



AutismCRC

# Money matters

Understanding the financial wellbeing  
of autistic people

EXECUTIVE SUMMARY

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# Money matters: Understanding the financial wellbeing of autistic people

## EXECUTIVE SUMMARY

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## **Autism CRC**

Autism CRC is the world's first national, cooperative research effort focused on autism. Taking a whole-of-life approach to autism focusing on diagnosis, education and adult life, Autism CRC researchers are working with end-users to provide evidence-based outcomes which can be translated into practical solutions for governments, service providers, education and health professionals, families and people on the autism spectrum.

[autismcrc.com.au](http://autismcrc.com.au)

## **A note on terminology**

We recognise that when referring to autistic people, there is no one term that suits all people. In our published material and other work, when speaking of adults we use identity-first language ('autistic person'), which reflects the belief that being autistic is a core part of a person's identity.

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## Executive summary

Financial wellbeing is an important component of people's overall wellbeing, reflecting the capacity to live a comfortable and fulfilling life. Despite many autistic people having a desire to work, the majority are not employed full-time or are under-employed and have low levels of income. Such circumstances present serious constraints to achieving financial wellbeing. It means many autistic people are stressed and are not able to meet everyday expenses and bills or have enough money left over to enjoy life and not worry.

Although there is a growing literature on the financial wellbeing of non-autistic people, the financial wellbeing of autistic people and the factors that affect it has not attracted the same attention. This study sought to address this gap. We achieved this in two ways. First, in Phase 1, we conducted a large-scale survey with 191 Australian autistic adults to examine their objective financial wellbeing, including income and savings levels and their subjective sense of their financial wellbeing. We also wanted to understand the predictors of autistic adults' subjective financial wellbeing. Second, in Phase 2, we identified people who had rated themselves as having particularly high or low financial wellbeing to be interviewed in order to understand in greater depth the subjective experiences of financial wellbeing among autistic people. Twenty-one people generously agreed to be interviewed, including 12 people with high financial wellbeing and nine with low financial wellbeing.

Our Phase 1 survey-based results revealed that autistic people's sense of financial wellbeing is determined both by how much income they have at their disposal and the ways in which they are able to use that income, just like those in the general population. The more that people were able to save and the less that they had to borrow for everyday expenses, the greater their sense of financial wellbeing. Yet, meeting basic expenses and having the ability to save in this way were worryingly out of reach for many of our participants, whose income was simply not enough to support this. Our participants' financial wellbeing, on average, was lower than those in the general population.

Our Phase 2 interview-based results showed further the toll that low financial wellbeing can have on people's mental health and wellbeing. The absence of a reliable income meant that our interviewees did not feel they had enough to cover day-to-day expenses and a savings safety net for the unexpected. They felt this ultimately limited their life opportunities. These difficulties came despite the fact that many were extremely disciplined in their accounting and budgeting strategies, and that people worked hard to find financial security.

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This research is, of course, just a beginning. Future studies are needed to investigate further the ways in which autistic people could secure more reliable incomes and identify what is needed to help support autistic people to do all they can to achieve financial resilience in often demanding and unpredictable personal and societal circumstances.

There are five key recommendations from this research. We suggest that sustained efforts be made to:

1. Support autistic people with getting and sustaining consistent, meaningful and accessible employment, including support with career planning at different stages of their lives.
2. Ensure that government financial supports are more generous, more easily accessible, and more predictable for autistic people and their families.
3. Work alongside autistic people to design and deliver easy-to-access financial literacy education for autistic young people and adults.
4. Provide greater support and guidance from financial institutions, particularly with regard to financial planning (including superannuation) and in navigating the processes and institutions which might be able to support financial wellbeing even in difficult circumstances.
5. Increase and ease of access to adult diagnostic and post-diagnostic services so that they are more accessible and affordable, potentially assisting with enabling autistic people to access the services and supports that they need for life and financial wellbeing.

## Our values



### Inclusion

Working together with those with the lived experience of autism in all we do



### Innovation

New solutions for long term challenges



### Evidence

Guided by evidence-based research and peer review



### Independence

Maintaining autonomy and integrity



### Cooperation

Bringing benefits to our partners; capturing opportunities they cannot capture alone



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