

LGBT+ Welfare and Assets in Great Britain



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Executive Summary

Research project

This project aimed 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.

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.

The LGBT+ population is demographically quite different from the wider population, in ways that are closely associated with many of the outcomes and experiences we are interested in. In statistical analyses of the survey data, we used regression modelling to try to control for these differences.

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;
- Some patterns of advantage and disadvantage for LGB people only applied in nuanced or 'conditional' circumstances.

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 e.g. gender affirming products;
- 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 in FRS data 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-gender 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;
- Modelling of the 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 benefits without complex conditionality (such as 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, which can lead to intrusive and discriminatory administration;
- The stigma of claiming benefits is overlain with LGBT+ internalised stigma for many LGBT+ 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 LGBT+ claimants experience discrimination from advice organisations, and feel uncomfortable accessing support from religious organisations.

Wealth and debt among LGB people

Analysis of survey data shows that:

- Modelling of the Wealth and Assets Survey data 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 favourable 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-gender 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.

Key recommendations

From these findings we have developed the following recommendations:

The UK Government and Scottish Government should:

- Reform Housing Benefit and the housing portion of Universal Credit, increasing it so that all children over-12 are considered to need a separate bedroom. This would make the system more inclusive of trans children, and more humane for all families. The Scottish Government could use Discretionary Housing Payment to achieve this.
- Review communications and the presentation of social security benefits relating to childcare to ensure LGBT+ claimants feel included within the system.

For the Department for Work and Pensions, Social Security Scotland, and other agencies that administer social security benefits:

- Staff, 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 should gather appropriate data on sexual and gender identities as part of ongoing equalities monitoring. Analysis of this data should be routinely published.
- 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.

To make social security systems trans-inclusive:

- Other government agencies should follow DWP's lead in removing gendered titles from their administrative systems, which is a welcome development for supporting LGBT+ claimants.
- 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.
- Trans people should be asked what level of data security they want on their personal data within systems, and agencies should not assume that access to a claim must be tightly restricted producing barriers to accessing basic services.

For organisations offering welfare rights and financial advice:

- There is a need to recognise the intersectional identities of clients when delivering services.
- LGBT+ inclusion training should be provided regularly for staff and volunteers as part of inductions and with refresher training.
- Sexual and gender identity information should be routinely collected from people accessing their services to: make the service visibly inclusive; understand the diversity of service users and help identify possible discrimination.

For LGBT+ support organisations:

- Staff and volunteers should access welfare rights training to ensure they have the appropriate knowledge to advise clients with complex needs and access to secondary advice services.

Overall, the research also supports the need to move away from a punitive, highly conditional social security system, towards a more supportive, individualised and inclusive system. Such a social security system should also focus on the needs of individuals, and not be based on outdated assumptions about the role of the nuclear family in provided welfare through the life course.

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Glossary

ADP – Adult Disability Payment; the replacement for PIP in Scotland since October 2023.

CTC – Child Tax Credit; a legacy tax credit to increase the incomes of people with caring responsibilities for children.

CDP – Child Disability Payment; the replacement for DLA for children in Scotland since October 2023.

DLA – Disability Living Allowance; a legacy benefit for disabled people who have extra costs associated with their impairment.

DWP – the Department for Work and Pensions; the UK Government department that delivers most social security benefits in Great Britain.

ESA – Employment and Support Allowance; a legacy benefit to support disabled people into work.

FRS – Family Resources Survey; a major UK cross-sectional population survey, used to accurately record income poverty, material deprivation, and receipt of benefits, with a sampling frame that over-recruits from lower-income and deprived households.

JCP – Jobcentre Plus; the citizen-facing, service delivery function of DWP.

JSA – Job Seekers Allowance; a legacy benefit for unemployed people.

LGB – lesbians, gays and bisexuals; used purposefully in this report when we are discussing data that only covers those sexual minorities.

LGBT+ – we use this acronym to cover all people who identify as non-heterosexual and/or non-cisgender.

PIP – Personal Independence Payment; a benefit for disabled people who have extra costs associated with their impairment.

SSS – Social Security Scotland; the agency of the Scottish Government that delivers the devolved benefits.

Social security – throughout the report we use the term social security in preference to the term welfare, which is regarded by many as stigmatising.

UKHLS – the UK Household Longitudinal Survey, “Understanding Society”, a large, UK household longitudinal panel study.

WAS – Wealth and Assets Survey; a major UK population survey, with a longitudinal element, used to accurately capture data on all wealth, assets and debt of individuals and households.

WCA – Work Capability Assessment; the assessment used in ESA and Universal Credit to ascertain whether someone is capable of work, or work-related activity.

WTC – Working Tax Credit; a legacy tax credit for people on low incomes.

Introduction

The project aimed to understand the experiences of LGBT+ people when they access social security benefits and engage with the welfare state in Great Britain.¹ This area has been generally under-researched globally, due to lack of data, and perceived lack of research interest. Welfare provision in the UK, and beyond, has been critiqued for its sexist, racist and ableist assumptions. However, issues of sexuality and gender non-diversity have yet to feature prominently within this wider critical analysis to the same extent. This is despite growing evidence that some LGBT+ groups have lower incomes over their life course, higher rates of homelessness, and a higher prevalence of poor mental health. Moreover, LGBT+ people often lack recourse to traditional welfare 'buffers' such as family wealth or housing assets - often the consequence of non-traditional life-course trajectories and, in many cases, dislocation associated with coming-out. The arrangements of welfare state provision in Great Britain, therefore, may be ill-suited to LGBT+ groups.

The project sought to answer the following research questions:

1. Are there differences in welfare-benefit take-up between LGB and heterosexual people and within the LGB community?
2. Are there differences in access to the private assets (or debt) between LGB and heterosexual people and within the LGB community?
3. What have been the experiences of LGBT+ people accessing the welfare system over their lives?
4. What choices, and why, have LGBT+ people made in accumulating assets over their lives?

To answer these questions, we carried out an original analysis of secondary survey datasets to compare Lesbian, Gay and Bisexual individuals and their inequality experiences. We used the UK Household Longitudinal Study ("Understanding Society"); the Family Resources Survey; and the Wealth and Assets Survey. No comparable surveys are currently available that would support analysis of trans identities. The survey analysis was paralleled by a major qualitative research programme, interviewing LGBT+ people who had claimed social security benefits; a further sample who had accumulated assets over their lives; and a range of workers in the welfare rights, and LGBT+ rights, sectors.

In the first, short, chapter we outline in greater detail the empirical and theoretical background to the research. We then describe our methodology. This is followed by six substantive chapters of empirical findings covering: statistical analysis and qualitative data on the experience of poverty and financial and material hardship; statistical analysis of benefits receipt; LGBT+ experiences of interacting with the bureaucracy and administration of social security systems; experiences of interacting with front-line staff and other bureaucrats within the social security system; a specific chapter outlining the intersection of disabled and LGBT+ identities; and finally statistical analysis and qualitative data on wealth accumulation.

Overall, we have found a mixed picture of disadvantage and advantage for lesbian, gay and bisexual people compared to heterosexuals, with outcomes for bisexuals in particular being worse. This reflects the findings of previous research. However, the qualitative research revealed systematic

¹ We exclude Northern Ireland from our analysis because of its different social security system and extremely different political history, and history of LGBT+ rights, compared to the rest of the UK.

exclusion and discrimination within the social security system for LGBT+ people, and especially trans claimants. This supports evidence from other minoritised groups, that even if LGBT+ experience some advantages, they have to overcome discrimination and barriers, and thus work harder, to reach the same, or a better, level than their heterosexual and cisgender counterparts. For this reason, we recommend administrative reform and effective training for people involved in the social security system to minimise this discrimination.

Background and context

LGBT+ lives are often stereotyped in terms of “the pink pound” suggesting greater affluence obscuring the reality of many people’s experiences. What evidence we do have on LGBT+ disadvantage and advantage is mixed. Limitations on data availability have historically prevented good quality research, with advocacy research by LGBT+ organisations often portraying incredibly poor situations and outcomes (McCormack 2020). For the last two decades, a standard question on sexual identity has been rolled-out to be included in the demographic grid of most surveys in the UK. Research based on this data has considered outcomes in education, housing, earnings and wellbeing. In terms of education, lesbians and gay men tend to have a higher level of educational qualifications than heterosexuals (Badgett, Carpenter et al. 2024). In housing, LGB people are more likely to rent their homes privately than other groups (Matthews, Barnett et al. 2024). Analysis of earnings suggests that lesbians earn more than heterosexual women and gay men earn less than heterosexual men, although in both cases these differences are explained by occupational choice and segregation (Aksoy, Carpenter et al. 2018). Finally, in terms of wellbeing, research has shown considerably worse outcomes for bisexuals (Mann, Blackaby et al. 2019).

These existing outcomes occur in a context where the British welfare system has historically been designed around the heterosexual nuclear family which may discriminate against LGBT+ people. The process of welfare reform since 2010 may also have worsened this (Griffiths 2020). For example, single people, particularly men, have always been disadvantaged by the UK’s welfare system, and LGBT+ people are more likely to be single, so could have been negatively impacted by a system which focuses support on parents and carers with children (Matthews and Besemer 2015). This disadvantage would have been compounded by: reductions in Housing Benefit for single under-35s; the Bedroom Tax; and the phased rollout of Universal Credit focusing on single men before other more complex cases. The lower levels of wellbeing for bisexuals mean this group may be impacted by changes to disability benefits. LGBT+ people are also more likely to live in London and the South-East so could have been disproportionately impacted by the benefits cap. The economic impact of the COVID pandemic means more people have accessed this reformed welfare system than ever before, resulting in well-publicised administrative problems. Research has examined the differential impacts of these changes on: women; disabled people; and BAME individuals. However, the impacts on LGBT+ people are not understood.

This decade of welfare reform and retrenchment (De Agostini, Hills et al. 2018) has occurred within a longer-term trend toward asset-based welfare, with housing wealth and personal assets playing a greater role in individual welfare (Gregory 2010, Hills 2015). LGBT+ people are also likely to have had different experiences with regards to asset accumulation and debt over their lives. For example, historic barriers to accessing mortgages for single women, and gay and bisexual men at risk of HIV infection, may have prevented home ownership (Smith and Holt 2005). Having basic marriage and civil partnership rights denied would also have prevented long-term partners benefiting from inherited private pension provision (Bridges and Mann 2019). Conversely, not having children may have helped non-heterosexuals to accumulate more wealth through reduced expenditure.

In the last three decades legal rights for non-heterosexuals in the UK have been transformed. However, recent moral panics about trans issues have highlighted the fragility of these gains (Butler 2024). Our knowledge of outcomes, and experiences of the social security system, among trans people is very partial, although what research has been carried out suggests very poor outcomes and experiences (Faye 2021). Emerging research using administrative data in Sweden has shown poorer employment outcomes for binary trans people compared to cisgender people (Dujeancourt 2024)

Overall, in understanding the findings of this research, we must keep in mind legacy of decades of legal discrimination that continues to impact LGBT+ people, long after legal change. We live in a heteronormative and cisnormative society, where being non-heterosexual is still a transgression and trans people increasingly face unprecedented hatred and discrimination. There is much further to go to legally protect and include trans people in society.

Data and methods

Summary

- The project analysed data on outcomes for lesbians, gays and bisexuals, compared to heterosexuals from: the UK Household Longitudinal Survey; the Family Resources Survey; and the Wealth and Assets Survey;
- The project interviewed 106 people who identified as LGBT+ and had claimed any welfare benefit since 2014. We also interviewed 14 people who worked in welfare rights organisations or LGBT+ support organisations. A “top-up” of eight lesbians and gays who had accumulated wealth and assets over their lives was also interviewed;
- The project team were reflexive on the challenges of collecting data about LGBT+ people, and the challenges of using categories devised by a cisnormative and heteronormative society.

The project had two major work packages. The first was secondary analysis of existing survey datasets to understand lesbian, gay and bisexual people. UK population surveys have included a standard sexual orientation/identity² question as part of the demographic grid for over a decade. They do not routinely ask a question about trans history and identities. The second work package was qualitative interviews with LGBT+ people who had experience of accessing the welfare system, with some purposive sampling of further participants.

Statistical analysis

Three datasets were identified for our analysis:

1. The UK Household Longitudinal Survey (Understanding Society; UKHLS)³ – this is a large annual household panel survey covering a wide range of topics including questions on welfare benefits access and housing. The UKHLS has collected confidential data on its respondents’ self-identified sexual identity since its third annual wave in 2011, and biennially thereafter. Some UKHLS respondents do not answer the survey in every wave, so to maximise the power of the dataset we include participants’ data for the most recent wave that they participated in. Accordingly, for about 55% of the 48k cases with valid data that we use in most analyses of the UKHLS, the record comes from the last available wave (wave 11, interviews undertaken 2019-20), but other records come from earlier years of the survey (for example, if a participant was in waves 3 and 5 but then dropped out, we would use their data from wave 5).
2. Family and Resources Survey (FRS)⁴ – this is a cross-sectional population survey of UK households which includes detailed questions on benefit receipt and financial and material deprivation. It over-samples from low-income households as these are commonly under-

² The surveys themselves tend to use the term “sexual orientation”, however we prefer to use the term “sexual identity”

³ University of Essex, & Institute for Social and Economic Research. (2022). *Understanding Society: Waves 1-11, 2009-2020 and Harmonised BHPS: Waves 1-18, 1991-2009: Special Licence Access*. [data collection]. 14th Edition. . Colchester: UK Data Service. SN: 6931, DOI: 10.5255/UKDA-SN-6931-13.

⁴ Office for National Statistics, Social and Vital Statistics Division, NatCen Social Research, Department for Work and Pensions. (2023). *Family Resources Survey, 2005/06-2021/22, Households Below Average Income, 1994/95-2021/22 and Pensioners' Income, 2007/08-2021/22: Safe Room Access*. [May 2023]. 13th Edition. UK Data Service. SN: 7196, DOI: <http://doi.org/10.5255/UKDA-SN-7196-14>

represented in other surveys. We pooled six waves of the FRS covering the period 2016 to 2022. This gave us a maximum sample of 113,183, although only around 69,000 cases were used in most analyses, due to missing data on key variables.

3. Wealth and Assets Survey (WAS)⁵ – this is UK-wide biennial panel survey which includes detailed questions relating to household and individual wealth. These results use data from rounds 5 (2014-16), 6 (2016-18), and 7 (2018-20). Again we keep the most recent record per person aged 18 or older. This gives us a maximum sample of 54878, although analyses were usually applied to a subsample of 42k respondents with non-missing data on all relevant variables (58% are from round 7, 23% are from round 6 and 19% are from round 5).

For the longitudinal surveys we included data from the most recent wave respondents had participated in, to maximise sample size. For the FRS we merged every dataset from 2016 to 2022. We chose this year as in the period 2013-2016 single households were part of the pilot for Universal Credit before full rollout. We already know that LGB people are more likely to be single, there was therefore a risk of capturing a facet of policy implementation (a disproportionate number of LGB claimants of Universal Credit) if we included earlier years.

There is a considerable literature on the collection of sexual orientation data, predominantly because of the challenges of whether you are seeking to understand sexual behaviour, romantic behaviour, or sexual identity. There are also persistent challenges with people being “out” (i.e. visibly expressing their sexual identity) or feeling able to live in their sexual identity. Practically, within the sample of our three surveys, approximately one in-twenty UKHLS gay and lesbian respondents were in opposite-gender relationships; one-in-ten gay and lesbian people in the WAS were in opposite-gender relationships; and one-in-twenty gay and lesbian FRS respondents were in opposite-gender relationships. The sexual orientation question is answered privately, so this could be due to people feeling comfortable disclosing their sexuality confidentially, or due to people misunderstanding the question – we simply do not know. Despite this, rigorous testing has suggested that the standard question in the UK demographic grid has been shown to capture sexual identity data well (HM Government 2018). In our surveys, the proportion of the population who indicated a non-heterosexual category was between 2 and 3 percent, which is consistent with other evidence and findings from other countries that collect such data.

The small proportion of non-heterosexual respondents can curtail the statistical power of even large survey datasets for studying the LGB population. In all three of our surveys, this is compounded by non-negligible non-response to the question on sexual identity (we drop respondents who selected “prefer not to answer”, “other”, or whose sexual identity is missing, in common with other studies using these resources). On the other hand, sensitivity analysis suggests that non-response may not skew results in any substantial way (other characteristics of responders and non-responders being largely comparable), and our capacity to aggregate survey datasets over multiple years of data collection led cumulatively to much higher volumes of records from LGB respondents.

Other known issues are the relatively younger age profile of the LGB population. Historic discrimination means that many older people would not have felt comfortable expressing their sexual identity. In 2021/22 the censuses across the UK asked a voluntary sexual identity question for

⁵ Office for National Statistics, Social Survey Division. (2022). Wealth and Assets Survey, Waves 1-5 and Rounds 5-7, 2006-2020: Secure Access. [October 2022]. 9th Edition. UK Data Service. SN6709, DOI:<http://doi.org/10.5255/UKDA-SN-6709-8>

the first time. Limited data from this in England and Wales has been released, and geographic mapping also suggests substantial under-reporting from some ethnic and religious groups.

In this analysis, population weights are employed to offset any potential bias resulting from stratified sampling or non-response to the surveys. For all three surveys it is generally recommended to use weighted data for all analyses. However, the design of the weights does not account for sexual identity, and the potential impact on results for LGB individuals has not been thoroughly examined. Our results usually use the 'pweight' algorithm in Stata, which restricts the total sample size to be equal to the unweighted valid cases.

Tables in the technical appendix show for each dataset: the total sample broken down by heterosexual, gay, lesbian and bisexual, and the distribution of each group within age categories. As mentioned, the LGB sample is characterized by a younger demographic when compared to the heterosexual sample. A slightly larger percentage of bisexual women report experiencing long-term illness and disabilities. Furthermore, a higher proportion of the LGB sample holds degrees compared to their heterosexual counterparts. Across sexual identities, similar proportions are observed for immigrants and White British individuals, with the majority of the sample identifying as White British.

In terms of living arrangements, heterosexuals and lesbians are predominantly cohabiting with a partner, while a minority of gay men are. Additionally, a greater proportion of heterosexuals have children. A higher proportion of gay men and lesbian women live in London and the Southeast, as well as urban areas in general. Notably, a smaller proportion of heterosexual and bisexual women are employed, and among those employed, a lesser percentage works 35 hours or more per week.

All three datasets collect data on similar issues, such as benefits receipt and housing tenure. However, their methodologies and fieldwork (particularly sampling) are designed to capture a population which reflects the overall design of the survey. For example, the Family Resources Survey over-samples low-income households and households in receipt of social security benefits, as the DWP use it to support policy-making in this area. Because of this, in the analysis presented here, we predominantly report from the most appropriate dataset.

We also developed a large number of logistic regression models to control for the known differences in the LGB population, and other variables that we know are closely associated with the dependent variables we were interested in. These were:

Age and Age Squared – the LGB population is younger on-average than the heterosexual population; the design of the welfare system means people of certain ages are much more likely to claim benefits (e.g. women of parental age); and older people have acquired more wealth over their lives.

Having a degree – the LGB population overall is more likely to be highly educated. Having a degree is strongly correlated with high income, lower unemployment, and higher wealth.

Having a long-term illness or disability – this is strongly associated with claiming benefits, not owning a home and having a lower-income.

Having children – is very strongly associated with claiming benefits and is also associated with home-ownership. LGB people are far less likely to have children.

Being married or cohabiting with a partner – getting married is associated with owning a home. LGB people are more likely to be single.

Living in an urban area – LGB people are slightly more likely to live in urban areas.

Living in London and the South-East of England – the LGB population is more likely to live in these regions than elsewhere. House prices are substantially higher in the regions, and unemployment is lower than elsewhere, therefore we controlled for this.

Being white British – we recognise the complex ways that race and ethnicity relate to our dependent variables in the British population. Unfortunately, due to the small sample size of LGB people we were unable to control even for large minoritised ethnic groups. Therefore, we control for being white British to capture the advantage experienced by this group.

