



# Selling Us Short

HOW SOCIAL SECURITY PRIVATIZATION  
WILL AFFECT LESBIAN, GAY, BISEXUAL AND  
TRANSGENDER AMERICANS

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# Introduction

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The central finding of *Selling Us Short: How Social Security Privatization Will Affect Lesbian, Gay, Bisexual and Transgender Americans* is that lesbian, gay, bisexual and transgender (LGBT) Americans will be disproportionately harmed by President Bush's plan to privatize Social Security for a number of reasons:

1. A broad spectrum of analysts and observers believe that privatization will lead to benefit cuts for most workers. Thomas Saving, a Republican-appointed trustee to the Social Security trust fund, warned that benefit reductions would be required under President Bush's privatization plan. According to calculations by the Social Security Administration's chief actuary Stephen Goss, an average worker earning \$36,000 per year would earn 20% less in retirement benefits under President Bush's proposal. Another analysis, by two liberal think tanks using Social Security Administration data, found that a typical worker who retires in the year 2080 would see a lifetime benefit cut of over \$200,000 under privatization. That's the amount of benefits the worker would lose even after accounting for returns on stock market investments.
2. LGBT Americans, on average, have lower incomes than their heterosexual counterparts, and they are less able to keep what they earn. This translates into lower Social Security payments, and the mandatory cuts in retirement benefits inherent to Bush's plan will disproportionately hurt LGBT elders.
  - a. According to analysis of data from the U.S. Census sample of same-sex households and from other national surveys, such as the General Social Survey, gay and bisexual men earn anywhere from 13 to 32 percent less than heterosexual men. Some studies show lesbian and bisexual women earn a little bit more, on average, than heterosexual women. But because women earn less than men, lesbian couples earn less than opposite-sex married couples. These data are controlled for age and other factors.
  - b. Unlike married spouses, same-sex couples have to report domestic partner health insurance as taxable income to the IRS. Increasingly states are passing laws and amendments that ban partner benefits.



- c. Same-sex partners have to spend thousands of dollars to write up legal documents that give them only a handful of the protections married people enjoy.
3. LGBT elders also have access to fewer sources of income when they retire. For example, same-sex couples are unable to inherit a partner's pension plan, while a widow or a widower can be a beneficiary. Surviving same-sex partners must pay federal taxes on 401K payments to beneficiaries; surviving married spouses do not have to pay this tax and can roll the amount over tax free. Same-sex partners are also unable to access Social Security spousal and survivor benefits even though they pay into the system at the same rate as everyone else.
4. Some studies indicate that LGBT elders may be less likely to have adult children that can help care for them in retirement. For example, according to the 2000 U.S. Census, female same-sex couples parent at about three-quarters the rate of married opposite-sex couples, and male same-sex couples parent at about half the rate of married opposite-sex couples. LGBT elders may be more likely to be single and more likely to live alone. This makes them more dependent on the social safety net, including nursing homes, senior centers and Social Security.

In conclusion, experts agree that privatization will lead to benefit cuts for most workers. LGBT people earn less and keep less of what they earn while they work. Same-sex couples don't have access to income sources that opposite-sex married spouses have in retirement. This coupled with other factors means LGBT people may be more dependent on Social Security in retirement. Therefore any proposal that leads to cuts in benefits poses a disproportionate threat to LGBT people.



# The history and finances of Social Security

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*The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have little.*

—President Franklin Delano Roosevelt, Second Inaugural Address  
January 20, 1937

Created as part of Franklin Delano Roosevelt’s visionary plan to protect vulnerable Americans from the extreme poverty experienced during the Great Depression, the Social Security system, which has been gradually improved over time, provides three types of benefits for workers and their families:

1. Lifetime retirement benefits for retirees who have worked at least 10 years, their spouses, and their children
2. Disability insurance for workers, their spouses, and their children
3. Survivors’ insurance for the families of deceased workers

These benefits ensure that American families who do not or cannot work to support themselves—because of disability, death, or old age—can be assured of a basic quality of life.<sup>5</sup> Social Security is not designed to be a sole source of retirement income. Rather, Social Security is a stable base of income to which pension and personal savings should be added to ensure a quality retirement.

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## HOW IS SOCIAL SECURITY FUNDED?

Social Security is a pay-as-you-go system, meaning that today’s workers fund the program by contributing payroll taxes to pay the benefits paid of today’s beneficiaries. Currently, employees and employers each pay 6.2 percent of wages and salaries to Social Security (totaling 12.4 percent of wages and salaries). If the program takes in more money than it pays out in benefits, the remaining balance goes into the Social Security trust fund, which was established in 1983 to pre-fund the retirement of the baby boom generation. The trust

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5. Economic Policy Institute. (2005, March). *EPI issue guide: Social Security*. Washington: Author. Available at [http://www.epinet.org/content.cfm/issueguide\\_socialsecurity](http://www.epinet.org/content.cfm/issueguide_socialsecurity)



fund had approximately \$1.7 trillion in assets at the beginning of 2005.<sup>6</sup> At some point in the future, benefits paid out are expected to exceed contributions to the program, at which time the trust fund will be used to cover the cost of additional benefits. The trust fund was created for the purpose of being spent down over the course of the retirement of the Baby Boomer generation.

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## WHO BENEFITS FROM SOCIAL SECURITY?

The Social Security Administration estimates that in 2005 nearly 48 million Americans will receive about \$518 billion in Social Security benefits.<sup>7</sup> Approximately 159 million workers participate in the Social Security system today.<sup>8</sup> It is a progressive program, providing low-wage workers with a higher share of their wages in benefits than high-wage workers. Without the support of Social Security, the official poverty rate among seniors, 3.4 million of whom already live below the poverty level, would rise from about 10 percent to 54 percent.<sup>9</sup> Clearly, Social Security has succeeded in dramatically reducing elder poverty.

Social Security protects some 15 million Americans from living below the poverty line. Though it provides benefits to people with disabilities and surviving family members of deceased workers of all ages, the largest group of recipients is retired workers and their dependents. More than 90 percent of retirees receive an average monthly Social Security benefit of \$955.<sup>10</sup>

Some 65 percent of Americans age 65 and older rely on Social Security for over half of their income; an additional 33 percent rely on the program for over 90 percent of their income. A full 15 percent rely on Social Security as their only source of income.<sup>11</sup> As recipients get older, they become more likely to rely more heavily on Social Security for financial support. Approximately 73 percent of Americans age 75 and over who receive Social Security payments rely on the program for over half of their income.<sup>12</sup>

Without the support of Social Security, the official poverty rate among seniors would rise from about 10 percent to 54 percent.

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## THE FINANCIAL FUTURE OF SOCIAL SECURITY

In February 2005, President Bush embarked on a “60 Cities in 60 Days” tour to tout his privatization agenda and discuss his views on the financial sustainability of the program.<sup>13</sup> The Bush Administration alleges that Social Security will soon be bankrupted by the

6. Social Security Administration. (2005, March 23). Frequently asked questions about Social Security’s future. Washington: Author. Available at <http://www.ssa.gov/qa.htm>
7. Social Security Administration. (2005, March 23). Social Security basic facts. Washington: Author. Available at <http://www.ssa.gov/pressoffice/basicfact.htm>
8. Ibid.
9. American Association of Retired Persons. (1998). *Poverty and older people fact sheet*. Washington: Author.
10. Social Security Administration. (2005, March 23). Social Security basic facts. Washington: Author. Available at <http://www.ssa.gov/pressoffice/basicfact.htm>
11. Liu, G. (1999). Social Security and the treatment of marriage; espousal benefits, earnings sharing and the challenge of reform. *Wisconsin Law Review*, vol. 1, p. 6. Meyers, R. (1999). Dispelling the myths about Social Security. In Butler, R. N., Grossman, L., and Oberlink, M.R. (Eds.), *Life In An Older America*. New York: Century Foundation Press, p. 9.
12. Ertlinger, M. & Chapman, J. (2005, March 23). *EPI issue brief #206: Social Security and the income of the elderly*. Washington: Economic Policy Institute. Available at <http://epinet.org/issuebriefs/206/ib205.pdf>



aging post-WWII Baby Boomer generation, and that the best way to reform the program is to allow workers to divert a percentage of their Social Security payroll taxes into “private savings accounts,” which would be invested in the stock market.

It is still not clear exactly how President Bush proposes to change Social Security. After assuming the presidency in January 2001, Bush appointed a commission to review the issue. The commission made recommendations later that year. During the 2004 campaign Bush spoke generally about reform proposals similar to those recommended by his commission in 2001. In early 2005 the President conducted a two-month Social Security tour to promote privatization. And at an April 28, 2005 prime-time news conference, Bush spoke at length about the need to change Social Security, but, according to the *New York Times*, “Mr. Bush did not provide any details during his hourlong appearance, and he stopped well short of offering a full-fledged plan to deal with Social Security problems.”<sup>14</sup>

Though Social Security does face long-term challenges, claims of the Social Security system’s impending bankruptcy are false.

