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RESEARCH THAT MATTERS

PATHWAYS INTO POVERTY

Lived Experiences
Among LGBTQ
People

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EXECUTIVE SUMMARY

More than a decade of empirical research has shown that LGBT people in the United States experience poverty at higher rates compared to cisgender heterosexual people.¹ More recently, research has also shown that transgender people and cisgender bisexual women experience the highest rates of economic insecurity.² In response to this knowledge, numerous advocacy and direct services organizations have worked to identify public policies and interventions that can address the high rates of poverty among sexual and gender minority people. However, there is very little research to support any claims about why poverty is so prevalent among LGBT people. Without greater specification of the causes of poverty and the factors affecting the experience of poverty, policies and services may be using less effective mechanisms for alleviating economic insecurity.

In the interest of informing the ongoing dialogue about how sexual orientation and gender identity relate to poverty, we designed this study to document experiences with poverty, including factors leading to and maintaining economic insecurity among LGBTQ people. This report is one of several that will be developed from the data collected in the Pathways to Justice Project. The Pathways Project aimed to document updated figures on the national and state-by-state rates of LGBT poverty and explore the experiences and needs of LGBTQ adults living in poverty. As part of this project, we conducted in-person interviews with 93 LGBTQ people in Los Angeles County (n = 60) and Kern County (n = 33) with low incomes or other indicators of economic instability. These two counties represent urban and nonurban environments and thus allow an assessment of circumstances facing LGBTQ people in different kinds of communities.

Through this qualitative project, we aim to inform anti-poverty discourse and policy interventions by providing information about the range of experiences LGBTQ people have. The study addresses the following questions:

1. What does poverty look like for LGBTQ people?
2. What are LGBTQ peoples' pathways into poverty?
3. How do SOGI subgroups differ in their experiences of poverty?
 - a. What factors affecting the experience of poverty were most salient in the narratives of each subgroup?
 - b. How are discrimination and prejudice, particularly anti-LGBT bias, related to economic instability?

¹Choi, S. K., Badgett, M. V. L., & Wilson, B. D. M. (2019). *State Profiles of LGBT Poverty in the United States*. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/State-LGBT-Poverty-Dec-2019.pdf>. Badgett, M. V. L., Choi, S. K., & Wilson, B. D. M., (2019, October). *LGBT Poverty in the United States: A study of differences between sexual orientation and gender identity groups*. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/National-LGBT-Poverty-Oct-2019.pdf>. Carpenter, C. S., Eppink, S. T., & Gonzales, G. (2020). Transgender status, gender identity and socioeconomic outcomes in the United States. *ILR Review*, 73(3), 573–599. OGBP:--702. <https://doi.org/10.1177/0019793920902776>.

²Badgett, M. V. L., Choi, S. K., & Wilson, B. D. M., (2019, October). *LGBT Poverty in the United States: A study of differences between sexual orientation and gender identity groups*. Los Angeles, CA: The Williams Institute.

The data presented here come from an analysis of transcripts from in-depth interviews, pre-interview questionnaires, and follow-up surveys with people who reported relatively low incomes (or other indicators of economic instability) and identified with labels that reflected a non-heterosexual or non-cisgender identity (herein, we collectively refer to as “LGBTQ”). The key characteristics of study participants were as follows:

- 19-70 years, average age 39 years
- 77% identified as people of color
- 38% were transgender or gender nonbinary
- 97% identified as a sexual minority (LGB or other identity, such as pansexual or queer)
- 32% had a high school education or less
- Most (70%) had annual household income of \$20,000 or less
- 61% were unstably housed in the past year.

KEY FINDINGS

- Childhood poverty is a key pathway into adult poverty among LGBTQ people.
 - 73% of the study participants reported examples of economic insecurity when they were children, including both minor (remembering parents talking about money being “tight”) and major indicators (parents experiencing homelessness or living in shelters when they were children, not having enough food at home, and their parents qualifying for social services and other benefits, such as medical and free or reduced fee lunch programs).
 - Race/ethnicity was a key factor in distinguishing who in our sample experienced poverty as children and who did not. At least 80% of American Indian, Black, and Latinx respondents reported forms of economic insecurity as children, compared to approximately 50% of White and API respondents.
- For those who did not report experiencing childhood poverty, other starting points of adult economic insecurity were as follows:
 - Anti-LGBT bias within families and employment settings;
 - Becoming a parent young without partner, familial and/or community support;
 - Mental health issues; and
 - Substance use issues.
- Eventually, all participants’ pathways converge into a constellation of interlocking factors and indicators of economic insecurity—lower educational attainment, low wage jobs, psychological stress, parenting challenges, multiple forms of structural and interpersonal oppression (anti-LGBT bias, racism, xenophobia, sexism), and/or barriers to adequate services.
- Our extensive analyses of all of the interviews, individually and then by sexual orientation and gender identity (SOGI) subgroup (trans men, trans women, gender nonbinary, cisgender bisexual women, cisgender lesbian women, cisgender bisexual men, cisgender gay men), revealed the following:
 - Participants within every SOGI group experienced

- One or more major indicators of economic insecurity, ranging from homelessness to food insecurity to low wages and underemployment
- Core factors in the onset of economic insecurity, such as childhood poverty, mental health issues, and substance use
- Some factors emerged as uniquely salient in one or more SOGI groups; others, such as anti-LGBT discrimination encountered as adults, affected a significant majority of participants across all subgroups.

Figure A. Key indicators of poverty in the full sample of LGBT respondents

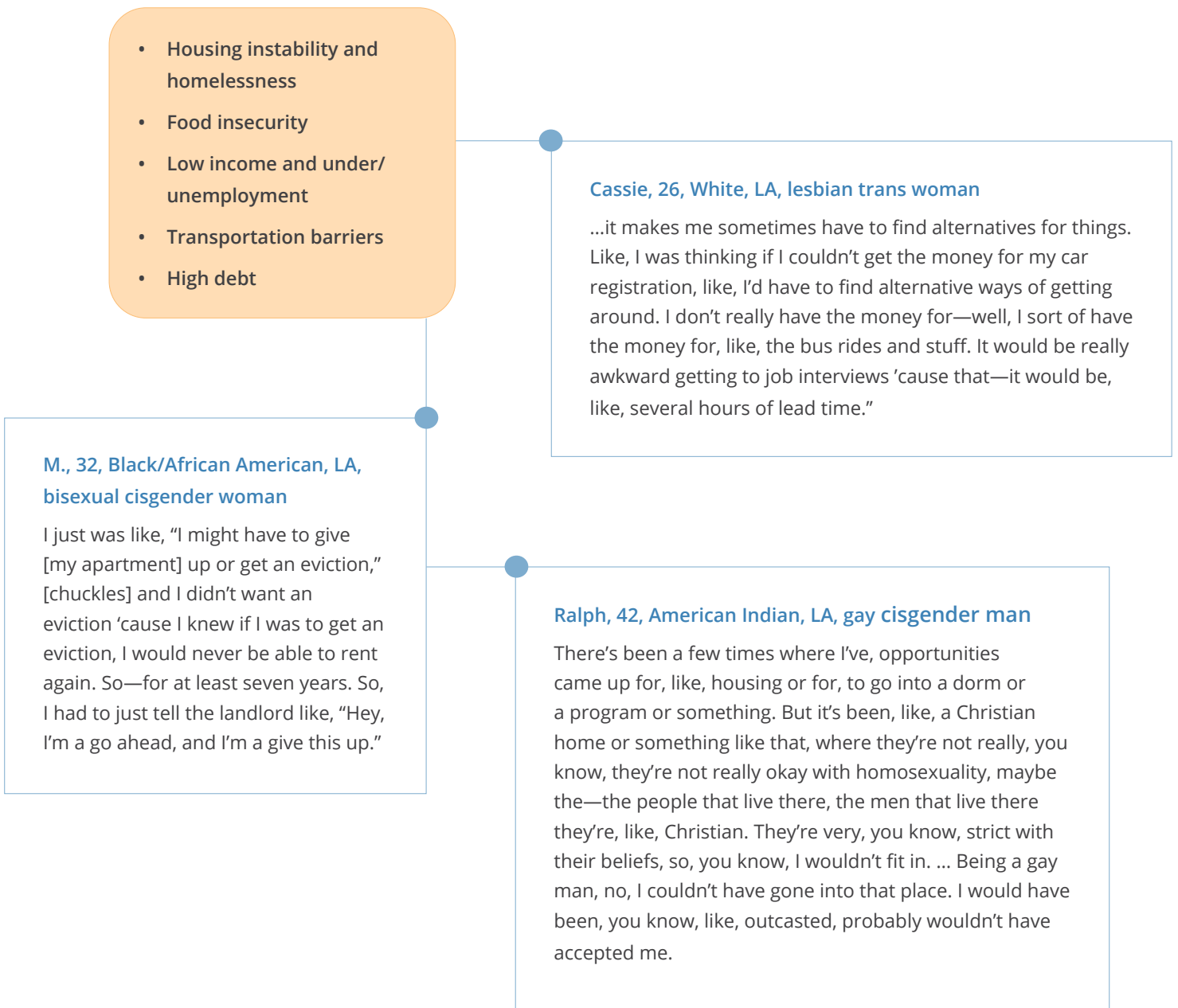


Figure B. Commonly experienced factors affecting the experience of poverty in the full sample

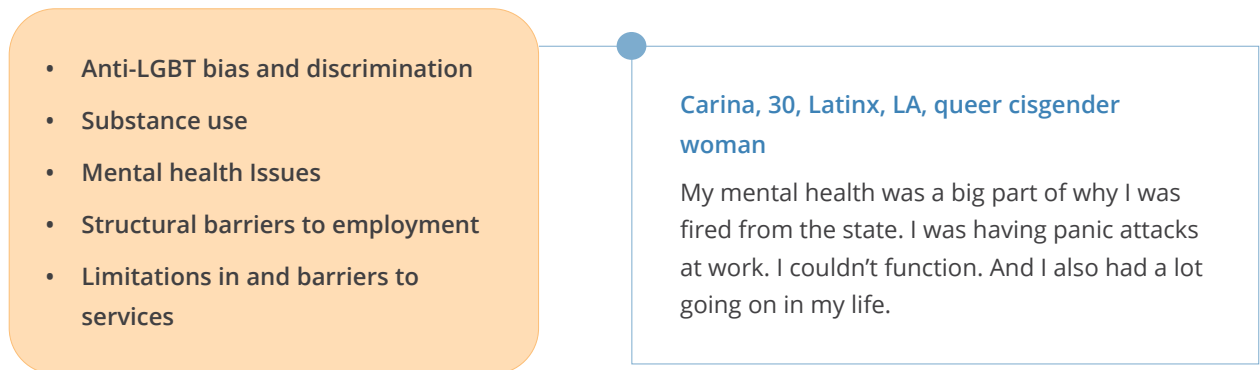
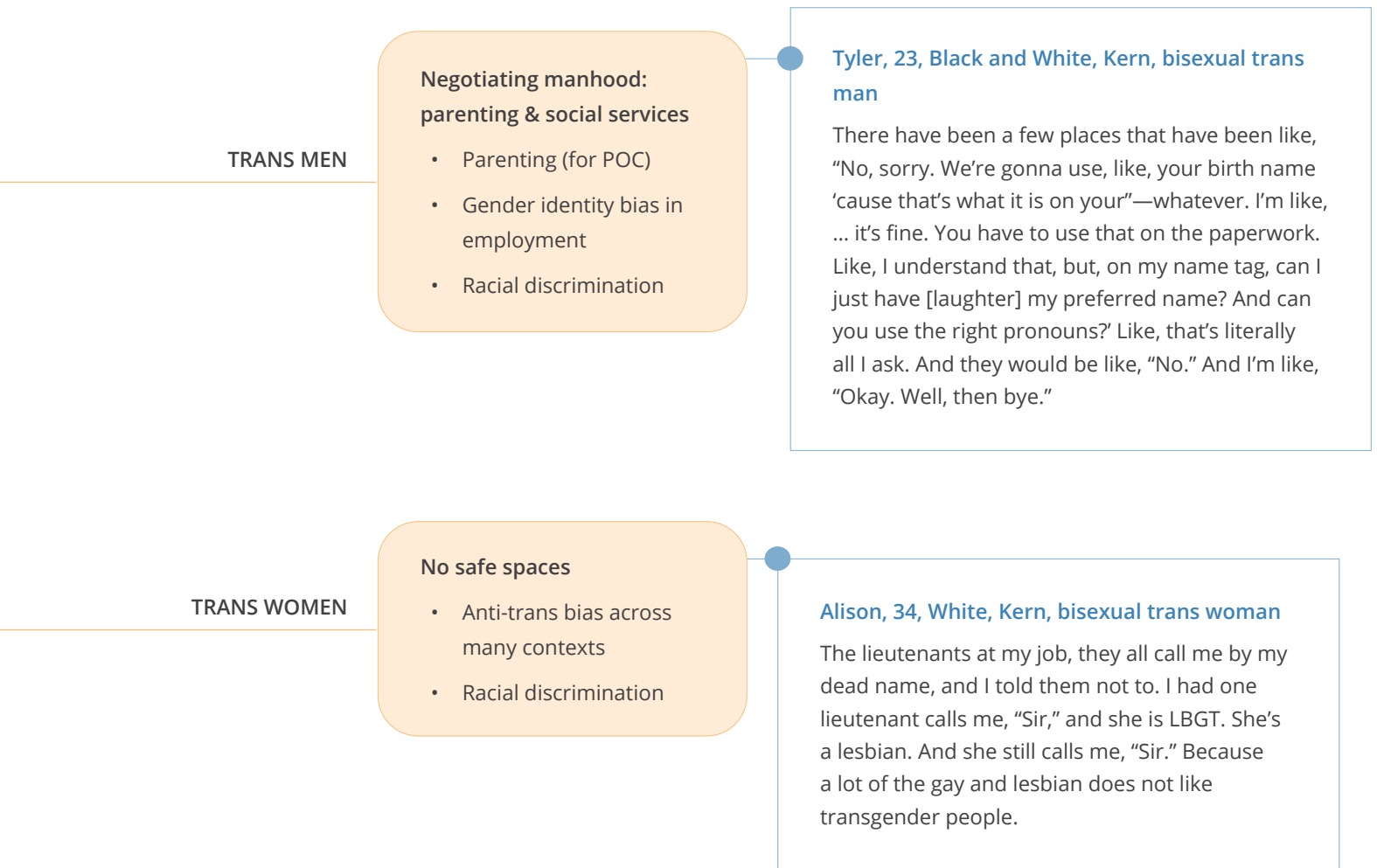


Figure C. Uniquely salient factors affecting the experience of poverty by SOGI groups



GENDER NONBINARY

Seeking independence and stability through higher education

- Bias against gender nonconformity
- Racial discrimination

Cori, 48, Black/African American, LA, gay nonbinary

...People will go, "Oh, my gosh, your resume's great." And I'll walk in, and you can see their faces change and go, "Oh, you're <Name>." And in my head, I automatically know I don't have the job. Just like that. I don't know if it's 'cause I'm Black, 'cause I'm femme, because I'm queer. Any—any of those things could be factors. ... So walking in the places, they're like, "They?" I'm like, "Yes, they." So a lot of places aren't—they don't know how to handle that either, so instead of hiring you and figuring out what "they" is, they'd just rather not hire you.

BISEXUAL/QUEER
CISGENDER WOMEN

Mothering through it all

- Parenting
- Fear of anti-bisexual bias
- Racial discrimination

M., 32, African American and Cuban, LA, bisexual cisgender woman

Maybe if my skin complexion portrayed myself as White, then, a lotta things would be different. I probably still have my kids if that was the case.

LESBIAN
CISGENDER WOMEN

Struggling to stay strong for family and work

- Manual labor and disabilities
- Gender expression discrimination in employment
- Parenting / caregiving

Sophia, 19, multiracial Latinx, Kern, lesbian cisgender woman

...One of my friends will ask me to do an odd job, and then I'll get money from that, or I'll make something, and I'll try to sell that. ... I've had to build desks or, like, one time, he asked me for help building a room, like, actually building a room, like a little miniature.

**BISEXUAL
CISGENDER MEN****Keeping family close
at a cost**

- Close family relationships and having children
- Maintaining masculine gender presentation

E., 54, Latinx, LA, bisexual cisgender man

Friends more than anything, because as illegal, as undocumented, I don't wanna get services from the community because sometimes I think—I feel, I'm not sure, I may not qualify.

GAY CISGENDER MEN**Stigma and supports in the
context of HIV**

- HIV
- LGBT services/support

Carlos, 61, Latinx, LA, gay cisgender man

I've been denied ... they don't hire me. I also have a problem with my left arm. The HIV medication gives me a lot of discomfort on this left arm, and then the right one has the pinched nerve, so I've been finding myself with pain on both arms constantly, so that's not helping.

