VICTIM SUPPORT

NATIONAL TRADING STANDARDS
Scams Team

Beyond vulnerability:

Rethinking fraud risk, awareness and prevention for neurodivergent victims

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Executive Summary

What this research was about

Fraud affects millions of people every year. However, we know much less about how neurodivergent people experience and respond to fraud. This research explored the experiences of neurodivergent adults who had been victims of fraud. We looked at how fraud happened, the impact it had on people's lives, their experiences of reporting it and getting support, and their views on fraud prevention campaigns. The research aimed to better understand how neurodivergence can shape people's experiences of fraud. It also explored how fraud prevention, reporting systems and support services could work better for neurodivergent people.

Why we did it

Some studies suggest that neurodivergent people may be at greater risk of fraud and may be more affected by it when it happens. However, there is limited research on why this might be the case and what can be done to improve support and prevention. Victim Support was commissioned by National Trading Standards Scams Team to help fill these gaps in knowledge. The aim was to learn directly from neurodivergent victims and use their experiences to improve policy, practice and support services.

How we did it

We used interviews to explore people's experiences in depth. Neurodivergent adults who had been victims of fraud took part in the research. To make the study as accessible as possible, participants could take part online, in person or by providing written responses. Seventeen people took part in interviews and three provided written responses. We reviewed the information they shared and identified common themes and patterns across their experiences.

Who took part

Twenty neurodivergent adults took part in the study. Participants ranged in age from 26 to 77 and came from a range of ethnic, social and geographical backgrounds. Participants identified with a range of neurodivergent conditions, including autism, ADHD, dyslexia, dyscalculia and dysgraphia. Nearly half identified with more than one neurodivergent condition. Participants had experienced many different types of fraud, including romance fraud, purchase scams, banking fraud, impersonation fraud, doorstep fraud, investment fraud, identity theft and cryptocurrency fraud. Financial losses ranged from relatively small amounts to losses that had a major impact on people's lives.

What we found out

There was no simple link between neurodivergence and fraud. Participants did not see neurodivergent people as naturally vulnerable or as one single group with the same experiences. However, research participants described a range of factors that sometimes increased their risk of fraud. These included trust in others, difficulty recognising manipulation, social isolation, making quick decisions, information overload and periods of emotional stress. Participants also described strengths linked to neurodivergence. These included attention to detail, spotting patterns, critical thinking and questioning information. In some situations, these strengths helped protect them from fraud.

Understanding of fraud is broad but shallow. Most participants already knew about fraud risks before they were victimised and often saw themselves as cautious people. Knowing about fraud did not always prevent victimisation. Many frauds involved trust, emotional manipulation and pressure rather than a lack of awareness. Participants felt that many fraud awareness campaigns focus too much on obvious scams and personal responsibility. They wanted more information about the ways criminals build trust, manipulate emotions and pressure people into making decisions. Participants believed that people with lived experience should play a central role in designing fraud prevention campaigns, reporting systems and support services.

The impact of fraud can be severe. Fraud had serious effects beyond financial loss. Participants described anxiety, shame, self-blame, loss of confidence, reduced trust in others and lasting emotional distress.

Reporting is not working. Many participants had negative experiences when reporting fraud. Common concerns included poor communication, inaccessible systems, a lack of understanding of neurodivergence and feeling blamed for what had happened. Positive experiences were linked to clear communication, empathy, reasonable adjustments and feeling believed and supported.

What we can do about it

Better fraud prevention campaigns that explain fraud not just how to spot it. Fraud prevention campaigns should go beyond basic information on how to spot scams and explain how criminals work and use trust, pressure and emotional manipulation to target victims.

Make campaigns accessible for all. Information needs to be available in a range of accessible formats to meet different communication and learning needs. Neurodivergent people and other victims with lived experience should be involved in the design, delivery and review of fraud prevention campaigns

Ensure fraud reporting systems are designed with neurodivergence in mind. Reporting systems should be reviewed to make them more accessible and easier for neurodivergent people to use. Systems should offer reasonable adjustments throughout reporting, investigation and support processes. Again, neurodivergent people have a role to play in developing accessible systems.

Recognise the impact of fraud. Fraud can have emotional, psychological and social impacts as well as financial ones. Often these impacts are as, if not more, severe than financial impacts.

Communicate with empathy. Improve communication with victims throughout the reporting and investigation process. This should include improving staff knowledge of neurodivergence so that victims are treated with understanding, respect and empathy. At all times, avoid language or responses that blame victims for what happened to them.

Further research. Support further research into the experiences of neurodivergent victims of fraud to help improve future policy and practice.

Chapter 1: Background, methods and participants

Background

Fraud is the most common crime in the UK and makes up over 40% of all recorded crime.[1] Despite this, few people report it. The National Crime Agency estimates that only around 14% of fraud cases are reported to Report Fraud or the police.[2]

Victim Support defines fraud as "when someone tricks or deceives you to gain a dishonest advantage – usually money, goods, services or property".[3] Fraud can take many forms, including:

- **Purchase fraud**: buying or selling items online and not receiving the item or payment.
- **Relationship fraud**: being deceived by someone you know, including a partner, friend or family member.
- **Doorstep fraud**: fraud carried out by rogue traders, fake charity collectors or dishonest door-to-door sellers.
- **Banking and payment card fraud**: fraud involving stolen, lost or counterfeit cards, cash machine fraud, or advance fee scams.
- **Identity theft**: someone using your personal information to access money, credit or accounts.
- **Investment and pension fraud**: being persuaded to invest in schemes that are fake or misleading.
- **Cybercrime and computer misuse fraud**: someone using computers, software or devices to steal money or information.
- **Mass marketing fraud**: letters, emails or messages claiming you have won or inherited something that does not exist.
- **Fraud recovery scams**: being asked to pay a fee to recover money lost in an earlier fraud.
- **Impersonation fraud**: someone pretending to be from a bank, the police or another trusted organisation.
- **Online gaming fraud**: fraud linked to online games, such as fake purchases or stolen account details.
- **Cryptocurrency fraud**: being misled into investing in fake or misleading cryptocurrency schemes.
- **Clairvoyant fraud**: someone claiming to have psychic or special powers in order to deceive you.

Anyone can become a victim of fraud. However, some groups, including disabled and neurodivergent people, face a higher risk.[4] The effects of fraud often go beyond financial loss. Victims may experience emotional, psychological, social and physical impacts.[5]

[1] Crime in England and Wales - Office for National Statistics
[2] Fraud - National Crime Agency
[3] Fraud - Victim Support
[4] Fraud and computer misuse in England and Wales - Office for National Statistics
[5] Victims of fraud in England suffer significant health challenges - The Police Foundation

This report focuses on the experiences of neurodivergent victims of fraud. Neurodivergence is a term used to describe people whose ways of thinking, learning, communicating or interacting differ from what society generally considers typical.[6] The term is often used to include autistic people and people with ADHD, dyslexia, dyspraxia and dyscalculia, although there is ongoing debate about exactly which conditions fall under the term.[7]

There are no official UK statistics on neurodivergence, but estimates suggest that around 15% of adults are neurodivergent.[8] Previous research by National Trading Standards found that neurodivergent people may be more likely to experience fraud and may be more severely affected when they do.[9] That research also highlighted the need for a better understanding of:

- how different forms of neurodivergence affect fraud risk
- how fraud affects neurodivergent people
- how fraud prevention messages can be designed more effectively for this group.

This report aims to help address those gaps.

The research

Aims

Victim Support was commissioned by National Trading Standards to carry out qualitative research with neurodivergent victims of fraud. The research explored:

- factors that may increase fraud risk for neurodivergent people
- the impact of fraud on this group
- knowledge and awareness of fraud
- how fraud prevention campaigns and messages could be improved.

The aim was to build a detailed understanding of these issues through people's lived experiences. Many of the experiences shared by neurodivergent participants are likely to be similar to those of neurotypical victims. Where this was the case, we explored whether neurodivergence created additional risks or offered protective factors.

Methods

The study used a qualitative approach. We interviewed 20 people who identified as neurodivergent.

To make participation as accessible as possible, people could take part in person, by Zoom or in writing. Participants could see the interview questions in advance if they wished.

Three participants chose to provide written responses. Seventeen took part in Zoom interviews lasting between 60 and 90 minutes.

We analysed the interviews using thematic analysis. This allowed us to identify common patterns and themes across participants' experiences.

All quotations in this report have been anonymised. Any names used are pseudonyms.

[6] What is neurodiversity? |Neurodiversity RCN| Peer Support Service | Royal College of Nursing
[7] Autism and neurodiversity
[8] Employers are failing to support neurodiversity at work | Acas
[9] Neurodiversity and fraud victimhood: susceptibility, impacts and recommendations

Participants

Several factors shaped our recruitment approach. Qualitative research aims to explore experiences in depth rather than produce findings that can be applied to the whole population. However, we wanted the sample to include a wide range of backgrounds and experiences.

We were also aware that some groups face barriers to receiving a formal diagnosis. We did not want these barriers to prevent people from taking part. For this reason, we invited anyone who considered themselves neurodivergent to participate. All recruitment materials included a short explanation of the term.

Participants were recruited through:

- Victim Support's lived experience panel
- a mailing list of former Victim Support service users who had expressed an interest in research and policy work
- organisations that work with neurodivergent people.

More people volunteered than we could include. We therefore selected participants to ensure a broad mix of:

- Demographic characteristics:
  - gender
  - age
  - ethnicity
  - socio-economic background
  - geographical location
- Neurodiversity characteristics:
  - type of neurodivergence
  - whether participants had one or multiple neurodivergent conditions
- Fraud experiences:
  - type of fraud experienced
  - whether participants had experienced one or multiple fraud incidents
  - whether they reported the fraud
  - whether they received support afterwards.

The final sample included nine men, ten women and one non-binary participant. Participants ranged in age from 26 to 77 years old. Nine participants were White, five were Black, four were Asian and two were Arab. They came from a wide range of social and economic backgrounds. Two lived in Wales and the remainder lived in different parts of England.

ADHD (11 participants), autism (10 participants) and dyslexia (8 participants) were the most common forms of neurodivergence. Other conditions included dyscalculia (2 participants), dysgraphia (1 participant) and other self-identified forms of neurodivergence (3 participants). Eleven participants identified with one neurodivergent condition, while nine identified with more than one.

The most common fraud types were relationship fraud, purchase fraud, mass marketing fraud and banking fraud, each experienced by seven participants. Five participants experienced impersonation fraud and four experienced doorstep fraud. Two participants each experienced recovery fraud, gaming fraud and identity fraud. One participant reported experience of cryptocurrency fraud, investment fraud, clairvoyant fraud and cyber fraud.

Twelve participants reported the fraud to their bank, while eleven reported it to the police. Nine reported to Action Fraud and two to National Trading Standards. Two reported the incident elsewhere. Four participants did not report the fraud to any organisation.

Five participants received support from victim support services following the fraud. Fifteen received no such support.

Participants consistently stressed the importance of this research. Many wanted to help improve support and services for neurodivergent victims of fraud. We are grateful for the time, insight and personal experiences they shared.

The remainder of this report presents the study findings. Chapter 2 explores participants' wider life experiences and circumstances. Later chapters examine vulnerability to fraud, experiences of victimisation and reporting processes. The final chapters focus on fraud awareness, prevention and the design of effective anti–fraud campaigns for neurodivergent people.

Chapter 2: Understanding neurodivergence

Chapter summary

This chapter introduces the participants and explores how they understood their neurodivergence. Participants described a wide range of experiences shaped by their identities, diagnoses, life histories and personal circumstances. While some shared common challenges, they consistently emphasised that neurodivergent people are not a single group and cannot be understood through stereotypes or assumptions.

