



SEXUAL ORIENTATION AND POVERTY IN THE UK: A REVIEW AND TOP-LINE FINDINGS FROM THE UK HOUSEHOLD LONGITUDINAL STUDY

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ABSTRACT. Is there a link between sexuality and poverty in the UK? If so, has this relationship changed over time? This review synthesizes British and international literature while adding top-line findings from the UK Household Longitudinal Study (UKHLS) to address these questions. It focuses not only on aggregate poverty rates but also on poverty drivers related to household structure, homelessness, health, education, employment and household wealth. The literature and top-line data analyses reveal gay and bisexual men experience greater material disadvantage compared heterosexual men while bisexual women experience greater material disadvantage compared to heterosexual women. Though the international literature sometimes finds material disadvantage for lesbians, the UKHLS data reveal little evidence that lesbians are materially disadvantaged relative to heterosexual women, although any British lesbian material disadvantage may be related to their status as women rather than their sexuality.

Keywords: sexual orientation; poverty; education; aging and retirement;
health inequality; earnings inequality; UK Household Longitudinal Study

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Introduction

For decades the British equalities agenda has focused on redressing gender, race and ethnic inequalities, leading to a large and influential body of academic and policy relevant research. Recently, researchers have begun to critically examine the social and economic impacts of age, disability and

religious beliefs. However, despite sexual orientation being included in all major UK equalities legislation since 2001, policy-relevant quantitative analyses of inequalities due to sexual orientation remain relatively scarce (Allen and Demo 1995; Aspinall and Minton 2008; Betts 2008; Mitchell, Howarth, Kotecha, and Creegan 2009). A cursory glance at the literature reveals very little work on sexuality and poverty in the UK. Poverty occurs when a person's material resources are not sufficient to meet minimum needs, including social participation. Poverty is an inability to make choices and experience opportunities, in violation of human dignity. It means a lack of basic capacity to participate effectively in society (Gordon 2005). So, what evidence is there of a link between specific sexual orientations and poverty in the UK? If there is a link in Britain, how and why has this changed over time? This review addresses these questions.

Poverty, or material disadvantage, faced by sexual minorities is likely to be a function of stigma, harassment and discrimination related to sexuality (Arend 2005; Badgett 2001). Heteronormativity is a cultural regime preferring heterosexual relationships and sexuality over all other forms of sexual expression (Plummer 2001). Homophobia is a negative or fearful attitude about homosexuals or homosexuality, while bi-phobia and trans-phobia refer to similarly negative views (Ayala, Bingham, Kim, Wheeler, and Millett 2012; Gibbs 1997). Attitudinal research finds acceptance of sexual minorities in the UK is increasing. In 1987, 75 percent of people thought homosexuality was always or mostly wrong, while by 2008 only 32 percent held this position (Cowan 2007; Ward and Carvel 2008). This remarkable shift in public attitudes implies strong generational differences in lived experience among lesbian, gay and bisexual (LGB) communities. However it is not clear whether subjective experiences and material conditions have improved at all.

The present review collates existing literature concerning sexuality and poverty. Described are the ways sexuality may influence processes linked to poverty around health, education, housing and employment. This review also presents statistics concerning income based relative poverty and sexuality from the UK Household Longitudinal Study: *Understanding Society* (UKHLS), a nationally representative panel survey of 40,000 households begun in 2009 (University of Essex, Institute for Social and Economic Research, and National Centre for Social Research 2012). This is perhaps the only UK population study with sufficient numbers of LGB people to conduct robust statistical poverty analyses with relevant comparison groups.

The 2011–12 wave of the UKHLS obtained a measure of respondent's sexual identity via a self-completion question of all adult respondents aged 16+. These data, along with all income measures, were released in November 2013.

Table 1 shows a total of 2.3 percent of the sample self-identified as gay, lesbian or bisexual. Approximately 4.3 percent of 16–24 year olds self-identify as gay, lesbian or bisexual, while 0.7 percent of over 65+ self-identify this way.

Table 1 UK Sexual Identity by Age, UKHLS Data.
Base: 40,610 UK adults aged 16+ (weighted)

	Heterosexual or Straight	Gay or Lesbian	Bisexual	Other	Prefer not to Say
16–24	91.6%	1.8%	2.6%	1.3%	2.8%
25–34	93.5%	1.6%	1.5%	1.1%	2.4%
35–44	94.1%	1.9%	0.8%	0.8%	2.4%
45–54	94.0%	1.6%	0.8%	1.0%	2.6%
55–64	95.0%	0.8%	0.5%	0.8%	2.9%
65+	93.4%	0.4%	0.4%	1.4%	4.5%
Total	93.7%	1.3%	1.0%	1.1%	3.0%

Note: 44 “Don’t know” responses were recoded to “other” while 42 “Refuse” responses were recoded to “Prefer not to say”.

Poverty Incidence by Sexual Orientation

An Irish Combat Poverty Agency (CPA) report represents the earliest consideration of links between sexuality and poverty (Robson and Byrne 1995). Investigators defined poverty for individuals as being unemployed or having an income of less than 70 percent of average income plus lacking at least one “primary item” for affordability reasons though “primary items” were never defined in the report. Studying a lesbian and gay community sample in Dublin and Cork, researchers found approximately 20.8 percent at risk for poverty. Based on European Community Household Panel Survey data for Ireland in 1994, the European Commission (2010) calculated just less than 20 percent of the total Irish population risked poverty. Comparing these separate analyses, we might conclude that the poverty risk faced by gays and lesbians in Dublin and Cork was no different from the general Irish population.

In 1999, the Glasgow Women’s Library commissioned a study mirroring the Irish CPA report with a community sample of lesbians and gays in Glasgow (John and Patrick 1999). The authors report on receipt of means tested state benefits and on the 1999 Households Below Average Income (HBAI) “poverty line” of £71 per week for a single person. Approximately 20 percent of the sample was in receipt of means tested state benefits, while 28 percent reported incomes below the HBAI cut-off. Scottish trend data for individuals in poverty in all of Scotland for 1998/99 suggested exactly 20 percent of the Scottish individual population experienced relative poverty before housing costs (60 percent of same year median income), with exactly

19 percent of individuals experiencing absolute poverty (60 percent of inflation adjusted median income) (Kaye 2007). Although poverty rates in Glasgow may or may not be higher than Scottish national averages, one might conclude that Glaswegian sexual minorities were more likely in 1999 to experience poverty than others in Scotland generally.

More recently, Albelda et al. (2009) examine poverty in three different US data sets that allowed comparisons across sexuality groups. Poverty was defined according to the “Federal Poverty Line” (FPL), or the annually inflated amount of income a family requires to meet food expenses. Since the FPL does not incorporate housing, transport, health or other basic costs, households were defined as “poor” if their net income was lower than 200 percent of the FPL. Using the Public Use Microdata Sample of the 2000 US Census (2000 PUMS), the authors only could examine couples identified as same-sex or opposite sex based on relationship information. Approximately 5.4 percent of heterosexual couples, 6.9 percent of lesbian couples and 4.0 percent of gay male couples met the poverty threshold. Once controls for age, family size, disability status, region and other matters were controlled, the poverty rate for lesbian couples was approximately 2.9 points higher than heterosexual couples, and poverty rates for gay male couples were approximately 1 point higher. Reliant on other US data, the authors suggest these rates were conservative estimates since single person households were excluded from the sample.

Prokos and Keene (2010) examined only households with dependent children in the 2000 PUMS and found poverty rates for gay and lesbian families with dependent children to be twice heterosexual married families with dependent children (12 percent each of gay couples and lesbian couples vs 6 percent of heterosexual married couples). Controlling for age, education, employment status, work hours, citizenship, region, and urbanicity, lesbian families with children were significantly more likely to be poor than gay families with children.

In the National Survey of Family Growth (NSFG), Albelda et al. (2009) were able to calculate the number of individuals in poor households though the data set was limited to 18–44 year olds. They found self-identified bisexual women and lesbians were significantly more likely to experience poverty compared to heterosexual women (24 percent vs 19 percent), but there was no difference in poverty rates between bisexual, gay and heterosexual men.

In the California Health Interview Survey (CHIS), Albelda et al. (2009) found that poverty may be locally specific. The CHIS suggested no difference in poverty rates for women. Compared to the NSFG, gay or bisexual men in CHIS were significantly less likely to experience poverty (7 percent of

gay or bisexual men vs 12 percent of heterosexual men). It would seem that sexual orientation and poverty links may be regionally specific in the US.

Data from UKHLS provides a more up-to-date snapshot of poverty by sexual orientation in Britain. Table 2 provides poverty statistics by sexuality for adults in the UKHLS data, while Table 3 and Table 4 show results for men and women separately. Poverty is defined on household equivalized income before housing costs using both 50 and 60 percent of median household income as thresholds. Table 2 shows gays and lesbians somewhat more likely to be poor according to both measures, while bisexuals are somewhat more likely to be poor at only the 60 percent threshold. However, none of these differences are statistically significant.

Some differences across groups in other material well-being indicators are worth noting. Bisexuals are significantly more likely to be behind paying council tax, and behind with either some or all household bills. Bisexuals are more likely to be in receipt of income support. Subjectively, gays, lesbians and bisexuals are all optimistic financially as they are significantly more likely to expect to be better off in a year's time compared to heterosexuals.

Considering results for men shown in Table 3, gay men and bisexual men are somewhat more likely to be in poverty according to routine definitions, however these figures are not statistically significant. In terms of meeting household needs, gay and bisexual men are also more likely to report being behind with rent or mortgage, council tax, and some or all household bills, though only the result for bisexual men concerning all household bills is statistically significant. Gay and bisexual men are significantly more likely to receive certain state benefits. Gay men are significantly more likely to receive income support, housing benefit and council tax benefit compared to heterosexual men. Bisexual men are significantly more likely to receive income support. These results imply gay men and bisexual men do in fact face some material disadvantage. Were it not for state income transfers, gay men in particular might be worse off in poverty terms than heterosexual men.

Results in Table 4 show the experience of lesbians and bisexual women. Lesbians are as likely to be in poverty as heterosexual women. Bisexual women are more likely to be in poverty using the 60 percent of median income threshold although this finding is not statistically significant. According to most other measures, lesbians seem to be no different or somewhat materially advantaged compared to heterosexual women. In particular, they are more likely to report *not* being behind with rent or mortgage payments, or council tax payments. While they are significantly more likely to receive job seeker's allowance, this may not be particularly unusual if lesbians are more likely to be in work compared to heterosexual women (see the

discussion of Labor supply below). And, findings for subjective financial expectations suggest significant material optimism among lesbians.

