In domestic and dating violence, sexual assault, and stalking are crimes with deep economic impacts. These include both the resulting costs of violence and economic abuses that are used as tools of power and control. Ranging from housing instability to employment gaps to debt, these financial consequences can thwart a survivor’s ability to remain independent, leave an abusive relationship or recover from an attack. While intimate partner and sexual violence affects people of every sex, gender identity, sexual orientation, race, age and economic status, some groups experience violence at disproportionate rates and face distinct and significant barriers to achieving safety and economic security.

The third brief in WOW’s Population Policy Series focuses on survivors who identify as lesbian, gay, bisexual, transgender or queer (LGBTQ). While an incredibly diverse group, LGBTQ survivors experience similar sources of economic insecurity and responses to intimate partner violence (IPV), sexual assault and stalking.

Past and present discrimination, legal barriers, gender- and sex-based phobias, isolation and myths about violence in these communities have contributed to the shared barriers facing LGBTQ survivors seeking safety. As a result, service providers, advocates, the justice system and policy makers must employ unique strategies to support these vulnerable survivors.

LGBTQ Individuals and Economic Security

Legal limitations, isolation and cultural discrimination create vast inequalities in employment, health care, educational attainment and poverty between LGBTQ and non-LGBTQ people. As a result, LGBTQ individuals experience greater economic insecurity.

In order to attain the income and assets necessary to be economically secure, one must have a secure job with an adequate wage. LGBTQ individuals, however, face job discrimination and unemployment, which directly contribute to their economic insecurity. LGBTQ workers often earn less when compared to similarly eligible non-LGBTQ peers. For example, transgender people are four times more likely to have an income under $10,000. Studies also show that gay men earn 10-32% less than equally qualified heterosexual men.
Legal Barriers to LGBTQ Economic Security

Only 12 states recognize marriage equality and eight offer civil unions or domestic partnerships. Limited legal recognition for LGBTQ individuals and same-sex marriage can contribute to economic insecurity.

- Couples cannot file for health insurance or retirement plans through a single employer
- Partners cannot receive tax benefits from filing jointly as a married couple
- Widowed partners cannot receive Social Security benefits earned by a partner
- LGBTQ immigrants cannot be sponsored for citizenship by their partner
- LGBTQ parents and their children may not be eligible for CHIP, Medicaid or the child care tax credit
- LGBTQ couples may not get prenuptial agreements

LGBTQ employees also face workplace discrimination and harassment beyond income inequality. Research has found:

- 27% of LGB respondents reported work discrimination in the last five years. For the 25% who were out to coworkers, 38% reported harassment or job loss.
- 8-17% of LGBTQ workers report being passed over or fired and 10-28% report receiving a negative work evaluation.
- 7-41% of LGB workers endured verbal/physical abuse or office vandalism.
- 90% of transgender respondents faced harassment or discrimination: 44% were passed over for a job, 23% were denied a promotion, and 26% were fired because they were transgender.

Whether fired, resigned after harassment or not hired due to discrimination, LGBTQ workers have higher unemployment rates than the population at large. Transgender adults specifically are twice as likely to be unemployed. While there are enforced discrimination protections for workers based on race, sex, age, religion, nationality or disability, only 21 states have laws banning job discrimination based on sexual orientation and/or gender identity and no such federal laws exist.

Due to employment and legal obstacles, fewer LGBTQ people have health insurance —82% of non-LGBTQ people versus 77% of LGB and 57% of transgender people — increasing a danger of economic insecurity following violence or illness. This lack of access is compounded by high rates of stress from discrimination and high rates of injuries from hate violence. LGBTQ people consequently face higher risks for cancer, mental illness and other diseases.

The best way to attain a good job, and thus future economic security, is through education. Unfortunately, LGBTQ youth experience persistent discrimination and harassment in school that results in poorer educational outcomes. In 2011, 82% of LGBTQ youth were verbally harassed at school because of sexual orientation and 64% because of gender identity. Between 27 and 38% reported physical harassment.

Most students did not report the incident to school staff, fearing little would or could be done. For some transgender youth, school personnel were the perpetrator: 31% were harassed, 5% were physically assaulted and 3% were sexual assaulted by teachers or staff. As a result, LGBTQ youth have lower grades, miss more school and are less likely to consider post-secondary education. In fact, nearly one-third eventually drop out of high school.

