# Different minds, shared challenges: making debt support more inclusive

Research Report | October 2025

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# Contents

# 1. Executive Summary

## Research aim

The key objective of this research was to enhance our understanding of the challenges facing neurodivergent people in accessing the help they need with their debt.

## Methodology overview

The research consisted of the following stages:

1. Desk review of existing evidence from UK financial services sector
2. Quantitative online survey with 278 neurodivergent people with problem debt
3. Qualitative in-depth online and telephone interviews conducted with 30 people with ADHD and/or autism with problem debt

The input of people with lived experience of neurodivergence was sought throughout the design, analysis and reporting stages to help ensure the research was fully inclusive.

## Key findings

### Neurodivergence and money management

Survey respondents and interview participants were experiencing problem debt at the time of the research or had debt problems within the last 12 months. They told us that they felt that their neurodivergence presented additional challenges when it came to managing their money. 98% of survey respondents told us that they felt that being neurodivergent had a negative impact on how they managed their money.

When it came to money management, more than two-thirds of survey respondents told us they struggled with “Feeling overwhelmed” (92%), “Controlling spending” (92%), “Sticking to a budget” (81%), “Dealing with unexpected expenses” (74%), “Making long-term financial plans” (70%) and “Tracking where money has been spent” (67%).

This aligned with what we heard from interview participants. Many found their finances overwhelming and therefore challenging to keep on top of. Participants also reported that they found it hard to control spending, keep track of their incomings and outgoings, remember payment dates and complete paperwork, often exacerbated by executive functioning differences. Discussions with participants suggested that there is a lack of support to help with money management that is inclusive of cognitive differences.

## Debt journey

Interview participants told us that they tended to end up accumulating debt. This was often cyclical because underlying challenges around money management were not always addressed. Most participants had built up debt over time due to challenges controlling spending, tracking incomings and outgoings, and staying on top of payment dates.

Once in problem debt, research participants told us that they found it difficult to manage their debt situation. In the survey, 97% of respondents felt that being neurodivergent presented challenges when it came to managing their debt. From discussions in the interviews, we found that key traits such as task avoidance, executive functioning differences and information overload or overwhelm often presented challenges for managing debt. Inflexibility and unsupportive communications from creditors failed to accommodate the needs of neurodivergent participants, making debt management harder.

## Experiences with debt advice services

We found that the debt advice journey is not consistently inclusive of the needs of neurodivergent people. Less than a third of survey respondents (32%) who sought debt advice told the debt advice service that they were neurodivergent. There was a reluctance to share this information as it was felt it would not help, it was not relevant, and it was perceived that the service would not understand or be able to support them.

Out of the 47 survey respondents who had made a disclosure, 81% said they were not offered any support that they found helpful. Several interview participants told us they had a negative experience when making a disclosure, which meant they unable to access or receive any reasonable adjustments that would make the process easier.

When participants found that the debt advice journey was suited to their neurodivergent needs, this was because information was communicated in a clear and direct manner through an accessible communication channel or through engagement with debt advisors who guided them through the process with patience, understanding and additional support.

When debt advice services were not accommodating of the needs of neurodivergent participants this was due to a number of reasons: communication channel options were limited, participants felt rushed, judged or misunderstood by debt advisors, budgeting exercises were challenging to complete alone, or participants were presented with too much, or too complex, information.

Having a suitable communication channel which matched participants' needs was important. There is no 'one size fits all' solution however. Most survey respondents (85%) told us they would be comfortable communicating with a debt advice service by email. Written language gave participants more opportunity to process information and reply in their own time. However, some interview participants told us that they needed to communicate with a debt advice service over the phone. This was more than a matter of preference; some interview participants told us they would actively avoiding contacting a debt advice service altogether if they had to communicate via certain channels.

### Barriers to accessing debt advice

For neurodivergent respondents who had not accessed debt advice, we found that the main barriers to access were anxiety (77%), feeling overwhelmed (75%) and negative stigma or shame (63%). Around a third (32%) also told us that they did not seek debt advice because they could not communicate in the way they wanted, showing the importance of communication channel choice.

Those respondents who accessed debt advice experienced similar barriers around anxiety and overwhelm. Over half (52%) also said that they found it difficult to focus long enough to complete the debt advice process and 41% said they could not finish the tasks being asked of them.

The interviews uncovered social and structural barriers that made it disproportionately harder for neurodivergent participants to access debt advice. Expectation was a major barrier. Participants expected that debt advice services would not be set up to support their needs, because of past negative experiences and because they had not seen anything to suggest debt advice services could offer them neurodivergent-specific support. The lack of clear indicators that an organisation offered neurodivergent support deterred some individuals from seeking debt advice or disclosing their neurodivergence, thereby creating a barrier to accessing support that could have improved their experience.

Other major barriers included: cognitive overload caused by information and tasks which are not designed to accommodate cognitive differences; inflexible advice processes which are not suited to executive functioning differences affecting time management; and limited communication channels prevented contact.

### Opportunities to support neurodivergent customers

We asked research participants to identify opportunities for making debt advice services more supportive of their neurodivergent needs. The following is a summary of suggestions made by participants. Our recommendations for making the debt advice process more supportive of neurodivergent needs are set out at the end of the report.

- Offer a choice of communication channels to match communication needs

- Minimise sensory distractions, such as background noise during phone calls, to avoid sensory overload
- Demonstrate neurodivergent-specific support in public-facing materials to overcome barriers to access and disclosure
- Proactively offer reasonable adjustments in response to a disclosure
- Employ trained staff who understand the challenges faced by neurodivergent people in problem debt and are empathetic, patient and flexible (e.g. offering extra time)
- Present information in a way that avoids cognitive overload
- Provide support to complete complex tasks, such as budgeting
- Follow up verbal conversations with written summaries to help with information processing
- Organise check-ins and reminders to help those with executive functioning differences that affect memory and time management

# 2. Foreword

At StepChange, we believe that financial support services must evolve to meet the realities of the people they serve. Neurodivergent individuals—those with autism, ADHD and other cognitive differences—face systemic barriers not because of who they are, but because too many services are still designed around assumptions of uniformity. This must change.

The cost-of-living crisis has intensified financial vulnerability across the UK, and access to neurodevelopmental assessment and diagnosis is under unprecedented strain. As a result, many people are left unsupported—not only in managing their finances, but in navigating the very systems intended to help them. Our advisors witness daily how overlapping vulnerabilities—along with shame, fear of judgment, and a lack of understanding—can prevent people from seeking help until crisis point.

StepChange's strategy is clear: we must destigmatise debt, encourage earlier engagement, and design services that reflect the diversity of human experience. This includes embracing neurodiversity-informed approaches that offer flexibility, accessibility, and choice. We are committed to being digital-first but not digital-only, recognising that differentiated pathways are essential to inclusive support.

This research, "Different minds, shared challenges: Making debt support more inclusive," is a vital contribution to our evidence base. It amplifies voices that are too often missing from traditional data and highlights the urgent need for services that are not only effective, but also compassionate and responsive. We are deeply grateful to the autistic and ADHD participants who shared their lived experiences, and to Neurodiversify, whose specialist consultancy enriched this work with both academic and industry insight.

We would also like to extend our sincere thanks to Equifax, whose funding made this research possible, and to QA Research, whose expertise ensured its successful delivery. Their support exemplifies the kind of cross-sector collaboration that is essential to shaping inclusive, evidence-led service

We know that no single organisation can close the accessibility gap alone. That's why collaboration—with individuals, communities, and expert partners—is central to our strategy. Together, we can shape services that reflect real lives, not idealised norms.

When we design for difference, we raise the bar for everyone

Vikki Brownridge, CEO at StepChange Debt Charity

# 3. Introduction

## 3.1 What is neurodivergence?

'Neurodivergence' is a term used to describe people whose brain functions differently to what is considered typical. It differs from 'neurodiversity', which is an umbrella term that refers to the full spectrum of mental functions and includes people who are neurotypical.[1] [2]

Neurodivergence includes people with ADHD, autism, dyslexia, dyscalculia and other differences that affect how the brain processes information. Many neurodivergent people have multiple differences, such as autism and ADHD (known as AuDHD). It is estimated that around 1 in 7 people in the UK are neurodivergent.[3]

This research was primarily concerned with the experiences of neurodivergent people with ADHD and/or autism. There are a number of characteristics associated with autism and ADHD. These characteristics differ between individuals, and not every individual relates to every characteristic. Each neurodivergent person can have a unique combination of characteristics, meaning that people with autism and ADHD can present in many different ways.

Shared characteristics of autism can include strong preference for routine, sameness, or certainty; sensory differences; specialised or intense interests; and communication differences (e.g. differences with eye contact or direct communication style).[4]

Shared characteristics of ADHD can include differences with levels of attention, concentration and organisation; preference for immediate action over prolonged consideration; and differences with emotional regulation.[5]

To ensure the validity of the research, most participants in the interviews had to be medically diagnosed with autism or ADHD. However, as research has shown that neurodivergent people can face barriers to diagnosis, a small proportion of participants were recruited who did not have a diagnosis but had contacted a medical professional to start the diagnosis process.[6] To further

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[1] Neurodiversity Matters. "What Is Neurodivergence? Am I Neurodiverse? Are You Neurodivergent? Neurodiversity Explained". August 2022. https://neurodiversitymatters.com/what-is-neurodivergence-am-i-neurodiverse-are-you-neurodivergent-neurodiversity-explained/
[2] Forbes. "What Does It Mean To Be Neurodivergent?". February 2024. https://www.forbes.com/health/mind/what-is-neurodivergent/
[3] The Donaldson Trust. "What is neurodiversity?". https://www.donaldsons.org.uk/neurodiversity/
[4] Autistica. "What is autism?". (n.d.) https://www.autistica.org.uk/what-is-autism/what-is-autism.
[5] ADHD Aware. "What is ADHD?". (n.d.) https://adhdaware.org.uk/what-is-adhd/.
[6] Autistica. "Not A Priority: The crisis in autism assessment and support". 2024. https://s3-eu-west-1.amazonaws.com/autistica/downloads/images/article/Freedom-of-Information-report-Autistica.pdf.

support inclusivity, the online survey was open to anyone who identified as neurodivergent even if they did not have a diagnosis.

## 3.2 Note on terminology

We consulted with research participants to establish how we should talk about neurodivergence throughout the research and in this report. Based on participant feedback, we will be specific and use terms such as "autistic participants" or "participants with ADHD" where possible. When we need to refer to the sample as a whole, we will use the term "neurodivergent participants".

This research was conducted with neurodivergent people with "problem debt". Problem debt typically refers to when a person can no longer keep up with their debt repayments and it becomes unmanageable, often affecting other areas of their lives and general wellbeing.

## 3.3 Background

Existing studies have shown that neurodivergent people are presented with a number of challenges when it comes to managing finances. Research has demonstrated that neurodivergent people, especially people with autism and/or ADHD, are more likely to report lower confidence in managing their money than neurotypical people.[7] It is also highlighted that many neurodivergent people find it challenging to manage their finances because they often do not receive sufficient financial education.[8] [9] Studies also suggest that some of the characteristics associated with ADHD and autism can present challenges for money management and financial decision-making.[10] [11]

Financial services do not always take account of these challenges. A survey conducted by Newton, a British business management consultancy, found that neurodivergent people were more likely to be in debt than neurotypical people. Their research highlighted that financial journeys were not always working for neurodivergent people, with parts of their financial experience being

[7] Perfectly Autistic. "Financial services and ADHD tax". March 2024. https://www.perfectlyautistic.co.uk/blog/financial-services-must-fight-neurodiversity-tax

[8] Janneke Koerts et al. "Strengths and Weaknesses of Everyday Financial Knowledge and Judgment Skills of Adults with ADHD". International Journal of Environmental Research and Public Health (March 2023), 20(5): 4656. https://pmc.ncbi.nlm.nih.gov/articles/PMC10001631/

[9] Monica Galizzi et al. "Financial Literacy Among Autistic Adults". Journal of Consumer Affairs (October 2023), 57(4): 1650-1683. https://onlinelibrary.wiley.com/doi/10.1111/joca.12564

[10] Elizabeth Pellicano et al. "Autistic adults' experiences of financial wellbeing: Part II". Autism (October 2023), 28(5): 1090-1106. https://doi.org/10.1177/13623613231191594

[11] Dorien Bangma et al. "Financial decision-making in a community sample of adults with and without current symptoms of ADHD". PLoS One (October 2020), 15(10). https://doi.org/10.1371/journal.pone.0239343

inaccessible (such as interactions with digital financial platforms), making them more likely to face worse financial health.[12]

There has been a recent move to design best practice recommendations for the financial sector to make services accessible for neurodivergent customers. In 2024, ABI set out good practice for the insurance, health and protection, and long-term savings industry to follow to ensure services are accessible for autistic customers.[13] This sits alongside recent research into designing inclusive credit systems for neurodivergent people, conducted by researchers at the University of the West of Scotland.[14]

With existing studies focusing on the wider financial sector, there is a gap in knowledge around the accessibility of debt advice for neurodivergent people, which this research aims to address. This research presents an opportunity to develop best practice recommendations which can be used to make debt advice journeys accessible for neurodivergent people.

Regulatory environment: Consumer Duty

Consumer Duty is relevant for considering how financial services, including debt advice services, can be inclusive of neurodivergent customers.

The Financial Conduct Authority (FCA) introduced the Consumer Duty on 31 July 2023. It is a set of rules for financial services organisations. Under the Consumer Duty, financial services firms are required to treat vulnerable customers fairly. The guidance sets out that, to achieve good outcomes for vulnerable customers, financial services should:

- understand the needs of their target market / customer base
- ensure their staff have the right skills and capability to recognise and respond to the needs of vulnerable customers
- respond to customer needs throughout product design, flexible customer service provision and communications
- monitor and assess whether they are meeting and responding to the needs of customers with characteristics of vulnerability, and make improvements where this is not happening[15]

The context of Consumer Duty is important for this research. As the guidance above shows, financial services organisations are expected by the FCA to understand and support the needs of neurodivergent customers. This study will

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[12] Newton. "The Vulnerability Void". Cited in Perfectly Autistic. "Financial services and ADHD tax". March 2024. https://www.perfectlyautistic.co.uk/blog/financial-services-must-fight-neurodiversity-tax
[13] ABI. "Supporting Autistic Customers: Good Practice for the Insurance, Health and Protection, and Long-Term Savings Industry". April 2024.
[14] William Shepherd and Shiona Crichton. "Inclusive Credit Systems: What Opportunities Lie in Designing for Neurodivergence?". TERG Working Paper Series 19 (February 2025). https://doi.org/10.5281/zenodo.14809549
[15] Financial Conduct Authority. "Finalised guidance: FG21/1 Guidance for firms on the fair treatment of vulnerable customers". February 2021. https://www.fca.org.uk/publication/finalised-guidance/fg21-1.pdf.

establish what organisations can do to work towards meeting customers' needs.

# 4. Aims and Objectives

The research aimed to enhance our understanding of the challenges facing neurodivergent people in accessing the help they need with their debt. The project aimed to address a gap in knowledge that we identified in this area of research. Within this, this study had the following objectives:

- Explore neurodivergent individuals' experiences of debt management
- Investigate the barriers neurodivergent people with problem debt face when accessing, engaging and interacting with debt advice services
- Establish preferences and needs around methods of communication with debt advice and financial services
- Identify opportunities to improve the debt advice process for neurodivergent customers
- Develop a set of best practice recommendations that the debt advice and wider financial services sector can draw on to deliver more inclusive services for neurodivergent customers

# 5. Methodology

The research consisted of the following stages:

1. Desk review of existing evidence across the UK financial services sector
2. Quantitative online survey with 278 neurodivergent people struggling with problem debt
3. Qualitative in-depth online and telephone interviews conducted with 30 people with ADHD and/or autism who were struggling with problem debt

## 5.1 Desk review

The initial phase of the research involved a desk-based review of existing evidence. Relevant research reports were consulted, with the findings used to inform the research design. Specifically, the review guided the development of survey and interview questions to help contextualise the findings presented in this report.

## 5.2 Quantitative stage

Quantitative data was collected through an online survey with neurodivergent people with problem debt. The survey was distributed via an open link to the target population through third-sector organisations supporting individuals with problem debt or those who are neurodivergent. Gatekeeper organisations were provided with promotional materials to help them share the survey link via their preferred channels. A list of these organisations can be found in the 'Acknowledgments' section of this report.

As recognition for their contribution to the research, and to boost the number of survey completions, respondents were offered the chance to enter into a prize draw.

The survey was live from Friday 25th July to Monday 8th September, and a total of 278 surveys were successfully completed.

Sample

Screener questions were used at the start of the survey to achieve the target sample. Respondents who did not identify as neurodivergent and had not struggled with problem debt in the last 12 months were screened out. Struggling with problem debt was defined as missing at least one debt payment or being unable to repay debts within the last 12 months.

The table overleaf shows which neurodivergent differences respondents identified with. Most respondents identified with ADHD and more than half identified as autistic. Respondents could select multiple options, reflecting that neurodivergent differences can overlap. 112 respondents (40%) identified with both ADHD and autism (also known as AuDHD).

| Do you identify with any of the following? | n | % |
|---|---|---|
| ADHD (Attention Deficit Hyperactivity Disorder) or ADD | 235 | 85% |
| Autism | 146 | 53% |
| Dyslexia | 44 | 16% |
| Dyscalculia | 37 | 13% |
| Dyspraxia / Developmental Coordination Disorder | 30 | 11% |
| Auditory Processing Disorder | 21 | 8% |
| Other neurodivergent condition | 10 | 4% |
| Speech differences (including stammer/stutter, cluttering and apraxia) | 2 | 1% |
| Tic Conditions (including Tourette's syndrome) | 1 | 0% |
| Developmental Language Disorder | - | - |
| Base: | 278 | |

Respondents were also asked whether they had a diagnosis for the conditions they identified with. 45% of respondents who identified as autistic had received a diagnosis, and 35% were in the process of getting a diagnosis. 46% of respondents who identified with ADHD had received a diagnosis, and 37% were in the process of getting a diagnosis.

Respondents were asked if they were diagnosed with any mental health conditions. A high proportion of respondents were diagnosed with anxiety (70%) and/or depression (58%).

| Respondents diagnosed with: | n | % |
|---|---|---|
| Anxiety | 195 | 70% |
| Depression | 161 | 58% |
| Post-Traumatic Stress Disorder (PTSD) | 68 | 24% |
| Obsessive Compulsive Disorder (OCD) | 26 | 9% |
| Bipolar disorder | 14 | 5% |
| Other | 30 | 11% |
| None | 54 | 19% |
| Prefer not to say | 1 | 0% |
| Base: | 278 | |

The table below shows the demographic breakdown of survey respondents, excluding those who answered *'Don't know'* or *'Prefer not to say'*.

| | Sample | |
|---|---|---|
| Region / nation | n | % |
| Net – England | 225 | 81% |
| Scotland | 29 | 10% |
| Wales | 13 | 5% |
| Northern Ireland | 6 | 2% |
| Age | | |
| 18–34 | 80 | 29% |
| 35–44 | 109 | 39% |
| 45–54 | 61 | 22% |
| 55–64 | 27 | 10% |
| 65 and over | 1 | 0% |
| Gender | | |
| Male | 45 | 16% |
| Female | 229 | 82% |
| Non-binary/ Other gender identity | 4 | 1% |
| Ethnicity | | |
| White | 251 | 90% |
| Asian/Asian British | 2 | 1% |
| Black/African/Carribean/Black British | 8 | 3% |
| Mixed/Multiple ethnic group | 9 | 3% |
| Other ethnic group | 2 | 1% |
| Employment status | | |
| Unemployed | 28 | 10% |
| Working part-time | 48 | 17% |
| Working full-time | 134 | 48% |
| Long term unemployed | 26 | 9% |
| Other | 39 | 14% |
| Tenure | | |
| Own outright | 13 | 5% |
| Own with mortgage | 109 | 39% |
| Rent from council / housing association | 44 | 16% |
| Rent privately | 74 | 27% |
| Other | 34 | 12% |
| Base: | 278 | |

The online survey was open to any neurodivergent people with problem debt. Some demographic groups were slightly overrepresented in the survey sample compared to the overall UK population, in particular women, younger respondents and respondents from a white ethnic background.

