Different minds, shared challenges: making debt support more inclusive

Summary report | October 2025

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About the research

At StepChange, supported by funding from Equifax, we've carried out research with neurodivergent people struggling with debt, driven by our commitment to making debt advice more inclusive and effective.

Recognising a gap in understanding around accessibility, this research explores how debt advice services can better support neurodivergent people and provides insights to help shape more inclusive and accessible debt advice journeys.

To do this, we conducted an online survey with 278 neurodivergent people who were struggling with debt. We also conducted 30 interviews with people with ADHD, autism or both, who were experiencing debt problems to gain a deeper understanding of their personal experiences and challenges.

Neurodivergent voices were central to every stage of the research process, helping ensure the findings are representative, inclusive, and grounded in real-world perspectives.

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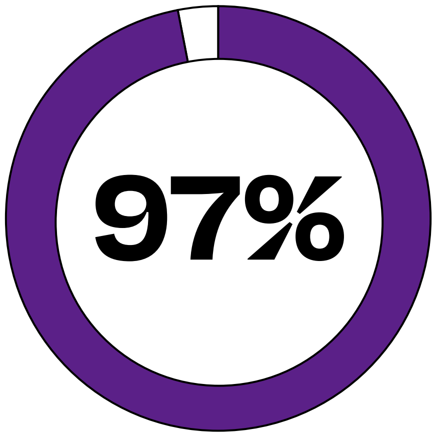
Almost all of the people we heard from in the survey felt that being neurodivergent presented challenges when it came to managing debt

Research participants told us that they faced challenges around:

- Making impulsive purchases
- Tracking incomings, outgoings and different debts
- Missing payment deadlines due to executive functioning differences around memory and organisation which were not accommodated
- Reading and responding to communications from creditors



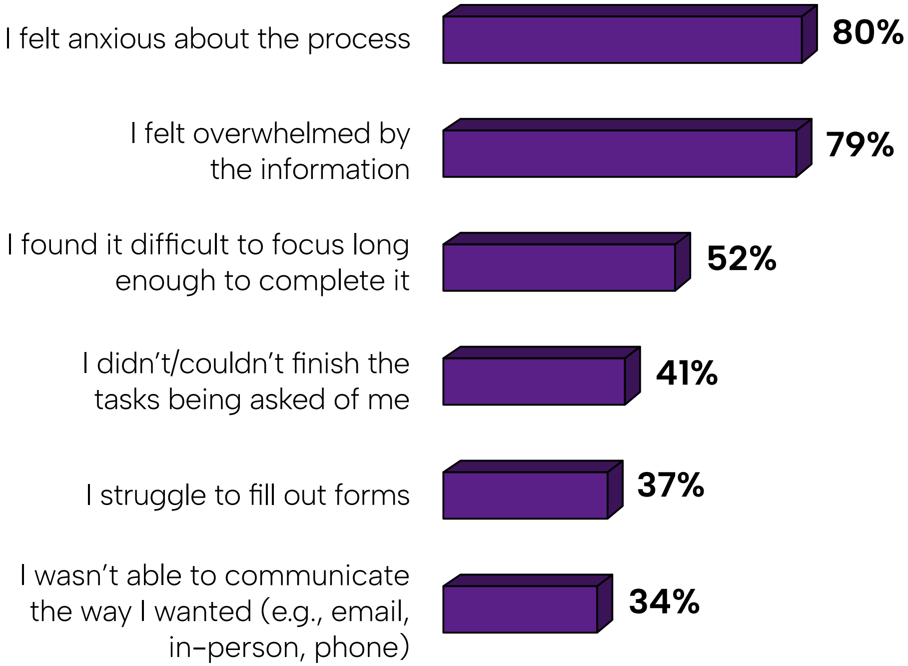
feel that being neurodivergent makes it at least sometimes harder to manage their debt

From discussions with participants, we found that credit organisations and services were not always set up to support their needs. For example, creditors communicating though a channel that was inaccessible, or inflexibility with deadlines despite a disclosure of neurodivergence. This made it harder for participants to manage their debt on their own.

"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."

The research revealed that a lack of inclusivity in debt advice services led some neurodivergent individuals to avoid or abandon the support available

Each of the following barriers were experienced by more than a third of survey respondents who had sought help from a debt advice service:



Interview participants told us that they had avoided seeking debt advice or dropped out of the process due to the following factors which were not supportive of their needs:

- The debt advice process was not set up to accommodate short periods of focus for people with ADHD, autism or both
- Fear of judgement due to past negative experiences, stigmatisation and misunderstanding of neurodivergence
- Executive functioning differences, such as information processing and memory, were not taken into account
- Lack of communication channel choice meant they could not communicate in a way that was supportive of their needs
- The requirement to complete a budget independently without support.

