

# THE STATE OF TRANSGENDER CALIFORNIA REPORT

RESULTS FROM THE 2008 CALIFORNIA  
TRANSGENDER ECONOMIC HEALTH SURVEY

PREPARED BY  
THE TRANSGENDER LAW CENTER

FOREWORD

Transgender and gender non-conforming<sup>1</sup> people experience overwhelming discrimination and marginalization in employment, housing, health care, and education based on their gender identity and/or expression. Increasingly, states and local jurisdictions are passing and enforcing non-discrimination laws and ordinances to protect people from workplace discrimination on the basis of gender identity and expression. In California, where there are statewide protections for transgender workers under California’s Fair Employment and Housing Act,<sup>2</sup> a startling number of transgender and gender non-conforming Californians continue to face discrimination, harassment and unemployment directly linked to their gender identity and/or expression.

Local activists have turned their attention to ensuring that these anti-discrimination laws have a significant, positive impact on protecting the rights of individuals. In 2006, the Transgender Law Center provided a snapshot of the economic lives of transgender people in San Francisco. *Good Jobs Now! San Francisco* identified economic stability as a major factor in the overall health and quality of life for transgender and gender non-conforming individuals. In 2007, San Francisco launched the country’s first Transgender Economic Empowerment Initiative, a multi-agency collaborative to address the high levels of under- and unemployment revealed by *Good Jobs Now!*.

The Transgender Law Center expanded this work in 2008, conducting the first statewide survey documenting the financial, employment, health and housing experiences of transgender Californians. It is our hope that this resulting report, *The State of Transgender California: Results from the 2008 CA Transgender Economic Health Survey*, will increase awareness of the challenges facing transgender people while also bringing attention to the many assets they bring to California’s communities and workplaces.

GOOD NEWS	BAD NEWS
Transgender Californians have been legally protected from discrimination and harassment in employment since 2004.	Seventy percent of the transgender community reports experiencing workplace harassment or discrimination directly related to their gender identity.
Transgender respondents are almost twice as likely to hold a bachelor’s degree as the general California State population.	Transgender respondents are twice as likely to be living below the poverty line of \$10,400 when compared to the general population.
Transgender Californians have been legally protected from discrimination and harassment in housing since 2004.	1 in 5 respondents have been homeless since they first identified as transgender.
California prohibits discrimination in public accommodations, including medical care, based on gender identity.	Thirty percent of the community reports postponing care for illness or preventive care due to disrespect or discrimination from doctors or other health care providers.

Key findings and recommendations include the following:

EMPLOYMENT

*Despite relatively high labor participation and education rates, transgender Californians surveyed experience unemployment and poverty at twice the state average. One in four earn wages below the national poverty level. Almost half report some loss of employment as a result of their gender identity. TLC’s recommendations are:*

- **Enforce** existing state laws prohibiting employment discrimination based on gender.
- **Invest** in workforce development programs and workplace trainings that meet the specific needs of transgender people.
- **Increase** access for transgender and gender non-conforming Californians to comprehensive “know your employment rights” training and written materials.

EDUCATION

*The transgender Californians surveyed report remarkably high education rates —individuals are twice as likely to hold Bachelor’s degrees as California’s general population. Yet there are significant gender and racial/ethnic disparities in educational attainment, and 13% of those who had Bachelor’s degrees or higher still earned below the national poverty level. TLC recommends:*

- **Enact and Enforce** safe school laws to protect transgender and gender non-conforming students, with particular attention to youth of color.
- **Equip** academic institutions with resources to reduce racial/ethnic disparities in education and support transgender students.
- **Encourage** colleges and universities to facilitate job placement during and after transition for transgender graduates who find themselves well-educated but under- or unemployed.

HEALTH CARE

*Some 30% of transgender Californians report that they have postponed care for illness or preventive care due to disrespect or discrimination from doctors or other health care providers. Over 40% did so because of economic barriers. TLC’s recommendations are:*

- **Enact** federal and state legislation prohibiting exclusions of pre-existing conditions and transition-related care in public and private insurance plans, including Medicare.
- **Enforce** California’s Insurance Gender Non-Discrimination Act and enact federal and state legislation prohibiting the denial of insurance coverage for gender-specific care.
- **Increase** access to quality health care for low income and uninsured transgender people by expanding services at community clinics.

HOUSING

*In a state where 56% of Californians own their homes, only 20% of the survey respondents are homeowners. One out of five survey respondents indicated that they have been homeless since they first identified as transgender. TLC’s recommendations are:*

- **Enforce** existing laws prohibiting housing and public accommodation discrimination based on gender.
- **Expand** state legislation to make clear that existing law prohibits homeless shelters from denying services based on gender identity and expression.
- **Create** policies and train shelter staff to reduce barriers to accessing homeless services.

*To truly address the full range of issues facing transgender people, the Transgender Law Center recommends further data collection be conducted in California and across the country. TLC advocates for the inclusion of gender identity questions in national and statewide health and economic surveys, as well as other data collection work, so that the lives and experiences of transgender people are included and understood within the communities where they live and work.*

DEFINITIONS

This report uses many terms to describe respondents’ identities and experiences. The following are working definitions of those terms.

GENDER IDENTITY

A person’s internal, deeply-felt sense of being male, female, something other or in-between.

GENDER EXPRESSION

An individual’s characteristics and behaviors such as appearance, dress, mannerisms, speech patterns, and social interactions that are perceived as masculine or feminine.

TRANSGENDER

An umbrella term that can be used to describe people whose gender expression is non-conforming and/ or whose gender identity is different from their birth assigned gender. Many transgender people identify as female-to-male (FTM) or male-to-female (MTF). People who transition from female to male may be referred to as “FTM” or “transgender men.” People who transition from male to female may be referred to as “MTF” or “transgender women.”

GENDER NON-CONFORMING

A person who has, or is perceived to have, gender characteristics and/ or behaviors that do not conform to traditional or societal expectations.

TRANSITION

The process of changing genders from one’s birth assigned gender to one’s gender identity. There are many different ways to transition. For some people, it is a complex process that takes place over a long period of time, while for others it is a one–or two-step process that happens more quickly. Transition may include “coming out”: telling one’s family, friends, and/or co-workers; changing one’s name and/or sex on legal documents; accessing hormone therapy; and possibly accessing medically necessary surgical procedures.

INTRODUCTION

Transgender people are as diverse as the general population, yet they share some common experiences. Unfortunately, these common experiences may be poverty, harassment, discrimination, lack of access to medical care, and unemployment.

*The State of Transgender California: Results from the 2008 CA Transgender Economic Health Survey* presents key findings from the first statewide survey documenting the economic status of transgender Californians. Based on responses from nearly 650 individuals, *The State of Transgender California* represents one of the largest studies of transgender people in the country. This research was conducted to document the lived experiences of transgender Californians; to understand common employment, education, healthcare, and housing needs facing this population; and to recommend policies and practices to improve the quality of life for transgender and gender non-conforming Californians.

WHY THIS REPORT?

There is a paucity of quantified data regarding the lives of transgender and gender non-conforming people. While some community organizations and academics have begun conducting research on this population, these studies are typically limited by geography or issue area.<sup>3</sup> Most commonly-cited demographic studies in the United States, such as the Census, do not include questions that identify the existence or needs of transgender people. The absence of a gender identity variable in widely-used data sets makes it difficult to understand the well-being of transgender and gender non-conforming people. This leaves policymakers and service providers with a dearth of information about the employment, health, and economic status of transgender Californians, making it difficult to assess what types of services are frequently needed and used by—or denied to—this vulnerable population.

There is a real need for more data addressing the health and economic issues of transgender people. The *2008 CA Transgender Economic Health Survey* was designed to help fill this gap, and to provide a snapshot of the economic health of working-age transgender adults in California.

METHODOLOGY

TLC initially distributed the *2008 CA Transgender Economic Health Survey* to participants at the March 2008 Transgender Leadership Summit, one of the largest gatherings of transgender people in California. Using convenience and snowball sampling methods, the 49-item survey

was also distributed in English and Spanish via electronic and print copies sent to LGBT community centers, social service agencies, and grassroots organizations that either focus on transgender issues or are known to target the transgender and gender non-conforming community. Transgender persons were encouraged to distribute the survey within their communities throughout the spring and summer of 2008.

In order to be included in the study, respondents had to: (1) reside in California; (2) be 18 years of age or over; and (3) identify as a transgender person.<sup>4</sup> Efforts were made to specifically target persons who are monolingual Spanish speakers, reflecting the high percentage of Spanish-language speakers in California. Participation in the survey was entirely voluntary, and responses were anonymous, although participants were able to list their name and contact information on a “tear away” page in order to be entered into a drawing for an iPod Nano.

CHALLENGES IN THE METHODOLOGY

It is difficult to know which parts of the transgender population are over and underrepresented in this survey due to lack of data about the size and demographics of the transgender population as a whole. As a result, the survey relied on a snowball convenience sample.

Despite efforts to specifically target the Latino and monolingual Spanish-speaking community, respondents were disproportionately white, with a smaller percentage of Asian and

Latino respondents than the California state population.

Because of the distribution mechanisms, including outreach through transgender-focused service providers, respondents are likely to be connected to existing transgender-community services. This could result in some sampling error. It is possible that those connected to legal and social services may be more aware of their rights, or may be more likely to be involved in a claim related to discrimination against them, than those persons not connected to such services; however, there has been no research conducted to confirm this. Further, the length of the survey may have inhibited respondents with literacy challenges.

