POVERTY IN THE LESBIAN, GAY, AND BISEXUAL COMMUNITY

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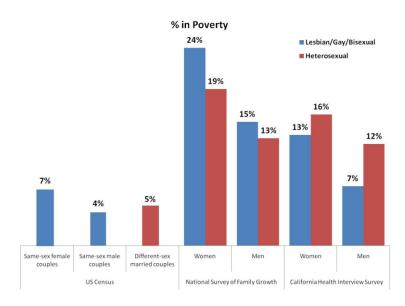
POVERTY IN THE LESBIAN, GAY, AND BISEXUAL COMMUNITY

Executive Summary

In 2007, 12.5% of Americans were officially counted as poor by the United States Census Bureau. People from every region, race, age, and sex are counted among our nation's poor, where "poor" is defined as living in a family with an income below the federal poverty level. In contrast, lesbian, gay, and bisexual (LGB) people are invisible in these poverty statistics. This report undertakes the *first* analysis of the poor and low-income lesbian, gay, and bisexual population.

The social and policy context of LGB life provides many reasons to think that LGB people are at least as likely—and perhaps more likely—to experience poverty as are heterosexual people: vulnerability to employment discrimination, lack of access to marriage, higher rates of being uninsured, less family support, or family conflict over coming out. All of those situations could increase the likelihood of poverty among LGB people.

In this report, we analyze data from three surveys to compare poverty (as defined by the federal poverty line) between LGB and heterosexual people: Census 2000, the 2002 National Survey of Family Growth (NSFG), and the 2003 & 2005 California Health Interview Surveys (CHIS).

Main Findings:

We find clear evidence that poverty is at least as common in the LGB population as among heterosexual people and their families.

- After adjusting for a range of family characteristics that help explain poverty, gay and lesbian couple families are significantly more likely to be poor than are heterosexual married couple families.
- Notably, lesbian couples and their families are much more likely to be poor than heterosexual couples and their families.
- Children in gay and lesbian couple households have poverty rates twice those of children in heterosexual married couple households.
- Within the LGB population, several groups are much more likely to be poor than others. African American people in same-sex couples and same-sex couples who live in rural areas are much more likely to be poor than white or urban same-sex couples.
- While a small percentage of all families receive government cash supports intended for poor and low-income families, we find that gay and lesbian individuals and couples are more likely to receive these supports than are heterosexuals.

Detailed Findings:

Poverty rates for LGB adults are as high or higher than rates for heterosexual adults.
Two datasets allow for overall comparisons of poverty among LGB adults and heterosexual men and women.

- Using national data from the NSFG for people ages 18-44, we find that 24% of lesbians and bisexual women are poor, compared with only 19% of heterosexual women. At 15%, gay men and bisexual men have poverty rates equal to those of heterosexual men (13%) in the NSFG.
- For people living in California, the CHIS shows roughly equal poverty rates for lesbian and bisexual women (13.4%) and heterosexual women (15.9%), but gay/bisexual men's poverty rate is lower than that of heterosexual men – 7.2% versus 12.3%. In both surveys, women's poverty rates are higher than men's.

Poverty rates for people in same-sex couples are comparable to or higher than rates for married couples. Census 2000 is the largest dataset available to measure poverty and allows for detailed comparisons between married different-sex couples and same-sex unmarried partner couples. Using this data, we construct comparable married and same-sex couple-headed households that include the partnered couple and any children living in the same household. The detailed comparisons below draw on this data.

- Looking just at the percentage of couples living below the poverty line, lesbian couples have a poverty rate of 6.9% compared to 5.4% for different-sex married couples and 4.0% for gay male couples.
- When we calculate the poverty rates for all members of the family, that is two adults and their children, the poverty rate for lesbian families is 9.4% compared to 6.7% for those in different-sex married couple families and 5.5% for those in gay male coupled families.

In general, lesbian couples have much higher poverty rates than either different-sex couples or gay male couples. Lesbians who are 65 or older are twice as likely to be poor as heterosexual married couples.

Poverty rates for children of same-sex couples are twice as high as poverty rates for children of married couples. Although gay and lesbian couples are less likely to have children in their households than are heterosexual married couples, children of same-sex couples are twice as likely to be poor as children of married couples. One out of every five children under 18 years old living in a same-sex couple family is poor compared to almost one in ten (9.4%) children in different-sex married couple families.

African Americans in same-sex couples and same-sex couples living in rural areas have particularly high poverty rates.

- African Americans in same-sex couples have poverty rates that are significantly higher than black people in different-sex married couples and are roughly three times higher than those of white people in same-sex couples.
- People in same-sex couples who live in rural areas have poverty rates that are twice as high as same-sex couples who live in large metropolitan areas. The rural same-sex couples are also poorer than people in different-sex married couples who live in rural areas.

Just as we know that poverty is not distributed equally among all people, we also find variation in poverty between lesbian and gay couples and married couples with different characteristics.

- Poverty rates for lesbian couples are higher than for heterosexual married couples for most characteristics, with a few exceptions. Lesbians who live in the Pacific region of the United States, have a bachelor's degree or higher, or are in the 35-44 year old age group have lower poverty rates than their heterosexual counterparts.

- For most characteristics, married heterosexual couples have higher poverty rates than do gay men in coupled households. The exceptions in which gay male poverty is higher include gay couples with a black partner, those with one partner out of the labor force, and those with children under the age of 18 in the household.

After controlling for other factors, same-sex couples are significantly more likely to be poor than heterosexual couples. Certain personal, geographic, or family characteristics are better predictors of being poor than others. Using the census data and statistical methods that allow us to control for different family characteristics, we analyze whether gay and lesbian couple families are more likely to be poor than heterosexual couple families. After adjusting for the range of characteristics that predict poverty, gay and lesbian couples are significantly more likely to be poor than their married heterosexual counterparts.

Many more LGB people live in families with very low incomes, defined as 200% of the federal poverty line.
- While 17.7% of different-sex married couples had incomes below 200% of the poverty line (a common measure of being low-income), 17.4% of female same-sex couples and 11.0% of male same-sex couples had such low incomes.
- When expanding to look at poverty rates for children <u>and</u> adults in these families, 22.2% of members of same-sex female couple families were low-income compared to 20.9% of those in different-sex married couple families and 14.2% in same-sex male couple families.

