Sexual Identity, Poverty, and Utilization of Government Services*

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Abstract

Previous literature has established that lesbian, gay, and bisexual (LGB) people are at least as likely to be poor as heterosexual people, standing in contrast to myths of "gay affluence." These findings have used datasets limited by either sample size or using partnership status to infer sexual orientation. Using data from the Household Pulse Survey, which allows us to identify large samples of individuals who self-identify as lesbian, gay, or bisexual, we find that bisexuals have lower incomes, are more likely to experience poverty, and bisexual individuals, gay men, and lesbians are more likely to report financial hardship. Additionally, we find that LGB people utilize government assistance at higher rates than heterosexual people, even when controlling for economic status and restricting to those experiencing poverty. Finally, we examine differential uptake of a new program, the advance child tax credit, for LGB people.

JEL Codes: I32, I38, J1

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1. Introduction

A large body of research has documented that sexual minorities (e.g. lesbians, gay men, and bisexual populations—henceforth referred to as LGB individuals) have worse economic outcomes than heterosexuals, with lower incomes, higher rates of poverty, lower rates of health insurance coverage, and lower rates of homeownership (see *inter alia*; Albelda et al., 2009; Badgett et al., 2021; Elton & Gonzales, 2022; Gonzales & Blewett, 2014; Leppel, 2007b; Uhrig, 2015). Additionally, some literature has examined access to government services by sexual orientation, typically used as a proxy for economic distress (Brown et al., 2016; Everett & Mollborn, 2014; Schneebaum & Badgett, 2019). These health and socioeconomic disparities have been identified and targeted for elimination by the National Academies of Science Engineering and Medicine (National Academies of Science Engineering and Medicine, 2020).

Understanding the economic position and receipt of government assistance among sexual minorities is important for several reasons. First, sexual minorities comprise a large and increasing share of the American population. Badgett et al., (2021) report several estimates in the United States, finding that 2.7-4.6 percent of the American adult population identifies as non-heterosexual. Recent analyses have found that 15-20 percent of high school students identify as non-heterosexual (Gonzales & Deal, 2022; B. Wilson & Meyer, 2021). Second, some public assistance programs are designed to benefit certain demographic characteristics and family structures (Hoffman, 2008; Hussey, 2011). LGB people may differentially receive or utilize public assistance programs, given that their demographic characteristics differ dramatically from heterosexuals (Brewster et al., 2014). In this respect, our analysis points towards a growing literature on population-targeted policies—such as the Affordable Care Act—and their differential effects on LGB individuals (Carpenter et al., 2021; Carpenter & Sansone, 2021; Marcén & Morales, 2022).

Prior research on LGB poverty and government assistance receipt has been limited by small sample sizes and the necessity of using same-sex couple status to infer sexual orientation (which excludes single sexual minorities and bisexual individuals and may lead to unrepresentative estimates) (Albelda et al., 2009; Badgett et al., 2013; Badgett, 2018; DiBennardo & Gates, 2014; Schneebaum & Badgett, 2019; Uhrig, 2015). We leverage the large sample sizes of self-identified sexual minorities in the U.S. Census Bureau's Household Pulse Survey (HPS) to evaluate the economic outcomes and government assistance receipt of sexual minorities relative to their heterosexual counterparts. We are among the first, to the best of our knowledge, to examine differences by sexual orientation across subjective measures of economic status. Additionally, we evaluate several government assistance programs that have not previously been examined in the context of differences by sexual orientation: the child tax credit, unemployment insurance, rental assistance, and stimulus payments. Finally, we use data collected during the COVID-19 pandemic, a period of heightened economic distress when government assistance programs were increasingly utilized across the population. Evaluating the receipt and utilization of public assistance programs

by sexual orientation is crucial for policymakers that must consider the potential for heterogeneous effects of policy on different communities, especially those with a history of worse economic outcomes.

We report several key results. We find that bisexuals have lower incomes and are more likely to report household incomes below the federal poverty level (FPL) than heterosexuals. Similarly, gay men, lesbians, and bisexual individuals self-report higher economic insecurity than heterosexuals. Additionally, we find that sexual minorities are more likely to receive and utilize government services than heterosexuals. Differences in receiving government assistance persist when controlling for FPL status, and we find evidence of higher utilization among gay and bisexual men compared to heterosexual men when restricting to a subsample of individuals who report household incomes below the FPL. We explore several potential reasons for this differential in our discussion, including social network effects, stigma differences surrounding the use of public assistance, and education differences. Finally, we evaluate receipt of the child tax credit by sexual orientation and find that gay men and lesbians are less likely to receive the child tax credit than their heterosexual peers, even after adjusting for the presence of a child in the household and the total number of children in the household. This difference holds even for the subsample of individuals who report household incomes below the FPL.

The remainder of the paper takes the following form. Section 2 reviews previous literature on sexual minority economic status, as well as access to and utilization of government assistance programs. Section 3 describes our data and empirical approach. Section 4 presents the results, and Section 5 concludes.

2. Literature Review

Poverty

The U.S. Census Bureau measures poverty by comparing a person or family's household income to a threshold dependent on family size (Brady, 2005). The U.S. government addresses poverty through public assistance programs, including cash support, provision of necessities (e.g., health insurance and funding to subsidize food or housing), and employment programs.

Due to discrimination, structural racism, and historical inequities, minority groups are often disproportionally affected by poverty and also have reduced access to public resources (Horsfall, 2012). For example, people with disabilities and Hispanic people are less likely to participate in programs like SNAP (Supplemental Nutrition Assistance Program), often because they do not know about benefits or are unable to navigate the enrollment process (Alvira-Hammond & Gennetian, 2015; Keith-Jennings et al., 2019).