Being born outside of the UK – again, migration status has a complex relationship to the outcomes we are interested in, however we control for it as, on average, this group is disadvantaged.

In this report we describe the results of this modelling. We use statistical significance thresholds of 0.1, 0.05 and 0.01, including the more generous 0.1 threshold because many of the results are based on a very small number of cases. More detailed tables and description of the modelling are available in the online technical appendix, this also includes p-values in the range of 0.1 to 0.05.

In the past, a number of survey analysis projects have identified and analysed the category of ‘same-gender couples’ as an alternative way of exploring sexual identity inequalities when a direct measure of sexual identity was not available. Modern survey datasets reveal however that this identifies a substantially different part of the population – only in the region of half of all individuals who identify as Lesbian and Gay are also living in same-gender couples, and hardly any Bisexual respondents are doing so. For the purposes of comparability, in our analyses we also operationalised the category of ‘same-gender couple’ and compared it to ‘opposite sex couples’ and people who are single, however, we rarely report upon these results since we believe that the direct measures of sexual identity provide a much more reliable indicator of LGB status in survey datasets.

Qualitative research

For the qualitative research we sought to interview anyone who identifies as LGBTQ+ and had claimed any welfare benefit or tax credit since 2014 (the past eight years when most of the participant recruitment took place). We targeted recruitment at trans people to account for the fact they are not included in the survey data.

Recruitment was opportunistic using: social media (Twitter/X; Instagram and Facebook); mailing lists; LGBT+ organisations; welfare rights organisations; and snowball sampling. A lot of participants in receipt of PIP, or with incredibly complex circumstances, responded to initial efforts at recruitment. This is not surprising, and reflects a response bias of people who had problems wanting to discuss these with the research team.

Because of this recruitment bias, we modified and edited recruitment materials to seek people who had been out of work, to capture people who had been in receipt of Universal Credit/JSA. Further observations on recruitment bias and gaps led us to specifically target recruitment at: people of colour; people who live in Scotland, particularly in receipt of Scottish benefits; people in Wales; lesbians; and couples in receipt of Universal Credit. Table 1 below details the basic demographic details of the recruited sample. Participants could write-in their own sexual and gender identity leading to a lot of diversity. We have kept most of the characteristics people wrote in, but merged some that were similar. The “other” category includes unique descriptors, suppressed for data protection reasons. Overall, we interviewed 106 people. In our findings below when qualitative data is quoted, we will report the participant’s pseudonym, age, location, sexual identity and pronouns when they have provided these. If a participant did not provide a pseudonym, we used a free online

name generator to produce one. We only report trans identities where needed as it would otherwise be unclear what their gender was.

Category	Count
Man	31
Woman; cis woman; cisgender female; female	31
Non-binary; non-binary trans	14
Gender diverse; gender fluid; gender queer; gender non-conforming; gender nonconforming, trans	10
Trans, trans woman, trans man	13
Agender	1
Queer man	1
White (inc three White non-British)	94
Person of colour	9
Gay; gay, queer	32
Lesbian; trans lesbian; lesbian, queer; homoflexible lesbian	15
Bisexual; bisexual, queer; pansexual; pansexual, queer	29
Queer, wavy	21
Asexual; Asexual, queer	5
Heterosexual	3
Disabled	57
Not disabled	30
Don't know/unsure	5
Resident dependants under 16	13
Live with a partner	27
Don't live with partner	67
18-29	24
30-39	32
40-49	15
50-59	12
60-66	9
67 and over	7

Table 1 - Summary demographics of qualitative sample

The initial secondary analysis of the survey data identified distinct patterns of wealth among LGB people; in summary lesbians seemed to be slightly less wealthy than heterosexual women and in particular own homes worth less than the UK average; and gay men significantly wealthier than anyone else. We therefore decided to interview a small number of lesbians who owned their own homes, and gay men with total wealth of over £250,000. A total of eight people were interviewed (four gay men, and four lesbian women; their demographic data is included in Table 1)

The interviews with individuals were supplemented with interviews with workers at welfare rights and financial advice organisations, both national and local, and LGBTQ+ activist and support organisations, again both national and local. These were opportunistically recruited through networks and direct contacts. We did approach the DWP to ask if we could interview frontline work coaches and staff involved in equalities, diversity and inclusion work. Unfortunately, our request was not granted. One member of DWP staff did contact the project to be interviewed independently. In total we interviewed 10 people from welfare rights and financial advice organisations, and four people from LGBT+ organisations.

LGBT+ people, poverty and social exclusion

Summary

- 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;
- Some patterns of advantage and disadvantage for LGB people only applied in nuanced or ‘conditional’ circumstances.
- Interview data shows that some LGBT+ people still face unemployment due to discrimination;
- LGBT+ people can have specific costs that heterosexuals and cisgender people do not, or are less likely to have e.g. gender affirming products;
- The very low incomes of people on social security benefits 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.

To provide context for our analysis of experiences of claiming social security benefits, in this section we present analysis of survey data related to inequality and deprivation among non-heterosexuals. Our qualitative data is then presented to explore more specifically, how such hardship impacts on LGBT+ people, and how their experiences of poverty and social exclusion are different from non-LGBT+ people.

Work, unemployment and retirement

There has already been analysis of LGB employment outcomes for those in work in Great Britain (Uhrig 2015, Aksoy, Carpenter et al. 2018). Table 2 shows key categories to frame the rest of our analysis.

Over 18	Unweighted number of cases aged 18+	Work status categories					
		Not retired (Total sample)	Retired	Not working (excluding students and retired)	In work	Part time (for those in work only)	Full time
Heterosexual men	19322	74	26	14	86	17	83
Heterosexual women	22284	72	28	23	77	53	47
Gay men	235	90*	10*	10	90	21	79
Lesbian women	210	86*	14*	19	81	36*	64*
Bisexual men	105	83*	17*	28*	72*	22	78
Bisexual women	199	85*	15*	19	81	49	51

Table 2 – Weighted percentage of each group in different employment categories and unweighted number of cases.

Notes: from WAS. UK Data Service. SN:6709. The exact number of cases used in an analysis may be lower due to exclusion of cases with missing values. * indicates that conventional standard errors for a proportion, using the unweighted number of cases, would indicate a significant difference from the percentage for the corresponding same-gender heterosexual category at the 95% threshold.

Table 2 shows that a larger percentage of heterosexuals are retired particularly compared to lesbian women and gay men reflecting the different age profiles of these groups. Heterosexual men and gay men have the largest proportions in employment, with heterosexual women and bisexual men the smallest, although some of these differences are not statistically significant. For those in employment, a higher percentage of heterosexual and bisexual women work less than 35 hours a week, and heterosexual men have the highest percentage of people working 35 hours or more a week, although again, only lesbians have a .

When we look at average weekly household income (Table 3) gay men have the highest average incomes, on average, on both an individual and household level, although the difference is not statistically significant. The average incomes of heterosexual men and lesbians are comparable and greater than those of heterosexual women. Notably, bisexual men have higher personal incomes than bisexual women, although their household are similar.

Working age (18-64)	Unweighted number of cases	Average weekly ...	
		Personal income from work	Household income
Heterosexual men	28580	£480	£1070
Heterosexual women	38440	£290	£1010
Gay men	630	£530	£1150
Lesbian women	460	£440*	£1010
Bisexual men	190	£350*	£890*
Bisexual women	460	£260	£930
Opposite-gender couples	73950	£450	£1230
Female Same-gender couples	550	£450	£1170*
Male Same-gender couples	660	£600*	£1500*

Table 3 – Number of unweighted cases (rounded to the nearest 10) and average weekly income (weighted).

Notes: from FRS. UK Data Service. SN:7196; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender or heterosexual category.

When examining different couple types, we find that men in same-gender couples have higher average household incomes than individuals in opposite-gender couples. In contrast, women in same-gender couples tend to have lower average household level incomes compared to individuals in opposite-gender couples.

Experiences of material deprivation and financial stress

Within the Family and Resources Survey data, there are a number of measures of material and financial deprivation. One of the key measures of material deprivation is whether a household does not have a wide range of items because they cannot afford them. This is shown in Table 4.

Approximately half of bisexual women indicate they cannot afford one or more item, and roughly a quarter do not have three or more items because they cannot afford them. This difference compared to lesbian women, gay men and heterosexual men is statistically significant. A higher percentage of bisexual men cannot afford one or more item compared to heterosexual and gay men.

Gay men have the lowest proportion of people unable to afford three or more items. The same is true of same-gender male couples, where treble the proportion of individuals in mixed-sex couples and women in same-gender couples cannot afford three or more items, compared to men in same-gender couples.

Working age (18-64)	Percent answered yes to ..	
	1+ material deprivation questions	3+ material deprivation questions
Heterosexual men	38	18
Heterosexual women	44	23
Gay men	30*	11*
Lesbian women	37*	19*
Bisexual men	50*	22
Bisexual women	52*	23
Opposite-gender couples	34	15
Female Same-gender couples	30	12
Male Same-gender couples	18*	4*

Table 4 – Percentage of different groups experiencing material deprivation.

Notes: from FRS. UK Data Service. SN:7196; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

Looking at financial wellbeing and stability, we find similar patterns (Table 5). A higher proportion of lesbian and bisexual women say they never have money left over at the end of the week, although this difference is only statistically significant for bisexual women. Similarly, there is a low proportion of lesbians contributing to savings, and a low proportion of lesbians and bisexual women saying that if their main income was lost their money would last less than one week. Gay men have the highest proportion of people saying they are keeping up with their bills and financial commitments without a struggle (78%). Over a third of lesbian, bisexual and bisexual men and women are struggling to keep up with their bills, although these differences are not statistically significant.

Being behind on regular bills can be considered a less subjective measure of financial wellbeing, and when we look at how this is reported within the FRS we see a similar pattern (Table 6) although due to the small numbers involved, these are not statistically significant differences. A higher proportion of bisexual women and heterosexual women are behind on their bills, with the same proportion of heterosexual men, gay men and lesbians (eight per cent) reporting this.

We carried out modelling with all of the above categories as outcome variables (see the technical appendix for full results). Looking at the measures of material deprivation, when we add extensive controls, we see most of the differences among LGB people drop away, suggesting the inequalities noted in the descriptive statistics are a product of other correlated factors, such as the different age profile of the LGB population. However, some interesting patterns persist. Bisexual women remain more likely to be in debt; gay men and bisexual men are also less likely to experience deprivation when they live in London and the south-east; and employment has a greater effect on these groups in protecting them from deprivation. However, the risk of experiencing deprivation with older age is higher for gay men than other groups.

Over 18	Financial difficulties			
	<i>Never money left over at end of week / month</i>	<i>No income saved in the last 2 years</i>	<i>If main income lost money would last less than 1 week</i>	<i>Struggling to or not keeping up with bills and credit commitments</i>
Heterosexual men	12	44	9	31
Heterosexual women	15	49	12	37
Gay men	9	43	4*	22*
Lesbian women	20	37*	16	37
Bisexual men	15	46	10	34
Bisexual women	25*	50	16	39

Table 5 – Percentage of each group experiencing different forms of financial stress.

Notes: from WAS. UK Data Service. SN:6709; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

Working age (18-64)	Percent who are behind on bills/loans/rent/mortgage now or in the last 12 months
Heterosexual men	8
Heterosexual women	11
Gay men	8
Lesbian women	8
Bisexual men	-
Bisexual women	13
Opposite-gender couples	6
Same-gender couples	5

Note: cell counts of less than 30 are suppressed.

Table 6 – Percentage of each group behind on regular bills.

Notes: from FRS. UK Data Service. SN:7196; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

When we consider the measures of financial precarity – people having high levels of debt or arrears, or people being behind in bills – the pattern becomes more complex. Gay men are generally advantaged when it comes to these measures, but being in work does not protect them as much as other groups from financial precarity, nor does living in London and the south-east. Lesbians notably are less likely to have money saved to last more than one week. Again, bisexuals are generally more financially precarious, with bisexual women getting less protection from financial precarity from employment. Same-gender couples are generally less likely to experience financial precarity, although again, women in same-gender couples are less likely to have money saved to last more than one week.

There are also differences in outcomes for same-gender couples. When the controls are added to our models, women-women couples are at higher risk of experiencing deprivation, and all same-

gender couples are more likely to be in debt. Being in work was associated with a greater reduction in the risk of deprivation among same-gender couples, but living in London and the South East, and ageing are associated with a greater reduction in the risk of being in debt among same-gender couples.

Queer experiences of poverty and social exclusion

As with the experiences of claiming social security benefits that we have explored, a lot of the experiences of poverty among our participants were, sadly, very much what we might expect in the contemporary British welfare state, with stories of destitution and extreme hardship.

However, in analysing and interpreting the data, it was apparent that using social exclusion to capture the outcomes for individuals linked to very low incomes in complex ways, captured what was different for LGBT+ people. For this population, we can consider inclusion and exclusion in two ways. Firstly, inclusion in heteronormative and cisnormative society, and the extra costs some people face to “pass” as heterosexual and/or cisgender, or to feel comfortable in this society as themselves. Secondly, there are the costs of being part of an LGBT+ community. As we explore later, for some participants such costs of inclusion burdened them in later life with debts, but for many such costs produced exclusion.

One of the most brutal experiences for some participants associated with their poverty, and compounding social exclusion, was people losing their jobs because of their identity. As we have already discussed, this was also a challenge for participants in trying to find work, and responding to work-based conditionality within the UC system. Such discrimination leading to people leaving work was often indirect and predominantly happened to trans participants. For example, Chelsie, a trans woman from Norfolk described how:

I was Head of Education for a [redacted] organisation. And I felt well they'll be okay with it but ... because I was dealing with a lot of young vulnerable children. I thought, well I don't want to take that chance to disturb them...I had to make that decision. I felt to protect the organisation and the children

Chelsie, 71, Norfolk, heterosexual, trans woman, she/her

For Lawrence, it was the intersection of their trans and autistic identities that made it difficult for them to sustain employment:

I think like the pressures of both being autistic and trans were- and work stuff and dropping out of uni, like all these basically coalesced into like ... contributed to my being very financial precarious

Lawrence 31, London, bisexual, trans man, he/him

These challenges meant that the preferred route out of poverty in our highly conditional social security system – employment – was not an option for these participants.

The extra costs of an LGBT+ identity

The extra costs of being LGBT+ were most obvious among trans participants. At one extreme, due to the very poor quality of gender-affirming care across Great Britain, and extremely long waiting lists, many of our participants faced costs of private healthcare. This ranged from ongoing consultations and prescriptions for hormones, to using savings or debt to pay for expensive surgeries. The range of

gender-affirming treatments available on the NHS is very limited, so Lane talked about their desire to save-up for the surgeries to be the person they are, and felt they would never achieve this:

it's, you know, am I going to be able to save up enough money to make changes that I want to do? I finally decided where I want to go, where I want to end up at the moment anyway

Lane, 51, Surrey, bisexual, they/them

Other participants discussed other costs they face to be themselves in a cisnormative society: importing expensive chest-binders from the USA, or buying different sized clothes; Friday discussed this in terms of large-sized feminine shoes:

I used to buy kind of lots more shoes and stuff for going out, high heel shoes and that, and maybe obviously the very large sizes and that generally, sometimes New Look get them in my size but generally I'd have to pay extra to get them from a specialist and they always cost more, but I just wouldn't do that now to be honest.

Friday, West Midlands, bisexual, they/them

Foot-foot eloquently described why these costs of integrating into a cisnormative society in the way you looked, mattered for trans people and their ability to feel a broader sense of inclusion:

you really struggle to go into like different- be kind of socially mobile as it were, and go into different kind of scenarios. And I think that this is part of the reason why there's such an economic disadvantage for trans people or for non-binary people. But like, you just- it's just so hard to do that with confidence and as I say, that's something I've already really struggled with in my life is like, being confident with that

Foot-foot, 24, Bristol, queer, they/them

The small number of parents within our sample were mostly lone-parents, thus they had specific costs common to other lone parents. For example, Zella described one example of how these interacted with the benefits system:

as a solo parent it is better to be sick at work than take time off sick because if you go on long-term sick, you lose the childcare element of working tax credits

Zella, 42, London, bisexual, she/her

While all lone parents would face these costs even if they were not LGBT+, we need to emphasise that some of these participants were lone parents *because* they were LGBT+. Within a heteronormative society it was the route they had to become parents.

Across all our participants, the costs of being on the LGBT+ "scene" was a major sense of social exclusion for them because of their low income on benefits, as Ursula described:

because of finances ... I'd love to go to more drag shows, I'd love to be involved more in my community, just even meeting people for cups of tea and I just can't. Yes. Which is hard, yes

Ursula, 33, Birmingham, pansexual, he/his

Christopher linked this to the growing commercialisation of Pride:

my big, big gripe with this one issue was the idea of having to pay to go to Pride... this year especially it's been a case of we're going to have a street party, we're going to close off the

entire Gay Quarter in Birmingham ... And you have to pay to get past these barriers to then get access to things you would normally have access to

Christopher, 31, gay, man, they/them

Kai's story shows the complexity of the links between the parsimonious social security system, poverty and social exclusion. They were under-35 so could only receive the single-room rate of LHA within their UC. As a trans person, they were fearful of sharing a home with strangers who might be transphobic. As a result they found themselves living back with their parents in rural Surrey, thus to access any sort of community, including the LGBT+ community, involved high transport costs, leading to a keen sense of social exclusion. This was exacerbated by them limiting their outgoings to their meagre income to stretch to a private prescription for gender affirming hormones:

I just, you know, I do value independence. And also, I live in the middle of nowhere. I have to get a bus to go anywhere ... And there's just nothing to do around here. As I've grown up here, I've never seen anyone my age ever. Everyone's older or younger than me. The local pub is nice but not very cheap ... so, I just feel really stuck a lot

Kai, 30, Surrey, queer, they/them

This exclusion was also exacerbated for some participants as their low incomes excluded them from networks based on direct and generalised reciprocity. Ursula, again, talked about not being able to go out with friends, or invite them over for a meal, as he could not afford this. This in-turn stopped him from accepting invitations out of concern he could not reciprocate.

Let's talk about sex

We also need to be explicit that part of sexual identity is sexuality and having sex with people you want to, in the ways you want to. For our participants, their low incomes even excluded them from this basic act. For younger participants, this could be the result of the LHA rules for under-35s. As discussed, this means that people can only get the single-room rate for LHA, and for some participants this forced them to live with their parents. This was an obvious barrier for them dating or having sex with existing partners. Other participants spoke of not being able to go out dating because of basic assumptions of direct reciprocity in norms of dating. Armando talked of this in terms of his luck, that he had managed to date and find his current partner while he could still afford to do so:

if I been dating in my current financial position I don't think I would have ended up in a relationship ... I mean I'm kind of embarrassed when he pays for things and I feel slightly awkward about it but as I say that's not because he's paying for things, it's because I couldn't afford to pay for it if he didn't

Armando, 25, Birmingham, gay, he/him

Our social embarrassment around sex, and the pervasive moral sense that it is something nice to have rather than an essential part of human wellbeing and flourishing, pervaded other reflections on dating and sex. Thus, Mrs Frank when asked if they had different costs because they were LGBTQ+ was:

unsure if it really counts, but there are also travel expenses (i.e. bus and train tickets around the local area) that I incur when travelling to meet hook-ups. I would not be engaging in these sexual activities if I were straight and if I wasn't unemployed I would likely have a private home

into which to invite sexual and romantic partners. None of these are major financial outgoings but they are spending choices I wouldn't be making were I not queer.

Mrs Frank, 24, the Wirral, gay, they/them

Amanda had to laugh in embarrassment when she talked about spending money on sex toys:

Interviewer: : ... do we spend money any differently than non-LGBT people?

Participant: Well I've certainly spent a lot of money on sex toys but- [laughs]

Interviewer: [laughs]

Participant: And possibly people who are heterosexual don't spend as much. Or that not as many of them do. Do we spend money differently just because of our sexuality-? [pause] Well I think we possibly could be argued to have to spend more because certainly in the olden days you had to get everything imported from America, if you wanted a book

Amanda, 61, Buckinghamshire, queer, she/her

She then felt the need to justify these costs as shared, or possibly similar, to the costs of heterosexuals. But we do need to explicitly acknowledge that the physiology of queer sex often does require toys and accessories (dildos, lubricants, douches etc.) that are necessary for the enjoyment of sexual pleasure through specific acts.

