MANAGING MONEY WITH A NEURODIVERGENT BRAIN – A 2025 UK RESEARCH STUDY

ESTHER BANGURA

CEO - Boss of my Money

I am Esther Bangura, a neurodivergent woman diagnosed with dyslexia and dyspraxia at age 35, and with ADHD (inattentive type) at age 40. Like many others, I have carried shame and guilt around how I manage money-even while earning a high salary.

This survey began as part of my university research project, but it became much more than that. I wanted to spark a conversation I wasn't hearing—about how neurodivergent adults manage money, set financial goals, and navigate support systems. The 279 people who completed this survey told me the same thing: this conversation needs to happen.

The findings are clear. Most respondents face financial barriers not because of lack of effort, but because our systems were not designed with them in mind. Overspending when stressed, difficulty planning ahead, procrastination, and shame around money were common. Many also shared that they would have progressed much further in their careers if not for the impact of their neurodivergent challenges, a lack of workplace support, and in some cases bullying in the workplace.

This conversation is important because financial wellbeing is about more than numbers—it is about dignity, stability, and opportunity. If professionals, organisations, businesses, and local authorities ignore the financial realities of neurodivergent adults, we risk perpetuating inequality and missing out on untapped talent and potential. The focus must be on creating shame-free, flexible, and inclusive systems of support.

This report is both a record of lived experience and a call to action: to build financial systems that recognise different ways of thinking, reduce barriers, and unlock opportunities for every neurodivergent adult.

Boss of my Money

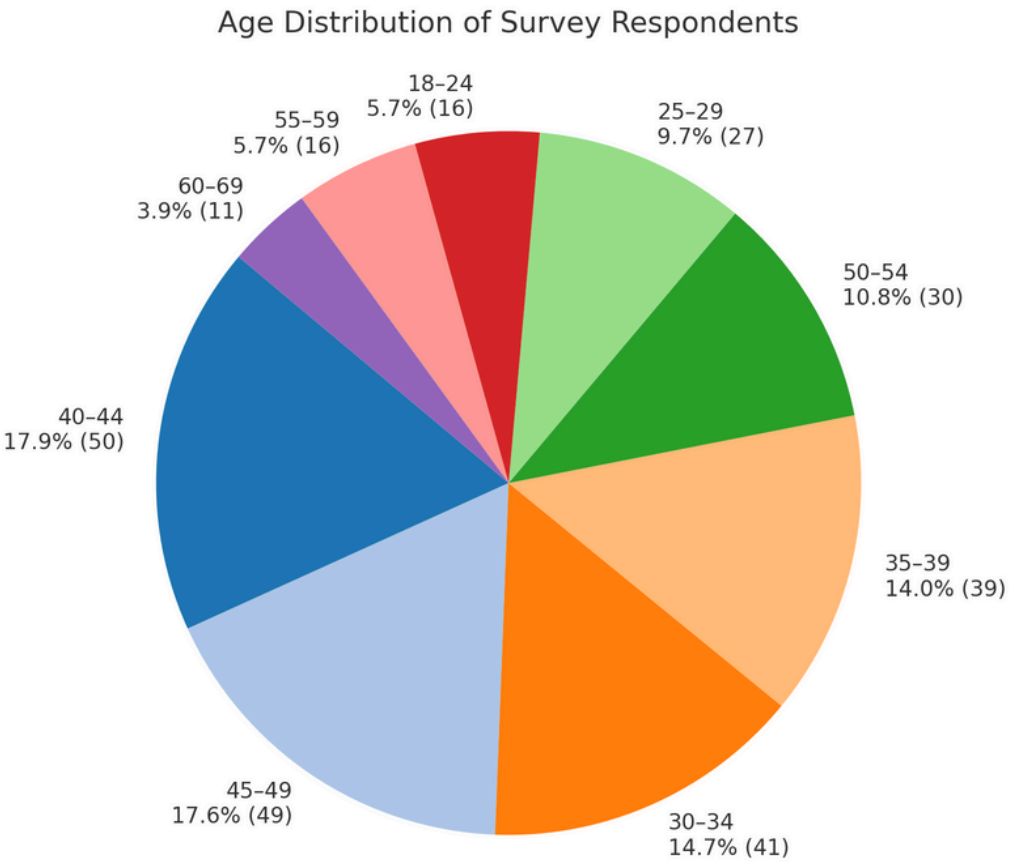
AGE OF RESPONDENTS

Introduction

This survey captured responses from **279 neurodivergent adults in the UK,** ranging in age from **19 to 69**. Age is a key factor in how and when neurodivergent people are diagnosed, access support, and begin reflecting on their financial experiences.

Executive Summary

- Most respondents were aged **30–49**, with the highest percentages in the **40–44** and **45–49** brackets.
- This supports the pattern of **late diagnosis**, especially among women and those with ADHD, dyslexia, and dyspraxia.
- While younger adults (18–29) were less represented, their presence indicates growing awareness in early adulthood.



What It Means

This age profile reflects a **late-diagnosed adult population**, especially those in their 30s and 40s who are actively navigating financial systems while unpacking their neurodivergence. The lower percentages among younger adults may reflect:

- Fewer diagnoses at that stage of life,
- Less financial independence,
- Or reduced visibility of the survey within that age group.

This data gives a clear signal: **support systems, financial tools, and education must meet the needs of mid-life adults—often dealing with both financial pressure and new self-understanding.**

LOCATION OF RESPONDENTS

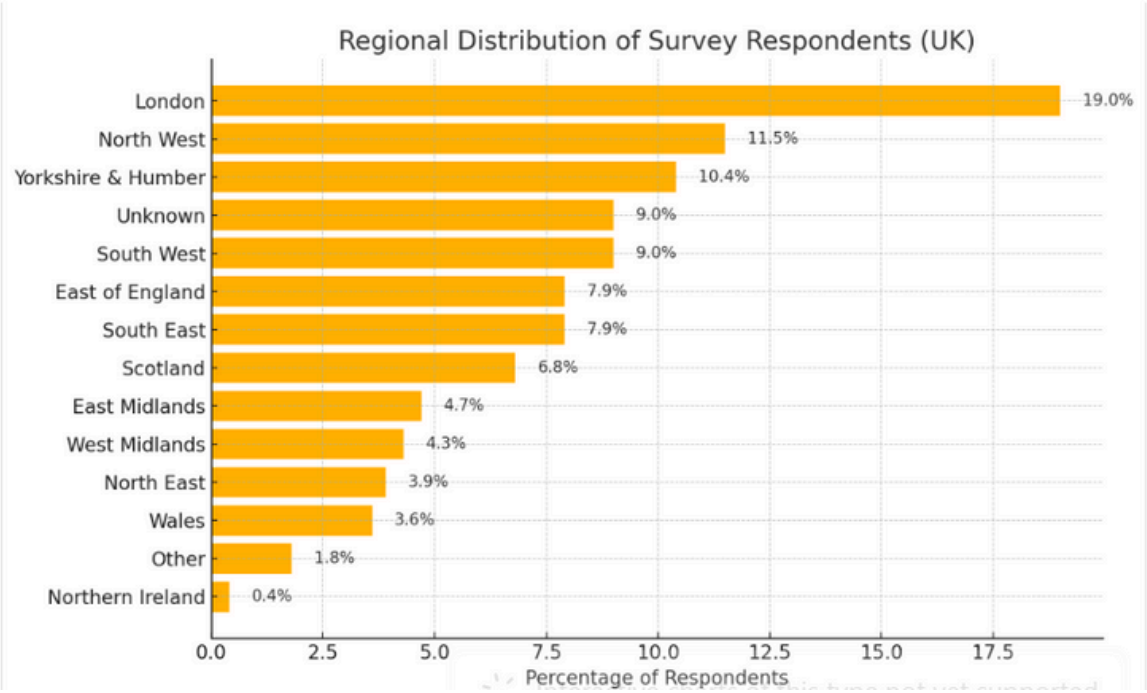
Introduction

This section explores where respondents live across the UK (and beyond). **Geography can affect access to services, diagnosis pathways, and financial support,** making regional insight essential for understanding the lived experiences of neurodivergent adults.

