

HOW DISCRIMINATION AND GOVERNMENT-SPONSORED EXCLUSION UNDERMINE ECONOMIC AND FINANCIAL SECURITY: Methodology and Tables

1. Methodology

A. Data

Data come from the 2025 Annual LGBTQ+ Community Survey (ALCS) and were collected online from September 29 to October 27, 2025, among U.S. adults aged 18 and older. The LGBTQ+ sample was drawn through the HRC Foundation's Community Marketing & Insights research panel of LGBTQ+ adults as well as from participants recruited from community organizations, while the non-LGBTQ+ sample was fielded by [PSB Insights](#) during the same period. To ensure demographic representativeness, PSB used quotas for respondents' race, age, geography, education, and gender.

See the [complete ALCS methodology and data quality report here](#), including detailed documentation for sampling, quality control, benchmarking, weight construction, and scaling.

B. Estimation Strategy

Analyses were estimated using the maximum number of observations available for each model. Because the goal was to characterize overall relationships rather than evaluate model sensitivity or nested specifications, no sample restrictions were imposed across models. The non-LGBTQ+ and LGBTQ+ samples are used for within-group comparisons to retain larger sample sizes. Predicted probabilities and odds-ratios were derived from design-based estimates. Two sets of weighted analyses were performed:

1. National estimates were calculated using the scaled weight (*allwt_scaled*) to produce estimates representative of the U.S. workforce, balancing LGBTQ+ and non-LGBTQ+ respondents according to population shares.
2. Parallel subgroup analyses were calculated using the unscaled weight (*allwt*) within LGBTQ+ and non-LGBTQ+ samples to maximize precision and preserve subgroup sample size while maintaining demographic alignment with external benchmarks.

Logistic regression and predicted probabilities at means were estimated. The logistic regressions model general financial wellness and changes to financial wellness in the last 12 months as functions of discrimination at their job or when interacting with a financial institution, as well as whether they currently receive any public assistance, have household income below \$75,000 annually (approximately the U.S. median), recent job loss/loss of employment income, employment status, and household size (1 adult, 2 adults, or households with at least 1 child and 1 adult). The estimates for policy impacts on finding a job/employment were also regressed on these same variables in addition to political ideology and policy awareness. Covariates include age, race, and education levels. The logit estimated form is:

$$\ln\left(\frac{\Pr(Y_i = 1)}{1 - \Pr(Y_i = 1)}\right) = \alpha + \sum_{j=1}^k \beta_j X_{ji} + C'_i \gamma + \varepsilon_i$$

Predicted probabilities were calculated at the means to illustrate substantive differences across groups. Robust standard errors and 95 percent confidence intervals were computed using design-based weighting to account for sample structure and non-independence of observations.

C. Variables

All variables were constructed from self-reported responses to items included in the 2025 Annual LGBTQ+ Community Survey (ALCS) and non-LGBTQ+ supplemental. Binary indicators were created for each outcome to represent general financial wellness, change in financial wellness in the last 12 months, and policy impact on finding a job/employment. The variables are defined as follows and represent a continuum of authenticity and social climate:

- **General Financial Wellness**: Respondents were asked: “Overall, which one of the following best describes how well you are managing financially these days?” (Finding it difficult to get by / Just getting by / Doing OK / Living comfortably). Responses were coded 1 = Financially unwell if the respondent selected “Finding it difficult to get by” or “Just getting by,” and 0 = Otherwise (Doing OK or Living comfortably). “Don’t know” and “Prefer not to answer” responses were set to missing.
- **Change in Financial Wellness (12 Month)**: Respondents were asked: “Compared to 12 months ago, would you say that you are better off, the same, or worse off financially?” (Much better off / Somewhat better off / About the same / Somewhat worse off / Much worse off). Responses were coded 1 = Worse off if the respondent selected “Somewhat

worse off” or “Much worse off,” and 0 = Otherwise (About the same, Somewhat better off, or Much better off). “Don’t know” and “Prefer not to answer” were set to missing.

