

I write from lived experience as the father of a nonspeaking adult whose group home is funded almost entirely by Medicaid.

My son, Tariq, now 46 years old, has been in residential care since he was 9. He needed round-the-clock care because he did not understand danger, did not sleep safely through the night, and was a constant risk of wandering.

One night, he climbed down the fire escape of our apartment while everyone was asleep. Fortunately, I found him at the playground next to the nearby train tracks, playing joyfully on the swings.

Going through due process with the school district to get a residential placement was an excruciating experience. I finally found peace and acceptance knowing that my child was safe. A few years later, an autistic boy in our neighborhood died after wandering onto those same train tracks at night. That tragedy reinforced the fear I lived with every day when my son was still at home. Today, my son's services are funded by Medicaid. Protecting those services is not simply a policy issue for my family. It is a matter of safety and quality of life.

To understand why this matters, it is important to understand what Medicaid makes possible. Home and Community-Based Services (HCBS) allow individuals with disabilities and chronic health conditions to receive long-term care and support in their homes and communities instead of nursing homes or other institutional settings. These Medicaid waivers have never been easy to obtain, and waiting lists in many states are already years long.

As states implement changes following H.R. 1, many families are worried about what comes next. Autism Society of America affiliates across the country are reporting that some families are already being required to reapply for waiver services without clear information about the criteria or process. For families already navigating a complicated system, uncertainty alone can be overwhelming.

We should absolutely investigate fraud, strengthen oversight, and hold bad actors accountable. Protecting taxpayer dollars and protecting people with disabilities are not competing goals. We can and must do both.

The true measure of our Medicaid system is not only how effectively it identifies fraud, but whether it continues to protect the children and adults whose lives depend on it. Families like mine should not have to fear losing the services that keep our loved ones safe because of the actions of those who abuse the system.

The Autism Society of America believes every autistic person deserves access to the supports they need, when they need them, in ways that respect their rights, dignity, and autonomy. As policymakers continue efforts to strengthen Medicaid, they must ensure that legitimate beneficiaries are protected and that essential services remain available to those who depend on them every day.

Robert Naseef, PhD, is a clinical psychologist, author, and parent of an adult son with autism. He is the co-facilitator of a fathers' support group at Montclair University. He serves on the Panel of Professional Advisors of the Autism Society of America and blogs regularly at alternativechoices.com.

The Person Doesn't Change. The System Around Them Does.

By Aishwarya Manga
Behavioral Therapist
and Social Skills Coach

At UCLA's PEERS Clinic, I coached autistic teenagers learning social skills that could help them navigate adulthood. Later, as a behavioral therapist, I worked directly with autistic individuals and their families in their homes.

One mother stopped me after a session. Her daughter had just turned eighteen, and she was trying to understand what came next.

Her daughter had spent years inside a system that knew her: teachers who understood how she communicated, individualized goals, adults who knew that her going quiet did not mean she had stopped paying attention. Her mother had spent those same years learning to advocate inside it: which forms mattered, which meetings to attend, how to ask.

Nothing about her daughter's needs had changed because she turned eighteen. The system around her had.

I used to think of this as an autism problem. After working with older adults, I no longer do.

The United States has built sophisticated care around particular stages of life and particular diseases. We are much worse at the space between them.

For autistic people, one of the sharpest transitions comes at the end of school. It's often described as services ending at eighteen, but that shorthand hides what actually happens. Under the Individuals with Disabilities Education Act, eligible students hold an entitlement, and an individualized team is responsible for coordinating supports, accommodations, and transition planning. When a student leaves that system, adult support becomes largely eligibility-based: Medicaid waivers, developmental disability agencies, vocational rehabilitation, housing, transportation. Each has its own application, its own proof of need, its own queue.

The person has not become harder to support. Responsibility has migrated, from an institution to an individual and, often, their family.

And eligibility is not access. In 2025, more than 600,000 people were on waiting or interest lists for Medicaid home- and community-based services across 41 states, most of them people with intellectual or developmental disabilities. KFF cautions that these lists imperfectly measure unmet need, because states differ in how they determine eligibility. They are still evidence of how difficult timely access can be.

Research documents the transition more directly. A longitudinal study followed 204 autistic people across 14 years surrounding high-school exit. Service use declined afterward, and unmet needs rose immediately, for autistic people both with and without intellectual disability. The authors tied those patterns to the loss of entitlement to school-based services and the limited availability of adult ones.

Years later, I started seeing another version of this while working with older adults.

At first the problems looked small. One older woman slid her phone toward me because she could not get into her patient portal. Through AgeWell, we heard repeatedly from older adults and caregivers about the difficulty of managing medications, and

see The System on page 36

Profiling Neurodiverse Hiring Initiatives and What They Actually Deliver

By Gabriele Barrocas
Founder and Writer
The Real Spectrum

About 15% to 20% of the global population identifies as neurodivergent, yet these same individuals experience significant employment disparities and unemployment rates ranging from 30% to 85%. Today, a lot of the conversation around employment is one-directional. Prospective employees are more concerned with whether they can get a job rather than whether the company is lucky to have them.

According to a report by CNBC, many large technology companies are actively seeking out neurodiverse professionals to fill important roles. With increasing understanding of neurodiversity, many companies have implemented specific hiring programs that target the diverse perspectives and sensory needs of neurodiverse individuals. But are these companies holding up their end of the promises, or is there a disconnect between what they offer and employment outcomes?

Current Neurodiverse Hiring Initiatives

In this section, I've classified the hiring initiatives that are currently in practice according to four categories: in-house corporate programs with direct hire, in-house programs with a consulting layer, neurodivergent-first organizations, and university-affiliated pipelines. The following initiatives are all established, multi-year, and verifiable.

In-House Corporate Programs (Direct Hire) - These include dedicated recruiting and onboarding tracks that are managed within a company's own HR team.

SAP Autism at Work - SAP's "Autism at Work" program launched in 2013, dedicated to fostering an inclusive environment by integrating individuals with autism into their workforce. The original goal was to have 1% or more autistic workers employed at SAP by 2020. Today, the initiative has reached about 240 employees over 16 countries and 125+ companies. As a social movement in itself, the Autism at Work program celebrates universal design, a neuroinclusive corporate culture, and engaged allies.

The SAP "Knowledge Center" provides a vast compilation of resources where they share best practices regarding neuroinclusion in the workplace. Through downloadable resources, SAP emphasizes many insights that have worked within their company, encouraging other companies to request feedback periodically from the people directly involved, emphasizing that measures of impact should not end with hiring, implementing pre-screening before presenting candidates to hiring managers to increase the probability of a successful placement, encouraging appropriate use of language, and acknowledging the limits of using humor in hiring practices. On the website, SAP explains, "Everyone is best served when working in an inclusive environment. Build an environment where employees can thrive through understanding a new colleague's needs, conducting inclusive meetings, and making minor adjustments to the work environment."

Microsoft Neurodiversity Hiring Program - Microsoft was one of the first companies to implement a neurodiverse hiring initiative, leading the business world in a celebration of "the differences that make us stronger." Prospective applicants within the program can participate in an extended interview process that focuses on preparation, workplace insights, and the culture within Microsoft, while also giving them the opportunity to showcase their unique strengths. To apply, individuals can find available positions on the Careers site, using the filter neurodiversity. However, Microsoft encourages applicants to look at all open roles within the company and applicants can fill out an accommodation form to make sure their needs are met.

The Microsoft team operates in a hybrid workplace, where flexibility strengthens collaboration and decision-making. Employees are given comprehensive benefits and equitable pay, a commitment that is integral to the Microsoft mission.

Wells Fargo Neurodiversity Program - The Wells Fargo Neurodiversity Program was launched in April 2020, during Autism Awareness Month. Initially addressing the significant unemployment rates among neurodiverse individuals, the program expanded to provide accessible and modernized employment opportunities. They've hired 388 neurodiverse employees and have provided 32 summer internships, with 96% of interns receiving full-time offers after graduation.

If candidates aren't immediately hired, they can opt to join the "Neurodiversity Program Talent Community," where they upload their resume to be matched to the most suitable roles.

In 2025, Wells Fargo gave a $3.75 million grant to UConn's Center for Neurodiversity and Employment Innovation, which funds full-day workshops teaching other companies how to create their own neurodiversity hiring programs. As a Wells Fargo Neurodiversity Program Executive, Stephen DeStefani describes the grant as providing a "firm-wide ecosystem," driving a cultural narrative change inside and outside the company.

In-House Programs with a Consulting Component - These programs are structurally similar on paper to the previous in-house programs, but here, candidates enter as contractors or through a third-party staffing partner before converting to direct employment.

EY Neurodiversity Centers of Excellence - The first center was built in Philadelphia in 2016, and as of 2024, EY manages 23 Neurodiverse Centers of Excellence globally with the purpose of supporting neurodiverse workers with autism, ADHD, dyslexia, etc. EY has a 92% retention rate for neurodivergent employees and a 1.2–1.4x increase in productivity and quality of work within teams.

In 2025, EY commissioned a Global Neuroinclusion at Work Study with academic contributors from several universities, including Cambridge Judge Business School. The study surveyed over 2,000 professionals, of whom 1,603 were neurodivergent. They found that neurodivergent professionals report high proficiency in the World Economic Forum's (WEF) top 10 fastest-growing skills for 2030, including curiosity/lifelong learning and resilience/flexibility. They also found that when neurodivergent professionals feel "truly included," their proficiency in these skills rises by an average of 10%. However, despite high engagement, only 25% of neurodivergent professionals actually feel truly included.

In terms of recommendations, EY emphasizes a skills-based approach to talent strategy rather than credential-based hiring, using data to measure neuroinclusion as a baseline metric, and adopting individually negotiated working practices.

Goldman Sachs - Goldman Sachs is another organization committed to welcoming people from all different backgrounds and perspectives. By partnering with Specialisterne, a non-profit organization aimed at employing neurodiverse individuals in the workforce, Goldman Sachs offers a Neurodiversity Hiring Initiative. The program is a paid internship for individuals who identify as neurodivergent. During the eight-week internship, participants receive training, coaching, and mentoring that sets them in an effective position on their career development journey. The program is offered in Salt Lake City, Dallas, and New York.

Hewlett Packard Enterprise - Hewlett Packard Enterprise (HPE), a leader in the technology space, developed their "Dandelion Program" in 2015 with the goal of supporting and creating more job opportunities for individuals with autism, ADHD, and other neurodiverse conditions. One service through the program is the deployment of "pods," which are made up of around eight to nine employees with autism and function as high-performance mini-ecosystems. Within the program, the company found that after six months, neurodiverse teams were 30% more productive than others.

On a broader scale, HPE has a Global Disabilities Network, an employee resource group for staff with disabilities or connections to a disability. Under CEO Antonio Neri, the company also created HPE Able, a program handling accommodation requests and disability inclusion training.

Deloitte - Deloitte's neurodiversity inclusion strategies are broader than a single specific hiring program. For recruitment specifically, Deloitte is committed to funding scholarships and apprenticeships for individuals. Neurodiversity@Deloitte provides a three-month paid apprenticeship that can lead to full-time employment, and a number of Deloitte firms have collaborated with organizations like Auticon to support the recruitment of neurodiverse people.

In a 2023 article, Deloitte laid out a framework for building neuroinclusive programs. After extensive research, Deloitte noted that inclusive classroom placement for students with disabilities rose from 32% in 1989 to 67% in 2021, meaning more neurodivergent individuals are entering the workforce with prior experience collaborating with others. They also cited JPMorgan Chase's finding that employees hired through its neurodiversity program are 90–140% more productive with more consistent work. Their recommended framework emphasizes a redesign of work and promotion paths, hiring methods that involve neurodivergent interviewers and project-based evaluation, making neurodivergent leaders visible, and adapting universal design principles. The article opens with a quote from a Deloitte leader: "Neurodiversity is the acceptance of the variance of the infinite manifestations of neurological makeup. So neurodiversity includes everybody."

Neurodivergent-First Firms - These include companies built *around* neurodivergent talent as the core workforce, which differs from the more conventional ones mentioned prior.

Ultranauts - Ultranauts was founded in 2013 by two MIT engineers and today has colleagues working in over 20 U.S. states and some areas in Canada. Their founding

see Neurodiverse Hiring on page 40

The Financial Side of an Autism Diagnosis: What Families Should Know

By Ashley Romero Diaz, PhD, BCBA-D
Director of Research
ABA Centers of America

Receiving an autism diagnosis for your child may bring an overwhelming amount of new information. Families quickly find themselves learning about therapeutic recommendations such as Applied Behavior Analysis (ABA), speech-language therapy, occupational therapy, and additional medical care. ABA, for example, is an evidence-based approach grounded in the core principles of behavior and learning that has been applied to support autistic individuals for decades (Baer et al., 1968; Cooper et al., 2020; Lovaas, 1987). Although families often receive extensive information about recommended services, they may receive less guidance on the financial responsibilities that accompany these supports.

Accessing recommended autism-related services can come with substantial financial costs. For example, an estimate from the U.S. Centers for Disease Control and Prevention (CDC) reported that intensive behavioral interventions may cost approximately $40,000 to $60,000 per year (CDC, 2014). However, insurance coverage for autism-related services has expanded considerably with changes to state and federal policies. Beginning in the early 2000s, states adopted laws requiring health plans to cover autism-related services, followed by additional federal protection under the Affordable Care Act (ACA) in 2010. In 2014, the Centers for Medicare & Medicaid Services (CMS) further expanded access by issuing guidance to states regarding coverage of medically necessary autism-related services for children enrolled in Medicaid. Despite these advances, families may still face significant differences in what their insurance covers and out-of-pocket expenses, highlighting the importance of understanding the financial considerations that follow an autism diagnosis.

The purpose of this article is to provide families with a practical, evidence-based introduction to the financial side of an autism diagnosis and resources to help make informed decisions as they determine the next steps for their child and family. To support this goal, the article will focus on four key areas of financial consideration:

1. Insurance coverage
2. Understanding that there is no single "cost" to autism
3. Financial impacts and changes at work
4. Financial steps and a checklist for families.

Insurance Coverage

Understanding your insurance coverage is an important first financial step following an autism diagnosis. However, having health-care coverage does not necessarily mean that all services are paid for in full. Specifically, deductibles, copayments, coinsurance, provider network status, and benefit limitations can all affect financial responsibility and out-of-pocket expenses. Because autism affects each child differently, the type of ABA services recommended (e.g., focused or comprehensive) and the intensity of treatment (e.g., a few

see Financial Side on page 41

Life Through an Autistic Lens: My Fear of Growing Old Without Financial Stability

By Rhonda Cheryl Solomon, MSc, PhD (cand.), University of Toronto

I deeply feel time speeding by. The years speeding by. And it viscerally terrifies me. Because with each passing day, my fear over my future grows. It gets increasingly real.

At the heart of my fear is this one question: Will I have enough money to be able to live independently for as long as possible, and at no point ever be placed in a care home? I must not ever enter a care home. I would rather, well….

I think a lot about my future. About the fact that I'm not at all young. And that I have no real income and no savings. I've never been able to work. Not traditional work anyway. I receive a government disability pension. I'm nearing the end of my PhD and praying that I find paid work afterwards. Work that I can manage and a supportive workplace that I love and one that will allow me to remain there as long as I'm able to meaningfully contribute.

I need to work. Because I need money. I need enough money to live independently at home, but with access to any external support I may one day require. I'll need money to hire a personal care worker if needed. None of this is happening today, is today's reality, but it's a real future possibility and I'm very much thinking about it. Worrying about it.

For the last several years this fear has enveloped my life. The fear of poverty. The fear of losing control over my life. Being at other people's mercy. My life in other people's hands.

At this point, I don't know if I'll ever find work. Suitable work. I have no guarantees (no one has this guarantee, I know).

I don't want money for vacations or nice clothes or even for healthy food. I want money for my independence, for my mental health.

I think a lot about how having money equates to independence, something that's so important to me, and maybe to other autistic people as well. To the ability to control our lives. To do what we need to do — to live life according to our rules, to regulate our external environments, to move our bodies how we need to.

If I don't have any money, I likely won't have any of these things if/when I no longer can independently care for myself. I think a lot about the end, about how I want to go. And it's not surrounded by strangers, by noise, by smells, by everything else that's unavoidable when you live in a care home.

I was thinking that it would be nice to be able to design a caring community for people like me. For older autistic people who need some care support, but who want to live in a place that feels like home — where they can plan and control their environments, choose when (or not) to interact and who to interact with, and feel safe with who and what surrounds them. Autistic people who would thrive in a quiet, peaceful, accepting community. One that prioritizes mental health. Access to books, nature, recreation. Where money isn't an issue for those who can't afford to pay. Where the fear of poverty doesn't weigh on their hearts.