These factors combine to create higher rates of poverty and economic insecurity among LGBTQ communities. While many are economically secure, studies show the overall rates of poverty among gay, lesbian and bisexual individuals are equal to or higher than their non-LGB peers (see Graph 1). Older LGB adults are especially susceptible to economic insecurity, with elder lesbian couples more than twice as likely to be poor. Little data exists on the economic security of transgender people, but some studies indicate they are four times as likely to be poor and nearly 20% report current or past homelessness.

Barriers to Survivor Security

The economic insecurity of LGBTQ individuals increases vulnerability to IPV, sexual assault and stalking while amplifying challenges to recovering. The systemic barriers imposed on LGBTQ survivors alter their experiences of violence and impedes their safety and economic security.
Intersections across Vulnerable Groups

LGBTQ survivors in each race, class, age and region can experience compounding barriers to safety and economic security.41

- Lesbian and bisexual women face sex discrimination and the wage gap as well as discrimination on sexual orientation.41
- LGBTQ immigrant partners of US abusers are ineligible to VAWA self-petition.
- LGBTQ youth are more likely to be homeless, to engage in survival crimes, and twice as likely to be injured from IPV.22
- Black LGB couples are more likely to be poor than married heterosexual couples and three times more likely to be poor than white LGB couples.41
- Of same-sex couples, 7% are over age 65, 28% are disabled and 6% receive Medicaid or other assistance.41
- Unemployment for transgender people of color is four times the national rate.6
- Physical violence is four times as likely for LGBTQ people of color under 30.22

Victimization and Reporting

Until recently, little data has existed on the national prevalence of these crimes within LGBTQ communities. In 2010, the CDC investigated victimization by sexual orientation (see Table 1).21 The report affirmed the results of other small studies: rates of violence are equal to if not higher than in non-LGB communities. However, rates of all forms of violence were highest for bisexuals, especially women. The 2011 National Coalition of Anti-Violence Programs’ (NCAVP) analysis of local IPV reports found that LGBTQ survivors were evenly split between women and men.22

Those two reports further reveal that:

- Men perpetrated the majority of sexual violence against all women, as well as against gay and bisexual men.21
- Compared to 28% of straight women, 48% of bisexual women were first raped between the ages of 11 and 17.21
- 38% of LGBTQ IPV survivors were between 19 and 29 years old.22
- Queer and transgender survivors faced more sexual violence within IPV.22
- Bisexual IPV survivors were more likely to experience verbal abuse.22
- 63% of homicide victims were men.22

Though violence rates are similar to non-LGBTQ survivors, LGBTQ experiences of abuse and assault are unique and hinder reporting. Survivors in communities that do not support their identity may be isolated and unlikely to seek help.23 Abusers may threaten to ‘out’ survivors to their family, friends, school or work, which can impact economic security if they lose their home or job.23,24 Moreover, due to a lack of legal protections, abusers can threaten to take shared children or to interfere with an immigrant survivor’s legal status.25 These fears often keep survivors from leaving, accessing services or calling police. Other reporting barriers include lack of cultural competency and discrimination.

Justice System Interactions

The justice system is critical in helping survivors to recover from the impact of violence and to prevent future costly abuse. However, LGBTQ survivors face challenges accessing or interacting with the justice system due to legal and reporting barriers, concerns about outing themselves or dual arrest, and past harassment by law enforcement.

LGBTQ survivors may be uncomfortable or afraid to contact law enforcement and to pursue relief in court. Studies show that less than half call the police following an IPV incident.22 Specifically, 46% of transgender people reported being uneasy asking the police for help.6 Officers may not file reports if the parties are unwilling to reveal their relationship status or sexual orientation.26 Judges may minimize LGBTQ cases by encouraging outside settlements or showing reluctance to grant civil protection orders (CPOs).27 In 2010, 55% of survivors seeking CPOs were denied.28

A negative history with law enforcement also results in fear and doubt of the justice system. In the largest transgender study, 29% detailed disrespect or harassment from officers and 6% reported physical assault.6 Facing poverty, homelessness and

<table>
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<th></th>
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<th>Intimate Partner Violence</th>
<th>Stalking</th>
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unemployment, LGBTQ people are more likely to be arrested, especially youth. Of the 16% of transgender people sent to prison, 16% were physically assaulted and 15% were sexually assaulted by inmates or prison staff. Not only do arrests damage economic security, but further violence by officers or prison staff can create severe barriers to safety and security. Attacks may result in untreated health care needs and hesitancy to report crimes due to fear of biased investigations and officer retaliation, reducing the chances of obtaining restitution or protection orders.