Key findings

- Participants came from a wide range of neurodivergent backgrounds.
- Experiences of neurodivergence varied significantly between individuals.
- Participants described both strengths and challenges linked to neurodivergence.
- Trust, communication and social experiences were recurring themes.
- Many experienced barriers and misunderstandings throughout their lives.
- Participants rejected simplistic assumptions about neurodivergent people.

Key recommendation

Organisations should recognise the diversity of neurodivergent experiences and avoid one-size-fits-all approaches when designing services, support and communications.

What this means

Understanding the experiences of neurodivergent fraud victims requires an understanding of the wider context of their lives. Participants described experiences shaped by communication preferences, trust, relationships, accessibility needs and previous interactions with other people and services.

The findings show that neurodivergent people are not a single, uniform group. Effective fraud prevention, reporting and support services should recognise individual needs and experiences rather than relying on assumptions about diagnosis alone.

"For years I thought something was wrong with me"

Sarah was in her late forties when she finally received diagnoses of autism and ADHD. Before that point, she had spent decades believing she was failing at things that seemed effortless for other people. Social situations felt confusing, workplace relationships were exhausting, and she frequently replayed conversations afterwards trying to understand what she had missed. Receiving a diagnosis helped her make sense of her life.

"I felt a whole weight lift off my shoulders."

Sarah described herself as honest, empathetic and deeply committed to fairness. She tended to assume other people were truthful and generally well intentioned.

"I always take people at face value unless they've wronged me."

Following her diagnosis, she realised that the same qualities she valued in herself – trust, compassion, loyalty and a desire to see the good in others – had also increased her vulnerability to fraud.

Introduction

This chapter explores participants' identities, life experiences and views on neurodivergence. For most participants, experiences of fraud were not an isolated event, but interacted with various aspects of their lives, including neurodiversity. They described how neurodivergence interacts with parts of their lives including disability, health conditions, age, gender, ethnicity, sexuality, family circumstances and past trauma.

These factors shaped how participants saw themselves and how they approached trust, communication, relationships and decision-making in everyday life. Understanding this wider context helps explain the experiences of fraud discussed in later chapters.

Diversity within neurodivergent experiences

Participants represented a wide range of neurodivergent experiences and identities. Some had received formal diagnoses, while others had not. Many described barriers to diagnosis, particularly those linked to gender and financial circumstances. Most participants identified with more than one neurodivergent condition, with autism and ADHD often occurring together.

> *"I was diagnosed with autism last year. I was originally diagnosed with dyslexia when I was in my 20s when I was at university and they obviously didn't pick up on anything else. Then when I had my children in 2020 and 2023, they thought it was postnatal depression… eventually they said it's autism and possibly ADHD as well."*

Participants also held different views about what neurodivergence means. Some saw it as a disability because of the challenges they face in a society built around neurotypical expectations. For these participants, recognising neurodivergence as a disability was important because it acknowledged their experiences and helped them access support and legal protections.

Others preferred to describe neurodivergence as a different way of thinking rather than a disability. Some referred to it as a strength or even a "superpower". Several participants held mixed views. They recognised both the advantages and disadvantages of being neurodivergent and felt that whether it becomes disabling varies depending on circumstances and often depends on the support available and how society responds.

> *"I sometimes think, oh, it's a good thing I'm neurodivergent, and I'm quite happy to talk about it… And then other days, I think, why do I have to be like this? Can I not just be typical, like the others?"*

Many participants highlighted strengths they associated with their neurodivergence. These included:

- attention to detail
- creativity
- analytical thinking
- problem-solving skills
- empathy
- honesty
- pattern recognition
- a strong sense of fairness.

Participants came from a wide range of social and economic backgrounds. Many worked in professions such as law, science, technology, healthcare, business and human resources. Those in professional roles often felt that some aspects of their neurodivergence had contributed positively to their achievements and careers.

At the same time, participants described a range of challenges. These included difficulties with social communication, decision-making, sensory overload, emotional regulation, organisation and processing information.

"I'm dyslexic and I understand that every dyslexic person deals with dyslexia in a different way. It affects them differently. And the way it affects me is if somebody gives me verbal instructions or written instructions, I can really struggle. But if you draw me a diagram, I'm in there like a rat up a drainpipe."

These accounts show that neurodivergent people are not a single, uniform group. Participants repeatedly stressed that neurodivergence affects people in different ways and that assumptions can be misleading.

Late diagnosis and understanding past experiences

"For someone who grew up thinking something's not quite right there… getting diagnosed was a relief and an affirmation. I can finally make use of tools, known tools, to help myself."

Many participants received their diagnosis later in life. Some spent years feeling different without understanding why. Before receiving a diagnosis, many had explained their experiences as personal failings, personality traits or mental health problems.

Several women felt that gender stereotypes had delayed recognition of autism or ADHD. They believed that diagnostic systems have traditionally focused on how these conditions present in boys, meaning many girls and women were overlooked.

"What I thought was just depression was actually burnout and shutdown."

Receiving a diagnosis was often a major emotional moment. Participants described feelings of relief, validation and greater self-understanding. For some, diagnosis led to practical support, workplace adjustments and connections with supportive communities.

Others explained that diagnosis helped make sense of difficulties they had experienced throughout their lives.

"It's been helpful to me because it's answered a lot of questions as to why I am like I am… people in my life have often said to me that I've got an attitude or a chip on my shoulder, but I haven't, it's just sometimes I ask direct questions because I want direct responses because that's how my brain works."

Several participants also reflected on growing up during a time when awareness of neurodivergence was more limited. Some said they were labelled as lazy, disruptive or unintelligent rather than being understood and supported.

Participants with dyslexia described particular difficulties in education. Some struggled with reading, writing and processing information but received little help until adulthood.

Communication, relationships and understanding others

"There's a lot of social interactions that I don't understand, whether it be body language, or the tone of your voice, or their behaviours sometimes, I don't understand that, and so it's hard to communicate with someone when they don't understand that."

Many participants described differences in communication and social interaction. They often found it difficult to understand social cues, body language or other people's intentions. Some struggled to judge whether someone was trustworthy.

Many preferred communication that was direct, clear and factual. They found indirect communication or mixed messages harder to interpret. Although this was particularly common among autistic participants, people with a range of neurodivergent identities reported similar experiences.

"Social situations are horrendous. I suppose a lot of it is classic Asperger's, you struggle to communicate, struggle to understand emotions… and it's just that constant struggle, and it's tiring, it's exhausting."

Some participants said they tended to take people at their word. Many assumed honesty unless they had a reason not to trust someone. Difficulties understanding social situations and judging people's intentions emerged across many interviews.

Participants linked these experiences to broader difficulties with trust, relationships and decision-making. Some felt that years of being told they had misunderstood social situations had led them to question their own judgement.

"Being neurodivergent for me means not being able to process relationships with people around me like others do. For example, taking offence or becoming paranoid about how others perceive me or what they think of me. This means that I am unable to form relationships with them as others do."

Many participants also talked about the effort involved in social situations. They described "masking", which involved hiding or managing aspects of their neurodivergence to fit social expectations.

This included monitoring eye contact, copying other people's behaviour, suppressing natural responses and learning ways to appear neurotypical. Some participants felt these strategies had helped them succeed professionally. However, many also linked masking to stress, exhaustion and burnout.

Several participants believed that these efforts to fit in could increase vulnerability to people who seek to manipulate or take advantage of others.

"A lot of times I found myself nodding going, yeah, yeah, yeah, while inside I'm going, what the hell are you saying?"

Emotional experiences and sense of justice

"I think there's something about my neurodiversities that means I believe in it being fair. And I still don't seem to understand that the world is not fair."

Strong emotional responses were common across participants' accounts. Many described themselves as highly empathetic, caring and motivated by fairness. They often felt deeply affected by situations they believed were unjust.

"It's really painful that nobody cares. It's really painful."

Some participants spoke about rejection sensitive dysphoria, sensitivity to criticism, anxiety and overthinking. Others described becoming overwhelmed when faced with uncertainty, large amounts of information or several demands at once.

Many also discussed mental health difficulties such as anxiety, depression, stress and burnout. Participants often found it difficult to separate the effects of neurodivergence from those of mental health problems, other disabilities and life experiences.

"A long time ago, I realised the world is never going to adapt for me… But don't go out of your way to make it difficult for us."

Many participants felt they had both strengths and vulnerabilities. Characteristics such as empathy, trust and a desire to help others were seen as positive qualities. However, these same qualities could create challenges when dealing with manipulation or exploitation.

Similarly, participants often saw their commitment to fairness as one of their strengths. However, unfair treatment could have a particularly strong emotional impact. Several participants said they felt pressure to become less trusting or less empathetic in order to protect themselves. They described this as distressing because fairness and empathy were central to their sense of identity.

Neurodivergence and other aspects of identity

"There's always someone completely different from you. Not just that, but also other disabilities, physical, sensory and so on, and then culture, the background, social economics, where they've come from globally, their religion, sexual orientation, all these protected characteristics that make up a person."

Participants highlighted how neurodivergence interacts with many other parts of a person's identity and life experience.

Several participants lived with physical disabilities, chronic illnesses, sensory impairments or acquired brain injuries alongside their neurodivergence. Others discussed mental health difficulties, trauma, difficult childhood experiences and experiences of discrimination.

"You can see my disability. I walk with a limp, with a stick, you could see my disability. Autistic people and dyslexic people, you don't see their disabilities… Invisible disabilities, people don't understand them."

Participants also came from a wide range of cultural, ethnic and social backgrounds. They described experiences shaped by migration, ethnicity, sexuality, gender, age and economic circumstances.

Some discussed experiences of racism, homophobia, ageism and disability discrimination. Others reflected on how family expectations, cultural values and educational experiences shaped their understanding of neurodivergence and influenced whether they sought support.

"I grew up in the era where they never diagnosed girls as autistic. It was a boy thing only."

One clear finding was that neurodivergence rarely acted alone. Participants consistently described their experiences as being shaped by a combination of identities, life events and social circumstances.

This helps explain why experiences of fraud, vulnerability and support needs can differ so much from one person to another.

Conclusion

The diversity within the sample highlights the importance of understanding neurodivergence in context. Neurodivergence could increase vulnerability in some situations while acting as a source of strength in others. Often, the same characteristics could do both.

Participants' experiences were also shaped by many other factors, including disability, health conditions, trauma, culture, sexuality, gender and socio-economic circumstances.

These findings show why it is important not to treat neurodivergent people as a single group. Their experiences are diverse and are shaped by a combination of personal characteristics, life experiences and social circumstances.

The next chapter explores how these factors influenced participants' vulnerability to fraud.

Chapter 3: Understanding vulnerability to fraud among neurodivergent victims

Chapter summary

This chapter looks at how participants understood the relationship between neurodiversity and fraud. Participants described a complex picture shaped by personal experiences, social circumstances and offender behaviour.

Key findings

- Experiences varied widely between participants.
- Participants identified both strengths and challenges linked to neurodiversity.
- Trust, communication and social isolation were common themes.
- Accessibility issues could increase risk in some situations.
- Participants rejected simple explanations of vulnerability.

Key recommendation

Services should avoid assumptions about neurodivergent people and recognise the diversity of their experiences.

What this means

The findings show that there is no single reason why a neurodivergent person might become a victim of fraud.

Instead, risk appears to be shaped by a combination of factors. Understanding these factors can help organisations create better prevention campaigns and support services.

"I thought my empathy was a strength"

David was a middle-aged AuDHD participant who was strongly motivated by helping others. Following bereavement, he began an online relationship with someone who appeared understanding, accepting and emotionally supportive.

Over time, financial requests emerged. At first they were small: £50 for an unexpected bill, £100 for an emergency expense. Later they became larger and more frequent. By the end of the relationship he had accumulated loans, credit card debt and overdrafts and had lost approximately £85,000. Looking back, he felt his empathy had been deliberately exploited.

