

Good Jobs NOW!

A Snapshot of the Economic Health of San Francisco's Transgender Communities

A survey from:

GUARDIAN
THE SAN FRANCISCO BAY GUARDIAN



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I. Introduction

It is considered common knowledge within the transgender community and among community allies that transgender people are anecdotally underemployed and unemployed at disproportionate rates to the population as a whole. In response, a number of efforts are under way around the country to directly address the conditions that create and facilitate this bleak economic picture. Increasingly, states and local jurisdictions are passing and enforcing non-discrimination laws and ordinances to protect transgender people from workplace discrimination.

San Francisco was the third jurisdiction to do so in California in 1993 and in 2004 state-wide protections for transgender workers were clarified under California's workplace anti-discrimination law, the Fair Employment and Housing Act. In light of accomplishing these legislative victories, local activists have turned their attention to ensuring that these laws significantly impact the lives of individual transgender people.

Yet, little basic and reliable data on the economic health of transgender people exists to guide this work. With planning support from the Women's Foundation of California, *Good Jobs NOW!* provides a simple snapshot of the economic reality experienced by transgender survey respondents. From February 5th through March 12th, the San Francisco Bay Guardian and Transgender Law Center surveyed 194 self-identified transgender people living, working, or looking for work in San Francisco. The outcomes are stark.

A. Overview

Nearly 60% of *Good Jobs NOW!* respondents earn under \$15,300 annually and only 8% earn over \$45,900. 40% do not have a bank account of any kind. Only 25% are working full-time, 16% are working part-time, and nearly 9% have no source of income. Over 57% percent report experiencing employment discrimination, but only a little over 12% have filed an administrative or civil complaint as a result.

Just over 42% of respondents live with family or roommates and pay rent (with nearly 7% in Section 8 Housing), but not even 5% own their own residence. 10% self-identify as homeless and another 31% are living in unstable situations. Nearly 27% report experiencing housing discrimination.

In terms of job readiness, 50% would like career and job counseling in order to explore their options. Around 53% percent would like to undergo further education or training in order to enter a new career. Currently, at least 9% do not have a high school diploma or GED. 88% of respondents, though, have completed high school: 30% stopped there, 23% have attended some college, over 32% have a college degree of some sort (including 10% of people who have post-graduate degrees), and less than 3% have a vocational certification.

B. Methodology

The *Good Jobs NOW!* survey (attached at the end) was distributed to people throughout San Francisco via personal contacts, social service and volunteer organizations, email lists, and TLC's website. It is not a random sampling and should not be understood to be scientific in nature. Participants took the survey on their own and answered only those questions they were comfortable to, or interested in, answering. Participants self-identified as living, working, or looking for work in San Francisco and self-reported all demographic and experiential information.

Organizations which helped to distribute and collect surveys include: the Ark of Refuge, Asian and Pacific Islander Wellness Center, Female-to-Male International, Forensic AIDS Project, Saint James Infirmary, Tenderloin AIDS Resource Center, Tom Waddell Health Center, Transgender Resource and Neighborhood Space, United Genders of the Universe, and Walden House.

Surveys were anonymous, though participants were able to list their name and contact information on a "tear away" page in order to be entered into a drawing for one of several prizes offered. To the degree possible, surveys were checked for duplicate submissions by the same participant. Collected data was analyzed using SPSS software.

C. Demographics of Survey Participants

In addition to asking questions about participant's economic health, *Good Jobs NOW!* asked several questions about who the participants were. Not all participants answered these questions. However, among the entire pool, 22% identified as female-to-male, 30% identified as male-to-female, and 14% identified as genderqueer or gender-variant.

21% identified as African-American, 11% Asian-American, Pacific Islander, or Filipina/o, 41% identified as European-American, 21% as Latina/o, nearly 11% as Native-American, and 7% as other. Ages of participants ranged from 16 to 62 with just over 11% falling between 16 and 24, nearly 43% between 25 and 40, over 33% between 41 and 50, and more than 10% between 51 and 62.