POLICY IMPLICATIONS

Economic insecurity is a very complex issue in the United States, with longstanding debates about its causes and potential solutions. Our study provides useful information for discussions about policies and services with regard to how SOGI matters in relationship to poverty. Our findings have implications for the areas of focus of anti-poverty policy advocates and service providers. The findings indicate that those working on the topic of poverty, but not currently focused on LGBTQ people, need to better integrate knowledge of how systemic oppression and interpersonal stigma along the lines of gender identity, gender expression, and sexual orientation affect many people's economic stability, and therefore overall well-being. That is, across urban and rural locations, and across most of the SOGI subgroups, experiences with anti-LGBT bias and discrimination were reported as major barriers to gaining economic security. At the same time, LGBT-focused advocates and services providers engaging in anti-poverty work need to further broaden how they identify what is and is not an LGBT issue, expanding to issues focused on experiences of children and families in poverty that do not yet have any LGBT people in them. This study finds that the children in those families, many of which are American Indian, African American and Latinx, are likely to be among the many adults we later see contributing to the high rates of poverty among LGBTQ adults.

The Pathways Project includes the largest qualitative dataset of interviews with LGBTQ people focused on their experiences with economic instability. The narratives from the LGBTQ people who shared their experiences with us will remain a significant resource for understanding what poverty looks like for this community—how people navigate it, what factors lead to it, and what barriers exist to getting out of poverty. Upcoming reports will focus on the role of rural and urban settings across all areas of poverty (housing, social services, food insecurity employment), the full range of factors affecting poverty across the sample (mental health, substance use, transportation issues), for understanding and service utilization.

We provide more information about the methods and analysis for this study in the full report and in a detailed description of the overall project methodology on our project website (www.pathways-study.org).

BACKGROUND

INTRODUCTION TO ISSUE

More than a decade of empirical research has shown that LGBT people in the United States experience poverty at higher rates compared to cisgender (cis) heterosexual people.³ More recently, research has also shown that among LGBT adults, transgender people and cisgender bisexual women experience the highest rates of economic insecurity.⁴ Additionally, poverty impacts the health and well-being outcomes of groups that experience poverty, even if they do so at lower rates than others, such as the case with cisgender gay men.⁵ In response to this knowledge, numerous advocacy and direct services organizations have worked to identify public policies and services that can address poverty and economic stability among sexual and gender minority people. However, there is very little research to support any claims about why poverty is so prevalent among LGBT people. The lack of theorization about the pathways in and out of poverty is not unique to the LGBT research and policy landscape. Many scholars have noted a theoretical void in the social sciences literatures on poverty, indicating too much focus on who is poor and who is not, and too little focus on why and how disparities exist.⁶ In the absence of establishing causal mechanisms, much of the research on poverty in the general population has focused on identifying factors that predict varying experiences among key subgroups defined by race and ethnicity, neighborhood, gender, etc., relying (often implicitly) on either behavioral or individualistic, structural, or political frameworks.

Unfortunately, the survey data available to researchers to study LGBT poverty provides little useful data for analyzing causes of LGBT poverty or for exploring the myriad factors that may affect the ways this group, as a whole and for each group separately, navigates poverty. Additionally, research on LGBT economic issues has been limited to people specifically identifying as one of the LGBT labels. As such, little is known about those who may use other labels or no labels to describe their sexual and gender minority status (a group

³Badgett, M. V. L., Choi, S. K., & Wilson, B. D. M., (2019). *LGBT Poverty in the United States: A study of differences between sexual orientation and gender identity groups*. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/National-LGBT-Poverty-Oct-2019.pdf>. Choi, S. K., Badgett, M. V. L., & Wilson, B. D. M. (2019). *State Profiles of LGBT Poverty in the United States*. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/State-LGBT-Poverty-Dec-2019.pdf>. Carpenter, C. S., Eppink, S. T., & Gonzales, G. (2020). Transgender status, gender identity, and socioeconomic outcomes in the United States. *ILR Review*, 73(3), 573–599. Badgett, M.V.L., Durso, L.E., & Schneebaum, A. (2013). *New patterns of poverty in the lesbian, gay, and bisexual community*. Los Angeles, CA: The Williams Institute.

⁴Badgett, M.V.L. (2018). Left out? Lesbian, gay, and bisexual poverty in the U.S. *Population Research and Policy Review*, 37, 667–702. <https://doi.org/10.1007/s11113-018-9457-5>. Badgett, M. V. L., Choi, S. K., & Wilson, B. D. M. (2019). *LGBT Poverty in the United States: A study of differences between sexual orientation and gender identity groups*. Los Angeles, CA: The Williams Institute.

⁵Dale, S. K., Bogart, L. M., Frank, ●, Galvan, H., Glenn, ●, Wagner, J., ... Klein, J. (n.d.). Discrimination and Hate Crimes in the Context of Neighborhood Poverty and Stressors Among HIV-Positive African-American Men Who Have Sex with Men. *Journal of Community Health*, 41. <https://doi.org/10.1007/s10900-015-0132-z>; Díaz, R. M., Ayala, G., Bein, E., Henne, J., & Marin, B. V. (2001). The impact of homophobia, poverty, and racism on the mental health of gay and bisexual Latino men: Findings from 3 US cities. *American Journal of Public Health*, 91(6), 927–932. <https://doi.org/10.2105/AJPH.91.6.927>; Wilson, B. D. M., & Miyashita, A. (2016). Sexual and Gender Diversity Within the Black Men Who Have Sex with Men HIV Epidemiological Category. *Sexuality Research and Social Policy*. <https://doi.org/10.1007/s13178-016-0219-z>

⁶For a review, see Brady, D. (2019). Theories of the causes of poverty. *Annual Review of Sociology*, 45(1), 155–175. <https://doi.org/10.1146/annurev-soc-073018-022550>

we refer to under the umbrella of queer or “Q”). Without greater specification of the causes of poverty and the factors affecting the experience of poverty, proposed policies and services may be targeting less effective mechanisms for alleviating economic insecurity, both among LGBTQ people and in general.

In the interest of informing the ongoing dialogue about how SOGI matters in relationship to poverty, we designed this study as an exploratory starting place in a long-term research agenda on the topic. We aimed to document experiences with poverty, including factors leading to and maintaining economic insecurity among LGBTQ people.

METHODOLOGY

This report on the ways various LGBTQ subgroups experience poverty is one of several reports being developed from the data collected in the Pathways to Justice Project (herein called the Pathways Project). The Pathways Project aims to understand the experiences of LGBTQ adults living in poverty and the community and political actions needed to improve their lives. As part of this project, we conducted in-person interviews with 93 LGBTQ people in Los Angeles County (n = 60) and Kern County (n = 33) with low incomes or other indicators of economic instability. These two counties represent urban and nonurban or rural cases in the state of California, allowing an analysis of how poverty is experienced similarly and differently across geographic contexts. The overall project aimed to identify pathways in and out of poverty, barriers to escaping poverty, how race and gender affect these pathways, and whether adequate services exist to serve LGBTQ people in poverty. We provide more information about the methods for this sub-study in a more detailed description of the overall project methodology on our project website (www.pathways-study.org).

As a qualitative project, the goal of this study is to provide knowledge about the range of experiences LGBTQ people have for those invested in an informed dialogue about poverty. This type of information is difficult to track through quantitative (survey) methods. The data presented here come from an analysis of transcripts from in-depth interviews, pre-interview questionnaires, and follow-up surveys with people who reported relatively low incomes (or other indicators of economic instability) and identified with labels that reflected a non-heterosexual or non-cisgender identity (herein, we collectively refer to as “LGBTQ”). The study addresses the following questions:

1. What does poverty look like for LGBTQ people?
2. What are LGBTQ peoples’ pathways into poverty?
3. How do SOGI subgroups differ in their experiences of poverty?
 - a. What factors affecting the experience of poverty were most salient in the narratives of each subgroup?
 - b. How are discrimination and prejudice, particularly anti-LGBT bias, related to economic instability?

Across both counties in California, we interviewed LGBTQ low-income people, representing a range of ethnic and racial, sexual orientation, and gender identities (see Table 1). By design, this study included sexual and gender minority people who had recently experienced one or more forms of economic insecurity in their lifetime, most of whom (90 of 93) had experienced economic hardship in the last year (Table 2). Interviews, including the pre-interview questionnaire, ranged from 37 minutes to a little over 3.6 hours, with an average of 1.4 hours, which translates to over 4,200 pages in transcripts. To answer our

research questions, we analyzed the transcripts from each interview. Our analytic approach involved an extensive process of initial reviews of all interviews, coding (or categorizing) all text in each transcript using an initial codebook and documenting emergent codes, and then interactionally examining patterns among codes and between codes and characteristics of the participants (e.g., SOGI group, race and ethnicity). Finally, for each claim about patterns in the data, we sought to identify any evidence that contradicted these patterns, resulting in clarifications (e.g., editing claims about “most” to “a few” people experiencing an issue) or removal of a theme from the final list of findings. Here, we present the resulting themes from this process as they relate to the research questions of this sub-study.

FINDINGS

DESCRIBING POVERTY AMONG LGBTQ PEOPLE

Study participants

Of the 93 participants, most (77%) were people of color (Table 1). Although almost all participants identified as either lesbian, gay, bisexual, or straight when we screened for eligibility (meaning very few people selected “other”), ultimately a more diverse set of identities emerged during interviews. Half of the sample identified as gay or lesbian, 3% as straight, and the remaining as bisexual, pansexual, queer, or other, often in conjunction with gay, lesbian, and bisexual identities. More than 60% of the participants identified as cisgender, 23% as transgender, and 15% as nonbinary. About a third of the participants had a high school education or less, most (70%) had an annual household income of \$20,000 or less with more than one person in the home, and 61% of the sample was unstably housed in the past year (Table 2).

Table 1. Demographics of study sample (N = 93)

DEMOGRAPHICS	% (N=93)
Age	
19-70 yrs (mean = 38 yrs)	
Race	
White or European	23%
Black or African American	25%
Latino/a or Hispanic	39%
Asian or Asian American	4%
American Indian	8%
Middle Eastern or North African	1%
Native Hawaiian or Pacific Islander	1%
Sexual orientation	
Straight or heterosexual	3%
Gay or lesbian	50%
Bisexual	27%
Pansexual	11%
Queer	9%
Other	1%
Gender identity	
Cisgender woman	26%
Cisgender man	37%
Trans man (FTM)	10%
Trans woman (MTF)	14%
Nonbinary, assigned male at birth	6%
Nonbinary, assigned female at birth	9%

Note: Due to rounding, total percentages under variables may not equal 100%.

Table 2. Socioeconomic status of study sample (N = 93)

SOCIOECONOMIC STATUS	ESTIMATE
Education	
Less than high school	4%
Some high school but not graduated	3%
High school graduate	25%
Technical or vocational school	9%
Two-year associate degree	9%
Some college	28%
College graduate	17%
Postgraduate	4%
Household income	
Less than \$10,000	42%
\$10,001–\$20,000	28%
\$20,001–\$30,000	19%
\$30,001–\$40,000	5%
More than \$40,000	5%
Below 200% of Federal Poverty Level	90%
Financial reserve	
<i>At the end of the month, I...</i>	
End up with some money left over	11%
Have just enough money to make ends meet	35%
Do not have enough money to make ends meet	54%
Past year living arrangement	
Unstably housed ^a	61%
Current living arrangement^b	
Own alone or with others	6%
Rent alone or with others	51%
Live with significant other or someone else who covers expenses	12%
Live with family or friends temporarily	10%
Homeless	13%
Live in a shelter or transitional housing	14%
Other	2%
Have children	28%

Note: Due to rounding, total percentages under variables may not equal 100%.

^a Unstably housed includes respondents who had at least one of these living arrangements in the past year: with parents or family they grew up with; with friends or family temporarily; on the street, in a car, in an abandoned building or a place that is not for shelter; in a shelter; in a group home facility; other. These respondents did not live in a place they owned, rented, or with someone who paid for housing in the past year.

^b Response options equal more than 100% because respondents were allowed to choose multiple responses.

DEFINING POVERTY

In the United States, the concept of “poverty” has both an official meaning and an everyday use. Officially, the government counts people as living in poverty if their family’s income falls below a level determined by the number and age of family members they live with (wherein family is defined as being legally related by marriage, birth, or adoption). In everyday language, people might be thought of as living in poverty if their standard of living is much lower than a middle-class ideal, which could encompass issues related to housing instability, food insecurity, or inadequate incomes to meet the cost of living. In this study, we focus on that broader view by interviewing people whose lives display economic insecurity in at least one of these ways. Taken as a whole, our respondents reported a broad set of economic situations that indicated economic insecurity. In this section, we describe some general situations seen in the interview data that help create a picture of the economic challenges that LGBTQ people sometimes face. Not all respondents experienced each situation, but each had experienced at least one and often a set of these experiences.

Low-wage jobs with limited hours

The jobs held by most respondents were relatively low-wage jobs, including food service, fieldwork, temp, and customer service jobs. As one respondent put it:

Sal, 30, Latinx, Kern, bisexual cisgender man

I’ve always been on the job hunt looking for something better, and it’s just—in this town, there’s a million jobs that are minimum wage, but that’s pretty much what you can find.

Keeping these jobs and getting enough hours of work can also be challenging. As a result, turnover in jobs is common, and respondents often resorted to working more than one part-time job. In addition to jobs, respondents also drew on other income-generating activities through casual labor and gig-based work, such as being a ride-share driver, pet sitting, cleaning houses, modeling for art classes, styling gigs, sex work, or performing in drag shows.

Barriers to getting better jobs

Breaking out of the low-wage job market is very difficult. The need for more training or education, particularly a college degree, was reported by some, but even respondents with college degrees faced job challenges. As later sections discuss, discrimination for being LGBT was commonly reported. Other barriers included lack of experience, gaps in employment, addiction, incarceration records, physical disabilities, or lack of a car. One respondent talked about how hard it was to explain gaps to prospective employers:

Matthew, 28, Latinx, Kern, pansexual cisgender man

And then also, I kind of get stuck sometimes when I go to a job interview and I have to explain my ... gaps in employment. I’ve even experimented, and I’ve been honest sometimes. And every time I am, I don’t get called back.

Dealing with the high cost of living

Low wages are especially problematic in Los Angeles, where the cost of living is high and where 65% of our respondents reside. As one put it, “I love L.A., but it’s a little expensive.” (Kaiden, 30, White, LA, pansexual trans man). Making ends meet is a big challenge. Even when living with a partner or other roommates, a respondent’s share of rent and utilities can be very high and difficult to afford. Moving to lower-cost areas comes with tradeoffs, though. One respondent noted that they (and their partner) could probably afford to buy a house “out in the boonies somewhere,” but they made the choice to stay in L.A. because of feeling safe, such as when “dressing flamboyantly” (Diego, 29, Latinx, LA, bisexual trans man).

Going into debt but trying to save

Low incomes and the high cost of living collided for many respondents, who reported going into debt to pay their bills, particularly with credit cards. For example, one respondent talked about the debt caused by the costs of healthcare. She wanted to avoid losing a coveted rent-controlled apartment in a desirable neighborhood:

Yasmin, 35, Mexican and White, LA, pansexual cisgender woman

Um, we have credit card debt. We put our medical bills on our credit card debt. I’ve been applying for financial assistance for some of my medical bills. I know that I need to go to the doctor more and I don’t ‘cause I went twice, and that put me like \$3,000 in the hole.

Student loan debt, specifically, was an issue for some respondents, including some who used their loans for rent and other basic needs.

Starr, 41, White, LA, bisexual cisgender woman

And I was homeless. So, I went to school, and then I got a student loan, and it’s been haunting me forever. So, I haven’t been able to file taxes for the I—uh, jobs that I have done in four years—because then they just take it anyways.

Many reported wanting to live within their means but had problems with creating a budget and being able to stick to it in the face of high expenses and low earnings. Some respondents were trying to put money away for emergencies or big expenses. But as one put it:

Camila, 24, Latinx, LA, pansexual trans woman

It's kind of like a constant struggle. It's like we don't really have a whole lot of money, so we have to, like, budget everything very carefully and not—we don't do that all the time. Like, we're not the best budgeters, I'm not gonna lie.

Housing instability

Many respondents reported some period of unstable housing, including living with many people, living with friends, or couch surfing. Most of our respondents were renting alone or with other people at the time of the interview, although many of them had moved frequently. Others were temporarily living with friends or family or in a homeless shelter; a few reported living on the street or in their car at the time of the interview. Others had past periods of homelessness. Respondents often cited high housing prices and high moving costs as major issues related to housing stability.