An additional limitation to any research on the transgender community is its subjective nature: whether one is gender non-conforming is subjective, and many people who present as a gender different than the sex they were assigned at birth do not consider themselves to be transgender.

Despite these limitations, the data compiled from the surveys has allowed for a more in-depth look at transgender Californians than has previously existed.

RESULTS

This survey yielded a total of 646 respondents over the age of 18 in the state of California who either identify as transgender or currently have a gender identity and/or presentation that is different from their assigned sex at birth.

DEMOGRAPHICS

GENDER PRESENTATION/IDENTITY

Fifty-eight percent of survey respondents were transgender women (MTF) and 42% were transgender men (FTM).<sup>5</sup> Many people described their gender as more complex, identifying as transgender (46%); transsexual (38%); genderqueer (18%); gender non-conforming (13%), two-spirit (9%), feminine male (5%), and masculine female (3%). These categories are non-exclusive, so that people may have identified with more than one category.

AGE

Respondents ranged in age from 18 to 74, with an average age of 39 years old. Those people who identified as male (e.g. transgender men/FTMs) were younger, on average, than those people who identified as female (e.g. transgender women/MTFs).

RACE/ETHNICITY

Respondents were racially and ethnically diverse, with a pool that included a smaller

percentage of Asian and Latino respondents than the California state population,<sup>6</sup> despite efforts to specifically target the Latino and monolingual Spanish-speaking community. The survey was available in both English and Spanish, and thirty-two respondents answered the survey in Spanish.

Racial/ethnic categories for this survey were: White (63%), Hispanic/Latino(a) (13%), Multiracial (11%); Black or African American (6%), Asian (4%), American Indian (1%), Pacific Islander (1%); Middle Eastern (1%); Alaskan Native (under 1%), or Other (1%). Respondents were able to indicate that they belonged in more than one racial/ethnic category and 11% of respondents identified as multiracial.

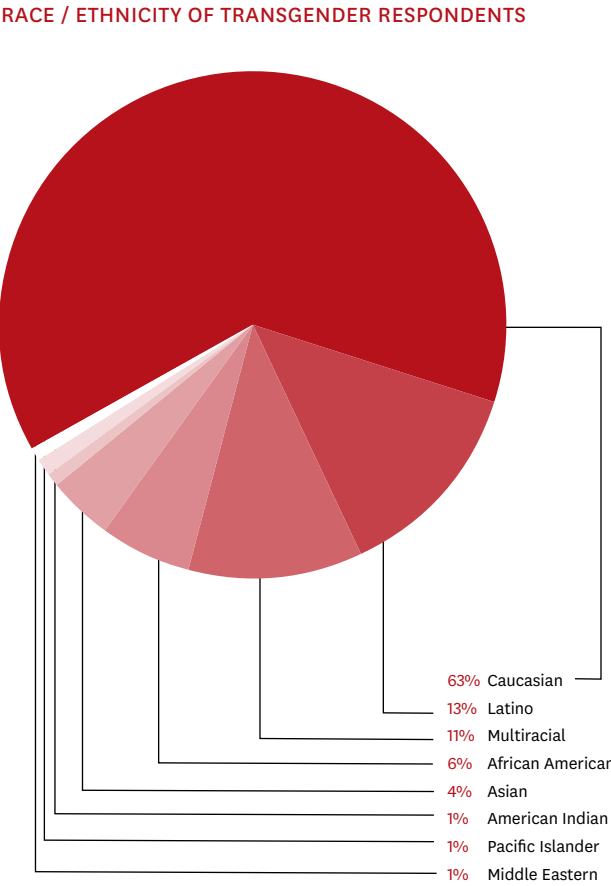
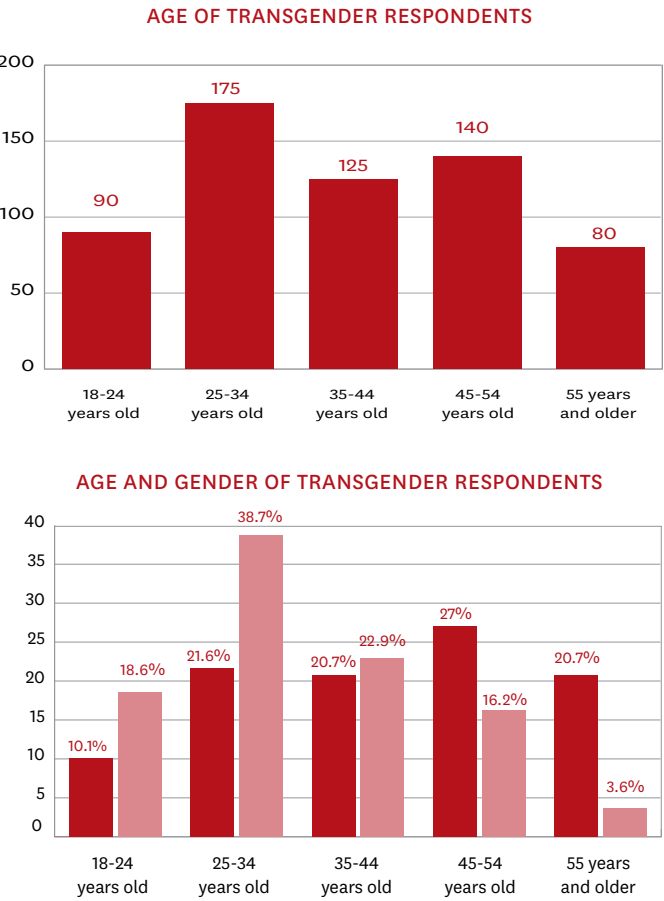
SEXUAL ORIENTATION

Respondents were asked to put themselves in at least one category to identify their sexual orientation. The diversity of orientations include: heterosexual (27%), homosexual, gay or lesbian (18%), and bisexual (17%). Twenty-one percent of people identify as “queer,” while

ten percent of respondents do not use a label. The remaining respondents are questioning, pansexual (attraction regardless of gender identity or biological sex), asexual, or another category not defined in this survey.

LOCATION

The surveyed individuals reside in 33 of the state’s 58 counties. Respondents were over and under-represented in the general population in some counties: **72% of the respondents are residents of five counties with large urban centers: San Francisco, Los Angeles, Alameda, San Diego, and Santa Clara.** These counties account for some 57% of the total population of California.<sup>7</sup> Twenty-three percent of respondents live in San Francisco County, which accounts for approximately 2% of the state’s overall population. Seventeen percent of respondents were from Los Angeles County, which accounts for approximately 27% of the state’s residents.





KEY FINDINGS

EDUCATION

Transgender people who responded to the survey reveal remarkably high education levels.<sup>8</sup> **Respondents are almost twice as likely to hold a bachelor’s degree as the general California population.** Ninety-four percent of the transgender respondents over the age of 25 hold a high school diploma or equivalent compared to 80% in California generally. Overall 46% of transgender people report having a Bachelor’s degree or higher, compared to 29% of general California population.

Qualitative data revealed colleges and universities as places to safely transition. Respondents noted that they are able to transition at school, where they can often be covered by health insurance through their academic institutions, and then graduate and enter or re-enter the working world with their appropriate name and gender identity.

The data reveal significant educational disparities based on gender and race, however. Forty percent of respondents who identify as male/FTM have a graduate degree, compared to only 22% of respondents who identify as female/MTF. While White, Asian, Pacific Islander and Native American respondents were likely to have higher levels of education than the average person in California, with over half of these respondents having a bachelor’s degree or higher, the education levels of Black and Latino respondents was significantly lower: less than 16% reported having at least an undergraduate degree. Among California’s general population, almost 21% of Black/African American and 10% of Latinos hold a bachelor’s degree or higher.<sup>9</sup>

Education level, rather than race, was directly

correlated with income—when controlled for educational background, race alone had no impact on income. Yet as noted above, there are distinct racial disparities for higher education. Clearly, race and ethnicity impact income to the extent that transgender people of color are less likely to have access to jobs that require a college degree.

While education was correlated with income within the sample, transgender people who had higher education did not necessarily experience the higher earnings normally associated with higher education in the general population. Respondents were twice as likely to live below the poverty line as a member of the general population, with 23% earning less than \$10,400 annually. Thirteen percent of those who had Bachelor’s degrees or higher earned below \$10,400. Poverty was especially high among youth, with two out of three survey respondents under age 25 earning less than \$10,000 a year.