Table 2 Key Poverty Statistics by Sexual Orientation. UKHLS Data.
Base: 40,610 adults aged 16+ (unweighted)

	Hetero- sexual or Straight	Gay or Lesbian	Bisexual	Other
Poverty (Equiv HH Income <50% of Median)	6.9%	8.2%	7.8%	12.9%
Poverty (Equiv HH Income <60% of Median)	12.8%	13.6%	16.1%	22.6%
Household behind with rent or mortgage	11.3%	8.9%	14.2%	21.9%
Household behind with paying council tax	7.0%	5.1%	12.0%	12.9%
<i>Household up-to-date with bills?</i>				
up-to-date	94.7%	94.7%	87.7%	88.4%
behind with some	4.7%	4.9%	10.1%	10.4%
behind with all	0.6%	0.4%	2.2%	1.2%
<i>Receives state benefits:</i>				
Income Support	3.5%	4.8%	6.2%	10.9%
Job Seeker's Allowance	2.5%	3.6%	3.7%	4.7%
Housing Benefit	8.8%	9.9%	10.8%	17.5%
Any Disability Benefit	9.2%	10.9%	8.4%	13.7%
Council Tax Benefit	10.6%	10.5%	10.3%	19.6%
<i>Any of the above</i>	18.4%	18.9%	19.5%	32.1%
Any Other State Benefit	34.7%	19.3%	28.6%	36.3%
<i>How do you think you will be financially next year?:</i>				
better off	24.3%	28.8%	34.9%	27.2%
worse off than you are now	20.4%	20.3%	19.9%	16.4%
about the same	55.4%	51.0%	45.2%	56.5%
<i>No. Consumer Durables</i>				
missing (max 13)	2.86	2.96	3.27	3.54
Access to the Internet	97.1%	98.0%	94.4%	94.1%
<i>Broadband connection</i>				
	97.8%	97.7%	96.3%	96.2%
Observations	38,008	476	406	424

Notes: Figures shown in **bold italic** are significantly different ($p < 0.05$) from all heterosexuals. Note that significance tests are for absolute differences.

Table 3 Key Poverty Statistics by Sexual Orientation for Men. UKHLS Data.
Base: 16,703 adult men aged 16+ (unweighted)

	Hetero- sexual or Straight	Gay	Bisexual	Other
Poverty (Equiv HH Income < 50% of Median)	6.7%	8.1%	7.6%	9.6%
Poverty (Equiv HH Income < 60% of Median)	12.0%	13.4%	15.8%	18.6%
Household behind with rent or mortgage	10.9%	12.3%	14.2%	25.6%
Household behind with paying council tax	6.9%	7.3%	9.4%	15.8%
<i>Household up-to-date with bills?</i>				
up-to-date	95.1%	94.5%	91.9%	86.0%
behind with some	4.3%	4.8%	5.8%	12.9%
behind with all	0.6%	0.7%	2.3%	1.2%
<i>Receives state benefits:</i>				
Income Support	2.2%	4.7%	5.8%	7.6%
Job Seeker's Allowance	3.4%	2.9%	4.1%	8.1%
Housing Benefit	6.7%	11.3%	7.5%	13.4%
Any Disability Benefit	8.4%	10.9%	7.5%	15.7%
Council Tax Benefit	8.1%	12.0%	8.1%	14.5%
<i>Any of the above</i>	15.9%	18.9%	18.5%	32.0%
Any Other State Benefit	30.6%	21.8%	31.2%	33.1%
<i>How do you think you will be financially next year?:</i>				
better off	26.6%	27.3%	32.3%	28.4%
worse off than you are now	20.8%	21.4%	21.0%	16.6%
about the same	52.6%	51.3%	46.7%	55.0%
No. Consumer Durables missing (max 13)	2.84	3.03	3.07	3.44
Access to the internet	97.1%	98.8%	95.7%	95.1%
<i>Broadband connection</i>	98.0%	98.0%	97.5%	96.3%
Observations	16,703	275	173	172

Notes: Figures shown in **bold italic** are significantly different ($p < 0.05$) from heterosexual men. Note that significance tests are for absolute differences.

Table 4 Key Poverty Statistics by Sexual Orientation for Women. UKHLS Data.
Base: 22,735 adult women aged 16+ (unweighted)

	Hetero- sexual or Straight	Lesbian	Bisexual	Other
Poverty (Equiv HH Income < 50% of Median)	7.0%	8.2%	7.9%	15.4%
Poverty (Equiv HH Income < 60% of Median)	13.4%	13.7%	16.3%	25.6%
Household behind with rent or mortgage	11.7%	4.4%	14.3%	19.3%
Household behind with paying council tax	7.0%	2.1%	13.9%	10.9%
<i>Household up-to-date with bills?</i>				
up-to-date	94.3%	95.0%	84.5%	90.0%
behind with some	5.0%	5.0%	13.4%	8.8%
behind with all	0.7%	0.0%	2.2%	1.2%
<i>Receives state benefits:</i>				
Income Support	4.4%	5.0%	6.4%	13.1%
Job Seeker's Allowance	1.8%	4.5%	3.4%	2.4%
Housing Benefit	10.5%	8.0%	13.3%	20.2%
Any Disability Benefit	9.9%	11.0%	9.0%	12.3%
Council Tax Benefit	12.6%	8.5%	12.0%	23.0%
<i>Any of the above</i>	20.4%	18.9%	20.2%	32.1%
Any Other State Benefit	38.0%	15.9%	26.6%	38.5%
<i>How do you think you will be financially next year?:</i>				
better off	22.4%	30.8%	36.8%	26.3%
worse off than you are now	20.0%	18.7%	19.1%	16.2%
about the same	57.6%	50.5%	44.2%	57.5%
No. Consumer Durables missing (max 13)	2.87	2.86	3.42	3.61
access to the internet	97.1%	96.9%	93.4%	93.3%
broadband connection	97.6%	97.3%	95.4%	96.2%
Observations	21,305	201	233	252

Notes: Figures shown in ***bold italic*** are significantly different ($p < 0.05$) from heterosexual women. Note that significance tests are for absolute differences.

Results for bisexual women imply greater material disadvantage. Bisexual women are significantly more likely to report being behind with council tax payments and to be behind in paying some or all household bills. Bisexual women are more likely in some instances to receive state benefits though none of these differences are statistically significant. Interestingly, bisexual women are significantly more likely to lack certain consumer durables – color TVs, video or DVD players, tumble driers, and land-line telephones –

and are significantly less likely to have the Internet or broadband compared to heterosexual women. Nevertheless, bisexual women are subjectively more optimistic financially. Significantly more expect to be better off in a year's time compared to heterosexual women.

Data presented in these tables should be interpreted with some caution as sexuality is measured using self-identification. Though many respondents use the category "other" to describe their sexuality, UKHLS data do not report what this category actually means. Those who select "other" could include people self-identifying as transsexual, transgender, asexual, polysexual, pansexual, queer, non-sexual. It could also include people who simply do not have words to describe their sexuality or even might not ever choose to do so. More problematic is if the willingness to disclose a minority sexual identity were related to socio-economic status. If lower socioeconomic groups are less likely to self-identify as LGB, then these figures could be biased estimates of LGB poverty. A rough glance at the ascriptive characteristics of the "Other" category suggests ethnicity related disclosure. Compared to white British, mixed race respondents are 2.1 times more likely to select the "Other" category, Asians are 3.1 times more likely, blacks are 2.2 times and Arabs are 5.5 times more likely. Similarly, Asians are 4.4 times more likely to select "Prefer not to say" compared to white British, blacks are 2.7 times more likely and Arabs are 2.2 times more likely. Compared to heterosexuals, the "Other" group is significantly more likely to experience poverty regardless of the measure: using 50 percent of median income 12.1 percent experience poverty; using 60 percent of median income 22.9 percent experience poverty. This group is significantly more likely to be behind with rent or mortgage payments, and with council tax. They are over three times more likely to receive income support, two times more likely to receive housing benefit, significantly more likely to receive disability benefit and council tax benefit. These findings are paralleled in Table 3 and Table 4 showing sex specific poverty statistics.

While American research implies greater material disadvantage for gay and lesbian couples, as well as children living in same-sex families, UK data would seem to highlight a degree of material disadvantage for gay and bisexual men and bisexual women. I next consider various mechanisms that might give rise to these outcomes. Specifically, I consider processes related to household structure, health, education, employment and wealth accumulation.

Family & Housing

Family and household composition is related to poverty. Households with dependents either as children, long-term sick or disabled, or retirees will have greater material needs and could have fewer people available to generate

income for the household (Albelda, Badgett, Schneebaum, and Gates 2009). Little is known about the distribution of sexual minorities across family types or household structures in the UK. Here, I consider the problem of homelessness as well as the links between household composition and material disadvantage, particularly for LGB adults aged 50+.

Youth Homelessness

Research suggests that LGB youth have a particularly high risk of confronting homelessness as a consequence of their sexuality (Coker, Austin, and Schuster 2010; Cull, Platzer, and Balloch 2006; Dunne, Prendergast, and Telford 2001; Dunne, Prendergast, and Telford 2002; Gattis 2009; Zenger, Strehlow, and Gundlapalli 2008). Homelessness can arise for voluntary or involuntary reasons. Almost 11 percent of self-identified LGB Londoners aged 16–21 in 1984 reported being thrown out of the family home as a consequence of their sexual orientation (Trenchard and Warren 1984). “Coming-out” to family members and developing an LGB identity can be traumatic. Breakdown of familial social relationships as a consequence is often hypothesized to precipitate a housing crisis (Blasius 1994; Dunne, Prendergast, and Telford 2001; Willoughby, Malik, and Lindahl 2006).

American research suggest LGB youth comprise between 15 and 36 percent of homeless youth – a far larger proportion than general population estimates might suggest (Fournier, Austin, Samples, Goodenow, Wylie, and Corliss 2009; Freeman and Hamilton 2008; Gangamma, Slesnick, Tovioessi, and Serovich 2008; Leslie, Stein, and Rotheram-Borus 2002; Noell and Ochs 2001; Van Leeuwen, Boyle, Salomonsen-Sautel, Baker, Garcia, Hoffman, and Hopfer 2006). A large literature considers American LGB homelessness, focusing both on its causes and consequences. Homeless LGB youth are more likely than homeless heterosexual youth to report running away to avoid experiences of sexual abuse or physical abuse (Rew, Whittaker, Taylor-Seehafer, and Smith 2005). Sexual identity disclosure problems resulted in either choosing to leave the family home or being forced to do so (Rew, Whittaker, Taylor-Seehafer, and Smith 2005; Whitbeck, Chen, Hoyt, Tyler, and Johnson 2004). Comparing homeless to non-homeless self-identified LGB youth in New York City, Rosario, Schrimshaw, and Hunter (2012) found homelessness more likely if initiation of same-sex sexual behavior was at an earlier age, although family member disclosure of sexual identity was not predictive of homelessness. Alcohol and illegal drug use started earlier for homeless relative to non-homeless LGB youth suggesting that mental health problem externalization related to sexual identity may trigger family problems rather than sexual identity disclosure itself. They

also found homeless LGB youth more likely to be sexually abused than non-homeless LGB youth, further suggesting sexuality itself may not be a homelessness mechanism.

