



INCLUSIVE BANKING FOR AUTISTIC ADULTS 2020

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SUMMARY

Financial wellbeing is an important component of people's overall wellbeing and capacity to live a comfortable and fulfilling life. Poor financial wellbeing has been linked to financial hardship, poor health, relationship instability and high levels of stress and anxiety. Autistic individuals are likely to have lower financial wellbeing since they tend to have lower income compared to others. In addition, autistic adults are more likely to be reliant on parents or carers for financial support and assistance with managing finances.

An important aspect of financial wellbeing is having access to financial products and services such as a day-to-day transaction account. Navigating the world of banking may be overwhelming and intimidating for autistic people. Autistic individuals with an intellectual disability need substantial support from family members or support workers to help them manage their money. Even for individuals without intellectual disability, banking challenges are likely to arise due to social-communication difficulties and planning and attention difficulties. Some autistic individuals may find the physical environment of a bank or financial centre challenging due to sensory difficulties.

Understanding what banks and financial institutions can do to help make their products and services more accessible is an important step towards inclusivity and financial independence for autistic individuals. However, little is known about the financial and banking experiences of autistic adults. Hence, this project aims to gain a detailed understanding of the financial and banking experiences of autistic adults living in Australia.

A sample of autistic adults and parents or primary carers of autistic adults were surveyed and interviewed. Inclusive research practices were implemented throughout the project life-cycle, including co-designing the project and co-producing the recommendations with autistic researchers and individuals from the autistic and autism community. The main findings from the study are:

Financial wellbeing

- The self-reported financial wellbeing scores of the autistic individuals in our sample are much lower than the general population in Australia.
- Most autistic individuals are within the "having trouble" and "just coping" categories of financial wellbeing

Financial independence and financial decision making

- Almost half of autistic adults indicated they would like more support to help them manage finances
- Autistic individuals lacked the confidence to make big financial decisions (for example, applying for car loan, saving for overseas holidays).
- The practice of upselling of financial products can be particularly problematic for autistic individuals

Current usage of financial products and services

- Almost all autistic individuals reported having a day-to-day transaction account
- Online banking was the most common way to access a day-to-day transaction account and preferred way of banking

Satisfaction with banking services

- The most common reasons for expressing high levels of satisfaction in relation to banking access related to staff behaviour (i.e. helpful and friendly) and provision of necessary products and services
- Most dissatisfaction for autistic adults related to web and phone access.
- More than 50% of autistic adults and parent reported that banks met their or their child's needs. However, three quarters of autistic adults and parents reported that banks could do more to assist autistic people

Banking problems and challenges

- Autistic individuals experienced a wide range of banking problems. The top three problems identified in the survey were: problems associated with going to a bank branch, difficulties with filling in forms, and difficulty comprehending material presented in written brochures
- Other banking problems described during interviews included lack of autism awareness of bank staff
- Due to autistic individuals' poor planning abilities, they experience difficulties with managing their money which lead to incurring bank fees
- Seventy-eight percent of parents reported that they accessed the bank accounts of their autistic adult children. Reasons for accessing children's bank accounts include managing funds, monitoring accounts to prevent over-spending, transferring money between accounts, and detecting fraud
- Several parents reported frustration due to difficulties accessing their adult children's bank accounts as a result of banking rules and regulations. Other parents reported by-passing banking rules and regulations to access their children's accounts

Recommendations

Based on the findings of this study, two main recommendations are made to assist banks become more "autism-friendly".

1. Increase staff awareness of autism through training.

Training should cover topics such as sensory differences and socio-communication differences of autistic people, potential vulnerability of autistic people to strategies such as upselling, and importance of considering family or support network inclusion in financial decision making.

2. Introduce banking products and services that could facilitate access for autistic people.

Possible products and services include providing additional assistance to fill in forms or to understand banking products, simplifying written and verbal communications, waiving account fees, introducing "autism champions", introducing a process whereby people could disclose their need for additional support, making branch modifications, and developing processes that could enable parents to assist their autistic children with financial management.

There is great potential for banks and financial institutions to benefit from meeting the needs of autistic individuals. Introducing more inclusive products and services not only assists autistic individuals, but also many other customers who struggle with managing the complexities of banks' offering (for example, people with mental health disorders, dementia, intellectual disability).

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INTRODUCTION

Autism is a neurodevelopmental condition that influences an individual's behaviours in various ways. To be diagnosed with autism, people must experience social-communication challenges and display restricted and repetitive patterns of interests and activities (American Psychiatric Association, 2013). Autism is a life-long condition and is more common in males than in females (Lord et al., 2006; Werling & Geschwind, 2013). Although no definite cause of autism has been identified, both genetic and environmental factors play a role (Newschaffer et al., 2007). The global prevalence of autism is around 1% (Lord et al., 2020). However, estimates in some countries are as high as 1 in 59 (1.7%; Baio et al., 2018).

There is tremendous variability in autistic people's characteristics, abilities, and co-occurring conditions. Some individuals have significant developmental delays (Kjelgaard & Tager-Flusberg, 2001), while others have above-average IQs (Mayes & Calhoun, 2003). Many autistic individuals exhibit hyper- and hypo-sensitivities to sensory information, including auditory, visual, tactile, and taste (Lord et al., 2020). Many individuals also have co-occurring mental health conditions such as anxiety, depression, attention deficit hyperactivity disorder, chronic tic disorders and obsessive-compulsive disorder (White et al., 2009).

Autistic individuals present with a number of social communication differences that can impact their interactions with others. These differences can lead to misunderstandings when communicating, on the part of the autistic person and also on the part of the person they are interacting with. For example, some autistic individuals find it difficult to maintain eye contact during conversation and this may be misinterpreted by others as lack of interest, or as a signal of deception (Senju & Johnson, 2009; Sporer & Bchwandt, 2007). Autistic individuals also tend to interpret speech literally (Attwood, 2007) leading to misunderstandings when other people's communications are not clear or direct e.g. use of metaphors, jokes, figures of speech.

Autistic individuals may also have difficulty understanding other people's intentions and can be vulnerable to manipulation (Williams et al., 2018)

Autistic individuals tend to have difficulties with executive functioning. Executive functioning refers to the ability to coordinate thoughts and actions to achieve goals (Miller & Wallis, 2009). These underlying cognitive processes include attention, planning, initiation of activity, inhibition, working memory, shifting of attention, and mental flexibility. Executive functioning is important throughout life. Studies have shown a relationship between executive functioning and outcomes such as school achievement and mental health (Best, Miller, & Naglieri, 2011; Snyder, 2013). Executive dysfunction may impact the daily lives of autistic individuals in various ways. For example, poorer executive functioning can hinder the success of autistic adults in the workplace due to difficulties with time management and maintaining attention, and distractibility (Hedley et al., 2018).

There is a substantial proportion of autistic individuals with an intellectual disability. In 2014-2015, a third of autistic children and adults living in Australia that accessed disability support services under the National Disability Agreement reported having an intellectual disability. This proportion is similar to the rate of intellectual disability in autistic children aged 8 years, living in the United States (Baio et al., 2018).

People with an intellectual disability encounter additional challenges. The severity of intellectual disability affects the type and amount of assistance required by individuals. The information provided by Australian Bureau of Statistics (2014) indicates that in 2012, the majority of individuals with an intellectual disability (62%) had a severe and profound limitation in core activities of daily living. This meant these individuals always or sometimes needed help with communication, cognitive or emotional tasks, self-care, health care, or mobility. For Australians with a moderate or mild core-activity limitation, common types of activities they needed assistance with were cognitive and

emotional tasks, reading or writing, and health care. Around 68% of Australians with an intellectual disability received assistance with activities of daily living. For adults receiving assistance, support was most commonly provided by parents (35%) followed by spouse or partner (27%).

