

A photograph of two hikers in a mountain range, overlaid with a green tint. One hiker is standing and looking towards the other, who is sitting on a rock. The background shows rugged mountain peaks under a clear sky.

LGBTQ and Straight Millennials

Attitudes toward money, marriage, retirement and life in general



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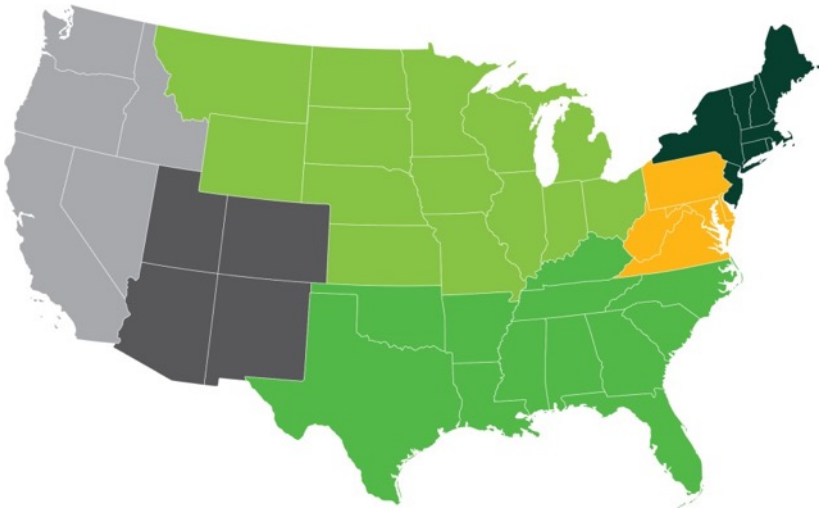
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Research Method

<p>WHO</p> <p>1,519 Americans aged 21 to 37, half who identify as Straight and half who identify as LGBTQ</p>	<p>WHAT</p> <p>Online Survey</p>	<p>WHEN</p> <p>February 21 to March 7, 2018</p>
<p>Average time to complete survey: 15 minutes</p>	<p>CONDUCTED BY</p> <p>Head Solutions Group on behalf of TD Ameritrade Holding Corporation¹</p>	



Throughout this report, ▲ arrows indicate a significant difference between Straight and LGBTQ Americans. Yellow callouts show significant differences within Straight Americans and green callouts show significant differences within LGBTQ Americans.

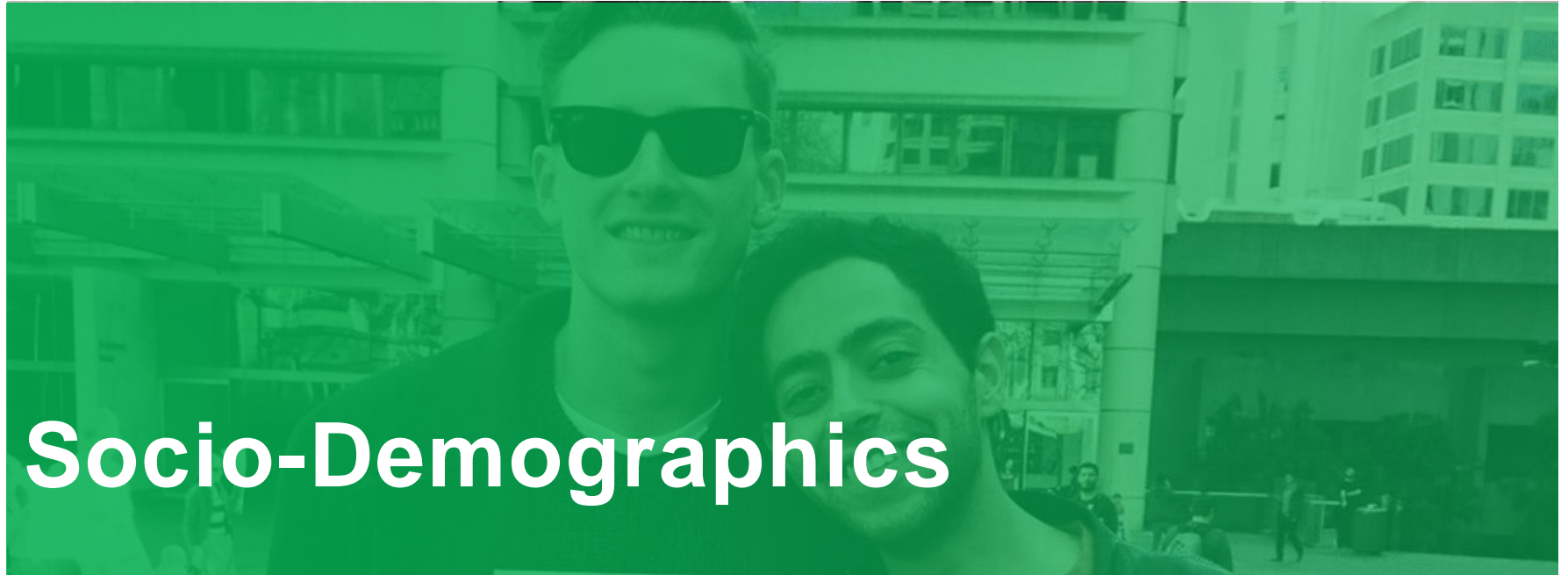
West	Southwest	South
19%	17%	22%
Mid-Atlantic	New England	Midwest
19%	3%	20%

This survey was conducted by Head Solutions Group on behalf of TD Ameritrade Holding Corporation¹

The statistical margin of error for the total sample of N=1,519 American adults within the target group is +/- 2.5%.² This means that in 19 out of 20 cases, survey results will differ by no more than 2.5 percentage points in either direction from what would have been obtained by the opinions of all target group members in the U.S. Sample was drawn from major regions in proportion to the U.S. Census

¹ Head Solutions Group (U.S.) Inc. and TD Ameritrade Holding Corporation are separate, unaffiliated companies and are not responsible for each other's products and services
² Assumes survey participants are the same as non participants

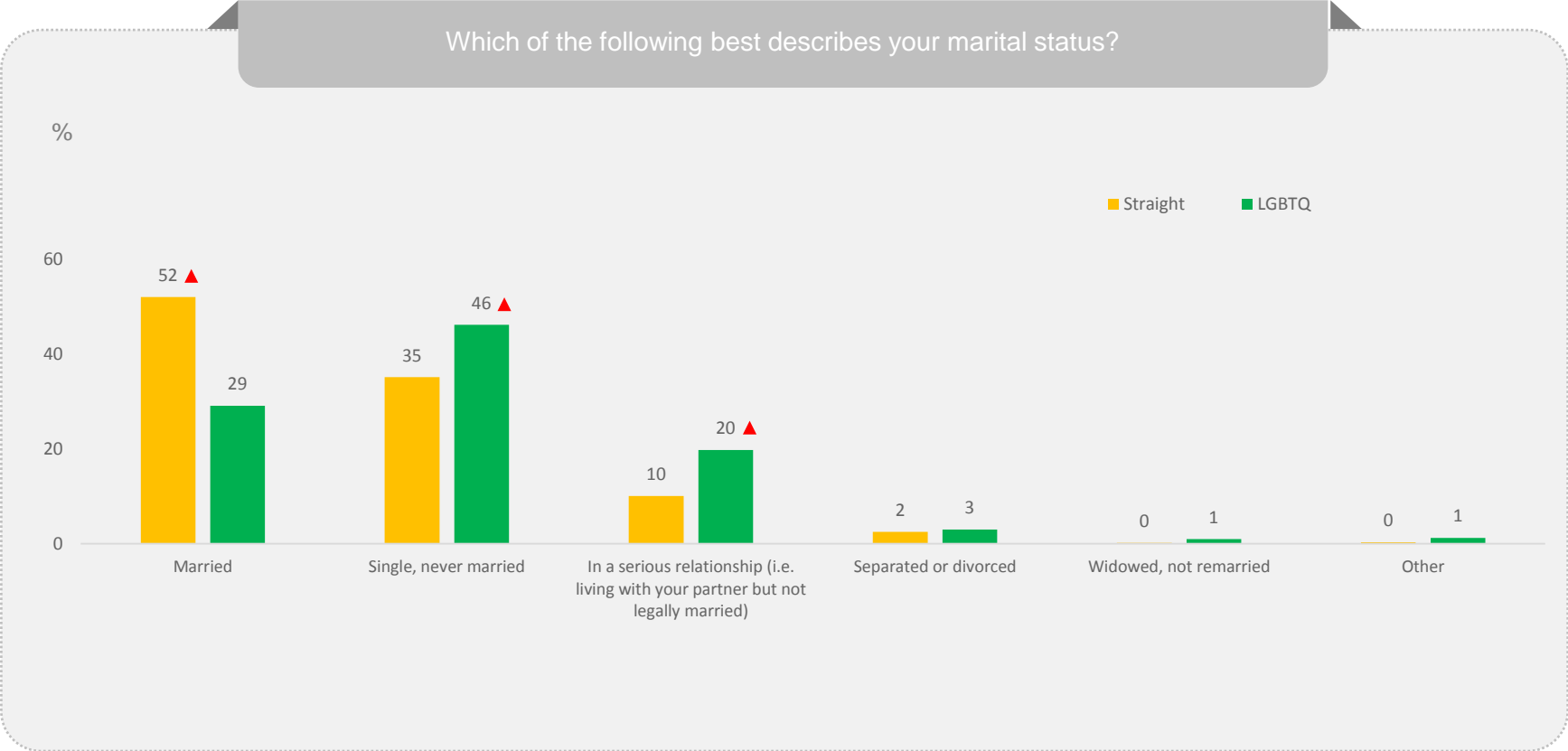
Note: Percentages may not add up to 100 due to rounding.



Socio-Demographics

Straight Millennials are more likely than LGBTQ Millennials to be married

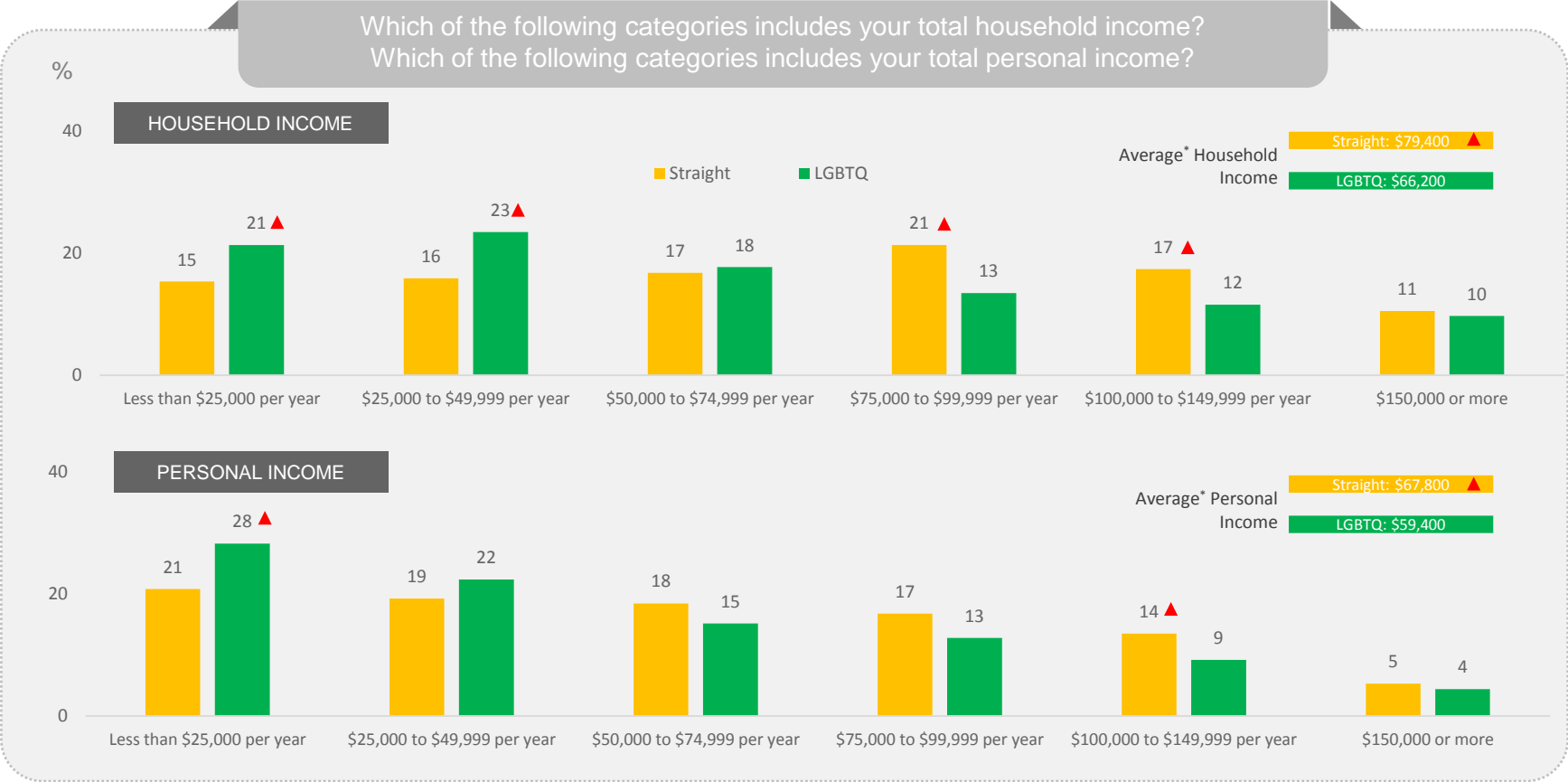
- Half (52%) of Straight Millennials are married, compared to 3 in 10 (29%) LGBTQ Millennials. LGBTQ Millennials are more likely than Straight Millennials to be single, never married (35% Straight, 46% LGBTQ), or in a serious relationship, but unmarried (10% Straight, 20% LGBTQ)



Q46. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

LGBTQ Millennials have a significantly lower average household income than Straight Millennials

