

The background of the page is a photograph of a person with long, curly, reddish-brown hair, seen from behind. They are wearing a light blue long-sleeved shirt and are sitting at a desk. To the left, there is a white desk lamp with a gold-colored base and a white shade. The scene is brightly lit, suggesting an office or a meeting environment.

Supporting Autistic Customers

Good Practice for the Insurance, Health and Protection, and Long-term Savings Industry

April 2024



About Us

*The ABI is the voice of the UK's world-leading insurance and long-term savings industry, which is the largest sector in Europe and the third largest in the world. We represent more than **300 firms within our membership**, including most household names and specialist providers, providing peace of mind to customers across the UK.*

*On behalf of our members, we work closely with the UK's governments, HM Treasury, regulators, consumer organisations and NGOs, to help ensure that our industry is **trusted by customers**, is **invested in people and planet**, and can **drive growth and innovation through an effective market**.*

*A productive and inclusive sector, our industry supports towns and cities across Britain in building a balanced and innovative economy, employing over **300,000 individuals** in high-skilled, lifelong careers, two-thirds of whom are outside of London. Our members manage investments of **£1.5 trillion**, pay over **£17.2 billion** in taxes to the Government and support communities and businesses across the UK.*

Contents

Introduction.....	5
Understanding Autism Spectrum Disorder.....	5
Main characteristics of ASD.....	6
Additional Challenges.....	6
Note on Terminology.....	6
Purpose and Objectives.....	7
Relevant Legislation and Regulation.....	7
Autism Act (2009).....	7
Equality Act (2010).....	8
Consumer Duty.....	8
Potential Customer Impact.....	8
Good Practices and Recommendations.....	9
Case Studies.....	12
Case Study 1: Poor outcome for motorist.....	12
Case Study 2: Difficulty managing beneficiary payment.....	13
Case Study 3: Communications and misunderstanding.....	13
Additional Issues.....	14
Autism Employment Gap.....	14
Conclusion.....	14
Further Reading.....	15
References.....	16



Glossary

ADHD	Attention deficit hyperactivity disorder
APPGA	All Party Parliamentary Group on Autism
ASD	Autism Spectrum Disorder
GAIN	Group for Autism, Insurance, Investment and Neurodiversity
GI	General Insurance
H&P	Health and Protection
LTS	Long-term Savings
ONS	Office for National Statistics

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Introduction

Autism is a complex neurological condition that impacts millions worldwide, including approximately 700,000 autistic adults and children in the UK.¹

This report delves into the unique experiences of individuals on the autism spectrum and reflects on how their customer journeys may be impacted when interacting with the General Insurance (GI), Health and Protection (H&P), and Long-term Savings (LTS) industry (referred to collectively in this document as ‘the industry’).

We first provide some background into autism spectrum disorder and highlight some associated signs and traits. Next, we give some reasons on why it is important for firms to better understand autism in order to support customers.

In the main part of this report, we outline some challenges that autistic customers may face when interacting with the industry and offer a compendium of practical actions that firms could consider integrating into their practices.

Several case studies are then presented to address some examples of negative interactions that autistic customers have had in the past to offer insight into how future cases can be better managed.

Finally, we briefly discuss some wider societal considerations that should be taken into account when thinking about how autism relates to the industry and signpost to some additional resources.

Understanding Autism Spectrum Disorder

Autism spectrum disorder (ASD) is a lifelong condition that shapes how individuals navigate and engage with the world.

It is a complex neurodevelopmental condition that affects social interaction, communication, behaviour, and sensory experiences. It is characterised by a wide range of symptoms and like anyone, autistic people have a range of strengths and challenges that differ among individuals. Autism is considered a spectrum disorder and can range from individuals that have high support needs to those who require little to no support.

While shared characteristics might exist among those with autism, it is paramount to recognise their unique needs and preferences.