Food insecurity

Respondents often told us that there had been times in the last year when they were unsure where they would get enough food for themselves or the people they care about. People reported cutting back on food purchases to focus on relatively inexpensive sources of nutrition, such as beans, lentils, or potatoes, to make their money last longer. Many qualified for and used SNAP benefits through the California CalFresh program (formerly known as food stamps). Sometimes friends or relatives would cook or shop for the respondents to help out, and those working in food services sometimes could eat at work. Food banks were a source of assistance for some, although those without cars sometimes reported difficulty accessing food banks, and those living on the street or in shelters would not have a way to cook food from food banks.

For more information on how LGBTQ people navigate services designed to address food insecurity, see our detailed report on food insecurity from this project.⁷

Transportation barriers

Both urban Los Angeles County and more rural Kern County are places where having a car facilitates travel to jobs and other important locations (particularly for those with children). Several respondents noted the cost of maintaining a car and challenges in paying for needed repairs. But some respondents didn't drive at all, and others could not afford cars. Respondents without cars faced transportation challenges in both regions in California, where buses dominate public transportation systems. Some respondents could not afford daily bus fares to get to job sites. Other sources of transportation, like ride shares, were even more expensive, with one respondent sometimes spending \$500 per month on Lyft (Cori, 48, Black/African American, LA, gay nonbinary). In addition, much more time was required to travel to jobs or job interviews. Some respondents relied on buses to get to needed services, but sometimes the time was too long, even to access free health care services. Shopping for food in stores or at food banks was particularly challenging for those without a car.

⁷Wilson, B.D.M., Badgett, M.V.L., & Gomez, A. (2020). *"We're Still Hungry": Lived Experiences with Food Insecurity and Food Programs Among LGBTQ People*. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/publications/lgbtq-experiences-food-bank/>

PATHWAYS INTO POVERTY

Understanding how economic insecurity starts among LGBTQ people is key to identifying how SOGI statuses fit into policy and services solutions. When we analyzed the data from respondents' interviews, a major theme emerged and stratified the sample: the role of childhood poverty. When we asked participants whether they remembered a time when their families struggled with money, many (73%) reported examples of economic insecurity when they were children. For some, this meant minor indicators such as noting that they overheard parents' discussions about money as an issue or saying they lived in a mobile home or trailer park. For others (54% of the sample), the indicators of childhood poverty were more serious. These major indicators of childhood poverty included

- Their parents experiencing homelessness, being housed in shelters as a child, or needing to move a lot due to financial issues;
- Not having enough food at home;
- Not having utilities turned on consistently; and
- Their parents qualifying for social services and other benefits, such as medical and free or reduced-fee lunch programs.

We also categorized (coded) a participant as having experienced childhood financial issues if they grew up in foster care unless a participant said a family with middle or high income adopted them, indicating a higher level of financial stability and potential resources than those who never get a permanent placement.

D., 51, Latinx, LA, lesbian trans woman

We never had enough money for anything. My parents have to go shoplifting daily for food, hygiene, money to [unintelligible] stuff to go sell to go get their drugs and for rent and stuff like that. So we were always without. We were always without and stuff. We were never like—as a child, no, I was—I'd wake up there'd be new stereo, a new TV, a new picture on the wall. And the next day it'd be all gone. Yeah. So we were all—we were unstable and stuff, so, you know, we never had money for nothing.

Cori, 48, Black/African American, LA, gay nonbinary

Gosh. We got a lot of food through churches. ... Grew up on welfare, a lot of bread. My mom knew how to make things stretch. She learned how to make, you know, Hamburger Helper, stuff like that, make it all stretch by adding the stuff to it. ... We didn't have a lot of toys. We didn't have a lot of things. We didn't have a lot of clothes, but my mom would hustle to have enough food in the house. So she would go to one, two, at least four food banks I know of.

Natalie, 38, Black, Mexican, Indian, Kern, bisexual cisgender woman

My mother and my aunt, my grandma were all kinda poor as it was. So, [I] was just, you know, kinda used to it.

An emerging pattern from our analyses of these quotes reveals a racial and ethnic divide in who experienced childhood poverty and who did not. Specifically, American Indian, Black, and Latinx respondents were more likely to discuss forms of economic insecurity as children, both major indicators and all indicators (see Figure 1, Figure 2, and project Methodology document for details on race and ethnicity analyses).

Figure 1. Percentage of respondents reporting major indicators of childhood poverty by race and ethnicity

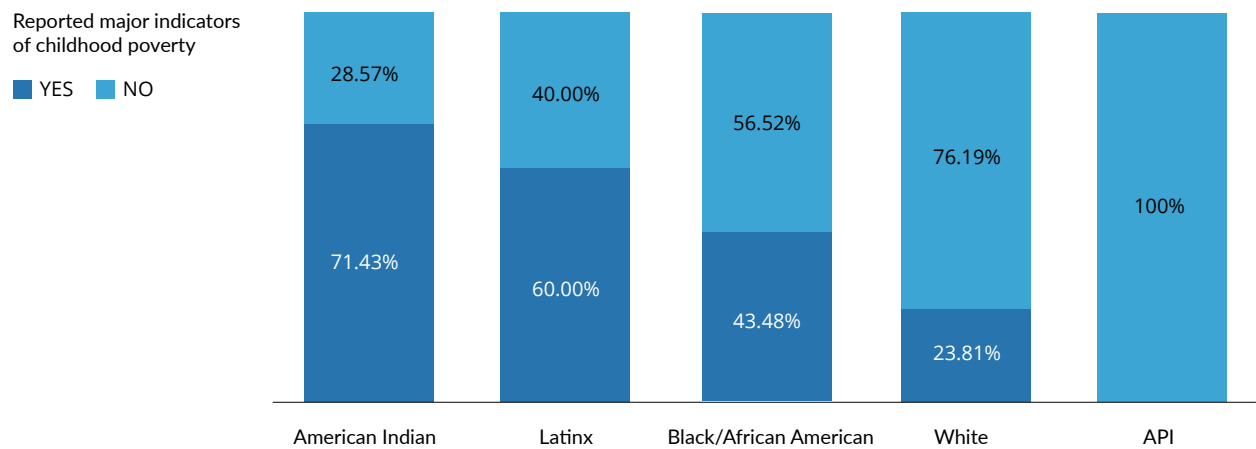
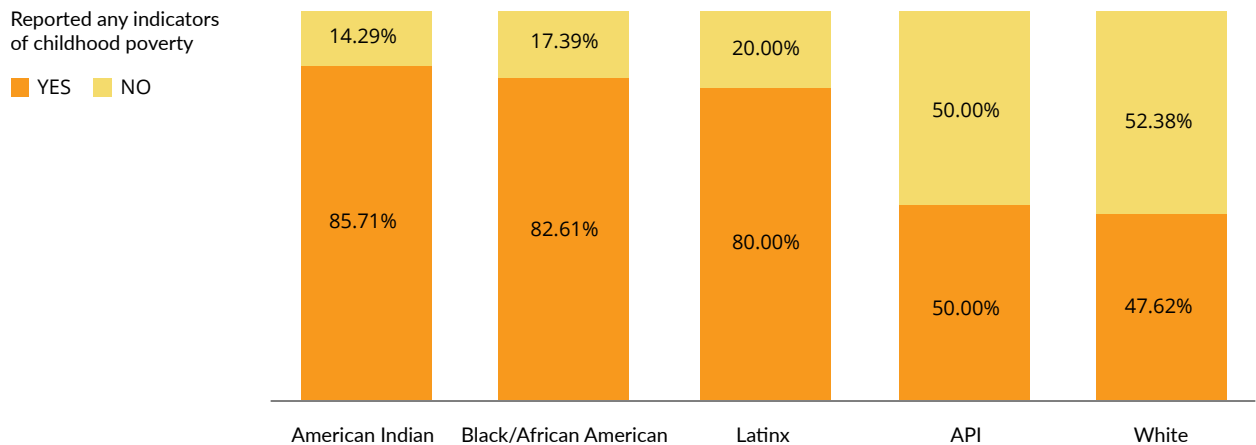


Figure 2. Percentage of respondents reporting any indicators of childhood poverty by race and ethnicity



As a function of structural racism, it is well established that being from an ethnic/racial minority group makes it more likely that a family will experience fewer neighborhood resources, lower school quality, fewer employment opportunities, mental and physical health issues, and a lower likelihood of home ownership.⁸ All of these factors tend to contribute to higher rates of poverty among racial and ethnic minority groups.^{9,10} We did not have consistent enough data for every person to examine patterns in other factors that may be relevant to whether a person grows up in a family with economic challenges, such as the neighborhood or county in which they grew up, parents' education, or parents' citizenship status. Nonetheless, the potential significance of the role of childhood poverty in the pathway into adult poverty among LGBTQ people indicates that they share a major factor affecting economic stability with non-LGBTQ people.

For those who did not report experiencing childhood poverty, a range of events and issues were important for understanding the starting point of economic insecurity in their lives. Some of these "starting points" for adult LGBTQ poverty are also commonly identified factors in the poverty research literatures, such as becoming a parent at a young age, mental health issues, and substance use issues. However, other catalysts of economic strain that we identified in the narratives of LGBTQ people experiencing poverty are likely unique to sexual and gender minorities, including having been kicked out of their family home or rejected by their family because of their parents' anti-LGBT attitudes and anti-LGBT bias in employment settings. A notable pattern in demographic characteristics was that nearly half of all participants who did not experience economic strain as children were transgender or gender nonbinary, most of whom were White, Asian, or Asian American. Other participants in this category were cisgender men and women, most of whom were White or Latinx.

Taken together, our analyses reveal a complex constellation of factors affecting the onset and ongoing experience of poverty among LGBTQ people. When looking at those who did and did not experience childhood poverty, we identified distinct pathways toward adult poverty that were not necessarily experienced by every single person in that subgroup, but characterized the subgroup overall (Figure 3).

- **For those *experiencing poverty in their childhood homes***, this created a foundation where there were no or very little financial resources available from their family as they aged into adulthood. Later, lower levels of education, low wage jobs, and challenges to supporting children were common experiences as they moved to establish their independent economic security. Layering on top of these challenges were a set interlocking experiences with LGBT-

⁸Yearby, R. (2018). Racial Disparities in Health Status and Access to Healthcare: The Continuation of Inequality in the United States Due to Structural Racism. *American Journal of Economics and Sociology*, 77(3-4), 1113-1152. <https://doi.org/10.1111/ajes.12230>

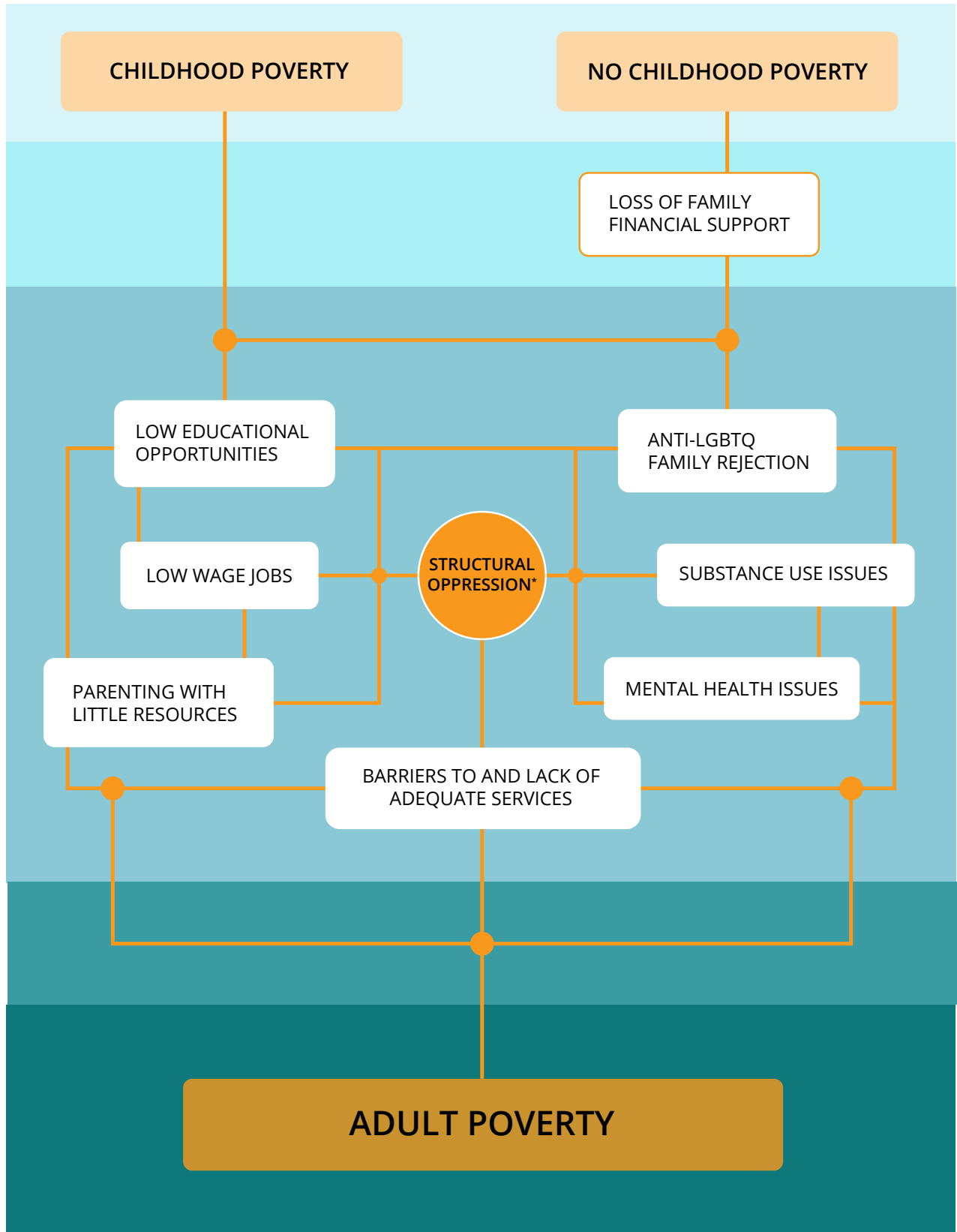
⁹Yoshikawa, H., Hirokazu Aber, J., & Beardslee, W. (2012). The effects of poverty on the mental, emotional, and behavioral health of children and youth: Implications for prevention. *The American Psychologist*, 67, 272-284. doi:10.1037/a0028015. Rank, M.R., & Hirschl, T.A. (1996). The economic risk of childhood in American: Estimating the probability of poverty across the formative years. *Journal of Marriage and Family*, 61(4), 1058-1067.

¹⁰Rank, M.R. (2009). Measuring the economic racial divide across the course of American lives. *Race and Social Problems*, 1, 57-66. doi:10.1007/s12552-009-9009-z. Cellini, S.R., McKernan, S., & Ratcliffe, C. (2008). The dynamics of poverty in the United States: A review of data, methods, and findings. *Journal of Policy Analysis and Management*, 27(3), 557-605. Rank, M.R., & Hirschl, T.A. (1999). The likelihood of poverty across the American adult life span. *Social Work*, 44(3), 201-216. <https://doi.org/10.1093/sw/44.3.201>

related and other forms of discrimination, mental health issues, substance issues, and barriers to adequate services and social safety nets.

- **For those who *did not experience poverty in their childhood homes***, this created a foundation with the potential for financial resources that could have provided many opportunities. However, many in this subgroup described experiencing family rejection and loss due to anti-LGBT bias, substance use and addiction, and mental illness. This loss of financial (and often social and emotional) support from family appeared to result in economic strain, as there was no support to fall back on when they struggled to establish their independent economic security by finding employment, supporting their children, and finishing school. At this point, barriers to adequate services and social safety nets were now also layered on top of the other challenges to maintaining economic security.

Figure 3. Emergent factors and the role of childhood poverty in the pathways into LGBTQ poverty



*Including racism, LGBT discrimination, sexism, xenophobia.

In sum, when trying to determine where the pathway to poverty begins for LGBTQ people, two distinct subgroups emerged from these qualitative interviews. The majority of participants begin this path during childhood, mirroring a story of economic struggles experienced across the United States among people of many sexual orientations and gender identities that is rooted in the challenges of intergenerational poverty. The remaining participants had diverse experiences, though beginnings often revolved around a break from family resources because of LGBT-related family rejection, substance use issues, or mental health issues. Eventually, all groups' pathways converged into a set of interlocking factors and indicators of economic insecurity—lower educational attainment, low-wage jobs, psychological stress, parenting challenges, multiple forms of structural and interpersonal oppression (anti-LGBT bias, racism, xenophobia, sexism), and barriers to adequate services.