Life Outcomes

Due to the diversity of characteristics and abilities of autistic individuals, the outcomes of autistic adults in relation to education, employment, relationships, and independent living also vary substantially. Autistic individuals living in Australia are less likely to complete tertiary studies and participate in the workforce compared with people without autism or those with other disabilities (Australian Bureau of Statistics, 2017). One study showed that even when autistic individuals with high cognitive ability held a post-high school qualification, almost half of the individuals were overqualified for their jobs (Baldwin et al., 2014). In addition to being overqualified for jobs, autistic individuals tend to be in low paying jobs with limited working hours (Mavranouzouli et al., 2014).

Despite the desire of many autistic adolescents and adults to form friendships, the problems with social interaction associated with autism can create difficulties in forming relationships and lead to increased levels of loneliness (Jobe & White, 2007; Seltzer et al., 2004). The majority of adults remain dependent on their families or support services (Billstedt et al., 2011; Howlin et al., 2014), including those with capabilities to attend tertiary education (Cai & Richdale, 2016).

This variability in outcomes of autistic adults has resulted in an interest in examining childhood factors that may be related to later prognosis. Two factors consistently shown to be strong predictors of adult outcomes are childhood intelligence quotient (IQ) and language development by the age of 5 to 6 years. In general, higher cognitive and language ability in childhood are predictive of better

outcomes later in life (Howlin & Magiati, 2016; Levy & Perry, 2011). Nevertheless, for adults with average IQ and fluent language, there is still considerable variation in outcomes (Anderson, Liang, & Lord, 2014; Howlin et al., 2013).

One important aspect of autistic individuals' lives that has not been well researched is financial wellbeing. Having adequate finances and being able to manage money is critical for independent living. A research study conducted in the USA showed that our financial wellbeing greatly impacts overall wellbeing (Netemeyer et al., 2017). The magnitude of this effect is comparable to the combined effect of other life domains such as job satisfaction, relationship support satisfaction, and physical health status.

Financial wellbeing

Financial wellbeing is an important component of people's overall wellbeing and capacity to live a comfortable and fulfilling life. Financial wellbeing is comprised of three main components: being able to meet financial obligations, having enough money left over to enjoy life and the financial resilience to cope with unexpected expenses in the future (Kempson et al., 2017). In recent years, there has been great interest in understanding the financial wellbeing of people living in Australia. Recent research indicated that two of the most important drivers of financial wellbeing are financial behaviours such as active saving and not borrowing for everyday expenses, and adequate income (ANZ, 2018). Poor financial wellbeing has been linked to financial hardship, poor health, relationship instability and high levels of stress and anxiety.

Despite the desire of many autistic individuals to work, most are not employed full-time and have low levels of income. These are likely to be barriers to achieving optimal financial wellbeing. However, we are unable to determine the financial wellbeing levels of autistic adults living in Australia or overseas due to the paucity of research in this area. Autistic individuals likely have lower financial wellbeing because they tend to have lower income compared to non-autistic individuals. For example, of the autistic people aged 16 years and over who

accessed disability support services in Australia from 2014 to 2015, 74% received the disability support pension as their main source of income (Australian Institute of Health and Welfare, 2017). Only 6% reported paid employment as their main source of income. The disability support pension rate was \$656 AUD per week in 2015. The average weekly earnings by adults living in Australia in 2015 was \$1,136.60 AUD, almost twice the disability support pension rate. Being able to effectively manage finances is even more important for those autistic adults with lower income. Apart from receiving lower income overall, autistic adults are more likely to be reliant on parents or carers for financial support and assistance with managing finances.

There is some preliminary evidence of lower financial independence among autistic youth. Cheak-Zamora and colleagues (2017) studied the financial experiences of autistic youth in the US. They interviewed young adults, who expressed concerns about their lack of financial management skills and viewed this as a barrier to achieving independence. They reported having negative experiences with money management and lacked confidence. Overall, they wanted access to financial education. There are also low rates of banking services usage amongst autistic youth. Wagner et al. (2005) found that 2 years after school, only 33% of youth on the spectrum had a checking account and 2.5% owned credit cards. These low rates of banking service usage indicate low levels of financial independence (Cheak-Zamora et al., 2017).

Banking

An important aspect of financial wellbeing is having access to financial products and services such as a day-to-day transaction account. Given the strong influence of saving and having adequate income on financial wellbeing, people need access to suitable and affordable banking options to save money gained through employment or disability support organizations. However, for autistic people, navigating the world of banking may be overwhelming and intimidating. Autistic individuals with an

intellectual disability need substantial support from family members or support workers to help them with their banking needs. Even for individuals without intellectual disability, banking challenges are likely to arise due to social-communication difficulties and planning and attention difficulties. Some autistic individuals may find the physical environment of a bank or financial centre challenging due to sensory difficulties.

Russell et al. (2017) conducted a focus group study of 16 autistic adults living in Australia. Although the sample size was small and the study did not explicitly focus on banking experiences, findings indicated that autistic individuals encounter several banking challenges. This study provide some preliminary insight into the banking experiences of autistic individuals. The researchers listed some challenges experienced by autistic individuals and implications for financial institutions in supporting autistic individuals:

- Autistic individuals felt overwhelmed with the volume of information they are confronted with while banking
- Some reported that they avoided visiting banks due to high levels of sensitivities to sensory stimuli, including bright lights and loud sounds
- Parents and carers experienced specific barriers when trying to support the autistic person they care for

Understanding what banks and financial institutions can do to help make their products and services more accessible is an important step towards inclusivity and financial independence for autistic individuals. Several banks in the United Kingdom (Lloyds Bank, Nationwide Building Society) and United States of America (Regions Financial) are actively providing tailored supports to autistic customers.



PROJECT AIM

This project aims to gain a detailed understanding of the financial and banking experiences of autistic adults living in Australia through surveying and interviewing a sample of autistic adults. We also surveyed parents or primary carers of autistic adults as a way of accessing information about autistic adults with learning or communication difficulties who would be unable to complete the survey themselves.

The scope of research covers various aspects of financial and banking experiences including:

1. Financial wellbeing
2. Financial independence and financial decision making
3. Current usage of financial products and services
4. Satisfaction with banking services
5. Banking problems and challenges

Recommendations for Australian banks and financial institutions to become more autism-friendly will be derived from project findings.

RESEARCH METHODS

Procedure

This research project was conducted by the Aspect Research Centre for Autism Practice with funding support from Beyond Bank. Inclusive research practices were implemented throughout the project life-cycle, including co-designing the project and co-producing the recommendations with autistic researchers and individuals from the autistic and autism community. Approval for conducting this study was obtained from the University of Sydney human ethics committee.

Autistic adults (with formal diagnoses of autism or who self-identify as autistic) and parents of autistic adults living in Australia were recruited through a variety of channels including Aspect, autism support networks such as Autism SA and Different Journeys, and word of mouth.

Interested individuals accessed the survey via webpage and completed the questions anonymously. One autistic participant completed the survey via a telephone conversation with the lead researcher. The individuals who completed the survey were also invited to participate in an optional interview about their banking experiences by completing a separate survey that captured their contact information. The lead researcher contacted the participants interested in being interviewed and arranged a telephone or video meeting with each participant. Interviews ran for 20 to 45 minutes.