- LGBTQ Millennials have a lower average household income than Straight Millennials (\$79.4k Straight, \$66.2k LGBTQ), and a lower average personal income (\$67.8k Straight, \$59.4k LGBTQ)



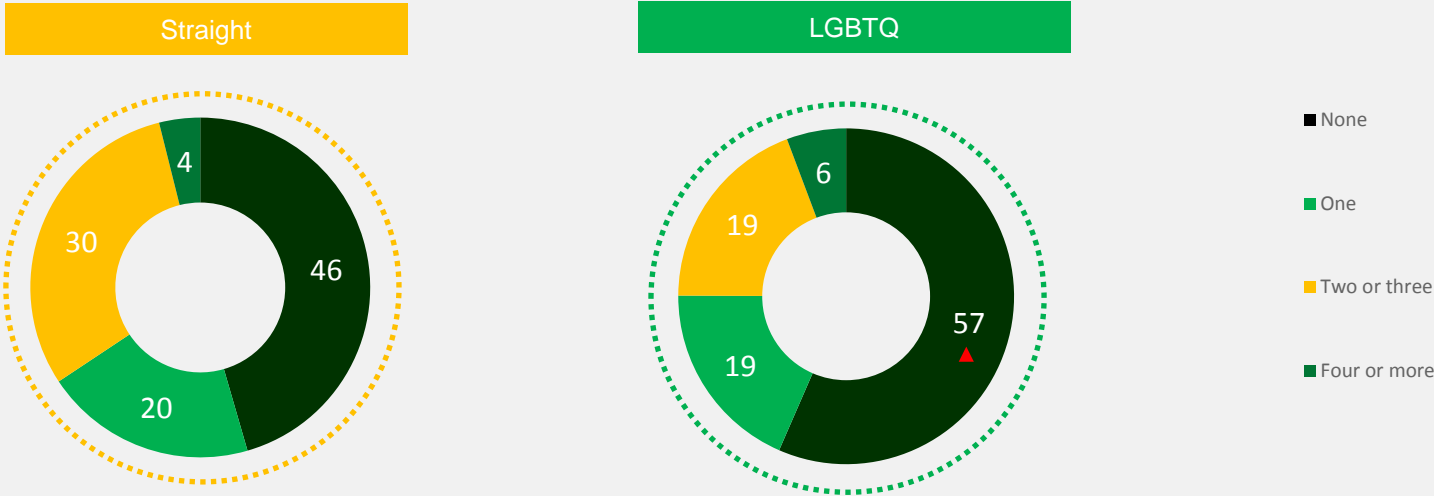
Q50/Q51. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence
 Averages exclude top and bottom 5% (i.e. exclude outliers) and have been rounded to the nearest \$100

More Straight Millennials than LGBTQ Millennials have financial responsibilities for children

- Over half of Straight Millennials and 4 in 10 LGBTQ Millennials have financial responsibility for children. LGBTQ Millennials are more likely than Straight Millennials to report having no children (57%, 46%)

How many children do you have, if any? Please include biological children, step-children, and any children for whom you are legally or financially responsible

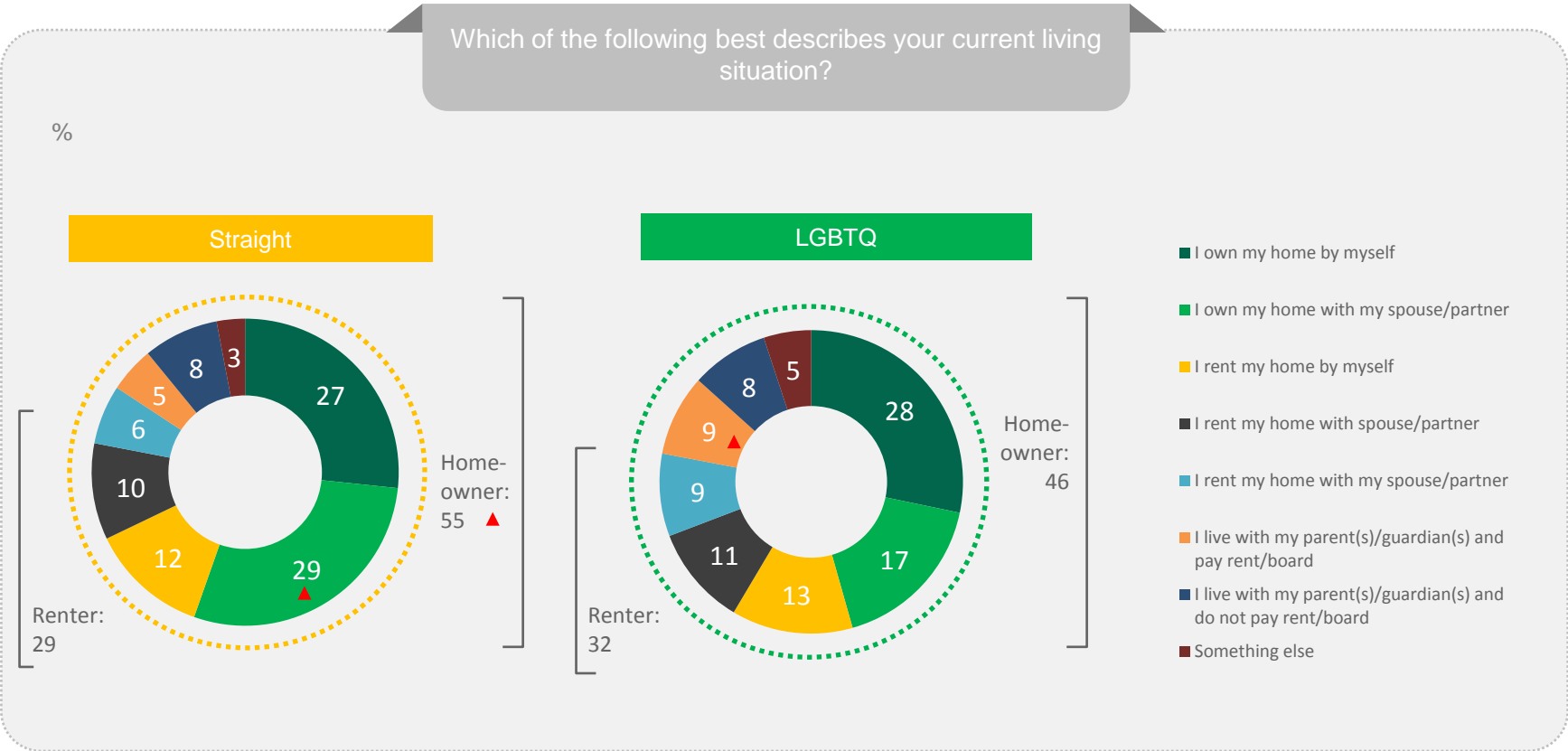
%



Q55. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Straight Millennials are more likely than LGBTQ Millennials to be homeowners

- Over half of Straight Millennials, while under half of LGBTQ Millennials are homeowners (55% Straight, 46% LGBTQ), and three in 10 of both groups are renters (29% Straight, 32% LGBTQ)



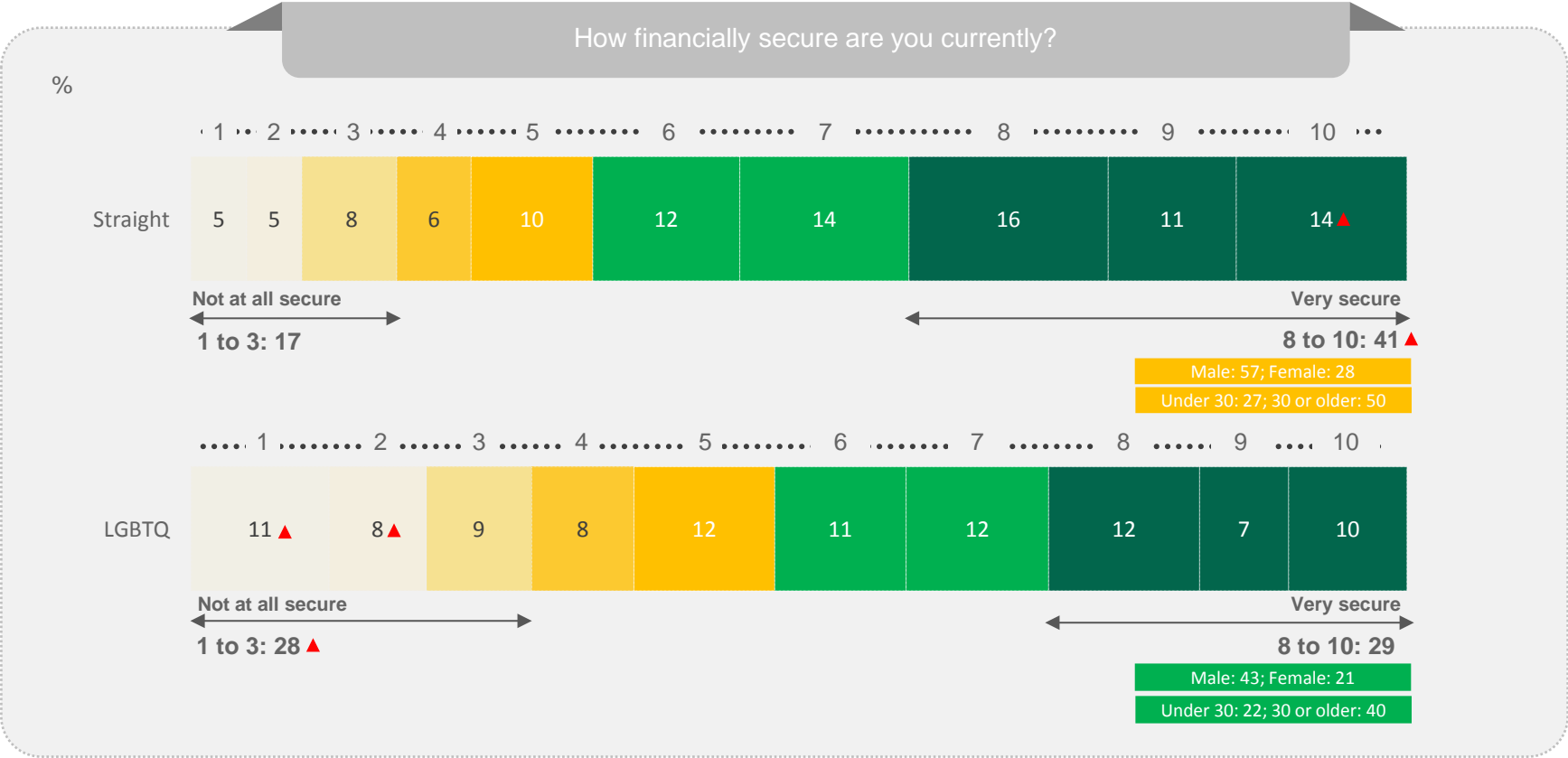
Q60. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence



Financial Security

Straight Millennials feel more financially secure than LGBTQ Millennials

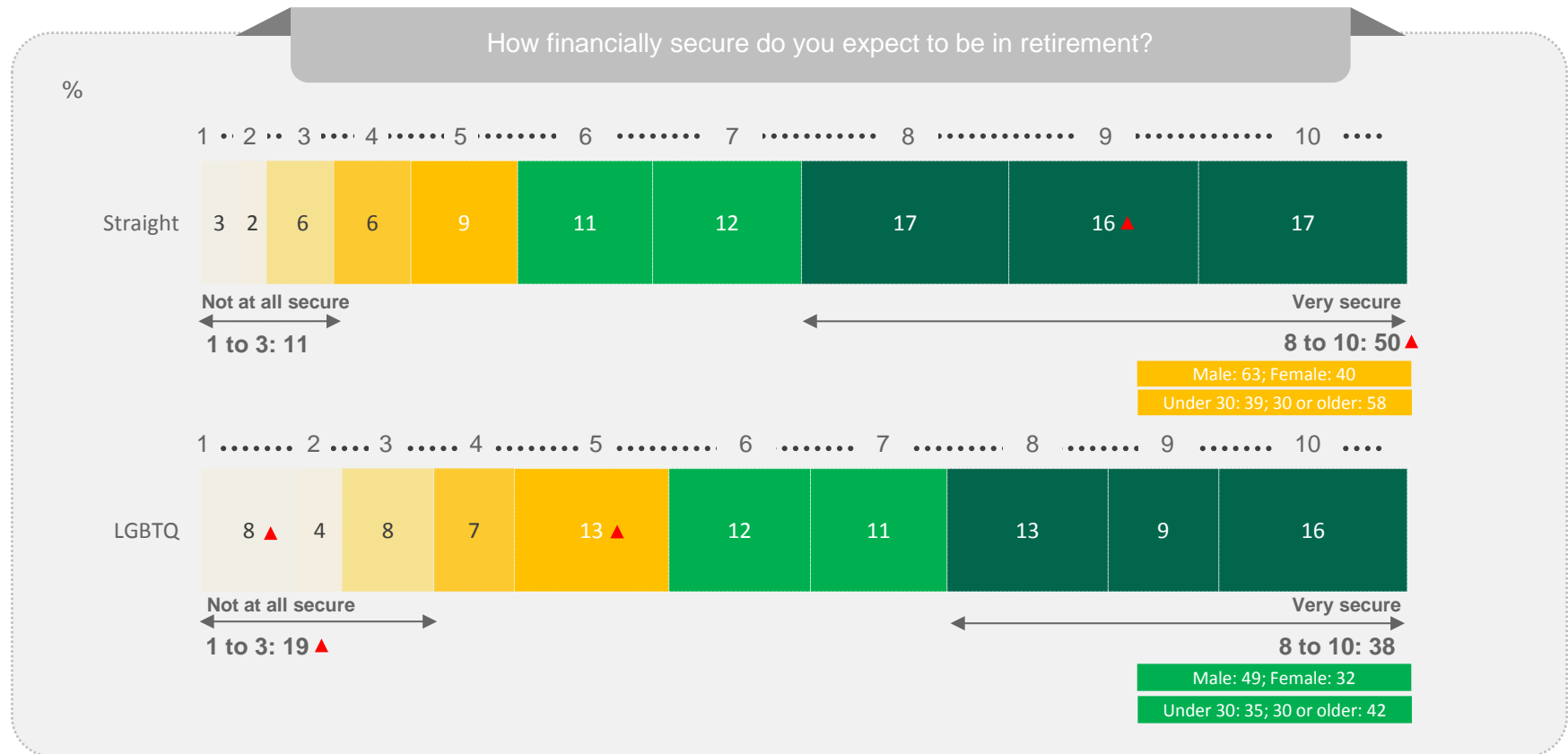
- Four in 10 (41%) Straight Millennials currently feel financially secure, compared to 3 in 10 (29%) LGBTQ Millennials
- Men, both straight and LGBTQ, are more likely to feel financially secure than women (Straight Male: 57%, Female: 28%; LGBTQ Male: 43%, Female 21%) as are 30+ Millennials compared to under 30 Millennials (Straight 30+: 50%, Under 30: 27%; LGBTQ 30+: 40%, Under 30: 22%)