I want to create a caring community that allows older autistic adults to be ourselves and offers us opportunities to lead fulfilling lives while living there. A community that looks out for each other but

see Growing Old on page 32

Tips for Planning Financial Security Beyond Childhood

By Christin Kennedy, BS, BCaBA
Kennedy ABA

Most of the financial planning conversations that happen in early intervention and school-age ABA services are, understandably, focused on the here and now: how many therapy hours are authorized this month, which services insurance will cover this year, how to budget for the next evaluation. Adulthood can feel far away when a family is still navigating an IEP meeting or a new diagnosis.

But adulthood arrives faster than most families expect, and the financial systems that support a child, such as insurance mandates, school-based services, and pediatric Medicaid rules, mostly disappear at eighteen or twenty-one. What replaces them is a different, less familiar system, and families who haven't started planning for it often find themselves scrambling during a period that should otherwise be a proud transition.

The guidance below reflects patterns seen consistently across ABA clinics working with families well before, and well after, that transition point. These are general observations, not personalized financial, legal, or investment advice — every family's benefit rules, assets, and legal situation are different, so it's worth confirming anything specific to your circumstances with a licensed financial advisor, a special needs planning attorney, or the relevant benefits agency directly.

Start Earlier Than Feels Necessary

The single most common regret voiced by families of autistic adults is not starting the planning process sooner. Many of the most important financial protections, such as guardianship or supported decision-making arrangements, special needs trusts, and adult Medicaid waiver applications, take months or years to set up properly, and several have waitlists that start counting from the date of application, not the date of need.

Recommendation: Begin having exploratory conversations, even informal ones, by early adolescence. This doesn't mean committing to specific legal decisions years in advance. It means starting to ask the right questions early enough that decisions can be made thoughtfully rather than under deadline pressure as a child approaches eighteen.

Understand That Benefits Rules Change at Adulthood

Many families don't realize that eligibility for programs like Supplemental Security Income (SSI) and Medicaid is calculated differently once a child turns eighteen. Before that age, a parent's income and assets are usually counted against eligibility. After eighteen, in most cases, only the individual's own income and assets are counted, which means an autistic adult with no income of their own may newly qualify for benefits that weren't available during childhood, even in households with solid incomes.

This shift is good news for many families, but it also introduces new risk. A well-intentioned gift, an inheritance, or savings placed directly in an adult child's name can push them over asset limits (often just a few thousand dollars) and result in a loss of benefits.

Recommendation: Around age seventeen, meet with a benefits counselor or a special needs planning attorney to understand exactly how eligibility will be recalculated. This is also the point to make sure any

see Planning Tips on page 42

Financial Mistakes Parents of Children with Autism Should Avoid

By Jasmin Sanchez, MS, BCBA
Achieve ABA Therapy Group

Clinical directors and Board-Certified Behavior Analysts sit across the table from families every week during intake meetings, treatment plan reviews, and progress updates. What comes up again and again is that the financial side of an autism diagnosis catches parents off guard just as much as the clinical side does. Families are usually emotionally prepared to hear about therapy goals and developmental milestones. Far fewer are prepared for the maze of insurance authorizations, out-of-pocket costs, and long-term financial planning that comes with raising a child with autism.

The financial missteps below are among the most common that ABA professionals see in clinical practice, along with practical guidance for avoiding them. These are general observations drawn from common patterns in the field, not personalized financial, legal, or investment advice — every family's insurance plan, state benefits, and legal situation is different, so it's worth confirming anything specific to your circumstances with a licensed financial advisor, a special needs planning attorney, or your insurance provider directly.

Mistake #1: Waiting Too Long to Understand Insurance Coverage

A common pattern in clinical intake meetings is a family that receives a diagnosis, feels overwhelmed, and simply hands their insurance card to the first provider who can see them, assuming the details will "sort themselves out." They rarely do.

Autism therapy, particularly Applied Behavior Analysis (ABA), operates under a patchwork of state mandates, employer plan types (fully insured vs. self-funded), and authorization requirements that vary widely. A plan that looks generous on paper may require prior authorization every 90 days, cap the number of therapy hours, or use a narrow network of "in-network" providers. Families who don't ask detailed questions upfront are often blindsided months later by a denied claim or a sudden lapse in authorized hours.

Recommendation: Before committing to a provider, call the insurance company directly and ask specifically about ABA and autism-related therapy benefits, whether the plan is self-funded or fully insured, what the reauthorization cycle looks like, and whether there are visit or session limits, prior authorization requirements, network restrictions, deductibles, coinsurance, or other benefit limitations. Ask the chosen clinic's billing team to walk through this too. A good clinic will have a dedicated point of contact for insurance questions and should be transparent about what a given plan will and won't cover.

Mistake #2: Not Budgeting for the "Gaps" Between Covered Services

Insurance coverage for autism-related services varies by plan and may include multiple components of ABA treatment as well as other therapies. Coverage for related services such as speech therapy, occupational therapy, assistive technology, social skills programs, respite care, and specialized camps varies by plan and may require separate authorization or fall under a different benefit.

Families often budget carefully for the therapy they know is coming, then get caught unprepared for these secondary costs, which can add up to thousands of dollars a year.

Recommendation: Ask the clinical team early on to map out the full picture of

see Financial Mistakes on page 38

Money Management from page 1

may practice saving for a new pair of shoes or tickets to a preferred event, therefore learning that saving can support access to larger, meaningful outcomes.

Building on these financial goals, goal setting may further strengthen financial independence by teaching individuals to develop simple, achievable goals that gradually increase in complexity. Short-term goals should focus on small, attainable criteria before progressing to more advanced financial objectives. For example, a short-term goal may involve independently using a debit card to purchase a preferred drink at a familiar store. Once mastered, this goal can expand to purchasing items in multiple locations using novel payment methods. Long-term goals may require sustained savings over months or years, preparing individuals to engage in increasingly complex financial tasks.

As individuals begin to develop and work toward financial goals, self-management becomes essential for organizing and carrying out the behaviors required to meet those goals. Self-management encompasses a range of skills that support independent financial behavior, including the use of checklists, visual supports, and organizational systems to guide purchasing and budgeting for activities. These skills may involve creating and following a grocery list, identifying items needed for meal preparation, or using a visual checklist to determine what must be purchased when moving into a new home.

For example, an individual will:

1. locate a recipe online,
2. identify which ingredients are available and which are needed,
3. generate a checklist of required items,
4. purchase those items, and
5. follow the recipe to prepare the meal.

This example demonstrates that financial independence often involves coordinated behavior chains rather than isolated money-management skills. Self-management also extends to overseeing one's bank accounts, establishing checking and savings accounts, and managing spending and saving to meet daily needs and preferred activities. Effective self-management may support greater autonomy and promote consistent, organized financial decision-making.

Before implementing instruction, it can be helpful to identify which financial skills an individual already performs independently, and which skills may require additional support. Families and individuals can consider skills such as making purchasing decisions, using different payment methods, following a budget, navigating stores, managing online purchases, monitoring accounts, asking for assistance, and responding to unexpected financial situations. It is also important to consider whether the skill can be performed independently across different people, places,

Dr. Rebecca Gonzales, PhD, BCBA-D, LBA

Dr. Stephanie Hajtun, PhD, BCBA-D, LBA

and situations. For example, an individual may be independently able to use a debit card at a familiar store, but need additional practice using cash, purchasing from an unfamiliar store, or completing a transaction with a different employee. Identifying current strengths and areas for growth can help families prioritize meaningful goals and build financial independence gradually.

As individuals gain competence in managing their own financial behavior, instruction must also address safe and effective participation in both online and in-person shopping. These skills include navigating online stores, comparing prices, reviewing product descriptions, identifying secure payment options, and completing digital purchases independently. Instruction should emphasize purchasing items from reputable or certified sellers and recognizing indicators of fraud to avoid accidental scams and financial loss. Developing these online shopping skills may support safer consumer behavior and reduce monetary risk during purchasing activities.

Financial independence further requires the ability to manage money in community settings. This includes navigating financial exchanges at restaurants, such as ordering independently, reviewing prices, calculating totals, determining appropriate tip amounts, and completing payment using various methods, all while selecting menu items within a predetermined budget and making cost-aligned choices. Individuals must also learn to manage transportation-related expenses, including budgeting for bus, train, rideshare, or taxi fares; comparing prices across transportation options; and making cost-effective decisions for community travel. In addition, individuals may benefit from learning to manage their money through a bank, including depositing and withdrawing funds, monitoring account balances, using online banking tools, and making informed decisions about saving and spending. Together, these community-based financial skills support greater autonomy and prepare individuals to navigate a wide range of real-world financial demands.

To support these increasingly complex financial behaviors, additional skills such as choice-making, following budgets, problem-solving, and self-advocacy become essential. Choice-making involves selecting among different stores, brands, or shopping activities, as well as choosing preferred payment methods such as cash or a debit card. Providing choices during instruction may also support engagement for some learners (Peterson et al., 2016). Following budgets and spending plans requires tracking expenditures, allocating funds appropriately, and adhering to a structured budget. Individuals may benefit from apps or free online tools that support planning for specific items or long-term goals, monitoring spending patterns, and identifying areas where expenses can be reduced.

Problem-solving includes navigating financial challenges, such as paying with cash or resolving difficulties at the register, often taught through modeling and roleplaying in various purchasing scenarios. Self-advocacy may include expressing preferences for items, brands, stores, or shopping environments, thereby promoting autonomy and strengthening financial decision-making. Consumer awareness includes attending to one's surroundings and following social expectations in community settings, such as remaining in line, navigating aisles safely, adjusting proximity when others pass with carts, and using polite phrases like "excuse me" when reaching for items.

Financial independence also requires the ability to recognize when support is needed. For example, an individual may independently complete routine purchases but seek assistance when a bank account contains unfamiliar charges, a cashier provides an unexpected total, or an online seller requests unusual financial information. Teaching individuals to appropriately seek assistance should therefore be considered a component of independence rather than a failure to demonstrate independence.

As these skills develop, generalization may become a critical priority. Individuals must be able to apply financial skills across settings, people, and situations. If an individual learns only one payment method, such as using a card, they must be able to confidently transition to alternatives, such as cash, when needed. Instruction should therefore include practicing multiple payment modalities (e.g., card, Apple Pay, cash) across varied purchasing contexts to ensure generalization of skills. Learners should also practice interacting with novel individuals, including greeting store employees and responding to common questions during purchases. Additionally, generalizing purchasing skills to online environments and understanding how online transactions differ from in-person exchanges is an essential part of comprehensive financial training. Multiple examples, varied practice opportunities, prompting and fading, and practice across settings and people can also be used to promote generalization.

To support the acquisition and generalization of these skills, families, educators, and practitioners can use structured, evidence-based instructional methods. Behavioral Skills Training (BST) provides one such systematic approach for introducing, modeling, and practicing new financial behaviors. BST consists of four components: instruction, modeling, rehearsal, and performance feedback (Parsons et al., 2012). For example, when teaching purchasing skills, the trainer may provide written and verbal instructions outlining each step of the transaction, model the steps using relevant payment methods, engage the learner in role-play with the trainer acting as the store employee, and deliver performance feedback to strengthen accurate responding. This structured sequence ensures learners acquire, practice, and refine financial skills in a manner that promotes fluency, confidence, and generalization across real-world contexts.

Ultimately, financial independence may be viewed as a behavioral repertoire rather than a single skill. Effective instruction extends beyond teaching individuals to count money or complete purchases and instead addresses the broader behaviors required to make informed choices, manage resources, solve problems, advocate for preferences, recognize financial risks, and appropriately seek assistance. By systematically assessing and teaching these skills while programming for generalization, individuals can support meaningful increases in autonomy, independence, and quality of life.

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Financial Planning from page 1

(other than health), legal and professional services related to the income, office supplies, and utilities, to name a few. Office-in-the-home expenses are a very complex issue that requires individual consultation with a tax provider.

Some favorable tax regulations available to the neuro-diverse are known as the ABLE Act accounts and the Saver's Credit. Both of these are summarized below:

ABLE Act

Achieving a Better Life Experience (ABLE) Act established ABLE accounts in 2014. The ABLE Act allows individuals to establish an ABLE account if they have a diagnosed disability that was diagnosed by the time the individual attained the age of 26 (Gardner & Daff, 2015). Effective January 1, 2026, the ABLE Age Adjustment Act raised this age-of-onset threshold from 26 to 46. When the law was enacted, the eligible individual, also known as the designated beneficiary or owner of the account, is entitled to collect Social Security based on blindness or disability.

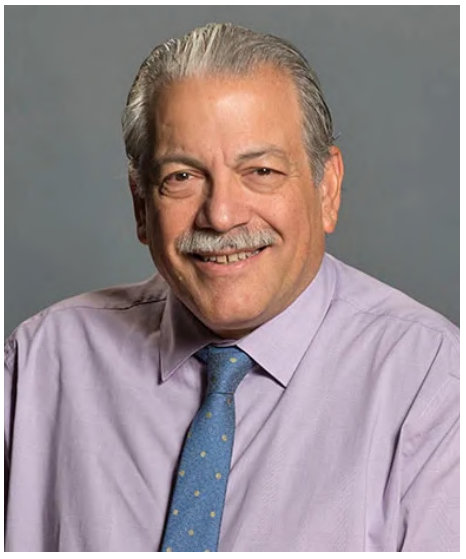
Saver's Credit

The Saver's Credit enacted under IRC Section 25B is a non-refundable credit available to certain eligible individuals who have made contributions to certain types of retirement programs — for example, 401(k), 403(b), 457(b), IRAs, Roth IRAs, and ABLE accounts, to name a few. The credit is available to taxpayers of at least 18 years of age who are not full-time students and who cannot be a qualifying child or qualifying relative for another taxpayer (Bird et al., 2019).

Effects of the One Big Beautiful Bill Act (OBBBA)

Earlier, there was a proposed bill being debated named the ENABLE Act with the intent to modify some of the provisions of the ABLE Act. The ENABLE Act was not adopted; instead, the proposed changes were incorporated into the OBBBA (Piacenti, 2025). The ABLE Act included provisions for many elements of the program to sunset at different dates, but the inclusion of the ENABLE Act in the OBBBA made ABLE accounts a permanent part of the tax code.

The provisions of the law now becoming permanent are: the ABLE to Work provision, which allows employed disabled individuals to contribute more than the annual standard limit; the ABLE Saver's Credit, which allows low- and moderate-income individuals who contribute to their ABLE accounts to qualify for a tax credit; and 529 college savings plan to ABLE rollovers, which allows families to permanently roll over unused college savings into ABLE accounts without incurring tax penalties (Piacenti, 2025).



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To summarize, the key takeaways are that ABLE accounts offer tax-free savings for disability-related expenses, the annual contribution limits are $20,000 annually plus up to $15,650 (for residents of the continental United States) for employed individuals who do not participate in a workplace retirement plan. Additionally, ABLE accounts with balances of $100,000 or less do not affect SSI benefits, and Medicaid benefits are not affected by an ABLE account regardless of the balance in the account. Also, the OBBBA made the provisions discussed above permanent.

Managing Tax Obligations and Tax Season

The tax code can be understood, in part, as a system of incentives and consequences: it offers credits, deductions, and tax-advantaged savings opportunities, while imposing penalties and interest when filing or payment obligations are not met. For autistic adults, these demands may intersect with broader financial challenges, including financial stress and difficulty with planning and decision-making (Cai et al., 2024; Pellicano et al., 2024).

Tax benefits are only useful when taxpayers are able to successfully navigate the filing process. For some autistic individuals (and other people overwhelmed with financial matters), executive functioning demands associated with taxes include things like organizing documents, tracking deadlines, initiating tasks, responding to correspondence, and managing multiple steps over an extended period. Balancing public benefits, self-employment, or navigating a move or address change during tax season may further complicate these demands.

These also present additional challenges when individuals and their families are managing varying levels of financial literacy. Galizzi et al. (2023) found that "autistic adults showed lower financial literacy and greater uncertainty around many financial issues. They were less confident in their financial knowledge and ability to deal with daily financial matters." Developing a more predictable system well before tax season can reduce both stress and the likelihood of costly errors. Building on these findings, three practical strategies may help autistic individuals and their families make tax preparation more manageable and reduce the risk of missed deadlines or other avoidable problems:

1. **Start early and externalize deadlines**. Put April 15 (or even April 1 to buy yourself some), estimated-tax dates, and any extension deadline into a calendar well in advance. Use multiple reminders and break tax preparation into smaller tasks, such as gathering forms, reviewing income, identifying deductions, and scheduling preparation.