The two online surveys developed for autistic adults and parents covered a variety of topics. The areas covered by the autistic adult survey included diagnostic information, demographics, autism traits, financial situation, financial wellbeing, financial independence, banking behaviours and use of financial services, financial vulnerability and exploitation, and recommendations. The parent survey covered similar areas with the exceptions of the financial wellbeing component. There were additional questions in the parent/carer survey in relation to accessing the financial accounts of their children.

The interview questions focused on banking experiences. Participants were asked about their attitudes towards banks, banking services they received, experiences of banking problems, and suggestions about ways in which banks could be more inclusive towards autistic people.

Definitions and Measures

Three main financial concepts have been incorporated in this study.

Financial wellbeing

is defined as a combination of people's ability to meet financial obligations, have enough money left over to enjoy life and have the financial resilience to cope with unexpected expenses in the future (Kempson et al., 2017). Autistic adults' financial wellbeing was measured using the Reported Financial Wellbeing Scale developed by the Melbourne Institute and Commonwealth Bank of Australia (MI-CBA; Haisken-DeNew et al., 2018).

The scale consists of 10 questions that asked about people's perceptions and experiences of:

- how they are meeting their financial obligations
- whether they have financial freedom to make choices
- whether they are in control of their finances
- whether they are financially secure.

In 2016, a sample of 5,682 CBA customers completed an online survey containing the financial wellbeing scale. The median value of their financial wellbeing scores was 55. The customers' financial wellbeing scores were categorized into:

1. having trouble (≤ 22.5 ; 9%)
2. just coping (25 - 47.5; 31%)
3. getting by (50 - 75; 48%)
4. doing great (≥ 77.5 ; 12%)[1].

[1] Due to the way the financial wellbeing scores are calculated, some scores will never exist and hence these values are not incorporated in the identification of the categories (e.g. scores between 22.5 and 25).

Financial independence

is the ability of individuals to manage their day-to-day and other financial responsibilities on their own without the support of other people. We measured financial independence by asking autistic adults to indicate, in relation to a number of different expense types:

1. whether the payment came from the individual's own money and
2. who usually organizes the payment if the payment came from the individual's money (i.e. the individual without support, individual with support, parent or other people organise payment).

The expenses covered by the questions included eating out, groceries, social activities, mobile phone bills, public transport costs, small items (clothes, books, video games), petrol, utility bills, furniture, holiday overseas, car purchase, car insurance, car registration, board, rent, mortgage or home loan, house insurance, and health insurance.

Financial decision making

is the capacity of individuals to make financial-related decisions on their own without the support of other people. Financial decision making was measured through questions asking autistic individuals to indicate who is responsible for making a range of financial decisions (individual, individual with support, parent or other people).

The list of financial decisions included in the survey were: making a budget, tracking spending, choosing an everyday transaction account, choosing a credit card, choosing how to invest savings, choosing a car loan, choosing a personal loan, choosing a mobile phone plan, choosing a health insurance plan, choosing a car insurance provider, choosing a mortgage or home loan, and choosing a superannuation fund.

RESEARCH PARTICIPANTS

AUTISTIC ADULTS - SELF REPORT

Demographics

45 autistic adults aged between 18 and 69 years completed the survey

Gender

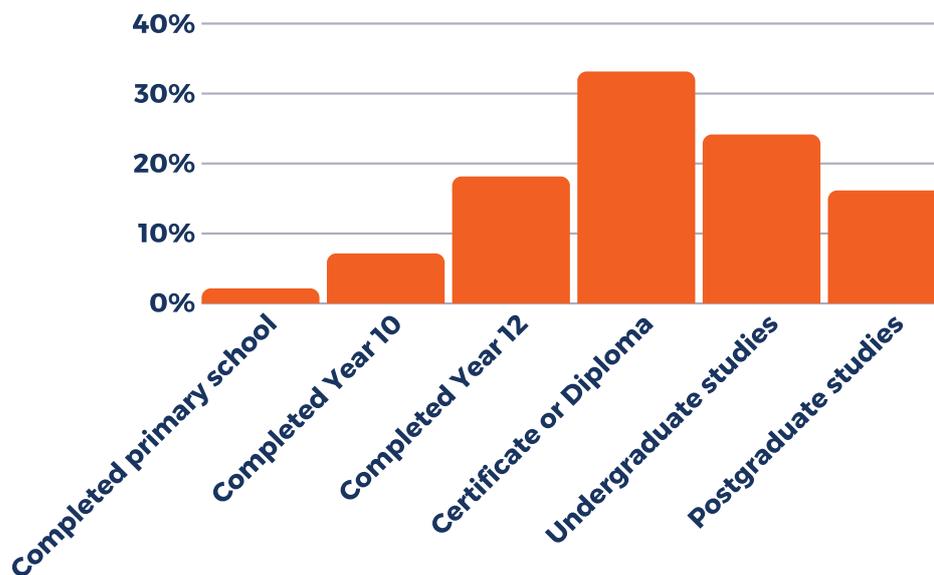
Female	47%
Male	13%
Agender/gender fluid / intergender or non-binary	16%
Unspecified	2%

Diagnosis

Self-reported autism diagnosis	89%
Self-identified as autistic	11%

Although this sample of autistic adults are well-educated overall, more than a third of autistic participants (40%) did not work or study at the time of completing the survey.

Highest levels of education attained



41%

lived with parents, carers, or family members

84%

had at least one mental health or neurological condition (most prevalent were anxiety, depression, and other mood disorders)

25%

had children

RESEARCH PARTICIPANTS

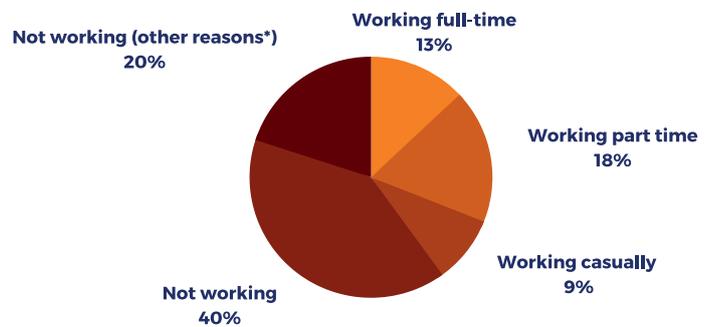
AUTISTIC ADULTS - SELF REPORT

Employment

Main source of income

Government benefit/allowance	51%
Wages/salary from employer	36%
Self-employed earnings	4%
Self-funded retirement	2%
Other	7%

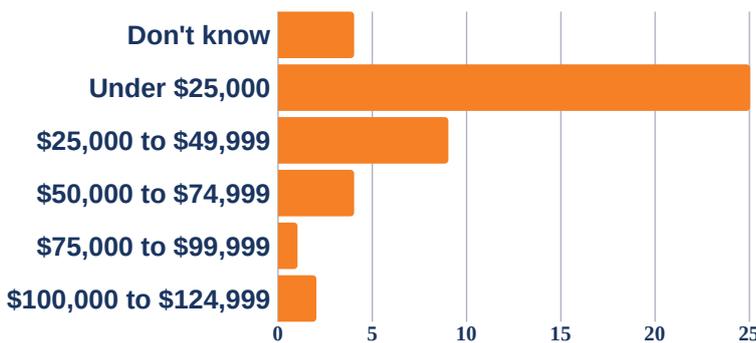
Employment at time of survey



* participants did not work due to caring for others, studying, being retired, or being a sponsored sports person.