Q100. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Straight Millennials are more likely than LGBTQ Millennials to expect to feel financially secure in retirement

- Half (50%) of Straight Millennials expect to feel financially secure during their retirement, compared to 4 in 10 (38%) LGBTQ Millennials
- Men, both straight and LGBTQ, are more likely to expect to feel financially secure in retirement than women (Straight Male: 63%, Female: 40%; LGBTQ Male: 49%, Female 32%) as are 30+ Millennials compared to under 30 Millennials (Straight 30+: 58%, Under 30: 39%; LGBTQ 30+: 42%, Under 30: 35%)



Q110. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Almost 6 in 10 Straight and LGBTQ Millennials expect to be more financially secure in 25 years time than their parents are now

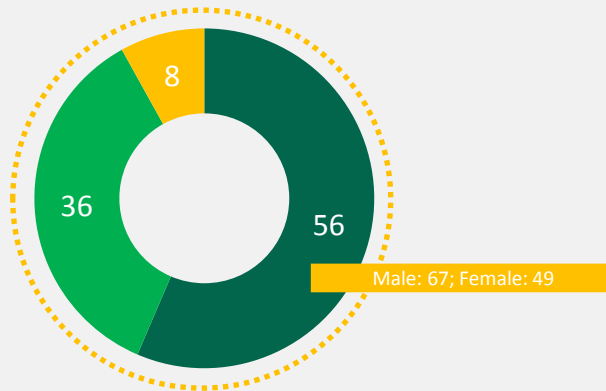
- Conversely, 1 in 10 (12%) LGBTQ Millennials expect to be less financially secure than their parents in 25 years time, while 8% of Straight Millennials voice the same concern
- Men, both Straight and LGBTQ, are more confident than their female counterparts, with almost 7 in 10 men who state they will be more financially secure than their parents in 25 years compared to about half of women who say the same

In 25 years from now, do you expect that you will be more financially secure than your parents/guardians are now, less financially secure, or about the same?

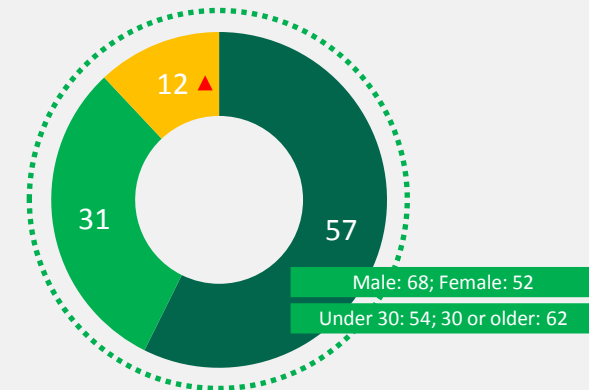
%

■ More ■ About the same ■ Less

Straight



LGBTQ



Q115. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Straight Millennials are more likely than LGBTQ Millennials to feel prepared to make good financial decisions

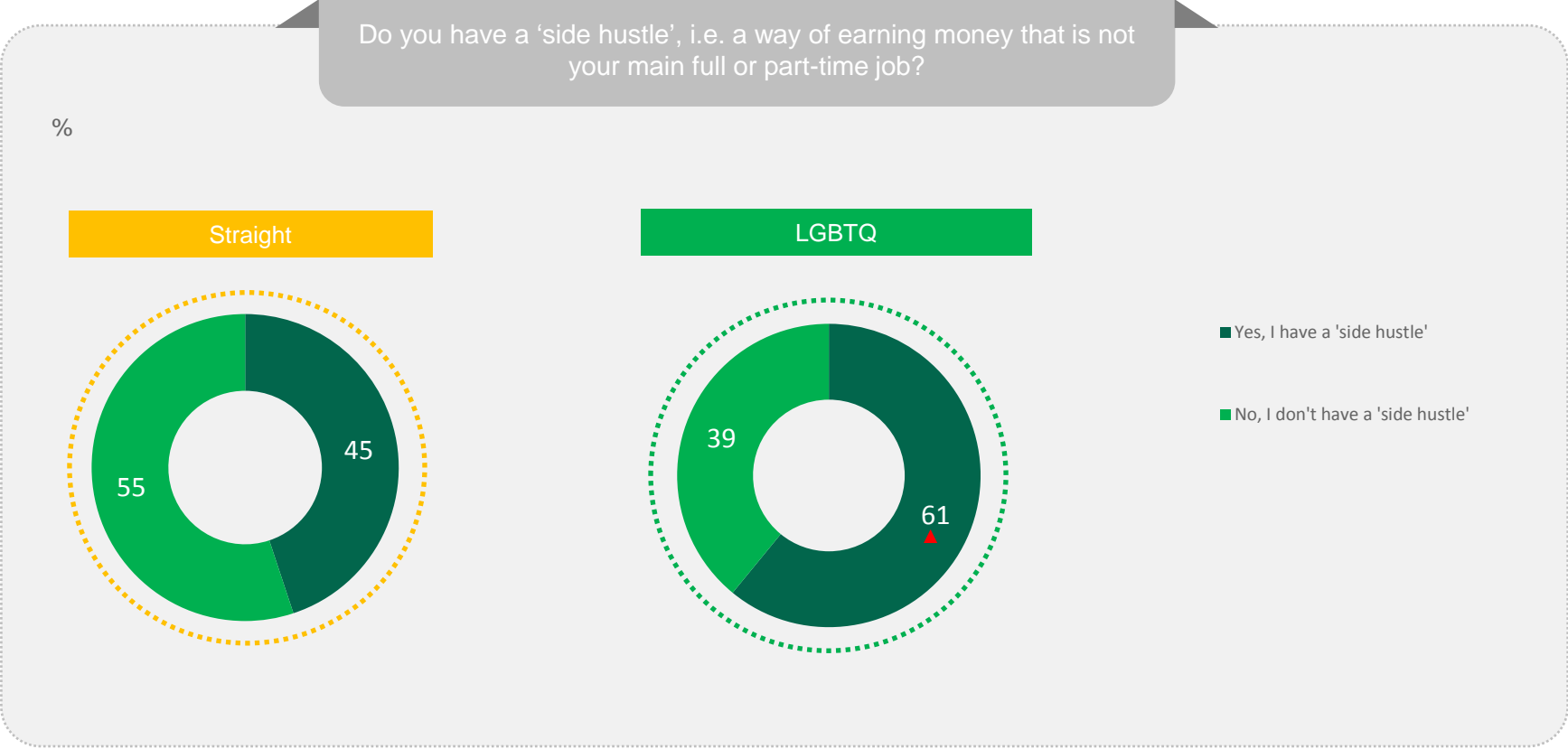
- Almost half (46%) of Straight Millennials believe they are very prepared (8 to 10 on a 10 point scale) to make good, informed decisions about their financial lives, compared to under 4 in 10 (37%) LGBTQ Millennials
- Six in 10 Straight men and half of LGBTQ men feel they are very prepared to make good financial decisions compared to over a third of Straight women and 1 in 3 LGBTQ women
- Older Millennials (30+) are more likely to believe they are very prepared to make good financial decisions compared to Under 30 Millennials (Straight 30+: 54%, Under 30: 36%; LGBTQ 30+: 47%, Under 30: 30%)



Q116. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

LGBTQ Millennials are more likely than Straight Millennials to have a 'side hustle' to earn money beyond their main or part-time job

- Six in 10 (61%) LGBTQ Millennials have a 'side hustle', compared to 45% of Straight Millennials



Q117. Base: All who are working: Straight Millennials, n=539, LGBTQ Millennials n=507
Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Straight Millennials are significantly more likely than LGBTQ Millennials to expect to achieve the 'American Dream'

- Half (49%) of Straight Millennials expect to have achieved the 'American Dream' by age 40, compared to just over a third (35%) of LGBTQ Millennials
- Six in 10 (59%) Straight men compared to 4 in 10 Straight women believe they will achieve the 'American Dream' by age 40. Like their Straight counterparts, LGBTQ men are more likely than LGBTQ women to hold the same belief (LGBTQ Male: 44%, Female: 29%). Similarly, 30+ Millennials are more likely than under 30 Millennials to believe they will achieve the 'American Dream' by age 40 (Straight 30+: 56%, Under 30: 38%; LGBTQ 30+: 40%, Under 30: 30%)



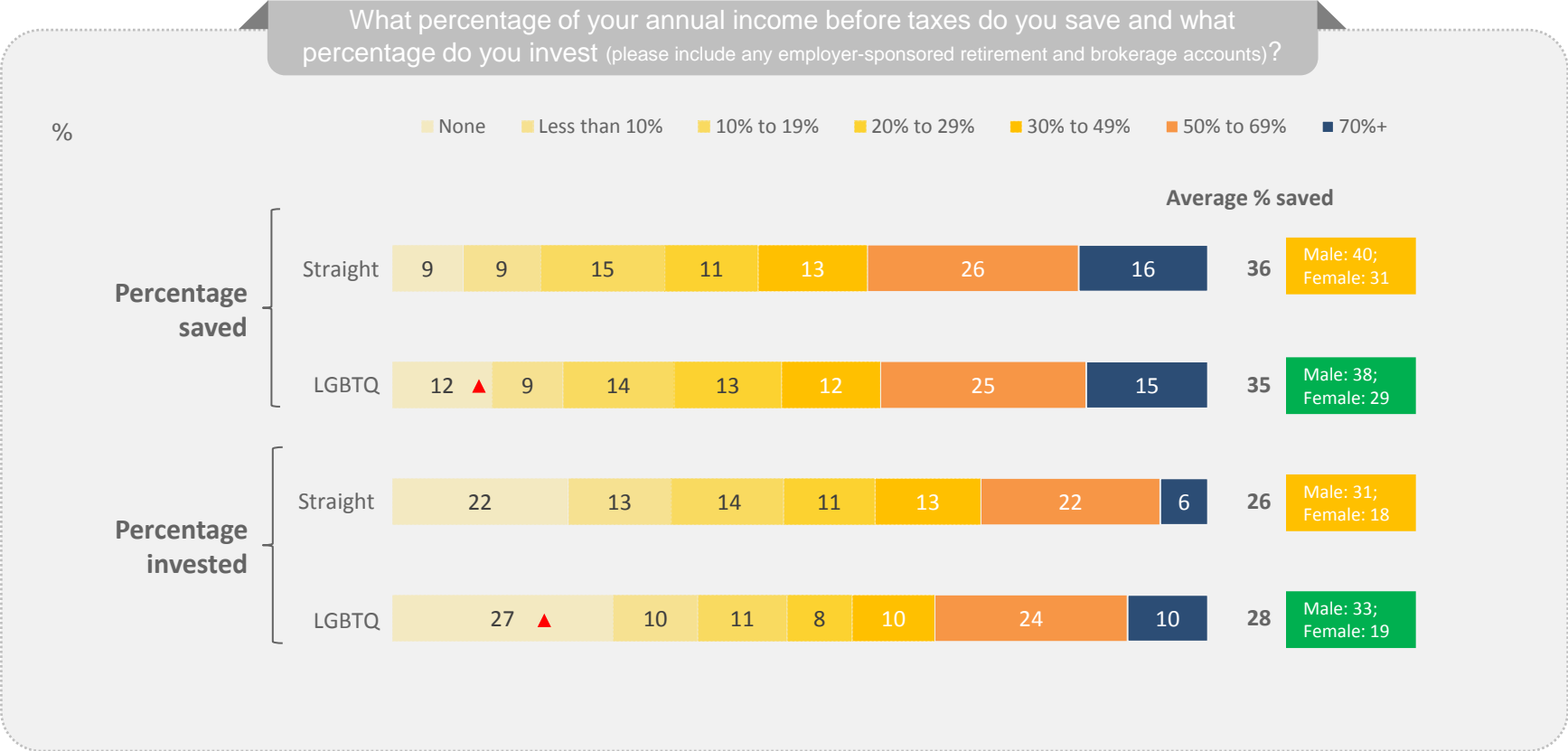
Q120. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence



Financial Habits

Straight and LGBTQ Millennials claim to save and invest similar proportions of their incomes, on average

- Straight Millennials say they save 36% of their monthly income on average, and LGBTQ Millennials save 35%. Straight Millennials invest 26% of their income, on average, and LGBTQ Millennials invest 28%
- More LGBTQ Millennials than Straight Millennials save \$0 per month (12% vs. 9%) or invest \$0 per month (27% vs. 22%)
- On average, men are saving a greater percentage of their annual income than women (Straight Male: 40%, Female:31%; LGBTQ Male: 38%, Female 29%). The same goes for the percentage invested