64.8% of respondents listed a San Francisco zip code for their place of residence. The remaining came from other Bay Area cities that typically feed workers into San Francisco. Accepted surveys came from as far away as Sebastopol in the far North Bay and Burlingame in the South Bay.

II. Analysis

A. Economic Health

By any objective standard, the *Good Jobs NOW!* data supports the impression in the community that transgender people are unemployed and underemployed at disproportionately high rates. Conservatively, over 35% of survey respondents are unemployed.¹ In January 2006, the official unemployment rate for San Francisco was 4.7%.² Realizing of course, that this rate fails to include many people in the city

¹ This figure comes from combining the majority of applicants who reported that they receive unemployment insurance or general assistance, listed "other" as their source of income, or have no income, but not including people on Supplemental Security Income or Social Security Disability Income.

² *Labor Market Information, San Francisco County Profile*, published by the California Employment Development Department at www.labormarketinfo.edd.ca.gov.

without work, it is still a good indication of how much higher the unemployment rate is within the transgender community than in the population as a whole.

Of the 31% of people who reported that they are working full- or part-time, only between 4% and 8% make more than the 2004 estimated median household income in San Francisco of \$60,031.³ From the data collected, it is difficult to tell how many people fall below the federal poverty guidelines for individuals, \$9,800 in 2006.⁴ It is safe to estimate, however, that a number of the 59% percent of survey respondents that make less than \$15,300 fall below this amount.

Of course, the federal poverty guidelines have been critiqued by many people for being horribly out of date. Using figures from the US Department of Housing and Urban Development, the San Francisco Foundation has published estimates that more accurately track economic life in San Francisco, where a single person making less than \$23,750 is living in poverty.⁵ By that estimate, 59% of survey respondents are clearly living in poverty and the actual number is likely to be closer to 65%. Under the same analysis, “low income” is defined as making less than \$39,600 and fully 73% of survey respondents fit into that category.

Analyzing the data under the Self Sufficiency Guidelines, created by the National Economic Development Law Center, casts no better light on the economic health of the community. These guidelines were developed to calculate the income needed to pay for the basic needs of rent, food, child care, health care, transportation, miscellaneous costs, and taxes, on a county-by-county basis. A single person with no children must make \$28,012 to be self-sufficient in San Francisco.⁶ Again, nearly 70% of survey respondents fall below this amount.

A high percentage of survey respondents receive income or support through valuable local, state, and federal programs. Over 14% receive General Assistance. Nearly that same percentage (13.9%) receive food stamps. More than 23% receive some form of Social Security support like Supplemental Security Income or Social Security Disability Income. And just over 5% total are on unemployment insurance, state disability, or Temporary Aid for Needy Families. However, nearly 9% have no source of income and close to another 15% earn income sporadically. Some of the means of earning this income were listed as: kindness of family or friends, day labor, sex work, freelance work, and various business ventures. Fully 20% of respondents report receiving some income from the street economy (defined to include sex work and narcotics sales).

These realities exist despite the fact that about 88% of respondents have completed high school or attained a GED, which is higher than the state average in 2000 of 77%.⁷ And the 28% of respondents who finished a bachelor’s degree or higher is slightly above the state average in 2000 of 26.6%.⁸ So, while the survey size was small, from this snapshot at least the respondent pool was better educated, on average, than the state population as a whole was in 2000.

³ *Bay Area Census, San Francisco County* by the Metropolitan Transportation Commission and the Association of Bay Area Governments. This figure represents the median total income in an individual household. Therefore, in many cases, it may include income from more than one person.