"We have too much compassion. We want to help. And then people take."

As the fraud escalated, the offender created constant urgency through messages, financial crises and emotional pressure. Only afterwards did David realise how the offender had used his ADHD-related difficulties with impulsivity and executive functioning.

"I think the empathy came out so much that I forgot the logic."

For David, vulnerability emerged through the interaction of empathy, loneliness, trust and pressure.

Introduction

Participants had experienced many different types of fraud. These included romance fraud, investment scams, rogue traders, online shopping scams, banking fraud, impersonation scams, marketplace fraud, financial abuse within relationships and exploitation by people they trusted.

As discussed in the previous chapter, participants saw neurodivergence as both a potential strength and a potential vulnerability. Across interviews, several common themes emerged. Participants spoke about trust, communication, information processing, decision-making, empathy and relationships. Many felt these factors could sometimes make it easier for fraudsters to take advantage of them.

Participants rarely blamed a single trait for what happened to them. Instead, they described vulnerability as the result of several factors coming together. These included neurodivergent characteristics, personal circumstances, emotional wellbeing, social situations and the tactics used by fraudsters.

This chapter explores:

- trust, empathy and a desire for connection
- difficulties recognising manipulation and deception
- pressure, urgency and reduced time to think
- emotional vulnerability and life circumstances
- information overload, executive functioning and decision-making
- coercion, intimidation and the overlap with abuse
- targeting, vulnerability and neurodivergence.

Trust, empathy and a desire for connection

"We're lonely. We're just very lonely people. We desire that connection with somebody. So we have a tendency to believe things. But the world is a very deceiving place."

Trust was one of the strongest themes across the interviews. Many participants said they tended to assume people were honest. Some accepted information at face value or struggled to understand why someone would deliberately deceive another person.

This was especially common among participants with autism, ADHD or both. Many described approaching relationships and interactions in good faith because that is how they themselves behave.

Participants often linked this tendency to empathy and compassion. Several said they felt a strong desire to help people who appeared vulnerable or in need. Fraudsters sometimes exploited this by telling stories about illness, bereavement, financial hardship, immigration problems, family emergencies or other personal crises. Participants gave money because they believed they were helping someone who genuinely needed support.

"I listened to their stories, and I believed them, and they were all just a pack of lies, really."

Some of the most damaging experiences involved relationships. Participants described romance fraud, financially exploitative relationships and abuse by trusted individuals. In these cases, trust was often built slowly before being exploited.

One participant lost hundreds of thousands of pounds over a period of around 14 years. The abuse involved romance fraud, extortion, coercive control, stalking and harassment.

Another participant described a five-year relationship in which a fraudster repeatedly invented emergencies that required financial help.

Others later came to see friendships or relationships as fraudulent because the other person had hidden their true intentions while taking money, support or practical help. Although many cases involved romantic relationships, similar patterns were also seen in friendships.

"I'll be brutal and say I'm probably naïve, and if somebody tells me something I'm inclined to believe them… I do generally believe people. If somebody tells me something, certainly if they're standing in front of me, why would I doubt them?"

Most participants did not see themselves as naïve. Instead, they believed they expected other people to follow the same moral standards that they followed. This made it harder to anticipate deliberate dishonesty or manipulation.

Many said that discovering they had been defrauded was deeply upsetting. It forced them not only to reconsider a particular relationship, but also to question their wider understanding of people and the world around them.

"I have got a lot of trust in people, and you can't see the right from the wrong very easily… We have a very sincere kind of heart that we look at everything in a very positive kind of way, and you think everybody else is going to lead their lives in the same kind of format."

Several participants also spoke about loneliness and wanting acceptance, companionship or relationships. These experiences were particularly important in romance fraud cases. Participants often described fraudsters building trust and emotional dependence before making financial requests.

Autistic participants, in particular, linked their vulnerability to experiences of social rejection and loneliness. Some felt this made them more likely to trust people who appeared kind, accepting or understanding.

Difficulties recognising manipulation and deception

"I up to this very day can't differentiate a genuine from a non-genuine kind of person or thing, because my brain doesn't actually stretch to that limit."

Many participants described difficulty recognising manipulation, hidden motives and warning signs while events were happening.

Some struggled to judge whether people were trustworthy. Others found it difficult to read intentions, interpret social cues or spot inconsistencies between what people said and what they did. These challenges often became greater when participants felt rushed, stressed or overwhelmed.

"What he was saying and what he was doing probably was two different things, but I was missing that because I was assuming that he was telling the truth."

For some participants, vulnerability was linked to the convincing nature of frauds. Several described difficulty distinguishing between genuine and fake websites, messages, organisations or individuals when communications appeared professional.

Fraudsters often increased their credibility by using logos, branding, reviews, accreditation details, order confirmations and apparently legitimate verification processes.

One participant booked what appeared to be a genuine family holiday through a convincing travel company that later disappeared. Another entered payment details into a fraudulent delivery website after receiving a text message that seemed consistent with an expected parcel delivery.

A participant who tried to buy an iPhone through Facebook Marketplace successfully checked the device serial number with Apple before meeting the seller. Despite this, they were assaulted and given a counterfeit phone during the transaction.

These vulnerabilities were not unique to neurodivergent people. However, many participants felt that their neurodivergence affected how they assessed risk or judged whether something was genuine.

“I couldn’t see the difference between a genuine thing and a bogus thing. To me it looked so genuine. The logo, the company, everything looked absolutely genuine.”

Several participants explained that fraudsters often appeared highly knowledgeable, organised and credible. Detailed explanations and convincing evidence reduced suspicion and made interactions seem legitimate.

Pressure, urgency and reduced time to think

"He came in deliberately to accelerate the process to put as much pressure on us as possible."

Many participants said they needed time to process information, weigh up options and make decisions. Fraudsters often took advantage of this by creating situations that appeared urgent.

Participants felt much more vulnerable when they were rushed, stressed or overwhelmed.

One participant with an acquired brain injury described a scam in which she gave her bank card details and PIN to a stranger in a supermarket car park. She felt that, if she had been given more time to stop and think, she would have recognised the warning signs.

“If I stopped and I thought, it isn’t right. It isn’t right. But because I was rushing, my brain wasn’t working.”

Participants described many forms of pressure. These included urgent tax demands, emergency requests for money, deadlines for collections, account verification requests and limited-time offers.

Fraudsters often discouraged independent checks or created artificial crises that demanded immediate action.

Many participants recognised these tactics only after the event. Looking back, they felt they would have responded differently if they had been given more time to reflect.

Some also described a history of being criticised or told they had misunderstood situations. This sometimes led to self-doubt and reduced confidence in their own judgement.

Emotional vulnerability and life circumstances

Participants consistently said that fraud often happened during difficult periods in their lives.

Common experiences included:

- bereavement
- loneliness
- trauma
- mental health difficulties
- financial stress
- relationship breakdown
- social isolation
- uncertainty about the future.

One participant had lost 18 friends and family members within a short period before becoming involved with an abusive partner who stole tens of thousands of pounds and built up debt in their name.

Another explained how the death of her mother, combined with undiagnosed ADHD and a desire for companionship, contributed to her involvement in a financially exploitative relationship.

"I was in a vulnerable situation at the time. I'd just lost my mum to cancer and I think I was trying to fill a void."

Participants' accounts showed that vulnerability changes over time. People often felt more susceptible to fraud during periods of grief, stress, uncertainty or emotional exhaustion.

Information overload, executive functioning and decision-making

"I feel like I easily get overwhelmed, and I feel sometimes all over the place, especially when there's so much thoughts going on… the thoughts would run so much in my head, so I need to capture them."

Many participants linked their experiences to difficulties processing large amounts of information or making decisions in complex situations.

Some became overwhelmed when faced with multiple sources of information at once. Others discussed impulsivity, overthinking or difficulty weighing up different explanations.

"For me it was making impulsive decisions. I will actually make a decision and then later regret it. I sometimes blame myself for not discussing it with anybody."

One participant who was defrauded through an online marketplace described being flooded with phone calls, emails, texts, links and instructions. She felt overwhelmed and said her brain effectively "froze".

Another participant with ADHD described acting quickly without fully considering the consequences. Others explained that they sometimes became intensely focused on opportunities, problems or concerns in ways that reduced caution.

One participant continued sending money to a romance fraudster even after recognising the fraud because the constant stream of messages felt overwhelming. Making payments became the easiest way to gain temporary relief.

"It was all the phone call and the emails and the texting. It was overload. My brain just froze."

Several participants said they often doubted their own judgement. Even when something felt wrong, they sometimes continued because they questioned themselves or came up with explanations that made the situation seem reasonable.

For some, experiences of criticism, rejection and misunderstanding had reinforced patterns of self-doubt. Participants felt this could make them more vulnerable when a fraudster challenged or manipulated their judgement.

"It's very difficult for me when I'm in a situation to go, whoa, stop. Take a step back and look at the situation. No. Brain's gone. I'm in that situation. The thoughts are going round and round."

Coercion, intimidation and the overlap with abuse

"I lost £300 cash, and was bullied to pay £600 through a personal account on PayPal. He said he would cause damage to my home. He certainly knew I was vulnerable."

Many participants described experiences that involved more than deception alone. Their accounts included intimidation, threats, coercion, harassment and abuse.

This was especially common in cases involving intimate partners, rogue traders and repeat victimisation.

Participants described being shouted at, threatened, bullied or pressured into making payments. Victims of rogue traders reported aggressive sales tactics, threats of violence and deliberately created crises that limited their ability to think clearly.

One participant described a rogue trader removing the roof from his house while claiming to carry out repairs. The trader then demanded much larger payments to put it back.

Others experienced stalking, blackmail, surveillance, gaslighting, coercive control and ongoing harassment alongside financial exploitation.

"He was stealing from me, he was making false allegations, he was breaking into my business premises, he was plundering me, he was following my every move."

These accounts show that fraud is not always just a financial crime. For many participants, it involved serious violations of trust, safety, independence and personal relationships.

The line between fraud, abuse and coercive control was often unclear.

Targeting, vulnerability and neurodivergence

"He targeted me. He watched me. He watched me and saw my brain wasn't working as well. He knew I was vulnerable."

Participants had different views about whether neurodivergent people are specifically targeted by fraudsters.

Some believed offenders actively look for people they see as vulnerable, particularly those who are isolated, trusting or disabled. Participants with visible disabilities sometimes felt their appearance may have attracted unwanted attention.

Others did not believe they were targeted because they were neurodivergent. Instead, they felt offenders took advantage of circumstances such as bereavement, relationship difficulties, housing problems, financial pressures or loneliness.

Even these participants often felt that aspects of their neurodivergence influenced how they responded once the manipulation began.

Overall, participants were more likely to see neurodivergence as increasing susceptibility to certain fraud tactics rather than directly causing victimisation.

"Criminals do not understand the various neurodiverse conditions that exist, and simply see this as a way to target and exploit someone."

Participants also described several factors that helped protect them from future fraud.

These included:

- carrying out independent checks
- seeking second opinions
- contacting organisations directly
- researching companies
- consulting trusted friends or family members
- limiting financial exposure
- paying closer attention to warning signs.

Many participants said they became more cautious after their experience of fraud. Some recognised later scam attempts because their awareness had increased.

Others stressed the importance of slowing down, taking time to think and independently verifying information before making decisions.

A small number of participants rejected the idea that neurodivergence increased their vulnerability at all. They argued that fraud can affect anyone. They pointed to their own knowledge, experience and awareness as factors that usually protected them, even though these had not fully prevented victimisation.

Their accounts highlight the importance of avoiding assumptions that all neurodivergent people face the same level of risk.