LGB Economic & Poverty Status

Several economic studies have documented income differentials and penalties for sexual minorities. Gay and bisexual men have lower average incomes than do heterosexuals, whereas

differentials for lesbian and bisexual women vary by study (Badgett et al., 2021; Drydakis, 2022; Plug & Berkhout, 2004). Earnings may be as much as 16% lower for gay men and 15% higher for lesbians compared to their heterosexual counterparts (Ahmed & Hammarstedt, 2010; Klawitter, 2015); it is likely that these differences may be due to taste-based discrimination, a finding that has been reinforced by audit studies (Badgett, 1995; Patacchini et al., 2015; Tilcsik, 2011). Additionally, prior literature has indicated that certain subpopulations of the LGB community, especially bisexuals, are more likely to experience poverty than heterosexuals (Badgett, 2018). The same pattern does not hold, however, for lesbians and gay men, who are less likely to experience poverty than heterosexuals (Badgett, 2018; Uhrig, 2015).

Several factors may exacerbate these disparities. Gay and bisexual men without children experience higher poverty rates than heterosexuals without children and the children of same-sex couples are twice as likely to be poor than children of different-sex married couples (Albelda et al., 2009). Comparing across race and location yields discrepancies in poverty rates as well. African American same-sex couples are much more likely to experience poverty than white same-sex couples. LGB African Americans experience poverty at least twice as much as their heterosexual counterparts (Badgett et al., 2013). Finally, same-sex couples in rural areas have a poverty rate that is twice that of those in metropolitan areas (Albelda et al., 2009). We use nationally representative data to estimate more precise poverty rates and other economic outcomes for LGB individuals and subgroups.

LGB Financial Hardship

Beyond labor market outcomes, other factors can influence an individual's wellbeing. Perceived financial insecurity and risk are alternative measures of economic health that may offer a more comprehensive account (Western et al., 2012). Negative labor market outcomes tend to spillover to overall wellbeing, suggesting that we may expect negative financial wellbeing differentials for LGB populations compared to heterosexuals. For example, American LGB populations are also disproportionally food insecure (Brown et al., 2016). Previous research has also found elevated levels of economic insecurity among sexual minority men (Chai & Maroto, 2020; Mann et al., 2019). We extend these analyses to examine differentials for women, and using a more direct measure of security: whether the respondent had difficulty covering household expenses

LGB Government Assistance

Less data are available on LGB access to government assistance due to the lack of questions regarding sexual orientation and gender identity in past surveys. One analysis suggests that same-sex couples—especially men in same-sex couples—access public health insurance at a higher rate (Badgett et al., 2006; Gonzales & Blewett 2014). Additionally, other analyses have found higher rates of cash assistance receipt among sexual minorities (Badgett et al., 2013; Uhrig, 2015). Prior studies typically use receipt of public assistance as a proxy for poverty status and economic well-

being. We examine whether LGB individuals access government assistance at different rates than heterosexuals of similar economic status and explore several reasons for this differential.

3. Data/Methods

3.1 The Household Pulse Survey

Data for our study are drawn from waves 3.2-3.4 of the Household Pulse Survey (HPS), a nationally representative and repeated cross-section of approximately 70,000 households in the 50 U.S. states and the District of Columbia. The HPS was designed to measure rapid responses to the COVID-19 pandemic; thus, the HPS is a rich source of information on how the pandemic affected health, finances, income security, and utilization of public assistance programs. These data were collected and made publicly available through the U.S. Census Bureau and contain demographic, economic, social, and housing information. As a large household survey administered by the U.S. Census Bureau in conjunction with other agencies, the large sample sizes of the HPS make it particularly germane to studying subpopulations like low-income individuals and/or the LGB population. Other researchers have used these data to examine the social safety net (Bitler et al., 2020), education supply (Bansak & Starr, 2021), and consumer behavior (Garner et al., 2020).

The HPS is one of the only large national surveys that directly asks respondents about their sexual orientation. Respondents are given the prompt: "Which of the following best represents how you think of yourself?" and they can answer (1) Gay or lesbian; (2) Straight, that is not gay or lesbian; (3) Bisexual; (4) Something else; and (5) I don't know. This question was added to the questionnaire in wave 34, so we used data from waves 34-43, which were fielded in August 2021 through March 2022. We focus on those respondents who indicated that they were (1) Gay or lesbian or (2) Bisexual, which we designate as sexual minorities for our analysis. This direct question ascertaining sexual orientation identity is preferred to inferring sexual orientation through same-sex couple status due to issues of representativeness and capture (C. S. Carpenter et al., 2021; Martell, 2021). The HPS also asks individuals about their gender identity using a two-step process. We use this information to control for gender identity, but focus our analysis on differences by sexual orientation.[4] For more information on gender minority economic outcomes in the Household Pulse Survey, see Carpenter et al., (2022).

Regarding economic outcomes, participants self-report their employment status and household income in ranges. Specifically, all individuals report whether they worked for pay or profit in the last seven days and their 2020 household income in ranges (Less than $25,000; $25,000 - $34,999; $35,000 - $49,999; $50,000 - $74,999; $75,000 - $99,999; $100,000 - $149,999; $150,000 - $199,999; $200,000 and above). We examine household income directly, as well as poverty status, which is based on household income and household size (individuals are asked to state the number of adults and the number of children in the household). The income-based thresholds used to determine the federal poverty level status of an individual come directly from the U.S. Census

[4] We exclude respondents whose sex assigned at birth was allocated by the HPS hot-decking procedure.