Still, some details did emerge at the April 2005 press conference: workers could divert a percentage of their payroll taxes into investment accounts, and benefit cuts would be imposed gradually on future retirees, so that most workers would receive lower retirement benefits than what they are currently promised by Social Security. However, Bush’s plan is progressive in that low-income workers would not suffer benefits cuts. Instead, such cuts would fall on middle- and upper-income workers.<sup>15</sup> A worker just now entering the work force who earns the average annual wage of \$36,000 would earn 20 percent less in retirement benefits under the Bush proposal. Someone earning \$59,000 this year would earn 30 percent less in retirement under Bush’s plan; the cuts increase as wages increase. However, someone earning \$25,000 would earn the same under the current system and under Bush’s reform proposal.<sup>16</sup> These calculations were made by the Social Security Administration’s chief actuary Stephen Goss. Following the press conference, the *New York Times* reported that “[e]ven though it was sketchy in detail, the proposal Mr. Bush presented Thursday night was the most he had ever said about the steps needed to put Social Security on sound financial footing.”<sup>17</sup>

In December 2004 the *New York Times* analyzed the impact of the plan proposed by President Bush’s commission on Social Security reform in 2001. The *Times*’ Edmund Andrews referred to this plan as “the plan the White House most often points to.”<sup>18</sup> This plan had four key components:

- 1) workers could divert a percentage of their payroll taxes into private accounts
- 2) workers’ traditional Social Security retirement benefits would be reduced by roughly the amount diverted into the private accounts

13. As of mid-April, President Bush had used roughly \$2.2 million in taxpayer funds to finance his tour. Nutting, R. (2005, April 10). Bush lobbying effort skirts law. *Dow Jones MarketWatch*.

14. Stevenson, R., & Bumiller, E. (2005, April 29). Bush cites plan that would cut Social Security. *New York Times*. A1.

15. Ibid.

16. Rosenbaum, D. & Toner, R. (2005, April 29). Bush’s plan: Investing part of the nest egg and slowing the growth of benefits. *New York Times*.

17. Ibid.

18. Andrews, E. (2004, December 14). Most G.O.P. plans to remake Social Security involve deep cuts to tomorrow’s retirees. *New York Times*.



- 3) future increases in benefits would be tied to the inflation rate (the change in prices), not to the rate of increase of real wages, as is currently the case (wages tend to rise faster than the rate of inflation)
- 4) benefit reductions would be softened with special provisions for low-income workers and widowed spouses

The *Times*' analysis, using Congressional Budget Office data, calculated that these changes would mean dramatic benefit cuts, particularly for those born in the 1970s or later. For example, under current policies the average middle-income worker born in the 1970s would earn \$17,700 per year in Social Security retirement income; under the Bush commission's proposal he or she would earn only \$13,600. The average worker born in the 1980s would earn \$20,500 per year in retirement income under the current system, but only \$14,300 per year under the new proposal. Cuts in benefits for workers born in the 1990s and in the current decade are predicted to be even more drastic.<sup>19</sup>

These cuts would result from a fundamental change in calculating Social Security, one "which White House officials often cite as a model for how the system should be changed," the *Times*' Edmund Andrews reported. Bush's plan presented at the April 2005 press conference also appeared to be based on this fundamental change:

Instead of setting benefits as a share of a person's pre-retirement wages—about 42 percent, for a middle income worker today—the government would link future benefits to inflation. Because wages generally rise faster than inflation, analysts say the savings could total more than \$10 trillion and wipe out the entire projected deficit for Social Security in one easy move...But many analysts contend that the change could also leave future workers with a huge drop in income as soon as they retire and would erode a basic premise of the current old-age system.<sup>20</sup>

The *Times* also analyzed a number of Republican reform/privatization proposals introduced late last year to be considered by the current 109th Congress. It found that some proposals would raise the age when individuals can start receiving Social Security benefits. Some would reduce monthly payments because of increasing life expectancies. And others would cut back annual increases in benefits, much as the White House proposes. "[M]ost of the Republican proposals would also reduce the role of Social Security as a source of guaranteed retirement income, slowly but surely," the *Times* reported.<sup>21</sup>

Though Social Security does face long-term challenges, claims of the Social Security system's impending bankruptcy are false. In their 2005 annual report on the future financial status of the program, the trustees of Social Security<sup>22</sup> project that Social Security will take in more income than it will pay out in expenditures until 2017. From 2018 until 2041, Social Security will draw upon its trust fund to pay out benefits. After that, the trustees project that payroll taxes will be sufficient to pay recipients 74 percent of scheduled benefits after 2042 and 68 percent of scheduled benefits after 2079.<sup>23</sup> However, not all experts agree: the non-partisan Congressional Budget Office projects that the trust fund will not be exhausted until 2052, and that Social Security will be able

19. Tradeoffs on Social Security (chart). (2004, December 14). *New York Times*.

20. Andrews, E. (2004, December 14).

21. Ibid.

22. The Board of Trustees was established under the Social Security Act "to oversee the financial operations of the OASI [Old Age and Survivor's Insurance] and DI [Disability Insurance] Trust Funds... the Board, among other duties, report[s] annually to the Congress on the financial and actuarial status of the OASI and DI Trust Funds." Retrieved May 6, 2005 from [http://www.ssa.gov/OACT/TR/TR05/I\\_intro.html#wp1000302](http://www.ssa.gov/OACT/TR/TR05/I_intro.html#wp1000302)



to pay out 78 percent of scheduled benefits thereafter.<sup>24</sup>

Far from impending bankruptcy, the Social Security system faces a manageable financial shortfall over 30 years into the future. In fact, because of the pay-as-you-go nature of the program, the only way that Social Security could actually “run dry” is if American workers simply stopped working.

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23. Trustees of Social Security. (2005, March). Projections of future financial status. In *2005 OASDI Trustees Report*. Washington: Author. Available at [http://www.ssa.gov/OACT/TR/TR05/II\\_project.html](http://www.ssa.gov/OACT/TR/TR05/II_project.html)

24. *Ibid.* p. 7.



# Privatization does not strengthen Social Security

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Social Security should be strengthened in order to guarantee that future beneficiaries receive 100 percent of their promised benefits. However, as economist Paul Krugman writes, “Privatization is a fake solution to a fake crisis.”<sup>25</sup> The Bush Administration’s plan to privatize Social Security is not a plan to make Social Security stronger; rather, it is a plan to dismantle the Social Security system altogether.

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## INDIVIDUAL INSECURITY

On April 28, 2005, President Bush announced new details about his plan to change Social Security. The plan has two components: 1) mandatory benefit reductions for nearly all American workers, and 2) optional private accounts which would reduce guaranteed benefits even further for workers who choose a private account. Despite claims made by proponents of privatization, the President’s proposal would actually leave the typical American worker with fewer benefit dollars than Social Security provides today, and according to the non-partisan Center on Budget and Policy Priorities, the President’s plan would close only 30 percent of the total Social Security shortfall over the next 75 years.<sup>26</sup>

The President’s plan includes mandatory cuts to guaranteed Social Security checks for nearly all workers who earn over \$20,000 per year, regardless of whether or not the worker chooses to open a private account. If a worker does choose to participate in a private account, his or her guaranteed benefit would be reduced by an additional amount, and that private account would be expected to make up the difference. Depending on an individual’s income history and the investment performance of private accounts, some workers may find themselves left with benefit cuts that are even deeper than the President’s mandatory cuts simply because they chose to participate in the President’s private account plan.<sup>27</sup>

The Bush Administration’s plan to privatize Social Security is not a plan to make Social Security stronger; rather, it is a plan to dismantle the Social Security system all together.

25. Krugman, P. (2005, January 4). Stopping the bum’s rush. *New York Times*. A19.

26. Center on Budget and Policy Priorities. (2005, May 13). *Why the President’s Social Security plan closes just 30 percent of the long-term shortfall*. Washington: Author. Available at <http://www.cbpp.org/policy-points5-13-05.pdf>

27. Campaign for America’s Future. (n.d.). Does privatization mean benefit cuts? Washington: Author. Available at <http://socialsecurity.ourfuture.org/issues/benefit-cuts>



Private savings accounts would change the nature of Social Security, so that the program would no longer be a universal safety net of guaranteed retirement income but would more closely mimic the riskier 401(k) retirement accounts that many Americans already have.

