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New Patterns of Poverty in the Lesbian, Gay, and Bisexual Community



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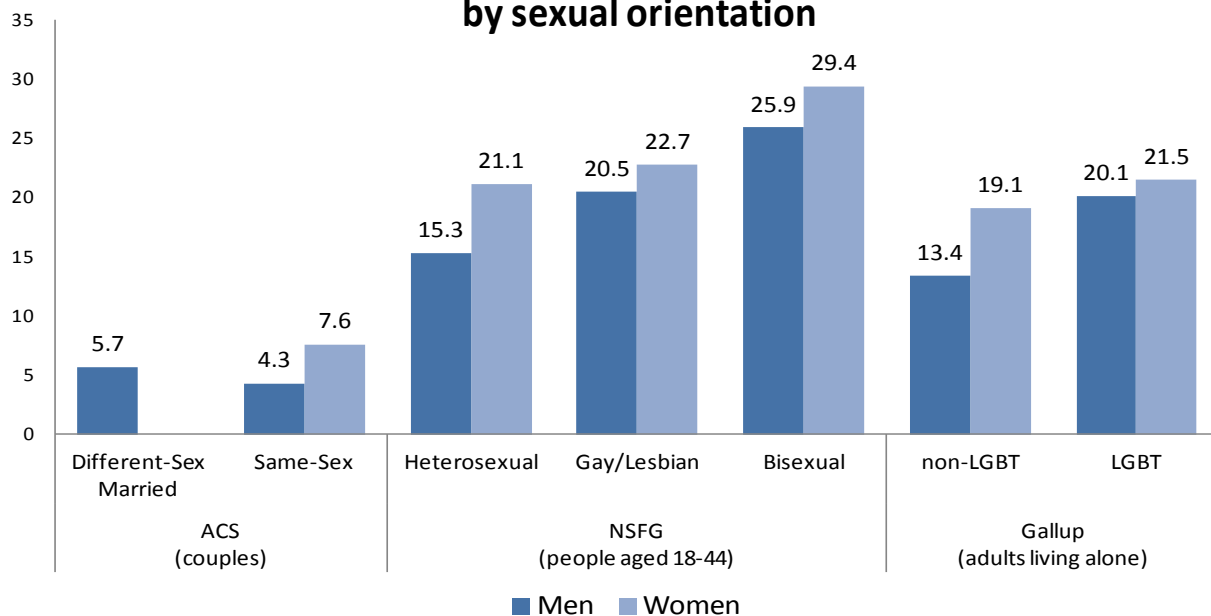
EXECUTIVE SUMMARY

A severe global recession has brought heightened attention to poverty in the United States as the poverty rate rose over time, leveling off at 15.0% in 2011. Recent U.S. Census Bureau data demonstrates the persistence of higher poverty rates for African Americans, Latinos, Asian Americans, children, single mothers, people with disabilities, and other groups, for example. An earlier Williams Institute study and other research showed that lesbian, gay, and bisexual (LGB) people were also more vulnerable to being poor, and this study updates and extends that earlier report.

This study draws on recent data from four datasets to estimate recent poverty rates for LGB people in all walks of life: same-sex couples (2010 American Community Survey), LGB people aged 18-44 (2006-2010 National Survey of Family Growth), LGB adults in California (2007-2009 California Health Interview Survey) and single LGBT-identified adults (2012 Gallup Daily Tracking Poll). We compare the LGB or LGBT (including transgender people) rates to poverty rates for heterosexual people.

Data on couples suggests that same-sex couples are more vulnerable to poverty in general than are different-sex married couples.

Summary of poverty rates from national surveys by sexual orientation



- Poverty rates for female same-sex couples and unmarried different-sex couples were higher than those of married different-sex couples.
- While male same-sex couples have lower overall poverty rates than married different-sex couples, male couples were more likely to be poor than married different-sex couples after controlling for other characteristics that influence poverty.

Comparisons of poverty for LGB adults and heterosexual adults in national surveys mostly showed higher rates of LGB poverty, although most of those differences are not statistically significant.

- Among women 18-44 years old, more than a quarter of bisexual women are poor (29.4%) and more than 1 in 5 lesbians are in poverty (22.7%), a rate higher than the poverty rate among heterosexual women (21.1%), but the differences were not statistically significant.
- Similarly, a greater percentage of gay (20.5%) and bisexual men (25.9%) fell at or below the federal poverty line than heterosexual men (15.3%), but these differences were also not statistically significant.
- For both women and men in the Gallup data, one in five LGBT people who live alone report an income at or below the poverty level. The poverty rate for heterosexual people living alone is lower, although the difference is only statistically significant for men.

The poverty rates for lesbian and gay adults in California are lower than for heterosexual people and bisexual people in the CHIS data.

- This finding is likely related to the social and policy context for LGB people in California, since poverty rates for same-sex couples in California are also lower than for different-sex married couples.
- The California context could include greater acceptance of LGB people, less discrimination in family policy, less employment discrimination, and perhaps more supportive LGB communities in the state's large metropolitan areas, all of which might help keep relative poverty lower.

Poverty rates have increased for LGB and heterosexual people over the recession that began in 2008.

While children generally have higher rates of poverty than adults, children of LGB parents are especially vulnerable to poverty.

- Children in same-sex couple households are almost twice as likely to be poor as in married different-sex couple households.
- White, Asian, and Hispanic children living in households headed by same-sex couples do not have significantly higher poverty rates than children in different-sex married households.
- African American children in gay male households have the highest poverty rate (52.3%) of any children in any household type, and the rate for children living with lesbian couples is 37.7%.
- This poverty gap is highest for children aged 0-5 who live with same-sex couples.

Poverty rates are higher for certain subgroups of same-sex couples.

- African Americans in same-sex couples have poverty rates at least twice the rate for different-sex married African Americans. African American men in same-sex couples are more than six times more likely to be poor than White men in same-sex couples, and African American women with female partners are three times more likely to be poor than are White women with female partners. The difference in poverty rates for black and white couples is disproportionately higher in same-sex compared to different-sex couples.
- Poverty rates for women in same-sex couples are higher than married couples' rates in the central part of the United States, in New England, and outside of large metropolitan areas.
- Poverty rates for men in same-sex couples are much lower in large metropolitan areas than rates for married different-sex couples.
- Low levels of education tend to increase poverty more for women in same-sex couples than for men.
- Women in same-sex couples are more likely to be among the “working poor,” with higher poverty rates than for men in same-sex couples or different-sex married couples.
- Women in same-sex couples who have a disability are more likely to be poor.

Low-income LGB people and same-sex couples are more likely to be receiving cash assistance and SNAP (food stamps) benefits than are heterosexual people or couples. The figures for individuals are not all statistically significant, however.

Poverty rates are lower for female same-sex couples in states with marriage equality or civil unions and in states that outlaw employment discrimination based on sexual orientation. However, those differences are not statistically significant in more detailed analyses. We also find that poverty rates are lower for all couples in states with those policies.

INTRODUCTION

Poverty remains a persistent problem in the United States, with the poverty rate never dropping below 10% since the 1960's.¹ A severe global recession heightened attention to poverty in the United States as the poverty rate soared to 15.1% in 2010 and held steady at 15.0% in 2011.² Government reports indicated even higher poverty rates for African Americans, Latinos, Asian Americans, children, single mothers, and people with disabilities. A Williams Institute study published in 2009 using data from the early 2000s (i.e. before the recession) showed that lesbian, gay, and bisexual (LGB) people were also more vulnerable to being poor than heterosexuals. This study updates and extends that earlier report. We find that poverty rates have gone up for almost all populations, and LGB people are still more likely to be poor than are heterosexual people. The sexual orientation poverty gap has narrowed slightly because heterosexual poverty rates have increased, not because poverty rates have declined for LGB people.

In the earlier study, national data revealed that LGB people and same-sex couples had poverty rates equal to or higher than heterosexual people. Comparisons that take into account other factors that influence poverty, such as age, parental status, and employment, showed that people in same-sex couples were much more vulnerable to being poor than those in different-sex couples. Lesbian/bisexual women had a higher rate of poverty than gay/bisexual men and men and women in different-sex couples. Same-sex couples reported a higher rate of receiving public assistance than married couples, a pattern consistent with the poverty rate findings. The 2009 study also found that some groups of LGB people had particularly high poverty rates: African American same-sex couples, children living with a same-sex couple, rural same-sex couples, and older lesbian couples. While we had no population-based data with which to estimate poverty rates among transgender people, we noted surveys that showed very low incomes for many transgender people.³

In addition, recent studies of youth homelessness find that homeless young people are disproportionately LGBT, suggesting a greater vulnerability to poverty. A survey of a nonrandom sample of homeless youth agencies from across the United States found that providers estimated approximately 40% of homeless and at-risk youth accessing their agencies'

¹ DeNavas, C, Proctor, BD & Smith, JC 2011, "Income, poverty, and health insurance coverage in the United States: 2010", *Current Population Reports: Consumer Income*, viewed DATE, <<http://www.census.gov/prod/2011pubs/p60-239.pdf>>.

² For the 2011 official poverty rate, see Table 1, p. 6. in Short, K 2012, "The research supplemental poverty measure: 2011," *Current Population Reports*, November 2012, viewed 22 February 2013 <<http://www.census.gov/prod/2012pubs/p60-244.pdf>>.

³ See, for example, Badgett, M.V. Lee, Holning Lau, Brad Sears, and Deborah Ho. 2007. *Bias in the Workplace: Consistent evidence of sexual orientation and gender identity discrimination*. Los Angeles: The Williams Institute, June. <http://williamsinstitute.law.ucla.edu/research/workplace/bias-in-the-workplace-consistent-evidence-of-sexual-orientation-and-gender-identity-discrimination/> (accessed May 13, 2013).

social services were LGBT.⁴ Experiencing homelessness can worsen a youth's ability to access needed services or gain employment, which can contribute to becoming or remaining poor.⁵

The LGB poverty data help to debunk the persistent stereotype of the affluent gay man or lesbian (see, Badgett, 2001, for discussion of this stereotype). Instead, the poverty data are consistent with the view that LGB people continue to face economic challenges that affect their income and life chances, such as susceptibility to employment discrimination, higher rates of being uninsured, and a lack of access to various tax and other financial benefits via exclusion from the right to marry.

The present study draws on recent data from four datasets to estimate poverty rates for different groups of the lesbian, gay, and bisexual population: the 2010 American Community Survey (for same-sex couples), the 2006-2010 National Survey of Family Growth (for LGB people aged 18-44), the 2007-2009 California Health Interview Survey (for LGB people 18 and older living in California), and the Gallup Daily Tracking Poll (for single LGBT-identified adults) over the June 1 - September 30, 2012 time period (see Appendix I for sample sizes). The information compiled from this wide variety of data sources allows us to shed light on the poverty situation of LGB people in all walks of life: single and partnered people, those with and without children, and people across the age spectrum. While we now have good information on LGB poverty, only the Gallup Poll data include specific reference to transgender people. Unfortunately the data provided by Gallup do not differentiate between LGB and transgender individuals, so we cannot calculate poverty rates specifically for transgender people. As recommended in our previous report, additional research on poverty within the transgender population is sorely needed.

The present report begins with a brief description of how the poverty rate is measured in each survey and of the data that we use for the analyses. The remainder of the report discusses our findings for the different groups of LGBT people and, where possible, compares the rates to the earlier report.