RECOMMENDATIONS

**Schools and universities have a unique opportunity to provide safety and support for transgender and gender non-conforming young people while they prepare for their futures. Although California’s safe school laws prohibit discrimination and harassment based on gender identity and expression, further work needs to be done, especially to retain and support transgender women and people of color. TLC makes the following recommendations:**

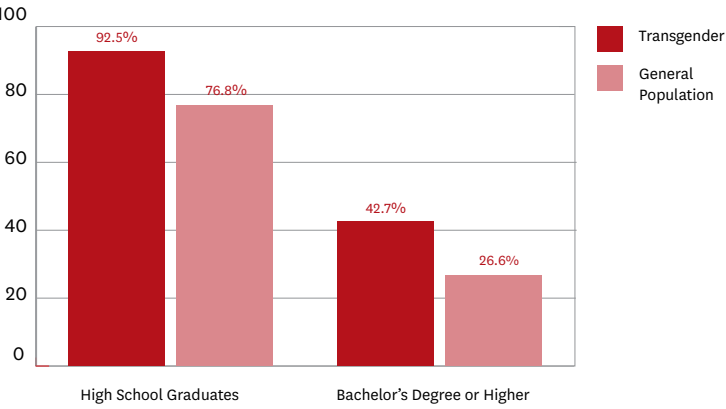
- **Enact, implement and enforce** safe school laws to protect transgender and gender non-conforming students from elementary

*“I still present myself as my birth gender most of the time because the area that I live in and go to school at is very biased. It is very frustrating. I plan to wait until after the full surgery to start looking for full-time employment and stay in school until then.”*

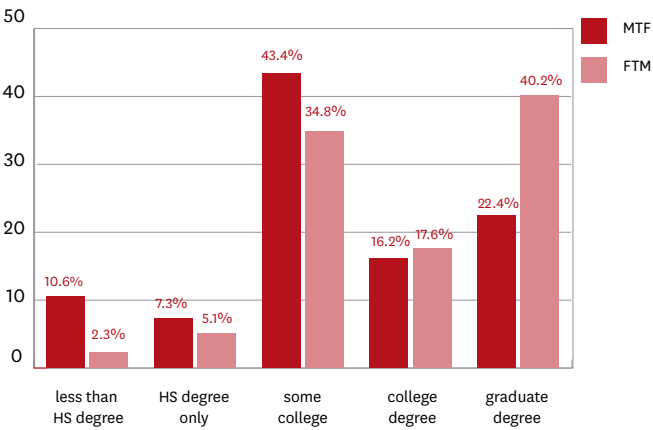
through high school, with particular attention to women and youth of color.

- **Inform and train** all levels of the California public education system on issues facing transgender and gender non-conforming youth, and strategies to comply with state law.
- **Invest** funds to increase the California Department of Education’s oversight and enforcement of California’s safe schools laws.
- **Equip academic institutions with resources to support transgender students, including non-discrimination policies and practices, inclusive health insurance options, and programs to retain and advance transgender women and youth of color.**
- **Encourage** career placement services at colleges and universities to facilitate job placements during and after transition for those transgender people who find themselves well-educated but under- or

EDUCATION OF TRANSGENDER RESPONDENTS AND GENERAL CALIFORNIA POPULATION



EDUCATION LEVEL OF MTF AND FTM RESPONDENTS



ECONOMIC STATUS

unemployed.

INCOME

Despite relatively higher rates of participation in the labor force, transgender people are disproportionately represented below the poverty line. According to the most recent State census, 11.7% of people 18-64 years old in California live below the national poverty level of \$10,400 for single adult households. Yet **1 in 4 transgender people in California earned wages below the national poverty level.** It is possible that this statistic does not represent the depths of poverty for transgender people, as many survey respondents are likely wage earners for households consisting of other persons. These statistics are especially startling given the fact that transgender people are more likely than the general population to have high

levels of education, which is typically positively correlated with higher earnings.

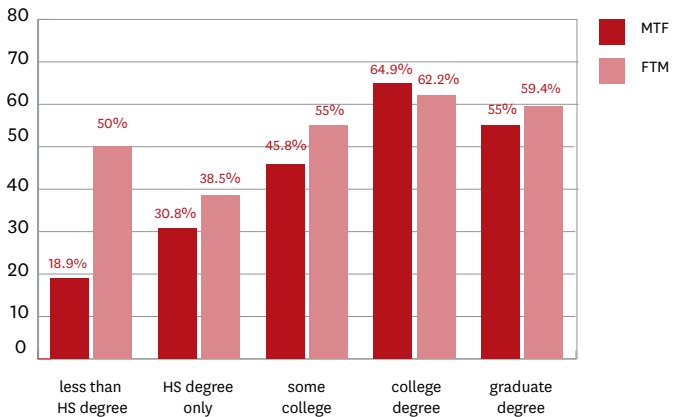
This disconcerting trend continues, even at higher education levels. The average income for all individuals with a Bachelor’s degree residing in California is over \$50,000<sup>10</sup>, whereas **the average yearly income for transgender respondents with a Bachelor’s degree was below \$30,000 – 40% less than the average college graduate in California.**

Income disparities also exist within the sample population. Older transgender respondents tended to have higher levels of income, reflecting more years in the workforce. Two out of three survey respondents under the age of 25 made less than \$10,000 last year, while one out of every three over the age of 45 made more than \$70,000. Male and female respondents showed no significant differences in income at

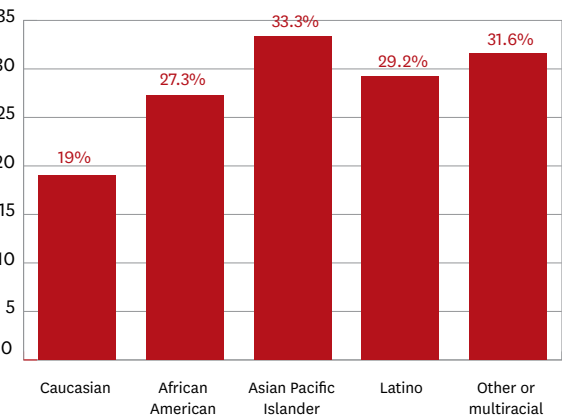
lower levels, but data suggests that women/MTF individuals were more likely to earn higher levels of income (over \$70,000).<sup>11</sup>

Black/African American and Latino/a transgender people reported disproportionately lower incomes than other race/ethnicities groups, and White respondents were twice as likely as Black, Asian, or Latino respondents to earn incomes over \$70,000. Much of this income gap is linked to education level, and the gap narrows considerably among respondents with higher educations. Of those with a high school degree or less, two-thirds of white (64%) and Asian/Pacific Islander (67%) respondents made under \$20,000 per year, while 86% of Black/African American and multiracial respondents, and 74% of Latino/a respondents, did. Among those with at least some college, however, only about a third of

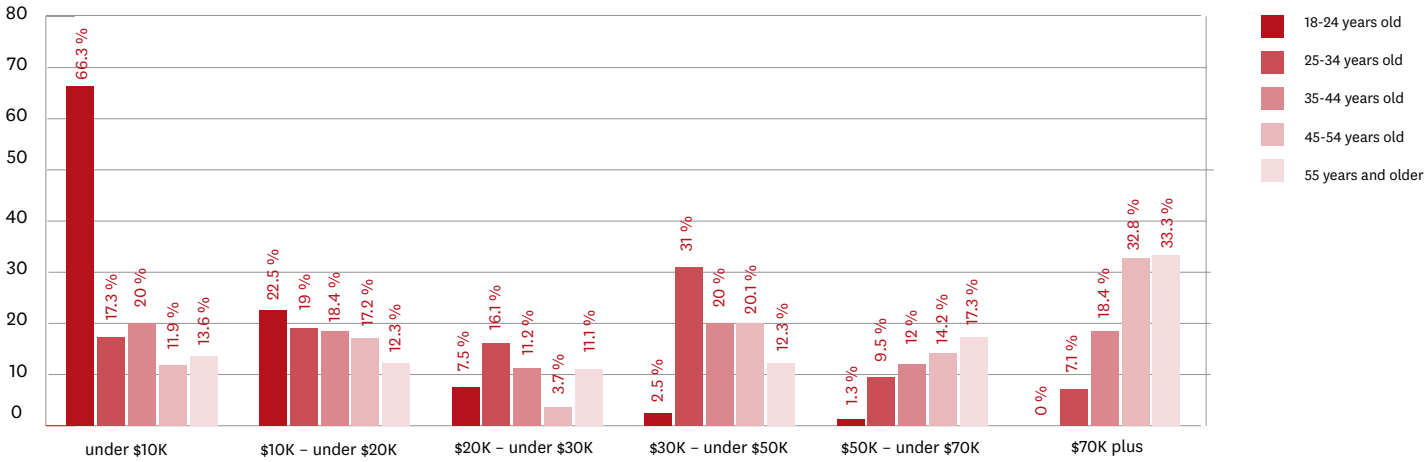
FULL EMPLOYMENT OF FTM AND MTF RESPONDENTS



POVERTY OF TRANSGENDER RESPONDENTS BY RACE / ETHNICITY



INCOME OF TRANSGENDER RESPONDENTS BY AGE



white respondents (33%) made under \$20,000, while nearly three in five Black (39%) and nearly half of multi-racial respondents (46%) did.

A number of survey respondents receive income or support through government or retirement programs: 14% receive Social Security, disability, VA benefits or pensions; 8% receive aid such as TANF, WIC, general assistance, or Supplemental Security Income; and 4% are on unemployment insurance. Five percent report no income.

BANKING & ASSETS

A significant number of Californians conduct their financial lives outside the financial mainstream: half of the state’s residents do not have a savings account and one in five lacks a checking account. Transgender Californians appear to have better banking habits, with only 13% lacking a checking account and one in three (33%) without a savings account. However, **banking rates are much lower among Latino and Black respondents**: one in four (21%) Latino transgender respondents, and one in three (28%) of Black/African American respondents, live without a checking account.

In addition, transgender men are more likely to have checking, savings, and investments and retirement accounts than transgender women.<sup>12</sup>

Assets, such as retirement/investment accounts and home ownership, were limited across all groups. Two out of three respondents (67%) have no investments beyond a savings account. Nine out of ten Black/African American respondents (91%) and four out of five Latinos had no retirement or investment accounts (78%).

Home ownership, long considered part of the American Dream and a mark of financial stability and success, is disproportionately low among transgender Californians. In a state where 56% of residents own their homes, only 20% of the survey respondents are home owners.<sup>13</sup> Even in urban communities, where home ownership overall is lower, transgender residents in urban areas were still at a significantly lower rate of home ownership. For example, in San Francisco, the overall home ownership is at 35%<sup>14</sup>; however, only 6% of San Francisco transgender respondents owned their homes.

