

BTL's series on Trans life

BY DAWN WOLFE

In an effort to broaden our entire community's understanding of the "T" in "LGBT," Between The Lines offers this first article in a continuing series on trans life. Because ignorance is not bliss - it is poison, and because our LGBT community cannot afford to leave a single letter - a single segment of our living, feeling, hurting and triumphant community - feeling like it is less than part of the whole; BTL, with the help of a volunteer panel of experts listed here, hopes to help promote a greater understanding of our trans brothers and sisters.

Many LBG people face many of the same kinds of challenges as members of the transsexual community. The most intimate part of our identity - our orientation - is political fodder for right and left wings alike. We can be fired without recourse, simply for being who we are at work, and are excluded from many legal protections afforded the heterosexual community. Due to a simple lack of human compassion and understanding of who we are, we often meet with intense disapproval and exclusion from society.

For transsexual folks, the ostracizing goes a step further. Often in isolation, from both the queer and straight communities, transsexual people become sufficiently convinced they have been born into the wrong kind of body, and then undergo the risks of hormones, surgery, and intense cultural disapproval in order to set things right.

The courage it must take to face parents, children, a spouse - an employer - with this most intimate of truths seems beyond comprehension at times. BTL hopes that readers will gain a greater understanding of our Michigan trans community as this occasional series unfolds.

The financial burden of trans life

A potentially expensive proposition

BY DAWN WOLFE

For many trans folk, being true to themselves is not only a challenging proposition; it's an expensive one as well. An informal survey by BTL of medical experts and our Trans Panel of Experts found that expressing one's true gender can be as "simple" a financial matter as changing wardrobes - or it can potentially cost more than a four-year college degree.

First, there's the required therapy. According to Alfreda Rooks-Jordan, Administrative Director of the U of M Health Services Comprehensive Gender Services Program, U of M adheres to the Henry Benjamin standards in requiring "a minimum of three months working with a therapist before hormone treatments can begin."

Therapy sessions may be required anywhere from monthly to weekly, depending on the patient. U of M therapists charge from \$80-\$120 per hour.

Next, there's the hormones. According to a source at a local pharmacy, this cost "can vary widely." The source told BTL that a ballpark figure for hormones involved in transitioning from male to female is \$85 monthly. Persons transitioning from female to male may spend as much as \$233 per month on hormones alone.

And, since hormone treatments don't happen without a doctor's prescription, the cost of office visits must be factored in as well. However, Dr. Walter Bockting, Ph.D, Coordinator of Transgender Services at the University of Minnesota, told BTL that this cost goes down after the first year of treatment.

"The first year is more expensive, because more visits [to the doctor] are required," he said.

Next - but not finally - there's the surgery. While it's important to note that not all transgendered persons desire surgery, the cost can be prohibitive for those who do. The genital surgery that some trans folk undergo as part of their transition from male to female can cost from \$12,000-\$15,000 in the United States, according to Dr. Bockting.

Rooks-Jordan told BTL that "facial feminization surgery can cost as much as \$40,000 and a tracheal shave, breast augmentation, and genital/sexual reassignment surgery can cost \$25,000 or more."

The cost of pursuing surgery in the transition from female to male runs from far less to far more expensive than the reverse transition. Bockting told BTL that



Tim Genaw, above and CJ Tune-Copeland, opposite page, are the FTM experts on our panel.

"most [FTM trans folk] who have surgery will have chest surgery," meaning a mastectomy, which costs approximately \$3,000. And, if the person has been taking hormones for a long time, he may choose to have his uterus and ovaries removed to avoid the increased risk of cancer that comes with hormone treatments. That surgery costs approximately \$9,000.

As for female to male genital surgery, "very few" people in Dr. Bockting's experience opt for these procedures, which can run from \$11,000-\$75,000.

Medical treatment and surgery are not the only financial prices that transgender folk pay to be true to themselves. In Michigan, changing one's name legally to reflect his or her true gender costs approximately \$260. And electrolysis, which some if not many people who transition from male to female use to control facial hair, costs approximately \$9,000 per year, depending on the number of treatments.

