

Thinking differently

As part of *Pensions Age's* year-long special focus on diversity, equity and inclusion (DEI), Laura Blows explores neurodiversity and the pensions workplace



At least one in seven people are estimated to be neurodivergent. According to the NHS, while ‘neurotypical’ describes the majority group that expresses themselves in ways that are seen as the societal ‘norm’, ‘neurodivergent’ describes the minority group that diverts neurologically from said ‘norm’, often having neurodiverse conditions such as autism, ADHD or dyslexia.

“Current estimates are that 15-20 per cent of the UK population have learning styles and process information in a way that is different from the majority, and quite a few may not have a formal diagnosis. That’s a large proportion of the colleagues that we work with and people that we engage with on a daily basis; and a very good reason to raise awareness of neurodiversity,” LCP partner, Paul Meredith, says.

Neurodiverse conditions

Neurodiverse conditions include Autism/Autism Spectrum Condition (ASC)/Autism Spectrum Disorder (ASD), Attention Deficit Hyperactivity Disorder (ADHD)/Variable Attention Stimulus Trait (VAST), Dyspraxia, Dyslexia, Dysgraphia, Dyscalculia and Tourette’s Syndrome (TS), among others. [Source: NHS England]

Workplace challenges

Despite such a significant percentage of the population being neurodiverse, the Department for Work and Pensions highlighted in January that just 31 per cent of people with a neurodiversity condition are in employment, compared to 54.7 per cent of disabled people overall.

This could be partly due to the many challenges those who are neurodivergent may face in the workplace, such as sensory overload from bright lights and a noisy environment, and the differences in processing information and social cues,

Neurodiversity support within the finance sector

Group for Autism, Insurance, Investment, and Neurodiversity (GAIN): Founded in 2021, GAIN is a community interest company committed to radically improving the employment prospects of neurodivergent individuals. As a collaborative hub, GAIN brings together people and organisations from the insurance, investment and financial services sectors to foster an inclusive ecosystem. Through partnerships, resources and a dynamic community, GAIN works to create opportunities to build neuroinclusive workplaces that enable neurodivergent talent to thrive. <https://www.gaintogether.org/>

making communication and teamwork more difficult.

Aviva head of pension engagement, Laura Stewart-Smith, highlights how its recent *Working Lives* report found that just under one in five employees believe there is still a stigma surrounding neurodiversity.

“Similarly, 19 per cent of employers and 16 per cent of employees reported that individuals are hesitant to disclose their neurodivergence to colleagues... there is still work to do to build trust and understanding so that neurodivergent people feel safe to talk about the adjustments they might need,” she adds.

Embracing a neurodiverse workforce

To attract more neurodivergent people into the pensions workplace, the use of more ‘inclusive’ language within recruitment advertising is recommended. Also, ensuring that the hiring managers

Tailoring pensions communications for neurodiversity

When considering neurodiversity in the creation of pension communications to members, Quietroom senior writer and content designer, Christina Woodger, suggests using “ordinary, familiar language, for example, explaining any unavoidable industry or legal terms. Sticking to shorter sentences. Breaking big, intimidating blocks of text into more manageable paragraphs”.

She also recommends multiple communication channels being provided, displaying information in a range of formats, without ‘distracting’ visual clutter or flashes.

Meanwhile, Group for Autism, Insurance, Investment, and Neurodiversity supervisory board member, Johnny Timpson, suggests the pension industry embraces “the short and accessible bitesize video communication of benefits [of the sort] being championed by MoneyAlive”.

are neuroinclusion aware, for instance, by not putting any store in ‘reading’ candidates’ body language, as it may differ for neurodiverse people, Group for Autism, Insurance, Investment and Neurodiversity (GAIN) supervisory board member, Johnny Timpson, suggests.

“The historic recruitment process of having one-to-one (or even two or more to one) interviews and possibly a maths and English test, might not be suitable and we might pass over very capable candidates. We need to consider alternatives like assessment days, more practical and discursive interviewing and task setting,” PMI president, Robert Wakefield, says.