Bureau, where these thresholds were used to estimate the official poverty rate in the US (US Census Bureau, 2021). However, eligibility for programs administered by the Department of Health and Human Services, including Medicare, Medicaid, CHIP, SNAP, and TANF, is determined using the federal poverty guidelines (FPG), a slightly different definition of poverty (Office of the Assistant Secretary for Planning and Evaluation, 2022). Both calculations consider the household composition and income, but the FPL also considers elderly status in determining poverty. As a result, our estimates of FPL status do not perfectly capture the factors that determine eligibility for some government assistance programs. We also use an indicator variable for financial hardship, where respondents are asked whether it has been difficult for their household to pay for usual expenses in the past 7 days. Regarding public assistance receipt, participants in the HPS are also asked whether they or anyone in the household receives or has received food assistance benefits through the Supplemental Nutrition Assistance Program (SNAP) or a child tax credit in the past four weeks. Respondents are also asked about the source of their health insurance coverage, including Medicaid coverage for low-income families and individuals. Additionally, respondents were asked which of the following sources they and their household members used to meet their spending needs. They could choose multiple options including: unemployment insurance (UI), stimulus payments, SNAP, school meal cards, and governmental rental assistance. This distinction between receipt and utilization of government services, both self-reported, is necessary to understand why discrepancies between the two can emerge.

3.2 Data Quality and Limitations

There are several limitations to the data from the HPS. First, about 18.8 percent of respondents did not provide a response to the household income question, which we use to determine poverty and FPL status.[5] This is common in surveys where participants are asked to provide information on their income (Bhat, 1994). This study only uses complete cases and information for all analyses to avoid imputations for missing data. For employment and other socioeconomic outcomes, missingness rates were very low. Additionally, respondents to the income question report answers in ranges rather than exact amounts. We used the midpoint of each increment to measure individual-level household incomes.

In terms of limitations, other researchers have raised concerns about the representativeness of the HPS data, especially for estimating vaccine take-up and other COVID-19-related outcomes (Bradley et al., 2021). However, numerous analyses have used HPS data for timely health and socioeconomic research(Berkowitz & Basu, 2021; Carpenter et al., 2022; Donnelly & Farina, 2021). Moreover, we utilize survey weights provided by the U.S. Census Bureau to estimate nationally representative results. Finally, the core of our analysis examines relative receipt of government assistance programs, comparing gay men, lesbians, and bisexual individuals to their

[5] This rate is lower among gay men and lesbians (14.2 percent) and bisexuals (17.4 percent) than heterosexuals (19.1 percent). This may suggest that our estimates are an upper bound of economic disparities, as respondents missing income data likely had worse economic outcomes.

heterosexual counterparts during the COVID-19 pandemic, rather than establishing pre-COVID baseline estimates for economic status and government assistance utilization.

3.3 Methods

We begin our analysis with estimating descriptive statistics. Then, to estimate the relative economic status of sexual minorities compared to their heterosexual peers, we utilize a regression approach with multiple specifications. We specify estimation equation (1) in the following way:

$$y_i = \beta_0 + \beta_1 X_i + \beta_2 (GAY)_i + \beta_3 (BISEXUAL)_i + \varepsilon_i \quad (1)$$

Where our outcome variables y_i are various economic outcomes for individual *i* and X_i is a vector of individual characteristics. For all analyses, we stratify the sample by sex assigned at birth and control for indicator variables for gay men and lesbians and bisexual individuals respectively. The excluded group is heterosexual individuals in all analyses. The coefficients of interest β_2 and β_3 represent the disparity in an economic outcome between gay/lesbian respondents and bisexual respondents, respectively, compared with heterosexual respondents.

Our preferred specification includes controls for the state of residence and survey wave. Individual-level controls include age, age squared, race, ethnicity, relationship status, the presence of a child in the household, sex assigned at birth, gender minority status, the total number of children in the household, urban-rural status, and education (four categories).

To estimate public assistance receipt and utilization, we estimate a similar equation:

$$y_i = \beta_0 + \beta_1 X_i + \beta_2 (GAY)_i + \beta_3 (BISEXUAL)_i + \beta_4 (FPL)_i + \varepsilon_i \quad (2)$$

where our outcome variables y_i are various government assistance receipt and utilization outcomes for individual i and X_i is a vector of individual characteristics. We use the same individual level controls, also adding an indicator variable for being below the federal poverty level, $(FPL)_i$.

Finally, we restrict our sample to those below the federal poverty level and estimate a similar equation:

$$y_i = \beta_0 + \beta_1 X_i + \beta_2 (GAY)_i + \beta_3 (BISEXUAL)_i + \varepsilon_i \quad (3)$$

Where our outcome variables y_i are various government assistance receipt and utilization outcomes for individual i and X_i is a vector of individual characteristics. In all regressions, we restrict our sample to complete cases. All regressions and descriptive statistics are weighted using HPS person weights computed by the U.S. Census Bureau in Stata version 16 (StataCorp, 2019).

4. Results

Below, we present a collage of evidence on the economic status and government assistance utilization of self-identified LGB people. We began by examining the demographic and socioeconomic characteristics of LGB and heterosexual people of all household incomes and then

restricted to those who are below the FPL. Next, we use multivariable regression to examine the relative economic status of LGB adults compared to heterosexual adults, while controlling for demographic characteristics. Our regression models compare the receipt and utilization of government assistance for LGB respondents with heterosexual respondents in a full sample controlling for demographic characteristics and a restricted sample of respondents who are below the FPL. We conclude the section by examining the receipt and utilization of the expanded child tax credit between LGB people compared to heterosexual people.

4.1 Descriptive Statistics

Table 1a presents descriptive statistics for the full sample by sexual orientation. Table 1a shows that gay men and lesbians are younger, have fewer children, and are more likely to be employed than their heterosexual peers. Table 1a also shows that bisexuals are younger than gay men, lesbians and heterosexuals but are about as likely to have children as heterosexuals. Additionally, bisexuals are more likely to have household incomes below the FPL than heterosexuals and gay/lesbian adults.