LGB people are more likely to receive public assistance from government programs intended to support poor and low-income individuals and families.
- In the NSFG, lesbian/bisexual women are more likely to receive Food Stamps and public assistance than are heterosexual women. Rates of benefits for gay men and heterosexual men are not significantly different.
- Census 2000 asks about receipt of income from TANF and state emergency cash assistance programs as well as from Supplemental Security Income (SSI), the cash assistance associated with being disabled or aged and having low income. We find 0.9% of married couples receive cash assistance, compared with 2.2% of male same-sex couples and 1.3% of female same-sex couples. Among married couples, 1.2% receive SSI, while 1.8% of male same-sex couples and 1.9% of female couples get SSI benefits.
- However, in the CHIS data for Californians, we find that gay, lesbian and bisexual adults were not statistically significantly more likely to receive food stamps or public assistance than heterosexual men or women.

Implications:

The myth of gay and lesbian affluence is just that – a myth. Lesbian, gay and bisexual individuals are as likely to be poor as are heterosexuals, while gay and lesbian couple households, after adjusting for the factors that help explain poverty, are more likely to be poor than married heterosexual couple households. Further, poverty rates of children in gay and lesbian couple households are strikingly high. Given the findings in this report, more attention to sexual orientation in data collection would vastly improve our knowledge and understanding of poverty in the LGB community.

Poverty in the United States is a persistent problem and LGB people and families are not immune. Policies that promote equal treatment of LGB people and in the workplace and in access to marriage may improve LGB family incomes and lift some families out of poverty. Policies designed to support all low-income people, such as the Earned Income Tax Credit, minimum wage, or TANF, will be particularly important for reducing poverty among LGB people. Advocates, policy makers, administrators, and caseworkers interested in reducing poverty and assisting poor families would do a better job if they question and then revise procedures and policies that assume all poor people are heterosexual.

POVERTY IN THE LESBIAN, GAY, AND BISEXUAL COMMUNITY

Introduction

In 2007, 12.5% of Americans lived in families with incomes below the official poverty line. More than one out of every four people (27.4 percent) were in families with low incomes, measured as 200 percent of the poverty line, a more realistic measure of poverty in most parts of the United States (U.S. Census Bureau 2008a). Official statistics demonstrate that people from every region, race, age, and sex are counted among our nation's poor. In contrast, lesbian, gay, and bisexual, and transgender (LGBT) people are invisible in these statistics.

Poor LGBT people are kept hidden by more than government statistics. A popular stereotype paints lesbians and gay men as an affluent elite, with high levels of education and income. More than a decade of research debunks that stereotype, however, showing that LGBT people actually have lower incomes than comparable heterosexual individuals and households (see Badgett 2001; Badgett et al. 2007). Nevertheless, the misleading myth of affluence steers policymakers, community organizations, service providers, and the media away from fully understanding poverty among LGBT people or even imagining that poor LGBT people exist.

Many reasons suggest that LGBT people are at least as likely—and perhaps more likely—to experience poverty as are heterosexual people:

- LGBT people are vulnerable to employment discrimination, and they have no legal recourse in most states. (Badgett et al. 2007)

- Most same-sex couples are shut out of some institutions that enhance the economic position of families, such as marriage.

- Lesbian, gay, and bisexual people are more likely than heterosexuals to lack health insurance coverage, making them vulnerable to the economic consequences of a health crisis (Ash and Badgett 2006).

- LGBT families are less likely to receive family support, which could translate into greater economic vulnerability. (Solomon, Rothblum, and Balsam 2004; Kurdek 2004)

- Family conflict about coming out and violence in group homes results in high rates of homelessness for young LGBT people (Ray 2006).

In fact, existing research strongly hints at a sizable presence of LGBT people among the low end of the income distribution in the United States. Economic studies reveal that LGBT people can be found all along the income distribution—at the low end as well as the high end, with most in the middle, just as we see among the broader population. Studies of the impact of marriage have found higher rates of public assistance receipt among same-sex couples than among different-sex married couples (e.g. Badgett and Sears 2005; Badgett, Ho, and Sears 2006). Studies of youth homelessness find higher rates of being LGBT among the homeless than in the population over all (Ray 2006).

> *Existing research strongly hints at a sizable presence of LGBT people among the low end of the income distribution in the United States.*

In this report, we seek to make low-income lesbian, gay, and bisexual people visible. We draw on several datasets that contain information on sexual orientation and income: United States Census 2000, the National Survey of Family Growth (NSFG), and the California Health Interview Survey (CHIS). We then calculate and compare the rates of poverty and of low incomes between LGB people and heterosexual people. Unfortunately, no nationally or locally representative data exist for transgender people, so we are not able to analyze poverty in that community in this report. However, eleven studies reviewed in Badgett et

al. (2007) find that large proportions of transgender people report very low incomes, which suggests that poverty is also a major concern for transgender people.

We find significant evidence that poverty is as serious a concern for LGB individuals and families as it is for heterosexual people and their families:

- Using data from the NSFG, we find that 24% of lesbians and bisexual women are poor, compared with only 19% of heterosexual women. Gay men and bisexual men have rates equal to those of heterosexual men in the NSFG.

- For people living in California, the CHIS shows roughly equal poverty rates for lesbian and bisexual women compared with heterosexual women, but gay/bisexual men's poverty rate is lower than that of heterosexual men.

- In Census 2000, lesbian couples have a poverty rate of 6.9% compared to 5.4% for different-sex married couples and 4.0% for gay male couples.

- After adjusting for the range of characteristics that help explain poverty, gay and lesbian coupled families are significantly more likely to be poor than their married heterosexual counterparts according to census data.

- While gay and lesbian couples are less likely to have children in their households than are heterosexual married couples, census data show that child poverty rates for those children with LGB parents are twice as high. One out of every five children 18 years or younger in same-sex coupled families is poor compared to one out of every ten (9.4%) in different-sex married couple families.

- National datasets provide evidence that LGB people are more likely than heterosexuals to receive public assistance from government programs intended to support poor and low-income individuals and families in the United States.

Defining Poverty: All in the "Family"

In the United States, the U.S. Census Bureau officially counts poverty rates through annual surveys of households. Poverty rates are based on income levels of families and are typically reported either for individuals or for families. The U.S. Census Bureau defines families as people who live in the same housing unit and are related by blood, marriage, or adoption. Family members in any household are defined by their relationship to the householder (the person in the housing unit who self-identifies as such and/or who owns or leases the housing unit). A _family_ is poor, for statistical purposes, if total family income is below the official poverty income threshold (referred to as the Federal Poverty Line -- FPL) for a family of that size. A _person_ is poor if he or she lives in a family that has income below the FPL. Poverty rates are calculated by dividing the number of poor people (or families) by the total number of people (or families).