Financial and non-financial support

The social security system across Great Britain assumes that the family will provide the most basic level of support. For some LGBT+ people, family estrangement can lead to them being excluded from such support. Among our participants estrangement was relatively rare. One example was George, who described how this left them feeling isolated with their partner:

there was no real- I haven't had any real support. Because I'm not in contact with any of my family, because they weren't very supportive of me being trans, so it's just literally just what we've had from Money Matters, [redacted feminine name], and my own self, kind of thing.

George, 33, North Ayrshire, heterosexual, trans, he/him

More participants relied on families for a wide range of material and financial support: housing (either returning to the family home, or living in a family-owned property rent-free); support in paying for lumpy costs; paying off debts; or a source of regular income. Other participants felt reassured that they *could* ask their families for financial support, but chose not to, to avoid the shame or feelings of obligation.

A small number of other participants had turned to the voluntary sector for financial support, receiving small grants or food aid. Food aid did provide problems for some participants, if delivered through anti-LGBT+ evangelical Christian groups. Felix explained their experience of this:

I think the thing that was most, most difficult about it was that so many food banks are based in churches and so in order to get a voucher to get the food I would sometimes have to talk to a priest ... They were always very friendly and always very generous because they were, I just said, "Oh I'm diabetic" and they were like, "Oh okay, here you go" but then there was one time when I went to this church in, in London, again I can't remember what part of London it was and I only went there once but they sort of sit you down before they give you the food ... and they kind of interview you about your circumstances, about why you're there .. Unfortunately,

the man who I was talking to started asking me questions about my sexuality and started kind of trying to proselytize and talk about like you know the quote in Leviticus or whatever it is because obviously a lot of these volunteers are religious people, they're Christians and they therefore bring with them sort of beliefs around non normative sexuality and so that was probably the most difficult element of that

Felix, 30, Oxford, queer, they/them

For other participants a key source of financial and material support was the wider LGBT+/queer community, or chosen families that people lived with. Ursula, who was living in a shared property at a low rent through someone he had befriended at an inclusive church, and who had transitioned recently and was estranged from his family, very much felt this:

the thing is that having lots of queer friends is, and particularly now lots of trans friends, they're in the same boat, it's not like we can kind of help each other

Ursula, 33, Birmingham, pansexual, he/his

Lok suggested this solidarity was within people in very similar circumstances, both in terms of queer identities and financial circumstances:

I really do think like especially my own like sub group of mostly London community, we're all just passing the same 20 [pound note] around. Like we're always- I don't know, I have multiple times had young trans women stay with me or stay with me and my partner for up to two months because they're homeless and they have nowhere else to go and they can't get a job. Or you know, organised fundraisers and paid into fundraisers for people just to be able to pay the rent

Lok, 34, London, queer, they/them

Lok's story contrasts with other participants' stories of exclusion from the LGBT+ scene, where the commercial focus and expectations of reciprocity left people on very low incomes feeling excluded.

For participants in relationships, it was often their partners that offered financial support and security. Yet Elaina reflected a concern that their queer identity meant they felt uncomfortable fitting into a heteronormative model of a monogamous, long-term relationship, even if it did provide more financial and material security:

I wonder if I would be happier and healthier in some kind of cohabiting, not romantic relationship ... but the relationship model doesn't quite suite me yet I think, it depends, it's like I will give myself permission to have my options open, to choose how I want to live, but financially, I think that dictates my relationships sometimes, which feels wrong in a way.

Elaina, 32, York, queer, she/her

Conclusion

In this chapter we have considered data on financial and material hardship for non-heterosexuals. Outcomes were worst for bisexuals, with gay men and lesbians experiencing less hardship, on average. Our qualitative data also shows there is a specific "queer" aspect to poverty – understood as financial and material hardship – which needs to be recognised. The extreme hardship of living on social security benefits excluded our participants from items and experiences that affirmed their identities, including basic socialising and dating. This was particularly difficult for trans participants, who struggled to afford gender-affirming items or healthcare treatments.

Lesbians, gays and bisexuals and benefit receipt

Summary

- Modelling of patterns of benefit receipt in FRS data 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-gender 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 individual working-age benefits;
- There are several LGB inequalities in benefits receipt that are relatively complex in nature, being conditional upon other factors;
- Modelling of the UKHLS data showed that bisexuals are more likely to claim disability-related benefits even when we control for disability and ill-health.

In this chapter we present our analysis of data on receipt of social security benefits from the Family Resources Survey. This analysis identifies several differences between LGB and non-LGB people, and opposite gender, and same-gender couples, in the proportion of people claiming benefits. Some of this can be explained by differences in known characteristics (such as parenthood) that interact with the design of the social security system, but we also identify some differences that persist when we control for other factor and so might be a direct result of being LGB.

Accessing the social security system – nationwide patterns

Table 7 shows the percentage of each group that receives an amount of social security benefits within certain thresholds (more than £50 per week; more than £100 per week; and more than £200 per week). At the individual level, gay men are the least likely to receive benefits across all amount thresholds. Conversely, a similar proportion of lesbian women and heterosexual men receive benefits at various thresholds. Notably, heterosexual women are the most common recipients of benefits, which is likely to be a result of child-related benefits.

When we look at household level, opposite-gender couples are more frequently recipients of benefits at lower levels compared to same-gender couples. However, this discrepancy diminishes as the amount of benefits received increases. Approximately double the number of women in same-gender couples receive any benefits compared to men in same-gender couples.

The design of the social security to support specific groups (i.e. people with children) produce some of the patterns when we look at overall benefits receipt – for example heterosexual women receiving Child Benefit. Therefore, in the rest of our analysis, we have created a typology of benefits to better understand differences in patterns of receipt.

When looking at the type of benefits that are received we faced two challenges due to welfare reform. Firstly, the numbers of claimants of some benefits has changed dramatically and some have a very small number of claimants, including the legacy benefits (JSA and ESA) in later waves of data collection. For example, the initial rollout of Universal Credit targeted at single men (“simple singles”) and we know that gay and bisexual men are more likely to be single, which may have led to a disproportionate number of gay and bisexual male claimants in this early period. Thus we are likely

to see a substantial, and quick, reduction in gay men receiving JSA, and conversely an increase in Universal Credit claimants, which would have nothing to do with them being gay.

Working age (18-64)	Amount of benefits received per week			
	Any	£50+	£100+	£200+
<i>Individual level</i>				
Heterosexual men	19	15	12	7
Heterosexual women	45	25	20	13
Gay men	14*	12	9	6
Lesbian women	21*	16*	13*	9*
Bisexual men	-	-	-	-
Bisexual women	29*	19*	16	10
<i>Household level</i>				
Opposite-gender couples	49	19	15	7
Female same-gender couples	27*	17	16	4 ^
Male same-gender couples	14*	9*	7*	

Table 7 – Percentage of each group receiving benefits by value category.

Notes: from FRS. UK Data Service. SN:7196; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category; cell counts of less than 30 are suppressed. ^ due to small cell count, this figure represents all same-gender couples, not disaggregated by gender.

Secondly, the introduction of Universal Credit, has made it difficult within surveys to identify *why* someone is receiving this benefit. This could be for any of four reasons: they are out of work; they have a low income; they have children; they are disabled. To account for this, we created a benefits typology grouping similar benefits together. It is important to recognise that the groupings are a pragmatic choice, and they overlap and are not mutually exclusive, specifically because of the issues with Universal Credit. These are known issues in research on the UK social security system that pose major challenges for statistical analysis since 2013.

Income benefits: these are benefits that you could receive when your income temporarily drops due to unemployment, or your low-income is topped-up. It includes: Universal Credit, Income Support, Working Tax Credit (WTC), Child Tax Credit (CTC), Housing Benefit, Grant from the Social Fund for funeral expenses, Sure Start Maternity Grant.

Working benefits: these are all the benefits that you can receive while you are of working age (16-64). It includes: Universal Credit, income support, WTC, CTC, Housing Benefit, ESA, JSA, Carer's Allowance, Disability Living Allowance, Industrial Injury/Disablement Benefit, Severe Disablement Benefit, War Disablement Pension or War Widow's Pension (armed forces compensation scheme), Personal Independence Payment (PIP).

Disability benefits: these are all benefits that you can claim if you are disabled, or caring for someone who is disabled, and are of working age. It includes: ESA, Disability Living Allowance, Industrial Injury/Disablement Benefit, Carer's Allowance (formerly Invalid Care Allowance), Severe Disablement Benefit, War disablement pension or War Widow's Pension, PIP.

Parenthood benefits: these are benefits you can claim if you are a parent or caring for someone under 16/18, and includes: CTC, Child Benefit, Sure Start Maternity Grant.

UC and components: these are UC and the six legacy benefits/tax credits. This was included to allow us to combine data from prior to the roll-out of Universal Credit, and includes: CTC, income support, WTC, Housing Benefit, ESA, Jobseeker's Allowance, Universal Credit

Working age (18-64)	Benefit categories				
	<i>Income related</i>	<i>Working Age</i>	<i>Disability/Care</i>	<i>Parenthood</i>	<i>UC and components</i>
	<i>individual level</i>				
Heterosexual men	12	16	8	5	14
Heterosexual women	21	25	10	34	22
Gay men	10	12*	7	-	11
Lesbian women	12*	17*	11	9*	13*
Bisexual men	-	-	-	-	-
Bisexual women	16*	19*	7	19*	17
	<i>Benefit unit level</i>				
Opposite-gender couples	14	19	9	36	15
Female Same-gender couples	8*	14*	9	13*	11*
Male Same-gender couples	-	5*	-	-	-

Note: cell counts less than 30 are suppressed.

Table 8 – Percentage of each group receiving benefits by type.

From: from FRS, UK Data Service. SN:7196; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

Across most benefit types, heterosexual women and bisexual women have the highest percentages of people claiming benefits, as illustrated in Table 8. A similar proportion of lesbians and heterosexual men receive benefits, while gay men consistently rank as the least common recipients across all benefit types. A similar proportion of all groups have claimed disability benefits, with no differences that are statistically significant.

When it comes to parent benefits, a significant disparity is evident, with heterosexual women being considerably more likely to receive them. Approximately a fifth of bisexual women receive these benefits, and around a tenth of lesbians. Fewer men receive these benefits, which typically go to the child's mother, or female carer.

Approximately five percent of male couples receive working-age benefits. The proportions for some other benefit groups are not shown because of risks of disclosure. Male couples are the group with the lowest proportion of benefit recipients across all benefit types. A similar proportion of individuals in mixed-gender couples and women in same-gender couples are recipients of disability benefits. However, for every other benefit type, a statistically significantly higher proportion of individuals in opposite-gender couples receive benefits compared to women in same-gender couples.

Modelling benefit receipt

When we introduce control variables into our analysis and model outcomes (see technical appendix for full results), the situation becomes much more complex. When we consider an outcome variable

of receiving *any* social security benefit, broadly LGB people are less likely to receive benefits than heterosexuals. However, this obscures within-group differences:

- Gay men more likely to receive benefits net of controls such as working status and having children, but less likely to receive benefits when they live in London and the south-east;
- Lesbians in work are less likely to claim any benefit;
- Male-male couples are slightly more likely to claim benefits, and women-women couples slightly less likely to claim benefits.

We noted above the challenges of analysing benefit receipt following welfare reform, due to the transition to Universal Credit. When we conducted sensitivity analysis comparing Universal Credit to the legacy benefits we do not see any substantial differences. This suggests our theorisation that welfare reform may have impacted LGB people differently, is likely to not be true.

When we consider each of the groups of benefits in our typology, we find the following patterns.

All working age benefits – gay and bisexual men are more likely to be in receipt of these, whereas lesbians and bisexual women are less likely. Same-gender couples are also less likely to receive these benefits. There is evidence from previous analysis (Aksoy et.al. 2018) that gay men are more likely to work in sectors such as leisure and retail due to occupational segregation, as these sectors are known for insecure working conditions, this could be driving some of this difference.

Income benefits – recalling that this is a more tightly defined category than working-age benefits, we find that lesbians are less likely to receive these, a pattern that remains when we include substantial controls, reflecting the pattern that lesbians, on average, earn more than heterosexual women (Aksoy et.al. 2018). When we look at couples, the pattern is also interesting: controlling only for age, gender and year, same-gender couples have a lower chance of receiving income benefits than mixed-sex couples, however when we add further controls, as described in the methodology, including for working status and its interaction, we see that same-gender couples who are not in work have a higher chance of claiming income benefits (and for those in work, there is no substantial difference between same-gender and opposite sex couples) - this might suggest that same-gender couples are better at claiming social security benefits in more difficult circumstances.

Universal Credit – the patterns are the same as for other categories of benefits. As noted above, although the design of Universal Credit *could* have made a difference for LGB people, this does not seem to have occurred to a significant extent in implementation.

Parental benefits – lesbians and women-women couples are less likely to be in receipt of parental benefits, and male-male couples are more likely to be in receipt of such benefits. Most of these benefits are now means-tested, with even Child Benefit being taxed for higher earners, with many choosing not to apply. This could suggest lesbians and women-women couples are higher earners than heterosexual women and mixed-gender couples. That male-male couples are more likely to claim parental benefits could be a facet of the design of the social security system, where one parent received the benefits, and in opposite-gender couples this is predominantly the woman. This means gay men in men-men relationships with children will be more likely to receive such benefits.

Disability – in all models using the FRS, there was no difference in the likelihood of groups claiming disability benefits. This is surprising, particularly since other research has found that bisexuals have significantly poorer wellbeing outcomes than other groups (Mann, Blackaby et al. 2019). On the other hand our analysis of UKHLS data suggested bisexuals are *more* likely to claim disability benefits

than heterosexuals, even when controlling for disability and poor health. It is possible that the lack of significant results in the FRS might reflect the small sample size within that dataset.

Conclusion

Our analysis of secondary data from the Family Resources Survey has shown there are clear differences in benefit receipt between non-heterosexuals and heterosexuals. Some groups are more likely, and other less likely, to receive benefits. As we envisaged with the design of this project, many of these are a product of the heteronormative design of the social security system. In the period post-1945, the system has focused support on families with children, and this has increased since 1997. This is clear in the data. Despite this, it is notable that gay and bisexual men are more likely to claim working age benefits when we control for having children and associated benefits receipt. This pattern likely reflects the findings of previous research that gay men earn less than their heterosexual counterparts due to occupational choice and segregation; such occupations (for example, leisure and tourism) are also noted for lower security of employment (Aksoy, Carpenter et al. 2018). However, we should also note that benefits uptake is notoriously difficult to measure in the UK (Department for Work and Pensions 2024), so we also need to be aware that these differences could just be down to different capabilities to access. However, that there are notable differences means it is important for us to better understand experiences within the social security system. We now turn to our qualitative data to do this.

Experiences of welfare bureaucracy

Summary

- Our qualitative data showed that universal, non-conditional benefits (Child Benefit and the State Pension) can be straightforward for LGBT+ people to claim and manage;
- LGBT+ people often 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;
- Some LGBT+ people reported experience discrimination from advice organisations, and can feel uncomfortable accessing support from religious organisations;
- Fear of discrimination led to some LGBT+ people delaying claiming benefits;
- LGBT+ parents reported being unaware they were eligible for support from the social security system;
- The administration of social security claims often systematically excludes trans people, and the administration of transitions, such as name changes, within the system can be exceptionally difficult;
- Relationship status, and how this is managed within the system, is imbued with heteronormative assumptions. This can lead to intrusive and discriminatory administration;
- Trans children are not recognised within the social security system, leading to direct discrimination against them;
- To understand the experience of claiming benefits among LGBT+ people, we need to understand that the stigma of claiming benefits is overlain with LGBT+ internalised stigma for many.

The everyday brutality of contemporary welfare in the UK

A substantial amount has been written, based on original empirical research, on how the welfare system in the UK has become even more parsimonious and punitive over 14 years of reform. These changes impact all benefits claimants, for example: the impact of the five-week wait for Universal Credit throwing households into deep poverty; increased conditionality increasing claimant's anxiety and leaving people sanctioned for minor infractions and facing destitution; the degrading and inappropriate assessments for disability-related benefits that leave people without the money they need to survive.

In this research we are focusing on the specific experiences of LGBT+ people, so we want to report how their experiences are different. However, as we have noted, there is a higher proportion of benefits claimants within some LGB groups, so we feel it is appropriate to report on some of these experiences by our participants. Esmond summed-up how many of our participants felt about their interactions with the DWP:

Nobody likes the DWP and dealing with them

Esmond, 36, Fife, gay, they/he

The poor experiences began with trying to start claims and being put off by application forms; through to poor experiences in Jobcentre Plus (JCP) and assessment centres; through mandatory reconsideration and appeals processes; and to the uncertainty and destitution produced by being in receipt of benefits.

The stories of disability assessments for PIP, ESA and Universal Credit we heard were often truly heartbreaking, with poorly qualified staff treating claimants with utter disdain in run-down buildings that were difficult to access. Many participants used humour to diffuse and deflect the horror of their experiences, for example one participant had to attend a First Tier Tribunal to appeal their PIP decision by the DWP shortly after a haemorrhoidectomy, joking that it was “a pain in the arse” (Phoenix, 32, Ceredigion, pansexual, trans, she/her).

As part of the interview schedule, we asked all participants what savings they had. One participant replied that they had a cupboard of canned food which they kept so they did not starve on the occasions when their benefits payments were stopped without warning or notice.

This is just a snapshot of the everyday brutality of the UK social security system we captured in our research. Such a system is going to be inhumane and degrading for everyone – indeed we know it causes a decline in mental wellbeing (Wickham, Bentley et al. 2020). LGBT+ people are entering this system with the structural injuries of living in a heteronormative and cisnormative world; bisexuals in particular have far worse wellbeing than other people (Mann, Blackaby et al. 2019). Therefore, changes to the social security system that make its administration better, less punitive, more humane, and more person-centred, will benefit everyone, but they will *particularly* benefit LGBTQ+ people.

There was a striking contrast in the data between participants who had accessed non-means tested, universal benefits, such as Child Benefit and the State Pension, and those who accessed means-tested and conditional benefits such as Universal Credit and PIP. Parents who claimed Child Benefit described a seamless process, led by Health Visitors, shortly after giving birth or adopting. Even where queer families bumped into the Child Benefit system, no problems were reported:

we're both on both the kids' birth certificates, so we're able to like- all the like Child Benefit stuff is kind of legit in their eyes in that way. Yes, we're married, or civil partners and, yes, I've not like had anyone go like what do you mean you've a female partner or anything, no

Star, 35, Sheffield, queer, they/them

Those in receipt of the State Pension described a seamless process to start their claim, just completing a form providing their bank details and receiving benefits. Most importantly, processes that could become overwhelmingly difficult when they related to means-tested and conditional benefits, such as name changes, or household changes, were extremely simple for these universal benefits:

Interviewer: And was the process for notifying the DWP fairly straightforward?

Participant: Yes and including notifying them when I had a change of identity both with the deed poll and the gender recognition. It was just accepted and that was the end of that

chattahoochee, 76, Lowestoft, trans, she/her

This contrasts markedly with the experience of other benefits, as we shall explore.

Finding information about the social security system

Our participants got information about the benefit system from a wide range of sources. The predominant source was just people going online and searching for what they might be eligible and navigating their way through gov.uk webpages and those of organisations such as Citizens Advice. Such self-research was sufficient for some participants to manage complex claims for PIP. Some of

participants had extensive knowledge from previous work or volunteering and managed quite complex claims – a good example is a gay man Tommy (62, London, gay, he/his) who claimed new-style JSA solely for the National Insurance contributions, a claim that his local JCP staff were unaware he could make.

While a small number of our participants had become alienated from their families because of familial rejection or other reasons, many of our participants could rely on close relatives to inform them of eligibility, or to support them in completing claims:

I was really kind of depend on my family. So, I think my mum did a lot of that one. Subsequently ones, so, I think the last time I had a reassessment- or one of the last time I had a reassessment, my mum helped.

