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GENDER PAY GAP & LGBTQ: ISSUES, STATUS QUO AND PROSPECTS

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1. INTRODUCTION

1.1. UNDERSTANDING THE CONCEPT OF PAY GAP

The gender pay gap is the difference in average gross hourly earnings between women and men. It is based on salaries paid directly to the employees before income tax and social security contributions are deducted. The companies of ten or more employees are only taken into account for such calculations.

Calculated this way, the gender pay gap *does not* take into account all the different factors that may play a role, for example

education, hours worked, type of job, career breaks or part-time work.

Along with the issue of pay gap discrimination between a men and women, there is a higher degree discrimination when it comes to pay gap issue between the normal people and LGBTQ i.e. Lesbian, Gay, Bisexual, Transgender and Queer people. Over the last several decades, the increasing global attention to issues of human rights for LGBT people and other sexual minorities has focused on the intrinsic value of those rights from a social, cultural, and ethical perspective.

Recognizing those rights represents a commitment to equality for a stigmatized group of people and to guaranteeing universal freedoms for those individuals. Enacting those rights to achieve equality means working to end discrimination and violence against LGBT people.

There has been a vast difference in the pay scale of the normal people and the LGBTQ people. According to data used data on same-sex couples in the 2012 American Community Survey to assess the impact on LGB and heterosexual poverty rates of several types of hypothetical changes: one that reduces the gender wage gap between

men and women, one that reduces the wage gaps for people of colour (the gap between white and black workers and the gap between Hispanic and non-Hispanic workers), and one that reduces the wage gap for gay and bisexual men compared with heterosexual men. These changes could come from new policies designed to address wage gaps, such as reductions in the gender wage gap resulting from a policy of paid family leave, or through more stringent enforcement of new or existing non-discrimination laws.

Although we typically observe higher poverty rates for lesbian couples than married heterosexual couples, individual lesbians earn more than similar heterosexual women on average. However, most lesbians still earn less than either gay or heterosexual men. As a result, a couple made up of two lesbian earners usually has less household income than a heterosexual couple because of the gender wage gap, so lesbian couples and households are more likely to be in poverty than heterosexual married couples. In this report, our adjustment to eliminate the gender wage gap should account for this effect.

1.2. UNDERLYING REASONS FOR EXISTENCE OF PAY GAP

Gender bias at both a conscious and unconscious level is still very much alive around the world. At the current rate of progress, the World Economic Forum predicts that it will take another *217 years* before the gender pay gap finally closes.

Recent research and data point to significant disparities in earnings for gay and transgender workers. This is especially the case for gay men and transgender women.

The Williams Institute finds that gay and bisexual men earn 10 percent to 32 percent less than similarly qualified heterosexual men, in a meta-analysis of 12 studies examining earnings and sexual orientation in the United States. This is true even when controlling for education, race, occupation, and years of work experience.

Williams' findings for lesbian and bisexual women, however, are less clear. According to Williams' analysis, lesbian and bisexual women earn the same or sometimes more than heterosexual women. But that's not to say that lesbian workers do not experience gaps in pay. Research indicates that lesbian workers still earn less than both heterosexual and gay men.

Transgender people also face significant economic challenges. Fifteen percent of transgender people report making less than

\$10,000 per year, a rate of poverty that is nearly four times that of the general population. These socioeconomic disparities are especially acute for families headed by gay or transgender people colour: Thirty-two percent of black male same-sex couples and 28 percent of female same-sex couples live in poverty, compared to just 13 percent of black different-sex married couples.

The main reason for the pay gap in the LGBTQ people and the normal people is that the LGBTQ people have *not been accepted socially* by the people of the world, people don't find them normal as other humans. That is the reason why people don't recruit them as they do with the normal people. If even they recruit them, they'll recruit them for a very lower-level work. This is the reason they don't earn much in fact, they even can fulfil their daily basic necessities.

Further, these wage and income gaps in part explain why gay and transgender families are more likely to live in poverty. Children being raised by same-sex couples are twice as likely to live in poverty compared to children living in households with heterosexual married parents. Whereas 9 percent of children living with heterosexual married parents are living in poverty, 21 percent of children being raised by male

same-sex couples and 20 percent of children being raised by female same-sex couples live in poverty.

Another reason for the pay gap is Underrepresentation in leadership. You will never see a transgender setting at the top position of any company. Far fewer LGBTQ people than normal people are in management and leadership positions, especially at higher levels. This brings down the average salary of female managers compared to that of male managers. It is considered that they do not have any skills and talent in them and they will not be suitable for the any kind of work. Being Gay, lesbian or bisexual is choice. Such people generally don't reveal about their sexually choices, with a fear that they would lose their job or their position in the company and people won't respect them.

Another, reason is that, the Lack in education, the LGBTQ people from the starting of their lives are ill- treated. They are not educated properly. Not only the LGBTQ people but their children will also have to suffer this as they are not accepted by the society. They are not given proper education, which results in in-efficiency and lack of skill. Due to this they'll not be given any jobs and they won't earn.

1.3. GAY WAGE GAP: REAL AND INVISIBLE

The gender wage gap can be considered as real and as well as invisible also. Ever since the Senate succeeded in passing their tax bill, media outlets and advocacy groups have highlighted the potential impact of the reforms on LGBT people, focusing as Newsweek did, on consequences like the legislation's impact on the Affordable Care Act, which helps people living with HIV/AIDS, or on potential cuts to social security.

But it's also worth emphasizing that the tax bill drama takes place against a pre-existing backdrop of economic inequality that researchers are still struggling to pin down. If the tax bill will hurt LGBT Americans, as advocacy groups suggest, it's worth asking: How are their wallets already faring?

Two new studies highlighted in recent days paint slightly different but not completely incompatible—pictures of current LGBT financial well-being. Over at Harvard Business Review, Vanderbilt economics professor Kitt Carpenter, highlighted a study he co-authored, which examined National Health Interview Survey data and found, “for the first time in the literature,” that gay men were earning “significantly more than comparable heterosexual men” by about 10 percent. Forbes recently featured a 2016/2017 survey on LGBT earning by the financial services company

Prudential, which found as the Forbes contributors summarized that “heterosexual males indicate the highest incomes, followed by gay men, heterosexual women and then lesbian women.”

But while Carpenter's study could be an initial indication that one segment of the LGBT community gay men may be closing an income gap, experts behind both studies warn that it's too early to draw any firm conclusions.