Main characteristics of ASD

- Difficulty understanding nonverbal cues, like gestures, facial expressions, and tone of voice or sarcasm
- Literal interpretation and struggling to understand abstract ideas
- Requiring more time to process information and formulate responses
- Finding it hard to maintain eye contact
- Seeking solitude when overwhelmed by social situations
- Finding it hard to understand unwritten rules
- Intense need for routine
- Demonstrating behaviours that are perceived as socially unconventional
- Stimming or self-stimulating behaviour includes arm or hand-flapping, finger-flicking, rocking, jumping, spinning or twirling, head-banging and complex body movements
- Experiencing over- or under-sensitivity to sounds, touch, tastes, smells, light, colours or temperatures.ⁱⁱ

Additional Challenges

A crucial aspect underlying this condition is the concept of neurodiversity, distinct from mental health considerations. Autism itself is not classified as a mental health disorder; however, a significant proportion of those with autism struggle with mental well-being challenges.

According to a 2019 survey of 11,000 autistic individuals across the UK, conducted by the All Party Parliamentary Group on Autism (APPGA), 76% of autistic adults actively sought mental health support within the preceding five years.ⁱⁱⁱ


Furthermore, it is reported that autistic individuals can experience diminished life satisfaction, loneliness, sleep disorders and learning disabilities. In addition, some co-occurring conditions that are frequently seen alongside an autism diagnosis include:

- Attention deficit hyperactivity disorder (ADHD): characterised by struggles in organising, planning, imagining time and impulsive behaviour
- Dyslexia: difficulties in reading, writing, and spelling
- Dyspraxia: challenges in movement coordination
- Dyscalculia: difficulty in performing arithmetical calculations^{iv}

These interlaced conditions emphasise the complexity of how autism impacts individuals. This also highlights the need for personalised and comprehensive support strategies.^v

Note on Terminology

Autistic people have varying opinions on using identity-first ('autistic person') or person-first ('person with autism') language to refer to those diagnosed with autism. Based on research that highlights a preference among autistic individuals for identity-first language, our report deliberately employs identity-first language.^{vi}



Throughout the document, we use terms like ‘autistic individuals’ and ‘autistic customers’ to refer to those with autism spectrum disorder. However, it is important to note that opinions within the autistic community can differ. It is therefore respectful to utilise the language preferred by the individual you are communicating with.

Purpose and Objectives

Understanding autism is fundamental to create services that meet the diverse requirements of all customers on the autism spectrum. This report serves to identify the unique needs of autistic customers, propose solutions and good practices for inclusivity, and raise awareness.

Nevertheless, efforts to accommodate the needs of specific groups often have broader positive implications. For example, roughly 1 in 20 adults in the UK has ADHD, and it's estimated that up to 1 in every 10 people in the UK has some degree of dyslexia.^{vii}

While the recommendations in this report are aimed at catering to the challenges of autistic individuals, they also simultaneously benefit individuals with other co-occurring conditions, such as dyslexia and dyspraxia. Making services more customisable, accessible, or suitable for one group can often amplify the customer experience for everyone and creates an environment where every customer benefits.

While ‘best practices’ are often set, it connotes that an ideal has been established. These ‘best practices’ may then fall short in accommodating the diverse range of needs and circumstances that an autistic customer may face. Each customer presents a unique set of variables, including preferences, contexts, and requirements. As such, we focus on a ‘good practices’ approach, prioritising creating a foundation of adaptable guidelines that can be adjusted based on the specific needs of each customer case.

This report suggests practices for firms to fulfil their responsibilities by ensuring equitable treatment of autistic customers. Instead of offering a strict checklist of obligatory steps, it is designed to be adaptable, recognising that its impact on firms will vary due to substantial differences among firms and their customer bases. Firms should exercise their own judgement to determine how this report applies to their situations.