Executive Summary

- The majority of responses came from **London (19%)**, reflecting both population density and likely higher visibility of the survey in urban networks.
- **The North West (11.1%)**, **Yorkshire & Humber (10.4%),** and the **South West (8.6%)** also had strong representation.
- A notable **11.5% of responses were uncategorised,** likely due to hyper-local place names or international responses.

Region Percentage



What It Means

- The data shows strong participation from urban and more densely populated areas, particularly London and the North of England. This may reflect:
    - **Cities provide better access** to neurodiversity networks.
    - Metropolitan areas exhibit a **higher level of online engagement.**
    - Rural and under-represented regions face **gaps in visibility or support.**
    - Notably, respondents from across Scotland, Wales, and Northern Ireland also contributed, showing **a UK-wide relevance to the experiences shared.**

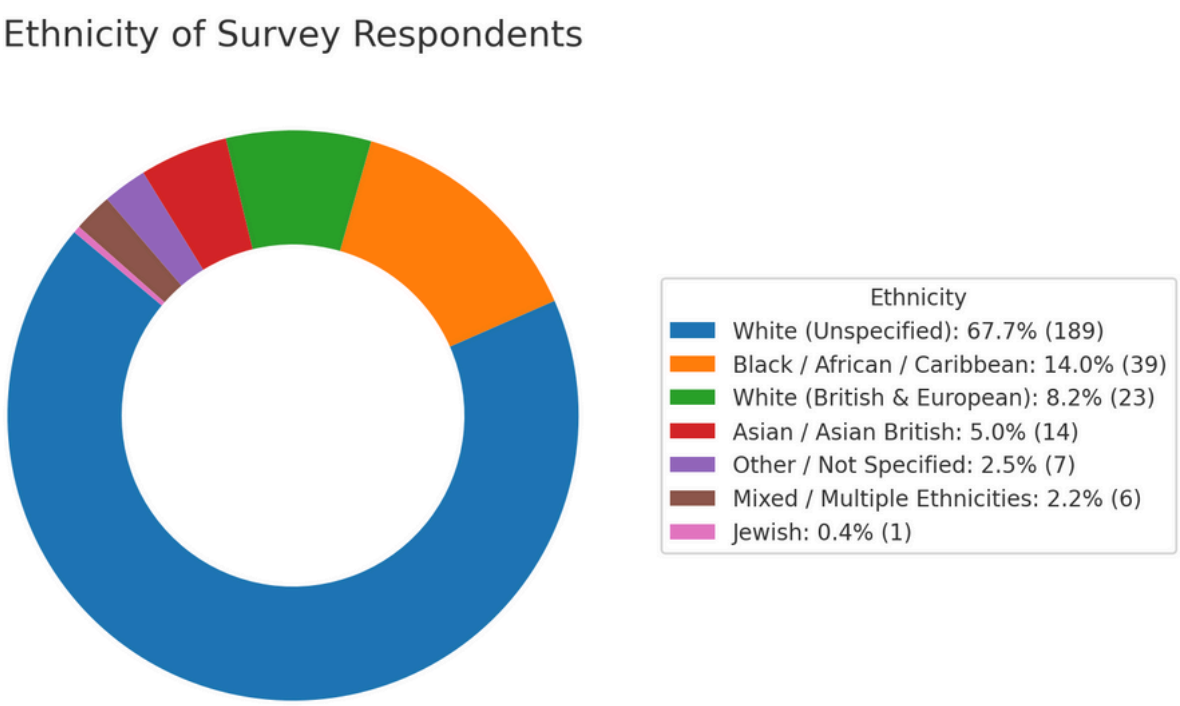
ETHNICITY OF RESPONDENTS

Introduction

Understanding the ethnic and cultural backgrounds of neurodivergent adults provides vital context around **access to diagnosis, financial systems, and support**. This question aimed to capture the ethnic diversity of the 279 people who completed the survey.

Executive Summary

- The majority of respondents **(67.7%) identified as White (Unspecified).**
- **14% identified as Black, African, or Caribbean**, and **5% as Asian or Asian British**.
- A smaller proportion **(8.2%) identified with White European nations** (Irish, Scottish, Welsh).
- **2.5% were categorised as Other** or Not Specified, **including Jewish and multiple heritage** responses.



What It Means

- The data suggests a predominantly White British sample, which may reflect:
- Broader trends in late neurodivergent diagnosis among White adults,
- Unequal access to diagnostic pathways for people of colour,
- Or visibility bias based on where and how the survey was shared (LinkedIn).
- This points out the need for more inclusive outreach and research to better understand financial experiences across all ethnic backgrounds.

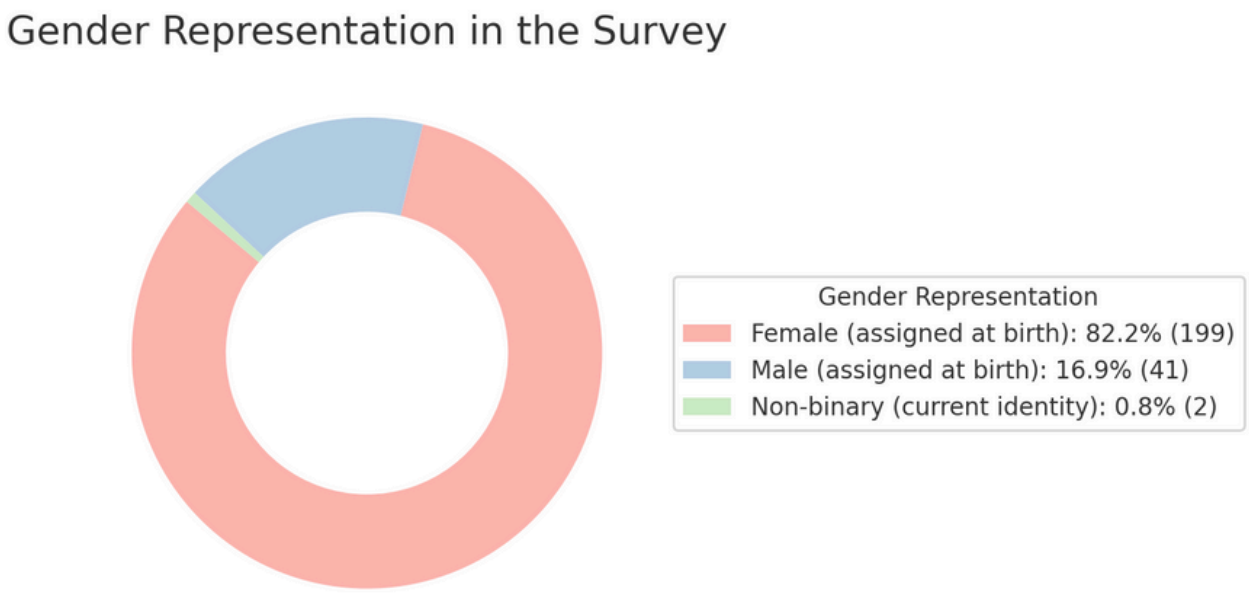
GENDER ASSIGNED AT BIRTH

Introduction

This section explores the gender respondents were assigned at birth. In neurodiversity research, this matters because gender norms and diagnostic biases—especially towards women and Assigned Female At Birth (AFAB) individuals—often shape who gets recognised, when, and how.

Executive Summary

- **83.1% (201) of respondents were assigned female at birth**, confirming that the survey largely reflects the experiences of women and AFAB individuals..
- **16.9% (41) were assigned male at birth**, representing a smaller but still meaningful portion of the community.
- At least 2 respondents identified as non-binary in their gender identity, despite being assigned female at birth.