Income Disparity

Number of participants by income levels



In the 12 months to November 2019, the average income of Australians after tax was \$52,573 (Australian Bureau of Statistics, 2020).

Thus, the majority of autistic individuals in our sample had incomes well below Australia's average income, with more than 50% earning less than half of the average income.

Of particular note is that although 73% of autistic adults had completed a post high-school education, only 16% had an income of or above \$50,000, suggesting that our sample of autistic adults are underemployed. This observation aligns with previous research findings indicating autistic individuals are often overqualified for their jobs and work in low-paying jobs (Baldwin et al., 2014; Mavranouzouli et al., 2014).

76%

had total income after tax
below \$50,000

1/3

received funding from the
NDIS

RESEARCH PARTICIPANTS

AUTISTIC ADULTS - PARENT REPORT

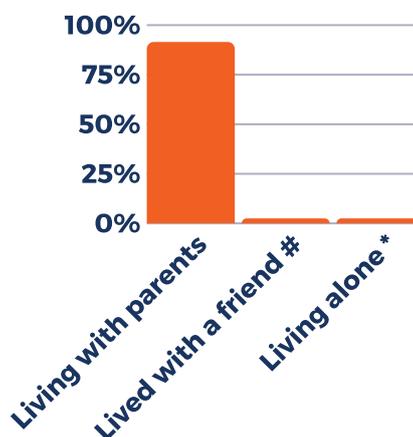
Demographics

23 parents (19 mothers) of autistic adults aged 35-70 years completed the online survey. The age range of their children was 18 - 32 years (4 female).

Main source of income

Government benefit/allowance	51%
Wages/salary from employer	36%
Self-employed earnings	4%
Self-funded retirement	2%
Other	7%

Living situations of autistic adults



completed Year 10 and did not work or study
* completed Year 12 and works part-time

Income of Autistic Adults

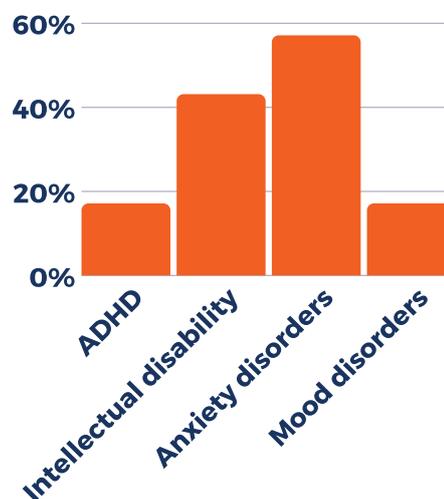
Main source of income

Government benefit/allowance	70%
Wages/salary from employer	21%
No income	9%

Around 78% of the autistic individuals whose parents completed the survey had a total income below \$25,000, again.

Over two-thirds of autistic individuals received funding from the NDIS.

Prevalence of developmental and mental health conditions in autistic adults



91%

of autistic children lived with parents

78%

of autistic individuals had a total income of below \$25,000

>2/3

of autistic individuals received NDIS funding

FINANCIAL WELLBEING - SELF REPORT

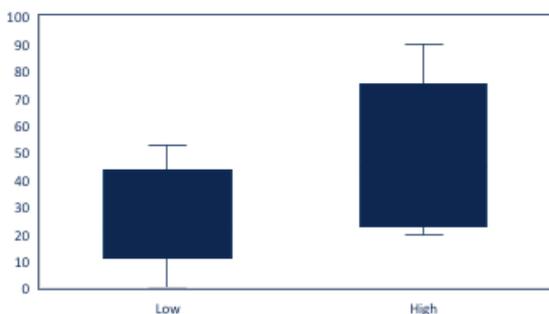
The self-reported financial wellbeing scores of our autistic sample ranged between 0 and 100. The mean and median values were 35.94 and 32.50. The median value of 32.5 is much lower than the median value of 55 identified in a sample of 5,682 Australians who used CBA as their main financial institution (MI-CBA study; Haisken-DeNew et al. 2018). The median value also falls within the “Just coping” category of the financial wellbeing scale (second-worst category). The financial wellbeing status of the majority of autistic individuals (78%) lie in the “Having trouble” or “Just coping” categories. In comparison, only 40% of the CBA sample fell within these two categories.

Not surprisingly, the financial wellbeing of higher earners (income \$50,000 and above) was significantly higher than the financial wellbeing of individuals with lower income levels (income below \$50,000; see Figure below). The mean values of financial wellbeing of lower and higher earners were 31 and 52 respectively. This finding is consistent with the results from the MI-CBA study which showed that financial wellbeing increased as income increased.

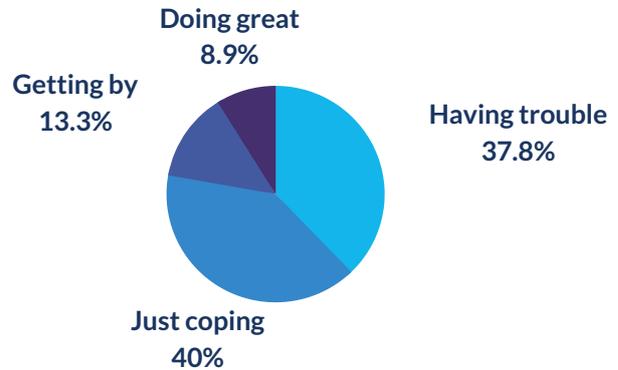
Financial wellbeing scores were not associated with age in our sample of autistic adults and this aligns with previous findings in the general population. The MI-CBA study showed similar distributions of financial wellbeing from ages 18 to 64, with financial wellbeing only improved after 64 years of age.

Financial wellbeing of the autistic individuals did not differ significantly by gender. The MI-CBA study

Distribution of financial wellbeing by income levels



Financial wellbeing categories



found that men had higher financial wellbeing than women. An Australian study found that women tend to have poorer financial wellbeing due to home duties and unpaid caring responsibilities (Russell et al., 2016). Given that 62% of our autistic sample did not work at all, the financial advantage of men compared to women due to increased lifetime working hours may not apply in the case of autistic people.

The mental health status of autistic individuals was not associated with their financial wellbeing, which did not align with the MI-CBA study finding that people without mental distress had higher financial wellbeing. The MI-CBA study showed that the median financial wellbeing scores of people with low (or none), moderate, or high mental distress were 62, 48, and 30 respectively. Given that the majority of autistic individuals in our sample had at least one mental health condition, it is understandable that their median financial wellbeing score of 32.50 is closest to the median score of those CBA customers experiencing high mental distress.

In the general population, higher education level is associated with higher financial wellbeing. This is likely to be due to the fact that those with higher education levels tend to have higher income (Boshara et al., 2015). However, in our sample there was no relationship between education level and financial wellbeing. This may be attributable to the fact that for autistic adults, higher education levels does not necessarily equate to higher income levels as was the case in our sample.

FINANCIAL INDEPENDENCE & DECISION MAKING

Financial Independence

The financial independence of the autistic adults who completed the survey themselves is higher than the parent-reported financial independence of their autistic adult children. In the self-reported sample, around 13% of autistic adults reported that they received high levels of financial support from their parent or carer. High levels of support was defined as parents or carers paying for most day-to-day living expenses and expensive items. In contrast, over two-thirds of parents indicated that they provide high levels of support to their adult children.

More than a quarter of autistic adults (28%) reported they receive medium levels of financial support (defined as paying for most day-to-day living expenses themselves and parent or carer helping with expensive items only), while five parents (22%) indicated that their child received medium levels of support.