When compared to the profile of StepChange clients, respondents were more likely to be in full-time employment (48% compared to 43% of StepChange clients in 2024). Respondents were also much more likely to be homeowners (44% compared to 18% of StepChange clients).[16] The sample profile may therefore underrepresent the experiences of people on lower incomes or who are not in employment.

It is important to consider that the findings from this survey cannot be said to be fully representative of all neurodivergent people in problem debt. However, it provides indicative findings, which highlights the experiences of the people who participated in the research.

Questionnaire development
Building on the desk research, which helped to identify key areas of focus, a series of survey questions were developed. The survey covered the following sections:

- Screener questions
- Managing money and debt
- Looking for debt advice
- Getting debt advice
- Debt advice experience
- Neurodivergence support
- Communication
- Demographics

The survey took on average 10 minutes to complete.

Cognitive testing
The survey development process included cognitive testing to ensure it was accessible for neurodivergent audiences, and the questions worked as intended. Once the draft version of the survey was ready, it was tested with 5 neurodivergent participants. This involved an online interview where participants completed the survey whilst being observed by a researcher and their feedback recorded. Participant feedback and observations were then used to develop the survey. For instance, key terms were highlighted in bold, a definition of neurodivergence was provided, and clear instructions were included for completing open-text responses.

[16] StepChange. "Statistics Yearbook: Personal debt in the UK. January - December 2024". https://www.stepchange.org/Portals/0/23/policy/in-work-still-in-debt/in-work-still-in-debt-stepchange-april-2024-web.pdf

Expert stakeholders and people with lived experience also reviewed the survey and provided feedback that was used to ensure it was accessible. This review included input from a neurodivergent consultant, in addition to neurodivergent colleagues at StepChange and Qa Research.

Validation
In order to validate responses, self-completion responses were quality checked by the Qa project manager. Responses that were clearly erroneous or completed in an implausibly short time were removed from the dataset.

A note on quantitative analysis and how data is presented in the report
The base (i.e. the number of respondents answering the question) is shown in each table or chart. Please note that base sizes may vary throughout the report due to routing or where respondents have selected ‘prefer not to say’.

When interpreting results throughout this report, not all percentages will equal 100% when totalled due to two reasons. Firstly, figures are rounded to whole numbers (with any figures of 0.5 or higher being rounded up). For example, 84.5% is rounded up to 85%. Secondly, some questions were multiple response questions, where respondents had the option of giving more than one answer.

Open text answers were either categorised to fit with existing answers in the survey, or they were categorised into new themes. This report will highlight where open text answers were categorised. The questions have also been ‘cross tabulated’, a technique which allows us to compare answers across the survey and report on any differences (for example, identifying whether female or male respondents were more likely to give a certain answer).

## 5.3 Qualitative stage

Sample and recruitment
For the qualitative element of the research, 30 people with autism and/or ADHD took part in in-depth interviews. All participants had experience of struggling with problem debt either at the point of interview or within a 6-month period prior to the interview. This means they missed at least one debt payment within the last 6 months.

Most participants had to be medically diagnosed with autism and/or ADHD for research validity. 6 participants were also recruited who did not have a diagnosis but had contacted a medical professional to start the diagnosis process. Some qualitative participants were diagnosed with one condition but suspected they also had the other, despite not having a diagnosis. 6 participants identified with both autism and ADHD.

We used specialist recruiters to find participants through free-find or recruitment databases. We set target quotas to make sure the sample of people involved in the qualitative interviews was diverse and covered a range of experiences. The table below shows the breakdown of the final sample.

| | Sample |
|---|---|
| Neurodivergence | n |
| Autism | 12 |
| ADHD or ADD | 24 |
| Region / nation | |
| North East | 1 |
| North West | 1 |
| Yorkshire and The Humber | 5 |
| West Midlands | 2 |
| East Midlands | 1 |
| East of England | 1 |
| London | 11 |
| South East | 2 |
| South West | 1 |
| Scotland | 2 |
| Wales | 2 |
| Northern Ireland | 1 |
| Gender | |
| Male | 14 |
| Female | 16 |
| Age | |
| 18-34 | 10 |
| 35-44 | 8 |
| 45-54 | 4 |
| 55-64 | 7 |
| 65 and over | 1 |
| Ethnicity | |
| White | 22 |
| Asian/Asian British | 3 |
| Black/African/Carribean/Black British | 2 |
| Mixed/Multiple ethnic group | 2 |
| Other ethnic group | 1 |
| Communication with financial services | |
| Prefers digital financial services | 17 |
| Prefers non-digital financial services | 13 |
| Total | 30 |

### Interview method

Participants took part in an in-depth interview with a researcher, guided by a semi-structured discussion guide and stimuli designed to prompt discussions. The interviews lasted up to 1 hour and participants were provided with a voucher as a recognition of their contribution and a thank you for taking part.

We designed the interviews to be accessible and flexible for neurodivergent participants. Participants were given the choice of taking part over the telephone or online over Zoom, and support needs were proactively checked with participants at the point of recruitment, with a list of accommodations that could be made provided to make sure they were aware of what support was available (e.g., British Sign Language interpreter, receiving interview questions in advance). Information about the interviews was designed to be direct and succinct, with clear expectations set about what the process involved.

### Validation

In order to validate the identity of research participants, confirmation calls were carried out ahead of the interviews, where participant identity and demographic information were checked. Moderators also confirmed participants' identity at the beginning of each session.

### Discussion guide and stimulus

A discussion guide with a semi-structured format was created to guide the interviews. The guide was supported by stimulus materials and activities, which aimed to prompt discussions. The guide covered the following sections:

- About you, being neurodivergent and life in general
- Managing your money, making financial decisions
- Experiences with problem debt and debt repayments
- Experiences accessing and engaging with debt advice support
- Designing an ideal debt advice service
- Views on reporting the findings

The guide was developed to be accessible for neurodivergent participants, with short, direct questions to avoid confusion or misinterpretation. Expert stakeholders and people with lived experience also provided input to ensure the questions were accessible.

### Analysis

The interviews were recorded with participant consent and transcripts were produced. Researchers took a thematic approach to the data analysis, using the recordings and transcripts to identify common themes and responses. Researchers then participated in a group analysis session to identify and discuss key themes, ensuring the validity of findings.

## 5.4 Lived experience and expert stakeholder input

The input of people with lived experience was sought throughout the design, analysis and reporting stages of the research. We sought input from cognitive interview participants, qualitative interview participants, and StepChange's neurodivergent colleague network.

Alongside this, we also had input on accessibility from stakeholders with expertise on neurodivergence. This included a neurodivergent consultant and stakeholders at charities and organisations supporting neurodivergent people.

The table below shows where people with lived experience and expert stakeholders were involved.

| | Neurodivergent cognitive interview participants | StepChange neurodivergent colleague group | Neurodivergent depth interview participants | Expert stakeholders |
|---|---|---|---|---|
| Survey design | x | x | | x |
| Survey promotional materials design | x | | | x |
| Interview guide and activities design | x | | | x |
| Analysis of findings | | | x | x |
| Reporting | | | x | x |

For example, neurodivergent cognitive interview participants provided feedback on the survey, some of the materials used to share the survey, and an activity for the qualitative interviews to ensure they were accessible and framed appropriately. At the end of their interview, we also asked qualitative interview participants what language should be used in the report. Following the interview, they were given the opportunity to review a summary of findings to verify that their perspectives were accurately represented, which subsequently informed the analysis.

Reflections

Engaging individuals with lived experience throughout the research process (rather than solely during the fieldwork stage), helped ensure the study was fully inclusive and accurately reflected the experiences of neurodivergent people. Key insights from this approach include:

- Include a definition of the term 'neurodivergence', as not everyone with lived experience was familiar with the terminology

- Use a progress bar in the survey, as this helped some people with ADHD to motivate them to complete the task
- Remove tables from the survey to reduce cognitive overload
- Provide clear instructions on what we expected from open text responses in the survey e.g. one or two sentences
- Provide reassurance that spelling or grammar would not affect the validity of their contributions
- Use an activity in the interviews, as it provided a different way for participants to contribute (sticky notes on a 'target' were used)
- Use direct and plain language in research materials and outputs

### 5.5 Limitations

When reading this report, it's important to consider that the findings are not fully representative of the experiences of all neurodivergent people with problem debt. This is a complex topic and, as we have outlined, the experiences of neurodivergent people differ from individual to individual.

A key objective was to achieve a wide-ranging sample and make sure as many people as possible could have their voice heard. Therefore, we chose to distribute the survey online, using an open link, so that anyone who was neurodivergent with problem debt could share their experiences as part of the research. As previously discussed, this means that the final quantitative sample cannot be said to truly represent all neurodivergent people with problem debt. The open nature of the survey means certain demographic groups are underrepresented or overrepresented.

Target quotas were used to recruit a qualitative sample that reflected a diverse range of experiences. However, the nature of qualitative research means that it cannot be said to be fully representative. Instead, it provides further depth into understanding the experiences of neurodivergent participants with problem debt.

This report therefore gives a snapshot of the people we spoke to, and the findings are nuanced by the different groups involved in the research. The research provides indicative findings which can be used to provide initial guidance on good practice for supporting neurodivergent clients with problem debt.

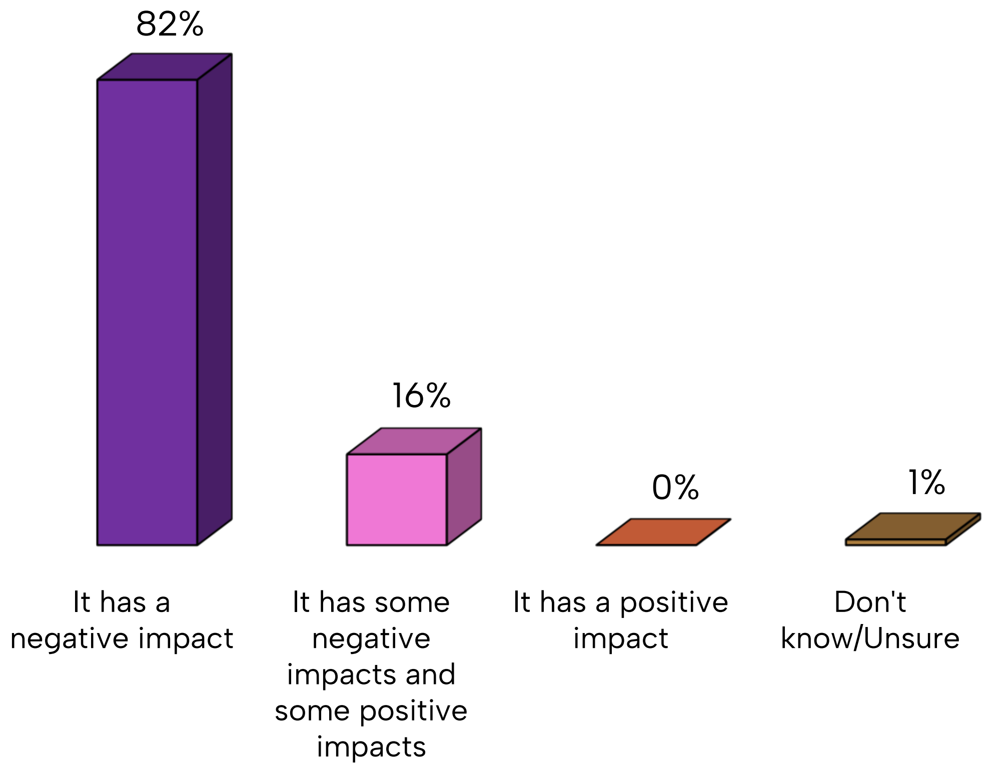
# 6. Key findings

## 6.1 Neurodivergence and money management

Before exploring experiences around debt and debt advice, we first asked questions about money management in the survey and interviews. This helped us to contextualise participants' debt journeys.

The survey was open to neurodivergent people with problem debt. 98% of survey respondents told us that they felt that being neurodivergent had some negative impact on how they managed their money. Within this, 4 in 5 respondents (82%) told us that being neurodivergent only had a negative impact on their money management.

Do you feel being neurodivergent has an impact on how you manage your money?
Base: 278 (all respondents)

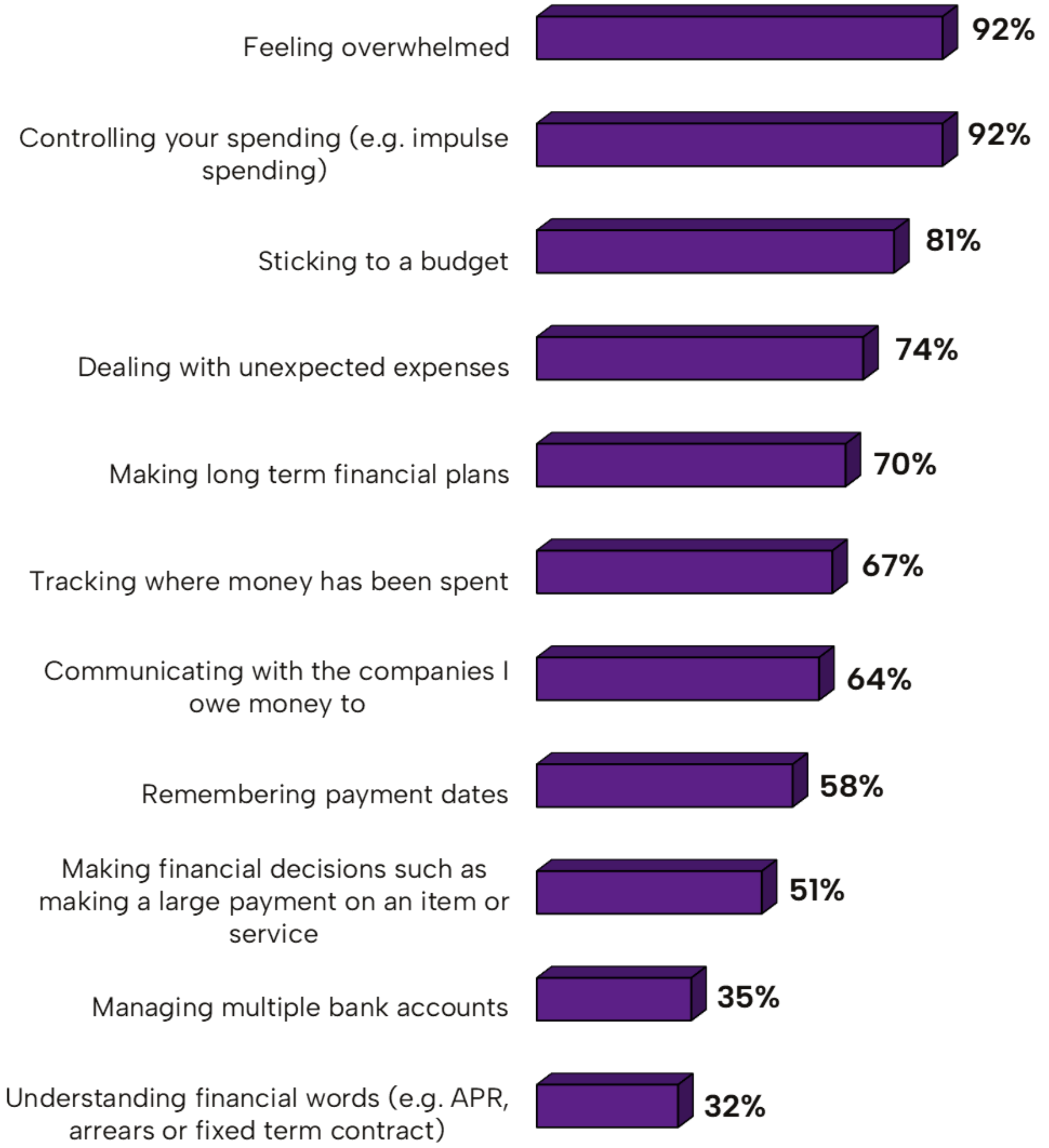



Similarly, qualitative interview participants felt that their neurodivergence presented challenges when it came to managing their money. Participants in the interviews had problem debt and identified with ADHD and/or autism. Most told us that they did not have a clear or defined approach to money management, and they did not feel in control of their finances.

## What challenges do neurodivergent people face when managing money?

We asked the 272 survey respondents who felt that their neurodivergence had at least some negative impact which parts of managing their money they struggled with. The chart below shows the percentage of respondents who selected each challenge.

What parts of managing your money in general do you struggle with?
Base: 272 (respondents who felt being neurodivergent had some negative impact on how they managed money)



### Feeling overwhelmed

Interview participants echoed the challenges most commonly selected by survey respondents. Many said they found finances overwhelming. Many participants struggled with 'decision avoidance', putting off decisions they found difficult, stressful or boring. This could lead to financial problems escalating. Some autistic participants experienced 'analysis paralysis', where they overanalysed financial decisions and ended up not taking action. Participants with ADHD shared that they found it difficult to concentrate on completing financial tasks or keeping on top of their money, which also made their situation feel overwhelming.

Some participants also told us that they can experience short bursts of productivity, when they feel able to focus on completing money management tasks, such as putting together a budget. However, they then found it challenging to be consistent and maintain this over the long-term.

### Controlling spending

Interview participants also found controlling their spending challenging. In the survey, respondents with ADHD but not autism were more likely to struggle with controlling their spending (95% selected this option compared to 71% of respondents with autism but not ADHD).

Interview participants with ADHD often told us that impulsive spending was their main challenge. This typically involved making unplanned purchases for a 'dopamine hit', often using credit to facilitate this spending. Participants sometimes told us that this behaviour felt out of their control. Although they often regretted making these purchases, many told us that they did not feel able to stop themselves.

Some autistic participants also told us that they had overspent on hobbies and special interests upon which they hyper-fixated. For example, one participant described spending thousands of pounds on materials for hobbies such as candle-making and painting, which they hyper-fixated on for a few weeks before moving on to something else. Another had a special interest in a certain type of memorabilia and had spent thousands of pounds on credit to build their collection. Some also told us that they were able to hyper-fixate on tasks, such as creating a budget, which could be helpful for money management.

### Budgeting

Most interview participants told us that they found making and sticking to a budget hard. Some had avoided creating a budget because they felt it would be too overwhelming to confront their financial situation. This is a challenge that neurotypical people in problem debt also face. Experiences of budgeting did vary. A few participants with ADHD had attempted to budget but found it difficult to stick to because they found it hard to track their incomings and outgoings. A few autistic participants shared that they found creating budgets relatively easy as they were able to organise their finances in detail.

### Tracking income and expenditure

Most interview participants we spoke to were not aware of their income and expenditure and did not regularly check their bank accounts. Participants told us that differences in executive functioning[17] meant that planning and organisation was difficult for them. One autistic participant explained that they feel that they "*lose control*" of their finances, as they are unable to track their spending.