⁴ *United States Department of Health and Human Services 2006 Poverty Guidelines* at <http://aspe.hhs.gov/poverty/>

⁵ *Intent to Apply Guidelines*, San Francisco Foundation 2006 www.sff.org/grantmaking/

⁶ *The Self Sufficiency Standard for California 2003*, Californians for Economic Self Sufficiency at www.nedlc.org/cfess

⁷ *State & Country Quick Facts*, U.S. Census Bureau at <http://quickfacts.census.gov/qfd/states/06000.html>

⁸ *State & Country Quick Facts*, U.S. Census Bureau at <http://quickfacts.census.gov/qfd/states/06000.html>

Some fallout of the economic challenges faced by the community is evidenced from the data about housing and access to wealth maintenance and development. In 2000, 35% of people in San Francisco owned homes,⁹ yet only 4.6% of survey respondents reported that they did. Respondent's ability to capitalize on their own financial resources appears compromised as well. While a little over 30% of people report that they have a savings account, just over 13% report that they have any kind of investment account.

While 51% of people report having a checking account to help manage their finances, 40% have no bank account at all. And while over 37% of respondents have an apartment lease with family or friends, a larger percentage, 41%, live in unstable housing.¹⁰ These respondents either live with friends or family without paying rent, live in a shelter or on the street, in a treatment facility, jail, or transitional housing.

Overall the picture is one of few respondents being able to earn the kind of income and make the kind of choices that lead to long-term stability. Few are able to acquire the resources necessary to build wealth and manage the income they do have. Despite seemingly being adequately prepared for the workforce, too few are able to access the kinds of work that lead to stability and future prosperity.

B. Discrimination

Without doubt, one of the reasons underlying these denied opportunities is discrimination based on gender identity. More than 57% of respondents report that they have experienced discrimination in employment. While the reliability of self-reporting is certainly open to question, this percentage seems to remain more or less consistent over time. In 2003, TLC and the National Center for Lesbian Rights released *Trans Realities*, a report about the legal needs of transgender people in San Francisco. In the survey that provided data for that report, 49% of respondents reported experiencing discrimination in employment. The consistency between that survey and this one, along with anecdotal evidence in the community, makes a strong case that, in this instance, self-reporting can be trusted as a generally accurate measure.

When you are transgender, discrimination can unfortunately come in many blatant and subtle forms. The following categories represent the main kinds of discrimination that occur, but by no means exhaust all ways that transgender employees can be made to feel unappreciated, unwanted, or unsafe in the workplace.

Hiring – nearly **40%** of respondents believe that they have been discriminated against when applying for work. The common examples told about this kind of discrimination range from having applications thrown in the trash as the transgender applicant leaves the business, positive phone interviews followed by neutral or negative in-person interviews, comments that the applicant “wouldn’t like it here” or “wouldn’t fit in with the company.”

Sexual Harassment – over **24%** of people reported that they had been sexually harassed at work. It is unclear from the survey if this harassment was sexual in nature or motivated by the sex of the respondent. Some common examples of both include, assumptions that transgender women are promiscuous, fascination with the sexuality of transgender men, denial of work assignments due to the employees’ gender (either their gender assigned at birth or their gender identity), and treatment

⁹ *San Francisco at a Glance*, based on the 2000 Census at http://www.ci.sf.ca.us/site/mainpages_page.asp?id=15216#indicators

¹⁰ The number includes people who listed their living situation as: with friends, but don’t pay rent; SRO hotel; homeless; in a treatment facility; and a majority of people who listed “other.”

different from people who have the same gender identity (transgender women being treated differently than other women).

Repeated use of old name/pronoun – while occasional slips around a transgender co-workers name or pronoun are not discriminatory, and in most cases are expected if the person transitioned on the job, their repeated use can create a hostile work environment. Almost **23%** of respondents felt that co-workers were intentionally use the wrong name or pronoun or had failed to comply with repeated requests to stop doing so accidentally. This type of behavior can create distrust and anxiety on the part of the transgender employee and create a work environment in which the transgender employee feels unsafe and unsupported.

Verbal Harassment – following closely behind sexual harassment and use of old pronouns, are comments about, or motivated by, a person's gender identity. Over **21%** of respondents heard comments that made it difficult for them to feel safe and supported at work. These comments could be gender-based slurs directed at them, comments about them within their earshot, or rationales about why there is something wrong with the person because they are transgender.