DEFINING THE POVERTY RATE FOR LGB PEOPLE AND FAMILIES

Since the 1960's, the U.S. Census Bureau has calculated poverty rates using data from surveys of households. For the official poverty rate, the Census Bureau looks at whether an individual's or family's income falls below the poverty income threshold, or Federal Poverty Line (FPL). The FPL is set for families of different sizes and takes into account the age of children and people over 65. In 2012, the poverty line for a single person household was \$11,815, for a two-person household was \$15,079, and for a four-person household was \$23,684.⁶

⁴ Durso, L.E., & Gates, G.J. (2012). *Serving Our Youth: Findings from a National Survey of Service Providers Working with Lesbian, Gay, Bisexual, and Transgender Youth who are Homeless or At Risk of Becoming Homeless*. Los Angeles: The Williams Institute with True Colors Fund and The Palette Fund. <http://williamsinstitute.law.ucla.edu/wp-content/uploads/Durso-Gates-LGBT-Homeless-Youth-Survey-July-2012.pdf> (accessed May 13, 2013).

⁵ Dworsky, A. (2013). *The economic well-being of lesbian, gay, and bisexual youth transitioning out of foster care*. Retrieved from <http://www.acf.hhs.gov/programs/opre/resource/the-economic-well-being-of-lgb-youth-transitioning-out-of-foster-care>.

⁶ Estimated 2012 poverty thresholds were calculated by multiplying the 2011 thresholds (available at <https://www.census.gov/hhes/www/poverty/data/threshld/index.html>) by 1.0288 to adjust for inflation. The CPI

Adapting the Census Bureau procedures to measure poverty among LGB people requires using an expanded definition of family. The Census Bureau defines families narrowly, counting only people who live in the same housing unit and are related to each other by blood, marriage, or adoption. In addition to the families defined in this way, we also count two people who report being “unmarried partners” and are of the same-sex or different-sex as a family, along with any children under 18 living with them.

Otherwise, we follow the Census procedure for measuring poverty. A family is poor, for official statistical purposes and in this study, if their total family income is below the FPL for a family of that size. An individual is poor if he or she lives in a family that has an income below the FPL. We calculate poverty rates by dividing the number of poor individuals (or families) by the total number of people (or families). Where possible, we also use 200% of the FPL to define a second threshold of “low-income” families, which captures another tier of families and individuals with low levels of resources to meet their living expenses.

We note that this method of measuring poverty is not without controversy. When this method was developed in the 1960’s, the intention was to base the poverty thresholds on the minimum before-tax income that allowed a family to meet their basic needs. The first thresholds were based on 1950’s survey estimates of the share of a family’s income spent on food. Since then, those original thresholds have simply been updated for inflation with the Consumer Price Index.

Recently the Census Bureau has created an experimental Supplemental Poverty Measure (SPM) to better take into account the resources available to the family—such as taxes, in-kind government program benefits (such as SNAP/Food Stamps), child support payments—and to better account for their basic needs—such as food, clothing, shelter, work expenses, and medical costs.⁷ The SPM uses recent data on expenditures for food, housing, clothing and utilities to set the SPM thresholds, which are higher than the official FPL thresholds. The poverty rates calculated using the SPM are higher for some groups, such as adults over 18 (and especially for adults over 65), but they are lower for individuals under 18. Overall, the SPM was 16.1% in 2011 while the official poverty rate was 15.1%. Unfortunately, the data required to calculate the SPM are not available for same-sex couples or LGBT people in any of our datasets, so this study is limited to the official poverty rate.

FINDINGS

We present findings from the four different sources of data, beginning with the data on couples in the American Community Survey, and then looking at individuals in the other three surveys. More details on each survey can be found in the appendices to this report. Following the main findings, we compare these new figures to our earlier report. Then we look for differences in vulnerability to poverty across groups of LGB people. Unless otherwise noted, any differences in poverty rates between LGB people (or same-sex couples) and heterosexual people (or different-sex married couples) discussed below is statistically significant. In other words, the differences across groups that we observe are unlikely to occur just by chance.

Inflation Calculator from the Bureau of Labor Statistics (http://www.bls.gov/data/inflation_calculator.htm) was used to make the conversion to 2012 dollars.

⁷ See note 2, Short (2011)

LGB People in Couples

We begin by calculating poverty rates and comparing those rates across sexual orientation categories for people in couples. These data come from the U.S. Census Bureau’s 2010 American Community Survey, which surveyed almost 3 million people in 2010. LGB people are identifiable in these data by the gender composition of cohabiting couples: we categorize a same-sex couple as two people of the same-sex who live together and identify their relationship as an unmarried partnership, and we presume that those same-sex couples include lesbian, gay, or bisexual individuals.⁸ Different-sex couples are classified by their marital status—married or cohabiting as unmarried partners. We include both types of different-sex couples to compare to same-sex couples. Some of those same-sex couples are legally married, some are unmarried by choice, others would marry if it were possible but cannot, and some would not choose to marry even if they lived in a state that allowed it. However, with the ACS we cannot distinguish among those four groups to make more direct comparisons with married and unmarried different-sex couples.

Tables 1 and 2 present poverty rates (incomes below 100% of FPL) and rates of low-income (incomes below 200% of the FPL) for same-sex couples, married different-sex couples, and unmarried different-sex couples in the American Community Survey. As shown in Table 1, a significantly greater percentage of unmarried adults in different-sex couples (14.1%) and women in same-sex couples (7.6%) are in poverty, compared to married different-sex couples (5.7%). Men in same-sex couples are significantly less likely to be in poverty than their married different-sex counterparts (4.3% versus 5.7%). The same pattern exists for rates of low-income households: one-third of different-sex unmarried couples are poor, followed by households headed by female same-sex couples (18.0%, not significantly different from married couples), different-sex married couples (17.7%), and male same-sex couples (13.3%).⁹

Table 1: Percent of Poor and Low-Income Couples, by Type of Household, 2010 American Community Survey

	Married Different Sex	Unmarried Different-Sex	Male Same-Sex	Female Same-Sex
Poor	5.7	14.1*	4.3*	7.6*
Low-Income	17.7	33.9*	11.3*	18.0

Source: Authors’ tabulation of the 2010 ACS.* denotes different from married different-sex at 5% level

⁸ As the American Community Survey does not allow respondents to self-identify their sexual orientation and gender identity, we are unable to distinguish among gay, lesbian, bisexual, and/or transgender-identified persons in same- and different-sex partnerships. Evidence suggests that individuals in same-sex couples are likely to identify as lesbian, gay, or bisexual (see Carpenter, C. and G. J. Gates. 2008. "Gay and Lesbian Partnership: Evidence from California." *Demography* 45(3): 573-590)

⁹ A similar pattern emerges when comparing individuals in same- and different-sex couple households, with poverty rates being higher for individuals than families regardless of sexual orientation and marital status. Nearly 8% of all people living in households headed by a different-sex married couple are in poverty (7.6%), while 5.8% of people in a male same-sex couple’s household are in poverty. People living in same-sex couple households headed by women are more likely to be in poverty (9.8%) than people in married different-sex couples.

Table 2 shows that the percentage of children living in poverty is quite high in general, and children in unmarried different-sex couple families, children in male same-sex couple families, and children in female same-sex couple families all have significantly higher rates of poverty than children in married, different-sex couple families. The gap is large—children in same-sex couple households are almost twice as likely to be poor and children in unmarried different-sex couple households are more than twice as likely to be poor than children in married different-sex couple households. Children in male same-sex couple households have higher poverty rates (23.4%) than children in female same-sex couple households (19.2%). Children are also more likely to live in a family with incomes below 200% of the FPL if they are in a same-sex couple or unmarried different-sex couple family.

Table 2: Percent of Poor Children in Coupled Families, by Type of Household, 2010 American Community Survey

	Married Different Sex	Unmarried Different-Sex	Male Same-Sex	Female Same-Sex
Poor	12.1	29.8*	23.4*	19.2*
Low-Income	31.7	60.3*	47.6*	38.7*

Source: Authors' tabulation of 2010 ACS

* denotes different from married different-sex at 5% level

Individual LGB Adults

Though the ACS data provide a powerful tool for examining patterns of poverty among same- and different-sex couples, these data do not allow us to explore patterns in poverty rates among individual LGB people. To measure the poverty rates of LGB adults, we draw on data from two nationally representative surveys and one state-level survey. The nationally representative surveys are the National Survey of Family Growth (NSFG), which is a dataset of people aged 15-44, and the June 1 - September 30, 2012 Gallup Daily Tracking Poll. The California Health Interview Survey (CHIS) allows us to examine poverty rates among LGB people aged 18-70 living in California. Although the NSFG and CHIS surveys include both adults and children or adolescents, for the present study we include data from only those individuals over the age of 18. Table 3 presents poverty rates among all NSFG respondents age 18-44, regardless of relationship status.¹⁰

¹⁰ Formal (legal) and informal marital status is assessed in the NSFG. However, response choices include statuses not always available to same-sex couples (e.g. marriage) and only allow unmarried respondents who cohabit with a significant other to indicate that they are living with a different-sex partner. We thus present poverty rates without regard for relationship status since we cannot distinguish people who live with a same-sex partner.

Table 3: Percent of Poor Heterosexual, Lesbian, Gay and Bisexual Men and Women, 2006-2010 National Survey of Family Growth

At or Below 100% FPL	Men %	Women %
Heterosexual	15.3	21.1
Gay/Lesbian	20.5	22.7
Bisexual	25.9	29.4

Source: Authors' tabulations of the 2006-2010 National Survey of Family Growth

Note: FPL = Federal Poverty Line

* denotes different from heterosexual adults at 5% level

As shown, more than a quarter of bisexual women are poor (29.4%) and more than 1 in 5 lesbians are in poverty (22.7%), a rate higher than the poverty rate among heterosexual women (21.1%), but the differences are not statistically significant. Similarly, a greater percentage of gay (20.5%) and bisexual men (25.9%) fell at or below the federal poverty line than heterosexual men (15.3%), but these differences are not statistically significant either. The fact that none of these sexual orientation-based differences are statistically significant could be the result of the small sample sizes in the NSFG or they could signal that there are not large differences in the population. Later in the report, we assess the patterns in LGB poverty observed in the NSFG in the context of findings from other datasets discussed in this report, which increases our confidence in the overall picture that these data represent meaningful patterns of greater vulnerability to poverty in the LGB community.

While we don't know whether NSFG respondents have same- or different-sex partners, we know that some are very likely to be cohabiting with a partner while some are not, which may alter the availability of additional financial supports and therefore one's vulnerability to poverty. Fortunately, the Gallup data allow us to focus on LGBT people who have one adult in the household and no children—or one-person households—and to identify the percentage of people in that group whose income is below \$12,000 per year, which is very close to the FPL for one-person households.¹¹

Table 4 shows that 20.7% of people living alone who identify as LGBT have reported incomes below \$12,000, compared with respondents identifying as non-LGBT (17.0%), although that difference is not statistically significant. That gap widens when looking only at those respondents under the age of 65, where 24.4% of LGBT individuals have an income of less than \$12,000, compared to 19.2% of non-LGBT individuals, but again is not statistically significant. The percentage of LGBT adults over the age of 65 with incomes below \$12,000 per year (15.3%) is almost exactly the same as the percentage of non-LGBT adults (15.5%) reporting this level of income.