LGBTQ survivors are also negatively affected by dual arrest. In 2007, about 27% of same-sex cases resulted in the arrest of both parties, compared to 0.8% of male offender-female victim cases and 3% of female offender-male victim cases. These high rates may result from the inability or unwillingness to identify the primary aggressor and sex role stereotyping. In cases of intimidation and incidents outside the home, female same-sex couples were more likely to be dually arrested than male or heterosexual couples.

One key part of the problem is that much of the criminal justice system lacks training on LGBTQ survivors and lacks policies to address their unique needs. Amnesty International found that 28% of urban law enforcement agencies surveyed did not offer any training on LGBTQ issues. In one California survey, two-thirds of police and community organizations lacked policies on responding to LGBTQ IPV survivors.

Even when officers, prosecutors and judges do understand the issues, there can still be legal barriers in place. From the definition of domestic violence to statutes on CPOs, LGBTQ survivors may be barred from the restitution or economic relief within the justice system that could put them back on the path to economic security. For example, Montana, Louisiana, North Carolina and South Carolina exclude same-sex couples from domestic violence law. Considering CPOs for same-sex couples:

- Louisiana, Montana and South Carolina explicitly deny CPOs.
- Hawaii is the only state that explicitly allows CPOs.
- All other state statutes are neutral
- Case law in Florida, Illinois, Kentucky and Pennsylvania has ensured the extension of CPOs.
- Case law in New Jersey, Ohio and the District of Columbia suggests, but does not ensure, the availability of CPOs.

Services and Resources

LGBTQ survivors may avoid or be unable to access services critical to keeping them safe from unemployment, homelessness and violence. LGBTQ survivors often expect service providers to disregard their claims because of pervasive domestic violence myths. Myths include that IPV does not exist in same-sex relationships, that it is mutual if it does exist and that the more “masculine” partner is the abuser.

Survivors may avoid seeking assistance if resources are unintentionally written with little consideration for LGBTQ survivors. For example, forms and materials are largely written with feminine pronouns for victims and masculine pronouns for abusers.

Medical responders often do not ask or ask right questions or ask them in front of an IPV abuser due to assumptions about sexual orientation. Transgender survivors may also face services that do not respect their identified name, pronoun or gender.

The lack of LGBTQ-specific services, training and policies in organizations is a huge barrier for LGBTQ survivors to recover. Of the nearly 2,000 domestic violence shelters in the US, very few specifically address LGBTQ IPV. In one county-specific survey, for example, 35% of agencies did not have any LGBTQ-specific resources or services.

The majority of the 64% who reported to have specific services merely referred clients to LGB groups. This is problematic for survivors from communities without...
A Call for Research

The lack of comprehensive data on the experiences and economic security of LGBTQ survivors limits services, the justice system and policy makers from adequately responding to needs.

- Include standardized measures of sexual orientation and gender identity on all national or local surveys.¹³,²¹,²²
- Develop strategies to collect accurate data in spite of the incredibly low reporting rates of these crimes.
- Examine why the rates of violence are so much higher for bisexual men and women.²¹
- Conduct research on the number of LGBTQ survivors within other underserved groups.
- Rectify the sampling bias and over-representation of white, economically secure, ‘out’ individuals.³⁹
- Review the data collection methods of government agencies to ensure they capture the LGBTQ community.⁴⁰

LGBTQ groups or who do not want to ‘out’ themselves, especially in rural areas. In addition, cross-training rarely exists between LGBTQ and IPV organizations.

