

Intersecting Injustice: A National Call to Action

Addressing LGBTQ Poverty and Economic Justice for All

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Preface

The LGBTQ Poverty Collaborative Project has been years in the making. What began as a convening in Washington, DC, in 2013 with several national LGBTQ organizations turned into local convenings and focus groups in cities across the country with community members and advocates; collaboration and input with organizations and individuals nationwide; and, ultimately, the report that you are reading today.

Initially, this report was imagined as an opportunity to make the case to a friendly federal administration that LGBTQ economic justice must be prioritized and centered in any efforts to end poverty or fight for LGBTQ equality and justice. And then the 2016 presidential election happened.

As a result, this report was refocused and reimagined as a response to our current historical moment, in which the federal government is controlled by a deeply hostile administration that is actively seeking to dismantle programs and policies that took years to build—programs and policies that have tangibly benefitted LGBTQ communities, communities of color, low-income communities, and those who exist at the intersection of these communities. This is also a moment, however, where a new energy has emerged to critically reconsider how policies and programs aimed at addressing poverty and LGBTQ justice have not fully addressed the structural inequality that has led us to this current historical moment. State, local, and national advocates are primed to resist and fight back—by reimagining what justice really looks like, in a variety of intersecting contexts—and we hope this document, and ongoing efforts to build upon it, can assist in those efforts.

With this report, we aim to provide supportive federal, state, and local government officials and community advocates across the country with concrete programmatic and policy suggestions to meaningfully address LGBTQ poverty and economic justice. We also aim to make the case clearly, with data and collective stories, that

LGBTQ people are more likely than their peers to live in poverty—and, as a result, that LGBTQ poverty must be recognized and addressed as the crisis it is.

Although LGBTQ poverty and economic justice has historically been ignored and pushed to the sidelines by government officials and even many of our own community leaders and organizations, we know that LGBTQ people across the country are living in poverty at disproportionately high rates, and that the policy and programmatic interventions that have been attempted thus far have not done enough.

In this report, you will find detailed data on experiences, sample policies, and programs that we hope will help highlight the need for this shift in focus and prioritization toward working to combat LGBTQ poverty. For example, research has shown that transgender people are four times as likely to have a household income under \$10,000 and twice as likely to be unemployed as cisgender (non-transgender) people in the United States.¹ Existing data reveal that while LGBTQ people tend to have received more education, on average, than the general population, they make less money than their non-LGBTQ counterparts.² Indicators of economic disparities including food insecurity, housing instability, low-wage earning potential and capacity, and unemployment or under-employment are all heightened for LGBTQ communities.³ Where identities and injustices intersect, on the basis of race, age, ability, immigration status, gender identity, and sexual orientation, the vulnerabilities and disparities are even more stark—with LGBTQ people of color being most consistently vulnerable to disparate treatment and outcomes across the board.

Mirroring broader patterns of poverty in the United States, LGBTQ people of color—particularly transgender and gender nonconforming people of color—experience the highest rates of poverty, discrimination, and violence.⁴ Black same-sex couples are significantly more likely to

live in poverty than other Black married couples and are roughly three times more likely to live in poverty than white same-sex couples.⁵ In the area of food insecurity, thirty-seven percent of Black LGBTQ individuals experienced a time in the last year when they did not have enough money to feed themselves or their family. While transgender people overall are more than twice as likely as the general U.S. population to be living in poverty, trans people of color are three times as likely as the general U.S. population to be living in poverty—and the unemployment rate among trans people of color is four times higher than the average U.S. unemployment rate.⁶ Similarly, rates of violence and criminalization—while higher for LGBTQ communities overall than non-LGBTQ communities—is particularly high for LGBTQ communities of color, specifically trans communities of color.⁷

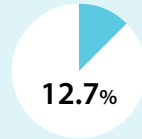
More than one in four LGBTQ individuals—approximately 2.4 million people—experienced a period over the last year when they did not have enough money to feed themselves or their family, as compared to eighteen percent of non-LGBTQ individuals.⁸ Forty-three percent of LGB adults aged eighteen to forty-four who are raising children live in poverty, and approximately 650,000 LGBTQ people participate in the Supplemental Nutrition Assistance Program (SNAP). A survey of people experiencing homelessness in San Francisco revealed that twenty-nine percent (at all age levels) identified themselves as gay, lesbian, bisexual, or transgender and it has been estimated that as many as forty percent of homeless young people identify as LGBTQ.⁹

LGBTQ people experience vulnerability all across the lifespan, from childhood to older age. Research has revealed that one in five children being raised by same-sex couples are living below the poverty level.¹⁰ This is particularly true in households where both partners are people of color. LGBTQ young people—who are often kicked out of their homes as a result of family rejection, or must leave in order to survive—are especially vulnerable to economic disparities, by being forced into homelessness or placed into foster care at very high rates.¹¹ On the other end of the age spectrum, LGBTQ elders are more likely than their non-LGBTQ peers to rely on non-biological peer family support and caretaking as they age—leaving them generally more vulnerable to poverty, housing instability, and a number of negative health outcomes.¹²

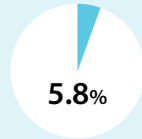
Although no report could present a complete picture of LGBTQ poverty, and we acknowledge that this report has several limitations, we are attempting to raise and uplift these issues so that organizations working on behalf of LGBTQ communities actively prioritize the needs of those of us who are living in poverty, and that poverty and economic justice organizations incorporate and center the needs of LGBTQ communities in their work as well. We view this as a living, growing document, and one that is far from complete. We hope, however, that the information provided within this report can help inform, educate, and empower policy makers to act now and act boldly. We also hope, perhaps most importantly, that this report inspires government, nonprofit and private actors to directly fund and support the vital work that LGBTQ people living in poverty are themselves engaged in, on behalf of their communities across the country.