Lawrence, 31, London, Bisexual, trans man, he/him

Other people had family members who had worked in welfare rights, or related work, and could help them. Most information needed by our participants was with complex PIP claims, and even here relatives could help with the complexities, and processes such as mandatory reconsideration, often because the relative had been through such a process themselves.

Other participants gleaned information about the system, and what they were eligible for, through friendship networks. For example, Kizzy found out about the introduction of ADP in Scotland:

And with Adult Disability Payment, I found out about that because my roommate had tried to apply for PIP, was then denied and they were told, "Look, there is this new thing coming to Dundee in a couple of months if you can just wait like five months"

Kizzy, 19, Dundee, Asexual, they/them

And Star was fortunate to have a CAB advisor in their friendship network:

I spoke to a friend of a friend, who I'd not met before, on the phone who used to work for CAB. Just chatted me through like what we're entitled to and like some of the things that you miss. Like basically they were telling us to claim PIP and also a lot of- they were like PIP is a gateway benefit, don't forget to get all of the other things

Star, 35, Sheffield, queer, they/them

Some of this information-sharing then became reciprocal, part of the shared resources keeping friendship groups together:

My friends and I helped each other with PIP specifically, and ESA

Elaina, 32, York, queer, she/her

Lavender Menace had worked for the DWP, so she explained how:

I have helped quite a lot of other people, actually, fill in their Universal Credit, PIP, DLA. I did that as kind of ad hoc, free support for people

Lavender Menace, 48, homoflexible lesbian, north Ayrshire, she/her

Another key source of self-help information was specific online communities for intersecting identities, particularly for parents and disabled people. For example, Zella explained how she was:

a member of a group of, like a Facebook group, a WhatsApp group of women with donor-conceived children who have had a baby by themselves basically...So there were several people within that group who were already claiming, and they, in the course of the group's discussions about that, I learned that I was probably eligible

Zella, 42, London, bisexual, she/her

Such online groups were very important for our disabled participants, especially those who did not "fit the boxes". Another participant got advice on how to manage a polyamorous relationship and the benefits system from a Facebook group. It was clear that such groups, and friendship networks, often provided emotional support as much practical information.

A challenge for participants getting information from friends and other informal groups or online networks, was that these could be horror stories that could be anxiety-inducing, or as we have seen, prevent people from starting a claim. Bob, who had claimed PIP, was honest that he had purposefully tried to put people off starting a claim:

I said to him, I was like, "I'm gonna be honest with you, [name redacted], I love you, and I am your friend, but I don't think you will handle it. I don't think you will be capable of doing that." And that really sucked, having to be that honest with someone, but as his friend I felt like it was my duty to be like, "No, this is what it's like."

Bob, 29, Nottingham, gay, he/his

Beyond friends and family, our participants also accessed a wide range of organisations to get support: local councils, and welfare rights organisations; LGBTQ+ support organisations; and organisations allied to specific impairments or needs. Across those who had accessed other organisation, 41 had used generic welfare advice organisations; 19 had got support from disability-specific organisations, or support workers; and seven had accessed LGBTQ+ specific services. A small number had accessed multiple types of organisations.

Generally, participants had positive experiences of these organisations. More recent experiences of CAB were poorer, with participants recognising that their services were "inundated", but many participants had used their online benefits calculator. Typical of positive experiences of CAB, and similar advice organisations, was Sammi:

Citizen's Advice have been amazing when I've actually managed to get an appointment with them. The only problem I've had with them has been actually getting in to see them because they're very popular right now and have been in the last couple of years

Sammi

More recent attempts by participants to see a CAB advisor were more difficult; Christopher was faced with a very long wait, and Will, being aware of how busy his local bureau was, chose to access a different service:

Tried to sort out going to Citizens Advice, because I figured that was the next best step because I'd heard of them and they were supposed to be stable, but the wait for those was insane, so I sort of just guessed most of it

Christopher, 31, Leicestershire, gay, he/him

I know they had the Citizens' Advice but they were inundated and they were dealing with much more severe cases, you know

Will, 60, London, gay, he/him

While the majority of experiences of accessing advice and support services were extremely helpful, with a small number of participants not being able to get the very specific advice they needed, there were some examples of extremely poor practice. In Kerri's case, a housing rights organisation made the assumption that he was a wealthy gay man on the back of a telephone advice query:

I feel there is a bit of a prejudice...if you are middle aged, white male, you know, you're supposed to be rich, or, you know...once I contacted [redacted housing rights charity], and they didn't help me much. And then, they gave my details to another department to try to sell me some dinner party charity event. If I'm asking for housing benefit, how do you think I'm going to afford a gala event, you know, party?

Kerri

Only one participant had engagement with a religious organisation that was difficult for them because of the known discrimination towards LGBT+ people by that denomination:

At the primary school that my kids went to when we lived in [redacted north east city] there was a – I even hate the fact that I accepted the offer of help because she works for the Salvation Army but at that time she was literally just there to support families with their needs and anything that was going on. I remain closeted to this woman and I kept my opinions to myself about the Salvation Army until after she filled in the forms for me

Medusa, 44, Glasgow, queer, fae/faer

We should also note that Ursula, who was trans and had a particularly tough experiences as he was rejected by his former evangelical Christian church community and family, did find practical support and kinship networks through an inclusive church.

As noted, only seven participants got support from LGBT+ organisations. Three of these participants had got support from HIV charities, two from Terrence Higgins Trust. One of these participants found it very difficult when THT services were withdrawn from his local area as he could not rely on his local CAB to provide a similar level of support. Lawrence described well why LGBT+ support organisations were helpful:

I ended up getting support from an LGBT advocacy charity in South East London, who helped me with- and she, the advocate from there came to my meetings with me and I found that a lot easier than my- than going with my mum

Lawrence, 31, London, bisexual, trans man, he/his

Interviews with workers and volunteers at LGBT+ support charities did show that supporting people in financial distress was a major part of their work. All of the participants had provided support in accessing the benefits system. This ranged across:

- Advising people of their entitlements; organisations that worked with young LGBT+ people were often helping them be independent after family estrangement and the people they worked with did not know about basic social security, such as Universal Credit;
- Practical help with completing applications; for example a volunteer with a charity working with older LGBT+ would help clients complete claims online when people were digitally excluded;

- Providing advice and support; some of these workers and volunteers had actually completed applications on behalf of clients, and even supported them through PIP mandatory reconsideration processes.

Despite the extent of support being provided by these organisations, none of the workers or clients had welfare rights training. They were offering their support and advice as part of broader packages of support around exclusion, integration and mental health, and financial insecurity and access to social security was part of this. Many used their own prior experience of claiming benefits, particularly Universal Credit, to correctly advise people.

None of the generic welfare rights advisors who participated in the project could recall supporting an LGBT+ client. Only one participant from one national advice organisation in Scotland regularly recorded data on sexual and gender identity, as this organisation had made completing an EDI monitoring form a part of their standard start of an advice appointment.

However, it was reassuring that we got positive engagement from a broad range of welfare rights advisors, who were both interested in the findings, and keen to share their experiences. Due to their lack of knowledge of working with LGBT+ people, our methodology quickly changed to ask them what advice they would provide to two hypothetical cases that came from our fieldwork: a gay man on Universal Credit who was being forced to take a job in a very masculine environment on the threat of being sanctioned; and a trans person who was struggling financially because they were stretching their income to pay for private hormone treatment. Advisors engaged proactively with the examples, providing advice based on knowledge of the provisions of the Equality Act, and practical help on income maximisation and budgeting.

Delaying a claim

The main reason noted by participants for not beginning a claim was lack of knowledge about social security benefits, or they thought they would get work very quickly. This was often the case if the participant had no history of claiming in their family or friendship networks (see previous section). Armando, a younger gay man, provides a good example of this, and was also encouraged to reflect on his sexual identity:

Participant: I didn't even think about it. I didn't know whether I was eligible, I was young, as I say I was in between degrees, I was waiting to go back to university, so it was all very new. I think that's the reason...

Interviewer: And do you think that your sexual identity was linked at all to your hesitation in doing that first claim?

Participant:... No, maybe there was a kind of hesitancy to engage with people that I didn't know generally because I'm gay and my upbringing and feeling kind of alienated from a lot of people and being bullied in school and whatever...So if anything was happening, it was subconscious rather than consciously

Armando, 25, Birmingham, gay, he/his

Other participants were not as reflexive on prompting, or were not prompted in a similar way, so among participants who did delay claims, it was often just because of a lack of awareness.

With Universal Credit combining previously elements of tax credits, other participants were not aware of their eligibility – this was common among parents and people caring for children (see

below). We also found issues with disabled people not seeing themselves as candidates for limited capability for work within the Universal Credit application process, again discussed below.

Two trans participants did delay their claims for reasons directly linked to their identity. For Riley this was because he was transitioning:

the main reason I put off applying was just...I was like identifying as male but I wasn't seen as male to a lot of the people. That was more when I was- when I lived in London and stuff. So, that was a bit of a- yes, that was then like an added layer of like struggling

Riley, 39, Glasgow, queer/bisexual, trans man, he/him

Whereas Bellamy did not want to answer intrusive questions about themselves:

If I can avoid some bureaucracy that might involve having to explain again what genitals I may or may not have to someone that doesn't need to know do you know what I mean? Then I will avoid it

Bellamy, 32, queer, Manchester, they/them

These were the only participants who reported delaying the start of their claim for reasons directly related to their sexual or gender identity.

Some participants did report delaying a claim because of the stigma associated with social security benefits. Bob described this well:

I didn't apply for the longest time, because I just felt like...I almost used it as a source of pride that, like, you know, I mean, I grew up in a council estate, I grew up in a very, very difficult environment, and it was always like my badge of honour, 'I've never been on benefits. I have worked since I was 16 years old.'

Bob, 29, Nottingham, gay, he/him

This is a common finding on research with social security benefit claimants. However, for LGBT+ people we must recognise that this shame and stigma will be overlaying experiences of overcoming shame and stigma related to their minority identity.

Starting and managing a claim

As noted, we discuss the experience of claiming PIP, and other disability-related benefits, in greater detail below. Experiences of starting and managing a claim varied depending on why people were claiming. Participants who claimed Universal Credit or JSA during transitional unemployment generally had positive experiences. Most of our participants claiming Universal Credit could easily use the online system for managing their claim and found this a useful way to keep in touch with the DWP.

Many of the challenges were similar to those experienced by non-LGBT+ people, such as the five (or six) week wait; issues around eligibility and the variability of payments. For example, Pia explained how:

I ended up waiting six weeks for any benefits and, as a said, I was homeless and in a bad way

Pia, 61, Sussex, lesbian, trans woman, she/her

Another participant, Toni (31, London, pansexual, she/her) had problems because the full costs of her temporary homelessness accommodation was not covered by her Universal Credit claim, only

receiving single room-rate. This led her to be in rent arrears and receiving eviction notices during an incredibly stressful period.

The other key challenge for Universal Credit recipients was the variability of their income if they were in work with variable hours. For one participant Harry, this meant he stopped his Universal Credit claim, but also he interpreted these challenges he faced in terms of the design of the system around families with children:

Universal Credit is a huge stressful activity because if you've got a family, it might have worked, okay, ... when you're a single person, it actually works against you

Harry, 45, Birmingham, gay, he/him

Experiences of starting and managing claims for disability-related benefit (predominantly PIP) are discussed below.

Very few of our participants had experienced sanctions, although many described how they lived in fear of being sanctioned. If people had been sanctioned, it was often because they had missed meetings for legitimate reasons, and these could be overturned. Amanda, who had a fluctuating condition, was severely impacted by sanctions, and as a result ended up doing sex work, as she explained:

it was just getting ridiculous and I had sanctions and I just thought this is becoming ridiculous so I started doing the phone sex because it was all I could find by myself that I could do whenever I was well enough and not do when I wasn't, where I could work my own hours

Amanda, 61, Buckinghamshire, queer, she/her

This was a particularly extreme example of the impact of fluctuating income and sanctions had on our participants.

In the next chapter we discuss the interactions people had with civil servants in the DWP, and staff at other agencies, in managing their claims.

Not fitting into the boxes

An experience among trans (particularly non-binary) participants, and participants in polyamorous relationships was that they did not fit into the categories used by welfare organisations (we highlight the challenges of this for disabled participants in greater detail below).

Name changes

Name changes were one of the greatest challenges in social security claims experienced by our participants. As Ursula described with great frustration:

I never realised that being a transgender person would come with so much fucking administration, even like I'm only just about, after a year finishing the last bits of changing my name

Ursula, 33, Birmingham, Pansexual, he/his

Because the UK's system of gender recognition is antiquated and medicalised, and trans people experience lengthy delays in accessing affirming medical care, people are forced to medically transition before they can change their birth certificates to make administrative processes easier. A common experience of transphobia is the assumption that trans people are deceptive – they are

somehow hiding their “true” selves. The doubts the DWP had around trans people’s name changes were experienced as such transphobia. Participants made the stark contrast between how cisgender women who change their names as treated within the benefits system, and how trans people are treated:

Like you will change your name and your gender marker and whatever at so many places but they will not make it stick for whatever reason and you just have to like keep fighting it...Like it happens, it happens perfectly for people who get married and such which is you know a thing heterosexual people have been doing since the dawn of time

Phoebe, 25, Manchester, bisexual, trans woman, she/her

One participant, Foot-foot (24, Bristol, queer they/them) had repeated problems with Universal Credit claims being closed with no-notice due to differences in the name they used within administrative systems.

For a small number of participants, social transitioning was made even more difficult as the DWP treated their change of name, and thus their whole benefits record, as restricted data. This meant when they telephoned the DWP to make a simple enquiry the frontline staff could not handle the call and had to refer it to a manager, delaying action for the claimant. These decisions were, seemingly, not made with the consent of the claimant and caused a lot of frustration.

Relationship status

As discussed, the social security system in the UK has designed around the family and household since its inception. It therefore interacts with relationship status in a more complex ways than other policy areas. Firstly, the system needs to know your relationship status to calculate eligibility. Secondly, eligibility is based on relationship status, often leading to reductions in entitlement, and therefore income. Among our participants this had a number of unintended consequences.

Two participants who had quite historic claims (before Civil Partnerships were made legal) had experience of using their sexual identity to specifically maximise their benefits claim, in both cases encouraged by DWP staff. As Esmond described:

I think I had a Jobseeker's Allowance for maybe six months...No...It was Income Support when I first moved in with John. You could scam the system...It said on the form ... "Do you live together as if you're man and wife?" And no, we did not live together as if we were man and wife. And ...they didn't accept us as a couple so they saw us as two individuals, so you got more money that way.

Esmond, 36, Fife, gay, they/he

Amanda, however, experienced the opposite issue when she temporarily lived with a male friend and found the experience to be unpleasant:

I remember getting a letter from the JSA when I lived with someone and it asked me if we were living together as man and wife. They were checking up to see if I was living with a partner, you see. ... But it's just the most horrible question to be asked, to ask you...You might both be raving benders but you might not be a couple. Do you know what I mean? Because that's happened to me before. I've had lodgers who I've not been sleeping with.

Amanda, 61, Buckinghamshire, queer, she/her

The DWP do have guidelines for how polyamorous relationships should be handled within the Universal Credit system, with a focus on ascertaining financial ties between people within the relationship. Trinket described the invasive questioning this led to:

Interviewer: *So, when you were making your application did they, were you with both, living with both partners then?*

Participant: *Yes I was, yes.*

Interviewer: *So, how did they decide that the student partner was the one?*

Participant: *Was the partner that was financially tied to me?*

Interviewer: *Yes.*

Participant: *I think it's because that partner and I have a shared bank account, we put money in together from our parents. I think that was good enough for them to be like okay you're financially tied to this one, that works.*

Trinket, 23, Nottingham, queer, they/them

Some participants actively hid relationships from the DWP due to complexities or not wanting this level of intrusion. Another participant who was a bisexual woman in a polyamorous relationship, just presented herself as a single woman to the DWP, as her two partners did not live with her all the time. Another participant got their partner to produce a lease agreement and paid rent to them to appear as a lodger, rather than a romantic partner.

For Lawrence, the burden of developing financial ties with a neuro-diverse partner became a barrier to claiming Universal Credit:

That's actually part of the reason why I didn't go back to UC because...my partner is- we're both bisexual but we were straight seen as a couple. So, it was due to prejudice, it was just due to like- [redacted] has ADHD and Autism and possible Dyspraxia and Dyscalculia. So, it was just like, the idea of us both having to organise all of that together and knowing that I'd probably take on the additional sort of labour from it was just, yes, too off putting and just too stressful

Lawrence, 31, London, bisexual, trans man, he/his

We were interested in how these assumptions around managing household finances in a household impacted on our participants. Other research has found that staff at the DWP can often make sexist assumptions when ascertaining who the lead claimant is on a Universal Credit claim. We were interested into how this might apply for same-gender couples, but this did not seem to be an issue for the small number of our participants who had joint claims. However, the story of Becca is interesting here. She was in a long-term relationship with a woman when she transitioned, and this relationship continued for a long time after transition. They claimed Universal Credit as a lesbian couple. When asked who the lead claimant was, she replied:

I'd filled out the application and I'm obviously sort of like being the man of the relationship [laughs] so they just left me on that sort of thing

Becca, 66, Derbyshire, lesbian, trans woman, she/her

This laugh and awkwardness presented by Becca in this situation showed that, while it could be laughed off, this reversion to pre-transition gender roles, and having to explain this, was uncomfortable for her.

Overall, the design of the social security system, focused on a household sharing resources, forced our participants to share intimate details about themselves in an uncontrolled way, and for some this was an uncomfortable and difficult experience.

Queer parenting and the benefits system

Out of our participants, 14 were caring for children and, as noted above, parents claiming Child Benefit reported no problems with this unconditional benefit. However, ten were claiming Universal Credit. Many of these parents actively chose to become parents through adoption or IVF. They therefore went into parenthood with a reliable income. As a result most were not aware they were eligible for Universal Credit; as Delice, who was a lone-parent in a professional job explained no one in her social circle shared that they claimed Universal Credit so she was not aware herself:

oddly, everyone I have said to about being eligible for Universal Credit, in my circle, and granted, my circle is somewhat lucky, I guess ... you know, no one realised that someone in my position was eligible. So maybe the next person who comes along, the next single parent that my family come into contact with who is struggling, my family will then say, "Have you looked into-..."

Delice, 36, Stirling, queer, she/her

As with other claimants, these parents often learnt information about starting a claim from online support groups, like many disabled people (discussed below):

basically I'm a member of a ... WhatsApp group of women with donor-conceived children who have had a baby by themselves basically ... So there were several people within that group who were already claiming, and they, in the course of the group's discussions about that, I learned that I was probably eligible

Zella, 42, London, bisexual, she/her

A small number of participants had transitioned from tax credits to Universal Credit, and found the lower payment and the variability of payments much more difficult to manage. One participant with a trans child did face a very specific problem, which was also raised by a participant who supported trans people through a law clinic. Benefits rules allow for an uplift in housing-related benefits when children of an opposite sex are 13 and it is deemed that they can no longer share a bedroom. This parents child transitioned in their teenage years. When she discussed getting an increase to her housing-related benefit so her children no longer had to share a bedroom this was rejected by DWP as her child did not have a Gender Recognition Certificate:

I actually did appeal on that one and they just sent me a big finger. Apparently, it's not their policy to accept children as trans. So, that's the actual, national Universal Credit policy

Peg, 37, Brighton, Bisexual, she/her

This appears to be direct discrimination against trans young people, and indirect discrimination against parents and carers of trans young people, by the DWP. Currently, people aged under-18 cannot get a GRC, and the waiting lists for gender-affirming care leading to the GRC process are extremely lengthy. The DWP accept changes of name and gender-markers for adults without GRCs.