The poverty income thresholds were originally created in the 1960s and were intended to represent the amount of income a family needed to meet basic needs under a "bare bones" budget. The thresholds were based on the price of food and the proportion of the average family's income spending on food. The thresholds differ by family size, and each year they are updated for inflation using the Consumer Price Index.[1] In 2007, the poverty income threshold was $10,590 for a single person, $13,540 for a family of two and $21,203 for a family of four (U.S. Census Bureau, 2007).

Advocates and researchers are critical of the way poverty income thresholds are determined as they do not take into account several crucial aspects of measuring income needed to meet basic needs. Notably, the measure does not account for the increased use of non-cash income or tax credits, dramatic changes in food prices and their relationship to family budget needs, income going to pay taxes, or regional variations in prices for housing and energy (Citro and Michael 1995; Blank 2008). Additionally, the ways in which Americans define "family" have changed since the 1960s, but the Census definition has not been adapted, which creates

challenges for documenting LGBT poverty.

Finding appropriate data for studying poverty among LGB people is difficult for several reasons. First, few large surveys with representative samples collect information on sexual orientation and on income. This makes it hard to identify LGB people in these surveys and equally hard to define their families. Second, since we are interested in a small fraction of a relatively small group—poor and LGB—we need a survey of a very large sample to find enough such individuals to study.

We draw on data from three different surveys that come closest to meeting these needs for measuring LGB poverty.[2] The first comes from the 2000 Decennial Census. Since 1990, the Census Bureau has allowed researchers to identity households that include same-sex "unmarried partners." Several studies suggest that people who have same-sex unmarried partners are very likely to be lesbian, gay, or bisexual (Black et al. 2000; Carpenter 2004; Gates and Ost 2004). The long form of the decennial census asks detailed questions about each household member's income from various sources, including public cash assistance and Supplemental Security Income (SSI). The Census Bureau makes a subsample of the detailed Census 2000 data from 5% of the U.S. population available to researchers, which we use for this report.

As the Census Bureau does not explicitly ask questions about sexual orientation, researchers are left to identify same-sex couples by exploring the composition of households. We identify those people who call themselves "unmarried partners" of the householder, and categorize the households by the gender composition of those couples. In so doing, we locate households headed by different-sex married and unmarried couples, as well as same-sex male and female couple households. This method of identifying household type results in an under-sampling of the lesbian and gay community, particularly those who are not living with a partner and those who cohabit with a partner who is not the householder.[3] Still, the Census serves as a useful dataset because of its large sample size, which enables a meaningful comparison of households with similar structures. It also offers abundant income information and has the benefit of being a nationally representative sample.

Our second source of data is the 2002 National Survey of Family Growth (NSFG), conducted by the National Center for Health Statistics. The NSFG surveyed men and women between the ages of 15-44 on their fertility and other family-related questions, and they included a set of questions on sexual orientation. Here we focus on respondents from 18-44 who answered the sexual orientation question, of whom about 4% reported that they thought of themselves as homosexual or bisexual. The NSFG also includes very basic information on which of 14 income categories a respondent's family income falls into, as well as questions about whether the respondent has received various benefits or services because he or she has a low income.

A third source of data is the California Health Interview Survey (CHIS) administered by UCLA's Center for Health Policy Research. The CHIS relies on telephone interviews of over 40,000 households in California in both 2003 and 2005. The survey used random-digit dialing (RDD) methods and a multi-stage sampling design whereby a random adult is selected. The sample is representative of the non-institutionalized population of California. In addition to questions about a variety of health conditions and behaviors, respondents are also asked about their demographic and economic characteristics, including income and public assistance program participation. Among those demographic questions, adult respondents were asked: "Do you think of yourself as straight or heterosexual, as gay {lesbian} or homosexual, or bisexual?" All analyses use the public web interface for these data (http://www.askchis.com) and combine the 2003 and 2005 surveys.[4]

Determining poverty rates for LGB people using the NSFG and CHIS is straightforward, since the data include direct assessments by the survey agency of each respondent's income relative to the poverty threshold. The NSFG and CHIS calculate whether a respondent is in poverty based on federal poverty thresholds that incorporate household income, household size, and number of children.[5] We report the proportion of adult respondents in each sexual

orientation category whose family incomes are equal to or below 100% of the poverty line.

However, because the Census Bureau does not ask about sexuality, the closest we can come to measuring poverty using the 2000 Decennial Census is to look at households in which there are unmarried partner couples. Unfortunately, that makes the largest data set also the most restrictive: we can only measure poverty among same-sex partners living in the same housing unit. The Census Bureau collects detailed income information on the householder and all others in the household. The Census omits important income information about the family relationships of the same-sex partners and other household members, precluding our ability to create a measure of the poverty status of couples in LGB households that corresponds to that of heterosexual married couples and their families. Therefore, in order to compare poverty rates of same-sex couples to those of heterosexuals, we had to create a new definition of family for households with same-sex couples and different-sex couples. In our calculations, families consist of the householder, his or her partner or spouse, and all children under the age of 18 in the same housing unit. We then calculate the size of each family and apply the appropriate poverty income thresholds against the total income of the householder and his/her spouse or partner to determine poverty rates. While this definition excludes other adult family members (e.g. parents, sibling) that might be in the household, we have treated same-sex and different-sex couples comparably.[6]

LGB Poverty

How do poverty rates for lesbian, gay, and bisexual people compare to those rates for heterosexuals? We begin with some simple comparisons that these datasets allow. Since the datasets vary in terms of household type (for decennial Census data we use couples), age (the NSFG uses people aged 18-44), or geography (the CHIS only surveys Californians), the patterns and rates vary somewhat.

In Table 1, we report poverty rates from Census 2000 for the coupled adults in married and same-sex couple families (as defined above). Overall, 5.4% of married heterosexual people are living in poverty, a relatively low rate compared with the overall population poverty rate for people in families in 2000 of 9.6% (U.S. Census Bureau 2008a). The low rates for married couples reflects the advantage of having two household potential earners, reducing their risk of poverty as compared to the single adult households that are included in the overall poverty rate for families. We see significantly higher rates of poverty for lesbians than for heterosexual married couples, with 6.9% of partnered lesbians living below the poverty line.

Gay male couples have significantly lower poverty rates than married people, with only 4.0% of gay men living in poor families.

Because the FPL is so low compared to the current costs of meeting basic needs, many researchers look to the percent who are low-income (having income of 200% or less of the FPL) to get a better indication of economically vulnerable people and families (e.g. Acs and Nichols 2007). Almost one out of every five married or lesbian couples and one out of every ten gay male couples is low-income. The patterns for low-income couples and their families are similar to those in poverty, except that lesbian couples' low-income rate is slightly lower than that of heterosexual married couples.

