

Tidal Wave

LGBT Poverty and Hardship in a Time of Economic Crisis



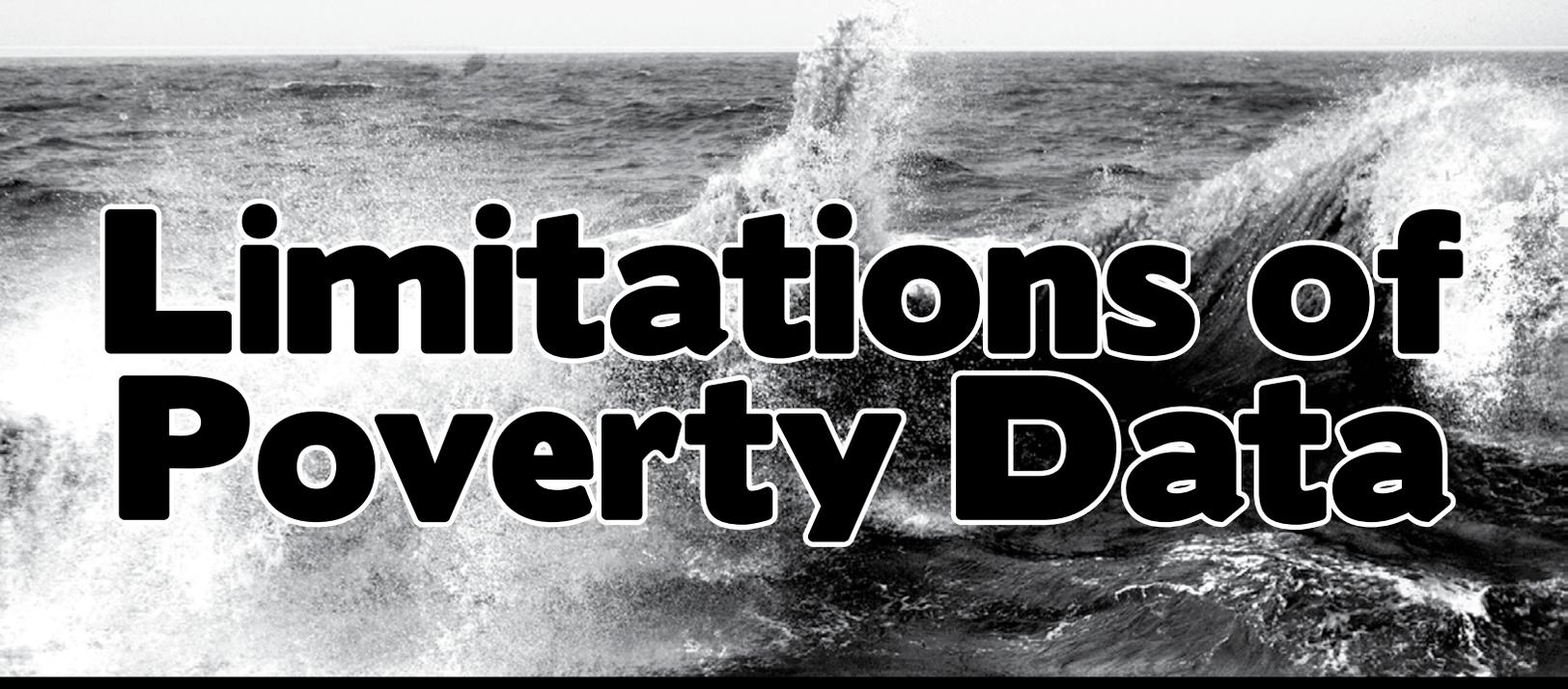
Introduction

LGBT poverty and economic hardship is pervasive. Many of us know it first hand. At the time of this writing, no fully representative data on LGBT poverty exists that takes into account the complexities of race, age, immigration status, disability and other factors that have clear economic impact. But we do know that there is no monolithic “gay” experience of poverty. People of color, transgender/gender nonconforming people, women, youth, and people with disabilities are experience a disproportionate amount of poverty and economic hardship in queer communities.