Disclosing neurodivergence was often difficult — and even when participants did make a disclosure, they rarely received the support they needed

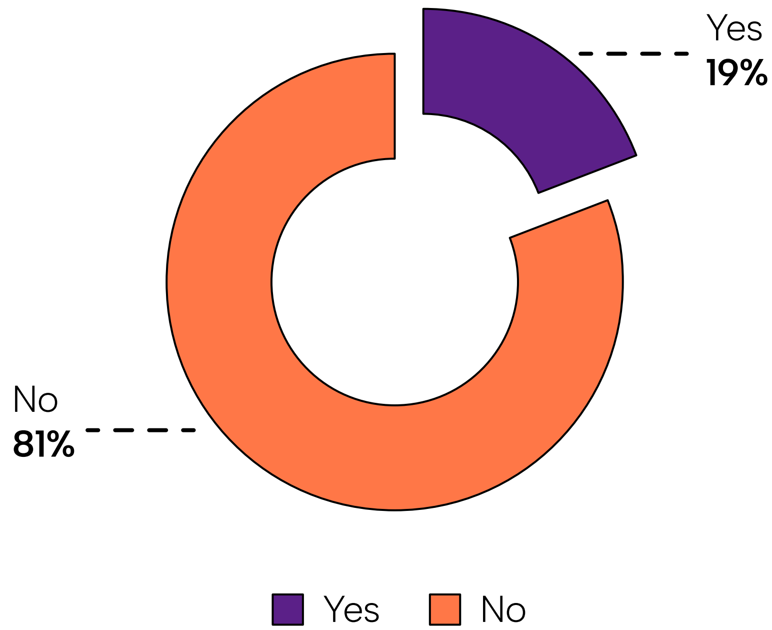
Only 1 in 3 (32%) survey respondents informed the service they contacted that they were neurodivergent when accessing debt support.

Participants chose not to disclose their neurodivergence because they didn't think it was relevant, they didn't think any help would be available, or they didn't want to be treated any differently. This suggests that more needs to be done to create an environment which enables people to feel comfortable sharing their support needs, based on the knowledge that support is available to them.

Amongst those who made a disclosure, less than 1 in 5 (19%) were offered support they found helpful. This suggests that debt advice services need to improve the pathway of support offered following a disclosure, to deliver appropriate support to enable engagement with the debt advice process.

When you told the debt advice service you were neurodivergent, did they offer any support that you found helpful?

Base: 47 (respondents who disclosed neurodivergence)
Caution small base



Participants shared experiences where debt advice services were unsupportive of their needs, and therefore impacted their ability to engage with the debt advice process

Across the interviews, many participants shared that they had found it difficult to continue their debt advice journey as their support needs were not met. This often made them less likely to seek advice in the future, or to act upon the advice they were given.

Common barriers to continued engagement included:

- **Negative tone:** some reported feeling judged, patronised or rushed during interactions, even after a disclosure, suggesting they did not feel that their needs were supported or understood
- **Limited communication channel options:** a lack of channel choice or awareness of the channel options available made it difficult for those with specific preferences or communication requirements
- **Budgeting and complex tasks:** whilst presenting a challenge for many clients, completing administrative tasks, such as budgeting, proved particularly difficult for some participants due to their ADHD or autism. Participants felt that these tasks were designed without consideration for cognitive differences
- **Information overload:** some participants found it hard to read and process dense or lengthy information, resulting in inaction or proceeding with advice without a full understanding of its implications.

> **"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."**

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

> **"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."**

Inclusive debt advice journeys are shaped by patience, flexibility, and compassionate support — empowering people to feel heard, respected, and ready to move forward

Some interview participants described interactions with a debt advice service where they felt their support needs were met. This included:

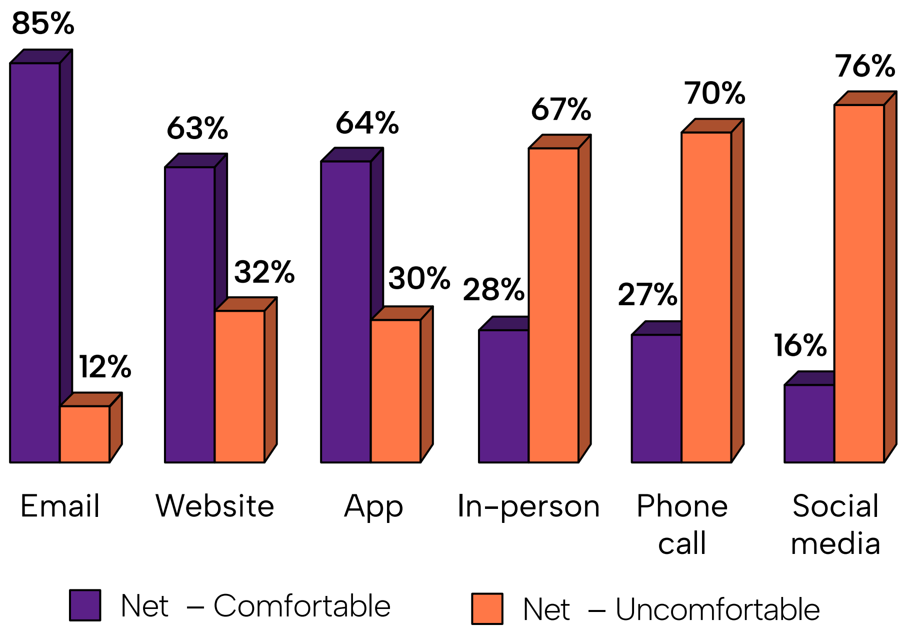
- Patience and understanding in response to a disclosure
- Having information broken down and explained step-by-step to help with processing and understanding debt advice
- Extra time being allocated to complete tasks such as budgeting or paperwork worked to reduce stress
- Additional support with completing forms, which some participants found hard to complete independently due to executive functioning differences
- Offering to handle creditor interactions or advising on debt consolidation simplified debt management, reduced participant overwhelm and made tasks easier to manage
- Help setting up a regular, automated payment plan was useful for those who found it difficult to monitor or remember payments
- Multiple communication channels which allowed participants to select the option that best suited their needs.

There is no 'one size fits all' solution when it comes to meeting communication needs

In the survey, most respondents told us that they were comfortable communicating with debt advice services by email, and uncomfortable communicating by phone call or social media:

How would you feel about communicating with debt advice services in the following ways?

Base: 278 (all respondents)



However, this does not mean that non-verbal communication channels, such as email, were accessible for our neurodivergent participants. Discussions with interview participants indicated that different channels were more than just a preference. Participants reported actively avoiding communication via certain channels. Channel preference was individual and varied between participants.

Participants' preferences for phone communication varied: for some, it triggered anxiety or sensory overload, or felt under pressure and unable to process information fully, while others relied on it to communicate clearly.

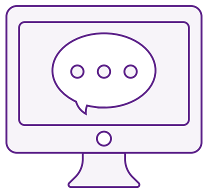
Therefore, a truly omnichannel service is important for accessibility.

61% of respondents said that being provided with a choice in how to communicate would have made their experience with debt advice easier.

There is no 'one size fits all' solution when it comes to meeting communication needs

"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."

"One thing I would say about [the debt advice service] as an autistic person, I found it 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."



10 key principles to support inclusive debt management

We have developed a set of key principles aimed at helping the debt advice and wider financial services sector to better accommodate the needs of neurodivergent individuals through inclusive practices. The overarching recommendation is to develop a universal approach to customer support that enables debt advice and financial services to meet the needs of different populations, including neurodivergent clients. This is particularly important given the wide diversity and variation within neurodivergent experiences.

1. Offer a user-centred, omnichannel service to meet communication needs
2. Demonstrate understanding of neurodivergence and highlight the support available to help more clients in disclosing their needs and increasing engagement with the debt advice process
3. Develop staff understanding of neurodivergence and the challenges faced by neurodivergent clients to ensure more tailored and effective support
4. Offer a meaningful and proactive response to disclosures of support needs without requiring clients to disclose a specific neurodivergent condition
5. Set expectations around the debt advice process and the support and adaptations available to help minimise anxiety and allow clients to prepare for the steps in the journey
6. Design journeys and present information in a way which avoids cognitive overload, keeping wording concise and direct to ensure it is accessible and understandable
7. Offer clients additional support with administrative tasks, such as budgeting, to enable further engagement with the process for those who would find it extremely difficult to complete debt advice independently
8. Adopt a patient tone and approach with clients to help overcome barriers around fears of judgement about their neurodivergence, and to give sufficient time to process information at their own pace
9. Provide optional, gentle reminders and check-ins led by client preference, to help those who have executive functioning differences affecting memory and time management
10. Routinely seek the input of neurodivergent people with lived experience of debt and debt advice to ensure any changes to service design are inclusive

More detail about each of these principles, including our recommended solutions, can be found in the full report.

Date: October 2025

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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.

We want to create a society free from problem debt.

For more expert debt research and insights, visit the StepChange Debt Charity website.

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