People of colour

Eight of our participants identified as people of colour or being a member of another ethnic minority group. The experience of Harry, a Muslim, and the difficulties he had in using his local JCP were discussed above. Across the other participants, only one identified a particular experience related to the intersection of their ethnicity and sexual identity, but even then, the assumption was it protected him from discrimination:

Then also being black and mixed heritage as well, that may be another reason for someone to not be discriminative towards me

Lloyd, 35, Leicester, gay. he/him

One participant had recently started a claim after many years waiting for their asylum claim to be processed. For years they had lived in destitution with no recourse to public funds, describing a harrowing and heartbreaking experience lasting years.

Stigma and shame

We want to end this section by discussing shame. The shaming of social security benefit recipients in the UK has a very long history and it is widely recognised that this has increased over the past 30 years. Research has also shown how claimants internalise such stigma, feel shame and also othering other claimants to justify themselves as “deserving”.

We did find this among a small number of our participants as well. Zella, who chose to have a baby using sperm donation and IVF, linked this directly to broader societal discourses:

so much of my guilt about it is tied to the fact that I chose to have a baby by myself, and so it's like, I don't buy in to that Daily Mail rhetoric of single mothers taking money from the state or whatever

Zella, 42, London, bisexual, she/her

Bob also described how this shame meant he delayed his claim for benefits while unemployed:

I almost used it as a source of pride that, like, you know, I mean, I grew up in a council estate, I grew up in a very, very difficult environment, and it was always like my badge of honour, “I've never been on benefits. I have worked since I was 16 years old.”

Bob, 29, Nottingham, gay, he/him

It is wrong that anyone feels such shame about accessing basic monetary support to survive. In the case of LGBT+ people though, we need to recognise that this shame is overlain onto a life which will have been marked by shame, and attempts to hide difference from a heteronormative and cisnormative society. As Zella identifies, this shaming and discrimination still exists – ‘bisexual woman has kids on benefits’ *could* be easily imagined as a headline in the right-wing press.

Conclusion

The qualitative data collected for this project reveals the grim reality experienced by almost everyone claiming social security benefits in Great Britain. However, this needs to be recognised in light of the statistical analysis, and that gay men and bisexuals, are more likely than their heterosexual counterparts to experience this. Our evidence also shows that LGBT+ have a specific experience of the social security system because of their sexual and/or gender identity. Claims are delayed because of anxiety, fear, or ignorance, all linked to LGBT+ identities. Trans people, in

particular, experience systematic exclusion and discrimination from the basic ways in which the social security system is administered. Finally, we have to acknowledge the intersections of stigma and shame that exist the LGBT+ people – claiming social security benefits in the UK has become highly stigmatised and shameful, and our participants show how this is layered onto existing feelings of shame and stigma for LGBT+ people.

Experiences of bureaucratic encounters in the social security system

Summary

- Our qualitative data show that LGBT+ people often interact with the social security system from a position of fear;
- The heteronormative and cisnormative assumptions within the social security system, and of front-line staff, meant LGBT+ people often have to reveal their identities in uncontrolled and difficult ways;
- Front-line staff often make assumptions about relationship status that are uncomfortable for LGBT+ people;
- These assumptions also mean single people can often navigate the social security system by keeping their identity hidden;
- LGBT+ people did report experiencing direct discrimination from front-line staff in social security services;
- Indirect discrimination, experienced through assumptions being made by front-line staff, or front-line staff having to implement an administrative system that is inherently excluding, was more common;
- The inability to reveal identities in a controlled way, can lead to LGBT+ people having to navigate difficult situations within social security systems;
- Work requirements can be difficult for LGBT+ claimants to manage, to avoid being in employment contexts that could be dangerous for them;
- JCP environments are perceived to be unwelcoming and threatening by many LGBT+ people, sometimes because they are viewed as masculine spaces.

After exploring our evidence on the way LGBT+ claimants navigated the bureaucracy of social security claims, we now turn to consider their interactions with bureaucrats. Research has demonstrated the wide range of discretion frontline staff in the DWP, and contractors delivering PIP assessments, have. This means that services can reflect the biases and discriminatory views of the people delivering the service, and also the more humane elements of this complex work that often tips into social work and broader support. Our participants reported a mixture of positive and negative experiences, with some variation because of their sexual or gender identity. At the simplest level there is a distinction for LGB participants on the one hand, and trans participants, with far more trans people having poor experiences, or even experiencing direct discrimination. A broader, and more complex issue is how people could “come out” within the social security system, so we address this first, before considering experiences of discrimination, and finally considering how this impacted on claimants’ behaviour.

Outing within the social security system

One of the initial drivers of this research rested upon the heteronormative assumptions embedded more broadly in the design of the social security system. Here, however, we are using heteronormativity to understand the assumptions that bureaucrats make when engaging with people within the social security system. The challenge with these heteronormative assumptions is the disruption to interaction and relationship building between the DWP staff and claimant when they become apparent in an interaction:

I can remember, you know, you're married, what's your husband's income. And that was sort of I went oh I don't have a husband I have a wife. And it was like an oh, okay. You know, like oh a bit awkward. I'm not trained to deal with this...

Olympia, 29, Stockport, Gay, she/her

... sometimes it's been, the living situation, a little difficult because the way that it was when I was living with my partner back then, I was actually living with two of my partners, so I have a polyamorous identity, I date multiple people and that can also bring up like a little level of discomfort when people are trying to ask about your living with partner situations...

Trinket, 23, Nottingham, Queer, they/them

In these two examples, the perceived assumptions which bureaucrats held coming into interactions caused discomfort for the claimant and the bureaucrat. But it was often in the discussion of relationship status that this "outing" occurred. For some, there was little disruption and processes were relatively smooth, except for challenges within systems, discussed in the previous section. However, outing could be a cause of frustration for participants who then had to adopt an educator role to the bureaucrat they were interacting with. Kizzy (19, Dundee, Asexual/Queer, they/them) spoke about this at length:

Like in [redacted Scottish city], like I changed my name before I moved up. So legally, I've not had to deal with that process but back when I was with my old work coach before I moved out I then had to go through the whole thing of sort of coming out to her and doing all of that. And I was lucky that she was really supportive.

But it was sort of stressful to try and have to do the "Hey, I know my legal name is on there but please use this different name and these are my pronouns."

And she did have questions and like I was sort of happy to answer them but I don't think we should always have to be walking encyclopaedias. Like I find a lot of the time I come out and the answer is, "Oh, well, what's non-binary and what's this other thing, what is all this?" And I'm like, "I'm happy to explain that but not everyone is-"

And I shouldn't have to take like half an hour out of my day just to tell someone who's supposed to be supporting me to find work what like different genders are.

For participants such as Kizzy, the issues with the administration of names within social security systems meant their identity was revealed in the bureaucratic encounter. For many our participants, their sexual or gender identity really was not obvious socially or within any claiming processes, unless they did come out. These participants reflected on how this allowed them to pass through the system as heterosexual and/or cisgender:

I do very much pass as being, you know, cis het man, so to that extent I'm not very overtly obviously LGBT. For the record, I'm bisexual and I loosely identify as non-binary, so I'm definitely that but it's not obvious.

Lennon, 28, Bristol, Bisexual, they/them/he/him

There's no reason they would know. I certainly wouldn't have said, oh, before we go any further can I just tell you that- So I couldn't imagine that they would know that I was...I'm sure it wouldn't have come up in conversation.

Sam, 67, Birmingham, Gay, he/him

As described in the previous section, that social security systems intrude into household relationships could also lead to assumptions being made by bureaucrats, or assumptions being challenged. This was particularly the case with bisexual, pansexual or queer people who were aware they often could “pass” as heterosexual in their relationships:

So the partner I'm living with is seen as a guy by the government and I am seen as female therefore we automatically are a couple.

Rory, 30, South Wales Queer, they/them

Well I have a long term male partner so bisexuality hasn't been mentioned and I mean the last form I saw, I don't think it had a gender option besides male or female so I just decided, sure whatever.

Sammi

For this participant, the moment of “outing” came when explaining their caring situation in the process of applying for disability-related benefits:

It was only mentioned when the sort of physical care and support my partner provides to me was mentioned in the applications, which was in all of the questions because she obviously is a she, I was referring to her, but it wasn't specifically referred to during the assessment or anything

Grace, 30, South Yorkshire, Lesbian/queer, she/her/they/them

On the surface this may not seem a problem. A mixture of assumptions regarding relationships, unintentional passing because the claimant's sexuality is not immediately apparent or it is mentioned in passing with little impact on the interaction, allowed participants to negotiate interactions with bureaucrats. Yet as Rory (30, South Wales, Queer, they/them) summarised, many participants felt that this meant an integral part of their identity was invisible in the system, and even if there was an opportunity to share it in a structured way it would not necessarily be used in beneficial ways:

I just think I don't exist as an LGBT person in this system, I think I just am a straight woman and I feel the same when I interact with doctors to be honest...I don't think there's ever been acknowledgement of it and then if they did have the information I feel like the only thing they would do with it is accuse me of dating women that I live with.

Rory, 30, South Wales, Queer, they/them

As we discussed in the previous section, relationship status and living arrangements were one way in which people's identities were made open within the process of claiming social security benefits. It was clear from our participants that this was something that was negotiated within encounters with frontline staff as well, as described Bob and Alec here:

Bob: We are fairly certain that although I made it very clear that I was living with somebody and I was only claiming for my portion of everything in our previous location. I do get the feeling that there was an assumption that a [male name] and a [assumed male name] claiming, were probably housemates, rather than in a relationship.

Alec: I think it was I have got a masculine or male real name so, I just felt, that's how I like to read, but when we moved together I think they were like, oh they're not housemates-

Bob: This is the same.

Alec: -that are co-habiting situation, which they hadn't clocked 'til then, even though we had told them, so you know.

Bob, 41, Sheffield, Wavy, he/him; Alec, 23, Sheffield, Bisexual/Queer, they/them

Here Bob and Alex ended up making single claims for benefits because of heteronormative assumptions, despite making clear that they were living with someone. They were not asked the nature of the relationship because two masculine names triggered an automatic assumption about the nature of their living arrangements.

The majority of our single participants, those not in a relationship, and participants in a relationship which did not include co-habiting, often stated that their sexual or gender identity was not a something that social security services needed to be aware of. For Mrs Frank this meant they navigated the system with dual identities:

No, I have like a legal self and a me self, I think. Like it's all under my deadname, so it sort of feels like a separate official version of me, and then the gay, the trans me that spends the money, but we don't get it [laughs].

Interviewer: How does that make you feel having that sort of separation like that?

Participant: Sometimes I'm not too bothered. Like if the man at the job centre thinks I am a man, then I can live with that. In some ways it is kind of fun, almost it feels a bit like being a spy, having my separate lives. I feel if I had got the job, depending on where it is, I would probably in most settings I would probably just go by my deadname and just present as a gay man anyway, just to save the hassle of trying to explain it to people.

Mrs Frank, 24, The Wirral, gay, they/them

Overall, the heteronormative assumptions being made created a context in which LGBTQ+ claimants are having to out themselves in quite awkward ways in the process of claiming, or hide their identities. These moments of outing could cause disruptions in interaction between staff and claimant. They are also critical moments when a supportive relationship can be developed or destroyed, depending on how the frontline worker responds.

Discrimination

Our participants experienced direct and indirect discrimination when interacting with social security systems and these experiences varied. Most of our LGB participants had not experience direct discrimination, but there were a few incidents reported. Harry experienced behaviour he interpreted as homophobic:

a job centre coach was homophobic, what they will do is over check your, where you apply for jobs, pull faces like they don't trust you, that you're making it up. They would even ring employers to say if you did apply for a job or did you come for the interview, they would ask you for more evidence. They would scrutinise what you're doing or they would make you wait for longer. Say your appointment was 10:15, they would make you wait around and see other people. So, I think people just they can show in different ways

Harry, 43, Birmingham, gay, he/his

Predominately within our data, trans participants reported a more frequent and diverse range of discriminatory experiences. Experiences of misgendering did occur, but the reporting of this suggested an inconsistency of experience by claimants, rather than persistent discrimination, which could add to the stress of the process of interacting with services:

I would say that misgendering was a thing when I was actually going down to the jobcentre. Like pretty prevalent even though I have got a very feminine name

Phoebe, 25, Manchester, bisexual, trans woman, she/her

a couple of times I've also then received letters addressed to my birth name, having had those conversations so that for me- benefits are horrible and dehumanising and bureaucratic and awful and full of barriers already, it's an extra level of headache and barrier and I have been put off applying for things including benefits by just not wanting to deal with this rigmarole all over again.

Bellamy, 32, Manchester, Queer, they/them

Misgendering and deadnaming are basic ways in which trans people can experience discrimination. Our participants also reported deeper and more complex experiences of discrimination. Such experiences were more likely to be implicit within interactions, potentially unintentional consequences of lack of awareness and understanding, rather than deliberate efforts to discriminate. Explicit homo-, bi- and transphobia was rarely reported by participants, but did occur:

a person I had to deal with at the job centre made some quite unpleasant comments about my sexual identity during the time that we were working together ostensibly, so that is something that I really remember being quite upset about because I had a nasty experience being involved in like the LGBT society at uni and that kind of thing so some comments were made about that.

Bellamy, 32, Manchester, queer, they/them

Some examples of discrimination experienced were much more subtle, such as the reaction to how a person presents their gender:

You get the sort of look of surprise, ... You know, some people, that will come when you're in the waiting room and they'll say, Mr [redacted], and you go, hi, and you just see the look of, okay, then you see them process and then it's like, okay, let's do the meeting, which is fine, it's going to take a moment to adjust, I have no problem with that, if they are polite about it and just carry on and don't mention it

Rain, 39, South Wales, Pansexual, Trans, he/him

More frequently, trans and non-binary participants experienced implicit transphobia which created additional stress and stigma and potential barriers to participation in the demands of the benefits system which could be avoided. For Bellamy, and some other participants, this also extended to having to educate frontline staff about trans identities:

more than once I've been sort of challenged about the fact that old pay slips have my old name on or I've been accused of trying to fraudulently get benefits on occasion because not all of the documents I'd provided matched, and then the other thing is again I have found that I'm forced to out myself in order to have these conversations...And then I get asked- I almost invariably get asked questions about my gender, so what am I going from and to, and this kind

of thing, and on a couple of occasions I've actually had someone ask me to explain to them what a non-binary person is in the context of having a conversation about my ID

Bellamy, 32, Manchester, queer, they/them

For trans participants, a lot of the discrimination they faced was a result of the complex interactions between frontline staff and bureaucratic systems, that we have already shown are discriminatory and exclusionary for trans people. This can create additional barrier, for example because previous names are still used within systems which this participant reported can put claims at risk of termination:

I guess there are LGBT aspects that I haven't covered as well like being trans means that very single step, like you have so many extra admin steps...they'll manage to find an outdated piece of paper with the wrong name on it and then go through the whole, "You've changed your name. We want to take your benefits away from you." It's like, "No, I haven't. That's not a name I've used in 5 years, please stop using that," and because I'm trans, every step of that causes distress

Grayson, 28, Manchester, Queer, Non-binary

Phoenix, ironically, experienced such misgendering when she changed her name:

before I did my name change and everything like that, I had ESA had my name down as [name]. My birth name, my given name. And that was fine because I was going to keep the [surname] part and then just update my name. Updated my name but then they changed the title to Mr which was just like, okay that's kind of hyperaggressive. Like, you knew that I was [name] before, I have simply changed my first name and you have now gone and changed it to Mr, to not identifying me as female because my name is [name].

Phoenix, 32, Ceredigion, Pansexual, she/her

Another experience for participants was intrusive or challenging questions from front-line staff:

Sort of the first time that I ever met this gentleman who worked for the Jobcentre, yes he looked at my CV and he was looking at all my volunteering ... and he was talking about the fact that I'd been involved in my uni LGBT group, I'd actually been the chair, and he was like oh yes you did this and he said are you gay then? And I was like no I'm bisexual, really thinking like why do we need to have this conversation, and actually I'm sort of bi/ queer and non-binary but I wasn't going to go there, and he asked me, he wanted to know if I'd ever had a girlfriend and I said yes? And then he just sort of asked me if I was single and I said yes, and then he made some comments about having time to get out there and time to date and time to meet a nice girl or boy, and it was just a bit like you know not something that I wanted to talk about

Bellamy, 32, Manchester, queer, they/them

The key challenge of the interaction between systems and frontline staff was the disruption to relationships between claimants and staff it produced, and the discrimination then felt when people were receiving a service:

RES: Yes, although I will say that like my dead name came up a few times with, with applying to benefits and I got my name changed when I was 18 so.

Interviewer: So were they using it and you having to correct them?

Participant: Yes they were using it against, they were using it to me and I'm like, "No that's not my name."

Interviewer: Yes, okay and did they then get it, apologise?

Participant: I mean they apologised. They were like, "Oh sorry, we'll fix it" and then proceeded to do it again ...

Phoebe, 25, Manchester, Bisexual, Trans/Woman, she/her

The significance of these interactions cannot be underestimated. Whilst working within the rules set out in policy guidance, job centre staff still have considerable discretion over the relationship and experience of claiming that develops.

because of the way Universal Credit works you are completely at the mercy of their personal, the personal judgment of your adviser, so there was a lot of added stress that I knew I had to, I knew this coming into it, so I knew I had to butter up whoever was there and not just be honest about how I was doing or anything like that but really try and sell it as really positive in order to make sure that they don't decide that they're going to be shit to me or push me down a route that wasn't helpful.

Grayson, 28, Manchester, queer, non-binary

Like I know I'm super trans and super gay but like I think if they even like got the slightest whiff of queerness then they'd not know what to do, they'd not know what to do so just absolutely zero idea of how to handle a trans person, honestly.

Phoebe, 25, Manchester, bisexual, she/her

While it was predominately trans participants who experienced such implicit discrimination, lesbian, gay and bisexual participants also had similar experiences, with assumptions made around heterosexuality which could make interactions with staff awkward:

I don't feel that there was language used to indicate necessarily neutral approach to relationship status. The forms were quite neutral, the conversation and the communication always assumed that I was female and probably heterosexual.

Mona, 48, London, queer, she/her

I can remember, you know, you're married, what's your husband's income. And that was sort of I went oh I don't have a husband I have a wife. And it was like an oh, okay. You know, like oh a bit awkward [...] Yes, there's a lot of anger behind it. And, just because I don't understand how people can be so non-inclusive with their language. It's such an easy thing to change and to do. So, then it makes me angry about it.

Olympia, 29, Stockport, gay, she/her

The fewer reports of implicit discrimination from LGB people point towards a lack of awareness by staff that they were working with an LGB person, an implicit heteronormative assumption. Where an LGB identity is uncovered, claimants still experienced the same "luck of the draw" as to how the member of staff would respond.

Double-bind of fear

These experiences of direct and indirect discrimination for our participants were very difficult for them to navigate and manage. For many participants they produced fear in interacting with social security systems, and emotional distress. As with our previous discussion of stigma, for this group of claimants, this fear was overlain by the broader fear of the conditional nature of the social security system and the risk that a poorly managed encounter with a bureaucrat might have real costs for them:

No. I think to me my kind of third hand experience of it was it's a draconian system and my first-hand experience is there's a fear, there's no doubt about it, you fear for sanctions, you fear for doing something wrong but when some things have gone wrong but when things have gone wrong certainly with me they've been gentler with me than I ever expected, but I can't help thinking I'm an exception to the rule in their system, I can't believe this is normal.

Roberto, 57, Scotland, gay, he/him

It was just I knew that if I had a message I needed to reply to, I'd reply to it mainly because I knew that if I didn't I could be sanctioned. So I wasn't replying to it thinking, this is going to help me get into work, or this is actually quite useful, it was just fear of the repercussion of not doing it.

Armando, 25, Birmingham, gay, he/him

Participants also had to hold an uneasy tension between the queer social world where they were accepted and respected, and the risk of losing this supportive context when engaging with the heteronormative social security system. Entering the unknown context of a supportive, intrusive, or discriminatory, JCP or assessment centre, is difficult for LGBT+ claimants:

it's just like I feel like you have to master this like way of living where you exit your own kind of like community or your own- your own social space ... You have to master then going out into a world where people don't even understand that at all. And they'll never consider that. And that's something I find really difficult actually. So, yes, the fact that that's not been at any point in this process, available, to like actually have my title, my pronouns or you know, my actual gender identity and the way that affects my experience be properly understood

Foot-Foot, 24, Bristol, queer, they/them

We now consider how LGBT+ claimants adapted their behaviour to navigate the discriminatory and exclusionary social security system.