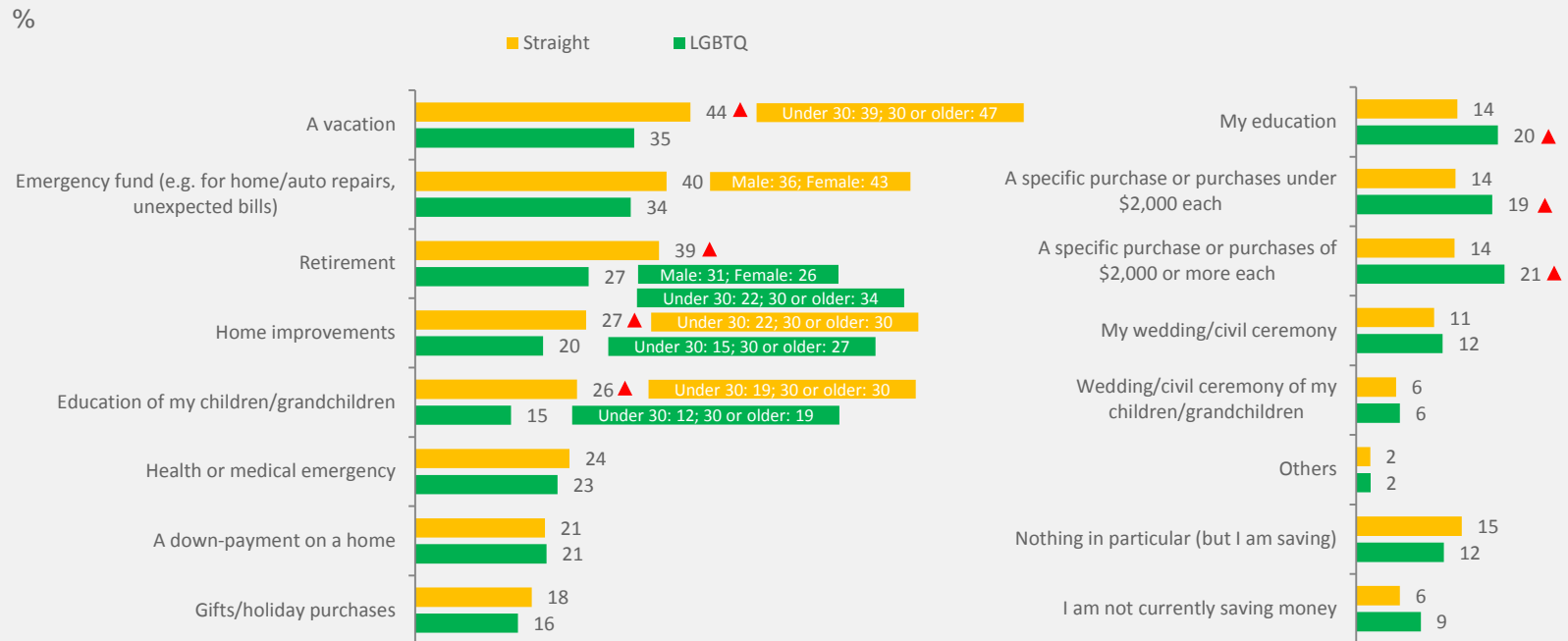


Q150. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Straight Millennials are more likely than LGBTQ Millennials to be saving for a vacation, an emergency fund, and for retirement

- Four in 10 Straight Millennials are saving for a vacation (44%), an emergency fund (40%) and/or retirement (39%). LGBTQ Millennials are less likely to be saving for each of these items (35%, 34% and 27%, respectively)
- LGBTQ Millennials are more likely than Straight Millennials to be saving for their education (20% vs. 14%), and specific purchases both under \$2,000 (19% vs. 14%) and \$2,000 or more (21% vs. 14%)
- Older Straight Millennials are more likely than younger ones to be saving for a vacation (47%, 39%)
- Straight men are less likely than women to save for an emergency fund (36%, 43%). LGBTQ men are more likely to be saving for their retirement than LGBTQ women (31%, 26%), Older (30+) LGBTQ are doing the same (34% vs. 22% under 30)

Which of the following, if any, are you currently saving for?

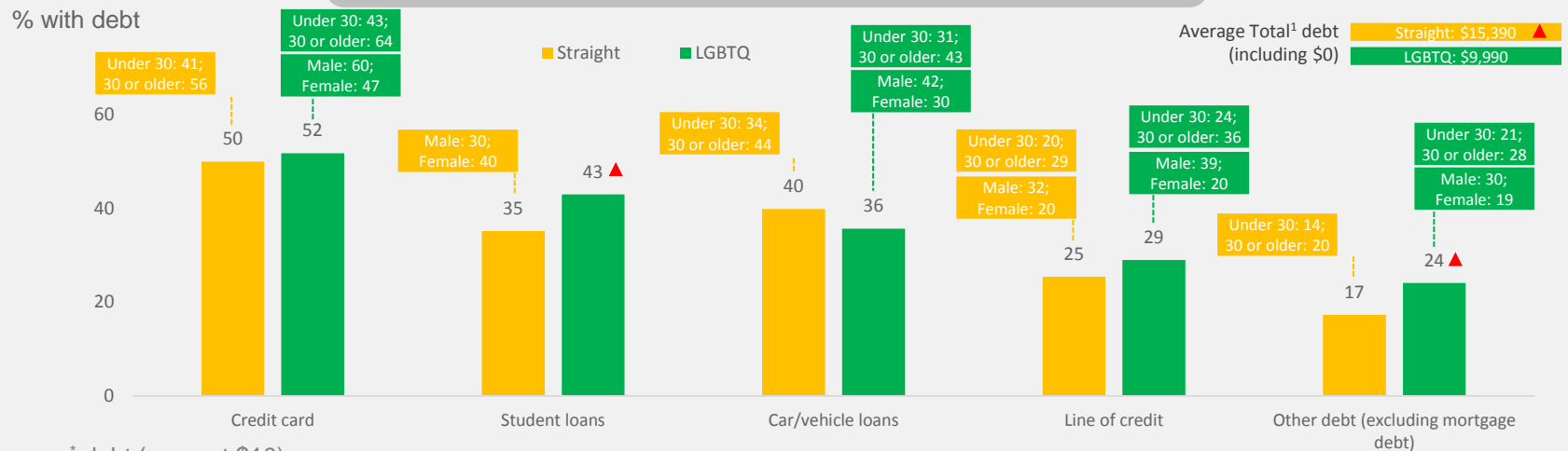


Q190. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Half of Straight and LGBTQ Millennials have credit card debt, and approximately 4 in 10 have student loans and car loans

- For each type of debt below, the average amount of debt held by those who hold the debt (i.e. excluding \$0) is higher for Straight Millennials than LGBTQ Millennials (for example, credit card debt: \$4,020 vs. \$2,710; student loans: \$18,250 vs. \$13,480)
- Looking at the average debt held across all groups (i.e. including those with \$0 debt), we see that Straight Millennials hold 3 times the amount of car debt than LGBTQ Millennials (\$2,850 vs. \$890), and 3.5 times the debt on lines of credit (\$790 vs. \$220)

How much debt do you currently have, approximately, in each of the following categories?



Average Total¹ debt (including \$0)
 Straight: \$15,390 ▲
 LGBTQ: \$9,990

Average* debt (nearest \$10)

	Straight	LGBTQ	Straight	LGBTQ	Straight	LGBTQ	Straight	LGBTQ	Straight	LGBTQ
Among those with debt	\$4,020 ▲	\$2,710	\$18,250 ▲	\$13,480	\$9,890 ▲	\$4,400	\$9,830 ▲	\$2,960	\$19,910 ▲	\$2,550
Including those with \$0 debt	\$1,510	\$1,060	\$3,890	\$3,800	\$2,850 ▲	\$890	\$790 ▲	\$220	\$300 ▲	\$140

Total Millennial Debt

If there are 69 million US adults in this 21 to 37 age group (<https://www.census.gov/cps/data>), and 10% define themselves as LGBTQ (based on data in this survey), then the total debt held is: Straight: 62.1 Million x \$15,390 = **\$950 Billion**; LGBTQ: 6.9 Million x \$9,990 = **\$69 Billion**; **In Total = \$1.0 Trillion**

Q200. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750. Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

* Averages exclude top and bottom 5% (i.e. exclude outliers) and have been rounded to the nearest \$10

1. Average Total debt is the sum of all individual debts, excluding the top and bottom 5% of Total debts

Straight and LGBTQ Millennials are equally likely to invest in the stock market

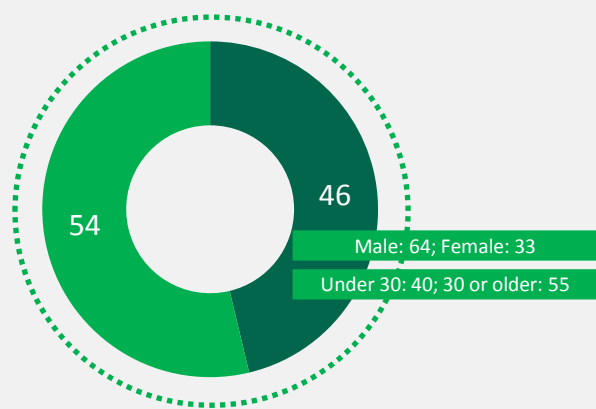
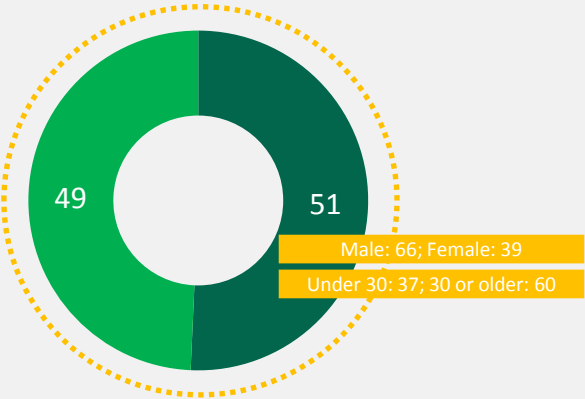
- Approximately half of Straight Millennials (51%) and LGBTQ Millennials (46%) invest in the stock market
- Two-thirds of Straight men compared to 4 in 10 (39%) Straight women invest in the stock market. Almost two-thirds (64%) of LGBTQ men and one third of LGBTQ women do the same
- Older (30+) Millennials are more likely to invest in the stock market than those under 30 (Straight 30+: 60%, Under 30 : 37%; LGBTQ 30+: 55%, Under 30: 40%)

Do you invest in the stock market? Please include any employer-sponsored retirement and brokerage accounts

%

Straight

LGBTQ

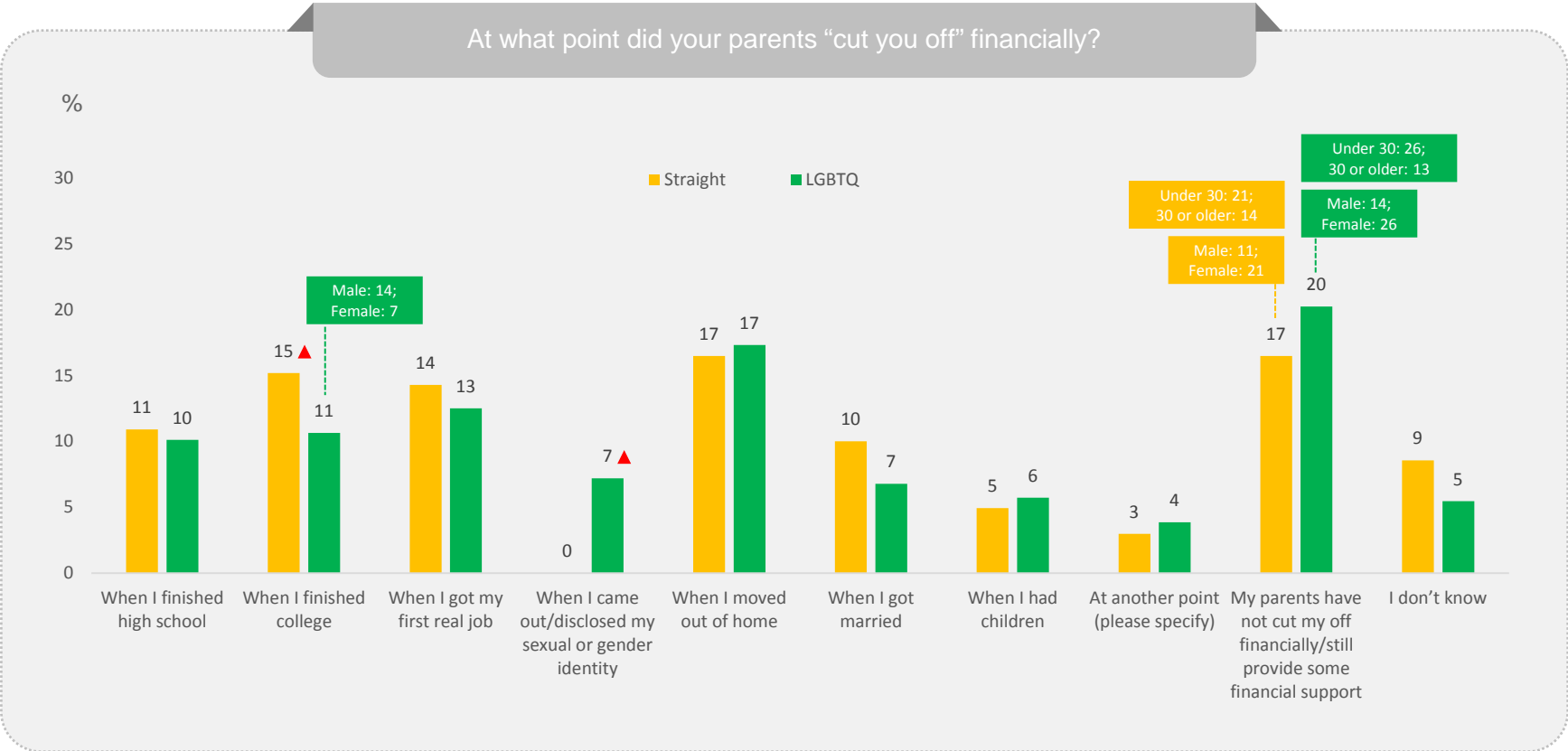


■ I invest in the stock market
 ■ I do not invest in the stock market

Q170. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750

Moving out of home is the most likely trigger for parents to financially cut off Millennials, both Straight and LGBTQ