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## PRIVATE SAVINGS ACCOUNTS ARE A POOR SUBSTITUTE FOR SOCIAL SECURITY BECAUSE:

- They would not be adjusted for inflation.
- They would not guarantee payment for the rest of a retiree's life.
- They would not guarantee benefits to the surviving members of a recipient's family.

Proponents of privatization attempt to portray their plans as a triumph of individual liberty, calling privatization “personal accounts” and lauding the virtues of investor initiative. However, as an unintended consequence of privatization, people with private savings accounts may also find themselves having no choice when it comes to investing in stocks that they find morally repugnant. For example, some LGBT investors may not want to hold stock in a company like Coors Brewing Co., which consistently donates large sums of money to anti-LGBT political candidates and conservative think tanks. Private accounts could not solve this dilemma without offering a wide array of investment fund options.

However, as the Economic Policy Institute reports, a wide array of investment options would impose large administrative costs and would increase the risk of substantial losses; the pool of investments available to investors would thus be naturally restricted. Though President Bush cloaks his privatization initiative in the rhetoric of “individual choice,” in reality, the options are severely limited. Workers may be forced to invest in companies that they find morally repugnant, or else risk losing retirement income.

As an unintended consequence of privatization, people with private savings accounts may find themselves having no choice but to invest in stocks that they find morally repugnant, or else risk losing retirement income.

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## GUARANTEED BENEFIT CUTS AND INCREASED FINANCIAL RISKS WITH PRIVATIZATION

Proponents of Social Security privatization seduce audiences with promises of increased benefits under a privatized system, but an economic analysis of their plans proves otherwise: if the framers of Social Security had followed the President's privatization plans, retiring Americans would have had far fewer benefits in the last 70 years than they actually had under existing Social Security provisions.

According to analyses by the Institute for America's Future and the Center for Economic and Policy Research, a typical American worker who chooses a private account and retires in the year 2080—the final year of Social Security's 75 year planning horizon—would see



a lifetime benefit cut of \$214,445 in today's dollars.<sup>28</sup> This is the benefit cut a worker would suffer even *after* accounting for earning an average 4.35 percent annual return on the stocks in their private account investment.<sup>29</sup> In contrast, under current law the same worker can expect a total lifetime Social Security benefit of \$747,374 in today's dollars.

If a worker chooses not to participate in one of President Bush's private accounts, Bush's plan calls for mandatory cuts to guaranteed Social Security checks for nearly all workers, amounting to \$214,000 over their lifetime.<sup>30</sup> Benefit cuts under the President's plan increase over time, with cuts for today's baby boomers becoming more severe for today's young workers, and even worse for their children.

The Bush Administration's privatization plans would turn the government's anti-poverty guarantee into a gamble on stock market returns. When future generations find themselves retiring into privatized poverty, the government will be forced to bail them out—costing hundreds of billions of dollars—or allow the nation's elderly to live in destitution.

The Bush Administration's privatization plans would turn the government's anti-poverty guarantee into a gamble on stock market returns.

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## PRIVATIZATION DISPROPORTIONATELY HARMS LGBT PEOPLE OF COLOR AND WOMEN

People of color and women, especially those who are members of the LGBT community, benefit greatly from the current program's universal and progressive structure. Privatizing Social Security would therefore do disproportionate harm to these individuals and their families.

People of color tend to earn less than white workers. For example, median earnings for black and Hispanic/Latino workers are only about 70-75 percent of median earnings for white non-Hispanic workers.<sup>31</sup> LGBT people of color earn even less than their heterosexual counterparts: according to the 2000 U.S. Census, black same-sex couples earn roughly \$2,000 to \$9,000 less in median annual household income than black married opposite-sex couples,<sup>32</sup> and Hispanic same-sex couples earn roughly \$1,000 to \$4,000 less in median annual household income than Hispanic opposite-sex married couples.<sup>33</sup> Under privatization proposals, Social Security benefits would be based in part

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28. Social Security Administration. (2005, March 23). *2005 OASDI trustees report*. Washington: Author. Available at <http://www.ssa.gov/OACT/TR/TR05>; According to the 2005 Social Security Trustees Report, the average life expectancy for a person age 65 in the year 2080 is 22.4 years. Because the retirement age will reach 67 by 2027, the Institute for America's Future subtracted two years from the average life expectancy for and assumed retirement age of 67 in 2080. Therefore, all lifetime benefit calculations are based on 20.4 years of life after age 67. Using those life expectancy assumptions, calculations for this report were made using the Center for Economic and Policy Research's Accurate Benefits Calculator available at <http://www.cepr.net/calculator/calculator.html>. The Institute for America's Future aggregated the monthly totals provided by the Center for Economic and Policy Research to derive lifetime totals described in this report.

29. The stock return consistent with Congressional Budget Office (CBO) projections and a steady price-to-earnings ratio is 4.35 percent. Following CBO, this analysis assumes a portfolio consisting of 50 percent stocks, 30 percent private bonds and 20 percent Treasury bonds. The total real return from such a portfolio would be 3.97 percent before fees.

30. Campaign for America's Future. (2005, June 2). *President's Social Security plan means deep benefit cuts for nearly every worker*. Washington: Author. Available at [http://socialsecurity.ourfuture.org/research-center/state-reports/20050602\\_benefitcut\\_reports.html](http://socialsecurity.ourfuture.org/research-center/state-reports/20050602_benefitcut_reports.html)

31. Bureau of Labor Statistics. (2005, April 21). Table 2: Median usual weekly earnings of full-time wage and salary workers by age, race, Hispanic or Latino ethnicity, and sex, first quarter 2005 averages, not seasonally adjusted. Washington: Author. Available at <http://www.bls.gov/news.release/wkyeng.t02.htm>

32. Dang, A. & Frazer, S. (2004). *Black same-sex households in the United States: A report from the 2000 Census*. New York: National Gay and Lesbian Task Force Policy Institute, p.5. Available at <http://www.thetaskforce.org/downloads/blackcensus/BCRNationalReport.pdf>



on individual savings. Since LGBT people of color have fewer earnings to put into private accounts, they would receive fewer benefits in return. The current progressive structure of Social Security circumvents this problem.

African Americans and Hispanics also tend to have jobs that do not offer pension plans, earn less over their lifetimes, and have fewer personal savings for retirement.<sup>34</sup> For LGBT people of color, the labor market effects of racial discrimination are compounded by additional employment discrimination based on sexual orientation. In 34 states, it is legal to fire someone based on their sexual orientation. Anti-transgender discrimination is legal in even more states (44), where it is legal to fire someone based on their gender identity.<sup>35</sup> LGBT people of color are therefore more reliant on Social Security for their retirement income. Social Security is the sole source of income for about 40 percent of elderly African Americans and for 38 percent of elderly Hispanics.<sup>36</sup> Privatization is a particularly risky gamble for people of color because it jeopardizes their only guaranteed form of retirement income.

Under privatization plans, Social Security benefits would be based solely on individual savings. Since LGBT people of color have fewer earnings to put into private accounts, they would receive fewer benefits in return.

Additionally, African American and Hispanic workers are more likely to be disabled than their white non-Hispanic counterparts.

For example, the work disability rate for Hispanics is 16.7 percent, compared to the overall work disability rate of 11.9 percent for all Americans.<sup>37</sup> African-Americans constitute 13 percent of the general population but 18 percent of Disability Insurance beneficiaries.<sup>38</sup> Though the President's plans require privatizing only the retirement portion of Social Security, his numbers rely on comparable cuts in benefits to the Disability and Survivor's Insurance elements of the program.<sup>39</sup>

For many of the same reasons, women are also disproportionately harmed by Social Security privatization. Gender disparities in wages and vocational choices contribute to women's disproportionate reliance on Social Security income. Women are less likely (30 percent) to receive income from private pensions than men (47 percent) for a variety of reasons, and so they rely more heavily on income from Social Security than men in their retirement.<sup>40</sup> In 2003, the median annual earnings for women were only 75.4 percent of median annual earnings for men.<sup>41</sup> Same-sex households headed by women are especially shortchanged because the effects of gender wage disparities are effectively doubled. Because many lesbian, bisexual and transgender (LBT) women earn less over the course

33. Cianciotto, J. (forthcoming). *Hispanic and Latino same-sex households in the United States: A report from the 2000 Census*. New York: National Gay and Lesbian Task Force Policy Institute. Available at <http://www.TheTaskForce.org>.

34. For example, only 26.3 percent of Hispanic workers participate in employer-provided pension plans, compared with 43.2 percent of all American workers. Rodriguez, E. & Tucker, A. (2004, August 13). *How Social Security benefits the Latino community*. Washington: Center for American Progress.

