

## **An Intersectional Analysis of Autism Under-Diagnosis in School-Age Girls, with Special Reference to Human Capital Theory: Suboptimal Investment, Foregone Yields and Savings**

*"A single-axis analysis of inequalities experienced by... children only examines one category of a person's identity and results in a limited, one-dimensional and incomplete understanding of inequality."<sup>1</sup>*

Intersectional analysis's value is marked in aid of social scientific investigations into areas of compounded marginalisation. Often applied to unique inequalities present in race and gender cross-sections, this essay instead asserts that the synthesis of gender and disability, as they relate to the provision of outlays for autistic women and girls, constitutes an area in need of due diligence. Kimberlé W. Crenshaw, in coining 'intersectionality', notes that "the theory seeks to unmask and contest how power works across multiple domains of the social world".<sup>2</sup> If, then, institutional male bias can be rationalised *a priori*, it stands that consciously ungendered approaches to autism diagnosis and treatment will produce unfavourable results for women and girls.

A 2026 study suggests that 39% more women and girls could be expected to be diagnosed with ASD than are currently identified, with population-based screening studies estimating a true prevalence ratio of approximately 3.25 males for every female.<sup>3</sup> Nonetheless, the Commons' report *Schools White Paper 2026: Special Educational Needs and Disability Reform*<sup>4</sup> contains no use of gendered language—indeed, no distinction between boys and girls is to be found. Naturally, there are moral implications to this exclusion; for the expediency of this study, however, we must consider these grounds moot.

In searching for a suitable economic framework to serve the forthcoming analysis, Theodore W. Schultz's theory of human capital investment is both rigorous and humane—the latter consideration being markedly absent from, say, Becker's 'seminal' work(s).

*"While any capability produced by human investment becomes a part of the human agent and hence cannot be sold, it is nevertheless 'in touch with the marketplace' by affecting the wages and salaries the human agent can earn. The resulting increase in earnings is the yield on the investment."<sup>5</sup>*

To synthesise the above in an elementary fashion: how might investment in autism diagnosis, and the resulting care mechanisms affect life outcomes for the victims of institutional male bias? Moreover, what would the effect of such intervention be on gross costs borne by the

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<sup>1</sup> Mary Romero, *Introducing Intersectionality* (Cambridge: Polity Press, 2018), 4.

<sup>2</sup> Kimberlé W. Crenshaw, "Talking about Intersectionality: Interview with Kimberlé W. Crenshaw," interview by Barbara Giovanna Bello and Letizia Mancini, *Sociologia del Diritto* 47, no. 3 (2020), 11.

<sup>3</sup> Roberta Minutoli et al., "Female Gender and Autism: Underdiagnosis and Misdiagnosis – Clinical and Scientific Urgency," *Frontiers in Psychiatry* 16 (2026), 1.

<sup>4</sup> Robert Long, Elliot Bridges, and Nerys Roberts, "The Schools White Paper 2026: Special Educational Needs and Disability (SEND) Reform," House of Commons Library Research Briefing CBP-10550 (London: House of Commons Library, 4 March 2026).

<sup>5</sup> Theodore W. Schultz, *Investment in Human Capital: The Role of Education and of Research* (New York: The Free Press, 1971), 36.

state? These questions will be examined across three domains: macroeconomic productivity, state fiscal burden, and, in the conclusion, personal attainment. In searching for our answers, a reference to developmental economics will too be necessary, as this school is responsible for raising that "a neglect of gender inequality is likely to limit the effectiveness of national development strategies in achieving goals... such as growth, structural transformation and development".<sup>6</sup>

Crenshaw contends that in "delineating difference[s]" (for our purposes, autistic girls as opposed to autists *and/or* girls) we can find sources of "social empowerment and reconstruction."<sup>7</sup> In modern Britain, any pursuit of traditional socialistic aims, the sort codified by Anthony Crosland, must find itself inextricably tied to stimulating *equitable* growth.<sup>8</sup> That an *equitably* growing economy delivers accretions to national welfare ought to be regarded as axiomatic. This essay holds, in addition, that the maintenance of full employment is a moral imperative, and that its provision remains an effective panacea for many societal ills.

The National Autistic Society has done work to calculate the opportunity costs of lost productivity as a result of lost or disrupted employment amongst individuals with ASD and their families; these were calculated to be between £19,785 and £22,383 per diagnosed ASD adult.<sup>9</sup> More recently, an Autistica report found that "only 16% of diagnosed autistic adults in England are in full-time employment," which the organisation regards, "from the perspective of the national economy," as a "huge waste of potential."<sup>10</sup> It is worth reiterating at this stage that these statistics relate to *diagnosed* individuals—though it scarcely requires recitation that "a diagnosis is... required to access support and services"; that the undiagnosed "reach a point where they are unable to cope"; and that "tools to diagnose autism before this stage... would be hugely beneficial".<sup>11</sup> That this same report finds "a relative lack of research on the female presentation of autism"<sup>12</sup> makes the case, *a fortiori*, for a reinterrogation of the above employment figures which, as bears repeating, refer only to *diagnosed* individuals. Indeed, whether the additional speculative productivity drag of the *undiagnosed* can even be calculated, with the available data sets in mind, is doubtful.