Relevant Legislation and Regulation

Autism Act (2009)

The Autism Act (2009) requires the Government to implement and maintain an adult autism strategy. It offers guidance to local authorities about the provision of their social services functions and to NHS bodies and NHS foundation trusts about the exercise of their functions concerned with the provision of relevant services.^{viii}

Equality Act (2010)

The Equality Act (2010) protects people against discrimination, harassment, or victimisation who possess certain protected characteristics, including 'disability'. Disability is defined under the Act as “a physical or mental impairment that has a ‘substantial’ and ‘long-term’ negative effect on your ability to do normal daily activities.”^{ix} In some cases, autistic individuals will meet both criteria and must be afforded due protection under the Act.

However, there are certain exclusions within the Equality Act (2010) that allow an insurance provider to offer different premiums and benefits to disabled people where it is reasonable to do so and where the insurer acts on reliable information that is relevant to the risk.

Consumer Duty

The Consumer Duty, which came into force on 31 July 2023, sets new standards of consumer protection across financial services. Under the Duty, firms are expected to provide helpful and accessible customer support, timely and clear information, and products and services that provide fair value, and consideration for customers that are in a vulnerable situation.

The Consumer Duty is particularly relevant to our understanding of how the industry can better support autistic customers. To achieve good outcomes for vulnerable customers, the Consumer Duty guidance states that firms should:

- Understand the needs of their target market or customer base
- Ensure their staff have the right skills and capability to recognise and respond to the needs of vulnerable customers
- Respond to customer needs throughout product design, flexible customer service provision and communications
- Monitor and assess whether they are meeting and responding to the needs of customers with characteristics of vulnerability, and make improvements where this is not happening.^x

Potential Customer Impact

There are several challenges that autistic customers may encounter that firms in the industry should consider when assessing their products.

- **Communication Challenges:** Autistic individuals often struggle with understanding and processing verbal information. This is especially relevant to interactions with customer service representatives or telephone-based communications.
- **Complex Documentation:** Lengthy and complex insurance product descriptions, policy documents, or terms and conditions can overwhelm autistic customers, leading to confusion or lack of comprehension.
- **Complex Financial Jargon:** The use of financial jargon in the industry can be overwhelming for autistic individuals.

- **Decision-Making Difficulties:** Autistic individuals might find it challenging to make decisions due to the overwhelming choices and variables involved in insurance plans. This is especially relevant for those who may have slower processing speeds or may require additional time to analyse options, evaluate risks, and understand the long-term consequences.
- **Understanding Long-Term Concepts:** Autistic individuals may have difficulty grasping abstract and long-term concepts. This may make understanding certain concepts or topics like pensions plans or discount rates particularly challenging.
- **Managing Routine Changes:** Autistic people often thrive on routine and predictability. The dynamic nature of LTS plans, market fluctuations, and economic changes might induce stress.^{xi}
- **Scams:** Autistic individuals may be more susceptible to scams. Autistic people may exhibit higher levels of sincerity and trust and, when combined with a difficulty in reading the emotions of others, this may put them at higher risk of being exploited.^{xii}
- **Extreme Anxiety:** Anxiety is a significant challenge for many autistic individuals which could be triggered or amplified by being in certain scenarios involving social interactions or changes.

The impact of ASD for certain customers interacting with the industry underscores the necessity of providing accessible and accommodating services. By recognising and understanding the impacts that autistic individuals may face, firms can adopt a flexible approach to meet their needs and improve the overall experience for all customers.

Good Practices and Recommendations

For this report, we based the following recommendations for firms in the industry on research, interviews with representatives from member firms, and engagement with charity organisations that represent autistic individuals and the autistic community more widely.