Denied Promotion Opportunities – nearly **19%** of respondents have experienced trouble in advancing in their company or department. Common problems include: being kept in a position that does not include client contact or public presentations, being told that they would have trouble in a management position because of how other employees felt about them, or simply having their qualifications and performance questioned post-transition.

Termination from Employment – almost as common as failure to promote is out right termination. **18%** of respondents have been fired from a job due to gender identity discrimination. As bad-acting employers learn about the liability that can arise from blatant discrimination, they seem to be finding more nuanced ways to terminate transgender people, but occasionally an employer will still tell the employee that they are being fired based solely on their gender identity.

Access to Appropriate Restroom – a near constant concern expressed by employers is what restroom a transgender employee will use. Due to these concerns, over **14%** of respondents reported discrimination in conditions of employment. While this discrimination occurs to many different people in the community, anecdotally women who transition from male-to-female on the job are the most likely to experience it. Generally the objection is voiced by non-transgender women or management is concerned about the reaction of a generic non-transgender woman.

Constant Questioning of Surgical Status – talking about private medical issues at work can be very uncomfortable for some transgender people. Over **12%** of respondents report that questions about whether they have had surgery, what kind of surgery they have had, or if they plan to have surgery have created uncomfortable or hostile work environments. Interestingly, these questions are not always motivated by dislike of transgender people and are occasionally assumed by the person making the comment to be supportive.

In light of the horrific rates of discrimination reported in *Good Jobs NOW!* it could be projected that a large percentage of respondents had filed administrative or civil actions as a result. However, only a little over 12% of respondents actually filed any kind of complaint and only a handful (about 3%) did so with an independent agency with the authority to enforce local and state anti-discrimination laws. Clearly, more needs to be done to understand why so few complaints were filed and to prepare community members to file such complaints.

III. Conclusion

In 2003, when TLC and NCLR released *Trans Realities*, we found income data that is incredibly similar to the *Good Jobs NOW!* data. *Trans Realities* found that 64% of people surveyed earned \$25,000 or less annually, 15 % earned between \$25,000 and \$50,000, 6% between \$50,000 and \$100,000, and 4% over \$100,000. Between the release of *Trans Realities* and this survey, the California Gender Non-Discrimination Act of 2003 went into effect clarifying that transgender employees throughout California are protected from workplace discrimination. Local anti-discrimination measures were also passed in San Diego and Oakland. What is clear from the last three years is that while non-discrimination laws and ordinances are an important first step in achieving economic health, they are not self-executing and they are not the only step that needs to be taken.

Despite solid education rates, transgender people continue to be isolated from the workforce at alarming rates. This is true especially of those jobs and career tracks that would provide a livable wage insuring self sufficiency and leading to prosperity. As a result, transgender people too often end-up in low paying jobs and a sizable percentage earn income from the street economy, oftentimes leading to disproportionate incarceration rates for community members.

In order to ensure that anti-discrimination laws are made real for individual transgender people more work needs to be done in economic development and empowerment. *Good Jobs Now!* will provide necessary data for organizations and individuals doing this work. In San Francisco, TLC is working with the SF LGBT Community Center's Economic Development Department and San Francisco Transgender Empowerment Advocacy and Mentorship (SF TEAM) to launch an ambitious program targeting community members as employees and entrepreneurs, and employers, and job training and placement professionals. And transgender specific job fairs are being held in San Francisco, New York, and Los Angeles. A movement is building around ideas of transgender economic health and justice in order to bring about full and sustainable employment in the community.

In the fall of 2006, TLC will release a follow-up to *Good Jobs Now!* looking more in-depth at the data from the survey, laying out best practices for economic development and empowerment projects, and providing recommendations for employers, educators, service providers, and government officials.

Good Jobs NOW!

Summary Data

The following are summary tables of the responses to the key questions of the survey. Due to non-responsive answers and rounding of percentages, the percentages for some questions add up to less than 100%. Also, in a number of questions, respondents were asked to mark all answers that apply, therefore the percentages for some questions add up to more than 100%.

