

Neurodiversity and fraud victimhood: susceptibility, impacts and recommendations

October 2025

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Foreword

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. People who are neurodivergent experience the world differently from those considered neurotypical – they process information, think, learn and interact in different ways.

Neurodivergent conditions include Autism/Autism Spectrum Condition (ASC)/Autism Spectrum Disorder (ASD), Attention Deficit Hyperactivity Disorder (ADHD)/ Variable Attention Stimulus Trait (VAST), Dyspraxia, Dyslexia, Dysgraphia, Dyscalculia and Tourette's Syndrome (TS) as well as many other conditions. Such conditions should be better understood so that society can, if necessary, provide the appropriate support to those that need it.

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 Scams Team Research Innovation Collaboration Taskforce¹ 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

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.

¹ 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. It was founded and is hosted by the National Trading Standards Scams Team.

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.

Key findings

1. **14% of people are neurodivergent in the UK.** The survey found that 14% of people were either self or medically diagnosed as neurodivergent. This tallies closely with the NHS figures, suggesting that the survey population is an accurate representation in terms of reflecting neurodiversity in the UK population. The research found that instances of self-diagnosis were higher (9%) than medically diagnosed neurodivergence (5%). It also found that neurodivergence was higher among younger age groups, female respondents and lower social grades.
2. **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.
3. **Neurodivergent victims of fraud were more likely to be emotionally, financially, or health impacted, and for that impact to be felt at the more severe end of the scale.** Neurodivergent individuals were particularly severely affected financially – they were almost twice as likely to report the highest financial impact as neurotypical victims.
4. **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. 96% of neurodivergent respondents said they were either very or fairly confident of their ability to spot a fraud. Indeed, 31% of neurodivergent individuals reported they are very confident in spotting a fraud, while 24% neurotypical reported the same.

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:

- **That 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 strategies to recognise and resist emotional manipulation as well as decision-making support.
- **We myth bust.** Fraud is often caricatured as crude or basic but in reality, 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.

Introduction

This research examines the susceptibility to and impact of fraud on neurodivergent individuals, exploring how differences in cognitive processing and emotional responses from neurotypical individuals can influence both the perception of fraud risks and the effectiveness of protective messaging.

The research comprised two elements. Desk-based research into existing materials followed by a quantitative survey of UK adults. The online survey was nationally representative sample of UK/GB adults. Quotas were set on age, gender, ethnicity and region and the data is weighted to the known profile of Great Britain using age, gender, ethnicity, region, social grade, working status and housing tenure. Respondents were asked a total of eight questions that spanned their experience of fraud, its impact and their confidence in spotting it. Responses were compared between neurotypical and neurodivergent respondents.

Background

Fraud is now consistently the most common type of crime in the UK, accounting for roughly 40% of all crime. Despite preconceptions, fraud is sophisticated, perpetrated by criminals who exploit individual's vulnerabilities.

The desk-based element of this research suggests that neurodivergent individuals may be particularly susceptible to being exploited. Fraud exploits social nuances, perceptions, and neural shortcuts to create messages of legitimacy, credibility, urgency, and secrecy (Carter, 2015). Neurodivergent individuals may struggle with recognising patterns of fraud or understanding the risks involved, emotional compliance, cognitive processing, and difficulty in recognising abusive or manipulative behaviour (Pearson, Rose, and Rees 2023),

While not solely digital, fraud is increasingly online - 76% of authorised push payment fraud cases originate from online sources (UK Finance, 2024), but neurodivergent individuals struggle with recognising social cues and interpreting intentions, especially in online interactions (Tummala et al., 2024; Vermuelen, 2011), and process information and respond to online threats differently, increasing their vulnerability to internet-based fraud (Stone, Campbell, & Yates, 2025).

Neurodivergent individual may be prone to revictimisation (Tummala et al., 2024). Neurodiverse individuals may exhibit fawning,² people-pleasing and compliance responses which increase the risk of being targeted, and often lead to prolonged victimisation

² "Fawning" refers to consistently abandoning your own needs, boundaries, or expectations to serve others and is an attempt to avoid conflict by appeasing people. It can include people-pleasing, chronic apologising, over-agreeing, and caretaking behaviours.

(Pearson, Rees, and Forster 2022). These behaviours can trap individuals in cycles of compliance, where they remain vulnerable to further exploitation such as fraud recovery fraud.