Conclusion

Participants described a wide range of fraud experiences, from lower-value scams to life-changing financial losses, abusive relationships and long-term exploitation.

Across the interviews, vulnerability emerged through a combination of personal characteristics, life circumstances and the tactics used by fraudsters. Common themes

included trust, empathy, difficulty recognising manipulation, information overload, impulsive decision-making, pressure and emotional vulnerability.

At the same time, participants' experiences showed that neurodivergence does not inevitably lead to victimisation. Some participants felt protected by their knowledge, caution and life experience. Many developed effective strategies to reduce future risk after experiencing fraud.

The findings suggest that understanding fraud vulnerability among neurodivergent people requires looking beyond diagnosis alone. It requires attention to wider factors such as emotional wellbeing, social circumstances, relationships and the methods used by offenders.

Importantly, participants did not view neurodivergence itself as a direct cause of fraud victimisation. Instead, certain characteristics associated with their neurodivergence sometimes increased vulnerability to particular tactics, while other characteristics could provide protection.

The next chapters explore the impact of fraud and participants' views on fraud prevention and support.

Box 1: Technology, fraud and neurodivergent victims

Technology featured throughout participants' accounts as both a source of risk and a source of protection. Participants described a fraud landscape that is increasingly shaped by online platforms, digital communication and new technologies. However, they also stressed that fraud is not only an online issue. Many felt that discussions of fraud should not overlook face-to-face scams, exploitation by trusted individuals and other forms of "real world" fraud.

Many participants had experienced fraud that involved technology. These included scams carried out through dating websites, social media, online marketplaces, phishing messages, impersonation emails, WhatsApp messages, online advertisements, fake websites and digital payment systems.

Participants often commented on how convincing modern fraud can be. Fraudsters used professional branding, copied logos, fake reviews, realistic documents and convincing verification processes to make scams appear genuine. Several participants worried that developments in artificial intelligence could make fraud even more difficult to identify in the future.

Social media was discussed particularly often. Participants described it as a common route for romance fraud, cryptocurrency scams, impersonation fraud and other forms of manipulation. Some felt that social media companies and online marketplaces were not doing enough to verify users, prevent fraud or respond effectively when incidents were reported.

Many called for:

- stronger safety measures
- better identity verification systems
- faster responses to reports of fraud
- greater accountability from technology companies.

At the same time, participants also described technology as an important source of protection.

Many used online searches, company checks, scam alerts, verification tools, banking notifications and two-factor authentication to reduce their risk. Some said technology helped them spot fraudulent transactions quickly, collect evidence, monitor their finances and keep records of incidents.

Others highlighted the wider benefits of digital tools. Participants explained that technology can improve accessibility, support information processing and help neurodivergent people manage everyday tasks more effectively.

Despite these benefits, many participants expressed concerns about increasing automation. Chatbots, automated reporting systems, no-reply messages and digital-only services were often viewed negatively. Most participants preferred systems that combined technology with access to a real person when needed.

Several felt that the move towards digital-only services and reduced face-to-face support could create barriers for some neurodivergent people, particularly those who benefit from personalised communication, clearer explanations or additional time to process information.

Participants also identified opportunities to use technology to prevent fraud. Suggestions included:

- interactive fraud awareness tools
- systems that automatically assess potentially suspicious messages
- fraud warnings built into social media and financial platforms
- digital resources that help people verify information before making decisions.

Overall, participants did not view technology as either wholly harmful or wholly beneficial. Instead, they felt its impact depends on how it is designed, regulated and used. While technology creates new opportunities for fraudsters, it also has significant potential to improve fraud prevention, accessibility and support for neurodivergent victims.

Chapter 4: The amplified impacts of fraud on neurodivergent victims

Chapter summary

This chapter explores how fraud affected participants' lives. Many described emotional impacts that lasted long after financial matters had been resolved.

Key findings

- Emotional impacts often outweighed financial losses.
- Many participants reported shame, anxiety and self-blame.
- Fraud affected confidence and trust.
- Relationships and daily life were often affected.
- Recovery could take months or years.

Key recommendation

Organisations should recognise the full impact of fraud, not focus only on financial loss.

What this means

For many participants, the most lasting effects of fraud were emotional rather than financial.

The findings suggest that support services should recognise the impact of fraud on confidence, wellbeing and everyday life. These harms are an important part of the victim experience.

"The money hurt. Other things hurt more."

Karen, a dyslexic woman in her late fifties living alone with a physical disability, became the victim of a scam while selling an item online.

The direct financial loss was relatively modest, approximately **£160**, an amount significantly lower than many other participants lost. However, the emotional impact was profound. For several days she withdrew completely.

"I hibernated, didn't go out."

She repeatedly questioned her own judgement.

"It's your fault, it's your fault, why did you do that?"

The fraud triggered intense rumination, embarrassment and shame. She described feeling degraded by the experience and struggled to trust herself afterwards. Despite eventually recovering the money through her bank, the psychological impacts lasted far longer than the financial consequences.

Her experience demonstrates that the seriousness of fraud cannot be measured just by financial loss. Even quite small losses can have significant emotional consequences.

Introduction

Participants described impacts that went far beyond losing money. While financial losses were often significant, many participants spent more time talking about the emotional, psychological and social effects of fraud.

Fraud affected participants' mental health, relationships, confidence, employment, physical wellbeing and sense of safety. For some, these effects were short term. For others, they continued for years and still influenced everyday life.

Participants' experiences also showed how different impacts often worked together. Financial losses could cause emotional distress. Emotional distress could affect relationships and employment. Loss of trust could change how people interacted with others or whether they sought help.

These accounts suggest that fraud should not be seen simply as a financial crime. For many participants, it was a life-changing experience. While the impacts were often similar to those experienced by neurotypical victims, participants felt that the challenges associated with neurodivergence could make those impacts more severe.

This chapter explores:

- financial harms and loss of future security
- psychological trauma and emotional distress
- self-blame, shame and loss of confidence
- suicidal thoughts and mental health crises
- loss of trust in people and institutions
- impacts on relationships and family life
- safety, hypervigilance and behavioural change
- employment, daily functioning and physical health
- recovery, learning and personal growth.

Financial harms and loss of future security

"It is going to push back my retirement by five years… For the first time in my life ever at 52, I have a personal loan. Never wanted a personal loan."

Financial loss was the most obvious impact of fraud, but the scale varied widely.

Some participants lost little or no money. Others lost tens or even hundreds of thousands of pounds. Several took on significant debt through loans, mortgages, credit cards or overdrafts as a result of the fraud.

For some participants, the financial consequences lasted for years. They described losing opportunities to buy a home, build savings, retire comfortably or achieve financial security.

One participant felt that home ownership was no longer realistic after experiencing romance fraud. Another estimated that a rogue trader fraud would delay retirement by around five years despite previously being financially secure and mortgage-free. Others were still repaying debts years after the fraud had taken place.

"I could have bought a house with that money and started a life somewhere else, but I'm just financially still in debt. Realistically, I probably won't ever be able to buy a house."

Financial losses also affected daily life. Some participants struggled to afford travel, support family members or deal with unexpected expenses. Others said they became much

more cautious about spending money and monitored their finances more closely than before.

Even when money was later recovered, many said they no longer felt financially secure.

"That money was my food bill. They take that money and then it's like, I can't buy food this week."

Psychological trauma and emotional distress

"Mentally, physically, emotionally, it really, really affects you. And you can't get it out of your head in a hurry. You sleep, you think about it, and you're upset within yourself."

Emotional and psychological harms were among the most significant impacts reported by participants.

People described experiencing:

- anxiety
- depression
- grief
- anger
- fear
- shame
- hopelessness
- emotional exhaustion.

Many viewed their experiences as traumatic.

Several participants reported intrusive memories, constant worry and repeatedly thinking about what had happened. Some continued to revisit the events months or years later, questioning what they could have done differently.

For participants with autism or ADHD, fraud could become an unwanted hyperfocus. Some described being unable to stop thinking about the experience, even when they wanted to move on.

"For someone like me, if my emotion is affected, the whole day is ruined. Even the following day… I tend to hyper-focus about something if I really want to find a solution to it."

Some participants felt that fraud changed how they saw themselves. They described lower confidence, reduced enjoyment of life and a sense that they were no longer the same person they had been before.

For one participant, the experience created a painful sense of losing qualities that had once been central to their identity, including empathy and a desire to help others. This experience contributed to suicidal feelings.

"We've been through almost like grief stages of fear, anger."

Many participants felt that the emotional impact was worse than the financial loss itself. Even when money was recovered, feelings of betrayal, vulnerability and loss of trust often remained.

Self-blame, shame and loss of confidence

"I'd say to somebody else, don't blame yourself, you're a victim… but I can't say it to myself."

Self-blame was one of the strongest themes in the interviews.

Participants often described themselves as "stupid", "idiotic" or gullible. These feelings were common even when they recognised that fraudsters had used sophisticated manipulation or coercion.

Many judged themselves harshly for trusting someone or failing to spot warning signs.

"We've called ourselves the biggest idiots on the planet… Now we've realised that we're not idiots. We are victims."

Feelings of shame and embarrassment were also common. This was particularly true for participants who had voluntarily transferred money, shared personal information or been deceived by someone they trusted.

Many reported replaying events in their minds and thinking repeatedly about what they should have done differently.

"At the beginning you'd think it is your fault and it really upsets you. Sometimes you blame yourself for being so silly. How could you have done it? It keeps playing on your mind. You still feel you have been really silly. You still feel you have been stupid. Why are you so silly? Why are you stupid?"

These feelings often damaged participants' confidence. Some became less trusting of their own judgement and less confident making decisions or assessing risks.

Several said they now relied more on family members, friends or carers when facing unfamiliar situations or important decisions.

Suicidal thoughts and mental health crises

"There are still glimpses of the original me… but what it's definitely done is I'm a bit up and down. I have depressive episodes. I don't get as up about things anymore. I'm expecting there to be some sort of disappointment… I'm sort of playing life with the handbrake on."

Some participants experienced very serious mental health impacts.

Several reported suicidal thoughts during or after the fraud. These were often linked to overwhelming debt, intense emotional distress, abuse or feelings of hopelessness.

Participants also described:

- worsening depression
- anxiety
- thoughts of self-harm
- trauma-related symptoms
- emotional shutdown
- difficulties caring for themselves.

For some, fraud worsened existing mental health difficulties. One participant felt the experience triggered complex PTSD linked to childhood trauma. Others described entering a "freeze" response or becoming emotionally numb.

"At one point when it was all happening, I wanted to kill myself to end my mental suffering."

Many participants felt that recovery was made harder by ongoing investigations, unresolved disputes or a lack of accountability. These situations often prevented closure and prolonged distress.

Loss of trust in people and institutions

"The confidence is gone, the trust is gone. Like, I can't trust people anymore. How am I supposed to make friends if I don't trust someone?"

Loss of trust emerged as one of the most common and lasting impacts.

Many participants said they had become more suspicious of other people and less likely to assume good intentions.

For some, this reinforced existing difficulties with trust. For others, it marked a major change in how they viewed the world.

Participants who experienced romance fraud, exploitation by friends or other relationship-based fraud often described deep feelings of betrayal. Learning that affection, friendship or support had been used as a tool for exploitation was particularly painful.

Several participants said they found it difficult to trust future friends, partners or social contacts.

"I now look at everyone being a fraudster if I do not already know them. I am no longer trusting of people. I have limited my interactions with people because they cause me harm."

Trust in institutions was also damaged.

Some participants lost confidence in banks, police, insurers, courts and reporting systems. Many felt they had not been taken seriously or had been let down by organisations that should have helped.

Frustration with reporting processes was common, especially when participants felt they received little support, recognition or justice.

Impacts on relationships and family life

"It put a strain on my relationship with my daughter who was worried about me and it also caused her intense mental distress."