ECONOMIC INSECURITY BY SOGI

A central analytic question we had in preparing this initial report was, “How is SOGI relevant to the experience of poverty?” Our previous work examining national rates of poverty indicated high rates of poverty among LGBT people in general, but different rates among cisgender lesbians, cisgender gay men, cis bisexual women, cis bisexual men, and transgender people.¹¹ Here, we examine qualitative data from the project to describe what poverty looked like for each SOGI group to identify factors that may explain previously identified differences but also highlight similarities. We first separated the groups by gender identity—transgender or gender nonbinary, on the one hand, and cisgender on the other—then by sexual orientation among cisgender participants. Sexual orientation varies across transgender people,¹² and we acknowledge differences in sexual orientation identity are likely important factors for health and well-being among gender minority people. However, given that research to date has demonstrated a strong effect of transgender status on poverty, we discuss gender minority groups across all sexual orientation identities.¹³ For the cisgender groups categorized by their sexual orientation, we used the identity they reported in the initial screening questionnaire as a way to frame their experiences in relationship to others with those identities. However, we note that through multiple interactions (screening questionnaire or call, pre-interview questionnaire, in-depth interview, and follow-up survey), sexual orientation identities were not static for many respondents and we included identities discussed during the actual interview process when quoting them.

Overview of SOGI Group Comparisons

Our extensive analyses of all interviews, individually and by SOGI subgroup, revealed that participants in each SOGI subgroup experienced one or more major indicators of economic insecurity, ranging from homelessness and food insecurity to low wages and underemployment. Core factors in the onset of economic insecurity, such as childhood poverty, mental health issues, and substance use, were also discussed by at least some participants in every subgroup. Given the pervasiveness of these indicators of poverty and key factors in the onset of economic instability, we set out to examine the following questions in the current report:

- a. What unique factors affecting the experience of poverty were most salient in the narratives of each subgroup?
- b. How are discrimination and prejudice, particularly anti-LGBT bias, related to economic instability?

The overall results indicated that a certain factors appeared more salient in one or more subgroups

¹¹Badgett, M.V.L., Choi, S.K., & Wilson, B.D.M. (2019). *LGBT Poverty in the United States: A study of differences between sexual orientation and gender identity groups*. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/National-LGBT-Poverty-Oct-2019.pdf>

¹²James, S.E., Herman, J.L., Rankin, S., Keisling, M., Mottet, L., & Anafi, M. (2016). *The Report of the 2015 U.S. Transgender Survey*. Washington, DC: National Center for Transgender Equality. <https://www.transequality.org/sites/default/files/docs/USTS-Full-Report-FINAL.PDF>

¹³In the initial screening questionnaire, participants were presented with a standard sexual orientation identity question that asks them to choose among the following options: Bisexual, Gay/lesbian, or Straight/heterosexual, and Other. Nineteen participants selected “other” as an identity and provided a write-in answer, typically with the terms “queer,” “asexual,” or “pansexual.” Most of these participants (n =16) were gender minority people. The remaining three (one cisgender man and two cisgender women) were included in the SOGI group that best fit the ways they discussed their lives and labeled themselves throughout the various measurements.

compared to others. LGBT-related discrimination was commonly discussed among gender minority (transgender and gender nonbinary) participants, as well as gender-nonconforming cisgender lesbians and among many cisgender gay men. Among cisgender women, the challenges to navigating employment, housing, food insecurity, and social services as a parent were particularly salient, especially among bisexual women. The central roles of HIV as a health concern and HIV-related services as sources of support were commonly discussed among cisgender gay men and very little among other groups. Further, reports of LGBT-related and other forms (racism, sexism, ableism) of prejudice or discrimination were present in the narratives from each SOGI group, but they were discussed in somewhat different ways.

Here we provide more detail about the themes that emerged as particularly salient to each SOGI subgroup. The theme labels (“Negotiating Manhood within Parenting and Social Services”, “No Safe Spaces”, “Seeking Independence and Stability through Higher Education”, “Mothering Through it All”, “Struggling to Stay Strong for Family and Work”, “Keeping Family Close”, “Stigma and Supports in the Context of HIV”) represent a collection of codes that characterize the most commonly raised or uniquely experienced issues for that subgroup. We then provide an account of how various forms of prejudice and discrimination were discussed in connection to each SOGI subgroup’s economic challenges

Transgender Men

Men in this study who were assigned female gender at birth (herein referred to as transgender or trans men) consisted of nine participants between the ages of 23 and 39 years old. In terms of race and ethnicity, participants in this group identified as Black or Black/African American biracial (n = 3), White (n = 3), Latinx (n = 2), and American Indian (n = 1). Most identified their sexual orientation as pansexual (n = 5), followed by bisexual (n = 3), or gay (n = 1). All had at least some college education, with more than half having at least a 2-year degree. Transgender men in this sample were mainly from L.A., but three were from Kern. Child poverty was a relevant experience discussed by all but one transgender man in the study. Almost all transgender men described their appearance as masculine, with the exception of one person who described themselves as feminine and one as equally feminine and masculine. About half of this group was unstably housed at the time of the interview.

Negotiating Manhood within Parenting and Social Services

A significant social factor that emerged from the analysis of the interviews with transgender men was parenting. One third of the trans men in our sample were parents (n = 3), and they were all transgender men of color. A few issues related to parenting were raised, including the lack of support for single parents, communicating about gender transition to their children, and dealing with child protective services.

Alex, 39, Black/African American, LA, pansexual trans man

I transitioned in the middle of Compton in gang territory. So the first two years of my transition, they kicked my ass every day, walking out my front door. I was always defending my life, defending my trans-ness, defending my child because, you know, I birthed him. So, that was a different relationship between me and my son. And so trying to raise him as a man, and becoming a man at the same time, was interesting.

Am, 33, American Indian and White, LA, pansexual trans man

I had my kids taken for two years because I was transgender, dating a transgender person. And they believed that transgender people were children. They took my youngest child away and gave her to my ex [the child's biological father] because he had a lot of family there, and ... he would tell a story, and he would tell all of his friends, and they'd back him up, so it didn't matter if it was true or not. I had nobody there. [sigh] They put them in ultra-religious households during foster care. Like my kids had always been with me up until that point, and then they put them in like 16 schools in 2 years and told me I was not a protective parent because I was transgender.

Struggling to maintain the well-being of their children while navigating financial and housing insecurity was difficult as men in a system of social services structured around women and children.

Miles, 26, Latinx, Kern, pansexual trans man

They never have a bed, or they never have a place for him and I [to] stay. So, it's just—it's just tough. ...They have places for women and children. And they're like, "Well, technically, you're a chick." And I'm like, "I'm not. Legally, I'm male." Like, even on my birth certificate and everything. And, so, they won't put me in that program, you know, even for the benefit of my son. So, it's just tough. They don't have programs for men, or anybody in the community with children. And it just sucks.

Discrimination and Prejudice

Despite all transgender men in this study having at least some college education, everyone described challenges to getting jobs. Employment discrimination was the primary barrier to jobs, and therefore, income, described by several participants. They cited instances of anti-transgender bias in the context of job interviews, being pushed out of jobs when transitioning, facing microaggressions on the job, and being passed over for promotions.

John, 30, White, Kern, bisexual trans man

I've been applying for jobs—I've applied for every job in the United—in California, Oregon, and Washington, where I feel it's safe for me being transgender to work in my field of nuclear medicine. I've even applied locally for delivery drivers and haven't gotten any jobs for that. I'm basically overqualified.

Tyler, 23, Black and White, Kern, bisexual trans man

We are a White cis hetero city so most of the places that I've applied for, it's been, like—I'm more qualified. I have more experience. I'm a better coder than the same White cisgender male, but he's gonna get the job because he's White or because he's cisgender. And, like, on my application, obviously, like, my legal name hasn't gone through yet. So, I have to put my legal name. I have to put my preferred name and then explain why I have a preferred name. I mean, I don't have to, but they're gonna figure it out anyway, so I do feel like discrimination has played a part in the reason I haven't been able to maintain a stable income before.

Another participant described dealing with so much emotional distress at work when he came out as transgender while working as an elementary school music teacher that he quit. He then described applying and interviewing for more than 20 jobs and not getting hired, and he attributed that to people's prejudice against his gender identity (Miles, 26, Latinx, Kern, pansexual trans man). Other participants described being passed up for several job promotions for people who were less qualified.

Diego, 29, Latinx, LA, bisexual trans man

I had been passed over for promotion there. ... they continuously gave it to people who were far less qualified than me, who were cis gender, and you know it was not a thing where anyone would say that it was about me being trans, but you know when you look at someone's resume, and it's like I was applying for a promotion that was a direct promotion from my position that I'd been in for four-and-a-half years. And they gave it to someone who had just barely cleared six months of work there, and that was her first real job out of college. You know? And meanwhile I was, like, training people. I was, like, the advisor for doing our branding. I was just able to file a claim at the EEOC.

Anti-transgender biases in the workplace and society were one type of oppression cited by several of the transgender men; however, some of the transgender men of color in the study also highlighted racial discrimination.

Alex, 39, Black/African American, LA, pansexual trans man

"A lotta times I'm seen as a threat, because I do have a tall stature. I am a big guy, and ever since the transition, being seen as a Black male affects a lot more than being seen as a Black female, because being seen as a Black male, a lot of times, feeds into people's fears of what it is to be a Black guy, right? Or it feeds into people's fears of, you know, I'm a thug, or I'm this and I'm that. And like if you really get to know me, I'm really just a teddy bear. Like, I'm cute and cuddly, and I'm a lot less harmful than a lot of people know, so, like, being Black kinda plays into a lotta people's biases and a lot of people's like—the way that they treat me is much different than when I presented as a Black woman.

Am, 33, American Indian and White, LA, pansexual trans man

Being Native made me kind of the outcast in everything, because they surrounded themselves with people who were if not active White supremacist, were believing in that. So I dealt with a lot of racially charged behavior being a half-breed, and also because I was not my dad's kid.

Transgender Women

Women in our study who were assigned male gender at birth (herein referred to as transgender or trans women) consisted of 13 participants between the ages of 24 and 59 years. With regard to race and ethnicity, transgender women in this study identified as Black/African American (n = 4), White (n = 4), Latinx (n = 3), Middle Eastern (n = 1), and Asian or Asian American (n = 1). Most trans women identified as lesbian (n = 5) or bisexual (n = 4), followed by straight (n = 2) or pansexual/other (n = 2). Half of the participants had a high school diploma or less, and the other half completed either some college or a 2-year associate degree. Most trans women in the study described their gender expression as mostly or very feminine. Trans women of color varied in terms of experiences with childhood poverty, but none of the White trans women in our study had experienced economic stability as a child. Approximately two-thirds of this subgroup were unstably housed at the time of the interview.

No Safe Spaces

Anti-trans bias and prejudice was ubiquitous throughout the narratives of trans women as they discussed their lives. Though the context in which it occurred, including social services, employment programs, housing, and/or family, the overarching issue of stigma and bias was the most salient topic in this subgroup. For example, one participant noted that having to use their legal name was a barrier to accessing social services like Cal Fresh (Cassie, 26, White, LA, lesbian trans woman). Similarly, one participant described services that have systemic issues that make them inaccessible to her. Although General Relief (GR)¹⁴ is designed to support people with economic insecurity, the requirements of having to prove that you applied to jobs dissuaded her because of the barriers to searching for jobs as a trans woman.

Kay, 26, Black and White, LA, lesbian trans woman

When you get GR, you have to go to jobs and apply to jobs, so to me that's just not what I wanna do because, like I said, they don't really like me [chuckling] at job interviews. I'm usually written off or something.

¹⁴General Relief (GR) is a County-funded program that provides cash aid if you are an adult without any income or resources, and children in certain special circumstances who are ineligible for federal or State programs. <https://dpss.lacounty.gov/en/cash/gr.html>

In the context of housing, several trans women participants were unstably housed and described negative experiences with shelters and other programs for those experiencing homelessness.

Camila, 24, Latinx, LA, bisexual trans woman

So I had to go to the winter shelters. And these places are really horrible. They're not LGBT friendly at all. Like, the staff there are really nice, but the people that, you know, you're with are very sketchy. A lot of them are, people that are, just getting out of jail or something, so it's, you're in here with a bunch of people that are just getting out of jail for violent shit and different crimes and stuff. And it was not a pleasant experience. Like, it was deep in South Central.

Me, 57, White, Kern, lesbian trans woman

I applied for a rental apartment and they kept referring me to 'he'—as a 'he', when the two women were talking back and forth about me, they kept saying 'he, he,' and I kept correcting them. I corrected them twice. The second time, she said, "I know it's important to you, but I'm the one telling the story.

In one of these cases, a participant described a sexual assault and the failure of shelter staff to protect her.

C., 29, Middle Eastern /North African, LA, other sexuality, trans nonbinary femme

She came into my bed. I woke up to her touching me. And I'm telling her to get off, but I didn't wanna like push her, or hit her or anything. 'Cause you could get kicked out. So I'm just telling her to get off me, please get off me, get off me. And she's not getting off and my—the youth advocate comes in. He sees it happen. And he tells her to get off, and she gets off. And he separates us and he's like, "Are you OK?" And he talks to me. And he calls the residential manager, who's a racist. These people are bad people. I had it kind of bad because they said, like, you know, "Oh, you—you're like Taliban." Stuff you would never believe. But they hated transgender women. They hated transfemmes. And they, they hated Middle Eastern people. It was worse for Black people there.

Discrimination and Prejudice

More than half of the participants worked in cash jobs, such as cleaning houses, running errands, privately styling hair and clothing, and trading sex. All transgender women in our study linked economic insecurity to discrimination in the context of employment. They described the emotional toll that comes from applying and getting rejected from many jobs, being misgendered at job interviews, and other instances of anti-transgender biases. As noted above, many trans women in this study identified with a sexual minority identity. However, most described the prejudice and discrimination they experienced as they tried to get work as being connected to gender identity and not their sexual orientation.

Camila, 24, Latinx, LA, bisexual trans woman

I've been denied jobs before because I'm trans, and I think it's affected me emotionally to the point where even if I didn't have a physical disability, I don't think that mentally I'm prepared to work because of all of the things that I've been through related to me being trans. And it's not because I'm transgender. It's because other people's perceptions need to change. And, you know, people need to start minding their business and being more accepting.

In addition, other trans women who noted they were able to secure stable employment still faced bosses who actively harassed them or dismissed their concerns. For example, one participant described her supervisor's retaliation upon discovering she was transgender.

C., 29, Middle Eastern/North African, LA, other sexuality, trans nonbinary femme

He retaliated against me when he found out that I'm transgender. It was like—like—like this guy's, like, totally groping me without my consent, blah, blah, blah. So yeah, like when people find out I'm transgender and they're like hitting on me. At the—this place actually I'm gonna go tomorrow, I have to report that this guy who hired me for cleaning was forcing me to do things for him. So I think that's the other dimension is people see that I'm poor and transgender. I think he could tell that I'm transgender because I'm the only one he asked to, like, kiss him and do stuff to him. So I think, like, people sexualize me, and they're, like, if they know I'm transgender, they think they can have me do sex things for—they always think if you're transgender, you're, like, a sex worker... And it's like, they make it unsafe for me. And it's like, I'm not even, like, trying to fuck anyone. I'm just trying to do my job.

Like other subgroups, racism was mentioned by transgender women respondents as a form of oppression intersecting with anti-transgender bias. As noted above, C. illustrated how she saw this intersectional oppression in relationship to services' staff refusal to protect her. Here another

participant talks about how they saw anti-Blackness and anti-trans bias working interactively to limit her opportunities for economic stability.

Nia, 24, Black/African American, LA, bisexual trans woman

I've gotten discriminated, not only because I'm Black, but I'm Black—I'm a Black trans woman. So I've gotten a lot of jobs turned down. Like, I—I'm not supposed to be doing hair and makeup. I'm supposed to be working at the bank. 'Cause I wanted to be a bank teller. But, at the time, my name was not changed yet. So, like, it kinda confused him, I guess. And when they met me in person, you know, they were just like, "Oh, well—" like, the interview was, like, five minutes. That's how I knew, like, it wasn't, like, genuine, you know. They—they—they were askin' me questions like, "Oh, so tell us something about yourself." And I'm tellin' 'em, and they were just like, "Okay, well, honestly, we're not hiring right now, but we'll keep you on call." So it's just like, I knew what it was, you know. But it's like, "Okay. I'm not trippin'.