- **Options for Communication and Flexibility:** Recognise that autistic individuals have diverse communication preferences. Offer various communication channels such as phone, email, online chat, and even text messages. This flexibility empowers individuals to choose the method that aligns best with their communication preferences and comfort level.^{viii}
- **Clear Signposting:** On all communications channels, make sure customers are aware of how they can make a request for reasonable adjustments or ask for additional support. This might include contact details for dedicated assistance or a FAQ section addressing common questions. Provide the customer with information on what the process for requesting additional support will look like.
- **Schedules and Expectations:** Providing customers with and abiding by a service level agreement which highlights response times can help autistic customer better manage anxiety. Setting out the overall steps for a customer journey at the beginning can help autistic customers manage any routine changes that may result from, for example, a claims handling process.

- **Data Protection:** Transparency and responsible use of data can help encourage disclosure of additional support needs. Make sure data privacy notices are easily accessible, up to date, and compliant with relevant regulations. If personal data is collected, confirm its recording with the customer and clearly explain how it will be used and handled. The ABI has created a set of [data principles](#) designed to help members better support the needs of vulnerable customers, specifically when obtaining and processing their personal data.
- **Divide Documentation into Stages:** Divide complex documentation into manageable sections and segment them into stages. This approach reduces confusion and frustration for autistic individuals and allows them to absorb and process each section before moving on. Make sure customers are able to intermittently save their progress which can allow them to complete the forms in stages.
- **Follow-Up Documentation:** Send follow-up documentation after conversations or transactions. Summarise the key points discussed, agreements made, and any action items. This reinforces the information shared and helps autistic individuals keep track of their interactions with the company.
- **Flexible Deadlines:** When dealing with paperwork or decisions, allowing extensions on deadlines can relieve the pressure to make quick choices. Consider reaching out to autistic customers earlier in any renewal processes to allow for extended time.
- **Clear and Plain English:** Communicate using plain, straightforward language. Avoid industry jargon or technical terms that might be confusing or clearly explain and define these terms when they must be used. Try to limit the use of acronyms or abbreviations. Use language that is accessible to a wide range of individuals, ensuring that important information is easily understood.
- **'Plain Numbers':** The ABI, together with some leading member firms, have joined forces with [Plain Numbers](#), to help people who struggle with numeracy to better understand customer communications. Plain Numbers works with firms to help their staff present and explain numbers as clearly and simply as possible to help improve customer understanding.
- **Glossary:** Include a comprehensive glossary on the company's website that defines industry-specific terms or material terms in a policy wording. This resource enables autistic individuals to independently navigate the content and understand key concepts. This document can also help explain, in simple terms, relevant financial concepts.
- **Pause and Clarify:** During conversations, pause to ensure that the individual has understood and processed the information that is communicated and provide opportunities for them to ask questions.
- **Asking Questions:** Ask only the most needed questions, keeping them brief and clear. Ask one question at a time. Communicate clearly to the customer when answers are required or tell customers that it is okay not to know the answer when appropriate. In addition, individuals with autism might have questions but might not be sure if it's appropriate to ask. The explicit invitation to ask questions can help them feel more comfortable engaging in the conversation. For instance: consider asking, "What questions do you have" instead of "Do you have any questions". This provides a clear expectation that questions are welcome and anticipated.