Indeed, most research so far has painted a less than rosy picture for LGBT pocketbooks. Starting from the back of the LGBT acronym and moving forward: Almost one-third of transgender respondents to the 2015 U.S. Trans Survey are reportedly living in poverty with a 15 percent unemployment rate. Research on bisexual income is harder to come by, given the social factors that make bisexual people less likely to come out, but there is “in most cases,” as Carpenter told The Daily Beast, “pretty strong evidence of a penalty.”

Income inequality for gay men has been fairly well-established, with a 2015 meta-analysis finding they earned an average of 11 percent less than straight men, as Quartz recently reported. Although there is some evidence to suggest that lesbians earn more

than heterosexual women, a 2015 analysis from the Williams Institute cautions that “most lesbians still earn less than either gay or heterosexual men” and, as a result, two-women couples tend to have “less household income than a heterosexual couple.”

If that picture doesn’t line up with the glossy images of queer life you might conjure up in your head, that’s because a certain cultural stereotype—often referred to as “the myth of gay affluence”—has been hard to shake off. In 2014, *The Atlantic* laid some of the blame for that myth at the feet of popular culture, citing shows like *Will & Grace* and *Modern Family* which focus on well-to-do gay men who seemingly have oodles of disposal income. *The L Word* perpetuated that same illusion of abundant wealth and success for lesbians. As *Forbes* contributors John Schneider and David Austen noted in response to the Prudential data, the myth of gay affluence also holds a certain sway with armchair economists.

“The popular belief is that gay people live fabulous lives, in part because many of us live in dual income, no kid households,” they wrote. “This, however, only represents a small percentage of the queer community.” Just as childless, high-earning

gay male couples only represent a fraction of the LGBT community, income alone is just one piece of overall economic well-being.

According to the Prudential data, more LGBT respondents said they were “struggling to make ends meet” today than in 2012, and 48 percent described themselves as “spenders” compared to 32 percent of non-LGBT people, which hindered saving for retirement. The 2015 nationwide legalization of same-sex marriage was a “huge step forward to level the playing field for the LGBT community,” as Sanyal told *The Daily Beast*, but overall, LGBT people still seem to be playing financial catch-up.

Even if gay men are closing their particular income gap—one of the easiest to examine, Carpenter says, given that gay and straight men are roughly equally likely to work full time—there are other factors to consider in their case.

As a 2013 Williams Institute report noted, gay male couples may have lower poverty rates than straight couples overall but “after controlling for other characteristics that influence poverty,” they were “more likely to be poor.” If gay men are “overrepresented at the very lowest parts of the income distribution,” Carpenter noted,

that adds a wrinkle to the finding that gay earning power is on the rise.

In the absence of privately commissioned data, researchers have to get creative with what's available: Carpenter's study relied on the National Health Interview Survey from 2013 to 2015 a census survey that focuses primarily on "health topics" and "are collected through personal household interviews," as the Centres for Disease Control and Prevention notes.

1.4. ECONOMIC INEQUALITY VIS A VIS PAY GAP: A LGBT ISSUE

Human rights and equality for LGBT people are also economic development issues. Social inclusion, defined as "the process of improving the ability, opportunity, and dignity of people, disadvantaged on the basis of their identity, to take part in society," has come to be seen as an economic imperative: "Social inclusion matters because exclusion is too costly," as a recent World Bank report concludes (The World Bank 2013). Many multinational businesses now recognize the links between inclusion of LGBT employees and business outcomes and have taken voluntary steps to end discrimination against LGBT workers in order to maintain a competitive workforce. Indeed, there are many reasons to think that exclusion of

LGBT people—rooted in stigma—is costly to economies. Exclusion can generate economic costs through several important channels: lower productivity, diminished human capital development, and poorer health outcomes, for example. From this economic perspective, exclusion of LGBT people is costly to everyone.

On a concrete level, this report identifies evidence of workplace discrimination and health care disparities in HIV, suicide, and depression that would reduce the economic contributions of LGBT people in India. This report also develops an economic model of the cost of stigma and the resulting exclusion of LGBT people from full participation in social institutions such as education, employment, families, and health care services.

Existing data for the model of stigma and exclusion are discussed, and a general approach is developed for use with future data.

Following psychologist Gregory M. Herek, the term **stigma** is used in this report to represent negative responses to LGBT people and the inferior social status of LGBT people (Herek 2009).

The term **exclusion** in this report captures the structural manifestations of stigma in institutional settings, reducing LGBT people's access to equal treatment and

participation in a wide range of social institutions, including schools, workplaces, health care settings, the political process, the financial system, the criminal justice system, families, government programs, and other laws and policies.

Discrimination is a form of exclusion and refers in this report to the practice of treating members of one group differently from equally qualified members of another group. This report uses “stigma” and “exclusion” somewhat interchangeably since they are intertwined in shaping the lived experiences of LGBT people.

2. EXCLUSION IN EMPLOYMENT

2.1 EMPLOYMENT DISCRIMINATION AGAINST LGBT PEOPLE

Homophobia reflected in everyday conversations, public discourse, cultural and media representations was also referred to as problematic – though this seems to be part of the “natural way of life” in a heteronormative environment thus in most cases goes unnoticed.

Preliminary research findings confirm what many may have suspected: it is common for LGBT workers to face discrimination at work on the basis of their sexual orientation and/or gender identity. LGBT persons frequently experience discrimination and harassment in education, which hampers employment prospects. Discrimination continues in access to employment and throughout the employment cycle, and can in extreme cases, result in LGBT workers being bullied, mobbed, and sexually/mentally/physically assaulted.

Discrimination, harassment and exclusion from the labour force often occur because of perceived non-conformity with heteronormativity (the social belief that being heterosexual is “normal”) and because of preconceptions of how women and men are expected to appear and behave. Often women who are perceived to be “masculine”, or men who are perceived to be “feminine” in behaviour or appearance, suffer discrimination or harassment. In many cases lesbian, gay and bisexual workers reported being asked invasive questions about their personal lives and to justify why they are not heterosexual. Others outlined how they had to “prove” their femininity or masculinity in order to be accepted at the workplace and to have

their contribution valued. For example, both the Thailand and Argentina studies report how some employers expect lesbian women to affirm their feminine identity by changing their manner-isms and way of dress.

Fear of discriminatory treatment and violence often leads many LGBT workers to keep their sexual orientation secret. Lesbian and gay respondents reported changing the name of their partners in conversations at the workplace or simply avoiding the discussion of their private lives entirely. This can lead to considerable anxiety and loss of productivity.