35. For more information, see GLBT Workplace Issues (2005). Washington: Human Rights Campaign. Available at [http://www.hrc.org/Template.cfm?Section=Workplace\\_Discrimination\\_Laws&Template=/TaggedPage/TaggedPageDisplay.cfm&TPLID=23&ContentID=16055](http://www.hrc.org/Template.cfm?Section=Workplace_Discrimination_Laws&Template=/TaggedPage/TaggedPageDisplay.cfm&TPLID=23&ContentID=16055); see also Cahill, S. (2005). *Glass half full*. New York: National Gay and Lesbian Task Force Policy Institute. Available at <http://www.thetaskforce.org/downloads/glasshalffull.pdf>

36. National Committee to Preserve Social Security and Medicare. (2005). *Why Social Security is important to African Americans*. Washington: Author. Available at [http://www.ncpssm.org/news/archive/vp\\_africanamericans/](http://www.ncpssm.org/news/archive/vp_africanamericans/)

37. Rodriguez and Tucker, 1.

38. National Committee to Preserve Social Security and Medicare, p. 2.

39. Economic Policy Institute. (2005, March). *EPI issue guide: Social Security*. Washington: Author, p. 29. Available at [http://www.epinet.org/content.cfm/issueguide\\_socialsecurity](http://www.epinet.org/content.cfm/issueguide_socialsecurity)

40. National Organization for Women. (2005, March 4). *Talking points about women, Social Security, and privatization*. Washington: Author. Available at <http://www.now.org/issues/economic/social/030405points.html>

41. U.S. Census Bureau. (2003). Table 3: Selected economic characteristics. From *American community survey: 2003 data profile*. Washington: Author. Available at <http://www.census.gov/acs/www/Products/Profiles/Single/2003/ACS/Tabular/010/01000US3.htm>



of their lifetimes, they have less money to invest than men and heterosexual women, and they will collect fewer benefits under a privatized system.

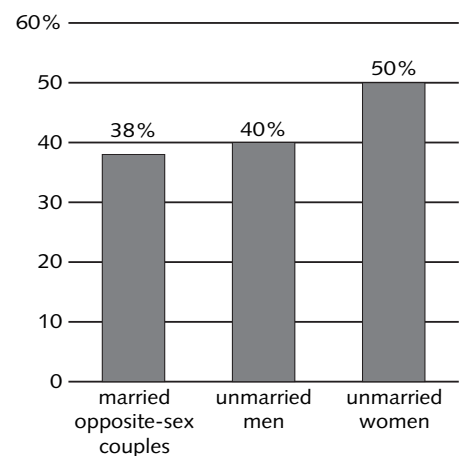
Unmarried women, and to a lesser extent, unmarried men, are disproportionately dependent upon Social Security to cover their basic living expenses. Over 90 percent of women 65 and older collect Social Security. Social Security accounts for approximately 38 percent of the income of married couples, but approximately 40 percent of the income of unmarried men and approximately 50 percent of the income of unmarried women (see graph).<sup>42</sup> Since the Social Security Administration does not recognize same-sex marriages or unions, a reduction in benefits would disproportionately put LBT women at risk of poverty.

Additionally, women, low-income people, and people of color are traditionally more conservative investors, and therefore may not do as well under a privatized system. This would further exacerbate income and wealth inequalities along racial and gender lines.<sup>43</sup>

In response to the President's privatization plans, thirty-five female members of Congress sent a letter urging him to "ensure that the economic security of women is not sacrificed in a rush to restructure the Social Security system."<sup>44</sup>

Since the Social Security Administration does not recognize same-sex marriages or unions, a reduction in benefits would disproportionately put lesbian, bisexual and transgender women at risk of poverty.

**Percentage of income derived from Social Security**



## THE COSTS OF PRIVATIZATION

According to economist Paul Krugman, the President's plan would add up to \$15 trillion to the national debt over its first 40 years.<sup>45</sup> Privatization would increase the cost of administering Social Security eightfold, and would require retirees to seek financial firms to create annuities out of their retirement accounts at additional cost.<sup>46</sup> Notwithstanding this burden, privatization would actually do nothing to alleviate Social Security's solvency problems. On February 2, 2005, a senior Administration official told reporters, "In a long-term sense, the personal accounts would have a *net neutral effect* on the fiscal situation of the Social Security and on the federal government" [emphasis added].<sup>47</sup>

42. Rix, S. E., & Williamson, J.B. (1998). Social Security reform: How might women fare? Issue Brief Number 31, Washington: AARP Public Policy Institute, p. 3.

43. Gist, 1998, p. 7.

44. Letter available at <http://democraticleader.house.gov/press/releases.cfm?pressReleaseID=809>

45. Krugman, P. (2005, January 11). The iceberg cometh. *New York Times*, A19.

46. Baker, D. & Rosnick, D. (2005, March). *Basic facts on Social Security and proposed benefit cuts/privatization*. Washington: Center for Economic and Policy Research. Retrieved July 29, 2005, from [http://www.cepr.net/publications/facts\\_social\\_security.htm#ftn1](http://www.cepr.net/publications/facts_social_security.htm#ftn1)

47. Ibid.



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## ALTERNATIVES TO PRIVATIZATION

Despite the fact that the President's proposals do nothing to address the long-term shortfall in the Social Security trust fund, many viable alternatives do exist. Unfortunately, the President has ruled out many of them in his quest for privatization.

Social Security faces a shortfall of about \$3.7 trillion over the next 75 years. In contrast, if the tax cuts that President Bush pushed through Congress in 2001 and 2003 were made permanent, they would cost \$11.1 trillion over the next 75 years—more than three times the amount necessary to save Social Security. Reinstating the tax on the wealthiest 1 percent of Americans alone would yield about \$2.9 trillion in revenue over the next 75 years.<sup>48</sup>

Reinstating the estate tax on the nation's wealthiest could similarly guarantee Social Security's solvency. The estate tax requires those inheriting estates worth over \$1.5 million to pay taxes on their inheritance, but it was repealed until 2009 as part of Bush's first-term tax cuts. If this repeal, which has been called the "Paris Hilton Benefit Act,"<sup>49</sup> is made permanent after 2010, it would cost roughly \$1 trillion dollars over the first 10 years of its extension. Reinstating the estate tax would immediately provide a source of revenue that could go toward the future of Social Security, and would only affect the richest 1 percent of American inheritors.<sup>50</sup>

By bringing taxes on the richest Americans back to 2000 levels, President Bush could easily find enough revenue to rescue Social Security from the "crisis" he claims it is in.

By bringing taxes on the richest Americans back to 2000 levels, President Bush could easily find enough revenue to rescue Social Security from the "crisis" he claims it is in. Instead, he has suggested a plan for the program that will do nothing to alleviate its financial problems. In fact, some observers believe that Bush's tax cuts are a backdoor method of sabotaging Social Security, starving the program by choking off other streams of revenue so that Congress will be required to borrow from the Social Security trust to pay for other federal programs. This would precipitate the "crisis" that does not yet exist.

Another way of generating revenue for Social Security would be to raise the payroll tax cap. Currently, the 12.4 percent payroll tax is assessed on all salaries and wages up to \$90,000; raising this cap to \$140,000 would similarly raise payroll tax revenues. These proposals to increase the program's revenue could be supplemented, if necessary, by modest reductions in benefits.

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## THE POLITICS OF PRIVATIZATION

If President Bush's privatization plan does nothing to address the real problems facing Social Security, why does he continue to tour the country in support of it? The answer lies in politics.

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48. Kogan, R. & Greenstein, R. (2005, February 11). President portrays Social Security shortfall as enormous, but his tax cuts and drug benefit will cost at least five times as much. Washington: Center for Budget and Policy Priorities. Available at <http://www.cbpp.org/1-4-05socsec.htm>

49. Dionne, E.J. (2005, April 12). The Paris Hilton tax cut. *Washington Post*. Retrieved May 19, 2005 from <http://www.washingtonpost.com/wp-dyn/articles/A45305-2005Apr11.html>

50. Center on Budget and Policy Priorities. (2005). Estate tax: myth and realities. Washington: Author. Available at <http://www.cbpp.org/pubs/estatetax.htm>



Republicans have long desired to dismantle programs that, like Social Security, use government funds to ensure at least minimal standards of living for all Americans. During the Reagan Administration, early attempts at Social Security privatization were quickly rebuffed, leading analysts at the libertarian Cato Institute to create a blueprint in 1983 for a longer-term attack on Social Security. This document, “Achieving a Leninist Strategy,” lays out a twenty-year strategy for creating the coalition of “banks, insurance companies, and other institutions that will gain from providing [privatization] plans to the public”<sup>51</sup> in order to eventually pass privatization legislation.