2. **Create a consistent tax organization system**. Keep W-2s, 1099s, benefit statements, receipts, and prior returns in one designated physical or electronic location. A predictable system can reduce the executive-functioning burden of searching for documents and reconstructing information at filing time.

3. **Develop an ongoing relationship with a qualified tax professional who understands your needs**. Rather than seeking assistance only when – or even after - a deadline or tax notice arises, autistic individuals and families may benefit from working consistently with a CPA, Enrolled Agent, or other qualified tax professional who understands their financial situation, benefit considerations, and support needs. This can also help identify estimated-tax requirements, filing issues, and planning opportunities earlier in the year.

Taken together, effective tax planning involves both understanding the benefits and obligations created by current tax law and developing practical systems for managing them. For autistic individuals and their families, the goal should be to use the tax code strategically — to take advantage of available benefits, credits, and savings opportunities — rather than allowing missed deadlines, inadequate planning, or avoidable penalties to create additional financial burdens.

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Financial Awareness from page 6

signed to exploit. Autistic individuals may interpret messages literally, trust someone who seems helpful, or feel pressured to respond when a person appears kind, authoritative, or emotionally distressed. That doesn't mean autistic people are incompetent online, but these risks cry out for direct, repeated cyber safety education, particularly information based on realistic scenarios (Wright, 2017).

Common Scenarios

Common scams include fraudulent romantic or friendship requests, gaming scams, fake social media profiles, phishing emails, and false marketplace offers (CISA, 2021).

Gaming communities may seem to offer rare items, free currency, or exclusive access in exchange for a login, download, payment, or authentication code.

In a friendship or romance fraud, a fake profile may build trust through attention, shared interests, and emotional support before asking for money, gift cards, personal information, private images, or secrecy. In both cases, scammers use familiarity and trust to make an unsafe request seem reasonable.

Psychological Impacts of Cybercrime

Cyberattacks against autistic people are not only financial or technical events, but also involve social and psychological harm. Emerging research indicates that online victimization among autistic adolescents is associated with substantial psychosocial harm, including elevated depressive symptoms and suicidality (Montañez et al., 2020). Related studies of autistic adults further suggest that social media environments may expose users to rejection, cyberbullying, and cyber-aggression, with implications for self-esteem, social participation, and psychological wellbeing (Triantafyllopoulou et al., 2022).

These harms matter; online life may be one of the main places where an autistic person finds community, friendship, identity expression, and relief from in-person social pressures. When that space becomes a site of fraud, humiliation, coercion, or betrayal, the consequences may extend far beyond the loss of money.

Damage to Trust

Cybercriminals depend on building believable relationships before exploitation occurs. A fake friend, romantic contact, gaming peer, online seller, or supposed helper may use patience, shared interests, emotional support, or authority to make the victim feel safe. For an autistic person who values sincerity, rules, loyalty, or direct communication, discovering that the relationship was false can produce confusion, shame, self-blame, and withdrawal. The person may begin to question their ability to judge others, or avoid online communities they once enjoyed (Bilz et al., 2023). I felt stupid and humiliated after that scam.

Close friends asked why I clicked, re-

Annie Kent, MA

plied, believed the message, and sent the money. Unfortunately, their responses made me less likely to disclose any future financial mistakes. Supportive responses are essential: people need reassurance that manipulation is the offender's responsibility, not proof of personal failure. Recovery should include emotional support, help regaining control, confidence, and renewing opportunities to participate online, safely.

Societal Responses

If families, schools, or service providers respond to cybercrime only by restricting internet access, they may protect against one risk while increasing others: exclusion from education, work, friendship, advocacy, and community. Overprotection reinforces the idea that the person is unsafe or incompetent online. A better approach recognizes vulnerability while supporting autonomy. Cyber safety should combine practical instruction with self-determination, giving all people — autistic or not — tools to identify manipulation, set boundaries, report harm, and seek help without losing access to meaningful digital participation.

Practical Strategies

A practical way to reduce risk is to teach a **pause and verify** habit. Before clicking a link, sending money, sharing personal information, accepting a download, or moving a conversation into a private channel, people should pause and ask:

- Who is making this request?
- Do I know them outside this platform?
- Is there pressure, secrecy, urgency, or an offer that seems too good to be true?
- Can I verify this through an official website, a known contact, or a trusted person?

This approach gives autistic individuals a clear decision-making process rather than vague advice such as "be careful online" (CISA, 2021).

Personal cybersecurity habits also matter. Strong, unique passwords, which for me necessitated downloading a password manager app, multi-factor authentication, software updates, privacy settings, and careful control of personal information can reduce exposure to harm (National Institute of Standards and Technology, 2022).

Autistic teens and adults should be encouraged to limit what strangers can see, avoid sharing addresses, phone numbers, financial details, government identification numbers, or authentication codes, and to report suspicious messages instead of engaging with them (CISA, 2021). If fraud occurs, the response should focus on support rather than shame: stop communication, save evidence, change passwords, contact the platform or financial institution, and report the incident where appropriate.

If cyberfraud occurs, support should begin with calm, shame-free action: stop communication, save evidence such as screenshots and receipts, secure accounts, contact banks or payment services, report the scam to the platform, and seek help from police or fraud-reporting services when appropriate. Victims should be reminded that skilled manipulation is the offender's responsibility, not a personal failure. For autistic victims, recovery should include emotional reassurance, clear next steps, and support to remain safely connected online.

Families, educators, and support professionals can help by teaching cyber safety through concrete scenarios, role-playing, visual checklists, repetition, and calm conversations about real online situations (Wright, 2017). The most effective approach balances protection with autonomy. Autistic individuals need opportunities to practice judgment, ask questions, and build confidence, not simply rules that restrict access. Cybercrime awareness should empower people to use technology safely, maintain relationships, explore interests, and participate in digital life with greater independence.

In an increasingly connected world, online safety is part of everyday wellbeing. For autistic teens and adults, cybercrime awareness must address more than pass words and suspicious links; it must also recognize the emotional and social effects of deception, coercion, rejection, and betrayal. When education is practical, respectful, and grounded in real scenarios, it can reduce vulnerability without limiting possibility. The aim is not to make autistic people fearful of digital life, but to help them recognize manipulation, protect their information, recover from harm, seek support without shame, and continue to participate online with confidence, independence, and financial safety.

I figured out how to recover the varsity jacket, but my bank would not replace the lost money. It was my responsibility to understand and comply with Marketplace policies. Local police were unable to trace the money. They tried, but the scam originated outside my own country.

I absorbed the loss and rebuilt my bank account. I now regard the experience as an important lesson and have focused on learning how to protect myself online. Not everyone is as lucky.

The suicide of *SaveAFox Rescue* founder Mikayla Raines illustrates the serious human cost of online crime, underscoring the need for empathy, protection, and accountability in the fight against all forms of digital crime (Lavietes, 2025).

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Dignity from page 7

This belongs to you. You carry it. You take care of it.

There is dignity in that, too.

Securing a Life, Not Just Money

This experience has broadened the way I think about financial security. Families understandably spend enormous time and energy planning for solvency, benefits, trusts, safeguards, and the future. But ultimately, what they are trying to secure is not an account balance. It is a life.

Our recent shopping events, community outings, staycations, and vacations have offered a glimpse of what greater financial participation can look like. It can be as simple as buying your own lunch, choosing a souvenir, deciding something costs too much, or saving because there is something else you want more.

These are everyday experiences, but they carry something that is too often missing from conversations about financial planning: the joy of choosing, the pride of paying, and the satisfaction of owning something you selected for yourself.

Financial security, then, should mean more than ensuring that sufficient resources exist to support someone throughout their lifetime. It should also create meaningful opportunities for that person to participate in decisions about how some of those resources are used to live the life they want.

Protection and autonomy do not have to compete. With thoughtful safeguards, appropriate support, and room for reasonable risk, people with disabilities can have both. And as commerce continues to evolve — from cash to cards, apps and digital wallets, and eventually to whatever comes next — accessibility must evolve with it.

We should protect people's money because their lives matter, not protect it so thoroughly that we lose sight of what that money was meant to make possible.

Which brings me back to Andrew.

He had seen a Broadway show, gone to dinner, spent the night in Times Square, and found some souvenirs he wanted to bring home. He chose what he wanted, took out his wallet, and paid.

And he beamed.

Hundreds of people around him were probably doing exactly the same thing. Maybe no one else noticed.

That's okay, because the goal was never for Andrew's moment to be extraordinary.

The goal was for it to be ordinary.

Libby Traynor, LCSW, is Chief Executive Officer of AABR, Inc.

Libby Traynor, LCSW

Plan for a Lifetime from page 16

You may want to explore special needs trusts with qualified professionals. A special needs trust provides a structure for assets to be managed on behalf of an autistic person. You can also plan for assets to fund the trust after your death, helping provide resources for their future needs.

The right solution depends on the individual, the benefits involved, your family's assets, and other circumstances. The important point is to understand the implications before assets are transferred or beneficiary designations are made.

A certified financial planner or other wealth advisor experienced in special needs planning can help review retirement accounts, insurance policies, estate documents, and other assets so they work together as intended.

Remember That You Have a Future, Too

You naturally want to do everything possible to provide for your child. Planning for an autistic child's future should not mean ignoring your own.

You may need your retirement savings to last for decades while also covering your own housing, healthcare, and long-term care needs. If those resources are exhausted to support an adult child, the financial security of both generations may be at risk.

There are many ways to approach this balance, and the right roadmap will depend on your family's goals, resources, and support needs. A thoughtful plan can help you weigh those priorities together instead of treating them as competing concerns.

Consider what you will need to secure your own financial future and what resources your child might need as they grow into adulthood. What government support or community programs are available to help fill gaps?

Life insurance may also play a role. You may think of it as a way to replace income after an untimely death while your children are young. If you're supporting an autistic loved one, it can also provide funds after a full life so financial support can continue for their future needs.

The goal is not to choose between your future and your child's. It is to understand both and build a plan that considers them together.

Marcus Benally, MBA

Put the Autistic Individual at the Center

Financial planning is not only about providing for your child; it should also include them in the process whenever appropriate.

The appropriate level of involvement will differ from person to person. For those able to participate, financial literacy is an important part of that independence. Learning how to create a budget, pay bills, use credit responsibly, understand income, and manage everyday expenses are life skills that can be introduced long before someone is living on their own.

The earlier families create opportunities to practice those skills, the better prepared an individual may be when greater financial responsibility arrives.

Build a Team — and Keep Talking!

Financial planning for special needs crosses several disciplines; depending on your circumstances, your planning team might include a financial advisor or planner, estate-planning attorney, tax professional, healthcare provider(s), and professionals familiar with government benefit programs. Family members, caregivers, and others who know the autistic person well can provide equally important perspective.

The process starts simply with a conversation about what your child's needs are today, hopes for the future, and what resources are already available. From there, trusted and experienced professionals can help identify gaps and determine which legal, financial, or support structures deserve further consideration.

James Karberg, CFP®

You should also think about who will carry out the plan if the primary caregiver is unable to do so. Identify future trustees, guardians, or other trusted individuals, along with successors if the secondary caregiver is unable to take on that responsibility.

Your financial plan for your loved one should be structured enough to provide security and flexible enough to evolve alongside the person it is intended to support.

Employment opportunities, support needs, and family situations can all change. Your loved one's goals may change, too, which is why the plan should be reviewed regularly and adjusted when appropriate.

Three Steps to Get Your Financial Plan Into Action

If you are wondering what you can do now, these three steps can help you begin putting your financial plan into action.

1. **Start with a conversation.** You do not need every answer, or even every question, before getting started. A financial advisor or planner experienced in special needs planning can help identify your priorities, available resources and potential gaps. Other professionals, such as an estate-planning attorney, tax professional and/or benefits specialist, can then be brought in as needed. Beginning these conversations early may give you more time to understand your options and make informed decisions for your loved one.
2. **Review how assets will pass.** Beneficiary designations, estate documents, special needs trusts and other planning tools should work together rather than inadvertently affecting benefits or leaving assets without appropriate oversight. Taking the process piece by piece can make it more manageable and help each decision support your loved one's long-term security.
3. **Learn what resources are available.** Government benefits and community support programs can be difficult to navigate, and families may not know what exists until they need help. Researching options early provides more time to understand eligibility requirements and consider how available resources may fit into the broader plan.

Successful financial planning is ultimately about creating confidence for the whole family. When the right structures are in place, resources are protected, benefits are preserved, responsibilities are clearly understood, and future decisions do not have to be made in crisis. And most importantly, a thoughtful plan gives your loved one greater opportunity to participate in shaping their own future, with support that can adapt as their needs, abilities, and goals change over time.

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Housing Market from page 8

A Market Precedent

Senior housing offers a precedent. Over four decades, demographic pressure, capital buildup, and regulatory clarity have given developers the confidence to invest at scale, producing a marketplace spanning independent living to memory care.[17] Adults with autism and/or I/DD share the conditions that made this possible: a well-defined population, motivated families willing to pay for options that don't yet exist, and growing capital interest.[3]0 These conditions are prompting leaders from the philanthropic, nonprofit, public, and private sectors to consider how to make housing more affordable and accessible. What's missing is the same regulatory clarity. What prompted the proliferation of the senior housing market was not oversight, but calibration—predictable compliance paired with accountability and the model this article recommends.

Regulatory Barriers

Two federal frameworks, constructive by design, currently create ambiguity. The HCBS Settings Rule's bar on settings with "the effect of isolating individuals"[19,20] has sometimes been read to preclude disability-specific or mixed-use communities—even those offering true community access and resident-directed supports. Because no pre-approval mechanism exists for innovative models, developers cannot confirm compliance before building—a deterrent to private capital.[21]

Protections by the Fair Housing Act are foundational, but current interpretation constrains disability-specific development in ways age-restricted housing does not. The Housing for Older Persons Act (HOPA) establishes a clear, structured framework permitting age-restricted communities.[22] No equivalent exists for the neurodivergent population. Separately, federal guidelines cap units at 25% in certain developments designated for people with disabilities, limiting purpose-built, subsidy-dependent projects supported by the U.S. Department of Housing and Urban Development (HUD).[23] Disability discrimination remains the largest category of fair housing complaints filed annually, reflecting a supply-demand inequity and not a case for less oversight.[24]

Policy Recommendations

Federal policymakers can act on several fronts. First, expand targeted rental assistance—including dedicated housing choice vouchers—for adults with autism and/or I/DD who rely on SSI covering a fraction of market rents. Second, fund supportive amenities that contribute directly and at scale to positive outcomes in residential settings, so access doesn't depend on personal resources. Third, build regulatory certainty: a pre-approval mechanism under the HCBS Settings Rule for innovative models and guidance comparable to HOPA that accommodates disability-specific communities while preserving the anti-discrimination core. Congress and the Centers for Medicare & Medicaid Services (CMS) must also revisit the restrictive 25% cap to ensure financial and operational sustainability.

Finally, sustained investment in independent pilot evaluation that builds on featured properties like those in *A Place in the World (3rd ed.)* will guide future public investment, enabling a focus on what's possible, permissible and pragmatic in communities across the U.S.[16] Such pilot programs align with Domain V, Initiative 5 of the Interagency Autism Coordinating Committee's Draft 2026–2028 Strategic Plan, which directs the Administration for Community Living and HUD's Office of Community Planning and Development to co-lead a funded demonstration initiative that builds, evaluates and compares supported-living models. This includes a minimum of 10 sites across rural, suburban and urban areas spanning small specialized homes, enhanced behavioral-support residences, supported apartments, intentional communities, farmstead- or campus-based communities, clustered housing, technology-assisted supports and hybrid models.[25] The shared purpose of a 10-site demonstration project is not only to offer near-term local housing solutions but also to build the knowledge, operating discipline and evidence base that make crucial housing projects possible.

A Place in the World® (3rd. Ed.) has been updated to include those with profound autism and/or complex medical needs.

Conclusion

The failure here is not a lack of evidence but the gap between what research shows works and what funding and regulation deliver. Pilot results and consumer-preference data show both the feasibility of and demand for a neuro-inclusive housing market. Targeted federal action—together with trisector collaboration offering rental assistance, supportive-service funding, and regulatory clarity—can jump-start how we close that gap through sound data, immediate action, and sustainable outcomes.

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Life After School from page 10

environments in which communication expectations may be less explicit and predictable than they were in school.

Importantly, social communication difficulties should not be viewed solely as deficits. The double empathy model proposes that communication breakdowns occur because of differences in perspectives and experiences among autistic and non-autistic individuals. This perspective has important implications for SLP practice. Instead of focusing on changing an autistic individual's behavior, support should address communication-partner awareness, environmental accessibility, and strategies that support successful interactions with individuals with different communication styles (Milton, 2012).