> *"I go into my overdraft a lot. I'm not even really aware of what money's coming in, what money's going out."*

This also meant that unexpected expenses were hard to deal with. Changes in expenditure or payment dates were often difficult to account for and plan around. Organisations that changed payment dates without consulting or reminding participants made it challenging for them to keep track. These changes in payment dates were not responsive to participants' needs.

Forgetting to make payments and missing deadlines were particular challenges for people with ADHD who were involved in the research. Survey respondents with ADHD and not autism were more likely to report that they struggled to remember payment dates (62% compared to 32% of those with autism and not ADHD). Interview participants with ADHD also told us that they had problems with missing payments. Discussions with interview participants suggest that the credit and payment systems they encountered were inflexible and failed to consider executive functioning differences around memory and time management. This resulted in missed payments, as these systems were not designed with cognitive diversity in mind.

A few participants had developed strategies that helped them to keep on top of payments. They set regular reminders or used automated payments to ensure key bills were paid on time. Some participants had also given family members control of their money to make bill payments or had their family hold them accountable for large purchases. Participants told us that they felt a sense of relief at getting this help from their family. This was mixed with feelings of embarrassment and shame for some, as they felt that they were unable to manage their money on their own.

### Paperwork

A few interview participants with ADHD told us that they found completing financial paperwork challenging and time-consuming, which is also a challenge some neurotypical people can also face. They described either getting bored and distracted, or hyper-fixating and spending too long trying to provide the right information. One participant summarised this as *"either I'll do everything*

[17] Executive functioning refers to a set of mental skills which are used for everyday tasks. These skills include memory, self-control, planning and organisation.

*or I'll do nothing"*. This meant that they either put off completing paperwork, or spent too much time trying to provide the right information, particularly where it was unclear what was expected from them. This suggests that the financial paperwork and forms they encountered were not presented in a way that was accessible for their cognitive differences, and they were not provided with sufficient support to complete it.

### Financial knowledge

Financial literacy was a challenge for some people involved in the research. Just under a third (32%) of survey respondents said that they struggled with understanding financial terminology. A few interview participants said they felt they lacked understanding of financial terms and the consequences of certain actions. For example, one participant told us that she had not understood that she would have to pay interest on loans, prior to taking them out. Although financial literacy is not necessarily related to neurodivergence, it should be noted that this lack of understanding and confidence added to feelings of overwhelm. This meant these individuals tended to avoid dealing with their finances, because financial information was not presented in a way that was accessible for them.

Other participants told us that financial literacy was not an issue for them. They knew what to do when it came to managing their money, but they found it difficult to take action due to the factors outlined above. For example, we spoke to participants who worked in the financial sector or who had degree-level education in business and finance. They told us they understood how to manage their money, but they felt they had no control over impulsive spending.

> *"I'm really good with the terminology. It's just like my terminology and my actions are very different…So, for example, I've got a credit card. I'm okay to open a credit card, but then I'll still overspend that credit card"*

Overall, interview participants often felt that money management was out of their control. This led to feelings of overwhelm, stress and frustration at their situation. Indeed, some participants felt that they would always struggle to control their finances due to their neurodivergence. These participants had a certain sense of acceptance that behaviours such as impulsive spending were an innate part of their relationship with money. These participants had often received help with budgeting advice, which they had tried to implement, suggesting that the advice was not framed in an accessible way that was helpful for navigating their money management.

## 6.2 Debt journey

Across both the interviews and the survey, neurodivergent participants with problem debt told us about their experiences with debt and managing their situation.

### What did people's journeys into debt look like?

We asked survey respondents which debts they currently had. Respondents were able to select multiple options from a list. Examples of each debt were provided where required for clarity. The most common types of debt were credit card or store card debts, personal or guarantor loans, overdrafts, and buy now, pay later arrangements. The full list is shown in the table below.

| Current debts | n | % |
|---|---|---|
| Credit card or store card | 229 | 82% |
| Personal loan or guarantor loan | 143 | 51% |
| Overdraft | 138 | 50% |
| Buy now pay later | 133 | 48% |
| Friends or family lending | 119 | 43% |
| Student loan | 107 | 38% |
| Catalogue | 99 | 36% |
| Utility company | 78 | 28% |
| Hire purchase | 55 | 20% |
| Rent or mortgage debts | 53 | 19% |
| Gambling debts | 15 | 5% |
| Business debts | 12 | 4% |
| Other | 14 | 5% |
| I do not have any of the debts listed above | 5 | 2% |
| Base: | 278 | |

The 6 respondents who did not currently have any problem debts were asked another question which found that they had some of these debts in the last 12 months, and were therefore able to continue with the survey. This included 5 respondents who selected "I do not have any of the debts listed above" and 1 respondent who only selected student loan.

In the interviews, many participants told us that their debt situation was a result of an accumulation of debts over time, rather than a sudden change of circumstances (e.g. redundancy).

Credit cards were commonly used for essential and non-essential payments. Many participants had accumulated multiple credit cards, which they found hard to keep track of. Some also told us that they found ‘buy now, pay later’ arrangements and store cards appealing due to the ability to defer payments. However, they found that they forgot or missed repayments, which led to their debt escalating.

> *“[Store cards] they're amazing options because money isn't physically being taken out of my account straight away. But then I either forget to pay them or I just can't afford to pay them off”*

Several participants explained that they used these forms of credit to facilitate impulsive purchases. These were often used for multiple, small purchases. For example, using ‘buy now, pay later’ arrangements to help them afford new clothing. They told us that this impulsivity meant that they often did not plan how they would make repayments.

> *“I always do try and plan everything and look into detail and everything, but when it comes to spending, I just don't seem to have that ability. I don't really. It doesn't come into my head how I'm going to pay it back.”*

Credit cards, overdrafts, personal loans, and payday loans were used to cover shortfalls, existing debt repayments and unexpected expenses, which sometimes led to debt accumulating further. Some participants told us that they made impulse decisions to take out further credit in an attempt to help them manage their existing debt. Participants also shared that they found it difficult to keep track of the money they owed, especially when they had multiple types of debt with different creditors. This meant that they were not aware of the scale of their debts until it escalated into a problem.

> *“I'm an impulsive spender and I don't really keep track. I didn't really keep track of my money until I sort of realised it's like, oh my God, I can't actually afford to pay”*

A few participants told us that their situation was a result of a sudden change in circumstances, such as losing their job, retirement, or divorce, which meant they had gone into debt. These people told us that they then found it difficult to track and keep on top of their debt situation. They struggled to adjust their spending to their change in circumstances.

A handful of participants shared that their problem debt had worsened because they did not understand the consequences of certain types of credit. A few participants with ADHD told us that they had taken out disadvantageous loans and credit cards because they were unable to fully read, process and understand what they involved, as the information provided was too lengthy, technical and did not emphasise the key points.

> *"When you've got ADHD, [it’s] terrible for reading, it's like speed through it, just to get to the end…I think happens with a lot of like credit cards and store cards. They will say maybe like, oh, your interest rate is going*

*to be 29.9. But actually when you read it, that depends on the person's credit history. They end up with a larger interest rate, which is like 49.9 APR. And I've not been able to factor that in, because I've not [seen] it"*

Discussions with participants also suggested that many of their debt journeys were cyclical, rather than linear. We spoke to people who had previously managed to resolve their debt situation, and they told us that they had ended up back in debt because of continued impulsive spending or because they had found it difficult to track their expenditure.

A number of participants had a certain acceptance that being in debt was, as one participant put it, "*just who I am*", because of the challenges they felt they faced around controlling and keeping track of their spending. Debt was perceived as an inevitable part of their lives because they felt they would never be able to bring it under control, even if their existing debt situation was resolved. It should be noted that, although these participants felt this sense of individualised stigma around their debt situation, they also faced inflexible credit systems which did not understand or take into account their neurodivergent needs, and therefore made it challenging to manage their debt, as will be outlined in the following section.

This suggests that debt advice services may need to consider how to support this group, particularly in the long-term, who believe that they will cycle back into debt.

*"I am going to be in this pattern for life really. I just don't really see how I could stop those kind of urges once I get an idea in my head for spending...I've had this my whole life with autism"*

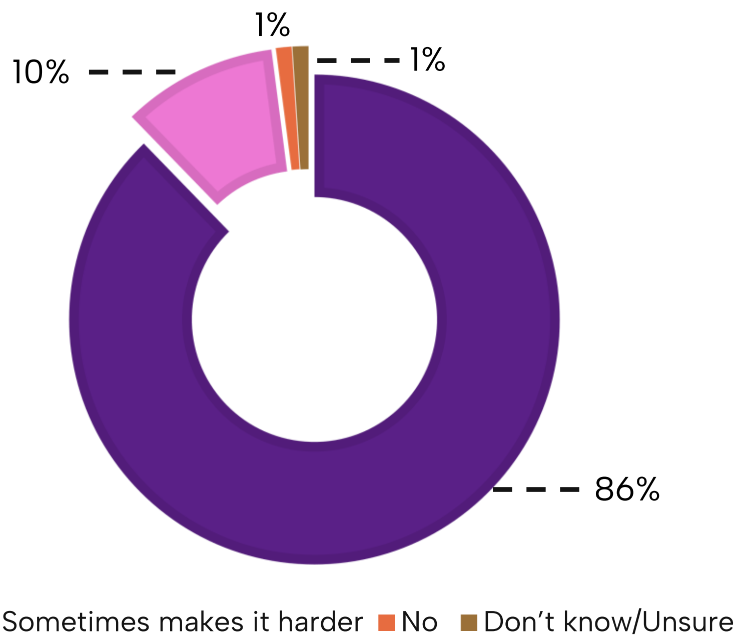
Other participants described feeling ashamed and embarrassed because they felt that their debt situation had spiralled out of their control and they did not know how they could resolve it on their own. Some had avoided telling their partners or family members due to embarrassment. These feelings of shame and embarrassment are not unique to those who are neurodivergent, however there was a perception among these participants that everyone else (especially those who are neurotypical) seemed to manage, heightening these feelings.

*"I try so hard and sometimes I feel like it just really gets on top of me. I just don't know what I'm doing wrong anymore. I just see other people getting on with it and they just know what they're doing and I just don't know what I'm doing wrong. [It makes me feel] out of control, just like really helpless"*

## What challenges do neurodivergent people face when managing debt?

97% of survey respondents said that being neurodivergent presented challenges when it came to managing debt (86% said 'Yes' and 10% said 'Sometimes makes it harder' when asked whether they felt being neurodivergent makes it harder to manage their debt situation).

Do you feel being neurodivergent makes it harder to manage your debt situation?
Base: 278 (all respondents)




Respondents gave a mix of reasons why they felt that being neurodivergent presented challenges for managing debt. Over half (53%) suggested that making impulsive purchases made it challenging to manage their debt. Respondents with ADHD were more likely to give this reason. 58% of respondents with ADHD suggested that making impulsive purchases made it challenging to manage their debt, compared to 46% of autistic respondents.

Other reasons included missing payments, finding their situation overwhelming or out of control, and finding it difficult to create or stick to a budget. Open text answers were coded into categories for this question. Full answers are in the table on the next page.

| Why does being neurodivergent make it harder to manage your debt situation? | n | % |
|---|---|---|
| Making impulsive purchases or dopamine chasing | 143 | 53% |
| Missing or forgetting payments and deadlines | 79 | 29% |
| Feeling my situation is overwhelming or out of control | 61 | 23% |
| Creating and sticking to a budget | 50 | 19% |
| Reading and responding to communications (e.g. phone calls, emails) | 45 | 17% |
| Ignoring the issues or burying your head in the sand | 33 | 12% |
| Keeping track of expenditure or bills | 29 | 11% |
| Finding it difficult to ask for support | 20 | 7% |
| Planning for the future | 19 | 7% |
| Processing information | 17 | 6% |
| Finding and maintaining stable employment or income | 15 | 6% |
| Spirals of shame or guilt | 15 | 6% |
| Don't know/Unsure | 11 | 4% |
| Hyperfixating on hobbies or interests | 9 | 3% |
| Understanding financial concepts and terms | 7 | 3% |
| Completing forms | 6 | 2% |
| Other | 29 | 11% |
| Base: respondents who felt being neurodivergent makes it harder to manage their debt situation at least sometimes | 269 | |

Similar themes emerged in the interviews. Interview participants felt that making impulsive purchases, tracking expenditure, and missing payments and deadlines escalated their debt situation and made it harder to control.

As indicated with the survey respondents who found their situation was overwhelming or out of control (23%), interview participants also felt that neurodivergence presented challenges around decision avoidance.

Some participants avoided addressing the problem or put off decisions around their debt, such as repayments, because they found it too overwhelming or stressful to deal with. For example, some participants ignored bills and communications from their creditors because they found it challenging to confront their situation. They told us that avoiding their situation often exacerbated their debts, as creditors were often inflexible and did not understand why they had delayed debt repayments. This left participants feeling even less control over their situation than before. As will be outlined in the following section, the tone, content and frequency of communications from creditors also increased feelings of overwhelm.

*"If I have like a pile of bills that I have to pay, for example, I just become overwhelmed and think, you know what, I'll do this later. And then that later doesn't come. And then I have accumulated debt because of that."*

Managing several debts simultaneously, each with different terms and payment schedules, was overwhelming for many participants. The complexity of keeping track of multiple creditors and payment deadlines increased the likelihood of missed payments. This made debt situations worse and further increased the sense of overwhelm.

One participant also outlined how changes in income or unexpected expenses could cause confusion and make their debt less manageable:

*"It was manageable until maybe a debt, a bill went out and I wasn't expecting it or something simple that would throw me off…since claiming Universal Credit and Employment Support Allowance that messes my head up completely because I get two different payments and the dates are always different"*

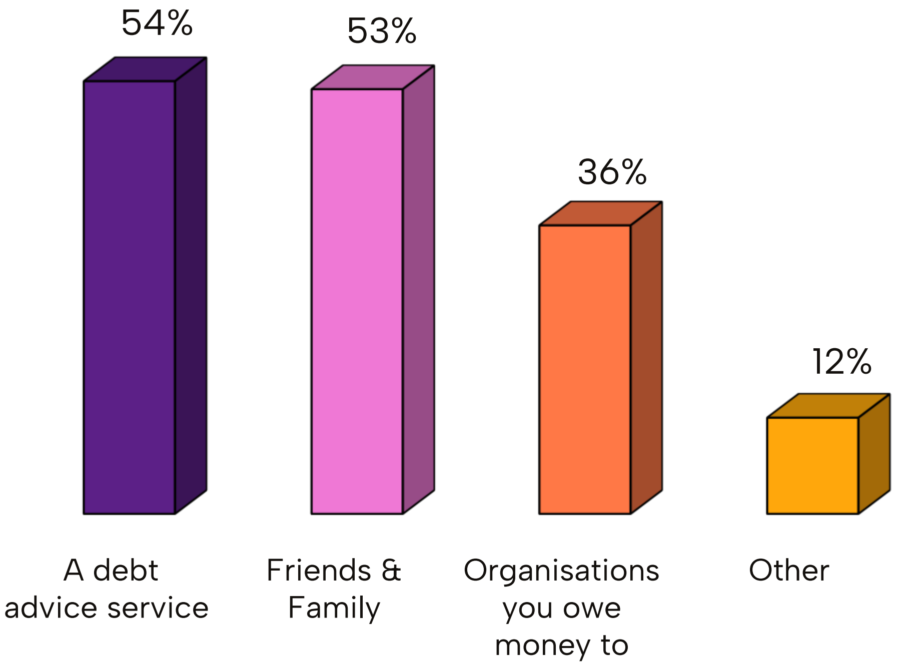
Some interview participants told us that executive functioning differences can present additional challenges for managing debt. Participants had missed or forgotten debt repayment deadlines because they told us that they found organisation and time management challenging. This was exacerbated when they were interacting with multiple creditors, which made it harder to keep track of their debts. Inflexible repayment deadlines failed to accommodate the support needs of neurodivergent people, many of whom experience executive functioning differences. This can result in missed payments as systems are not designed with their needs in mind.

*"It's difficult to stay on top of things when you have ADHD. It's difficult to stay organised. It's difficult to remember to do things."*

### Who did people seek support from?

More than half of survey respondents accessed help or advice from a debt advice service (54%) or friends and family (53%). 36% of respondents accessed help or advice from their creditors (i.e. the organisations they owed money to).

Have you accessed help or advice with your debt from the following?
Base: 278 (all respondents)




Respondents who selected 'Other' (12%) were asked to specify who they sought help and advice from. Other common sources that respondents sought debt advice from included money advice websites and forums, mental health services and local authorities.

This report will discuss the experiences of those who sought help and advice from a debt advice service in the next section (6.3). The remainder of this section will discuss people's experiences of interacting with creditors.

### Why did some people not seek support from creditors?

The 177 survey respondents who had not sought support from their creditors were asked to indicate their reasons for not doing so. Respondents could select multiple options from a predefined list. The most frequently reported reasons included feeling overwhelmed, anxiety about contacting creditors, experiencing stigma or shame regarding their debt, and the perception that the creditor would be unable to help them. The complete list of responses is presented in the table below.

| Why did you not seek help from those that you owe money to e.g., your bank or your energy company? | n | % |
|---|---|---|
| I felt overwhelmed | 129 | 73% |
| I felt anxiety about contacting the organisation I owe money to | 127 | 72% |
| I felt negative stigma or shame about my debt | 106 | 60% |
| I didn't think the organisation I owe money to would be helpful | 98 | 55% |
| I didn't feel confident speaking about my debt | 81 | 46% |
| I was worried I might do something wrong | 70 | 40% |
| I couldn't communicate the way I wanted (e.g., email, in-person, telephone) | 61 | 34% |
| I was worried telling the organisation I owe money to would affect the service (e.g. cut off my utilities) | 61 | 34% |
| I wasn't able to pay back the debt yet so didn't see any point | 61 | 34% |
| I was worried telling the organisation I owe money to would affect my credit score | 55 | 31% |
| I didn't want to deal with my debt | 48 | 27% |
| I didn't know what to expect from debt advice | 48 | 27% |
| I didn't know that I could talk to the organisation I owe money to | 41 | 23% |
| I wanted to handle the debt by myself | 38 | 21% |
| I didn't know how long it would take | 20 | 11% |
| I didn't have time to contact the organisation I owe money to | 16 | 9% |
| I managed my debt with help of friends and family | 12 | 7% |
| Don't know/Unsure | 2 | 1% |
| Other | 1 | 1% |
| Base: respondents who did not seek help from creditors | 177 | |

### What experiences with creditors were challenging or unsuitable for neurodivergent people and their needs?

In the interviews, participants shared their experiences of interacting with creditors. Many had found these interactions inaccessible or unsupportive of their neurodivergent needs.

### Disclosing neurodivergence

When interacting with creditors, most participants told us that they had chosen not to disclose their neurodivergence as they did not think it would help their situation, it was not relevant or that they would be misunderstood. This suggests that creditors may not have created a supportive or empathetic environment that could have prompted disclosure and therefore missed an opportunity to tailor their approach.

> *“I found that with dealing with debt collectors and agencies…I wouldn't declare it simply because of that stigma that they might have against these conditions…If I tell you this, you're just going to take it that way”*

When participants had made a disclosure of neurodivergence to a creditor, it did not consistently result in meaningful accommodations. Some staff at creditor organisations acknowledged disclosures but maintained rigid payment expectations or did not communicate with participants in a manner that was accessible to them, even when participants requested specific accommodations.