¹¹ We thank Gary Gates for calculating these Gallup statistics for us. The income categories used in the Gallup daily tracking poll do not match well with poverty thresholds for households other than single individual households, so we do not make comparisons for other household sizes.

Table 4: Percent of Poor Heterosexual, Lesbian, Gay, Bisexual and Transgender Men and Women Gallup Daily Tracking Poll (June 1 – September 30, 2012)

Income Below \$12,000 Annually	Men Non-LGBT %	Men LGBT %	Women Non-LGBT %	Women LGBT %
All	13.4	20.1*	19.1	21.5
< Age 65	16.6	22.4	21.3	27.3
> Age 65	9.7	15.9	17.7	15.1

Source: Tabulations by Gary Gates

Note: LGBT = lesbian, gay, bisexual, or transgender

* denotes different from heterosexual adults at 10% level

Focusing only on people in California in Table 5, data from the 2007-2009 CHIS indicate that the percentage of men and women falling below the FPL is smaller than national estimates for individuals in the NSFG but larger than estimates from the ACS data on married different-sex couples. Examining poverty rates by gender, a smaller percentage of gay (8.4%) and bisexual men (12.2%) in California are poor than are heterosexual men (13.7%), however this difference is not statistically significant. Among women, the percentage of lesbians in poverty (8.1%) is significantly smaller than the percentage of heterosexual women in poverty (16.8%). The percentage of heterosexual women in poverty and the percentage of bisexual women in poverty (19.6%) are not significantly different from each other.

Table 5: Percent of Poor Heterosexual, Lesbian, Gay and Bisexual Men and Women in California, 2007 and 2009 California Health Interview Survey

Below 100% FPL	Men %	Women %
Heterosexual	13.7	16.8
Gay/Lesbian	8.4	8.1*
Bisexual	12.2	19.6

Source: Authors' tabulations of the California Health Interview Survey (available: <http://www.chis.ucla.edu/>)

Note: FPL = Federal Poverty Line

* denotes different from heterosexual adults at 5% level

These findings from the CHIS data suggest that, unlike the findings from the national ACS data for same-sex couples, LGB people are less vulnerable to poverty than are heterosexual people in California. The divergence between the state and national figures could be related to the fact that we see different poverty gaps for couples than for individuals, or it could be caused by something that is different in California compared with national averages. When we focus on ACS data for same-sex couples living in California, we also see that same-sex couples are less likely to be poor than are married couples: 7.7% of married different-sex couples are poor, while only 4.3% of male same-sex couples and 5.8% of female same-sex couples are poor. In other words, the CHIS findings showing lower poverty for LGB adults could be driven by some

California-specific factor that reduces relative poverty for LGB people and same-sex couples in California and is not happening nationally. Those differences could be related to greater numbers of affluent LGB people who choose California as a place to relocate to, less discrimination in family policy, less employment discrimination, and perhaps more supportive LGB communities in the state’s large metropolitan areas, all of which might help keep relative poverty lower.

PATTERNS OF POVERTY

Looking only at the total poverty rates for LGB (or LGBT) people will hide any variation in vulnerability to poverty in subgroups of LGB people. Therefore, we next turn to an examination of poverty rates for people in groups defined by several additional factors: age, race, region, urban location, educational attainment, employment status, disability, and presence of children. To make the presentation simpler, we compare people in same-sex couples only to people in different-sex married couples in the tables by group. Following the presentation of poverty rates by group, we then isolate the net contribution of each of these factors to determine whether the increased rates of poverty among same-sex couples and LGB adults identified above can be better explained by these other characteristics.

Race, Ethnicity, and Geography

Tables 6a and 6b shows that one’s race, ethnicity, and geographic location are linked to poverty, though the picture is complex. For example, race and ethnicity (Table 6a) can influence poverty rates for people in same-sex couples, either compared to different-same couples of the same race or compared to people in same-sex couples of another race. White people have lower poverty rates than people in almost any other racial or ethnic group, including among same-sex couples. White men in same-sex couples have particularly low poverty rates (3.1%), but the lowest rates are for Asian American women in same-sex couples (2.0%).

We can see a heightened vulnerability to poverty among African American people in same-sex couples from two comparisons. First, they have poverty rates at least twice the rate for different-

Table 6a: Percent of Poor Householders and Partners in Coupled Families by Race and Ethnicity

	Married Different Sex	Male Same-Sex	Female Same-Sex
All	5.7	4.3*	7.6*
<u>Race</u>			
White	4.8	3.1**	5.8*
Black	8.0	18.8**	17.9**
Native American	12.6	8.1	18.4
Asian	6.7	7.6	2.0**
Other Race	15.5	8.6**	16.9
<u>Ethnicity</u>			
Hispanic	16.3	8.5**	12.4*
Non-Hispanic	4.3	3.7	6.9**

Source: Authors’ tabulation of the 2010 ACS.

* denotes different from married different-sex at 10% level

** denotes different from married different-sex at 5% level

sex married African Americans. Second, African American men in same-sex couples are more than six times more likely to be poor than White men in same-sex couples, and African American women with female partners are three times more likely to be poor than are White women with female partners. Hispanics in male and female same-sex couples are about twice as likely as Non-Hispanics in the same couple type to be in poverty (8.5% versus 3.7% for men; 12.4% versus 6.9% for women), but Hispanic people in same-sex couples are less likely to be poor than are Hispanics in different-sex couples.

Poverty rates are higher for women in same-sex couples than for people in married couples in several regions. Men in same-sex male couples have lower poverty rates in three regions, but in the others there is not statistically significant difference.

Table 6b also shows that same-sex couples living in large metropolitan areas are at a lower (for men) or equal (for women) risk of poverty than those in married different-sex couples. But living outside of large cities (for women) and large or medium-sized cities (for men) increases the risk of poverty compared to people in married couples. Living outside of a city seems to be particularly precarious for women in same-sex couples, whose poverty rates jump from 4.5% in a large city to 14.1% in a rural (non-metropolitan) area. The poverty rates for men in same-sex couples also increase considerably outside of a city: 10.2% of men in same-sex couples in a small metropolitan area are poor compared with only 3.3% of men in same-sex partnerships in a large metropolitan area.

To further examine geographic patterns in poverty rates, we assess the potential impact of state-level policies by dividing states into groups based on the presence of particular policies (Table 7). The first panel compares poverty rates in states with (n=20) and without (n=30) an employment nondiscrimination law that included sexual orientation in 2010 (the year from which the data are drawn). There is no statistically significant poverty gap for either female or male same-sex couples compared to married different-sex couples in the states with

Table 6b: Percent of Poor Householders and Partners in Coupled Families by Region and Metropolitan Status, 2010 American Community Survey

	Married Different Sex	Male Same-Sex	Female Same-Sex
All	5.7	4.3*	7.6*
Region			
New England	2.9	2.2	7.5*
Mid-Atlantic	4.6	4.0	3.9
ENC	4.7	2.8**	9.1*
WNC	4.2	8.0	13.3**
South Atlantic	5.6	4.4	6.3
ESC	6.9	4.5	9.0
WSC	7.6	7.1	11.2*
Mountain	6.6	1.4**	8.1
Pacific	6.9	4.1**	5.5
Metropolitan Status			
Big Metro	5.4	3.3**	4.5
Med Metro	5.6	5.3	11.1**
Small Metro	5.5	10.2*	8.7*
Non-Metro	6.5	5.9	14.1**

Source: Authors' tabulation of the 2010 ACS.

* denotes different from married different-sex at 10% level

** denotes different from married different-sex at 5% level

nondiscrimination laws. In contrast, poverty rates are higher in the states without nondiscrimination laws for all couple types except for male same-sex couples, where they are slightly lower, and there is a clear poverty gap for female same-sex couples. However, the statistical significance of this poverty gap across groups of states disappears in statistical tests that allow us to control for all factors that influence poverty.¹² States with nondiscrimination laws have a lower likelihood of poverty for all couple types.

Table 7: Percent of Poor Couples, by Type of Household, 2010 American Community Survey Panel 1

	Married Different Sex	Unmarried Different-Sex	Male Same-Sex	Female Same-Sex
Non-Discrimination Law State	5.4	12.3****^^	4.4*^	5.6
Not a Non-Discrimination Law State	5.9^^	15.6****^^	4.2***	9.2****^^

*=horizontal differences (compares couples to different-sex married couples)
 ^=vertical differences (compares protected states versus not protected state)

The second panel of Table 7 divides states into three groups: states allowing same-sex couples to marry or have a legal status with similar state-level benefits and obligations, states giving same-sex couples the right to only a subset of benefits (less than civil unions), and states with no legal recognition of same-sex partnerships. The pattern of poverty rates is more complex than in the prior panel. There is no significant difference for male same-sex couples across the policy categories, but rates for female same-sex couples are lowest in the marriage/civil union states. Poverty rates for different-sex couples are lower in the less-than-civil-union states and highest in

Table 7: Percent of Poor Couples, by Type of Household, 2010 American Community Survey Panel 2

	Married Different Sex	Unmarried Different-Sex	Male Same-Sex	Female Same-Sex
Marriage, Civil Union				
Percent in Poverty	5.7	12.7***	3.9**	5.9
Less than Civil Union				
Percent in Poverty	3.7^^	8.7^^****	4.2	10.1^****
No Partnership Legally Recognized				
Percent in Poverty	5.8^^	15.0^^****	4.5***	8.0^^****

^=different from marriage/civil union states for same couple type
 *=different from different-sex married couples in same state type
 ^^p<0.01
 ^^p<0.05
 ^p<0.10

¹² We do not report these detailed tests, but they are similar to those in the appendix.

the no recognition states. However, as with the nondiscrimination law states, more detailed tests show that these patterns are not statistically significant. Those tests show that states with marriage, civil unions, or any other kind of legal recognition of same-sex couples tend to be states with a lower likelihood of poverty for people in couples.

Employment Status and Educational Level

Education and employment are critical avenues through which one avoids or escapes poverty. Table 8 shows that having higher levels of education and being employed are characteristics associated with lower poverty rates, a reality which exists for same-sex and different-sex couples alike. Low levels of education, however, are particularly harmful for people in same-sex couples.

For example, people without a high school diploma have much higher poverty rates if they are in a same-sex couple: the poverty rate is 18.8% for those in different-sex married couples, rising slightly to 20.1% for male same-sex couples and up to 33.0% for women in same-sex couples. Having a college degree and additional education beyond a bachelor’s degree reduces the poverty rate for people in all three couples, with a stronger effect for men in same-sex couples.

Table 8 also shows that employed people have much lower rates of poverty than those who are not in the labor market or who are unemployed. However, women in same-sex couples benefit from employment less than others, with poverty rates higher than for the other groups of employed people. Unemployed women in same-sex couples have particularly high rates of poverty compared to unemployed people in other couples types (22.8% for women in same-sex couples compared to 16.2% for people in different-sex married couples and 11.3% for men in same-sex couples).

Table 8: Percent of Poor Householders and Partners in Coupled Families by Employment Status and Education Level, 2010 American Community Survey

	Married Different-Sex	Male Same-Sex	Female Same-Sex
All	5.7	4.3**	7.6**
Education			
<High School	18.8	20.1	33.0**
High School	6.8	8.7	11.3**
Some College	4.7	4.4	10.4**
Associate's Degree	3.0	2.4	3.6
Bachelor's Degree	2.0	1.4*	2.8
Master's Degree	1.3	0.3**	1.3
Professional Degree	1.2	1.2	0.6
Employment Status			
Employed	3.2	2.1**	4.0*
NILF	9.3	10.5	17.6**
Unemployed	16.2	11.3*	22.8*

Source: Authors’ tabulation of the 2010 ACS.