EMPLOYMENT

FIELDS OF EMPLOYMENT

Approximately 63% of the transgender people polled indicated that they were in the workforce, compared to 60% of the California working-age population. <sup>15</sup> Survey respondents report working in a variety of fields and occupations. The most common type of occupation was a professional specialty field (46%), followed by executive, administrative and managerial fields (18%), and the service or retail industry (14%). Respondents were most likely to work for a private for-profit company and least likely to be self-employed.

Those persons who are not able to earn a living in the mainstream economy often turn to sex and narcotics sales (the “street economy”). **Almost a quarter of the transgender community in California report that they have worked in the street economy, with 5% reporting that they currently do.**

EMPLOYMENT STATUS

**Less than half of respondents are currently employed full-time.** Three out of four respondents indicated that they earn their income from more than one source. Female/

MTF members of the transgender community were unemployed at twice the rate of male/FTM respondents (17% vs. 9%). The overall unemployment rate for transgender persons was 14%, twice the statewide average for the period this survey was administered.<sup>16</sup>

COMING OUT AT WORK

Even in a state like California, where employment discrimination based on gender identity is prohibited, the decision to come out in the work environment as a transgender person is challenging. Some 80% of survey respondents indicated that at least some of their coworkers know that they are transgender. Despite these high numbers, there are still many people who would like to come out to some or all of their coworkers. Of those people that were not “out” at work, approximately one-third indicated they would like assistance coming out at work.

JOB LOSS AND CAREER CHANGES

Those persons who lose their jobs due to their gender identity are more likely to switch careers than to find a different job in the same sector. **Over half of those respondents who have been unemployed due to their gender identity are now employed in a different field than prior to identifying as transgender or gender non-conforming.**<sup>17</sup> In total, 47% of survey respondents say they have changed the type of job or field in which they are employed since they have come out as transgender or gender non-conforming. One in three people

attribute their decision to change fields to their coming out. This data suggests that employers are losing talented and trained professionals due to employee discomfort with coming out at work or to discrimination on the job.<sup>18</sup> Such losses in human capital are detrimental to employers and employees alike.

While the above data may represent personal decisions to change jobs or field of employment, a similar percentage did not have a choice. **Almost half of the surveyed population reports that they had experienced some loss of employment either directly as a result of their gender identity or as a possible result of their gender identity.** One in three respondents reported that they have lost employment as a direct result of being transgender or gender non-conforming, with another 15% of respondents unsure whether they had lost employment as a direct result of their gender identity. Fourteen percent of the polled transgender community reports that they were fired because of their gender identity. Another 13% report that they were denied a promotion, 12% were laid off, and 10% were reorganized out of a job.

**Those persons who have lost a job due to their gender identity are significantly more likely to have a lower income.** For example, 28% of those who have lost their job due to their gender identity make less than \$10,000 per year, while only 22% of those who had not lost a job due to gender identity discrimination made 0 – \$10,000 per year.

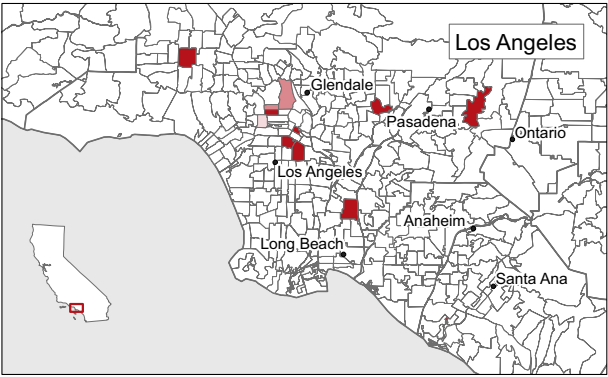
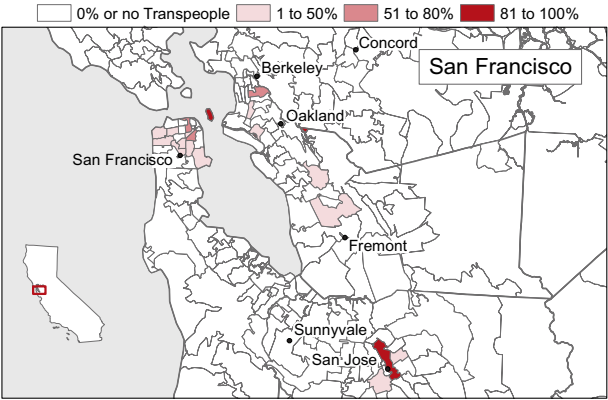
*“After beginning transition, I was asked/forced to leave a high paying management job after years of successive promotions. I am shamelessly stealth now at work and in general.”*

WORKPLACE DISCRIMINATION & HARASSMENT

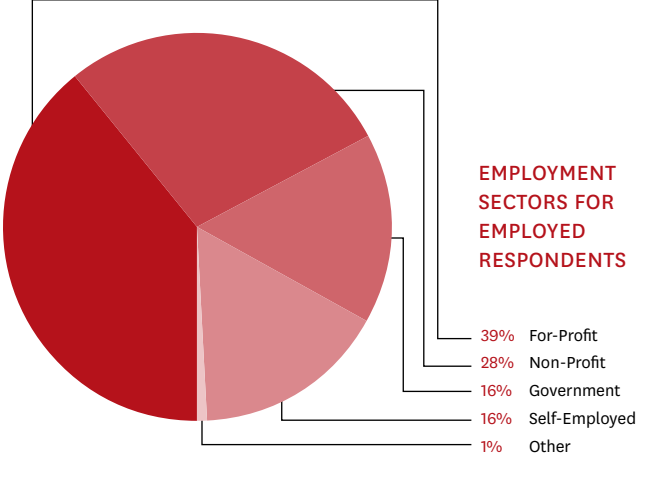
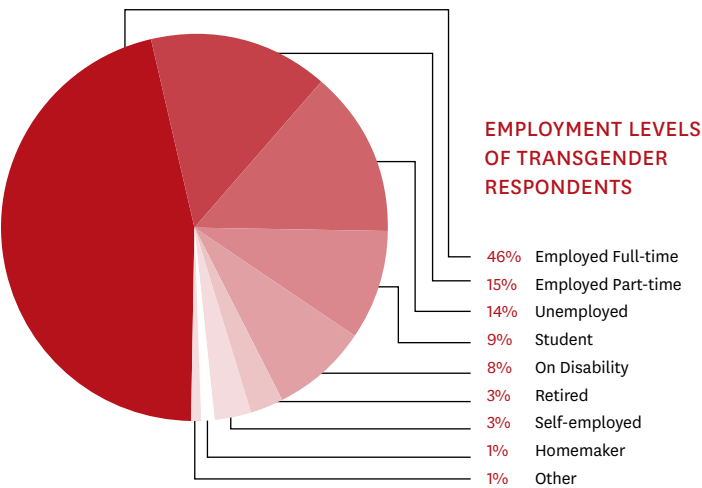
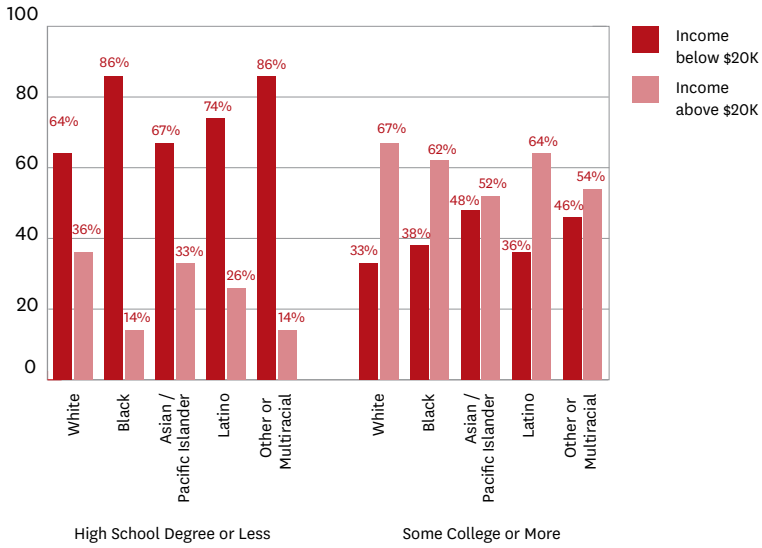
**Two thirds of respondents (67%) report some form of workplace harassment or discrimination directly related to their gender identity.** The survey broke down types of workplace harassment carefully, in order to identify where enforcement and policy changes need to be addressed under current state law. Overall, the transgender community surveyed reported multiple types of workplace harassment:

- 27% experienced verbal harassment
- 22% experienced unfair scrutiny and/or discipline
- 22% were harassed by coworkers
- 17% were harassed by their supervisors
- 15% experienced sexual harassment
- 12% were denied access to appropriate restrooms

LOCATION OF TRANSGENDER POPULATION



INCOME OF TRANSGENDER RESPONDENTS BY LEVEL OF EDUCATION





- 11% were denied access to restrooms that matched their gender identity
- 9% had their access to customers or clients restricted or eliminated.

There is no statistically significant difference between experiencing discrimination and type of employer (i.e. private company, non-profit, or government), nor any correlation between education level, race, age, or harassment type. Some variances did appear, however.