What This Means

- This **gender split aligns with current patterns in late neurodivergent diagnosis**, where **women are often missed or misdiagnosed in childhood**. Many only begin exploring their neurodiversity later in life—often due to masking, internalisation, or gendered expectations.
- This also highlights that women and **AFAB adults are leading the conversation around financial challenges and support needs in neurodivergent communities.**

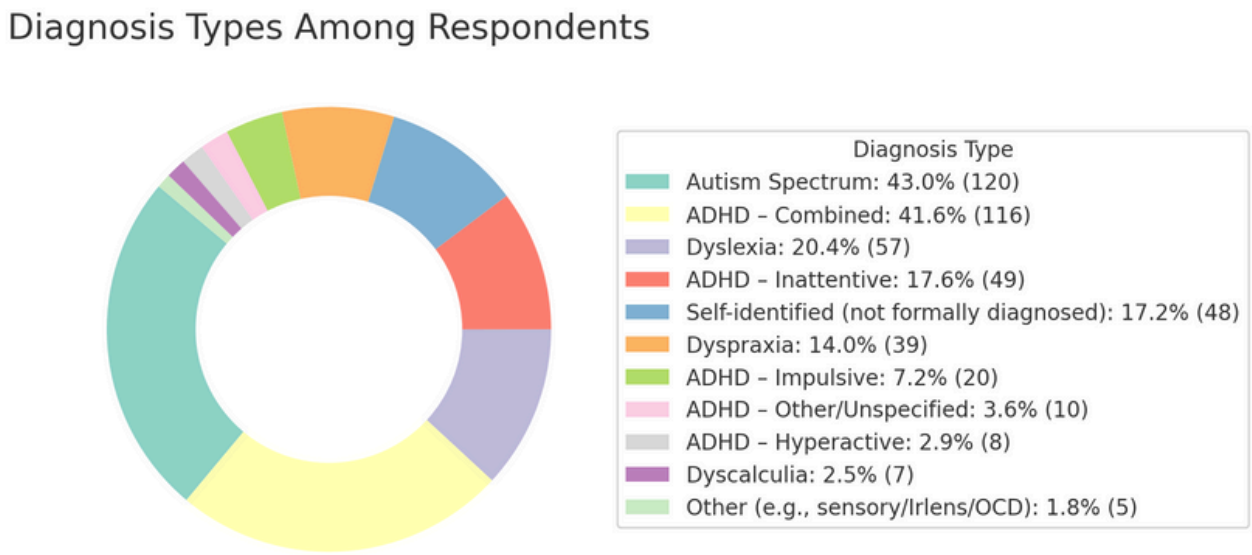
DIAGNOSIS TYPES AMONG RESPONDENTS

Introduction

This section explores the types of neurodivergent diagnoses reported by survey participants. **Many were diagnosed in adulthood or self-identify based on lived experience**. These **results highlight the overlap between ADHD, autism, and other learning differences**—and the complexity of diagnosis in adult life.

Executive Summary

- The most common diagnosis was **Autism Spectrum, reported by 120 people (43%).**
- **ADHD – Combined type** was a close second, **with 116 people (41.6%).**
- **Dyslexia was reported by 57 people (20.4%)**, and **ADHD – Inattentive type by 49 people (17.6%)**.
- **48 respondents (17.2%) self-identified as neurodivergent** without a formal diagnosis.



What It Means

- These results show that **most respondents live with multiple and overlapping conditions**.
- **Autism and ADHD (particularly combined type) dominate the picture**, but many also manage learning differences like dyslexia and dyspraxia.
- The **high number of self-identified respondents reflects ongoing issues with late or inaccessible diagnosis**—especially for women, people of colour, and those from lower-income backgrounds.
- Support systems must be designed for both the diagnosed and undiagnosed, and they must recognise the full spectrum of neurodivergent experiences.

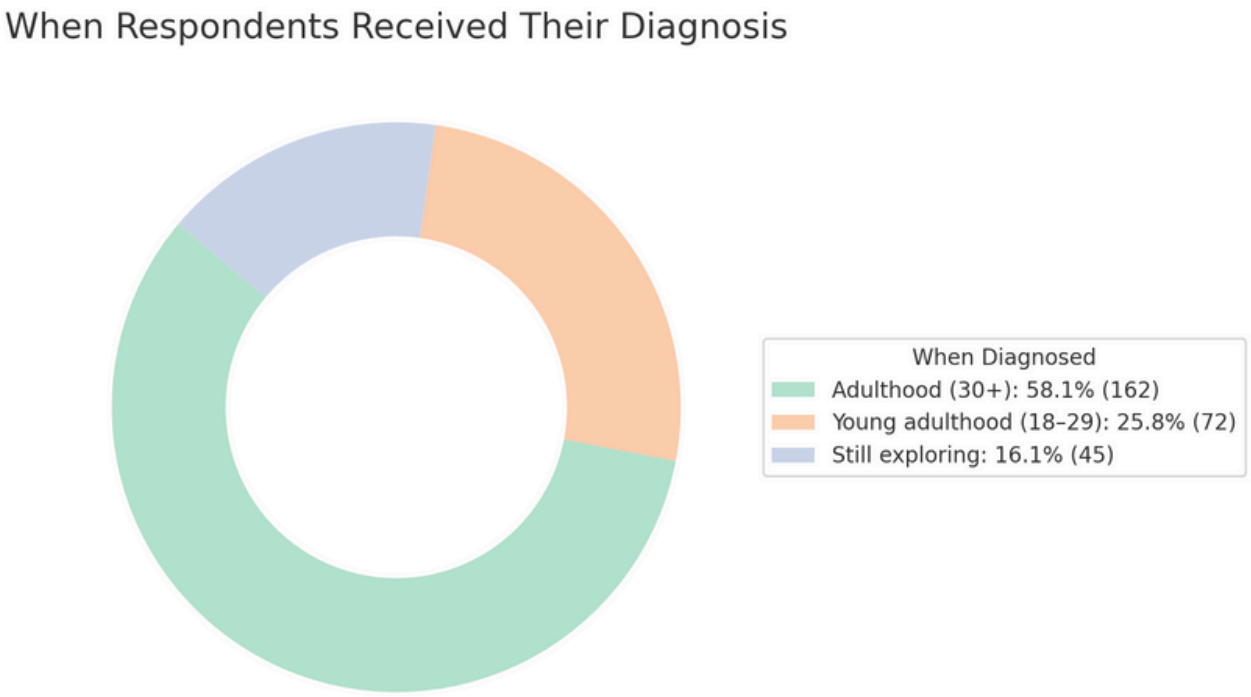
WHEN WERE YOU DIAGNOSED?

Introduction

This section explores **when respondents received their formal neurodivergent diagnosis** (if at all). For many, **especially women and late-diagnosed adults, recognition often comes well into adulthood**—affecting how they understand and manage their identity, health, and money.

Executive Summary

- 162 people (58.1%) were diagnosed in adulthood (age 30+).
- 72 people (25.8%) received their diagnosis in young adulthood (18–29).
- 45 people (16.1%) are still exploring or have not yet received a formal diagnosis.
- This reflects **a strong trend toward late identification, which is common in neurodivergent communities.**



What It Means

- The majority of respondents were diagnosed later in life, often after years of masking, misdiagnosis, or being misunderstood. This supports growing research showing that neurodivergent traits in adults—especially in women and marginalised groups—are under-recognised.
- The 16% who are still exploring show that the journey to diagnosis is ongoing and often delayed by systemic, financial, or personal barriers.