> *“I've explained so many times that you guys are speaking too quickly. I've asked if I can have a phone call rather than email. You're not responding [to] all this stuff. And they all say, yeah, we've taken it into consideration. And I'm just like, you're not.”*

A few participants who had a negative experience of disclosing their neurodivergence told us that this had made them unlikely to make a disclosure to a creditor in future as they did not believe that creditors would be able to make any meaningful accommodations which would take their needs into account.

### Inaccessible communications

Discussions with participants demonstrated that some creditors communicated in a way that was inaccessible. Frequent, unpredictable, and high-volume communications from creditors increased anxiety and avoidance, whereas a less pressurised, person-centred approach may have prompted engagement. Participants described ignoring frequent phone calls, emails or letters from creditors, such as loan companies, because it felt too overwhelming and stressful to engage with.

> *“I’m actually being hammered, I guess is the word, by one creditor and that’s just making me more and more just ignore it. They’re emailing me, they’re texting me, they’re calling me on a daily basis…it gets my anxiety up”*

Unclear and overly technical letters and emails from creditors made it difficult for a few participants to understand and keep track of their debts, especially when financial terms and concepts were not explained. This lack of clarity meant they missed key information which disadvantaged them, such as variable interest rates.

Creditors could be inflexible with their communication channels, and were therefore inaccessible for some neurodivergent participants. For example, some participants had to contact their creditors over the phone, a method of communication they found difficult and stressful. This led them to lose track of the conversation or to feel that they were not understood by the creditor.

Understanding, empathy and flexibility

The tone of creditor communications also proved inaccessible for some participants. Some participants described negative interactions with creditors in which they felt bullied or harassed for repayments, with creditors using an aggressive tone that caused severe stress and anxiety for participants and made it responding difficult.

Several also told us that their creditors showed a lack of understanding, patience and empathy for their needs, even following a disclosure of neurodivergence, which made communicating more difficult and stressful.

> *"I stutter quite a lot…[this creditor] don't speak to you very nicely. So when you're stuttering…they get not, I wouldn't say angry on the phone, but you know when people are starting to get annoyed because you can't talk"*

Some creditors were inflexible with payment deadlines and amounts, which participants found hard to deal with as they did not take into account the executive functioning differences they faced. For example, one participant told us how they had set up an automatic payment process with their creditor, but they missed a payment when the automatic process did not update properly. They felt the creditor did not take this into account and could have done more to support them.

> *"I contacted them and they said, oh, there's nothing we can do…I just felt like they hadn't properly reminded me to update the settings or they hadn't, you know, properly prompted me [to say] that, hey, your 30 days is about to end and you don't have a payment method in place."*

### What experiences with creditors were accessible and supportive for neurodivergent people and their needs?

Some interview participants had positive experiences with creditors who were empathetic and flexible. For example, creditors that were person-centred when it came to organising debt repayments. Participants described how these creditors listened and understood their situation, and gave them flexibility with payment deadlines or reduced monthly repayment amounts. Those who also had negative experiences with creditors suggested that they were more likely to engage with the organisations they previously interacted with who had demonstrated they were understanding, patient and empathetic.

Whilst a gentler, empathetic tone was more effective for helping participants engage with creditors, organisations still need to be direct and clear about actions to avoid misinterpretation. One participant gave the example of how their utility company framed debt communications as "*we suggest you…*", which resulted in them not prioritising the debt for payment.

A few participants also had positive experiences with disclosing their neurodivergence to creditors. This included utility companies and local authorities, who referred participants to specialist vulnerability teams, who provided them with individualised, tailored support.

## 6.3 Experiences with debt advice services

Across both the survey and the interviews, neurodivergent people with experience of problem debt told us about their interactions with debt advice services. We know from section 6.2 that 54% of survey respondents had accessed help via debt advice services. We asked these 148 people a series of questions about their experience. In the qualitative interviews, 15 out of the 30 participants had accessed some form of debt advice, and they also shared their views on the experience.

### What debt advice services did people use?

Survey respondents told us they accessed a range of different debt advice services, which is shown in the following table. Respondents were able to select multiple options. The most common organisation that people used was StepChange at 72%, followed by Citizens Advice at 36%.

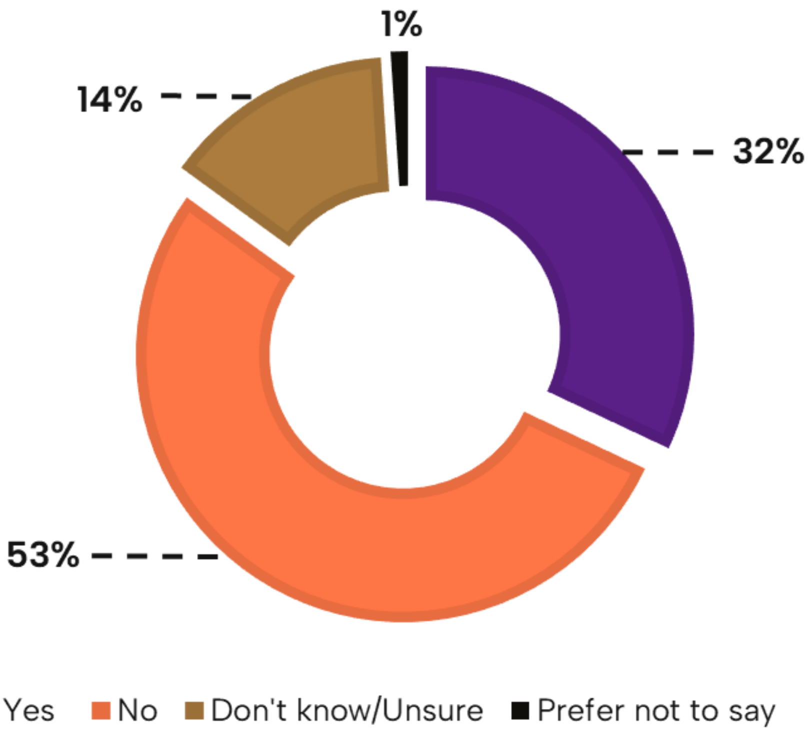
| Which organisations did you seek help from? | n | % |
|---|---|---|
| StepChange Debt Charity | 106 | 72% |
| Citizens Advice | 54 | 36% |
| National Debtline | 19 | 13% |
| PayPlan | 12 | 8% |
| The Money Advice Service | 11 | 7% |
| Christians Against Poverty | 4 | 3% |
| Money Helper | 3 | 2% |
| Financial Wellness Group | 3 | 2% |
| Debt Camel | 3 | 2% |
| Money Wellness Group | 2 | 1% |
| Money Plus Group | 1 | 1% |
| Angel Advance | 1 | 1% |
| Gregory Pennington | 1 | 1% |
| Don't know | 3 | 2% |
| Other | 15 | 10% |
| Base: respondents who accessed debt advice | 148 | |

In the qualitative interviews, participants had accessed support from StepChange (6 participants), Citizens Advice (6 participants), PayPlan (3 participants), as well as Christians Against Poverty and smaller community organisations. Often participants had accessed multiple debt advice services at different points in their debt journey, especially if they had been through repeated cycles of debt. The findings in this section are based on all of these experiences.

### Did participants disclose their neurodivergence to debt advice services?

Less than a third (32%) of survey respondents told the debt advice service that they were neurodivergent, suggesting there may be a reluctance to share this information.

Did you tell the debt advice service that you are neurodivergent?
Base: 148 (all who accessed debt advice)




It's important to understand the reasons why over half (53%) did not inform the debt advice service of their neurodivergence, to better understand how to create an environment where disclosing neurodivergence feels useful.

Survey respondents gave a mix of reasons for not making a disclosure. These included they didn't know they were neurodivergent at the time, they didn't think it would help, they didn't think it was relevant, or they didn't think that the service would understand or be able to support them. This was an open text question that was coded into categories.

Full answers are in the table on the next page.

| Why did you not mention your neurodivergence? | n | % |
|---|---|---|
| I did not know I was neurodivergent at the time | 22 | 28% |
| I did not think it was relevant | 14 | 18% |
| I did not think it would help | 11 | 14% |
| I was not asked about it | 6 | 8% |
| I did not think they would understand | 4 | 5% |
| I felt embarrassed | 4 | 5% |
| I did not want it to seem like an excuse | 3 | 4% |
| I did not think they would be able to support me | 2 | 3% |
| I did not want to be treated or perceived differently | 2 | 3% |
| I had a poor experience when I have mentioned it before | 1 | 1% |
| Other | 23 | 29% |
| Don't know/Unsure | 1 | 1% |
| Base: respondents who did not disclose neurodivergence | 79 | |

Qualitative interview participants shared similar views. About a third of our sample had disclosed their neurodivergence to a creditor, financial service or debt advice service. Participants who didn't disclose this shared similar reasons to those seen in the survey; that it wasn't relevant, that they didn't think any help would be available, or that they didn't want to be treated differently.

Some participants felt uncomfortable sharing their autism or ADHD diagnosis, which indicates a broader societal stigma experienced by these participants. For example, some felt they were treated differently based on their label, while others simply found the conversation uncomfortable. This was something that extended beyond their interactions with financial services and into their wider lives.

> *"Having to declare that, it doesn't feel great, like I have a disability... I've come to terms with it, but it's not something that I like having to disclose... but it feels like I have to do this so that you can help me better. I don't like disclosing it, but I know that I have to"*

It may therefore be important for people to be able to express their support needs without having to openly disclose neurodivergent conditions. It also suggests a broader need to dismantle societal stigma around neurodivergence. Despite these challenges, there were also several cases where interview participants did share their neurodivergence with financial or advice services, because they felt it would improve how the service interacted with them.

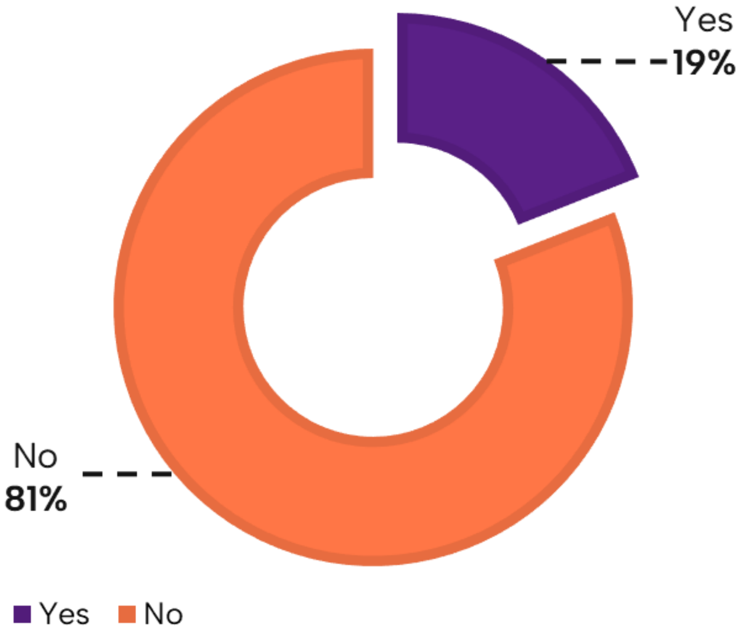
> *"I say to them, I've actually got a condition called ADHD. Do you know what it is? And they all do. And I'm like, in case I interrupt you. And I do it every time I deal with somebody now"*

## Did disclosures of neurodivergence lead to extra support from debt advice services?

In the survey, 47 people said they disclosed their neurodivergence to a debt advice service. We asked these 47 people if any helpful support was offered after they told the debt advice service.

The below chart shows that 81% of those who had disclosed were not offered any support that they found helpful after their disclosure. This suggests that debt advice services have room to improve when it comes to the pathway of support that is offered after a neurodivergence disclosure.

When you told the debt advice service you were neurodivergent, did they offer any support that you found helpful?
Base: 47 (all who disclosed their neurodivergence to a debt advice service)




In the interviews, several participants who disclosed their neurodivergence described reactions that were not only unhelpful but also led to actively negative experiences. These included feeling dismissed or being told no extra help was available.

One participant was told they couldn't get extra support until a formal diagnosis was received, despite being several years into the process of autism assessment. Another participant was told 'I'm sorry to hear that' about their ADHD diagnosis. The participant felt this was an inappropriate response, and, in addition, no adjustments were made on the basis of their disclosure. These participants felt they would most likely avoid disclosing neurodivergence in the future, as their past experiences made them feel it would be pointless or embarrassing.

However, several participants shared more positive stories of disclosing their neurodivergence. In one case, a participant was transferred to a specialist team with additional training in inclusion. This team supported with form-filling and did a wider needs-assessment, both of which the participant found helpful.

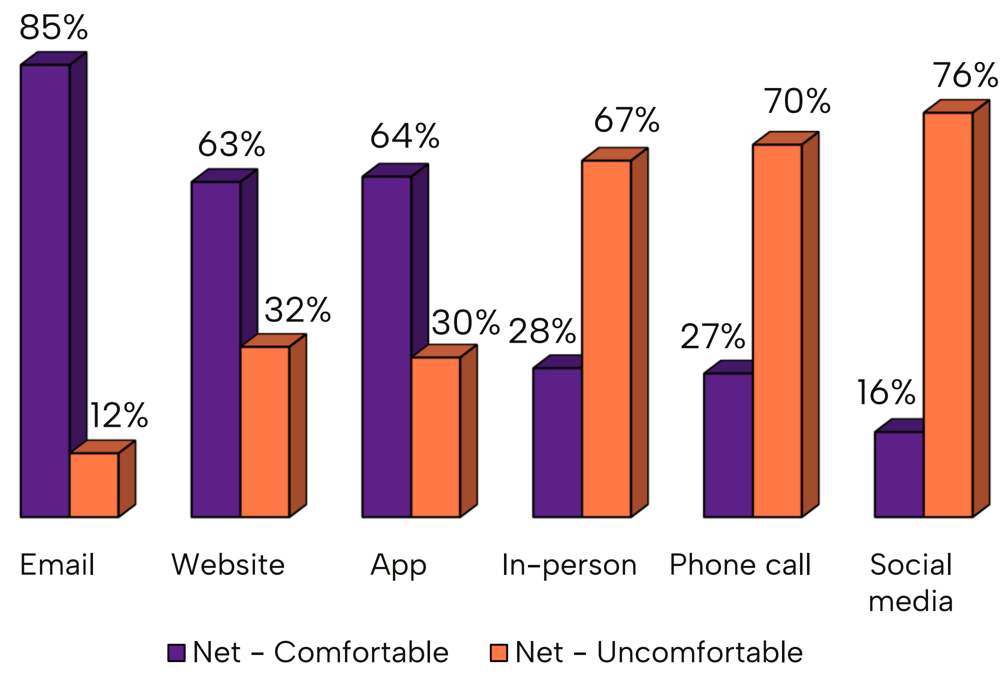
In another case, the participant felt that from the point of disclosure onwards, they were treated with extra care and patience, which they understood to be down to their autism and ADHD being noted on their Individual Voluntary Agreement (IVA) account. They found this experience highly positive, as it helped avoid stress, worry and overwhelm.

> *"It felt like there was a note or something on the screen that [IVA] people treated me nicer... you know? […] I didn't feel slighted by it or anything like that. I felt like they were just trying to help."*

### How did the neurodivergent people in problem debt we spoke to want to communicate with debt advice?

In the survey, we asked respondents how they felt about communicating with debt advice services through different communication methods. The chart below shows which methods respondents said they would be comfortable or uncomfortable using.

How would you feel about communicating with debt advice services in the following ways?
Base: 278 (all respondents)



Most respondents (85%) were comfortable communicating with debt advice services by email. This aligns with what some interview participants told us. They told us that written communications, such as email or online chats, gave them more opportunity to process information and reply in their own time, when compared to a phone call.

> *"I always try to see if there is a way of emailing or like a web chat… It's not just avoiding the, the phone call, but it's also because of the fact that when I write it out, at least I can refer back to it…If they don't have a web chat, then I'll write it out myself so that I've got something to refer to when I'm explaining it. "*

The chart also illustrates that a large proportion of survey respondents (70%) were uncomfortable communicating with debt advice services through phone calls. Some interview participants told us that phone calls were inaccessible because they caused anxiety; they didn't feel that they were able to explain themselves, they felt rushed, faced sensory challenges or were unable to fully process information.

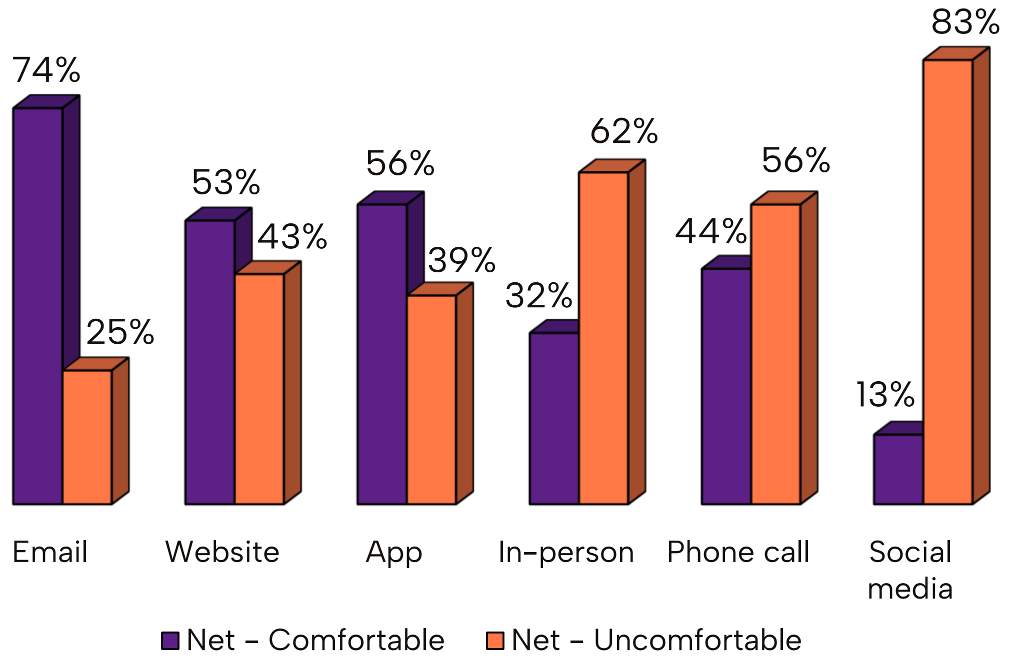
However, it's important to consider there is no 'one size fits all' solution when it comes to communication. A sizeable proportion of respondents (27%) said they felt comfortable communicating through phone calls. Within this, 12% told us that this was their preferred method of communication. This aligned with what some interview participants told us. They needed to communicate over the phone, rather than by written communications such as email, because they found it easier to make sure the person they were communicating with understood them. A few interview participants also told us their executive functioning differences meant that emails and text messages could be difficult to keep track of.

Discussions with interview participants showed that different communication options were more than just a preference. Participants told us that they would actively avoid communicating via certain methods, such as phone calls. If their preferred communication method was not available, participants told us they would be likely to avoid contacting the debt advice service or end up dropping out of the process. This demonstrates that a lack of communication channel choice can be a significant barrier to accessing debt advice.

### How did the neurodivergent people in problem debt we spoke to want to communicate with financial services?

Survey respondents were also asked if their preferred method of communication for financial services, such as banks, differed to their preferred method of communication for debt advice services. The 53 respondents (19%) who said 'Yes' were asked how they felt about communicating with financial services through different communications methods. The chart on the next page shows which methods respondents said they would be comfortable or uncomfortable using.