Problem-Solving and Executive Functioning in the Workplace

Problem solving includes the ability to recognize a challenge, identify relevant information, generate and evaluate possible solutions, select an action, and adjust the approach when the initial solution is not successful. These skills are relevant to everyday situations. Examples could include: a coworker misunderstands something an employee says, a customer may become upset, a supervisor may provide an unexpected instruction, or a previously planned task may change.

Problem solving is closely related to executive functioning, which includes cognitive processes such as planning, organization, cognitive flexibility, inhibition, self-monitoring, and decision-making. For autistic individuals, success in these areas may depend on the complexity, predictability, and demands of the environment. Therefore, SLPs should consider not only whether a young adult can identify an appropriate response in a structured activity, but also whether they can generate and implement a response when faced with an unexpected situation in real life.

These skills are particularly important for employment because workplace environments frequently require employees to adapt to changing expectations, respond to unexpected situations, and determine when and how to seek assistance. Emerging research also suggests that executive-functioning challenges are associated with employment outcomes among autistic young adults. However, employment differences cannot be attributed to individual characteristics alone. Autistic young adults also encounter systemic and environmental barriers, including limited transition supports, challenging hiring practices, workplace expectations that may be poorly communicated, and inadequate accommodations (Yon-Hernandez et al., 2025).

Taken together, supporting problem-solving and executive functioning should involve opportunities to practice navigating authentic workplace challenges while also helping autistic young adults recognize their strengths and communicate their needs. Successful employment supports should consider individual skills and the broader environments in which employment occurs.

Self-Advocacy and Self-Determination

Another important consideration during the transition to adulthood is self-advocacy, which broadly encompasses understanding and communicating one's needs, preferences, strengths, rights, and goals through an active role in making decisions. Self-advocacy is closely connected to self-determination, or the autonomy and agency to make meaningful choices and direct their lives.

Self-advocacy and self-determination are particularly important during the transition from high school to life after school (Martino et al., 2025). In the workplace, for example, self-advocacy may involve communicating how one learns best, requesting accommodations, clarifying expectations, addressing challenges, and identifying when additional support is needed. SLPs can support these skills by explicitly teaching and practicing skills, including asking questions, requesting clarification, communicating preferences, and advocating for accommodations. At the same time, self-advocacy should not be conceptualized as an additional burden placed solely on the autistic young adult. Effective self-advocacy depends on an environment that is responsive, accessible, and willing to listen and provide appropriate support (Clouder et al., 2023). Thus, SLPs and other educational professionals should consider both the individual's communication skills and the communication demands and expectations of the environments in which they participate.

Putting These Skills Together: Joe's Story

Because Joe was included in the transition planning process starting when he was in middle school, he and his family identified employment as an important post-secondary goal, and Joe expressed a specific interest in working at a gym because he loves physical activity and lifting weights. His educational team used this goal to develop experiences and objectives designed to prepare him for employment.

As a graduate student, I had the opportunity to work closely with Joe's SLP to help support his social communication, problem solving, and executive functioning related to employment after high school. One strategy was connecting Joe with a mentor who was an autistic student getting ready to graduate from high school. This mentor relationship provided Joe with an opportunity to practice communication skills with a peer who shared some of his experiences. Joe and his mentor first brainstormed potential interview questions and developed responses. Then, they role-played an interview scenario where Joe was the interviewee and his mentor was the interviewer. The interview was recorded so that Joe, his mentor, my supervisor, and I could provide positive and constructive feedback on the interview. This process allowed Joe to reflect on his strengths, consider alternative responses, and identify areas for continued practice. Additionally, the mentorship provided a supported first step in making connections and growing a community outside of Joe's typical community. As time went on, Joe indicated that he liked "hanging out" with his mentor and looked forward to seeing him.

The activities also extended beyond interview preparation. Joe and his mentor practiced initiating conversations and responding to conversation starters. They discussed how emotions and intentions can be communicated through verbal and nonverbal cues and considered how different responses may be interpreted in real-world situations. These activities provided opportunities to address communication, problem-solving, flexibility, and self-reflection within a meaningful context.

From Structured Practice to Real-World Participation

I learned so much during my clinical experience as a speech-language pathology graduate student in a high school. Based on this experience, I compiled the following recommendations that may be helpful for professionals supporting autistic young adults during the transition to adulthood.

- Focus on functional communication rather than isolated skills. When working on conversational skills, consider where, when, and how these skills will be used.
- Use age-appropriate and meaningful topics. Discuss communication related to dating and friendships, post-secondary education, puberty, employment, independent living, and healthcare.
- Include autistic young adults in the transition planning process. Identify their priorities, strengths, interests, preferences, and goals.
- Embed authentic contexts and real-life scenarios. Use activities that reflect the communication demands young adults will encounter in post-secondary education, employment, community settings, and relationships.
- Provide opportunities for mentorship. Mentor-mentee relationships may provide meaningful opportunities for social interaction, modeling, reflection, and connection with peers who have shared experiences.
- Use video-modeling and self-reflection. When appropriate, video-modeling can allow young adults opportunities to observe their own communication, identify strengths, and consider alternative strategies.
- Facilitate self-advocacy. Model and practice language for requesting support, clarifying expectations, communicating preferences, and requesting accommodations.
- Collaborate across settings and professionals. SLPs should work closely with families, educators, transition specialists, occupational therapists, counselors, employers, and community providers to ensure that communication goals are integrated into broader transition planning.
- Connect families and young adults with community resources. When available, provide updated information about community events, after-school day programs, job opportunities, mentoring programs, and other resources that support participation beyond the school environment.

As autistic young adults move into increasingly complex environments after high school, the goal is to support them with social communication, problem-solving, and self-advocacy tools that allow them to build relationships, navigate challenges, make choices, and participate meaningfully in their communities. While my time with Joe was relatively short, this experience had a profound and lasting impact on my clinical goals. It reinforced for me the importance of ongoing, functional support for autistic young adults as they transition to life after high school and navigate the unpredictable nature of different settings and contexts. This experience demonstrated that effective support begins with listening to young adults themselves, understanding what they want for their futures, and creating meaningful opportunities for them to develop the tools needed to pursue their goals.

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Rethinking Healthcare from page 8

What We Heard

One of the most important lessons from Tomlinson's research is that there is no single healthcare barrier for adults with autism and/or I/DD.

Individuals with lived experience who participated in interviews described challenges with transportation, service availability, insurance coverage, communication, and healthcare environments. One participant put a common communication challenge simply: "I don't always ask the right questions." Others described long waits as frustrating, particularly when they did not understand the reason for the delay (Tomlinson, 2026).

Trust also emerged as a key concern. Some participants described fear that information shared with medical professionals could be used against them. One individual recalled being capable of making medical decisions independently, yet having a provider wait to speak with their medical power of attorney before moving forward with treatment (Tomlinson, 2026).

Participants also described providers unable to recognize or effectively interact with people with autism and/or I/DD because of limited training, particularly when serving patients with profound autism and/or those who do not use spoken language. They also described acute-care and psychiatric environments incompatible with individualized sensory, communication, and behavioral needs (Tomlinson, 2026).

These findings reinforce why a one-size-fits-all approach cannot work. Effective healthcare must preserve the autonomy of individuals to direct their own care while also being prepared to support others who require substantial assistance with communication, decision-making, daily living, and healthcare navigation.

Importantly, the research also identified what *is* working. Participants described positive experiences with patient and empathetic providers, preventive care, technology and accommodations that made healthcare easier to navigate (Tomlinson, 2026).

These observations offer an important roadmap. Improving healthcare does not always mean inventing something new. Sometimes it is a matter of taking practices that already work and making them easier to find, fund, and sustain.

Shifting Toward Better Care

Tomlinson's research points toward a healthcare system designed around the person instead of expecting the person to navigate around the system. Below are four recommended approaches:

1. **From Fragmented Care to Coordinated Care** - Bring more services together through integrated "one-stop-shop" models led by multidisciplinary teams. Better coordination across healthcare, crisis, and public safety systems, along with sensory-friendly environments, can help reduce the burden on individuals and families to piece together care themselves (Tomlinson, 2026).

2. **From Awareness to Preparedness** - Knowing about autism and/or I/DD is not the same as being prepared to provide effective care. Medical education, licensing, accreditation, and experiential learning can better equip professionals to administer care and support across the spectrum, including individuals with profound autism and those who do not use spoken language. Tomlinson also recommends workforce incentives such as loan-repayment programs for healthcare professionals serving this population (Tomlinson, 2026).

3. **From One-Size-Fits-All to Individualized Support** - Insurance and healthcare systems should recognize that support needs are not interchangeable. Recommendations in the white paper include coverage that better distinguishes between lower and higher support needs — including profound autism — while expanding access to services, therapies, accommodations, and reliable transportation across adulthood (Tomlinson, 2026).

4. **From Crisis Response to Crisis Prevention** - Emergency departments (EDs) should not become the sole alternative to the shortcomings of other care systems. Stronger behavioral health crisis teams, alternative pathways to EDs, and programs that improve interactions with public safety can help build a system that responds earlier and more appropriately (Tomlinson, 2026).

From Research to Action

Healthcare access is about more than finding a clinic or whether there's an insurance card in someone's wallet. It means having systems capable of responding to different communication styles, sensory needs, levels of independence, medical complexity, and support needs.

It also means being clear about whose voices must be heard.

Tomlinson notes an important limitation of the study: Adults with lived experience were relatively homogenous, primarily representing people with low and moderate support needs who had access to positive support systems. Their perspectives are valuable, but they are not intended to represent all adults with autism and/or I/DD (Tomlinson, 2026).

That makes the inclusion of profound autism in the white paper's policy-focus framework particularly important while also underscoring the need for future research more representative of people with significant support needs and those who may communicate differently.

Work underway offers a glimpse into how greater attention to research can translate into practice. The Profound Autism Alliance funds *ECHO Autism: Intense Behavior*, a virtual training initiative developed to help clinicians strengthen assessment, diagnosis and treatment for people with autism experiencing intense behaviors, including severe emotional dysregulation, self-injury and physical aggression (Profound Autism Alliance, n.d.).

Efforts like these are part of a larger, much-needed shift. The goal cannot be a healthcare system designed for an "average" autistic adult/adult with autism — there is no such person.

We must respect the autonomy of adults who independently direct their healthcare. We must also respect those who require significant assistance navigating providers, environments, and systems — and reimagine how those systems can work better for everyone. This includes families and support providers who should not have to compensate for gaps that better policy, training, and coordination can fill.

Informed, coordinated, and individualized healthcare across the full spectrum of need should not be the exception. It should be the standard of care.

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Financial Autonomy from page 13

actually change the decision.

If the problem is overload during conflict with a bank, create a written escalation template and preserve the record.

Do not automatically solve a task problem by transferring the decision.

Build Systems That Still Work on a Bad Day

A financial system designed only for your best day is not a system.

Mine has to survive fatigue, disability flare-ups, anxiety, distraction, too many simultaneous deadlines, and the very specific form of cognitive exhaustion that comes from fighting an institution about something that should have been simple.

That means I need external structure.

Recurring payments should be visible in one place. Important deadlines should exist outside my head. Every dispute should have a record. A major decision should have a short written statement of what is being decided, what evidence matters, what the deadline is, and what would make me stop.

This is not infantilization.

It is engineering.

Autistic adults are often told to become "more independent" when what is really being demanded is that we perform invisible administrative labour without tools. But nobody calls a calendar a loss of autonomy. Nobody says using tax software proves you cannot make financial decisions. Nobody says a chief executive has surrendered adulthood because an assistant manages scheduling.

External structure is not the opposite of competence.

Sometimes it is how competence becomes repeatable.

Support Should Be Revocable

One of the clearest ideas in supported decision-making is that help does not have to mean substitution.

The National Council on Disability has argued for alternatives to guardianship that preserve greater self-determination, including supported decision-making (National Council on Disability, 2018). The underlying principle is important even outside a courtroom: a person can receive help understanding, communicating, or carrying out a decision while remaining the person who decides.

For families, that means support should have boundaries.

What exactly is the helper allowed to do?

Can they see the account, or move money?

Can they remind, or approve?

Can they speak on a call, or only sit beside the person?

Joshua W.J. Brown

Does the autistic adult get to remove that access?

What happens when the helper and the adult disagree?

Those questions should be answered before a crisis.

A support arrangement that cannot be reduced, changed, or revoked when the adult is capable of making that choice can quietly become control.

Never Confuse Access With Ownership

This is especially important when somebody is formally managing another person's money.

In the United States, the Consumer Financial Protection Bureau's guidance for fiduciaries is explicit: someone who legally manages another person's money must act in that person's interest, manage carefully, keep the money separate, and keep good records. The legal details vary by jurisdiction, but the ethical point travels well.

Helping with money does not make the money yours.

Families can blur this without intending harm. A parent may have managed every account since childhood. A sibling may become the person who knows the passwords. Somebody may pay a bill "for convenience" and then expect veto power over another purchase.

The safest structure is visible.

Whose money is this?

Who legally owns the account?

Who can transact?

Who can only view?

What records exist?

What is the exit route?

If a person genuinely needs a fiduciary, trustee, guardian, conservator, representative payee, or attorney under a power of attorney, that authority should be understood as a serious legal role, not a vague extension of family hierarchy.

Autonomy Also Requires Room to Make Ordinary Mistakes

This may be the hardest part.

Financial protection can become so aggressive that the autistic adult is allowed to be safe only by being denied adulthood.

Adults waste money.

Adults buy ridiculous things.

Adults misjudge subscriptions.

Adults lend money they regret lending.

Adults decide that something another person considers frivolous is worth paying for. Protection from exploitation matters. So does protection from being permanently classified as exploitable.

Those are not the same problem.

The standard cannot be: "Would I make the same financial choice?" The standard should be closer to: "Does this person understand the relevant choice and consequences, and what support would help them exercise their own judgment?" That leaves room for risk, preference, and even error. Autonomy without the right to make a non-catastrophic mistake is supervised compliance.

Create a Financial Emergency Protocol Before the Emergency

Every autistic adult's system will look different, but I think a useful protocol answers five questions:

1. **What can happen automatically?** Rent, utilities, recurring savings, calendar reminders, document backups.

2. **What requires a deliberate decision?** New debt, large purchases, investments, contracts, changes to benefits, giving another person account authority.

3. **Who can help, and with what?** Name the person and the task. "Help me understand this letter" is different from "make the decision for me."

4. **What happens during overload?** Pause non-urgent decisions. Preserve deadlines. Move communication to writing where possible. Use a trusted support person without transferring authority unnecessarily.

5. **What creates an immediate stop?** Pressure to pay instantly. Requests for passwords or security codes. A family member or professional refusing to document what they are doing. A transaction the adult does not understand. A demand to sign something blank or incomplete.

The purpose is not to eliminate judgment. It is to protect judgment when the system is under stress.

The Goal Is Not Independence. It Is Authorship.

I do not want a financial life in which nobody ever helps me. I want one in which help does not erase the fact that the life is mine. That is a more demanding standard than independence because it requires families and systems to resist two lazy conclusions at once.

The first is that an autistic adult who needs support is therefore incapable. The second is that legal adulthood automatically makes support unnecessary. Both are false. Autonomy can include automation, reminders, advocates, accountants, family, written scripts, trusted second opinions, accessibility accommodations, and, where genuinely necessary, formal legal supports.

What it cannot survive is the assumption that whoever helps must therefore become the author.

I became an adult on a birthday. What I have been building ever since is the machinery that lets adulthood remain mine.

This article provides general educational information and is not individualized financial, legal, tax, or investment advice.

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Growing Old from page 23

understands space and boundaries and the need for independence. A community that offers each person what she/he personally needs to thrive, regardless of ability to pay. I don't want access to money to be what determines our quality of life towards the end of our lives. Especially not for people who have such specific requirements to live a good life.

I'm so worried about my financial future. I don't want to have to think about the fact that if even I find work, that I'll be starting so late. That time is speeding by, closing in. That I don't have a seemingly limitless number of years ahead of me to earn money, to maybe make things okay for me. Safe for me.

It shouldn't be this way. Not for me, and not for other autistic adults who are aging and finding themselves faced with a murky, uncertain end of life. For autistic adults who worry that lack of money will determine the quality of our futures, and that there's nothing we can do to change this reality. This is a devastating place to be.

I worry for me, and I worry for us. And I worry for the parents of autistic teens and adults who are aging out of school and need a safe place for their kids to land one day. Especially for parents who can't afford to pay for an endless, revolving stream of caregivers (who may or may not actually be caring).