Fraud often affected participants' relationships with partners, family members and wider support networks.

Some described increased conflict, social withdrawal and isolation. In some cases, fraud contributed to the breakdown of relationships and marriages.

Participants often became more guarded and reduced contact with other people.

Many also worried about the effect on their children. Fraud disrupted important family experiences, increased parental stress and created concerns about safety and wellbeing.

One participant moved to another part of the country to protect herself and her children. Another described losing a planned family trip that held deep personal and cultural meaning.

At the same time, many participants emphasised the importance of supportive relationships. Partners, family members and friends often played a crucial role in helping people cope and recover.

Safety, hypervigilance and behavioural change

"I stopped even going outside my house and installed a letterbox guard, a door brace and put up CCTV."

Fraud often had a lasting effect on participants' sense of safety.

Many described becoming hypervigilant and constantly alert to potential threats. Some no longer felt safe at home after experiencing threats, intimidation or harassment.

As a result, participants often adopted new protective behaviours. These included:

- installing CCTV
- using personal alarms
- screening phone calls
- avoiding unexpected visitors
- carrying out more checks before making purchases
- being more cautious in social situations.

Several participants avoided places connected to the fraud or changed daily routines because they no longer felt safe.

Although these changes often increased feelings of control, they could also be costly and restrictive.

Some participants withdrew from online communities, avoided unfamiliar tradespeople or stopped taking part in activities they had previously enjoyed.

"This event has compounded this feeling and distrust of people and now I have little to do with people. I am housebound."

Employment, daily functioning and physical health

Fraud affected participants' ability to manage many aspects of daily life.

People described difficulties:

- concentrating
- maintaining routines
- completing administrative tasks
- managing responsibilities
- focusing at work.

These challenges could be especially difficult for participants who already experienced executive functioning difficulties as part of their neurodivergence.

Some reported impacts on employment, including reduced confidence, disrupted job searches and concerns about professional reputation.

One participant felt unable to return to work because of the psychological effects of fraud and a lack of support from their employer.

"I'm now not able to work anymore, because of all this. I'm now basically in an employment tribunal now… I'm suing the place that I used to work because they didn't do enough to support me through work, and I'm just in a bad place at the moment."

Physical health impacts were also common.

Participants reported:

- insomnia
- sleep disruption
- fatigue
- stress-related health problems
- worsening existing conditions.

Some linked fraud to changes in appetite, self-care and overall wellbeing. Long periods of anxiety and hypervigilance often left people physically exhausted.

"I always suffered from insomnia, but it got extremely bad, down to about one or two hours a night sleep."

Participants also highlighted the practical burden of dealing with fraud. Reporting incidents, collecting evidence, making complaints and trying to recover losses often required significant time, effort and emotional energy.

For some, these demands became an additional source of stress.

Recovery, learning and personal growth

"These experiences have made me more vigilant, more aware and cautious. Nevertheless, lessons have been learned."

Although participants described significant harm, many also identified positive changes that emerged over time.

Many felt they had become more aware of fraud risks and manipulation tactics. Others described having clearer boundaries, greater caution and more confidence recognising warning signs.

Some participants felt the recovery process helped them better understand themselves. For a number of people, receiving a neurodivergence diagnosis, joining peer support groups or accessing domestic abuse support helped them make sense of their experiences and rebuild confidence.

Others found meaning through advocacy, volunteering or supporting other victims.

For these participants, recovery did not mean forgetting what had happened. Instead, it involved learning from the experience and finding ways to move forward.

"I don't feel like I've come away bitter and resentful because that only harms me. I feel like I've come away with lessons learned."

Conclusion

Participants' accounts show that the impact of fraud can be profound, complex and long lasting.

While financial losses were often substantial, many participants described the emotional and psychological effects as the most damaging. Experiences of trauma, self-blame, loss of trust, social withdrawal, hypervigilance and relationship difficulties were common.

These impacts did not exist in isolation. Financial losses often contributed to deteriorating mental health, strained relationships and reduced feelings of safety.

The findings suggest that fraud should be understood as more than an economic crime. It can affect every aspect of a person's life.

For many neurodivergent participants, the effects of fraud interacted with existing challenges, life circumstances and earlier experiences of adversity, increasing the harm caused. At the same time, many participants described developing new strengths through recovery, including stronger boundaries, greater awareness and increased self-understanding.

These findings highlight the need for support that addresses the full impact of fraud, including its financial, emotional, social and practical consequences. Such support should recognise the role of neurodivergence in shaping people's experiences, rather than assuming a neurotypical perspective.

Box 2: Peer and community support

Participants frequently highlighted the importance of support from family, friends, peers and wider communities. While formal services were often helpful, many participants felt that informal support played an equally important, and sometimes more important, role in their recovery.

A common theme was the importance of being listened to and believed. Several participants spoke positively about family members, friends, neighbours and colleagues who took their experiences seriously when they felt ignored or dismissed by organisations.

Many described emotional reassurance, practical help and knowing that somebody was "on their side" as valuable sources of support during difficult periods. For some, support from other neurodivergent people was especially important because they felt these individuals better understood both the fraud and its wider impact.

Peer support was widely seen as beneficial, including by participants who had never had access to it. Many felt that talking to other victims would reduce feelings of shame, self-blame and isolation.

Participants believed peer support could help by:

- showing people that their reactions are normal
- reducing feelings of embarrassment and guilt
- helping people learn from others' experiences
- offering practical coping strategies
- providing emotional encouragement.

Several participants said that hearing other victims' stories would have helped them understand that responsibility lay with the offender rather than with themselves.

Participants who had taken part in peer-support groups spoke particularly positively about those experiences. They felt that shared lived experience created a level of understanding that was difficult to find elsewhere.

Group settings were described as places where people could exchange advice, encourage each other and turn painful experiences into something that could help others. Many participants expressed a strong desire to use their own experiences to support future victims, improve services and raise awareness about fraud.

Peer and community networks were also seen as an important way to prevent fraud. Participants often described checking concerns with trusted friends, relatives or neighbours before making decisions. Others sought second opinions when faced with suspicious situations.

In several cases, intervention from a trusted person helped prevent further victimisation or alerted participants to fraud that they had initially believed was genuine.

However, participants also highlighted the importance of trust and safety within community spaces. Some had become more cautious about joining groups after experiences of exploitation. These participants preferred communities that:

- were well moderated
- were built on established relationships
- had clear safeguards against abuse and manipulation
- were welcoming and understanding of neurodivergent experiences.

Some participants also felt that a lack of understanding about neurodivergence could make groups feel less accessible or supportive.

Overall, the findings suggest that peer and community support can play an important role in both fraud prevention and recovery. Opportunities to share experiences, access trusted social networks and connect with people who have faced similar challenges helped reduce isolation, build confidence and provide forms of understanding that participants did not always find elsewhere.

Chapter 5: Institutional responses: victim blaming, misunderstanding and failure

Chapter summary

This chapter explores experiences of reporting fraud and seeking help. Participants described both positive and negative experiences with organisations and support services.

Key findings

- Reporting fraud was often difficult and frustrating.
- Communication was not always clear or consistent.
- Some participants felt blamed or dismissed.
- Positive experiences were linked to empathy and regular updates.
- Accessibility was important across all stages of the process.

Key recommendation

Reporting systems should be accessible, easy to use and supported by clear communication.

What this means

The way organisations respond to fraud can affect recovery.

When participants felt listened to and supported, they were more positive about the reporting process. Clear communication and accessible systems can help reduce stress and improve outcomes.

"The fraud ended. The blame did not."

James experienced a combination of financial exploitation, stalking and repeated institutional failures.

Following a relationship-based fraud in which he lost approximately £15,000, he attempted to report what had happened through multiple channels. He repeatedly encountered questions focused on his behaviour rather than the offender's actions.

One comment stayed with him long afterwards:

"People said, 'Well, you didn't need to give them the money, did you?'"

Communication with organisations often felt inconsistent. Reports disappeared into systems. Updates had to be chased.

"It just feels like they've forgotten about me."

Although the original fraud had caused considerable distress, James felt that interactions with institutions became an additional source of harm. He came away feeling blamed, dismissed and unsupported.

Introduction

Alongside the harm caused by fraud itself, many participants described a second source of distress: their experiences with the organisations they turned to for help.

Participants spoke about interactions with police, banks, reporting agencies, healthcare services, insurers and other organisations. While some reported positive experiences, disappointment and frustration were much more common.

Many participants felt blamed, disbelieved, ignored or overlooked. They often felt that organisations focused on what they had done wrong rather than on the actions of the offender. For some, these responses increased feelings of shame and self-blame. Others felt that poor support delayed recovery and reduced their confidence in reporting fraud.

This chapter explores:

- neurodiversity, accessibility and reasonable adjustments
- victim blaming as a source of additional harm
- police responses and experiences of the criminal justice system
- financial institutions and consumer protection
- fragmented support and the burden of recovery
- acknowledgement, accountability and justice.

Neurodiversity, accessibility and failure to provide accommodations

Many participants felt that organisations had a limited understanding of neurodivergence and did not make appropriate adjustments during reporting or support processes.

Participants said that communication needs were rarely discussed. They also felt that many professionals had little understanding of how autism, ADHD, dyslexia and other forms of neurodivergence can affect experiences of fraud and victimisation.

Several participants described reporting systems as difficult to navigate. This was true across police, banking and other reporting processes.

Common barriers included:

- lengthy forms
- complex procedures
- extensive evidence requirements
- inaccessible communication methods
- systems that assumed victims could manage everything independently.

One participant with dyslexia said that no adjustments were offered despite significant difficulties with the reporting process. Another felt that recommendations made by healthcare professionals about autism-related adjustments were ignored.

"My psychotherapist telephoned the police and said, we are supporting this person, and she is going through the pathway of being diagnosed with autism. These are the reasonable adjustments you need to put in place. And yet he [police officer] completely ignored them."

Participants also felt that neurodivergent communication styles were sometimes misunderstood.

One participant believed that repeatedly reporting incidents was viewed negatively, rather than being recognised as an attempt to follow procedures carefully. Others felt

that professionals did not understand how trauma and neurodivergence can affect communication, emotional expression and responses to stressful situations.

"I was issued with a warning letter saying that I had reported too many crimes and I'm not allowed to report anything else unless I'm in a life-or-death situation. Even though all I was doing was following procedure. So every time this person was stalking me or every time there was an incident, I would follow the process, go online, report it, go online, report it."

Many participants felt that better understanding of neurodivergence is essential if police, banks, healthcare providers and support services are to respond fairly and effectively to victims.

Victim blaming as a secondary harm

"The police can't do anything for you. Nobody actually says that, and nobody believes you, you know? They all think that, you know, you should have been more sensible. I mean, sometimes, 'How could you be so silly? Why didn't you look at it?' But, you know, how are you going to look at it? I mean, if the person speaks to you, sounds genuine, and they send you all the details, and everything looks authentic."

Victim blaming was one of the strongest themes across the interviews.

Participants described both direct and indirect forms of blame from organisations, professionals, family members and society more broadly.

Many recalled being asked why they:

- trusted someone
- sent money
- continued a relationship
- failed to identify warning signs.

While these experiences affect many fraud victims, participants often felt that the impact was greater because of their previous experiences of feeling misunderstood or judged for not meeting neurotypical expectations.

"The police said that I should have investigated and looked into the company. But to me it looked genuine, so I couldn't actually, I didn't know what else to do, you know, at that time. I just thought, because the person was so kind and so well-spoken and so supportive."

Several participants felt that institutions struggled to understand the realities of manipulation and coercion.

Victims of romance fraud, financial abuse and long-term exploitation often felt they were told, either directly or indirectly, that they could simply have refused requests for money or acted differently.