How would you feel about communicating with financial services in the following ways?
Base: 53 (respondents whose preferred method of communication differed for financial services)




Respondents were slightly more likely to be uncomfortable communicating with financial services via social media, app, website and email, when compared to communicating with debt advice services. Whereas, respondents were more likely to be comfortable communicating via phone call.

However, when interpreting these findings, it's important to remember that most respondents stated that their communications preferences did not differ between debt advice services and financial services.

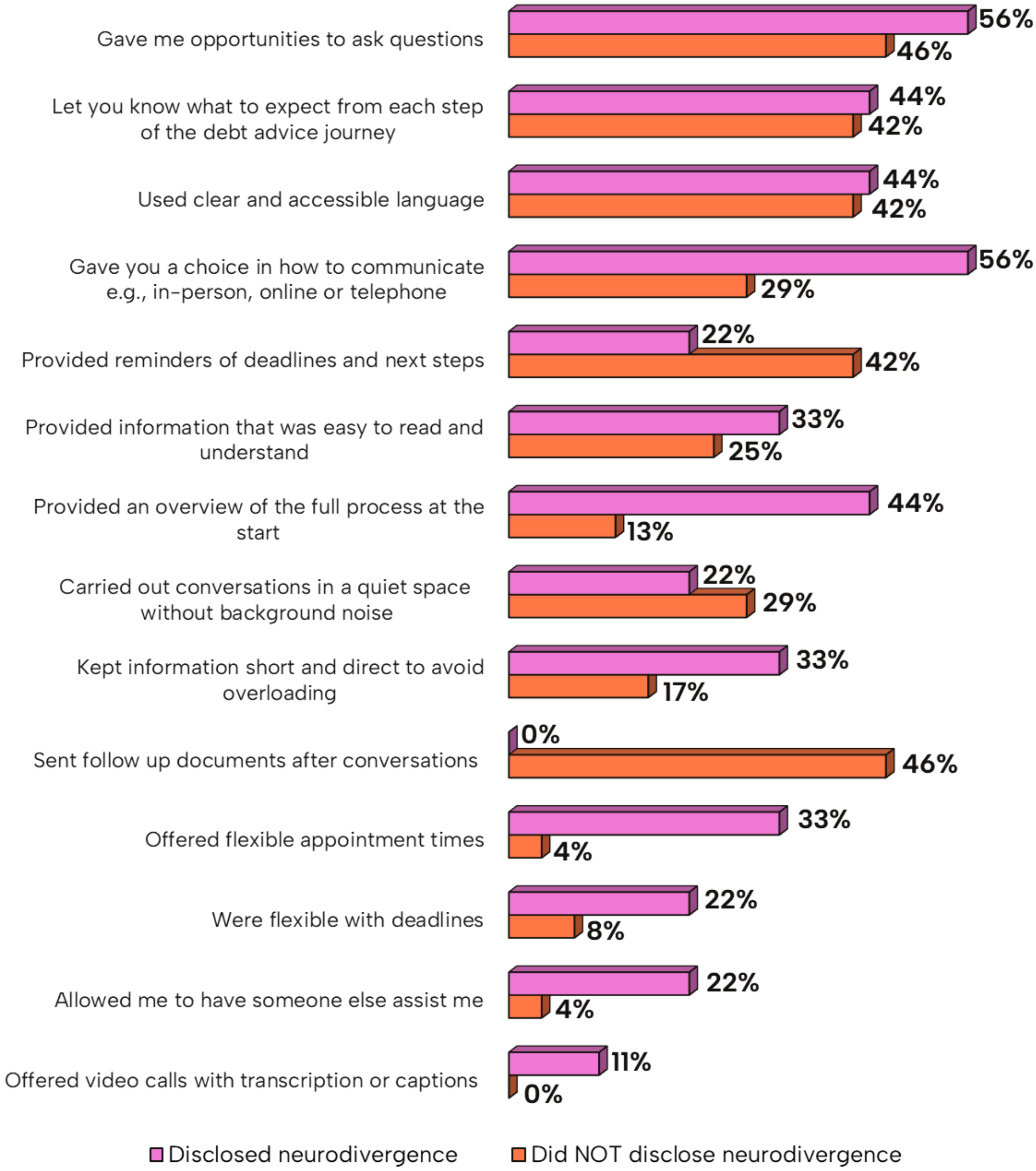
### Which debt advice experiences were helpful and supportive for neurodivergent people in problem debt?

In the survey, we asked respondents if they were offered any support that made their debt advice experience easier. Overall, only 33 respondents were offered support they found helpful.

We then asked these 33 respondents what type of support they were offered. They could choose as many options as they liked from a list. The results are shown in the chart on the next page with the most commonly selected options at the top, in decreasing order. Results have been split out by whether the respondent had disclosed their neurodivergence to the debt advice service.

The chart below shows that the most common support offered was having opportunities to ask questions, knowing what to expect from each step, and using clear and accessible language.

What support was offered to make your debt advice experience easier?
Base: 33 (all who were offered any helpful support)
CAUTION SMALL BASE




Where there is a big difference between the pink and orange bars, this tells us that different support was offered for respondents who disclosed their neurodivergence, compared to those who did not tell the debt advice service about being neurodivergent. Based on these survey findings, people who disclosed they were neurodivergent were more commonly offered:

- An overview of the full process at the start
- Flexible appointment times
- Choice in how to communicate
- The opportunity to have someone else with them
- Flexible deadlines
- Video calls with transcription or captions

Interestingly, none of the people offered follow-up documents or summaries had told the debt advice service about their neurodivergence.

It's important to view these findings with caution, as only 33 people answered this question. The survey findings give us an idea of some positive experiences and accommodations for neurodivergence, but given the small number of respondents who answered this question, we will now explore positive debt advice experiences in more detail from the perspective of the interview participants.

Simplifying debt situations

The advice given by debt advice services clarified and simplified participants' debt situations. Some participants we spoke to shared how overwhelming they found their debt situation, but that debt advisors reduced this overwhelm by offering to manage creditor interactions or advising a course of action that consolidated debts into a simpler format. This is not necessarily unique to people who are neurodivergent and experiencing problem debt; being overwhelmed by multiple creditors is common among many people in debt and all debt advice aims to support people to feel informed and in control of their situation. However, it demonstrates an example of where some neurodivergent people felt the debt advice process aligned with their needs and made their debt easier to manage, removing stressors and keeping actions simple and manageable.

Support with form filling

Some neurodivergent people we spoke to shared positive experiences of receiving additional help with filling out forms. Financial forms and applications can be challenging for a wide range of people regardless of neurodivergence, but these participants felt their neurodivergence did contribute to the difficulties they faced filling out forms. Some participants therefore felt supported in their neurodivergence when an advisor assisted with filling out forms. Ultimately, this helped them act on their debt advice.

> *"I did contact them and they were actually really helpful and supportive that they went through a form, but because I was struggling with that, the lady on the phone helped was like, completing the form for me while I was on the phone."*

### Automating payments

Some participants found that getting help with setting up a regular, automated payment plan was especially useful, particularly for those who found it difficult to track or remember to make payments. Often these participants were aware that automating payments would help them, but had not got round to setting payments up in this way before accessing debt advice. It was also helpful for these participants to see the debt advice as a 'fresh start' and a chance to change how they managed money going forward. Again, automation can be helpful for many people going through debt advice, but some of our participants felt this was especially helpful in addressing their tendencies to lose track of payments.

> *"We've [debt advisor] sort of said to each other, right, we're going to start this off as a new bill. We're not going to miss any payments. We'll set the date up for a direct debit to come out."*

### Positive tone of interactions

Patience, empathy and understanding were key to a good experience, regardless of whether participants chose to disclose their neurodivergence. Our participants appreciated when debt advisors gave them time to process information, and the debt advisors clarified key concepts when needed. Those interviewed particularly appreciated this patient and empathetic tone when it came in response to a disclosure of neurodivergence. Some described fearing rejection and feeling vulnerable during a debt advice interaction, but this was allayed by the tone of the communication or person speaking to them. Tone covered both messages (i.e. emails, chats) and tone of voice (i.e. in-person, telephone).

> *"They sort of responded and were very sort of empathetic, sympathetic with my message and understanding and yeah, sort of did explain that they do have a specific team"*

> *"Very patient, very understanding, they know that I've got ADHD"*

### Flexibility with timings

Some participants told us they were given extra time to complete tasks, such as budgets and paperwork, which they found extremely helpful. Rather than feel rushed or pressured into completing things quickly, extensions accessed by some for key tasks meant participants felt more able to complete them without panicking. This also allowed people to seek clarification or support with the tasks, rather than having to do it independently. Sometimes extensions were given in response to a disclosure of autism or ADHD or requests for more time. Other times, participants simply felt it was helpful to have more time for tasks they found difficult but didn't know if this was offered as a result of their neurodivergence disclosure.

### Choice in communication channel

Different neurodivergent people that we spoke to wanted to communicate in different ways, based on their specific preferences and sensory triggers. Some participants described positive experiences with debt advice services when they were able to communicate in a way that worked for them. For some participants, being able to communicate via WhatsApp or an online chatbot gave them time to process and understand new information. For others, having a person on the phone to provide clarity and reassurance was essential. The important thing for the participants we spoke to was having a range of communication channels that allowed them to access the same support.

> *"One thing I would say about [the debt advice service] as an autistic person, I found superb with them. I did the whole thing with them online. I never even spoke to a person. I went on the website, there was a live chat. From the live chat, they started doing all of my budget and my income and expenditures and stuff like that. They stayed in touch via email"*

### Explained key information

Several participants told us that having their debt advice process broken down and explained step-by-step was extremely useful in setting their expectations and helping them understand what they were being asked to do. When it came to acting on the advice, some appreciated a simple but comprehensive step-by-step guide, where each step of the process was explained using plain language. In some cases, this enabled the participant to take action in a situation where they may otherwise have struggled.

> *"He fairly explained everything to me and sent me an email with like step-by-step instructions of what I needed to do… even like the steps that you maybe would think are obvious, like pay the £95 or whatever it was. But my brain be like, well, how do you pay that? Whereas he literally had it step by step. Use your card, go onto this website, put your card details in, you know, and so he was very understanding."*

### Single point of contact

A few participants had interacted with a single debt advisor across the entire debt advice process, and viewed this as a very positive experience. This was due to the development of a trusted relationship between the participant and advisor which meant they didn't have to worry about re-explaining their support needs. These occasions were relatively rare, and most participants acknowledged that having a single point of contact is not always realistic.

## Which debt advice experiences were challenging or unsuitable for neurodivergent people and their needs?

### Negative tone of interactions

Some of our participants reported feeling judged or patronised in their debt advice interactions. This occurred in situations when participants didn't understand what an advisor was telling them, or when they asked for further explanations or for more time. This created the perception that the advisor was frustrated or impatient with them. Picking up on this tone could sometimes trigger anxiety or rejection sensitivity, which made some participants less likely to follow through on the advice given or to seek support in the future. This suggests that feeling unsupported or misunderstood when accessing help can be a barrier to further engaging with debt advice.

> *"When training's being given about neurodiversity, I feel like they should also include tone of voice because we pick up on it really quickly"*

Limited choice in communication method

The important consideration here is that there is enormous diversity in the ways in which neurodivergent people feel comfortable communicating with debt advice; each person is different. Digital-first models may be perfect for some people, yet feel impossible to others. Debt advice services with limited contact options made interaction difficult for those uncomfortable with these formats. A few participants were unable to make contact via their preferred method and therefore stopped seeking support altogether.

> *"I just think anything digital is very screen related and I just find it really hard to focus."*

> *"If I can contact them online instead of having to make a phone call, that's the deal breaker for me."*

> *"I prefer picking up the phone, but it's less available now. So it's really hard. I hate online chats. I hate the whole email thing."*

Budgeting and complex tasks

Being left to complete a budgeting exercise alone before being able to access debt advice can be an obstacle. Completing a budget without support prevented a few of our participants from continuing with the debt advice process as they found it hard to know what they were expected to supply, the accuracy of the information needed or how to complete the information required. Budgeting exercises or other complex tasks, such as providing details for a Debt Relief Order (DRO), can be a long and involved task and many debt advice clients find this challenging or boring. Some participants found budgeting extremely difficult to navigate and attributed this to their ADHD, autism or AuDHD. For some participants, this was attributed to struggles focussing on the task or being able to process the information in the way it was presented. Some participants struggled with estimating the income and spending figures required as part of the budgeting process. This suggests the budgeting exercise in its current format may not always be accessible for the needs of neurodivergent debt advice clients.

> *"If I'm writing down a figure, I want it to be a true figure. I don't want to be just writing down a random figure. So it makes it a lot harder then for*

*me to [fill in budgeting forms]. I can't do estimates…I have to have a more precise number."*

Some participants also had negative experiences with reviewing budgets with an advisor, feeling that the advisor didn't appreciate the nuances of their neurodivergence and why they felt unable to make certain changes to spending. This suggests there is also room for the budgeting advice itself to be more tailored or cognisant of neurodivergent needs.

*"A lot of people would review [spending] and be like, no, but you don't have to spend that much. Just go for something cheap. And I'm like, my autism isn't going to let me do that because it needs to be that brand. 'Just make this change and that change' and kind of talk patronisingly to you when you're trying to explain like, no, I've tried that. It doesn't work for me."*

Information overload

Some of our participants reported being presented with too much, or too complex information during the debt advice process. This sense of information overload resulted in participants either being unable to act on the advice provided or agreeing to a course of action based on limited understanding. For example, one participant with ADHD received a lengthy text message about extending his IVA, which he mistakenly agreed to because he did not read the full message. There is a potential challenge around how debt advice services balance providing compliant regulatory information in a format is accessible and digestible for clients, particularly those who are neurodivergent. Participants often reported that dense text was the most difficult to process and expressed a preference for information that was broken down or presented visually.

*"I'm a visual person and I can absorb a lot of information if it's structured a certain way, but if it gets cluttered, I get overwhelmed with it. That's why I can't delve into books because…I look at all those words and I can't, my brain can't extract it that quick and I [don't have] the patience for it."*

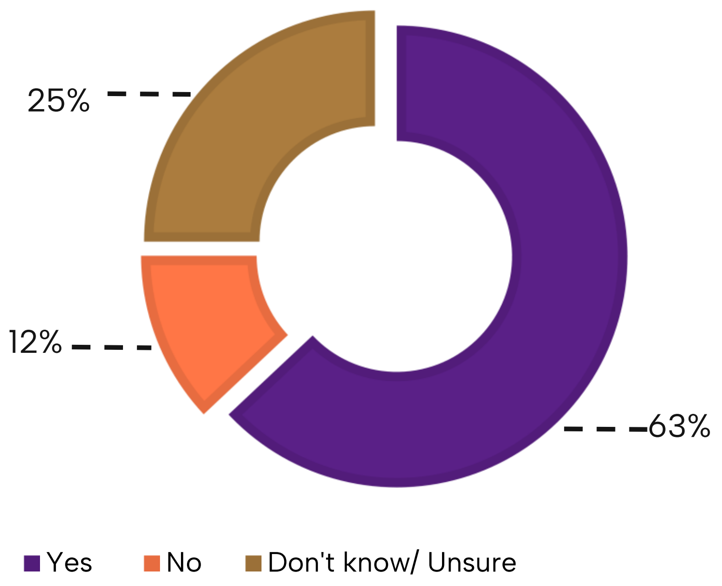
Signposting

For some neurodivergent people we spoke to being signposted to other support services was insufficient to meet their needs. Participants often expressed a need for guidance on how to engage with external services; what support could be provided, how to make contact, and what information they would be expected to share. In the absence of this, many reported avoiding contact. This links to how some participants described having focused bursts of attention and energy to deal with their debt immediately, and being signposted did not align with this approach.

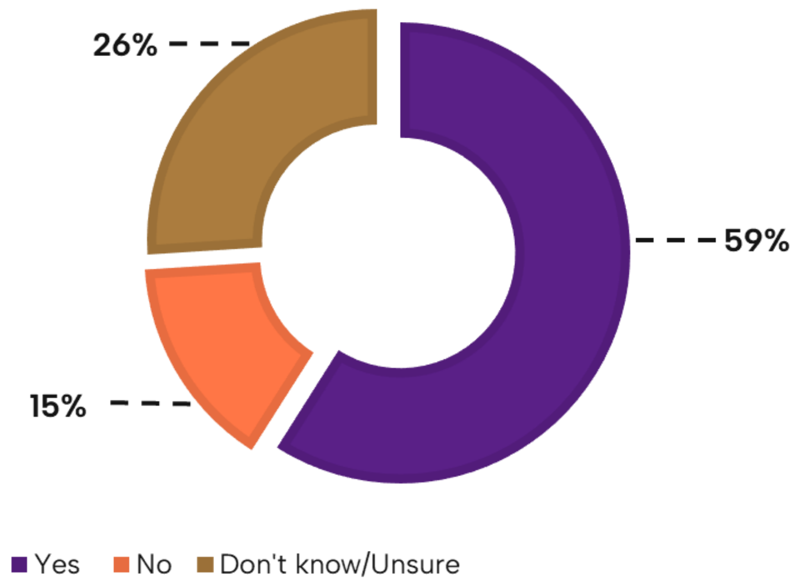
## Did neurodivergent people feel debt advice services treated them fairly?

In the survey, we asked everyone who had accessed debt advice services if they felt they were treated fairly and if they felt their needs were listened to. The results are shown in the charts below. The majority felt they were treated fairly and their needs were listened to, however around a quarter were unsure for each question. 12% did not feel they were treated fairly, and 15% felt the debt advice service did not take the time to listen to their needs.

Did you feel treated fairly by the debt advice service?
Base: 148 (all who accessed debt advice)




Did the debt advice service take the time to listen to your needs?
Base: 148 (all who accessed debt advice)



These questions were followed by an open-ended question asking why participants felt they had been treated fairly or unfairly by a debt advice service, with responses subsequently coded into categories. Reasons for perceived unfair treatment varied, and some appeared related to the participant's neurodivergence; for example, 6 respondents reported that 'they were not understanding of my neurodivergent needs,' and four indicated 'I could not communicate with them the way I wanted.' As only 18 participants responded to this question, these findings should be interpreted with caution.

Conversely, when respondents felt they were treated fairly, some of the reasons for this could be relevant to all debt advice clients (such as being empathetic or non-judgemental), however some appear to be more linked to neurodivergence, such as 'I was able to communicate the way I wanted' (13 respondents) and 'the information was explained clearly' (10 respondents). However, these were not directly attributed to neurodivergence. Full results for this question are shown in the table below.

| Why do you feel that the debt advice service treated you fairly? | n | % |
|---|---|---|
| They were understanding and empathetic | 25 | 27% |
| They were non-judgemental | 13 | 14% |
| I was able to communicate with them the way I wanted | 13 | 14% |
| The advice was helpful | 11 | 12% |
| Information was explained clearly | 10 | 11% |
| They were patient and gave me sufficient time | 8 | 9% |
| They set out a clear plan of action | 5 | 5% |
| They dealt with my creditors | 4 | 4% |
| They helped me fill out forms | 3 | 3% |
| They were responsive | 1 | 1% |
| Other | 10 | 11% |
| Don't know/Unsure | 17 | 18% |
| Base: respondents who felt treated fairly by debt advice services | 93 | |

## Case study 1 – Amy's experience with debt advice

Amy is a 61-year-old woman who lives in Scotland. She received her ADHD diagnosis 8 years ago. She lives with her partner and has three adult children who also have ADHD or autism. Her ADHD means she gets bored easily, has difficulty concentrating and finds it hard to make decisions. Amy told us that she uses credit cards and buy now, pay later arrangements to pay for impulsive purchases. She finds it challenging to keep on top of her spending and to track how much money she owes.