Once employed, workplace adaptations for neurodiverse people

Navigating pensions industry events: Thoughts and tips for neurodiverse colleagues

For neurodiverse professionals, industry events can be demanding, often involving challenges invisible to neurotypical eyes: Sensory load, social unpredictability, and sheer endurance.

Planning can be key. How will you manage your energy across the day? That might mean skipping a late session or arriving slightly later if you know you’ll need to stay until the end. Some choose a less stimulating plenary session as a decompression zone. Others may record audio to avoid the cognitive strain of note-taking.

Neurodiverse professionals shouldn’t just survive these events; they can thrive. But doing so means having the confidence to adapt your approach, which can depend on employers offering flexibility, colleagues providing understanding, and organisers embracing inclusivity by design. We talk a lot about cognitive diversity in investment. Events are where it meets the real world.

Global Fund Search head of UK, Kris Shergold

could include easy efforts such as simply asking all employees how they would best like to receive information, rather than the neurodiverse employee ‘having’ to disclose their diagnosis to receive additional support, Meredith suggests, along with allowing flexible working arrangements, “which is the norm these days for most people [*particularly since Covid lockdowns*]”, Wakefield adds.

“Simple workplace adjustments such as making a sensory map [*of the workplace*] available to all colleagues, enabling colleagues to wear noise cancelling headphones, reducing background noise, being able to change the colour palette on a desktop, breaking tasks down into simple steps and checking for understanding, these I describe as ‘kerb drop’ issues, as when getting them right for neurodivergent colleagues you will often find that you do so for a wider range of colleagues, such as those with hearing loss issues, colleagues who are pregnant, menopausal etc,” Timpson says.

“Some people with a neurodivergent

condition would not consider themselves disabled, nor would their condition necessarily meet the definition of a disability as described in the Equality Act,” DLA Piper partner, Matthew Swynnerton states.

“However, in many instances, the definition of disability prescribed by the Equality Act will encompass neurodiverse conditions, thus very likely placing a requirement on employers to put appropriate adjustments in place for their neurodivergent job applicants and employees, where they face a disadvantage in the workplace,” he adds.

“From a legal perspective, failure to put in place reasonable adjustments may expose employers and service providers to claims of disability discrimination, along with a risk of serious reputational damage.

“Legal risks aside, putting in place accommodations and support processes for people with disabilities and neurodiverse conditions is also simply the right thing to do.”

Being neurodivergent in the pensions industry: The experience of PensionBee senior banking manager, Sam Clifford

I have received my official ADHD diagnosis and I am expecting an autism diagnosis soon. I benefit from receiving direct communication, so unclear instructions can be a challenge. When expectations aren’t clearly outlined, it can lead to misunderstandings and frustration later on. Clear guidance helps me work more effectively and reduces the need for clarification down the line.

Remote/hybrid working allows me the safety to work in a space that I have cultivated for myself. This safety and comfort is incredibly important to me, as it means I don’t need to ‘mask’ myself. When I don’t need to mask, the best version of myself comes through and this allows me to produce the best work possible.

Being neurodivergent in the pensions industry: The experience of Tata Consultancy Services compliance manager, Michael de Souza

I think the key struggle for me is not being able to read something technical quickly and get to grips with it; I often must read it several times, and break it down into manageable chunks. [*Yet*] I can look at the bigger picture and can visualise things a lot more, often through diagrams and drawings. Also, it has helped me forge better working relationships with colleagues and has made me a better leader as I have an open mind to others’ struggles.

It is sad to say, from my experience, I feel the industry wasn’t understanding or supportive of my challenges in the early part of my career. It is only in the past six years that I have felt comfortable being truly open with my managers and colleagues concerning my dyslexia and the challenges I face.