In the UK, population estimates have never been made or attempted therefore it is impossible to gauge the link between sexuality and British homelessness. However, a community based assessment of self-identified LGB youth in Reading from the late 1990s suggested as many as 13 percent of LGB young people were or had experienced homelessness (Dunne, Prendergast, and Telford 2002; O'Connor and Molloy 2001). Anecdotal reports from homelessness service providers through the 1990s asserted that LGB youth were becoming a larger share of the homeless population (Dunne, Prendergast, and Telford 2001; Dunne, Prendergast, and Telford 2002).

Risk factors and outcomes associated with homelessness among LGB people in the UK have never been quantified. Qualitative studies of UK LGB homelessness through the late 1990s and early 2000s found that the LGB homeless shared characteristics of the homeless generally: most were male; a large portion came directly from local authority care; physical, emotional and/or sexual abuse was not uncommon; drug dependence was likely, as were other health problems; many experienced interrupted schooling; many had a history of self-harm and prostitution (Cull, Platzer, and Balloch 2006; Dunne, Prendergast, and Telford 2002; O'Connor and Molloy 2001).

Dunne, Prendergast, and Telford (2002) and Cull, Platzer, and Balloch (2006) both report that sexual identity development triggered homelessness for less than half of their respondents. However, O'Connor and Molloy (2001) found that the link between sexuality and homelessness to be indirect – mirroring American research. Homelessness among UK LGB young people seemed to be linked to drug and alcohol abuse, early onset of sexual risk taking, and physical or sexual abuse in the family home. Some homeless youth left rural communities because of perceived homophobia to live “on the streets” in London, Manchester or Brighton where there was a sizeable LGBT community (Cull, Platzer, and Balloch 2006; Dunne, Prendergast, and Telford 2002).

LGB experiences in homeless shelters and with other homelessness services was however a striking concern. Harassment and victimization from other shelter guests was common (O'Connor and Molloy 2001). Many respondents reported feeling safer sleeping rough because this avoided homophobic harassment from other shelter residents. Safety was a particular problem for transsexual and transgendered homeless youth.

Many reported negative experiences with local authority homelessness applications where their needs as LGB were not taken seriously. At issue was not having a local connection, particularly when homelessness resulted from fleeing the family home to be near a larger, more visible, LGB com-

munity. All UK studies into LGB homelessness highlighted the need for more reliable recording of client sexuality by service providers (Cull, Platzer, and Balloch 2006; Dunne, Prendergast, and Telford 2001; Dunne, Prendergast, and Telford 2002; O'Connor and Molloy 2001).

Household Structures

A second issue related to housing and family life is the experience of LGB elderly. Most research focuses on issues related to social support, health and caring with results suggesting LGB elders experience profound isolation and loneliness. Living alone is linked to problems with obtaining social care, social participation, and general social support.

Access to social support services can be particularly problematic for elderly LGB people in the UK. As Heaphy et al. (2004) explain:

[M]ainstream and local communities tend to encourage and enforce a 'heterosexual panorama' through legal, social and everyday sanctions against public displays of 'homosexuality'. Indeed ... many [LGB over 50s] were keenly aware of the risks of being open about their sexuality (e.g. abuse and violence). Such risks could ... put considerable pressure on them to remain 'closeted' in all manner of community interactions. This, in turn, negatively affected the quality of their relationships in the local communities and of the local supports that they could access at times of crisis. (p. 892)

In the US, Gates (2010) calculates that approximately 83 percent of LGB people over the age of 55 are unwilling to disclose their sexual identity. Furthermore, American LGB elders are significantly less likely to access medical care compared to non-LGB elders (Gardner, de Vries, and Mockus 2013). Qualitative research suggests this to be the case in the UK as well (Fenge and Jones 2012). As Table 1 indicates, over 65s in the UKHLS are significantly more likely to "prefer not to say" when asked about sexuality. This "invisibility" means LGB elders may risk exclusion at all levels of social policy affecting their lives (Heaphy and Yip 2006; Smith and Calvert 2001).

Many British LGB elders came of age in a cultural context that defined their sexuality as pathological. Social and legal sanctions worked against disclosure and positive identity formation when these generations were in their late teens and early 20s. The over 50s may feel social pressure to conceal their identities and to engage socially with others with a degree of comportment that signals that they are not gay or lesbian. Of concern is "respectability"; one qualitative research respondent remarked it was inappropriate to "shove it down people's throats" (Heaphy, Yip, and Thompson 2004).

Many lesbian and gay elders felt being open about their sexuality risked prejudice, harassment and breaches of confidentiality (Heaphy and Yip 2006). Nevertheless, in a community sample of self-identified lesbian and gay elders aged 50+, about one-third in regular contact with social services considered them welcoming to LGB clients, and about the same proportion would be willing to be open about their sexuality with social service providers (Heaphy, Yip, and Thompson 2004).

Likely social isolation can be identified by the distribution of sexual minorities across household types, with particular attention to those living alone. A cross-classification of sexuality by household type in the UKHLS is shown in Table 5. Gay men are about 2.6 times more likely than heterosexual men to live alone, but heterosexual men are about 1.5 times more likely to live in a couple, and are a little more than 3 times more likely to live in a home with children. Lesbians are about as likely as heterosexual women to live alone (0.96), are slightly less likely to live in couples (0.9), but heterosexual women are nearly twice as likely to live with children (1.92). Bisexual men are slightly more likely than heterosexual men to live alone (1.38) and to live with children (1.11), but significantly less likely to live in a couple (0.70). Although at only 3.1 percent, lone parenthood among bisexual men is more than twice the rate of heterosexual men. Bisexual women are less likely than heterosexual women to live alone (0.84) and to live in a couple (0.80) but more likely to live with children (1.12).

These household structures shed light on the material needs, and likely household resources, of British sexual minorities. The striking absence of children in the lives of gay men and lesbians implies a degree of freedom from providing for children's living expenses and potential material advantage. Alternatively, fewer children could result in a greater experience of social isolation and social care needs in old age. Moreover, bisexuals seem to have very similar households compared to heterosexuals yet suffer inequalities somewhat worse than gay men and lesbians.

Considering adults aged 50+, the results shown in Table 6 emphasize likely elder isolation. Older gay men are about 2.7 times more likely than heterosexual men to live alone, while bisexual men are also more likely to live alone (1.34). Lesbians are significantly less likely than heterosexual women to live alone (0.43) while bisexual women are about equally likely to live alone (0.97). This preponderance of gay and bisexual men living alone is of particular concern for the link between sexuality and poverty in old age.

Table 5 Sexual Orientation by Household Type broken by sex UKHLS Data. Base: 40,610 adults aged 16+ (weighted)

		Alone, pension- able	Alone, not pension- able	Single Parent	Couple, no children	Couple, pensioner no children	Couple, with children	Other HH types, childless	Other HH types, with children	Total
Men	Heterosexual or straight	4.6%	9.7%	1.1%	14.5%	17.4%	23.4%	19.0%	10.2%	100.0%
	Gay men	3.7%	33.2%	1.5%	30.2%	4.4%	3.6%	17.7%	5.7%	100.0%
	Bisexual men	3.2%	16.6%	3.1%	7.1%	7.3%	24.5%	27.3%	10.9%	100.0%
	Other	5.9%	10.5%	2.0%	4.3%	12.5%	24.0%	23.5%	17.4%	100.0%
	Prefer not to say	8.3%	13.5%	2.3%	6.4%	18.8%	16.1%	23.9%	10.6%	100.0%
	Total	4.7%	10.3%	1.1%	14.4%	17.1%	22.9%	19.3%	10.2%	100.0%
Women	Heterosexual or straight	10.8%	5.7%	6.8%	12.1%	14.9%	21.4%	17.4%	10.9%	100.0%
	Lesbian	1.4%	14.6%	4.3%	38.8%	6.4%	8.4%	18.6%	7.6%	100.0%
	Bisexual women	2.5%	11.4%	10.9%	14.1%	5.7%	18.7%	22.5%	14.1%	100.0%
	Other	11.9%	6.5%	12.5%	7.3%	15.1%	14.0%	21.2%	11.5%	100.0%
	Prefer not to say	16.5%	5.2%	7.5%	7.5%	16.3%	17.1%	17.7%	12.2%	100.0%
	Total	10.8%	5.8%	6.9%	12.2%	14.8%	21.0%	17.5%	10.9%	100.0%

Table 6 Sexual Orientation by Simplified Household Type, respondents aged 50+, broken by sex. UKHLS Data. Base: 17,597 adults aged 50+ (weighted)

		Other			
		Alone	Couple	Situations	Total
Men	heterosexual or straight	18.9%	58.4%	22.8%	100.0%
	gay men	51.6%	40.7%	7.7%	100.0%
	bisexual men	25.2%	62.9%	11.9%	100.0%
	other	27.0%	43.1%	29.9%	100.0%
	prefer not to say	28.6%	46.3%	25.1%	100.0%
	Total	19.6%	57.7%	22.7%	100.0%
Women	heterosexual or straight	28.9%	46.8%	24.3%	100.0%
	lesbian	12.5%	62.8%	24.7%	100.0%
	bisexual women	28.0%	50.9%	21.2%	100.0%
	other	32.9%	41.9%	25.3%	100.0%
	prefer n	35.4%	39.9%	24.8%	100.0%
	Total	29.1%	46.6%	24.3%	100.0%

Health

Health is viewed as a resource in the production of material well-being (Albelda, Badgett, Schneebaum, and Gates 2009; Badgett 2001). Unhealthy individuals experience poverty because they lack the physical, emotional or mental capacity to provide for their needs. Also, those with poor health may have different or, in fact, greater material needs than people with better health (Albelda, Badgett, Schneebaum, and Gates 2009). Perhaps because of its historic link with gay male sex, health inequalities related to HIV dominate much of the research linking LGB health and poverty (See e.g., Haile, Padilla, and Parker 2011). While HIV prevalence and its consequences are important, I provide here a review of research on LGB health that is more general.

Some critics argue poor LGB health results from a lifestyle that is not conducive to good health. This is often argued to be a thinly veiled critique of “the gay scene” – a lifestyle centered on bars and clubs with easy access to drugs and alcohol (Mitchell, Howarth, Kotecha, and Creegan 2009). However, not all LGB people participate in “the gay scene” and, indeed, there is otherwise no singular “LGB lifestyle” (Hunt and Fish 2008).