“Where do we draw the line between identity-based segregation and discriminatory exclusion?” ³⁷

Many survivors who choose to access mainstream services report difficulty. The 2011 report of NCAVP programs found that 62% of LGBTQ survivors were denied services from a domestic violence shelter, up from 45% in 2010.²² Gay men and transgender survivors in particular experience difficulty accessing domestic violence shelters or other frequently sex-segregated services as most are exclusively for women. Resources solely for men are virtually non-existent.²⁵

Even non-IPV specific services that can help survivors regain economic security may be denied. When accessing homeless shelters, 29% of transgender people were turned away and 25% were evicted when their gender identity became known.⁶ Within health care services, 29% of LGB adults delay or avoid seeking health care due to lack of insurance and perceptions of discrimination.¹³ Of transgender people, 24% were denied equal treatment and 19% were denied medical care because of their non-conforming gender identity.⁶

Experiences with shelters or services can be negative and retraumatizing. Due to a lack of policies attuned to LGBTQ survivors, a same-sex abusive partner can often access IPV services to reach the survivor. Survivors may face homophobic or transphobic treatment from other shelter residents, support group participants or staff.²⁵ Of transgender survivors who used rape crisis centers or domestic violence services, about 6% reported unequal treatment, 4% reported verbal harassment and 1% reported physical assault.⁶ Within homeless shelters, 55% of transgender people reported harassment and 22% reported sexual assault by staff or residents.

Key Recommendations: Direct Service Providers

- Identify and direct survivors to employers who are LGBTQ-friendly.
- Develop partnerships and cross-training with LGBTQ organizations, the justice system and others in local CCRs.
- Create gender-neutral and LGBTQ-friendly outreach materials and intake forms.
- Support LGBTQ survivors who left school to pursue the GED and further education.

Strategies and Solutions

Economic Security

Agencies and actors responsible for promoting the safety of LGBTQ survivors can and must take steps to improve their economic security.

Employment High rates of unemployment, workplace harassment and unequal income for LGBTQ individuals combined with the impact of IPV, sexual assault or stalking means that many LGBTQ survivors need help finding or keeping a job. Case managers can connect survivors to good jobs, prepare them for interviews and educate them on workplace equality policy.

In addition to directing LGBTQ survivors to job programs, service providers can proactively identify employers who have good LGBTQ hiring track-records and provide more inclusive benefits. Case managers can also promote certain sectors that may be more LGBTQ-friendly. For example, many LGBTQ workers are in the nonprofit sector where the wage gap is less for gay men.¹⁸

Direct service providers can educate LGBTQ survivors on acceptable interview protocol and how to handle illegal questions about their sexual orientation or gender identity. LGBTQ survivors should be informed about their options if they are discriminated against at work. These will depend on local and state laws as well as office policies. Once offered a job, LGBTQ survivors, in particular women and people of color, can
Terminology and Language:

InSENSITIVITY TO LANGUAGE can create unintentional or re-traumatizing barriers for survivors. Ask about your clients’ preferred terms, name, and pronoun.

Gender/Gender Identity:
- Differs from biological sex (male/female)
- Unique to all people
- Transgender means ones assigned sex does not match their gender identity
- Includes: boy/girl, man/woman, non-transgender/cisgender, queer/genderqueer

Sexual Orientation:
- A person’s attraction to people of a specific gender(s)
- Can be fluid
- Includes: lesbian, gay, bisexual, queer, straight/heterosexual

Phobias:
- Homophobia
- Biphobia
- Transphobia

Terms to Avoid:
- Homosexual/Homo
- Tranny/Transvestite
- Fag or Dyke
- Transgendered
- Flamboyant/Flaming

Prevent wage inequality by knowing what wage to expect for their position. They can also be trained to negotiate salary and benefits that include partners or children.

While many states still allow discrimination based on sexual orientation and gender identity, advocates can work with local employers to develop LGBTQ-responsive workplace policies, participate in diversity trainings and encourage offering benefits to domestic partners and children.

Education
Due the disturbing rates and disregard of harassment in schools, adult LGBTQ survivors may not have the required education to find stable and well-paying jobs needed to leave an abuser or recover from assault. In light of the high school drop-out rate, service providers can offer survivors resources to prepare for and take the GED. Those planning post-secondary education should consider the program’s job prospects while keeping student debt in mind. Advocates can work with universities or community colleges to ensure the needs of LGBTQ survivors are met and to inquire about any LGBTQ-specific scholarships. As with employment, training programs should be LGBTQ-friendly and flexible to survivor’s scheduling and health needs.

