

Neurodiversity, fraud and scams

Awareness of neurodiversity is on the rise. The NHS now estimates that 1 in 7 people are likely to be neurodivergent, although with an increase in awareness and late diagnosis this may be even higher. At the same time, we are facing a fraud epidemic with fraud and scams now the most common type of crime in the UK. The latest statistics show that fraud has risen here with 3.9 m incidences and 1 in 15 people becoming a victim. The impacts on individuals can be devastating, spanning financial, emotional and health.

The NTS Scams Team and others have seen anecdotal evidence that neurodivergent individuals may be more likely to become a victim of fraud. However, this issue had yet to be explored in detail. With this in mind, the STRICT taskforce commissioned research to examine whether:

- Neurodivergent individuals are more susceptible to fraud and scams
- The impact of fraud and scams is different among neurodivergent individuals
- Further or modified fraud prevention activities were needed to account for neurodiversity

The research comprised desk research and a national representative survey of UK adults. The research was conducted by the NTS Scams Team and Dr. Elisabeth Carter from Kingston University.

We have used the term 'fraud and scams' throughout this report in order to reflect the questions asked of the respondents of the survey. However, the term 'scams' is a colloquial one that, although highly recognisable to the public, does not have a legal definition. 'Scams' have not always been treated with the seriousness that they deserve or a recognition of the harm caused. It's important to recognise that scams are fraud and fraud is a crime.

Key findings

1. **Neurodivergent individuals are 50% more likely to be a victim of fraud than neurotypical individuals.** The survey found that 20% of neurodivergent individuals had been a victim of fraud compared to 13% of neurotypical respondents.
2. **Neurodivergent victims of fraud were more likely to be severely impacted by fraud or scams.** Neurodivergent individuals were particularly severely affected financially – they were almost twice as likely to report the highest financial impact as neurotypical victims.

- 3. Despite this, neurodivergent individuals were less likely to believe they are at risk of fraud victimhood**, with very high confidence levels in being able to spot fraud. 31% of neurodivergent individuals reported they are very confident in spotting a fraud, compared with 24% of neurotypical respondents.

Actions and recommendations

To increase the effectiveness of fraud prevention efforts and reduce the risk of neurodivergent individuals continuing to be disproportionately affected by fraud, this research recommends:

- **Fraud prevention information is clear, inclusive and actionable.** Fraud information should be written in language suitable for all, incorporating visual cues, aids, and clear, actionable steps where possible.
- **We provide ways to verify information.** Neurodivergent individuals are more likely to validate information externally, providing an opportunity to mitigate fraud risk.
- **We recognise the emotional tactics and impact of fraud.** Neurodivergent individuals may be more emotionally vulnerable to the persuasive tactics used in frauds, therefore, fraud prevention messaging should focus on emotional regulation strategies and decision-making support.
- **We myth bust.** Fraud is often caricatured as crude or basic. It is often highly sophisticated and difficult to spot. It also affects all parts of society, including young, old, neurodivergent and neurotypical.
- **Research be commissioned into how different neurodivergent groups uniquely experience fraud victimisation.** Additionally, there should be further investigation into how fraud prevention systems can be redesigned to better support these populations in both protecting from and reporting fraud.
- **Those supporting victims of fraud receive neurodiversity awareness training.** Training should focus on offering professionals strategies to effectively support neurodivergent victims of fraud.
- **Adopt a 'no blame, no shame' attitude towards fraud:** Fraud and scams are sophisticated and can affect anyone. Criminals, not victims are to blame. Victims are not stupid; they should be supported not ashamed.

About the National Trading Standards (NTS) Scams Team

The National Trading Standards (NTS) Scams Team is funded by National Trading Standards and is hosted by Surrey County Council. The team was founded in 2012 to tackle mass marketing fraud, specifically mail fraud and more recently telephone fraud. The team works with trading standards and partner agencies to investigate scams and identify and support those who fall victim to them.

Despite its and others' efforts, the NTS Scams Team estimates that the detriment to UK consumers as a result of these scams is between £5 billion and £10 billion a year. And fraud and scams continue to rise in number and scale. It is estimated that approximately 40% of all crime experienced in the UK is fraud.

About STRICT

The STRICT Taskforce (Scams Team Research, Innovation, Collaboration Taskforce) brings together public, private, and third-sector organisations with the aim of addressing the evolving landscape of financial exploitation, fraud and scams.

STRICT aims to research, discover, foster innovation and collaboration in research and solutions that help combat fraud while supporting victims in a more inclusive and comprehensive way. With the intention of delivering a coordinated and collaborative approach to how we support victims of fraud, scams and financial abuse, the language we use around it and the protect and preventative messaging that we put out. The Taskforce is also to utilise expertise and ideas from all attending organisations to drive the direction of travel for this piece of work.