Additionally, reporting fraud can be particularly challenging for neurodivergent individuals, as neurodivergent victims of interpersonal violence, including financial abuse, often internalise blame, believing they "must have done something to deserve it" (Pearson et al., 2023), may not recognise abusive behaviour or may have difficulty communicating their experiences to others (Pearson et al. 2022). With this background in mind, we conducted a nationally representative poll of UK adults to explore these issues in more depth.

Quantitative research findings

14% of people are neurodivergent in the UK. The survey found that 14% of people were either self or medically diagnosed as neurodivergent. This tallies closely with the NHS figures, suggesting that the survey population is an accurate representation in terms of reflecting neurodiversity in the UK population. The research found that instances of self-diagnosis were higher (9%) than medically diagnosed neurodivergence (5%). It also found that neurodivergence was higher among younger age groups, female respondents and lower social grades.

Neurodivergent individuals are significantly 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.³

Neurodivergent victims of fraud were more likely to be emotionally, financially, or health impacted, and for that impact to be felt at the more severe end of the scale. For example, neurodivergent respondents were 1.8 times more likely to report the highest level of financial impact compared with neurotypical individuals.

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. Indeed, 31% of neurodivergent individuals reported they are very confident in spotting a fraud, while 24% neurotypical reported the same.

³ This research found clear evidence that neurodivergent individuals are more likely to become victims of fraud. However, neurodivergence encompasses a wide range of different conditions and ways of experiencing and interacting with the world. This study was not designed to distinguish between different forms of neurodivergence and more research is required to understand how different forms of neurodivergence affect susceptibility to scams and fraud.

Fraud types experienced

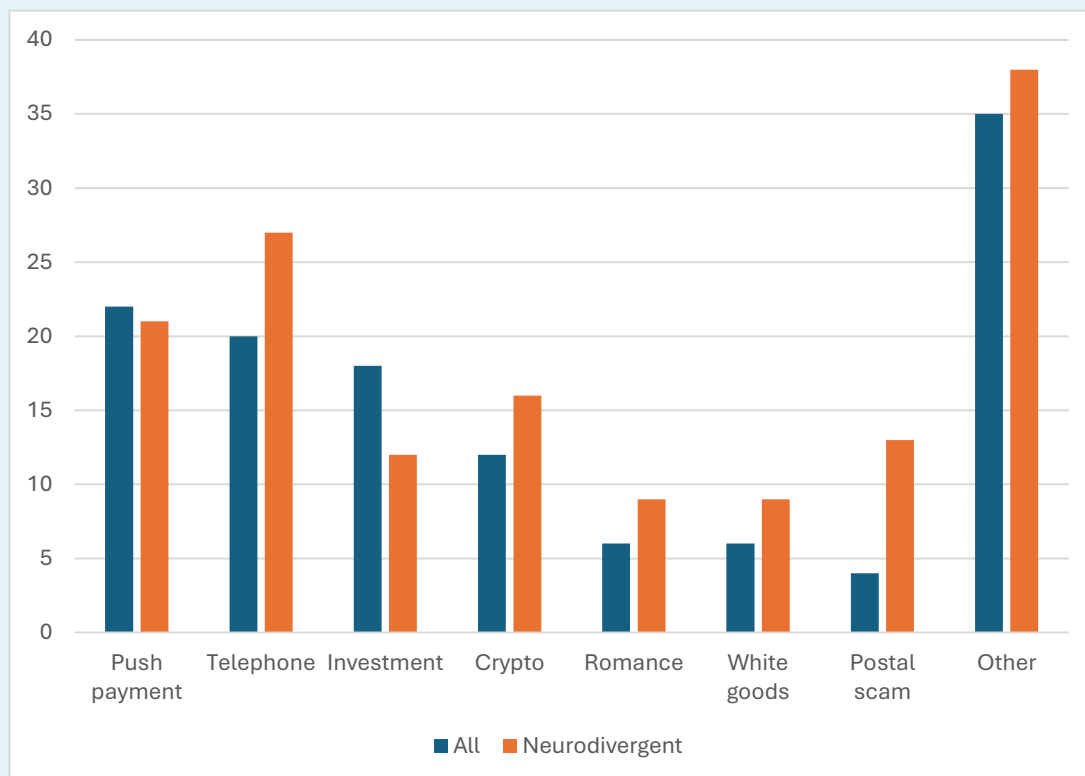
We asked those that had experienced fraud to detail the type of fraud that they had experienced, which offers further insight into the specific vulnerabilities of neurodivergent individuals. The quantitative data suggests that neurodivergent individuals may be more susceptible to telephone fraud, romance fraud, white good fraud and postal fraud:

- 35% more neurodivergent respondents reported they had been a victim of telephone fraud than neurotypical respondents. Neurodivergent individuals may be more vulnerable to phone-based frauds, possibly due to challenges in interpreting social cues or the manipulation of emotional responses during these interactions (Vermuelen, 2011).
- Romance frauds and white goods frauds were experienced more often by neurodivergent individuals. Romance frauds typically exploit emotional vulnerabilities, which may have a more pronounced effect on neurodivergent individuals who experience social communication challenges, further reinforcing their risk of exploitation (Carter, 2015).
- Postal frauds were more commonly reported among neurodivergent individuals (13) compared to neurotypical individuals (2). This may indicate that neurodivergent individuals are at a greater risk of becoming victim to frauds that involve physical correspondence, which may be harder for them to interpret due to sensory processing issues or challenges in distinguishing legitimate communication from fraudulent mail (Tummala et al., 2024).

The one anomaly in the data was investment fraud, which were less frequently experienced by neurodivergent respondents. This may be as a result of demographic and socioeconomic factors, but may also suggest that frauds where there are specific calculated decisions to be made, neurodivergent respondents are more able to do so accurately than their neurotypical counterparts.

Identifying fraud

The research suggests that there are slight but important differences in the way neurodivergent and neurotypical individuals detect fraud. When asked how they could tell something was fraud, neurodivergent respondents were notably more likely to turn to reviews to assess the legitimacy of an offer, which indicates a heightened preference for verifying information in detail or a reliance on external validation (e.g., looking for social proof) and a more cautious or research-oriented approach to making decisions (Pearson et al. 2023).



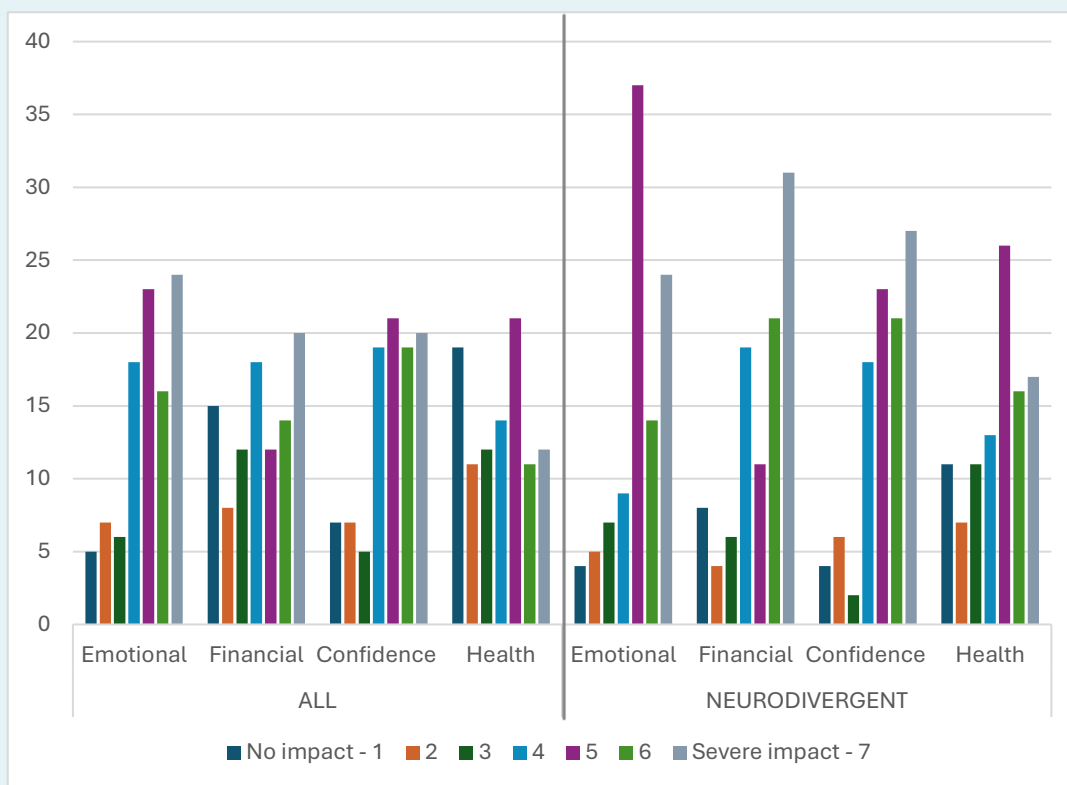
Neurodivergent individuals were more likely to be a victim of most types of fraud except investment and push payment fraud

Retargeting

44% of neurodivergent participants indicated that they were retargeted by fraudsters after their initial victimisation, while 33% of neurotypical participants indicated the same. This suggests that once a neurodivergent individual has become a victim of fraud, they may be more likely than their neurotypical counterparts to be retargeted.