To prevent the economic insecurity that arises from poor educational outcomes and greatly affects survivors, schools should act to address LGBTQ issues. Safe school policies prohibit discrimination and harassment on the basis of gender identity and sexual orientation. School districts that adopt these policies indicate to students and staff that this is a serious issue. They also give staff the backing to respond to LGBTQ violence by creating standards.

Better education on LGBTQ hate-violence, IPV, sexual assault and stalking for students and staff is crucial. LGBTQ issues should be incorporated into school anti-bullying campaigns as well as into health classes. Administrators and counselors should be trained on the impact of discrimination on LGBTQ economic security and how it relates to IPV, sexual assault and stalking.

Key Recommendations: State Coalitions

- Include LGBTQ examples in scenarios for mainstream IPV or sexual assault training.
- Collect data on the numbers, needs of and services for LGBTQ survivors.
- Fundraise for LGBTQ outreach and tool development, particularly in rural areas.
- Created targeted outreach for LGBTQ survivors within other underserved groups, such as Native/tribal territories, people of color and immigrants.

Training should also include publicizing and enforcing safe school policies and how to approach discipline for LGBTQ youth of all age levels.

LGBTQ youth are severely overrepresented in the criminal justice system in part due to their response to school violence followed by biased school discipline policies. Evaluating discipline policies while decreasing the number of police in schools would help combat the school to prison pipeline for vulnerable LGBTQ youth.

Cultural Competency

A key strategy to overcome the distinct barriers facing LGBTQ survivors is to improve the competency of those serving them. Direct service providers, justice system professionals and members of local SART and CCR teams should be trained on the nuances of LGBTQ experiences of IPV, sexual assault and stalking. Trainers can emphasize specific barriers facing youth, transgender, rural, immigrant survivors and survivors of color. Advocates and trainers should include LGBTQ scenarios in general IPV and sexual assault trainings for justice system and community professionals.

Each sector can take steps to address institutional the homophobia, biphobia and transphobia that impact the economic security and victimization of survivors. Advocates, service providers and clinicians can all combat myths (e.g. same-sex relationships cannot be abusive). To further reduce isolation and improve
Potential Partners and Places for Outreach

- Career One Stop Centers, Workforce Investment Boards (WIB), and Workforce development groups
- Chambers of Commerce
- School districts, community colleges, universities and local training programs
- LGBTQ campus centers and high school Gay Straight Alliances (GSA)
- LGBTQ Anti-Violence Programs
- Homeless shelters
- Clinicians
- Faith-based groups
- YMCA and YWCA
- Community Action Partnerships
- Local community centers and civic organizations
- Political groups and policy makers

Key Recommendations: STOP Administrators

- Share best policy and training practices with all subgrantees.
- Include LGBTQ survivors in requirements for grant funding.
- Collect data on the number and economic security of LGBTQ survivors served.
- Include LGBTQ data in fatality reviews.
- Encourage local CCRs to invite LGBTQ organizations for input and training.

reporting, the following should be updated with gender-neutral language: websites, outreach materials, forms, reports, and intake or investigation questionnaires. Non-IPV or sexual assault service providers also need cultural competency. Health care and homeless shelter staff should be aware of services available for LGBTQ survivors or promote such services if nonexistent. Attorneys should also be aware of how the justice system can re-victimize LGBTQ survivors. They should use the survivor’s preferred pronoun in court and know the LGBTQ-related laws to best prepare arguments and request economic relief.

Partnerships and Outreach

Strong partnerships are needed to build the cultural competency and capacity required to address economic insecurity for LGBTQ survivors. There should be comprehensive and ongoing cross-training among the justice system, mainstream IPV and sexual assault organizations, and LGBTQ groups. However, to address the many economic barriers keeping LGBTQ survivors unsafe, partnerships must extend beyond these groups (see sidebar). LGBTQ survivors may be best served by creating a network of progressive coalitions that captures the full diversity within the LGBTQ community.

To overcome LGBTQ survivors’ isolation and mistrust of systems, agencies and organizations should engage in targeted outreach to these communities. Events and campaigns should educate people about LGBTQ IPV, sexual assault and stalking and what services are available. One strategy is to create LGBTQ survivor-led programs within organizations. Efforts should also be made to reach underserved communities, such as LGBTQ immigrant, elder, HIV-affected and Native people.