BASIC U.S. POVERTY STATISTICS¹³

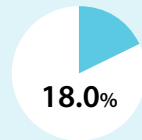
POVERTY



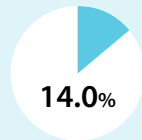
Overall Poverty Rate
(40.6 million people)
Percentage of people living below the poverty line—in 2016, this was \$24,340 for a family of four



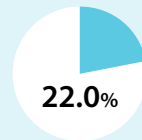
Half the Poverty Level
(18.5 million people)
Percentage of people living below half the poverty line—in 2016, this was \$12,170 for a family of four



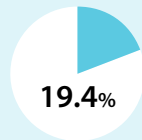
Child Poverty Rate
(13.3 million people)
Percentage of children under age 18 living below the poverty line in 2016



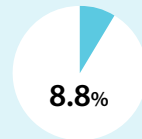
Women's Poverty Rate
(22.9 million people)
Percentage of women and girls living below the poverty line in 2016



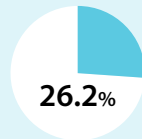
African American Poverty Rate
(9.2 million people)
Percentage of African Americans who fell below the poverty line in 2016



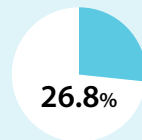
Hispanic Poverty Rate
(11.1 million people)
Percentage of Hispanics living below the poverty line in 2016



White Poverty Rate
(17.3 million people)
Percentage of non-Hispanic white people living below the poverty line in 2016



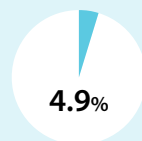
Native American Poverty Rate
(700,000 people)
Percentage of Native Americans living below the poverty line in 2016



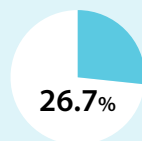
People with Disabilities Poverty Rate
(4.1 million people)
Percentage of people with disabilities ages 18 to 64 living below the poverty line in 2016

These statistics come from Talk Poverty, a project of the Center for American Progress. CAP is an independent, nonpartisan policy institute. For updated information, see <https://talkpoverty.org/poverty/>

CREATING GOOD JOBS



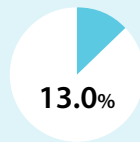
Unemployment Rate¹⁴
Percentage of all workers who were unemployed in 2016



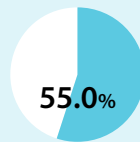
Unemployment Insurance Coverage¹⁵
Percentage of unemployed workers who received unemployment insurance in 2016

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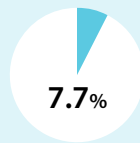
PROMOTING FAMILY ECONOMIC SECURITY



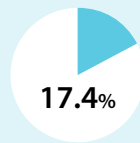
Overall Poverty Rate¹⁶
(40.6 million people)
Percentage of people living below the poverty line—in 2016, this was \$24,340 for a family of four



Affordable and Available Housing¹⁷
Number of apartments or other units that were affordable and available for every 100 renter households with very low incomes in 2015. Very low-income households are those with incomes at or below 50% of the area median income



Savings and Assets¹⁸
Percentage of households that used high-cost, high-risk forms of credit to make ends meet during 2015. This includes payday loans, automobile title loans, refund anticipation loans, rent-to-own, and pawning



Lack of Health Insurance Coverage¹⁹
Percentage of people under age 65 and below 138% of the poverty line who did not have health insurance at any time in 2016

MEASURING POVERTY²⁰

There's no single agreed method on defining and measuring poverty. Here in the United States, the Official Poverty Measure has been used for more than fifty years. It has its roots in the U.S. Department of Agriculture food consumption survey that set out a subsistence diet and budget. The Official Poverty Measure builds off this, taking the cost of a subsistence diet and multiplying it by three with the rationale being that the provision of food uses about one-third of the income of people living in poverty.

In 2016, a family of four making less than \$24,250 was considered below the poverty line.

However, the Official Poverty Measure ignores the effect of differences in the cost of living, depending on where people are residing and working. Hence, the

U.S. Census Bureau and the Bureau of Labor Statistics developed the Supplemental Poverty Measure, which differs from the Official Poverty Measure in four key respects:

- It accounts for regional cost of living differences;
- It includes the value of non-cash assistance to the poor, such as Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) and Section 8 housing vouchers;
- It calculates expenses incurred by the working poor, such as transportation and child care as well as out-of-pocket medical costs; and
- It is a relative measure of poverty, based on the thirty-third percentile of national expenditures on necessity items versus an absolute measure of poverty.

NOTES

¹ Sandy E. James et al., *The Report of the 2015 U.S. Transgender Survey* (Washington, DC: National Center for Transgender Equality, 2016), <http://www.ustranssurvey.org/reports>.

² M. V. Lee Badgett, *Money, Myths, and Change: The Economic Lives of Lesbians and Gay Men* (Chicago, IL: University of Chicago Press, 2001); Rhonda J. Factor and Esther D. Rothblum, "A Study of Transgender Adults and Their Non-transgender Siblings on Demographic Characteristics, Social Support, and Experiences of Violence," *Journal of LGBT Health Research* 3, no. 3 (2007): 11–30; and Patrick J. Egan, Murray S. Edelman, and Kenneth Sherrill, *Findings from the Hunter College Poll: New Discoveries about the*

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³ Movement Advancement Project, *Paying an Unfair Price: The Financial Penalty for Being LGBT in America*, November 2014, <http://www.lgbtmap.org/file/paying-an-unfair-price-full-report.pdf>.