Conservatives have been eager to privatize Social Security because they understand that it is the first step toward a total phase-out of the program. As economists from the Center for American Progress write,

The architecture of all of these plans to integrate private accounts into the Social Security system, therefore, is designed—whether by intent or effect—to create a distorted picture of Social Security so that the fortunate and the healthy are encouraged to gradually pull out; thereby starting a slippery slope toward a world with individual accounts for the fortunate and a politically weak welfare program for the elderly poor and disabled.<sup>52</sup>

Social Security is known as the “third rail” of American politics because it enjoys widespread public support—touch it and you die. This support comes from the universal nature of the program: all working Americans pay into the program and will eventually receive benefits from it. However, by edging out Social Security until it becomes a negligible source of income for all but the poorest Americans, privatizers are starving the program of its political support. In the long-term, this will make it easier to dismantle the program entirely.

Some observers see Social Security privatization as an attempt to increase Republicans’ share of the vote. For example, pollster John Zogby argued in the *Wall Street Journal* that “The president’s real prize would be a significant realignment in party politics...[made] possible by virtue of a new class of American voters—the self-identified ‘investor class.’”<sup>53</sup> The “investor class,” Zogby wrote, is “neither dominated by the wealthy nor do members necessarily aspire to be wealthy;”<sup>54</sup> by a large margin, however, it preferred to cast ballots for Bush in the 2004 election. Zogby’s polling indicates that members of the investor class vote more conservative and more Republican than non-investors. For this reason, conservatives have promoted Social Security privatization with special urgency.

Conservatives have been eager to privatize Social Security because they understand that it is the first step toward a total phase-out of the program.

51. Butler, S. & Germanis, P. (1983). Achieving a Leninist strategy. In *Cato Journal*, vol. 3, no. 2. Washington: Cato Institute, p. 548. Available at [www.cato.org/pubs/journal/cj3n2/cj3n2-11.pdf](http://www.cato.org/pubs/journal/cj3n2/cj3n2-11.pdf)

52. Sperling, G. (2005, April 4). Open letter to progressive policymakers: On clear lines on progressive savings accounts. Washington: Center for American Progress. Available at <http://www.americanprogress.org/site/pp.asp?c=bjRj8OVF&b=492351>

53. Zogby, J. (2005, March 15). Investors for Bush: How Social Security reform can bring about a Republican realignment. *Wall Street Journal*. Available at <http://www.opinionjournal.com/editorial/feature.html?id=110006425>

54. Ibid.





# LGBT Americans and the current Social Security system

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Privatization notwithstanding, the current Social Security system discriminates against LGBT Americans—especially elders, who are often without traditional family supports and are therefore more dependent on public services for the elderly than heterosexual elders. Still, Social Security remains a crucial element of support for this population and privatization will only further jeopardize the financial security of LGBT people.

LGBT Americans tend to have lower incomes, on average, than their heterosexual counterparts.<sup>55</sup> Economist Lee Badgett reviewed several studies of income differences between gay, lesbian, and bisexual people and heterosexuals, based on the Census' same-sex household sample and data from other national surveys. Gay and bisexual men earned from 13 percent to 32 percent less than heterosexual men after controlling for other factors like education and age. Lesbian and bisexual women earned the same or slightly more than heterosexual women, but because of the gender gap in wages, lesbian couples earn less, on average, than married heterosexual couples.<sup>56</sup> Some benefits provided tax-free to opposite-sex married couples—like spousal health insurance—are considered taxable income when provided to same-sex domestic partners. Consequently, gay people may pay a higher tax burden on lower earnings, affecting their ability to save. Both of these factors—fewer children, and lower earnings—make the LGBT community particularly vulnerable to the benefit cuts included in the President's plan.

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## THE STONEWALL GENERATION: ELDERLY LESBIAN, GAY, BISEXUAL AND TRANSGENDER AMERICANS

Little is known about lesbian, gay, bisexual and transgender (LGBT) elders because of the widespread failure of governmental and academic researchers to include questions about sexual orientation

It is estimated that one to three million Americans over 65 are LGBT. By 2030, this part of the elder population will expand to approximately two to six million.

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55. See Badgett, M.V.L. (1998, December 1). *Income inflation: The myth of affluence among gay, lesbian, and bisexual Americans*. New York: National Gay and Lesbian Task Force Policy Institute. Available at <http://www.thetaskforce.org/downloads/income.pdf>; Badgett, M. V. L. (2001). *Money, myths and change: The economic lives of lesbians and gay men*. Chicago: University of Chicago Press.

56. Badgett (2001). 34-49.



or gender identity in their studies of the aged. It is estimated that one to three million Americans over 65 are LGBT, based on a range of 3 to 8 percent of the population.<sup>57</sup> By 2030, this part of the elder population will expand to approximately two to six million.<sup>58</sup>

## HOMOPHOBIA AND TRANSPHOBIA IN SERVICES FOR THE ELDERLY

A number of the unique problems faced by LGBT elders are caused by the fact that they often do not have the same family support systems as heterosexual people. U.S. Census data indicate that same-sex couples are less likely than married opposite-sex couples to be raising children. The 2000 Census found that 34% of female same-sex couples are raising children, as are 22% of male same-sex couples. About 46% of married opposite-sex couples are raising children.<sup>58.1</sup> This means that lesbian couples raise children at about three-quarters the rate of married opposite-sex couples. Gay male couples parent at about half the rate of married opposite-sex couples.

A 2004 study of 341 LGBT New Yorkers over the age of 50 found that:

- Only 20 percent of LGBT elders had children.
- Most LGBT elders (62 percent) lived alone.
- Slightly more than half of LGBT elders (52 percent) reported that they were single.
- LGBT elders assume significant family caregiving responsibilities. Almost half (46 percent) of the LGBT elders surveyed provided some kind of caregiving assistance—either to their families of origin or their families of choice.<sup>58.2</sup>

Because they are more likely to age alone and without children, LGBT elders are especially dependent on public and private services for the elderly.

Because they may be more likely to age alone and without children, LGBT elders are especially dependent on public and private services for the elderly. However, fears of homophobia or transphobia often prevent LGBT elders from accessing adequate health care, affordable housing, and other social services that they need. Federal programs designed to assist elderly Americans can be ineffective or even irrelevant to LGBT elders.

For example, several studies of nursing home administrators, Area Agency on Aging<sup>59</sup> directors and health care providers document widespread homophobia among those entrusted with the care of America's seniors. One survey of social workers at 29 nursing homes in New York State revealed disturbing attitudes toward gay and lesbian residents on the part of nursing home staff. When asked about staffers' attitudes toward homosexuality, 52 percent of the social workers said their coworkers were either intolerant or condemning, while 38 percent avoided answering the question.<sup>60</sup> Abuse and neglect

57. For a thorough explanation of these population ranges, see Cahill, S., South, K., and Spade, J. (2000). *Outing age: Issues affecting gay, lesbian, bisexual, and transgender elders*. New York: National Gay and Lesbian Task Force Policy Institute, p.82. Available at <http://www.thetaskforce.org/downloads/outingage.pdf>

58. The U.S. Census projects the population over 65 years to be 71.4 million people in 2030; our range estimates LGBT Americans to be 3-8 percent of the population. U.S. Census Bureau. (2004, March 18). *Projected population of the United States, by age and sex: 2000 to 2050*. Washington: Author. <http://www.census.gov/ipc/www/usinterimproj/natprojtab02a.pdf>

58.1. U.S. Census bureau (2003).

58.2. Cantor, M., Brennan, M., & Shippy, R.A. (2004). *Caregiving among older lesbian, gay, bisexual and transgender New Yorkers*. New York: National Gay and Lesbian Task Force Policy Institute. Available at <http://www.thetaskforce.org/downloads/Caregiving.pdf>

59. Area Agencies on Aging are the regional entities that decide how to spend federal funds for senior services at the local level.

60. Fairchild, S.K., Carrino, G.E., & Ramirez, M. (1996). Social workers' perceptions of staff attitudes toward resident sexuality in a random sample of New York state nursing homes: A pilot study. *Journal of Gerontological Social Work*, 26(1/2).



are also concerns. In one instance, nursing home staff refused to bathe a resident because they did not want to touch “the lesbian.”<sup>61</sup> A home care assistant threatened to “out” a gay male client if he reported her negligent care.<sup>62</sup>

Another study of New York State Area Agencies on Aging found that nearly half of the agencies reported that gay men and lesbians would not be welcome at the senior centers in their areas if their sexual orientation were known. Most gay and lesbian seniors interviewed in the study were “tentative” about attending senior centers in their communities because of a fear of homophobia. In fact, only 19 percent had any involvement with their local senior center.<sup>63</sup> In another 1994 study, the American Association of Physicians for Human Rights found that 67 percent of the physicians responding knew of LGBT patients who had received substandard care or were denied care because of their sexual orientation, and 87 percent had heard other physicians disparaging their LGBT patients.<sup>64</sup>

While quantitative studies are not yet available on transphobia in senior services, anecdotal evidence suggests it is pervasive. Organizations such as the Transgender Aging Network have reported stories of transgender elders being denied access to or expelled from nursing homes, being dressed and treated as the wrong gender on the ground that they are simply “confused,” or being forcibly prevented from dressing gender-appropriately.<sup>65</sup>

Not surprisingly, most LGBT elders do not avail themselves of services on which other seniors thrive, but rather, retreat back into the closet if they can, reinforcing their isolation. If they cannot hide their identities or differences, they often become targets for discrimination in the senior programs designed to assist them.