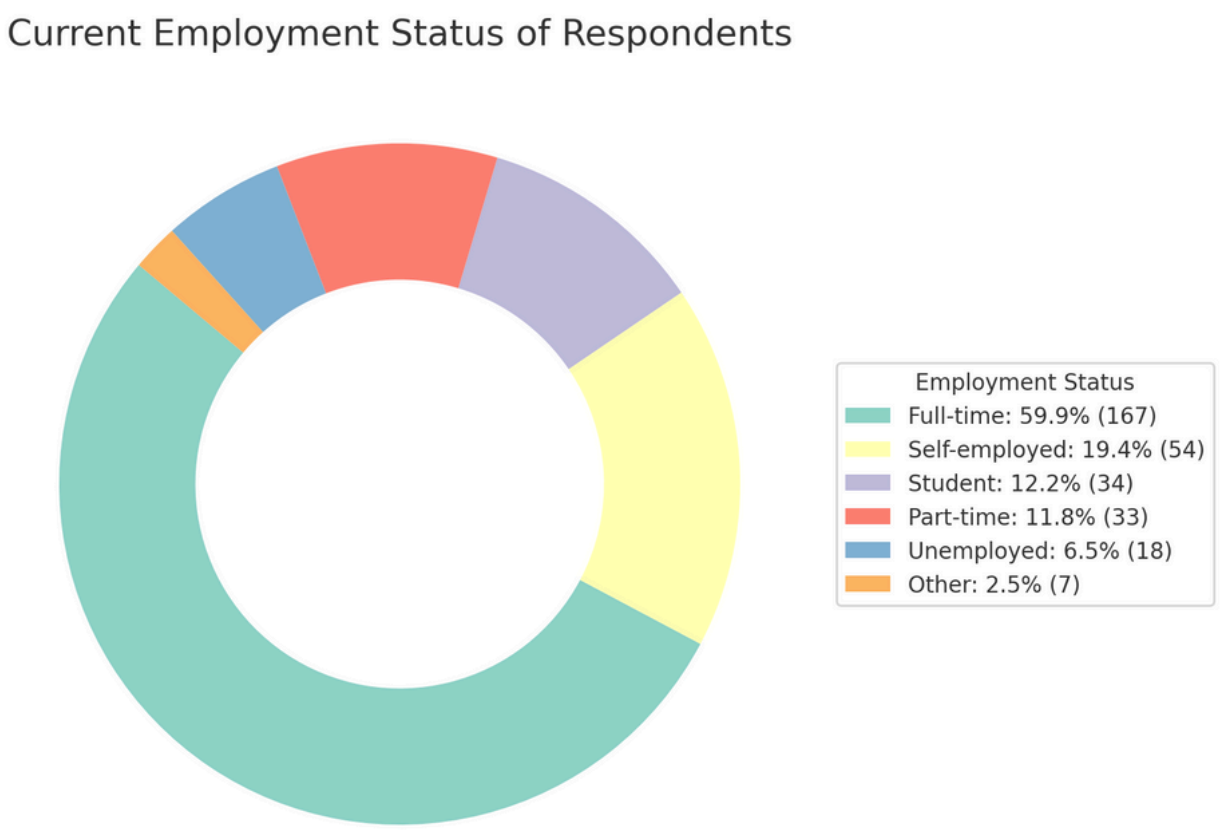
EMPLOYMENT STATUS OF RESPONDENTS

Introduction

Understanding employment status **helps contextualise how neurodiverse adults manage their time, income, and financial stability.** This question aimed **to identify common work patterns, barriers to employment**, and the mix of work, study, and self-employment among participants.

Executive Summary

- **The majority (59.9%) are employed full-time,** suggesting many are managing financial systems while in steady roles.
- A **significant 19.4% are self-employed or freelancers,** indicating a common route for flexibility and autonomy.
- Others are **students (12.2%), part-time workers (11.8%)**, or **currently unemployed (6.5%).**



What It Means

- Most respondents are working **full-time or are self-employed**—highlighting **the need for neurodivergent-friendly workplaces and sustainable self-employment models**.
- The mix of **part-time work, study, and unemployment** also points to challenges with **energy regulation, executive function, or job accessibility.**
- Flexible options and targeted support could help bridge these gaps.

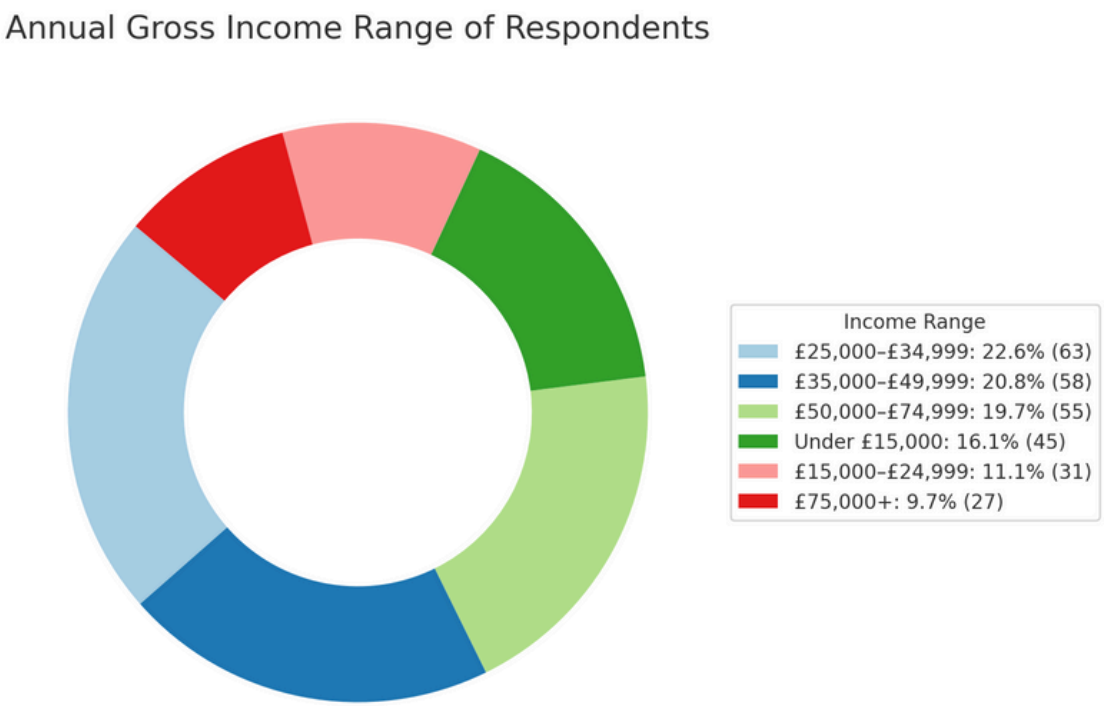
INCOME RANGE OF RESPONDENTS

Introduction

Understanding income is key to exploring how neurodivergent adults manage their finances. Income levels affect access to housing, healthcare, support services, and the ability to plan long term. This section outlines the self-reported gross annual income of survey participants.

Executive Summary

- The most common income group was **£25,000–£34,999 (22.6%),** followed by **£35,000–£49,999 (20.8%)** and **£50,000–£74,999 (19.7%).**
- **16.1% of respondents earn under £15,000**, suggesting a significant portion experience financial insecurity.
- **9.7% earn over £75,000**, showing that some neurodivergent adults are in high-income brackets—but are still navigating challenges.



What It Means

- This data shows a **wide income distribution**, with **most respondents concentrated in the £25k–£75k range**, reflecting a **large working and middle-income population**. However, **nearly a third earn below £25,000, underscoring financial instability for many.**
- The presence of high earners (nearly 10%) is a reminder **that neurodivergence impacts people across all income levels**—and support must be flexible enough to serve both ends of the spectrum.

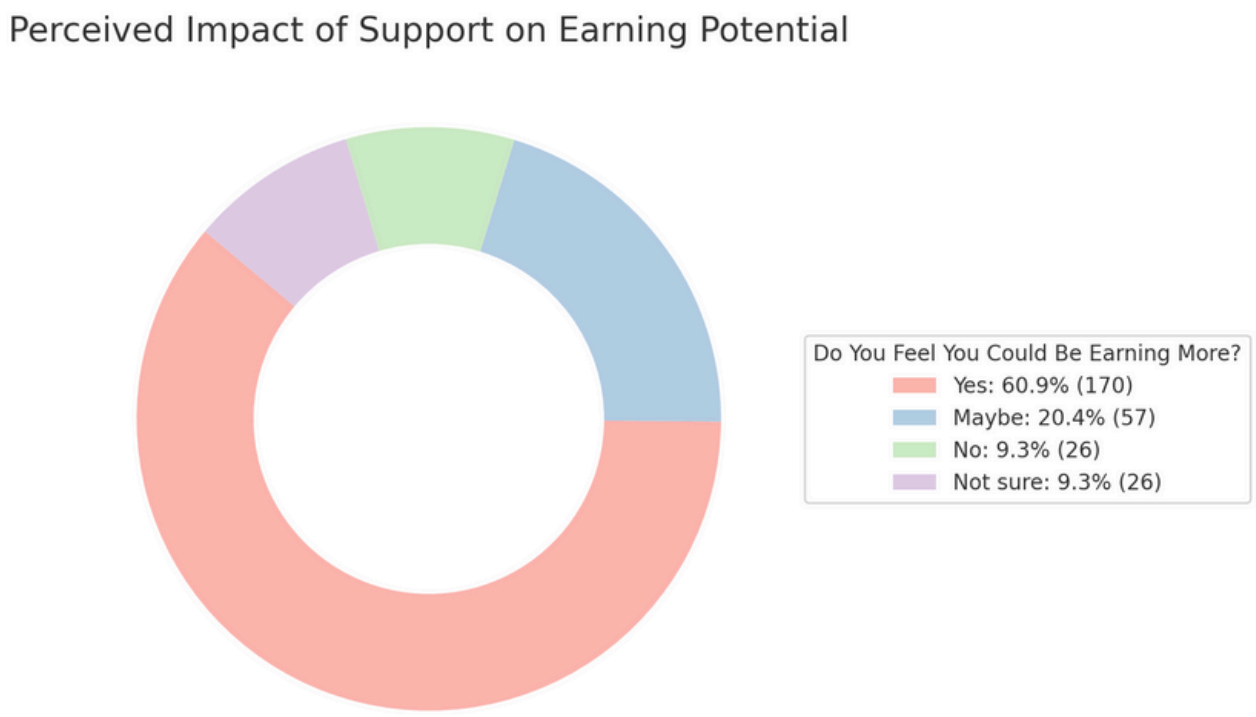
COULD YOU BE EARNING MORE WITH BETTER SUPPORT?