Impact of fraud

Fraud can have devastating impacts on both neurodivergent and neurotypical individuals. The research shows that this is often more severe among neurodivergent individuals. The table below summarises how individuals in both neurotypical and neurodivergent groups perceived the emotional, financial, confidence, and health impacts of fraud and scams. The participants rated the impact on a scale from 1 (no impact) to 7 (severe impact). Across all factors, the impact of fraud on neurodivergent respondents was higher, often significantly, than among neurotypical respondents.



Neurodivergent individuals were more severely impacted by fraud and scams

- **Emotional impacts** of fraud were felt by a large number of neurodivergent individuals, potentially due to their heightened sensitivity to stress or challenges in emotional regulation (Vermuelen, 2011). Neurodivergent individuals were 25% more likely to report a serious emotional impact (5 or above) compared with neurotypical individuals.
- The **financial impact** of fraud appears to be more severe for neurodivergent individuals. 31% reported a severe financial impact (7), making them 1.8 times more likely to report the most severe financial impact than neurotypical respondents and indicating that they are disproportionately affected financially by fraud. This underscores the vulnerability of neurodivergent populations to financial loss, likely due to challenges in recognising and responding to fraudulent attempts (Tummala et al., 2024).
- Neurodivergent individuals were notably more affected in terms of **confidence**, with 27% reporting a severe loss of confidence (7) and 23% experiencing a moderate loss of confidence (5). The higher levels of confidence erosion in this group may be linked to the stress and confusion associated with processing the fraud experience, potentially amplified by communication or social processing challenges (Copeland and Mbaziira, 2023). As neurodivergent individuals may already experience difficulty with social cues and interpersonal trust, a fraud experience can have a disproportionate impact on their sense of self-worth.

- The **health impact** of fraud was significantly greater for neurodivergent individuals, with 26% reporting a severe health impact (7) and 16% reporting a moderate impact (5). Neurodivergent individuals were 44% more likely to report a serious health impact (above 5) than neurotypical respondents. This suggests that the stress and psychological strain caused by fraud may have a more acute physical toll on neurodivergent individuals, potentially due to heightened sensory sensitivity and difficulty processing distressing emotions (Stone, Campbell and Yates, 2025).

Conclusions

This research reveals the increased susceptibility of neurodivergent individuals to fraud - the data suggests that neurodivergent individuals are 50% more likely to be a fraud victim than a neurotypical person.

Neurodivergent individuals are also more likely to be adversely affected by fraud. The shame in becoming a victim of fraud is felt keenly by those who felt they *should have been able to identify it* and blame themselves for not being able to do so. Despite this, neurodivergent individuals are more confident in their ability to spot fraud. Being very confident in being able to spot a fraud does not equate to actual ability to do so.

In short, neurodivergent individuals can be more confident but less protected, suggesting that fraud prevention messaging is not impacting neurotypical and neurodivergent individuals in the same way. Neurodivergent individuals also face disproportionate harm from fraud compared to neurotypical individuals, both in terms of severity and range of impacts. These findings underscore the need for ensuring fraud protection messaging and interventions accommodate the cognitive and emotional needs of neurodivergent individuals as well as a neurotypical population is essential to reduce their vulnerability to fraud and mitigate its severe effects. By catering to the specific needs and tendencies of neurodivergent individuals, fraud prevention can also become more effective and inclusive for all populations.

These findings highlight the importance of fraud prevention efforts that address both the cognitive and emotional aspects of fraud detection. Such efforts should address public information and awareness-raising on fraud protections, financial recovery but also provide mental health and well-being support to take into account the severe impacts on confidence and health experienced by fraud victims and reduce the likelihood of revictimisation.

Anyone can be a victim of fraud, but circumstances – including situational, technological, and marketplace factors – can make some people more vulnerable. This research shows that neurodivergence can make people more vulnerable to fraud. We need to provide better support to neurodivergent victims as well as ensuring that prevention messaging is suitable for everyone – neurodivergent and neurotypical.

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