## PUBLIC SUPPORT PROGRAMS SHORTCHANGE LGBT BENEFICIARIES

In addition to homophobia and transphobia, legal and policy frameworks often exclude LGBT people from essential financial resources. For the disproportionate number of LGBT people, and elders in particular, who live alone or set up non-traditional families of choice,<sup>66</sup> innovative support networks are critical.<sup>67</sup> But because constructed family units are not recognized by the government, even LGBT couples are deprived of the same critical support offered to similar married opposite-sex couples in the form of Social Security, Medicare and Medicaid provisions.

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61. Raphael, S. (1997, June). Lesbian and gay elders. Paper presented at conference of National Center on Elder Abuse, Long Beach, CA.
  62. Cook-Daniels, L. (1997). Lesbian, gay male, bisexual and transgendered elders: Elder abuse and neglect issues. *Journal of Elder Abuse and Neglect*, p.38.
  63. Lesbian and Gay Aging Issues Network of the American Society on Aging. (1994, Winter). Recommendations to the White House Conference on Aging. *Outword*, p. 4-5.
  64. H., K. (1997, April 18). Gays, lesbians seek out mental health care disproportionately but report dissatisfaction. *Psychiatric News*. Retrieved April 29, 2005 from <http://www.psych.org/pnews/97-04-18/gays.html>
  65. Minter, S. (2002). Legal and public policy issues for transgender elders. Retrieved May 26, 2005 from <http://www.nclrights.org/publications/transelders.htm>. See also Donovan, T. (2001). Being transgender and older: A first person account. *Journal of Gay & Lesbian Social Services: Issues in Practice, Policy & Research*, 13(4), 19-22.
  66. Families of choice in the LGBT community include same-sex partners and close friends. The Social Security system should begin to recognize new models for supporting older people within new community structures by recognizing innovative definitions of caregiving and family. Support in aging can be provided using community organizing, community building and community sustaining principles. Many marginalized communities, including LGBT communities, have much experience reaching and serving seniors who in their later years are unable to access traditional familial support.
  67. *Assistive housing for elderly gays and lesbians in New York City: A report from the Brookdale Center on Aging of Hunter College, April 1999*. Commissioned by SAGE, N.Y. Several other studies have found that anywhere from 41 percent to 75 percent of older gays and lesbians live alone (Hamburger (1997) 50 percent, Quam and Whitford (1992) 52 percent, Whitford (1997) 63 percent, Rosenfeld (1999) 75 percent, Porter (1991) 41 percent)



Since May 2004, Massachusetts same-sex couples have been able to enter into state-recognized marriages affording them hundreds of state benefits and responsibilities. While this law and other statewide partnership recognition laws are a welcome step toward full equality for LGBT people, they are still insufficient: federal law continues to deny same-sex couples the 1,138 federal benefits and protections that opposite-sex married couples currently receive, including Social Security survivor and spousal benefits.<sup>68</sup>

## SPOUSAL BENEFITS FOR SAME-SEX PARTNERS

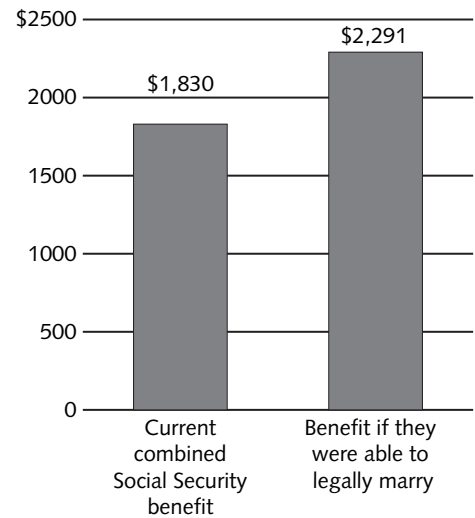
The Social Security retirement benefit a person is entitled to receive is based on his or her earnings history. However, an individual who is married is also entitled to receive, in addition, up to half the amount of the benefits based on his or her spouse's earnings history.

For example, Thorsten Behrens, 34, and Christopher Schiebel, 33, have been in a committed relationship for six years. They were married last year when Massachusetts began allowing same-sex marriage. They live in western Massachusetts and are raising two children from Christopher's previous marriage. Thorsten is the main breadwinner, earning \$44,198 in 2002, while Christopher earned \$4,044 in W-2 reported income and \$3,645 in unemployment compensation. Based on their current earnings, upon retirement Thorsten and Christopher's combined monthly Social Security benefit would be \$1,830—\$303 per month for Christopher and \$1,527 per month for Thorsten. However, if their marriage were recognized by the Social Security Administration, Christopher would be eligible for the spousal benefit, which would allow him to earn half of Thorsten's monthly payment, or an additional \$461 per month. Their combined Social Security retirement benefit would be \$2,291, almost 25 percent more than they would otherwise receive.<sup>69</sup>

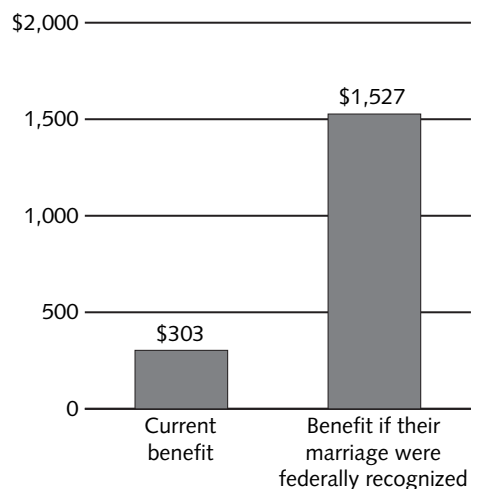
## SURVIVOR BENEFITS FOR SAME-SEX PARTNERS

Social Security pays survivor benefits to widows and widowers, but not to the surviving same-sex life partner of someone who dies. If Thorsten and Christopher's marriage were recognized by the Social Security Administration, Christopher would be eligible for the survivor benefit

**Combined Monthly Social Security Retirement Benefit for Thorsten and Christopher**



**Monthly Social Security Survivor Benefit for Christopher if Thorsten dies before reaching retirement age**



68. General Accounting Office. (2004, January 23). *Report to Senate Majority Leader William Frist*. GAO-04-353R. Available at <http://www.gao.gov/new.items/d04353r.pdf>

69. Dougherty, T. (2005). *The economic benefits of marriage under federal and Massachusetts law*. New York: The National Gay and Lesbian Task Force Policy Institute. Available at <http://www.thetaskforce.org/downloads/EconomicCosts.pdf>



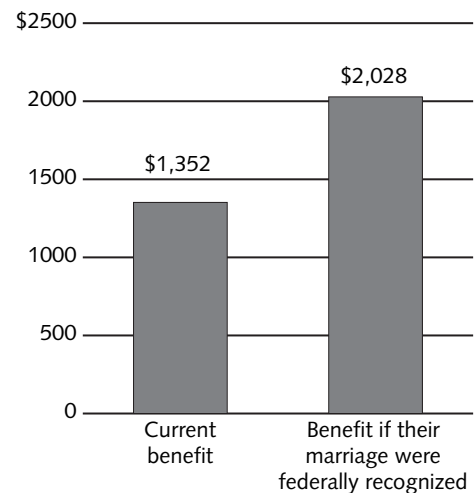
upon retirement. This would mean he would receive \$1,527 from Social Security instead of the \$303 he would otherwise receive. However, since their marriage is not recognized, Christopher would receive less than 20 percent of what a similar opposite-sex married couple would receive.<sup>70</sup>

Minor children of LGBT parents are also negatively affected by Social Security's failure to recognize same-sex couple families. In states that do not recognize second-parent adoptions, in the event of the death of the second parent, children are deprived of minors' survivor benefits, which the children of married opposite-sex parents would automatically receive.