In Table 2, we report these same rates for all persons in married and gay and lesbian coupled families (not just the gay and lesbian couples). Once we include all additional family members – in this case children – the percent of those who are poor or low-income increases substantially, especially among those in same-sex couple families.

Table 1. Percent of Poor and Low-Income Adults (Householder and Partner) in Coupled Families, by Type of Household, Census 2000

	Married Different-Sex	Male Couples	Female Couples
Poor	5.4	4.0*	6.9*
Low-Income	17.7	11.0*	17.4*

Source: Authors' tabulation 5% Percent Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.
*Statistically different at the 5% level from heterosexual married couples.

Table 2. Percent of Poor and Low-Income People in Coupled Families, by Type of Household, Census 2000

	Married Different-Sex	Male Couples	Female Couples
Poor	6.7	5.5*	9.4*
Low-Income	20.9	14.2*	22.2*

Source: Authors' tabulation 5% Percent Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.
* Difference from heterosexual married couples is statistically significant at the 5% level.

Table 3. Percent of Poor Children in Coupled Families, by Type of Household, Census 2000

	Married Different-Sex	Male Couples	Female Couples
All Children	9.4	20.9*	19.7*

Source: Authors' tabulation 5% Percent Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.
* Difference from heterosexual married couples is statistically significant at the 5% level.

Table 4. Percent of Poor Heterosexual, Lesbian, Gay, and Bisexual Men and Women, 2002 National Survey of Family Growth

	Men	Women
Heterosexual	13.2	9.3
Lesbian/Gay/Bisexual	15.0	24.1**

Source: Authors' tabulation of the National Survey of Family Growth.
** Difference from heterosexuals is statistically significant at the 10% level.

About half (48.7%) of married couples have children under 18 years old, compared to 27.3% of lesbian couples and 11.3% of gay male couples. But while gay and lesbian couples living together are less likely to have children under 18 years of age than are married couples, Table 3 shows that the poverty rates of those children are strikingly high. While one in ten children of married couples are poor, one in five children living with a same-sex couple are living below the poverty level.

The figures from the National Survey of Family Growth in Table 4 tell a story for adults that is similar to the census data. However, the NSFG data only include individuals between 18 and 44 years of age, an age group that is less likely to be poor than are children, but more likely to be poor than adults ages 45-64. The poverty rates of lesbian/bisexual women are higher than those of heterosexual women (and the difference is statistically significant at the 10% level), with one quarter of lesbian/bisexual women living in poverty versus only one-fifth of heterosexual women. Heterosexual men and gay/bisexual men are equally likely to be poor. Because of the relatively small sample sizes of this survey, detailed breakdowns of LGB people in the NSFG data are not possible.

One in five children living with a same-sex couple are living below the poverty level.

Table 5 reports poverty among heterosexual, gay, lesbian and bisexual men and women ages 18-70 using the California Health Interview Survey. The poverty rates of lesbian/bisexual women are similar to those of heterosexual women (i.e. the difference is not statistically significant). However, once we break out bisexual women from lesbians, we find that lesbians have significantly lower levels of poverty than do heterosexual women in California, while bisexual women have higher poverty rates. However, the differences between bisexual and heterosexual women are not statistically significantly different. Heterosexual men are more likely to be poor than are gay or bisexual men, although only the difference for gay men (or for gay men and bisexual men combined) is statistically significant. As in the national data, women in California have higher rates of poverty than do men, regardless of sexual orientation.

Despite the important differences across the three datasets, some consistent patterns emerge. First, we find that LGB poor people exist and the percentages of those living in poverty are substantial. Second, the poverty rates of gay men or gay male couples are lower than the rates for heterosexual men in some comparisons (Census and CHIS) but not in others (NSFG). Third, at a national level, individual lesbian/bisexual women and lesbian couples are more likely to be poor than are heterosexual women or women in married couples. Fourth, gender matters. Women are more likely to be poor than are men, regardless of sexual orientation. These comparisons do not account for other differences among these groups that might also affect relative poverty rates, which we consider later in this report.

We find that LGB poor people exist and the percentages of those living in poverty are substantial.

Table 5. Percent of Poor Heterosexual, Lesbian, Gay, and Bisexual Men and Women in California, 2003 and 2005 California Health Interview Survey

	Men	Women
Heterosexual	12.3	15.9
Lesbian/Gay/Bisexual	7.2*	13.4
Lesbian or Gay	6.2*	7.8*
Bisexual	9.7	17.7

Source: Authors' tabulation of California Health Interview Survey, 2003 and 2005.
* Difference from heterosexuals is statistically significant at the 5% level.

Patterns of Poverty

Because of the small sample sizes of LGB people in the NSFG and CHIS, we draw only on the Census 2000 data for more detailed comparisons. Again, because of data collection limitations in the Census, we can only compare cohabiting couples.

Just as we know that poverty is not distributed equally among all people, we would also expect to see variation in the likelihood of poverty among LGB people. There are several reasons why some people are more likely to be poor than others. The first include "structural" factors–aspects that tend to be beyond the immediate control of individuals–such as various forms of discrimination by gender, race, or ethnicity that can limit job, housing, or education opportunities; the geographic area in which one lives shapes the general economic opportunities available; and the degree to which the state in which one lives makes public supports available.

Those living in lesbian-partnered families almost always have higher poverty rates than those in heterosexual married partnered families.

A second set of factors that affect income, and with it poverty rates, are what economists call investments in "human capital." These investments include levels of education and experience in the labor market. On average, higher levels of education correspond to higher earnings and lower poverty levels, while being unemployed or out of the labor force increases the likelihood of being poor.

A third set of factors that affect poverty are related to family composition. The number of adults in a household, plus the age composition and disability status of household members, will affect both earnings capacity as well as resource needs. Children under age 18 tend not to contribute to household earnings, and they increase the income and time needs of families. Care for children creates competition for adults' time in the labor market, limiting earnings. Being disabled or caring for someone who is disabled also can limit work. Households with children and disabled members are more likely to be poor or low-income than households without children or a disabled adult.

Despite the fact that certain demographic characteristics (such as age) could fall into each of our three broad categories of influences on the likelihood of being poor, in this section we take a closer look at poverty rates grouped by these three factors that include the following characteristics: 1) race, ethnicity, and geographic location; 2) employment and educational level; and 3) age, disability status and presence of children. We also explore whether being the probability of being poor is higher or lower in a gay- or lesbian-couple household when compared to married-couple households that have the same characteristics.