⁴ Center for American Progress and Movement Advancement Project, *Paying an Unfair Price: The Financial Penalty for LGBT People of Color in America*, April 2015, <http://www.lgbtmap.org/policy-and-issue-analysis/unfair-price-lgbt-people-of-color>.

⁵ Angeliki Kastanis and Bianca Wilson, *Race/Ethnicity, Gender and*

Socioeconomic Wellbeing of Individuals in Same-Sex Couples (Los Angeles: The Williams Institute, 2014), <https://williamsinstitute.law.ucla.edu/research/census-lgbt-demographics-studies/census-comparison-feb-2014/>.

⁶ James et al., *Report of the 2015 U.S. Transgender Survey*.

⁷ Jason Lydon, *Coming Out of Concrete Closets: A Report on Black & Pink's National LGBTQ Prisoner Survey* (Boston: Black & Pink, 2015), <http://www.blackandpink.org/wp-content/uploads/Coming-Out-of-Concrete-Closets.-Black-and-Pink.-October-21-2015..pdf>; Center for American Progress and Movement Advancement Project, *Unjust: How the Broken Criminal Justice System Fails LGBT People*, February 2016, 69, <https://www.lgbtmap.org/file/lgbt-criminal-justice-poc.pdf>; and Emily Waters, *Lesbian, Gay, Bisexual, Transgender, Queer, and HIV-Affected Hate Violence in 2016* (New York: National Coalition of Anti-Violence Programs, 2017), https://avp.org/wp-content/uploads/2017/06/NCAVP_2016HateViolence_REPORT.pdf.

⁸ Gary J. Gates, "LGBT People Are Disproportionately Food Insecure," The Williams Institute, February 2014, <https://williamsinstitute.law.ucla.edu/research/health-and-hiv-aids/lgbt-people-are-disproportionately-food-insecure/>.

⁹ Erica Goode, "For Gay Community, Finding Acceptance Is Even More Difficult on the Streets," *The New York Times*, December 2, 2013, <http://www.nytimes.com/2013/12/03/us/for-gay-community-finding-acceptance-is-even-more-difficult-on-the-streets.html>; and Choi, S.K., Wilson, B.D.M., Shelton, J., & Gates, G., *Serving Our Youth 2015: The Needs and Experiences of Lesbian, Gay, Bisexual, Transgender, and Questioning Youth Experiencing Homelessness* (Los Angeles: The Williams Institute with True Colors Fund, 2015), <https://truecolorsfund.org/wp-content/uploads/2015/05/Serving-Our-Youth-June-2015.pdf>

¹⁰ M. V. Lee Badgett, Laura E. Durso, and Alyssa Schneebaum, *New Patterns of Poverty in the Lesbian, Gay, and Bisexual Community* (Los Angeles: The Williams Institute, 2013), <https://williamsinstitute.law.ucla.edu/research/census-lgbt-demographics-studies/lgbt-poverty-update-june-2013/>; and Christa Price et al., eds., *At The Intersections: A Collaborative Report on LGBTQ Youth Homelessness*, (New York and Washington, DC: True Colors Fund and the National LGBTQ Task Force, 2016), <http://attheintersections.org/>.

¹¹ Bianca D.M. Wilson et al., *Sexual and Gender Minority Youth in Foster Care: Assessing Disproportionality and Disparities in Los Angeles* (Los Angeles: The Williams Institute, 2014), <https://>

williamsinstitute.law.ucla.edu/research/safe-schools-and-youth/lafys-aug-2014/.

¹² Movement Advancement Project and SAGE: Advocacy and Services for LGBT Elders, *Understanding Issues Facing LGBT Older Adults*, 2017, <http://www.lgbtmap.org/policy-and-issue-analysis/understanding-issues-facing-lgbt-older-adults>.

¹³ All poverty rate data are from Jessica L. Semega, Kayla R. Fontenot, and Melissa A. Kollar, *Income and Poverty in the United States: 2016* (U.S. Department of Commerce, 2017), <https://www.census.gov/content/dam/Census/library/publications/2017/demo/P60-259.pdf>. Exception is data for Native Americans, which can be found at U.S. Census Bureau, *Selected Population Profile in the United States: 2016 American Community Survey 1-year Estimates*, (U.S. Department of Commerce, 2016), http://factfinder.census.gov/bkmk/table/1.0/en/ACS/16_1YR/S0201//popgroup-006.

¹⁴ Bureau of Labor Statistics, "Local Area Unemployment Statistics," 2016, <https://www.bls.gov/lau/lastrk16.htm>.

¹⁵ Employment and Training Administration, *Unemployment Insurance Chartbook* (U.S. Department of Labor, 2017), <https://ows.doleta.gov/unemploy/chartbook.asp>.

¹⁶ Alisha Coleman et al., *Household Food Security in the United States in 2016*, No. 237, (U.S. Department of Agriculture, 2016), <https://www.ers.usda.gov/webdocs/publications/84973/err-237.pdf?v=42979>.

¹⁷ National Low Income Housing Coalition, *The Gap* (2017), http://nlihc.org/sites/default/files/Gap-Report_2017.pdf.