Table 1b presents a demographic profile of self-identified LGB people with household incomes under the federal poverty level. We estimate that approximately 89.3% of people below the FPL identified as heterosexual, 3.8% identified as gay or lesbian, and 6.9% identified as bisexual. Among this subsample, heterosexual respondents were the oldest (47.1 years), followed by gay/lesbian adults (40.4 years), and bisexual adults (31.8 years). Heterosexual individuals experiencing poverty were more likely to be female than male (0.59 vs. 0.41). This pattern was even stronger among bisexual females and males (0.74 vs. 0.26). However, this sex breakdown is reversed for gay/lesbian adults experiencing poverty—they are more likely to be male than female (0.60 vs. 0.40). Motivated in part by this descriptive finding and prior literature that finds heterogenous economic outcomes for men and women among sexual orientation identity groups, we stratify our analyses by sex.

Gay/lesbian adults experiencing poverty were also less likely to be Black, non-Hispanic than heterosexuals (0.14 vs. 0.19). Bisexuals experiencing poverty were less likely to be Black, non-Hispanic (0.11 vs. 0.19), and more likely to be non-Hispanic white (0.58 vs. 0.49) than heterosexuals. Marriage rates among those experiencing poverty were much lower for gay men and lesbians (0.15) and bisexuals (0.17) than for heterosexuals (0.32). Additionally, even among those with incomes below the federal poverty level, educational attainment was higher for gay men, lesbians, and bisexuals than for heterosexual participants.

4.2 Economic Status of LGB Individuals

Table 2 presents our regression estimates of equation (1) for four economic outcomes. It asks the question of whether gay men, lesbians, and bisexuals adults experience different outcomes from heterosexual adults after controlling for observable characteristics. The format of Table 2 is as follows: each column is a different outcome with the same regression model with indicators for

sexual orientation, individual-level controls, as well as controls for state and survey wave. Column (1) reports logged household income, calculated using interval regression; all other regressions were linear probability models. Column (2) reports employment; column (3) reports FPL status; and column (4) reports difficulty paying for expenses in the past week. We also provide the mean of each outcome below to contextualize the differences. The top panel estimates equation (1) for men, and the bottom panel displays the corresponding results for women.

The results in Table 2 indicate that bisexual men (women) report 8.1 (8.9) percent lower household incomes than otherwise comparable heterosexual respondents. We also find suggestive evidence that lesbians earn 3.2 percent less than otherwise comparable heterosexual women. In terms of poverty (column 3), we find that bisexual men are 2.2 percentage points more likely to report household incomes below the federal poverty level than heterosexual men. Relative to the mean of this outcome, poverty rates are 16 percent higher for bisexual men. Bisexual women are 2.9 percentage points more likely to report household income beneath the poverty line than heterosexual women (15 percent from the mean). Additionally, we find that bisexual men were approximately 6.1 percentage points more likely to report difficulty meeting expenses in the past week than otherwise comparable heterosexual respondents (24 percent relative to the mean); this differential was 6.0 percentage points for bisexual women (20 percent relative to mean). We also find a significant difference in self-reported financial hardship for gay men and lesbians, despite not recording significant differences in other outcomes. Lesbians were 4.6 percentage points more likely to report difficulty meeting expenses in the past week (15 percent relative to mean), while gay men were 3.4 percentage points more likely to do so (14 percent relative to mean). These results are broadly similar to what Chai & Maroto, (2020) find, although we find statistically significant differences for gay men, as well as lesbian and bisexual women.

4.3 Receipt and Utilization of Government Assistance

We next describe the results of estimating equation (2), presented in Table 3. We estimate a similar regression to that of Table 2, but the outcomes are receipt and utilization of public assistance programs. Additionally, we add a control for FPL status. This analysis examines whether gay men, lesbians, and bisexual adults receive and use funds from public assistance programs at rates higher than those of otherwise comparable heterosexuals; all regressions were linear probability models. The format of Table 2 is as follows: column (1) reports unemployment insurance utilization; column (2) reports stimulus check utilization; column (3) reports SNAP receipt; column (4) reports SNAP utilization; column (5) reports rental assistance utilization; and column (6) reports Medicaid coverage. We also provide the mean of each outcome below to contextualize the differences. The top panel estimates equation (2) for men, and the bottom panel displays the corresponding results for women.

The results in Table 3 indicate that bisexual men are 1.6 percentage points more likely to use unemployment insurance than otherwise comparable heterosexual men. This represents a 42 percent higher utilization rate relative to the mean of the outcome. Additionally, we find that

bisexual men (women) are 2.1 (1.8) percentage points more likely to use stimulus checks than otherwise comparable heterosexual men (women). This represents an 18 (14) percent higher utilization rate relative to the mean of the outcome. Additionally, lesbians are 2.1 percentage points more likely to use stimulus checks than otherwise similar heterosexual women (18 percent relative to mean). For SNAP receipt, we find that bisexual men (3.9 pp), bisexual women (2.4 pp), gay men (2.7 pp) and lesbian women (3.8 pp) are more likely to receive SNAP benefits than their comparable heterosexual peers. Similar results are found for SNAP utilization. We also find that gay men are 0.6 percentage points (80 percent relative to mean) and bisexual men are 1.4 percentage points (197 percent relative to mean) to utilize rental assistance than otherwise comparable heterosexuals. Finally, we find that gay men (3.4 pp), bisexual men (3.4 pp), and bisexual women (3.7 pp) are all more likely to be insured by Medicaid than otherwise comparable heterosexual adults.

In Table 4, we examine similar regressions but restrict our sample to only those respondents who reported household incomes below the federal poverty level. We are estimating equation (3) using linear probability models. We find that gay men are 7.4 percentage points (22 percent relative to mean), and bisexuals are 7.2 percentage points (21 percent relative to mean) more likely to utilize SNAP than their heterosexual counterparts under the federal poverty line. Similar results are found for SNAP utilization, rental assistance, and Medicaid. We do not see comparable results for female sexual minorities below the federal poverty line—most estimates of differential utilization/receipt are close to zero and they are neither consistently positive nor negative.