* denotes different from married different-sex at 10% level

** denotes different from married different-sex at 5% level

Age, Disability Status, and Presence of Children

In Table 9 we see poverty rates for people in the three couple types by age, disability status, and the presence of children in the household. For people in every couple type, young people have the highest poverty rates. For example, young men (under 25) in same-sex couples are about ten times more likely to be in poverty than men in gay male couples aged 55 and over. Women in same-sex couples who are less than 25 years old have the highest poverty rates for any age group and couple type (25.3%), but the lesbian poverty disadvantage disappears from age 35-64. While people in different-sex married couples see lower poverty rates once they are 65 or older, both men and women in same-sex couples have higher rates of poverty when they are 65 and over compared to when they are 55-64 (1.8% versus 2.3% for men; 3.9% versus 6.0% for women), although these differences are not statistically significant. Women in same-sex couples have the highest poverty rate for those over 65, although the difference is not statistically significant.

Having a disability increases the chances of being in poverty for people in any couple type, but it has the strongest effect for men in same-sex couples, whose poverty rates are more than doubled by disability (3.9% versus 8.1%). Again, women in same-sex couples who have a disability have the highest poverty rate, 12.8%, of any of the three groups. A significantly higher percentage of women in same-sex couples report a disability than men in same-sex couples (10.2% and 9.6%, respectively).

Figures in the bottom panel of Table 9 also show that poverty rates for people in households with children are much higher than for households without children for every couple type. However, that disparity in poverty rates is greater for people in same-sex couples. Adults in same-sex couples in households with children are much more likely to be in poverty than adults in different-sex married couples with children in the household. The relationship is especially strong for men: only 2.7% of men in male same-sex couples in households without children live in poverty, but 19.2% are in poverty when there are children present in the household. Women in

Table 9: Percent of Poor Householders and Partners in Coupled Families by Age, Disability Status, and Presence of Children, 2010 American Community Survey

	Married Different Sex	Male Same-Sex	Female Same-Sex
All	5.7	4.3**	7.6**
Age			
<24	18.8	21.7	25.3*
25-34	10.1	3.7**	13.1*
35-44	6.9	3.1**	6.1
45-54	4.2	4.7	1.5**
55-64	3.9	1.8**	3.9
65+	3.5	2.3	6.0
Disability			
Any Disability	8.7	8.1	12.8*
No Disability	5.3	3.9**	7.0**
Children Present			
At Least One Child	9.3	19.2**	15.4**
No Children	2.9	2.7	4.5**

Source: Authors' tabulation of the 2010 ACS.

* denotes different from married different-sex at 10% level

** denotes different from married different-sex at 5% level

same-sex couple households with children have the second highest poverty rate for coupled parents at 15.4%, while the rate for married couples is 9.3%.

Detailed Child Poverty in Coupled Households

Because households with children are more likely to be poor regardless of family structure, we go deeper to analyze the poverty rates specifically for children who live with a couple of some kind, and we separate those rates by the race, ethnicity, and age of the child (Table 10). In general, children in households headed by same-sex couples have higher rates of poverty than those in households with different-sex married couples, a point also seen in Table 2. Almost one in four children living with a male couple (23.4%) and one in five children living with a female couple (19.2%) are poor, compared with 12.1% of children living with married parents.

In Table 10, we see that race “explains” that pattern. White, Asian, and Hispanic children living in households headed by same-sex couples do not have significantly higher poverty rates than children in different-sex married households, and Asian children in households with female couples have remarkably low poverty rates (2.6%). In sharp contrast, African American children in male same-sex couple households have the highest poverty rate (52.3%) of any children in any household type, and the rate for children living with female same-sex couples is 37.7%. In contrast, only 15.2% of African American children living with married couples are poor, although this rate is still higher than the poverty rate for all children living with a couple, 12.1%.

A child’s age is also related to his or her chances of being in poverty. While in same-sex female and different-sex married households the youngest children (aged 0-5) have the highest poverty rates (22.6 % and 13.9%, respectively), it is children between ages six and 13 who have the highest poverty rates in same-sex male households (26.4%). For all age groups, though, the rates of poverty are higher for children living with same-sex couples.

Table 10: Percent of Poor Children in Coupled Families by Household Type, by Race, Ethnicity, and Age of Child, 2010 American Community Survey

	Married Different Sex	Male Same-Sex	Female Same-Sex
All	12.1	23.4**	19.2**
<u>Race</u>			
White	10.5	12.5	12.2
Black	15.2	52.3**	37.7**
Native American	21.1	---	22.7
Asian	11.4	12.6	2.6**
Other Race	21.1	35.8	27.8
<u>Ethnicity</u>			
Hispanic	25.8	19.9	26.7
Non-Hispanic	8.4	25.9**	17.1**
<u>Age</u>			
0-5 years	13.9	24.2*	22.6**
6-13 years	11.9	26.4**	18.0*
14-17 years	9.7	16.0	16.1*

Source: Authors’ tabulation of the 2010 ACS.

* denotes different from married different-sex at 10% level

** denotes different from married different-sex at 5% level

The Gallup data provide another glimpse into the poverty situation for single parent families with children. As noted earlier, the income categories only line up with the poverty threshold for single person households. But we can see single adults (age under 65) with children whose income is below \$12,000, a level of income that is even lower than the poverty threshold for multi-person households. In that category, 35.3% of LGBT adults with children have incomes that low, almost three times the rate for heterosexual people in that category, 12.2%.

PREDICTION OF POVERTY

Since poverty rates vary along many different individual characteristics, we would like to know whether sexual orientation plays an independent role in predicting poverty for an individual. We use a statistical technique that allows us to focus on the sexual orientation effect by holding constant the education level, employment, age, race, ethnicity, fluency in English, and disability of both members of the couple constant, as well as the state and metropolitan status where the couple resides, and number of children and number of adults in the household.

Using this technique with the American Community Survey data for same-sex couples shows that same-sex couple families are significantly more likely to be in poverty than different-sex married couple families (Appendix II). Households led by a female same-sex couple are 3.4 percentage points more likely to be in poverty than their different-sex married household counterparts, after accounting for other factors that contribute to poverty listed in the previous paragraph. People in different-sex unmarried couple households are 2.2 percentage points more likely than those in different-sex married couples to be in poverty as well. Holding constant other characteristics makes the biggest difference for the comparison of same-sex male couples with married couples. While the overall poverty rate is lower for male same-sex couples than for married couples, after taking other factors into account the same-sex male couple households are 1.4 percentage points more likely to be poor than similar different-sex married households.

Using data from the NSFG, the effect of being lesbian/gay or bisexual on the probability of being in poverty is positive for men, adding between 5.7 and 6.0 percentage points to the likelihood of being in poverty (Appendix III), roughly the same difference as in the overall poverty rates. Women who identify as lesbians are approximately one percentage point less likely than heterosexual-identified women to be poor, while bisexual women are 2.1 percentage points more likely than heterosexual women to be poor. However, none of these effects were statistically significant. Here again, small sample sizes may reduce our ability to detect differences where they may exist.

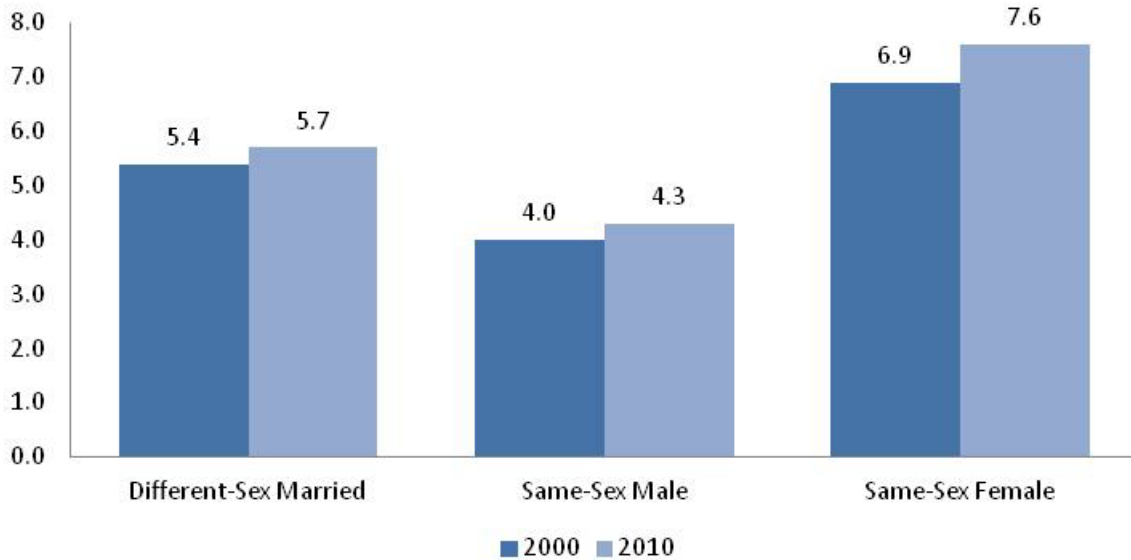
CHANGES IN POVERTY RATES OVER TIME

Three of our datasets allow us to compare poverty rates over time--the ACS, NSFG, and CHIS surveys.¹³ Starting first with data on same-sex couples in the ACS, which we compare to similar data from the 2000 decennial census data used in the 2009 report, poverty rates for all respondents mostly increased over time, which is not surprising given the recession and rising

¹³ In these comparisons over time we simply report changes rather than testing them for statistical significance.

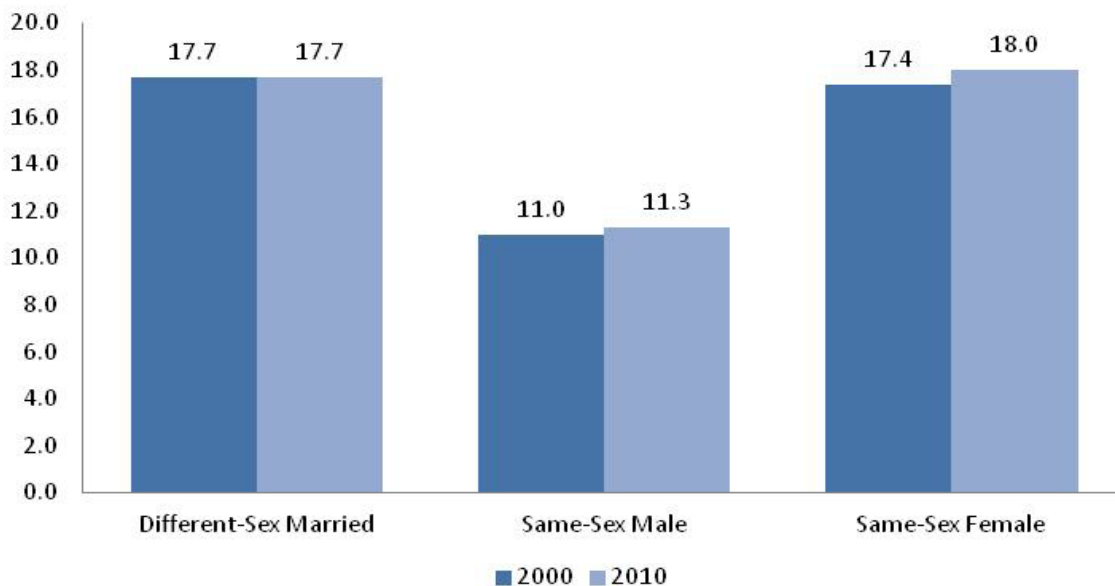
national poverty rates (Figures 1-7). Between 2000 and 2010, the percentage of same- or different-sex couples who were poor increased, with female same-sex couples seeing the greatest increase (0.7 percentage points; Figure 1).