Transgender people report the most severe forms of workplace discrimination. Many transgender respondents reported being rejected at the job interview stage simply because of their appearance. Problems within the workplace include the inability to obtain identity documents that reflect their gender and name, reluctance of employers to accept the way they dress, being discouraged from using bathrooms appropriate to their gender, and increased vulnerability to bullying and harassment by workmates. In many cases, transgender workers (particularly transwomen) are completely excluded from formal

employment. In some countries, this leaves few survival strategies other than sex work, often in dangerous conditions, which greatly increases their vulnerability to HIV infection.

2.2 EVIDENCE OF GENERAL WORKPLACE DISCRIMINATION AGAINST LGBT PEOPLE: SURVEYS AND FINDINGS

(a) SOCIAL EXCLUSION OF LESBIAN, GAY, BISEXUAL AND TRANSGENDER (LGBT) PEOPLE IN HUNGARY: RESEARCH REPORT 2008

“36% of respondents reported negative experience in relation to the workplace spanning a wide spectrum of phenomenon including not getting promoted, being dismissed – or not even getting the job in the first place. Workplaces are often characterized by a heteronormative climate, where everyone is assumed to be heterosexual. LGBT employees can suffer from the open homophobia of their colleagues. Thus, a lot of people prefer not to come out of their closets at workplace.”

Social acceptance and respect would be a very good thing. I wouldn't like it if I had to change workplace and this would cause a

problem. Secondly it would be good if the acceptance was not in the form that they are not throwing stones at you, but for example that I would be able to have photo of my lover at my work- place. And, that the computer which a colleague and I both use would not only have her wedding photos as screensaver, but that I could put mine on there as well. I would like it if that would count as just as normal! I feel the same things as the straights, only in a different direction. I would be very happy if people could finally accept this. (F 25 Bp)

At my workplace ... even if I don't speak about private life, they do broach it with time. People who call themselves tolerant "play gay" with their mates, which they always do for the benefit of different or new colleagues in my presence. This provides discriminative information about me to others who I don't know. The "faggot" joke told a few days ago in my presence is also typical. (M 34 city)

With regard to professional progress a gay person can never advance (not even when not publicly out) on the basis of his work. I have experienced this in the first place from taking work in educational establishments, but hidden (unspo- ken) is that works like that almost everywhere. The most correct

attitude is that nothing should turn out about the worker's private life. (M 35 city)

I am convinced that it happened because of my gayness, but they would not admit that they kicked me out because of that. I was very ashamed because of it, but I was glad that they didn't spell it out, because that would have been even worse if it would have turned out for family and acquaintances as well. She and I both had children and we both lived with families, and at that time one still had to hide very much. Since then, I have been a freelancer without workplace the past nineteen years. (F 57 town)

At my workplace: ostracism, discrimination, humiliation. The sad thing is that we were dealing with socially disadvantaged people and 90% of the staff could be said to be zero tolerant. They pestered and insulted me to the point where I thought it better to leave my job after it turned out that I am lesbian. (F 37 town)

My colleagues are in general ignorant about LGBT topics, they believe in misconceptions, often attach pejorative labels to gay people when such a topic comes up. – They don't know I am one as well. (M 27 Bp)

(b) CENTRE FOR AMERICAN
PROGRESS: RESEARCH
REPORT

CAP's research shows that stories such as Maria's and David's are common. The below table shows the percentage of LGBT people who report changing their lives in a variety of ways in order to avoid discrimination.

Over the past decade, the nation has made unprecedented progress toward LGBT equality. But to date, neither the federal government nor most states have explicit statutory non-discrimination laws protecting people on the basis of sexual orientation and gender identity. LGBT people still face widespread discrimination: Between 11 percent and 28 percent of LGB workers report losing a promotion simply because of their sexual orientation, and 27 percent of transgender workers report being fired, not hired, or denied a promotion in the past year. Discrimination also routinely affects LGBT people beyond the workplace, sometimes costing them their homes, access to education, and even the ability to engage in public life.

Data from a nationally representative survey of LGBT people conducted by CAP shows that 25.2 percent of LGBT

respondents has experienced discrimination because of their sexual orientation or gender identity in the past year. The January 2017 survey shows that, despite progress, in 2016 discrimination remained a widespread threat to LGBT people's well-being, health, and economic security.

Among people who experienced sexual orientation- or gender-identity-based discrimination in the past year:

- 68.5 percent reported that discrimination at least somewhat negatively affected their psychological well-being.
- 43.7 percent reported that discrimination negatively impacted their physical well-being.
- 47.7 percent reported that discrimination negatively impacted their spiritual well-being.
- 38.5 percent reported discrimination negatively impacted their school environment.
- 52.8 percent reported that discrimination negatively impacted their work environment.
- 56.6 report it negatively impacted their neighbourhood and community environment

Unique vulnerabilities in the workplace

Within the LGBT community, people who were vulnerable to discrimination across

multiple identities reported uniquely high rates of avoidance behaviours.

In particular, LGBT people of colour were more likely to hide their sexual orientation and gender identity from employers, with 12 percent removing items from their resumes—in comparison to 8 percent of white LGBT respondents—in the past year. Similarly, 18.7 percent of 18- to 24-year-old LGBT respondents reported removing items from their resumes—in comparison to 7.9 percent of 35- to 44-year-olds. Meanwhile, 15.5 percent of disabled LGBT respondents reported removing items from their resume—in comparison to 7.3 percent of nondisabled LGBT people. This finding may reflect higher rates of unemployment among people of colour, disabled people, and young adults; it may also reflect that LGBT people who could also face discrimination on the basis of their race, youth, and disability feel uniquely vulnerable to being denied a job due to discrimination, or a combination of factors.

(c) THE ECONOMIC COST OF STIGMA AND THE EXCLUSION OF LGBT PEOPLE: A CASE STUDY OF INDIA: M. V. LEE BADGETT, 2014

Three major findings emerge from this report.

Clear evidence of stigma and exclusion exists for LGBT people in India.

- Data on public opinion from 2006 shows that 41 percent of Indians would not want a homosexual neighbour, and 64 percent believe that homosexuality is never justified. Negative attitudes have diminished over time, however.
- Homosexual behaviour is criminalized in India, no protective legislation exists for LGB people, and transgender people in India have only recently been accorded full legal rights and recognition through a Supreme Court decision.
- LGBT people in India report experiences of violence, rejection, and discrimination, including in employment, education, health care, and access to social services. High rates of poverty are found in some studies of LGBT people.
- Public health studies find evidence of health disparities that are linked to stigma and exclusion. Rates of the prevalence of depression, suicidal thinking, and HIV among LGBT people are higher than rates for the general population.