### DISABILITY BENEFITS FOR SAME-SEX PARTNERS

Same-sex couples are also discriminated against in terms of disability benefits for partners. Using the real life example of Thorsten Behrens and Christopher Schiebel again, if Thorsten became disabled and could no longer work, his monthly Social Security disability benefit would total \$1,352 a month, and Christopher would receive half that if they were married (\$676). Therefore, the total combined monthly benefit for their family would be \$2,028. However, because Social Security does not recognize same-sex spouses, Christopher would not receive the spousal disability benefit, and the couple would receive one-third less per month than they would receive if they were married.<sup>71</sup>

**Monthly Social Security disability benefit for Thorsten and Christopher if Thorsten became disabled**



### BENEFITS FOR TRANSGENDER ELDERS AND THEIR PARTNERS

Transgender elders may or may not be able to access Social Security spousal, survivor or disability benefits. Heterosexual transgender elders are often unable to marry because their state does not recognize their gender transition. Likewise, transgender elders in same-sex partnerships cannot marry unless their state does not recognize their transition. While transgender people who can currently marry will receive the same spousal retirement, survivor, and disability benefits that non-transgender married people receive, even these marriages may be threatened, depending upon judicial interpretations of new anti-marriage laws.

70. Ibid.

71. Estimates of Social Security benefits can be made using the Social Security Administration's Online Benefits Calculator, available at <http://www.ssa.gov/planners/calculators.htm>



# Dispelling the myths: The LGBT case against privatization

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One gay organization—the Log Cabin Republicans—recently came out in support of Social Security privatization.<sup>72</sup> The Log Cabin Republicans claim that the privatization of Social Security would benefit same-sex couples because one provision of the still-vague plans might allow gay and lesbian partners to pass their Social Security benefits onto their surviving partners, which is not allowed under the current system.

This argument is appealing but ultimately specious. The Social Security privatization agenda will harm LGBT Americans for the same reasons it will harm all Americans: it will introduce greater risks—and unsustainable costs with uncertain benefits—to the system. The right to pass Social Security savings to one’s same-sex partner is not so meaningful when the privatization schemes will leave many with no such savings to pass on. Privatization will impoverish more people than it will accidentally benefit, and the LGBT community has no interest in gaining rights at the cost of rights for other people.

The plan endorsed by the Log Cabin Republicans, the Ryan-Sununu plan, would cause large increases in deficits, debt, and borrowing according to an April 2005 report by the Center on Budget and Policy Priorities. While proponents boast that the plan could be financed without cutting benefits or raising taxes, a large transfer of general revenue would be necessary. Financing this transfer would result in sharp increases in federal budget deficits and a significant rise in the national debt as the Treasury would have to borrow an additional \$2.4 trillion over the first 10 years alone.<sup>73</sup>

Social Security privatization has come at a perilous time for LGBT people. The Bush Administration is the most anti-LGBT presidency in history. It has nominated numerous anti-LGBT judges, advocated for allowing faith-based service providers to discriminate against people based on sexual orientation and gender identity, conducted costly, time-consuming, and unnecessary audits of AIDS service organizations, and opposed including a sexual orientation category in hate crimes legislation. President Bush himself

The Social Security privatization agenda will harm LGBT Americans for the same reasons it will harm all Americans: it will introduce greater risks—and unsustainable costs with uncertain benefits—to the system.

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72. See Log Cabin Republicans. (2005, April 20.) Log Cabin Republicans Endorse Ryan-Sununu Plan to Save Social Security. Available at <http://www.lcrga.com/archive/200504201258.shtml>

73. Greenstein, R. and Kogan, R. (2005, April 26). The Ryan-Sununu Social Security Plan: “Solving” the Long-Term Social Security Shortfall by Raiding the Rest of the Budget, *Center on Budget and Policy Priorities*. Retrieved on Aug. 4, 2005, from <http://www.cbpp.org/4-26-05socsec2.htm>



has repeatedly called for the passage of the Federal Marriage Amendment, which would entrench inequality for millions of LGBT Americans in the U.S. Constitution.

It is wrong to support privatization in exchange for opening a portion of Social Security to same-sex couples while overlooking the fact that marriage equality—which the Bush Administration vehemently opposes—would guarantee all Social Security benefits to same-sex couples. Rather than submit to undesirable policy changes just for their presumed profit for LGBT people, those truly concerned about providing benefits to same-sex partners should recognize that the fundamental problem is the lack of full and complete legal recognition of LGBT couples and their families.



# Profiles of lesbian, gay, bisexual and transgender people on Social Security

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**Ira J., a resident of Harlem in New York City,** is a lesbian in her 70s who has resided in Harlem her entire life. For 20 years, until her mother's recent death, Ira lived with her mom in a two-bedroom apartment in a public housing complex. Ira manages to support herself entirely on her Social Security benefits by living frugally.

"I survive because of my Social Security benefits. If I didn't have them, I'd be living in a shelter or be surviving on the streets," she says. "I am in my 70s and I see other gay women in my neighborhood who I grew up with and who have no Social Security benefits and I see how they have to live and it scares me."

Although Ira J. worked hard her whole life, the jobs "never had things like pensions or old age benefits; they were just regular jobs," she says, adding, "Those Social Security benefits really matter because as an African-American woman who is a butch lesbian, I do not want to think about what would happen to me if I couldn't take care of myself financially."

**Bill R., who resides in the St. Louis, Mo., area,** is a 70-year-old gay man with AIDS. He lives on his Social Security benefits, his Medicaid health-care benefits and any programs/benefits for people who have HIV/AIDS. Bill has been getting more frail and is worried about how much longer he can live independently. The case manager at Bill's senior center cannot find a nursing home in the local vicinity that will take him in.

"I've been gay since I was a little kid. I could never hide it. You know, I never had to come out because I was never able to pass as a straight person. So I sure as hell can't go back into the closet as an old gay man," he says. "But I am worried. I live on Social Security and I also get the coverage for medical stuff as a gay man who is one of the oldest people still alive and HIV-positive.

"But I'm telling you, there are a lot of us coming after me. We are old, we are gay and we have been living with AIDS for many years. Now I need more day-to-day support and I want to find a nursing home or assisted-living site while I am still getting around where I know I would be comfortable and that is a place that can deal with me being a homosexual and HIV-positive. But neither I nor my case worker can find a place willing to take an openly gay man who is living with AIDS.

"Sure I have Social Security," Bill continues. "I worked all my life for those benefits and





it's keeping me going financially. But what happens next if no nursing home will accept me? I don't have any independent money or family to help me find a place that would take private funds to get into. So then what will happen if I can't take care of myself, living alone and I can't find a safe, non-homophobic place to live when I get really old? Just exactly what is supposed to happen then?"

**Paula B. of Chicago, Ill.**, directs a large senior center in Chicago primarily serving low-income seniors in a large neighborhood on the west side of the city. She does so as an out lesbian. Paula shares this anecdote from a conversation with one of her clients at the center:

"One day I was approached by a woman, Renea, who uses our lunch services at the senior center every day. She was very upset and wanted to talk to me. She said she was worried about people knowing she was a lesbian there because she didn't know if folks would still be as friendly, but she was willing to risk it so that her lover, who was 59, could join her there to have lunch because they were very strapped for money. Her partner had been laid off from her job a year ago after 15 years of working at the same place and 8 months later had not yet found another job. Renea had been supporting them both on her Social Security benefits since her partner was laid off.

"She said she thought she would begin to bring her partner for lunch because it was the best meal she, Renea, usually had and if she could include her partner they would both be sure to have a least one good meal a day. So she asked one of my staff people about the possibility of her partner coming to have lunch. My staff person told her that only heterosexual married partners could be included for a meal under the current AOA federal guidelines, so she could not invite her partner to participate in the lunch meal.

"Renea said they were so broke she didn't know what they were going to do and she was furious that she could not bring her lover of 15 years because they were not a married straight couple. Renea also added that she was terrified because she was older than her lover but if she died she could not leave her partner the Social Security benefits she now receives the way that straight married couples could and that her lover would be destitute if something happened to Renea. All of this made her feel desperate, but she didn't know what she could do and so decided to talk to me because I was another lesbian and she thought I would understand."

**California resident Robyn W.** is a male-to-female transgender senior. She is a part of an LGBT aging group in San Francisco and tells this story about her Social Security benefits.

"I am really very worried at the moment. I was able to change my gender classification at the local Social Security office after I transitioned, so that I receive all my benefits in my female gender. But yesterday a friend who is also transgendered told me she had been advised that the government might revoke all the gender changes that had been allowed in the last few years," she says.

"There is something called the Real ID Act that just was passed into law which is suppose to help deal with security issues and the threat of terrorism but for us, for trans people, it may mean that we will be forced back into our birth gender in order to receive our Social Security benefits," adds Robyn. "If that happens then my gender change will be revealed at all the places I now go to as a senior citizen and as a woman. I am terrified about it. It is not what I want to be concerned about at 78 years of age."



