

LGBT+ people, welfare, poverty and housing

A guide to completing Equality Impact Assessments

Equality Impact Assessments (EqIA), or Equality and Human Rights Impact Assessments, are recognised as a way for public services to implement the Public Sector Equality Duty (PSED) under the provisions of the Equality Act 2010. These are the duties to:

- Eliminate unlawful discrimination towards people who share protected characteristics;
- To advance equality for people who share protected characteristics;
- And to promote good relations between people who share protected characteristics.

“Sexual orientation” and “gender reassignment” are the two protected characteristics in the Act that cover LGBT+ people. LGBT+ is the commonly used acronym to describe the population that are not-heterosexual and not-cisgender (i.e. trans).

In this guide, we use sexual orientation to mean the actual or perceived sexual identity of someone as heterosexual, gay, lesbian, bisexual, asexual or queer. We use gender reassignment to mean anyone whose gender identity differs from that recorded on their birth certificate.

A good quality EqIAs uses existing evidence to assess whether a policy will have a negative or positive impact on particular groups. It uses this evidence to make changes to the policy so that it meets the PSED. For sexual minorities and trans people, the lack of good evidence and data has been a longstanding problem for people completing EqIAs.

This guide uses finding from a large research project – LGBT+ Welfare and Assets in Great Britain – to provide an evidence base for people in organisations with policies that aim to tackle poverty (either financial or material); provide welfare benefits or financial advice; provide employment support; or support access to housing. The summarised evidence summarised is from secondary analysis of existing UK-wide datasets covering lesbians, gays and bisexuals; and also from interviews with LGBTQ+ people claiming welfare benefits and experiencing financial hardship.

The guide is designed to inform any policy that seeks to improve socio-economic outcomes for populations. It could be used by: national governments and agencies; regional agencies; local government; third-sector organisations; and private-sector organisations delivering public services.

Maximising positive benefits for LGBT+ people

The rest of this guide presents short summaries of the evidence, followed by suggestions of how this can be used in your equalities assessments.

More broadly, to maximise the positive impacts of activities for LGBT+ people who may use your services, you should ensure that:

- You are collecting equalities and diversity data on your clients, include sexual identity and gender identity questions;
- All staff have completed recent LGBT+ inclusion training;
- You have visible signs of inclusivity, if you can back these up in your practices, such as Progress/Pride flags
- The imagery used to promote your services represents a wide range of people, households and family types.

Social security benefits

Evidence shows that:

- Gay men are more likely to claim all working-age benefits than heterosexual men.
- Bisexuals are more likely to claim disability-related benefits, even when we compare disabled bisexuals with disabled heterosexuals.
- LGBT+ people can sometimes feel they are not eligible for social security benefits. This is particularly the case with young LGBT+ people, and queer parents.
- LGBT+ people can sometimes feel anxious about accessing places like Job Centre Plus.

Therefore, if your policy or service:

- Helps people access welfare benefits or provides benefits advice;
- Helps people on benefits manage financially;
- Provides advocacy or support;

Then it is likely to have a disproportionately positive effect on these groups. Removal of benefits advice services, or limiting them to groups such as families with children, would be likely to have a disproportionately negative impact on these groups.

Financial precarity and hardship

Evidence shows that:

- Bisexuals experience significantly worse financial hardship than other groups.
- Lesbians are less likely to have money saved for a rainy day than heterosexual women.
- Low incomes can stop LGBT+ people from accessing inclusive social networks and activities.
- Trans people may have to stretch their finances further to pay for expensive, gender-affirming items.
- Some LGBT+ people may be financially precarious from living a lifestyle that affirmed their identity.

Therefore, If your policy or service:

- Helps maximise incomes;
- Provides debt advice and support;

Then it is likely to have a disproportionately positive effect on these groups.

Employment support

- Gay men, on average, earn less than heterosexual men and lesbians, on average, earn more than heterosexual women. This is because of the occupations they choose to go into.
- LGBT+ people still lose their jobs because of direct discrimination. Some LGBT+ people also chose to leave jobs where they do not feel safe or secure.
- LGBT+ people may find it difficult to get back into work if work recommendations are in environments where they feel unsafe, or if there are not jobs available where they might feel safe.

Therefore, if your policy or service:

- Provides tailored, person-centred employment support;
- Provides advice or support on employment law and related issues;
- Provides advocacy or support;

Then it is likely to have a disproportionately positive effect on these groups.

Housing

Evidence shows that:

- Lesbians, gays and bisexuals are more likely to live in the private rented sector than heterosexuals.
- Historically, some lesbians and gay men may have found it difficult to get a mortgage due to direct discrimination.
- LGBT+ people under-35 can find it difficult to find housing as they often receive the single room rate of Local Housing Allowance and can be fearful of sharing a home with strangers.

Therefore, if your policy or service:

- Provides housing advice, or homelessness prevention;
- Provides social housing;

Then it is likely to have a disproportionately positive effect on these groups.

Financial advice

Evidence shows that:

- Bisexuals experience considerably greater financial and material hardship compared to others.
- Bisexuals are less likely to have pensions savings compared to others.
- Lesbians are less likely to have savings “for a rainy day”.

If your policy or service:

- Provides pensions advice to low-earners;
- Provides income maximisation advice;
- Provides financial and money management advice to low-income households;

Then it is likely to have a disproportionately positive effect on these groups.

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



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