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Limitations of Poverty Data

In 2007, 12.5% of people in the United States were officially counted as poor by the U.S. Census Bureau. Government-reported poverty data seriously underestimates the experience of poverty in this country. U.S. poverty is currently measured using an income threshold established according to a formula codified in 1964. In 2008, this threshold was \$11,201 for a single person under 65; \$10,326 for a person 65 or older; and \$22,207 for a family of four. These standards are extremely low, given the cost of living, and many criticize them for not taking into account, for example, the rise of the credit culture, the difference in rental/housing costs in different parts of the country, household access to decent health care, and the multiple changes in how a household organizes itself. Many policy people use different figures to measure poverty – for instance, the 200% of the poverty line measure, which counts as poor everyone who makes less than double the official federal poverty line.

Moreover, although the U.S. Census data provides information about same-sex households, we don't really know how many of them reflect lesbian/gay relationships – and the data tell us nothing about people who are bisexual, transgender, and gender nonconforming. It also does not include lesbian and gay people who are single, or do not identify as living in a same-sex household. We can only guess that somewhere between 4% and 10% of the total U.S. population identifies as LGBT or queer.

This document is a “snapshot” of the existing data concerning LGBT poverty and economic hardship, gathered from a variety of sources. Because so little reliable data exists, QEJ suggests the need for a new, LGBT movement-driven research agenda, one which looks more extensively at the issues identified below. But research should also examine other issues (incarceration, access to education) related to poverty, as well as economic issues affecting other LGBT communities (immigrants, Two-spirit/Native Americans, single adults, the disabled, etc.) for whom we could not find existing research. What follows is a summary of the very limited recent research that does exist about LGBT poverty issues.

Lesbian/Gay Poverty and Low-Income Status

Children in same-sex households have poverty rates twice those of children in heterosexual married couple households. ¹

L/G same-sex individuals and couples are more likely to receive government cash supports for poor and low-income families than heterosexual. Gay male couple poverty rates only become higher than married heterosexual couples if the same-sex male couple includes a black partner, an unemployed partner, or those with children under 18 years of age. ¹

TANF (Temporary Assistance to Needy Families) & Cash Assistance: 0.9% of married heterosexual couples, 2.2 of male same-sex couples and 1.3% of female same-sex couples receive these forms of assistance. ¹

Same-sex couples and their children are significantly more likely to be poor than heterosexual married couple families – primarily because lesbian couples and their families are much more likely to be poor than heterosexual couples and their families. ¹

Women

Same-sex female couples with children are more likely to be classified as low income (200% of the federal poverty line) than different-sex married couple families: 22.2 percent of female couple families were low income, compared to 20.9% of those in different-sex married couple families. ¹

When looking at families with children, 22% of same-sex female couples are low income compared to 20.9% of those in different-sex married couple families and 14.2% in same-sex male couple families. ¹

Overall, lesbian couples have much higher poverty rates than either different-sex couples or gay male couples. Poverty in LGB communities is raced. ¹

Black female same-sex couples report a median income of \$21,000 less than White female same-sex couples. ³

Rural

People in same-sex couples who live in rural areas have poverty rates that are twice as high as same-sex couples who live in large metropolitan areas. ¹

People in same-sex couples in rural areas are also poorer than people in different-sex married couples who live in rural areas. ¹

People of Color

White gay men in same-sex couples have poverty rates of 2.7%, compared to 4.5% of Asian or Pacific Islander, 14.4% of black and 19.1% of Native American gay men. While just under 6% (5.7%) of non-Hispanic lesbians are poor, that rate is more than tripled (19.1%) for Hispanic lesbians in couples. ¹

Within LGB couple households, African American people in same-sex couples are much more likely to be poor than white same-sex couples. ¹

African Americans in same sex couples have significantly higher poverty rates than black heterosexual couples and are roughly three times higher than those of white people in same-sex couples. Poverty in LGB communities is raced. ¹

Black male same-sex couples report a median income of \$23,000 less than White male same-sex couples. ³

Black same-sex couples report lower annual median household income than Black married couples. ³

Nearly 55 percent of black woman and 11 percent of black men in same-sex couples in California are raising children. But when compared to opposite-sex black families, gay families have far lower incomes. ¹⁶