The majority of autistic adults (59%) who completed the survey themselves reported low levels of financial support, defined as little to no help. Only three parents reported that their adult children received low levels of financial support from them. The higher prevalence of intellectual disability in the parent-reported group is likely to be a significant contributing factor to the differences in financial independence in the self-report versus parent-report sample of adults.

More autistic adults who completed the survey themselves paid for expenses (groceries, bills, petrol, car-related costs, and rent/mortgage) using money from their own income as compared to autistic individuals whose parents completed the survey. In addition, more autistic adults who completed the survey themselves were responsible for making the payments for those expenses. For example, 76% of autistic adults self-reported paying for groceries using their own money and 53% of them organized the payments on their own. In contrast, only 17% of autistic children (parent-report) paid for groceries using their own funds and 9% of these individuals organized the payments themselves.

Many autistic adults, especially those with an intellectual disability receive substantial financial support from parents. Some parents are aware that their children can never be financially independent.

[My son] uses an ATM with my assistance and he absolutely loves using an ATM with my assistance. He can't do it independently but he does it and he really likes to, and but he doesn't have any idea of really what numbers and spreadsheets and money is really all about. I'm trying to teach him ... He wouldn't be able to do it independently and it would a long way before he could even look at what we do on internet banking and really have any idea. (Mother of 22 year old son).

The autistic adults were asked about their levels of satisfaction with regards to their financial independence. Almost half of the adults (42%) indicated they would like more support to help them manage finances. Thirty one percent were satisfied with their current level of financial independence while the remainder (27%) wanted to be more financially independent.



Financial decision making

The autistic adults who completed the survey themselves made more financial decisions on their own compared to the autistic adults whose parents completed the survey on their behalf. Financial decisions include making a budget, tracking spending, choosing a credit card, choosing car insurance. For example, 67% of autistic adults chose their everyday transaction accounts whereas only 22% of autistic children (parent-report) made the account choices. Sixteen percent of autistic adults chose their home, car and personal loans, whereas no adults whose parents completed the survey on their behalf made those decisions on their own.

Autistic adults were asked about their confidence levels in relation to making everyday financial decisions (buying food, clothes, petrol, entertainment) and bigger financial decisions (applying for car loan, saving for overseas holidays). Almost two-third of autistic adults (60%; aged between 18 and 58 years) did not feel confident about making bigger financial decisions. In contrast, only 20% of participants did not feel confident about making everyday financial decisions. This pattern of higher confidence in relation to everyday financial decisions is unsurprising. However, given that a larger proportion of our sample were aged over 30 (58%), it is somewhat concerning that a majority were lacking confidence about bigger financial decisions.

The autistic participants provided additional information about their lack of confidence in financial decision-making during interviews.

While I may be an adult and I may have a bank account and I may be there to find out my bank details, it doesn't mean I am in a situation where I am able to make a major decision on my financial situations like what accounts I'm going to go with and things like that. The fact that I'm there doesn't mean that I'm capable of making my own decisions (Adult, 21, Male).

The challenges associated with financial decision making were raised by both autistic adults and parents during interviews. Many of the autistic adults (including those without an intellectual disability) talked about the difficulties they have had understanding financial products:

I had a personal loan recently. I had to get a new car so I took out a six grand loan...I found applying for it was quite difficult. All the information that I had to read and everything that I had to sign, and that was quite confusing. I didn't understand the variable rates and what fees I would be charged how it would work and what the estimate was I had to pay each week. The nitty gritty ... I'm not sure [about interest rates] actually. That's one thing I didn't understand when I was signing up for it. There's so many different types of loans now. There's fixed rate and there's variable rate. It's all confusing (Adult, 25, Female).



Although we did not specifically ask about upselling, a number of participants during interviews spontaneously raised this as a concern for them in their dealings with banks. Upselling is defined in this context as bank staff encouraging customers to purchase additional financial products and services outside of customers' initial request. Upselling to autistic individuals can be problematic when individuals cannot make informed decisions. For example, a parent raised her concern in the survey:

I'm concerned that my daughter was given a credit card when her only income is a disability support pension. My daughter can cope when everything is ok, but if problems occur she has no idea how to resolve them (Mother of 27 year old daughter).

Another major issue in relation to upselling of financial products and services is that many autistic individuals have difficulty understanding other people's intentions and are vulnerable to manipulation. As one participant stated:

My husband says I possibly don't have the same capacity to view the intent of others. So we're more at risk for being taken advantage of (Adult, 36, Female).

Individuals may sign up to products just because someone asked them without fully understanding the consequences. This was demonstrated by a participant's experience.

I have [signed up to financial products] because they said, "Oh you want this thing," and I'll sign up for something. And I didn't really know what it was (Adult, 36, Male).

Another interview participant spoke about incidents of upselling he experienced in the past.

So I recently, due to a job, I had to get a car ... I had to get a bank cheque as a way to pay for it. And when I went there, the service was all well and good. They helped me out. They gave us the bank cheque and stuff. And then they're like, "Oh what's it for?" And I was like, "Oh it's just for my first car." They're like, "Oh in that case ... Congratulations on that. In that case, would you be interested in ... signing up for insurance and things like that?" And kept trying to upsell other products, which I ... didn't really understand [and] I had no interest and [they] just kept going ... As someone who is quite easily manipulated, it was not [good] (Adult 21, Male).



USAGE OF FINANCIAL PRODUCTS AND SERVICES

Almost all autistic participants self-reported having a day-to-day transaction account with the exception of one individual.

Just under half of participants had contacted a bank or financial institution for information or services in the last 12 months.

The reasons for contact included:

- opening accounts
- signing up to new products
- obtaining advice or help
- printing bank statements
- resolving banking issues
- depositing cheques
- notifying banks about upcoming events, and
- updating information.

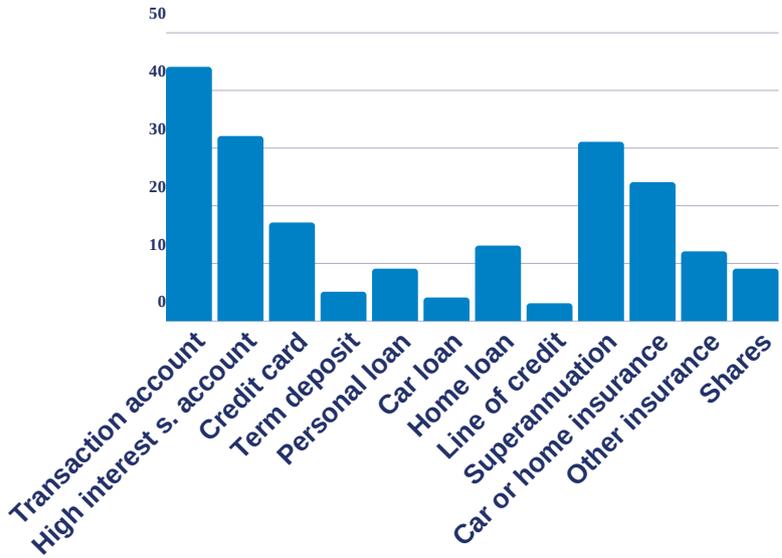
Participants made contact with the bank via the following ways:

- physically visited a bank branch or office (27%)
- accessed a bank's or financial institution's website (40%)
- called a bank or financial institution (24%) for information or service in the last 12 months.

Most common way to access transaction account



Frequency of participants by financial product type



47%

had contacted a bank or financial institution for information or services in the last 12 months.

93%

preferred to use online banking

Online banking was the most common way to access a day-to-day transaction account. Online banking was also the preferred way of doing banking by the majority of autistic individuals (93%). This was followed by face-to face banking (22%).