4.4 Receipt and Utilization of the Child Tax Credit

Table 5 displays the results of estimating equation (2) for those programs that involve children in the household or at school. It is important to note that we control for both the presence of children in the household using an indicator variable and the number of children in the household (a continuous variable), though our results are statistically similar and larger in magnitude when dropping these controls. The format of Table 5 is as follows: the left panel estimates equation (2) for the full sample, while the right panel estimates equation (3) for the sample restricted to those below the FPL. Columns (1) and (3) report receipt of the child tax credit as the outcome, while columns (2) and (4) display the utilization of a school lunch card as the outcome.

The results in Table 5 indicate that gay men are 1.6 percentage points less likely to receive the child tax credit (10 percent relative to the mean) than otherwise comparable heterosexual men, even while controlling for the presence of children and number of children in the household. A similar difference is not reported for bisexual men. We also find that lesbians (bisexual women) are 3.7 (2.1) percentage points less likely to receive the child tax credit. This result holds when restricting to the below FPL sample; we find lesbians experiencing poverty are 8.3 percentage points less likely to receive the child tax credit (27 percent relative to the mean) than otherwise comparable heterosexual women. Additionally, we find that bisexual women experiencing poverty are 3.5 percentage points more likely to receive the child tax credit (12 percent relative to the

mean) than otherwise comparable heterosexual women. In Appendix Table 1, we present results that are robust to restricting our sample to individuals who have a child present in the household; even among only adults with children in the household, gay men, lesbian women, and bisexual women are significantly less likely to receive the child tax credit than their heterosexual counterparts.

5. Discussion

We used newly available data from a large, nationally representative sample of adults in the United States from the 2021-2022 U.S. Census Bureau's Household Pulse Survey to study the economic outcomes and government assistance receipt and utilization of sexual minorities. These data identify 19,007 gay or lesbian individuals, as well as 19,290 bisexual individuals. Our regression models for economic outcomes, controlling for observable demographic characteristics, find that bisexual individuals have significantly lower household incomes, a higher likelihood of being below the federal poverty level, and higher self-reported financial hardship compared with otherwise similar heterosexual individuals.

These results confirm previous literature that has found that bisexuals have worse economic outcomes than their heterosexual peers (Badgett et al., 2013, 2021). Additionally, we find higher self-reported financial hardship for gay men and lesbian, women adding to a large literature on the income differentials and economic status for gay/lesbian adults in the US (Carpenter, 2005; Chai & Maroto, 2020; Klawitter, 2015). We also report higher poverty rates for bisexuals, supporting prior research in this area (Schneebaum & Badgett, 2019; Uhrig, 2015). Our results advance the economic status of sexual minorities literature by: using large samples of self-identified LGB individuals (rather than using partnership status to infer sexual orientation), including a subjective measure of economic status (i.e. self-reported financial hardship and receipt/utilization of public assistance programs), and leveraging new and recent data collected during the COVID-19 pandemic.

Additionally, we find that LGB individuals utilize a range of government assistance programs at a higher rate than their heterosexual counterparts, even when adjusting for socioeconomic characteristics. These include unemployment insurance and stimulus payments for bisexuals, as well as SNAP and rental assistance for gay men, lesbians, and bisexual individuals. This accords with prior work examining receipt of government assistance programs by sexual minorities, which has found higher rates of take-up for SNAP, TANF, and Medicaid (Badgett et al., 2013; Badgett, 2018; Brown et al., 2016). We add to the literature by evaluating several programs that have not, to our knowledge, been examined in the context of differential take-up for sexual minorities, including unemployment insurance, stimulus payments, and rental assistance. Finally, we show that these differences are robust to controlling for FPL status. Additionally, we demonstrate that when restricting to a low-income subsample, we continue to see differentials for men, but not for women. We find the largest differentials in rental assistance programs and unemployment insurance.

There are several possible explanations for the receipt and utilization differential of public assistance programs; the most obvious is that LGB individuals are more likely to be in poverty than heterosexual individuals. As a result, they are more likely to qualify, receive, and utilize government assistance to support their economic conditions. In fact, some previous studies have used receipt of government assistance as a proxy for poverty and economic distress. Our findings suggest that there may be differentially larger take-up of government assistance programs by LGB individuals compared to similarly situated heterosexual individuals. Why might this be the case? There are several possibilities, though we do not have the data to decide which best explains the observed differentials.

First, sexual minority adults are more likely to have college and advanced degrees compared to heterosexuals (Black et al., 2007; C. Carpenter & Gates, 2008; Gonzales & Blewett, 2014), and this is true even among lower-income LGB individuals. More educated individuals may be more likely to be aware of and navigate bureaucratic hurdles to government assistance programs, thus enabling them to take up the programs at higher rates. However, the fact that these differentials are robust to controlling for both educational attainment suggests that higher educational attainment is not the only mechanism to explain differential take-up of public assistance programs. Now, we turn to three other possibilities: stigma, job risk, and a lack of other support networks.

One factor that influences participation in government assistance programs is stigma surrounding the receipt and utilization of public assistance programs (Allen et al., 2014; Fothergill, 2003; Stuber & Schlesinger, 2006). Additionally, some individuals who qualify for benefits may not choose to use them due to political views or principles surrounding whether the government should provide such benefits (Morin et al., 2012). Ample political science research has found that sexual minorities tend to align with left-leaning parties and support liberal policy positions, suggesting that they may not experience this stigma to the same degree as heterosexual populations (Edelman, 1992; Jones, 2021; Lewis et al., 2011; Smith & Haider-Markel, 2002; Turnbull-Dugarte & Townsley, 2020). This mechanism of higher support for and willingness to use government assistance programs may explain the differential observed between LGB and heterosexual adults in this analysis.