Alexis, 37, Black and Latinx, Kern, straight trans woman

They don't really care for Blacks and trans, so—and I was living in like a little-bitty house, you know, studio house, and I remember the first day I walked out, I walked out in the—Beardsley is the worst little street to be on to the bus stop. And I locked up, and I'm walking out, and I'm like, "Oh, these people." And they're like looking at me, like, "Was that a man before?" Like, you know, I could just hear them whispering. "Wasn't that a man, and now she's a woman, like that?" And then I was—I just kept on smiling as I'm walking. I was proud. I mean I didn't care what anybody thought, but in my head, I'm thinking I'm gonna get my ass whooped, you know. [Laughter] Out the door, I'm getting my ass whooped. So when I walked to the bus stop, you know, the bus driver was looking at me like, "Wow," and, "Hmm, interesting. I just seen him yesterday as a man. Like, what the heck?" And they're like questioning me on my bus pass 'cause I was a man on my bus pass.

Gender Nonbinary

Our sample of people whose current gender identity was either gender nonbinary, genderqueer or "other" consisted of 13 participants between the ages of 23 and 48 years, with most of them being in their 20s (n = 9) and 30s (n = 3). Their racial and ethnic identities included Black (n = 4), White (n = 4), Asian (n = 2), American Indian (n = 2), Native Haitian Pacific islander (n = 1), and Latinx (n = 1). Most gender nonbinary participants identified as queer or another plurisexual identity such as bisexual or pansexual (n = 9) and others identified as gay or lesbian or straight. Nonbinary people in this study had high levels of education, with almost all having a bachelor's degree (n = 12), with the exception of one person who earned a high school diploma. Among this subgroup, five were assigned male at birth and eight were assigned female. Many described their gender expression as feminine (n = 7), whereas others described themselves as equally feminine and masculine (n = 4) or masculine (n = 2). White and

Asian American gender nonbinary participants did not experience childhood poverty (n = 6), whereas all other POC nonbinary respondents experienced some level of childhood poverty. About one-third of the participants in this subgroup were unstably housed.

Seeking Independence and Stability through Higher Education

For this subgroup, education kept emerging as an important context. The context of education was relevant for some when they discussed struggling to eat or find housing while in college. For other gender nonbinary participants, the context of education was an important marker for a period of their gender transition and choices to distance themselves from family for various reasons, including because some families were not supportive their gender identity and expression. When cutting ties with family, a few participants in this subgroup described developing their support systems in the education system or relying on the networks they built while in school. For example, a few of the gender nonbinary respondents reported living with their former professors, being supported by their partners' graduate stipends, or couch surfing with friends they made in college. A few gender nonbinary respondents accessed government assistance programs, such as SSI, Cal Fresh, and GR.

Discrimination and Prejudice

Maya, 23, Latinx, LA, queer/asexual, agender

And so I was struggling while I was in college, and then when I came—when I graduated from college, I knew I wasn't gonna be getting that financial aid money anymore obviously. So I just cut off my parents by, like, turning off the phone they gave me, and then getting my own phone and phone plan or whatever and just cutting all contact with them. Then so that-that way they can't be taking my money, and yeah. So I'm living here in Westwood. I've been doing short-term jobs, so it was really hard to make ends meet. They're always, like, paying low, and it's expensive here, and so I always do the math for my bills and my bills come out to, like, \$1,000 or, like, \$1,200 sometimes, especially since, like, my loan payments just kicked in, so I had to start paying that. So I had to pay, like, over \$1,000 every month for bills, but I only make \$600 a month.

Most participants in this subgroup did not cite gender identity or sexual orientation-based discrimination. However, a few participants did note that when their appearance was viewed as not matching their sex assigned at birth, there were more experiences of discrimination. For example, a participant who was assigned female at birth described themselves as femme, but when they had their head shaved, their experiences were different.

Melissa, 29, Black/African American, LA, queer, nonbinary

I'm even, like, not read as queer a lotta times, like, 'cause I present very, like, mostly very feminine. [Laughter] And, like, people are just gonna look at me and be like, "Oh, that's, like, a pretty girl." That's the feedback I get from most people. They're not looking at you going, "Oh, that's a pretty dyke." [Laughter] Although when I had a shaved head, that was a little different.

Several gender nonbinary participants described racial discrimination in various ways that acknowledged both interpersonal and systemic racism.

Jyoti, 25, Asian/Asian American, LA, queer, nonbinary

Thinking back to the Victims of Crime interview, like, there are assumptions that people have, about being Indian and, you know, tying violence to communities, and tying violence to brown people as—as something that happens more in those communities.

C.J., 25, American Indian, Kern, pansexual, genderqueer

For my Native American ancestry, I don't get the opportunity—opportunity to explore my culture just because there's none around. You know, it's just complete genocide. So I think—I think for that, I just don't get to express my culture in a way because I don't have one.

Two White participants described racial injustices with regard to their partners of color. For example, one participant described how their Whiteness plays a role in relation to their partner's Persian experience.

Vasilis, 25, White, LA, lesbian, nonbinary

I could have it a lot worse, but, at the end of the day, my Whiteness gives my, like—gives me, like, more humanity. Like, I'm allowed to be gender deviant in a way that a lot of—a lot of trans people of color aren't allowed to do.

For some White and East Asian participants their “proximity to Whiteness” was discussed as a status that granted them many privileges (Natsuye, 27, Asian/Asian American, LA, queer, nonbinary), and explained why they felt they did not experience discrimination. However, it is notable that not all Asian and Asian American participants felt they were protected from racism.

Cora, 28, White, LA, queer, nonbinary

I’m still at a point where, if I choose to, I can—I can pass as being just, like, a straight White man who everyone is gonna treat that way.

A major difference for nonbinary people in the sample compared to other gender minorities (trans men and trans women) is their pathways to poverty. For trans women and trans men, discrimination often occurred during job interviews and while transitioning. However, for nonbinary people, almost all voluntarily left recent jobs to support their mental health or in pursuit of higher-paying jobs, more creative jobs, or jobs directly aligned with their social justice goals.

J., 36, multiracial Black, LA, straight, nonbinary

I was getting paid less and I was doing long hours for it. So, I actually had to quit. Right now, I’m just ... reinvigorating myself for looking for another—another job.

Along similar lines, although some described being misgendered at their workplace, most nonbinary people described the expectation of being discriminated against as reasons for not applying for certain jobs or quitting, such as not applying to people-facing jobs because of “the possibility” for people to harass them or applying for jobs oriented toward justice because they are afraid they will be discriminated against.

Melissa, 29, Black/African American, LA, queer, nonbinary

I don’t know if that’s, like, me projecting too much, but it’s—I would think it’s a legitimate fear, so I limit the type of jobs I apply for.

Cora, 28, White, LA, queer, nonbinary

The more people I interface with, the more possibility for harassment there is, and—yeah, if that’s—if that’s a job where I’m out, and I—I have a bunch of opportunity for people to, like, harass me because I don’t conform to their standards—if it’s a job where I’m not out, then it’s just a lot more opportunities for people to, like, casually—casually misgender me.

Cisgender Bisexual Women

Our sample of cisgender bisexual women consisted of 12 bisexual participants aged 19 to 51 years old, and more than half of them were in their 30s. Half of the participants were biracial, and those who were not biracial identified as White (n = 4), Latinx (n = 3), Black (n = 2), or American Indian (n = 1). Participants who identified as bisexual and queer identified their gender expression as mostly or very feminine (n = 8) or equally feminine and masculine (n = 4), with the exception of one participant identifying as mostly masculine (n = 1). Their levels of education consisted of more than half having a high school diploma or less (n = 8) and the others having some college (n = 3), a 2-year degree (n = 1), or a bachelor's degree (n = 1). Most of the bisexual cis women in this study had experienced (n=9) major forms of childhood poverty, two experienced some childhood poverty, and one reported they did not experience any childhood poverty. Two-thirds of the bisexual cisgender women were unstably housed at the time of the interview.

Mothering Through It All

Most bisexual cisgender women in the study had children (n = 10). Participants with children had various caretaking roles and custody arrangements. More than half of them described caretaking full-time, whereas the others did not have custody or had partial-custody situations. Those who were single parents with no social support experienced especially difficult situations trying to get income and stability, as they balanced caretaking and working, obtaining, and maintaining successful employment. Other women described having children at a young age, which led to leaving high school or college earlier than they had hoped. One participant (Carissa, 51, White and Latinx, Kern, bisexual cisgender woman) described becoming pregnant when she was 15 years old and having five children with a partner who was abusive and in and out of prison. She had a difficult time maintaining custody of all of her children because of mental health issues and substance use. The experiences of being a mother living in poverty dominated the narratives of this subgroup.

Natalie, 30, Black, Mexican, and Indian, Kern, bisexual cisgender woman

I would definitely address services for parents who are going through CPS (Child Protective Services), definitely for more residential programs for parents with children. Not just women with children, because there's a lot of men out there trying to get the kids, too. And a lot of the—the rehabs and home that they have out here is just for, like, sober livings, or for people who have no kids. And majority of the people—I mean, let's be real with it. If you don't have no kids, a lot of times, you don't really wanna get sober. What the fuck for? You know, you don't got nobody attached to you, but if you've got these children that you're trying to get back, or you're trying to become a better person for—

Participants described the lack of resources to maintain employment and how being the sole caregivers of their children, lack of education, and mental health issues remained additional barriers to escaping poverty.

M., 32, African American and Cuban, LA, bisexual cisgender woman

So, everybody was livin' in LA. My children father left, and I was in a house with three kids by myself. I had to go to work and take my kids with me. It was crazy because I was a security guard. So, I was doin' security for (a local grocery store) parking lot. I was doin' security for a college campus. And it's kinda crazy because I would take my kids with me, and while I was there, I would have to wash my clothes and—tend to the kids and do certain things that you're not supposed to do on the clock, but I was on the clock having to do what I needed to do to stay above water. So, even when I was out in the parking lot at (the grocery store), I had my kids in the car.

Nichole, 26, Black and Latinx, Kern, bisexual cisgender woman

I have custody of him. I haven't lost custody, but I just made the wise decision to say, "Hey, he deserves much better than what I'm giving him," you know? So I did give him to m—'cause my—my dad—he's pretty wealthy, so I did give him to my father, and he's got everything and more that he needs there. And—but prior to that, man, you know, he faced a lot of challenges with me. Everything [participant discussed drug use, mental health issues and abusive relationship with a partner in interview] that I went through, he went through.

Discrimination and Prejudice

Discrimination, prejudice, and bias with regard to being non-heterosexual was not an issue that many bisexual and queer identified cisgender women in this study discussed when explaining their experiences with poverty. Most in this subgroup explicitly said they did not perceive themselves to have experienced discrimination because of their LGBT identity (n = 9). For those who did describe an incident of prejudice or bias related to LGBT status, the described situation was either a fear of coming out or living a "secret" life (n = 3) for fear of rejection from family and others. When two of the cisgender women in our study talked about the stigma specific to bisexual people, they did so with regard to navigating relationships with their families and friends, and not employment or services settings. One cis woman who was bisexual identified talked about the challenge with disclosure.

T., 50, White, Kern, bisexual cisgender woman

Well, just growing up in foster care, they, you know, it's kind—of a harsh place at times. Especially, being with my identity. And how I identify, my sexual orientation. And that's kind of been difficult. It's been pretty much a secret, except for select people. And, I think, you know, it'll probably damage my relationships with my children, if they knew. But, you know, it's been pretty hard. It's like living a double life.

For two Black bisexual cis women, the intersections of anti-Blackness and queerness were both salient in their experience of discrimination. One particular experience that stands out is that of a woman of Caribbean descent whose LGBT-based discrimination was tied closely with her Blackness and partnership with a woman. Her mother previously supported her when she had her child, but then refused to help care for them when the participant married her wife. She also described seeking custody of her children and how experiences with racism and anti-LGBT bias, framed in terms of people's assumptions of her being a lesbian, affected that process.

M., 32, African American and Cuban, LA, bisexual cisgender woman

Prior to everything, I funded my own attorney. And it was a White guy ... he expressed to me that he wanted me to pay him, upfront, \$1,400 to help me with preparations to go to court and help me get my kids back. But, when he found out that I was in a lesbian relationship and that we were Black and from Compton or whatever—bein' that we—our skin color says that we're Black, he kinda like turned away from tryin' to help me and told me that I was Black and from Compton, and did I think I was gonna get any help? Or did I think I was gonna get any justice for what happened? And I asked him, I said, "Well, what do you mean by that?" And he pretty much never answered the question and shunned it off, and then he like removed his self off of my case. So, in regards to legal matters, I don't trust anybody—to help me do anything when it comes to legal things. I really just tried to step out and find somebody to help me now.

Cisgender Lesbian Women

Our sample of cisgender lesbian or gay women consisted of 12 participants aged 19 to 64 years old, and about half of them were older than 50 ($n = 5$). Participants were Latinx ($n = 5$), White ($n = 3$), Black ($n = 2$), and American Indian ($n = 2$). About half of participants described their gender expression as masculine ($n = 5$), followed by equally feminine and masculine ($n = 4$) and feminine ($n = 3$). Their level of education was about equally distributed across high school education or less ($n = 4$), some college or a 2-year degree ($n = 4$), bachelor's degree ($n = 1$), postgraduate ($n = 2$), and technical school ($n = 1$). About half of the participants had children. Seven participants were from Kern County, and five were from L.A. County. Seven cis lesbian participants experienced major childhood poverty, and about half were unstably housed at the time of the interview.

Struggling to Stay Strong for Family and Work

As we saw with bisexual cisgender women, being a parent was a highly salient factor affecting the process of navigating housing, jobs, and food insecurity for cis lesbians. Seven cisgender lesbian women in the study had children, a few of whom were parenting children their partners had prior to their relationship. Participants in this group reported becoming parents in many ways—adopting children with their partner, partnering or marrying someone who was already a parent (i.e., step parenthood), or giving birth to children. Most participants had custody or split custody of their children, and many had children who were older than 18 at the time of the interview. For example, Kathrine, who was

eventually denied assistance for housing and support by her adult daughter because she was in a same-sex relationship, talked about struggles with caring for her children when they were young.

Kathrine, 62, White, Kern, lesbian cisgender woman

My children went into foster care because I had stopped utilizing drugs. I had money that was earmarked for me to move from a one-bedroom apartment to a three-bedroom apartment. And the people who I was involved with that were doing drugs told the drug dealers that I was the one who ordered the drugs, and it was in the amount that my check was to move into my new apartment. And they called Children Services and had my children taken from me and so on, but, I did a lot of—I did the steps, went through the motions, the things they asked me to do, and it was not good enough for the social workers and so on, but when I got a—I spent some time in jail, in prison.

In addition to the significance of being a parent, our analyses of this subgroup's narratives revealed that having a disability or receiving disability benefits was a relatively common experience. The type of disabilities this subgroup discussed included various chronic illnesses (autoimmune disorders, seizures), mental illness diagnoses (bipolar, anxiety), and physical injuries (broken legs, injured hands). Though more cisgender lesbian respondents were older (older than 50 years) compared to bisexual cisgender women, the experience of disability or injury was common among younger and older lesbians. Most cisgender lesbians reported receiving disability benefits, and some directly connected the onset of their disability or challenges to finding work with their disability to the type of work they did. That is, several of the lesbian-identified cisgender women, particularly younger cis women who were working, had worked previously in physical labor settings, such as yard work, mechanics, and "odd jobs." We connect this issue to the overarching theme of "Staying Strong" because physical labor jobs were not discussed much among other SOGI subgroups, particularly among the women (both trans and cis) in the study.

Discrimination and Prejudice

All lesbian cisgender women described experiencing discrimination throughout their lives and in multiple types of settings. In particular, cisgender lesbian or gay women who identified as masculine in terms of their gender expression reported experiences with discrimination in the workplace.

S., 26, Latinx, Kern, lesbian cisgender woman

Looking like a guy, they questioned me walking in the women's restroom. I got stopped by security a few times going into the women's restroom 'cause they thought I was a guy ... it was kind of awkward. Because I would kind of turn around and be like, "Yeah, I'm wearing layers, but there's boobs here. I'm a woman, I promise. I know." And then they asked me for my ID just to verify.

For others, they experienced discrimination in religious and academic institutions.

Jennifer, 30, White, Kern, lesbian cisgender woman

I would think the only one would be the—the church. I only go pick up the food boxes, 'cause we don't wanna make them uncomfortable, I guess. I don't explain my sexual orientation, 'cause I don't want it to affect me going there.

Carla, 61, White, LA, lesbian cisgender woman

I got kicked out of school in 1977 for being a lesbian, and we—my lover and my, at the time, went to Kansas City, lived in Kansas City for a while, got involved with MCC in Kansas City.

Again, like several other subgroups, racism, particularly anti-Blackness, was raised as an additional or the primary form of discrimination experienced by cisgender lesbian women.