Tables 6, 7, and 8 provide the first look into the patterns of poverty among partners in gay and lesbian couples as compared to married couples. While the poverty patterns among married couples tend to be replicated in lesbian and gay couples, we again find that gender is a major factor that influences poverty. Those living in lesbian-partnered families almost always have higher poverty rates than those in heterosexual married partnered families. Likewise, households with one woman (married couples) typically have higher poverty rates than households with no women (gay male couples).

Race, Ethnicity and Geography
Table 6 depicts the percent of individuals in married couples and same-sex couples who are poor, broken down by race, ethnicity, region, and metropolitan status. Poverty rates for white individuals in these couples are considerably lower than for those of all other races. Similarly, non-Hispanics have lower rates of poverty than Hispanics, regardless of the type of household. For example, white gay men in same-sex couples have poverty rates of 2.7%, compared to 4.5% of Asian or Pacific Islander, 14.4% of black and 19.1% of Native American gay men. While just under 6% (5.7%) of non-Hispanic lesbians are poor, that rate is more than tripled (19.1%) for Hispanic lesbians in couples.

Table 6. Percent of Poor Householders and Partners in Coupled Families by Race, Ethnicity, Region, and Metropolitan Status.

	Married Different-Sex	Male Couples	Female Couples
ALL			
Householder & Partner	5.4	4.0*	6.9*
RACE			
White	4.1	2.7*	4.3
Black	9.3	14.4*	21.1*
Native American/Alaskan	12.9	19.1	13.7
Asian/Pacific Islander	9.1	4.5*	11.8
Other Race	16.4	8.0*	17.0
ETHNICITY			
Hispanic	16.7	9.2*	19.1
Non-Hispanic	4.2	3.4*	5.7
REGION			
New England	3.0	3.0	3.5
Mid Atlantic	5.0	4.0*	8.9*
East North Central	3.6	4.2	6.6*
West North Central	3.9	4.0	5.9*
South Atlantic	5.1	3.3*	6.2*
East South Central	6.9	7.9	15.3*
West South Central	8.1	5.4*	8.8
Mountain	5.7	3.6*	6.8
Pacific	7.2	3.9*	6.1*
METROPOLITAN STATUS			
Big Metro	5.1	3.3*	6.0*
Med Metro	5.0	4.4	7.3*
Small Metro	5.3	6.2	7.9*
Non Metro	6.9	8.6	11.6*

Source: Authors' tabulations from 5% Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.
* Difference from heterosexual married couples is statistically significant at the 5% level.

We also see that the gendered pattern of gay men having lower poverty rates than married people does not hold for African American men in same-sex couples, whose poverty rates are higher than poverty rates for married African American couples. Native American men in same-sex couples also have higher rates than married Native American men, but the difference is not statistically significant.

Poverty rates vary considerably by region of the country, ranging from 3.0% for partners in gay male couples in New England (which has the lowest poverty rates for all three couple types) to 15.3% for partners in lesbian couples living in the East South Central region of the United States.[7] In only one region, the Pacific, are poverty rates lower for partners in both gay and lesbian couples than for married couples.

People who live in urban areas are financially better off than those outside urban areas, with poverty rates of 5.1% for married couples in the largest metropolitan areas but a poverty rate of 6.9% outside of metro areas.[8] This geographic pattern is much more pronounced for gay and lesbian couples. Lesbian couples who live in the largest metropolitan areas have a poverty rate of 6.0% compared to a poverty rate of 11.6% for those outside of urban areas. Similarly, gay men in couples who live in the largest urban areas face poverty rates of 3.3% compared to 8.6% for their nonurban counterparts.

Employment Status and Educational Level

Having a job and having a high level of educational attainment are two important avenues for escaping poverty. As Table 7 indicates, these expectations are confirmed for partners in different-sex and same-sex couples. Those without earnings (because they are not in the labor force or are unemployed) have considerably higher poverty rates than those who are employed. The unemployed also have very high rates of poverty, not surprisingly: 25.0% for individuals in female couples, 13.5% for those in male couples, and 14.9% for those in different-sex married couples.

Higher levels of educational attainment bring lower rates of poverty for all three groups of couples. This finding is particularly true for lesbian partners, whose poverty rates for those with a bachelor's degree (or better) are below those of both gay male couples and same-sex married partners. Conversely, partners in lesbian couples with less than an associate's degree face poverty rates roughly double those of partners in different-sex married couples or gay male couples.

Table 7. Percent of Poor Householders and Partners in Coupled Families by Employment Status and Educational Level.

	Married Different-Sex	Male Couples	Female Couples
ALL			
Householder & Partner	5.4	4.0*	6.9*
EDUCATION			
Less Than High School	16.2	17.2	28.2*
High School Degree	5.3	6.3	11.0*
Some College	3.3	2.9	5.9*
Associate's Degree	2.4	1.4*	2.8
Bachelor's Degree	1.7	1.2*	1.1*
Master's Degree	1.4	0.9*	0.6*
Professional Degree	2.0	1.1*	0.9
EMPLOYMENT STATUS			
Employed	2.8	1.8*	3.1
Not in Labor Force	10.1	12.8*	20.6*
Unemployed	14.9	13.5	25.0*

Source: Authors' tabulations from 5% Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.
Note: Professional Degree refers to a Ph.D. or any other professional degree, such as a J.D. or M.D.
* Difference from heterosexual married couples is statistically significant at the 5% level.

Table 8. Percent of Poor Householders and Partners in Coupled Families by Age, Work, Disability Status, and Presence of Children.

	Married Different-Sex	Male Couples	Female Couples
ALL **Householder & Partner**	5.4	4.0*	6.9*
AGE			
18-24	14.1	14.2	18.8*
25-34	6.9	3.7*	7.4
35-44	5.2	2.7*	4.5*
45-54	4.0	2.6*	4.5
55-64	5.3	4.1	6.3
65+	4.6	4.9	9.1*
DISABILITY **Work Disability**	9.2	8.5	12.4*
CHILDREN PRESENT			
At Least One Child	7.3	15.9 *	15.7*
No Children	3.6	2.5 *	3.6

Source: Authors' tabulations from 5% Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.

* Difference from heterosexual married couples is statistically significant at the 5% level.