Another possibility is that LGB individuals are more likely to work in industries that are sensitive to the disruptions caused by the COVID-19 pandemic and so may be more likely to be unemployed and require government assistance as a result. Gonzales and de Mola (2021) found that sexual minorities were more likely to be working in COVID-sensitive industries, which would support the hypothesis that they are more vulnerable to employment disruptions (and subsequently need more assistance) caused by the COVID-19 pandemic than otherwise similar heterosexuals. More broadly, it is difficult to determine how much of our results can be attributed to the economic shocks of COVID-19 and their disproportionate impacts on sexual minorities or to preexisting economic disparities between heterosexual and sexual minority populations.

The availability (or lack thereof) of alternative familial and community-based networks may differ for low-income LGB people, and they may have to rely on government assistance more than similarly situated heterosexuals as a result. Previous research has established that LGB people are less likely to be religious, which is one pathway through which individuals can derive social and economic supports (Herek et al., 2010; Sherkat, 2002). Additionally, the family strains involved in the coming out process or a lack of family acceptance may lead to decreased social or economic support from extended families, though some work has found higher financial transfers from parents to LGB children than heterosexual children (Dempsey et al., 2020; Perales & Huang, 2020). Government assistance may be filling in gaps for low-income LGB people where they lack support structures that low-income heterosexuals have, though qualitative research has found barriers to accessing social services for low-income LGB individuals (Wilson et al., 2020).

Finally, it is possible that the differentials we see are due to social network effects. Sociologists have established that individuals' choices can be influenced by their peers, and that these "social networks" can shape behavior both consciously and unconsciously (DiMaggio & Garip, 2012). Additionally, some literature has found that subgroups of the LGB community have denser (non-familial) social networks than heterosexuals (Breder & Bockting, 2022). It is possible that LGB individuals in poverty may be referring each other to social service access differentially, or (for gay and bisexual men especially) have access to social service providers and assistance through networks like sexual health clinics, which frequently offer comprehensive services alongside sexual health treatments and materials (AIDS Project LA, 2022).

We also find that gay men, lesbians, and bisexual women are less likely to receive the advanced child tax credit, an enhanced policy that has been promoted during the pandemic for its major impact on child poverty reduction (Corinth et al., 2021; Goldin & Michelmore, 2022). We found statistically significant disparities between sexual minorities and their heterosexual peers even when controlling for the presence of a child in the household, the total number of children in the household, or restricting to only households with children present. Additionally, the difference appears even among the subsample below the FPL. One potential explanation would be an asymmetry between how LGB individuals report a child in the household for the Household Pulse Survey and whether the Internal Revenue Service (IRS) recognizes that child for the eligibility determination used to establish recipients of the child tax credit. For example, if an LGB individual (or couple) was supporting an adolescent whose parents did not accept their sexual orientation or gender identity, they might report that child as "in their household" for the HPS, but the IRS would not recognize that relationship unless the child was legally adopted. These instances of informal family networks and "found family" are much more common among LGB individuals than among straight individuals (Jackson Levin et al., 2020; McConnell et al., 2015; Snapp et al., 2015). Unfortunately, we are unable to explore specific mechanisms but we encourage future studies to explore these important issues.

Our study is subject to several limitations. Our data are all self-reported, and thus, there may be selection effects associated with disclosing sexual orientation in an online survey. Secondly, our sample of respondents only includes non-institutionalized adults randomly selected for participation in an email survey among US households. This means that we are missing homeless adults; adults residing in institutionalized medical and incarceration facilities; and individuals without email addresses. Some sexual minority research has suggested that these exclusions may disproportionately affect LGB individuals since they report higher rates of homelessness (Corliss et al., 2011; Durso & Gates, 2012; Rosario et al., 2012), suggesting that our estimates on economic outcomes are likely a lower bound for the disparities experienced by sexual minorities. Finally, for most of the programs assessed, we can only measure public assistance take-up through utilization rather than both receipt and utilization, limiting the scope of our analysis. Some sexual minorities may receive community-based and charitable assistance through health, housing, and other service-based centers.

Despite these limitations, our findings confirm that bisexuals experience poorer economic outcomes and that gay men, lesbians, and bisexuals take up government assistance programs at higher rates than their heterosexual counterparts. Additionally, we find evidence that this pattern of higher take-up among gay and bisexual men is maintained in a low-income subsample. Finally, we find that gay men, lesbians, and bisexual women are less likely to receive the recently enhanced child tax credit than similarly situated heterosexuals. In so doing, our study adds to a growing literature on the experiences of LGB people in poverty. Our results further the call for more social science and policy research on the inequality and poverty experienced in sexual minority communities.

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Table 1a: Descriptive Statistics, Household Pulse Survey, Stratified by Sexual Orientation
Full Sample

	Heterosexual	Gay/Lesbian	Bisexual	P-Value
Sample Size	485499	19007	19290	
Weighted Percentage	92.0%	3.5%	4.6%	
Age	50.617	43.082	33.479	<0.001
Number of Children	0.666	0.292	0.588	<0.001
Sex				
Male	0.488	0.652	0.306	<0.001
Female	0.512	0.348	0.694	
Race/Ethnicity				
White, non-Hispanic	0.663	0.657	0.666	
Black, non-Hispanic	0.106	0.088	0.07	
Asian, non-Hispanic	0.052	0.037	0.035	<0.001
All other races, non-Hispanic	0.034	0.041	0.061	
Hispanic	0.146	0.176	0.168	
Relationship Status				
Married	0.598	0.315	0.31	
Widowed, Divorced, or Separated	0.193	0.106	0.124	<0.001
Never Married	0.205	0.577	0.565	
Missing	0.003	0.003	0.002	
Child Present	0.363	0.166	0.33	<0.001
Gender Minority	0.001	0.047	0.057	<0.001
Urban Area	0.32	0.388	0.316	<0.001
Educational Attainment				
Less than High School	0.061	0.049	0.057	
High School Graduate	0.295	0.211	0.234	<0.001
Some College	0.299	0.345	0.4	
Bachelor's or higher	0.345	0.396	0.309	
Employment Status				
Employed	0.585	0.662	0.686	
Unemployed	0.103	0.124	0.122	<0.001
Not in Labor Force	0.301	0.203	0.189	
Missing	0.011	0.011	0.003	
Health Insurance				
Private Health Insurance	0.534	0.609	0.592	
Public Health Insurance	0.384	0.29	0.285	<0.001
Uninsured	0.077	0.096	0.12	
Missing	0.006	0.006	0.002	
Below FPL	0.159	0.183	0.247	<0.001