- Respondents with higher incomes were less likely to indicate that they had experienced any type of harassment.<sup>19</sup>
- Current government employees were less likely to be reorganized out of a job and experience verbal harassment, but they were equally discriminated against across all other measures.<sup>20</sup>
- Qualitative data collected in the study suggests that transgender and gender non-conforming persons are more likely to have favorable experiences transitioning and finding employment in the non-profit sector.<sup>21</sup>
- Those persons who report that their boss or supervisor knows that they are transgender report higher levels of verbal and sexual harassment, and unfair scrutiny or discipline. <sup>22</sup>

**Despite widespread employment discrimination, only 15% of those who reported some form of discrimination or harassment had filed a complaint.** Of those who did not file any kind of complaint, 44% did not think they could get the assistance they needed or prove their case. Thirty percent did not know what, if any, protections they may have as a transgender person. Of those who did not file a complaint, 27% did not know how or where to file a complaint; 26% were afraid of losing their jobs; and 13% were afraid to come out in order to file a complaint. In only 31% of the filed cases was the issue resolved favorably. Twelve percent of cases were still pending or remain unresolved, while 34% had an unknown outcome.

**LACK OF EMPLOYMENT RESOURCES**

Given the high rate of discrimination, transgender and gender non-conforming community members need tools for transitioning in the workplace and employers need appropriate, accessible resources for creating transgender-friendly workplaces. Over three-quarters of survey respondents indicated that they were interested in some form of workplace assistance. **The most frequent request for assistance was with help changing documents to match a gender identity.** Some respondents indicated that having legal

documents that matched their former gender identity has been a barrier to employment. Some persons also stated that they found it difficult to apply for jobs when their references and former employers knew them as a different gender or by a different name. **Under California state law, this area should be readdressed for enforcement on gender identity protections.**

**IMPLICATIONS**

The survey response indicates that many transgender people are seeking full-time, living wage employment in a variety of fields. Fewer than half of the respondents were employed full-time, indicating a significant rate of underemployment as well as unemployment. Further, relatively high levels of education do not necessarily translate to equitable earnings for transgender people, suggesting that such workers are facing significant barriers to employment, even under anti-discrimination laws.

High levels of under- and unemployment suggest: (1) transgender people are facing high levels of workforce discrimination; (2) many transgender workers are changing careers during or after their gender transition, resulting in a loss of earning potential; (3) existing workforce development services are not currently meeting the specific needs of transgender clients, and need additional training and investment to expand their services for this population; and (4) transgender job seekers may be reluctant to access employment services they do not perceive to be transgender-friendly. Further, high levels of employment discrimination, and the types of discrimination reported, show a lack of employer compliance with California’s Fair Employment and Housing Act, demonstrating a need for increased FEHA enforcement as well as corporate nondiscrimination policies that address the issues faced by many transgender workers.

The low levels of transgender people reporting discrimination that they have experienced reflects the lack of safety many perceive in the workplace. It is particularly revealing that transgender workers report higher levels of harassment when their boss or supervisor knows they are transgender. With 30% of workers unaware of what protections they may have, and an additional 41% reporting that they

are not certain they would get the assistance they need, information about California’s anti-discrimination laws, corporate policies, and complaint procedures for both systems need to be promoted to transgender employees.

**RECOMMENDATIONS**

**Transgender Californians are educated and employable. To reduce barriers to employment, TLC makes the following recommendations:**

**Pass & Enforce Non-Discriminatory Laws**

- Enact federal and state anti-discrimination laws that include gender identity and gender expression workplace protections.
- Fund and train agencies, such as the California Department of Fair Employment and Housing, to fully enforce anti-discrimination laws.
- Educate employers and employees on the rights of transgender and gender non-conforming workers, and provide tools to increase accessibility to complaint procedures.

**“Transition” Workplaces to Support Transgender Employees**

- **Create and maintain** written non-discrimination policies that address common issues faced by transgender and gender non-conforming employees, including, name and pronoun usage, restroom access, dress codes, sex segregated job assignments, and procedures for addressing discrimination by other coworkers and clients.
- **Post** non-discrimination policies that include gender identity and expression in a manner that is visible to all staff and applicants.

- **Ensure** that all staff and management, including human resources personnel, are well trained on laws and policies designed to eliminate gender identity bias in the workplace.

**Create Transgender-Inclusive Workforce Development Programs**

- **Educate** Workforce Investment Boards, OneStop Career Centers, and workforce development programs about the need for transgender-inclusive employment programs in local communities.

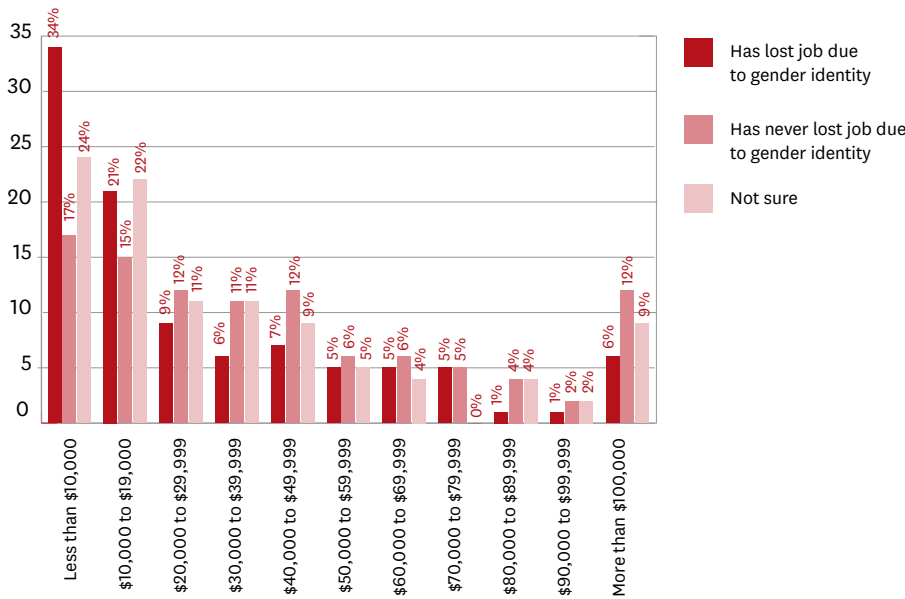
- **Invest** in local workforce development programs that address the specific barriers facing transgender workers and job seekers, especially transgender women, youth, and people of color.
- **Enact** and enforce transgender-friendly policies at workforce development agencies and programs, including training for staff that addresses the unique needs of transgender job seekers, explicit and visible non-discrimination policies, and policies regarding name and pronoun usage.

**Increase Support for Transgender Employees**

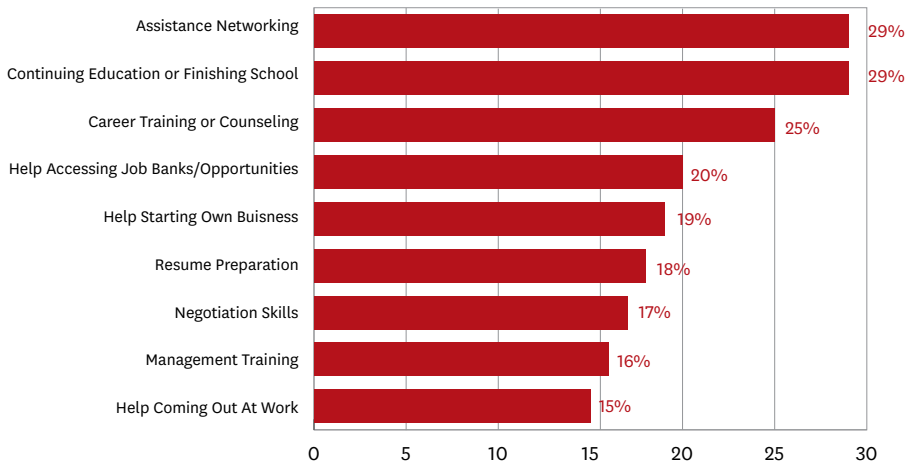
- **Increase employment counseling** that helps transgender job seekers to stay in the same field after a gender transition and provides support to job seekers who have previously experienced workplace discrimination.
- **Educate** human resources personnel, non-discrimination investigators, and private attorneys on the legal rights of transgender and gender non-conforming workers.
- **Offer** transgender Californians competent legal services to increase reporting of discrimination and harassment and to assist with changing name and gender on identity documents.
- **Educate** private attorneys and advocates on the legal rights of transgender and gender non-conforming workers and offer resources for technical assistance when serving transgender clients.

*“I am a software engineer. My experience has been positive. I transitioned on the job very soon after starting straight out of college and my employer was supportive. I am still with my first employer 7 years later and I’ve been promoted and my salary has almost doubled. My gender has never been an issue in the workplace. My company recently received 100% on the Human Rights Campaign Corporate Equality Index and is featured as one of their Best Places to Work 2008.”*

**JOB LOSS OF TRANSGENDER RESPONDENTS BY INCOME**



**TYPES OF EMPLOYMENT ASSISTANCE REQUESTED BY TRANSGENDER RESPONDENTS**



HEALTH CARE

Transgender Californians report that when they are sick, hurt, or need advice about their health they most often go to a doctor’s office (58%), followed by community or free clinics (19%). However, there is a clear need for more training and awareness in the medical community of the rights and needs of the transgender community:

- 35% of respondents recount having to teach their doctor or care provider about transgender people in order to get appropriate care.
- 30% of transgender people said that they have postponed care for illness or preventive care due to disrespect or discrimination from doctors or other health care providers.
- 11% have had a care provider refuse to treat them because they are transgender.