(d) HUMAN RIGHTS CAMPAIGN:
RESEARCH REPORT, 2018

The HRC Foundation survey found that:

- **Forty-six percent** of LGBTQ workers say that they are closeted at work, compared to **50 percent** in HRC's ground breaking 2008 Degrees of Equality report;
- **One in five** of LGBTQ workers report hearing been told or had co-workers imply that they should dress in a more feminine or masculine manner;
- **Thirty-one percent** of LGBTQ workers say they have felt unhappy or depressed at work;
- And the top reason LGBTQ workers don't report negative comments they hear about LGBTQ people to a supervisor or human resources? **They don't think anything would be done about it**—and they don't want to hurt their relationship with co-workers.

2.3 EVIDENCE OF LGBT PAY GAP:
SURVEYS AND FINDINGS

I. THE LGBT FINANCIAL
EXPERIENCE: RESEARCH

STUDY: JOSH STOFFREGEN
AND SUPRIYA SANYAL

Josh Stoffregen and Supriya Sanyal are the brains behind Prudential's LGBT Financial Experience Survey. They discuss what's behind the disparity between the financial status of gay versus straight populations.

FINDINGS:

What's behind the disparity between the financial status of gay vs. straight populations

- LGBT respondents tend to be younger than gen pop
- Financial crisis among LGBT youth lacking family support
- Issues of implicit bias in workplace (gap in wages based on gender, sexual orientation)
- Significant portion of community includes people of colour

II. SEXUAL ORIENTATION AND
LABOUR MARKET OUTCOMES:
NICK DRYDAKIS

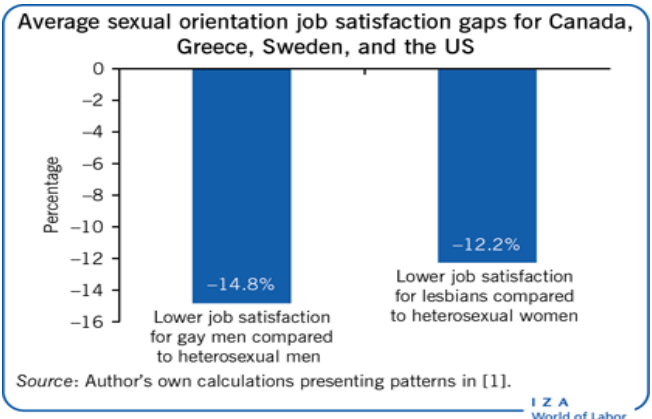
A. ELEVATOR PITCH

Studies from countries with laws against discrimination on the basis of sexual orientation suggest that gay and lesbian employees report more incidents of

harassment and are more likely to report experiencing unfair treatment in the labour market than are heterosexual employees. Both gay men and lesbians tend to be less satisfied with their jobs than their heterosexual counterparts. Gay men are found to earn less than comparably skilled and experienced heterosexual men. For lesbians, the patterns are ambiguous: in some countries they have been found to earn less than their heterosexual counterparts, while in others they earn the same or more.

Author's main message:

Despite anti-discrimination laws in some countries, gay and lesbian employees encounter serious job market barriers. They report more harassment and less job satisfaction than heterosexual employees, and gay men earn less than comparably skilled and experienced heterosexual men. Good employer–employee relations are shown to increase job satisfaction for gay and lesbian employees. Government can help through campaigns promoting respect and equality of treatment in the workplace and by publishing annual data on progress toward equality objectives. Firms should evaluate recruitment and promotion policies to ensure equality of opportunity and should address incidents of harassment.



FINDINGS:

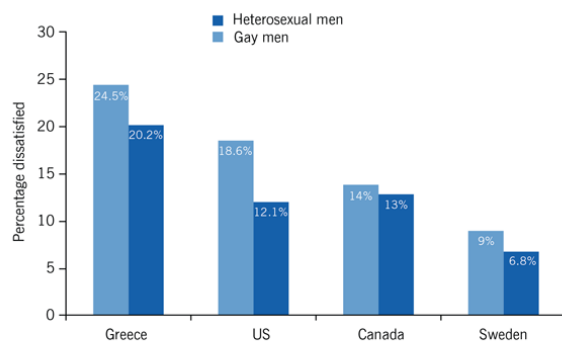
- Fewer than 20% of countries have adopted sexual orientation anti-discrimination laws in employment, and 2.7 billion people live in countries where being gay or lesbian is a crime.
- Gay men receive lower earnings than their male heterosexual counterparts.
- Gay and lesbian employees have lower job satisfaction than their heterosexual counterparts.
- All qualitative studies suggest that gay and lesbian employees are more likely to be harassed by work colleagues than are their heterosexual counterparts.

B. GAY MEN'S EARNINGS

Earning differences are a consistent problem for many employees with a minority sexual orientation and present one

of the most tangible environmental factors affecting their workplace well-being. Studies for the period 1989–2014 suggest that gay men receive lower earnings than heterosexual men of comparable education, skills, and experience. Any remaining earning gaps between gay and heterosexual men not explained by differences in education level, work experience, and occupation are generally interpreted as evidence of labour market discrimination.

Figure 1. Gay men are more dissatisfied with their jobs than heterosexual men



Source: Author's own calculations presenting patterns mainly covered in Drydakis, N. "Effect of sexual orientation on job satisfaction: Evidence from Greece." *Industrial Relations: A Journal of Economy and Society* 54:1 (2015): 162–187 [1].

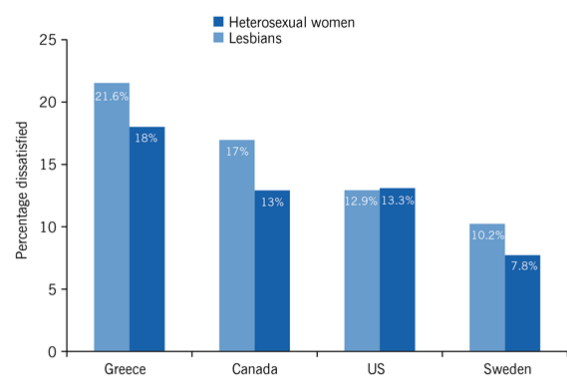
I Z A
World of Labor

C. LESBIAN'S EARNING

Studies for the period 1989–2014 for lesbian workers suggest that the earnings differences between lesbians and heterosexual women of comparable education, skills, and experience vary by country, and that the differences across countries can be considerable, ranging from wage penalties to wage premiums. Lesbian employees earn 28% less than their female

heterosexual counterparts in Australia and 8% less in Greece. But in France and Sweden, lesbian workers earn the same as heterosexual women, and in some countries, they even earn more: 3% more in the Netherlands, 8% more in the UK, 11% more in Germany, 15% more in Canada, and 20% more in the US.