- **Policy Impact on Finding a Job/Employment:** “Compared to 12 months ago, would you say these policies have made it more difficult or easier for you to acquire any of the following?” (Response options: A lot more difficult / Somewhat more difficult / About the same / Somewhat easier / A lot easier) This item refers specifically to “*A job or employment.*” Responses were coded **1 = More difficult** if the respondent selected “A lot more difficult” or “Somewhat more difficult,” and **0 = Otherwise** (“About the same,” “Somewhat easier,” or “A lot easier”). “Don’t know,” “Prefer not to answer,” and “Doesn’t apply to me” responses were set to missing.
- **Public Assistance:** Respondents were asked: “Do you or does anyone in your household currently receive benefits from any of the following?” (list included SNAP, SSI, WIC, housing or rental assistance, etc.) Responses were coded 1 = Any public assistance if the respondent selected one or more program types, and 0 = None of the above. “Don’t know” and “Prefer not to answer” were set to missing. Receipt of Social Security for retired individuals was **excluded** from this indicator, as the measure is intended to capture economic assistance linked to financial insecurity rather than retirement benefits.

D. Limitations

Due to the nonprobability design, design-based statistics are to be interpreted with caution. The results are not causal.

2. Data Tables

Table 1: Estimated Odds-Ratios and Predicted Probabilities from Models of Overall Financial Wellness and Reported 12-Month Changes in Financial Wellness Among U.S. Adults 18+ (September-October 2025; Full Sample)				
	All U.S. Adults (Full Sample)			

	Model 1: Over Financial Wellness	Predicted Probability	Model 2: 12 Month Change in Financial Wellness	Predicted Probability
	Odds-Ratio [95% CI]	Pr(Y=1)	Odds-Ratio [95% CI]	Pr(Y=1)
<i>No discrimination</i>	baseline	46.5%***	baseline	31.8%***
<i>Discrimination</i>	1.13 [0.88, 1.46]	49.6%***	0.82 [0.64, 1.05]	27.8%***
<i>No public assistance</i>	baseline	41.9%***	baseline	30.9%***
<i>Any public assistance</i>	1.90*** [1.65, 2.20]	57.9%***	1.10 [0.85, 1.27]	32.9%***
<i>\$75,000 or more</i>	baseline	30.2%***	baseline	23.8%***
<i>Less than \$75,000</i>	2.93*** [2.52, 3.41]	55.9%***	1.80*** [1.54, 2.11]	36.0%***
<i>No recent job loss</i>	baseline	39.7%***	baseline	25.1%***
<i>Recent job loss</i>	3.51*** [2.97, 4.15]	69.8%***	4.06*** [3.49, 4.72]	57.6%***
<i>Employed</i>	baseline	44.3%***	baseline	29.1%***
<i>Non-working</i>	1.10 [0.94, 1.30]	46.7%***	1.19* [1.01, 1.40]	40.5%***
<i>Unemployed</i>	1.79*** [1.42, 2.25]	58.7%***	1.66*** [1.35, 2.04]	32.8%***
<i>Single/Dual Adult</i>	baseline	48.8%***	baseline	32.7%***
<i>Household with kids</i>	0.90 [0.77, 1.04]	46.1%***	0.93 [0.80, 1.08]	31.2%***
<i>Non-SGM</i>	baseline	46.5%***	baseline	30.7%***
<i>SGM</i>	1.16 [0.95, 1.40]	50.1%***	1.73*** [1.42, 2.12]	43.4%***
Constant	0.18***	46.7%***	0.17***	31.5%***

Note: Statistical significance: * p < .05; ** p < .01; *** p < .001

Table 2: Estimated Odds-Ratios and Predicted Probabilities from Models of Overall Financial Wellness and Reported 12-Month Changes in Financial Wellness Among LGBTQ+ Adults 18+ (September-October 2025)