# Conclusion

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This report documents the dramatic impact that President Bush's proposed privatization of Social Security would have on LGBT Americans. It was written because LGBT voices have been largely absent from the debates, town hall meetings, and policy research on the impact of privatization. The Task Force has written this report in order to join the debate fully and to educate our own LGBT communities about this critical national issue.

This report clearly outlines why the impact of privatization will be detrimental for LGBT elders just as it will be detrimental to other overlapping senior populations, including women, low-income elders, or seniors in communities of color. Privatization will cut guaranteed retirement benefits by hundreds of thousands of dollars while introducing up to \$15 trillion in new debt that will burden future generations of Americans.

Because LGBT families do not have the full recognition and support of the law, because LGBT workers in 34 states can be legally fired for whom they love, and because LGBT people earn less, on average, than their heterosexual counterparts, Social Security is a crucial and stable form of support in a society rife with anti-LGBT discrimination.

*Selling Us Short* makes clear the dangers privatization holds for LGBT people—and all Americans—if the plan succeeds. But since the entire debate demands we organize to protect Social Security as it now exists, it makes it nearly impossible to begin another discussion that is just as indispensable: a public discussion about the ways that this country should enhance and expand the existing program of Social Security to cover populations of elders who were invisible or unrecognized when Social Security was first created.

Social Security is coming under attack today not from people who wish to see its current inequities corrected, but from social and economic conservatives bent on dismantling public retirement protections altogether. Activism against privatization by members of the LGBT community in solidarity with progressive allies is a crucial component of the larger fight for the rights of elders, LGBT and otherwise. After the fight against Social Security privatization is won, attention can be focused on advocating for a more inclusive vision of what Social Security should be.

Activism against privatization by members of the LGBT community in solidarity with progressive allies is a crucial component of the larger fight for the rights of elders, LGBT and otherwise.



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# National Gay and Lesbian Task Force



*policy institute bestsellers*

## Black Same-Sex Households in the United States

A REPORT FROM THE 2000 CENSUS

by Alain Dang and Somjen Frazer

Political and religious leaders often claim that LGBT people do not need protection from discrimination because they are white, wealthy, and privileged. This study breaks that myth through an analysis of the almost 85,000 black same-sex households that self-identified in the 2000 U.S. Census. This study shows that black same-sex couples and their children are disproportionately impacted by anti-LGBT policies and have more to lose when anti-same-sex marriage amendments are on the ballot.

(October 2004; 46 pp.; \$10.00; [www.thetaskforce.org/library/](http://www.thetaskforce.org/library/))

## Caregiving

AMONG LESBIAN, GAY,  
BISEXUAL AND TRANSGENDER  
ELDERS IN NEW YORK

by Marjorie H. Cantor, Mark Brennan,  
and R. Andrew Shippy

The largest-ever study of caregiving among LGBT people 50 and older documents how central older gay people are to caregiving, both for family of origin members as well as for same-sex partners and close friends. It also examines unequal treatment under key policies such as the Family and Medical Leave Act.

(June 2004; 108 pp.; \$10.00;  
[www.thetaskforce.org/library/](http://www.thetaskforce.org/library/))

## Transitioning our Shelters

A GUIDE FOR MAKING  
HOMELESS SHELTERS SAFE  
FOR TRANSGENDER PEOPLE

by Lisa Mottet and John M. Ohle

The problem of unsafe shelters for transgender people is pervasive. *Transitioning our Shelters* is a guide designed for shelters that want to provide safe shelter for transgender people but are not sure how to do so. A joint publication of the Task Force and the National Coalition for the Homeless, the Guide provides many answers to concerns about safety and privacy for transgender residents based on successes at real shelters across the country, the bulk of which are addressed without monetary expenditures.

(January 2004; 56 pp.; \$10.00; [www.thetaskforce.org/library/](http://www.thetaskforce.org/library/))

## Education Policy

ISSUES AFFECTING  
LESBIAN, GAY, BISEXUAL,  
AND TRANSGENDER YOUTH

by Jason Cianciotto and Sean Cahill

*Education Policy* provides a comprehensive overview of social science research on the extent and impact of harassment and violence against LGBT students, as well as the public policy interventions that support LGBT students and make schools safer. It includes the first in-depth analysis of how President Bush's No Child Left Behind Act affects LGBT students, profiles eight students who stood up to anti-LGBT abuse, and articulates an agenda for future research and policy analysis.

(November 2003; 168 pp.; \$20.00; [www.thetaskforce.org/library/](http://www.thetaskforce.org/library/))

## Family Policy

ISSUES AFFECTING GAY,  
LESBIAN, BISEXUAL AND  
TRANSGENDER ELDERS

by Sean Cahill, Mitra Ellen, and Sarah Tobias

Groundbreaking in its breadth and depth, this report examines family policy as it relates to LGBT people and their loved ones. It provides information useful to those advancing supportive legislation and policy, particularly at the state and local levels. Covers partner recognition; antigay adoption and foster policies; youth and elder issues; health care and end-of-life concerns; and the impact of welfare reform and the faith-based initiative.

(December 2002; 216 pp.; \$20.00;  
[www.nglftf.org/library/](http://www.nglftf.org/library/))

## Say it Loud and I'm Black Proud

BLACK PRIDE SURVEY 2000

by Juan Battle, Cathy J. Cohen,  
Dorian Warren, Gerard Ferguson,  
and Suzette Audam

This largest-ever study of Black LGBT people is the result of a two-year collaboration between nine Black LGBT Pride organizations, the Task Force Policy Institute, and five African-American researchers. The survey of nearly 2,700 respondents documents significant and often surprising demographics, experiences, and policy priorities of Black LGBT people. (March 2002; 86 pp.; \$10.00; [www.nglftf.org/](http://www.nglftf.org/))

# Other Task Force Publications

## Transgender Equality

A HANDBOOK FOR ACTIVISTS AND POLICYMAKERS

A handbook providing activists and policymakers with the tools they need to pass transgender-inclusive nondiscrimination and anti-violence legislation. This handbook is an invaluable resource guide providing model legislative language, talking points, responses to frequently asked questions, and a comprehensive resource listing. (June 2000; 96 pp.; \$10.00; [www.nglhf.org/library/](http://www.nglhf.org/library/))

## Campus Climate

FOR GAY, LESBIAN, BISEXUAL, AND TRANSGENDER PEOPLE: A NATIONAL PERSPECTIVE

Based on a survey of nearly 1700 students, faculty, and staff at 14 colleges and universities across the country, this report, by Susan R. Rankin, documents anti-LGBT bias and harassment, along with levels of institutional support for LGBT people. It highlights differences in experiences between various identity groups and concludes with recommendations for creating an inclusive and supportive environment for LGBT people. (May 2003; 70 pp.; \$10.00; [www.nglhf.org/library/](http://www.nglhf.org/library/))

## The 2000 Census and Same-Sex Households

In 2000, the U.S. Census allowed same-sex couples living together to identify themselves as "unmarried partners." This national data set offers a rich trove of information on members of our community, easily accessible on-line. Maps show concentrations of same-sex households in all 50 states and a dozen major cities. (October 2002; 162 pp.; \$20.00; [www.nglhf.org/library/](http://www.nglhf.org/library/))

## Leaving Our Children Behind

WELFARE REFORM AND THE GAY, LESBIAN, BISEXUAL, AND TRANSGENDER COMMUNITY

This report, by Sean Cahill and Kenneth T. Jones, describes the reactionary agenda of senior policymakers in the Bush administration to change social service provision in the United States. It examines welfare reform and the impact of marriage and fatherhood initiatives, abstinence-only-until-marriage education, and the faith-based initiative on the LGBT community. (December 2001; 112 pp.; \$10.00 [www.nglhf.org/library/](http://www.nglhf.org/library/))

## Social Discrimination and Health

THE CASE OF LATINO GAY MEN AND HIV RISK

This report, by renowned AIDS researchers Rafael Diaz and George Ayala, documents the correlations among homophobia, racism, poverty, and HIV risk, and has significant implications for prevention strategies. Although Latinos were the subject of this case study, the findings are relevant to other communities of color and marginalized groups. Available in English and Spanish. (July 2001; SOLD OUT; download at [www.nglhf.org/library/](http://www.nglhf.org/library/))

## Outing Age

PUBLIC POLICY ISSUES AFFECTING GAY, LESBIAN, BISEXUAL AND TRANSGENDER ELDERS

This groundbreaking report reviews social science literature and explains what we do and do not know about the demographics of LGBT elders. *Outing Age* outlines major public policy issues facing LGBT seniors—including federal aging programs, disability, long-term care and caregiving, nursing homes, and Social Security—and presents recommendations for advocacy to move public policy toward equal treatment of this population. (Nov. 2000; SOLD OUT; download at [www.nglhf.org/library/](http://www.nglhf.org/library/))

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