¹⁸ Federal Deposit Insurance Commission, "Custom Data Table Tool: Alternative financial services", <https://www.economicinclusion.gov/custom-data/index.html>.

¹⁹ U.S. Census Bureau, *Health Insurance Coverage Status by Ratio of Income to Poverty: American Community Survey 1-year Estimates* (U.S. Department of Commerce, 2016), http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_1YR_C27016&prodType=table.

²⁰ For a full discussion please see <https://www.census.gov/topics/income-poverty/supplemental-poverty-measure/about.html>.

Foreword

Vanita Gupta



Intersecting Injustice arrives at a moment when hard-won gains toward legal equality for LGBTQ people are under aggressive counter-attack. Social safety net programs that provide a threadbare lifeline to millions of vulnerable people in the United States are facing harsh budget constraints and—even worse—an ideological attack on their very existence. It is a challenging time to call for attention to the reality of devastating poverty within LGBTQ communities.

But I believe that the current political moment gives us an opportunity to directly engage people in the United States on how we are falling short of the promises of living our values of equality and opportunity.

Securing these promises for everyone in this country has long been the work of The Leadership Conference on Civil and Human Rights, and it is work that is deeply personal to me. I am the daughter of immigrants who were drawn here by the promise of opportunity. My husband's family fled violence in Vietnam and found refuge here. The promise of equality encouraged my sister to come out as a lesbian, and I try to do everything in my power to justify her faith that in this country she will continue to be able to live and love as she chooses, freely and without fear.

Many people who have not experienced poverty do not understand the ways in which it limits people's choices and leaves them vulnerable. Early in my career as a civil rights attorney, I fought for the freedom of dozens of people from a single Texas town—mostly African Americans and a few white and Latino people whose partners were African American, almost all of whom were living in or near poverty—who were convicted by predominantly white juries and sentenced to decades in prison based on the testimony of a single shoddy undercover agent. A local newspaper reported on the “sting” in 1999 under the headline “Tulia Streets Cleared of Garbage.”

The injustice was devastating. Dozens of lives were destroyed and a community was torn apart based on the word of an officer who had been investigated for misconduct and racial bias. It took lawyers and activists years to secure pardons and a measure of justice for our clients. It was a case of racism and official misconduct, but it was also a study in how quickly lives can spiral out of control for people with little income.

Years later, when I was at the U.S. Department of Justice, I worked to bring attention to the unjustifiable and frequently unconstitutional treatment of poor people. I was proud to lead the department's Civil Rights Division during the administration of President Barack Obama; we worked hard to move the nation closer to its ideals—a long-term project that individuals and groups have been engaged in throughout this country's history. Today, tragically and unfortunately, the Justice Department is led by Jeff Sessions, who is trying to reverse progress toward LGBTQ equality and resurrect policies that effectively criminalize poverty. And while these grave circumstances are in no way easy to deal with, I am proud that The Leadership Conference is mobilizing to take action against these challenges.

One possible response to the political assaults now facing LGBTQ communities would be a defensive retrenchment focused on holding on to recent gains. But this report points toward another possible response. We can expand our awareness of the ways that people in our communities were being marginalized even before the latest political setbacks, and we can seek ways forward that are grounded in a commitment to solidarity with those who live in intersections of identity that place them at heightened risk, including LGBTQ people who are women, people of color, transgender, and/or elders. We know that no community is monolithic, and that we should strive to recognize this fact not just in theory but also in practice so

that everyone has multiple ways in which their personal identity can present opportunities for organizing and fighting back.

Intersecting Injustice documents the extent to which the portrayal of LGBTQ people in popular culture and in the public imagination—and even the understanding of LGBTQ people within civil and human rights movements—is distorted and incomplete. This report offers a fuller understanding of the complexities of U.S. culture by centering the voices of people who live in poverty and those who work directly with them. Importantly, this report provides alternatives to despair by highlighting promising practices and specific policy proposals around which communities can organize.

At the Justice Department, and now at The Leadership Conference, I have been motivated by the simple truth that all people deserve to be treated with dignity and respect. Everyone deserves the opportunity to thrive—to learn, earn a living, prosper, love deeply and freely, and live in a safe and decent place.

The Leadership Conference believes that all those who share this vision have a responsibility

to do their part to try to create an America that truly is as good as its ideals. We must stand up against the irresponsibility of those who would use economic distress as a tool to pit whole communities against each other.

The work of The Leadership Conference for more than half a century has demonstrated over and over again that it is possible to build strong coalitions that advance justice and decency. We are seeing the progress that we have made slow down or, worse yet, be reversed with the tenure of Jeff Sessions and others in the current presidential administration. But in the long run, they will not be able to undo our progress, because as Rev. Dr. Martin Luther King Jr. reminded us, the moral arc of the universe is long, but it bends toward justice.

Making that kind of progress requires persistent action that draws on deep reservoirs of hope and resilience, the kind of resilience demonstrated by the hundreds of people who lent their voices to *Intersecting Injustice*. The Leadership Conference and I welcome this contribution to our larger movement's shared knowledge and strength and celebrate the resource that is this terrific report.

Executive Summary

The Vision

It's been nearly fifty years since the Stonewall uprising, a series of demonstrations in New York City led by the most marginalized members of LGBTQ communities—among them a number of fierce transgender people of color, young people experiencing homelessness, gender non-conforming women, and men engaged in sex work. The uprising grew out of our community's frustration at being forced into dark corners and erased from mainstream society. In the decades since, many advocates have stood on the shoulders of those who rose up at Stonewall, building community and fighting for the needs of people living at the intersections of multiple marginalized identities.