The wide range of potential financial costs of life as a transgender person is reflected in a survey of the Panel of Experts - trans folk who have volunteered to act as expert consultants for BTL's series on trans life.

When asked, "how much have you spent, and how much do you continue to spend, to express your true gender," responses varied from TransGender Michigan President Rachel Crandall's "probably only about \$3,000, and Jamie Fox's "not much," to Billie's "about \$600 per month" (Billie

requested that her last name not be used). The panel's male volunteers, C.J. Tune-Copeland and Tim Genaw, reported spending about \$425 per year and about \$150-200 per month respectively, in addition to incidental expenditures and the cost of changing their names.

In Michigan, only one health insurance company covers the expenses involved in transitioning, and that company covers only the costs involved in surgery. Some insurance policies will help with hormones, others with therapy, depending on the policy and the wording used by the health care provider when filing the claim.

Genaw told BTL that he plans on paying his insurance costs out of pocket, at \$270 per month, since the plan offered by his employer will not help with the costs involved in his transition from female to male.

Rooks-Jordan offered this advice about insurance: "...the important piece of this is that when folks are buying insurance to get copies of the books and see if they [the companies] have a specifically written exclusion about transgender health care or surgery. If there's an exclusion, that's not an insurance that people want to purchase."

And, according to Dr. Bockting, the bleak insurance picture is changing. "In Minnesota, we have a number of them [health insurance companies that cover the medical costs of transitioning]." Bockting also said that insurance companies in California and other states are increasingly offering these types of coverage.



Alfreda Rooks Jordan has generously shared her medical and technical expertise with BTL.

The series' technical advisor: Alfreda Rooks Jordan

Alfreda Rooks Jordan, Administrative Director of the U of M Health Services Comprehensive Gender Services Program, has been with the program for eight years, after having served as a crisis counselor for a non-profit agency in Ypsilanti.

"I've been here ever since because I'm passionate about providing health care to everybody...and this [the trans community] is definitely an underserved community," she told BTL.

BTL is grateful to Rooks Jordan for her dedication to her work and for her generosity in sharing her technical and medical expertise for this series.

The companies in Minnesota, California and other states, "...recognize that this is a medically necessary surgery, and is offset because of the decreased need for mental health and substance abuse treatment," because it allows those who undergo it to feel more comfortable expressing their genders.

Crandall told BTL that the potential financial costs intimidate at least some people.

"I have people call me on the [Trans-Gender Michigan] hotline saying 'I don't have the money to express my gender,' and I brainstorm with them to try to find less expensive options."

As Crandall reminded BTL during a recent interview, "I'm a woman because of what I am inside."

"A potentially expensive proposition" is part of a series on trans life that BTL plans to run through approximately the end of the year. Future stories will include employment options, violence against transgendered persons, and family/social challenges. To submit information or story ideas for the series, contact Dawn Wolfe at dawnwolfe@pridesource.com.



CJ Tune-Copeland. BTL photo: Dawn Wolfe.

However, while transitioning can carry a high financial cost, making the transition is not about, nor ought it to be overly hampered by, the amount of money one chooses or is able to spend.



The BTL Transgender MTF Issues board of experts. l.to r: Michelle Fox, Jamie Phillips-Fox, Susan Crocker; next row: Rachelle Crandall & Billie (last name withheld by request). BTL photo: Dawn Wolfe

Introducing the BTL Transgender Board of Experts

They range in age from their early 20's to their early 70's and have been living their gender full-time from one to sixteen years.

One thing they all have in common with all transgender folk is that they have had the courage to express their true gender in a world that is often frightened of and hostile to them.

The thing they all have in common with each other is that they had the additional courage to come forward, speak for the record and have their photographs published in *Between The Lines*. They are in this for the long haul, too - having agreed to advise BTL on a continuing series of stories about trans life.

But perhaps the most important thing they share is that all of them are a part of our LGBT community.

We are lucky to have them.