“Minority Stress Theory” (MST) offers a more analytically powerful framework for explaining general sexuality related health inequality. Derived from social stress theory, MST posits that minority group members experience additional stress not experienced by majority groups simply because of their minority group membership (Brooks 1981; Meyer 1995; Meyer 2003). The concept of minority stress applied to LGB populations is based on the

premise of societal heteronormativity where heterosexuality is taken for granted and considered of greater worth and esteem (Butler 1990; Herek 1990; Meyer 1995). Sexual minorities are thereby subjected to stress related to stigmatization (Meyer 1995). Since this heterosexism is pervasive, stress associated with sexual minority status is chronic and rooted in cultural values often outside of the individual's control to change (Meyer 1995). This literature articulates various stressors specific to LGB populations (King, Semlyen, See Tai, Killaspy, Osborn, Popelyuk, and Nazareth 2007; Meyer 1995; Meyer 2003). First, internalized homophobia, bi-phobia or trans-phobia is how one directs negative societal attitudes about homosexuality, bisexuality, or transgender/transsexuality toward the self. Second, stigma relates to expectations of rejection and discrimination as a consequence of minority sexual identity. Third, actual experiences of discrimination and violence related to being a sexual minority trigger stress responses. Finally, unlike many minority groups where the minority status identifier is visible such as skin color, sexuality can often be socially concealed, introducing the additional stress of monitoring concealment and disclosure as well as the consequences of that disclosure. "[I]t is likely that the social hostility, stigma and discrimination that most LGB people experience is likely to be at least part of the reason for higher rates of psychological morbidity" (King et al. 2007). Thus, these stressors are unique to sexual minorities and occur in addition to daily stress levels which everyone experience.

Through a number of qualitative interviews with working class Lesbians in Scotland and northern England, Taylor (2007) found that behavior monitoring to avoid negative consequences was common. In particular, the intersection of working class background and lesbian identity caused significant stress in the lives of many of her sample. This is not surprising as Frable et al. (1998) showed that homosexuality, per se, was concealable and that among students at an elite private university those who concealed their sexuality had lower self-esteem compared to students who did not conceal or did not have a concealable stigma. More recently, Sedlovskaya et al. (2013) showed gay men maintain separate public and private personalities, and that doing so increases the prevalence of depressive symptoms.

Mental health. LGB populations tend to have higher rates of both internalized issues, such as depression or anxiety disorder, and externalized issues such as drug and alcohol dependence, self-harm, parasuicide, and suicide itself (King et al., 2007). For example, Lehavot and Simoni (2011) examined mental health and substance abuse in a community sample of 1,381 self-identified lesbian and bisexual women. Direct measures of minority stress were included in a structural equation model. The authors found minority stress was a significant explanatory factor in models of mental

health problems, with strong indirect effects on substance abuse operative through mental distress.

In a systematic meta-analysis of existing health research, King et al. (2007) found that depression and anxiety disorders (either over a period of 12 months or a lifetime) were at least 1.5 times higher, while alcohol and other substance dependence over 12 months was also 1.5 times higher in lesbian and gay men compared to heterosexuals. With a community sample of self-identified LGB, and transgender, people in Lambeth, Keogh et al. (2006) found 41 percent reported mental and emotional health issues within the last year and over half attributed mental and emotional health issues to their sexuality. Among sexual minorities, bisexuals seem to suffer worse mental health. In a community sample of self-identified LGB people, Dobinson et al. (2003) found bisexuals reported poorer mental health than either heterosexual or lesbians and gay men.

Low self-esteem and high anxiety experienced as a consequence of minority stress contribute to deliberate self-harm (Poteat and Espelage 2007; Ryan and Rivers 2003). Skegg et al. (2003) found gay and bisexual men more than five and a half times more likely to self-harm than heterosexuals. Hunt and Fish (2008) analyzed a community sample of self-identified lesbians and bisexual women, finding 20 percent deliberately harmed themselves compared to 0.4 per cent of the general population, while about 50 percent of lesbian and bisexual girls under the age of 20 have self-harmed compared to about 7 percent of teenagers generally.

In a community study of gay men in Edinburgh, Stonewall (2003) found about 26 percent had attempted suicide, with about 54 percent reporting seriously considering suicide at some point in their life. In their meta-analysis of psychological morbidity, King et al. (2007) found gay men and bisexuals two times more likely to attempt suicide than heterosexuals (See also Warner, McKeown, Griffin, Johnson, Ramsay, Cort, and King 2004). Greco and Glusman (1998) report LGB young people's suicide rates were two to three times higher than heterosexual peers, accounting for 30 per cent of completed adolescent suicides.

Physical Health. LGB populations tend to suffer worse physical health, particularly poor general health status, increased risk for cancer, heightened diagnoses of cardiovascular disease, asthma, diabetes, and other chronic conditions (Lick, Durson, and Johnson 2013; Lick, Tornello, Riskind, Schmidt, and Patterson 2012). Allostatic load is a physiological marker of chronic stress and higher loads are associated with cognitive decline, increased frailty, poorer self-rated health, immobility, depressive symptoms, and chronic conditions (Beckie 2012; Juster, McEwen, and Lupien 2010). Juster et al. (2013) found in a small community based Canadian sample that gay and bisexual men had lower allostatic loads than heterosexual men. In contrast,

Arheart et al. (2013) found in a US population-based study that LGB people were 35% more likely than heterosexuals to have high allostatic loads.

Smoking and drinking habits are generally found to vary by sexuality. Hunt and Fish (2008) found approximately two-thirds of lesbians and bisexual women had ever smoked compared to half of heterosexual women. Hagger-Johnson et al. (2013) examined data from the Longitudinal Survey of Young People in England on 18/19 year olds, finding lesbian and gay young adults significantly more likely to smoke, drink heavily and binge drink in particular. They found, however, that bisexuality was associated with smoking prevalence but not heavy or binge drinking. In a comparative study of largely US data sets, Ziyadeh et al. (2007) found lesbians and bisexual women were more likely to drink heavily or binge drink compared to heterosexual peers. Lesbians and bisexual women also seemed to start consuming alcohol at an earlier age compared to heterosexual women (Greenwood, White, Page-Shafer, Bein, Osmond, Paul, and Stall 2001). Examining UK data, Malley (2001) suggests heavy drinking among lesbians persists across the life course, in contrast to heterosexual women who seem to drink less as they age. Though US population data show American gay and heterosexual men equally likely to drink heavily or binge drink (Drabble, Midanik, and Trocki 2005; Trocki, Drabble, and Midanik 2005), Mitchell et al. (2001) report various UK community studies showing British lesbians and gay men both having higher alcohol consumption rates than heterosexuals.

Since smoking prevalence is high among LGB people, LGB populations not surprisingly show an increased risk various cancers, particularly lung cancer, anal cancer in men (Palefsky, Holly, Efirde, Da Costa, Jay, Berry, and Darragh 2005) and cervical cancer in women (Fish and Wilkinson 2000). Anderson et al. (2004) found anal cancer 20 times more common in gay men than the general population. According to Hunt and Fish (2008), 8.3 percent of lesbian and bisexual women aged between 50 and 79 has been diagnosed with breast cancer compared to about 5 percent of all women. Hunt and Fish (2008) further report that 15 percent of lesbian and bisexual women over age 25 have never had a cervical smear test, compared to 7 percent of women in general. They argue test rate differences reflect perceived stigma in the health service and a belief that not having sex with men means lower risk of genital problems.

Table 7 shows a simple regression using UKHLS data of sexual orientation on the SF-12 composite measures of physical and mental health (For details on the SF-12 measures, please see Ware, Kosinski, and Keller 1995). With only age controlled, these data clearly show that sexual minorities, particularly bisexuals, have poorer physical and mental health compared to heterosexuals.

Table 7 Regression of SF 12 Physical Health and Mental Health scores on sexual orientation controlling for age, broken by gender. UKHLS Wave 3 data. T-scores shown in parentheses.

	Men		Women	
	SF12 Physical Health Score	SF 12 Mental Health Score	SF 12 Physical Health Score	SF 12 Mental Health Score
Heterosexual (omitted)	----	----	----	----
Gay/Lesbian	-2.493** (-3.22)	-4.175*** (-5.33)	-0.371 (-0.48)	-1.911* (-2.15)
Bisexual	-1.552* (-1.98)	-5.375*** (-5.90)	-3.403*** (-3.70)	-6.910*** (-6.83)
Other	-5.921*** (-6.42)	-2.426* (-2.45)	-2.872*** (-4.23)	-3.624*** (-4.23)
Prefer not to Say	-2.006*** (-3.81)	-1.644*** (-3.48)	-2.963*** (-6.10)	-0.787 (-1.68)
Age	0.110*** (4.86)	-0.059** (-2.66)	0.158*** (7.18)	0.009 (0.42)
Age ²	-0.003*** (-14.02)	0.001*** (5.77)	-0.004*** (-17.48)	0.001*** (3.84)
Constant	54.047*** (115.67)	50.024*** (97.71)	52.621*** (113.54)	46.039*** (91.94)

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

These findings underscore how minority stress can have lasting life-long consequences on physical and mental health. Sexual minorities in the UK may have greater care needs over the life course, including likely worse health in old age, both of which are strong correlates of poverty. Poorer health can be related to impaired social participation, vis., in education and training, in labor markets, and as a matter of social interaction in communities. While more research needs to be conducted to fully test these relationships, UKHLS evidence implies sexual minorities in the UK do not necessarily have the same mental and physical health resources as heterosexuals through which to fully engage in UK society.

Education

Education is the cornerstone of human capital creation (Becker 1981). Ordinary models of earnings hinge on educational qualifications and continued training. For example, research on the gender pay gap has long attributed recent gains in female pay to long-term trends towards greater female educational attainment (Blackaby, Clark, Leslie, and Murphy 1997).

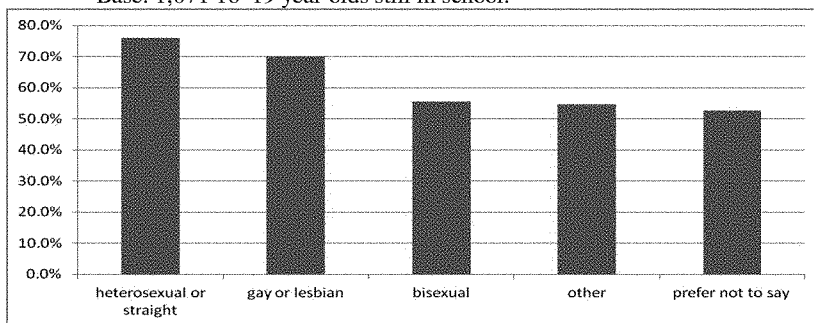
Sexuality related inequality in education, therefore, can be translated into differential labor market outcomes with attendant consequences for poverty incidence (Badgett 2001).