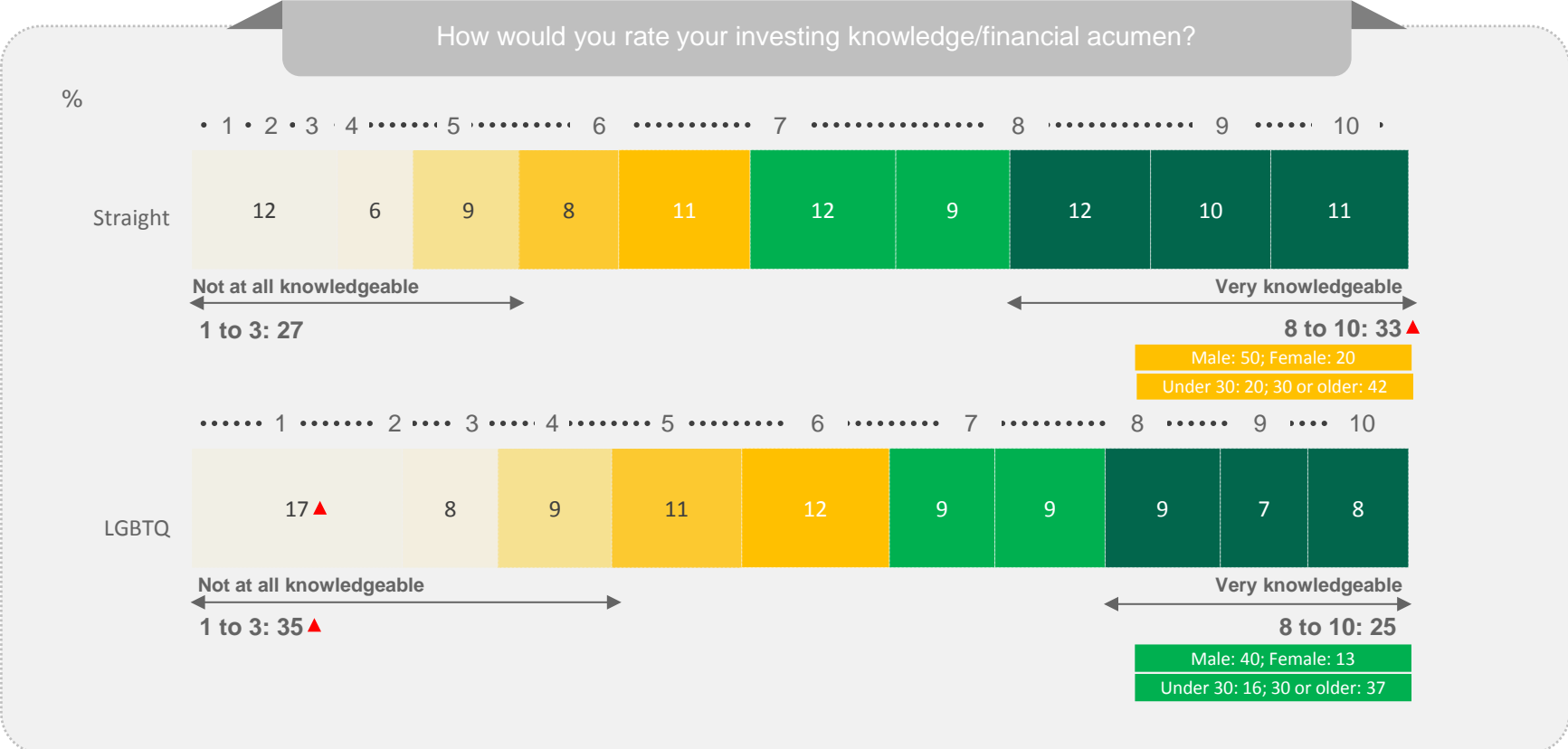
- One in 6 (17%) Straight and LGBTQ Millennials say they were cut off financially by their parents when they moved out of home. The second-most common trigger for being cut off for Straight Millennials is finishing college (15%) and for LGBTQ Millennials it is getting one's first real job (13%)
- One in 5 Straight (17%) and LGBTQ (20%) Millennials have not been cut off financially by their parents yet
- Those who have not been cut off from their parents are more likely to be female (Straight: 21%, LGBTQ: 26%) and under 30 (Straight: 21%, LGBTQ: 26%)



Q299. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Self-assessed ratings of investing and financial knowledge are lower for LGBTQ than Straight Millennials

- A quarter of LGBTQ Millennials rate their investing knowledge/financial acumen as very knowledgeable (8 to 10 on 10 point scale), compared to a third (33%) of Straight Millennials who rate themselves as very knowledgeable
- Millennial women are significantly less confident about their investing knowledge than their male counterparts. Half of straight men compared to 2 in 10 Straight women rate themselves as very knowledgeable. Four in 10 (40%) LGBTQ men compared to 1 in 10 (13%) LGBTQ women say the same
- Older (30+) Millennials are more likely to rate themselves as very knowledgeable compared to those under 30 (Straight 30+: 42%, Under 30: 20%; LGBTQ 30+: 37%, Under 30: 16%)



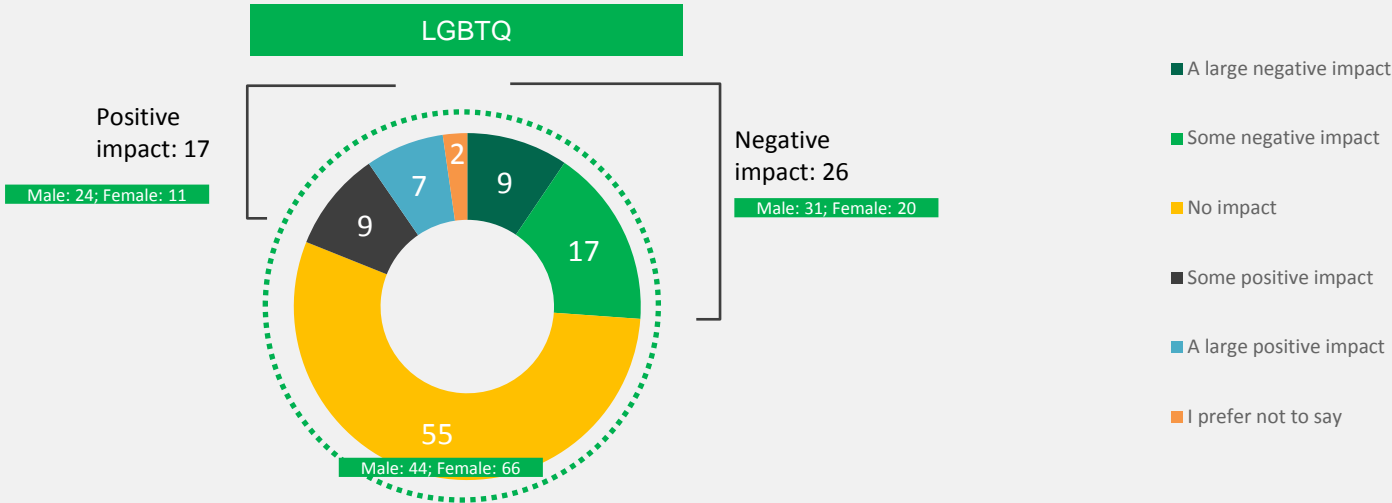
Q180. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

A quarter (26%) of LGBTQ Millennials believe their sexual or gender identity has had a negative impact on their day-to-day finances

- A fifth (19%) of LGBTQ Millennials believes that their sexual or gender identity has had a positive impact on their day-to-day finances
- About a quarter (24%) of LGBTQ men believe that their sexual or gender identity has had a positive impact on their day-to-day finances compared to 1 in 10 (11%) LGBTQ women. Conversely, 3 in 10 LGBTQ men and 2 in 10 LGBTQ women say it has had a negative impact

How much, if at all, has your sexual or gender identity impacted your current, day-to-day finances?

%



Q230. Base: All LGBTQ Millennials n=750

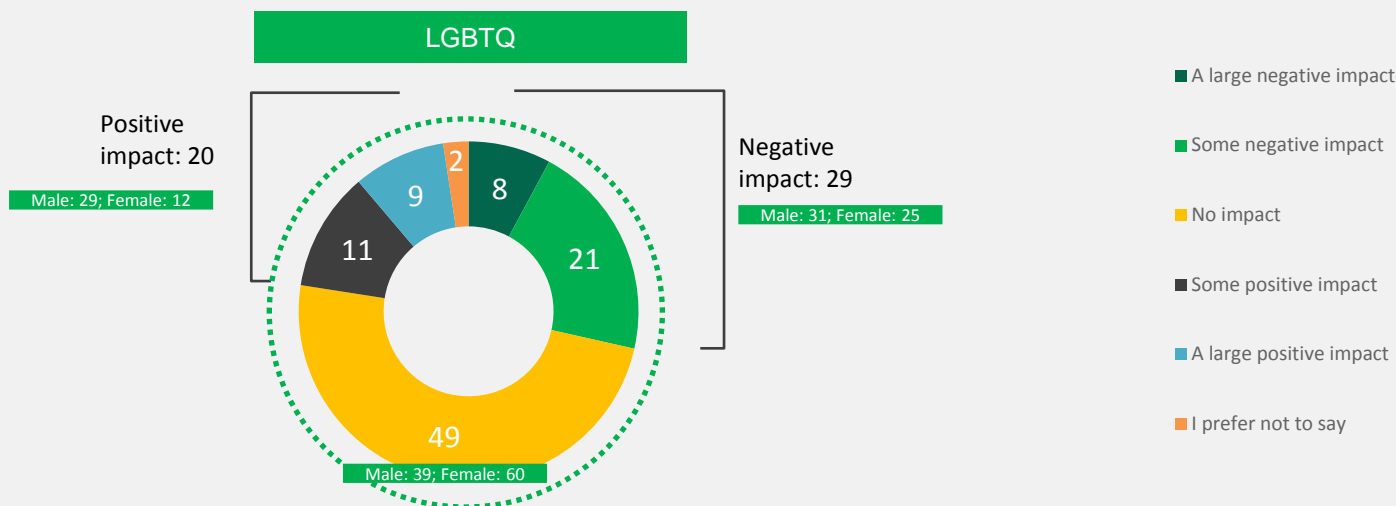
Note: LGBTQ respondents were asked to estimate the dollar value of the impact their identity has on their finances. However, too few respondents provided this data for it to be reported separately

Three in 10 (29%) LGBTQ Millennials believe their sexual or gender identity has had a negative impact on their long-term finances

- A fifth (20%) of LGBTQ Millennials believes that their sexual or gender identity has had a positive impact on their long-term finances
- Three in 10 (29%) LGBTQ men say their sexual or gender identity has had a positive impact on their long-term finances compared to 1 in 10 (12%) of LGBTQ women

How much, if at all, do you expect your sexual or gender identity will impact your **long-term** finances?

%



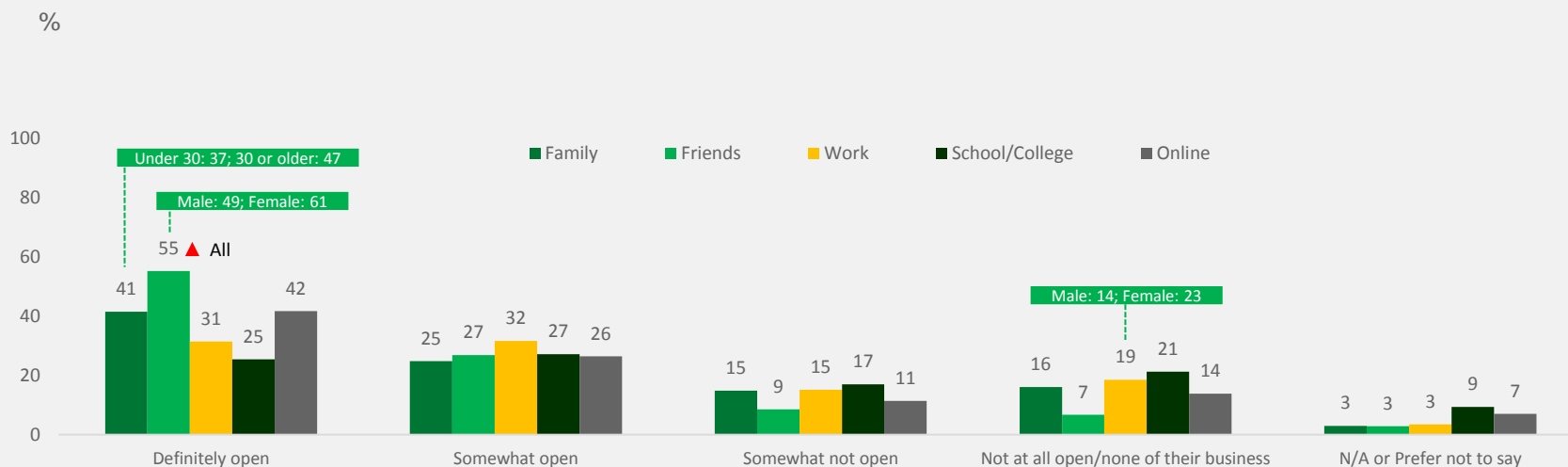
Q235. Base: All LGBTQ Millennials n=750

Note: LGBTQ respondents were asked to estimate the dollar value of the impact their identity has on their finances. However, too few respondents provided this data for it to be reported separately

LGBTQ Millennials are more likely to be open about their identity with their friends than their families, at work or school, or when online

- Over half (55%) of LGBTQ Millennials are 'definitely open' about their identity with their friends, compared to 4 in 10 (42%) when online, and (41%) with their families. A quarter of LGBTQ Millennials are 'definitely open' at school/college
- LGBTQ women are more likely than men to say they are open about their sexual or gender identity with their friends (61%, 49%). Older LGBTQ Millennials (30+) are more open than those under 30 with their family (47%, 37%)

How open are you, if at all, about your sexual or gender identity in each of the following areas of your life? By open we "mean" that you have disclosed your identity.