Figure 2. In Canada, Greece, and Sweden lesbians are more dissatisfied with their jobs than heterosexual women; the opposite holds in the US



Source: Author's own calculations presenting patterns mainly covered in Drydakis, N. "Effect of sexual orientation on job satisfaction: Evidence from Greece." *Industrial Relations: A Journal of Economy and Society* 54:1 (2015): 162–187 [1].

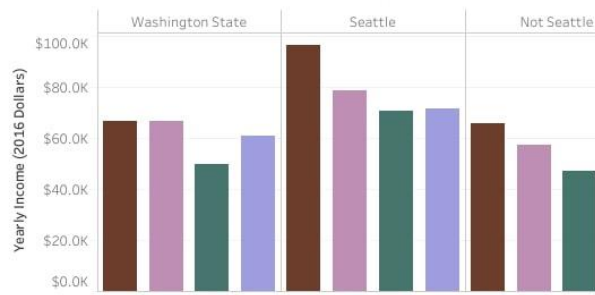
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III. THE GAY PAY GAP IN WASHINGTON OR IMPACTS OF MISOGYNY ON LGBT WAGES: MATHEW CARUCHET: ECONOMIC OPPRTUNITY INSTITUTE

A. THE GAY PAY GAP AND GAY MIGRATION

When the author disaggregated the data for wage income for full-time married workers in Washington from 2013 to 2016, this chart was achieved:

Full-Time Married Worker Income by Sexuality



Source: Economic Opportunity Institute analysis of American Community Survey 1-Year Estimates 2013-2016

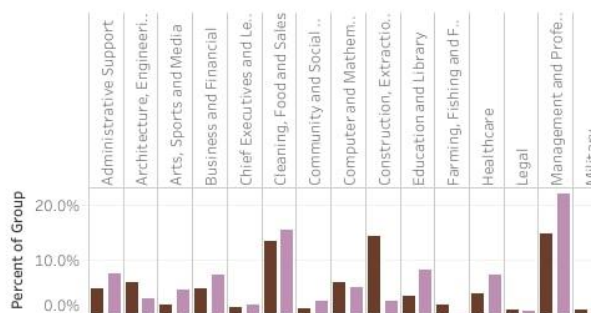
B. GAY MEN ARE PAID LESS THAN STRAIGHT MEN

The authors suggest that the stereotypes of successful manager and gay man may not have much overlap. “Gay men may be penalized for not being perceived to have the stereotypically male heterosexual traits thought to be required among managers,” they write.

IV. INDIAN CONTEXT

In India, discrimination based on sexual orientation and gender identity is not prohibited by law, and a growing body of evidence suggests that discrimination and unequal labor market outcomes exist in a wide range of economic contexts for male, female, and transgender LGBT people.

Occupations of Married Men in Washington by Sexuality



C. LESBIANS ARE PAID MORE THAN STRAIGHT WOMEN

For women in same-sex marriages, the opposite is true. They are more likely to

work in science, construction, policing, the military, computers and mathematics than women in opposite-sex marriages, and less likely to work in administrative support, healthcare, education and personal care.

Occupations of Married Women in Washington by Sexuality



- The consultation process for the project, “Charting a Programmatic Roadmap for Sexual Minority Groups in India,” identified discrimination, including workplace discrimination, as “the core issue in the LGBT movement.” That report involved consultations with LGBT community members and leaders who reported the existence of discrimination (The World Bank South Asia Human Development Sector 2012).

- The 2011 Census of the Indian population revealed that 38 percent of third gender respondents were working, compared with 46 percent of the general population (Nagarajan 2014). Third gender workers also appear to have less secure employment: only 65 percent of the third gender workers were employed for at least six months of the year compared with 75 percent of the general employed population.
 - A 2005 report on a survey of 240 MSMs in India and Bangladesh found that 75 percent of respondents engaged in sex work out of economic necessity since discrimination severely limited other opportunities (Khan et al. 2005).
 - A 2011-12 study of 455 LGB individuals in India working for Indian or multinational companies in the financial, software, and engineering sectors in India showed evidence of discrimination (MINGLE 2011). One fifth of LGB employees who had disclosed their sexual orientation to others in the workplace had experienced discrimination either sometimes (9 percent) or often (11 percent). Thirty percent have experienced harassment by co-workers, and 80 percent have heard anti-gay comments in the workplace sometimes or often.
 - In a 2013 survey of college-educated, white-collar LGBT workers in India, 56 percent reported experiencing discrimination in the workplace based on their sexual orientation (Hewlett et al. 2013).
 - U.S. State Department Country Reports on Human Rights Practices have consistently noted that Indian activists report employment discrimination based on sexual orientation and gender identity.
- The fact that discrimination is common and well-documented in the multinational economic sector, with its reliance on an educated workforce that (in many countries) has more tolerance toward homosexuality, suggests that LGBT workers in other sectors might face even greater discrimination.

3. EFFECTS OF ECONOMIC INEQUALITY VIS A VIS PAY GAP TOWARDS LGBT

3.1 THE COST OF LGBT EXCLUSION TO THE ECONOMY OF INDIA

The lesbian, gay, bisexual, transgender and Queer (LGBTQ) human rights debate is usually understood through a socio-cultural, or ethical lens, but the inequality

and exclusion of LGBT people are also economic development issues. This essay seeks to highlight the true cost of stigma, hostility- negative attitudes toward LGBTQ people of the Indian economy in social institutions of education, employment, families and health care. While exploring the potential crisis of the underlying behavioural economic attribute, Identity Bias.

Behavioural Economics is contrary to homo economicus. The latter is the concept in economic theories showcasing humans as rational and self-immersed agents who maximise their pursuits with subjectively optimal choices. Behavioural Economics does not assume that human choices are made in isolation or to serve their singular interest. Along with cognitive and emotional framework, an important influence are social forces, the decision is made by individuals who are guided and driven by their social environments.

This about the last time you purchased a piece of clothing for an event. Perhaps it was a suit. You may have chosen to buy it from a popular brand or the one you have owned already in the past. You may have visited a tailor to fit yourself one. But your decision making was not that binary, you had to customise your apparel from different attributes (the type of fabric,

colour, nature of the event, etc.) and the final purchase made reflected the social norms and expectations. This illustrates a number of concepts from behavioural economic theories.

Social norms are implicit or explicit behavioural expectations or rules within a society or group of people and have an important component of identity economics, which regards economic actions to be the result of both financial incentives and people's conceptualisations. Our choices are not merely a matter of taste, they are the influence of the society, as manifested in gender roles.