Figure 1. Percent of Poor Couples, by Couple Type, 2000 U.S. Census and 2010 American Community Survey



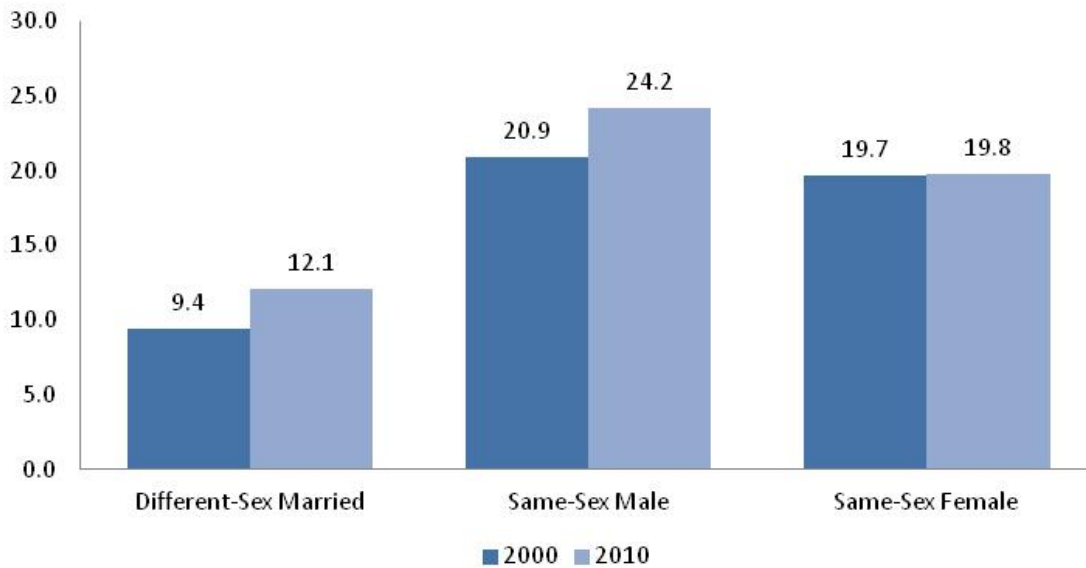
The percentage of low-income different-sex married couples stayed the same during this time period (17.7%), while the percentage of low-income male same-sex couples rose 0.3 percentage points and the percentage of low-income female same-sex couples rose 0.6 percentage points (Figure 2).

Figure 2. Percent of Low Income Couples, by Couple Type, 2000 U.S. Census and 2010 American Community Survey



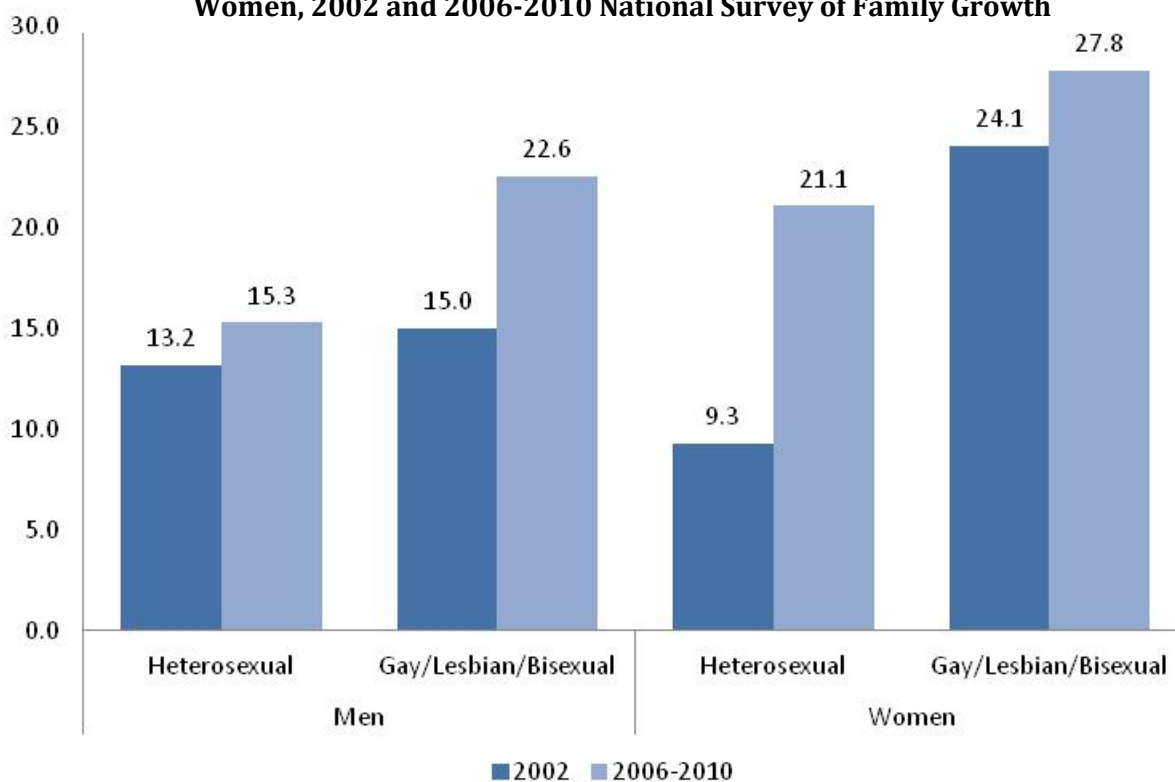
In Figure 3 we see that the percentage of children in poor families rose even faster from 2000 to 2010, a period that includes a recession at the end of the decade, than the other poverty measures, especially for children in different-sex married couple households (from 9.4% to 12.1%) and children in male same-sex households (20.9% up to 24.2%).

Figure 3. Percent of Poor Children in Coupled Households, by Couple Type, 2000 U.S. Census and 2010 American Community Survey



Data from both the NSFG and CHIS on individuals in poverty show similar patterns. Compared to 2002 data, the 2006-2010 NSFG saw higher rates of poverty for both heterosexual and LGB respondents (Figure 4). Though the increase among lesbian and bisexual women was less dramatic than these other groups, it should be noted that the rates of poverty among sexual minority women in both 2002 and 2006-2010 were greater than the 2006-2010 rates for all other sexual orientation categories. It may be the case that the worsening economic conditions that affected sexual minority men and heterosexual women during this time period had a differential effect on sexual minority women, a large percentage of whom were already in poverty at the start of the decade.

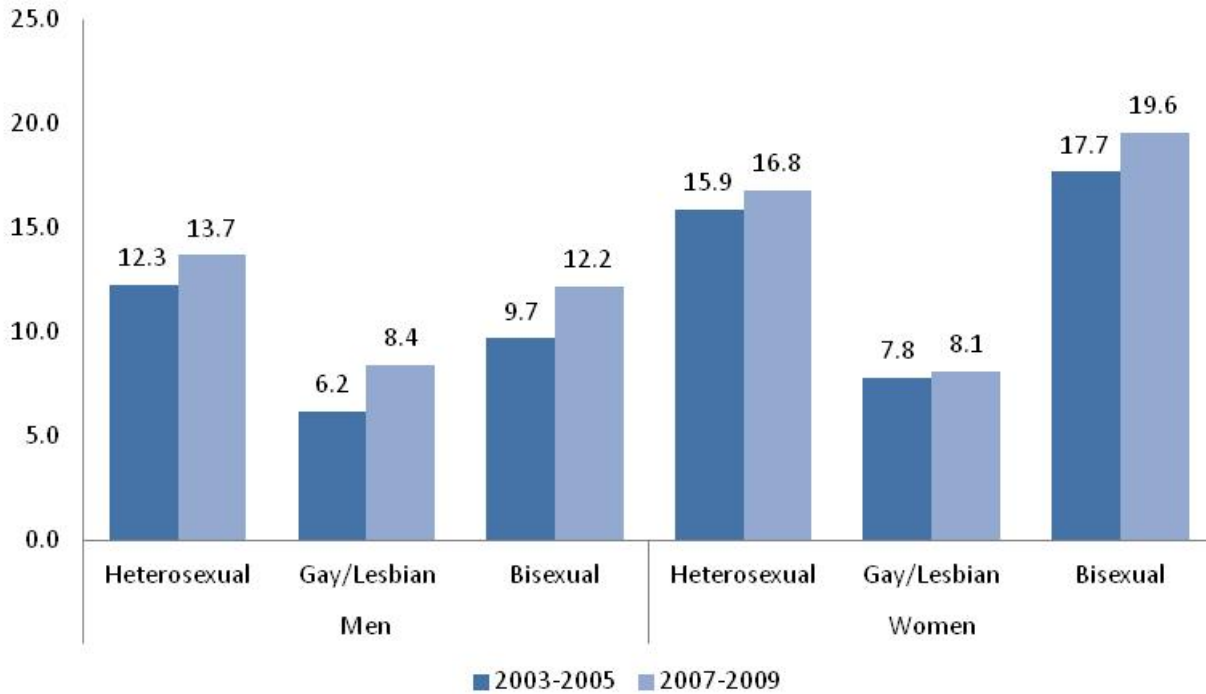
Figure 4. Percent of Poor Heterosexual, Lesbian, Gay and Bisexual Men and Women, 2002 and 2006-2010 National Survey of Family Growth



Note: For ease of comparison to the 2002 data, the lesbian, gay, and bisexual respondents from the 2006-2010 survey were grouped into a single category.

Among all sexual orientation categories, poverty rates in the 2007-2009 CHIS sample were higher than the 2003-2005 rates, with gay and bisexual men seeing the greatest increases (2.2 and 2.5 percentage points, respectively; Figure 5). Similar to the NSFG, lesbian women showed the smallest increase over time (0.3 percentage points), though in contrast to the national numbers, poverty rates for lesbian women in both the 2003-2005 and 2007-2009 California surveys were among the lowest reported.

Figure 5. Percent of Poor Heterosexual, Lesbian, Gay and Bisexual Men and Women in California, 2003-2005 and 2007-2009 California Health Interview Surveys



RECEIPT OF GOVERNMENT INCOME SUPPORT

Another way of describing poverty is to analyze participation in programs for low-income people across sexual orientation. Poor and low-income individuals and families, both LGB and non-LGB, may qualify for and utilize a number of state and federal social assistance programs, such as Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) or Temporary Assistance for Needy Families (TANF) (cash assistance). With evidence demonstrating that greater proportions of LGB people and same-sex couples are in poverty compared to their heterosexual counterparts, it may also be the case that these individuals and families are more likely to receive some type of government support. To test this hypothesis, we first present data on the rates of receipt of government assistance for individuals and couples, then use the ACS and NSFG datasets to test the relative contribution of sexual orientation to the prediction of receipt of government assistance, holding other factors constant.