A. Employment/Income

What is your annual income?

0 – 15,299	59%
15,300 – 30,599	13%
30,600 – 45,900	3%

45,900 – 61,200	4%
61,201 and over	4%

What type(s) of bank account do you have?

Checking	51%
Savings	35%

Other Investment Accounts	13%
None	40%

What is/are your current source(s) of income? (Check all that apply)

Food Stamps	14%
Full-Time Work	25%
General Assistance	14%
Part-Time Work	16%
Veterans Benefits	2%
SSI/SSDI	23%

State Disability	3%
TANF	>1%
Unemployment Insurance	3%
None	9%
Other	15%

Is your job part of the street economy (sex work, narcotics sales, etc)?

Yes	21%
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No	70%
----	-----

Are you interested in assistance with career exploration and choosing a new goal for employment?

Yes	51%
-----	-----

No	34%
----	-----

Are you interested in assistance with career/ job training for new/additional employment?

Yes	54%
-----	-----

No	40%
----	-----

B. Discrimination

Have you ever experienced employment discrimination?

Yes	57%
-----	-----

No	36%
----	-----

If yes, in which areas of employment do you believe that you have been discriminated against because of your appearance/ gender presentation? (Check all that apply)

Hiring	40%
Sexual Harassment	24%
Denied Promotion	19%
Appropriate Restroom Access	14%
Termination	18%

Questions about surgery	12%
Verbal Harassment	22%
Use of old name/pronoun	23%
Health coverage issues	11%
Other	4%

If you answered yes above, did you file any kind of complaint about the discrimination?

Yes	12%
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No	46%
----	-----

Have you ever face housing discrimination?

Yes	29%
-----	-----

No	58%
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C. Demographics

Which, if any, of the following terms have you used to describe yourself?
(Check all that apply)

Crossdresser	6%
Drag Queen/King	10%
FTM (female-to-male)	23%
Female	29%
Genderqueer/Gender Variant	14%

MTF (male-to-female)	32%
Male	14%
Transgender	49%
Transsexual	32%
Other	8%

Ethnic Identity: (please check all that apply)

African-American/Black	21%
Asian-American	5%
European-American/White	41%
Latina/Latino/Hispanic	21%

Native-American	11%
Pacific Islander	3%
Other	7%

Age:

0 – 24	11%
25 – 40	43%

41 - 50	33%
51 and over	10%

What is your highest level of education?

Some Formal Schooling	9%
High School Graduate/GED	29%
Some college	23%
Associate Degree	5%

Bachelor Degree	18%
Master Degree	8%
Doctorate Degree	2%
Vocational Trainings	3%



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San Francisco Bay Guardian/TLC Transgender Economic Survey

The Guardian and TLC are conducting a survey to better understand the employment needs, skills, and desires of Bay Area transgender employees and job seekers.

Data collected will be analyzed to help us effectively shape the work of the newly formed Transgender Economic Development and Empowerment Collaborative. The Collaborative will be approaching businesses, employment development programs, and educational/training institutions to get them involved in enhancing employment opportunities for transgender people. The collected data will be analyzed by the collaborative to create a five-year plan that can be implemented to reduce barriers to work for transgender community members.

The survey is confidential. Your name and contact information will not be associated with it. However, participants of this study can enter into a drawing, sponsored by the Guardian, to win one of the following prizes:

- a \$50 gift certificate to Le Colonial
- a \$50 gift certificate to Nihon Whiskey Lounge
- 4 \$25 gift certificates for Caramella Skin Couture Spa

If you are interested in entering the drawing that will take place at the TG Job Fair on March 22, 2006 , please complete the form below:

Name: _____

Address:

City: _____ Zip: _____

Phone: (____) _____ Email: _____

Keep in mind, however, that this information will not be associated with your completed survey.