She first got into debt to cover family expenses (such as groceries and sports gear for her children). When she was unable to pay these debts, her situation spiralled out of control resulting in her having to sell her house. She found it overwhelming to communicate and deal with multiple creditors. Amy told us that some of her creditors were aggressive and telephoned her so often she felt bullied, and their approach caused her partner to experience a mental health crisis. Her negative experience means that phone calls with financial services now cause her anxiety.

During this time, Amy approached a debt advice service at a drop-in session. She then attended in-person appointments with a debt advisor. This in-person contact meant she felt listened to. Amy felt relieved when the debt advisor offered to communicate with her creditors on her behalf. The debt advisor also supported her to complete an income and expenditure sheet during their appointments, which could be used to help her work out how to pay off her debts. Amy stated that she would have been unable to complete this alone, as the debt advisor explained what to include for her budget.

### Case study 2 – Jack's experience with debt advice

Jack is in his early 30s and lives alone in Glasgow. He's currently working in a bar while studying psychology. Jack was diagnosed with autism during Covid and ADHD around a year ago. He pursued both diagnoses so he could access educational support at university. He doesn't always tell people he is neurodivergent, but feels it contributes to him being a funny and friendly person. On a day-to-day basis, Jack feels his forgetfulness and impulsivity makes it hard to keep track of spending and bills, sometimes resulting in late fees. He rarely reads the fine print on financial products, and has accidentally signed up to high-interest credit in the past as a result.

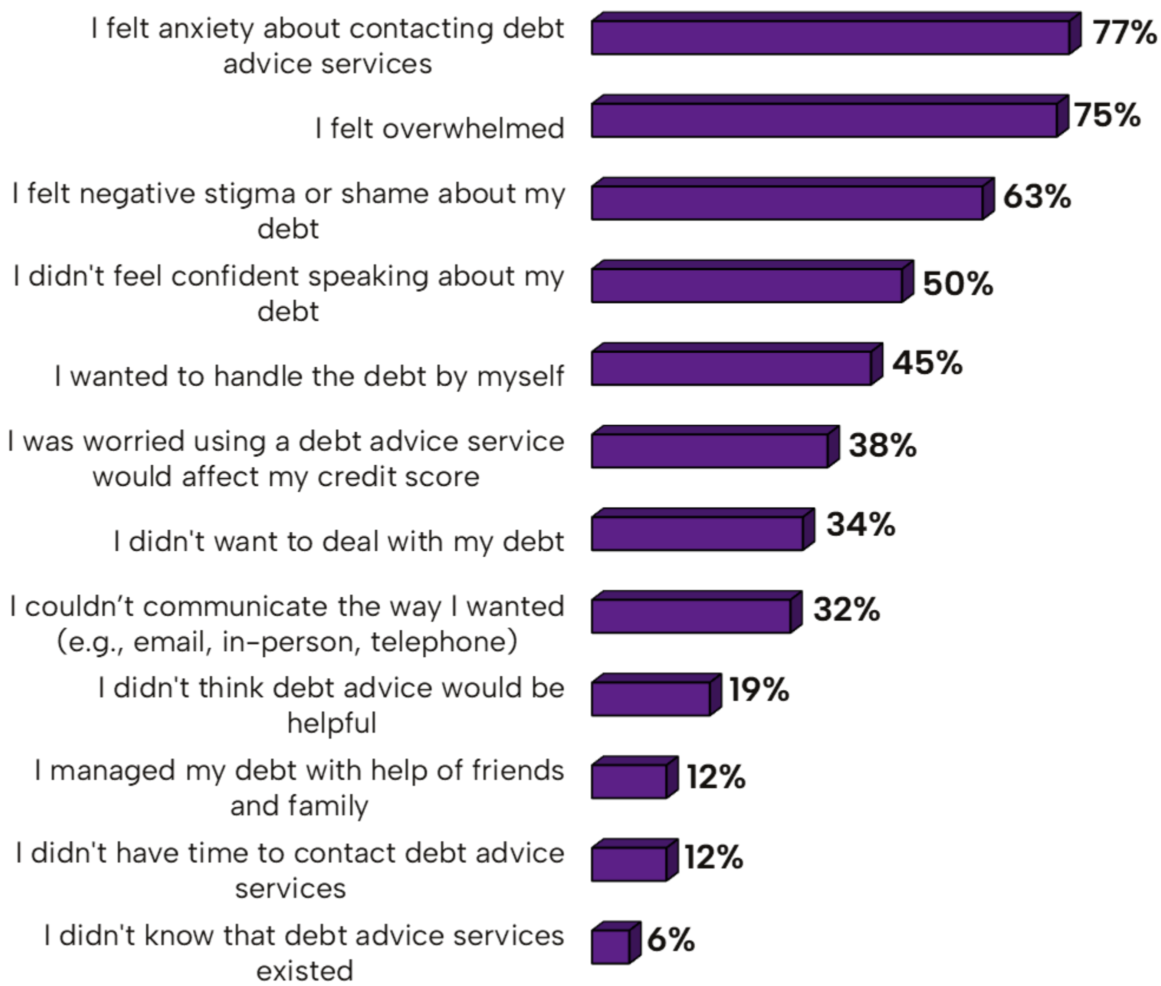
Jack first got into debt in his twenties, through a combination of accumulated missed payments and bills, alongside overspending on credit cards. He feels his autism and ADHD contribute to some of his overspending, through impulsive gift-giving and spending on special interest hobbies. He describes a feeling of his ADHD or autism 'taking over' in moments of impulsive spending.

A few years ago, Jack had a burst of energy and motivation to get on top of his debt, and contacted a debt advice service with the hope of setting something up quickly and over the phone. The debt advice service arranged for a Scottish advisor to contact Jack another day and set up a Trust Deed, but when they contacted him, he felt he'd lost momentum to deal with it and didn't want to pick up the phone. This was the end of his debt advice journey. Eventually, Jack dealt with each of his creditors individually and is still paying them off, but feels he would have saved a lot of money in interest and late fees if he'd made it through the debt advice process and set up the Trust Deed.

## 6.4 Barriers to accessing debt advice

We asked about barriers to accessing debt advice at two points in the survey. For everyone who had not accessed debt advice, we asked what barriers prevented them from seeking help from a debt advice service. Full responses are shown in the chart below.

Why did you not seek help from a debt advice service?
Base: 129 (respondents who did not access debt advice)

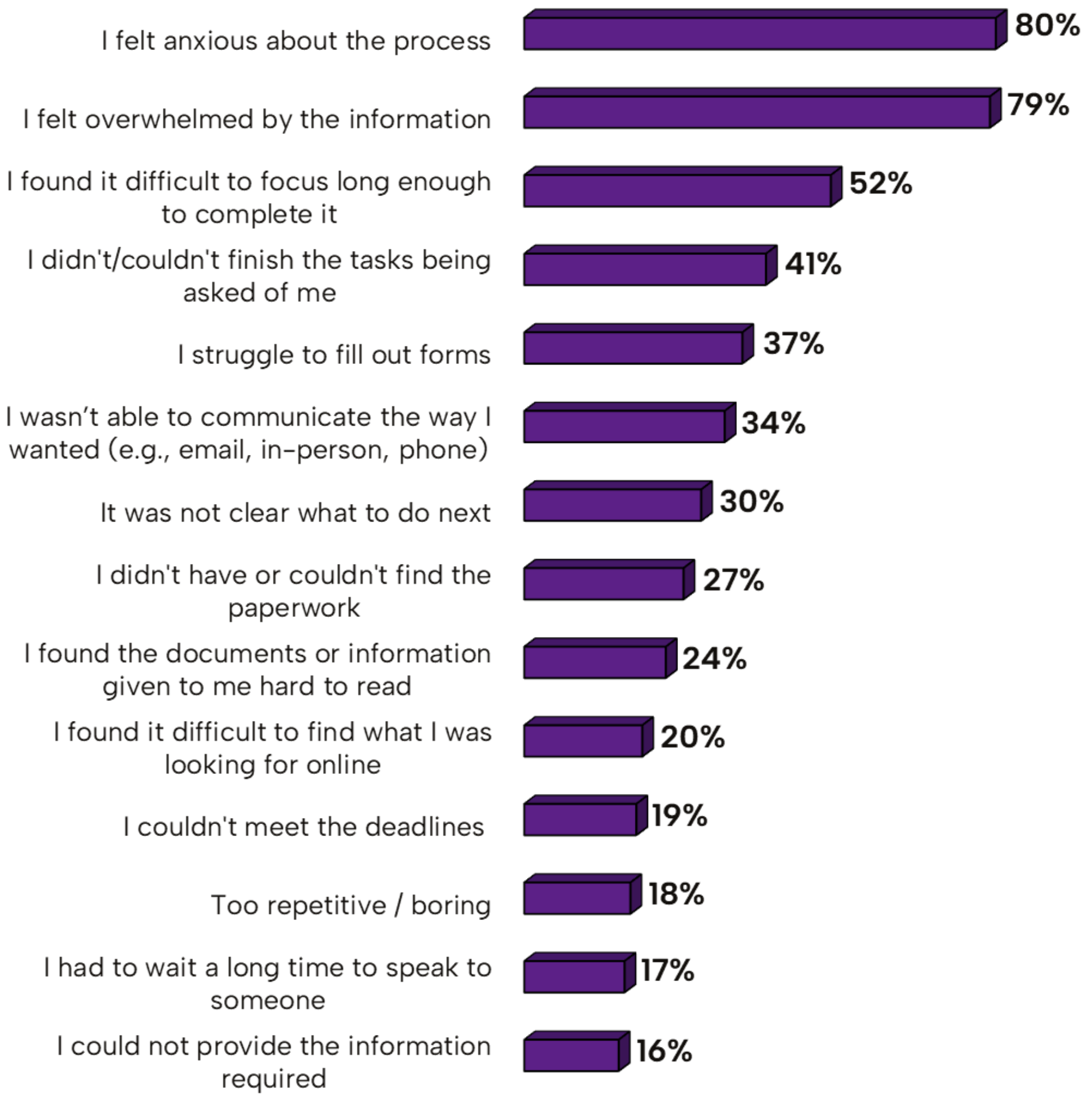



The top barriers for neurodivergent respondents in problem debt but who have never accessed debt advice were anxiety (77%), feeling overwhelmed (75%) and negative stigma or shame (63%). We know from previous research that these barriers also apply to the experience of neurotypical people, which is important context. However, survey and interview participants often reported feeling that their experience of anxiety and overwhelm was heightened by their neurodivergence.

Another interesting finding from this question is that a third (32%) of respondents didn't seek debt advice because they couldn't communicate in the way they wanted. This emphasises the importance of communication channel for neurodivergent people, as many told us they would completely avoid contacting an organisation if it required using certain communication channels. This also highlights that, although the FCA Consumer Duty recommends providing multichannel options for clients, in practice these options do not appear to meet the needs of neurodivergent individuals experiencing problem debt.

We also asked people who did get debt advice whether they experienced any barriers across their debt advice journey. They could choose as many barriers as they liked out of the following list. Full results are shown in the chart below.

Did you experience any of the following barriers when trying to get debt advice?
Base: 148 (respondents who accessed debt advice)



This chart demonstrates similar barriers were experienced by people who did access debt advice, as the top two barriers were anxiety (80%) and overwhelm (79%), with a third again (34%) reporting that they couldn't communicate in the way they wanted.

Survey respondents also noted several barriers that manifested once they were further into the process, potentially related to their neurodivergence. For example, over half (52%) of respondents found it difficult to focus, and a sizeable proportion (41%) said that they couldn't finish the tasks being asked of me. This is an important finding that suggests neurodivergent people in our sample have dropped out of the process due to the tasks not being presented in a way that meets their needs. This certainly mirrors the findings from the qualitative interviews discussed in section 6.3, where we heard how and why some of our participants didn't make it through the whole debt advice process.

The survey findings suggest multiple barriers to seeking debt advice that are relevant to neurodivergent individuals. The qualitative interviews provided an opportunity to explore these barriers in greater depth, particularly in terms of whether they are amplified by neurodivergence or reflect broader aspects of participants' debt situations. Below, each barrier is briefly explained, with consideration of the social and structural factors that contribute to individual experiences, illustrated with a verbatim quote in the participant's own voice.

Debt advice not aligned with short periods of focus

Some people with ADHD and autism told us they avoided seeking advice for their debt as it meant confronting their debt situation. Denial and avoidance are common experiences for people in debt, and not unique to those who are neurodivergent. Participants reported that their neurodivergence had influenced their debt management in that they experienced brief periods of focused energy and attention, during which their avoidance and anxiety around the debt were temporarily reduced.

However, the debt advice process is not always set up to accommodate this short window of opportunity where a client feels able to confront the problem. This highlights that the experience of neurodivergence is not static, it varies person-to-person and day-to-day. An inflexible approach to debt advice is therefore not supportive of many neurodivergent needs. Some participants described how if they cannot access support during this period of focus, they might abandon their debt advice journey entirely:

> *"When it's in my head, I need to do it there and then. Because if I were to make an appointment for tomorrow, by the time tomorrow comes, I'm too anxious and I can't do it"*

Fear of judgement and stigmatisation

Some participants reported feelings of stigma, shame and fear of judgement which had prevented them from seeking support with their debt. It is important to distinguish between concerns about judgment related to the debt itself, which is a common barrier for many people in debt, and concerns specifically linked to neurodivergence. Several participants expressed worries about being judged or stigmatised for their ability to manage money, which they felt was affected by their neurodivergence. Others were concerned that the additional time and support they required to process information and act on debt advice might lead to perceptions of incompetence or low intelligence. Some participants shared that they felt rejection sensitivity was a part of their neurodivergence. This sensitivity caused them to avoid interactions where they anticipated the potential for negative judgment.

> *"There's definitely anxiety and the fear of being judged as well. And the fear then of not understanding and them thinking I'm stupid or them getting frustrated with me or the anxiety that I'm not going to understand it or even when I'm trying, like, you know, all the terms, I don't have a clue what they mean"*

There are two systemic barriers to consider here. The first is the complexity of the debt advice information, and the extent to which this can be made more accessible to people who are neurodivergent. The second is the perception and assumptions about what a debt advice interaction will be like, which is based on societal stigma and misunderstanding of neurodivergence, but also past interactions. Debt advice services will need to demonstrate how they are different to these expectations, in order to overcome fear of judgement as a barrier.

Limited awareness of debt advice services

Around half of our qualitative sample of participants had not accessed debt advice. Often, this was because they did not know that debt advice services existed, what services could do to help or if they would be eligible for support. If they were aware, many held the misconception that debt advice was only for those facing bankruptcy or extreme levels of debt. It is important to note that these are not experiences unique to neurodivergent people, but is still one of a range of barriers experienced by our sample:

> *"I hadn't heard of the charities. I've never seen it advertised or online. I don't know, I mean, maybe I could have googled, I don't know. And I think part of it also was like, how can they help? How can…people help me short of giving me money?"*

Discomfort disclosing neurodivergent support needs

Some people we spoke to expressed worries about sharing their autism or ADHD diagnosis with a debt advice service. Only a few participants had interacted with a service that they'd consider to be 'neurodivergent friendly' and many were concerned that they would be judged or that the person they chose to disclose this to would not understand neurodivergence or how to accommodate their needs. Others would choose not to share their diagnosis going forward as they believed the service would not be able to support them. This is a structural barrier in terms of the stigmatisation felt by participants, which may be preventing them from accessing support that fits their needs. It also represents a barrier for debt advice services to overcome, in that some people expect to be treated differently and therefore it's the role of debt advice services to consider how to address that expectation. There is also a barrier in that participants sometimes felt they had to disclose a particular diagnosis to get additional help, whereas support needs could be expressed and met without needing to specify a particular condition.

> *"You can tell people begin to view you as your label rather than you as you"*

Advice process not suited to executive functioning differences

Several participants reported that their differences in executive function were not always compatible with the debt advice process. Challenges such as forgetfulness, difficulty tracking finances, information processing and issues completing forms made it harder for some people in our sample to access the support they needed to manage their debt. Participants felt the advice process was sometimes hard to follow and to maintain their engagement. As a structural barrier, the debt advice journey may be designed around assumptions of a particular style of executive functioning, leaving it less able to support the full range of cognitive diversity. To further add to this barrier, participants' self-awareness of executive function difficulties also drove anxiety about the process, discouraging some from seeking help:

> *"Well, for me, it's the pattern of past failures failing to stick to a plan, failing to stick to a routine that makes me doubtful of my ability to do so in the future."*

Communication channels available may prevent contact

As noted throughout this report, it is important for debt advice services to offer a range of communication channels. Particularly regarding neurodivergence, some participants told us that the sensory environment related to some methods of communication acted as a barrier for them, for example background noise in call centres. Failure to accommodate different communication formats reduces accessibility, as limited communication options can induce stress and prevent people from making contact:

> *"I really struggle over the phone…they [creditor] keep saying, you must ring this number. That ain't never gonna happen. You know, if debt companies, anything like that, if they all had a means of online communication for people like me, that would be amazing. But they always ring"*

Communication channels can present challenges with articulation

Some participants told us that on-the-spot communication can sometimes be difficult for them, in the sense that they struggle to articulate themselves verbally. Sometimes participants said they lose track of the points they want to make, or the words don't come out how they would like. This led to emotional distress and frustration.

> *"It's difficult accessing things because I'm not very good at articulating it… I've got it all in my head, but it's just actually explaining it in words just comes out like a bit gibberish. So I have to write it out and then read it out, what I'm trying to ask for."*

This can act as a barrier to accessing support, either because some with neurodiversity may avoid seeking help to prevent such situations, or because miscommunication occurs between the client and advisor. When debt advice services do not provide communication channels that accommodate these needs, this constitutes a structural barrier.

Creating a budget can be inaccessible
As noted in section 6.3, the requirement to complete a budget prior to accessing advice was challenging for some of the people we spoke to, especially when expected to complete this independently. Some neurodivergent people in our sample saw the budget as incompatible with their needs and did not progress past this stage as a result. Participants expressed a preference for either receiving support with this task or using an alternative approach to make initial contact with debt advice.

This represents a systemic barrier, as budgeting currently forms a core part of the debt advice process, in addition to being a regulatory expectation. Services may therefore need to consider creative ways to support neurodivergent clients in overcoming this barrier.

> *"Sometimes it is very complicated, sometimes it's lengthy … they want you to do your budget and you've got to do all your ins and outs and that's quite an overwhelming thing"*

## Case study 3 – Martin

Martin is in his early sixties. He lives with both physical and cognitive disabilities, meaning he is unable to work. He was diagnosed with autism and ADHD two years ago. Martin has been living alone for several years after his mum (who he lived with) passed away. Martin experienced some housing instability but bought a flat last year.

Martin's ADHD means he can be very easily distracted; hyperactive and alternates between hyperfocus and little to no focus. His ADHD means he can procrastinate, be sensitive to disruption and rejection and is often looking for a "dopamine hit". For Martin living with ADHD also means he's highly creative and has lots of ideas.