Impact on behaviours

As the previous section described, without ways to disclose sexual or gender identity in a controlled way, and with a fear of discrimination, as described above, some participants delayed claims to avoid interacting with the system. However, the conditional social security system relies on ongoing interactions, particularly in meeting job-search requirements and managing job applications. For example, job search requirements often resulted in LGBTQ+ people reflecting on potential employers' record on providing a supportive and inclusive environment:

but when I was applying for jobs as well, I was looking specifically for organisations, companies that had a very good LGBTQ reputation. And that was a bit of a panic as well when I was looking for work is that I would end up having to go for a job where it would just be full of transphobic people.

Lane, 51, Surrey, bisexual, they/them

The negotiation of job search requirements was a persistent theme across our participants. For some participants, this meant re-entering the closet, to avoid interactions with the social security system to reduce the stigma of claiming:

[I've] taken on jobs because I knew that I needed a job and I wanted to either get out of Job Seekers or I didn't want to go on Job Seekers or whatever, and then finding myself in like very, very sort of straight, masculine environments where you were just surrounded by homophobia, not directed at me because I hid it which was also another issue if you know what I mean, kind of containing that if you like. But just surrounded by it on a daily basis and feeling that sense of like, one slip up and I know how I'm going to be received

Swan, Glasgow, gay

Perceptions of a homophobic work environment could make job search requirements difficult to negotiate with work coaches:

And so it was one of those things where I was like, well I can't apply for this and also obviously coming in with a degree as well and then they would send me things that were like, work at the garage and especially as a queer person I was like, well I already dread the idea of having to go to a garage if I have a car which I don't but actually working for one it was like, have you actually considered how that might be?

Arthur, 27, London, queer, he/him

For one participant the homophobic assumption of the work coach worked the other way – an assumption they would not be interested in a job, in a garage, that they were very interested in:

There were a couple of times though when I, one of my first like early, early jobs, I worked in a car dealership which in itself is kind of gently amusing because people don't think I know anything about cars, but I really do. And I've kind of mentioned that those vacancies are coming back up to my job coach and it was very much a, "Oh well, I don't really think that's going to be very suitable do you?" ... so it was very much a, "Okay, well, you're visibly a very very queer man so you're very much not built to be working in a factory" was the sort of vibe I was getting

Christopher, 31, Leicestershire, Gay, they/them

Previous research shows that LGB people on average have a higher level of education qualifications than their heterosexual counterparts. This was the case with our participants, which created the awkward situation, experienced by many people, of being encouraged to strongly encouraged to apply for jobs which did not match their interests or skill-levels:

I think I guess I found my experience was maybe different to other peoples because obviously I have this degree and I have this experience and I think obviously like saying about like how I've done all these things abroad, I think at the beginning they're fairly confident that I'll be able to get something really quickly. And so like when I first did move to the [redacted] office, she kind of didn't bother me very much. We just had a few meetings over the phone and then she was like, "Oh I trust that you're doing what you need to do," and I was genuinely as well obviously. And then I got moved to somebody else who was a lot more strict and then had to keep going in and obviously deal with everything and then that would be I guess times that I found it was more complicated and I guess soul destroying.

Arthur, 27, London, queer, he/him

As with other experiences reported in this research, we acknowledge this is common for many people on social security benefits, and is a criticism of the work requirements associated with Universal Credit. However, we know that LGB people have, on average, higher levels of educational qualifications. This means it is an experience that is likely to be more common for them.

Varied experiences with frontline staff

Across the participants it was apparent there was a lottery of whether someone would have a positive or negative experience with frontline staff:

Yes, the problem is, with claiming benefits it, it's an absolute lottery with who you get. So, you could ring up and get someone really sympathetic who knows what they're doing and is really good. Or you could get someone who doesn't know what they're doing, tells you a load of nonsense and then he's rude to you as well on top of it.

Peg, 37, Preston, bisexual, she/her

Positive experiences provided useful examples of good practices that can be disseminated widely, but also highlighted potential systematic training needs. A particular issue for many participants was regular changes of staff, often within JCPs, which often resulted in negative experiences by claimants trying to reestablish trusting relationships.

Most positive stories of interactions had two characteristics: either supportive approaches to trans identities; or appropriate support for younger (often recent graduates) claimants. Rain and Kizzy has good experiences with work coaches who respected their gender identity and pronouns, despite problems with the administrative systems:

It was a really brief meeting, it doesn't allow for much. It was nice the woman had, you can tell when they're on high stress alert, I call it, tension in their shoulders and they're like, don't want to get it [gender identity] wrong. Some people can be a bit more blasé with it [gender identity] and not see why it matters. But she seemed to understand that it was important

Rain, 39, South Wales, pansexual, trans, he/him

So obviously that was back before I legally changed my name so I was still having to go through all the processes under my dead name, obviously being trans. And she was completely supportive of all of that. She used my name [redacted masculine name], even though my legal name wasn't down as that. She used my pronouns.

And any time anything came up she would just- so like she was willing to ask questions and I was able to explain things about being autistic, being transgender and she listened to all of that and was supportive.

And she wasn't trying to push me into like getting a job I wouldn't handle, what with being disabled, there's a lot of things I'm not able to do.

Kizzy, 19, Dundee, Asexual/Queer, they/them

Hale and Pond were recent graduates who had positive experiences:

I think I was very nervous. I'd never been into a job centre before... I think because at the time I'd just finished my degree from what the job coach was saying they didn't expect me to be

there for very long ... So I think it was quite polite and it was fine, it was quite professional but I think they just didn't expect me to be there for very long in the grand scheme of things.

Hale

My experience with the people I was meeting with at the job centre was really positive. They were quite keen on me like taking my time to look for a job that was actually suitable for me rather than pushing me to look for stuff that wasn't going to work and that was really nice. I felt really supported by them at the time. It was really good.

Pond

The impact of negative experiences was made clear by participants, best summed up by Alannah:

But I was directly contacting them, the DWP only if it's absolutely essential. It's soul destroying.

Alannah, 49, East Ayrshire, bisexual, she/her

A very small number of participants reported staff providing specific support which recognised the potential challenges for LGBTQ+ claimants. For example, one example of best practice was a trans participant who had a relative who worked at the JCP where they were claiming:

There's been a few little things along the way like, okay, so for example, the family members who work in the job centre, I'm not out to, so ... my work coach has been as amenable as possible but has been like I'm calling you from a private room 'cause that person you're not out to is in the main room ... but she's, she's, I think she's like in charge of the LGBT, EDI stuff for the local branch so we kind of landed on our feet there

Bellamy, 32, Manchester, queer, they/them

This experience contrasts sharply with the more negative experiences of JCPs we describe below.

As described, our trans participants often felt uncomfortable in approaching front-line services, and then their gender produced greater awkwardness in encounters. Therefore, it is telling that the banality of positive experiences with particular members of staff was something noted by some trans participants:

Most of the time yes except for when he was off ill because during some point during the covid he must have caught it and he was off for a couple of weeks but then I had somebody else sitting in and it just seemed strange. He was always chatty and friendly with us.

Becca, 66, Derbyshire, lesbian, trans woman, she/her

It's not ever like 'ha-ha you're a trans person we don't like you changing your name' they were just like 'but your name doesn't match your national insurance number' so I've found them to be actually just okay about me being trans.

Ursula, 33, Birmingham, pansexual, he/him

As already noted, our participants reported that regular changes of staff can disrupt the opportunities to build this rapport and feeling of comfort:

I've been assigned pretty much a different advisor every time I go in, which for me, isn't really a problem because all I do is go in, sit down and they say, 'Have you done your commitments?'

and I say, 'Yes', and we both know that I haven't ... Yes, the last time I went in before yesterday, it was a new guy. I'd seen the previous person twice and then she was moving to a different place ... Yesterday I went in and it was someone completely new who went through the things with me like actually properly which I'm sure would be helpful with some people but not really what I was after

Friday, West Midlands, bisexual, they/them

Good practice by front-line could, therefore, be supportive, even protective, of LGBT+ people, and offer an additional to support claimants. Such good practice often rested on a recognition of difference by the front-line member of staff. As described by Bellamy, above, often that is just luck. But such affirmations of identity, however subtle, helped produce a more supportive relationship with claimants:

So, I think he recognised that there was something a bit different. I think it was partly because it was like make-up, jewellery, nail varnish, all the rest of it. So, those sort of physical signs really. And it seemed like he was kind of hinting at things, you know ... Do I need any extra support? Is there anything else I need? But I can't be sure that it was because of, you know, my LGBTQness or not.

But I do know that he also - he did also sign me - they set up an interview with somebody who could help CVs and things like that and training, things like that. And when I put my CV together, I showed her my CV and she realised that my name was different and things like that. And she seemed to get more of a feeling for who I was.

Lane, 51, Surrey, bisexual, they/them

Angel Guy received this level of recognition when engaging with a charity supporting people back into work:

Well when I was referred initially, I met the woman who was running it, and you know had a sort of chat kind of interview to see whether I'd fit in, went fine, and when I actually started that she asked and she said "Well you walked in with your wallet on a chain in your back pocket and I thought he's probably one of us". So we just had a laugh about that. So yes it was just that kind of connection gave us a way to build the relationship on.

Angel Guy, 61, London, gay/queer, he/him/they/them

Our participants also reported the more routine ways that interactions with social security systems can be incredibly difficult, experienced by all claimants, for example Lok who kept having their claim stopped:

I called them every single week and they would say great. And I would say, hey last week my benefits got cut because it was confused about like the self-employed and the thingy, is it all organised now? And they would say, yes, it's all organised now don't you worry about it. And then on Wednesday I would get a message in their system being like, your benefits have been cut because- so, then I'd have to call them again and be on the phone waiting with that loop of like the first few notes of Vivaldi Spring, over and over for an hour

Lok, 34, London, queer, they/them

Or Bellamy, who experienced poorly judged humour:

I asked the security guard to identify for me where this person was and he did point me in the right direction but he also said just follow the trail of tears and then you'll find it, and like again I remember that so vividly because I'm sure that might have been funny if I'd been going there six months and knew everybody, but it was quite intimidating.

Bellamy, 32, Manchester, queer, they/them

Experiences such as this compound the discriminatory experiences identified above. A dual burden of poor practice with implicit and explicit discrimination creates a poor environment for facilitating a return to work. On the whole, experiences reported with DWP staff tended to be better than those of PIP assessors (see below). However, some participants did note that the poor experiences were linked to a wider organisational culture:

I think again it's the culture, it's the way you're trained. We were trained at – so your job is not to help people into employment. Your job is to make sure they are fully compliant with the terms of benefit. You do have targets and there are targets for sanctions so that organisational culture and the pressure put on the workers, it's not surprising that you feel that when you go in. That's what it's geared towards, you know, anything else is lip service.

Alannah, 49, East Ayrshire, bisexual, she/her

Remote interactions

Due to the timing of the study, the impact of COVID-19 on claiming practice, as well as the broader move towards digital service provision, our participants were able to reflect on variations in engagement, particularly the contrast between in-person, online and telephone interactions:

I don't think I did actually, disclose my pronouns, throughout the process. I think just because— Yes, I don't know. They were addressing me directly on the phone. I think I thought probably let off that's too difficult, how I would have that conversation.

Oakley, 30, West Midlands, queer, they/he

because it's all online we don't have any of the issues that you would- so if the form comes in saying [redacted male name], they're not even going to know I'm transgender. They just see [redacted male name], almost it bypasses a lot of the sort of, them needing to be trained in that thing because they see the name and they don't see the link.

Rain, 39, South Wales, pansexual, he/him

Although some of the challenges around misgendering, and the use of wrong pronouns, remained, our data suggests remote communication could reduce some of the anxiety about potentially being outed, and facilitated a smoother process for claimants. For Oakley this made their transition more comfortable:

Sometimes I have painted nails, sometimes I might dress more femme than I do other times. All of mine were phone conversations. So, regardless I have a femme voice, slightly, but also still I think would read as a male voice, over the phone ... I was really exploring what I was going to wear and stuff like that. So, I had this unique experience where, while I was in that process, I never actually had to meet anyone in person. I definitely think I would feel more awkward if I had to meet them in person ... and it's not just about the people who work there. It's also everyone else who is going to that centre. I think yes, that would have definitely stressed me out

Oakley, 30, West Midlands, queer, they/he

But ultimately there needs to be a level of trust as the foundation for coming out for most participants:

It's definitely information [non-binary gender] that I definitely would prefer, okay no, I was going to say it's information that I would prefer to be kept confidential and that's sort of true but I would prefer to trust the people or the administrations who are told that and I'm not necessarily sure I do sometimes.

Sammi

We now consider JCP environments in more detail.

Jobcentre Plus Environments

These mixed interactions with front-line staff were combined, for our participants, with predominantly negative, experiences of JCP environments. For some, this began before they had even visited a JCP, with assumptions of about the space being a very "straight space":

I suppose walking into a job centre and knowing that it would be predominantly straight men claiming, or at least I thought it would be. And knowing it would be predominantly straight men in there, that's slightly daunting.

Armando, 25, Birmingham, gay, he/his.

For some participants this extended to assumptions about the staff, and how inclusive they may be:

I think if they even like got the slightest whiff of queerness then they'd not know what to do

Phoebe, 25, Manchester, bisexual, trans woman, she/her

For participants who had been to a JCP, their views can best be summarised by a participants who referred to the "vibe" of them, capturing both the buildings themselves and the staff

they're so sort of drab and dreary...and I just think it was deliberately as miserable as they could possibly make it, again just to motivate you to get a job

Arthur, 27, London, queer, he/his

Dec, in particular, went into detail about the drab environment:

I mean I don't particularly enjoy going to that job centre, it's very bleak in there...I think it's kind of the way that it's laid out...there is a just a row of desks and you kind of shuffle up to whoever you are going to go and speak to and you have this interview with this person. There isn't a lot of privacy because the person right next to you can pretty much hear everything you are saying

Dec, 37, Norwich, gay, he/his

Like other participants, he found the lack of privacy particularly uncomfortable. A participant claiming ESA, who was HIV positive, was particularly anxious that their disclosure of diagnosis might have been audible to other claimants. Jenni, was equally as concerned about the conversations she had overheard:

if they were going for jobseekers', they go to a room behind us which is open-plan, we can hear everything that's going on. Honestly, some of the things I've heard

Jenni, 37, Staffordshire, Bisexual she/her

A surprising number of participants, of all genders and sexualities, mentioned how the security guards made the JCP a very intimidating place to be. Both Toni and Flora described them as "big burly men"

I suppose there is a thing about– again this is more a woman-ness thing than a sexuality thing, but the job centre I found really intimidating, I think because it had big, burly men – security guards – on the doors, or on each of the floors. I genuinely felt quite scared

Toni, 31, London, Bisexual, she/her

there's a lot of like security guards. I have no clue why. Every time I walk in they say, "Okay who are you here to see?" And then the guards at the door will be like, "Okay we're radioing you up," and it's like, why is this necessary...it is kind of intimidating I suppose because they're all like big burly men

Flora, 26, England, asexual/bisexual, she/her

For Flora it was particularly the fact the security guard was on reception that made the visits threatening. Other participants spoke of the intimidating staff walking around waiting areas making them uncomfortable. Overall, this gave the impression that our participants coded JCP spaces as very straight and very masculine and where they did not therefore "fit". Sage described this in terms of how they felt positioned in terms of other claimants:

It seemed pretty bleak sometimes in terms of seeing the state of some of the people that were there

Sage, 30, Glasgow, gay, they/them

Like many of our participants, Sage was a graduate, with a short claim between periods of employment. Bellamy's quote where they describe their emotional reaction to the JCP environment is interesting because of the complex links to shame they make:

I grew up in a family that was very like focused on working and contributing financially and not needing help and so I was already feeling like shamey and embarrassed to be there, and I just remember really feeling like it made me feel like I've done something really wrong

Bellamy, 32, Manchester, queer, they/them

This feeling of shame, and of not quite feeling like the "deserving" claimant has been noted in research on the wider population since welfare reform began in 2010 and was intensified after 2013. However, Bellamy's quote is worth reflecting on in terms of the wider experience of LGBT+ people. While they did not say this in this quote, it is likely that, at times, Bellamy did feel shame about their sexual identity and gender identity, so this feeling of shame as a claimant, is laid on-top of a history of stigma and shame.

For other participants, while they might not have commented on the JCP environment, the location of their JCP was an issue. Participants described being sent to JCP locations far from where they lived and this was a particular problem for people in rural or semi-rural areas. Besides the cost of transport, this provoked anxiety among participants with mental health problems. Other participants reported being moved between different JCP locations without being told why, or having to go to a different JCP than family-members living in the same household which meant they could not share transport. Other participants did not feel safe in their JCP locations:

when I've lived in certain areas like I'll have been assaulted or mugged and the DWP don't want to make any allowances for that

Grayson, 28, Manchester, 28, queer

the first time I claimed benefits I was a younger gay man, I was 19, 20, and I was living in quite a rough neighbourhood in London, so walking to and from the job centre was slightly daunting sometimes

Armando, 25, Birmingham, gay, he/his

The location of the JCP posed a particular problem for Harry, a gay Muslim living in a neighbourhood with a large, close-knit, Muslim community:

my JobCentre was right in my local community in the sense about two rows away, some of the people that have worked there were my neighbours, or I've met them at the mosque, or my nephew and nieces are in the same class as their kids. So, it's very kind of people know people and you didn't feel safe to let the job coach know everything about yourself

Harry, 45, Birmingham, gay, he/his,

When probed, participants expressed a preference for being able to choose a location where they would feel more comfortable. No participants, including those who were disabled and found it difficult to access their JCP because it was inaccessible to them with their impairments, were aware that you could ask DWP to be located at a different JCP.

Conclusion

Our qualitative data shows that LGBT+ social security claimants often experience a system without simple processes in place for them to disclose their sexual and/or gender identity in structured ways, and a system where many encounter direct discrimination or systematic indirect discrimination. Furthermore, the physical spaces of the social security system – JCP locations – were seen as threatening and masculine. This puts LGBT+ people in a very difficult position trying to navigate a complex system and deciding whether, and how, to reveal their identities. For many, this involved keeping a key part of themselves hidden, even if this meant deceiving people.

The intersection of disability and sexual/gender identity

Summary

- Our qualitative data showed that disabled claimants' anxiety of managing PIP claims is overlain with anxieties from being LGBT+ in a heteronormative and cisnormative world;
- Being forced to focus on the worst details of their lives can be distressing for LGBT+ people claiming disability benefits
- LGBT+ people who had often hidden their identities in their lives, are sometimes then forced to obscure their identities as disabled LGBT+ people to claim disability benefits and this can be distressing;
- PIP assessments were, overall, deeply unpleasant experiences, and often a place where LGBT+ people experienced direct discrimination in the social security system;
- Inclusive disability support organisations were important in helping people claim disability benefits, along with LGBT+ disability online groups;
- 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 Benefit instead of PIP, and one participant moved to Scotland to claim ADP instead of PIP.

Leah's words describing her experience of starting a PIP claim brilliantly summarise the experience of the vast majority of our participants:

The actual claiming of the benefit, I can't say- I don't think it had a single thing to do with my queerness or kinkiness. I- It wasn't a case of, oh dear, I score four points because I can't hold a whip anymore. It wasn't anything like that. It's just claiming it, which is a hideous- I would call it violent bureaucracy. I'm full of the politics of it. If you haven't- If you weren't radicalised and/or crushed before you entangled with the PIP application process, you will be afterwards.