- **Explain the Reasoning:** When asking certain questions or requesting specific information, provide detailed context for why that information is needed and what it will be used for.
- **Short Sentences:** Do not put more than one piece of important information in one sentence. Keep sentences short or use bullet points to break up information. This approach makes information easier to digest and process for autistic individuals who may struggle with long or convoluted sentences.
- **Key Words in Bold:** Emphasise key terms or important information by highlighting or using bold font. This draws attention to critical details and allows individuals to quickly identify and focus on essential points.
- **Use Accessible Fonts and Colours:** Use simple, plain fonts like 'Arial' in a size that is clear and easy to read. For example, a minimum font size of 12-14 should be used. Use colour to make key bits of text stand out. Using toned backgrounds in pastel colours can help reduce glare and make the text easier to read.^{xiii}
- **Website Design:** Design the company's website with accessibility in mind. Consider using programs that enable a user to individually customise a website. The user will have the ability to adjust layouts, colour palettes, font sizes, and other options to improve visibility and accessibility.
- **Transcription for Video Call Software:** In some cases, video calls may be offered as a communication channel. Organisations can supplement this offering by providing real-time transcription services for video call platforms. This accommodation benefits individuals who might struggle with auditory communication or those who prefer reading as a primary mode of information intake.
- **Call Centres:** Minimise background noise in call centres to create a calm and focused environment for both customers and agents. This reduces sensory overload during phone conversations and enhances the quality of interactions.
- **Simplify Communications Channels:** Many companies use phone trees or other hierarchical communication models to triage incoming calls for their customer support lines. These phone trees list a series of prompts which may be difficult for certain individuals to follow. This is especially true for individuals with ADHD who may have poor working memory. To replace the use of phone trees, some companies are exploring technological solutions such as adopting Natural Language Processing technologies which can better interpret customer speech.
- **Person-Centred Planning:** Before making significant changes to policies, procedures, or communication methods, seek input from a reference group of autistic individuals, advocates, and experts. This collaborative approach ensures that adjustments are relevant and effective.
- **Invest in Training for Employees:** Develop a comprehensive training program for employees who work with vulnerable customers. This is especially beneficial if the training includes a module on understanding autism, recognising diverse communication styles, and implementing inclusive practices.

- **Language Shift:** Consider the terminology used by the business. Some firms have opted to use the phrase "supporting those in vulnerable situations" or "customer vulnerability" instead of "vulnerable customers." This change emphasises dignity, and a commitment to assist individuals facing unique challenges.
- **Customer Champions:** Where possible, define customer champions within the organisation that can better identify and understand cases where customers may need additional support, and can escalate cases to specialists or internal working groups where appropriate.

By implementing these practices, the industry can proactively create a more inclusive environment that respects and caters to the needs of autistic individuals throughout their customer journeys.

Case Studies

Case Study 1: Courtesy car exchanged to support autistic child

A policyholder and parent of an autistic child was involved in a road traffic incident and their vehicle was damaged. The claim was handled via a regular process and the policyholder was provided with a courtesy car while their vehicle was being repaired.

The vehicle was critical to the family's routine and was required to bring the child to and from school and hospital appointments. The child had an intense need for routine and any deviation proved to be incredibly difficult for the family.

The policyholder filed a complaint that the replacement vehicle was not suitable. Upon deliberation, the insurer assessed that they did not ask the appropriate questions during the claims handling process to ascertain additional needs. They subsequently exchanged the courtesy car for a suitable vehicle.

While reviewing the case, the insurer reflected that their original managing of the case file would have fallen short of their responsibilities under the Consumer Duty rules and have made changes to their processes in response.

Case Study 2: Difficulty managing beneficiary payment

A beneficiary payment was meant to be split between three siblings in a family and one of the beneficiaries had autism. The autistic beneficiary did not provide adequate proof of identity and failed anti-money laundering checks. The beneficiary filed a complaint asserting that he became distressed when dealing with the firm.

The case was referred by senior managers and the bereavement committee, and a working group was set up which included expertise from financial crime colleagues, to discuss what options could be considered.

Subsequently, the firm received a request from one of the other beneficiaries by phone asking if the payment could be sent to their bank account so that they could pass it onto their sibling.

The working group discussed fraud concerns and considered it low risk and due to the low value of the payment, the case was referred back to the bereavement committee for approval. The final payment was then made to the sibling's bank account and the beneficiary was made aware in writing of how the payment was processed.

Upon review, the firm reflected that they should have taken the beneficiary's needs into account earlier in the process to reduce the distress that the customer experienced and reduce the time needed to resolve the case. It also reinforced the importance of having a working group to support customers and help resolve any issues.


Case Study 3: Communications and misunderstanding

A customer sought income protection insurance and life insurance through a sales agent, related to a new mortgage. The customer disclosed autism early in the conversation. The quote was handled via a regular process, during which questions were asked regarding mental health history, including questions asking about any self-harm history. The customer erred on the side of providing more information than required and answering yes or maybe when unsure.