Autistic adults explained why they preferred online banking during the interviews. The most frequently reported reason for preferring online banking is that this minimised their interaction with bank staff. As two individual explained:

Because there's no face-to-face interaction. And you know they're not going to scream at you (Adult, 31, Male).

I'm quite happy to talk to a system. When the systems work, they work strictly according to their internal logic and once I understand that logic, I can use them ... It's an Asperger thing. Rather than dealing with the nuances of people and have to waste energy trying to be friendly (Adult, 61, Male).

The other frequently reported reason for preferring online banking was related to convenience.

Well, for starters, you can do it at home, sitting in front of your own computer. You don't have to actually go out and talk to anyone. There's no need for face to face. You can just basically transfer money, and you can have all your papers sitting in front of you. And doing it in your own time and making notes and there's no standing in a queue, because queues are one of the things that gets you stressed out (Adult, 59, Female).

I just find it's so much easier that I can just access everything. Like if I'm out and about and I need to check my bank balance, I can just open the app on my phone and I don't have to stress about that. If I need bank statements, that I don't need to go into a bank, I can get it online. It's just easier. I could do it at my own pace. I'm not having to force myself to go to a bank to get a document (Adult, 25, Female).

Two participants spoke about the reasons why they preferred face-to-face banking. For one of the oldest participants, the reason is that he struggled with using new technologies.

I've learned to handle the online banking. I still struggle with new ideas and new technology. I panic a wee bit because it was outside of my comfort zone. I've always preferred face to face because sometimes the explanations they give, give you insights and nuances. So it's just easier to cope with all the stuff you're dealing with (Adult, 69, Male).

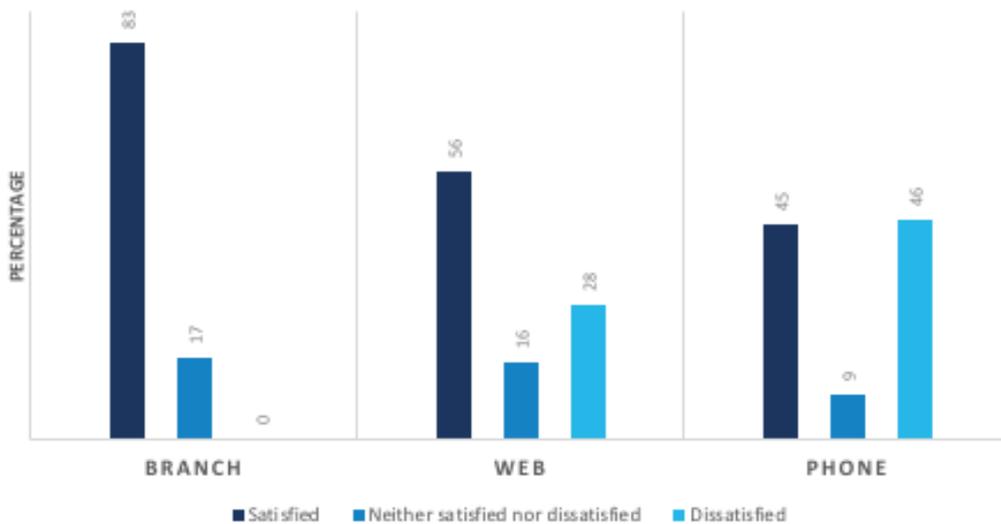
A young individual thought that for more complex banking needs, she preferred to talk to someone face-to-face because there is more transparency.

Well, I would say in terms of like online banking, if I just need to transfer 100 bucks from one account to another, then I'll just do it online, it's very simple. But if it's something a little more complicated I would go face-to-face, just because there's a bit of transparency when you talk face-to-face (Adult, 22, Female).

SATISFACTION WITH BANKING SERVICES

Twenty-one autistic individuals who contacted a bank or financial institution for information or services in the past 12 months provided their levels of satisfaction for accessing information or services via 3 types of access: bank branch/office, website, and phone (see Figure below). Individuals were most satisfied with branch access, and least satisfied with phone access.

Satisfaction levels of accessing information of services



Reasons related to satisfaction levels across the various channels of access such as staff behaviour and whether banking needs were met during the interaction are presented in the Table below.

List of banking problems

	Branch or office	Web	Phone
Satisfied	<ul style="list-style-type: none"> Helpful and friendly staff Questions were answered 	<ul style="list-style-type: none"> Website is clear or easy to use Had bank staff to help guide website access 	<ul style="list-style-type: none"> Helpful and friendly staff All questions answered
Neither satisfied nor dissatisfied	<ul style="list-style-type: none"> Helpful but tried to upsell other products 	<ul style="list-style-type: none"> Unable to find information Found navigating the website confusing Information difficult to interpret 	<ul style="list-style-type: none"> Unable to help via the phone
Dissatisfied		<ul style="list-style-type: none"> Hard to find information Information in not easy to read format (no easy English version) Not enough detail 	<ul style="list-style-type: none"> Dislike phones Not good with phone conversations Unhelpful, intimidating or rude staff Incorrect information provided

During interviews, a few participants highlighted the particular difficulties they had with phone banking. One autistic participant talked about the stress of having a phone conversation.

For a lot of people, just making a phone call to a bank to make an enquiry is stressful ... Making cold calls is one of the things that will make someone with Asperger's have a meltdown ... And I used to think I was weird, until I met other people on the spectrum and realized, oh, other people have this problem too (Adult, 59, Female).

Another autistic individual mentioned the challenge of remembering what to say during phone conversations.

So telephone banking. I guess the long wait is hard. Sometimes getting enough guts up to call and remembering what you're supposed to say. Those higher planning type of things (Adult, 36, Female).

Several autistic individuals spoke of positive interactions with bank staff. One individual talked about the friendly staff at his past local bank branch.

I ran into an individual with a particular branch who has an autistic daughter. So she understood where I was coming from and she was incredibly helpful (Adult, 69, Male).

Another autistic adult talked about the support and financial advice he received from a particular bank staff member at a vulnerable time in his life.

In respect to when I had to sell the house and everything else, I ran into an individual with a particular branch who has an autistic daughter. So she understood where I was coming from and she was incredibly helpful (Adult, 36, Female).

BANKING NEEDS BEING MET

Autistic Individuals

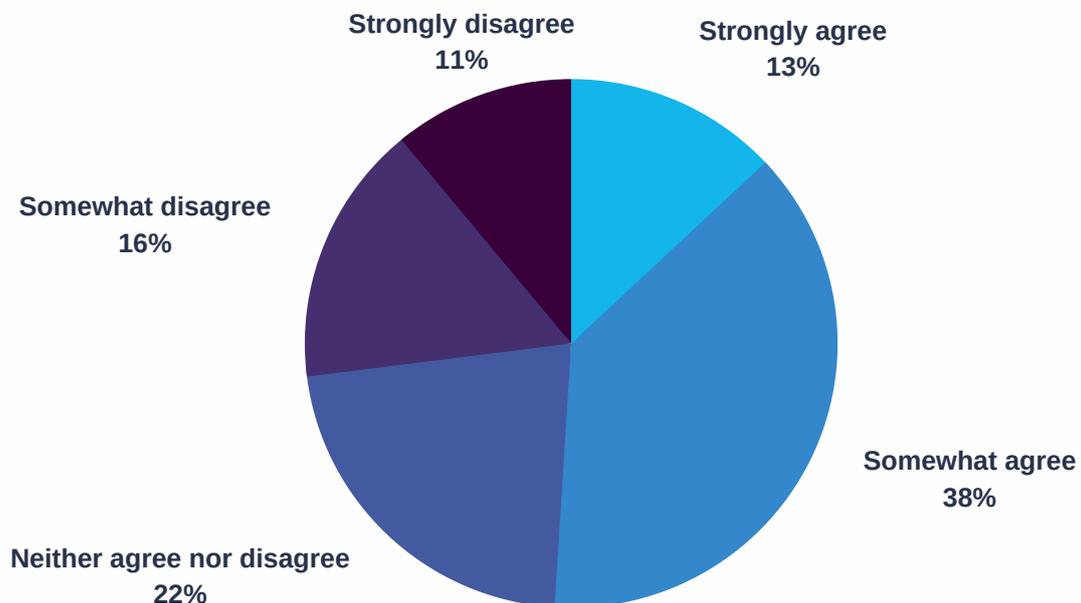
Autistic individuals were asked directly whether the services currently available from banks and other financial institutions were meeting their needs. More than half of the participants reported that their needs were being met, 22% provided a neutral response and only 17% reported that their needs were not being met (see Figure below)