Data from the ACS indicate that men and women in same-sex couples are significantly more likely than those in different-sex couples to report receiving government assistance, as measured by the proportion of those receiving public assistance income in 2010 (i.e. welfare; Table 11).

In fact, compared to men in different-sex couples, men in same-sex couples are more than twice as likely to be receiving cash assistance (0.6% vs. 1.2%, respectively). Women in same-sex couples are even more likely than women in different-sex couples to be receiving cash assistance, with 2.2% of women in same-sex couples reporting such support, compared to 0.8% of women in different-sex couples. People in same-sex couples are also more likely to receive government help via food stamps – compared to 6.5% of straight married couples, 7.7% of male same-sex and 14.1% of female same-sex couples report getting food stamps.

Table 11: Percentage of Couples/Individuals Receiving SNAP (Food Stamps) or Public Assistance

Type of Assistance	Data Source	Men		
		Heterosexual/ in Different Sex-Couple	Gay/ in Same-sex Couple	Bisexual
Cash Assistance (e.g. TANF)	ACS	0.6	1.2*	n/a
	NSFG	5.0	4.3	10.1
	CHIS	2.1	---	<i>1.3</i>
SNAP/Food Stamps	ACS	6.5	7.7	n/a
	NSFG	11.4	11.0	12.3
	CHIS	7.2	5.4	9.6

Type of Assistance	Data Source	Women		
		Heterosexual/ in Different Sex-Couple	Lesbian/ in Same-sex Couple	Bisexual
Cash Assistance (e.g. TANF)	ACS	0.8	2.2*	n/a
	NSFG	8.2	14.2	17.2*
	CHIS	6.2	8.1	<i>10.1</i>
SNAP/Food Stamps	ACS	6.5	14.1	n/a
	NSFG	18.2	18.9	28.4*
	CHIS	11.0	16.5	<i>14.4</i>

Source: Authors' tabulations of 2010 American Community Survey (different-sex married couples only), the 2006-2010 National Survey of Family Growth (NSFG), and the 2007-2009 California Health Interview Survey (CHIS).

n/a denotes data not collected

* denotes different from heterosexual adult or married different-sex couple at 10% level

** denotes different from heterosexual adult or married different-sex couple at 5% level

Cell contents in *italics* indicates that estimate is statistically unstable

Data from adults in the NSFG indicate that, similar to the findings from same- and different-sex couples, LGB-identified people are more likely to be receiving government support. In this dataset, the percentage of bisexual men who received cash assistance in the past year was twice the percentage of heterosexual men receiving cash assistance, although this finding was not significantly different (10.1% vs. 5.0%, respectively; Table 11). Bisexual men were only slightly more likely to be receiving food stamps than heterosexual men (12.3% vs. 11.4%, respectively), again not a statistically significant difference. The percentage of gay men who received cash assistance (4.3%) or food stamps (11.0%) in the past year was not significantly lower than the percentage of heterosexual men receiving such support (5.0% and 11.4%). Conversely, women identifying as lesbian (14.2%) or bisexual (17.2%) were more likely to have received cash assistance in the year prior to the interview than were heterosexual women (8.2%), though only the difference between heterosexual and bisexual women was statistically significant. Only bisexual women (28.4%) were more likely to have received food stamps in the year prior to the interview than were heterosexual women.

Although small sample sizes limit the availability and interpretability of data from the 2007-2009 CHIS, similar patterns emerged regarding receipt of public assistance (Table 11). Results

indicate that a greater percentage of lesbian (8.1%) and bisexual women (10.1%) were currently receiving TANF funds, compared to heterosexual women (6.2%), while fewer bisexual men (1.3%) were receiving this type of assistance, compared to heterosexual men (2.1%). However, none of those differences were statistically significant. The percent of gay men in California receiving TANF funds could not be calculated, due to sample size.

Lesbian (16.5%) and bisexual women (14.4%) were also more likely than heterosexual women (11.0%) to be currently receiving food stamps in California. Gay men (5.4%) were less likely to be receiving food stamps than either bisexual (9.6%) or heterosexual men (7.2%). It is important to note again that none of these differences are significantly different.

PREDICTION OF PUBLIC ASSISTANCE

As with the analysis of factors contributing to the likelihood of being in poverty, we tested models predicting the receipt of government assistance to look at the relative impact of sexual orientation after holding other factors constant. The model in Appendix IV employs ACS data and shows that households headed by same-sex couples are more likely to receive welfare than those led by different-sex married couples. Not surprisingly, given eligibility standards, having incomes below the poverty line adds 1.1 percentage points to a household's rate of receiving cash assistance, a big impact given that only 1.3% of different-sex marriage couples receive cash assistance in this dataset. Even comparing different-sex and same-sex couple headed households with the same characteristics, including whether or not they are in poverty, same-sex couple households are significantly more likely to receive cash assistance. Same-sex female couples are 1.7 percentage points more likely than different-sex married couples to receive cash assistance, while same-sex male couples are 1.1 percentage points more likely to receive these supports. Lesbian couples are also more likely than different-sex unmarried couples to receive cash assistance.

Appendix V shows the models predicting receipt of food stamps, which 6.5% of married different-sex couples receive. Controlling for other characteristics, being in poverty makes a coupled household 8.3 percentage points more likely to receive food stamps. Same-sex male couples are 4.2 percentage points more likely than married heterosexual couples to receive food stamps, and lesbian couples are 6.4 percentage points more likely than married heterosexual couples to receive food stamps, even controlling for differences in being in poverty across groups.

Appendices VI and VII present results from models of the probability of receiving public assistance in the NSFG data. As with the models using ACS data, we here control for the poverty status of individual LGB men and women along with other factors such as age, race, and educational attainment. Among all respondents, falling below the poverty line significantly increases the likelihood of receiving public assistance by between 5 and 13 percentage points. Among women in the sample, identifying as lesbian adds roughly 5 percentage points to the likelihood of receiving public assistance, and 2.4 percentage points in the model predicting receipt of food stamps, although neither result is statistically significant. Identifying as a bisexual woman increases the likelihood of receiving cash assistance by roughly 4 percentage points and the likelihood of receiving food stamps by roughly 3.8 percentage points (both

statistically significant differences). Among men, identifying as gay adds 3.5 percentage points to the likelihood of receiving cash assistance and 5.2 percentage points to the likelihood of receiving food stamps, though neither result is statistically significant. Bisexual men are 5.8 percentage points more likely than heterosexuals to receive cash assistance but less than 1 percentage point more likely to report receiving food stamps; only the former result is statistically significant.

POLICY IMPLICATIONS

Comparing the present findings to those in our earlier report, rates of poverty among individuals and couples of all sexual orientations have mostly increased over time. Although these increases were observed for non-LGB and LGB people alike, we continue to find that LGB-identified individuals and those in same-sex couples are at greater risk for being in poverty and are more likely to receive support from government assistance programs than their heterosexual counterparts. These findings have significant implications for the types of policies that are enacted at federal, state, and local levels to improve the lives of those living in poverty. These results also indicate the need for anti-poverty organizations and LGBT organizations to include considerations of poor LGBT people in their work.

Taking a two-pronged approach, we consider policies related to poverty and policies related to LGBT people. Starting first with poverty-related policies, these policies can be aimed at either supporting those already in poverty (with the goal of lifting people out of poverty) or preventing individuals and families from becoming poor. Broadly, policies such as the minimum wage or the earned income tax credit (EITC) aimed at increasing income among low-income workers and preventing poverty would assist both LGBT and non-LGBT employees meet their basic needs. These needs are particularly acute for lesbian and bisexual women, whose incomes often fall below those of men of all sexual orientations. Although individual-level data from the NSFG suggests that lesbian women are not statistically more likely than heterosexual men to be poor, analyses from the ACS indicate that women in same-sex couples are significantly more likely to be in poverty, indicating that lesbian couples – who combine two low women’s incomes - are at particular risk of economic difficulty.

Turning to LGBT-specific policies, some of our findings reveal the potential influence of legal inequality of LGBT people, particularly of same-sex couples. Our data show that LGB people and same-sex couples are more likely to report receiving government benefits that support those in poverty. Higher poverty rates for same-sex couples suggest that they are more likely to need these types of resources. But the sexual orientation difference persists after controlling for being poor, suggesting that same-sex couples are more likely to qualify for or to make use of such programs. Other factors that we cannot observe in the ACS or NSFG, such as the level of assets held by different groups, might account for greater eligibility by same-sex couples. Another reason for higher eligibility rates for same-sex couples could be the lack of legal recognition of their relationships and, therefore, the inability of welfare agencies to count income and assets of both individuals for the eligibility of one member of the couple. Therefore, the higher rates of public assistance are more likely to be an artifact of the inability to marry rather than evidence that programs supporting low-income families are fully welcoming of LGBT people. The need for access to these supportive programs for low-income LGBT people suggests that welfare

agencies should ensure that culturally competent caseworkers and LGBT-relevant regulations are present.

Other public policies that are LGBT-specific might reduce the likelihood of poverty, particularly policies that reduce employment discrimination based on sexual orientation and gender identity. Currently federal law, as well as most states' laws, does not protect LGBT people from employment discrimination. Passing and enforcing nondiscrimination laws can help to prevent poverty by reducing the risk of unemployment or loss of wages. The fact that we saw no significantly different reduction in poverty among same-sex couples in states with sexual orientation nondiscrimination laws or legal recognition of same-sex couples could be because those state policies have not yet made much difference in the earnings of LGBT people, or because the strength of enforcement effort that comes with a federal nondiscrimination law or the repeal of the federal Defense of Marriage Act might produce better results.¹⁴ Policies promoting greater health care coverage for LGBT people and for same-sex couples might increase discretionary income for those families as well as improving health and income outcomes.

While showing an overall greater risk for poverty among LGB adults and same-sex couples, our findings also highlight distinct subpopulations within this community that stand to benefit from programs to reduce and eliminate poverty. We find unique risk for LGB people who are young, from communities of color, who have children, and who identify as bisexual. In addition, our data suggest that LGB people who live in non-coastal regions of the U.S. or rural communities are more likely than those in urban and coastal regions to be in poverty. These geographic areas are more likely to have social climates that are less accepting of LGB identities, increasing the stress and discrimination that LGB people face. These locales may also be less likely to offer legal protections that would guard against major life events, such as job loss or health issues, that often contribute to poverty.

RESEARCH RECOMMENDATIONS

Future research in this area requires an expansion of the number of state and federal surveys that collect information about sexual orientation and gender identity. Taking this crucial step will allow researchers to identify LGBT-identified single adults and same-sex couples in representative samples, giving them the ability to draw firmer, more generalizable conclusions about the experiences and needs of this population as a whole. Though the datasets used in the present study are currently the best available sources of data on the incomes of LGBT people, with fairly large sample sizes collected through accepted methodologies, they are still limited by their conceptualizations of family, sexual orientation identity, and gender identity. As outlined in our study methodology below, we are still limited in our ability to accurately capture the LGBT community in these surveys, and future research requires improved methods to reliably assess sexual orientation and gender identity in self-reported surveys.