The layman's understanding of "self-harm" is more narrow and extreme than the full range that mental health professionals would use, which includes activities such as hair pulling and skin picking. As a result, the customer advised the sales agent that a harmless "stim" behaviour they engage in could technically meet the definition of self-harm. The customer also disclosed that they had a previous history of mental health challenges. As their regular medical check-ups included updating their GP on current mental wellbeing, to monitor for any potential repeat of the previous issues, the client answered yes when asked if they were currently receiving treatment for mental health issues.

The customer's life insurance quote was declined, and income protection insurance offered only with exclusions for any loss of income resulting from mental health-related issues. The customer felt that additional inferences were made over the factual comments they made regarding their mental health history but was deterred from making further attempts to seek life insurance due to finding the process stressful, anxiety-inducing, and unclear.

These case studies show real examples of how autistic individuals may face additional barriers when engaging with the industry. They also emphasise the importance of approaching each customer



interaction with proper training and protocols in place to better support varying customer needs as well as the benefits of building trust and creating transparency to facilitate disclosure of additional needs.

Additional Issues

Autism Employment Gap

The challenges faced by autistic individuals in finding employment and achieving financial stability can impact their ability to access and afford insurance products. Many autistic individuals may encounter difficulties in securing jobs due to various factors such as communication barriers, sensory sensitivities, and social interactions. According to the Office for National Statistics (ONS), just 29% of autistic adults are in any kind of employment.^{xiv}

As a result, there exists a large pensions gap for autistic individuals. Additionally, autistic individuals will be less likely to benefit from workplace insurance schemes including private medical insurance. Furthermore, limited disposable income may make it more challenging to allocate funds to build up savings, invest, and protect themselves against risk. Beyond the financial implications, employment can also help individuals feel integrated into the wider society.

The ABI has joined a growing number of industry firms in becoming a founder member of the Group for Autism, Insurance, Investment and Neurodiversity (GAIN). GAIN seeks to accelerate and champion the benefits of neurodiversity across the insurance and investment industries to bring about meaningful change. GAIN seeks to create opportunities for neurodiverse individuals to access and thrive in employment by providing training to employers to embed inclusive recruitment, adjustment, and retention practices.


Neurodivergent people and disabled people have many skills that could greatly benefit our sector, yet they are struggling to be recruited. By working with GAIN, the ABI hopes to help drive change across the industry and create more employment and career opportunities for neurodivergent individuals.

Conclusion

This report sheds light on the dynamics between autistic individuals and the Industry, highlighting the need for inclusive practices that embrace diversity and cater to the unique needs of autistic individuals. It reveals the diverse challenges that autistic customers may face while outlining how a lack of understanding or support can negatively impact customer journeys.

In our research, we have engaged with autism support organisations and member firms to formulate a number of good practice recommendations. We hope that recommendations from this guide will be embraced by our Industry and encourage firms to make changes to improve outcomes for autistic customers.

Crucially, many of these changes that are designed to support autistic customers can also improve the customer journeys for a wider cohort of neurodivergent customers and all customers on the whole. With



the implementation of the Consumer Duty, the Industry has an obligation to find solutions to help autistic customers and customers more broadly achieve good outcomes.

The path toward inclusivity is an ongoing process shaped by continual dialogue, collaboration, and improvement of strategies. We encourage companies to commit to this process and continue to engage with relevant stakeholders and the industry to implement and update these good practices moving forward.

Further Reading

[The national strategy for autistic children, young people and adults: 2021 to 2026](#)

[Sir Robert Buckland KC MP to lead new Autism Employment Review](#)

[The Autism Act, 10 Years On: A Report from the All Party Parliamentary Group on Autism on Understanding, Services and Support for Autistic People and Their Families in England 2](#)

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