Improving Access

Steps beyond training and outreach can improve access to services and the justice system, and thus economic security and safety. Rural LGBTQ survivors without resources or ensured confidentiality may benefit from rotating/mobile rural clinics. First responders and school nurses can be trained to collect evidence and counsel LGBTQ survivors. Clinics can use satellite Sexual Assault Nurse Examiner offices. Developing a way for survivors to report to law enforcement anonymously or discover services may also greatly help those who are isolated or not ‘out’ in the community.

Due to gender and IPV assumptions, service providers and law enforcement may not accurately screen LGBTQ survivors. Officers and service providers should implement immediate, thorough screening and assessment to correctly identify the victim and abuser in an IPV relationship. This will better allow the true survivors to get safety planning and economic justice. Mainstream service providers should also evaluate their eligibility rules to ensure that they align with non-discrimination policies and were created in an inclusive process. It should be clear whether clients can self-determine eligibility or if staff decides. If a survivor is ineligible, the organization should have a network of appropriate referrals.

Policy

Non-Discrimination By ensuring and affirming their employment rights, non-discrimination policies for sexual orientation and gender identity can help raise the economic security of vulnerable LGBTQ survivors. Including LGBTQ-inclusive and gender-neutral language in domestic violence and protection order statutes strengthens access to justice by
removing the decision of whether to apply protections to LGBTQ survivors from the discretion of individual judges. 41,21

Economic security can also be greatly improved when same-sex couples receive the same financial benefits from marriage as heterosexual couples, such as tax subsidies, health insurance, Social Security benefits and other safety nets. 40 Expanding insurance policies to cover all domestic partners may also decrease the rate of uninsured unmarried couples by up to 43%, which would be a huge advancement in promoting the health of LGBTQ survivors. 13

Wages and Benefits In light of the wage discrimination facing LGBTQ people, especially LGBTQ women and people of color, ensuring that workers receive equal pay for equal work is an important step to increase earnings and economic justice. 40 Moreover, raising the minimum wage will bolster the economic security of low-income LGBTQ survivors, particularly transgender workers who are shown to consistently earn less than their peers.

Barriers to important benefit programs should also be addressed. Expanding the definition of domestic violence to include LGBTQ survivors in public assistance programs will ensure access to benefits that can help provide stability while individuals work to become self-sufficient or recover from violence. Same-sex parents who are allowed to receive the child care tax benefits and state public health insurance program benefits will also be able to continue to provide basic needs for their children. Furthermore, LGBTQ survivors will be safer from economic abuses such as disrupted employment if they are explicitly included in the eligibility exceptions for Unemployment Insurance.

Justice System Due to a negative history between LGBTQ communities and law enforcement, as well as the importance of the justice system in restoring economic security for survivors, the following best policy practices can help strengthen the safety and autonomy of LGBTQ survivors:

- Sexual orientation and gender identity can be added to department investigative procedures.
- Justice system professionals should be educated on LGBTQ victimization. 15,21,39
- Implementing training and protocols can prevent officer profiling based on sexual orientation or gender identity. 15
- States can evaluate mandatory arrest laws that raise dual arrests.
- Agencies can strengthen dual arrest and predominant aggressor policies.
- Dually or wrongfully arrested LGBTQ survivors can benefit from reduced barriers to record expungement.
- Improving agency reporting and enforcement policies for officer-perpetrated violence can help hold officers accountable for LGBTQ-based violence and harassment. 15

Conclusion

The LGBTQ community is diverse and many LGBTQ individuals are neither economically insecure nor survivors of IPV, sexual assault or stalking. However, the systemic and pervasive barriers to economic security and to reporting or recovering from violence indicate that special consideration and unique strategies are needed to improve the outcomes for this population. While the 2013 passage of an LGBTQ-inclusive VAWA represents major progress, this is just a start. The barriers detailed above are significant and will take time and energy to overcome. It will require deep culture change to eliminate bias and prejudice. A comprehensive, long-term strategy is needed with buy-in from all sectors at the local, state and national level. Each actor has a critical role to play, including advocates, educators, the justice system and policy makers. Throughout and within all these efforts, it is essential to have the input and leadership of the LGBTQ community.
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