Rosalind Gill has found that women (and girls) are susceptible to "a cultural habitat of images... [which are then] internalized to form a pernicious disciplinary regime."<sup>13</sup> Similarly, it has long been identified that individuals with ASD engage in emulating socially normative

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<sup>6</sup> Diane Elson, "Rethinking strategies for development: from male-biased to human-centred development," in *Male Bias in the Development Process*, ed. Diane Elson, 2nd ed. (Manchester: Manchester University Press, 1995), 253.

<sup>7</sup> Kimberlé Crenshaw, "Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color," *Stanford Law Review* 43, no. 6 (July 1991), 1242.

<sup>8</sup> C. A. R. Crosland, *The Conservative Enemy* (London: Jonathan Cape, 1962), 131.

<sup>9</sup> Martin Knapp, Renée Romeo, and Jennifer Beecham, "Economic Cost of Autism in the UK," *Autism* 13, no. 3 (2009): 321.

<sup>10</sup> Autistica, *The Autism Dividend: Reaping the Rewards of Better Investment* (London: Autistica, 2020), 33.

<sup>11</sup> Autistica, *The Autism Dividend*, 26.

<sup>12</sup> *Ibid.*

<sup>13</sup> Rosalind Gill, "Culture and Subjectivity in Neoliberal and Postfeminist Times," *Subjectivity* 25, no. 1 (2008): 438.

behaviours ('masking') to better assimilate, the result of which can be a diagnosis (or perception) that the individual is higher-functioning than would otherwise be the case. What, then, other than the aforementioned GDP losses of under-diagnosis, could be the economic effect of these two self-correcting regimes when compounded?

It is commonly held that girls are typically diagnosed later than boys<sup>14</sup> (tangentially, I posit here that this is the *combined* outcome of disciplinary regimes and masking), that, in addition, what amount to 'late' diagnoses see state-borne costs grow exponentially over a passage of time. Research at LSE has shown that 10% of the overall cost of autism arises in childhood and 90% in adulthood.<sup>15</sup> For an individual with autism (but *without* intellectual disability), the lifetime cost borne by the taxpayer is approximately £3.1 million.<sup>16</sup> Important, then, are findings which suggest that these costs could be reduced "by making more widely available those early interventions with children... that have been shown to alter patterns of behaviour," that not to intervene is "not only expensive, but also damaging in terms of the quality of life impacts".<sup>17</sup>

Once demonstrated that "supposedly gender-neutral theories are in fact imbued with male bias," the introduction of "gender awareness" ought to, as per common sense, "improve the theory"<sup>18</sup>—and, pertinently, result in national savings currently foregone. Heretofore, the value of intersectionality to this work has been to diagnose suboptimal investment by revealing compounded marginalisation that single-axis frameworks miss. We have seen how under-diagnosis in women and girls has the potential to impede growth, and how late diagnosis has the potential to amplify state-borne costs.

Feminist economist Diane Elson has written that "the easiest way to persuade policy-makers to consider gender-based planning and programming is to present women as an... [economically] underutilised resource".<sup>19</sup> One hopes this, albeit simplistic, rationale holds for autistic women, who, even in the foundational case of higher education, "may be educationally able to complete such a course but are held back by various access barriers."<sup>20</sup> As to be expected, there are also profound economic implications attached to this not small point. As Schultz argues, "increases in national output have been large compared with the increases of land, man hours, and physical reproducible capital," and "investment in human capital is, probably, the major explanation for this difference."<sup>21</sup> Even after adjusting for innate abilities, education remains "one of the major sources of economic growth (or, to put it another way, 'national output')".<sup>22</sup> What is true for national output is true for the individual:

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<sup>14</sup> Autistica, *The Autism Dividend*, 26.

<sup>15</sup> *Ibid.*, 28

<sup>16</sup> Knapp, Romeo, and Beecham, "Economic Cost of Autism," 326.

<sup>17</sup> *Ibid.*, 331

<sup>18</sup> Elson, *Male Bias in the Development Process*, 198.

<sup>19</sup> Elson, *Male Bias in the Development Process*, 203.

<sup>20</sup> Knapp, Romeo, and Beecham, "Economic Cost of Autism," 332.

<sup>21</sup> Schultz, *Investment in Human Capital*, 24.

<sup>22</sup> Schultz, *Investment in Human Capital*, 54.

foregone education and support, or simply delayed diagnosis, mean foregone earnings and foregone tax receipts.

With the state's failure to utilise intersectional analyses, to consider veiled inequity, present SEND policy cannot identify where investment is most needed, or, indeed, where savings lie. Tragically, within the parameters of our present *moral* economy, as Angela McRobbie has observed, autistic women—to avoid public scorn and media scrutiny (think: 'welfare queen' vitriol)—diagnosed or not, are expected to "achieve the bottom-line status of being in work";<sup>23</sup> this, without the appropriate investment to support them in joining the labour force effectively.

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<sup>23</sup> Catherine Rottenberg, "Disavowing Dependency: On Angela McRobbie's *Feminism and the Politics of Resilience*," *European Journal of Cultural Studies* 25, no. 1 (2022): 336.

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