Source: Waves 34-43 Household Pulse Survey, authors' calculations. Weighted means. Note average household income and poverty status are determined using the midpoint of each household income range or the lower limit of the range for those in the highest income range. P-values calculated using χ^2 tests for categorical variables and ANOVA tests for continuous variables.

Table 1b: Descriptive Statistics, Household Pulse Survey, Stratified by Sexual Orientation
Below the federal poverty level (FPL)

	Heterosexual	Gay/Lesbian	Bisexual	P-Value
Sample Size	46271	2214	3651	
Weighted Percentage	89.3%	3.8%	6.9%	
Age	47.078	40.358	31.798	<0.001
Number of Children	0.976	0.532	0.806	<0.001
Sex				
Male	0.412	0.601	0.257	<0.001
Female	0.588	0.399	0.743	
Race/Ethnicity				
White, non-Hispanic	0.485	0.531	0.575	<0.001
Black, non-Hispanic	0.189	0.139	0.110	
Asian, non-Hispanic	0.037	0.030	0.024	
All other races, non-Hispanic	0.046	0.052	0.074	
Hispanic	0.243	0.247	0.218	
Relationship Status				
Married	0.316	0.146	0.167	<0.001
Widowed, Divorced, or Separated	0.319	0.138	0.162	
Never Married	0.362	0.714	0.670	
Missing	0.004	0.002	0.002	
Child Present	0.472	0.253	0.411	<0.001
Gender Minority	0.001	0.081	0.063	<0.001
Urban Area	0.308	0.351	0.280	0.015
Educational Attainment				
Less than High School	0.175	0.120	0.107	<0.001
High School Graduate	0.437	0.322	0.315	
Some College	0.284	0.379	0.433	
Bachelor's or higher	0.104	0.179	0.144	
Employment Status				
Employed	0.375	0.402	0.532	<0.001
Unemployed	0.233	0.275	0.195	
Not in Labor Force	0.379	0.313	0.273	
Missing	0.014	0.010	0.001	
Health Insurance				
Private Health Insurance	0.200	0.265	0.300	<0.001
Public Health Insurance	0.602	0.536	0.511	
Uninsured	0.186	0.185	0.185	
Missing	0.013	0.014	0.005	

Source: Waves 34-43 Household Pulse Survey, authors' calculations. Weighted means. Note average household income and poverty status are determined using the midpoint of each household income range or the lower limit of the range for those in the highest income range. P-values calculated using χ^2 tests for categorical variables and ANOVA tests for continuous variables.

Table 2: LGB Individuals, Especially Bisexuals, Experience Worse Economic Outcomes.
Full Sample

	(1) Log of household income	(2) Employed	(3) Below federal poverty level	(4) Financial hardship
Male				
Gay	-0.00297	-0.00409	-0.00140	0.0344***
	(0.0170)	(0.00965)	(0.00862)	(0.0101)
Bisexual	-0.0812***	-0.0172	0.0216*	0.0613***
	(0.0250)	(0.0144)	(0.0124)	(0.0146)
Mean of Outcome	89810	0.633	0.138	0.251
N	215594	215594	215594	215594
Female				
Lesbian	-0.0322*	-0.00667	0.00878	0.0458***
	(0.0183)	(0.0104)	(0.00991)	(0.0108)
Bisexual	-0.0891***	-0.00367	0.0285***	0.0603***
	(0.0146)	(0.00805)	(0.00786)	(0.00828)
Mean of Outcome	78744	0.554	0.188	0.308
N	308202	308202	308202	308202

Notes: Data are from the Waves 34-43 Household Pulse Survey (HPS). Each column is from a separate regression using the HPS person weights. Linear probability models, except for column (1), which uses interval regression. We present coefficient estimates and standard errors, robust to heteroskedasticity. The individual-level controls include age, age squared, race, ethnicity, relationship status, the presence of a child in the household, sex, urban-rural status, gender minority status, the total number of children in the household, and education (four categories). We also control for survey wave and state of residence. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table 3: LGB Individuals Access and Use Government Assistance at Higher Rates.
Full Sample

	(1) Unemployment insurance utilization	(2) Stimulus check utilization	(3) SNAP receipt	(4) SNAP utilization	(5) Rental assistance utilization	(6) Medicaid
Male						
Gay	0.00708	0.00193	0.0272***	0.0215***	0.00558**	0.0338***
	(0.00551)	(0.00783)	(0.00693)	(0.00520)	(0.00230)	(0.00743)
Bisexual	0.0162*	0.0211*	0.0393***	0.0377***	0.0138***	0.0341***
	(0.00889)	(0.0112)	(0.0119)	(0.00920)	(0.00523)	(0.0107)
Mean of Outcome	0.039	0.115	0.092	0.041	0.007	0.121
N	215594	215594	215594	215594	215594	215594
Female						
Lesbian	-0.000886	0.0213**	0.0186**	0.00771	0.00141	-0.000759
	(0.00605)	(0.00962)	(0.00818)	(0.00680)	(0.00296)	(0.00990)
Bisexual	0.00658	0.0175**	0.0238***	0.0204***	0.00260	0.0374***
	(0.00448)	(0.00697)	(0.00665)	(0.00560)	(0.00216)	(0.00752)
Mean of Outcome	0.041	0.121	0.148	0.087	0.013	0.194
N	308202	308202	308202	308202	308202	308202

