



Trans Maryland
1800 E Northern Parkway #66332
Baltimore MD 21239

House Bill # 1397 Human Relations - Discrimination - Protected Characteristics
Economic Matters Committee
March 6, 2024
Position: Support

To Chair Wilson, Vice Chair Crosby, and the honorable members of the Economic Matters Committee of the Maryland House. Trans Maryland is a multi-racial, multi-gender community power building organization for Maryland's trans community. In that capacity we work with LGBTQIA+ people all across the state, and their families.

Trans Maryland is fully supportive of the objectives of House Bill #1397. This legislation is a key step towards recognizing that our inclusion as an equally protected class will confer benefits long overdue for us.

We also want to highlight the importance of taking an all-inclusive approach to discrimination for all members of our community, than a singular fix which will require the legislature to return to this issue again and again in the future

We will articulate the specific ways that our community is threatened later in this testimony. To begin with, however, we want to recognize the benefits that inclusion as an equally protected class will provide to us, and to appreciate the leadership being shown by sponsors and supporters of HB 1397.

In several sections of this bill, the bill will address the rampant discrimination we face in obtaining and maintaining employment, access to financial services, and thus to financial security,

So often, the roots of the exceptional financial hardship we face has its roots in a profoundly threatening educational environment. This has lasting consequences throughout our lives in lost employment opportunities, dramatically less income, and so much more.

Clauses that address the rampant discrimination in healthcare will lead to a healthier, happier trans and gender expansive community, capable of contributing more to all of society.

By equitizing access to financial services and to employment, we will be able to reduce our experience of continued financial precariousness. Many of us have been forced to resort to survival sex work for income of any kind. This includes 13% of all transgender and gender-expansive individuals, and up to 44% of Black members of our community.

We cannot possibly overemphasize that discrepancies in discrimination and hardship that exist for trans people of color. The statistics of harm are almost universally worse, often dramatically so..

For more information, contact Lee Blinder, Executive Director of Trans Maryland at lee@transmaryland.org

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So often, our most urgent concern is one of basic safety. This legislation will help ensure that we are not turned away from shelters, and reinforce the message that no legal defense exists for harming us.

Having articulated many of the benefits that we feel HB 1397 will advance, we must also articulate the catastrophic harms and losses that the transgender and gender expansive community experiences every day. We hope this will shed further light on the urgency of passing this bill, while also recognizing that there is much more yet to be done.

Trans Maryland wants to turn your attention to specific ways in which our community suffers daily, and the consequences of this ongoing oppression in our lives. These are not anecdotal or subjective examples. We will provide statistical evidence derived from large-scale surveys as well as other sources. It is our hope that these vivid facts will buttress support for this bill, and encourage the Legislature to look beyond the provisions of HB 1397, to other opportunities to further protect us going forward.

The information regarding discrimination in financial services principally derives from a report called *Source: Paying an Unfair Price: The Financial Penalty for Being Transgender*, published in 2015 by The Center for American Progress and The Movement Advancement Project. Henceforth this document will be referred to *Paying an Unfair Price*.

Transgender and gender expansive individuals face financial discrimination at every turn, with dire consequences. We are four times more likely than the general population to have an annual income under \$10,000 per year, and eight times more likely for persons of color within our community. 31% of us live week to week on credit cards, and 63% of us have been forced to withdraw funds from our retirement funds, if they even exist for us.

In no small part, this is due to rampant discrimination in employment. We experience this at far greater rates than the general population. The National Center for Transgender Equality, or NCTE, reports more than one quarter of us have lost our jobs for being who we are, and more than three quarters of us have experienced workforce discrimination in some form. In many cases, this forces us to earn whatever money we can from the underground economy, where we routinely experience violence of every kind.

As we have mentioned previously, there is a direct line to be drawn between our dramatic levels of unemployment and underemployment, and the frightening environment we face at every level of education. *Paying an Unfair Price* documents that 78% of transgender and gender expansive students are harassed, 35% are assaulted, and 12% are sexually assaulted. 30% of us miss class because of threats against us; 59% are denied the right to use the restroom aligned to our gender.

This inevitably leads to poorer grades and lesser graduation rates, which in turn directly leads to lower lifetime incomes. This is often exacerbated by difficulty in accessing financial aid; as

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In so many cases, it is impossible to even apply for aid without changed identity documents . 4 out of every 5 transgender and gender-diverse people nationwide report that they have been unable to change all of these necessary documents. This applies every bit as much or more for access to financial service, housing and healthcare, and beyond.

We at Trans Maryland are proud to say we have assisted over 750 Maryland residents to date to successfully change their identity documents, and have fielded requests for assistance from over 1300.

One of the most direct ways in which our basic wellness and survival are threatened every day is a lack of access to healthcare services. *Paying an Unfair Price* reports that one-third of us have been denied access to healthcare of any kind, and over half have been denied access to preventive care. Beyond discrimination by healthcare providers, we are harmed by insurers who deny us coverage for necessary treatments, for transgender and gender expansive care.

We are frequently victimized by unequal policies for medical leave. As a result, our productivity is frequently diminished as we may need to take more time away from work to receive all too scarce treatment.

Our most fundamental needs for safety are equally threatened by denied access to housing of all kinds. This includes abundant discrimination by landlords and others. Our most basic need for shelter of any kind, especially in emergency situations, is often denied by shelters; *Paying an Unfair Price* documents that 29% of us have been turned away.

Finally, our safety is so often threatened by the assailants and murderers of transgender and gender-expansive people. This bleeding wound is opened further when, in 31 states today, our tormentors can successfully raise “trans panic” defenses

Trans Maryland is grateful that Maryland has outlawed the use of “LGBTQIA+ panic” defenses, including “trans panic” defenses. Codifying our community as one of the protected classes in HB 1397 will rectify inconsistent wording with standardized definitions.

For all of these reasons enumerated above and more, **Trans Maryland urges a favorable report on HB 1397, as well as rapid passage of the completed legislation.**

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