This problem is particularly true for the bisexual and transgender subpopulations of this community, who are largely invisible in this field of research. Transgender individuals are invisible in these datasets, making calculations of poverty rates impossible for transgender

¹⁴ Marieka Klawitter, "Multilevel Analysis of the Effects of Antidiscrimination Policies on Earnings by Sexual Orientation," *Journal of Policy Analysis and Management*, Vol. 30, No. 2, 334–358 (2011).

people. When we were able to compare heterosexual adults, lesbian and gay adults, and bisexual adults using the NSFG, we found that bisexual adults had the highest rates of poverty, indicating that this population may have unique needs that ought to be identified and addressed in future research and interventions. Additional research is also needed that takes into account different types of family formation and legal statuses of which same-sex couples often take advantage.¹⁵

Finally, more research is needed to further explore the factors contributing both to poverty and to economic resilience within the LGBT community. Our analyses highlight demographic subpopulations that may be particularly at-risk, however, we are unable to take a more fine-grained approach to identifying factors that contribute to poverty in these different communities. Policies and interventions to lift people out of poverty may be differentially effective among different geographic locations, within communities of color, within rural environments, or among young people. Identifying the conditions under which individuals and families descend into and escape from poverty will aid service organizations and government agencies in designing interventions to address this significant social problem.

¹⁵ Herman, J.L. & Badgett, M.V.L. (2011). Patterns of Relationship Recognition by Same-sex Couples in the United States. Los Angeles: The Williams Institute. <http://williamsinstitute.law.ucla.edu/wp-content/uploads/Badgett-Herman-Marriage-Dissolution-Nov-2011.pdf>

APPENDIX I

Defining Poverty and Units of Analysis

American Community Survey

Sample and Unit of Analysis.

The American Community Survey (ACS), conducted by the US Census Bureau, collects data annually. This nationally representative survey collected data on more than 3 million individuals in 2010 via mail-in responses, CATI (computer assisted telephone interview), and CAPI (computer assisted personal interview). We accessed the ACS data via IPUMS.¹⁶

The ACS does not contain a question that directly asks about a respondent's sexual orientation, but we identify people in same-sex relationships based on their household composition. The householder in each housing unit must define a relationship between him- or herself to everyone else in the household. We consider the householders who identified another same-sex member of the household as his or her "unmarried partner" to be LGB (along with the partner). Following the suggestion of Gates & Steinberger (2009) for avoiding measurement error, we drop any households for which either person in the couple has an allocated status for sex, marital status, or relationship to the householder and who mailed in their responses. Approximately two-thirds of one percent of all couples in the ACS are same-sex in the unweighted data; the count is about 1.1% once the data are weighted. We use survey weights throughout the report.

In some cases, we conduct analyses at the person level. In other cases, such as in our multivariable analysis, we perform a household-level analysis, in which we take into account the characteristics of both partners in the couple and the children living in the household.

Definition of variables – Poverty and Family.

We consider householders, their spouses or unmarried partners, and all people under the age of 18 living in a household to be a "family." We use the 2010 poverty thresholds by size of family and number of children given by the US Census Bureau to calculate whether a family is in poverty. ACS respondents are asked to provide income from all sources for the previous year for each member of the household. The sum of the incomes of the householder and his/her spouse or partner is used as the family's income level, and we consider all children under 18 in a household as a "related child."

National Survey of Family Growth

Sample and Unit of Analysis.

The 2006-2010 National Survey of Family Growth (NSFG), conducted by the Centers for Disease Control and Prevention's National Center for Health Statistics, surveyed a nationally representative survey of men and women between the ages of 15-44 about reproductive health and other family-related issues. In addition to in-person interviews, the NSFG included a battery

¹⁶ Ruggles, S, Alexander, JT, Genadek, K, Goeken, R, Schroeder, MB & Sobek M, 2010, Integrated Public Use Microdata Series: Version 5.0 [Machine-readable database]. Minneapolis: University of Minnesota.

of questions about sexual behavior and sexual orientation that were administered using audio computer–assisted self interview (ACASI).¹⁷ We limited our sample to people ages 18 and over and to those who reported their sexual orientation as either heterosexual, gay, lesbian, or bisexual ($n = 19,622$) to capture those most likely to be living on their own. In the 2006-2010 NSFG, approximately 3.0% of men and 5.2% of women said that they thought of themselves as either gay, lesbian, or bisexual. Using this self-identification variable, data drawn from the NSFG and analyzed in this report consider the individual to be the unit of analysis and use survey weights for all analyses.

Definition of Variables - Poverty and Family.

For the present analyses, we used the recoded poverty variable that the NCHS calculated by comparing the reported income range to the federal poverty thresholds for reported family size. We count as poor any adult respondents whose family income was equal to or below 100% of the poverty line. It is important to note that for the purposes of the NSFG interview, the definition of “family” is left up to the respondent (VG Billioux 2012, pers. comm., July 30) and thus the household income may represent the contributions of a broader spectrum of household occupants than is included in the ACS data.

California Health Interview Survey

Sample and Unit of Analysis.

The California Health Interview Survey (CHIS) is a collaborative project of the University of California, Los Angeles (UCLA) Center for Health Policy Research, the California Department of Public Health, and the Department of Health Care Services examining public health and health care access issues in California.¹⁸ The CHIS utilizes computer-assisted telephone interviewing for all data collection. To assess sexual orientation, the survey asks whether a respondent thinks of himself or herself as straight or heterosexual, as gay, lesbian, or homosexual, or as bisexual. This item is only asked of respondents between 18 and 70 years of age. Response choices include the following: straight or heterosexual; gay, lesbian or homosexual; bisexual; not sexual/celebrate/other (specify); refused; don’t know. Using the pooled 2007-2009 data (Appendix I), 96.1% of respondents selected straight or heterosexual (96.0% of men and 96.3% of women), 1.9% selected gay, lesbian, or homosexual (2.5% of men and 1.2% of women), 1.3% selected bisexual (1.0% of men and 1.6% of women), and 0.7% selected not sexual/celebrate/none/other (0.5% of men and 1.0% of women). As with the NSFG, the unit of analysis for the present report is the individual respondent.

Definition of Variables - Poverty and Family.

The CHIS asks respondents to provide their estimated pre-tax annual income from all possible sources of income across their entire household. Using this estimated total household income,

¹⁷ For additional information about the NSFG, please see Groves RM, Mosher WD, Lepkowski J, Kirgis NG 2009, “Planning and development of the continuous National Survey of Family Growth”, *Vital and Health Statistics Series I, no. 48*. Hyattsville, MD: National Center for Health Statistics; Lepkowski JM, Mosher WD, Davis KE, Groves RM, Van Hoewyk J 2010, “The 2006-2010 National Survey of Family Growth: Sample design and analysis of a continuous survey”, *Vital and Health Statistics Series 2, no. 150*. Hyattsville, MD: National Center for Health Statistics.

¹⁸ California Health Interview Survey 2011, *CHIS 2009 Methodology Series: Report 2 – Data Collection Methods*. Los Angeles, CA: UCLA Center for Health Policy Research.

the number of persons in the household supported by the total household income, and the number of children in the household, the survey administrator calculates whether the respondent's household income falls at or below 100% of the FPL, above 100% but below 200% of the FPL, above 200% but below 300%, or above 300% of the FPL, using federal poverty guidelines. These recorded data are available for analysis through the CHIS website through AskCHIS (www.chis.ucla.edu) and are displayed at the following levels: 0-99% FPL; 100-199% FPL; 200-299% FPL; 300% FPL and above. All calculations are weighted.

Gallup

Sample and Unit of Analysis.

Between June 1 and September 30, 2012, the Gallup Daily tracking poll added a single item asking respondents, "Do you personally, identify as lesbian, gay, bisexual, or transgender?"¹⁹ Telephone interviews were conducted in both English and Spanish with 121,290 adults age 18 and older from all 50 U.S. states and the District of Columbia. Participants were selected using random digit-dialing sampling procedures that include both cell phones and landlines. The final sample was weighted for a number of variables, including the gender, age, race, and Hispanic ethnicity of respondents, using the Current Population Survey figures for the non-institutionalized population. Please see Gates and Newport (2012) and www.gallup.com for additional information on this survey's methodology. Among all survey respondents, 3.4% identified themselves as LGBT. Women were more likely than men to identify as LGBT (3.6% to 3.3%, respectively), as were people of color (African-Americans 4.6%; Hispanics 4.0%; Asians 4.3%; White, Non-Hispanic 3.2%), and younger Americans (18 to 29 6.4%; 30 to 49 3.2%; 50 to 64 2.6%; 65 and older 1.9%).

Definition of Variables - Poverty and Family.

In addition to the single item assessing self-reported sexual orientation, survey respondents were asked to report their total monthly household income, before taxes. Data were recorded categorically across 12 income ranges, and as such, it became impossible to assess whether each individual's household income fell above or below the estimated 2012 poverty thresholds for most family sizes (see footnote 1). Therefore, data analyzed for the present report include only those respondents identifying themselves as single and living alone, creating an income/household size category that closely tracked the poverty threshold. Our figures calculate the percent of respondents whose monthly incomes fell below \$1,000 (an annual income of less than \$12,000), which is approximately the estimated poverty threshold for individuals living alone (\$11,815). This step yielded a sample size of 15,240 respondents for use in the present study.

¹⁹ Gates, GJ & Newport, F 2012, *Special Report: 3.4% of U.S. Adults Identify as LGBT*, viewed DATE, <<http://www.gallup.com/poll/158066/special-report-adults-identify-lgbt.aspx>>.

Sample Sizes

	Men (n)	Women (n)
American Community Survey		
Different-sex Married	617,524	617,524
Different-sex Unmarried	55,414	55,414
Same-sex	4,742	4,806
National Survey Family Growth		
Heterosexual	8,498	10,099
Gay/Lesbian	215	182
Bisexual	133	495
Gallup Daily Tracking Survey		
non-LGBT	5,276	9,615
LGBT	345	254

APPENDIX II

Probit Model Predicting Poverty Status among Coupled Families, 2010 American Community Survey

Gay	.0143774*
	(0.007268)
Lesbian	.033815***
	(0.005698)
Different-Sex Unmarried	.0221421***
	(0.001014)
Both Black	.0246054***
	(0.001251)
Both Native American	.0224171***
	(0.004079)
Both Asian	.0262633***
	(0.001697)
Both Other Race	.0051945***
	(0.001517)
Interracial - No White	.0137194***
	(0.003432)
Interracial - With White	.0060725***
	(0.001455)
Both Hispanic	.0148963***
	(0.001308)
One Hispanic	0.0024469
	(0.001683)
One Speaks English	.0313641***
	(0.001528)
Neither Speak English	.0559049***
	(0.001577)
Both Unemployed	.1522569***
	(0.002532)
Both NILF	.1547955***
	(0.001397)
Unemployed; Employed	.0697932***
	(0.001230)
Employed; NILF	.0698238***
	(0.000938)

Unemployed; NILF	.1565666*** (0.001710)
Householder <25	.0943141*** (0.001798)
Householder 25-34	.0423653*** (0.001203)
Householder 35-49	.0171985*** (0.001046)
Householder 65+	-.0682013*** (0.001223)
Partner younger	.018216*** (0.000893)
Partner older	-.0125355*** (0.001098)
Both MTHS	-.042968*** (0.001127)
MTHS; HS	-.0244575*** (0.000962)
LTHS; MTHS	0.0038521 (0.002064)
LTHS; HS	.0213464*** (0.000950)
Both LTHS	.0345142*** (0.001184)
Number of Adults	-.0087326*** (0.000496)
Number of Children	.0236232*** (0.000300)
Beale - increasingly rural	.0032757*** (0.000207)
One Disabled	.0097758*** (0.000891)
Both Disabled	.0149366*** (0.001343)

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.10.