At the same time, other LGBTQ advocates have cultivated an image of our community that is wealthy, white, male, and monogamously partnered. This intentional cultivation was in some part a response to conservative attacks on our community that painted us as anti-family, but in equal parts it was a call to our community to assimilate into the cultural norms defined by our detractors and a perpetuation of racism and class bias.

The reality of our community belies this carefully curated image. U.S. LGBTQ communities have seen some remarkable gains in the half century since Stonewall, yet for the most marginalized in our community, much has remained the same. LGBTQ people—especially LGBTQ people of color and transgender and gender nonconforming people—are more likely to be living at or near the poverty level. We have more need for social safety net programs, like Medicaid, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Social Security Disability Insurance (SSDI), and employment and housing programs, yet we face pervasive discrimination when attempting to access such programs. We lack explicit and broad nondiscrimination protections at the federal level, and even where those protections exist, people living at the intersections of multi-

ple marginalized identities continue to be shut out from the services and supports we need.

In order to meaningfully meet the needs of our community, it is vital to prioritize racial and economic justice. This report is meant to help coordinate that prioritization across the LGBTQ movement. By collating the stated priorities of activists, advocates, service providers, and LGBTQ people living in poverty across the United States, we've provided a roadmap for those looking to deepen their understanding of how to advocate effectively for LGBTQ economic justice.

The Process

As a small network of advocates, most of whom are focused on advocacy at the federal level, we knew we wanted to center the voices and needs of LGBTQ people who are living in poverty and people who are directly providing services to low-income LGBTQ people. Here's how we did that:

- We hosted eight convenings in cities across the country where there is both high economic inequality and a high proportion of LGBTQ people. At each convening, we invited local activists, advocates, and service providers to join us, and asked them to bring along the local leaders they thought would want to share their expertise—whether that expertise derived from lived experience or from their work.
- We spoke to focus groups of people in rural areas who are LGBTQ and living in poverty or working with LGBTQ people living in poverty, to hear how experiences differ in rural areas.
- In all, we spoke to over two hundred people; more than thirty of them have continued to be involved in the writing, editing, and review process for this report.
- Input from the convenings and focus groups was incredibly varied and nuanced, but several themes developed that were echoed at nearly every session. We used those themes to organize the sections of this report. We did our best to include all of the information that we received at the convenings and focus

groups in the report, then filled in details both by researching and by following up with participants for additional information.

- Once a draft was written, we shared it with all participants who were interested in providing feedback, then integrated feedback wherever possible.
- This report is the final product of this process, but we recognize that even with more than three hundred contributors, there are significant gaps in our information. We hope that this document will be part of a living movement that continues to adjust its priorities over time in response to changed experiences in our community.

The Values

Throughout the convenings and focus groups, the report drafting process, and the review process, we kept the following values in mind:

- Centering the experience and needs of people who are most impacted by poverty, including people of color, people with disabilities, immigrant communities, youth and elders, people in rural communities, transgender and gender nonconforming people, families, currently and formerly incarcerated people, people living with HIV/AIDS, people engaged in the sex trade, and people experiencing homelessness.
- Recognizing the difference that geography plays in the experience of living in poverty (e.g., urban vs. suburban vs. rural, cold weather vs. warm weather, and progressive vs. conservative local and state governments).
- Elevating the resilience of marginalized communities.
- Remembering that we can't wait: Our process will be imperfect, but we must move forward because people who are living in poverty cannot wait for us to create the perfect agenda.

Using This “Call to Action”

The guide is separated into nine chapters, using the themes that were lifted up by participants during the convenings and focus groups. The chapters, explained in more detail below, are:

- Jobs and Working Conditions
- Social Services and Benefits
- Housing and Homelessness
- Schools and Education
- Health and Wellness
- Hunger and Food Security
- The Criminalization of Poverty
- Financial Inclusion and Exclusion
- Federal Economic Policy

In each of these chapters you'll find an overview of the issue area, explaining how LGBTQ people are disproportionately impacted and differently impacted; promising practices and programs identified by participants in the convenings and focus groups; stories of people who have a lived experience related to the issue area; and concrete policy recommendations to help guide advocacy at federal, state, and local levels.

Each chapter is meant to be useful as a stand-alone document, but effective economic justice advocacy can't be accomplished in silos. From a practical perspective, if a person living in poverty experiences food security but can't access housing or work, economic justice has not been achieved.

We urge you to explore the full report and to especially consider issue areas that you haven't begun to include in your advocacy.

In solidarity,
The LGBTQ Poverty Collaborative

Overview of Chapters and Recommendations

Introduction

Trans, gender nonconforming, and nonbinary Black and Brown people are disproportionately impacted by high rates of homelessness, trauma, criminalization, under-employment and incarceration, which is inextricably linked to chronic poverty and reinforced by state-sanctioned violence.

Structural systems of oppression reinforced by state-sanctioned violence create insurmountable financial conditions and violent realities for Black and Brown trans people, who are often disowned from family and community and disproportionately impacted by higher rates of homelessness, poverty, and underemployment. These conditions force many to engage in life-threatening activities in order to survive. Most times these life-threatening activities place Black trans women under heightened levels of police contact that criminalizes their mere existence.