Benefits to employers and employees

Accommodating adaptations for neurodiverse people should not be considered something an employer just 'has to do'; rather as something that could also provide many benefits to the business itself.

"Embracing neurodiversity can be hugely beneficial for businesses, encouraging innovation and breaking away from groupthink, when mediated by an inclusive culture," ABI senior policy adviser, diversity, equity and inclusion, Liisa Antola, states.

"A neuroinclusive workforce enables ways of thinking, learning and engaging, plus interacting and communicating with others with a range of perspectives, backgrounds and experiences can improve problem solving, innovation and creativity. In addition, it helps develop a culture and environment where all thrive," Timpson adds.

Growing awareness

In recent years, there has been increasing awareness of the benefits a neurodiverse workforce can provide.

For instance, Aviva's *Working Lives* report found that 43 per cent of employers had introduced support for

neurodivergent employees over the previous year.

"A quarter of those employers have implemented support from specialist organisations. Similarly, around one in five have introduced employee training sessions or provided training for line managers," Stewart-Smith adds.

However, "pension industry awareness of the needs of neurodiverse people and those of us with disabilities lags other financial services sectors", Timpson says.

This may be on the cusp of change though. Since the ABI launched its DEI Blueprint in 2022, which provides guidance for supporting a diverse workforce, "we have seen a growing awareness and understanding of DEI measures and good practice, including on neurodiversity, within our industry", Antola says.

The ABI's recent research finds that 57 per cent of its firms captured data on

neurodiversity in 2023, compared to 27 per cent in 2020. "And 30 per cent of our members had a specific policy in place to support neurodiverse employees in the workplace in 2023, up from 15 per cent in 2020," she adds.

"Awareness of neurodiversity has increased over the past few years; both in terms of a greater recognition of the benefit of, and support for, a diverse workforce, and also understanding that we are communicating with a diverse audience of scheme members and clients," Meredith notes.

Ultimately, he adds, "a neuroinclusive approach is not only better for our colleagues but better for our industry and the pension schemes and members that we support".

✎ Written by Laura Blows

Being neurodivergent in the pensions industry: The experience of Heywood data analytics consultant, Sam Edwins

Taking in information from so many directions, especially in an office environment, can be a challenge. A lot of noise and background conversations can make it difficult for me to filter and process what's relevant.

I'm good at pattern recognition and think, like a lot of neurodivergent people, in a 'bottom-up' way. My team uses a lot of different processes and I like to break them down into individual components, which means I can spot areas where something that seems obscure can have an impact and connection to another area.

Being neurodivergent in the pensions industry: The experience of Barnett Waddingham pensions administrator, Jeff Stokes

Working in pensions as someone who is neurodiverse is a challenge, often due to complex jargon and anacronyms. This means we can get lost in the process and sometimes must redo tasks.

However, my neurodiversity makes me a superb communicator and problem solver. I am brilliant at seeing the issue from all angles, and naturally reverse engineer processes. I innately form teams, and am terrific at delegation, because I understand what is needed, and who is best to do that. And I am highly empathic, at all levels.

Through people like me being honest and demasking, the industry is seeing where we can excel. In a future world where AI will be dominant, the industry will need the skills that different minds bring to work alongside AI.

Being neurodivergent in the pensions industry: The experience of First Actuarial apprentice trainee pensions administrator, Aaron Parker

I am 21 years old and have just started both my career in pensions and my career in general, having worked as an apprentice trainee pensions administrator for six months. I have dyslexia, dyspraxia and sensory processing disorder.

As social cues do not come naturally to me, I have had to adapt and learn to recognise them over time. However, in a professional setting, social cues are very different to what I have adapted to, meaning that I'm not always sure how to respond, which can leave me feeling anxious or frustrated following a social interaction.

In my limited experience of working in pensions so far, I have found the industry to be accommodating, understanding and supportive. Also, seeing neurodiverse colleagues at various seniorities suggests to me that this is likely to be a universal experience.