Norms vary across cultures and context. Social norms dictate suitable behaviour or actions taken by the majority of people. In India, clear evidence of stigma and exclusion exists for LGBT people.

- Over 40% of Indians agree that being LGBT should be a crime (However, the negative attitudes have diminished over time).
- Homosexual behaviour is criminalised in India, the LGB population is persecuted, and transgender people in India only have recently been granted full legal rights and recognition through an Apex Court decision.

- Violence, rejection and discrimination at the workplace, education, healthcare and with access social services are reported by the LGBT people in India. Naturally high rates of poverty are found.
- Public health studies note disparities that are linked directly to stigma and exclusion. The LGBT people show greater prevalence of depression, STDs and suicidal thinking than rates of other population.

Exclusion in Education – Diminished Human Capital

A basic comparison of literacy rate derived from the 2011 census shows the stark difference in literacy rates for those using the ‘other’ gender option. Only 46% of those using the ‘other’ gender option compared to 74% of the other population as literate. This could be the result of harsh and pervasive harassment of transgender people in the educational environment.

Data of education levels of Men who have Sex with Men (MSM) collected through Family Health Survey (NFHS) of 2005-2006 International Institute of Population Sciences (IIPS) and Macro International 2007 along with National Aids Control Organisation (NACO). Used to compare the levels of education of MSM

to those of all men in India suggests that MSM are less likely to receive over 12 years of education compared to Urban men but more likely to have 8 to 11 years of education compared to others (The data comparison is not precise due to the difference in concept of education between the surveys).

When the discrimination results in lower returns for LGBT workers investment in human capital than non-LGBT workers return for similar human capital, the LGBT people may be less likely to make investments towards improving the standards. Unfortunately, data on the returns to education for the LGBT population in India is not available.

It is important to note the interconnectedness of forms of exclusion. Exclusion from social settings, education and health disparities among the LGBT people may play a role in human capital investment. Since better health and longer lives raise the incentive for individuals to invest in education and other forms of training that pay back over time. Therefore, the disadvantage in one sphere can have an impact on another sphere. (Inclusive policy should promote wholesome changes in various economic and social settings of the society.)

3.2 EXCLUSION IN EMPLOYMENT – REDUCED PRODUCTIVITY AND OUTPUT

Discrimination against LGBT people in employment settings includes inefficiencies that reduce the productivity of labour and the overall economic output. A 2013 survey of college-educated, white-collar LGBT workers in India showed that 56% of them encountered discriminations in the work place for their sexual orientation.

Such treatment can reduce the economic contribution of the LGBT people, directly through underemployment, unemployment, and lower productivity and through reduced responsiveness, lower investment in human capital and health. Further deteriorating the condition and driving the LGBT people into higher rates of poverty.

When the identity bias at workplaces leads to underutilisation of the human capital of the skilled labour force from the stigmatised group or passing over to hire and be replaced by less skilled workers from a favoured group. The degree of inefficiency would rise. The under-utilised and un-utilised skilled workers make up a loss to economic output.

A vast majority of the third gender communities in Northern India make a living through begging, sex work or

dancing at weddings. A community-based sample of MSM in Chennai found that two-thirds had an income below Rs.130/Day. The Tamil Nadu Transgender Welfare Board established in 2008 to better the social-economic position of the transgender people (aravanis) provides self-employment grants, health care, income assistance, housing assistance and a monthly pension of Rs. 1000 to eligible members. Resources that could be utilised in other sectors if not for the stigma and bias associated with the population.

A study in the United States, Netherlands, UK, Sweden, Greece, France and Australia by Klawitter showed a wage difference, on an average gay and bisexual men earn 11% less than their heterosexual counterparts with the same qualifications. While no similar studies have been conducted in India, it is possible to infer greater wage gap based on the wage gap for members of scheduled castes and tribes of India. (A 9% and 11% gap was estimated for members of scheduled castes and tribes and other backward classes respectively compared to the other communities with data from 1999-2000, by Madeshwaran and Attewell. India's biggest passing crisis is this identity bias; stigmatised grouping and discrimination.)

A cost of psychological cost of hiding and perceived risk of disclosure, further, the impact of stigma is being forced to marry a different sex partner, their family decisions making changes in a different context and result in different economic decisions about the workforce. Particularly for the lesbian population, enormous pressure from her family and society to marry a man. While she might be more productive in the workforce and working in her home. Even the social and cultural norms on gender roles in the family, asking to start a family, forcing lesser investment from her in the labour force participation. The 2011-2012 Indian Labour Force data described that only 22.5% of women are in the labour force compared with 55.6% of men in the labour force.

Lesbian women in more accepting societies have shown increased economic output in lesbian family setting or single. Women whose careers have not be shaped by family constraints display better than heterosexual households in their greater accumulation of experience and other human capital. So, ending the LGBT stigma might increase the labour force participation and economic output of lesbian and bisexual women (women in general). Acquiring the next higher level of education would improve the wages earned by women, raising the

GDP by an estimated 0.5% in India. Thus, reducing joblessness rates of young women to those of young men, adding an additional 4.4% to the GDP in India.

Lost Earnings; A calculation could be derived from the loss of earning through LGBT stigma, using the figures from India's National Sample Survey Office publication. The NSS data from 2011-2012 displays an average Indian worker employed for 6 days/ week for 52 weeks would earn annual earnings for wage/salary of Rs.74,507, for the self-employed workers and own account enterprises, it is Rs.48,157. This implies an average of Rs.55,532, multiplying this average by the proportion of wages would give an estimate of lost earnings for an LGBT worker.

The lost output would be much greater. Unfortunately, existing data are inadequate to qualitatively estimate the loss of economic activity in India. But it can be assumed to be based on discrimination in labour market that the economic output is lower than the full inclusion of the LGBT worker.

3.3 BINATE STRUGGLE

Discrimination against members of the lesbian, gay, bi, trans and intersex community doesn't just hurt people; it hurts families, companies and entire countries.

The latest video from the UN Free & Equal campaign, “The Price of Exclusion”, highlights the social and economic damage caused by discrimination against LGBT people globally.

Previous research has found that lesbian, gay, bisexual and transgender (LGBT) individuals are at risk for a variety of mental health disorders. We examined the extent to which a recent experience of a major discriminatory event may contribute to poor mental health among LGBT persons.

3.3.1 STRUGGLES ON ECONOMIC FRONT

The Williams Institute conducts independent research on sexual orientation and gender identity law and public policy. According to studies carried out in the United States, the United Kingdom and Thailand, between half and two thirds of LGBT students are regularly bullied at school and up to a third skip school to escape harassment.