Cisgender queer folk bask in the sunlight of complicity as benefactors, gatekeepers, and enforcers of state-sanctioned violence. If cisgender queer folk are truly invested in collective liberation, dialogs, policies, and actions that serve to address poverty must go beyond intersectionality to a space of a linear perspective that examines all the intersections of violence our communities face happening at the same time and in real time.

We must work from a place where we aim to develop sustainable solutions for ending poverty that also dismantle white supremacy, capitalism, patriarchy, settler colonialism, neoliberalism, transphobia, and fatphobia, all while acknowledging who has access and how that access must be leveraged to create opportunities for Black and Brown trans bodies to thrive.

We must also acknowledge the ways race, class, gender, ability/disability, and other factors impact how poverty shows up in our lives and in the lives of our community members.

Recommendations from this section include:

- Meaningful conversations about poverty must be rooted in sustainable solutions

and must occur in tandem to conversations about dismantling state-sanctioned violence, white supremacy, capitalism, neocolonialism, anti-Blackness, transphobia, and more, and be led by those most disproportionately impacted.

- The voices, experiences, and leadership of poor people are not here to be commodified, exploited, or tokenized. Poor people must be paid for their labor.
- Those in our community with access and resources must understand what that looks like, recognize how that power works, and toil everyday to leverage spaces that affirm, celebrate, and encourage meaningful engagement that builds sustainable socioeconomic growth and development in Black and Brown trans communities.
- We cannot solve poverty without also addressing white supremacy, housing insecurity, hunger, trauma, violence, discrimination, neocolonialism, transphobia, anti-Blackness, classism, and more. These issues work in tandem to reinforce each other, therefore we must work collectively to dismantle them all. Those who benefit from them must be on the front line tearing them down.
- Trust that Black and Brown trans people know exactly what they need to thrive. Believe Black and Brown trans folk when they tell you their experience. Listen, learn, and follow the leadership of Black and Brown trans people.

Jobs and Working Conditions

Discrimination affects every aspect of employment for LGBTQ people, including barriers to getting hired and asserting employee rights. This is especially true for transgender people, immigrants, and people with criminal records. When applying for a job, documentation and background check requirements automatically bar many LGBTQ people from getting a fair shot at the job application process. In addition, employer discrimination against LGBTQ people prevents many from being hired. Even when LGBTQ people are hired, between fifteen and forty-three percent of LGBTQ workers report experiencing discrimination while on the job, with even higher numbers among transgender workers.

For a variety of reasons, including fear of harassment, getting fired, or being reported for

lacking documentation, LGBTQ people often cannot assert their rights as workers, which can create dangerous and toxic work environments. Without the ability to access worker rights and protections, LGBTQ workers are vulnerable to harassment, threats, and assault from employers and other employees, since many feel unsafe using existing reporting mechanisms.

Recommendations in this section include:

- Advance nondiscrimination protections for LGBTQ people in all levels of government and defeat anti-equality measures.
- Invest in LGBTQ communities to ensure that LGBTQ people have access to jobs and create one-stop career centers that prioritize helping LGBTQ people get hired.
- Develop and implement policies that foster inclusive, discrimination-free workplaces.

Social Services and Benefits

As a result of systemic discrimination and inequity, LGBTQ people—especially those who are people of color, transgender, and/or gender nonconforming—are more likely to need access to public benefits such as social security benefits, disability benefits, SNAP benefits, and public housing. Ironically, application and eligibility requirements, coupled with discriminatorily applied discretion on the part of enrollment officers, means that these benefits are out of reach for some of the people who need them most.

Transgender and gender nonconforming people, immigrants, and people experiencing homelessness or housing instability may have difficulty accessing identity documents, making access to all public benefits more difficult. Eligibility requirements sometimes categorically exclude people with criminal records, especially people who have a history of drug or sex offenses. Furthermore, narrow definitions of family in eligibility policies for public benefits can also exclude members of an LGBTQ person's family from eligibility for public benefits.

In order to improve access to public benefits for LGBTQ people and their families, federal and state governments must adopt inclusive nondiscrimination policies that center the needs of low-income LGBTQ people and LGBTQ people of color. These policies must encompass public

accommodations, shelter services, health, employment, and housing, and must mandate cultural humility training for service providers and public benefits enrollment staff. In addition, in order to be most effective all nondiscrimination protections must—at a minimum—be inclusive of race, disability, language access, sexual orientation, and gender identity and expression, and must ensure the protection of nonbinary and gender nonconforming people. All public benefits programs must also be fully funded, with adequate budgets for mandatory competency training.

Recommendations in this section include:

- Legal nondiscrimination protections must center and prioritize the needs of LGBTQ people living in poverty and LGBTQ communities of color.
- Government legislatures and agencies should create free, easy, and equal access to important identity documents for those who face barriers in accessing them—including transgender people, people with criminal records, immigrants, and those who are or who have been homeless.
- Social and legal services providers must be LGBTQ-inclusive, and center the accessibility of their services to low-income LGBTQ communities.
- LGBTQ communities face unique barriers in accessing public benefits and those barriers should be addressed and removed.

Housing and Homelessness

LGBTQ people, especially those who are people of color, transgender, and/or gender nonconforming, are disproportionately likely to experience homelessness and housing instability—as much as forty percent of young people without stable housing may identify as LGBTQ or gender nonconforming. Exiting housing instability may be particularly difficult for LGBTQ people, who lack nondiscrimination protections in housing in many states. Accessing programs is even more challenging for people with criminal records and people with disabilities.