Educational Attainment

Given issues related to mental health and sexuality, and the problem of youth homelessness, there is surprisingly little research on links between education and sexuality with no specifically UK based research in this area. Nevertheless, research on sexuality wage differentials with UK Labour Force Survey data find gay men and lesbians in couples more highly educated than heterosexual men and women in couples (Arabsheibani, Marin, and Wadsworth 2007; Arabsheibani, Marin, and Wadsworth 2005).

Using UKHLS data, Figure 1 shows the proportion of 16–19 year olds still in school who aspire to receive A-levels. Here, only a slightly lower proportion of gay or lesbian students, about 70 percent, are interested in getting A-levels compared to heterosexual students (76 percent). While this difference is not statistically significant, significantly fewer bisexual students, about 55 percent, aspire to A-levels with similar results “other” sexuality and those preferring not to say.

Figure 1 Aspirations for A-levels by sexual orientation, UKHLS Data.
Base: 1,071 16–19 year olds still in school.



Most published evidence on educational aspirations and attainment comes from the US National Study of Adolescent Health (AdHealth), a nationally representative, school-based longitudinal study of 20,745 American students in grades 7 through 12. The survey asked about same-sex attraction, behavior and identity between four sweeps of data collection conducted in 1995, 1996, 2001, and 2008/9.

Pearson, Muller, and Wilkinson (2007) analyzed AdHealth sweeps 1–3 linked to school transcripts to examine sexuality related school integration

and stigma associated with same-sex attraction. They found the academic performance of same-sex attracted boys lower than opposite-attracted boys and that this is related to emotional distress and substance use. Same-sex attracted girls, however, did not exhibit poor academic performance.

Using same-sex behavior as a measure of sexual orientation in these data, Ueno et al. (2012) found American women reporting same-sex contact obtain lower educational degrees than those without same-sex contact regardless of its timing and continuity. American men reporting first same-sex contact in young adulthood obtain higher degrees than others. This is the opposite result to Pearson, Muller and Wilkinson (2007) who analyze sexual attraction rather than sexual behavior.

Walsemann, Lindley, Gentile, and Welihindha (2013) revisited the issue incorporating the 4th sweep of AdHealth data. They found American women attracted to the same-sex only in adulthood to have lower educational attainment than women attracted to the opposite-sex in both adolescence and adulthood. Women attracted to the same-sex in both adolescence and adulthood were less likely to have a high school diploma compared to women attracted only to the opposite-sex in both adolescence and adulthood. Furthermore, American men attracted to the same-sex only in adolescence had lower educational attainment than men attracted to the opposite-sex in both adolescence and adulthood. The authors conclude that same-sex sexuality operated against women’s achievement in these data, but not necessarily for men.

In the UK, young adults in the UKHLS were asked the likelihood of various life outcomes including the likelihood of receiving training or a university degree. Figure 2 contains these results. Significance tests suggest no differences across sexuality groups for males, but significant differences for females. Lesbians or women with “other” sexuality think they are less likely to go to university, and to finish their degree if they do end up going to university.

Figure 2 Likelihood of educational outcomes by sexual orientation, UKHLS Data. Base 3,507 16–24 year olds

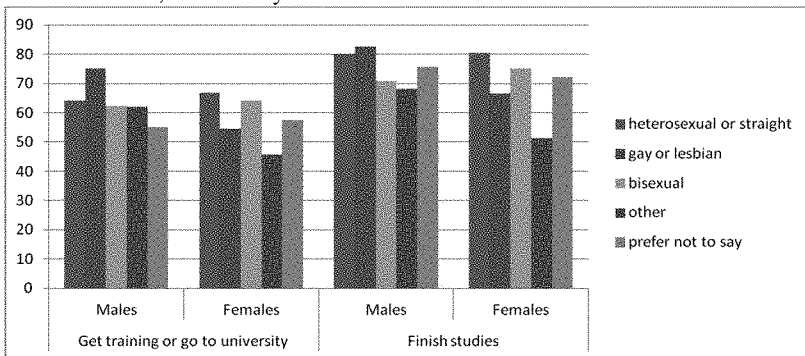


Table 8 shows education attainment in the form of highest qualification by sexuality. The table contains relative risk ratios derived from a multinomial logit model controlling for age. The results for men show no difference between gay, bisexual and heterosexual men in educational attainment. However, those who self-identify as “other” or “prefer not to say” are significantly less likely than heterosexual men to receive qualifications. The results for women suggest lesbians are 3 times more likely than heterosexual women to obtain a university degree, with higher odds in all other types of qualifications though these are not significant results. Bisexual women are no different from heterosexual women in educational attainment. As with men, women who claim “other” identity and “prefer not to say” are significantly less likely to obtain qualifications as compared to heterosexual women.

Table 8 Highest qualification by sexual orientation, age adjusted. UKHLS Data. Base: 49,015 adults aged 16+ (weighted). Shown are relative risk ratios (please see table notes).

		Degree	Other higher degree	A-level etc.	GCSE etc.	Other qual.	No qual.
Men	Heterosexual / Straight	-----	-----	-----	-----	-----	-----
	Gay	1.95	1.43	1.24	1.00	1.51	-----
	Bisexual	1.24	0.78	0.96	1.05	0.64	-----
	Other	0.39	0.52	0.48	0.46	1.23	-----
	Prefer not to Say	0.39	0.37	0.31	0.50	1.06	-----
Women	Heterosexual / Straight	-----	-----	-----	-----	-----	-----
	Lesbian	3.05	1.71	2.00	1.86	1.95	-----
	Bisexual	0.85	0.71	0.91	0.80	1.05	-----
	Other	0.13	0.27	0.21	0.34	0.71	-----
	Prefer not to Say	0.47	0.39	0.60	0.60	0.67	-----

Notes: Figures shown in **bold-italics** are statistically significant $p < 0.05$. Results are from a multinomial logistic regression where age is controlled. Relative risk ratios are ordinarily interpreted like odds ratios relative to the omitted category, heterosexuals in this analysis.

School Bullying, a Special Case of Minority Stress

The only UK literature examining educational outcomes link them to homophobic school bullying. Early exit from education resulting from homophobic school victimization can increase poverty risks and limit employment

opportunities (Dunne, Prendergast, and Telford 2001; John and Patrick 1999). Discussions of youth homelessness noted previously touch on this issue.

Bullying is abuse, intimidation or aggressive domination of others through the use of force, threat or coercion. Most young people in the UK experience some harassment from their peers, with a significant amount happening on school grounds (Warwick, Aggleton, and Douglas 2001; Warwick, Chase, and Aggleton 2004). In the early 1990s, Whitney and Smith suggest 27 percent of junior/middle school children and 10 percent of secondary school children are bullied “sometimes” or more often (1993). Most bullying involves verbal abuse of a sexual nature, typically concerning the sexual orientation of the victim (Rivers 2001).

Homophobic bullying incidence rates vary from study to study, perhaps due to variation in sample designs and the behaviors monitored. Trenchard and Warren’s (1984) seminal work on sexuality and bullying analyzed a community sample of about 400 LGB Londoners aged 16–21. They found 58 percent experienced verbal abuse, with 39 percent experiencing violence or harassment specifically at school. Approximately 21 percent experienced physical abuse, with boys more likely to experience physical attacks than girls. Almost 11 percent reported being thrown out of the family home as a consequence of their sexuality. Approximately 7 percent reported institutional pressure at school to change their sexual orientation. Ian Rivers and colleagues studied homophobic bullying in the UK with a community sample of LGB youth and young adults in 2001. Approximately two-thirds of LGB young people were bullied regularly (Rivers 2001; Rivers and Carragher 2003; Rivers and Cowie 2006; Rivers and Duncan 2002; Rivers and Noret 2008). Using a community based survey of 1,614 LGB, and transgender, young people in Great Britain recruited on-line, Stonewall reports in 2012 about 55 percent of LGB young people experienced homophobic bullying. About 53 percent experienced verbal bullying, 23 percent experienced cyber bullying and about 16 percent received physical abuse. A shocking 6 percent of LGB pupils were subjected to death threats at school (Stonewall. 2012). These findings suggest no discernible change in homophobic bullying prevalence over the past 30 years in the UK.

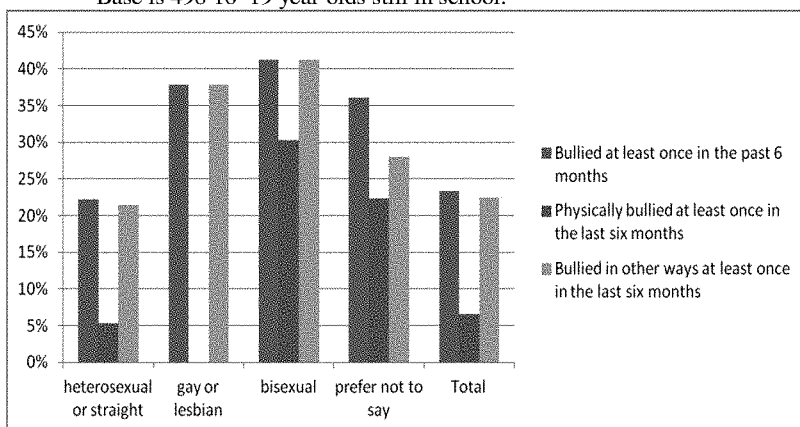
Since most British research on homophobic bullying was conducted with community samples lacking relevant comparison groups, incidence rates are difficult to interpret. When comparisons can be drawn across sexuality groups using population data, LGB young people clearly suffer significantly higher bullying rates than heterosexual young people (McNamee 2006; McNamee, Lloyd, and Schubotz 2008; Poteat and Espelage 2007; Poteat, Mereish, DiGiovanni, and Koenig 2011; Schubotz and O’Hara 2011). The only UK based population study of homophobic bullying was conducted in Northern Ireland in the 2000s. Schubotz and O’Hara (2011) found 70 percent of same-

sex attracted 16 year old boys experienced bullying at school compared to only 28 percent of heterosexual boys, while 62 percent of same-sex attracted girls were bullied compared to 37 percent of heterosexual girls.

Among 16–19 year olds still in school, UKHLS data show, in Figure 3, slightly lower rates of bullying than community studies or the Northern Ireland research. Approximately 22 percent of heterosexual students report bullying experiences – physical or otherwise – whereas nearly 38 percent of lesbian or gay students and 41 percent of bisexual students report being bullied. Bullying in “other ways” is more common than physical bullying – most likely this includes name calling, taunting, taking belongings or social isolation. Bisexual students are particularly vulnerable to both physical and other kinds of bullying.

Figure 3 Experiences of Bullying, UKHLS Data.

Base is 498 16–19 year olds still in school.