Leah K, 55, North London, queer, she/her

As other research has highlighted, it is in the implementation of disability benefits, and particularly Personal Independence Payment, that some of the worst experiences are found. This was true in our research, with almost all our participants who had claimed PIP reporting truly awful experiences. Some, such as Trinket, did not even get beyond receiving the form:

I attempted to access PIP but Jesus Christ, those forms are terrifying. So that didn't go very far...I am sure you have seen the stack of forms they use and it is a stack, I have ADHD so those ones seem like terrifying

Trinket, 23, Nottingham, queer, they/them

Other participants with mental illness realised that the process may make their illness worse. Tatum decided not to renew her claim as her initial experience had been so poor:

PIP had stopped maybe a year before that and I had no interest in renewing it because I didn't want to go through the same thing again

Tatum, 36, Central Scotland, lesbian, she/her

Examples of the poor experiences during the process of starting a claim include: claimants being expected to attend assessments in inaccessible locations; a claimant being told they maintained eye

contact during an assessment carried out over the telephone; a claimant being asked to attend an assessment the day after surgery; claimants having to go through renewal processes and assessments when they had degenerative conditions. We could go on.

Another barrier to claiming that some participants experienced was the lack of information during the process of claiming Universal Credit for the support that would have previously been provided through ESA. Some of our participants were so clearly struggling to carry out work search activities, often because of mental health issues, that we asked if they were claiming the enhanced rates of Universal Credit. They could not recall seeing the question asking if they have a disability which affects their ability to work, or were unwilling to see themselves as candidates for disability in this way. Because of this people were missing out on opportunities to be in the Limited Capability for Work and Limited Capability for Work and Related Activity groups.

Understanding disability-related claims from an intersectional perspective

A response to this might be that the experiences of the vast majority of disabled people are poor, so why should the experience of LGBT+ people be of particular interest. We would argue that these experiences need to be understood as *intersectional* experiences. Our statistical analysis has shown that some LGBT people are more likely to claim disability benefits than others, so they are more likely to experience these challenges.

However, in understanding the experiences of disability benefits from an intersectional perspective, we need to be sensitive and recognise wider complexities. This is especially the case for trans people. Their history of pathologisation by medical professionals has led to the identification of trans exceptionalism among medical staff interacting with trans people – known colloquially as “trans broken arm”. This summarises the idea that medical practitioners will assume all problems with a trans person are associated with their transness. This becomes difficult to unpack when we are considering poor mental health, related benefits claims, and trans people. This was a challenge our participants worked through themselves in describing their situations to us. Lovey summarised this well, explaining that:

I think it's easy for organisations like the DWP to forget that we don't have the same ability to function a lot of the time until we're way, way past coming out. You know, I've been doing this for eight years, something like that now, and I'm only just getting to a point where I look in a mirror and I'm like, okay, I'm quite comfortable

Lovey, 24, Wolverhampton, queer, trans, she/her

Here, her trans identity is layered onto their experience of coming to terms with disability and making a claim on this basis. Alec, put this more explicitly:

it's definitely an extra layer of anxiety that- I mean it sort of sits over many of my social interactions

Alec, 23, Sheffield, queer, they/them

Within this context, the process of applying for PIP then forces people to confront issues regarding their disabilities which many participants found challenging. For Lok this was a very distressing experience:

I cried, like it was awful. It just forces you to think about your- all of our society like forces you to pretend that you're fine all the time...And then suddenly you have to focus on all the worst

bits of the worst bits. And it's asking such intimate questions about things that I just don't even want to think about

Lok, 34 London, queer, they/them

Grayson summarised this more succinctly:

any particular, bad, negative situation or time that you're having in your life can, will always involve elements of all of it. It will be the benefits system exacerbating it

Grayson, 28, queer, non-binary

This double-layering of identity became a challenge for Tim when his PIP claim was rejected and he felt like his identity as a disabled person was being rejected:

I applied for PIP and I had my PIP interview and they were just basically like no, don't deserve it. Which was a bit, I don't know ...what's the word, not disempowering but kind of like removes your identity a bit I think as a disabled person... saying oh you're not disabled enough to earn this

Tim, 36, Manchester, gay, he/his

Thus, we can see how the challenging of identities as a disabled person through the PIP application process and WCA, overlaid previous life experiences of managing ones identity as not-heterosexual or not-cisgender.

In our data, we did have one example of biphobic behaviour by a PIP assessor as an example of, in this case the assumption that their identity as bisexual was just a "symptom" of their mental illness:

Interviewer... *going back to the bisexuality- and I think you said that had not, kind of, come up in any forms or interviews or-, you know, has anyone ever said anything about that?*

Participant: *It has been treated as a symptom of my bipolar.*

Interviewer: *Right. And what have they said?*

Participant: *They basically said I was impulsive because I couldn't decide who I was attracted to.*

Interviewer: *So, the classic thing that people say about bi people, "Can't decide."*

Participant: *Yes.*

Interviewer: *Right. And did you feel able to say, "You don't really understand me," or do you just-*

Participant: *To be honest, the fact that they were using it as evidence of me being ill because it meant that I was more likely to get the benefit I was applying for. So, I just, kind of, left it and swore under my breath a bit*

Peg, 37, Preston, bisexual, she/her

Hiding, obscuring or distorting disabled identities

In this research we were researching with a population that has had to come to terms with their sexual or gender difference – that they are not heterosexual and/or cisgender – and then take the next step of being public about this and coming-out. Therefore, we have to be attentive to those situations where people are expected to hide, obscure or distort their identities, as this is more pertinent for LGBT+ people.

It is widely known among disabled people that to be awarded PIP that you cannot tell the truth on your application form. Our participants shared this experience, recounting how they had learnt from support groups and friendship networks that they had to recount their “worst day” when completing their applications. For Tim, this extended to his assessment for ESA:

“I remember when I did my in-person assessment for my ESA and ... I had to really like ham it up to kind of make sure that I got onto the level two funding. I just had to like really, really you know give it my best National Theatre performance. Not that I wasn't deserving...it was just like, you know, I've got to really, really convince them I deserve the money to jump through their hoops, you know. Which is just really frustrating”

Tim, 36, Manchester, Gay, he/his

For most of our participants, like Tim, this was just a frustration. But we need to be clear in what is happening here: we have a population who has fought to make their identities valid, who go through difficult, individual experiences to come out as LGBT+, who are then being forced to do a “National Theatre performance” related to their *disabled* identity to access benefits.

We can see the implications of this with the small number of participants who were not prepared to “play the game” to get benefits. In Stuart’s case it meant he did not get money he was entitled to:

I could try and push to get disability benefits, but because I toe the line naturally with my disabilities, I don't get it

Stuart, 23 Wolverhampton, bisexual, he/his

Harry explained this in greater detail, admonishing himself for being honest about his own relationship with his disabled identity:

I'm not very good at saying...You are supposed to talk about a typical very bad day in your life. But I was talking mainly about normal good days, and because of that I kept getting six points and not eight points, which meant I couldn't get the benefit ...I was entitled to it and I should have got it but ...I did myself no justice because I was trying to act like superman, that I can do everything. So that didn't work in my favour

Harry, 45 Birmingham, Gay, he/him

Again, this could just be described about people being honest in a system that encourages dishonesty. However, these were non-heterosexual men who have had to find the courage to be honest about who they are in their lives, negotiating such a system and managing the personal contradictions that it produces.

Experiences of assessments

It is perhaps telling that there were only two positive experiences with PIP assessors among our participants, and only one of these was linked to an assessor, a doctor who was carrying out the assessment and was knowledgeable about the participants condition unlike previous assessors. The other positive comment was not in relation to the PIP assessor but the Court Clerk during an appeal against a PIP decision.

As found in most research about PIP, many participants had experiences of assessors who seemed discriminatory in attitude (and practice) towards people with disabilities:

I was just so, so worked up by the whole process by going into that kind of dingy building ... and sort of being treated in such a dehumanising way that I, it was horrible and then been asked these very probing questions about my disability and stuff that was all already written down in that extensive form and I ended up bursting into tears in the, during the assessment

Felix, 30, Oxford, queer, they/them

This was one of the most persistent themes across participants claiming PIP. The challenge of engaging with assessors and to be viewed as a human with needs to be met to support daily life was a struggle. Assessors were described as distant and excessively challenging and intrusive in their questioning. A significant lack of empathy was reported.

This was particularly problematic as, noted earlier, engaging with front-line staff created a double fear for our participants. On the one hand, the fear of engaging with the system, on the other, the anxiety of having to come out, and navigate heteronormative assumptions. Rory gave a good example of this everyday suspicion and fear of assessors and assessments:

you can either push the door or you can press the automatic button to get in and I remember several times thinking, if I pushed the door are they going to have recorded that and then use it as evidence that I'm not disabled as I say I am.

Rory, 30, South Wales, queer, they/them

Participants also experienced direct discrimination related to their sexual or gender identity from assessors, in similar ways to those we have already described elsewhere in the social security system:

And then when I add on the fact that on the forms, I have to fill in bisexual. Then you get a request, it's like, "Oh, so, your partner, are they male or female?" And, like, I don't really know if it's any of your business. And then a kind of question mark above their head and they look at you and they're, like- Yes, I have had people being quite invalidating when it comes to my disability and my sexuality which is- Yes. You would think that they would have some sort of sensitivity around that, but clearly not.

Quinn, 26, Glasgow, bisexual, she/her

Yes I had [redacted feminine name] next to me, [redacted feminine name] was my girlfriend at the time and she kind of sat there and took over for me at points but yes none of that was even mentioned. They referred to her as my friend, which is just so typical. So throughout the entire phone call and the written report, despite the fact I said girlfriend, and even changed it to partner in case they didn't quite get it the first time, and it was still friend, all over the report.

Dax, 23, Devon, queer, she/they

Primarily, as with the interactions with JCP staff, trans participants reported the most negative experiences, with various transphobic experiences:

I've had some trans friends go through the assessment and my mate has got a report that says, "[Redacted gender neutral name] is currently transgenering" because they don't know anything, they don't know what to put they've got no training they don't know how to ask anything.

Rory, 30, South Wales, queer, they/them

For Dax, the wider experience of growing transphobia in society framed their experiences of PIP assessments and prevented them from being open about their sexual and gender identity:

I feel maybe it's the kind of rampant transphobia that's going around at the moment, but I feel like there's even more kind of hatred and intolerance of LGBT+ people, it's ramping up really bad in the media at the moment. I always feel like if I tick that box on forms and stuff they're going to put me down a peg and think well there's a problem maker, there's a trouble maker

Dax, 23, Devon, queer, she/they

The consequences of perceived transphobia on the support trans PIP claimants could get was summed up well by Harry:

I mean I'm okay with it at the moment but if I knew my assessor was supportive of LGBT stuff it would mean that I could be a lot more honest in the assessments about my mental health difficulties. Because it shuts off a big portion of my mental health difficulties that I then can't talk about in that assessment which might actually help me out. But I'm shutting myself from that because I can't talk about that stuff because it's related to my experiences as a trans person. Granted I've got a lot of other stuff, so it's all good, it's not like I've got nothing to talk about but, yes.

Harry, 28, Hampshire, asexual, trans man, he/him

These intersectional experiences meant that our participants were not getting the holistic support they needed as part of their PIP claims.

HIV

All of our participants with HIV, as with most people in Great Britain today, managed it as an ongoing health issue with no related physical health problems. Some had unrelated comorbidities. However, within DWP regulations HIV infection is still regarded as disabling and people with HIV can claim disability-related benefits. This led this participant to be in a quandary of receiving benefits that they were entitled to, but the main impact of their HIV diagnosis was stigma:

It's interesting because I found it- It's really hard because obviously HIV is classed as a disability. It's not, but- Well, it is actually, because there's a lot of stigma around it. But no one really understands it

Greg, 48, Nottingham, gay, he/his

As noted above, a small number of participants had relied on HIV/AIDS support charities to complete their claims.

The important role of advice organisations and networks of support

As mentioned above, 19 of our participants received support on completing their claim from disability charities. The support these organisations provided, and that they were perceived as inclusive, was invaluable. Clarity's story is typical:

When I filled out my PIP. There is a spinal cord injury charity called [redacted] which I met through being in the Salisbury Hospital spinal unit for six and a half months [the advisor] told me which words to use, certain words or which boxes to tick ...I'm thinking, My God if I hadn't have gotten in touch with her I would have just said it in my own words

Clarity, 53, Dorset, lesbian, trans woman, she/her

Other participants got help in completing their partners claims, such as Kaz:

when we had to do the PIP claim, when [redacted female name] switched from DLA to PIP, I sought assistance from Carers Leeds...one of their workers came out and went through everything with us and filled out the form and sent it in which was really good because, you know, they were aware of how to phrase the answers and what they were looking for

Kaz, 59, Leeds, lesbian, she/her

The nice conclusion of Kaz's story was that she then became more involved in the organisation, including attending a local pride with them.

Participants with greater needs also relied on support workers, or social workers to complete their forms:

By the time it came round to renewing it the second time, I had a support worker at that point and they actually sat...down and helped me fill out the application form... I had some problems around it getting postponed ... And they helped to sort of ring them up and be like what's going on? This is causing lots of anxiety, can you sort it out please?

Harry, 28, Hampshire, asexual, trans man, he/him

Harry also explained clearly why it was important for him that DWP services were LGBT+ inclusive for him to access the benefits to which he was entitled, summarising a lot of our insights regarding identity and disclosure outlined in this section of our report:

if I knew my assessor was supportive of LGBT stuff it would mean that I could be a lot more honest in the assessments about my mental health difficulties. Because it shuts off a big portion of my mental health difficulties that I then can't talk about in that assessment which might actually help me out. But I'm shutting myself from that because I can't talk about that stuff because it's related to my experiences as a trans person

Harry, Hampshire, 28, Asexual, trans man, he/his

Other participants relied on online communities to get information and support in completing their claims:

A lot of my experience of community was online and there's lots of information on people going through similar things, kind of the mentally ill trans community especially

Grayson, 28, Manchester, queer

There's this amazing Facebook group that have a lot of advice that was specifically for chronically ill and disabled LGBT people. Yes, a queer chronic illness group or something and they have so much information on how to properly apply for PIP and stuff

Lok, 34, London, queer, agender, they/them

Such networks of support are widely recognised in research with disabled people. It was reassuring that disability charities were inclusive for many of our participants, and that participants found queer networks of support for their claims.

Scottish Social Security and other social security systems

Nine of our disabled participants were based in Scotland and had some experience of the new agency Social Security Scotland (SSS). This delivers Adult Disability Payment; Child Disability Payment; Scottish Child Payment; and the Carers Allowance Supplement. Experiences of SSS were largely extremely positive, especially the comparison between PIP and ADP. Kizzy had delayed their PIP claim because they lived in Dundee and had been informed this was one of the pilot areas that was going to be moved onto ADP early. They explained how ADP was:

10 times better than PIP. I like sort of saw my friend applying to PIP and reasons they were denied which were just ridiculous ... I met up with someone, think I had a three-hour meeting to get the entire application done and she was lovely. I went in, she was fully understanding of everything, there was no judgment, I was just able to sit and she went through it slowly with me and was like, you know, just slowly asked questions on each part and it was just sort of like we had a wee conversation but she put it all in

Kizzy, 19, Dundee, Asexual, they/them

Taylor even commented on how communications were better:

the tone of the letters from the Scottish folk, Scottish Social Security Scotland is much nicer, it feels much more human

Taylor, 42, Glasgow, Asexual, she/her

Some of this was driven by a view that the Scottish Government was more progressive than the UK Government. One participant had moved from southern England to Scotland to access ADP specifically because of this. Other participants were quite political in what was driving their views of SSS:

Nicola Sturgeon and the Scottish Government aren't psychopaths like the Conservatives are, so they're a bit more kind of aimed at, you know, This is what's best for people, rather than, How can we get out of paying money? or, How can we rob people? basically.

George, 33, Ayrshire, heterosexual, trans, he/him

One participant did have a negative experience. They had engaged in the consultation on the creation of the agency and had suggested they allow non-binary titles and gender markers. SSS did not fully incorporate these recommendations into the system. The participant then began a claim CDP for their trans child and was concerned that they had to use the incorrect gender marker and their child's deadname. They were worried that their child would find it distressing when their claim moved to ADP and they would begin to receive letters addressed to their deadname.

Conclusion

Accounts of people going through assessment for disability-related benefits are heart-wrenching to hear or read. While some of our participants could make light of these experiences, it was clear that the intersection of disability and LGBT+ identities made these situations worse. Many of our participants, particularly trans people, were having to navigate diagnostic over-reach, or "trans broken arm", while navigating a system that invalidated their disability and their gender identity. However, there was also good sources of collective support LGBT+ could access from both disability-related organisations, and LGBT+ organisations. That one participant moved from southern England

to Scotland to access the new Scottish disability benefits system, really is clear testimony of what a poor system it is.⁶

⁶ While this report was being drafted, the Equalities and Human Rights Commissions announced a review into discrimination within the disability benefits system. The research team responded to that consultation with a short summary of our findings.

LGBT+ people, housing, wealth accumulation and debt

Summary

- Modelling of the Wealth and Assets Survey data 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 favourable 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-gender couples also often have higher wealth and lower risks of debt and precarity, although those inequalities diminish when other factors are controlled for.
- Our qualitative data showed that some older lesbians and gay men described experiencing direct discrimination in the past in trying to access mortgage finance, and navigated this in different ways;
- Some participants had extensive debts from living lifestyles associated with the queer "scene" earlier in their lives;
- Relative disadvantage in housing wealth for LGB people, if it persists, could become a future social policy problem if these people have fewer assets to support their welfare in their older age.

One of the key frames of this project was a recognition that, over the last 40 years, the UK social security system has become far more individualised, and asset-based, with people expected to own property, have a private pension, and other wealth to provide support in later life. Due to a range of forms of historic direct and indirect discrimination impacting on, particularly, women and gay men we were interested in any population-wide differences. Most of the statistical analysis in this section uses the Wealth and Assets Survey.

The accumulation of wealth over the life course

The main form of accumulated wealth in the UK for all households is home-ownership. When we look at population-level descriptive statistics, a higher proportion of heterosexual men own their own homes, and own them outright without a mortgage than other groups (Table 9). A higher proportion of LGB people live in the private-rented sector, and a smaller proportion own their homes outright. When we look at couple households, a larger proportion of opposite-gender couples own their homes outright, whereas same-gender female couples tend to rent their housing (the breakdown of types of renting is suppressed for disclosure reasons).

Table 10 shows the average home values based on sexual identity, excluding non-homeowners and people who live in a home not owned in their name (column one). In these descriptive statistics, gay men emerge with the highest average home values. Conversely, bisexual women have the lowest average home values, followed by bisexual men. The average value of homes belonging to lesbian women is slightly higher than that of homes owned by heterosexual women. On average, homes belonging to same-gender male couples have the highest value, while homes of same-gender female couples have a lower average value than those of opposite-gender couples.

Over 18	Housing tenure			
	<i>La/ha rented</i>	<i>Private rented</i>	<i>Owned with mortgage</i>	<i>Owner</i>
Heterosexual men	16	15	35	34
Heterosexual women	20	15	32	33
Gay men	5*	27*	51*	17*
Lesbian women	21	21	36	23*
Bisexual men	20	27*	27	25
Bisexual women	16	25*	36	23*
Opposite-gender couples	25		42	33
Female same-gender couples	34*		49	17*
Male same-gender couples	23		66*	11*

Table 9 – Percentage of each group within each housing tenure.

Notes: from WAS. UK Data Service. SN:6709; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

Over 18	Average housing value rounded to nearest 1000 <i>Non home-owners and home not in name excluded</i>	House value categories			
		<i>Property not owned/ accommodation not in their name</i>	<i>Up to 200k</i>	<i>200-349k</i>	<i>350k +</i>
Heterosexual men	333,000	38	23	20	18
Heterosexual women	319,000	42	23	19	16
Gay men	442,000*	41	20	13*	26
Lesbian women	347,000*	49*	15*	17	19
Bisexual men	295,000*	58*	15	19	8*
Bisexual women	251,000*	54*	22	16	7*
Opposite-gender couples	351,000	31	23	23	22
Female same-gender couples	353,000	42*	17*	21	21
Male same-gender couples	489,000*	34	18*	14*	34*

Table 10 – Percentage of each group in non-home-ownership, and house value categories.