Respondents reported relatively high rates of insurance coverage. Among those who responded to the survey, 86.5% said that they are covered by health insurance, **although only about half of respondents were covered by their employer’s health insurance (41%) or a partner, spouse or family member’s insurance**

**(13%).** Many respondents were covered by public health insurance, including MediCal (8%); Medicaid (6%); COBRA (4%); other public insurance (3%); or VA benefits (2.5%). Six percent of survey respondents report that they have been denied a health insurance policy because they are transgender or gender non-conforming<sup>23</sup>, while 6% of respondents purchased individual plans.

Coverage, however, does not guarantee access to health care. Financial barriers and denials of coverage result in many transgender people putting off basic health care needs. Even when covered by insurance, **42% of respondents have delayed seeking care because they could not afford it and 26% report health conditions that worsened because they have postponed care.** From a public health standpoint postponing care can lead to the spread of infectious diseases as well as necessitate more costly and complicated medical care.

Further, transgender Californians report alarmingly high rates of denial for basic health care services by providers or insurance companies:

- 33% denied surgery
- 27% denied hormones
- 21% denied counseling and mental health services
- 15% denied gender-specific care (such as pap smears for transgender men and prostate exams for transgender women)
- 10% denied primary health care

IMPLICATIONS

Economic stability and health care access/ services are closely tied for all groups, but even more so for transgender and gender non-conforming people. Access to gender-related medical treatment, combined with insurance and other denials based on gender non-

conformity result in many transgender people putting off basic health care needs. Postponing care can lead to more severe health conditions, as well as a spread of infectious diseases, both of which affect the larger community. Addressing these barriers, particularly under existing California law, is crucial to improve the health and quality of life for transgender and gender non-conforming people.

RECOMMENDATIONS

**Healthy Californians are necessary for a healthy economy. There is no reason to deny basic health needs to any group of Californians. TLC makes the following recommendations:**

Eliminate Unhealthy Exclusions from Health Care Plans

- **Encourage** health care finance reform that eliminates barriers, such as pre-existing conditions, to private and public insurance for transgender people.
- **Enact federal and state legislation prohibiting transgender- and gender-specific exclusions that limit access to comprehensive, quality care in public and private insurance plans, including Medicare, VA benefits, and public employee health benefits.**
- **Eliminate** transgender exclusions from group insurance plans offered to employees of corporations, governments, and nonprofits.

Increase Access to Quality Care

- **Enforce California’s Insurance Gender Non-Discrimination Act prohibiting the denial of insurance coverage based on gender.**
- **Offer** comprehensive primary and transgender-specific services for low income and uninsured transgender people at community clinics.
- **Train** healthcare professionals and students to provide quality, culturally-appropriate care to transgender patients.
- **Ensure** access to comprehensive “know your health care rights” training and written materials for transgender and gender non-conforming Californians.

HOUSING & HOMELESSNESS

As mentioned earlier in this report, home ownership among transgender Californians is disproportionately low (20%) compared to the overall population in California (56%)<sup>24</sup>. The majority of transgender respondents pay market-rate rent, and either live alone (34%) or with roommates (21%). Others own their own home (20%); live with family (7%); or live in single room occupancy hotels (3.4%), subsidized housing such as Section 8 (3%), a treatment facility (2%), shelters (2%), college housing (2%), or a coop (1%).

As a group, the transgender community reports frequent discrimination in the housing market. Nineteen percent of respondents indicate that they have faced housing discrimination because of their gender identity or presentation. Another 19% were unsure if their gender had been a reason for housing discrimination.

A startling number of transgender people report being homeless for some period of time since identifying as transgender or gender non-conforming. **One in five respondents indicated that they have been homeless at some point since first identifying as transgender.** Transgender people frequently face discrimination within the shelter system. Thirty-one percent of the homeless transgender people who have tried to stay at shelters report that they have been denied access to a shelter. Fifteen percent of those who attempted to stay in a shelter were thrown out after the shelter staff found out they were transgender. Almost half of those respondents were harassed by other shelter residents, and one in three was harassed by shelter staff. Some residents were actually assaulted by other residents and staff. Ten people reported being attacked by other residents, and four people reported being attacked by shelter staff. **Ultimately one in three people decided to leave the shelter system due to poor treatment and unsafe conditions.**

IMPLICATIONS

Low homeownership rates and high levels of housing discrimination illustrate the intersection of economic and social disparities, and suggest a lack of compliance with California’s Fair Employment and Housing Act by realtors and landlords. Even more alarming is the high number of respondents who report they are or have been homeless, and the high levels of discrimination and violence in homeless shelters

against transgender people. Shelters are a vital safety net for economically at-risk populations, and transgender people need equal treatment and access to these spaces when homeless. The high percentage of transgender people who have been denied access to a shelter or assaulted by shelter residents and staff indicates an urgent need for training of shelter staff, and may indicate that many shelters are not complying with California’s public accommodations laws.

RECOMMENDATIONS

**High levels of discrimination and harassment in housing and homeless shelters put transgender people at risk for further economic and social marginalization. TLC makes the following recommendations:**

Create & Enforce Policies to Reduce Discrimination in Housing and Homeless Services

- **Increase** enforcement of existing laws prohibiting housing and public accommodation discrimination based on gender under California’s Fair Employment and Housing Act and the Unruh Civil Rights Act.
- **Expand** state legislation to make clear that existing law prohibits homeless shelters from denying services based on gender identity.
- **Educate** staff and management of the California Department of Fair Employment and Housing on the realities of housing discrimination and harassment based on gender identity, and on providing culturally competent assistance to transgender complainants.
- **“Transition” Shelters to Improve Services to Transgender Clients**
- **Enact** more inclusive policies at homeless shelters and other social services to address the unique needs of transgender clients.
- **Train** shelter staff to reduce barriers to transgender people accessing their services.
- **Fund** social services, particularly homeless and risk-reduction programs, to address the unique needs of homeless and near-homeless transgender people living in poverty.

Promote Housing Stability & Programs

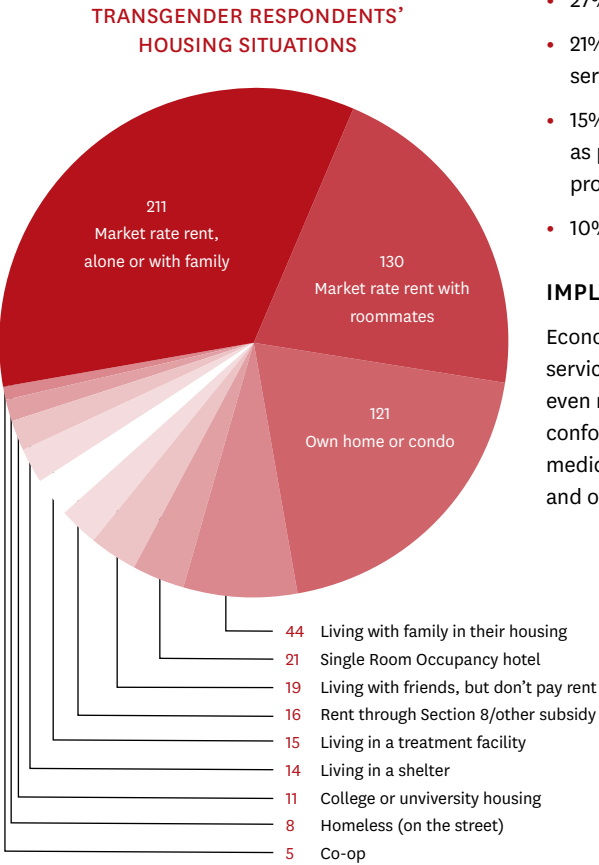
- **Conduct** outreach to transgender people about home ownership programs, banking outreach services, and other programs that

support homeownership and economic stability.

- **Ensure** access to comprehensive “know your housing rights” training and written materials for transgender and gender non-conforming Californians.
- **Educate** private attorneys and housing advocates on the legal rights of transgender and gender non-conforming tenants and offer resources for technical assistance when serving transgender clients.

There is an overwhelming need for enforcement and expansion of laws that protect people who have transitioned genders, are currently transitioning, or who are gender non-conforming. The implementation of these laws in employment settings, workforce development programs, health and human service agencies, and schools will increase the safety and well-being of transgender and gender non-conforming Californians. Investment in these programs, particularly the social services that target the most at-risk populations, must be increased. Training is also critical for workers in schools, legal and health and human services settings.

To fully ensure that transgender Californians are able to obtain safe and secure housing, comfortable, competitive, and congenial working environments, and access to high quality appropriate health care, we need to know more about the transgender community and its experiences. While this report is the result of the largest survey of transgender Californians, it is still a limited sample. More needs to be learned about the full range of issues facing transgender people. Inclusion of gender identity questions in statewide health and economic surveys, and in national data collection efforts, will ensure that the lives and experiences of transgender people are better understood within the context of their communities, their work environments, their schools, and the multiple intersections of their lives.





CONCLUSION

In 2003, California became the fourth state in the United States to prohibit discrimination on the basis of gender identity in housing and employment. However, data gleaned from the Transgender Law Center’s 2008 Transgender Economic Health Survey demonstrates that despite these laws, the transgender community in California remains marginalized and continues to experience discrimination, harassment, and denial of basic services such as health and housing. Legislation alone cannot remedy the inequities faced by transgender Californians. Meaningful enforcement and support are needed to ensure that the transgender community is aware of its rights and is empowered to exercise them.