I don't want it to be this way. I want there to be another option. A good option. And I want money to have nothing to do with it.

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Practical Tools from page 11

mathematicians, applying those skills to real-world financial decision-making requires situational instruction (National Autism Indicators Report, 2023). Without scaffolding, the risk of financial harm can lead caregivers to become overly protective. This restricts the individual's opportunity to build financial confidence.

Scaffolding Everyday Financial Literacy and Work Readiness

Financial independence is not built through classroom lectures or day program activities. It is developed through daily practice that is integrated into routines. Whether in a residential setting, a day habilitation program, or the family home, cultivating these skills should be broken down into concrete, manageable steps.

- **Concrete Money Concept Breaking** - Instruction should focus on practical utility rather than complex accounting. Breaking down daily living activities, including ADLs and IADLs, into step-by-step tasks allows individuals to practice skills such as distinguishing between needs and wants, calculating exact change, comparing grocery prices, and tracking debit card balances after routine outings.

- **Gamification and Self-Paced Benchmarking** - Gamified learning tools offer an engaging way to practice financial skills without the anxiety associated with real world loss. When individuals track their progress against their own historical performance rather than competing against peers, they can build confidence. Interactive exercises such as coin counting routines, simulated budgeting stations, and mock store transactions allow individuals to master concepts through repetition.

- **Integrating Vocational Readiness** - Financial literacy is directly tied to employment. Teaching workplace readiness involves understanding the connection between effort, earned income, and personal goals. When day programs and vocational supports incorporate task analysis around job routines, time management, and compensation, individuals gain a clearer understanding of the value of their time and resources.

Greg Wilson

Creating Safe Sandboxes: Technology as a Protective Shield

Education alone is not enough to prevent financial exploitation. The digital environments where individuals learn and socialize must also be structurally safe. Historically, caregivers have faced a frustrating choice between granting digital access or restricting technology altogether. Digital health tools offer another option through structured, protected environments.

Proactive safety mechanisms can protect individuals without compromising their independence. In short, we can build in:

- **AI Driven Contextual Moderation** - Advanced natural language processing tools can analyze communication patterns in real time, detecting manipulative requests for money, suspicious links, or predatory solicitation before exposure occurs.

- **Customized Behavioral Context** - Care teams and families can attach specific behavioral considerations to an individual's profile. For example, if a user is susceptible to impulse spending on specific hobbies, automated moderation can incorporate that context into their monitoring rules.

- **Immediate Red Flag Alerts** - Rather than relying on delayed retrospective reports, systems can generate immediate alerts for caregivers and staff when critical risk indicators are detected, including financial exploitation attempts or coercive speech.

- **Privacy First Design** - Safety tools must operate without exposing sensitive, protected health information (PHI) or personal identities, ensuring that data captured during community outings or remote interactions remains secure and compliant with privacy standards.

Easing the Burden on Aging Caregivers

The financial security of an autistic adult or individual with I/DD is deeply interconnected with the economic and emotional stability of their family network. According to the Family Center on Technology and Disability, aging parents frequently identify "what happens when I am no longer here to care for my loved one" as their primary source of long-term stress. I suspect this hits close to home for many.

When service agencies and families utilize shared, transparent platforms to track daily living goals and financial milestones, several important benefits surface:

- **Consistent Care Transitions** - Standardized progress tracking ensures that when direct support staff rotate or new caregivers step in, the individual's financial routines and support needs remain consistent.

- **Audit-Ready Verification** - For provider agencies, documenting active treatment and community-based skill building supports compliance with state Medicaid mandates without placing excessive paperwork demands on direct support professionals.

- **Measurable Self-Reliance** - As individuals gain confidence in handling small transactions, preparing meal budgets, or managing daily schedules, caregiver burden decreases, preserving family resources for long-term planning needs.

Actionable Steps for Families and Educators

To cultivate financial independence while maintaining protection, families and care teams can implement several practical strategies immediately:

- **Establish Low Risk Practice Channels** - Use pre-loaded debit cards with strict spending limits for community outings, allowing individuals to practice purchasing without exposing primary bank accounts.

- **Incorporate Visual Task Guides** - Utilize visual schedules and step by step checklists for shopping trips, breaking down the process from list creation to receipt review.

- **Implement Contextual Safeguards** - Ensure digital communication tools utilized by the individual feature proactive safety moderation and real time alerts for financial solicitations.

- **Align Goals Across Support Systems** - Ensure that financial literacy goals addressed in day habilitation or vocational programs are reinforced consistently in the residential or home environment.

Moving Forward Together

Financial autonomy is a gradual process built through patience, structured practice, and reliable environmental safety. By pairing practical, gamified skill building with intelligent, nonintrusive safety technology, we can empower autistic adults and individuals with I/DD to navigate the economic world with greater confidence. At the same time, we can offer their families lasting peace of mind.

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Job Coaching from page 12

Supporting Families, Not Only the Person

Economic security for autistic people is rarely a solo project. Families are often deeply involved in financial planning, benefits navigation, and long-term goal setting. DSPs like Kuze play a role here too, serving as a steady point of contact who understands both the person's strengths and the practical realities their family is navigating.

"I would also encourage anyone to become a DSP," Kuze says, "because the work that we do provides a direct approach in fulfilling someone's life — bringing positivity and reinforcement to allow them to grow and be happy in their entire life."

As the nation recognizes National Disability Employment Awareness Month this October, Kuze's work reminds us that financial planning and economic security for autistic people don't start with a spreadsheet. They start with the right support to build a career.

"Being a DSP is a calling for me," Kuze says. "It is the opportunity to give someone a better life than they probably could not have without me, and because of that, I am eternally grateful to have that opportunity to bring positive change specifically in their life."

Learn more about starting your own career in direct support at DirectSupportCareers.com.

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Independence from page 14

nowadays is the "romance scam" – a form of confidence game in which the victim, often through the internet and social media, becomes involved with a person (whom they have never met) who then proceeds to ask for money (often large sums, up to and including life savings) and subsequently vanishes. The number of people who fall for such scams has risen dramatically and includes highly educated and knowledgeable individuals – there have even been cases of security professionals (I am not kidding!) becoming victims of such. In view of all this, the risks for autistics are nothing short of frightening. This is especially true for those who live on special-need trusts or retirement savings which constitute their primary (if not sole) means of support for the remainder of their lifetimes.

The most terrifying of these scams, however, is the so-called "long con," in which a perpetrator forms a relationship (often romantic) with the victim that lasts for an extended period of months, sometimes years, to gain their trust, and then proceeds to con them of significant assets and even their life savings. Because they have known the scammer for such a long time, the victims are not wary that this person might be taking advantage of them. Yet again, autistics, for whom such relationships are often hard to come by and who are unable to detect deception, are especially vulnerable to such methods.

It has become conventional wisdom that anybody can be the victim of a scam or fraud. In my opinion, the most effective prevention against such is to be as knowledgeable as possible about the various forms that are currently perpetrated and have been used in the past. For me, this even became a specialized interest. The AARP provides excellent resources for individuals of all ages, in the form of frequent articles and the AARP Fraud Watch Network. I especially recommend these and also like true-crime and reality TV programs that involve scammers (the only ones in either category that I ever watch). All of this makes me more aware of the hazards we are all susceptible to; it is especially interesting to learn about the sneaky and convoluted schemes that these perpetrators come up with! I advise all autistics, particularly those who are financially independent, to familiarize themselves with these risks as much as possible. Also, family members and friends of autistics, not to mention professionals who work with them, should learn to recognize telltale signs that an autistic person is falling victim to a scam.

Karl Wittig, PE

Credit Card and Bank Account Fraud

Probably the most common forms of fraud to which we are all susceptible involve the hacking of credit/debit cards and other accounts. This can happen directly over the internet, or by contacting a victim and tricking them into providing information that gives the perpetrator access to the account – I have personally experienced attempts of both kinds.

Direct hacking is not always easy to prevent, although good security (e.g., strong passwords and two-factor authentication) for larger and more sensitive financial and other accounts can help to deter it. This can, however, be detected by regular monitoring of accounts. Also, security software and services that do this automatically, and notify the user of any suspicious activity, may well be worth the expense. In any case, it is always good practice to regularly check all of one's accounts and make sure that there has not been any unauthorized access. A particularly sneaky attack on two of my credit cards involved a hacker who attempted a change of address, to which new cards would have been mailed.

In many cases, however, the perpetrator makes contact with the victim (e.g., by email or telephone) and persuades them to reveal sensitive personal (e.g., birth date or social security number) or account (debit/credit card number, bank account number, check routing number, password, etc.) information and uses it to access the account. This also takes the form of fake websites that look virtually identical to those of banks, credit cards, cash payment services, and other legitimate institutions. These hazards are best avoided by never giving sensitive information to anyone other than known, authorized individuals reached through telephone numbers that appear on the backs of credit and debit cards or on account statements received directly from the institution. When using the internet, directly entering the correct web address for an institution or payee is always preferable to using a link on an email that may well be fraudulent. Also, the three-digit security code on the back of a credit or debit card should never be given to anybody, under any circumstances, other than an authorized payee whose identity one is absolutely certain of – it is not uncommon for hackers to obtain a user's card number, address, and telephone number and thereby pose as legitimate representatives in order to obtain this code from a victim and thereby gain unrestricted access to their account.

All of these are straightforward safety rules and preventative measures that financially independent autistics can easily learn, and the importance of following them cannot be overemphasized. Occasionally, however, one encounters a trick so devious that one does not recognize it until it is too late. A scary example that I learned about some years ago involves the victim receiving a call from a hotel desk or vendor that one just made a transaction with. They provide enough information to appear legitimate and then ask for the card number or security code (which they "inadvertently" copied incorrectly). This is so innocuous that anybody could easily fall for it, regardless of their knowledge, wariness, or emotional state – I may well have fallen for this one myself, had I not read about it previously! Once again, the best prevention is to become as aware as possible of schemes and tricks that are in use once they become known.

Financial Pitfalls for Autistics

Neurotypicals often find themselves in massive debt (usually credit card), to the point of bankruptcy, as the result of excessive spending. In many cases, this happens because they absolutely "must have" the "latest" item, be it clothing, décor, or other that is currently in fashion and "just cannot do without." Autistics are generally not as aware or concerned about current fashion and, as such, are able to avoid this kind of situation. It is not difficult to educate a financially independent autistic to not spend beyond their means on such unessential items and thereby not get into financial difficulties.

Of the more traditional vices, gambling nowadays presents a greater risk to autistics than ever. Wagering on sports, which was traditionally done through a "bookie," is now routinely done on sports betting sites online. For autistics with a strong interest in sports, particularly those who like to follow statistics, this can have a strong attraction and constitutes an enormous potential hazard. The same holds for the newer prediction markets, because, once again, many autistics are interested in (and very good at) various kinds of trivia on which they can now place wagers (officially regarded as "trades"). Even traditional investing (stocks, bonds, commodities, etc.) is now routinely done online and presents yet another hazard. Because these things are all done over the internet without the need for human social contact, they are especially dangerous for asocial autistics who might otherwise not make such connections and can now engage in unrestrained and unsupervised activity.

Other major financial risks for an individual on the spectrum are those involving their special interests. Although not as likely to spend an extravagant amount on traditional items, they may nevertheless be willing to spend more than they can afford on ones that pertain to a strong specialized interest. For example, someone interested in comics may be tempted to buy an expensive rare issue that is beyond their means. In my own childhood, I was a coin collector and might easily have wanted to purchase a rare date if I had the resources. Also, as a science and electronics enthusiast, devices and equipment of just about any kind also presented great temptation, regardless of whether I even had any use for them.

A related risk involves attractively priced items that might be counterfeit or even stolen. On one occasion while visiting the southwestern US, I encountered an individual who specialized in selling meteorites. I was ready to make a purchase from him, until I realized that some of his specimens were probably fake – it helps to have a good knowledge of one's special interest (which many autistics do). We need to be aware of such hazards, as should anybody who supports or assists us.

Finally, although an autistic person might not know or care about what is in fashion, they may still be persuaded to buy such an item if they are somehow convinced that it will make them more attractive or popular and thereby find friends or even romantic partners – advertisers are especially good at doing this. I remember commercials and ads for various products ranging from personal care to clothing to automobiles that used these methods and, as an adolescent, made very strong and lasting impressions on me even though I was too young to even have those items. In reality, attempts on our part to use such goods in this manner result in nothing but embarrassing failures; this is a common autistic story. An article of clothing that looks attractive on a model in a magazine will appear nothing short of ridiculous on a person like myself. Yet again, we need to be unmistakably assured that such products will not provide any benefits for us and are a waste of money which we may not even have.

More Routine Matters

I have long observed that, as with many other aspects of daily living, much of our financial lives consist of regular routines. For instance, most bills (rent, utilities, etc.) are paid monthly, usually on the same days of the month. Others are quarterly, semi-annual, or yearly. In any case, this should not be difficult for the many autistics who famously are drawn to regular routines.

As to purchases of household, personal, and sometimes food products, many autistics have strong preferences for very specific items, which they repeatedly use on a continuing basis. In such cases, I personally like to purchase nonperishable items in larger quantities, especially when they are on sale or bulk discounts are offered. This allows me to "lock in" on savings and makes the need to go shopping for them less frequent (an activity that I absolutely hate for anything other than my special interests).

Also, since I am good with numbers (yes, an autistic stereotype, but it nevertheless applies to some of us), I have always prepared my own tax returns. This has become easier with financial software (to which I directly download information from all my accounts), along with tax software (to which I import data from the former as well as tax documents). In any case, it forces me to regularly monitor all my finances – an essential habit to get into. For autistics who can do these things themselves, I strongly recommend they do so. At the very least, they should have some involvement in these matters.

Finally, the importance of long-term financial planning cannot be overemphasized. For autistics who have regular employment, retirement planning is essential and needs to be started as early as possible. Now that employers no longer provide pensions as a standard benefit, and staying with the same employer is a thing of the past, retirement accounts (employer-based 401(k) and/or personal IRA) need to be arranged and managed by the employee. For those who do not, special needs or other planning must be made. If at all possible, the services of a financial planner should be obtained, since long-term financial decisions have become too complicated for most individuals to make on their own. There are even planners who specialize in the concerns of individuals with disabilities and have given presentations at autism conferences.

In all, the current age presents a variety of financial challenges and hazards that need to be addressed by our community.

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Daily Living Skills from page 16

The same principle applies to shopping. A young child might help locate a favorite snack or place items in the shopping cart. An older child might use a shopping list, identify the correct quantity, compare products, and check that all needed items have been collected.

These seemingly ordinary activities teach much more than household chores. They provide opportunities to practice planning, organization, problem-solving, attending to relevant information, and completing tasks—skills that can later support employment and financial management.

Teach Comparison, Not Just Purchasing

Shopping is an especially useful environment for teaching financial concepts because it naturally involves choices and tradeoffs.

Caregivers can begin by teaching individuals to notice differences between products:

- Which package contains more?
- Which item is needed?
- Are the products different sizes?
- Does one cost more than the other?

As appropriate, families can introduce concepts such as price, quantity, quality, and personal preference.

Importantly, the goal does not have to be choosing the cheapest option every time. Financial independence also involves learning to make informed choices based on individual needs and priorities.

A person might decide that one product is worth spending more on because they prefer its quality or because it better meets their needs. Teaching individuals how to compare options gives them tools to make these decisions rather than simply telling them what they should buy.

Teach Asking for Help as An Independence Skill

Independence does not mean doing everything without assistance.

For autistic individuals, knowing when and how to ask for help can be an important component of independence. A person who can recognize a problem, determine that they need assistance, locate an appropriate person, and communicate their request has a valuable life skill. Importantly,

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teaching help-seeking does not necessarily reduce independence. One study found that a child with autism learned to request help when tasks were difficult while also increasing independent task completion and generalizing help-seeking to new tasks (Chen et al., 2022).

Caregivers can intentionally teach these behaviors during everyday routines. For example, a child might practice asking a store employee where an item is located. An adolescent might learn to contact customer service when there is a problem with an order. A young adult might practice asking a supervisor for clarification about a workplace task.

The objective is not to eliminate support. Instead, it is to help the individual become an active participant in recognizing when support is needed and obtaining that support.

Build Waiting and Flexibility

Financial decisions frequently require waiting. A person may need to wait until payday to purchase something, save up, or wait for a sale. Learning to tolerate waiting and delayed access during childhood can provide practice with skills that may later be useful when managing money. Behavior-analytic research supports gradually increasing delays to reinforcement to help individuals tolerate situations in which desired items or activities are not immediately available (Hagopian et al., 2011).