Notes: Data are from the Waves 34-43 Household Pulse Survey (HPS). Each column is from a separate regression using the HPS person weights. Linear probability models. We present coefficient estimates and standard errors, robust to heteroskedasticity. The individual-level controls include age, age squared, race, ethnicity, relationship status, the presence of a child in the household, sex, urban-rural status, gender minority status, the total number of children in the household, poverty status, and education (four categories). We also control for survey wave and state of residence. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table 4: Low-income LGB Individuals Access SNAP and Rent Assistance at Higher Rates.
Sample is limited to those respondents with household incomes below the FPL.

	(1) Unemployment insurance utilization	(2) Stimulus check utilization	(3) SNAP receipt	(4) SNAP utilization	(5) Rental assistance utilization	(6) Medicaid
Male						
Gay	-0.00975	-0.0211	0.0737***	0.0703***	0.0230**	0.109***
	(0.0168)	(0.0231)	(0.0274)	(0.0230)	(0.0117)	(0.0266)
Bisexual	0.0120	-0.0129	0.0715**	0.0910***	0.0412**	0.0834**
	(0.0173)	(0.0256)	(0.0332)	(0.0296)	(0.0208)	(0.0332)
Mean of Outcome	0.075	0.197	0.340	0.174	0.034	0.388
N	16202	16202	16202	16202	16202	16202
Female						
Lesbian	0.00814	0.000320	-0.00186	-0.00544	-0.00236	-0.0424*
	(0.0199)	(0.0284)	(0.0250)	(0.0230)	(0.0106)	(0.0257)
Bisexual	0.00184	0.0165	0.00267	0.0126	0.00716	0.00688
	(0.0131)	(0.0177)	(0.0169)	(0.0156)	(0.00740)	(0.0175)
Mean of Outcome	0.077	0.213	0.468	0.303	0.050	0.536
N	35934	35934	35934	35934	35934	35934

Notes: Data are from the Waves 34-43 Household Pulse Survey (HPS). Each column is from a separate regression using the HPS person weights. Linear probability models. We present coefficient estimates and standard errors, robust to heteroskedasticity. The individual-level controls include age, age squared, race, ethnicity, relationship status, the presence of a child in the household, sex, urban-rural status, gender minority status, the total number of children in the household, and education (four categories). We also control for survey wave and state of residence. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table 5: Child-Related Programs are Differentially Accessed by LGB Populations.
Full Sample at left; FPL sample at right.

	Full Sample		**<FPL Sample**	
	(1) Child tax credit receipt	(2) School lunch card utilization	(3) Child tax credit receipt	(4) School lunch card utilization
Male				
Gay	-0.0161***	0.000625	-0.0199	-0.0243*
	(0.00553)	(0.00416)	(0.0160)	(0.0125)
Bisexual	0.00456	0.0124	-0.00203	0.00451
	(0.00839)	(0.00872)	(0.0221)	(0.0232)
Mean of Outcome	0.161	0.032	0.191	0.101
N	215594	215594	14187	14187
Female				
Lesbian	-0.0369***	0.000354	-0.0827***	-0.0139
	(0.00695)	(0.00596)	(0.0205)	(0.0193)
Bisexual	-0.0211***	0.0139***	-0.0350**	0.00119
	(0.00567)	(0.00538)	(0.0151)	(0.0143)
Mean of Outcome	0.233	0.061	0.302	0.161
N	308202	308202	31199	31199

Notes: Data are from the Waves 34-43 Household Pulse Survey (HPS). Each column is from a separate regression using the HPS person weights. Linear probability models. We present coefficient estimates and standard errors, robust to heteroskedasticity. The individual-level controls include age, age squared, race, ethnicity, relationship status, the presence of a child in the household, sex, urban-rural status, gender minority status, the total number of children in the household, and education (four categories). Full sample regressions include a control for poverty status. We also control for survey wave and state of residence. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Appendix

Appendix Table 1: LGB Populations with Children Differentially Access Child-Related Programs.

Full income sample with children at left; FPL sample with children at right.

	Full Sample		<FPL Sample	
	(1) Child tax credit receipt	(2) School lunch card utilization	(3) Child tax credit receipt	(4) School lunch card utilization
Male				
Gay	-0.106***	-0.0265	-0.130**	-0.123***
	(0.0363)	(0.0185)	(0.0554)	(0.0387)
Bisexual	0.0469	0.000273	0.00439	-0.0725
	(0.0316)	(0.0189)	(0.0715)	(0.0461)
Mean of Outcome	0.558	0.073	0.410	0.181
N	51898	51898	3603	3603
Female				
Lesbian	-0.0968***	0.00745	-0.155***	-0.0173
	(0.0232)	(0.0179)	(0.0538)	(0.0402)
Bisexual	-0.0301**	0.0221**	-0.0561*	0.0127
	(0.0135)	(0.0109)	(0.0288)	(0.0253)
Mean of Outcome	0.605	0.137	0.568	0.264
N	90610	90610	13380	13380

Notes: Data are from the Waves 34-43 Household Pulse Survey (HPS). Each column is from a separate regression using the HPS person weights. Linear probability models. We present coefficient estimates and standard errors, robust to heteroskedasticity. The individual-level controls include age, age squared, race, ethnicity, relationship status, sex, urban-rural status, gender minority status, the total number of children in the household, and education (four categories). Full sample regressions include a control for poverty status. We also control for survey wave and state of residence. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.