Introduction

This section explores whether respondents believe they could be earning more if their work, learning, or business environments were more supportive of their neurodivergence. Responses reflect how accommodation gaps directly affect financial wellbeing.

Executive Summary

- **170 people (60.9%) said "Yes" — they believe they could earn more with better support.**
- **57 people (20.4%) said "Maybe", showing uncertainty but possible missed potential.**
- **26 people (9.3%) said "No"**, and another **26 (9.3%) said "Not sure."**
- In total, **over 80% feel they are potentially under-earning due to systemic barriers or unmet needs.**



What It Means

- A clear **majority of neurodivergent adults in this survey feel they're not reaching their earning potential,** largely **due to environments that don't understand or accommodate their needs.**
- This highlights **the urgent need for inclusive work practices, better career support, and accessible learning or entrepreneurship pathways**. Creating truly supportive environments isn't just about equity — it's about unlocking lost economic potential.

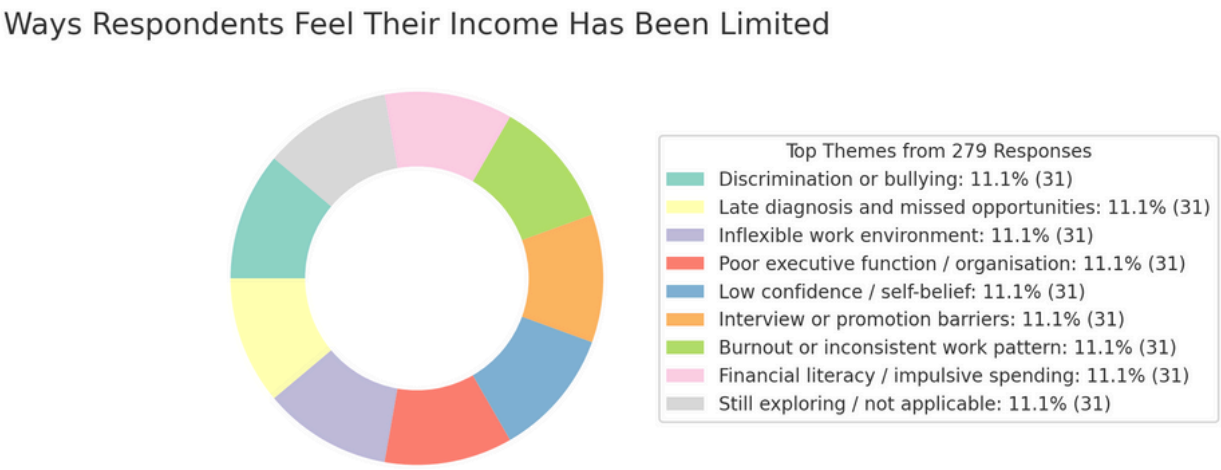
HOW DO YOU FEEL YOUR INCOME HAS BEEN LIMITED?

Introduction

279 people who answered “Yes” or “Maybe” to the question about earning potential shared powerful, open-ended responses about the real-world barriers they face in work and business. While stories were personal and varied, distinct themes emerged across the group.

Executive Summary

- 31 people (11.1%) described discrimination or bullying in the workplace as limiting their income.
- 31 people (11.1%) cited late diagnosis or missed support as shaping their career path and earnings.
- 31 people (11.1%) reported inflexible work environments (e.g., rigid hours, sensory overload).
- 31 people (11.1%) said executive dysfunction and organisation struggles reduce their output or opportunities.
- 31 people (11.1%) identified low confidence and self-belief as the key factor holding them back.
- These reflect just the top five of many overlapping themes that were echoed again and again.



What It Means

This qualitative data confirms what **many neurodivergent adults already know: income inequality isn’t just about skills or education—it's about systems.**

People are being held back not by their capabilities, but by:

- Late or no diagnosis delaying support,
- Workplaces not designed for different thinking styles, and
- Years of pushing against the grain have led to the internalisation of doubt.

Policy change, inclusive design, and earlier support aren’t just beneficial—they’re essential to unlocking financial potential and long-term security.

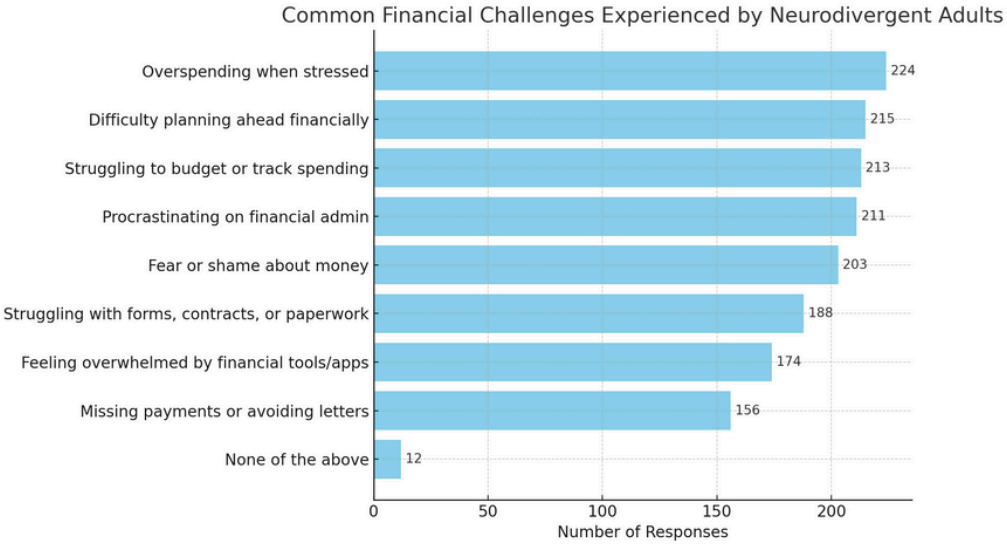
FINANCIAL CHALLENGES SUMMARY

Introduction

279 neurodivergent adults across the UK took part in this survey to share the financial experiences, habits, and challenges they face. **This question asked participants to select any financial challenges they experience regularly—such as overspending, missing payments, fear about money, or difficulty managing financial tasks.** The results reveal how common these struggles are, and which ones are most felt across the community.

Executive Summary

- **Overspending when stressed** was the most commonly reported challenge, selected by 224 people (80%).
- **Difficulty planning ahead financially** (like budgeting or setting goals) was selected by 215 people (77%).
- **Struggling to budget or track spending** was selected by 213 people (76%).
- **Procrastinating on financial admin** (like taxes, debt) was flagged by 211 people (76%).
- **Fear or shame about money** was experienced by 203 people (73%).
- Only 12 people (4%) said they did not experience any of the listed challenges.



What This Means

- This data reinforces a strong pattern: **executive functioning and emotional regulation challenges deeply impact how many neurodivergent adults manage money**.
- These challenges—especially **procrastination, overspending under stress, and avoidance**—are not about lack of responsibility or care, but **reflect unmet support needs in systems** that expect linear thinking and emotional consistency.
- The small number of people who said “none of the above” indicates that most neurodivergent adults face multiple and overlapping financial stressors.
- Designing financial systems and support that are **shame-free, flexible, and more forgiving of executive dysfunction could improve long-term outcomes for this group**.