Many LGBT youth, bullied at school and rejected at home, end up homeless. Up to 40% of homeless young people on the streets of major U.S. cities identify as LGBT or queer, compared with likely less than 10% of the overall youth population.

On a range of social and economic indicators, LGBT people, especially lesbians and transgender people, tend to fare poorly compared with the general population. Studies in multiple countries have found rates of poverty, food insecurity and joblessness to be elevated in the LGBT community.

These statistics represent untold personal tragedies for the individuals concerned; but they also reflect a senseless waste of human potential on a grand scale. Every trans youth thrown out of home or forced to miss out on an education is a loss for society. Every gay or lesbian worker driven to leave their job or even their country is a lost opportunity to build a more productive economy.

At a macro level, the cost to a country's economy can be counted in the billions. According to a pilot study conducted for the World Bank last year, discrimination against LGBT people in India could be costing that country's economy up to \$32 billion a year in lost economic output.

The susceptibility of LGBT people to poverty is sometimes obscured by false stereotypes of affluent gay men, in particular. However, discrimination and

exclusion are likely to lead to increased poverty in the LGBT community in India and elsewhere. Lack of access to jobs, barriers to education and housing, and rejection by families, for example, can put LGBT people in precarious economic positions. While all LGBT people potentially face those barriers, those living in poverty would have fewer financial resources and opportunities with which to mitigate the impact of stigma and discrimination.

EVIDENCE OF POVERTY AMONG LGBT PEOPLE IS EMERGING IN INDIA AND ELSEWHERE:

- Third gender people in Chhattisgarh, India, who were involved in a leadership development project were found to be mostly living below the poverty line (Masih et al. 2012). Most of them made a living through begging, sex work, or dancing in weddings.
- A study of kothis in Chennai found that family rejection exacerbated the risk of poverty (Chakrapani et al. 2007).
- A study of kothis in five Indian cities and one city in Bangladesh found that 64% of

respondents had incomes below \$70 per month (Khan et al. 2005).

- A community-based sample of MSM in Chennai found that two-thirds were living on incomes below \$1.50/day (Newman et al. 2008).
- In 2008 Tamil Nadu established a Transgender Welfare Board to improve the socioeconomic position of transgender people (known as aravanis) due to their particular vulnerabilities, such as discrimination and financial insecurity. The Transgender Welfare Board provides self-employment grants, income assistance, housing assistance, food cards, and health care to eligible low-income transgender people (Chakrapani 2012). In 2012, the board began providing a Rs1,000 monthly pension to eligible aravanis.

Focus groups of MSM from South Africa, Kenya, and Nigeria revealed that poverty itself also contributed to exclusion (Arreola et al. 2012). MSM felt forced to conceal their sexual behaviour, making them vulnerable to blackmail, extortion, and

violence. Some turn to sex work when they have no other options.

Direct comparisons of poverty rates and risk of poverty across sexual orientations and gender identities require data from representative samples of a population. The only known direct comparisons of poverty come from the United States. The most recent data there show that LGBT people are more vulnerable to poverty than heterosexual people with similar characteristics. In addition, when compared with heterosexual people, LGBT people are more likely to qualify for cash and food assistance, and they are more likely to report times when they did not have enough money to buy food.

3.3.2 DETERRED MENTAL HEALTH

Health is another form of human capital with important implications for economic outcomes. Sexual and gender minorities in India, of course, face the same health challenges as others in India. In addition to the typical challenges, however, LGBT people face additional mental and physical health issues that have been documented in India and elsewhere.

“Minority stress” is a conceptual framework that focuses on the psychological impact of LGBT people’s

disadvantaged position, whether at a broad level, such as unequal treatment in legal or economic institutions, or the stigma revealed in everyday interactions and “micro-aggressions” against LGBT people (Meyer 2003). Through minority stress, many forms of stigma and exclusion in other important social and economic settings could have impacts on the health of LGBT people. In addition to creating psychological stress, economic discrimination would reduce financial resources available to seek health care services, and social exclusion might make health care services less relevant or accessible to LGBT people. Rejection by families creates stress as well as reductions in potential resources. Experiences of violence and sexual assault that LGBT people experience can affect both mental and physical health. The disfavoured position of LGBT people in their families could increase minority stress and accompanying health problems.

EVIDENCE OF HEALTH DISPARITIES FOR LGBT PEOPLE

Existing studies of LGBT people in India find very high rates of depression, suicidality, and HIV infection, especially when compared with general population rates. While the literature on LGBT

people's health in India is not extensive, some clear evidence of those particular negative health outcomes exists, and those outcomes can often be linked to stigma or lack of social support and resulting minority stress.

Depression: Several studies that suggest that the rate of depression among LGBT people is very high in India. In Chennai, 55 percent of a community (non-random) sample met the criteria for clinical depression (Safren et al. 2009). A community-based study in Mumbai found that 29 percent of MSM met the standard for current major depression (Sivasubramanian et al. 2011). Other qualitative research on MSM (Chakrapani et al. 2007) and lesbians (CREA 2012) shows that depression is common and is related to the stigma experienced by LGBT people in India.

Comparing the Indian population prevalence of depression to the prevalence in LGBT samples shows that rates of clinical depression for MSM were 6-12 times higher than population rates. The population prevalence estimated in the World Mental Health Survey (WMHS) for India was 4.5 percent for a twelve-month rate (Kessler et al. 2010).³⁰ Of course, the LGBT studies did not use representative samples of the LGBT population, and it is

possible that individuals suffering more stigma and depression were more likely to respond to the survey, either because of its recruitment method or because of other sources of response bias. Therefore, any attempts to estimate the cost of this health disparity could adjust this excess risk of depression to account for the possibility of sample selection bias.

Suicidality: High rates of suicidality have been found in studies of LGBT people in India. One suicide behaviour measure is suicide attempts. Strikingly, one qualitative study of lesbians in India found that four out of 24 respondents (17 percent) had attempted suicide during their adult lifetimes (CREA 2012). Qualitative research in that report and other studies suggest that lesbian suicides may be often related to family pressures to marry a man. In some documented cases lesbian couples have considered, attempted, or even committed suicide together (National Alliance of Women 2006; Fernandez & Gomathy 2003; Vanita 2009). Unfortunately, these qualitative studies are not directly comparable to the 12-month incidence rate found for the general population, which was 0.4 percent over the prior 12 months in the World Mental Health surveys of developing countries (Borges et al. 2010).