While the consequences of being victimized or bullied are often quite severe regardless of sexual orientation (Davidson and Demaray 2007; Stadler, Feifel, Rohrmann, Vermeiren, and Poustka 2010), research suggests these experiences have more severe consequences for LGB than for heterosexual adolescents (Poteat, Mereish, DiGiovanni, and Koenig 2011; Rivers 2001; Rivers and Cowie 2006; Schubotz and O’Hara 2011). Pilkington & D’Augelli (1995) argue that the fear of being socially isolated from a peer group results in LGB youth remaining hidden about their experiences and consequently suffering higher levels of stress leading to poorer later life health outcomes.

In the UK, suicidal ideation is significantly higher for victimised LGB youth (Rivers and Cowie 2006; Schubotz and O’Hara 2011) and they are more likely than non-victimised LGB youth to contemplate self-harm (Rivers 2001). UK studies have also found higher rates of depression among vic-

timized LGB youth compared to non-victimized LGB youth (Rivers and Cowie 2006; Schubotz and O'Hara 2011).

For victims of harassment or violence at school, avoidance of situations where incidents occur is a natural response. Critical for material well-being is the impact of truancy among bullying victims on human capital creation through education. For example,

'I got harassed and slagged and threatened and started dodging school' (Gay man aged 24, quoted in John and Patrick 1999).

'My focus was on how to deal with my sexuality rather than my education' (Gay man aged 28 quoted in John and Patrick 1999).

Homophobic victimization matters for all students, not just LGB youth. In a population study from the US, Reis and Saewyc (1999) examined the effects of homophobic school bullying regardless of the victim's sexual identity. They found victimized heterosexual students were 3 times more likely to be truant than non-victimized heterosexuals. In a different study, LGB victims are 4 times more likely to be truant than non-victims (Garofalo, Wolf, Kessel, Palfrey, and DuRant 1998). Malcom et al (2003) found two-thirds of bullied same-sex attracted youth absented themselves from school. Rivers and Cowie (2006) found approximately 27 percent of victimized British LGB students skipped school because they felt unsafe versus 5 percent of non-victimized LGB students.

Even when LGB students attend class, bullying and victimization negatively affects school performance. Among British students, Rivers and Cowie (2006) found 24 percent of homophobic bullying victims received GCSE grades below C whereas 17 percent of non-harassed students performed at that level. Schubotz & O'Hara (2011) found 73 percent of heterosexual girls in Northern Ireland were satisfied with their school achievement whereas only 48 percent of lesbian and bisexual girls were satisfied.

Schools are often viewed as heterosexist institutions where gay and lesbian identities are marginalized within classrooms (Epstein and Johnson 1994; Epstein and Johnson 1998). As a matter of policy, research in the UK concerning bullying over the past decade has focused on school based or voluntary sector responses (Buston and Hart 2001; Crowley, Hallam, Harré, and Lunt 2001; Mishna, Newman, Daley, and Solomon 2009; Robertson and Monsen 2001; Taylor 2007; Warwick, Aggleton, and Douglas 2001; Warwick, Chase, and Aggleton 2004). Hartup & Stevens (1997) conducted a meta-analysis of school policies, victimization and mental health outcomes and found school support mechanisms significantly mediate the effects of victimization on self-esteem. Naylor and Cowie (1999) examined a community sample of 52 schools with well-established anti-bullying policies and systems of peer support finding the proportion of children who remained silent about their bullying experiences was far lower than in a comparison

community sample of schools without such policies. Given increased tolerance, if not acceptance, of homosexuality in recent years, schools in some locations may no longer be homophobic institutions. McCormack and Anderson (2010) examined a “Standard sixth-form college” in southern England and found boys were able to express physical tactility and emotional intimacy without it being homosexualized, suggesting that homophobia in some schools is marginalized.

Bullying clearly affects mental health, school attendance and school performance – all of which are implicated in educational achievement and human capital creation. Paradoxically, gay men and lesbians still achieve high education given this evidence of school victimization. Achievement may be linked to sexual identity concealment or resilience to bullying. Alternatively, young gay men and lesbians may anticipate labor market discrimination and therefore overcompensate through education to insulate against its effects (Arabsheibani, Marin, and Wadsworth 2005, p. 335). Of course none of this highlights any relationship between school victimization and achievement among bisexuals, transsexuals or transgendered students.

The better educated are often found to be least likely to experience poverty and social exclusion. Data on poverty incidence, particularly among gay and bisexual men, do not necessarily correspond with this finding however. British gay men are somewhat more educated than heterosexual men yet exhibit characteristics of poorer living conditions. One reason could be poorer health, but it could also be labor market exclusion.

Employment

Although households could derive income from various sources, labor earnings are the single largest family financial resource (Tilly and Albelda 1994). Moreover, the build-up of pensions or savings from labor income impacts poverty risk old age. Here, I review links between sexuality and labor supply, hiring and promotion within firms, occupational choices, and wages.

Labor Supply

Given the importance of labor income to material disadvantage, an initial question concerns whether labor supply varies with sexuality. In most British and American official data sources, such as labor force or current population surveys, sexuality can only be inferred from the relationship status among household members. Since 1990, same-sex sexual orientation could be inferred from household relationships in the US Census, but not

bisexuality or other sexual categories. A similar approach has been used in the UK with Labour Force Survey data.

Using 2000 US Census data, Antecol and Steinberger (2013) examined the labor supply of lesbian couples versus heterosexual couples. The authors distinguished between women who are primary earners within couples and women who are secondary earners in couples. They found a larger gap in labor market participation among primary earners, with lesbian primary earners significantly more likely to work, and work more hours, compared to heterosexual women who were primary earners. After controlling for presence of children, the gap in labor supply and work hours between married heterosexual women and lesbian secondary earners disappeared, with a slight attenuation in the gap among primary earners.

Comparing UK Labour Force Survey to US Census data, Arabsheibani, Marin, and Wadsworth (2007) found differences between the US and UK in labor force participation. Controlling for age, education, race, and health, coupled gay men in both countries were less likely to participate in the labor market than heterosexual married men. However, coupled lesbians in both countries participated in the labor market at rates about 10 to 12 points higher than heterosexual women.

Earnings

Research on pay gaps between sexuality groups is considered core evidence of discriminatory experiences faced by sexual minorities. Research can be divided into studies based on sexual orientation derived from relationship status, akin to labor supply research using UK Labour Force Survey or US Census data, and studies based on individual sample surveys where sexuality is derived from self-reported identity, attraction or behavior. The former approach is not ideal as it ignores single person households and any sexual minority in an opposite-sex relationship. Comparisons are ordinarily drawn between gay men and heterosexual men, and between lesbians and heterosexual women. Little is known about bisexual wages compared with other groups.

American research using relationship status in census or labor force survey data to identify gay and lesbian couples generally finds a pay penalty for gay men and a pay premium for lesbians relative to heterosexuals (Allegritto and Arthur 2001; Antecol, Jong, and Steinberger 2007; Clain and Leppel 2001; Elmsie and Tebaldi 2007; Gates 2009; Klawitter and Flatt 1998). Gay pay penalties tend to be between 25 and 35 percent, whereas lesbian premiums are around 15 to 25 percent. Using same-sex sexual behaviour as a measure of sexual minority status, largely using pooled US General Social Survey data for various years, researchers also typically find a

gay male pay penalty of about 30 percent (Badgett 1995; Badgett 2001; Berg and Lien 2002; Black, Makar, Sanders, and Taylor 2003; Blandford 2003; Carpenter 2007; Cushing-Daniels and Yeung 2009; Martell 2010). Only two studies using this approach found a lesbian pay premium, however (Black, Makar, Sanders, and Taylor 2003; Blandford 2003). Data sets with earnings and self-identified sexuality are rare. Analyzing the US Centers for Disease Control Behavioral Risk Factor Surveillance System data for 1996–2000, Carpenter (2004) found a penalty for gay men and lesbians both. Later analyzing 2001 California Health Interview Survey data, Carpenter (2005) found no effects of sexual identity on earnings. This suggests in the US a strong regional impact on sexuality and material disadvantage. Only one paper evaluates pay differentials of self-identified bisexuals where a pay penalty was found for bisexual men and women compared to heterosexual men and women respectively (Berg and Lien 2002).

In the UK, a series of papers by Arabsheibani and colleagues document pay differentials based on sexuality using UK Labour Force Survey Data. Their work is similar to analyses in the US where sexuality is observed through household relationships. Analyzing pooled data from 1996 to 2002, Arabsheibani, Marin, and Wadsworth (2005) find a gay male pay penalty while lesbians earn a pay premium. In particular, income returns to education and living in London were lower for gay men than for heterosexual men (Arabsheibani, Marin, and Wadsworth 2005). UK lesbians, on the other hand, would have earned *less* if their characteristics were rewarded at the same rate as heterosexual women. More recently, Arabsheibani, Marin, and Wadsworth (2007) pooled LFS data from 1996 to 2004. They found no difference in earnings between coupled gay men and heterosexual men in couples. However, lesbians in couples seem to have an aggregate 6 percent pay advantage over heterosexual women in couples.

These findings corroborate other research in the UK. Analyzing data from 2000/2001 that overlaps with the UK LFS data Arabsheibani and colleagues analyzed, both Frank (2006) and Booth and Frank (2008) found no significant effect of sexuality on pay among academics. Analyzing more recent pooled LFS data from 2004 to 2007, Longhi and Platt (2008) found that no difference in pay between men in same-sex and heterosexual couples. Longhi and Platt, however, compare women in same-sex and heterosexual couples to men in heterosexual couples and find comparable pay penalties for both groups suggesting gender disadvantages for lesbians and heterosexual women alike.

Frank (2006) and Booth and Frank (2008) are the only studies of pay differentials in the UK reliant on self-reported sexuality rather than household relationship status. Both can be distinguished, however, as they focus on a sample of UK academics rather than the general work force. Moreover,

bisexual pay is largely ignored in the literature. And, no LGB pay study adequately accounts for career interruptions, or lack of them, for child birth among women.

A very rough analysis of UKHLS data for earnings differentials is shown in Table 9. The models regress log hourly wage on sexuality with education, age, the presence of children, and parental status controlled. These results show no difference in earnings among gay men and heterosexual men, however lesbians seem to experience a pay premium compared to heterosexual women ($\tilde{b} = 0.110, p < 0.01$). Bisexual men earn less than heterosexual men ($\tilde{b} = -0.126, p < 0.05$) as do men identifying as “other” sexuality ($\tilde{b} = -0.147, p < 0.01$) and those who prefer not to say ($\tilde{b} = -0.124, p < 0.01$). Bisexual women and women self-identified as “other” do not differ in earnings compared to heterosexual women, while women who “prefer not to say” earn significantly less than heterosexual women ($\tilde{b} = -0.078, p < 0.05$). Although these models require more robust econometric detail, the results correspond somewhat with American findings using individual level data of a lesbian pay premium but not gay male pay penalty in the UK.