These skills can be practiced during everyday routines without making every interaction about money. For example, at mealtime, a child can practice waiting to begin eating until each family member's food has been plated and everyone is ready to eat. Experiences like this provide opportunities to practice waiting and learn that something desired may not always be available immediately.

As skills develop, families can introduce more direct saving goals. For example, a child might set aside a small amount of money each day for a week to contribute toward a desired family outing.

Prioritize Autonomy Over Compliance

Perhaps the most important consideration is why we teach independence. Independence should not simply mean following directions or doing things exactly as someone else expects. Instead, it should include opportunities to make choices and take an active role in everyday life.

A person can be very good at following instructions while still having limited opportunities to make their own decisions. Supporting independence means helping individuals learn to communicate their preferences, make informed choices, solve problems, understand the outcomes of their decisions, and ask for help when needed.

This also means providing opportunities to make small, safe mistakes. Parents naturally want to protect their children from poor financial decisions, but everyday mistakes can also create opportunities for learning. For example, a child who spends all of their allowance on one item may later realize they do not have enough money for something else they wanted. With support, this experience can become an opportunity to discuss budgeting, planning, and the consequences of financial choices.

As skills develop, the amount of support provided can gradually change. For example, when teaching a child to pay for an item at a store, a caregiver might initially model how to hand money to the cashier and provide reminders throughout the process. Over time, the caregiver can provide fewer prompts, allowing the child to complete more of the purchase independently and stepping in only when help is needed.

Financial Independence Is a Process

Financial independence does not suddenly begin when an autistic teenager receives their first job offer or turns eighteen. It develops through years of experiences that help a person learn to navigate choices, routines, responsibilities, resources, and relationships.

Families do not need to create complicated financial lessons to begin this process. They can start with routines that are already happening at home and in the community.

Let the child choose. Let them help make the grocery list. Let them locate an item in the store. Let them compare two products. Let them practice asking for help. Let them participate in preparing a meal. Let them practice waiting for something they want. Let them make choices—and, when safe and appropriate, experience the natural outcomes of those choices.

These moments may seem small, but they provide opportunities to build skills that can support greater independence over time.

Ultimately, financial independence is about much more than knowing how to manage money. It is about developing the skills, confidence, communication abilities, and opportunities needed to participate meaningfully in decisions about one's own life.

For autistic individuals, that foundation can begin with something as ordinary as choosing what goes in the shopping cart.

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Financial Security from page 18

rely on Medicaid for healthcare. But I'm no less alarmed by cuts to the program forced on states by the budget reconciliation act (aka, the One Big Beautiful Bill or H.R. 1) signed into law last summer. I have friends and colleagues who do depend on Medicaid, not only for healthcare but also for the Home and Community Based Services (HCBS) that enable them to live in their own homes instead of nursing homes or other institutions. As in the past, when states are faced with federal cuts to Medicaid, HCBS (which are considered optional) are always on the chopping block. Yet, as noted during a recent congressional briefing, HCBS are more cost effective than institutional care.

In the months leading up to the passage of H.R. 1, the Commonwealth Fund analyzed the potential impact cuts to Medicaid and SNAP (Supplemental Nutrition Assistance Program) could have on state economies. A March 2025 report estimated a $1.1 trillion decrease in federal funding over the next decade, 1.03 million job losses nationwide in healthcare and food-related industries, $113 billion in lowered state GDPs, and $8.8 billion in lost tax revenue. The driving force behind this downturn would be the multiplier effect: hospitals and grocery stores, the direct recipients of Medicaid and SNAP dollars, would lose revenue, causing a ripple effect across supply chains. Services, salaries, and jobs would then be cut, reducing consumer spending and the amount states can collect in property, income, and sales taxes.

People with disabilities are too often perceived as a financial burden. In the private sector, employers make assumptions about the prohibitive costs of accommodating employees with disabilities. Yet, research shows that most accommodations cost little to no money, and companies that hire people with disabilities are more profitable. Likewise with public services. With the right supports in place, people with disabilities can live in the community and contribute to society. The thinking needs to shift from "expense" to "investment." People with disabilities are not a drain on limited resources. We're an untapped well of unlimited potential.

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Financial Systems from page 17

the essential work did not exist exclusively inside my head. My team was trained, and automations were built into our operations. For the first time, I fully understood what it meant for a business to hold its owner.

I write this as a finance professional and chronically ill business owner who experiences sensory and cognitive overload, executive-function challenges, and variable capacity. I don't have an autism diagnosis, and I won't speak for the autistic community as a whole. But I do understand what it means to build a business inside a body and brain whose energy isn't consistent from one day to the next.

Your experience may be different from mine, but the same business-design question deserves our attention: What happens to your business when you can't operate at full capacity?

Most business advice assumes you'll be the visionary, marketer, service provider, operations manager, and financial decision-maker all at once. Maybe that happens on your best day, but most days don't look like this, especially when you're managing illness, grief, burnout, sensory overload, executive-function demands, or the full weight of being human.

Sometimes the rest *is* the work. Your business needs enough structure to let you take that rest, which may require reconsidering what structure actually means.

Structure is often treated as rigid or restrictive. Budgets can cause guilt or shame, and systems can sound like rules created by someone who doesn't understand how your brain works. But the *right* structure creates more choices and more freedom.

I think of it like building a home. A strong foundation and solid walls don't trap you. They give you something sturdy to lean against when you're not feeling your strongest. You arrange the rooms around the way you live, creating a place where you can work, recover, and belong.

Randi Turkin

Your financial systems can become a safe house inside your business. They can't prevent illness, grief, burnout, or overload, but they can reduce the financial mysteries you must solve while carrying those things.

Accessible systems also preserve cognitive fuel. Think about walking into a messy closet with clothing and shoes scattered everywhere. Before getting dressed, you have to search, sort, evaluate, and make decision after decision. When the closet is organized, you can see what's there and choose easily. Money works the same way!

Bookkeeping organizes your financial closet. Categorization shows what happened; reconciliation helps confirm it; financial statements arrange the information into a nonfiction story you can read; and cash flow planning shows what's likely to happen next. Automation reduces the repetitive actions competing for your attention.

Building an Accessible Financial System

So what does this support look like? Even on a lower-capacity day, your financial system should help you answer: How much money is available? What bills are coming? How much can I afford to pay myself? How long can the business continue with its current cash? Can I afford an investment or support?

You don't need an elaborate dashboard. Check your bank activity weekly so you know whether upcoming obligations are covered. Keep your bookkeeping current and review accurate monthly reports. Separate business and personal funds so you can see what each side requires. Create a tax plan with a licensed tax professional. Begin building a cash buffer, even if your first goal is modest. Over time, you may work toward several months of essential operating expenses and consistent owner compensation.

Then look for tasks that don't need your focus every time. Recurring invoices, automatic payments, bank rules, communication templates, written procedures, assigned responsibilities, and a task-management system can reduce cognitive demand. Automation still needs human oversight, especially for your finances, but checking completed work is very different from reconstructing a process.

In an accessible system, information remains visible, the process understandable, and the choice of where to receive help yours, whether that support is human or automated. The deeper benefits are *clarity and choice.*

Clear financial information gives you doors instead of traps. A door might be an opportunity you can evaluate for its likely return, while a trap might be high-interest debt taken on without understanding its true cost or how it will be repaid. Visibility helps you tell the difference.

It lets you make decisions based on your actual capacity. Client fulfillment may continue while marketing pauses. You may automate a task, document a process, build a reserve, or bring in support before a crisis. You may decide that success requiring you to override your body every day isn't sustainable for you.

Being autistic, neurodivergent, chronically ill, or otherwise different from what someone else considers the norm does not make you less capable of running a successful business. You are allowed to build it around your own brain, your own body, your own capacity, and your own life.

You Don't Have to Build the Whole House Today

Look at your business and ask: What is most likely to fall apart if I can't work for an extended period?

Choose one answer: invoicing, client delivery, payroll, password access, bookkeeping, or work only you know how to do. Then take one step forward. Write down one process. Automate one task. Create one reminder. Teach one trusted person where to begin.

You don't have to see the whole path before you take the next step. I couldn't have known that the systems I was building during ordinary months would one day hold my business together during the absolute worst period of my life. I only know how grateful I am that they did.

Your business shouldn't require you to be at full strength every day simply to remain functional. With each piece of structure, you can build a business that doesn't just depend on you. You can build one that supports you, too.

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The System from page 21

built multilingual reminders in response.

None of these were failures of medical knowledge. These people often had excellent physicians. What was failing was everything between the appointments.

A physician can prescribe the right medication, but someone has to remember when to take it. A hospital can discharge a patient with instructions, but someone has to understand them, reconcile the medications, book the appointments, and notice when something is going wrong.

Often, that someone is family. More than 51 million Americans provide care to someone age 50 or older, spending an average of 26 hours a week doing it. We call them daughters and husbands and sons. In practice they also become schedulers, medication managers, drivers, medical historians, insurance navigators, and interpreters of subtle change. None of those jobs appears on an insurance card. Remove that person, and a carefully designed care plan can begin to come apart.

Which brings me to the part I can't stop thinking about. Imagine an autistic man who is 55. His parents are 80.

For four decades they have known that when he stops eating a particular food, something may be wrong. They know which rooms overwhelm him, which routines settle him, how he shows pain, which medications he has tried, which clinicians listen and which don't, and which forms have to be filed each year to keep his supports in place.

That knowledge may exist largely in two people's heads. And his parents are developing health problems of their own.

Who inherits forty years of understanding?

We do not have a good answer. Autism research has concentrated heavily on childhood; one review found that work involving older autistic people accounted for only about 0.4% of published autism studies over the decade it examined. So we know remarkably little about what happens when lifelong communication and sensory differences meet dementia, polypharmacy, reduced mobility, and the loss of the people who have navigated care for decades.

An autistic adult can therefore meet related forms of fragmentation twice in one life: once leaving childhood systems, and again aging into increasingly complex needs. These are usually treated as separate policy problems. I think they expose the same weakness.

We have built care around institutions with bounded responsibilities rather than around continuity across a person's life. Schools are responsible until they are not. Pediatric clinicians hand off.

Specialists treat the systems assigned to them. Families fill much of the space left between. What if continuity were the thing we funded?

For young adults leaving school, that could mean transition coordinators who remain involved after graduation, bridging healthcare, benefits, employment, and community services instead of handing a family a list of phone numbers.

For adult medicine, it means stronger autism education in residency and continuing medical education: communication accommodations, sensory needs, supported decision-making, and the danger of dismissing every new symptom or behavioral change as "just autism."

For older adults, it means treating care coordination and caregiver support as central components of healthcare rather than social afterthoughts.

None of this assumes autistic people need lifelong supervision. Independence should be supported wherever the person wants it. But independence is not the same as being left alone. Someone can direct their own life and still need help understanding a scan, reaching a clinic, or making a decision heard.

Support and autonomy are not opposites. Often, support is what makes autonomy possible.

I want to know whether a treatment exists. I also want to know whether the person can reach it, understand it, afford it, manage it, and keep receiving it when the institution around them changes.

Because an autistic child does not become a different person when school ends. An older adult does not become a list of diagnoses because five specialists are involved. And an autistic adult does not stop being autistic when they grow old.

The paperwork changes. The person remains.

Aishwarya Manga is a former behavioral therapist and social skills coach at UCLA's PEERS Clinic, and the founder of AgeWell Bruins, an intergenerational senior health organization.

Divorce from page 17

The trust can supplement, rather than replace, government benefits by paying for additional needs and expenses. First-party trusts have specific legal requirements and generally include a Medicaid payback provision, so families should seek qualified legal and financial guidance when considering this option.

A third-party Special Needs Trust can also be an important planning tool when parents, grandparents, or others want to provide funds for the benefit of an individual with a disability. Because the funds come from someone other than the beneficiary, a third-party trust is structured differently from a first-party trust. Understanding which type of trust is appropriate — and how it should be funded and administered — is an important part of protecting the child's long-term financial security.

It is also helpful to work with a financial professional who is well versed in special needs financial planning, such as a Chartered Special Needs Consultant, to help families plan for current and future care costs and support discussions around funding and child support.

Life insurance may also be an important part of the financial plan, particularly when one or both parents have ongoing support obligations or when the child may require financial support well into adulthood. Beneficiary designations and other financial arrangements should be coordinated with the family's overall estate and Special Needs Trust planning.

Support During the Divorce Process

Working with a Certified Special Needs Divorce Coach can also be of tremendous benefit when navigating the divorce pro-

Mary Ann Hughes, MBA

cess and advocating for an autistic child's needs. A coach can help parents identify and become aware of issues to consider as part of the divorce and associated transitions, provide resources and best practices, and offer guidance on questions to raise with the appropriate legal and financial professionals. This approach can help parents look beyond the immediate financial and legal decisions to consider the broader needs of their child and family.

Here are just some of the financial and practical aspects a coach or other professional may help parents identify and consider:

- Who will have decision-making authority regarding the child's medical, educational, and other needs?
- Who will provide and pay for health insurance?
- How will medical, therapeutic, educational, and other expenses not covered by insurance be divided and paid?
- Who will apply for government benefits on behalf of the child?
- Who will serve as Representative Payee, when applicable?
- Will a Special Needs Trust be established, and who will establish and fund it?
- Who will serve as Trustee?
- How will life insurance and other assets be coordinated with the child's long-term financial plan?
- How will the child's future needs be funded if one parent dies or is no longer able to provide financial support?

Planning Beyond Divorce

Becoming knowledgeable and prepared to discuss an autistic child's life-care needs — and ways to support those needs without unnecessarily disrupting current or future benefits — is vital when planning for the financial support of a child with ongoing support needs.

Financial planning for an autistic child goes beyond determining a monthly child-support amount. Parents should work toward identifying how the child's needs will be funded and managed both now and in the future, while protecting access to benefits and planning for the child's transition into adulthood.

For many families, this means looking beyond childhood and considering the individual's potential needs for housing, healthcare, therapies and supports, transportation, employment or day programs, caregiving, and other services throughout adulthood. It also means considering who will manage financial resources and make decisions when the parents are no longer able to do so.

And if a child is diagnosed with autism after a divorce, or if appropriate financial and support arrangements were not established at the time of divorce, it may still be possible to modify existing divorce agreements or establish additional planning tools. Families should work with professionals who understand the nuances of special needs divorce and the legal and financial documents that may be needed to protect the young or adult child's interests.

Ultimately, financial planning for an autistic child during divorce is about more than dividing assets or determining a child-support payment. It is about creating a thoughtful, sustainable plan that recognizes the child's needs today, anticipates the future, and helps provide financial security throughout the child's lifetime.

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For more information and resources on special needs divorce or transitions, please visit SpecialFamilyTransitions.com and follow on Facebook, Instagram, YouTube, and LinkedIn. You can also reach Mary Ann at maryann@specialfamilytransitions.com.

Equity and Equality from page 20

individuals have led to escalation, sometimes with fatal consequences. Less than expected eye contact in an effort to regulate sensory input. Meltdowns resulting from sensory overload. "Fight or flight" responses to increased stress or to confrontational situations. These are wrongly though commonly misinterpreted as suspicious or dangerous, as being indicative of disrespect, disobedience, or defiance, or as attempts at avoiding arrest when, in fact, only innocent intentions are involved.

If, as I believe will be the case, the MA Blue Envelope Program can keep a traffic stop from escalating in the first place, or if it can de-escalate an already tense situation, then the law is a triumph not for equal protection (only a relatively small segment of MA drivers will be given a blue envelope) but for equitable protection which understands that the behavioral tendencies and needs of neurodivergent individuals and those of neurotypical individuals are often two different things. The sky's the limit in terms of how much emotional unease will be averted and how many innocent lives may be saved.

I am learning-disabled in addition to being autistic. During my high school years, I was acutely aware of the former while falsely believing that I had nothing to do with the latter. The learning disability diagnosis entitled me to a priceless academic accommodation which a policy of "equal

Sam Farmer

treatment" would have denied: an offer to take the Scholastic Aptitude Test (SAT) untimed. In rejecting this accommodation out of an insistence to be evaluated on the same terms as my non-learning-disabled peers, I paid a hefty price in the form of sub-par test results which to this day I view as having betrayed my true academic abilities at the time.

I rushed through the SATs though I could not finish the verbal section once time had expired. Not even close. Too many reading comprehension questions marked wrong because I was unable to get to them. My learning disability is such that I process information slower than most, particularly while reading. Not that I was incapable of understanding. I simply required more time to do so.

Looking back with regret, I can vividly picture an "if only" scenario in which I'm sitting in the exam hall, intensely focused for hours on end and finishing every last question. Time would have no meaning. All that would matter would be completing the SATs to the very best of my ability. That's how my work ethic typically manifests when I know the stakes are high, though not that day.