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ENDNOTES

- Throughout this report, “transgender” is used as an umbrella term that can be used to describe people whose gender expression is non-conforming and/or whose gender identity is different from their birth assigned gender. “Gender non-conforming” refers to a person who has, or is perceived to have, gender characteristics and/or behaviors that do not conform to traditional or societal expectations.
- California’s Fair Employment and Housing Act (FEHA) explicitly protects transgender employees from discrimination and harassment by landlords and by employers who employ 5 or more persons. This explicit protection came to be in 2004 when FEHA was amended through the Gender Nondiscrimination Bill of 2003 (AB 196). AB 196 incorporated the definition from California’s Hate Crimes Statute into FEHA. That statute defines gender as follows: “‘Gender’ means sex, and includes a person’s gender identity and gender related appearance and behavior whether or not stereotypically associated with the person’s assigned sex at birth.” California Penal Code 422.56(c). Therefore, Californians are clearly protected from discrimination and harassment by qualifying employers and landlords on the basis of assigned sex at birth, gender identity and gender expression.
- In addition to *Good Jobs NOW! San Francisco*, TLC refers to the National Gay and Lesbian Task Force’s *Transitioning Our Shelters* (2003), *An Epidemic of Homelessness* (2007), and the San Francisco Human Rights Commission’s November 2000 report *Economic Empowerment for the LGBT Communities*, finding that transgender people “are in a precarious position because of gender identity discrimination” and face incredibly high unemployment rates.
- Respondents were determined to be transgender if they either identified as a gender different than the gender they were assigned at birth, or considered themselves to be transgender. Two respondents were unsure of what gender they were assigned at birth and were included in the sample.
- Respondents were categorized first by self-identification as female-to-male (FTM) or male-to-female (MTF) and second by birth sex and current gender identity. Self-identification varied, with some respondents identifying as female but not MTF, or male but not FTM, although their birth sex was different from their current gender identity.
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- This may be because the female/MTF respondents to the survey were older than the male/FTM respondents, again reflecting more years in the workforce.
- Among transgender men, 92% have a checking account; 75% have a savings account; and 40.5% have other investment accounts (such as CDs, retirement accounts etc.). Among transgender women, 84.2% have a checking account; 60% have a savings account; and 29% have other investment accounts.
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- This is compared to 31% of those persons who have never been unemployed due to their gender identity. Significant at alpha=.05, p<.001.
- It is possible that the data above does not represent all transgender people because some of those who have not changed fields first entered the workforce after they first identified as gender non-conforming or transgender.
- Statistically significant at p=.033.
- All of these comparisons were significant at less than p=.05.
- The quantitative data collected does not reflect these individual experiences. However, the respondents were asked to reflect on their entire working history and not specifically on their current job.
- 30% vs. 17% for verbal harassment, 15% vs. 6% for sexual harassment, and 23% vs. 9% for unfair scrutiny or discipline
- Persons who are not covered by a group insurance policy are often rejected from individual health plans due to “pre-existing conditions” related to their transgender status, such as a diagnosis of Gender Identity Disorder or history of hormonal treatment.
- U.S. Census Bureau. State & County QuickFacts. Retrieved from <http://quickfacts.census.gov/qfd/states/06000.html>.





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INFO@TRANSGENDERLAWCENTER.ORG

BE COUNTED!

Complete the California Transgender Economic Health Survey today!

The Transgender Law Center is conducting a survey to better understand the needs and interests of transgender adults throughout California. Survey data will be analyzed and reported in a new publication – *Good Jobs Now California!* – to educate policymakers about the needs and realities of transgender people. By reporting good data about our own community, we plan to encourage agencies throughout California to launch and expand employment services for the transgender community. The risks from completion of this survey are minimal. If you have questions about services available for transgender people, please feel free to contact the Transgender Law Center.

Please share this survey with other transgender people you know. The survey is available in English and Spanish, and can be completed online at [http://www.surveymonkey.com/s.aspx?sm=Y0uplviwbkoT9xl3MSFTew\\_3d\\_3d](http://www.surveymonkey.com/s.aspx?sm=Y0uplviwbkoT9xl3MSFTew_3d_3d). You can also download a copy at [www.transgenderlawcenter.org](http://www.transgenderlawcenter.org) or receive more hard copies by calling Mila at (415) 865-0176. Completed surveys can be faxed to 877-847-1278, emailed to [mila@transgenderlawcenter.org](mailto:mila@transgenderlawcenter.org), or mailed to TLC; 870 Market Street, Suite 823; San Francisco, CA 94102.

The survey is confidential. Your name and contact information will not be associated with it. Only cumulative results will be published. However, to thank you for taking the time for completing the survey, participants can enter into a drawing to win an iPod Nano. If you are interested in entering the drawing, complete the form below and send it to TLC; 870 Market Street, Suite 823; San Francisco, CA 94102.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Please note that this information will not be associated with your completed survey. Also, this survey – and the Nano – is limited to residents of California.

If you wish to voice a concern about the research, you may direct your question(s) to Research and Sponsored Projects at [www.csun.edu/graduatestudies](http://www.csun.edu/graduatestudies) or 818-677-2901. If you have specific questions about the study you may contact Dr. Eli Bartle or me. Dr. Bartle is a faculty member with the Department of Social Work or [www.csun.edu/msw](http://www.csun.edu/msw) or 818-677-3298.

Thanks for being counted!

Masen Davis, Executive Director  
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Transgender Law Center  
Transgender Economic Health Survey

The Transgender Law Center is conducting this survey to better understand the needs and interests of transgender adults throughout California. Data from the survey will be analyzed to educate policymakers about the needs and realities of transgender and gender non-conforming people. Please complete and return the survey as soon as possible. You can email it to [info@transgenderlawcenter.org](mailto:info@transgenderlawcenter.org) or mail to: Transgender Law Center; 870 Market Street, Suite 823; San Francisco, CA 94102. Thank you!

Demographics

Please complete the following questions about your gender, orientation and ethnicity. This information will help us learn how various transgender communities are impacted by workplace issues and discrimination.

- Do you consider yourself to be transgender in any way?  
☐ Yes  
☐ No  
☐ I don't know/Questioning
- What sex were you assigned at birth — that is, what was the sex on your original birth certificate?  
☐ Male  
☐ Female  
☐ I don't know
- Do you currently have a gender identity or presentation that is different from your assigned sex at birth?  
☐ Yes  
☐ No  
☐ I don't know
- Which, if any, of the following terms do you currently use to describe your gender identity? (Check all that apply)  

<input type="checkbox"/> Cross-dresser	<input type="checkbox"/> Masculine female or butch
<input type="checkbox"/> Drag Queen/King	<input type="checkbox"/> MTF / transgender woman
<input type="checkbox"/> Feminine male	<input type="checkbox"/> Transgender
<input type="checkbox"/> FTM / transgender man	<input type="checkbox"/> Transsexual
<input type="checkbox"/> Gender non-conforming or gender variant	<input type="checkbox"/> Two-spirit
<input type="checkbox"/> Genderqueer	<input type="checkbox"/> Other: _____
	<input type="checkbox"/> None of these terms apply to me

5. How do you think others perceive your gender most of the time?

- ☐ Man all the time
- ☐ Woman all the time
- ☐ Man most of the time
- ☐ Woman most of the time
- ☐ Man sometimes, a woman at other times
- ☐ Blending of genders (Genderqueer/androgyny)
- ☐ Other: \_\_\_\_\_

6. When people meet your for the first time, how often do they guess you are transgender or gender non-conforming?

- ☐ Always
- ☐ More often than not
- ☐ Sometimes
- ☐ Infrequently
- ☐ Never

7. How do you currently describe your sexual orientation?

- |  |  |
|--|--|
| <input type="checkbox"/> Gay or Homosexual     | <input type="checkbox"/> Queer               |
| <input type="checkbox"/> Lesbian               | <input type="checkbox"/> Questioning         |
| <input type="checkbox"/> Bisexual              | <input type="checkbox"/> Other: _____        |
| <input type="checkbox"/> Heterosexual/Straight | <input type="checkbox"/> I don't use a label |

8. Which of the following categories best describes your ethnic or racial background? Please check all that apply.

- |  |   |
|--|---|
| <input type="checkbox"/> White                     | <input type="checkbox"/> American Indian  |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> Alaskan Native   |
| <input type="checkbox"/> Asian                     | <input type="checkbox"/> Pacific Islander |
| <input type="checkbox"/> Hispanic or Latino(a)     | <input type="checkbox"/> Other:_____      |

9. What is your current age in years? \_\_\_\_\_

10. What is your zip code? \_\_\_\_\_

11. What is the highest degree or level of school you have completed? Mark one.

- |   |   |
|---|---|
| <input type="checkbox"/> No Formal Schooling Completed          | <input type="checkbox"/> Bachelor Degree (for example BA, BS)     |
| <input type="checkbox"/> Elementary or Junior High School       | <input type="checkbox"/> Bachelor Degree and Some Graduate School |
| <input type="checkbox"/> Some High School                       | <input type="checkbox"/> Master Degree                            |
| <input type="checkbox"/> High School Graduate or GED Equivalent | <input type="checkbox"/> Professional Degree                      |
| <input type="checkbox"/> Some College                           | <input type="checkbox"/> Doctoral Degree                          |
| <input type="checkbox"/> Associate Degree                       |   |

**Employment & Income**

Please answer these questions so that we can learn about employment patterns impacting transgender people.

12. What is your current employment status?

- |   |   |
|---|---|
| <input type="checkbox"/> Employed full time             | <input type="checkbox"/> Student        |
| <input type="checkbox"/> Employed part time             | <input type="checkbox"/> Retired        |
| <input type="checkbox"/> Multiple part-time jobs        | <input type="checkbox"/> Homemaker      |
| <input type="checkbox"/> Unemployed and looking         | <input type="checkbox"/> Unable to work |
| <input type="checkbox"/> Unemployed and stopped looking | <input type="checkbox"/> Other: _____   |
| <input type="checkbox"/> On disability                  |   |

If employed, please continue to question #13. If unemployed, please skip to question #21.