Max, 38, Black/African American, LA, lesbian cisgender woman

In my day-to-day life, I don't think anyone would necessarily assume that I'm gay, but I'm obviously Black, or at least I hope I am. [Laughter] And so I definitely feel like my Blackness has contributed to not being able to reach certain levels of success in jobs and salary status and—and that sort of thing.

Jasmine, 64, Black/African American, LA, lesbian cisgender woman

They thought I was too young of a mom, "You just had twins, you're Black, you sure you don't wanna give one of them up? Because you're only 21 years old, and maybe you don't need two." Stuff like that.

Cisgender Bisexual Men

Eight cisgender bisexual or pansexual men participated in this study, ranging from 27 to 70 years old. The majority of the participants were Latinx (n = 7), and one identified as Black. There was an equal representation from Los Angeles County (n = 4) and Kern County (n = 4). Most participants had some college experience (n = 6), and the others had a high school degree (n = 1) or technical schooling (n = 1). Most participants' gender expression was self-described as masculine (n = 6), with the exception of one equally feminine and /masculine (n = 1) and one somewhat feminine (n = 1) participant. Two participants had children. All but one of the bisexual cisgender men were unstably housed at the time of the interview.

Keeping Family Close at a Cost

When we examined the sets of codes assigned to the experiences of bisexual cis men in the study, one theme that stood out as unique, particularly in relationship to other cis men, was the central role of family in their day-to-day lives. Biological family or families of origin, including their own children, were noted as a salient part of cisgender bisexual men's social context. All participants in this sample named several ways that this support system had affected their navigation of poverty. This support looked like access to maintain close relationships with family who offered them food, monetary support, or housing.

Phoebe, 28, Latinx, Kern, bisexual cisgender man

I'm 28, so I've stayed with friends. I've stayed with family. I've stayed with drag kids. I've stayed—I've stayed a lot of different places. Until, like, the age of 18, I didn't have to stay outside in a park or under a car or nothing like that, but it's always an issue of, you know, being able to have—bring food or bring the financial in, so I don't have to worry about housing or having somewhere new to stay.

Sal, 30, Latinx, Kern, bisexual cisgender man

Mm-hmm. I would be homeless without them. Like, without my family.

Though Sal relied heavily on his family, he discussed a history of family rejection and the need to manage masculinity expectations.

Sal, 30, Latinx, Kern, bisexual cisgender man

And, um, it's very machismo. It's very—you have to be a certain way. You can't have any feminine qualities. You can't be even empathetic. You have—you can't even feel your own emotions. And, um, that's how my dad was and is a little bit. I feel like he's only now kind of changing and opening up. But, my mom, too. Like, she's part of that culture, and, she was very upset when I came out, and, I didn't come out until I did because I felt there was a chance I could be kicked outta my home.

An undocumented respondent who talked about being “closeted” in terms of his sexuality with family, noted he still received some money from them for help. However, he also noted that he sometimes turned to friends for help because of his U.S. citizenship status.

E., 54, Latinx, LA, bisexual cisgender man

Friends more than anything, because as illegal, as undocumented, I don't wanna get services from the community because sometimes I think—I feel, I'm not sure, I may not qualify.

Though not many bisexual cisgender men reported having children, a higher proportion did than cis gay men. One of the parents in this subgroup described the social support systems that he has in place, including a close relationship with his son, to maintain his mental health.

Vincent, 70, Black/African American, LA, bisexual cisgender man

I think my mental health is affected by, well, of course, the finances, my living situation. That's why I—I—I—that's why I keep, you know—you know, like things like, you can call it support groups, things like that, socializing with my—my son. Yeah, you want to stay upbeat about it because it—it's very trying. It's very trying, you know.

This theme is notably distinct from the other subgroups themes in that it was not presented as a barrier to stability or a factor exacerbating poverty. However, it is possible that this closeness to family came with some costs connected to suppressing their sexuality; we hypothesize this given their reported stress around presenting themselves in accordance with masculinity expectations in other contexts.

Discrimination and Prejudice

Discrimination with regard to being non-heterosexual was not an issue that most bisexual- and queer-identified cisgender men in this study discussed when explaining their experiences with poverty. One difference we found between the cisgender gay and bisexual men is that most bisexual men self-identified their gender appearance as masculine ($n = 7$), whereas gay cisgender men self-identified their gender expression more broadly across the spectrum of masculinity and femininity. Still, most described having to manage behavior in line with masculinity ideologies to avoid bias. In other words, because they knew these prejudices exist and that there is stigma behind feminine mannerisms, they actively adjusted their behaviors to avoid experiencing direct acts of discrimination.

Miguel, 27, Latinx, Kern, bisexual cisgender man

With my recent job and other previous ones, too, where when I go within a group of people or especially men, if anything, I do present a little bit more masculine. Or my voice gets a little bit more deeper. I try and act a certain way. And to where it's just not me, in a way, 'cause I kinda overdid it—overdo it, you know, 'cause I don't wanna express those feminine qualities—qualities. Really, I don't. I don't know whether if it's 'cause I'm not accepting myself. Probably not, because I am sort of like, "Well, I am kind of bisexual. I like females." In a way, I don't wanna be perceived that I'm feminine 'cause I wanna be more of a man. And I still feel like I'm not a man yet.

Sal, 30, Latinx, Kern, bisexual cisgender man

I even put—have it on my resume that I've volunteered at queer places and stuff, and, sometimes, when the interviewer reads your resume and reaches that part, it's like the mood changes, or there—there's an expression, and you like immediately feel like, "I'm not gonna get the job," or—and some—and, in the past, I've even taken things out, but, I just feel like I, sometimes, like naturally, can be a flamboyant person, or it's in my voice. Like, people say there's gay voice or whatever. And that has, like, checkmarks in its place where it's really conservative.

Cisgender Gay Men

There were 26 cisgender gay men in this study, ranging in ages from 25 to 61 years old. The majority of the participants were Latinx (n=14), followed by Black (n=6), White (n=3), American Indian (n=2), and Asian/Asian American (n=1). Education included high school diploma or less (n=11), some college (n=8), technical/trade vocational (n=4), and four year degree or higher (n=4). Only three of the cis gay men in this study said they had children. Most (n=19) had experienced some form of childhood poverty. Most of the participants in this sample are from Los Angeles County (n=21), with some from Kern county (n=5), and 15 were unstably housed at the time of the interview. The large Los Angeles representation among the gay cis men in the study was a function of our efforts to recruit more LGBTQ people who used charitable food services from LGBTQ focused organizations, and cisgender gay men appeared to be most likely to attend the large LGBTQ centers or HIV clinics with these types of services.

Stigma and Supports in the Context of HIV

A unique theme for cis gay men was the central role of HIV related services in their opportunities and challenges for navigating economic struggles. Though other subgroups had participants who talked about HIV, including two trans women and a cis lesbian who reported being HIV positive, cis gay men discussed HIV as an issue and as a type of service often and throughout many narratives. Many of the HIV services described were located within larger LGBTQ services centers. Participants had mixed

accounts about their experiences with services for HIV treatment and prevention. Some participants described their experiences being HIV seropositive (n=8). For some seropositive participants, they described their pathway to poverty in relation to HIV, as they have less energy, become ill, and/or live in seclusion that made it difficult to find work.

St, 51, White, LA, gay cisgender man

Well, one of the challenges are, I don't know if I'm even capable of working. I don't know if I'm physically able to work, because I have a lot of—you know, I actually have AIDS, so I have some side—I don't feel that energetic. I feel a little weak, so I don't know if I have the physical capability of working.

Jeff, 53, American Indian, LA, gay cisgender man

My doctor determined that I was disabled in 1998. I was hospitalized. I came down with the AIDS, so I was really in bad shape ... Well, at the time, I—I was working, and I had to quit my job because I became ill. I tried to go back, but it didn't work out. Went back for a week, and it just got worse. So within months I wound up in the hospital, and it was pretty much downhill. Eventually I got well, but the doctor recommended I wouldn't be myself anymore.

For many, they described having access to services such as disability pay, community support groups, health clinics, food banks, and housing, and discussed these as helpful opportunities.

Mu, 28, Latinx, Kern, gay cisgender man; text translated from Spanish to English

And right now, I am—I am in the PrEP service. So, I am taking, eh, Truvada, which prevents—it's a daily pill, you can take it at night or in the morning, but every 24 hours is enough to, for example, if you have contact with another—a person that has HIV—And you come into contact with the virus, so it's a 99 percent probability that you won't get it.

Os, 49, Latinx, LA, gay cisgender man

I was going to that center for meeting mostly. Like meetings for people living with HIV. How to live with HIV, how to live more healthy. So that was—that's what I was going there for meetings like that ... it's been, what is being good is to live—to have a better life living, you know, with—with HIV. How to live better. Yeah. It's been helping, you know, to—to make better decisions when it's like about eating. 'Cause we have to eat like more healthy, you know, and that is so something that kinda hard to eat more healthy 'cause the healthier food cost more.

Carlos, 61, Latinx, LA, gay cisgender man

I think the ones that gear to HIV positive people are—better served. I think they—they—they know that we need to eat healthy, so they, they get more healthy foods.

Discrimination and Prejudice

Many cis gay men in the study reported experiences of prejudice from personal interactions or systemic experiences related to their sexual orientation (n=19). These instances of discrimination were sometimes described with regard to housing, employment, and everyday experiences. For example, one participant describes not wanting to disclose his sexuality at work because of the potential discrimination.

David, 52, Latinx, LA, gay cisgender man

If people found out my orientation, I feel that they would make it a hostile work environment. And so, that would be a problem. Okay. So, I have—I feel like I have to keep that hidden. I can't really be myself.

For those who faced challenges around housing, they described experiences of bias when trying to find housing, as well as prejudice from neighbors and landlords in the places where they lived.

Tom, 44, Black/African American, LA, gay cisgender man

It's difficult because sometimes, like, when I was looking for a place, I was very aware if I was coming off gay or straight. The last place I moved into, I couldn't have people come visit me. I was renting a room, and the guy went as far as to say I couldn't have men come visit me. And I'm not talking about people that I'm foolin' around with, just people friends come over. And so he made such a big deal. That's not the only time it's happened. I moved somewhere, I was renting a room, and the guy told me I couldn't have male company. And I'm like, "Wow." That's my moment because I can't imagine him saying that if he rented from—to a straight guy. I don't think he would have said, "You can't have any women over here or you can't—." I don't think he would have.

Jose, 58, White, LA, gay cisgender man

I think some people feel uncomfortable, you know, like dealing with gay people in general. It's like, "Oh, my God," you know, like, "They're gonna make a pass at me," or something like that, you know. It's like—that's my last concern.

SOGI GROUP ANALYSIS SUMMARY

As we noted in the overview, many indicators of poverty (housing insecurity, food insecurity, unemployment, and under-employment) and factors leading to poverty (childhood poverty, mental health issues, and substance issues) were shared to some degree across all groups. Yet some factors in the context of their health, social settings, and services emerged as more salient for some groups compared to others (see Table 3). Nonetheless, the salient themes identified here indicate a meaningful set of issues reported by a significant proportion of each subgroup that shared a set of identities, and they are presented in the context of who they are (in terms of age, area in which they live, race/ethnicity) and their life narratives.

Table 3. Abbreviated table of key themes across sample and by SOGI subgroups

FULL SAMPLE	
INDICATORS OF POVERTY	
	<ul style="list-style-type: none"> • Housing instability and homelessness
	<ul style="list-style-type: none"> • Food insecurity
	<ul style="list-style-type: none"> • Low income and under/unemployment
	<ul style="list-style-type: none"> • Transportation barriers
	<ul style="list-style-type: none"> • High debt
COMMONLY EXPERIENCED FACTORS AFFECTING THE EXPERIENCE OF POVERTY	
	<ul style="list-style-type: none"> • Anti-LGBT bias and discrimination
	<ul style="list-style-type: none"> • Substance use
	<ul style="list-style-type: none"> • Mental health issues
	<ul style="list-style-type: none"> • Structural barriers to employment
	<ul style="list-style-type: none"> • Limitations in and barriers to services
BY SOGI GROUPS	
UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	
Trans men (n = 9)	
	<ul style="list-style-type: none"> • Parenting (for POC)
	<ul style="list-style-type: none"> • Gender identity bias in employment
	<ul style="list-style-type: none"> • Racial discrimination
Trans women (n = 13)	
	<ul style="list-style-type: none"> • Anti-trans bias across many contexts
	<ul style="list-style-type: none"> • Racial discrimination
Gender nonbinary (n = 13)	
	<ul style="list-style-type: none"> • Bias against gender nonconformity
	<ul style="list-style-type: none"> • Racial discrimination
Bisexual/queer cisgender women (n = 12)	
	<ul style="list-style-type: none"> • Parenting
	<ul style="list-style-type: none"> • Fear of anti-bi bias
	<ul style="list-style-type: none"> • Racial discrimination
Lesbian cisgender women (n = 12)	
	<ul style="list-style-type: none"> • Manual labor and disabilities
	<ul style="list-style-type: none"> • Gender expression discrimination in employment
	<ul style="list-style-type: none"> • Parenting/caregiving
Bisexual cisgender men (n = 8)	
	<ul style="list-style-type: none"> • Close family relationships and having children
	<ul style="list-style-type: none"> • Maintaining masculine gender presentation
Gay cisgender men (n = 26)	
	<ul style="list-style-type: none"> • HIV
	<ul style="list-style-type: none"> • LGBT service/support

DISCUSSION

Economic insecurity is a very complex issue in the United States, with longstanding debates about its causes and potential solutions. This study of LGBTQ poverty presents numerous findings with implications for public policy and social services planning regarding how SOGI matters in relationship to the onset of poverty as well as ideas for future research.

One of the strongest patterns that emerged from these data was the significance of childhood poverty as a beginning point in the experience of economic insecurity in adulthood. We found that approximately three fourths of people in this study experienced some degree of poverty in the families they grew up in—food insecurity, housing insecurity, aging out of foster care, and low incomes. This study is not designed to make strong causal claims about exactly what leads to poverty. Nonetheless, it is a significant finding that the first time the majority of this sample of LGBTQ people experienced poverty was growing up, and growing up in poverty is known as a strong predictor of adult poverty. Not only does it indicate a likely causal mechanism for many LGBTQ adults living in poverty, but it tells us something important about how to address LGBTQ poverty: target economic instability in families and communities, and don't focus only on LGBTQ adolescents and queer adults. Further, the finding that this was a pathway into poverty more commonly experienced by people of color in the study indicates that a way LGBTQ advocacy groups and organizers can alleviate LGBTQ poverty is to focus on the policies and factors that lead to poverty in Latinx, African American, and Native American families in general.

For those who did not experience childhood poverty, a range of commonly known factors leading to economic struggles appeared relevant to the onset of adult poverty—mental health issues, substance use, and challenges with parenting young children and without support. The onset of economic instability was characterized by these types of factors among White participants more than people of color. Also notable was that many of the White participants in this study who were raised in socioeconomically middle- and upper-class families were more likely to be trans or gender nonbinary. This finding regarding the onset of poverty among White transgender respondents also gives insight into the other key question we aimed to answer: how transgender people (of all sexual orientations), cisgender gay and lesbian people, and cisgender bisexual people enter into poverty similarly and/or differently.

People across all SOGI groups experienced several key factors related to both the onset of and complications with navigating poverty—substance use, mental health issues, multiple forms of structural and interpersonal oppression (anti-LGBT bias, racism, xenophobia, sexism), and limitations in the effectiveness or quality of services.¹⁵ In addition to these, some factors appeared more salient than others for each group, including parenting (cisgender bisexual and lesbian women and trans men of color), the availability of and engagement with HIV-related supports and services (cisgender gay men), and family closeness and responsibilities (cisgender bisexual men).

A guiding question in examining these unique factors was: Is there any evidence to explain the

¹⁵Wilson, B.D.M., Badgett, M.V.L., & Gomez, A. (2020). *"We're Still Hungry": Lived Experiences with Food Insecurity and Food Programs Among LGBTQ People*. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/publications/lgbtq-experiences-food-bank/>

especially high rates of poverty among transgender people and cisgender bisexual women that were previously documented in survey-based reports? With regard to transgender people in this study, it was clear across all groups of gender minorities that they perceived discrimination in many contexts—employment, accessing services, housing, and their families—to be a driving force affecting the onset and persistence of economic insecurity. The consistency with which the issue of anti-trans stigma came up in most of the narratives of gender minority people’s lives indicates it is a significant mechanism contributing to the high rates of poverty documented in survey studies. Therefore, nondiscrimination policies and other strategies that effectively reduce employment discrimination against transgender and gender nonbinary people are likely to help address poverty for those groups.