Whilst Martin had never been in debt before, last winter he began to get in arrears on his energy payments. This began at a time when Martin was waiting to hear if he was entitled to PIP. Martin was not fully aware of how much energy he was using until he had a smart meter fitted, which revealed his consumption was higher than he had expected. He has slowly increased the amount he's paying for his energy each month, but this is still below what the company recommends he pays.

For Martin the debt weighs on his mind but he doesn't feel under pressure from the energy company to resolve this. Martin discussed how a previous conversation with his energy company (prior to the debt issued at hand) didn't result in a positive conclusion when he wasn't eligible for support. Martin stressed rejection sensitivity, it is hard to reach out in the first place (describing it as "physically painful to ask for help"), but almost impossible once there has been a 'rejection' of support – this means he isn't reaching out to them again. Martin would prefer more assertive communication from his energy supplier, as well as upfront information on possible avenues of support.

## Case study 4 – Angela

Angela is 58 and lives in Newcastle. She's an avid football supporter and, while currently not working, is due to start a university course on sports journalism. Angela has only recently been diagnosed with autism and ADHD. This has unlocked a lot of educational support and has also been a significant moment for her identity having described masking her neurodivergence for much of her life. Angela finds it difficult to deviate from routines and known sensory environments, and also described task avoidance and impulsivity as key neurodivergent traits.

Angela has a history of significant debt, cycling between falling into and recovering from debt. The majority of Angela's debt comes from credit cards and loans, often because of impulsive spending linked to intense, short-lived hobbies that result in large financial spending. She also admits to not reading any small print, and has strict communication preferences; Angela has previously taken out a very high-interest loan to fund a new hobby because it was the only creditor who offered online-only interactions.

At various times in Angela's life, friends and family have intervened to support her to manage her debt. On one occasion she entered an IVA which was set up via a WhatsApp service (her preferred communication method), but lost track of payments for this. Communication channel is a major barrier for Angela; she will not answer the phone, or if forced, she will take medication to calm her anxiety which prevents her from fully understanding or engaging with the call. As a result of poor experiences with creditors, Angela has largely handed control of her finances over to her family, and has an arrangement in place which means she is no longer in charge of bills or able to take out credit without speaking with her family first. While this does help her immediate situation, it represents a failure of the system to support Angela to access appropriate debt advice, and give her the opportunity to independently manage her finances.

## 6.5 Opportunities to support neurodivergent customers

Neurodivergent people with problem debt who were involved in the research were asked to identify what support would make debt advice more accessible and inclusive for them. The following section outlines the opportunities that research participants identified in the survey and the interviews. It's important to note that this section is a summary of participant feedback. Not all of the suggestions may be practical for debt advice services to incorporate but they can help to illustrate priorities. Our recommendations based on the research findings can be found at the end of this report.

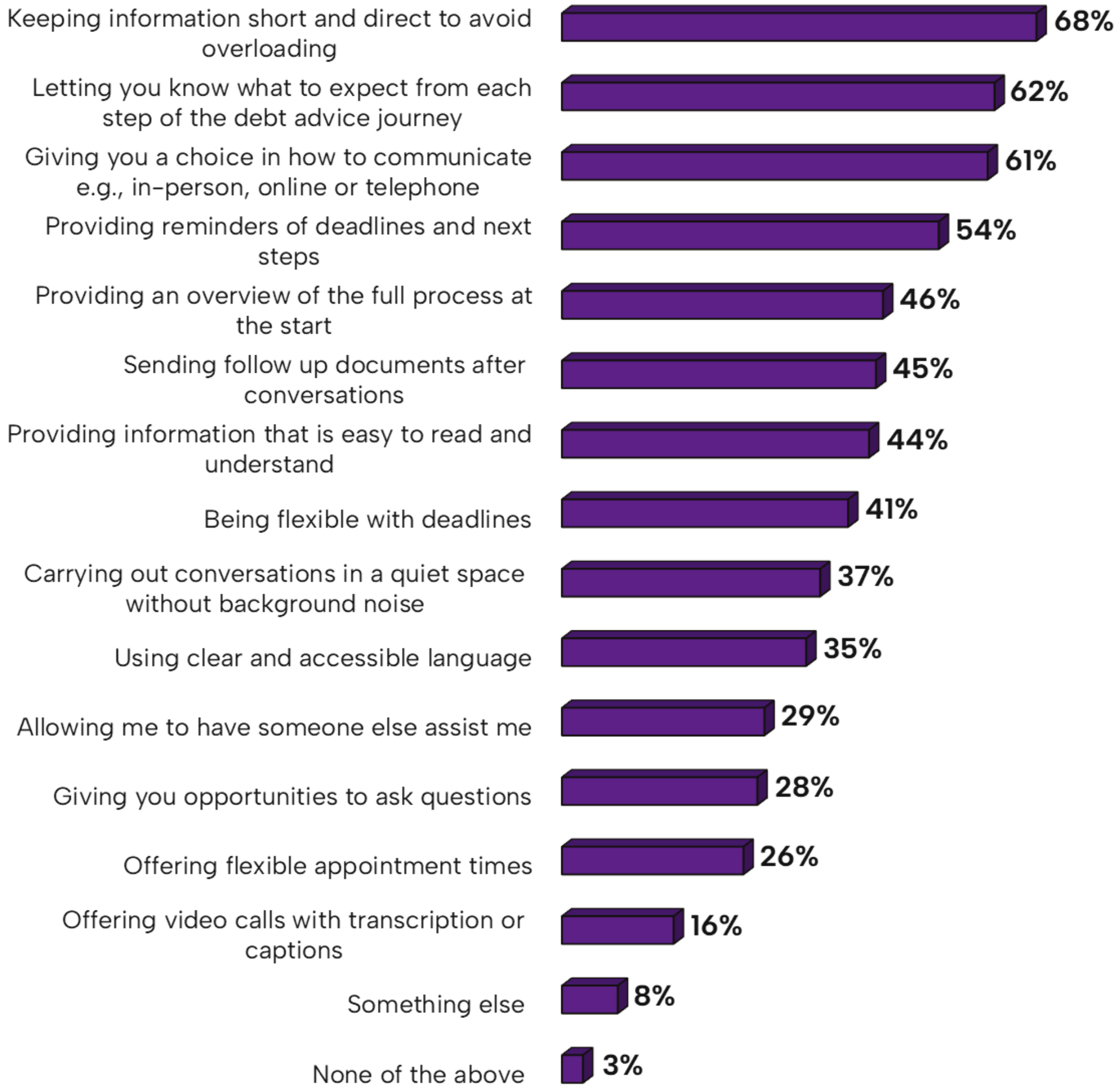
We asked the 93 respondents who were not offered any support that they found helpful (regardless of whether they disclosed their neurodivergence) what support would have made their experience with debt advice easier. Respondents could choose multiple suggestions from a list.

More than half of respondents wanted debt advice services to keep information short and direct (68%), set expectations at each stage (62%), give them a choice in how to communicate (61%), and provide reminders (54%).

It's important to consider that these suggestions would make debt advice accessible and easier to interact with for all people with problem debt, regardless of whether they are neurodivergent. However, discussions with interview participants demonstrated that many of these suggestions were especially supportive of their neurodivergent needs. As we'll go on to discuss, interview participants felt that meeting some of these suggestions would help them overcome barriers to accessing and interacting with debt advice services.

Full results are shown in the chart overleaf.

What support would have made your debt advice experience easier?
Base: 93 (all who were not offered any helpful support)



At the end of the survey, all respondents were also asked what one thing debt advice services or creditors could do to make it easier for neurodivergent people to get support with their debt. Their open text answers were categorised into themes. A list of themes is shown in the table below. The table only shows themes that were mentioned by 10 respondents or more.

| One thing to make it easier for neurodivergent people to get support with debt (suggestions with at least n=10) | n | % |
|---|---|---|
| Provide a range of communication options and allow people to choose their preferred method | 83 | 30% |
| Be non-judgemental and empathetic | 26 | 9% |
| Have trained staff who understand neurodivergence | 23 | 8% |
| Be patient and give people time to process information and ask | 20 | 7% |
| Information should be direct and avoid jargon | 17 | 6% |
| Offer face-to-face appointments | 17 | 6% |
| Concise information; broken down into bite-sized chunks | 15 | 5% |
| Provide clear list of options for support | 14 | 5% |
| Information should be provided in written formats | 12 | 4% |
| Issue gentle reminders | 12 | 4% |
| Send written summaries of conversations with clear list of actions following verbal communication | 11 | 4% |
| Provide a clear plan of action that sets expectations for next steps | 10 | 4% |
| Don't know | 47 | 17% |
| Base: | 278 | |

Interestingly, providing a range of communication channels and allowing people to choose their preferred method was the most common theme. This theme was mentioned by just under a third (30%) of respondents, suggesting that this is a key opportunity for debt advice services to improve accessibility to reflect communication needs.

Offer a choice of communication channels
The discussions with interview participants aligned with the findings from the survey. Interview participants suggested that debt advice services could provide a choice of communication channels, so they could choose a communication method that best matched their needs.

Interview participants also told us about their preferred communications channels and those they tend to avoid. For example, some wanted to communicate with debt advice services via email or online chat because they wanted to avoid telephone calls. Whereas, others needed a verbal form of communication for reassurance and to confirm their understanding.

*"Just speaking to somebody. Yeah, it really makes a difference actually having a person on the end of the phone"*

A few participants suggested tapering or hybrid communications. At the point of first contact, they needed to call a debt advice service to ensure their situation and needs are understood. Once they've built trust with the service, they would feel able to communicate via written communications, such as email.

### Minimise sensory distractions

A few interview participants also suggested that debt advice services should minimise background noise, such as typing or conversations, during phone calls, as this caused them sensory overload, making these interactions inaccessible.

*"Noise, you know, like when you're on the phone and someone's typing... or background noise. Like, I was on the phone to somebody the other day and she had somebody on the phone that was also a call centre person on the phone. And I could hear. They sounded like they were in my call. I was like, I've got to go, I can't."*

### Demonstrate understanding of neurodivergence and debt

Interview participants suggested that making support for neurodivergent people visible could make them more likely to seek help from a debt advice service and to disclose their neurodivergence, as it would give them confidence that the service would understand them and be able to provide useful support.

It was suggested that services which understand neurodivergence, its relationship with debt, and offer tailored support should clearly communicate this on their website and other outreach materials *"Have like neurodivergent support and like staff who are trained in knowing what issues will affect someone with likes of autism and for them to kind of like advertise then that's what they have a specialisation in. So then I know before I even like first contacted [that] service that okay, they're going to be safe to contact."*

Some participants also suggested that debt advice websites and outreach materials should include relatable case studies of clients whom the service has supported. Participants told us that this would provide them with evidence that the debt advice service is able to support them. It would also set expectations for what the debt advice process involves and how it can help.

### Develop a responsive disclosure process

Interview participants felt that debt advice services should ask whether people have specific support needs at the point of first contact, in order to prompt disclosure of neurodivergence. If a client chooses to disclose their neurodivergence, participants felt that the debt advice service should proactively offer common adjustments, such as extra time, written follow-ups, and communication choice, as well as checking for any additional support needs, as these can vary by individual.

> *"But for them to be able to say like okay, we're going to do wee diagrams, would that be beneficial for you?...You're constantly having to advocate for yourself and a lot of the times it's just easier to not because I don't want to seem like I'm causing issues"*

Participants also emphasised the importance of recording any support needs to avoid people having to make repeated disclosures.

Have trained staff who are understanding and empathetic
Participants also told us that it would be helpful to have frontline staff who are trained in understanding the challenges faced by neurodivergent people, in order for them to provide tailored support and proactively suggest accommodations, making debt advice more accessible. Participants suggested providing basic training for all frontline staff or having a specialist team that people who disclose neurodivergence can be referred to.

In the open comments on the survey, some survey respondents also proposed using neurodivergent debt advisors, who they felt would be able to empathise with and understand their support needs.

It was suggested that consideration should be given to their tone of voice, the pacing of conversations, and the presentation of information. Participants wanted staff to be empathetic, non-judgemental and patient, giving them time to allow for the processing of information and posing questions. Participants also felt that staff should actively pause and check whether information was understood by the client.

> *"And tone of voice as well... whether you care or whether you're, you know, whether this is frustrating you, that you're having to slow down and you're talking and repeat things."*

> *"Just to know that they're not rushing and they're giving me time to ask questions, giving me time to be like, okay, I don't understand that…and then I'm less likely to be getting anxious and worked up because I know that I have time and I know that they don't mind taking time."*

Participants also identified that debt advisors should be flexible with neurodivergent people, offering them extra time to complete tasks that might be challenging due to executive functioning differences.

Present information to avoid cognitive overload
Participants felt that presenting information as directly and as simply as possible could make debt advice more accessible. Debt advice services should

avoid lengthy explanations and complex jargon, with concise explanations of any necessary terminology provided, to accommodate attention and processing differences. They felt that any instructions or required actions should be clearly labelled to avoid confusion.

It was suggested that any processes or options should be broken down into concise, clearly defined steps so that people know what to expect, and what actions will be required from them, minimising anxiety or confusion.

> *"We need [information] in steps. We'll understand it in steps and we can process it and take it in"*

> *"It's a bit like with a map sometimes if I know this is where I am and then what's the next part? It just helps a bit to know that there's still things I need to do or that needs to be followed up on"*

Have a single point of contact

A few participants suggested that it would be helpful to have a single debt advisor to liaise with to avoid having to repeat information or losing track of the process. They suggested that having a single point of contact could make them feel more comfortable asking for help. However, resource limitations mean this is unlikely to be feasible for national debt advice services to implement consistently.

> *"And then giving them a person they can speak to that's going to stick with them through their case... Some neurodivergent people, it helps them, right, I've built a bond here with you. I feel comfortable enough to ask anything that I feel like I need to ask. I think that makes a massive difference in every aspect, not just the debt."*

Support with budgeting and paperwork

Some participants wanted extra support with completing tasks, such as budgeting or filling out forms, which they find challenging to complete alone due to executive functioning differences. They told us that providing support with these tasks would make it easier for them to access and continue to engage with debt advice.

> *"They need to get rid of that budget thing or make it easier."*

Participants suggested a number of different approaches to completing paperwork. Some wanted a debt advisor to actively help them complete these tasks over the telephone or in-person. Others wanted the debt advice service to complete budgets on their behalf, using information they provided.

> *"I would prefer if there's some sort of, like online, like you could just like upload all your documents and they sort it out for you and they tell you like, well, this is your monthly. Like, you know how much you have, this is how much you can spend, this is how much you have left over"*

One participant with ADHD suggested a more passive form of support to complete tasks, known as a ‘body double’, which involves having someone present to help them hold their attention on the task. This person could be a debt advisor or a friend or family member.

> *"There's a term called a body double in the ADHD world. And the body double is somebody. You can do it over the Internet, you can sit with them in a room, you can be on the telephone to them, but it's just somebody who is there as an encourager. Because somebody with ADHD, like myself, is more likely to see a task through if they've got somebody with them. Whereas if I'm on my own, I'll just ignore it.”*

Follow-up with written summaries

Participants also told us that debt advisors could follow up conversations over the phone or in-person with written summaries, which would help give them extra time to process information. It was suggested that these written summaries should clearly label any actions and timelines, so they can understand what is required from them

> *"It's hard for me to process auditory instructions, information, things like that. So if it's there in black and white on paper with, you know, an annual payment chart, things like that, that really helps."*

> *“Writing it out for me and sending me it because I don't take it all in. And that's what that guy did that I dealt with. So what he did was explained it all to me and then he actually sent me a letter saying exactly what he was going to do. Because [at the time] you're not taking it all in.”*

Organise check-ins and reminders

Participants who experienced executive functioning differences that make organisation, memory and time management difficult suggested that debt advice services could provide regular reminders to help them to remember to complete tasks or make payments on time.

Participants also suggested that debt advisors could check-in (via preferred communication method) to assess whether there is anything they were finding difficult to do or understand, so they do not feel stigma at asking for help.

> *"Say I'll send you over an email with what you need to do just to help remind you. And then I'll check in in a week or two if there's anything that you've maybe struggled with"*

It should be considered that check-ins and reminders would need to be agreed with people in advance. They should also be given a choice over the frequency of contact. Discussions with interview participants about creditor interactions showed that some found reminders overwhelming, especially when they were persistent.

# 7. Conclusions

This research involved neurodivergent people in the UK who have experienced problem debt, and who mainly identify with autism, ADHD or both. The participants involved in this research have highlighted significant structural barriers to accessing and engaging with debt advice. Debt advice services, like StepChange, have an opportunity to overcome these barriers and support people to make their debt advice journey to become more accessible. The following section (8.) will set out our recommendations for overcoming the barriers this report has outlined. Overcoming these barriers would not only make the debt advice journey more inclusive for neurodivergent people, but also more accessible in general.

## Debt management

Participants saw a strong link between their neurodivergence and their problem debt, and they felt that their neurodivergence presented challenges when it came to managing their debt. These challenges were not always accommodated for by the credit organisations and services they interacted with. Once they found themselves in problem debt, neurodivergent participants told us it was hard to track and manage the situation, because of key traits such as task avoidance, executive functioning differences, information overload or overwhelm, as well as sensory triggers that come from certain communication channels.

Creditors often did not accommodate these needs, which made debt situations harder to manage. Credit services were often inflexible and failed to recognise that some neurodivergent participants experienced executive functioning challenges, which made planning and tracking their financial situation more difficult, leading to missed payments and worsening debt. For example, some participants told us they faced a lack of empathy and understanding from creditors when they missed a payment date. Having multiple creditors and types of debt also made it difficult for participants to keep track of their financial situation, especially as participants told us they felt their neurodivergence made it harder to keep track of incomings and outgoings.

Credit services are not set up to take account of impulse spending, a major barrier to debt management. Participants reported that impulse spending presented challenges in managing their debt, as they used credit cards, overdrafts, and buy now, pay later arrangements to make impulse purchases, which added to accumulation of debts. Participants also reported that they made spontaneous decisions to take out credit in attempts to help them manage their existing debt. Limited credit safeguards reduced participants' ability to navigate impulse-driven financial behaviours.

Creditor communications were a key structural barrier that made it harder for participants to manage their problem debt. Participants found it challenging to read and respond to communication methods which didn't accommodate their needs, and these needs varied by participant. Some were unable to communicate through their preferred channel. Information is often also communicated in a lengthy or overly complex manner or using a negative or judgemental tone, causing participants to misunderstand, miss key details, or avoid engaging all together due to feelings of overwhelm.

### Debt advice journey

The debt advice journey was not consistently needs-led. Where participants were supported in navigating the journey or found it accommodated their neurodivergent needs, this was typically due to either clear and appropriately delivered communication (i.e. through the right channel, in clear and simple words), or an advisor going 'above and beyond' providing extra support, demonstrating patience, empathy, and guidance throughout the process

A high proportion of interview participants dropped out of debt advice, which was linked to the process not being designed to meet their needs. Dropping out of the debt advice journey was mainly due to anxiety, inaccessible communication channels, difficulties completing forms, and information overload. Digging into this deeper, participants told us the neurodivergent traits this relates to are executive functioning differences, task avoidance, sensory triggers and delayed processing, which did not appear to have been considered in the design of the debt advice process.

Negative expectations of debt advice pose a major challenge to engagement, with debt advice services needing to better demonstrate support for neurodivergent clients is available. Neurodivergent participants often assumed that services were not set up to support their needs – in other words, they expected to find debt advice hard to access. Partly this is based on past experiences, and partly it was because they hadn't seen any evidence to suggest otherwise, for example debt advice services explicitly saying they have neurodivergent-friendly support available. Often, participants felt anxious about contacting a debt advice service or a creditor because of this expectation, and sometimes this was enough to put people off the entire debt advice process. Other times, it prevented participants from disclosing their neurodivergence and therefore missing out on a better debt advice experience that made adjustments to accommodate their needs.