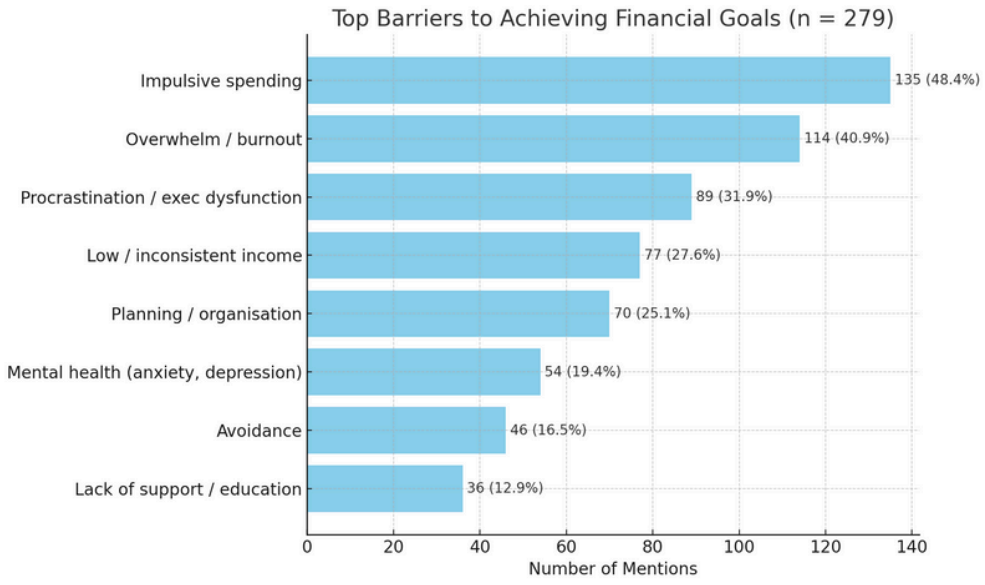
WHAT GETS IN THE WAY OF ACHIEVING THEIR FINANCIAL GOALS

Introduction

Out of 279 survey participants, a diverse range of neurodivergent adults shared what gets in the way of achieving their financial goals. The responses reveal a pattern of internal and external challenges, many of which overlap and compound each other—reflecting the complexity of managing money with a neurodivergent brain.

Executive Summary

- 135 mentioned impulsive spending
- 114 reported overwhelm or burnout
- 89 cited procrastination or executive dysfunction
- 77 noted low or inconsistent income
- 70 struggled with planning or organisation
- 54 mentioned mental health issues (e.g. anxiety, depression)
- 46 shared avoidance behaviours
- 36 lacked support or financial education
- Only a handful said they had no barriers
- This highlights how often neurodivergent traits (e.g., impulsivity, low motivation, executive dysfunction) intersect with financial pressures to limit goal setting or saving capacity.



What This Means

This data clearly shows that for many neurodivergent adults, **traditional financial advice and systems don't work.** Solutions need to be:

- Trauma-informed and **shame-free**
- Designed for **cognitive overload and executive dysfunction**
- **Emotionally supportive, not just practical**
- **Flexible enough to account for fluctuating energy, income, and mental load**

COMMON THEMES IN EXPERIENCES OF MANAGING MONEY

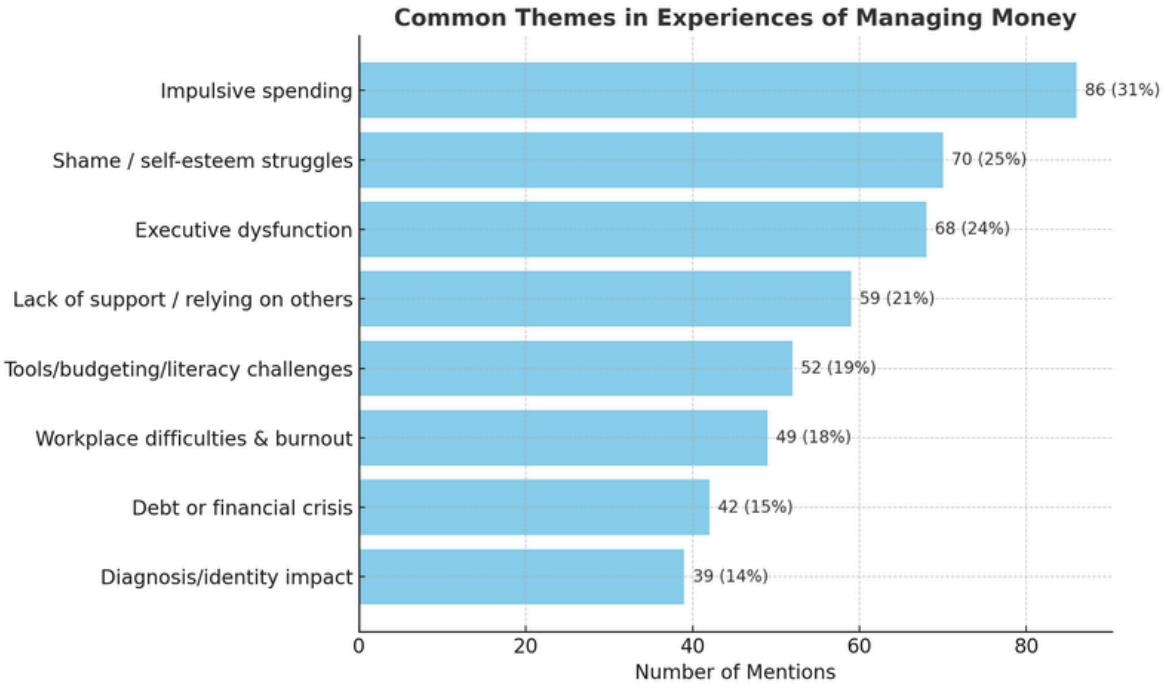
Introduction

Out of 279 neurodivergent adults, more than half shared powerful, often **emotional insights about their financial experiences.** Many discussed how their neurodivergence affects daily money decisions, long-term planning, and mental health. Their words give us an unfiltered view of how structural, emotional, and cognitive challenges intersect.

Executive Summary

Common themes from 279 responses (many shared more than one):

- Impulsive spending: 86 mentions (31%)
- Shame / self-esteem struggles: 70 mentions (25%)
- Executive dysfunction (e.g. forgetfulness, overwhelm): 68 mentions (24%)
- Lack of support / relying on others: 59 mentions (21%)
- Tools, budgeting, or money literacy challenges: 52 mentions (19%)
- Workplace difficulties & burnout: 49 mentions (18%)
- Debt or financial crisis: 42 mentions (15%)
- Diagnosis/identity impact: 39 mentions (14%)



What This Means

Financial struggles are not just about budgeting — they are emotional, systemic, and deeply linked to identity. The responses suggest a critical need for:

- Non-judgmental, accessible support
- Inclusive financial education
- Workplace accommodations and culture change
- Support that recognises emotional labour and cognitive load