Though gender nonbinary participants reported fear of rejection in various settings, particularly employment settings, it is not clear why this subgroup of gender minority people did not describe many direct experiences with discrimination related to gender outside of their family contexts. It may be because there is a meaningful difference in experiences between gender nonbinary and transgender identified people or, because this subgroup was mostly under 40 years old, they simply had not yet experienced enough employment to have seen this as salient in their professional lives. It is also possible that they were unaware of the ways gender bias was impacting them, but we have not identified a reason to assume they would be more unaware of prejudice than the other SOGI subgroups. As such, the findings from these interviews indicate there may be key distinctions between gender minority subgroups with regard to pathways into poverty, the settings they turn to for support (e.g., educational settings vs social services), and their levels of experiences with employment discrimination.

The themes we identified as salient for cisgender gay and bisexual men indicate both opportunities for amplifying existing support systems, but also unique challenges. The cisgender men in this study who identified as bisexual were all men of color, and almost all Latinx. The significance of families of origin (i.e., the families they were born into or raised with) and their own children as a resource for monetary and emotional support indicates an important connection that anti-poverty social and clinical services can seek to nurture. Yet, the emphasis on family co-existed with stress over disclosing one’s sexual orientation to families assumed to be unsupportive of their sexualities. Gay cisgender men similarly discussed a unique major resource—LGBT and HIV services—highlighting an important organizational resource. Yet, the significance of this resource co-existed with the stress and stigma of being HIV positive or worrying about becoming HIV positive, an issue experienced disproportionately by gay and bisexual men in the U.S. Further, the uniqueness of the emphasis on LGBT centers among only gay cisgender men (i.e., other subgroups discussed them and were recruited into the study through them, but to a far less degree) also points to the likelihood that this is seen as less of a resource for other LGBTQ subgroups. This finding may indicate a need to address LGBT centers’ preparedness to serve trans people, bisexual cis men, and cis women, particularly since they tend to house anti-poverty programs.

Regarding bisexual cisgender women, a group with high rates of poverty nationally, the findings raise more questions than answers about how bisexual identities play a role in poverty. Most bisexual cisgender women in this study were mothers, and the challenges of navigating food insecurity, housing and homelessness, employment, and mental health were commonly discussed in the context of doing so while caring for children. As such, it is clear that public policies and services

aimed at improving the lives of low-income parents are reasonable approaches to alleviating the impact of poverty among bisexual women. Yet our own research has shown that bisexual cisgender women are more likely than other cisgender women, and more so than gay and bisexual cisgender men, to be poor regardless of parenting status.¹⁶ Therefore, mothering or parenting roles may be important factors to consider in addressing existing adult poverty in this group, but this issue does not explain why bisexual cis women are more likely to be poor. One theory numerous advocates and scholars have posed as an explanation for economic disparities among bisexual women is the role of biphobia.¹⁷ However, the cisgender bisexual women in this study, a group that was also predominantly gender conforming in appearance, were least likely to discuss direct experiences with discrimination, prejudice, or bias as a non-heterosexual person compared to all other SOGI groups, including in key settings likely to influence economic stability such as employment, housing, or social services. Does this mean bisexual people do not experience biphobia and anti-bisexual bias? Of course not—decades of empirical research has documented the prevalence of bisexual-related stigma within and outside of LGBT communities.¹⁸ Additionally, it is possible these women were experiencing the effects of bias on the part of employers, landlords, and others and did not know it. However, the likelihood that people are unaware when they are experiencing both interpersonal and systemic forms of oppression is uniform across all people in our study.¹⁹ Yet our data show that low-income bisexual cisgender women overall did not describe anti-LGBT bias or biphobia as drivers of their economic insecurity in the same direct way other sexual, gender, and racial minorities, talked about the impact of prejudice. These findings indicate that LGBT-related discrimination is not likely

¹⁶Badgett, M. V. L., Choi, S. K., & Wilson, B. D. M., (2019, October). *LGBT Poverty in the United States: A study of differences between sexual orientation and gender identity groups*. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/National-LGBT-Poverty-Oct-2019.pdf>

¹⁷Carpenter, C. (2005). Self-reported sexual orientation and earnings: Evidence from California. *Industrial and Labor Relations Review*, 58(2), 258–273. See, also, comments by advocates in response to our prior publication, <https://www.nbcnews.com/feature/nbc-out/almost-30-percent-bisexual-women-trans-people-live-poverty-report-n1073501>

Badgett, M.V.L. (2018). Left out? Lesbian, gay, and bisexual poverty in the U.S. *Population Research and Policy Review*, 37, 667–702. Friedman, M.R., Dodge, B., Schick, V., Herbenick, D., Hubach, R.D., Bowling, J., Goncalves, G., Krier, S., & Reece, M. (2014). From bias to bisexual health disparities: Attitudes toward bisexual men and women in the United States. *LGBT Health*, 1(4), 309–318.

¹⁸Pew Research Center. (2013). A survey of LGBT Americans: Attitudes, experiences and values in changing times. Washington, DC; Lambe, J., Cerezo, A., & O’Shaughnessy, T. (2017). Minority stress, community involvement, and mental health among bisexual women. *Psychology of Sexual Orientation and Gender Diversity*, 4(2), 218–226. <https://doi.org/10.1037/sgd0000222>; Ross, L. E., Salway, T., Tarasoff, L. A., MacKay, J. M., Hawkins, B. W., & Fehr, C. P. (2018). Prevalence of Depression and Anxiety Among Bisexual People Compared to Gay, Lesbian, and Heterosexual Individuals: A Systematic Review and Meta-Analysis. *Journal of Sex Research*, 55(4–5), 435–456. <https://doi.org/10.1080/00224499.2017.1387755>; Herek, G.M. (2009). Hate crimes and stigma-related experiences among sexual minority adults in the United States: Prevalence estimates from a national probability sample. *Journal of Interpersonal Violence*, 24(1), 54–74.

¹⁹Crosby, F., Clayton, S., Alksnis, O., & Hemker, K. (1986). Cognitive biases in the perception of discrimination: The importance of format. *Sex Roles*, 14(11–12), 637–646. Kobryniewicz, D., & Branscombe, N.R. (1997). Who considers themselves victims of discrimination? *Psychology of Women Quarterly*, 21, 347–363. Suppes, A., Napier, J.L., & Toorn, J. (2018). The palliative effects of system justification on the health and happiness of lesbian, gay, bisexual and transgender individuals. *Personality and Social Psychology Bulletin*, 1–17. doi: 10.1177/0146167218785156.; Krieger, N., Smith, K., Naishadham, D., Hartman, C., & Barbeau, E.M. (2005). Experiences of discrimination: Validity and reliability of a self-reported measure for population health research on racism and health. *Social Science & Medicine*, 61 (7). 1576–1596.

a significant factor creating direct barriers to employment, housing, and services among cisgender bisexual women and highlight the need for additional work to understand the disparities for this group.

Deepening our understanding of the role that sexual orientation and gender identities play (or do not play) in the onset of economic instability among adult LGBTQ people of color, has broader implications for how academics and advocacy movements make sense of the impacts of multiple oppressed social statuses (ethnic minority, woman, transgender, sexual minority, undocumented immigrant). Academics and advocates often invoke the term “intersectionality” when thinking about why LGBT people of color are more likely to be poor.²⁰ To the extent that these scholars and advocates mean, “simultaneously experienced multiple oppressions,” they are in line with the ways the concept has been discussed in some of the most notable and historical documents detailing intersectional frameworks.²¹ Our study identified many examples of support for this conceptualization of intersectional discrimination, such as participants’ reports of bias specific to stereotypes and prejudice against Black trans women. Further, the narratives support the idea that they experienced or felt these negative events from the perspective of their whole selves, and not divided by who they are as a racial minority separately from who they are as a sexual and/or gender minority. However, our results indicate that using a dogmatic intersectional lens approach to understanding LGBTQ poverty, particularly when trying to identify root causes of poverty, can be limiting. Attention to the timeline of people’s progressions into poverty revealed that for many, it starts before LGBTQ status, and therefore before vulnerability to anti-LGBT bias is even an issue. While many participants of color noted the ways anti-LGBT bias eventually affected their day-to-day struggles with economic insecurity, simultaneously experienced structural oppression with regard to race and LGBT status cannot explain how they initially became poor if they were poor as children. There are likely many other forms of oppression (immigrant status, sexism, disability) intersecting with race that explain pathways into childhood poverty, but the point here is LGBTQ status is rarely going to be among them (i.e., unless a parent is queer). Claiming all possible intersectional identities as a cause of experiencing LGBTQ adult poverty may be masking what we really mean and possibly limiting our ability to identify important sites of policy and social service interventions. If we indiscriminately assume that attention to the intersectionality of LGBTQ people of color’s experiences with poverty means to narrowly talk about how anti-LGBT bias and racism simultaneously limit their safety and opportunities in this moment, we lose an analysis of the ways structural racism and other forms of oppressions impact how many LGBTQ people became poor in the first place.

²⁰See, DeFillippis, J. N. (2016). “What About the Rest of Us?” An Overview of LGBT Poverty Issues and a Call to Action. *Journal of Progressive Human Services*, 27(3), 143–174. <https://doi.org/10.1080/10428232.2016.1198673>, for related comments and a review.

²¹Collins, P. H. (1986). Learning from the Outsider Within: The Sociological Significance of Black Feminist Thought. *Social Problems*, 33(6), S14–S32. <https://doi.org/10.2307/800672>. Combahee River Collective. 1995. “A Black Feminist Statement.” In *Words of Fire: An Anthology of African-American Feminist Thought*, ed. B. Guy-Sheftall, 232–40. New York: New Press. Crenshaw, K. (1989). Demarginalizing the intersection of race and sex: Black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics. *University of Chicago Legal Forum*, 1989, 139–168.

CONCLUSION

The Pathways Project includes the largest qualitative dataset of interviews with LGBTQ people focused on their experiences with economic instability. The narratives of LGBTQ people who shared their experiences with us will remain a significant resource on what poverty looks like for this community—how people navigate it, what factors lead to it, and what barriers exist in escaping from poverty. This overview report sets a foundation for future work with these data by examining questions raised by our recent reports using national survey data. There we found that LGBTQ people are more likely to be poor compared to cis heterosexual people, and we documented higher rates for cisgender bisexual women and transgender subpopulations within the larger group of sexual and gender minorities.

Lingering questions after those reports include: “What does LGBTQ status have to do with the onset of poverty?” and “Why do some groups, namely transgender people and cisgender bisexual women, experience poverty at especially high rates?” We found that childhood poverty defined the onset of an experience of poverty for most of the people who participated and that LGBT-related bias was a salient theme in the poverty narratives of transgender and other gender nonconforming people, but not for bisexual cisgender women. Remaining questions for future research include the role of rural and urban settings across all areas of poverty (housing, social services, food insecurity, employment), detailing the role of factors affecting poverty across the sample (mental health, substance use, transportation issues), and experiences with anti-poverty services utilization.

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RESEARCH THAT MATTERS



APPENDIX A

	ESTIMATE	N
Gender expression		
Gender nonconforming in appearance or mannerism	58%	53
Ever been under any form of criminal justice supervision including probation, jail, or prison (N = 38)		
Yes	37%	14
No	63%	24
Engaged in at least one type of sex work (N = 38)		
Yes	37%	14
No	63%	24
In a relationship		
Number of years in relationship (mean = 4 years)		42
Partner gender (among those in monogamous relationships)		
Different sex	14%	6
Same sex/trans/GNB	86%	36
Living with current partner	70%	28
Legal relationship status		
Legally married	19%	8
Not legally recognized	81%	34

APPENDIX B

FULL SAMPLE		
	INDICATORS OF POVERTY	EXAMPLE QUOTES
	<ul style="list-style-type: none"> • Housing instability and homelessness • Food insecurity • low income and under/unemployment • Transportation barriers • High debt 	<p>There’s been a few times where I’ve, opportunities came up for, like, housing or for, to go into a dorm or a program or something. But it’s been, like, a Christian home or something like that, where they’re not really, you know, they’re not really okay with homosexuality, maybe the - the people that live there, the men that live there they’re, like, Christian. They’re very, you know, strict with their beliefs, so, you know, I wouldn’t fit in... Being a gay man, no, I couldn’t have gone into that place. I would have been, you know, like, outcasted, probably wouldn’t have accepted me. (Ralph, 42, American Indian, LA, gay cisgender man)</p> <p>I just was like, “I might have to give it up or get an eviction,” [chuckles] and I didn’t want a eviction ‘cause I knew, if I was to get an eviction, I would never be able to rent again. So—For at least seven years. So, I had to just tell the landlord like, “Hey, I’m a go ahead, and I’m a give this up.” So, from there, I told my aunt, can I come stay with her? But, my aunt wasn’t more so one of those aunts that you be like, “Hey, auntie, I’m ‘bout to just come over and just—you know, we gon live at your house.” No. [Laughs]. (M.,32, Black/African American, LA, bisexual cisgender woman)</p>

FULL SAMPLE	INDICATORS OF POVERTY	EXAMPLE QUOTES
		<p>“...Every time someone came through, it was me, you know...I knew what they were—I knew they were hungry, since I was hungry. You know, I was able to get on the truck right away and eat food, stuff my mouth, you know, and they had to wait in line and stuff, so I felt bad, but I was super hungry.</p> <p>And I know how they feel, you know, and I always make sure that there’s, like, extra food for them, and I give—make sure to give it away all the time, and it just makes me feel good to be able to do that.” (Anthony, 55, Latinx, LA, gay cisgender man).</p> <p>I’ve always been on the job hunt looking for something better, and it’s just—in this town, there’s a million jobs that are minimum wage, but that’s pretty much what you can find. (Sal, 30, Latinx, Kern, bisexual cisgender man)</p> <p>It makes me sometimes have to find alternatives for things. Like I was thinking if I couldn’t get the money for my car registration, like, I’d have to find alternative ways of getting around. I don’t really have the money for—well, I sort of have the money for, like, the bus rides and stuff. It would be really awkward getting to job interviews ‘cause that—it would be, like, several hours of lead time. (Cassie, 26, White, LA, lesbian trans woman)</p> <p>“It’s kind of like a constant struggle. It’s like we don’t really have a whole lot of money, so we have to, like, budget everything very carefully and not—we don’t do that all the time. Like, we’re not the best budgeters, I’m not gonna lie.” (Camila, 24, Latinx, LA, pansexual trans woman)</p>

