

Understanding the Well-Being of LGBTQI+ Populations

ECONOMIC WELL-BEING

Over the past decade, there have been remarkable changes in the social, political, and legal status of lesbian, gay, bisexual, transgender, queer, intersex, and other sexual and gender diverse (LGBTQI+) populations. In 2020, the National Academies of Sciences, Engineering, and Medicine convened an expert committee to explore what is currently known about LGBTQI+ populations. The resulting report, *Understanding the Well-Being of LGBTQI+ Populations*, highlights the need for attention to the social and structural inequities that drive disparities affecting sexual and gender diverse populations and argues for new research on the full range of sexual and gender diversity, especially among LGBTQI+ people at the intersections of multiple marginalized identities. This brief provides an overview of what is known about economic well-being among LGBTQI+ populations, including issues related to income, poverty, employment, and housing. Citations and further information can be found in Chapter 10 of the report.

Economic Well-Being of LGBTQI+ People

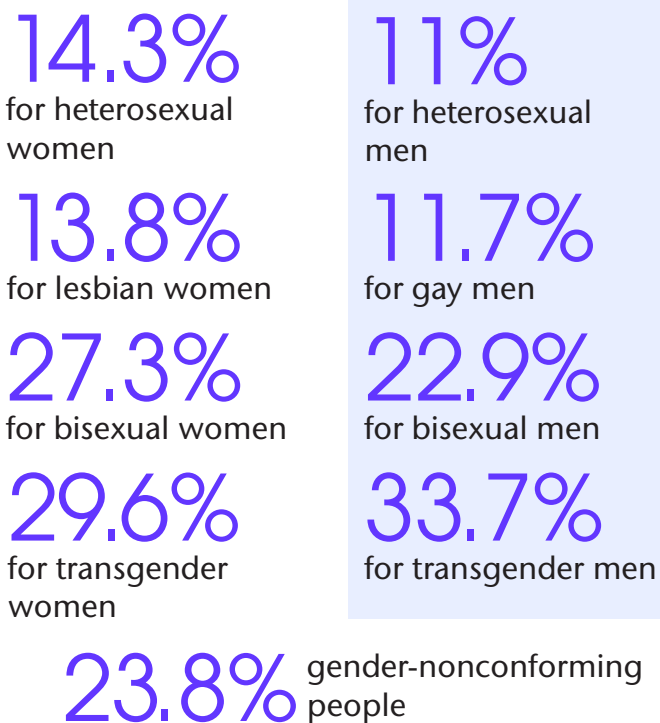
The economic systems in which LGBTQI+ people live and work strongly shape their health, well-being, and quality of life. There is clear evidence of economic inequality for sexual and gender diverse populations in important measures of well-being, such as socioeconomic status and access to education, employment, and housing opportunities. In general, LGBTQI+ populations have lower incomes, less wealth, higher unemployment, and more experiences of poverty, housing insecurity, and homelessness compared to the general U.S. population. These economic vulnerabilities are greater for transgender people, bisexual people, lesbian women, and LGBTQI+ people of color.

Causes of economic disparities among sexual and gender diverse populations include discrimination in employment and in housing, which undercuts access to jobs and to housing as potential sources of income and wealth. The 2020 U.S. Supreme Court ruling in *Bostock v. Clayton County* that federal sex nondiscrimination law prohibits employment discrimination on the basis of sexual orientation and gender identity will influence the economic well-being of LGBTQI+ populations, but the scope of these effects is not yet known.

INCOME

Studies that examine income reveal a complex picture of the economic well-being of LGBTQI+ people. For example, available evidence suggests that bisexual people have lower incomes than lesbian, gay, and heterosexual people, and one study found that transgender women's household income is 17 percent less than cisgender people's. Another review indicated that gay and bisexual men earn 11 percent less than heterosexual men; however, this disparity may be largely due to lower incomes earned by bisexual men specifically. The same study found that lesbian and bisexual women earn less than heterosexual men but 9 percent more than heterosexual women. Studies also indicate that LGBTQI+ people of color are worse off in terms of income—including wealth and opportunities for the intergenerational transfer of assets—than their White counterparts. No data are available on income levels among intersex people.

POVERTY RATES



POVERTY

In the United States, people are classified as poor if their household income falls below the official poverty line for their family size and age group. Studies indicate that poverty is generally more common among LGBT people compared to straight and cisgender people. The poverty rate in a 2018 analysis was 14.3 percent for heterosexual women, 13.8 percent for lesbian women, and 27.3 percent for bisexual women. That same study found the poverty rate to be 11 percent for heterosexual men, 11.7 percent for gay men, and 22.9 percent for bisexual men. In the 2015 US Transgender Survey, the poverty rate among transgender people was twice the US national rate (29 percent versus 14 percent). A detailed 2019 analysis found the poverty rate was 33.7 percent for transgender men, 29.6 percent for transgender women, and 23.8 percent for gender-nonconforming people as compared to 13.4 percent for cisgender heterosexual men and 17.8 percent for cisgender heterosexual women. Age is an important factor as well: Many older LGB people and almost one-half of transgender people over age 50 are poor. LGBTQ people are also more likely to use public benefit programs, such as Temporary Assistance to Needy Families, Medicaid, and the Supplemental Nutrition Assistance Program (also known as food stamps). Use of public benefit programs is particularly high among bisexual people, women, young adults, parents, people with disabilities, and people of color.