My self-inflicted SAT wound is a cautionary tale as to the cost of equity denied. A foolish, impulsive decision on my part. So much for a level playing field for me and for my schoolmates. Instead, I chose to rig the terms of engagement against myself as a disabled individual by saying no to what would have been an invaluable accommodation intended to level that playing field.

A few years later, I would know better. A college student, now wiser and a little more experienced, in need of the same accommodation which nobody else in my class needed, and I ran with it upon being granted it. The feeling was magical. I felt validated, that I mattered, and most grateful to have been afforded the extra time to properly complete several of one of my professor's exams. She patiently waited around for me to finish up, having generously done so every single instance when the need had arisen. All of my classmates had long since left the building. They were given the time they required and so was I. Equity in practice, yet with an equal outcome for all of us.

Acts of equity entail increased kindness, thoughtfulness, compassion, and empathy in comparison to acts of equality, and therein lies the challenge. The outcomes, however, would more than justify the effort: the removal of barriers which stand in the way of the pursuit of happiness and success for so many; more of us being able to be at our best for ourselves and for others; less untapped human potential; greater social justice; the treatment of people in a way that respects our differing sets of wants and needs.

Equality, in the true sense of the word. Equity-enabled equality!

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Financial Literacy from page 18

purchases represented good value or how they affected his remaining budget. His difficulty was not with calculating money or purchasing; rather, it was with anticipating consequences and making informed decisions. This illustrates the distinction between financial knowledge and financial decision-making. The student had the knowledge to complete the transaction but needed support applying that knowledge to a broader financial goal: how much money can I spend on food and still have enough to eat the entire semester? Research on autistic adults similarly suggests that financial literacy involves multiple dimensions of financial knowledge, confidence, planning, and everyday financial behavior (Galizzi et al., 2023). The challenge, therefore, is not simply teaching teens what money is, but teaching them a repeatable process for deciding what to do with their money.

Teaching Decision-Making Instead of Rules

Parents often teach financial behavior through rules: "Don't spend too much," "Save your money," "Only buy what you need." or "Make a budget." Although these rules are well intentioned, they do not necessarily teach an autistic how to react to a new situation. A rule tells a person *what to do*; a decision-making strategy teaches a person *how to think* about what to do. A consistent routine provides a useful bridge between knowing a financial rule and applying that rule in everyday life.

The THINK model is a simple decision-making routine that consists of five questions:

T — Take a Moment. The first question is, "Do I need to decide right now?" This step creates an opportunity to pause before making an impulsive purchase, especially when an item is appealing, emotionally exciting, or presented as a "Limited-Time Opportunity!" The purpose is to create space between wanting and acting.

H — How Much Will It Really Cost? The second question is, "What is the total cost?" This may include sales tax, shipping, fees, tips, or other hidden charges. This step requires attention, math, and mental manipulation by focusing on costs beyond the advertised price.

I — Is It a Need or a Want? After calculating the real cost, the focus moves to "Do I need this today?" Rather than teaching that wants are bad, we teach teens to distinguish between something necessary, something that can wait, and something that is simply desirable. This step supports prioritization and self-monitoring. Many things teens consider "needs" (such as smart phones) may be "wants" influenced by advertising.

Heidi Hillman PhD, BCBA-D, LMHC

N — What Happens Next? The autistic asks, "If I buy this today, what happens to my money tomorrow?" This question introduces future thinking. A purchase may be affordable in the moment but interferes with a future need. For example, spending $20 at a restaurant today may seem reasonable until the teen realizes that the same $20 is needed for groceries later in the week. I may ask the teen, rather than spending $20 on one meal, what could have been purchased at the grocery store for the same $20? This comparison teaches a cognitive skill—comparing today's decision with tomorrow's consequences.

K — Keep My Money or Spend It? The teen asks, "Is this the best use of my money?" This brings together decision-making and delayed gratification. The goal is not to teach teens never to spend money but to help them make intentional choices based on their needs, priorities, and available resources.

The THINK model reduces the cognitive demands associated with repeated financial decisions. Instead of treating every purchase as a new problem, the teen learns to use the same sequence of questions across financial dilemmas. The model uses rules to intentionally teach financial literacy, which there is limited research on. A 2025 systematic review (Schena et al., 2025) found only two studies that directly taught financial-literacy skills to autistic individuals, compared with 10 studies that addressed more basic money skills such as calculating change.

Applying THINK in Everyday Life

The strength of the THINK model is that it can be practiced in everyday situations. For example, a teen may bring enough money for a movie ticket at the mall, only to discover that their favorite store is having a "2 for 1 sale." The teen must decide whether to spend the money at the store or save it for the movie. Instead of simply giving the teen more money, a parent can use the dilemma to practice THINK: Do I really need more clothes? What is the actual cost of the purchase? What happens if I spend the money planned for the movie? What alternatives are available? The situation becomes an opportunity for the teen to practice financial problem-solving and hopefully make a good decision.

The same routine can be applied anywhere. An autistic deciding whether to purchase a $15 item can practice determining the final cost, deciding whether the item is a need or a want, considering the remaining balance, and evaluating whether the purchase is the best use of available money. Repeated experiences help connect financial concepts to real-life consequences.

The model also works well with digital transactions. When money is represented by a number on a screen — like using a debit card at a grocery store or making an online purchase — rather than physical dollars and coins, the connection between spending and reduction in available money is less visible. Parents can make digital spending more concrete by showing the starting balance, purchase amount, and remaining balance. The goal is to make an abstract digital transaction more concrete through intentional thinking and problem solving.

Conclusion

Money literacy is an important foundation for independence but does not guarantee effective financial decision-making. Autistic teens may know how much money they have, recognize prices, and complete purchases, yet still need instruction in planning, prioritizing, and anticipating consequences. The limited research on financial-literacy instruction for autistic teens reinforces the need for practical approaches that move beyond basic money skills (Schena et al., 2025). Recent research also demonstrates the potential value of directly teaching spending, saving, budgeting, and banking skills to autistic teens (Wheeler et al., 2026).

The THINK Model offers an initial conceptual framework for helping parents teach cognitive skills through everyday experiences. By teaching teens how to think through decisions — not simply how to count money — parents help their teens build the planning, self-monitoring, and decision-making skills needed for greater financial independence. When paired with intentional decision-making instruction, financial literacy becomes more than knowledge about money; it becomes a practical skill for navigating everyday life.

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Financial Mistakes from page 24

recommended services, not just the ones insurance is currently authorizing. This allows for realistic rather than reactive planning, and it may reveal community resources, grants, or nonprofit programs that can offset some of these gap expenses.

Mistake #3: Overlooking Government Benefits and Waiver Programs

Many families assume that Medicaid, Supplemental Security Income (SSI), or state waiver programs are only for households below the poverty line. In reality, some states offer Medicaid eligibility pathways for children with significant disabilities that may use different financial eligibility rules than traditional Medicaid and, in some circumstances, may not count parental income in the usual manner.

Depending on the program and state, Medicaid may cover services that private insurance typically excludes, such as respite care, home modifications, and personal care assistance. Children who qualify for Medicaid may also have private insurance, with Medicaid generally coordinating as the payer of last resort for Medicaid-covered services.

Recommendation: Ask the clinic's care coordinator or a local Family Support Network chapter whether the state offers a Katie Beckett waiver, a Medicaid buy-in program, or a developmental disabilities waiver, and get on any waitlists as early as possible. In many states, these waitlists run for years, so early application, even before certainty about needing it, is one of the single most valuable financial moves a family can make.

Mistake #4: Delaying Long-Term and Legal Planning

Understandably, parents in the thick of early intervention are focused on the present: therapy schedules, IEP meetings, daily routines. Long-term financial planning, guardianship, special needs trusts, and estate planning can feel distant and uncomfortable to think about.

The consequences of delay show up in clinical practice more often than families expect. A well-meaning grandparent leaves an inheritance directly to an autistic adult, inadvertently affecting eligibility for SSI or certain Medicaid eligibility pathways if the inheritance pushes their assets over applicable limits. Families may reach adulthood without establishing an appropriate plan for financial management, decision-making supports, estate planning, or succession of care, potentially leaving important decisions to be resolved during an already difficult time.

Recommendation: As early as possible — ideally well before a child ages out of pediatric services — consult with an attorney or other qualified professional who specializes in special needs planning. A properly structured Special Needs Trust (also called a Supplemental Needs Trust) can allow loved ones to provide money or assets without jeopardizing eligibility for certain means-tested government benefits.

see Financial Mistakes on page 39

Secure Future from page 19

can be an important part of financial security. These programs all have different eligibility rules, and understanding what they provide (and how they work together) is essential for long-term planning.

Supplemental Security Income (SSI) is a needs-based federal program for people who meet disability and financial eligibility requirements. The federal SSI resource limit is $2,000 for one person, although not every asset counts toward that limit. That figure has not changed since 1989.

Medicaid is another important piece of the picture. In addition to providing health coverage, Medicaid can cover home- and community-based services (HCBS) in many states. These services may include respite, case management, and supported employment. People who receive SSI are generally eligible for Medicaid, but states have different rules and options for covering people with disabilities.

Social Security Disability Insurance (SSDI) is different. Eligibility generally depends on a person meeting Social Security's definition of disability and having sufficient work history. In some circumstances, an adult whose disability began before age 22 may also qualify for benefits based on a parent's Social Security record, once that parent retires, becomes disabled, or dies.

It's also important to understand how benefits interact with other sources of financial support. A financial gift or inheritance, for example, can sometimes affect eligibility for benefits if it is not structured appropriately. Programs can also open doors to one another. In most states, people who receive SSI are categorically eligible for SNAP, which means their SSI approval satisfies the income and asset tests — though they still have to apply.

Because benefit programs, tax rules, and state laws can interact in complicated ways, families may benefit from working with a qualified financial planner, benefits specialist, or attorney with experience in disability planning. The right guidance can help families understand their options and make decisions that fit their circumstances.

My own family experienced how much time and effort it can take to navigate these systems. When we applied for benefits for AJ, the process took roughly three years and involved significant paperwork, meetings, and documentation. That's one reason I encourage families to learn about these programs before they urgently need them.

Know the Tools, but Don't Treat Them As One-Size-Fits-All Solutions

Once families understand the broader benefits landscape, they can start thinking about some of the financial tools that can help them prepare for the future. Two tools that come up frequently in disability planning are special needs trusts and ABLE accounts. Both can play an important role, but they serve different purposes, and neither is the right fit for every person or family.

A properly structured special needs trust can allow families to set aside money for the benefit of a person with a disability while preserving eligibility for certain public benefits that have income or asset limits. How the trust is funded matters. A trust funded with family assets works differently from one funded with the person's own money (an inheritance left directly to them, for example, or a legal settlement), which is generally subject to Medicaid repayment after their death. For our family, establishing a trust was an important part of planning for AJ's future. We also purchased a life insurance policy designed to fund the trust when my wife and I are both gone.

Decisions about whether to establish a trust, how to fund it, and who should serve as trustee should be made with qualified legal and financial guidance. Autism Speaks' resource on special needs trusts provides an introduction to how these trusts work and questions families may want to consider.

ABLE accounts offer another way for eligible people with disabilities to save and pay for qualified expenses while maintaining access to certain public benefits. Beginning in 2026, the age at which a person's disability must have begun to qualify for an ABLE account increased from before age 26 to before age 46. For 2026, the standard annual contribution limit is $20,000, and people receiving SSI can generally have up to $100,000 in an ABLE account without those funds counting toward the SSI resource limit.

For families who have already saved for education through a 529 account, there may also be an option to roll some of those funds into an ABLE account. The rollover counts toward the ABLE account's annual contribution limit.

ABLE funds can be used for a broad range of qualified disability expenses, including housing, transportation, education, healthcare, employment supports, and other expenses related to living with a disability. While a trust can be useful for managing assets over the long term, an ABLE account can provide more flexibility for day-to-day expenses. In some cases, families may use both. Autism Speaks has worked for years to expand access to ABLE accounts and offers more information about ABLE accounts and the ABLE Act.

The right combination of tools will look different for every family. What matters is understanding the options available and considering how they can support the person's needs, goals, and financial future. A professional who understands disability planning can help families determine which options make sense for them.

Plan for People, Not Just Accounts

For many parents, the financial questions are only the beginning. Families also have to think about who will be there to support their child and help navigate the future when they can no longer do it themselves.

For us, that question has meant thinking beyond money. My wife and I have had to consider who knows AJ well, who he trusts, what kinds of support he may need, and who can help him navigate decisions in the future. Those relationships are just as important to his long-term security as the financial tools we put in place.

We revisit our plans every few years. The plan we imagined when AJ was young looks very different from the one we have today. He is now 27, lives independently with some support, and works part time. When he was nine, I hoped those things might be possible, but his life has evolved in ways we could not have predicted — and our planning has had to evolve with him.

A long-term plan should leave room for the person to grow and change. For some autistic people, that may mean gradually taking on more responsibility for managing money and learning how to budget. For others who need more significant support, parents, caregivers, and other loved ones may need to take a more active role. The goal in either case should be to involve the autistic person as much as possible in the planning process.

Families should think about what happens if parents or other primary caregivers can no longer provide that support. That may mean identifying people who could step in, discussing who might serve as a trustee or successor trustee, considering powers of attorney or other legal decision-making arrangements, and making sure those people understand the autistic person and their wishes. Importantly, that does not mean assuming a sibling will automatically become a caregiver or trustee. Those are significant responsibilities, and families should have honest conversations about who is willing and able to take them on.

Ultimately, financial planning is not about building the perfect plan. It is about giving an autistic person the resources, support, and opportunities to build a fulfilling life - whatever that looks like for them.

This article is for general educational purposes only and does not constitute financial, tax, or legal advice. Eligibility rules and planning options vary by individual circumstances and may change over time. Autistic people and families should consult qualified professionals familiar with disability planning before making financial or legal decisions.

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Financial Mistakes from page 38

ABLE accounts may also be a useful planning tool for some individuals with disabilities and can sometimes be used alongside a Special Needs Trust. Because eligibility rules and planning strategies are specific, families should discuss both options with a qualified special needs planning professional rather than relying on a generic financial advisor or an online will template.

Mistake #5: Choosing a Provider Without Evaluating Quality and Fit

The temptation is understandable. A clinic that's ten minutes closer, or one with an opening next week instead of next month, is appealing when a family is desperate to start services. But it's not unusual to see families cycle through three or four providers in 18 months because they didn't ask about staff turnover, supervision ratios, or whether the clinic's outcomes data was ever tracked.

Switching providers isn't just clinically disruptive; it's financially costly. Each transition often means new intake paperwork, new insurance authorizations, therapy hours lost during the gap, and sometimes additional assessments or authorization steps that may or may not be reimbursed depending on the payer.

Recommendation: Vet a provider the way any long-term service relationship would be vetted. Ask about BCBA-to-client supervision ratios, staff retention rates, how progress is measured and reported, how frequently the BCBA directly observes treatment, and how RBTs are trained and supervised. Families can also ask how protocol modifications are made, how caregivers are included in treatment planning and training, and how the provider coordinates with other professionals when appropriate. A slightly longer commute or wait time is often a better investment than repeated provider changes.

Mistake #6: Not Tracking or Appealing Denied Claims

Insurance denials can occur for a variety of reasons, including missing documentation, coding or billing issues, authorization requirements, medical-necessity determinations, network restrictions, or benefit limitations. A denial does not necessarily mean that coverage is unavailable, so families may want to review the reason for the denial and explore whether additional documentation, clarification, or an appeal is appropriate.

Recommendation: Keep a simple log of every claim, denial, and phone call with the insurer, including dates and representative names. Many adverse coverage or payment decisions carry appeal rights, although the process and deadlines vary by health plan. Ask the provider whether its billing or clinical team can help identify the reason for the denial, provide supporting documentation, or assist with the payer's reconsideration or appeal process.

Thoughts From the Intake Room

Most families are doing their absolute best under circumstances that are, frankly, more complicated than they should be. The goal in sharing these observations isn't to add to the stress of an autism diagnosis, but to help families walk in informed, ask sharper questions, and avoid the costly detours that show up again and again in clinical practice. Families can reduce avoidable financial surprises by asking questions early and building a care team — clinical, financial, and legal — that communicates and plans proactively.

For more information, visit atgaba.com.

Neurodiverse Hiring from page 22

mission was to build an engineering firm that delivers superior outcomes to customers, while also demonstrating that neurodiversity is a critical benefit for businesses.

