November 14th marks the beginning of Transgender Awareness Week — a time to reflect on and build support for transgender (trans) rights. What types of barriers and discrimination do trans people face in access to education, employment, health care, housing, and safety? What are the consequences? How do anti-trans practices overlap with racial, economic, and other forms of disparities to further impact trans women’s economic opportunities and chances of survival? What can be done to ensure that the rights of low-income trans people are protected and that they have access to the resources necessary for their physical and economic well-being?

**Discrimination in the Classroom and on the Job**

The 2011 National Transgender Discrimination Survey (NTDS) documents the breadth of discrimination and abuse faced by transgender people. Within schools, unsupportive and even dangerous learning environments severely restrict transgender students’ ability to complete their education. Transgender students are frequently the target of verbal harassment and physical and sexual assault by both students and staff. At the same time, many school policies and practices require trans students to wear clothes, attend classes, and use names and bathrooms that are inconsistent with their gender identities and disproportionately punish them for not conforming to gendered dress codes, displaying public affection, and/or reporting or responding to harassment. Findings from the 2013 National School Climate Survey showed that more than 10% of LGBT students reported missing more than four days of school in the past month because of feeling unsafe or uncomfortable, while 15% of transgender K-12 and higher education students dropped out of school as a result of harassment.

Harassment and other forms of discrimination continue beyond school and into the workplace, restricting transgender people’s access to employment and a decent income. According to the NTDS, more than half of the transgender women surveyed have been denied a job, and more than one in three have lost a job because of their transgender status. Trans people experience unemployment at twice the rate of the general population, with rates up to four times the national average for Black trans people, pushing many into the underground economy, including sex work and drug sales, in order to make ends meet.
Barriers to Healthcare and Housing

In addition to being forced out of education and employment opportunities, transgender people are also consistently denied health care. Despite the promise of the Affordable Care Act (ACA) to provide health care coverage for all, nearly one in four transgender women and one in three low-income trans and gender nonconforming people report having been refused medical care outright because of their transgender status. Exclusions by both health care plans and providers, the lack of targeted treatment and prevention, and other factors have hurt trans health quality overall and increased the vulnerability of trans people, especially Black transgender women, to specific health conditions, such as HIV infection.

Transgender people also frequently face housing insecurity. As a result of anti-trans evictions, housing denials, and harassment by both public and private landlords and other tenants, 19% of transgender people report having experienced homelessness — a rate more than 2.5 times higher than the general population. The rate is even higher for Black trans people: more than 4 in 10 have experienced homelessness at some point in their life. Transgender people continue to struggle to find emergency housing options when they are forced out of their homes, with high percentages either facing outright rejection, placement in the wrong gendered facility (e.g. refusing to admit a trans woman into a women’s shelter and requiring her to stay in a men’s shelter), and/or harassment and abuse within homeless shelter systems.

Ongoing criminalization

Push-out from education, employment, healthcare, and housing systems in turn exacerbates — and is exacerbated by — the disproportionate targeting of low-income trans women, especially trans women of color, by law enforcement. Low-income trans women are frequently harassed and prosecuted for engaging in sex work and other criminalized industries, sleeping outside due to lack of housing, and even defending themselves against hate attacks. At the same time, trans women are also punished for trans-specific offenses such as using the “wrong” bathroom, not having the proper identity documents, or simply being outside and “walking while trans.” As a result, trans women are arrested and imprisoned at much higher rates than other groups; 21% of trans women have been incarcerated at some point in their lives (compared to 0.9% of the general adult population in 2012), with even higher rates for Black transgender people. Imprisonment in turn further restricts trans women’s access to general and transition-related medical care, housing, employment, and protection from physical and sexual abuse both during and following incarceration.
Cost in “life chances and life span”

These overlapping forms of discrimination feed into a cross-sector shutout that pushes transgender people into poverty and forces them to remain there with minimal access to a safety net. Unsurprisingly, 15% of trans people earned less than $10,000 a year—a rate that has only increased for LGBT residents in the U.S. since the end of the recession. Disparities in extreme poverty rates are even higher for trans people of color: Black trans people are more than eight times as likely as the general U.S. population, and more than four times as likely as the general Black population, to live in extreme poverty.

Physical violence against trans people also remains a pressing issue. Despite growing public attention towards trans rights, 2016 has been the deadliest year on record for trans people, with at least 23 reported killed. Just last month, Brandi Beldose, a 32-year-old Black trans woman, was murdered in Cleveland, making her the 17th Black trans women reported killed this year. Murders of Black trans women and trans people more broadly have begun to receive more national attention because of trans-led organizing and advocacy. Yet as trans activists and lawyers have noted, the everyday violence and discrimination experienced by the most marginalized trans women, especially from police and other state institutions, remains largely unaddressed, with staggering impacts on trans women’s lives and livelihoods.

Policy Matters

Public policy plays a crucial role in removing the legal barriers that keep trans women in poverty and in danger. Transgender organizers and advocates have already identified a range of actions from the federal to the local level to improve access to equitable and safe education, employment, healthcare, and housing for the most economically marginalized trans women as part of broader agendas to defend the rights of low-income communities and communities of color. In the 2011 survey, trans women and trans people of color identified a list of interconnected policy priorities to improve their lives. Federal, state, and local governments have an opportunity to promote the well-being of trans women and all residents by enacting and enforcing laws that

- ensure equitable public school funding for low-income communities of color and add harassment based on sexual orientation and gender identity to anti-harassment education laws;
- address labor exploitation in low-wage industries and protect transgender people from harassment and discrimination in hiring and workplace practices;
• decriminalize offenses such as prostitution that are disproportionately enforced against low-income trans people of color;
• prohibit discrimination against trans people for publicly funded housing properties and loans and expand housing program funding for trans homeless individuals;
• expand public health coverage for all medical needs of people residing in the U.S. and ban trans-related exclusions in Medicaid; and
• streamline the process for changing identity documents needed by trans people to apply for and receive services.

These and other reforms are the first steps to ensuring that trans people have the ability to lead healthy and economically secure lives.

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