

LGBT+ Welfare and Assets in Great Britain

A policy summary

This project sought to understand the experiences of LGBT+ people when they access social security benefits. We use LGBT+ as an umbrella term to describe all people who are not heterosexual and/or not cisgender.

Historic limitations in available data mean we know very little about LGBT+ experiences of accessing social security/welfare benefits. Feminist insights in social policy have highlighted how welfare systems are designed around a heteronormative understanding of the household – that the norm is two, opposite-gender parents, living with and caring for children. Further, the focus in social policy on child poverty, has meant that young single adults have borne the brunt of many reforms to the benefits system since 2010. LGBT+ are less likely to have children, and more likely to be young and single, so may have different experiences of social security policies and systems.

The research project was also interested in the experiences LGBT+ people had interacting with social security bureaucracies, and whether they faced direct or indirect discrimination. Again, this has been largely under-researched. Our research also explored the experience of poverty and social exclusion among LGBT+ people.

Key findings

Poverty and social exclusion among LGBT people

Analysis of survey data shows that:

- Lesbians, gay men and bisexuals experience a complex range of disadvantage and advantage in terms of financial and material deprivation compared to heterosexuals.
- Model results suggest that bisexuals are the most disadvantaged, with lower incomes on average and greater experiences of material deprivation and debt;

Interview data shows that:

- LGBT+ people still face unemployment due to discrimination;
- LGBT+ people experience specific costs that heterosexuals and cisgender people do not, or are less likely to experience for example, gender affirming products or costs with engaging in the LGBT+ scene;
- The very low incomes of people on social security benefits can exclude LGBT+ people from inclusive social networks, including dating and sex;
- LGBT+ “chosen families”, communities and social networks, can provide some material and financial support for some LGBT+ people.

Benefit claiming among LGB people

Analysis of survey data shows that:

- Modelling of patterns of benefit receipt shows that heterosexual women are the most likely to receive benefits – patterns that reflect the design of the social security system including its focus on child poverty and the prominence of child-related benefits;
- All LGB groups exhibit some patterns of lower levels of benefit receipt in some circumstances, but lesbians, and same-sex couples, stand out as categories that are associated with disproportionately lower levels of benefit receipt across many different measures of benefits;
- Controlling for many other factors, gay men are somewhat more likely to claim working-age benefits;
- There are several LGB inequalities in benefits receipt that are relatively complex in nature, being conditional upon other factors;

...key findings continued

- Modelling of UKHLS data showed that bisexuals are more likely to claim disability-related benefits even when we control for disability and ill-health.

LGBT+ experiences of engaging with social security systems

Interview data shows that:

- Fear of discrimination means some LGBT+ people can delay claiming benefits;
- Universal, non-conditional benefits (Child Benefit and the State Pension) are generally straightforward for LGBT+ people to claim and manage;
- LGBT+ parents can believe they are not eligible for support from the social security system;
- Relationship status, and how this is managed within the system, is imbued with heteronormative assumptions, often leading to intrusive and discriminatory administration;
- The stigma of claiming benefits is overlain with LGBT+ internalised stigma for many claimants. For disabled claimants this stigma is even worse;
- The administration of social security claims often systematically excludes trans people, and the administration of transitions, such as name changes, within the system is made exceptionally difficult;
- Trans children are not recognised within the social security system, leading to direct discrimination against them;
- For disabled claimants, the anxiety of managing Personal Independence Payment (PIP) claims is overlain with anxieties from being LGBT+ in a heteronormative and cisnormative world;
- The devolution of disability benefits to the Scottish Government, which is seen as more LGBT+ inclusive, was viewed positively. People delayed claims so they could claim Adult Disability Payment instead of PIP, and one participant moved to Scotland to claim ADP instead of PIP;
- LGBT+ people get information about the benefits system from a range of sources: their families; social networks; online queer communities; and specialist third sector organisations. LGBT+ organisations often support people through benefit claims. Sometimes they experience discrimination from advice organisations, or can feel uncomfortable accessing support from religious organisations.

Wealth and debt among LGB people

Analysis of survey data shows that:

- Modelling shows there is also a complex pattern of advantage and disadvantage in wealth accumulation and financial problems for LGB people;
- Bisexuals have, on average, the lowest amounts of wealth and are more likely to report some forms of financial problems net of controls;
- Some LGB minorities are characterised by relatively higher amounts of wealth and lower chances of debt. There is evidence that gay men have relatively higher levels of property, pension and financial wealth, but they are also less likely to be outright-owners of their own home than heterosexual men;
- Lesbians, on average, have higher wealth than their heterosexual counterparts in dimensions including total wealth and pension wealth;
- People living as same sex couples also often have higher wealth and lower risks of debt and precarity, although those inequalities diminish when other factors are controlled for.

Interview data shows that:

- In the past some older lesbians and gay men experienced direct discrimination in accessing mortgage finance, and navigated this in different ways;
- Some LGBT+ people accumulated debts during transitions in their life, trying to fit-in with an LGBT+ lifestyle they wanted to be part of.
- Relative disadvantage in housing wealth for LGB people in some circumstances, if it persists, could become a future social policy problem if these people have fewer assets to support their welfare in their older age.

Study

This mixed-methods research used secondary analysis of survey datasets that are designed to be representative of the population of Great Britain, and qualitative interviews with 114 LGBT+ people who had claimed social security benefits within the last decade, or that had specific experiences of accumulating wealth over the life-course.

The surveys used were the Family Resources Survey ([FRS], most results based on a sample of 68,757 individuals recorded between 2016-21), the Wealth and Assets Survey ([WAS] 42,355 individuals, 2014-20), and the UK Household Longitudinal Study ([UKHLS] c.48,000 individuals, 2011-20). These surveys record sexual identity in terms of whether someone is bisexual, homosexual, or heterosexual, allowing comparisons between LGB and non-LGB respondents.

Implications for policy and practice

The research findings have a wide range of implications for social security policy in Great Britain, and in other jurisdictions, and for frontline workers delivering social security, or organisations supporting and advocating for those applying for social security benefits. Based on the findings, we would recommend:

- Staff, and volunteers in welfare rights organisations, particularly those interacting with claimants, should take part in LGBTQ+ inclusion training as part of inductions and with regular refresher training.
- Social security agencies should implement a training and inclusion scheme akin to the progress badge scheme in the NHS, where staff who have completed training can wear a badge to signal this.
- Social security agencies, and welfare rights and financial advice organisations, should gather appropriate data on sexual and gender identities as part of ongoing equalities monitoring. Analysis of this data should be routinely published. This will make services visibly inclusive; help services understand the diversity of service users and help identify possible discrimination.
- Employability support should become LGBT+ inclusive. In city-regions with large LGBT+ populations, agencies could partner with local LGBT+ support organisations to provide tailored support.
- Government agencies should remove gendered titles from their work systems.
- Name changes for trans claimants should be treated in the same way as name changes for people who get married.
- All social security systems should allow people to choose a non-binary gender.
- There is a need for all people working in the social security system to recognise the intersectional identities of clients when delivering services.
- Sexual and gender identity information should be routinely collected from people accessing their services to:
- Staff should access welfare rights training to ensure they have the appropriate knowledge to advise clients with complex needs and access to secondary advice services.

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To learn more about the project and its findings visit: [Welfare Access, Assets And Debts Of LGBT+ People In Great Britain](#)



Contact

Professor Peter Matthews
Faculty of Social Sciences
University of Stirling

✉ Email peter.matthews@stir.ac.uk



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