In fact, more than 75% of the company's workforce is neurodiverse. In an MIT article, Ultranauts CEO Rajesh Anandan said, "We're able to create value for clients in a way that few other teams can through the simple premise of tapping into a much wider range of talent and different approaches to problem solving." To support this goal, the Ultranauts founders built a "universal workplace," consisting of captioned video calls, flexible schedules, transparent decision-making, and daily feedback loops. And the results speak for themselves: the company grew 50% annually in revenue even during the pandemic and has a 100 Net Promoter Score (NPS), showing high customer loyalty.

Auticon - Auticon prides itself on being the largest majority-autistic company globally. As a technology consulting firm, Auticon offers many services including quality assurance and testing, cybersecurity, and custom software development. Their delivery model is the most impressive: their workforce is made up of 350+ autistic consultants spread across 13 countries, and they have 300+ global clients, including Volvo, Disney, Deloitte, and Siemens.

In addition to its inclusive practices within the company, Auticon also offers an eLearning course, "Foundations of Neurodiversity." By participating in a 60-minute, self-paced course, managers, employers, and organizations learn practical strategies for building inclusive environments to better support and recruit neurodivergent talent. Beyond this course, Auticon offers nine customizable standalone modules that cover things like workplace assessments and manager workshops.

University-Affiliated Pipelines - Programs that pair a college support system with an employer pipeline, feeding several of the corporate programs above.

RIT Spectrum Support - Since 2008, Rochester Institute of Technology's Spectrum Support Program (SSP) has grown over 1,000%, serving around 125 students a year at the university. The program is rooted in individualized coaching where each student is paired with a specialist or trained coach, building confidence in areas including social connection, self-advocacy, and career preparation.

As the employment-focused counterpart, RIT's Neurodiverse Hiring Initiative (NHI) works on both sides of the system. Students participate in a "Career Ready Bootcamp," an in-person program built around career-readiness competencies as defined by the National Association of Colleges and Employers. For employers, RIT offers networking events, access to talent pipelines, and training for staff on recruiting and supporting neurodivergent employees.

Gabriele Barrocas

Rowan University Autism PATH Program - Rowan University's PATH Program stands for "Preparation and Achievement in the Transition to Hire." Founded in 2019 as an employment-focused initiative, the program targets neurodivergent Rowan students and alumni and operates on three central pillars: career readiness, social engagement, and resource networks, and at no additional cost. For employers, PATH acts as a mediator in offering internships and hiring pipelines.

As part of the PATH program, Rowan offers a summer orientation program called College Compass for neurodivergent students. Students are able to move in early and get settled before campus gets overwhelming during move-in.

Carnegie Mellon's Olitsky Access and Opportunity Program - Through the Olitsky program at Carnegie Mellon, students and alumni can participate in numerous offerings. 1-on-1 coaching sessions can be scheduled ahead of time where students develop individualized goals for their career development track in a stress-free environment. Students and alumni can also attend peer-connect gatherings, offered monthly. With a strengths-based approach, the gatherings welcome all communication styles and backgrounds. Recharge Rooms are also present during in-person career fairs. As a reduced sensory space, these rooms give students an outlet to rest and refresh during an event. The program also offers 1 on 1 networking events between students and employers.

A notable part of the CMU program is the Neurodiversity and Higher Education Seminar Series (NHESS), a collaboration that spans multiple universities working together on training and disability resources.

Cross-Company Coalition - The Neurodiversity @ Work Roundtable is a collective of large companies and experts dedicated to improving the employment outcomes for neurodiverse professionals. With member corporations like Bank of America, Microsoft, Pfizer, and Google, the Roundtable works to design neurodiverse hiring practices and workplace accommodations to support employment and career development.

In 2019, the Roundtable published the "Autism @ Work Playbook," giving insights and knowledge to companies as they explore neuroinclusive hiring and recruiting pathways. The Playbook contains extensive resources, including best practices for interviewing and onboarding.

The Current Pressure Test: The 2025–26 DEI Rollback

Corporate DEI retrenchment has put neurodiversity programs in an odd position. In January 2025, President Trump signed Executive Order 14173, limiting DEI work in the federal government. In turn, many U.S. companies, schools, and government organizations had to cut or conceal their individual DEI programs, which are meant to make the places they manage fair for all groups of people. Fortunately, neurodiversity programs are often preserved because they are framed as "skills matching" rather than filling DEI quotas. As a business strategy rooted in universal design, improving productivity for everyone avoids the political friction associated with other diversity initiatives.

Taken together, these programs suggest something more long-lasting than a passing DEI trend. The creation of neurodivergent hiring initiatives is promising. A German software giant, a Big Four consulting firm, a founder-led startup, and a university career center have all arrived at the same conclusion independently: retention, productivity, and skill proficiency all rise when inclusion is taken seriously. The outcomes are now measurable too. EY's research shows that inclusion doesn't just retain neurodivergent talent but also raises proficiency in exactly the skills that companies claim they're short on.

As the 2025–26 DEI rollback forced companies to defend or abandon their diversity commitments, neurodivergent hiring programs were among the few to survive intact because they had already proved themselves as a strategy.

If the right practices are in place, companies will see the benefits. One study from Deloitte found that teams with neurodivergent employees can be 30% more productive than teams without them. Research published in Autism (2023) found that teams with a neurodiverse makeup created the widest range of unique solutions. The statistics are there, and employers are inevitably bound to benefit from hiring neurodivergent talent.

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Financial Side from page 23

hours to as many as 40 hours per week) can vary considerably and can also influence the overall cost. Before beginning services, consider contacting your insurance provider to request a detailed explanation of your child's behavioral health and autism-related benefits. You may also want to consider asking whether a case manager is available to help navigate the process of accessing care. Specifically, case managers may be able to assist with referrals, waitlists, and contacting providers on your behalf. Understanding what is covered, what is required prior to an authorization, which therapy providers are in-network, and what you may be expected to pay can help you anticipate and plan expenses and make informed decisions.

Some helpful questions to ask include:

- Is ABA covered under my child's current plan?
- What diagnosis, referral, or documentation is needed for coverage?
- How often will my child need a new authorization?
- What coverage is available if we choose an out-of-network provider?
- What will we be expected to pay toward our deductible, copays, or coinsurance?
- What other services, such as speech therapy, occupational therapy (OT), or physical therapy (PT), are included in my child's benefits?
- If ABA services are denied or the approved hours are reduced, how can we appeal the decision, and how long do we have to file an appeal?

Helpful tip: When speaking with your insurance provider, write down the representative's name, date of the call, and any reference or confirmation number provided. Families should also consider requesting a copy of your child's benefits and keeping it with authorization letters, explanation of benefits, and other insurance documents.

No Single "Cost" to Autism

Although estimates of the broader "costs of autism" are available (e.g., insurance-related expenses such as copayments or deductibles), there is no single dollar amount that can accurately represent what every family may experience. Autism is a spectrum, and each child's needs, strengths, and levels of support vary and change throughout their lifespan. As a result, the expenses associated with those services also vary.

Ashley Romero Diaz, PhD, BCBA-D

Costs may extend beyond ABA and other therapeutic services. For example, families may encounter expenses related to transportation that include gas, mileage, tolls, or parking for frequent appointments and sessions. Some children may require communication devices such as augmentative and alternative communication (AAC) devices, which may include costs for the device as well as repairs or replacements. Additional expenses may include sensory or adaptive items such as specialized eating utensils, noise-cancelling headphones, or home safety equipment. Families may want to contact their insurance providers and ask whether these items qualify as durable medical equipment (DME), as DME may be covered under their insurance plan. AAC devices may also be eligible for coverage through speech-language benefits. In some cases, families may seek providers that are out-of-network for specialized evaluation services such as feeding or neurology. These examples highlight how the financial impact of autism extends beyond the cost of any single therapy or service.

Financial Impact of Changes at Work

The financial impact of an autism diagnosis may extend beyond direct expenses, as families may require changes to work schedules, employment status, or income to accommodate their child's needs. Research suggests that parents of autistic children may work fewer hours and earn less than parents of children without autism (Cidav et al., 2012; Kinnear et al., 2016). One study found that 55% of parents of an autistic child reported reducing their work hours or leaving a job altogether (Lynch et al., 2023). These findings and changes to employment status may be related, in part, to the time required to attend evaluations, appointments, school meetings, or therapy sessions that often occur during "traditional" work hours. Depending on the frequency of these commitments, caregivers may be required to use time off, request flexibility in their work schedule, or in some cases, reduce their work hours (i.e., work part time). In some cases, reduction of work hours (i.e., working part time) can also change an employee's access to health insurance, paid leave, or retirement benefits. These broader financial considerations are important to keep in mind when evaluating the overall financial impact on the family.4

Financial Steps and Checklist for Families

Following an autism diagnosis does not mean having every possible future expense figured out at once. Instead, families should consider where expenses may arise and understand the financial costs associated with supporting their child. A helpful place to start is understanding your current financial situation and becoming familiar with financial resources and benefits that could prepare or even offset some of these expenses. In addition to assessing employer-sponsored benefits, families may also consider contacting their state agency responsible for developmental disability services that can help provide information about available programs such as Medicaid, Supplemental Security Income (SSI), or Medicaid waiver programs. Financial needs and available resources may change as your child grows and their needs evolve. The goal is not to anticipate every expense, but to help families understand the types of expenses they may encounter and recognize resources that may be available.

Financial Considerations for Families

- Review your insurance benefits and coverage requirements
- Ask providers about anticipated out-of-pocket costs before beginning services
- Learn which services and support may be available through your child's school or provider
- Keep records of medical, therapy, transportation, childcare, and other relevant expenses
- Explore public benefits and community resources for which your family may qualify
- Consult with your local school system to learn about educational support services (e.g., Individuals with Disabilities Education Act)
- Review workplace leave, benefits, and flexible-scheduling options that may be available to you
- When appropriate, consult professionals familiar with disability benefits, tax considerations, and special needs financial planning.

Financial needs and available resources will continuously change as all family needs are different. The goal is to help families navigate the financial landscape of an autism diagnosis by asking questions, gathering information, and recognizing additional resources that are available.

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Planning Tips from page 24

money set aside for the individual is held in a properly structured account, such as a Special Needs Trust or an ABLE account, rather than in a personal savings account in their name.

Special Needs Trusts and ABLE Accounts Serve Different Purposes

These two financial tools come up constantly in family planning conversations, and they are frequently confused with one another. A Special Needs Trust (sometimes called a Supplemental Needs Trust) is typically used to hold larger sums, an inheritance, life insurance proceeds, or settlement funds, and is usually set up with the help of an attorney. An ABLE account is a tax-advantaged savings account, similar in spirit to a 529 college savings plan, that allows for smaller, more flexible day-to-day contributions and withdrawals without the same legal overhead.

Families sometimes assume they need to choose one or the other. In practice, many families use both: an ABLE account for accessible, everyday savings, and a trust for larger assets meant to support the individual over decades.

Recommendation: Ask a special needs planning attorney or financial advisor to explain both tools side by side, specifically how they interact with SSI and Medicaid eligibility, before assuming either one alone is sufficient.

Guardianship Is Not the Only Option, and It's Not Always Necessary

As children with more significant support needs approach eighteen, many families are told that guardianship is simply the next step, sometimes without a full explanation of what it involves or what alternatives exist. Guardianship transfers a range of legal decision-making authority from the individual to the guardian and can be difficult to reverse or narrow later.

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For many autistic adults, less restrictive alternatives, such as supported decision-making agreements, power of attorney for specific matters, or a representative payee arrangement for benefits, may accomplish the same practical goals while preserving more of the individual's autonomy.

Recommendation: Before pursuing full guardianship, ask an attorney familiar with disability law to walk through the full range of decision-making support options available in your state, and consider which level of support actually matches your child's abilities and needs, rather than defaulting to the most restrictive option because it's the most commonly discussed.

Employment and Day Programs Have Real Financial Implications

Families are sometimes surprised to learn that an adult child's earned income, even modest income from a part-time job or a day program with a stipend, can affect SSI and Medicaid eligibility if it isn't managed carefully. This sometimes leads families to avoid encouraging employment altogether, out of fear of losing benefits, even when work would be meaningful and appropriate for their child.

In most cases, SSI includes work incentive provisions that allow for some earned income without an automatic loss of benefits, and several are specifically designed to make employment viable rather than penalized.

Recommendation: Before assuming employment isn't financially viable, consult a benefits planning specialist (often called a Work Incentives Planning and Assistance, or WIPA, counselor) who can calculate the actual impact of a specific job or program on benefits, rather than relying on general assumptions.

Teaching Financial Independence Directly

Much of the planning above focuses on structures built around an autistic adult: trusts, accounts, benefits coordination. But clinical teams increasingly see the value in also building financial skills with the individual directly, to whatever degree fits their abilities. Skipping this step isn't a neutral choice; it often means an adult who could have managed a debit card, a weekly budget, or a simple bill payment ends up more financially dependent than necessary, not because of ability, but because no one taught the skill.

What this looks like varies widely. For some, it means practicing recognizing coins and bills, or using a visual budgeting system to understand that money is finite. For others, it means managing a checking account, comparing prices while shopping, or understanding what a bill is and when it's due. Many ABA and life-skills programs now build these goals directly into treatment or transition planning, as part of the broader work of teaching daily living skills through ABA, since financial tasks can be broken into the same kind of teachable steps as any other skill.

Recommendation: Ask the clinical or transition team whether money-management goals, appropriate to the individual's current skill level, are part of the treatment or IEP transition plan, and revisit them regularly as skills grow. Even small, consistent gains in financial independence can reduce reliance on caregivers over time and are worth treating as seriously as any other life-skills goal.

Build a Team, Not Just a Plan

One pattern seen repeatedly in clinical practice is a family that has one piece of the plan in place, a will, perhaps, or a trust, but not the others, and no single professional coordinating across the pieces. A trust set up without coordination with a benefits counselor can unintentionally affect eligibility. A guardianship petition filed without consulting the individual's clinical team can miss important context about their actual capabilities.

Recommendation: Where possible, build a small team that includes a special needs planning attorney, a financial advisor familiar with disability benefits, and the individual's current or former clinical team, and encourage them to communicate directly with one another rather than relying on the family to relay information between disconnected professionals.

Building Security Over Time

Financial security beyond childhood isn't built in a single meeting or a single document. It's built gradually, through conversations that ideally start years before they feel urgent, and through a coordinated team that understands both the legal landscape and the individual's actual needs and strengths. Families who start this process early, even imperfectly, consistently report feeling more prepared and less overwhelmed than those who wait until a milestone birthday forces the issue.

For more information, visit www.kennedyaba.com.

Life Coaching from page 19

impact a client's financial well-being. These are all issues that must be considered and factored into any life coaching plan to increase financial independence.

How Life Coaching Supports Financial Literacy

Many autistic individuals seek out a life coach due to a desire to improve their financial outcomes and increase their independence. Some coaching programs are based on the development of SMART (specific, measurable, achievable, relevant, and time-bound) goals. SMART goals provide structure and clarity to the coaching process. With SMART goals, the coach and client know what the expectations are and whether the goal has been achieved. If someone has the goal of creating a workable budget, for example, this may involve a process of ensuring a basic understanding of financial concepts, identifying existing barriers, and crafting a personalized plan to suit their needs within a specified timeframe.

Neurodiversity-affirming life coaches collaborate with clients to trial different strategies that support their particular needs and play to their strengths, ultimately arriving at the most effective personalized approach. There is no one-size-fits-all in life coaching with autistic adults. Each client is unique. Successful life coaching programs take the time to explore with each client what works best for them, given who they are, what is happening in their life, and what they want to achieve. For example, if a client is seeking strategies to support executive functioning needs around financial decision-making, the client and coach may try color-coded charts, graphs, financial apps such as NerdWallet, or automatic payment systems. Sensory needs can be managed by identifying bank branches with fewer crowds and less noise, or by using online banking platforms. Identifying the right mix of tools and strategies can serve to reduce anxiety and overwhelm around financial decision-making and promote follow-through and success generally.

Beyond issues of budgeting and general money management, it is important to note the relevance of safety skills in the financial realm. With the prevalence of online scams and vulnerability of many autistic adults, any discussion of financial literacy should also incorporate a review of financial safety strategies. This may include tools for recognizing common scams and understanding the risks associated with lending money to others. Through the coaching process, autistic individuals can become well equipped to identify red flags, navigate these issues effectively on their own, and know when they should reach out for additional support.

Once a foundation of financial understanding and safety is in place, some clients may want to take the next step to put aside money for the future. This incremental approach values the client's priorities and supports greater financial independence and improved quality of life. This is the heart of neurodiversity-affirming coaching — helping clients achieve what matters to them, in the financial realm and across other aspects of their lives.

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