These responses were particularly painful because participants felt they ignored both the sophistication of the manipulation and the ways neurodivergence could affect vulnerability to it.

"I reported them a couple of times to police. But it didn't really go anywhere, or nothing really happened to them. Their position on the funds that I sent was, 'you had the funds in your account, so we didn't see a problem.'"

Participants strongly challenged the idea that people become victims because they are careless or unintelligent.

Instead, they described fraudsters as skilled offenders who exploit trust, loneliness, grief, vulnerability and relationships.

Several compared public attitudes towards fraud with attitudes historically seen in cases of domestic abuse or sexual violence, where victims are often questioned about their actions rather than supported.

Many participants had also internalised these messages.

Even when they recognised that they had been manipulated, they still described themselves as stupid, foolish or responsible for what had happened.

Some linked these reactions to a lifetime of criticism associated with being neurodivergent. Responses that focused on victims' actions rather than offenders' behaviour often reinforced those feelings.

Police responses and experiences of criminal justice

Participants' experiences of the police were mixed, but concerns were widespread.

Many described reporting systems as impersonal, difficult to use and lacking empathy. Participants often felt that the seriousness of their experiences was not recognised and that the full context of what had happened was not understood.

Several felt that police focused too heavily on victims' decisions rather than offenders' actions.

For participants who described strong sensitivities to rejection or injustice, this was particularly difficult.

"They got fixated on the fact that I lent somebody money. 'Were you stupid? Why'd you do that?' Even they were doing it to me."

Communication problems were another common concern.

Participants reported:

- delays in receiving responses
- long gaps between updates
- reports appearing to be lost
- cases being closed without explanation
- difficulty obtaining information about investigations.

Many described receiving generic messages that provided little reassurance or sense of progress.

"I can hear the words that they write are somewhat non-empathetic. And it's just like, 'Oh, we've got a backlog, blah blah blah'. And they can't give you a date or timeline, so it's just like, okay, I'll just wait here, shall I, in this non-existent place, until you decide to give me one."

For some participants, these experiences affected future reporting behaviour.

Several chose not to report later incidents because previous interactions had left them with little confidence that meaningful action would be taken.

As a result, low trust in the police became both a consequence of fraud and a barrier to future reporting.

Financial institutions and consumer protection

Experiences with banks, businesses and financial institutions were also mixed.

Some participants reported positive experiences, including fast reimbursement, supportive staff and effective fraud prevention measures.

Individual staff members were often highlighted as examples of good practice because they listened, reassured victims and treated them with compassion.

"The lady was so, so calm. She calmed me down. She said, 'Don't worry, don't worry, everything's going to be okay.' Because obviously I'm on the vulnerable list, she understood what was happening, and within about two days the bank had put all the money back into my account."

However, many participants were critical of how organisations handled authorised payments and questions of liability.

Several felt that banks focused heavily on what customers could have done differently. This created an impression that responsibility rested mainly with victims.

Participants questioned whether financial institutions were doing enough to protect people from increasingly sophisticated forms of fraud and manipulation.

Many felt there was little recognition of the difference between genuine consent and decisions made under manipulation, coercion or emotional pressure.

"[My bank] victim blaming me really had an effect on me. They said it was all my fault, I'm liable, I'm this, I'm that, and I'm sitting there thinking, I didn't have the mental capacity at the time to be liable."

Participants also criticised businesses and online platforms that:

- created barriers to reporting
- relied heavily on automated systems
- minimised complaints
- required customers to provide large amounts of evidence.

Several felt individual consumers were at a disadvantage when challenging large organisations.

"I had 127 screenshots of the evidence that I had to email by sending. I can't tell you how many emails I sent with every single attachment, it was gruelling. Absolutely gruelling, gruelling, gruelling. And then it wasn't working, so I had to go all the way to Metro and give them the 127 pieces of evidence with the experience and whatever."

At the same time, participants' accounts showed that positive responses could make a significant difference.

When organisations acted quickly, communicated clearly and treated victims with understanding, participants often felt reassured and supported, even when the fraud itself could not be fully resolved.

Fragmented support and the burden of recovery

Many participants described support systems as fragmented, difficult to navigate and poorly coordinated.

People often found themselves dealing with multiple organisations at the same time, including:

- police
- Report Fraud
- Banks
- local authorities
- healthcare services
- regulatory bodies
- victim support organisations.

Rather than experiencing a joined-up response, participants often felt passed from one organisation to another.

"I've done everything. I talked to the police. I talked to the building management. I talked to the housing people. I tried to get my money back. I tried to report the stalking. I tried to report the assault. And every organisation only wanted to deal with one little piece of it. Nobody was looking at the whole picture."

Several participants felt that services focused on referrals rather than ongoing support.

Others believed organisations communicated poorly with one another and expected victims to coordinate responses themselves.

This was particularly difficult for people already coping with trauma, distress and financial hardship. Many participants felt the executive functioning challenges associated with their neurodivergence made these demands especially difficult.

"Society is moving all the time. For us, it is extra work. For example, you might need only ten minutes, I need four hours. Society can't give me four hours because it's moving all the time. And my brain just goes, I can't do this. So I end up disappearing and just shut myself off."

Participants also described the reporting process itself as burdensome.

Many had to:

- repeatedly explain traumatic experiences
- gather large amounts of evidence
- navigate complicated procedures
- chase organisations for updates.

For some, these processes became a source of stress in their own right.

"It was a long-winded and unsettling process. They wanted everything, photos, messages, threats in writing and verbal which I had already given to the police. It put a strain on my mental health and it took a lot of time gathering information and reporting and relaying this information."

Participants repeatedly called for clearer pathways, better coordination between organisations and stronger accountability for victim support.

Wanting acknowledgement, accountability and justice

One of the clearest findings was that participants wanted more than financial compensation.

While recovering money was important, many also wanted acknowledgement, accountability and recognition of the harm they had experienced.

"I don't think I got anyone coming to me saying, 'It's not your fault.' I think I was left on my own, and I think maybe that made it worse. I think if someone who understood fraud had actually spoken to me and explained that this wasn't my fault, it might have made a difference."

Participants often felt that organisations prioritised procedures over outcomes and institutional protection over victim welfare.

Many wanted organisations to acknowledge mistakes, accept responsibility where appropriate and recognise when their response had been inadequate.

For some, validation was just as important as compensation.

"One day I want someone to say, 'Do you know what? We've looked at this evidence. We got it wrong. We should have done better.' All I want is that. I'm not bothered about the money. It's just the fact that people are not holding themselves accountable and I'm stuck with the stress and the trauma."

Participants whose cases remained unresolved often described feelings of frustration, helplessness and injustice.

For some, the lack of resolution was almost as damaging as the original fraud.

Many linked recovery to seeing meaningful action taken against offenders or knowing that their reports had helped prevent harm to other people.

"We just want resolution, we just want it to end. But the problem is there is no end. It's still going on. Every single day you're thinking about it. Every single day it's in the back of your mind. When am I ever going to find peace?"

Conclusion

Participants' accounts show that institutional failures and victim blaming can become significant harms in their own right.

Experiences of being dismissed, blamed, ignored or disbelieved often added to the emotional and psychological impact of fraud. For many neurodivergent participants, who already described strong sensitivities to injustice and rejection, these experiences could be especially damaging.

Across the interviews, participants described systems that often struggled to understand manipulation, coercion and the ways neurodivergence can shape experiences of fraud.

The findings highlight the need for services that are trauma-informed, neurodiversity-aware and centred on the needs of victims.

Participants wanted organisations that:

- listen to victims
- communicate clearly
- make appropriate adjustments
- understand neurodivergent experiences
- focus on offender behaviour rather than victim behaviour.

Above all, participants wanted to be treated as victims of crime rather than as people whose actions require explanation or justification.

For many participants, improving institutional responses was just as important as preventing fraud itself.

Box 3: Trauma-informed and neurodiversity-aware support

A recurring theme throughout the interviews was the need for support services that understand both the impact of trauma and the realities of neurodivergence.

Many participants felt that current services were not designed with neurodivergent victims in mind. They believed that professionals often failed to recognise how fraud, trauma, mental health and neurodivergence can interact and affect recovery.

Participants consistently emphasised the importance of empathy, validation and being listened to. Several described feeling misunderstood, dismissed or ignored when seeking support.

In contrast, positive experiences were often defined by:

- calm communication
- reassurance
- patience
- understanding
- respect
- a willingness to listen.

Participants valued professionals who took time to explain what was happening, reduced anxiety and treated them with dignity.

Clear and accessible communication was another important theme.

Many participants wanted:

- clear information about what would happen next
- regular updates
- realistic timelines
- practical advice and guidance.

A lack of information or long periods of uncertainty often increased distress. Participants said that one-way communication systems and poor communication could leave people feeling anxious and unsupported.

Many also noted that neurodivergent people may need extra time to process information and ask questions. Participants suggested that services should:

- avoid unnecessary jargon
- provide information in different formats
- offer alternatives to telephone-based support
- allow additional time for communication and decision-making.

Participants also called for better understanding of neurodivergence among professionals.

Several described situations where neurodivergent communication styles, emotional responses or trauma reactions had been misunderstood. Some felt that expressions of distress were interpreted negatively rather than being recognised as a response to trauma, stress or neurodivergence.

Many believed that professionals should receive training on autism, ADHD and trauma. Participants felt this training should include understanding how these factors can affect:

- memory
- communication
- information processing
- emotional expression
- responses to stress.

Participants stressed that visible distress should not be treated as a sign that someone is unreliable. They also felt that professionals should avoid making assumptions about what support a victim needs.

Instead, services should ask people directly about:

- their communication preferences
- any accommodations they need
- how they would like support to be provided.

Another important finding was the need to recognise the long-term psychological impacts of fraud.

Participants described ongoing experiences of:

- anxiety
- self-blame
- rumination
- hypervigilance
- emotional overload
- trauma-related symptoms.

For some, these effects continued for many years after the fraud had ended.

Several participants felt that support systems focused too heavily on financial losses and did not pay enough attention to emotional and psychological harm. They argued that professionals should understand how shame, self-blame, shutdown responses, executive functioning difficulties and slower processing speeds can affect recovery.

Finally, participants repeatedly emphasised the value of knowledgeable support.

Many wanted access to professionals who understand both fraud and neurodivergence. They felt that services should recognise the different factors that can increase vulnerability and provide support that reflects individual needs.

Participants believed that victims should be able to access informed support from the start, rather than being passed between multiple organisations or repeatedly having to explain their experiences.

Overall, the findings suggest that trauma-informed and neurodiversity-aware practice should not be viewed as an optional addition to fraud services. For many neurodivergent victims, it is a fundamental part of effective support and recovery.

Chapter 6: When fraud awareness is not enough

Chapter summary

This chapter explores participants' views on fraud prevention. Many felt that current campaigns do not reflect how fraud happens in real life.

Key findings

- Many participants were fraud-aware before they were victimised.
- Awareness alone did not always prevent fraud.
- Participants wanted practical examples of real scams.
- Accessibility was a key concern.
- Visual and interactive approaches were often preferred.

Key recommendation

Future campaigns should be practical, realistic and accessible to a wide range of audiences.

What this means

The findings suggest that prevention campaigns need to do more than tell people to be careful.

Participants wanted information that shows how fraud really works. They also wanted materials that are accessible to people with different communication and learning needs.

"I thought awareness was enough."

Michaela considered herself highly fraud-aware. She followed news stories about scams, understood basic fraud prevention advice and believed she would recognise a scam if she encountered one.

Despite this, she lost £1,200 after responding to what appeared to be a legitimate online marketplace sale. Before handing over the money, she carefully checked the device information and completed several steps she believed would protect her.

Reflecting on the incident afterwards, she realised that awareness and protection are not the same thing.