13. If working, what type of occupation do you have?

- ☐ Executive, administrative, and managerial
- ☐ Professional specialty
- ☐ Technicians and related support
- ☐ Marketing and sales
- ☐ Administrative support, including clerical
- ☐ Service or retail
- ☐ Agriculture, forestry, fishing, and related
- ☐ Precision production, craft, and repair
- ☐ Operators, fabricators, and laborers
- ☐ Other: \_\_\_\_\_
- ☐ Not applicable (I'm not currently working)

14. If employed, which of the following best describes you?

- ☐ Employee of a private-for-profit company or business
- ☐ Employee of a not-for-profit or charitable organization
- ☐ Government employee
- ☐ Self-employed in own business
- ☐ Working without pay in family business
- ☐ Other: \_\_\_\_\_
- ☐ Not applicable (I'm not currently working)

15. How long have you worked for your current employer?

- |   |   |
|---|---|
| <input type="checkbox"/> Less than 6 months | <input type="checkbox"/> 6-10 years                                 |
| <input type="checkbox"/> 6 mos – 1 year     | <input type="checkbox"/> 11-20 years                                |
| <input type="checkbox"/> 1 -2 years         | <input type="checkbox"/> More than 20 years                         |
| <input type="checkbox"/> 2 – 5 years        | <input type="checkbox"/> Not applicable (I'm not currently working) |

16. About how many of your coworkers know that you are transgender?

- |   |   |
|---|---|
| <input type="checkbox"/> All            | <input type="checkbox"/> None of them                               |
| <input type="checkbox"/> Almost half    | <input type="checkbox"/> I don't know                               |
| <input type="checkbox"/> Less than half | <input type="checkbox"/> Not applicable (I'm not currently working) |





29. If you answered yes to any of the previous employment discrimination questions but did NOT file any kind of complaint about the discrimination, why? Mark all that apply.

- ☐ Did not know how or where to file a complaint
- ☐ Did not think I would get the assistance I need
- ☐ Afraid to come out as transgender
- ☐ Afraid to lose my job
- ☐ I do not know what, if any, protections I may have as a transgender person
- ☐ Other (please describe): \_\_\_\_\_
- ☐ Not applicable

Employment Interests

Please answer these questions so that we can help create employment programs that meet the needs and interests of transgender people.

30. Are you interested in assistance with your career in any of the following categories? Mark all that apply.

- ☐ Changing documents to match gender identity
- ☐ Career training
- ☐ Career counseling
- ☐ Accessing job banks or finding job opportunities
- ☐ Continuing education or finishing school
- ☐ Resume preparation
- ☐ Networking
- ☐ Negotiation skills
- ☐ Management training
- ☐ Help starting own business
- ☐ Coming out at work/transitioning on the job
- ☐ I'm not interested in assistance
- ☐ Other: \_\_\_\_\_

31. Ideally, what type of occupation would you like?

- ☐ Executive, administrative, and managerial
- ☐ Professional specialty
- ☐ Technicians and related support
- ☐ Marketing and sales
- ☐ Administrative support, including clerical
- ☐ Service or retail
- ☐ Agriculture, forestry, fishing, and related
- ☐ Precision production, craft, and repair
- ☐ Operators, fabricators, and laborers
- ☐ Other: \_\_\_\_\_

32. In what industry would you like to build a career? \_\_\_\_\_

33. What kind of work environment would you like (customer service, office work, behind the scenes, etc)? \_\_\_\_\_

34. Ideally, would you prefer to be self-employed or employed by others?

- ☐ Self-employed
- ☐ Employed by others
- ☐ Don't know

35. Ideally, where would you like to be employed?

- ☐ A private-for-profit company or business
- ☐ A private not-for-profit or charitable organization
- ☐ City or County government
- ☐ State or Federal government
- ☐ Self-employed
- ☐ Don't Know

Health Care Benefits

Please answer these questions so that we can help improve access to healthcare benefits for transgender people.

36. Are you covered by health insurance?

- ☐ Yes
- ☐ No
- ☐ Don't Know

37. If yes, what type of insurance do you have?

- ☐ Uninsured/I have NO coverage
- ☐ Insurance plan through my employer
- ☐ Insurance through a former employer (COBRA)
- ☐ Insurance plan through a partner, spouse, parents or other family member
- ☐ Insurance purchased as individual
- ☐ Medicare
- ☐ MediCal
- ☐ Veterans benefits
- ☐ Student health program
- ☐ Other: \_\_\_\_\_

38. What kind of place do you go to most often when you are sick or need advice about your health?

- ☐ Doctor's office
- ☐ Community or free clinic
- ☐ Emergency room
- ☐ Private health clinic or center
- ☐ V.A. (veterans) clinic or hospital
- ☐ Urgent care at hospital
- ☐ Alternative medicine provider (acupuncture, herbalist)
- ☐ Other: \_\_\_\_\_
- ☐ None of the above.

39. Which, if any, of the following experiences have you had? Check all that apply.

- ☐ I have postponed care for illness or preventive care because I could not afford it.
- ☐ I have postponed care for illness or preventive care due to disrespect or discrimination from doctors or other healthcare providers.
- ☐ I have health conditions that have gotten worse because I have postponed care.
- ☐ A doctor or other provider refused to treat me because I am transgender.
- ☐ A doctor or other provider disrespected me because I am transgender.
- ☐ I had to teach my doctor or other provider about transgender people in order to get appropriate care.
- ☐ I have been denied a health insurance policy because I am transgender or gender non-conforming.
- ☐ None of the above.

40. Have you ever been denied health care coverage for any of the following?

- Primary Health care ..... ☐ Yes ☐ No  
*(such as preventative exams or treatment for a respiratory infection, diabetes, etc)*
- Gender-specific care ..... ☐ Yes ☐ No  
*(such as pap smears for transmen or prostate exams for transwomen)*
- Hormones..... ☐ Yes ☐ No
- Surgery..... ☐ Yes ☐ No
- Counseling/Mental Health Services ..... ☐ Yes ☐ No

**Housing**

Please answer these questions so that we can understand housing issues impacting the transgender community.

41. What is your housing situation?

- |  |  |
|--|--|
| <input type="checkbox"/> Market rate rent, alone or with family  | <input type="checkbox"/> College or university housing           |
| <input type="checkbox"/> Market rate rent with roommates         | <input type="checkbox"/> Homeless (on the street)                |
| <input type="checkbox"/> Living with friends, but don't pay rent | <input type="checkbox"/> Living in a shelter                     |
| <input type="checkbox"/> Living with family in their housing     | <input type="checkbox"/> Living in a nursing/adult care facility |
| <input type="checkbox"/> Single Room Occupancy Hotel             | <input type="checkbox"/> Living in a treatment facility          |
| <input type="checkbox"/> Rent through Section 8/other subsidy    | <input type="checkbox"/> Other: _____                            |
| <input type="checkbox"/> Own home or condo                       |  |

42. Have you ever faced housing discrimination because of your gender presentation or gender identity?

- ☐ Yes
- ☐ No
- ☐ I don't know

43. Have you ever experienced homelessness since identifying as transgender or gender non-conforming?

- ☐ Yes
- ☐ No (If no, skip to Question #46)

44. During this time, did you ever stay at or try to stay at a shelter?

- ☐ Yes
- ☐ No (If no, skip to Question #46)

45. Which of the following have you experienced at a shelter because of being transgender or gender non-conforming? Mark all that apply.

- ☐ I was treated fairly at the shelter
- ☐ I was denied access to a shelter
- ☐ I was thrown out after they learned I was transgender
- ☐ I was harassed by other residents because I was transgender
- ☐ I was harassed by shelter staff
- ☐ I was physically assaulted by other residents
- ☐ I was physically assaulted by staff
- ☐ On at least one occasion I felt afraid of being attacked
- ☐ I was forced to stay in a shelter for the wrong gender or against my gender identity
- ☐ I was forced to live as the wrong gender in order to be allowed to stay in a shelter
- ☐ I was forced to live as the wrong gender in order to be safe in a shelter
- ☐ I decided to leave a shelter even though I had no place to go because of poor treatment/unsafe conditions
- ☐ Other: \_\_\_\_\_

**In Your Own Words**

46. What do you see as the main barriers to employment for transgender adults?

47. What can employers do to make their workplaces more accessible to transgender people?

48. Is there anything else you would like to tell us about your experience in the workplace as a transgender person?

49. Is there anything else you would like to share with us?

**Thank you very much for your time!**

**The State of Transgender California:  
Results from the 2008 CA Transgender Economic Health Survey**

The Transgender Law Center is grateful for the many researchers, writers, editors, and reviewers who worked on *The State of Transgender California: Results from the 2008 CA Transgender Economic Health Survey*. Jennifer Davis led the original survey design with input from Somjen Frazer, Lee Badgett, and Mara Keisling. Countless organizations and community members helped disseminate and collect the survey, including Ella, Bienestar, FTM International, LOTUS, TASC, and many others. Tanya Barretto at LFA Group and Eleanor Hartzell cleaned the data, which were analyzed by Eleanor Hartzell and Somjen Frazer at The Task Force (with assistance from Chloe Mirzayi and Stephen Wiseman). Eleanor led the writing effort with editing support from Karen Taylor and Dr. Eli Bartle. Dr. Bartle also obtained human subjects approval and acted as a consultant for the project. Thanks, as well, to Chris Daley and Cecilia Chung for their inspiration throughout the project.

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