Notes: from WAS. UK Data Service. SN:6709; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

A higher proportion of gay men live in homes valued at over £350,000. However, an interesting divergence in housing wealth seems apparent among gay men – lower proportions are found in the intermediate categories, alongside a trend (albeit not statistically significant) of being both more likely to live in the most expensive homes, and more likely to be non-homeowners. Men in same-gender couples also tend to live in the most valuable homes, and less frequently in lower-value homes, again reflecting this bifurcation in housing wealth among gay men and men-in-relationships-with-men.

For lesbians, there are also differences with heterosexual women, particularly in owning high-value homes. A comparable number of lesbian women own homes of middle value, and fewer own the most affordable homes (under £200,000), and a greater proportion are non-owners. Bisexual men and women have the lowest proportion of people living in high value properties, and more commonly occupy lower-value houses or do not own their homes.

Turning to pensions, (Table 11), bisexuals stand out as the demographic with the lowest proportion of people having pension savings, with a significant proportion citing financial constraints as the

reason for not having a pension. In contrast, a very high proportion of gay men have pension savings, as do lesbians. Notably, a quarter of both gay men and bisexual men, and nearly a third of lesbians have a defined benefit pension, whereas only around one-fifth of heterosexual men have such pensions. As defined benefit pensions are now most common in the public sector, this is likely to be a result of occupational choice/segregation. A very high proportion of gay men also have defined contribution pension savings.

Over 18	Types of pension savings				
	<i>No pension savings</i>	<i>No pension savings because can't afford it</i>	<i>Has Pension (DB/DC/PP)</i>	<i>Defined benefit pension</i>	<i>Defined contribution pension</i>
Heterosexual men	56	16	44	19	21
Heterosexual women	61	22	39	21	16
Gay men	34*	14	66*	26*	34*
Lesbian women	46*	18	54*	31*	20
Bisexual men	60	25*	40	26	14
Bisexual women	58	26	42	21	20

Table 11 – Percentage of each group with no pension savings or different types of pension savings.

Notes: from WAS. UK Data Service. SN:6709; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

Previous research has shown that the more wealth people have, the more of that wealth is in more liquid financial assets (Advani, Bangham, & Leslie, 2020). Following this research we looked at people classed as “high wealth”, with total wealth of over £250,000. Table 12 shows that heterosexual and gay men have the highest proportion of people in all high wealth categories. A higher proportion of male same-gender couples are also high wealth. A higher proportion of lesbians are high wealth compared to heterosexual women. Bisexuals have the lowest proportion of people in the high wealth categories, with bisexual women in particular being seemingly very disadvantaged.

Table 13 shows the average amounts of the different types of wealth held by high-wealth individuals. We see persistent patterns across most types of wealth, however, not all differences are statistically significant. Bisexual women have, on average, the lowest amounts of all types of wealth, followed by bisexual men, with heterosexual men, gay men, and lesbians being similarly advantaged, on average. LGB people also mirror the whole population as gay men are, on average, the wealthiest group, and have the largest amount of financial wealth on average of £81,000, equating to just under 20 per cent of their total wealth, compared to financial wealth being, on average 15 per cent of heterosexual men’s wealth. These patterns are repeated when we look at couples.

Over 18	Percent of sample who are high-wealth			
	£250K+	£500K+	£750k+	£1 million+
Heterosexual men	41	23	15	-
Heterosexual women	32	15	8	-
Gay men	44	25	19	-
Lesbian women	36	22*	13	-
Bisexual men	27*	9*	5*	-
Bisexual women	17*	7*	2*	-
Opposite-gender couples	63	43	30	22
Female Same-gender couples	60	42	33	22
Male Same-gender couples	69	51	38	28

Table 12 – Percentage of each group in different high-wealth categories.

Notes: from WAS. UK Data Service. SN:6709; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

Over 18	Average amounts of types of wealth and total wealth and liabilities					
	Average pension wealth	Average property wealth	Average net financial wealth	Average physical wealth	Average total wealth	Average total financial liabilities
	<i>individual level</i>					
Heterosexual men	185,000	121,000	63,000	28,000	397,000	3,000
Heterosexual women	86,000	108,000	31,000	28,000	252,000	2,000
Gay men	152,000*	146,000	81,000	33,000	412,000	5,000
Lesbian women	150,000*	96,000*	23,000*	25,000	293,000	3,000
Bisexual men	88,000*	77,000	13,000*	24,000	202,000*	5,000
Bisexual women	45,000*	57,000*	15,000	24,000	141,000*	3,000
	<i>household level</i>					
Opposite-gender couples	296,000	251,000	107,000	63,000	718,000	-
Female Same-gender couples	320,000	205,000	49,000*	62,000	635,000	-
Male Same-gender couples	408,000	321,000	147,000	63,000	939,000	-

Table 13 – Average amount of wealth held in different wealth categories by each population group.

Notes: from WAS. UK Data Service. SN:6709; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

Modelling wealth acquisition

Differentials in wealth acquisition between LGB and non-LGB people will be strongly driven by the different demographics of the groups, especially the lower average age of LGB people. Our regression modelling approaches can account for these differences (full details of models are included in the technical appendix). Focusing first on housing tenure and home value (modelled using a log of this value), we found that gay men are, on average, quite advantaged, being less likely to live in socially-rented housing, and have homes worth more, even when extensive controls are included in the model. However, our modelling suggests that the advantage for gay men in terms of house value is limited to those in London and the south-east, so is likely to be a product of

residential location choice and regional housing inequalities. In contrast, lesbians and bisexual men seem to be relatively disadvantaged in London and the south-east. Bisexuals are more disadvantaged, with bisexual men more likely to live in socially-rented housing and bisexual women more likely to own homes of lower value. Same-gender couples as an undifferentiated group seem to be relatively advantaged in terms of housing assets, but when we add controls, women-women couples are relatively disadvantaged. This suggests the advantage for same-gender couples is driven by male-male couples.

Turning to pensions, and modelling what type of pension people have or if they do not have a pension because they cannot afford one, we see a similarly complex pattern of advantage and disadvantage. Without controls, we see a pattern of relative advantage for gay men and lesbians, with bisexuals being more disadvantaged, being less likely to have a pension, and more likely to not have one because they could not afford it. These differences remain when we add controls, but with the relative advantage for gay men and men in same-gender couples increasing. However, while being in work is largely closely associated with having a pension, among male-male couples this premium may be slightly less strong. When we consider age within our model, the disadvantage experienced by bisexual men reduces, but the advantage experienced by gay men increases.

When we look more broadly at amounts of wealth, and types of wealth, the patterns are more complex. Overall, without controls, gay men relatively advantaged, but this is not always statistically significant at the 0.05 level; lesbians more likely to have wealth of over £500k and more pension wealth; and bisexuals are less likely to have wealth by amount and type, although often again these results are not statistically significant. Controlling for our range of factors we find that:

- Gay men's advantage decreases, but they are more likely to have higher amounts of financial and physical wealth as they age.
- For property wealth, there is a clear bifurcation among gay men, with young gay men being more likely to have a lower amount of property wealth, and older gay men a higher amount of property wealth.
- Lesbians have higher amounts of pension wealth, and as lesbians get older they are more likely to have wealth over £500k
- Bisexuals, overall, are at a considerable disadvantage, and in particular, ageing has a less positive impact on bisexuals than others.
- Same-gender couples are generally relatively advantaged. Interestingly, women in same-gender couples do not experience a penalty to their pension wealth to the same extent as women in opposite-gender couples, but do experience a penalty with regard to property wealth.

In conclusion, we can see that across many measures of wealth gay men and lesbians are advantaged. Ordinarily, this is assumed to be related to not having children, or residential location choice, however the differences we note hold even when we control for these factors. While overall there is a degree of advantage, it is important to recognise that in some instances the distribution is bifurcated (for example gay men, where some have high amounts of all wealth, and some have very little). Pensions wealth, in particular, will be driven by occupational segregation as it is predominantly public sector jobs in the UK that still have defined benefit pension schemes, and research on lesbian and gay occupational segregation does suggest lesbians and gays are more likely to work in the public sector as it is commonly a more inclusive work environment (Tilcsik, Anteby et al. 2015). Across all measures though, bisexual men and women have incredibly poor outcomes.

Understanding experiences of and attitudes toward wealth acquisition

A hypothesis we had for this research was that LGBT+ people may have different attitudes to wealth acquisition due to different life experiences, for example older gay men may have been less likely to save due to concerns about HIV/AIDs. The WAS collects attitudinal data on money management. In Table 14 we can see several patterns that might be consistent with sexual minorities generally have a short-term focus on managing their finances. Not all relationships are statistically significant, but, amongst other trends, bisexual men are significantly more likely to report ‘living for today’, and Lesbian women and bisexual men and women consistently report lower confidence in financial management and other indicators related to control over finances. Not all patterns pull in the same direction however – a high percentage of bisexual men also report having savings ‘for a rainy day’, comparable to the figure for heterosexual men.

Over 18	Percent of sample who strongly agree/agree with statements					
	<i>Organized when managing money</i>	<i>I tend to live for today and let tomorrow take care of itself</i>	<i>I always make sure that I have money saved for a rainy day</i>	<i>Nothing I do will make much difference to my financial situation</i>	<i>I am too busy to sort out my finances at the moment</i>	<i>If I had to choose, I would rather have a good standard of living today than save for retirement</i>
Heterosexual men	83	37	75	38	15	52
Heterosexual women	85	35	73	42	15	51
Gay men	83	42	76	31	18	54
Lesbian women	71*	40	64*	31	21*	51
Bisexual men	71*	54*	79	45	24*	46
Bisexual women	74*	34	58*	24*	13	65

Table 14 – Percentage of each group who strongly agree/agree with statements on managing personal finance.

Notes: from WAS UK Data Service. SN:6709; * indicates that 95% confidence intervals, using the unweighted number of cases, would indicate a significant difference from the corresponding same-gender heterosexual category.

Within our qualitative data, we can draw on the interviews with claimants, and also our extra sample of lesbians and gay men who own a large amount of wealth, to better understand these trends. Across all interviews we asked about financial management and savings habits, including debt and any arrears. Unsurprisingly, in the larger sample of social security claimants, the vast majority struggled financially and had very few savings. Participants were asked about “lumpy costs” and whether they would be able to afford to replace a large item; very few participants had the savings to do so and had to rely on friends and family for such costs. For a small number of participants, the incredibly strict rules on savings meant they had to spend all these before they claimed social security benefits. These people described how this actively disincentivised them from doing the “good thing” of saving for an unexpected eventualities and lumpy costs.

A theme that we did find we are terming “the debts of discovering identity”. Among a group of participants, these were debts they had occurred when they were younger when they felt the need to go out and socialise on the scene and make friendships. For example, Swan described his life 20 years ago:

It was escapism and trying to get away from everything basically do you know what I mean. So I call my early twenties my lost years. There was a period of about five years where I was just lost and chaotic and stuff and that would have also kind of covered that period of two years where I was homeless and stuff like that as well. So it was just like coming out of my teens, of which were horrible and abysmal at times, and just throwing myself into that kind of hedonistic lifestyle and things

Swan, Glasgow

For Swan this resulted in them becoming involved with bankruptcy agencies (the Scottish Accountant in Bankruptcy). This could be interpreted as youthful indiscretion, however our participants linked this to their identities, suggesting it was expenditure that they might not have incurred had they not been LGBT+. To continue Swan's story, they described this very clearly in how their relationship to their sexuality and gender have changed:

my relationship with myself and my sexuality has definitely changed...my relationship with my finances and with all of those kind of things has changed gradually as that's also changed

Swan, Glasgow

Accessing healthcare also impacted on the ability of some participants to accrue wealth. With our participants who were parents, those who had conceived through assisted conception sometimes had debts accruing from this, or had used savings or a windfall (such as an inheritance). Trans participants had also sometimes used savings, or stretched their meagre incomes, to pay for gender-affirming surgery or ongoing healthcare such as hormones.

as far as the financial cost to transitioning, obviously there was a cost there. I was originally referred to transgender female to male doctor in Wimpole Street. So that was private, so I had to pay for the medication myself. And obviously the journeys up to London.

Isobel, 71, Norfolk, heterosexual, trans woman, she/her

As discussed above, our participants who had children were also often lone parents, adding to their financial precarity.

Among our older participants who had amassed wealth over their lives, especially in housing, the majority spoke of their luck. Among gay men, most of whom had taken out mortgages in the 1980s and 1990s, some felt lucky that they had either not had to disclose their identity during the process of applying for their mortgage, and others used specific mortgage and insurance brokers, to access finance:

I remember, there was shopping around to get a mortgage broker- because of course, endowment is insurance- to get one who was a gay friend- and it wasn't- I'm sure you've heard the name, Ivan Massow...It wasn't him. It was another guy, who was similarly in the same game as Ivan Massow, and I remember friends of my partner who said, "Oh, you've got to go and see this guy, [redacted]. And he'll sort you out."

Tommy, 62, London, gay, he/his

Another lesbian spoke of her "luck" in that her local building society manager was willing to provide a mortgage to a single woman, with a guarantee provided by her parents:

we were very lucky because the manager of the building society was quite an unusual guy who, his hobby was amateur dramatics and somehow he was much – I don't think he was gay – but he was much more in tune with women and people like us

Jane, 77, East Sussex, lesbian, she/her

Broadly, there was quite a conservative, passive attitude to financial and wealth management among our participants for whom this was a concern. Savings products were low-risk and low-return, such as cash ISAs and even Premium Bonds. Pensions savings were accrued through joining workplace schemes in the public sector. Similarly housing aspirations were not focused on purchasing a home that would hold its value, or substantially increase its value, but rather location and attributes. Stereotypically, gay men bought flats in inner-city locations close to entertainment and other services, and lesbians bought suburban or rural homes close to the countryside:

in all honesty, I was very lucky in finding the flat. It's a two-bedroom, two-bathroom flat, you know. I have enough room for me and I have enough room for friends who and family coming to stay. I love the location of it being so close to the water.

Ben, 59, Hampshire, gay, he/his

When participants were asked whether their LGBT+ identity had an impact on wealth and their life course, the most immediate response was to identify not having children as something that marked them out as being different from heterosexual friends and family. Without the added costs of raising children, they had excess income they could set aside. At the other extreme, participants with no savings linked their LGBT+ identities, and particularly intersections with disability and mental health, with their low incomes and inability to save.

Conclusion

In this chapter we have considered whether LGBT+ people might experience specific challenges in accumulating wealth to provide for themselves as part of the asset-based welfare system in Great Britain, particularly in later life. The findings are complex and present a varied picture of advantage and disadvantage. Overall, gay men and lesbians seem to be quite advantaged in terms of the amount of wealth they have accrued over their lives. They do, on average have greater property, pension and financial wealth. However, this hides other aspects of disadvantage, such as the bifurcated distribution of property wealth among gay men. Across all indicators, bisexuals have poorer outcomes. Our qualitative data adds richness to this analysis. Because the accumulation of wealth is a life-course event, our participants had been impacted by direct discrimination in the selling of financial products in the past. Younger people we spoke to described the challenges of accumulating wealth due to their other outgoings. The latter, a form of indirect discrimination, should be of concern to policymakers. As we described, the proportion of the population describing themselves as non-heterosexual and non-cisgender is growing, particularly the proportion of bisexuals, therefore if this group continues to be comparatively disadvantaged then this could be a growing problem for society and an asset-based social policy.

Conclusion and recommendations

This research project has found that there is a complex pattern of advantage and disadvantage within the population of lesbians, gay men and bisexuals in Great Britain compared to their heterosexual peers. While some groups, such as gay men, may seem extremely advantaged on some measures, they also experience specific disadvantages, such as a higher likelihood of living in privately-rented housing, and a higher likelihood of claiming working age benefits. This describes a bifurcated demographic, with people experiencing great advantage *and* disadvantage across the population. Similarly, while lesbians might be less likely to claim benefits, they have lower amounts of housing wealth. Across all statistics, outcomes for bisexuals are far worse compared to all other groups.

Our qualitative data also shows that LGBT+ people have specific experiences of the social security system in Great Britain, and to-date, this has largely been ignored by research, policy and the practice. Experiences of direct and indirect discrimination happen, and often these are a result of the way the system is designed around providing welfare to a *family* within a *household* rather than an individual's needs. Trans people, in particular, have distressing, dehumanising experiences within the social security system.

Our intersectional analysis has also revealed further layers of exclusion: LGBT+ parents not feeling they are eligible for social security benefits; people from minoritised ethnic groups experiencing complex, distressing, overlain discrimination and exclusion. Our disabled participants reported truly horrifying experiences of discrimination claiming disability-related benefits, that dehumanised them as disabled people *and* as LGBT+ people.

Overall, a social security system that is designed to stigmatise and shame claimants, as the system delivered by the UK Government has become over the past 15 years, will be worse for LGBT+ claimants. In a heteronormative and cisnormative society, LGBT+ have lived with stigma and shame about who they are, and are struggling to overcome this, or learnt to live their lives with pride. A system that adds to this stigma and shame is inherently a discriminatory system.

Recommendations

Our research is being completed at a time of policy change in social security in the UK. There is growing concern about the increasing number of people claiming disability-related benefits. The new UK Government is seeking to change the social security system, with greater devolution to city-regions, and more support for people get back into work to increase the employment rate to 80%. The devolved Scottish social security system is designed around principles of dignity and human rights, a very different approach compared to decades of UK policy.

From these findings we have developed the following recommendations for different actors within the broader system.

The UK Government and Scottish Government

Our qualitative data showed that specific regulations and the way social security benefits are presented and discussed in policy can produce specific discrimination or indirect discrimination. Therefore, we recommend that the UK and Scottish governments:

- Reform Housing Benefit and the housing portion of Universal Credit, increasing it so that all children over-12 are considered to need a separate bedroom. This would make the system more inclusive of trans children, and more humane for all families. The Scottish Government could use Discretionary Housing Payment to achieve this.

- Review communications and the presentation of social security benefits relating to childcare to ensure LGBT+ claimants feel included within the system.

Department for Work and Pensions, Social Security Scotland, and other agencies that administer social security benefits

Our qualitative data was rich in ways in which social security systems directly and indirectly discriminated against LGBT+ people. Many of these could be overcome through simple administrative changes and effective staff training. Therefore, we recommend the organisations that administer social security ensure that:

- Staff, 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 should gather appropriate data on sexual and gender identities as part of ongoing equalities monitoring. Analysis of this data should be routinely published.
- 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.

To make social security systems trans-inclusive

Our data shows that trans people claiming social security benefits have particularly negative experiences because of administrative systems that are gendered, and assume binary genders. Therefore, we recommend that social security administrative systems are changed and:

- Other government agencies should follow DWP's lead in removing gendered titles from their work systems, which is a welcome development for supporting LGBT+ claimants.
- 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.
- Trans people should be asked what level of data security they want on their personal data within systems, and agencies should not assume that access to a claim must be tightly restricted producing barriers to accessing basic services.

For organisations offering welfare rights and financial advice

Rights and advice organisations can, in a well-meaning way, believe that they treat all clients the same, and are therefore inclusive. Our data shows that LGBT+ people do have specific experiences of poverty and when accessing social security, and thus support and advice organisations need to be attuned to these.

- There is a need to recognise the intersectional identities of clients when delivering services.
- LGBT+ inclusion training should be provided regularly for staff and volunteers as part of inductions and with refresher training.
- Sexual and gender identity information should be routinely collected from people accessing their services to: make the service visibly inclusive; understand the diversity of service users and help identify possible discrimination.

For LGBT+ support organisations

Because of the specific experiences of LGBT+ people experiencing poverty and accessing the social security system, we would also recommend that:

- Staff and volunteers should access welfare rights training to ensure they have the appropriate knowledge to advise clients with complex needs and access to secondary advice services.

Overall, the research also supports the need to move away from a punitive, highly conditional social security system, towards a more supportive, individualised and inclusive system. Such a social security system should also focus on the needs of individuals, and not be based on outdated assumptions about the role of the nuclear family in provided welfare through the life course.

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