Most adults reported that their banking needs were simple i.e. to be able to save and access money. They also appreciated the online banking functionality, ease of access to money when required, and their questions being answered and information being available.

Those individuals who indicated that banks were not meeting their needs attributed this to a number of factors including:

- No understanding on the part of bank staff of autism and associated life circumstances (for example, difficulties with making repayments due to unstable income)
- Their difficulties going into a branch and having face-to-face contact
- Information not accessible in easy English or Auslan
- Issues with phone banking
- Inaccessibility due to requiring voice-access

Autistic adults' needs met by banks and other financial institutions



BANKING NEEDS BEING MET

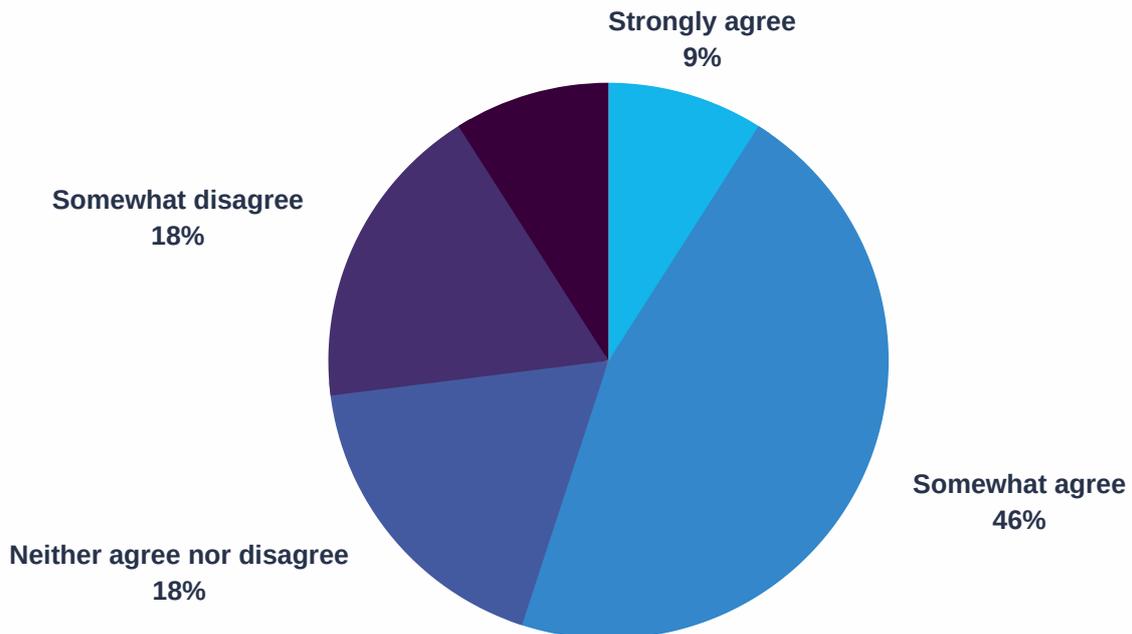
Parents

Parents also indicated how much they agreed or disagreed that financial institutions met the needs of their children (see Figure below). The reasons given by parents who reported that banks were meeting their child’s needs included easy ATM access, friendly and helpful staff, ability to bank safely and efficiently, ability to access children’s bank accounts, and being able to access online banking.

Parents who reported that banks were not meeting their needs stated that banks:

- Do not provide products or services for people with special needs
- Offer products and services not beneficial or suitable for their children
- Insist on speaking to their adult children when this is not feasible (adult child is non-verbal or minimally verbal)
- Do not allow them to manage bank accounts in their child’s name.

Autistic adults’ needs met by banks and other financial institutions



Although more than 50% of adults and parent reported that banks were meeting their, or their child’s needs, the majority (78% of autistic adults and 74% parents) also responded in the affirmative when asked if banks or bank staff could do anything differently to assist autistic people



BANKING PROBLEMS AND CHALLENGES- AUTISTIC ADULTS

Autistic participants were asked whether they had experienced any of the specific banking issues outlined in the table below.

The top three banking issues experienced were:

1. Problems associated with going to a bank branch or office
2. Difficulties with filling in forms
3. Found it challenging to understand brochures and statements

Banking problem	Frequency	Percentage
Problems associated with going to a bank branch or office	29	64%
Difficulties with filling in forms	24	53%
Found it challenging to understand brochures	20	44%
Found it challenging to understand statements	17	38%
Problems with bank fees	17	38%
Problems with telephone banking	16	37%
Online banking issues	15	33%
ATM or cash machine issues	15	33%
Found it challenging to understand letters or emails	15	33%
Bank errors	12	27%
Experienced discrimination	11	24%
Problems with using a debit card	10	22%
Difficulties using an EFTPOS machine	8	18%
Issues around having to provide identification or signature	7	16%
Problems with using a credit card	2	4%

Participants also talked about issues with banking during the interviews. Several individuals talked about their sensory overload when going into bank branches, especially those located in shopping centres.

I don't like going into [bank branches], to be honest. Because I just feel like they're not nice places to be. They're just so uncomfortable to be in there. But I don't have anything against the bank's corporation. It's just being inside a local branch just makes me uncomfortable. Most branches are, in general, in a shopping centre. And I don't like being in a shopping centre. There's a lot of noises and a lot of people, and I try to avoid going shopping in those times, when there's a lot of people. I try to go when there's a lot less people (Adult, 20, Agender).

So some banks are fine but I have sensory issues and I know some banks are not the best with them. Some of them use fluorescent lighting and stuff and it's just not the best. And I just don't really like them. So I normally wear noise cancelling headphones so it's rare that I really notice those things. I've found when it comes to noise, I'm rarely there during peak hours, but the banks where they're located inside the shopping centre, they're not the best because right next to you is the shopping centre (Adult, 21, Male).

One autistic individual described how her workarounds to reduce sensory stimuli were not acceptable by banks.

But also I found the thing about wearing hats and glasses and helmets got scary. They promoted a few years back that you weren't allowed to wear these type of things in the bank. So that's more rules (Adult, 36, Female).

Similar to the survey findings, a few autistic individuals talked about their difficulties understanding bank brochures, statements and forms during the interviews

Just any brochures give me a headache reading them ... It's too much information. I just want short bullet points (Adult, 48, Gender fluid).

Just all the numbers. It's often quite a lot of pages. They send them out quite infrequently, like once every six months or something like that. So it's always just a whole bunch of numbers and there's sometimes a difference in credit, debit, and things like that. I get confused about them (Adult, 21, Male).