The U.S. Department of Housing and Urban Development (HUD) does include nondiscrimination protections inclusive of sexual orientation and gender identity in its housing

and homelessness programs. However, even where housing protections do exist, homelessness programs and public housing programs—such as housing choice vouchers and the Housing Opportunities for Persons with AIDS program—are critically underfunded and lack sufficient units to meet the needs of the community.

Housing and homelessness programs that center the needs of LGBTQ people and others who live at the intersections of multiple marginalized identities have been more successful in shifting outcomes. For example, community investments in “housing first” programs, cooperative housing ownership, and community land trusts have resulted in improved access to housing and have started to reverse decades of segregation.

Recommendations in this section include:

- Federal and state governments should adopt comprehensive homeless bill of rights measures that include protections against discrimination based on housing status, disability, sexual orientation, and gender identity or expression.
- The presidential administration and local governments should allocate more funds to housing programs, as research finds that stable housing is crucial to a person’s access to employment, health services, and other types of support.
- HUD should continue and improve on pilot programs that focus on wraparound services and strengthen the Continuum of Care Program.
- HUD should prioritize providing homelessness assistance funds to communities that employ alternative tactics to the criminalization and policing of homelessness.

Schools and Education

Schools represent a place where many young people spend most of their upbringing, making it an especially influential and critical space for a young person’s development. Yet schools are a hostile environment for many young LGBTQ people, especially those living in rural areas and in low-income neighborhoods. Young LGBTQ people experience higher levels of bullying and harassment in schools than their non-LGBTQ peers. This is particularly damaging for young LGBTQ people who are bullied at home or are

experiencing homelessness, who often rely on schools as a place of reprieve and safety.

Understandably, young LGBTQ people often fight back against injustices or do not come to school because of the hostile environment, which make them vulnerable to interaction with police and the criminal legal system. Since LGBTQ people disproportionately experience homelessness and truancy is illegal in many states, young LGBTQ people are more likely to interact with the criminal legal system.

Recommendations in this section include:

- Eliminate barriers to educational programs based on criminal record, access to documentation, and economic status.
- Address the school-to-prison pipeline by eradicating school-based policing, zero-tolerance school disciplinary policies, and other “push-out” policies that result in an increased risk of involvement in the criminal legal system.
- Increase collaboration and coordination between schools and mental, social, and health service providers in communities, in order to address all aspects of young people’s health and well-being.
- Decouple school funding from real estate taxes and impose a school funding system that is equitable in every jurisdiction.

Health and Wellness

There are profound health differences between people living in poverty and those who are not. Poverty is a social determinant of health often associated with an increased risk of a variety of health issues, including cardiovascular disease, diabetes, cancer, mental health and behavioral health conditions, and other chronic conditions. These health disparities are intensified for people living in poverty who are transgender and/or people of color because the disparities are rooted in additional stigma and discrimination. For these reasons, it is vital to adopt a holistic approach to care, improve access to care services, and lower the cost of health insurance.

LGBTQ people living in poverty disproportionately face barriers in accessing health care, including stigma, discrimination, lack of money, harassment, and mistreatment. These issues are exacerbated for people who are incarcerated and people

who live in rural areas, who are further limited in accessing affordable and culturally competent health-care services.

Recommendations in this section include:

- Advocate for a more holistic approach to care that considers all social determinates of health, including socioeconomic status, physical environment, and social support networks.
- Increase access to affordable medication, community programs, housing opportunities, and culturally competent medical services for people living with HIV/AIDS.
- Address barriers in accessing health care by increasing the number of free mobile clinics and testing centers, increasing insurance coverage for unemployed and underemployed people, and clarifying confusing insurance policies.

Hunger and Food Security

The Universal Declaration of Human Rights includes the right to food that is accessible both physically and economically. The right to accessible food is not achieved in the United States, where more than twenty-three million people live in low-income areas that are considered “food deserts,” or places without access to affordable, quality, nutritious foods. This often leads to health disparities associated with poor nutrition. Since LGBTQ people of color report experiencing poverty at higher rates than do non-LGBTQ people, they are also disproportionately impacted by the issue of hunger and food insecurity.

The issue of hunger and food insecurity is affected not only by poverty levels but also by environmental racism and structural barriers to public assistance. People of color often live in neighborhoods and areas with environmental issues, including lack of access to clean water, exposure to dangerous pollutants and toxins, and inadequate infrastructure. Since developers do not generally revitalize or invest in these neighborhoods, food deserts are widespread and common in areas affected by environmental racism. There are also physical, structural barriers in accessing healthy food and clean water for people who live in food deserts. Although some food-related assistance programs exist, many LGBTQ people do not access them for a variety

of reasons, including a lack of education surrounding eligibility, concern about immigration status, and low levels of LGBTQ cultural competency among government employees.

Recommendations in this section include:

- Implement community garden cooperative initiatives, “gleaning” programs, and food delivery initiatives as ways to reduce structural barriers in accessing healthy food and water.
- Improve, expand, and maintain important food-assistance programs such as SNAP, TANF, and Women, Infants, and Children (WIC) benefits.
- Increase LGBTQ people’s access to food-related assistance programs by addressing eligibility, immigration, and cultural competency concerns.

The Criminalization of Poverty

LGBTQ people and people living with HIV/AIDS, especially LGBTQ people of color, are disproportionately impacted by laws and policies that criminalize people for activities resulting from or associated with poverty and addiction, such as the criminalization of homelessness, the criminalization of underground economies, and the so-called war on drugs. Laws and policies that reduce poverty and make housing, health care, and drug treatment more available reduce criminalization in these populations.