The only available quantitative studies allowing comparison to population-based studies assess suicidal ideation, or thoughts about killing oneself, and rates for LGBT people are also very high. In a nonclinical sample of MSM in Mumbai, 45 percent were currently suicidal, with 15 percent at particularly high risk (Sivasubramanian et al. 2011). In Tamil Nadu, approximately 30 percent of MSM and transgender people living with HIV expressed suicidal intent (Family Planning Association of India n.d.).³¹ A qualitative study of MSM found that suicidal thoughts were common (Chakrapani et al. 2007), and a survey of urban lesbians found that 20 percent had suicidal ideation at some point in their lives (Fernandez & Gomathy 2003).

Cross-Sectional Strata-Cluster Survey of Adults In Hennepin County, Minnesota

Compared to heterosexuals, LGBT individuals had poorer mental health (higher levels of psychological distress, greater likelihood of having a diagnosis of depression or anxiety, greater perceived mental health needs, and greater use of mental health services), more substance use (higher levels of binge drinking, greater likelihood of being a smoker and greater number of cigarettes smoked per day), and were more likely to report unmet mental healthcare needs. LGBT individuals were

also more likely to report having experienced a major incident of discrimination over the past year than heterosexual individuals. Although perceived discrimination was associated with almost all of the indicators of mental health and utilization of mental health care that we examined, adjusting for discrimination did not significantly reduce mental health disparities between heterosexual and LGBT persons.

LGBT individuals experienced more major discrimination and reported worse mental health than heterosexuals, but discrimination did not account for this disparity. Future research should explore additional forms of discrimination and additional stressors associated with minority sexual orientation that may account for these disparities.

4. CONCLUSION, CAVEAT AND RECOMMENDATIONS

4.1 SUMMARY

The conceptual model of the value of stigma and exclusion is rooted in economic models of discrimination and of the family, also as in health economics and psychological research on minority stress. From economics, we all know that such

treatment can reduce the economic contributions of LGBT people, both directly through unemployment, underemployment, and lower productivity, and indirectly through behavioural feedback loops that reduce individual and social investment in human capital and health. Lower wages and unemployment are related to poverty, therefore LGBT people are likely to possess higher rates of poverty. Models of social exclusion also focus attention on the links between social stigma and discrimination in various contexts, and such models show how earnings inequality can affect housing options, family formation, and education decisions.

Widespread and continuing employment discrimination against LGBT people has been documented in scientific field studies, controlled experiments, academic journals, lawsuits, state and native administrative complaints, complaints to community-based organizations, and in newspapers, books, and other media. This research work reviews recent research regarding such discrimination, the underlying issues, the status quo and the prospects of this subject. The prime area of research has been the existing wage gap among the employees

based on their sexual identity and preferences. The research also includes the consequences of such discrimination on LGBT people in terms of health, wages, job opportunities, productivity within the workplace, and job satisfaction.

4.2 PROSPECTIVE GREATER GAINS THAT CAN BE ACHIEVED WITH INCLUSION

A well-managed diverse workforce will both reduce costs and generate greater profit, with companies that employ a diverse workforce having 35 percent higher financial returns than national averages according to a McKinsey report on workplace diversity. This clearly illustrates the importance of diversity in the workplace not only for a company's culture but also for its bottom line.

Diversity does not just mean including women and persons from diverse racial, ethnic and religious backgrounds; it also means that businesses can benefit from hiring LGBTQ employees and creating a supportive atmosphere for them to thrive.

Workplace Diversity: Benefits for LGBTQ Individuals

For starters, LGBTQ-supportive policies will have an instant effect on individual employees, consequentially creating less workplace discrimination and improved

comfort about being openly LGBTQ at work.

According to a survey conducted by the Williams Institute, *The Business Impact of LGBT-Supportive Workplace Policies*, LGBTQ employees who feel the need to hide their identity in the workplace often feel greater levels of stress and anxiety causing health issues and work-related complaints.

By creating an LGBTQ-friendly workplace, companies can reduce stress and improve the health of LGBTQ employees, increase job satisfaction and create more positive relationships with co-workers and supervisors.

Workplace Diversity: Benefits for Businesses

Following the individual benefits, organizational outcomes will also improve. Employers with LGBTQ-friendly workplaces will benefit from lower legal costs related to discrimination lawsuits as well as lower health insurance cost, through improved health of employees.

In fact, a study by Out Now Consulting, *LGBT 2020 – LGBT Diversity Show Me the Business Case*, states that the U.S. economy could save \$9 billion annually if organizations were more effective at implementing diversity and inclusion policies for LGBTQ staff.

By recruiting LGBTQ candidates, companies will open up the talent pool to more potential hires, making finding the right talent for a company easier than if they ignored a large and talent-rich demographic.

4.3 RECOMMENDATIONS FOR INCLUSIVE AND EQUALITY EMBEDDED WORKPLACE POLICIES

Clarifying research goals is essential to ensure efficient use of resources. In the context of LGBTQ exclusion and economic development, several potential goals of research appear particularly important:

- ***Identifying problems***

Research can measure the impact of stigma on important economic outcomes, such as identifying inequalities in positive outcomes (e.g. gaps in wages or access to stable employment) and disproportionate burdens of poverty, poor health, or other forms of exclusion in anti-poverty programs. Understanding patterns of inequality could be useful in the creation and targeting of development efforts and for identifying the underlying reasons for exclusion.

- ***Evaluation of the impact of interventions:***

Research can be used to evaluate the success of interventions designed to address exclusion. The programs evaluated could be general anti-poverty efforts that are assessed with respect to their effectiveness for LGBTQ people. The Institute of Development Studies in the U.K. has been conducting “policy audits” of whether and how social development efforts in some countries include LGBTQ people (Lim & Jordan 2013). In addition, programs that are already targeted to LGBTQ people might be assessed for effectiveness and scalability.

- ***Constructing policy alternatives:***

Research can be helpful in designing new policy approaches to further the inclusion of LGBT people. In the Indian context, one strategy is to assess whether current positive discrimination or other related policies would be appropriate to extend to LGBT people. Monitoring the process of providing those protections to transgender people as the recent Supreme Court decision is implemented in India could provide ideas for LGB people. Other ideas might come from research on policies in other countries.

- ***Research as an economic development program:***

In addition, the research process itself can contribute to economic growth through the development of research capacity and employment among LGBT people and organizations. The leadership and involvement of local members of the LGBT community in research projects could provide valuable training for them and enhance the relevance and value of the research. Also, providing research support to local university students and faculty can enhance the status of research on LGBT people. Analysing the history of HIV related social science and health research might suggest ways of organizing research efforts to achieve this goal for the LGBT communities.

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