FULL SAMPLE		
	COMMONLY EXPERIENCED FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
	<ul style="list-style-type: none"> • Anti-LGBT bias and discrimination • Substance use • Mental health issues • Structural barriers to employment • Liminality in and barriers to services 	<p>I used to be a crystal-meth addict, I think was missing, in—in here, but that was a big factor in, like, a lotta the wrong choices that I made in the past, and that affected me, you know, in some way contributed to my—what's going on today, probably financially, probably emotionally. (Cesar, 48, Latinx, LA, gay cisgender man)</p> <p>My mental health was a big part of why I was fired from the state. I was having panic attacks at work. I couldn't function. And I also had a lot going on in my life. (Carina, 30, Latinx, LA, queer cisgender woman)</p> <p>"...Oh, in fact, when I was homeless, it's not enough to eat with food stamps ... You can't get by with \$7 a day on the street, impossible. You gotta go to— Interviewer: Can you—how come? Interviewee: Because you can't cook. You've got just 200—you're getting 194. Divide 30, it's like \$6 a day. [Laughter] You can get one meal on the street for \$6 ... You gotta go to the missions ... You've gotta to the store and steal something ... but if you've got you a place where you can cook, you can survive then, and going to the food bank or whatever. (Jillian, 36, White, Kern, lesbian cisgender woman)</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
<p>Trans men (N= 9)</p> <ul style="list-style-type: none"> • Ages 23 – 39 years • Race/Ethnicity: <ul style="list-style-type: none"> ◦ Black (n = 3) ◦ White (n = 3) ◦ Latinx (n = 3) ◦ American Indian (n = 1) • Sexual orientation <ul style="list-style-type: none"> ◦ Pansexual (n =5) ◦ Bisexual (n=3) ◦ Gay (n=1) • Some had college education, more than half at least 2 year degree • LA (n=6); Kern (n=3) • Childhood poverty n = 8 <ul style="list-style-type: none"> ◦ n=4 any childhood poverty; ◦ n=4 major childhood poverty among the men of color • Gender expression: <ul style="list-style-type: none"> ◦ Feminine (n=1) ◦ Equally fem/masculine ◦ Masculine (n=7) • About half of group, unstably housed 	<ul style="list-style-type: none"> • Parenting (for POC) • Gender Identity bias in employment • Racial discrimination 	<p>My oldest two know that their youngest sister was taken because of discrimination, and we were literally so exhausted by the end of almost three years, we didn't wanna stay and fight. As soon as they told us it was closed, we—we ran. We ran, and we came here, recently, and this is how I know so much discrimination is happening in Washington, because CPS had access to those files. They can put in my name, they can pull up those records. The worker in Orange County felt that since we were living in an RV, she should call child—Child Protective Services because our kids surely weren't being taken care of in an RV. Even though if we were rich and living in an RV, that'd be different. Victorville told me that was the first good experience I had with a CPS worker, because she told me that she felt something personal was going on. She had pulled all of my old records. And she couldn't even figure out why I had a case open as long as I did in Washington, because there was nothing in there. (Am., 33, American Indian and White, LA, pansexual, trans man)</p> <p>There have been a few places that have been like, "No, sorry. We're gonna use, like, your birth name 'cause that's what it is on your"—whatever. And can, like, you use the right pronouns?" Like, that's literally all I ask. And they would be like, "No." And I'm like, "Okay. Well, then bye." (Tyler, 23, Black and White, Kern, bisexual transman)</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
		I feel people are pretty accepting now. You know? If you're gay? If you're straight? If you're, whatever. I think that definitely being trans is a big issue to people 'cause they just wanna, like, understand everything right then and there. And, financially, how it affects that? Like, not being able to get a job, I think that's the biggest thing. (Miles, 26, Latinx, Kern, pansexual trans man)
<p>Trans women (n = 13)</p> <ul style="list-style-type: none"> • Ages 24-59 years • Race/ethnicity <ul style="list-style-type: none"> ◦ Black (n=4) ◦ White (n=4) ◦ Latinx (n=3) ◦ Middle Eastern (n=1) ◦ Asian/American (n=1) • Sexual orientation <ul style="list-style-type: none"> ◦ Lesbian (n=5) ◦ Bisexual (n=4) ◦ Straight (n=2) ◦ Pansexual/other (n=2) 	<ul style="list-style-type: none"> • Anti-trans bias across many contexts • Racial discrimination 	<p>Yeah. I stayed in—so first, I ended up here at the LGBT Youth Center. And then after that, I went to a place called First Place for Youth. Basically, I was facing, like, discrimination at First Place for Youth because it wasn't an LGBT-based program. It was, like—it was very, like, heteronormative, like, very straight, very cisgender. And the people that work there were extremely transphobic, and I—so was my roommate, and I was telling them about all the issues that I was having with my roommate who was extremely transphobic and often violent. And, you know, so I told - I told them that—about it, and they did nothing. They literally, just, like, were like, "Oh, well, maybe you provoked them or something." I'm like, "No, I didn't provoke them. They're, like, literally, like, yelling at me, telling me I'm a t*****, and, like, all this, like stuff." And then I told the Center about it, hoping to get back in, and they didn't do anything either. They literally sent me away. So my experience with the LGBT Center, honestly, even though I'm here now, has not been good. (Camila, 24, Latinx, LA, bisexual trans woman)</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
<ul style="list-style-type: none"> • Education <ul style="list-style-type: none"> ◦ High school diploma or less (n = 6) ◦ Some college or two year associate degree (n = 6) • Gender expression <ul style="list-style-type: none"> ◦ Equally fem/masculine (n = 3) ◦ Mostly/very fem (n = 9) • White trans women – no childhood poverty; POC trans women- varied in terms of childhood poverty experiences • n = 8 had unstable housing 		<p>The lieutenants at my job, they all call me by my dead name, and it old them not to. I had one lieutenant calls me, “Sir,” and she is LBGT. She’s a lesbian. And she still calls me, “Sir.” Because a lot of the gay and lesbian does not like transgender people. Because now you’re stepping into their turf, so yeah, there is, basically a mini war between the gays and the trans females, and the trans males. The le—the gay and lesbians that-that are at war with the trans females—well, the transgender, period. Because a trans male could be with one of the women, and its’, you know, and be not-op, so they’re gonna be with a woman. The trans females are gonna be with women. Or it’s a big crazy war. Okay? So, yeah. (Alison, 34, White, Kern, bisexual trans woman.)</p>
<p>GNB (n = 13)</p> <ul style="list-style-type: none"> • Age 23-48 years • Race/ethnicity <ul style="list-style-type: none"> ◦ Black (n = 4) ◦ White (n = 4) ◦ Asian (n=2) ◦ American Indian (n = 2) ◦ Native Haitian Pacific Islander (n =1) ◦ Latinx (n=1) • Sexual orientation <ul style="list-style-type: none"> ◦ Queer (n = 7) 	<ul style="list-style-type: none"> • Bias against gender nonconformity • Racial discrimination 	<p>Can see their faces change and go, “Oh, you’re <Name>.” And in my head, I automatically know I don’t have the job. Just like that. I don’t know if it’s ‘cause I’m black, ‘cause I’m femme, because I’m queer. Any—any of those things could be factors. But automatically, no. This job is paying \$25 an hour. It’s not mine. Or this job that pays \$20 an hour, it’s not mine. Okay, the job that’s paying \$17, maybe that—maybe I’ll get that. Okay, the job that pays \$13 an hour. You know, it—and little by little, it goes down and down and down. So walking in the places, they’re like, “They?” I’m like, “Yes, they.” So a lot of places aren’t—they don’t know how to handle that either, so instead of hiring you and figuring out that “they” is, they’d just rather not hire you.”(Cori, 48, Black/African American, LA, gay nonbinary).</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
<ul style="list-style-type: none"> • Education <ul style="list-style-type: none"> ◦ B.A. (n = 11) ◦ High school diploma (n = 1) ◦ Post graduate/professional degree (n = 1) • Gender expression <ul style="list-style-type: none"> ◦ Feminine (n = 7) ◦ Equally feminine and masculine (n = 4) ◦ Masculine (n = 2) • Childhood poverty <ul style="list-style-type: none"> ◦ White and Asian American (n=6) no experience of childhood poverty ◦ All other POC experienced some level of childhood poverty (n=7) • Unstably housed (n = 4) 		<p>I have a couple of interviews—and I’m still mulling over whether I should talk to them about my identity in the interview or, like, you know kinda shove myself back in the closet for a little bit to maybe have a better chance of getting the jobs. And I might be able to, like, come out at—once I have the job. (Cora, 28, White, LA, queer nonbinary)</p> <p>My gender identity and expression that keeps me from ever working at like a—I don’t wanna say real job, but like a—like a job that a cis straight person can work at. Like, I can’t work at the bank, and I can’t work at like—I can only be front-facing staff in very, very specific situations. And I probably will not get hired by a white man because I’m not sexy, and I’m—I’m not like passable enough to play that card, and I don’t hide enough to like pass as cis if I wanted to do that whole thing. So, yeah, I think my identity—like, my refusal to tone it down, to play either side keeps me from a lot of like mainstream jobs. Yeah, I don’t wanna say that I’m overqualified, but I definitely have been in interviews where they won’t give me the job because they’re like, “We think that you’re just gonna leave this job once you find another one.” (Natsuye, 27, Asian/Asian American, LA, queer nonbinary)</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
<p>Bi/queer cis women (n = 12)</p> <ul style="list-style-type: none"> • Aged 19-51 years • Race/ethnicity <ul style="list-style-type: none"> ◦ White (n = 4) ◦ Latinx (n = 3) ◦ Black (n= 2) ◦ American Indian (n = 1) • Gender expression <ul style="list-style-type: none"> ◦ Mostly/very feminine (n = 8) ◦ Equally feminine/masculine (n = 4) ◦ Mostly masculine (n = 1) • Education <ul style="list-style-type: none"> ◦ High school diploma or less (n = 8) ◦ Some college (n=3) ◦ Two degree (n =1) ◦ B.A. (n=1) • Childhood poverty <ul style="list-style-type: none"> ◦ Major childhood poverty (n = 9) ◦ Any childhood poverty (n = 2) ◦ No childhood poverty (n = 1) • N = 8 were unstably housed 	<ul style="list-style-type: none"> • Parenting • Fear of anti-bi bias • Racial discrimination 	<p>All I did was work, work, work. They said I didn't, and I wasn't even on welfare. I worked two jobs. I worked the post office, and I worked at Walmart. And I wasn't getting no—no welfare, no nothing, but then they said I was unfit because I didn't spend enough time with my kids, so I didn't understand that. And I did everything they told me to do, and they still wouldn't give me my kids back. Like, they would keep making me do, so I—I gave up. I started using drugs, and then I was in and out of prison. And I've been out of prison seven years now. 'Cause I'm here; I came to Bakersfield. (Carissa, 51, White and Latinx, Kern, bisexual cisgender woman)</p> <p>Well, I live in secret, basically. So, nobody really knows except for the people that I'm involved with. And, so, it doesn't really, you know, get out. But, if it did, it would severely impact it. I mean, I know Catholic Charities would lock me out the door. I would probably lose my job. And my children, I'd lose the relationship with them. I mean, honestly, I would 'cause I've listened to their views. And, at times, I've had to speak against, just to keep myself under cover. And, so, it's difficult. It's very difficult. (T., 50, White, Kern, bisexual cisgender woman)</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
		<p>I thought I was doing the right thing by giving her up for adoption instead of having an abortion, and that backfired on me on many levels because she was in Orangewood for six months, which costed me child support. So, from the time I was 18 ‘til—up until 9 years ago, child support was on me in both counties. So, every time I tried to get a job or I had any clean time, they immediately garnished my wages and I would be right back to where I was. It wasn’t up until I got outta prison—I went to prison I 2010 and I was like relived when I went to prison. I was like, “It’s about time.” And it was not the lesbian porno I hoped for. Prison is a horrible place. It is not fun at all. I didn’t like it there, but I made it out there—made it outta there unscathed. (Starr, 41, White, LA, bisexual cisgender woman)</p> <p>Maybe if my skin complexion portrayed myself as white, then, a lotta things would be different. I probably still have my kids if that was the case. (M., 32, African American and Cuban, LA, bisexual cisgender woman)</p>
<p>Les Cis Women (n = 12)</p> <ul style="list-style-type: none"> • Aged 19-64 years • Race/ethnicity <ul style="list-style-type: none"> ◦ Latinx (n=5) ◦ White (n=3) ◦ Black (n=2) ◦ American Indian (n=1) 	<ul style="list-style-type: none"> • Manual labor & disabilities • Gender expression discrimination in employment • Parenting/caregiving 	<p>I mean, work full-time. Forty hours a week, you know, 1:00 to 10:00 p.m. all week. It sucks, but I gotta do it. My mom, even though she lives with her husband now, she helps with income as well. You know, she’s—she’s my mom. She’s gonna watch out for me, you know?</p> <p>Interviewer: Mm-hmm, do you help with purchasing any of the food in your household?</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
<ul style="list-style-type: none"> • Gender expression <ul style="list-style-type: none"> ◦ Masculine (n=5) ◦ Equally fem/mas (n=4) ◦ Feminine (n=3) • Education <ul style="list-style-type: none"> ◦ High school or less (n=4) ◦ Some college or two year degree (n=4) ◦ Post graduate (n=2) ◦ B.A. (n=1) • Technical School (n=1) • Have children (n=6) • LA (n=5); Kern (n=7) • Major childhood poverty (n=7) • Unstably housed (n=6) 		<p>Interviewee: Yes, I do. Whenever we can't cover the rest of it, I'll—I'll cover the food costs.</p> <p>Interviewer: And then general living expenses?</p> <p>Interviewee: Like toiletries and stuff basically?</p> <p>Interviewer: Mm-hmm.</p> <p>Interviewee: I get them when I can. I buy in bulk I guess. (S., 26, multiracial, Kern, lesbian cisgender woman)</p> <p>Interviewee: I find it for—or like sometimes, one of my friends will ask me to do, like, an odd job, and then I'll get money from that, or I'll make something, and I'll try to sell that.</p> <p>Interviewer: What are some of the odd jobs you've done in the past?</p> <p>Interviewee: I've had to build desks or, like, one time, he asked me for help building a room, like, actually building a room.</p> <p>Interviewer: Oh. And what have you sold in the past that you've made?</p> <p>Interviewee: I made a couple of shelves. Like, it classifies as a dog house, but it's not used for a dog, so like a little house thingy outside. I did some fences, and for one person, I made this, like—it looks like an old town, h-like old—yeah. It looks like an old town, but, like, it's smaller, like a little miniature. (Sophia, 19, multiracial Latinx, lesbian cisgender woman)</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
<p>Bi cis men (n=8)</p> <ul style="list-style-type: none"> • Aged 27-70 years • Race/ethnicity <ul style="list-style-type: none"> ◦ Latinx (n=7) ◦ Black (n=1) ◦ LA (n=4); Kern (n=4) • Education <ul style="list-style-type: none"> ◦ Some college experience (n=6) ◦ High school degree (n=1) ◦ Technical schooling (n=1) • Gender expression <ul style="list-style-type: none"> ◦ Masculine (n=6) ◦ Equally fem/mas (n=1) ◦ Somewhat fem (n=1) • Have children (n=2) • Childhood poverty? • N=7 unstably housed 	<ul style="list-style-type: none"> • Close family relationships and having children • Maintaining masculine gender presentation 	<p>Like if—like you leave the sober living house because that set an example. If you relapse in there, once you keep leaving houses, it’s hard for them to find you another one. They don’t wanna find you any more, the people that paid for the rent. So being, oh, I regret, homeless. It’s not easy. Why should I let him there? ‘Cause you will leave the house, you know, relapse. You know, because it’s always better than be homeless. Any—any of these houses are always better than being homeless. (Isaac, 41, Latinx, LA, bisexual cisgender man)</p> <p>I’m 28, so I’ve stayed with friends. I’ve stayed with family. I’ve stayed with, drag kids. I’ve stayed—I’ve stayed a lot of different places. Until, like, the age of 18, I didn’t have to stay outside in a park or under a car or nothing like that, but it’s always an issue of, you know, being able to have—bring food or bring the financial in so I don’t have to worry about housing or having somewhere new to stay. (Pheobe, 28, Latinx, Kern, bisexual cisgender man)</p> <p>Friends more than anything because as illegal, as undocumented, I don’t wanna get services from the community because sometimes I think—I feel, I’m not sure, I may not qualify. (E., 54, Latinx, LA, bisexual cisgender man)</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
		<p>Interviewer: you lived with your family pretty much up 'til this recent moment when you've moved in with your partner.</p> <p>Interviewee: Mm-hmm. I would be homeless without them. Like, without my family. (Sal, 30, Latinx, Kern, bisexual cisgender man)</p>
<p>Gay cis men (n = 26)</p> <ul style="list-style-type: none"> • Aged 25-61 years • Race/ethnicity <ul style="list-style-type: none"> ◦ Latinx (n=14) ◦ Black (n = 6) ◦ White (n=3) ◦ American Indian (n=2) • Education <ul style="list-style-type: none"> ◦ High school diploma or less (n=11) ◦ Some college (n=8) ◦ Technical/trade vocational (n=4) ◦ Four year degree or higher (n=4) • Childhood poverty <ul style="list-style-type: none"> ◦ Major childhood poverty (n=11) ◦ Experience any childhood poverty (n=9) ◦ None (n=9) • LA (n=21); Kern (n=5) 	<ul style="list-style-type: none"> • HIV • LGBT services/support 	<p>So—so approaching them was—it was just a service. It was weird 'cause it's like this. When I was diagnosed with HIV that all these services became available to me, and I kinda felt like I'd joined like a club, like a—it was weird because—</p> <p>Interviewer: A membership?</p> <p>Interviewee: Yeah, just like—because everything was— all of-all of a sudden they were trying to give me all this stuff or just, "Okay, now you can get this med—you can do your medical here. And then, you know, we have this program that can help you and this program." So it opened up a lot of doors, so it was kind of—I kinda liked it in a way. (David, 52, Latinx, LA, gay cisgender man)</p> <p>Like, where I live now, I don't have privacy. I remember when I moved to this place, this woman, literally, never went to sleep. She was so busy watching who was coming in and out of my house 'cause she knew I was gay. And then I had a—a friend at the time. And a guy I was telling you about when he would come. And she's coming outside, literally, almost putting her ear to the wall. I'm like, "Oh, my god. Is she serious? What the fuck? You don't have a life?"</p>

BY SOGI GROUP		
	UNIQUELY SALIENT FACTORS AFFECTING THE EXPERIENCE OF POVERTY	EXAMPLE QUOTES
		<p>And so—and I live a, pretty much a private life. I'm very private, very discrete. (Jerel, 58, Black/African American, LA, gay cisgender man)</p> <p>I've been denied—I've been, you know, no—no I don't get jobs. They don't hire me. I also have a problem with my left arm. The HIV medication gives me a lot of discomfort on this left arm, and then the right one has the pinched nerve, so I've been finding myself, like, with pain on both arms constantly, so that's not helping. (Carlos, 61, Latinx, LA, gay cisgender man)</p>