

## Toby's Toronto: Transgenderphobia creates fiscal damage

One year after Bill 33 (Toby's Act) was passed, a bill that became Ontario law in June of 2012 and explicitly outlined transgender people's rights to equal treatment, transgender communities continue to struggle for inclusivity and equality in society and in the workplace due to deeply entrenched social attitudes and perceived 'norms'. This insight provides a small introduction to a recently released mini white paper entitled [One Year After Toby](#).

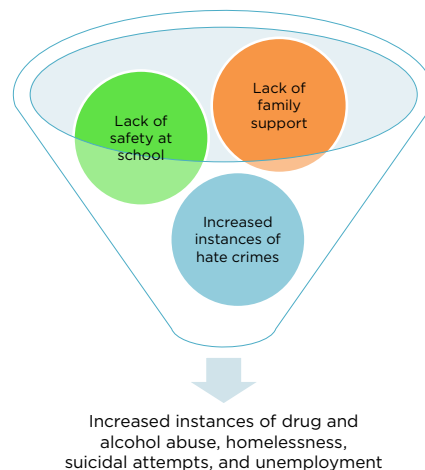
Although Toby's Act serves as a giant step toward transgender equality, without continued public education, public awareness and ongoing political and public policy support for transgender equality and rights, transgender people will continue to live under unjust social and economic pressures that translate into prejudice and inequality. These injustices affect us all; continued transgender poverty and poor health outcomes translate into increased social spending, hiked taxes, decreased human capital and reduced total factor productivity, which lead to diminished overall GDP.

As we approach the annual Transgender Pride Parade on June 28 2013, it is worthwhile to consider transgender people's current environment and reality as well as how interdependent Toronto's fiscal outcomes and transgender well-being really are.

Transgender people have one of the highest unemployment rates in Ontario with over 40% identified as unemployed, underemployed or unable to work ("Research Findings of the Online Survey on Safety Needs of the LGBTTIQQ2S women and Trans communities — pushed.back.report.09.pdf," n.d.), and 50% with a reported annual income of \$15,000 CAD or less. In fact, 1 in 5 transgender people in Ontario reside in assisted or unstable housing ("Trans PULSE Project — Research on health of transgender Ontarians," n.d.). **Exhibit 1** demonstrates the negative outcome cycle of transgender phobia.

Some effects of transphobia and isolation

Exhibit 1



Although Toby’s Act provides transgender people with formal equality, substantive equality remains an issue transgender people struggle with daily. Formal equality refers to equality in the letter of the law. For example, in the law men and women are equal but in reality; however, substantive equality notes that women continue to earn less than men for the same job.

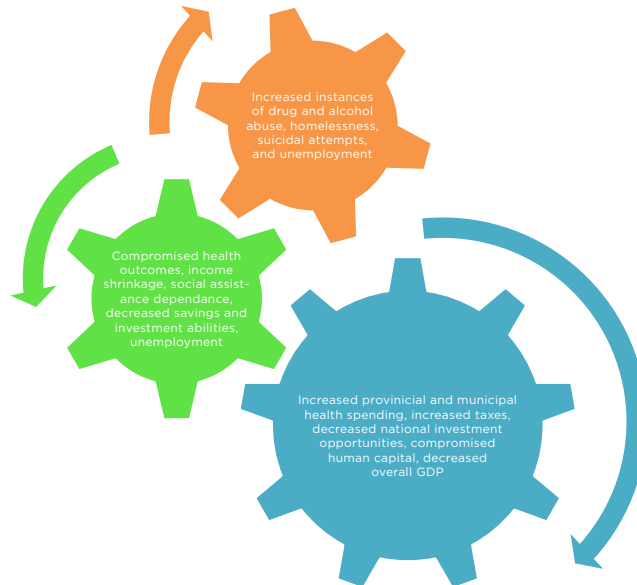
How do we implement policies that do not only establish formal equality but also substantive equality? This is the question before policy-makers and analysts today because transgender people’s social and financial losses do not exist in a vacuum. With an estimated 2–5% of the population identifying as transgender (“Microsoft Word – transfactsheet.doc – transfactsheet.pdf,” n.d.), we can approximate that 55,800–139,500 people (out of Toronto’s 2.79 million, as recognized by City of Toronto statistics) in Toronto identify as transgender.

Continued social exclusion, poverty entrenchment, isolation and lack of supports lead to compromised health outcomes, which translate into increased provincial health spending and thus increased taxes; income shrinkage, which translates into increased dependence on social programs and social assistance and thus also translates into increased public spending as well as decreased abilities for savings and investments, which also translates into decreased national investment opportunities; unemployment, which translates into a compromised human capital and thus decreases overall GDP.

**Exhibit 2** demonstrates potential negative City outcomes for Toronto as a consequence of Transphobic exclusion.

Potential negative City outcomes for Toronto as a consequence of Transphobic exclusion

Exhibit 2



This is to say that, when any group of people are precluded from enjoyment of equal rights and opportunities, inclusive practices and accepting communities, everyone, no matter how much removed, suffers. Thus, for all the right and wrong reasons, support Toby and come out this Friday — Happy Transgender Pride Day!

One Year After Toby by MPI Researcher, Natasha Segal cites examples of social and fiscal losses for transgender people and briefly examines how these losses translate into societal losses. For further details, please read the full One Year After Toby report found [here](#).

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