The disclosure process itself is a barrier to appropriate support, with many survey respondents reporting that they were not offered any helpful support when they disclosed their neurodivergence. Research findings suggest that making a disclosure can be challenging and if participants were not offered support after their disclosure, this resulted in them not feeling listened to and formed the perception that the debt advice process was not inclusive of their needs.

Another barrier is the range and extent to which channel choice is available. It was clear that there is no single channel that worked for all the neurodivergent participants we spoke to, or even suited to particular conditions (i.e. ADHD or autism). Everyone is different, and everyone has different communication channels that work for them. For many participants this was not simply a preference, but something that – due to their neurodivergence – would cause them to avoid making contact with an organisation altogether if the right channel wasn't available. This makes the range of communication channels a major barrier, or enabler, to accessing support.

Another crucial way in which the debt advice process is not currently working for many neurodivergent people is the cognitive load of the information and tasks involved. The difficulty of getting through detailed, information-dense applications or tasks caused a lot of participants to drop out of the debt advice process. For example, being left to complete a budget alone made it challenging for some, as they found it hard to know what they were expected to include. A few participants with ADHD told us that they found it difficult to focus on tasks when they were left to complete it independently. There are opportunities for debt advice services to better support neurodivergent people with these tasks. Neurodivergent participants often felt they would be able to get through these tasks with additional support, and if the information was presented in a way that lessened the potential for cognitive overload.

A patient and empathetic tone can go a long way in a debt advice interaction, regardless of neurodivergence, but given the range of practical barriers, cognitive challenges and overall anxieties faced by neurodivergent participants, it's even more crucial that individual advisors are able to put clients at ease. Many participants felt that, even if nothing else changed, simply having the time to process information, ask questions without feeling rushed, and generally be treated with empathy and respect, would be a solid foundation for supporting their neurodivergent needs.

### Lived experience input

Finally, the involvement of people with lived experience of autism and ADHD at every step of the research was crucial. Their views shaped the questions we asked, the information we presented, the terminology we employed, the tone of voice and the outputs we created. This input elevated the quality and inclusivity of the work and showcases the value of involving neurodivergent views, a critical aspect of designing or improving services that affect neurodivergent people.

# 8. Recommendations

Based on the findings from this research, we have developed a set of principles that can be used to support inclusive debt management across the debt advice and wider financial services sector.
This is a universal approach. Following these principles would make debt advice more accessible for all, without requiring specialised pathways. This is particularly important given the wide diversity and variation within neurodivergent experiences. This approach puts the client at the centre, ensuring everyone can access the support they need.

Omnichannel and choice-led communication options:
Offering a clear choice of contact options enables communication needs to be met, removing a major barrier to access.

- Provide multiple channels. This should, at a minimum, include one verbal option (e.g. phone, face-to-face) and one written option (e.g. email, online tool, live chat, WhatsApp), which is therefore inclusive of different communication needs.
- This could mean referring people to other debt advice services, if their communication needs are unable to be met. In this case, referral pathways need to be swift, effective and clearly explained to clients to avoid the risk of drop-out, providing step-by-step guidance for engaging with the service
- Allow for switches in communication channels, given that some participants needed to speak someone initially for reassurance and explanation, but then wanted to handle future communication through written channels.
- Publish clear response times, setting expectations can reduce anxiety and likelihood of disengagement.

Demonstrable understanding and empathy:
Showing understanding of neurodivergence and the ways it impacts on debt situations may enable more clients to disclose support needs and increase trust and engagement.

- Showcase neurodivergent-friendly services online, making those seeking debt advice feel more confident in making a disclosure about support needs. For example, highlighting trained staff.
- Publish relatable case studies online so that those looking for debt advice can understand who can benefit from debt advice and set expectations for what the debt advice process involves. This includes explaining the types of debts clients have, how long debt advice takes, and what the different options are.

Employ trained staff who understand neurodivergence:
Having staff trained in understanding neurodivergence and its relationship with debt would enable the delivery of a more inclusive service, providing reassurance and more tailored support for neurodivergent clients.

- Trained frontline staff with understanding of neurodivergence and the challenges which neurodivergent people in debt can face and therefore ensure clients feel reassured and understood. Feeling understood is more likely to help clients continue with their debt advice journey.
- Staff should also be trained in making sure that support is accessible, covering the recommendations outlined below (for example, offering gentle reminders, providing step-by-step breakdowns etc.).
- When digital journeys do not involve direct staff interaction, they should clearly reflect that they have been designed with neurodivergence in mind.

Adopting an inclusive approach to disclosure:
Offering a meaningful and inclusive response to disclosure demonstrates understanding and empathy, and enables more accessible engagement for the rest of the process.

- Given that disclosure of neurodivergence can be a barrier for some, an inclusive approach should allow clients to disclose support needs, without needing to share their neurodivergence.
- Proactively offer common adjustments (e.g. reminder messages, written follow-ups, time flexibility) to ensure disclosure is met with a meaningful response. Additional needs should also be checked, as individual needs vary.
- Any adjustments should be recorded in a client's account to ensure consistency of support and avoid re-telling, in line with best practice guidance to "tell us once".

Set clear expectations:
Explaining what can be expected from the process, what clients will be expected to do, what information they will be expected to provide, and what support is available to them, could help reduce anxiety and confusion, giving clients more time to prepare.

- Provide step-by-step breakdowns of relevant processes, which do not assume knowledge of financial terminology or debt advice processes.
- Make use of bullet points and flowcharts to ensure information is concise and actionable. Avoid links to further information which can be distracting and divert focus.
- Be clear and direct about what action is required after any appointments or conversations. Ensure that time frames are clear and check that they are understood.

- Websites should include reassurances about the support available and let clients know they can involve a trusted person in the process to support them, and how they can go about this.

Implement low-cognitive-load information design:
Design information which is accessible and avoids overloading. Lengthy, overly detailed and complex information can make processing and understanding difficult.

- Keep information short and direct, avoiding technical terminology and jargon. Where terms need to be used, they must be clearly explained using plain language.
- Ensure that the implications of different options for debt solutions are communicated and proactively check with the client to make sure these are understood.
- For non-digital journeys, send written summaries of conversations as a follow-up, with any actions clearly labelled, to help with processing. This should highlight any key dates and deadlines.

Support with tasks:
Offering to support clients with challenging tasks reduces barriers for those with executive functioning differences and reduces the likelihood of drop-out.

- Offer to complete forms and budgets with clients who need this support. This could either be passive (having a 'body double', someone who is present with the client to provide gentle accountability and motivate them to complete the task) or active (providing tangible support to help them fill it out).
- Be flexible with deadlines for the completion of paperwork and gently check-in on progress to see if support is required.
- Simplify and streamline tasks where possible to avoid overwhelm and disengagement, giving clients one task at a time.

Patient tone of voice and approach:
Showing patience and flexibility is a key approach that has the potential to overcome barriers around fears of judgement, and gives clients the time they need to understand the process.

- Be flexible, giving extra time to take in and process information for clients who need it.
- Use patient tone of voice and pacing to ensure clients do not feel rushed.
- In conversations, stop and check that clients have understood the information being shared with them and give them the opportunity to ask questions. This needs to be done in a non-judgemental and non-patronising manner.

- For digital journeys, information needs to be presented in chunks using a supportive tone with clients enabled to progress through the process at their own pace.

Gentle reminders and check-ins:
Executive functioning differences can impact time management and memory, and therefore regular, proactive contact can help to remove this barrier to continued engagement and improve follow-through.

- Send reminders of appointments, deadlines and key actions in the run-up. These reminders need to be sent using a method tailored to clients' communication needs and phrased in a gentle, supportive manner to avoid creating stress.
- Given that regular reminders can be overwhelming for some but essential for others, the frequency of this type of communication should be client-led. Check-in with clients to discuss progress and see if any further support is required.

Lived experience input on service design:
Getting the input of neurodivergent people with lived experience of debt and debt advice is vital to ensuring any changes to service design are inclusive and effective.

- Follow the principle of "nothing about us without us" and collaborate with people with lived experience to review existing debt advice processes, in order to assess whether they are inclusive. This will provide tangible learnings, which can be used to enhance the debt advice journey.
- Routinely seek lived experience input on all aspects of service, for example reviewing communications.
- Lived experience input should cover a mix of backgrounds and areas of expertise, from personal and professional. For example, feedback can be gathered from consumer groups, colleague engagement groups, specialist charities, purposefully recruited lived experience panels and more.

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- Mindroom
- Money Advice Trust
- Money and Mental Health Policy Institute
- Money Buddies
- Navigo
- Neurodiversify
- Talking Money
- The Brain Charity
- The Money Charity
- West Yorkshire ADHD
- Young Women's Trust

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# 11. Full tables

| Do you identify with any of the following? | n | % |
|---|---|---|
| ADHD (Attention Deficit Hyperactivity Disorder) or ADD | 235 | 85% |
| Autism | 146 | 53% |
| Dyslexia | 44 | 16% |
| Dyscalculia | 37 | 13% |
| Dyspraxia / Developmental Coordination Disorder | 30 | 11% |
| Auditory Processing Disorder | 21 | 8% |
| Other neurodivergent condition | 10 | 4% |
| Speech differences (including stammer/stutter, cluttering and apraxia) | 2 | 1% |
| Tic Conditions (including Tourette's syndrome) | 1 | 0% |
| Developmental Language Disorder | – | – |
| Base: | 278 | |

| Respondents diagnosed with: | n | % |
|---|---|---|
| Anxiety | 195 | 70% |
| Depression | 161 | 58% |
| Post-Traumatic Stress Disorder (PTSD) | 68 | 24% |
| Obsessive Compulsive Disorder (OCD) | 26 | 9% |
| Bipolar disorder | 14 | 5% |
| Other | 30 | 11% |
| None | 54 | 19% |
| Prefer not to say | 1 | 0% |
| Base: | 278 | |

| | Sample | |
|---|---|---|
| Region / nation | n | % |
| Net - England | 225 | 81% |
| Scotland | 29 | 10% |
| Wales | 13 | 5% |
| Northern Ireland | 6 | 2% |
| Age | | |
| 18-34 | 80 | 29% |
| 35-44 | 109 | 39% |
| 45-54 | 61 | 22% |

| | | |
|---|---|---|
| 55-64 | 27 | 10% |
| 65 and over | 1 | 0% |
| Gender | | |
| Male | 45 | 16% |
| Female | 229 | 82% |
| Non-binary/ Other gender identity | 4 | 1% |
| Ethnicity | | |
| White | 251 | 90% |
| Asian/Asian British | 2 | 1% |
| Black/African/Caribbean/Black British | 8 | 3% |
| Mixed/Multiple ethnic group | 9 | 3% |
| Other ethnic group | 2 | 1% |
| Employment status | | |
| Unemployed | 28 | 10% |
| Working part-time | 48 | 17% |
| Working full-time | 134 | 48% |
| Long term unemployed | 26 | 9% |
| Other | 39 | 14% |
| Tenure | | |
| Own outright | 13 | 5% |
| Own with mortgage | 109 | 39% |
| Rent from council / housing association | 44 | 16% |
| Rent privately | 74 | 27% |
| Other | 34 | 12% |
| Base: | 278 | |

| | Sample |
|---|---|
| Neurodivergence | n |
| Autism | 12 |
| ADHD or ADD | 24 |
| Region / nation | |
| North East | 1 |
| North West | 1 |
| Yorkshire and The Humber | 5 |
| West Midlands | 2 |
| East Midlands | 1 |
| East of England | 1 |

| | |
|---|---|
| London | 11 |
| South East | 2 |
| South West | 1 |
| Scotland | 2 |
| Wales | 2 |
| Northern Ireland | 1 |
| Gender | |
| Male | 14 |
| Female | 16 |
| Age | |
| 18-34 | 10 |
| 35-44 | 8 |
| 45-54 | 4 |
| 55-64 | 7 |
| 65 and over | 1 |
| Ethnicity | |
| White | 22 |
| Asian/Asian British | 3 |
| Black/African/Caribbean/Black British | 2 |
| Mixed/Multiple ethnic group | 2 |
| Other ethnic group | 1 |
| Communication with financial services | |
| Prefers digital financial services | 17 |
| Prefers non-digital financial services | 13 |
| Total | 30 |

| | Neurodivergent cognitive interview participants | StepChange neurodivergent colleague network | Neurodivergent depth interview participants | Expert stakeholders |
|---|---|---|---|---|
| Survey design | x | x | | x |
| Survey promotional materials design | x | | | x |
| Interview guide and activities design | x | | | x |
| Analysis of findings | | | x | x |
| Reporting | | | x | x |

| Current debts | n | % |
|---|---|---|
| Credit card or store card | 229 | 82% |
| Personal loan or guarantor loan | 143 | 51% |
| Overdraft | 138 | 50% |
| Buy now pay later | 133 | 48% |
| Friends or family lending | 119 | 43% |
| Student loan | 107 | 38% |
| Catalogue | 99 | 36% |
| Utility company | 78 | 28% |
| Hire purchase | 55 | 20% |
| Rent or mortgage debts | 53 | 19% |
| Gambling debts | 15 | 5% |
| Business debts | 12 | 4% |
| Other | 14 | 5% |
| I do not have any of the debts listed above | 5 | 2% |
| Base: | 278 | |

| Why does being neurodivergent make it harder to manage your debt situation? | n | % |
|---|---|---|
| Making impulsive purchases or dopamine chasing | 143 | 53% |
| Missing or forgetting payments and deadlines | 79 | 29% |
| Feeling my situation is overwhelming or out of control | 61 | 23% |
| Creating and sticking to a budget | 50 | 19% |
| Reading and responding to communications (e.g. phone calls, emails) | 45 | 17% |
| Ignoring the issues or burying your head in the sand | 33 | 12% |
| Keeping track of expenditure or bills | 29 | 11% |
| Finding it difficult to ask for support | 20 | 7% |
| Difficulties with long-term financial planning | 19 | 7% |
| Processing information | 17 | 6% |
| Finding and maintaining stable employment or income | 15 | 6% |
| Spirals of shame or guilt | 15 | 6% |
| Don't know/Unsure | 11 | 4% |
| Hyperfixating on hobbies or interests | 9 | 3% |
| Understanding financial concepts and terms | 7 | 3% |
| Completing forms | 6 | 2% |

| | | |
|---|---|---|
| Other | 29 | 11% |
| Base: respondents who felt being neurodivergent makes it harder to manage their debt situation at least sometimes | 269 | |

| Why did you not seek help from those that you owe money to e.g., your bank or your energy company? | n | % |
|---|---|---|
| I felt overwhelmed | 129 | 73% |
| I felt anxiety about contacting the organisation I owe money to | 127 | 72% |
| I felt negative stigma or shame about my debt | 106 | 60% |
| I didn't think the organisation I owe money to would be helpful | 98 | 55% |
| I didn't feel confident speaking about my debt | 81 | 46% |
| I was worried I might do something wrong | 70 | 40% |
| I couldn't communicate the way I wanted (e.g., email, in-person, telephone) | 61 | 34% |
| I was worried telling the organisation I owe money to would affect the service (e.g. cut off my utilities) | 61 | 34% |
| I wasn't able to pay back the debt yet so didn't see any point | 61 | 34% |
| I was worried telling the organisation I owe money to would affect my credit score | 55 | 31% |
| I didn't want to deal with my debt | 48 | 27% |
| I didn't know what to expect from debt advice | 48 | 27% |
| I didn't know that I could talk to the organisation I owe money to | 41 | 23% |
| I wanted to handle the debt by myself | 38 | 21% |
| I didn't know how long it would take | 20 | 11% |
| I didn't have time to contact the organisation I owe money to | 16 | 9% |
| I managed my debt with help of friends and family | 12 | 7% |
| Don't know/Unsure | 2 | 1% |
| Other | 1 | 1% |
| Base: respondents who did not seek help from creditors | 177 | |

| Which organisations did you seek help from? | n | % |
|---|---|---|
| StepChange Debt Charity | 106 | 72% |
| Citizens Advice | 54 | 36% |
| National Debtline | 19 | 13% |
| PayPlan | 12 | 8% |
| The Money Advice Service | 11 | 7% |

| | | |
|---|---|---|
| Christians Against Poverty | 4 | 3% |
| Money Helper | 3 | 2% |
| Financial Wellness Group | 3 | 2% |
| Debt Camel | 3 | 2% |
| Money Wellness Group | 2 | 1% |
| Money Plus Group | 1 | 1% |
| Angel Advance | 1 | 1% |
| Gregory Pennington | 1 | 1% |
| Don’t know | 3 | 2% |
| Other | 15 | 10% |
| Base: respondents who accessed debt advice | 148 | |

| Why did you not mention your neurodivergence? | n | % |
|---|---|---|
| I did not know I was neurodivergent at the time | 22 | 28% |
| I did not think it was relevant | 14 | 18% |
| I did not think it would help | 11 | 14% |
| I was not asked about it | 6 | 8% |
| I did not think they would understand | 4 | 5% |
| I felt embarrassed | 4 | 5% |
| I did not want it to seem like an excuse | 3 | 4% |
| I did not think they would be able to support me | 2 | 3% |
| I did not want to be treated or perceived differently | 2 | 3% |
| I had a poor experience when I have mentioned it before | 1 | 1% |
| Other | 23 | 29% |
| Don't know/Unsure | 1 | 1% |
| Base: respondents who did not disclose neurodivergence | 79 | |

| Why do you feel that the debt advice service treated you fairly? | n | % |
|---|---|---|
| They were understanding and empathetic | 25 | 27% |
| They were non-judgemental | 13 | 14% |
| I was able to communicate with them the way I wanted | 13 | 14% |
| The advice was helpful | 11 | 12% |
| Information was explained clearly | 10 | 11% |
| They were patient and gave me sufficient time | 8 | 9% |
| They set out a clear plan of action | 5 | 5% |
| They dealt with my creditors | 4 | 4% |

| | | |
|---|---|---|
| They helped me fill out forms | 3 | 3% |
| They were responsive | 1 | 1% |
| Other | 10 | 11% |
| Don’t know/Unsure | 17 | 18% |
| Base: respondents who felt treated fairly by debt advice services | 93 | |

| One thing to make it easier for neurodivergent people to get support with debt (suggestions with at least n=10) | n | % |
|---|---|---|
| Provide a range of communication options and allow people to choose their preferred method | 83 | 30% |
| Be non-judgemental and empathetic | 26 | 9% |
| Have trained staff who understand neurodivergence | 23 | 8% |
| Be patient and give people time to process information and ask questions | 20 | 7% |
| Information should be direct and avoid jargon | 17 | 6% |
| Offer face-to-face appointments | 17 | 6% |
| Concise information; broken down into bite-sized chunks | 15 | 5% |
| Provide clear list of options for support | 14 | 5% |
| Information should be provided in written formats | 12 | 4% |
| Issue gentle reminders | 12 | 4% |
| Send written summaries of conversations with clear list of actions following verbal communication | 11 | 4% |
| Provide a clear plan of action that sets expectations for next steps | 10 | 4% |
| Don't know | 47 | 17% |
| Base: all respondents | 278 | |

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This research has been carried out in compliance with the International standard ISO 20252, (the International Standard for Market and Social research), The Market Research Society's Code of Conduct and UK Data Protection law.

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