Table 9 Regression of log hourly wage on sexual orientation controlling for education, age and the presence of children, split by sex.

UKHLS Data. Base: 22,324 employed adults aged 16+ (weighted).

Shown are coefficients with standard errors in parentheses.

	Men	Women
Heterosexual/Straight	—	—
Gay/Lesbian	-0.009 (0.048)	0.110** (0.034)
Bisexual	-1.126* (0.057)	-0.031 (0.056)
‘Other’ sexuality	-0.147** (0.047)	-0.062 (0.040)
Prefer not to say	-0.124** (0.034)	-0.078* (0.036)
No Qualification	—	—
Degree of equivalent	0.570*** (0.032)	0.512*** (0.021)
A level or equivalent	0.298*** (0.033)	0.234*** (0.022)
GCSE or equivalent	0.205*** (0.031)	0.166*** (0.022)
Other qualification	0.139*** (0.039)	0.082*** (0.023)
Age	0.060*** (0.003)	0.042*** (0.003)
Age ²	-0.001*** (0.000)	-0.000*** (0.000)
Children aged 0-2 in HH	0.032 (0.017)	0.098*** (0.019)
Children aged 3-4 in HH	0.006 (0.021)	0.019 (0.019)
Children aged 5-11 in HH	0.034 (0.017)	-0.021 (0.012)
Parent of any non-resident children	-0.029 (0.017)	-0.125*** (0.014)
Constant	1.988*** (0.062)	2.254*** (0.055)

Notes: * = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$

Hiring, Promotion, and Termination

Apart from pay differentials, other aspects of job quality can influence material well-being. Skill sets and likely productivity are not the only concerns for employers when hiring. Conducting participant observation work with 120 professionals in the US during the early 2010s, Rivera (2012) found employers often seek candidates sharing their leisure pursuits, life experiences and self-presentation styles. Rivera's data suggests shared culture can be highly salient and outweigh productivity indicators. While her findings are relevant for the distribution of LGB across occupations, this work similarly suggests barriers to career advancement among LGB workers.

Experimental research on hiring practices across European labor markets routinely finds disfavor among employers in hiring gay men though less so for lesbians (Ahmed, Andersson, and Hammarstedt 2013; Drydakis 2009; Patacchini, Ragusa, and Zenou 2012; Weichselbaumer 2003). Where job offers are made, wages tend to be somewhat lower for both gay or lesbian than heterosexual applicants (Patacchini, Ragusa, and Zenou 2012).

British research in this area is limited. Frank (2006) examined the experiences of UK academics and found gay and bisexual men to be systematically overlooked for university administrative positions (See also Booth and Frank 2008). In a community survey for Stonewall Wales, Robinson and Williams (2003) found 20 percent of Welsh respondents concealed their sexuality in the workplace, and women were less likely to be "out" at work than men. Moreover, 25 percent reported being dismissed from their job because of their sexuality; men were more likely to report being dismissed from a job than women for this reason.

Denvir and colleagues reviewed 470 UK employment tribunal cases brought between 2004 and 2006 on grounds of sexual orientation discrimination (Denvir, Broughton, Gifford, and Hill 2007). They found most contained allegations of bullying and harassment. The authors then conducted qualitative interviews with 15 claimants. They found employers tended to respond to discrimination allegations by formally disciplining or demoting *complainants*. Indeed, a common theme was bullying or harassment by superiors, not just work colleagues. The authors note that one of the barriers to raising complaints was a desire to conceal sexual identity at work to avoid further problems: "If you don't want to be 'out' at work then there is very little you can do even if you think you've been treated unfairly" (Denvir, Broughton, Gifford, and Hill 2007, quote from claimant, p. 35). The authors highlight extended problems some claimants faced including difficulty in obtaining references, being black-listed in their local communities as being trouble-makers (as well as everyone now knowing their sexual orientation) or needing to move to a new city or town. All of these

outcomes can promote joblessness with consequences on experiences of poverty.

Other claimants reported more severe health issues:

‘I nearly had a mental breakdown, I actually went down the self-harm route and I knew that I was suffering from mega depression ... I am a reasonably strong and tough person, but ... I ended up so ill ... I’m still seeing a psychologist and I’m on anti-depressants.’ (Quote from lesbian, HR manager in Denver, Broughton, Gifford, and Hill 2007, p. 136)

‘I hadn’t worked, I was so depressed and so ill. I think I was on the verge of a nervous breakdown to be honest because it got me so low, all the things that happened. I mean I was shot at with a gun, I had damage to my property, my car. Name calling, telephone calls, you know, humiliation, intimidation, just everything that it got to a point when I did attempt to take my own life. And that is not me at all, that is not me at all ... And I actually ended up living, you know the curtains were drawn all the time, I used to just come home and go to bed, shut everything else out, not answer the phone, move my car up the road. So I just wanted to disappear really, it was terrible, really really bad, really bad. And they had no idea of the damage that they caused, they’ve just got no idea, none at all.’ (Quote from gay, male, IT manager in Denver, Broughton, Gifford, and Hill 2007, p. 137)

Among the claimants interviewed, the authors found 3 were heterosexual and were harassed or bullied in the work place as though they might be homosexual. This reflects continuing low status and stigma associated with sexual minorities in the UK.

Occupational Segregation

The occupational distribution of gay and lesbian workers suggests systematic constraints on careers. Analyzing US General Social Survey data for 1994 to 2008, Martell (2010) argues that estimated wage penalties of 12 to 18 percent experienced by gay men in the US reflect a compensating differential. Gay men accept lower earnings in exchange for the ability to work in more tolerant workplaces. Plug, Webbink, and Martin (2014) analyzed occupational distributions using Australian twin data collected between 1988 and 1990. The twins were asked about their own and their twin’s sexual orientation, in addition to a range of occupational information including disclosure of sexuality at work. They found lesbians and gays with a public sexual identity shy away from prejudiced occupations. Adopting a number of control variables and alternative explanations, their results corroborate

Martell's findings concerning sexuality constrained labor market participation. Through a series of qualitative interviews with workers in Brighton, Ryan-Flood (2004) found gay and lesbian workers actively pursue certain careers which avoid workplaces perceived to be homophobic. Several respondents suggested doing so meant that they forewent financial advantages elsewhere (2004). Ryan-Flood quotes one interviewee as saying "I've made decisions based on the fact that, you know, I can't be who I am, and I know that in terms of money I could have gone off and earned a lot of money somewhere else" (Ryan-Flood 2004).

Housing Wealth

Home ownership represents for many families their largest financial asset. For those approaching retirement and the related health care needs of old age, the ability to rely on housing wealth is paramount to understanding experiences of poverty in old age.

Concerned about discrimination in mortgage markets, Jepsen and Jepsen (2009) analyze the 2000 PUMS to evaluate whether home ownership rates vary by sexuality. They operationalized sexuality through couple relationship status. They found same-sex couples were less likely to own a home than heterosexual couples. Although the average value of houses owned by gay male couples was statistically similar to houses owned by married heterosexual couples, houses owned by lesbian couples had lower average values. Consistent with arguments about discrimination in mortgage markets, they found same-sex couples were slightly less likely to have a mortgage compared to married heterosexual couples. Similarly, Leppel (2007) analyzed the decision to own rather than rent a home using US Census data with relationship status determining sexual identity. She found high income lesbians were more likely to own rather than rent compared to high income gay men.

Do sexual minorities experience discrimination in rental markets? Correspondence tests in Sweden conducted by Ahmed, Andersson, and Hammarstedt (2008) found no significant difference between heterosexual couples and lesbian couples in responses from landlords, nor in invitations to view rentals. However, Ahmed and Hammarstedt (2009) using similar methods found discrimination against gay male couples, even when controlling for application timing, geographical area, landlord type, apartment size and rental cost. A hypothetical heterosexual couple received contact from landlords in 56 percent of applications whereas a gay male couple with matching characteristics received contact in 44 percent of applications. Of contacts, 53 percent of heterosexual couple responses were positive whereas 41 percent of gay couple responses were positive. The heterosexual couple received

immediate invitations to view property in 29 percent of applications whereas the gay male couple received immediate viewings in 21 percent. In Sweden, it would seem gay men are more likely to be discriminated against in rental markets than lesbians.

UK home tenure linked to sexuality has never been examined. While a robust econometric analysis of the matter is beyond the scope of this review, Table 10 shows housing tenure for all adults aged 16+ by sexuality derived from a multinomial logistic regression where age and living in London were controlled. This analysis excludes respondents considered to still live in the parental home. Shown are relative risk ratios. Consistent with some American research, gay men, lesbians and bisexuals are all more likely to live in rental accommodation compared to heterosexuals. The odds of owning a home can be calculated from these data, the results indicate that gay and bisexual men are significantly less likely to own their own home compared to heterosexual men. Bisexual women are no different from heterosexual women to own their home, however lesbians are significantly more likely to own their own home compared to heterosexual women. Men and women, both, who self-identify as “other” are significantly more likely to live in local authority or housing association housing.

These findings suggest gay and bisexual men are disadvantaged in terms of housing wealth compared to lesbians and bisexual women. Consequently, gay and bisexual men will not be able to trade housing wealth for other financial resources as they age as readily as others. And, since gay men are more likely to approach old age alone, without the resources of a partner or support of children, lack of housing wealth could result in a significantly higher likelihood of poverty in old age. The reasons for housing wealth inequality related to sexuality in the UK are yet unclear as this is a sorely under researched area.

Table 10 Home tenure by sexual orientation, controlling for age and London. UKHLS. Base: 35,541 adults aged 16+ not currently living in the family home (weighted). Shown are relative risk ratios (see table notes).

		Own outright or with mortgage	Rent	Local authority or housing association
Men	Heterosexual / Straight	----	----	----
	Gay	----	1.63	1.50
	Bisexual	----	1.69	1.62
	Other	----	1.52	2.22
	Prefer not to say	----	2.23	2.66
Women	Heterosexual / Straight	----	----	----
	Lesbian	----	1.75	0.55
	Bisexual	----	2.10	1.20
	Other	----	1.25	2.43
	Prefer not to say	----	1.77	1.58

Notes: Numbers shown in ***bold-italics*** are statistically significant $p < 0.05$. Results are from a multinomial logistic regression where age is controlled. Relative risk ratios are ordinarily interpreted like odds ratios relative to the omitted category, heterosexuals in this analysis.