Q240. Base: All LGBTQ Millennials n=750 (Work = all working LGBTQ n=535 ; School: All studying LGBTQ n=118)
 Arrows indicate a significant difference at 95% confidence

For LGBTQ Millennials, coming out is more likely to have a positive than negative impact regarding relationships with friends and personal happiness

- Half (47%) of LGBTQ Millennials who have come out say it has had a positive impact on their personal happiness (30% large positive impact, 17% some positive impact), though 30% said it had a negative impact (16% large, 14% some)
- Coming out with family is more likely to have had a negative impact (38%) on the family relationships of LGBTQ Millennials (11% large, 27% some) than positive (32%: 17% large, 15% some)

To what extent has “coming out”, or disclosing your sexual or gender identity, impacted each of the following areas of your life?



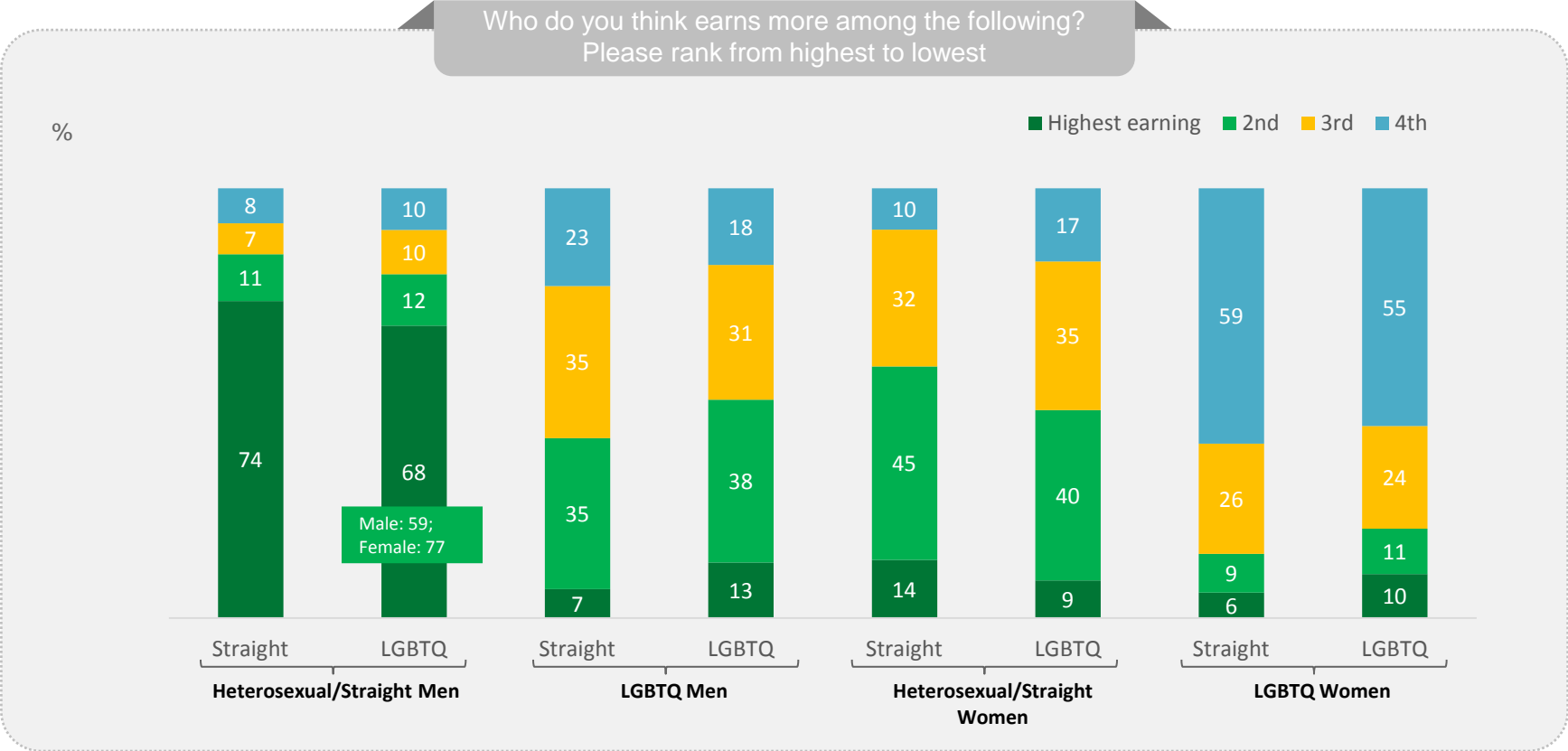
Q250. Base: All LGBTQ Millennials who are definitely/somewhat open about their sexual/gender identity with family (asked of family relationships) n= 497, with friends (asked of relationships with friends) n=615, at work (asked of career prospects and financial health) n=337, with any of family, friends or work (asked of personal happiness) n=666



Working Life

Straight and LGBTQ Millennials agree that heterosexual men are likely to earn more than heterosexual women, LGBTQ men and LGBTQ women

- Approximately 7 in 10 Straight (74%) and LGBTQ (68%) Millennials believe that heterosexual men earn the most of the 4 groups shown below (heterosexual men, LGBTQ men, heterosexual women, LGBTQ women)
- Similarly, a majority of Straight (59%) and LGBTQ (55%) Millennials believe that LGBTQ women earn the least of these 4 groups

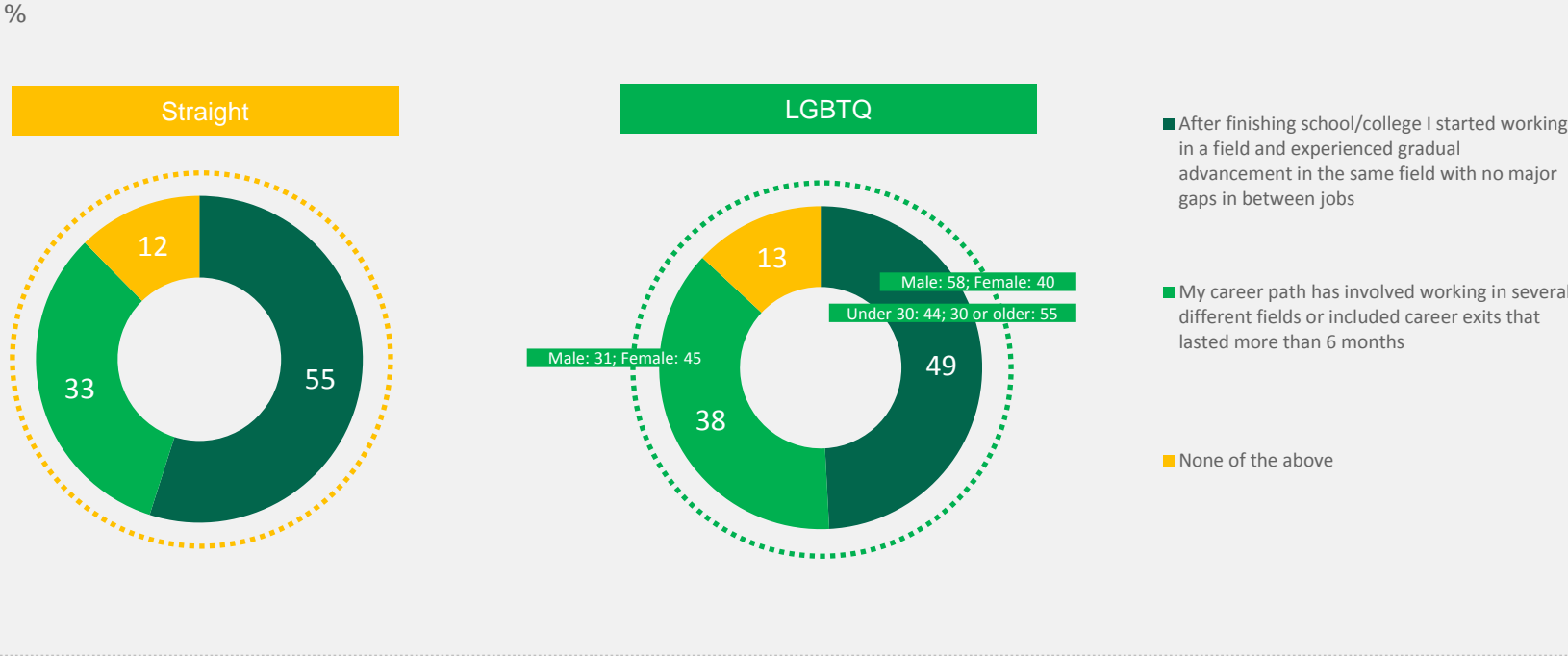


Q145. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750

Half of Millennials have followed a 'traditional' career path of progression in one field

- Over half (55%) of Straight Millennials and half (49%) of LGBTQ Millennials have consistently worked in one field following finishing school/college, with no major gaps between jobs – six in 10 (58%) LGBTQ men have followed this traditional path compared to 4 in 10 LGBTQ women
- Between a third and 4 in 10 Millennials (33% Straight, 38% LGBTQ) have worked in different fields, or experienced career exits of 6 months or longer

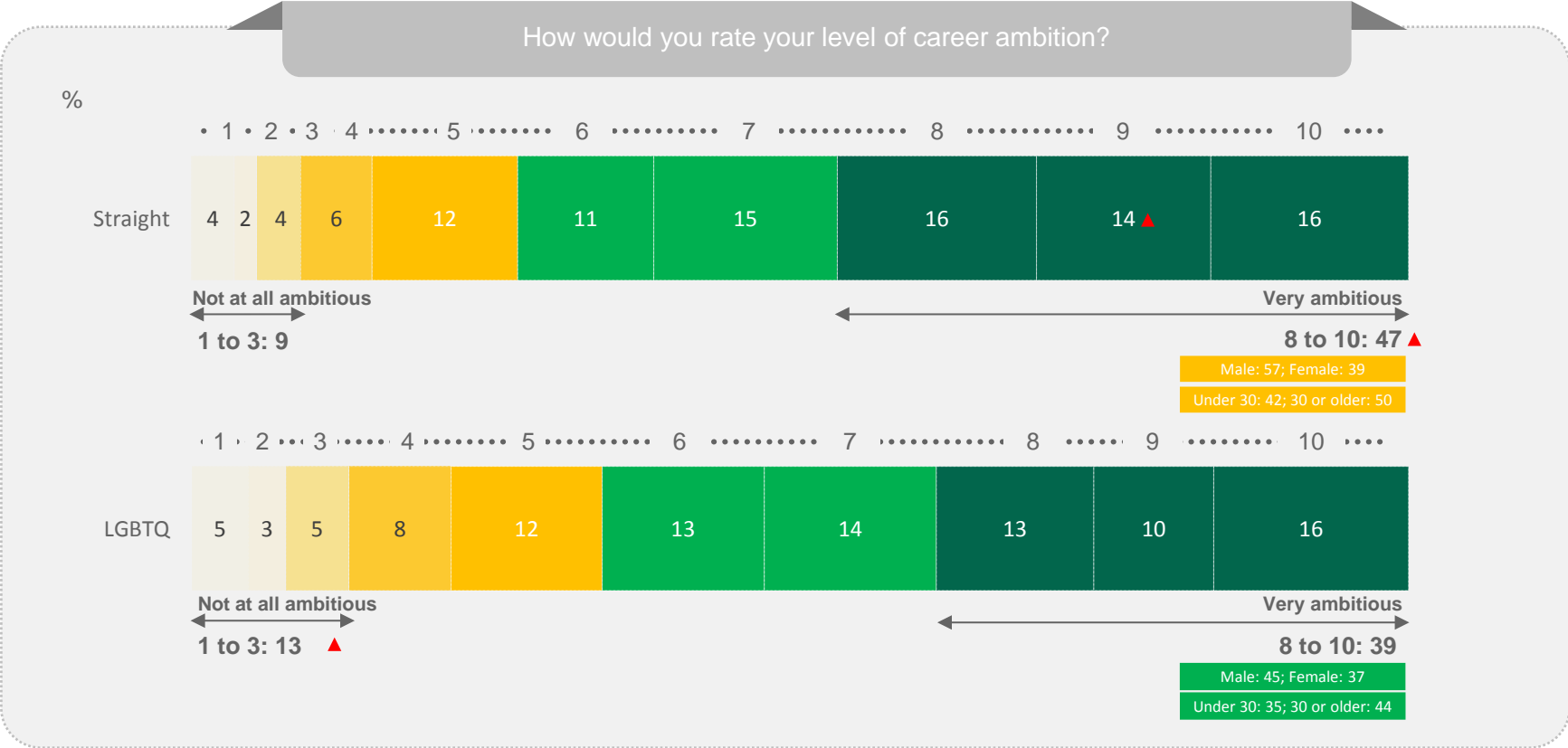
Which of the following statements best describes your career path up until now?