Age, Disability Status, and Presence of Children

As Table 8 shows, for all groups of couples, poverty rates fall as people age until they reach the 45-54 age group, after which poverty tends to become more common in all three groups of couples. Poverty rates are lower for gay male couples than for married people in the prime working years of ages 25-54. For lesbians, poverty rates are equal to or higher than poverty rates of married people in all age groups except for the 35-44 group, where lesbians are less likely to be poor than married people. Strikingly, lesbians who are 65 and over have a poverty rate that is twice as high as the poverty rate for married couples 65 and over.

Being disabled and having children tend to increase economic household needs such as medical care and child care and can limit employment among adults, increasing the risk of poverty. For people in all couple types, poverty rates are higher for those who are disabled and for those who have a child under 18 in the household. Poverty rates for partners in gay- and lesbian-couples with a child are over twice as high as partners in different-sex married couples with children, suggesting children increase the risk of poverty for same-sex couples even more than for heterosexual couples.

As we might expect, the same socioeconomic and geographic characteristics that affect poverty levels for partners in married same-sex couples also affect partners in gay and lesbian couples in similar ways. As with the aggregated data in earlier tables, we find that partners in lesbian couples typically have significantly higher levels of poverty than partners in married same-sex couples, while partners in gay male couples generally have less, with a notable exceptions being African American gay male partners. Still, these data reveal some distinctive poverty patterns for partners in gay and lesbian couples resulting in either higher or lower poverty rates relative to their different-sex married counterparts. Characteristics that result in higher rates for partners in both gay and lesbian couples include being black, living in nonurban areas, living in the East and West North Central regions of the country, not having beyond a high school diploma, being 65 years or older, being out of the labor force, and having children in the household. Conversely, the characteristics that correspond to having a lower poverty rate are being white, non-Hispanic, living in large metro areas, living in the Pacific region of the country, and having at least a college degree.

Focusing on the Sexual Orientation Effect

A crucially important question that emerges from this discussion is whether same-sex couples are more or less likely to experience poverty after we control for all of the other important characteristics that affect everyone's vulnerability to poverty. We use a statistical technique (a probit model) that allows us to isolate the influence of different factors on the probability of coupled households being poor. (See column 1 of Appendix 2 for full details of the findings).

> *After accounting for the characteristics that predict poverty, male couples are more likely to be poor than are married couples, with adjusted poverty rates almost one percentage point higher than for married couples.*

First, using this model we find that for all couples, some characteristics of the household members increase the likelihood of being poor: being non-white or Hispanic, being unemployed or out of the labor force, not having a college degree, being younger than 50, having children, and being disabled.

Second, after accounting for these important factors, we find that lesbian-couple households are significantly more likely to be poor than are heterosexual married couples. The poverty rate (or probability of being poor) for lesbian couples is 2.9 points higher than for married couples after taking other factors into account. In short, lesbian couples are at a significantly higher risk of being in poverty than their different-sex couple counterparts who have the same characteristics.

Third, in the earlier tables, gay couples tend to have poverty rates that are lower than those in married same-sex couples. However, after accounting for the characteristics that predict poverty, gay male families no longer have significantly lower poverty rates than heterosexual married families. In fact, male couples are more likely to be poor than are married couples, with adjusted poverty rates almost one percentage point higher than for married couples. In other words, gay male couples and heterosexual couples with similar characteristics face a similar risk of poverty. The lower poverty rates for gay men seen earlier reflect the fact that gay male couples as a whole have characteristics that tend to protect them from poverty—with lower rates of childrearing, a greater likelihood of being white, higher education levels, and, of course, being male.

Table 9. Percent of Poor Children in Coupled Families by Household Type, by Race, Ethnicity, and Age of Child.

	Married Different-Sex	Male Couples	Female Couples
ALL			
Householder & Partner	9.4	20.9*	19.7*
RACE			
White	6.8	15.9*	13.8*
Black	13.1	27.9*	31.6*
Native American/Alaskan	21.5	41.1*	29.4
Asian/Pacific Islander	14.1	23.2	16.3
Other Race	21.4	23.0	24.7
ETHNICITY			
Hispanic	23.8	26.9	31.9*
Non-Hispanic	6.6	17.8*	16.6*
AGE			
0-5	10.5	22.9*	21.1*
6-13	9.2	19.5*	19.4*
14-18	8.0	19.7*	17.2*

Source: Authors' tabulations from 5% Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.

* Difference from heterosexual married couples is statistically significant at the 5% level.

Detailed Child Poverty in Coupled Households

Table 9 depicts the child poverty rates for all children in married and same-sex coupled households by race, ethnicity, and age of the child. Overall, one out of every five children of gay and lesbian partners is poor, compared to one out of every ten children of married same-sex couples. This pattern is consistent across race and ethnicity and does not vary by age of children. Unlike poverty rates for partners in same-sex couples, child poverty rates of children in lesbian couple households are about the same as they are in gay couple households.

Receipt of Government Income Support

The federal and state governments run several support programs for poor and low-income households in the United States. These programs were originally established to provide support for very poor families and disproportionately have been aimed at families with children and adults – especially families without married adults. These programs have many different kinds of eligibility requirements, but all have family income requirements, where

family includes those related by blood, marriage, or adoption. Income from unmarried partners is typically not counted, and there are very strong incentives for poor families not to report this income, since including a partner's income can often result in "family" income being above the eligibility cut-off to receive assistance.

Census 2000 only asks questions about receipt of income from two types of government support programs. One is from the cash assistance programs often referred to as "welfare," including Temporary Assistance to Needy Families (TANF) and state emergency assistance programs. The other is from Supplemental Security Income, which is cash assistance associated with being disabled or aged and having low income. If either the householder or his/her partner reports income from one of these programs, we count the household as a recipient.

This measure comes with some caveats. Receipt of public support tends to be very under-reported in these surveys (Boushey 2007); however, we do not have any particular reasons to believe that gay and lesbian householders might under-report more or less than heterosexual households. Actual receipt of

these programs depends on whether one is eligible, but being eligible does not necessarily mean one receives the support. The percent of those eligible who actually receive TANF, for example, is extremely low (Albelda and Boushey 2007). However, again we do not know if there are important differences in eligible people receiving assistance by race, metropolitan status, or age. Certain eligibility requirements and ease of getting the support differ by state, by family income, and even county or locality.