"I trusted the verification from Apple and believed that because I had checked the serial number carefully, the situation was legitimate."

The experience changed her understanding of fraud. She no longer saw fraud as something that relied on obvious mistakes. Instead, she came to see it as a sophisticated form of manipulation that often exploits trust, confidence and apparently sensible decision-making.

Introduction

Participants showed very different levels of knowledge about fraud. Some considered themselves highly informed, while others said they knew little about fraud before becoming victims.

A key finding was that awareness alone did not always protect people. Many participants who described themselves as cautious, knowledgeable or fraud-aware had still experienced serious fraud.

Participants repeatedly stressed that modern fraud is often sophisticated, emotionally manipulative and difficult to recognise in practice.

These findings suggest that fraud awareness is about more than knowing that scams exist. It also involves recognising manipulation, understanding personal vulnerabilities and knowing how to respond in real-life situations.

For many participants, their greatest source of learning was not awareness campaigns or formal education. Instead, it was their own experience of victimisation.

This chapter explores:

- understanding fraud as emotional manipulation
- awareness before becoming a victim
- learning through experience
- awareness of changing fraud threats
- neurodiversity and fraud awareness campaigns.

Understanding fraud as emotional manipulation

"He wanted to be our friend. He got his eye on us and went, 'Don't worry, I'll sort it out.' You know, he was the helpful guy. He was the one who was there when we were in trouble. That's why we trusted him."

One of the strongest themes in the interviews was that fraud is often driven by psychology rather than technology.

Participants repeatedly said that emotional manipulation was at the heart of many frauds they had experienced, whether those frauds happened online or in person.

Several participants distinguished between technical scams and scams that relied on emotions. Some felt confident spotting suspicious emails, websites or text messages. However, they felt much less prepared to deal with frauds based on trust, friendship, romance, authority or pressure.

Participants described learning that fraudsters often exploit:

- empathy
- kindness
- loneliness
- trust
- a desire to help others.

Many felt that simply knowing about fraud risks was not enough. Even when people recognised that fraud exists, they could still be affected by emotional pressure, urgency, fear or trust in the person carrying out the fraud.

These experiences challenge the idea that awareness alone can prevent victimisation.

"We have too much compassion. We want to help. And then people take. So I got manipulated, and that's where neurodivergent people get sucked in."

Awareness before victimisation

Participants described very different levels of awareness before they experienced fraud.

Some said they knew little about particular fraud types, especially romance fraud, coercive control and relationship-based exploitation.

Others were aware that fraud existed but believed it was something that happened to other people rather than to themselves.

"I think I'm gullible. I trusted people, and I took in a lot of stories believing that they were true. Before all this happened, I didn't really know very much about romance fraud. I knew about fraud generally, but I didn't really understand how somebody could spend that much time manipulating you and building trust with you and then use it against you."

Several participants had previously seen fraud awareness information through television programmes, news reports, banks and public campaigns.

However, many felt that this information did not prepare them for highly convincing and emotionally persuasive fraud.

One participant said she understood that fraud happened but never believed she would become a victim herself. Another had extensive professional knowledge of cyber fraud but did not recognise similar manipulation techniques when they were used face to face by a rogue trader.

"I know, like, with O2 and the banks, they're always talking about scams and spam. And it's great that they're sending out information about fraud. But when this happened to me, I realised these people are clever. They're professionals. So no matter what information you give somebody in an email or leaflet, these guys are prepared. They know exactly what they're doing."

A small number of participants also said that, before receiving a neurodivergence diagnosis, they had little understanding of how their own communication styles, social experiences or decision-making processes might affect their vulnerability to fraud.

"There's a lot of social interactions that I don't understand, whether it be body language, or the tone of your voice, or their behaviours sometimes, I don't understand that. And so it's hard to communicate with someone when they don't understand that. For me, I don't understand people in terms of danger levels, and how they could potentially manipulate you in certain ways."

Learning through experience

For most participants, awareness increased significantly after they became victims of fraud.

Many said that their experiences gave them a much deeper understanding of fraud, warning signs and offender tactics. Participants often became more vigilant about financial transactions, checked their accounts more regularly and paid closer attention to unusual activity.

Several undertook extensive research after their experiences. Many built their knowledge through a combination of:

- lived experience
- media coverage
- online research
- support services
- conversations with trusted people.

"I learned it the first time in the Philippines, the hard way. After that I became more aware of these things, and every experience teaches you something different because the scams keep changing."

Some participants developed detailed knowledge of specific fraud types.

Victims of romance fraud often learned about:

- grooming
- emotional manipulation
- coercive control
- stalking
- sextortion
- online exploitation.

Others became knowledgeable about investment scams, marketplace fraud, identity theft, phishing, impersonation scams and rogue trading.

Many said they could now recognise patterns that they would have missed before becoming victims.

"The second time it happened, I realised it was the same person. I thought, hold on a minute, this is exactly the same process. The courier, the money in the envelope, all of it. That's when I realised what they were doing and started recognising the pattern."

These accounts suggest that awareness often develops after victimisation rather than before it.

Participants frequently said that warning signs seemed obvious in retrospect but were much harder to identify while they were being manipulated.

Some also noted that increased awareness was not always positive. Greater knowledge sometimes led to heightened anxiety, hypervigilance or a sense that the outside world was unsafe. Others became intensely focused on learning about fraud, sometimes at the expense of hobbies and interests they had previously enjoyed.

"I've become a world expert on this, actually. Unfortunately. I know more about romance fraud than I ever wanted to know. When you've lived it for this long, you end up learning everything about it because you have to."

Awareness of evolving fraud threats

Participants often described fraud as a fast-changing problem.

Many felt it was impossible to be fully informed because fraudsters constantly adapt their methods and new scams emerge all the time.

"You get emails, phone calls, texts. It's all over the place. You don't know who's real anymore. You end up questioning everything because fraud is everywhere now."

Technology was a particular concern.

Participants discussed:

- AI-generated content
- sophisticated impersonation techniques
- social media scams
- online grooming
- identity theft
- increasingly realistic fraudulent communications.

Several felt that technology was advancing faster than regulation, law enforcement and public awareness efforts could keep up with.

Others highlighted how difficult it had become to distinguish genuine communications from fraudulent ones. They described phishing emails that differed from legitimate messages by only a single character, highly convincing websites and realistic social media profiles.

Some dyslexic participants felt especially disadvantaged by advice that relied on spotting small differences in spelling, logos, colours or web addresses.

Overall, participants felt that the changing nature of fraud makes awareness more difficult than it was in the past.

"AI has been used a long time for the criminal side of it. They're inventing new things faster than the police and other people can catch up."

Neurodiversity and fraud awareness campaigns

Participants identified both strengths and challenges that could affect how neurodivergent people engage with fraud awareness information.

- Several felt that neurodivergent people may have strengths that support fraud detection, including:
- attention to detail
- pattern recognition
- identifying inconsistencies
- thorough checking of information.

However, participants also described challenges.

Some felt able to recognise technical warning signs but remained vulnerable to emotionally manipulative fraud. Others explained that many prevention messages rely on noticing subtle differences in branding, fonts, logos or colours, which may be difficult for some people with dyslexia.

"Why would you send me a document in words when I'm dyslexic with words? The problem is nobody sat down and went, what is dyslexia? What are the different aspects of it? Why would you send me a bloody A4 booklet? Guess what? Do you know how many times I had to read it?"

Several participants said they needed more time to process information and make decisions.

Others explained that they often recognised problems after an event rather than during it. Brain fatigue, information overload and pressure-based tactics could make it difficult to

apply fraud awareness knowledge in the moment, even when warning signs appeared obvious later.

> *"It was overload and my brain just was like, yeah, let's just get this done and do you know what I mean? So I think my brain just lost it. My brain just was fried."*

Participants had mixed views about existing fraud awareness campaigns.

A small number felt that current campaigns were effective. However, most believed they had significant limitations.

Common criticisms included:

- messages that were too simplistic
- a focus on obvious scams
- over-reliance on generic warnings
- limited discussion of emotional manipulation
- too much focus on cybercrime
- too little focus on face-to-face fraud, relationship exploitation and coercive financial abuse.

Several participants said they routinely ignored awareness emails because they found them repetitive or unrealistic.

Others felt anti-fraud information was difficult to find, particularly on the platforms where many scams now originate.

> *"I would say zero out of ten because I can't even think of one anti-fraud organisation that I've seen publicise themselves."*

Conclusion

Participants showed a wide range of knowledge about fraud, from limited awareness before victimisation to deep expertise gained through lived experience.

A key finding was that awareness alone does not guarantee protection. Many participants who considered themselves knowledgeable or cautious still became victims because fraud exploited emotions, relationships, trust and personal circumstances rather than simple gaps in technical knowledge.

The findings suggest that effective fraud awareness for neurodivergent people needs to go beyond traditional cybercrime messaging. It should help people recognise manipulation, coercion and social engineering as well as technical warning signs.

Participants consistently argued for awareness campaigns that are more realistic, accessible and informed by the psychological realities of fraud.

For neurodivergent people in particular, awareness efforts are likely to be most effective when they recognise both the strengths and the challenges associated with different ways of processing information, making decisions and navigating social relationships.

Box 4: Common signs of fraud

Although participants had different experiences, they identified several warning signs that they believed often indicate fraud.

Common warning signs included:

- requests for money
- requests for personal or financial information
- pressure to act quickly
- offers that seem unusually generous or unrealistic
- stories that change or do not add up
- unexpected contact from unknown people or organisations
- attempts to stop people checking information independently.

"You do not hand over any money, not a brass farthing, without doing an independent check. You don't take their word for it. You go somewhere else and verify what they're telling you. That's the critical thing."

Participants also shared a number of practical steps that they felt could reduce the risk of fraud.

These included:

- independently checking the identity of a person or organisation before making a payment
- contacting organisations directly using trusted contact details
- avoiding financial decisions when feeling pressured or rushed
- seeking a second opinion when unsure
- using credit cards or payment methods that provide consumer protection
- checking bank accounts regularly for unusual activity
- using two-factor authentication and other security tools
- treating offers that seem "too good to be true" with caution.

Many participants noted that they adopted these strategies only after becoming victims of fraud. Their experiences often increased their awareness of warning signs and the importance of taking time to verify information before making decisions.

Chapter 7: Designing effective fraud prevention campaigns for neurodivergent people

Chapter summary

This chapter brings together participants' ideas for improving fraud prevention, reporting and support.

Key findings

- Participants wanted greater recognition of neurodivergent experiences.
- Accessibility should be built into services from the start.
- Lived experience should shape future policies and services.
- Organisations should recognise the wider impact of fraud.
- Participants wanted more understanding and empathy.

Key recommendation

People with lived experience should play a central role in designing fraud services and campaigns.

What this means

Participants had a clear view of what works and what creates barriers.

Their experiences can help organisations build services that are more accessible, more effective and more responsive to the needs of neurodivergent victims.

"Show me what it looks like"

Mark's experiences included frauds which collectively cost him around **£3,000** over a number of years. He argued that prevention campaigns often failed because they underestimated how convincing offenders had become.

As a dyslexic participant, he found text-heavy campaigns inaccessible and easy to ignore.

"If you sent me a comic on fraud, that will keep with me for a long, long, long time."

He favoured practical, visual and realistic examples.

Mark also believed campaigns focused too much on potential victims and not enough on offenders.

His preferred slogan was:

"Fraudsters, we can see you. Fraudsters, we're on to you."

For him, effective prevention meant helping people understand how modern fraud actually unfolds, while making it clear that becoming a victim is never something people should feel ashamed of.

Introduction

Participants strongly supported the development of fraud prevention campaigns that better reflect the experiences and needs of neurodivergent people.