	LGBTQ+ Sample			
	Model 1: Over Financial Wellness	Predicted Probability	Model 2: 12 Month Change in Financial Wellness	Predicted Probability
	Odds-Ratio [95% CI]	Pr(Y=1)	Odds-Ratio [95% CI]	Pr(Y=1)
<i>No discrimination</i>	baseline	47.1%***	baseline	43.4%***
<i>Discrimination</i>	1.85 [0.89, 3.83]	62.2%***	1.15 [0.67, 1.97]	46.9%***
<i>No public assistance</i>	baseline	47.9%***	baseline	44.7%***
<i>Any public assistance</i>	1.21 [0.76, 1.92]	52.7%***	0.88 [0.56, 1.37]	41.5%***
<i>\$75,000 or more</i>	baseline	26.3%***	baseline	32.3%***
<i>Less than \$75,000</i>	4.98*** [3.55, 6.98]	64.0%***	2.21*** [1.63, 3.01]	51.3%***
<i>No recent job loss</i>	baseline	42.1%***	baseline	38.7%***
<i>Recent job loss</i>	2.32*** [1.53, 3.52]	62.8%***	1.86** [1.31, 2.65]	54.1%***

<i>Employed</i>	baseline	47.2%***	baseline	37.8%***
<i>Non-working</i>	1.03 [0.61, 1.75]	48.0%***	1.47 [0.91, 2.37]	47.2%***
<i>Unemployed</i>	1.88 [0.71, 4.96]	62.8%***	4.84** [1.70, 13.75]	74.6%***
<i>Single/Dual Adult</i>	baseline	52.6%***	baseline	44.9%***
<i>Household with kids</i>	0.83 [0.62, 1.12]	48.0%***	0.95 [0.69, 1.30]	43.5%***

Note: Statistical significance: * p < .05; ** p < .01; *** p < .001

Table 2: Estimated Odds-Ratios and Predicted Probabilities from Models of Overall Financial Wellness and Reported 12-Month Changes in Financial Wellness Among Non-LGBTQ+ Adults 18+ (September-October 2025)

	Non-LGBTQ+ Sample			
	Model 1: Over Financial Wellness	Predicted Probability	Model 2: 12 Month Change in Financial Wellness	Predicted Probability
	Odds-Ratio [95% CI]	Pr(Y=1)	Odds-Ratio [95% CI]	Pr(Y=1)
<i>No discrimination</i>	baseline	46.5%***	baseline	31.0%***
<i>Discrimination</i>	1.05 [0.80, 1.39]	47.8%***	0.78 [0.60, 1.03]	26.1%***
<i>No public assistance</i>	baseline	41.5%***	baseline	29.9%***
<i>Any public assistance</i>	1.97*** [1.69, 2.29]	58.3%***	1.12 [0.97, 1.31]	32.4%***
<i>\$75,000 or more</i>	baseline	30.6%***	baseline	23.2%***
<i>Less than \$75,000</i>	2.80*** [2.38, 3.29]	55.3%***	1.77*** [1.49, 2.10]	34.9%***
<i>No recent job loss</i>	baseline	39.5%***	baseline	24.2%***
<i>Recent job loss</i>	3.73*** [3.11, 4.47]	70.9%***	4.40*** [3.75, 5.18]	58.5%***
<i>Employed</i>	baseline	44.1%***	baseline	28.5%***
<i>Non-working</i>	1.11 [0.93, 1.31]	58.5%***	1.17 [0.99, 1.39]	31.8%***
<i>Unemployed</i>	1.79*** [1.41, 2.28]	46.6%***	1.56*** [1/26, 1.92]	38.3%***
<i>Single/Dual Adult</i>	baseline	48.8%***	baseline	31.9%***
<i>Household with kids</i>	0.89 [0.76, 1.04]	46.0%***	0.9 [0.79, 1.09]	30.3%***