The first few rows of Table 10 report the proportion of families headed by a married or same-sex couple that receives some income from public cash assistance (TANF or emergency cash assistance). Both men and women in same-sex couples are significantly more likely than married people to be receiving this assistance according to the census. Similarly, 1.8% of men and 1.9% of women in same-sex couples receives SSI (not reported in Table 10), compared with only 1.2% of married people. This finding supports the possibility that lack of access to marriage makes same-sex couples more likely to be eligible and therefore to receive these supports.[ix]

The remaining rows of Table 10 present data from the NSFG and CHIS on receipt of cash assistance and Food Stamps. The NSFG asked respondents whether they had received Food Stamps or public cash assistance in the prior year. Gay/bisexual and heterosexual men report rates of benefit receipt of both programs that are not significantly different. Lesbian/bisexual women are more likely to have received public assistance and food stamps than heterosexual women, however. The CHIS collects information about participation in the Food Stamp program or receipt of TANF (but called CalWORKS in California) funds, also reported in Table 10. There are no statistically significant differences in receipt of food stamps or TANF/CalWORKS between heterosexual and GLB women or men.

Table 10. Percentage of Individuals Receiving Food Stamps or Public Assistance.

	Public Cash Assistance (TANF or Emergency Cash Assistance)		Food Stamps	
	WOMEN	MEN	WOMEN	MEN
CENSUS				
Married	0.9	0.9		
Same-Sex	2.2*	1.3*		
NSFG				
Heterosexual	8.3	5.2	10.6	6.5
GLB	12.3*	5.2	20.7*	9.2
CHIS				
Heterosexual	5.9	2.4	9.0	5.1
GLB	6.0	---	10.2	6.0

Source: Authors' tabulations from Census 2000, NSFG, and CHIS.
* Statistically different at the 5% level from heterosexual men and women.
Note: Reliable TANF/CalWORKS estimates for gay/bisexual men were not available in the CHIS due to sample size constraints.

Policy Implications

This report begins a long needed examination of poverty among LGB persons and families, identifying a group that is all but invisible. The myth of gay affluence helps perpetuate the lack of attention to this issue. Similarly, the heterosexual bias in most surveys that are used to collect information about individual, family, and household income make gay and lesbian people literally invisible to researchers – either because information on sexual orientation or gender identity is not collected at all or is collected in ways that often do not accurately mirror people's living situations.

To the degree we have been able to identify LGB persons and families, we find that they, too, include poor and low-income families, just like the rest of the population. Lesbian-couple households face higher poverty rates than either heterosexual married or gay-couple households. Gay men are as likely to be poor as are heterosexual men in the United States as a whole, and are more likely to be poor than are heterosexual men with the same characteristics.

Labor market policy implications: Like all poor and low-income families in the United States, poor LGB individuals and families struggle to meet basic needs, even when they are employed. Labor market reforms that help boost the wages of low-income workers will also benefit LGB earners as well, such as higher minimum wages or larger earned income tax credits (EITC). Policies promoting equal pay for women would help raise the incomes of married couples and lesbian couples, and might reduce the poverty gap for lesbian couples. One LGB-specific recommendation is passage of anti-discrimination legislation, such as the Employment Non-Discrimination Act, that would provide legal recourse to LGB employees who experience employment discrimination, which can increase vulnerability to poverty.

Family policy implications: A second LGB-specific policy recommendation would be to grant the right to marry, or at the very least the right to a meaningful legal status such as civil unions. Marriage provides both the legal framework for a family's economic life and the definition of family used by third parties, including employers and governments, to provide some direct economic supports to families, such as health insurance coverage.

Social welfare policy implications: This report also highlights the fact that our nation's safety net for those with low incomes still contains holes, since many families remain poor even after receiving cash assistance, regardless of sexual orientation. Many poor and low-income families are not eligible for public supports because their incomes are too high, even though their earnings are too low to meet the costs of basic shelter, food, clothing, taxes, and transportation. Even when they are eligible, many families do not receive them because of onerous application procedures or insufficient funding (Albelda and Boushey 2007). Policy efforts to improve access to these benefits will help all families, but as we find, these programs will be especially important for children in gay and lesbian households, whose poverty rates are very high.

In general, lesbian/bisexual women are also more likely to receive public supports than are heterosexual women. For couple-headed households, gay and lesbian households are more likely to receive some public supports than heterosexual married couple households. However, this apparent advantage is most likely because eligibility standards for these supports typically only count family income, which does not include a same-sex partner's income. The lack of access to marriage creates economic disadvantages in other areas, though, offsetting the apparent advantage of not being married in our public support systems.

The "marriage penalty" in public supports has been well recognized for a long time. But while having more than one adult in a household increases earnings capacity, our data confirm that marriage itself doesn't necessarily mean that a family will not be poor and will not need public support. A cornerstone of current conservative poverty policy is "marriage promotion." This orientation is driven by a desire to reduce people's use of public supports, as opposed to a goal of poverty reduction. The policy would best be called "heterosexual

marriage promotion," as the irony of this policy is no doubt well understood by gay and lesbian families. But rather than push poor heterosexual women to marry, a better option would be to revamp supports that do not penalize different kinds of families.

Research recommendations: Finally, more research will be necessary to further understand the causes and consequences of the sexual orientation poverty gap for LGB adults and for children of LGB parents. In order to take on such projects, however, we will also need better data on sexual orientation on the surveys used to track and study poverty in the United States. Adding questions on sexual orientation to large-scale surveys will allow researchers to take on more detailed studies to track down the reasons for high rates of poverty in the LGB community.

Poverty in the United States is a persistent problem, and LGB individuals and families are not immune. Indeed, some households—notably lesbian couples households and gay and lesbians with children—have a strikingly higher probability of being poor than their heterosexual counterparts. Advocates, policy makers, administrators, and caseworkers interested in reducing poverty and assisting poor families would do a better job if they question and then revise procedures and policies that assume all poor people are heterosexual.

APPENDIX 1: SAMPLE SIZES

Census 2000: There are a total of 60,309,278 couple-led households represented in the 5% Public Use Micro Sample of the Census 2000. The following table shows the breakdown by household type. We used a 10% subsample of married couples and 100% of unmarried couples, whether different-sex or same-sex.

	Unweighted	Weighted
Different-Sex Married Couple	282,171	55,544,845
Diff-Sex Unmarried Couple	214,578	4,432,732
Same-Sex Male Couple	7,762	168,866
Same-Sex Female Couple	7,840	162,835

National Survey of Family Growth

	MEN	WOMEN
Heterosexual	3,807	6,235
Homosexual or Bisexual	228	314

California Health Interview Survey

	2003	2005
Heterosexual	40,261	34,995
Homosexual or Bisexual	1,242	1,157

APPENDIX 2: DETAILED MODELS PREDICTING POVERTY

To understand the potential role of sexual orientation in the context of the many factors that influence poverty, we use statistical models that allow us to hold some factors constant while measuring the effect of sexual orientation. Since we are estimating the impact of various characteristics on the probability of a yes-no outcome, we use a probit model, which is designed to accommodate this sort of outcome. More specifically, we use Census 2000 data to predict the influence of different factors described in the text on whether a couple's income places the family below the poverty line.