Many felt that current campaigns are too generic, too focused on cybercrime and not visible enough. Participants also believed that existing messages often oversimplify fraud and fail to address the emotional and psychological tactics used by fraudsters.

Across the interviews, participants provided detailed suggestions about:

- campaign content
- tone and language
- accessibility
- delivery methods
- target audiences.

Several consistent themes emerged. Participants wanted campaigns that avoid victim blaming, include lived experience, provide practical advice and recognise the diversity of neurodivergent experiences.

This chapter explores:

- what good fraud awareness looks like
- creating messages victims can trust
- using real stories and lived experience
- moving beyond awareness to practical action
- teaching manipulation, not just scams
- making campaigns accessible
- visual, interactive and scenario-based learning
- delivering campaigns where people already are
- building confidence in reporting and support
- educating professionals and society.

What good fraud awareness looks like

Participants were clear about what they wanted from fraud prevention campaigns.

Across the interviews, there was strong support for practical, realistic and scenario-based information rather than simple warnings.

Participants wanted campaigns to:

- explain how fraudsters think and operate
- use realistic examples based on real experiences
- demonstrate common manipulation tactics
- show the language and behaviours used by fraudsters
- provide clear steps for checking suspicious situations
- offer information that is accessible to different neurodivergent people
- signpost support services and verification tools
- increase visibility through television, social media and partnerships between organisations.

Many stressed that fraud awareness should go beyond spotting fake logos, suspicious email addresses or spelling mistakes.

Instead, campaigns should help people recognise:

- manipulation
- grooming
- coercion
- urgency
- emotional exploitation.

Creating messages victims can trust

Trust, empathy and validation emerged as some of the most important features of an effective campaign.

Participants repeatedly said that fraud prevention messages should make people feel supported rather than judged.

Many felt that current campaigns sometimes imply that victims should have recognised the warning signs or behaved differently.

"We've got your back. We are here to help. We understand. Those are the key words because they are all the things that went through my mind. Nobody's got my back. Nobody understands. Nobody's available to help."

Participants wanted campaigns to reassure victims that:

- they are not alone
- support is available
- help is available without judgement
- recovery is possible.

Suggested messages included:

- "We are here."
- "We understand."
- "We've got your back."
- "Help is available."

Participants felt these messages were especially important because many victims already experience shame, embarrassment and self-blame.

They also wanted campaigns to make it clear that responsibility belongs with offenders, not victims.

Several participants suggested that campaigns should explicitly state that:

- fraud is never the victim's fault
- anyone can become a victim
- fraudsters deliberately exploit trust and vulnerability.

"Let's scare them. Fraudsters, we can see you. Fraudsters, we're on to you. We need to let fraudsters know we're catching up with you. Instead of scaring us, let's scare them. Put it back on them. We see you. We will find you."

Using real stories and lived experience

One of the strongest recommendations was the use of lived experience.

Participants consistently felt that real stories are more powerful than general advice or abstract warnings.

They believed that hearing directly from victims helps people understand:

- how fraud develops
- how convincing fraudsters can be
- how manipulation works
- the long-term impact that fraud can have.

"You need a victim's voice to say: I've been through that, I thought it was my fault, but it isn't. You need to hear it from a victim. It's one thing reading information from an organisation, but it's different when somebody says, this happened to me, this is what it felt like, and this is what I wish I'd known."

Participants wanted campaigns to include real examples of:

- romance fraud
- investment scams
- online fraud
- coercive control
- financial abuse
- other forms of exploitation.

They felt that real stories would help people recognise risks in their own lives and challenge assumptions about who becomes a victim.

"It's real stories, it's real people. If I was to talk about how I've experienced it, what my experience was, how I felt supported, and how that end result made me feel, people are going to connect with that much more than a leaflet telling them what to do."

Several participants also wanted neurodivergent victims to be involved in designing campaigns, training and services.

They felt that people with lived experience bring unique expertise and are best placed to ensure that campaigns are relevant and effective.

"I don't think any campaign actually highlights anybody who has got neurodivergent kind of issues. I think people who are neurodivergent should have a say in things, because sometimes you blame yourself for doing the wrong thing, and it made me feel more comfortable that it is not my fault."

Moving beyond awareness to practical action

Many participants felt that existing campaigns focus too much on warning people about fraud and not enough on helping them respond to it.

They argued that most people already know fraud exists. What they need is practical guidance for recognising and responding to fraud in real-life situations.

Participants suggested simple tools such as checklists and decision-making prompts.

Examples included:

- Do I know this person in real life?
- Are they asking me for money?
- Are they asking me to keep secrets?
- Am I being pressured to make a quick decision?
- Have I had enough time to think about this properly?

"This is a scam which has happened, and this is how it happened. This was the red flag that was missed. That's what people need to see."

Participants wanted campaigns to teach protective behaviours rather than simply telling people to be careful.

Suggestions included guidance on:

- checking information independently
- recognising manipulation
- setting financial boundaries
- using safer payment methods
- accessing support services.

Some autistic participants noted that simply telling people to be cautious could discourage them from engaging in social relationships altogether.

"Think like a fraud person and send that information out. It's always, 'don't do this' and 'don't do that'. No. Think like a fraud person. This is what a fraud person will do. This is what they will say. This is what manipulation looks like. If someone calls you and says this, or says that, or gives you this scenario, that's the information people need."

Teaching manipulation, not just scams

Many participants felt that fraud campaigns focus too heavily on fraudulent messages and not enough on manipulation.

They wanted campaigns to explain how fraudsters:

- build trust
- create emotional dependence
- create urgency
- exploit people's emotions
- influence decision-making.

Participants supported campaigns that teach people how to recognise:

- emotional manipulation
- grooming
- coercive control
- pressure tactics
- urgency tactics
- love bombing
- relationship-based exploitation
- trust-building techniques.

Many felt that understanding these behaviours could help people identify risks before money becomes involved.

"Before the money bit comes, they'll start with sweetie, honey, darling… Then comes the ask."

Several participants believed that this type of information would be particularly useful for neurodivergent people who may be vulnerable to relationship-based fraud and emotional manipulation.

Making campaigns accessible

Accessibility emerged as a major theme throughout the interviews.

Participants repeatedly stressed that neurodivergent people are not a single audience. Campaigns should therefore be designed to meet a range of communication needs and preferences.

Recommendations included:

- plain English language
- short and concise messages
- large-print materials
- audio resources
- video resources
- Braille versions
- high-contrast designs
- visual resources and diagrams
- clear summaries of key actions.

Participants with dyslexia were particularly critical of campaigns that rely on spotting small differences in logos, fonts, colours or branding.

Instead, they preferred:

- illustrations
- diagrams
- comics
- visual storytelling
- side-by-side comparisons of genuine and fraudulent situations.

Many participants emphasised the need to provide information in multiple formats so people can choose the approach that works best for them.

"Words, as a dyslexic, is too much. It's overwhelming. But if you sent me an A4 sheet as a comic about fraud, I would read it. If you sent me a comic on fraud, that will keep with me for a long, long time. You can see two people having a conversation, one committing fraud and one being defrauded, and by page three you're thinking, damn."

Visual, interactive and scenario-based learning

"It has to be interactive or eye-catching. A lot of words on a piece of paper… I ain't reading that."

Participants generally preferred visual and interactive learning over long written information.

Many felt that traditional leaflets are unlikely to be read or remembered.

Suggested formats included:

- short videos
- television adverts
- acted scenarios
- social stories
- cartoons and comics
- interactive apps
- simulations

- role-play activities
- self-assessment tools.

Participants believed these approaches would make fraud prevention information easier to understand, more memorable and more engaging.

Many also felt it was important to show how fraud develops over time rather than simply listing warning signs.

Delivering campaigns where people already are

Participants repeatedly stressed that fraud awareness needs to be more visible.

Many said they could not name a current anti-fraud campaign and felt prevention messages are often easy to miss.

Rather than expecting people to seek out information, participants wanted campaigns delivered through channels they already use.

Suggested locations included:

- social media platforms
- Facebook
- Instagram
- TikTok
- YouTube
- Television
- public transport
- GP surgeries
- Hospitals
- Dentists
- Schools
- Workplaces
- disability and neurodiversity networks
- supported housing schemes
- day centres
- care services
- banking platforms
- telecommunications providers.

Participants also supported fraud-prevention prompts within online environments where scams commonly occur, such as:

- online banking apps
- dating sites
- social media platforms
- online marketplaces.

Building confidence in reporting and support

"The only way you're going to encourage people to report things is by results… successful cases… accountability. People need to know that when they come forward, something actually happens. Otherwise they're just not going to bother."

Participants felt that campaigns should not only encourage reporting. They should also build confidence that reporting will lead to action.

Many wanted campaigns to explain:

- where victims can get help
- what support services provide
- what happens after a report is made
- how different organisations work together
- examples of successful outcomes.

Participants felt this was especially important for neurodivergent people who may fear being judged, find reporting difficult or have had negative experiences with institutions in the past.

Several also called for multiple ways of accessing support, including:

- online services
- email support
- written communication
- telephone support.

Educating professionals and society

Participants argued that fraud prevention should not focus only on potential victims.

Many believed that professionals and organisations also need better education about fraud and neurodivergence.

Suggested audiences included:

- police
- banks
- victim support services
- healthcare organisations
- employers
- frontline staff.

Participants wanted greater understanding of how neurodivergence, trauma, grief and life circumstances can affect vulnerability to fraud.

Several specifically called for neurodiversity training for organisations that support fraud victims.

> *"Campaigns should be fully victim-led… I'd love to put a training package together for the police and for… the banks and show them how not to get it wrong."*

Participants also felt that technology companies, social media platforms and financial institutions should take greater responsibility for creating safer environments and preventing fraud.

Conclusion

Participants described a clear vision for fraud prevention campaigns that are empathetic, practical, accessible and rooted in lived experience.

Rather than focusing only on identifying scams, they wanted campaigns that help people understand emotional manipulation, recognise vulnerability, take practical protective action and seek support without fear of blame or judgement.

Across the interviews, there was striking agreement about what works:

- real stories
- practical tools
- accessible design
- clear communication
- high visibility
- victim-centred messages
- a focus on offender responsibility.

Participants also stressed that preventing fraud is not the responsibility of potential victims alone.

Banks, police, technology companies, healthcare services, employers and support organisations all have a role to play in creating environments that help neurodivergent people recognise fraud, seek help and recover safely when victimisation occurs.

Box 5: The importance of positive outcomes, recovery and hope

Although participants spoke at length about the harm caused by fraud, they also stressed the importance of hope, recovery and recognising personal strengths.

Many felt that recovery was supported when people were listened to, believed and taken seriously. Participants also valued seeing organisations take meaningful action in response to what had happened. Feeling heard, validated and supported helped some participants rebuild confidence and begin to move forward.

Recovery did not necessarily mean returning to life exactly as it had been before the fraud.

Instead, many participants described positive changes that emerged over time, including:

- stronger personal boundaries
- greater awareness of manipulation tactics
- increased confidence in recognising risks
- a better understanding of themselves
- a better understanding of fraud and how it operates.

Some participants also used their experiences to help others. They became involved in advocacy, research, awareness-raising activities and peer support. For these individuals, sharing their experiences helped create meaning from what had happened and contributed to their recovery.

Participants felt that fraud prevention campaigns should acknowledge both the seriousness of fraud and the possibility of recovery.

They wanted messaging that communicates that:

- recovery is possible
- support is available
- victims are not alone
- reporting fraud is worthwhile
- reporting can lead to meaningful action.

Participants also wanted clearer information about what organisations are doing to prevent fraud, support victims and hold offenders accountable.

Overall, participants felt that effective fraud messaging should balance honesty about the harms caused by fraud with messages of hope, recovery and support.

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- using our 24/7 live chat service: **victimsupport.org.uk/live-chat**
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