Gay and bisexual black men in California have median household incomes averaging \$25,000 compared to 45,000 for their heterosexual counterparts – that is, black men have household incomes that are 44 percent lower than straight peers. ¹⁶

Home ownership rate of black individuals in same-sex couples raising children is 20 percent compared to 63 percent of those in different-sex marriages raising children. ¹⁶

12 percent of Black LGBT people in a survey had a household income of less than \$15,000. ¹⁷

In all 3 cities surveyed, most Asian gays and lesbians living with their partners were recent immigrants; Asian gay households had substantially higher household incomes than Asian lesbian households; and Asian same-sex households were much more likely to have children than non-Asian same-sex households. Moreover, between 1/4th and 1/5th of all Asian same-sex households included a partner with a disability. ²

In New York, 17% of Asian same-sex households earned less than \$25,000, but for female same-sex households, the rate was 26%, almost 2 1/2 times the rate for Asian gay male households. ²

In San Francisco, about 10% of Asian same-sex households earned less than \$25,000; there was not a large difference between what lesbian and gay male households earned. ²



In Los Angeles, 17% of Asian same-sex households earned less than \$25,000; by gender, 20% of Asian lesbian households were at this low-income level, compared to 14% of Asian gay male households. 2

In a study of gay and bisexual Latino men in Los Angeles, Miami and New York, many of the men reported experiences of poverty or financial hardship in the past 12 months. The majority indicated that they had run out of money for basic necessities (61%) and had been forced to borrow money to get by (54%) at least once or twice in the past year. Also, close to half of the sample (45%) had been forced to look for work at least once or twice during the past year. 21

Transgender People

Large percentages of the transgender population are unemployed and have incomes far below the national average. While no detailed wage and income analyses of the transgender population have been conducted to date, convenience samples of the transgender population find that 6%-60% of respondents report being unemployed, and 22-64% of the employed population earns less than \$25,000 per year. 5

59% of survey respondents were clearly living in poverty, with the actual number estimated at closer to 65%. 4

Nearly 60% of respondents to a Good Jobs NOW! survey earned under \$15,300 annually and only 8% earned over \$45,900. 40% did not have a bank account of any kind. Only 25% were working full-time. 16% were working part-time, and nearly 9% had no source of income. Over 57% reported experiencing employment discrimination. 4

When the official unemployment rate in San Francisco stood at 4.7%, more than 35% of the trans community in the city was unemployed. 4



Healthcare

The National Coalition on Health Care reports that in 2007, about 46 million people under the age of 65 had no health insurance – and the number is rising, especially among working adults because many businesses are cutting back or dropping their employee health coverage programs, or are charging employees rates workers cannot afford. The percentage of people (workers and dependents) with employment-based health insurance dropped from 70 percent in 1987 to 62 percent in 2007.

But the problem goes far beyond health insurance, which often has severe limitations in coverage, exclusions of pre-existing conditions, and high deductibles that are out of reach of most people in this country. And it does not take into account a growing crisis in public health care. In March, 2009, the Trust of America's Health (TFAH) and the Robert Wood Johnson Foundation reported that public health programs – supported through a combination of federal, state, and local resources – will be severely affected by state budget shortfalls in 2009 and beyond. Health programs at risk for cuts include chronic disease prevention (cancer, diabetes, obesity, etc.), infectious disease prevention (including HIV/AIDS), and food and water safety.

According to a Harris Interactive nationwide poll, nearly one in four gay and lesbian adults lack health insurance and are nearly twice as likely as their heterosexual counterparts to have no health insurance coverage. 6

About 25% of LGBTQ youth in America are not covered by health insurance. Of those who are covered, 27% have Medicaid coverage. 9

22% of LGBT Minnesotans do not have health insurance compared with 7% of the total Minnesota population. 10

High rates of joblessness and poverty in transgender populations, especially those of color and trans youth, often result in a lack of health insurance or underinsurance. There also is anecdotal evidence suggesting that even post-operative transsexual men and women may be unable to keep or obtain health insurance if their transsexual status is revealed to their insurers. 7

Nearly all U.S. health care insurers exclude trans health services such as hormonal therapy and sex reassignment surgery. 7