LGBTQ people face significant discrimination by law enforcement and other actors in the criminal legal system on the basis of their sexual orientation, gender identity, and/or gender expression. This discrimination increases exponentially for LGBTQ people who hold other marginalized identities, such as LGBTQ people of color and immigrants. Low-income LGBTQ people and LGBTQ people experiencing homelessness or housing instability are particularly at risk for arrest, both because poverty itself is criminalized—through laws that prohibit sleeping, sitting, loitering, lying down, begging, sharing food, and camping in public—and because people who spend more of their time outside are more likely to have interactions with law enforcement and are therefore more likely to be criminalized for behaviors such as drug use and sex work.

Once involved with the criminal legal system or the immigration detention system, LGBTQ people may have significant difficulty paying the

costs associated with these systems, including the fees and fines associated with arrest, such as cash bail, legal expenses, and community supervision fees.

LGBTQ people who have been released from incarceration often have distinct needs, such as access to identity documents with an updated gender marker. At the same time, collateral consequences of criminal legal system involvement such as criminal background checks in employment and housing may exacerbate existing difficulties accessing jobs and housing, especially in states that lack nondiscrimination protections inclusive of sexual orientation, gender identity, and gender expression.

Recommendations in this section include:

- Eliminate or reduce fees and fines associated with arrest, conviction, incarceration, and community supervision, including cash bail.
- Federal, state, and local governments should prohibit discrimination in policing and meaningfully hold officers who violate those laws accountable.
- Federal, state, and local governments should decriminalize life-sustaining activities, such as sleeping or sitting in public, and should be prohibited from arresting people who are currently homeless.
- States and localities should decriminalize sex work and drug use.
- Stop the detention of LGBTQ people and people unable to pay bond.
- Develop pre-arrest alternatives to incarceration and divert people to community-based services.
- The U.S. Department of Justice and state and local departments of corrections should pilot LGBTQ-specific reentry programs and require LGBTQ competency training for community corrections officers.
- End all bans on access to SNAP, welfare, and other social safety net benefits for people with criminal convictions.

Financial Inclusion and Exclusion

For many, the ability to build wealth is contingent upon access to banking and credit—the ability to borrow funds that can be paid back over time in order to make large purchases, from the purchase of a refrigerator or car to the

purchase of a home or business. Unfortunately, discrimination on the basis of sexual orientation and gender identity in banking and credit remains legal in many states.

Access to banking and credit is particularly complicated for many LGBTQ people because of an increased incidence of homelessness and housing instability, an inability to afford the initial and continuing costs of banking (e.g., service fees and account minimums), and a lack of physical access to banks for those who live in low-income neighborhoods. Furthermore, transgender people and immigrants often have a particularly difficult time accessing the identity documents required to secure banking services.

LGBTQ people have compensated for these structural inequities in ways that both ameliorate and exacerbate income inequality. Like other low-income people, many unbanked LGBTQ people rely on payday loans and other high-interest short-term loans to make ends meet. At the same time, LGBTQ people have invested in creating LGBTQ-competent resources such as Financial Empowerment Centers that ensure that they can make choices about their finances that are informed by the best available information.

Many participants in the convenings and focus groups stressed the parallel needs to increase access to banking services and protections within the banking system—including consumer protections through the Consumer Finance Protection Bureau—while also building alternative structures outside of existing pathways to wealth, such as increasing the number of worker cooperatives and employee-owned businesses, investing in LGBTQ-specific venture capital, and refocusing financial reforms on community rather than individual wealth. All of these interventions would be more effective if more data existed on the experiences of LGBTQ people in existing and emerging financial systems.

Recommendations in this section include:

- Expand federal and state nondiscrimination laws and policies to include sexual orientation and gender identity/expression protections in banking and credit.
- Expand access to Financial Empowerment

Centers so that all consumers have the information they need to make the best choices they can about their financial lives.

- Increase support for LGBTQ-owned businesses and worker cooperatives.
- Include LGBTQ people in data collection and research efforts related to financial empowerment and economic inequity.

Federal Economic Policy

This report closes with a policy guide that is framed by an examination of federal economic policy and its role in cementing wealth disparities in the United States. Focusing specifically on the history of U.S. economic policy, we explore how the federal government raises and spends its funds through taxes. At one point, corporate taxes for the wealthiest were at ninety-four percent, but after President Ronald Reagan's administration, the tax rate on the wealthiest plunged to twenty-eight percent. These cuts allowed those in power to divide and conquer the country: By drastically reducing the amount of funds available for federal spending, the country's wealthiest residents started and perpetuated

the rhetoric that taxes on the middle class were mostly benefiting those living in poverty. Since then, the wealthiest residents continue to enjoy a tax rate ranging from just thirty to forty percent while the federal government "struggles" to fund social welfare programs.

Because of this history, a majority of people in the United States believe that poverty is caused by individual failures. In reality, poverty is perpetuated by systemic oppression that is deeply embedded in current U.S. federal economic policy. In an effort to chip away at the structures of inequity, advocates have turned to the tax code to help alleviate some of the financial difficulties faced by poor and low-income people. A number of tax credits and deductions, including the Earned Income Tax Credit, have helped lift millions of people above the poverty line every year.

Recommendations in this section include:

- Federal agencies should provide increased access, public education, and funding to these tax credits and deductions.