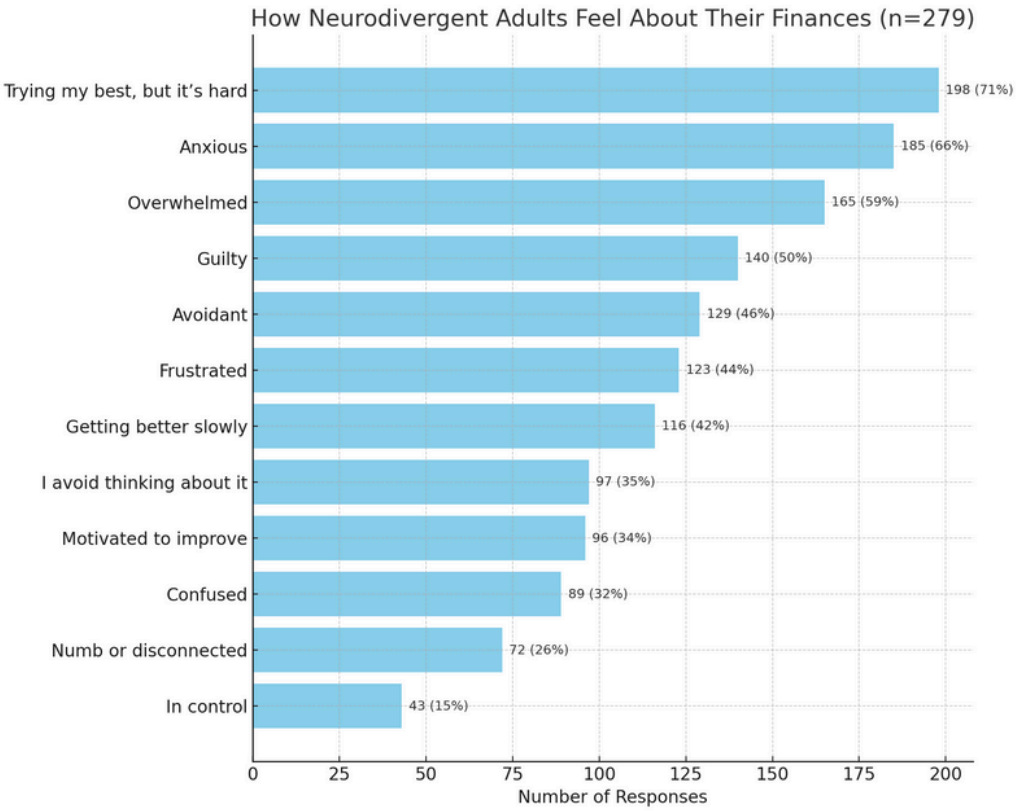
DESCRIBE HOW THEY CURRENTLY FEEL ABOUT THEIR FINANCES

Introduction

This question asked 279 neurodivergent adults in the UK to describe how they currently feel about their finances, with multiple selections allowed. It was designed to investigate emotional and cognitive responses to money management, stress, and self-awareness. These insights help highlight the emotional load that managing money carries—especially when navigating financial systems not built for neurodivergent thinking.

Executive Summary

- Out of 279 responses, the most common feeling was **"Trying my best, but it's hard"** (198 responses, 71%), reflecting a strong sense of effort despite ongoing challenges.
- **Anxiety** (185, 66%)
- **Overwhelm** (165, 59%)
- **Guilt** (140, 50%) followed closely, collectively illustrating emotional exhaustion and financial stress.



What This Means

- The overwhelming takeaway is that even those who feel "in control" are a small minority.
- The majority of neurodivergent respondents experience emotional strain around money—often multiple feelings at once. "Trying hard but struggling" was a shared theme, not failure.
- This tells us that for neurodivergent adults, money is rarely a neutral topic—it's emotional, exhausting, and deeply connected to shame, survival, and self-worth.
- It also suggests that improving financial well-being in this group may require not just tools or knowledge, but emotional safety, patience, and trauma-informed support systems.

"

WHAT ARE YOUR CURRENT FINANCIAL GOALS?

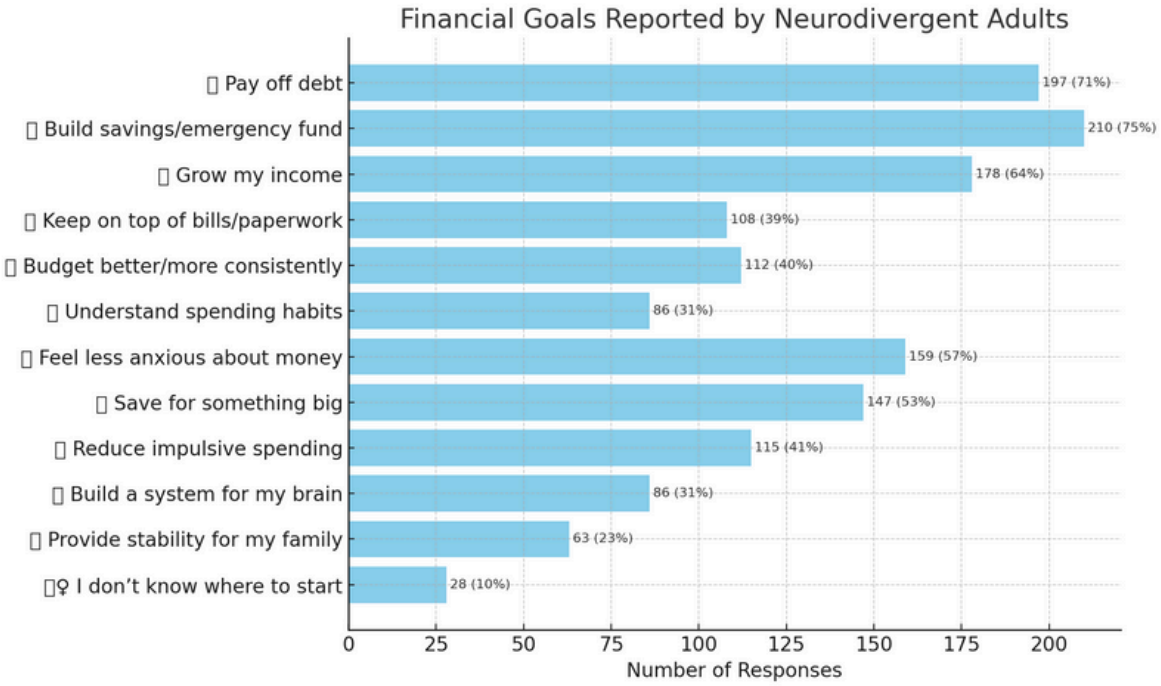
Introduction

As part of a wider study exploring how neurodivergent adults navigate money and support systems, 279 UK-based respondents shared their current financial goals. Participants could select multiple answers, revealing their financial priorities, challenges, and emotional motivations.

Executive Summary

- 💰 Build savings or an emergency fund (210 responses, 75%)
- 💳 Pay off debt (197 responses, 71%)
- 📈 Grow my income (178 responses, 64%)
- 🪙 Feel less anxious about money (159 responses, 57%)
- 🏡 Save for something big (147 responses, 53%)
- 🛍️ Reduce emotional/impulsive spending (115 responses, 41%)
- 📊 Budget better (112 responses, 40%)
- A smaller but still notable group highlighted goals like:
- 🧾 Keeping on top of bills (108, 39%)
- 🧠 Understanding spending habits (86, 31%)
- 🛠️ Building systems that suit their brain (86, 31%)
- 🧸 Providing stability for their family (63, 23%)
- 🤷‍♀️ Not knowing where to start (28, 10%)

This shows a blend of emotional and practical goals—highlighting the desire for both stability and peace of mind.



What This Means

- Neurodivergent adults are not just aiming to "make more money"—they're trying to build systems that reduce stress and increase clarity and control.
- Many are actively pursuing multiple goals, such as paying off debt and building savings, while also naming emotional needs like stability and peace of mind.
- Some are still figuring things out: 10% said they don't know where to start, and others emphasised emotional goals or system-building, not just financial metrics.
- This shows that traditional financial advice alone won't cut it—effective support must combine financial strategy with tools for emotional regulation and executive functioning.

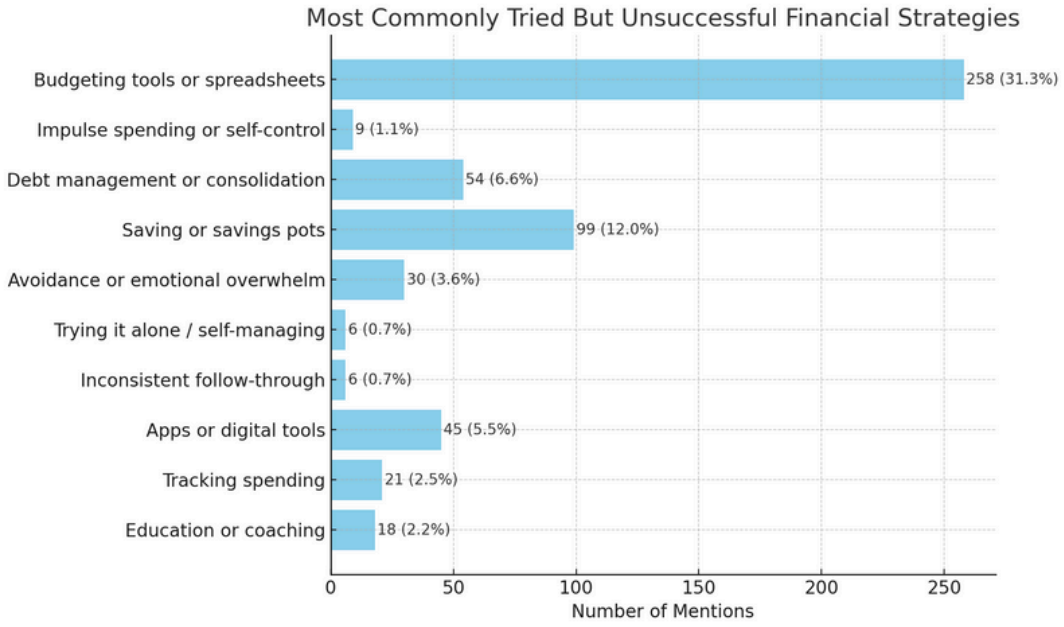
MOST COMMONLY TRIED BUT UNSUCCESSFUL FINANCIAL STRATEGIES

Introduction

This question explored what neurodivergent adults in the UK have already tried to manage their money or achieve financial goals—specifically, what hasn't worked. The aim was to uncover where standard financial advice and systems break down, revealing both practical and emotional barriers.