Household Level Probit Model Capturing Marginal Effects on Poverty Status

Household Type (Different-Sex Married is Omitted Category)	Poverty
Same-Sex Male	0.00925*** (0.0029)
Same-Sex Female	0.0288*** (0.0033)
Different-Sex Unmarried	0.0165*** (0.0006)
Race of Couple (Both White is Omitted Category)	
Both African American	0.0331*** (0.0013)
Both Native American	0.0366*** (0.0041)
Both Asian	0.0486*** (0.0031)
Both Other Race	0.00605*** (0.0012)
Interracial Couple	0.0159*** (0.0027)
Interracial with White Couple	-0.00445** (0.0020)
Ethnicity of Couple (Neither Hispanic is Omitted Category)	
Both Hispanic	0.0144*** (0.0012)
One Hispanic	(0.0018) (0.0011)
Employment of Couple (Both Employed is Omitted Category)	
Both Unemployed	0.245*** (0.0098)
Both Not in Labor Force	0.227*** (0.0027)
Employed/Unemployed	0.0718*** (0.0022)

Employed/Not in Labor Force		0.0699*** (0.0010)
Unemployed/Not in Labor Force		0.266*** (0.0056)
Age of Householder **(35-49 is Omitted Category)**		
18-24		0.0705*** (0.0018)
25-34		0.0115*** (0.0007)
50-64		-0.00395*** (0.0007)
65+		-0.0237*** (0.0006)
Partner Younger		0.00881*** (0.0007)
Partner Older		-0.00770*** 0.0006
Metropolitan Status		
Increasing Rural		0.00405*** (0.0001)
Household Characteristics **(Neither Disabled is Omitted Category)**		
One Disabled		0.00777*** (0.0007)
Both Disabled		0.0014 (0.0010)
Number of Adults		0.00291*** (0.0003)
Number of Children		0.0151*** (0.0002)
Education of Couple **(2 High School is Omitted Category)**		
Both Bachelor's or Higher		-0.0176*** (0.0008)
Bachelor's or Higher/HS		-0.0158*** (0.0007)
Bachelor's or Higher/Less than HS		0.00617*** (0.0024)
HS/Less than HS		0.0283*** (0.0009)
Both Less than HS		0.0699*** (0.0015)

Notes: Independent variables not shown: State Dummy Variables
Standard Errors in Parentheses
Asterisks denote significance level: *** p<0.01, ** p<0.05, * p<0.1

Variables in multivariate regression

To perform the regression on the household (instead of individuals), we created several variables to capture a combination of characteristics of the householder and his/her partner. The following describe these variables. The omitted variable in each category is given in parentheses in the table above.

Interracial Couples: To account for couples who are not the same race or ethnicity, we created three types of dummy variables that describe the nature of the racial composition of the couple. The three variables account for interracial couples where the householder is white; interracial couples where the householder's partner is white; and interracial couples where neither partner is white. The excluded group is that of couples of the same race. We used a similar approach for ethnicity.

Age of the Householder: We used the following age groupings for the householder: 18-24; 25-34; 35-49; 50-64; 65+. To incorporate the age of the householder's partner, we created two dummy variables, one indicating if the householder is in an older age category than their partner and another indicating if the householder is in a younger grouping.

Education: We combined the educational attainment of both people in the couple. Each couple falls into one of six categories: both have less than a high school education; both have high school degrees; both have a degree beyond a high school diploma; one has less than a high school degree and one has a high school diploma; one has less than a high school education and the other has a degree beyond high school; one has a high school degree and the other has a degree beyond high school.

Disability: Combining the disability status of both people in the couple, we created the categories "neither disabled," "Householder or partner disabled," and "householder and partner disabled."

Many variables apply to both people in the couple: the degree of ruralness of an area, state, number of children (any person in the household less than 18 years of age), and number of adults (any person above 18 years of age).

Region: New England: CT, ME, MA, NH, RI, VT; Mid-Atlantic: NJ, NY, PA; East North Central: IL, IN, MI, OH, WI; West North Central: IA, KS, MN, MO, NE, ND, SD; South Atlantic: DE, DC, FL, GA, MD, NC, SC, VA, WV; East South Central: AL, KY, MS, TN; West South Central: AK, LA, OK, TX; Mountain: AZ, CO, ID, MT, NV, NM, UT, WY; Pacific: AK, CA, HI, OR, WA.

ENDNOTES

[1] For more information on how the Census Bureau calculates poverty rates see http://www.census.gov/hhes/www/poverty/definitions.html.

[2] All estimates for the three datasets are derived using sampling weights provided with the data.   See Appendix 1 for sample sizes.

[3] Carpenter and Gates (2008) find that approximately 60 percent of gay men and half of lesbians in California are not living with a cohabiting partner.

[4] The two surveys are independent of each other, so combining the two years provides larger sample sizes of lesbian, gay, and bisexual men and women and smaller standard errors.

[5] For instance, the CHIS asks all adult respondents about their household income. The household size used to determine if a household is in poverty is based on a question that asks, "How many people in the household are supported by your total household income?" Respondents are also asked about how many children under age 18 are living in the household. These are all factored into the poverty designation.

[6] In contrast, the Census Bureau treats all unmarried partners as potentially belonging to two different family units. For instance, an unmarried couple raising a child together would be counted as two units: one family (a parent plus child) and one unrelated individual. As the Census Bureau now recognizes, this practice breaks apart economic family units and may result in an overestimate of the number of people living in poverty (see DeNavas-Walt, Proctor, and Smith, 2008, p. 3, footnote 4).

[7] See Appendix 2 for a listing of states in each region.

[8] Here we use a Department of Agriculture measure that classifies counties by the size of their urban populations. For our purposes, a "big" metro area captures counties in urban areas with a population of one million or more; "medium" metro areas include counties in urban areas with populations of 250,000 to one million; "small" ones are counties in urban areas with a population up to 250,000 people. Nonmetro areas are those counties that are not in metropolitan areas and that have relatively small urban populations.

[ix] Some observers worry that this marriage effect creates a disincentive for low-income people to marry. However, the evidence from existing studies is that public assistance appears to have at most a small negative effect on the likelihood that (presumably heterosexual) public assistance recipients will marry (see Moffitt, 1992, or Blank, 2002).

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