If you have any questions, please contact:

TLC, at (415) 865-0176 or info@transgenderlawcenter.org _____

Transgender Economic Survey

Demographics

1. Which, if any, of the following terms have you used to describe yourself?

(Check all that apply)

- | | |
|--|---------------------------------------|
| <input type="checkbox"/> Cross-dresser | <input type="checkbox"/> MTF |
| <input type="checkbox"/> Drag Queen/King | <input type="checkbox"/> Male |
| <input type="checkbox"/> FTM | <input type="checkbox"/> Transgender |
| <input type="checkbox"/> Female | <input type="checkbox"/> Transsexual |
| <input type="checkbox"/> Gender queer/gender variant | <input type="checkbox"/> Other: _____ |

2. Ethnic Identity: (please check all that apply)

- | | |
|--|---|
| <input type="checkbox"/> African-American/Black | <input type="checkbox"/> Native-American |
| <input type="checkbox"/> Asian-American | <input type="checkbox"/> Pacific Islander |
| <input type="checkbox"/> European-American/White | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Latina/Latino/Hispanic | |

3. Age _____

4. What is your highest level of education?

- | | |
|--|--|
| <input type="checkbox"/> Some Formal Schooling | <input type="checkbox"/> Master Degree |
| <input type="checkbox"/> High School Graduate or GED | <input type="checkbox"/> Doctoral Degree |
| <input type="checkbox"/> Some College | <input type="checkbox"/> Vocational Certification: _____ |
| <input type="checkbox"/> Associate Degree | <input type="checkbox"/> Other Skills / Trainings: _____ |
| <input type="checkbox"/> Bachelor Degree | |

Employment/Income

5. What is your annual income:

- | | |
|--|--|
| <input type="checkbox"/> \$0-\$15,299 | <input type="checkbox"/> \$45,900 – \$61,199 |
| <input type="checkbox"/> \$15,300 – \$30,599 | <input type="checkbox"/> \$61,200 & over |
| <input type="checkbox"/> \$30,600 – \$45,899 | |

6. What type(s) of bank account do you have?

- Checking Savings
- None other investment accounts (e.g. money market, CD, retirement accounts, etc)

7. What is/are your current source(s) of income? (Check all that apply)

- | | |
|--|---|
| <input type="checkbox"/> Food Stamps | <input type="checkbox"/> State Disability |
| <input type="checkbox"/> Full-time work | <input type="checkbox"/> TANF |
| <input type="checkbox"/> General Assistance | <input type="checkbox"/> Unemployment |
| <input type="checkbox"/> Part-time work | <input type="checkbox"/> None |
| <input type="checkbox"/> Retirement/ Veterans Benefits | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> SSI/SSDI | |

8. i) What is your primary occupation? _____

ii) How long have you been in your current job? _____

9. Is your job part of the street economy (sex work, narcotics sales, etc)? Yes No

10. Have you ever experienced employment discrimination? Yes No

11. If yes, in which areas of employment do you believe that you have been discriminated against because of your appearance/ gender presentation? (Check all that apply)

- Hiring
- Sexual Harassment
- Denied promotion opportunities
- Access to appropriate bath room
- Termination from work
- Other (please explain): _____

- Constant questions of surgical status
- Verbal Harassment
- Repeat references to old name/pronoun
- Health coverage issues (denial of transgender related treatment)

12. If you answered yes to #10, did you file any kind of complaint about the discrimination?
 Yes No If yes, what agency (DFEH, EEOC, etc) _____

13. Are you interested in assistance with career exploration and choosing a new goal for employment? Yes No

14. Are you interested in assistance with career/ job training for new/additional employment? Yes No

15. In what industry would you like to build a career? _____

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

Housing

17. What is your zip code? _____

18. What is your housing situation?

- Market rate rent, alone or w/family
- Market rate rent, w/roommates
- Living with friends, but don't pay rent
- SRO Hotel
- Rent through Section 8/other subsidy
- Living with Parents
- College or University Housing
- Own a home/condo
- Homeless (on the street)
- Homeless (in a shelter)
- Treatment Facility
- Other: _____

19. Have you ever faced housing discrimination? Yes No