Executive Summary

- Budgeting tools were the most frequently cited challenge, mentioned in 127 responses (45.5%).
- Apps and tech tools like Monzo and Emma failed for 71 people (25.4%), often due to overwhelm or inconsistency.
- no-spend days," blocking apps, freezing cards, hiding money, or delaying purchases 56 (20%) and difficulty saving were mentioned 50 (17.9%)
- Many reported emotional avoidance, guilt, and overwhelm—over 25% shared issues related to emotional distress or shutdown.
- Strategies like credit consolidation, financial advice, and education often left people feeling frustrated or more anxious.



What This Means

Neurodivergent adults are trying—often repeatedly—but many conventional strategies simply don't "stick." It's not a lack of effort or willpower; it's a mismatch between their cognitive styles and how financial systems operate.

Attempts that rely on:

- Strict consistency,
- Ongoing manual tracking,
- Emotionally neutral tools, or
- Guilt-driven motivation

often lead to overwhelm, avoidance, or burnout.
This underscores a critical need for emotionally supportive, flexible, neurodivergent-friendly approaches—ones that center around energy pacing, pattern recognition, and psychological safety.

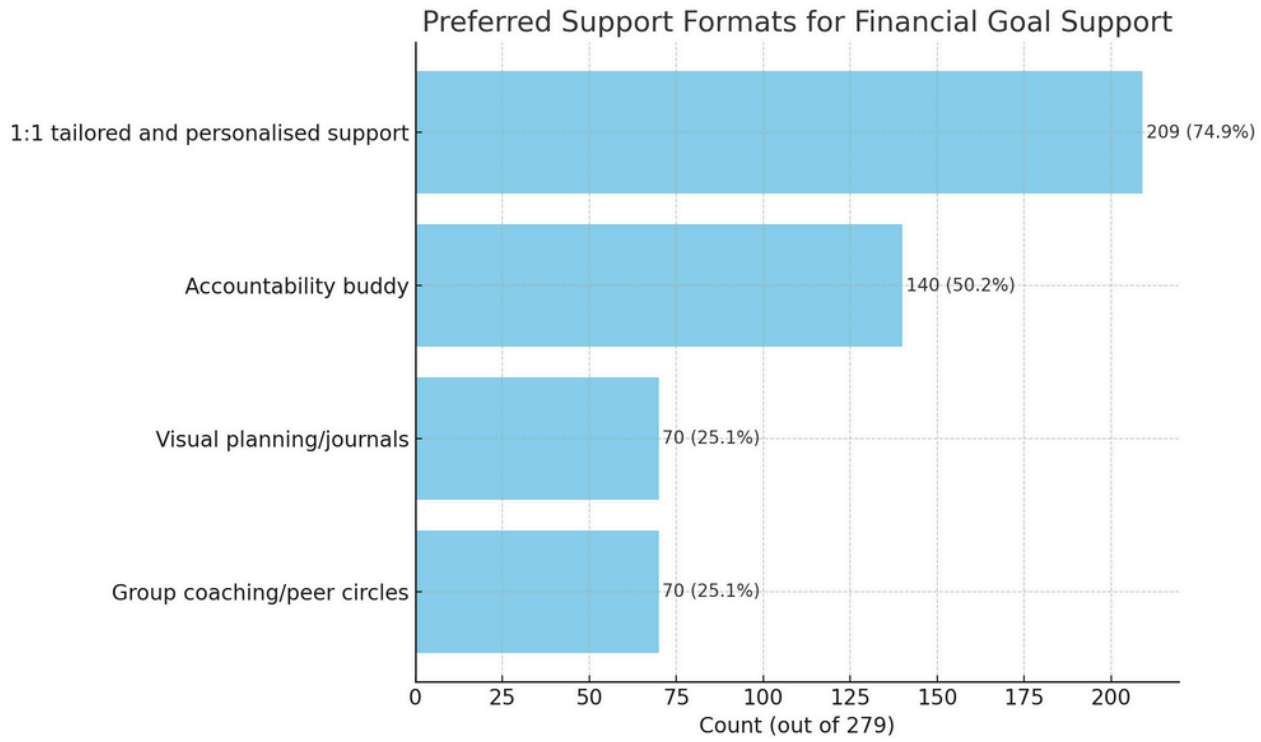
WHAT SUPPORT WOULD HELP YOU REACH YOUR GOALS?

Introduction

In a survey of 279 neurodivergent adults in the UK, respondents were asked **which support formats would help them achieve their financial goals.** These insights shine a light on the types of tools and systems that feel accessible, motivating, or useful to people navigating money with neurodivergent traits.

Executive Summary

- **209 people (74.9%) said 1:1 tailored and personalised support** would work best for them.
- **140 people (50.2%) wanted an accountability buddy** to keep them on track.
- 70 people (25.1%) selected **visual planning or journals** to help with clarity and motivation.
- 70 people (25.1%) chose **group coaching or peer circles** for shared learning and support.



What This Means

- Neurodivergent adults **strongly prefer individualised, human-centred support—particularly 1:1 guidance and accountability structures.**
- This suggests that **trust, consistency, and personalisation are key to reducing overwhelm and helping people stay on track. Tools alone are not enough; the human element matters.**

CONCLUSION

Managing Money With a Neurodivergent Brain – Key Recommendations (UK, 2025)
Based on the voices of 279 neurodivergent adults

For financial coaching, resources, collaboration, training, or speaking opportunities

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WHY THIS MATTERS

- Over 80% of respondents believe they could be earning more with better workplace support.
- 1 in 3 reported that bullying, discrimination, or inflexible environments have held back their income.
- Financial struggles are not caused by lack of responsibility, but by systems not designed for neurodivergent thinking.
- Challenges like impulsive spending, procrastination, and shame around money are widespread — yet most conventional financial tools and advice fail this group.

Ignoring these barriers risks worsening inequality and losing out on the creativity, talent, and economic contribution of neurodivergent adults.

WORKPLACE ENVIRONMENTS

- Provide reasonable adjustments and flexible working to reduce burnout.
- Address bullying and discrimination through clear policies and accountability.
- Offer career progression pathways that recognise neurodivergent strengths.

FINANCIAL SERVICES

- Develop neurodivergent-friendly tools that reduce overwhelm and avoid guilt-driven motivation.
- Train staff to provide trauma-informed, non-judgmental support.
- Offer personalised financial education with visual and accessible formats.

LOCAL AUTHORITIES & POLICTY MAKERS

- Improve access to timely diagnosis and support services.
- Design benefits and debt systems that account for executive dysfunction (e.g., flexible deadlines, clear communication).
- Fund community-based financial coaching and peer support tailored to neurodivergent adults.

EDUCATION & SOCIETY

- Introduce inclusive financial education in schools and colleges that prepares young people for independence.
- Challenge the stigma by shifting the narrative from “irresponsible” to “underserved.”.
- Recognise the emotional labour and cognitive load that come with money management for neurodiverse adults.

By addressing these barriers we can unlock lost earning potential, reduce debt and financial instability, improve wellbeing, productivity and independence and build a fairer, more resilient community