Savings and Household Finances

Apart from housing wealth, savings, pensions, annuities and other financial instruments comprise the remaining wealth of most families. Very little is known about household financial management of same-sex versus opposite sex couples, much less whether savings propensities vary with sexuality (Burgoyne, Clarke, and Burns 2011; Negrusa and Oreffice 2011; Stiers 1999; Weeks, Heaphy, and Donovan 2001). Analyzing the 2000 PUMS, Negrusa and Oreffice (2011) model the ratio of mortgage payments to house value as a measure of savings propensity. They found lesbian couples had higher savings propensities compared to heterosexual or gay male couples. Lesbian couples paid an additional 8.6 percent of their average annual mortgage compared to others. Gay male couples had lower savings propensities compared to heterosexual couples. Results also suggest childlessness allowed same-sex couples to divert more resources into savings. The authors interpreted these findings in terms of life expectancy differences between men and women. Since women live longer than men, couples with at least one female will be more risk averse and therefore will divert more resources into savings.

Evidence of financial preparations for retirement across sexual orientation groups is extremely sparse both internationally and in Britain. In a community study of lesbian and gay elders aged 50+, Heaphy, Yip, and Thompson (2004) found only 19.6 percent of women and 11 percent of men made financial plans for times of serious illness. Most said they would rely on social services, sell their homes to finance personal care, or turn to whom-ever they could find who was willing to help. More recently, Burgoyne, Clarke, and Burns (2011) found about half of same-sex couples took steps to safeguard their partners' financial interests.

Research in the US suggests gay and lesbian couples may be better financially prepared for retirement than heterosexuals (Negrusa and Orefice 2011). Based on 2000 PUMS, Negrusa and Orefice (2011) compared social security and retirement income of same-sex and opposite sex couples whose household head was aged between 60 and 80. They found same-sex households had significantly more retirement income than opposite-sex households, controlling for age, education and other socioeconomic characteristics. Same-sex couples received approximately \$5,785 more in annual retirement income than married couples. The authors note that childlessness across the life-course may have contributed to larger financial holdings in retirement for LGB couples. Nevertheless, elderly LGB people in the US, like those living in the UK, are more likely to live alone. This particular analysis, being limited only to couples, cannot conclusively establish same-sex privilege in retirement for this reason (Negrusa and Orefice 2011).

Considering retirement arrangements by sexuality in the UK, an early review of the UK pension situation by Smith and Calvert (2001) found little evidence of equal pension take-up across sexuality groups. They found that although stakeholder pension schemes allowed individuals to nominate partners regardless of sex, they found little evidence that such schemes were taken up at rates sufficient to counteract heteronormative policy assumptions concerning retirement plans. In 2001, Smith and Calvert found few public sector pension schemes made provisions for same-sex partners. I have found no current evaluation of pension schemes to ascertain whether provisions are more equitable in light of civil partnership and anti-discrimination legislation in recent years. Moreover, quantitative research into the household economic arrangements of retirees by sexuality has yet to be conducted in the UK. Therefore, the contribution of savings and household financial differences by sexuality as it relates to poverty likelihoods, particularly for older people, remains unknown.

Summary

While most literature addressing the lives of sexual minorities focuses on experiences of stigma, discrimination, and harassment across a range of domains, very little research attends to the material consequences and life chances resulting from such inequality. While inequality in treatment and opportunity can contribute to the experience of poverty, it need not do so. This review has focused on the core problem of poverty itself, and reviews available research that illuminates this link. Since there is a paucity of good UK focused research, this review contributes top line findings from UKHLS data concerning poverty incidence and poverty drivers related to health, education, earnings, household structure and wealth accumulation. Clearly, the UKHLS analyses presented in this review require further examination, checking and rigor. Nevertheless, the findings mostly corroborate international evidence.

Gay men. The review and UKHLS findings for gay men suggest they are somewhat more likely to experience poverty than heterosexual men. Standard measures of poverty incidence are not statistically significant using UKHLS data. However, results clearly show gay men are more likely to receive income support, housing benefit and council tax benefit, suggesting some problems with needs provision.

This report highlights a few areas where gay men are materially disadvantaged compared to heterosexual men. Young men are generally more likely to experience homelessness and the literature implies gay men are over-represented among homeless populations. Gay boys are significantly more likely to experience school victimization and bullying, increasing the risk of suicide, parasuicide, school truancy and depression, while inhibiting school performance. Although gay men have slightly higher odds of obtaining university degrees compared to heterosexual men, this finding is not statistically significant. Gay men's health is significantly poorer than heterosexual men's health – both physically and mentally. However, gay men have comparable earnings to heterosexual men even though evidence suggests gay men trade tolerant occupations for pay comparably remunerative of their human capital. Gay men are more likely to be in rental accommodation compared to heterosexual men and consequently will have less housing wealth in old age. Gay men are also significantly more likely to live alone, particularly men aged 50 plus. Taken together, these findings suggest gay male poverty risks in old age much higher than heterosexuals.

Lesbians. British lesbians are about as likely as heterosexual women to experience poverty. UKHLS data show, however, that lesbians are significantly less likely to be behind with rent or mortgage payments, less likely to be behind in council tax payments, yet are significantly more likely to

receive job seeker's allowance. This is not surprising since lesbians are significantly more likely to participate in the labor market compared to heterosexual women. Young lesbians are significantly likely to experience homophobic bullying in schools with associated problems of school truancy, depression, poor school performance and alarming rates of self-harm. The literature suggests lesbians experience poorer health over the life course, although UKHLS data show that only mental health is somewhat poorer than heterosexual women. Lesbians are, nevertheless, significantly more likely than heterosexual women to obtain university degrees. UKHLS data are also comparable to studies elsewhere finding a pay premium for lesbians, even when controlling for motherhood. Like gay men, however, lesbians are significantly more likely to live in rental accommodation compared to heterosexual women, however lesbians are also significantly more likely than heterosexual women to live in owned accommodation. Taken together, these findings suggest that British lesbian experience less material disadvantage than heterosexual women. However, as women, lesbians may be disadvantaged relative to men though perhaps not always in the same ways as heterosexual women.

Bisexual men and women. Research into the lives of bisexuals is severely limited both internationally and in the UK. UKHLS data provide initial insights into the lives of bisexual men and women for two reasons. First, data resources often do not contain measures allowing bisexual people to be identified. And, secondly, sample sizes are often not large enough to do meaningful statistical analyses when bisexuality is indicated. UKHLS has a large enough sample of self-identified bisexual people to perform statistical analyses of this meaningful subgroup.

Bisexual men are almost four percentage points more likely to experience poverty than heterosexual men, although using standard poverty risk measures this finding is not statistically significant. Nevertheless, bisexual men are nearly four times more likely than heterosexual men to be behind in payment of all household bills and are more than twice as likely to receive income support, suggesting real difficulties in meeting material needs. In other ways, bisexual men are strikingly similar to heterosexual men. They are as likely as heterosexual men to live in homes with children, they are as likely to receive child benefit and somewhat more likely to receive child tax credit.

Bisexual women are nearly three percentage points more likely to experience poverty than heterosexual women, although this finding is not statistically significant. Nevertheless, compared to heterosexual women, bisexual women are almost two times more likely to be behind with council tax payments, about 2.3 times more likely to be behind with some household bills and more than three times more likely to be behind with all household

bills. Bisexual women are about equally likely to receive various state benefits compared to heterosexual women. Bisexual women are equally likely as heterosexual women to live in households with children, even young children. They are, however, strikingly less likely to have access to the internet.

Bisexual men and women are somewhat more disadvantaged than heterosexuals across a number of areas contributing to poverty. In education, little is known about bisexual experiences of bullying and harassment and sample sizes in UKHLS are too small to differentiate bisexuals from other sexual minorities. Nevertheless, bisexual young people seem to have lower educational aspirations than heterosexual, gay and lesbian youth. However, UKHLS data suggest that educational outcomes are comparable to heterosexual men and women. Health outcomes are rarely differentiated for bisexuals. Nevertheless, UKHLS data show both bisexual men and women experience poorer mental and physical health than heterosexuals. The literature is virtually silent on bisexual employment experiences, however UKHLS data suggest bisexual men and women both suffer a pay penalty compared to heterosexual men and women. In old age, bisexuals might appear to be similar to heterosexuals as they are as likely to have children and are not particularly likely to differ in terms of housing arrangements such as living alone or with a partner or spouse. Taken together, these findings suggest greater likely material disadvantage for bisexual men and women compared to heterosexuals. Their incomes are significantly lower than heterosexuals, yet having children and poor health when combined with lower incomes and lower housing wealth all contribute to their greater likelihood of poverty compared to heterosexuals.

Other findings. This review largely focuses on the main categories of sexual identity: gay men, lesbians, bisexual men and women. This is perhaps because there is more research into aspects of material disadvantage and its drivers related to the life experiences of people who self-identify into these categories. UKHLS data provide evidence that those who self-identify as “other” experience significant material disadvantage with poverty rates often two times higher than heterosexuals. “Others” are likely to be behind with rent or mortgage payments, and with some or all household bills. They are also likely to receive most main state benefits including income support, housing benefit, disability benefits, and council tax benefits.

This “other” identity could include a range of self-identification categories besides gay, lesbian or bisexual. However, given a rough demographic assessment, it seems likely that both “Other” and “Prefer not to say” are associated with age and ethnicity. Consequently, sexuality may be endogenous to factors more directly related to poverty. For example, older Britons are more likely to prefer not to disclose their sexuality than younger generations

while ethnic minorities are more likely to self-identify as “Other” compared to the white British population. Since both the elderly and ethnic minorities are more likely to experience poverty, issues of age and ethnicity intersect with attempts to unpack links between poverty and sexuality. Poverty findings for “Others” in the UKHLS may mask more relevant disadvantage by age or ethnicity. Ethnic minority and elderly people with non-normative sexuality are possibly more likely to report “Other” or “Prefer not to say.” If so, then sexuality is a further layer on top of disadvantage these groups may already experience.

The continuing problem of data. Much of the research reviewed in this report relies on community studies of self-identified gay men or lesbians, and sometimes bisexual men and women. UK data resources are scant and only recently have good quality samples been able to provide information on sexuality and life outcomes. Data resources are improving in the UK as further studies are incorporating measures of self-identified sexuality including the Longitudinal Study of Young People in England, the forthcoming sweep of the Millennium Cohort Survey, the most recent round of the Work Employment Relations Survey, and the various rounds of the National Survey of Sexual Attitudes and Lifestyles. Although research capacity is improving, it is not yet ideal. The Office for National Statistics Integrated Household Surveys do not release income information, for example, and many of these studies just mentioned have smaller overall samples meaning sexuality analyses using them may lack statistical power. There remain clear areas where sexuality matters and data is not forthcoming, and extant research is quite old, such as homelessness, retirement and pensions. Finally, sexual identity may not be the most appropriate means of measuring sexuality in social surveys. Indeed, results from UKHLS could be interpreted to imply that observed variation across sexuality groups could result from underlying processes associated with identity formation and claiming. Therefore, better data that allows for unpicking sexual classification and how this relates to material outcomes and life chances remains sorely needed.

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