WORKFORCE ISSUES

LGBT people are more likely to be unemployed than non-LGBT adults, which impacts their income and wealth. In a recent Gallup poll, 9 percent of LGBT adults were unemployed, compared to 5 percent of non-LGBT adults. The 2015 U.S. Transgender Survey found that 15 percent of transgender adults were unemployed. Higher rates of unemployment among these groups may be related to employment discrimination: In a 2017 study, 20 percent of LGBT people reported having experienced employment discrimination.



Sexual and gender diverse populations also experience compensation discrimination in the workplace, including unequal treatment of same- and different-sex couples regarding health insurance benefits and family leave. For example, same-sex couples have historically had difficulty accessing employer-sponsored family coverage. Although this issue may have been largely remedied by a 2015 Supreme Court ruling legalizing marriage for same-sex couples nationwide, more research is needed to determine this conclusively and to assess how shifts in favor of marriage impact access to protections and benefits for people who cannot or do not wish to get married.

Another compensation issue is access to employer-sponsored coverage for gender-affirming care for transgender people. In 2019, 62 percent of Fortune 500 employers had eliminated transgender exclusions from their employee coverage, and at least 17 states and DC have prohibited transgender exclusions in state employee coverage. Several courts have found that transgender exclusions in employee coverage are illegal under federal law.

There is evidence that some employers are proactively developing and implementing nondiscrimination policies that include sexual orientation and gender identity, though indications of nondiscrimination protections on the basis of intersex status remain scarce. As of 2020, 93 percent of Fortune 500 companies had sexual orientation nondiscrimination policies, and 91 percent had gender identity nondiscrimination policies. Employers are also developing policies to support equal benefits, internal training on employer policies, clear guidance for gender affirmation on the job, and employee resource groups. These policies are associated with greater job commitment, improved workplace relationships, increased job satisfaction, and improved health outcomes among LGBT employees.

20%

of LGBT people report employment discrimination



HOUSING INSECURITY AND HOMELESSNESS

Access to housing is another measure of economic well-being for LGBTQI+ people. While data on housing outcomes with measures of sexual orientation and gender identity are limited (and absent for intersex status), what is known indicates significant disparities for sexual and gender diverse populations. The 2015 U.S. Transgender Survey found that only 16 percent of transgender respondents owned their homes, compared with more than 60 percent of the general U.S. adult population. There is a greater risk of housing instability and homelessness among LGBTQ youth, with particular risk for LGBTQ youth of color, and adult homelessness may be particularly high among transgender and gender-nonconforming populations. Four main factors have been identified as driving LGBTQ+ homelessness: (1) stigma, discrimination, and exclusion; (2) mental health issues and substance use; (3) sexual risks and vulnerability; and (4) a lack of access to culturally competent interventions and supports. Some research has also found that LGBTQ+ people face interpersonal discrimination in the housing market and have lower home ownership rates than cisgender heterosexual people, which may point to discrimination in mortgage lending practices.

HOMEOWNERSHIP

16%

transgender people

60%

general population

Key Research Areas

- Drivers of and interventions to address LGBTQI+ economic disparities, particularly those affecting transgender people, bisexual people, lesbian women, LGBTQI+ people of color, rural LGBTQI+ communities, and sexual and gender diverse populations with disabilities
 - Access to and use of public assistance and social services among LGBTQI+ people and families
 - Efficacy of the Supreme Court’s 2020 Title VII ruling in reducing employment discrimination against LGBTQI+ people, particularly in different state legal environments
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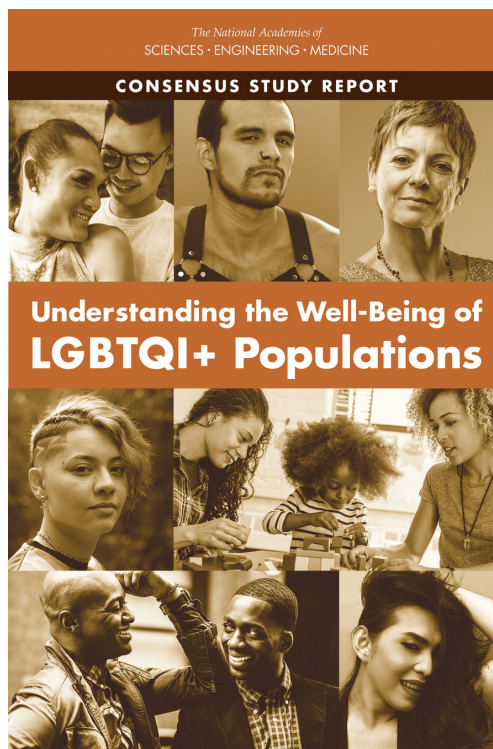
Resources

Read the report highlights and the full report online, download a free PDF, or order the paperback publication today.

[*Understanding the Well-Being of LGBTQI+ Populations* \(2020\)](#)

View the project’s [interactive resource](#), highlighting the key findings of the report.

Learn more about the Committee on Population [#PopulationResearch](#)



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