Q270. Base: All Straight Millennials who are working n=599; All LGBTQ Millennials who are working n=535

Straight Millennials are more likely than LGBTQ Millennials to be 'very ambitious' in their careers

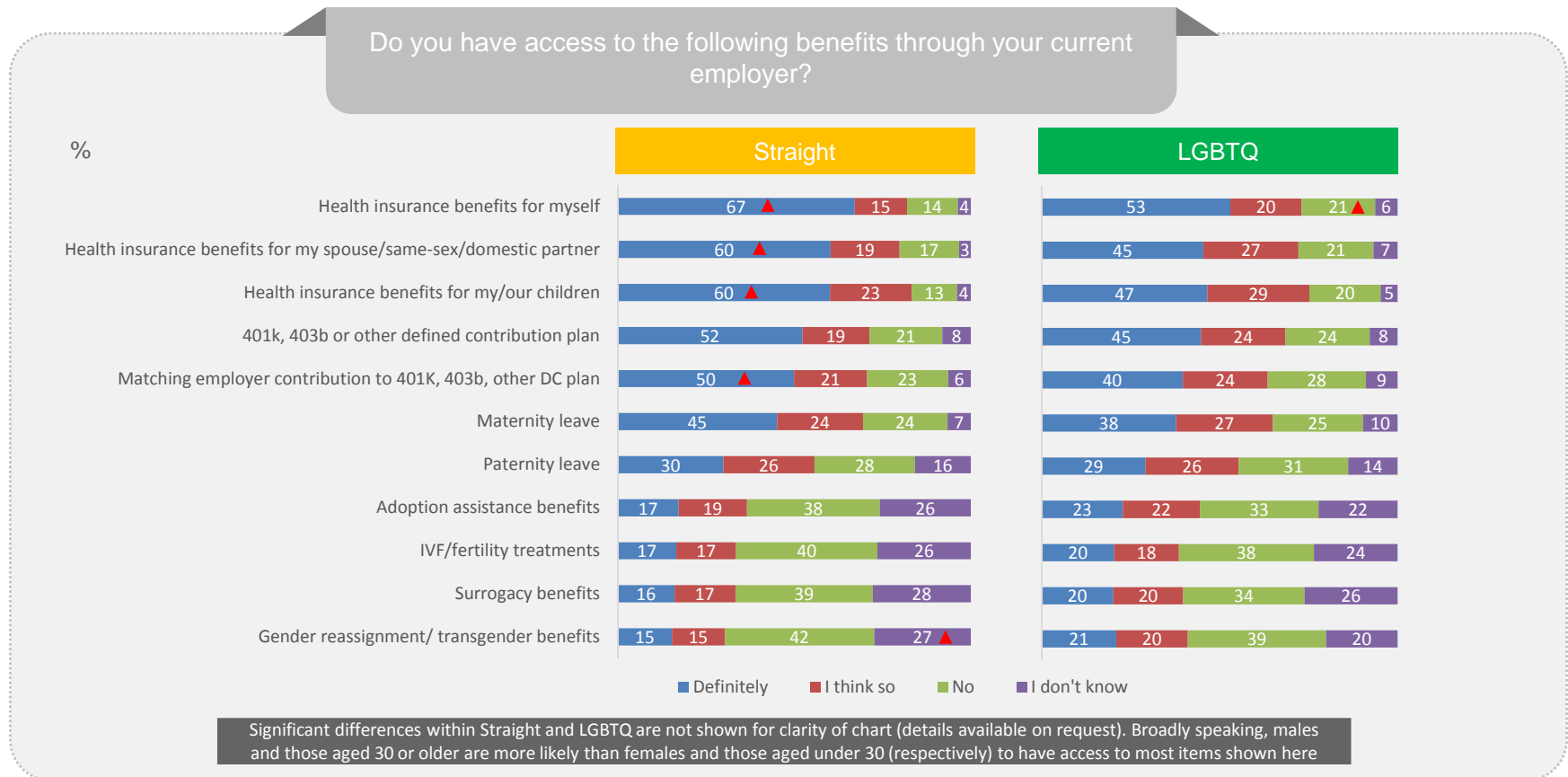
- Almost half (47%) of Straight Millennials say they are 'very ambitious' (8 to 10 on a 10 point scale) in their careers, compared to 4 in 10 (39%) LGBTQ Millennials who say the same
- Six in 10 (57%) Straight men say they are 'very ambitious' compared to 4 in 10 (39%) Straight women who say the same. Among LGBTQ Millennials, men are more likely to be 'very ambitious' more so than women (45%, 37%)
- Older (30) Millennials are more likely than those under 30 to view themselves as 'very ambitious' (Straight 30+: 50%, Under 30: 42% ; LGBTQ 30+: 44%, Under 30: 35%)



Q280. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
 Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Straight Millennials are more likely than LGBTQ Millennials to have access to health insurance through their employers

- Two-thirds (67%) of Straight Millennials have access to health insurance benefits for themselves through their employer, compared to half (53%) of LGBTQ Millennials who have similar access. Similarly, Straight Millennials are more likely than LGBTQ Millennials to have access to health insurance benefits for their partners (60% vs. 45%) and for children (60% vs. 47%)



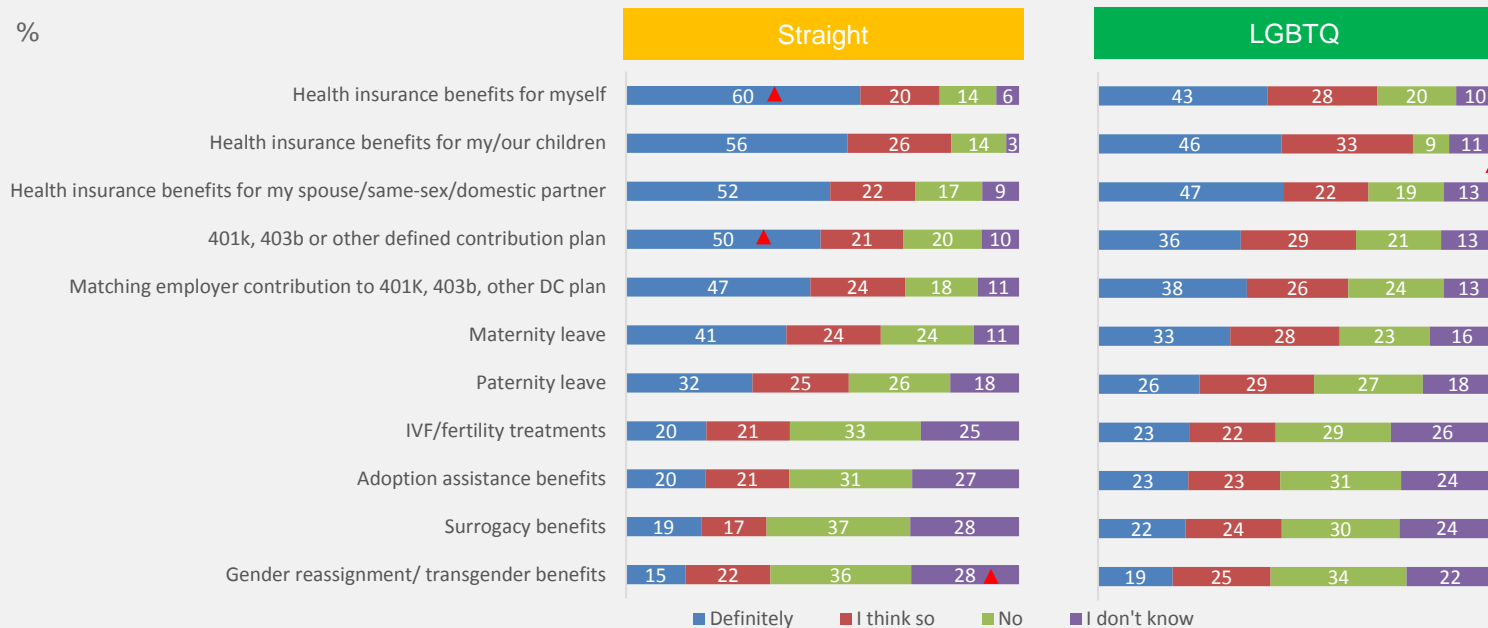
Q286. Base: All who are working, excluding not applicable responses: Straight Millennials n varies from 328 to 592; LGBTQ Millennials n varies from 230 to 521

Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Straight Millennials are more likely than LGBTQ Millennials to have access to health insurance benefits through a partner who works

- Six in 10 Straight Millennials with a partner who works have access to health insurance benefits through their partner's employer, compared to 43% LGBTQ Millennials who have similar access

Do you have access to the following benefits through your spouse/partner's current employer?

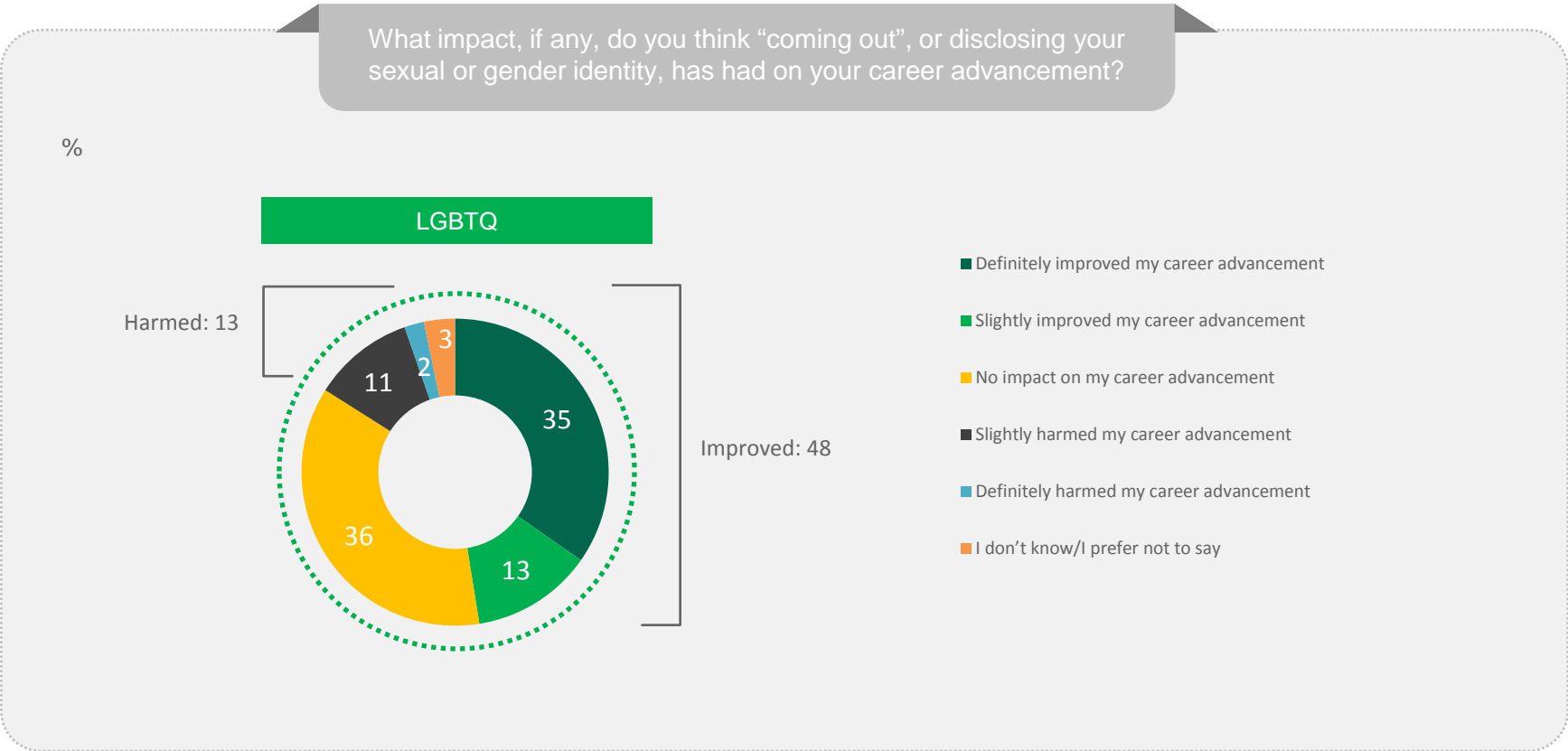


Significant differences within Straight and LGBTQ are not shown for clarity of chart (details available on request). Broadly speaking, males and those aged 30 or older are more likely than females and those aged under 30 (respectively) to have access to most items shown here

Q287. Base: All who have a spouse/partner who is working, excluding not applicable responses: Straight Millennials n varies from 307 to 411); LGBTQ Millennials n varies from 175 to 275
Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

More LGBTQ Millennials feel that disclosing their identities has had a positive impact on their career than feel it has had a negative impact

- Half (48%) of LGBTQ Millennials who have ‘come out’ at work feel that doing so has definitely (35%) or slightly (13%) improved their career advancement. One in 10 (11%) say that coming out has slightly harmed their career advancement, and only 2% say that doing so has definitely harmed their career advancement



Q290. Base: All LGBTQ Millennials who “came out” at work n=337

A photograph of two men in business attire (suits and ties) looking at a laptop screen. The image is overlaid with a semi-transparent green filter. The man on the left is wearing glasses and has a slight smile. The man on the right is also smiling and looking towards the laptop.

Family Life

Straight Millennials are more likely than LGBTQ Millennials to say they are ‘family-focused’, as opposed to ‘career-focused’

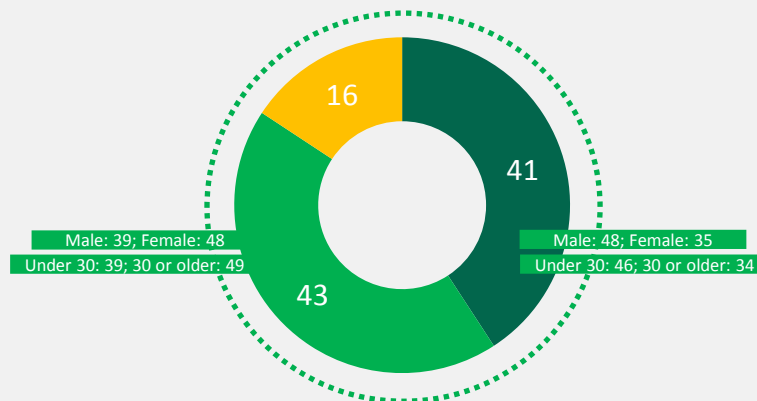
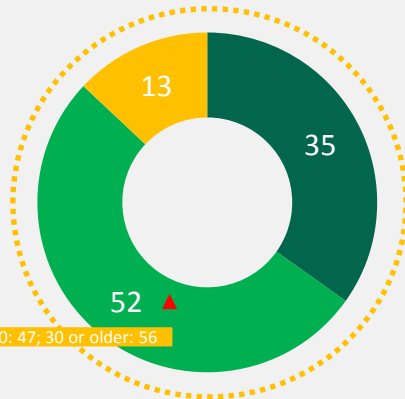
- Half (52%) of Straight Millennials say they are ‘family-focused’, compared to just over 4 in 10 (43%) LGBTQ Millennials
- Older (30+) Millennials are more likely than those under 30 to view themselves as ‘family-focused’ (56%, 47%)
- Almost half (48%) of LGBTQ men and over a third (35%) of LGBTQ women are ‘career-focused’. LGBTQ under 30 are more likely to be ‘career-focused’ than those who are 30+ (46%, 34%)

Thinking of your current circumstances, do you view yourself to be career focused or family focused?