Note: Statistical significance: * p < .05; ** p < .01; *** p < .001

Table 3: Estimated Odds-Ratios and Predicted Probabilities from Models of Policy Impact on Finding a Job or Employment Among U.S. Adults 18+ and by Sexual/Gender Identity (September-October 2025)

	Policy Impact on Finding a Job or Employment
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	All U.S. Adults 18+(Full Sample)	Predicted Prob.	Non-LGBTQ+ Sample	Predicted Prob.	LGBTQ+ Sample	Predicted Prob.
	Odds-Ratio [95% CI]	Pr(Y=1)	Odds-Ratio [95% CI]	Pr(Y=1)	Odds-Ratio [95% CI]	Pr(Y=1)
<i>No discrimination</i>	baseline	29.0%***	baseline	28.0%***	baseline	44.1%***
<i>Discrimination</i>	1.89*** [1.47, 2.42]	43.5%***	1.80*** [1.37, 1.31]	41.1%***	3.18*** [2.01, 5.02]	71.5%***
<i>No public assistance</i>	baseline	30.3%***	baseline	28.9%***	baseline	48.9%***
<i>Any public assistance</i>	1.05 [0.87, 1.26]	31.3%***	1.07 [0.88, 1.31]	30.3%***	1.06 [0.69, 1.64]	50.3%***
<i>\$75,000 or more</i>	baseline	29.7%***	baseline	29.0%***	baseline	40.6%***
<i>Less than \$75,000</i>	1.06 [0.87, 1.30]	31.1%***	1.02 [0.83, 1.27]	29.5%***	1.76** [1.17, 2.64]	54.7%***
<i>No recent job loss</i>	baseline	27.3%***	baseline	26.1%***	baseline	45.6%***
<i>Recent job loss</i>	1.77*** [1.47, 2.13]	40.0%***	1.83*** [1.51, 2.24]	39.3%***	1.42 [0.99, 2.04]	54.4%***
<i>Employed</i>	baseline	26.9%***	baseline	25.8%***	baseline	42.8%***
<i>Non-working</i>	1.82*** [1.44, 2.28]	40.1%***	1.78*** [1.40, 2.27]	38.3%***	3.23*** [1.83, 5.69]	70.8%***
<i>Unemployed</i>	1.71*** [1.32, 2.21]	38.6%***	1.64*** [1.26, 2.16]	36.4%***	2.69* [1.18, 6.14]	66.9%***
<i>Single/Dual Adult</i>	baseline	32.5%***	baseline	31.5%***	baseline	46.5%***
<i>Household with kids</i>	0.89 [0.73, 1.55]	30.1%***	0.88 [0.71, 1.09]	28.8%***	1.15 [0.80, 1.65]	50.0%***
<i>A little/not policy aware</i>	baseline	27.6%***	baseline	26.9%***	baseline	30.1%***
<i>Policy aware</i>	1.31** [1.10, 1.55]	33.2%***	1.26* [1.05, 1.50]	31.6%***	2.71*** [1.70, 4.33]	53.9%***
<i>Conservative</i>	baseline	21.4%***	baseline	21.2%***	baseline	18.7%***
<i>Moderate</i>	1.58*** [1.27, 1.96]	30.0%***	1.56*** [1.25, 1.94]	29.5%***	1.94 [0.75, 4.98]	30.8%***
<i>Liberal</i>	2.54*** [2.03, 3.20]	40.9%***	2.44*** [1.92, 3.09]	39.6%***	5.35*** [2.29, 12.49]	55.1%***
<i>DK/Other</i>	2.37*** [1/56, 3.62]	39.2%***	2.00** [1.23, 3.25]	34.9%***	6.13*** [2.33, 16.12]	58.5%***
<i>Non-SGM</i>	baseline	30.2%***	--	--	--	--
<i>SGM</i>	1.30* [1.02, 1.65]	35.9%***				
Constant	0.18***	30.6%***	--	--	--	--

Note: Statistical significance: * p < .05; ** p < .01; *** p < .001