Another individual talked about needing support from family members to fill in bank forms.

I find that anytime I'm asked to fill out documentation that I get confused ... I struggle to do forms by myself. I prefer to sit down with a family member so that I can ask questions and be able to clearly fill it out properly (Adult, 25, Female).

A common issue raised during interviews related to bank staff not having enough understanding about autism, intellectual disability and associated challenges.

[The banks] always just assume oh yeah, this person ... If someone makes a transaction account ... There's only ever one real option. They don't, when it comes to the information as stated, they always have it in a way where it's just assumed that everyone can understand and everyone will be able to find the information. They always assume that people are able to make the financially sound decisions, especially trying to push their products on me and things like that. They always assume that it's one type of person (Adult, 21, Male).

Generally speaking [banks] still don't recognize the concept of the autistic person, they still don't. I guess, the bank staff understanding autistic is...either your Rain Man or your Sheldon (Father of 26 year old son).

One autistic adult stated that the reason he prefers online banking is that he fears being misunderstood by bank staff.

[I prefer online banking] because there's no face-to-face interaction. And you know they're not going to scream at you ... people get annoyed easily. And they don't really understand. And they said, "Oh, we know everything about autism." I said, "Everyone with autism is different" (Adult, 36, Male).

In the survey, an autistic individual stated that he was unable to look at bank staff in the eye and they thought he was not being honest:

The people expected me to look them in the eye and definitely thought I was being untruthful because of my manner but at least they helped me (Adult, 18, Unspecified gender)

A few autistic individuals spoke about having poor planning ability and executive functioning, which causes difficulties with managing their money and leads to incurring bank fees

If you've got executive functioning issues and on top of that you've also got anxiety issues, one of the things you do is you tend to just forget to pay bills. And the thing is that, instead of sending you a polite reminder, often it's just, they'll whack fees on you (Adult, 59, Female).

BANKING PROBLEMS AND CHALLENGES - PARENTS

Parents were asked about any specific issues that they experienced with banking in relation to their adult autistic children.

The majority of parents (78%) indicated that they had accessed their child's bank or financial account at some time since their children turned 18 years of age. The reasons for accessing children's bank accounts were:

- Manage funds and accounts
- Monitor accounts and prevent over-spending
- Check bills are paid
- Transfer money between accounts
- Open accounts
- Detect fraud

Several parents reported difficulties being able to access their adult children's bank accounts.

I went [into the bank for him to] get an extra interest line et cetera. And that's where my problem started. "Oh you don't have jurisdiction to do that." And then I said, "Well what's the problem?" ... basically it came down to they threatened me that I had three weeks to get this administrative order otherwise they were going to freeze [my son's] account. So needless to say what did I do? I closed all his accounts and transferred his money. I went to [name of bank] and I put my case to them, but they ... legally, they tried to help me but there was just nothing they could do for me. So I actually ended up having to open all his accounts that I wanted for [my son] in my name and then his money gets put in (Mother of 26 year old son).

The mother also described the limited options open to her to have access to her adult child's account.

The problem is in the olden days, these people, when they turned 18, people would apply for guardianship. Well we don't do that anymore, because guardianship actually takes away people's rights, and we're not supposed to be doing that. We're supposed to be doing something to enhance people's lives. (Mother of 26 year old son).

Another mother of an autistic adult described how she had to by-pass banking legislation by setting up bank accounts in her son's name online.

I'm aware that I or we are breaching bank privacy rules. But I do this for practicality. I've got bank accounts set up in his name. I've completely set them up myself using his ID, and I manage them myself. The account that he manages, I control how much money's in there. So his payments come into another account in his name that he doesn't know how to access and he probably doesn't even realize it exists. I try to explain these things to him but he's not interested (Mother of 23 year old son).

Some parents reported that they had been able to access their adult child's account only because they were well known to senior bank staff, who effectively allowed them to bypass the rules that usually apply.

I usually can get away at [bank name] only because I've got a very big footprint with them, but with [another bank name], I actually have to go there with him and then they see me and then they'll allow that and only because it's a local branch, that they recognize me. If I went to any other place I would have a problem (Father of 26 year old son).

Another mother and her husband were able to access their son's bank account through an arrangement with their bank.

I do look into his bank account to see that he's not spending in a different way or a way that is not okay, you know? ... Me and my husband can access my son's bank account ... We have made an arrangement with the bank (Mother of 28 year old son).

RECOMMENDATIONS

The two main recommendations for banks and financial institutions to become more autism-friendly are:

a) Increase staff awareness of autism

b) Introduce more inclusive products and services

These recommendations were based on inputs from our participants, our review of the literature, and our interpretations of findings.

INCREASE STAFF AWARENESS OF AUTISM

Bank staff could be educated about autism and associated challenges to increase their awareness as well as learn how to better support autistic customers. Increased awareness may result in more understanding and patience on the part of bank staff when interacting with someone who may be struggling to communicate.

Staff training should include information on:

- 1.Sensory differences of autistic people
- 2.Social and communication differences of autistic people
- 3.Potential vulnerability of autistic people to strategies such as upselling
- 4.How to change staff's communication styles to help autistic people's understanding
- 5.Minor environmental adaptations that can assist autistic people
- 6.Importance of including family or support network in financial decision making

INTRODUCE MORE INCLUSIVE PRODUCTS AND SERVICES

Banks could consider offering alternative products and services. A helpful service for autistic people may be the option of someone providing additional assistance to fill in forms or to understand banking products. Written and verbal communications could be simplified (e.g. simplified language, visual supports such as flow charts and pictures, checklists, bullet points). Taking ATMs can be helpful for some individuals. Banks could also consider waiving fees and providing lower credit limits on credit cards. Sensory packs can be provided to autistic customers to minimize sensory overload.

It is important to note that most of these adjustments to products and services will help other segments of the population including people with learning difficulties, mental health conditions, or those from non-English speaking backgrounds.

Introduce Autism Champions

We recommend the introduction of autism champions at select branches i.e. bank staff members who are provided additional training and act as advisors to autistic people and other staff members (similar to inclusion officers). This suggestion was well received by autistic interview respondents as indicated by one individual's feedback: If there's someone there at a bank that you could just sit with and ask questions and they're not biased. Just someone there that's supportive and understands disability and can just not be judgemental about stupid questions.

Disclosure of Autism

One way to identify those in need of additional support is to introduce a process for people to disclose their autism and other developmental or mental health conditions. For example, when a person is setting up a new bank account, they could be given the option to indicate that they are on the autism spectrum and have additional support needs.

Modifications of Bank Branches

Branch-level modifications could be made to make branches more autism friendly. Possible modifications include: provide quiet areas for one-on-one appointments, designate a quiet hour for people with sensory (noise) difficulties, avoid use of florescent lighting, and provide better signage and visual supports throughout the bank.

Processes to enable parental support

It is also critical for banks to develop processes to enable parents to financially support their autistic children. Banks should allow parents, carers, or support workers to attend one-on-one appointments to provide additional support to autistic customers. We understand there are legislative requirements around access to accounts, however the autism community would welcome any legal mechanisms that banks could offer so that parents and carers can provide some oversight for their adult children's financial situation.

CONCLUSION

There is great potential for banks and financial institutions to benefit from meeting the needs of autistic individuals. Introducing more inclusive products and services not only assists autistic individuals, but also many other customers who struggle with managing the complexities of banks' offering (for example, people with mental health disorders, dementia, intellectual disability).



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