Nearly one half of all transgender people in San Francisco lack any kind of health insurance coverage. This is more than two times the percentage of people in California who lacked health insurance in 2000. 25 More alarmingly, this statistic does not measure the percentage of respondents who have insurance, but who still must pay out of pocket for transition related procedures or procedures that are tangentially related to or exacerbated by transition. 8

Homelessness

Growing numbers of people are temporarily or chronically homeless, or on the cusp of homelessness in the United States, the result of poverty, unemployment, and underemployment (earning too little to pay rent or a mortgage despite working one of more full-time, low-waged jobs). Poverty also often closely correlates with mental illness and other severe, health-related disabilities; domestic/family violence; addictions and substance abuse; and community re-entry following incarceration. Nationwide, already severe shortages of affordable housing have escalated into a crisis of huge proportion, owing to increasing rents, destruction of traditional low-income housing, and cuts in federal housing programs. The spiraling foreclosure crisis affects not only home-owners, but also countless tenants in foreclosed rental properties who cannot find equivalent, affordable housing elsewhere. The only reliable data we have about LGBT people paints a vivid and disheartening picture of a chronic crisis in homelessness among LGBT youth – especially youth of color.

But community organizations serving poor and low-income LGBT people know the problem is much larger than one faced only by youth, and it includes, but goes far beyond housing discrimination. The widening foreclosure crisis, combined with catastrophic job losses and cutbacks in public and private programs is already affecting poor, low-income, and financially vulnerable LGBT individuals and households, and the impact is only going to get worse.

“How many LGBT adults are there in New York City shelters? The only answer I can give is lots of us. If you go by the number of folks attending the shelter support groups that QEJ run, hundreds and hundreds. If we assume that 10% of the population is LGBT, then that means there are about 4,000 LGBT adults in the shelter system of New York City alone. People are afraid to come out at the shelters. And I would say that 95% of the LGBT adult folks that QEJ has spoken to are people of color,” says Jay Toole, Shelter Director for Queers for Economic Justice. ¹³

In a survey of 165 low-income LGBT adults in New York, 35% reported living in homeless shelters, 7% on the street /subways, 3% in SROs (Single Room Occupancies) and 26% with friends /relatives or in temporary living situations. ¹²

The majority of existing shelters and other care systems are not providing safe and effective services to LGBT homeless youth. ¹¹

Analysis of available research suggests that between 20% and 40% of all homeless youth identify as lesbian, gay, bisexual, or transgender. ¹¹

Transgender youth are disproportionately represented in the homeless population. Some reports indicate that 1 in 5 transgender individuals need or are at risk of needing homeless shelter assistance. ¹¹

Most shelters are segregated by birth sex, regardless of the individual’s gender identity, and homeless trans youth are even ostracized by some agencies that serve their LGB peers. ¹¹

A tight local housing market in San Francisco, coupled with high incidents of housing and employment discrimination has left 1 in 5 transgender respondents without stable housing. Even with San Francisco’s low vacancy rate, the percentage of respondents who lack stable housing is disproportionate to the city’s population as a whole. ⁸



Aging, Disability, and Social Security

Unlike other industrialized democracies, the United States has replaced workplace pensions with 401(k) plans that are at the mercy of a volatile stock market. Savings placed in Individual Retirement Accounts (IRAs) tied to stock market performance have plummeted. This, combined with a health care system that fails to provide adequate care and supports for most elders on modest and low fixed incomes – much less for LGBT elders – creates conditions necessary for a perfect storm of poverty and severe economic stress.

According to the U.S. Census Bureau, 54.4 million people live with disabilities. The links between poverty and disability are strong and go in both directions. Poverty causes disability through malnutrition, poor health care, and dangerous living conditions. Disability can cause poverty by preventing the full participation of people with disabilities in the economic and social life of their communities, especially if the proper supports and accommodations are not available. In 1 out of every 10 same-sex couples, one partner is over the age 65. However we cannot yet quantify how many more LGBT elders live alone or in other household configurations. Moreover, existing Census data tells us nothing about transgender seniors, and almost nothing about the race and gender distribution of LGBT elders.