Table presents marginal effects. State controls not shown.

APPENDIX III

Individual Level Probit Model Predicting Poverty Status, 2006-2010 NSFG

	Men	Women
Gay or Lesbian	0.057 (0.040)	-0.0112 (0.031)
Bisexual	0.0602 (0.057)	0.0208 (0.026)
Hispanic	0.125*** (0.022)	0.106*** (0.019)
Black	0.083*** (0.016)	0.117*** (0.018)
Other or Multiracial	0.064*** (0.024)	0.060** (0.028)
Age	-0.0007 (0.001)	-0.0007 (0.001)
MSA, Central City	0.047*** (0.013)	0.061*** (0.013)
Not MSA	0.064*** (0.021)	0.066*** (0.016)
Not Employed Full Time	0.134*** (0.012)	0.132*** (0.009)
Kids at Home Under 18	0.041** (0.016)	0.078*** (0.011)
Not Married But Living with Diff-Sex Partner	0.035** (0.017)	0.108*** (0.017)
Widowed	0.268* (0.142)	0.161** (0.070)
Divorced	0.0172 (0.027)	0.149*** (0.024)
Separated due to marital discord	-0.0161 (0.024)	0.155*** (0.028)
Never Married	0.048** (0.019)	0.142*** (0.014)
HS Grad	-0.130*** (0.017)	-0.112*** (0.020)
Some college	-0.148*** (0.017)	-0.189*** (0.022)
Bachelor's Degree	-0.197*** (0.021)	-0.244*** (0.024)

Graduate Degree	-0.23*** (0.020)	-0.296*** (0.025)
Questionnaire Year 2	-0.0074 (0.019)	-0.0267 (0.018)
Questionnaire Year 3	-0.0102 (0.016)	-0.0159 (0.016)
Questionnaire Year 4	-0.0037 (0.016)	-0.0139 (0.020)
Observations	19622	19622

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.10

Table presents marginal effects.

APPENDIX IV

Probit Model Capturing Marginal Effects on Receipt of Welfare among Coupled Families, 2010 American Community Survey

In Poverty	.0116277*** (0.0005535)
Sexual Orientation/Marital Status (omitted: Different-Sex Married)	
Same-Sex Male	.0106292*** (0.0025164)
Same-Sex Female	.0174791*** (0.0021261)
Different-Sex Unmarried	.0116107*** (0.0005233)
Race of Couple (omitted: both white)	
Both Black	.0045982*** (0.0007081)
Both Native American	.0088234*** (0.0020544)
Both Asian	.0024514** (0.0008829)
Both Other Race	0.0002755 (0.0009583)
Interracial - No White	.0039106* (0.0017126)
Interracial - With White	.0029891*** (0.0007189)
Ethnicity of Couple (omitted: neither Hispanic)	
Both Hispanic	-.0049962*** (0.0008515)
One Hispanic	0.0004059 (0.0008042)
English Fluency (omitted: both speak English)	
One Speaks English	.0029089** (0.0009381)
Neither Speaks English	.0028874**

	(0.0010681)
Employment	
(omitted: both employed)	
Both Unemployed	.0315938*** (0.0012503)
Both NILF	.0194056*** (0.0007657)
Unemployed; employed	.0211881*** (0.0005931)
Employed; NILF	.0089584*** (0.0004937)
Unemployed; NILF	.0283993*** (0.0009206)
Age	
(omitted: both 50-64)	
Householder <25	.0120706*** (0.0009702)
Householder 25-34	.0086399*** (0.0006232)
Householder 35-49	.0042731*** (0.0005296)
Householder 65+	-.0142803*** (0.0007241)
Partner Younger	.0049715*** (0.0004912)
Partner Older	-0.0003769 (0.0005631)
Education	
(omitted: both high school)	
Both More Than High School	-.0067371*** (0.000523)
MTHS; HS	-.004031*** (0.0005)
LTHS; MTHS	.0027246* (0.0011617)
LTHS; HS	.0058449*** (0.0005665)
Both LTHS	.0061547*** (0.0007601)
Household Characteristics	
Number Adults	-.0008963***

	(0.0002549)
Number Children	.0035742***
	(0.0001612)
Beale - Increasingly Rural	-.0004224***
	(0.0001204)
Disability	
(omitted: neither disabled)	
One Disabled	.0080671***
	(0.000494)
Both Disabled	.0137674***
	(0.0007627)

Standard errors in parentheses. State controls used in the model not shown.

*** p<0.01, ** p<0.05, * p<0.10

APPENDIX V

Probit Model Capturing Marginal Effects on Receipt of Food Stamps among Coupled Families, 2010 American Community Survey

Poverty Status	
In Poverty	.0832245*** 0.0010606
Sexual Orientation/Marital Status (omitted: Different-Sex Married)	
Same-Sex Male	.0419844*** 0.0055992
Same-Sex Female	.0643961*** 0.0049126
Different-Sex Unmarried	.0521176*** 0.0010463
Race of Couple (omitted: both white)	
Both Black	.0448202*** 0.00127
Both Native American	.0173349*** 0.0045456
Both Asian	.0143176*** 0.002069
Both Other Race	0.0006672 0.0018955
Interracial, no white	.033471*** 0.0036593
Interracial, one white	.0171526*** 0.0014926
Ethnicity of Couple (omitted: neither Hispanic)	
Both Hispanic	.0098507*** 0.0015456
One Hispanic	.0074104*** 0.0016698
English Fluency (omitted: both speak English)	
One speaks English	.0063976*** 0.001894
Neither speaks English	.0139629***

	0.0020284
Employment	
(omitted: both employed)	
Both Unemployed	.1070777***
	0.0029858
Both NILF	.0547675***
	0.0014407
Unemployed; employed	.0505591***
	0.0012292
Employed; NILF	.026759***
	0.0009176
Unemployed, NILF	.0873011***
	0.0019804
Age	
(omitted: both 50-64)	
Householder <25	.072663***
	0.0019345
Householder 25-34	.0475839***
	0.0012317
Householder 35-49	.0138801***
	0.001046
	-
Householder 65+	.0421319***
	0.0013662
Partner younger	.0185822***
	0.0009737
Partner older	.0034687**
	0.0011224
Education	
(omitted: both high school)	
	-
Both more than high school	.0638785***
	0.0012578
	-
More than high school; HS	.0291297***
	0.0009758
LTHS; MTHS	.0101497***
	0.0022782
LTHS; HS	.0288428***
	0.0010224
Both LTHS	.0246471***
	0.0014272
Household Characteristics	

Number of Adults	.0245714***	0.0004629
Number of Children	.0220155***	0.0003232
Beale - Increasingly rural	.0034075***	0.0002199
Disability (omitted: neither disabled)		
One disabled	.0408866***	0.0009496
Both disabled	.0694028***	0.001412

Notes: Standard errors in parentheses. State controls used in the model not shown. ***p<0.01, **p<0.05, *p<0.010

APPENDIX VI

Individual Level Probit Model Capturing Marginal Effects on Receiving Cash Assistance, 2006-2010 NSFG

	Men	Women
At or Below 100% FPL	0.0682*** (0.011)	0.0521*** (0.007)
Gay or Lesbian	0.0351 (0.035)	0.0524 (0.032)
Bisexual	0.0584* (0.033)	0.0436*** (0.016)
Hispanic	-0.0187 (0.012)	0.0051 (0.008)
Black	0.027** (0.011)	0.0603*** (0.010)
Other or Multiracial	-0.0141 (0.009)	0.0296* (0.016)
Age	-0.0025*** (0.001)	-0.0017*** (0.001)
MSA, Central City	0.0087 (0.008)	0.0032 (0.009)
Not MSA	0.0107 (0.014)	-0.0043 (0.010)
Not Employed Full Time	0.0083 (0.007)	0.0273*** (0.008)
Kids at Home Under 18	0.0329*** (0.011)	0.0835*** (0.008)
Not Married But Living with Diff-Sex Partner	0.0168 (0.015)	0.0474*** (0.010)
Widowed	0.2174 (0.167)	0.121 (0.080)
Divorced	0.0383 (0.026)	0.0895*** (0.015)
Separated due to marital discord	0.0945** (0.042)	0.0381*** (0.014)
Never Married	-0.0257** (0.012)	0.0475*** (0.009)
HS Grad	-0.0145 (0.011)	-0.0194 (0.012)
Some college	-0.0359**	-0.0356***

	(0.015)	(0.011)
Bachelor's Degree	-0.0693***	-0.0792***
	(0.010)	(0.012)
Graduate Degree	-0.0549***	-0.0711***
	(0.019)	(0.014)
Questionnaire Year 2	-0.0062	0.0051
	(0.014)	(0.010)
Questionnaire Year 3	-0.0156	-0.001
	(0.011)	(0.010)
Questionnaire Year 4	0.0016	0.0121
	(0.014)	(0.011)
Observations	19419	19447

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.10

APPENDIX VII

Individual Level Probit Model Capturing Marginal Effects on Receiving Food Stamps, 2006-2010 NSFG

	Men	Women
Whether R is above or below 100% FPL	0.1315*** (0.0128)	0.1283*** (0.0116)
Gay or Lesbian	0.0517 (0.0351)	0.0241 (0.0354)
Bisexual	0.0013 (0.0309)	0.0378** (0.0172)
Hispanic	0.0040 (0.0139)	0.0141 (0.0149)
Black	0.0881*** (0.0180)	0.144*** (0.0140)
Other or Multiracial	0.0385 (0.0234)	0.0462** (0.0195)
Age	-0.0015* (0.0009)	-0.0022*** (0.0005)
MSA, Central City	0.0118 (0.0114)	0.0238** (0.0105)
Not MSA	0.0213 (0.0163)	0.0318** (0.0123)
Not Employed Full Time	0.0264*** (0.0099)	0.0672*** (0.0088)
Kids at Home Under 18	0.0726*** (0.0134)	0.159*** (0.0107)
Not Married But Living with Diff-Sex Partner	0.059*** (0.0198)	0.1102*** (0.0152)
Widowed	0.1819 (0.1232)	0.0212 (0.0765)
Divorced	0.0529** (0.0262)	0.1438*** (0.0178)
Separated due to marital discord	0.0541 (0.0375)	0.0885*** (0.0194)
Never Married	0.0002 (0.0200)	0.089*** (0.0124)
HS Grad	-0.0438** (0.0179)	-0.0578*** (0.0141)
Some college	-0.0969***	-0.0984***

	(0.0178)	(0.0173)
Bachelor's Degree	-0.1594***	-0.1794***
	(0.0158)	(0.0157)
Graduate Degree	-0.1542***	-0.1539***
	(0.0254)	(0.0234)
Questionnaire Year 2	(0.0088)	0.0034
	(0.0187)	(0.0150)
Questionnaire Year 3	(0.0245)	(0.0062)
	(0.0151)	(0.0146)
Questionnaire Year 4	0.0238	0.0291**
	(0.0169)	(0.0135)
Observations	19490	19528

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.10

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The Williams Institute is dedicated to conducting rigorous, independent research on sexual orientation and gender identity law and public policy. A national think tank at UCLA Law, the Williams Institute produces high-quality research with real-world relevance and disseminates it to judges, legislators, policymakers, media and the public.

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