%

Straight

LGBTQ



- I view myself as more career focused and/or focused on my studies
- I view myself as more family focused
- Neither

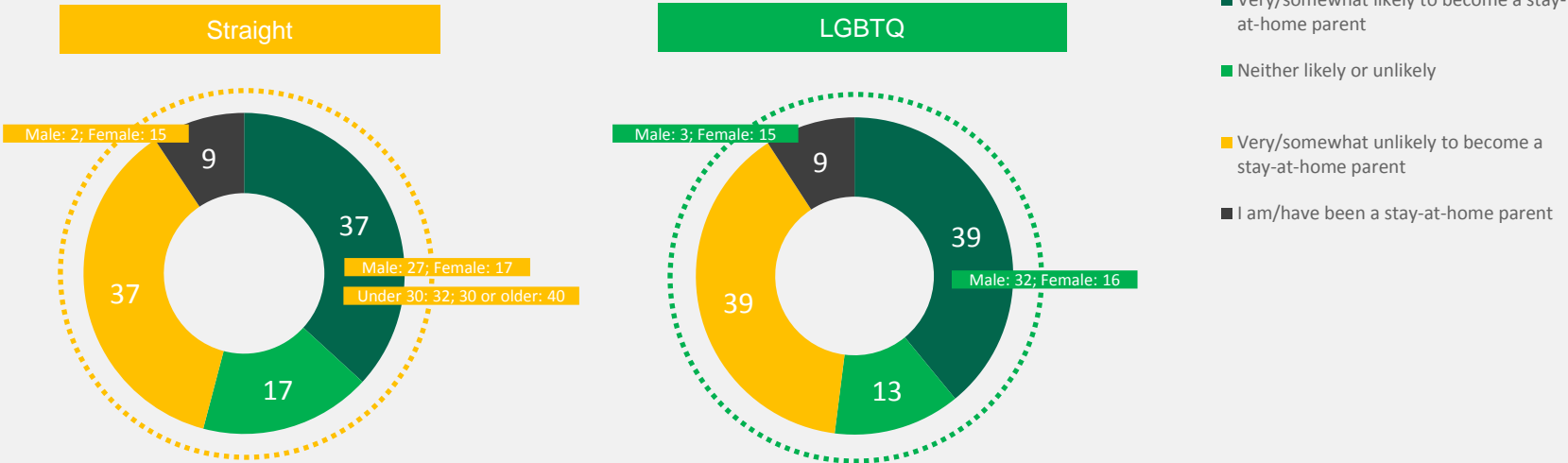
Q340. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750
Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence

Straight and LGBTQ Millennials are equally as likely to expect to become stay-at-home parents

- Four in 10 Straight (37%) and LGBTQ (39%) Millennials say they are likely to become stay-at-home parents, which is the same proportion who say they are unlikely to become stay-at-home parents (37%, 39%, respectively)
- Among both Straight and LGBTQ Millennials, men are more likely than women to say they are very likely to become stay-at-home parents (Straight: 27% vs. 15%; LGBTQ: 32% vs. 16%), but are less likely to be/have been a stay-at-home parent (Straight: 2% vs. 15%; LGBTQ: 3% vs. 15%)

How likely are you to ever become a stay-at-home parent?

%

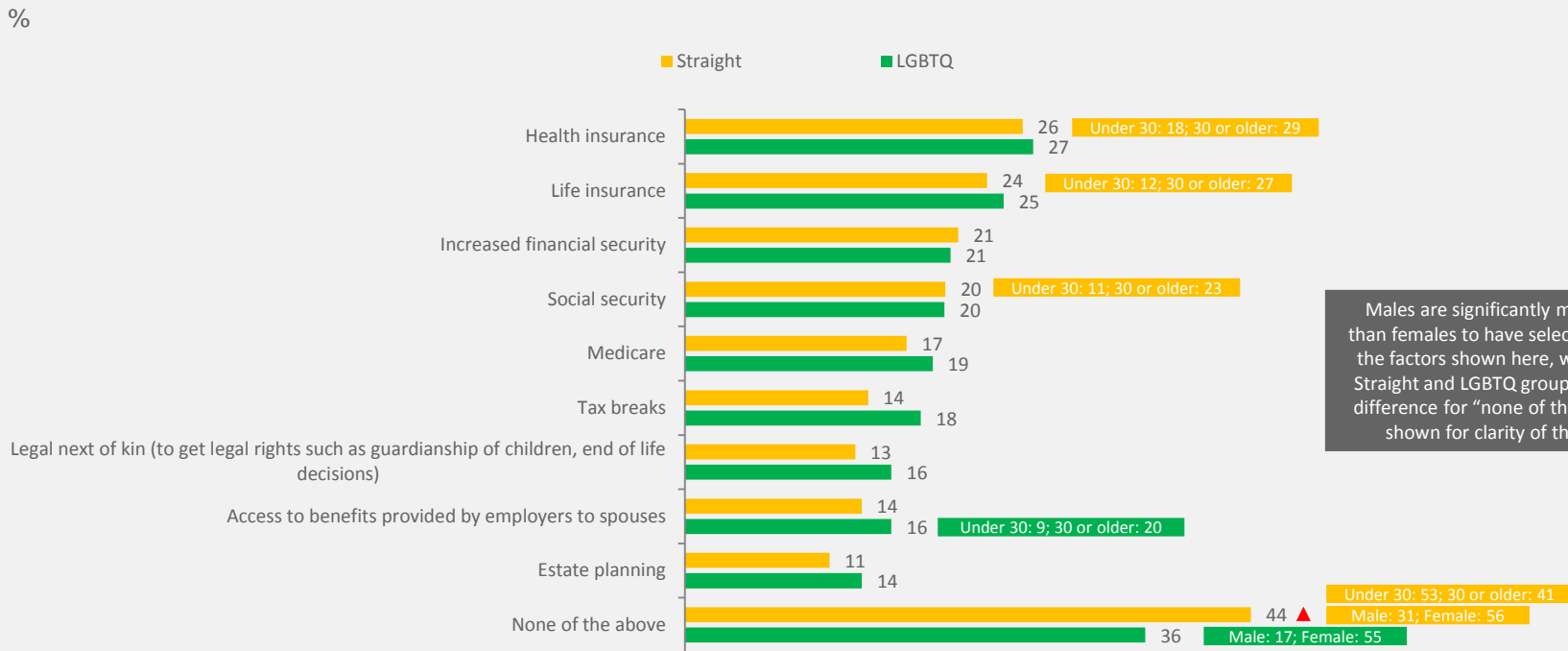


Q350. Base: All Straight Millennials n=769; All LGBTQ Millennials n=750

Married Straight and LGBTQ Millennials are equally as likely to have considered insurance and financial benefits when deciding to get married

- A quarter of Married Millennials say that health insurance (26% Straight, 27% LGBTQ) and life insurance (24% Straight, 25% LGBTQ) played a role in their decision to get married legally
- Straight Millennials are more likely than LGBTQ Millennials to say that none of the items listed below were a factor in their decision to get married (44% vs 36%)
- Over half (56%) of Straight women have married ‘only for love’ compared to 3 in 10 Straight men who say the same. LGBTQ women married ‘only for love’ in the same proportion (55%) and under 2 in 10 LGBTQ men say the same

Besides love, did any of the following play a role in your decision to get married legally?



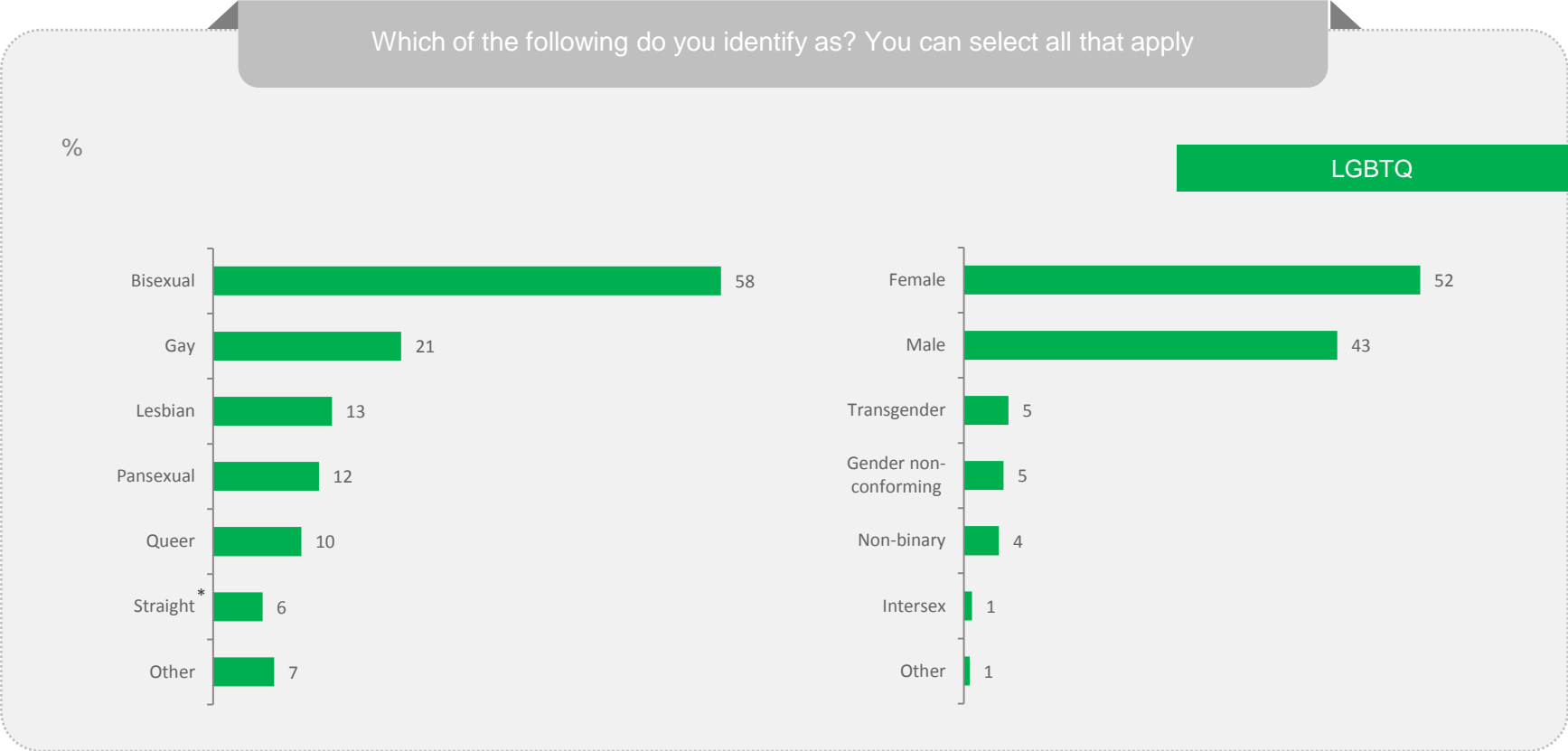
Males are significantly more likely than females to have selected each of the factors shown here, within both Straight and LGBTQ groups. Only the difference for “none of the above” is shown for clarity of the chart

Q330. Base: All Straight Millennials who are married n=400; All LGBTQ Millennials who are married n=218
Arrows indicate a significant difference between Straight and LGBTQ at 95% confidence



Appendix

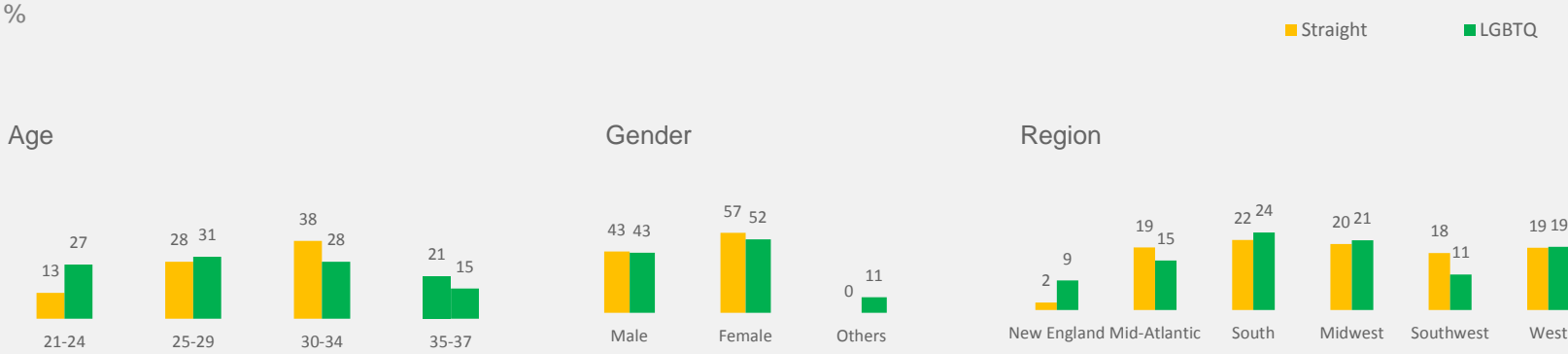
This survey focused on Straight and LGBTQ Millennials, aged 21 to 37. The LGBTQ group was inclusive of all non-straight identities, as shown below



Q20 and Q25. Base: All LGBTQ Millennials n=750

* Millennials were classified as LGBTQ if they identified as Straight along with any other identity shown above (except a single choice of Male or Female)

Survey sample characteristics



Base: All Straight Millennials n=769; All LGBTQ Millennials n=750