But we do know that elders on fixed, low incomes are exceptionally vulnerable in a variety of ways. For countless LGBT elders, Social Security retirement income is a primary – in many cases, sole – source of income. Efforts to privatize Social Security, reduce its benefits, or ensure that it remains available only to married couples, whether heterosexual or gay, constitute a major threat to the economic well-being of LGBT seniors. Since LGBT elders are not permitted to designate survivor benefits to a partner or reciprocal beneficiary, the surviving members of an LGBT elder's household may also lose homes on which the deceased elder was still paying off a mortgage. There is no data available on how many LGBT people live with disabilities, but many LGBT people, not only elders, receive Social Security Supplemental Income (SSI), a needs-based disability program for adults and children which provides monthly cash benefits and, in most states, automatic Medicaid eligibility.

Seniors were twice as likely to self-identify as being in poor or fair health than people in younger age ranges. Elders said that the most pressing problem they dealt with was “chronic illness” – including hypertension, ALS, various cancer, heart disease, Alzheimer’s disease, and HIV / AIDS. Limited financial resources and the cost of medical care were frequently cited as major concerns. 15

LGBT elders are especially dependent on public /private services for seniors – yet many federal programs designed for seniors are inaccessible, ineffective, or irrelevant to LGBT elders. Legal and policy frameworks often exclude LGBT elders from essential financial resources. 14

Trans elders and partners may /may not be able to access Social Security spousal, survivor, or disability benefits because different states may /may not recognize gender transition. 14

In general, lesbian couples have much higher poverty rates than either different-sex couples or gay male couples. Lesbians who are 65 or older are twice as likely to be poor as heterosexual married couples. 1

A 2004 study of 341 LGBT elders found that 62% lived alone. Only 22% had children. In general, LGBT elders assume significant family caregiving responsibilities; almost half (46%) provided some kind of caregiving assistance to families of origin or families of choice. 14

1.8% of male same-sex couples and 1.9% of female same-sex couples get SSI benefits. 1



HIV/AIDS

HIV/AIDS has increasingly become a disease of the poor, and especially Black and Latino gay and bisexual men, and transwomen suffer the largest disease burden in the country. Studies indicate that poverty; lack of access to healthcare; poor education; homophobia, transphobia and housing instability are the leading social factors driving the epidemic among queers of color, more than higher rates of unsafe sex practices or drug abuse. But because of discrimination, poverty higher rates of unsafe sex work and homophobia, poor lesbians are not immune from contracting HIV due to higher rates of unsafe sex work and intravenous drug abuse. Though there is very little data that actually shows the numbers of poor LGBTQ people living with HIV, evidence is mounting that poverty is among the leading determinants of vulnerability to infection.

In a study of demographic, HIV status, and risk-behavior comparison of black and Latino MSM in Philadelphia and New York who do and do not identify with the term “down low,” almost 37 percent of black and Latino men who identify with down low had an annual income under \$5000, while about 34 percent of men who did not identify with down low were at that income level. 18

Most transwomen experience exclusion from HIV prevention programs, though the rate of HIV in this hard-hit community is estimated to be between 14 – 69 percent. Transgender women are counted in most public health departments and at the CDC in the “men who have sex with men” category, so targeted interventions and programs for transwomen are few and far between, and are consistently underfunded. 20

In FY 2006, Medicaid accounted for 51 percent of domestic federal spending on HIV/AIDS care (Medicare accounted for 26 percent of federal HIV/AIDS spending). But in order to get Medicaid if you have HIV, you have to have an AIDS diagnosis, means that you can only get access to health care once you’re already sick. Despite studies that show that people who get early treatment have better health outcomes, our government won’t offer healthcare until you’re already showing signs of AIDS-related illnesses. 19

Persistent gaps in information about the gay men, bisexual men and men who have sex with men (MSM) mean that fewer than 8 percent of gay and bisexual men surveyed in 15 cities received group-level HIV prevention services, and only 15 percent received individual-level interventions. 20

85–92% percent of all MSM at risk for HIV do not encounter prevention intervention services. 20

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16 W. 32nd St., Suite 10H
New York, NY 10001
phone 212.564.3608
fax 212.564.0590

