



Queer/Trans Collective for
Research on Equity & Wellness

**TRANS
MARYLAND**



RESEARCH AND POLICY BRIEF

Housing Instability and Housing-Based Discrimination Against Trans People in Maryland

Findings from the 2023 Maryland Trans Survey

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August 2025

The **Maryland Trans Survey** is a community-based research project conducted by **Trans Maryland** and the **Queer/Trans Collective for Research on Equity and Wellness** examining experiences of trans¹ people in the State of Maryland in areas such as health and healthcare, employment and economic well-being, and legal and policy experiences. To date, this **is the largest survey of trans people in the State**, with 750 trans people representing all 23 counties in Maryland and Baltimore City.

Data were collected from June to December 2023 through in-person and online community outreach.² The project was approved by Towson University's Institutional Review Board (Protocol #1897) and used Transgender Research Informed Consent (TRICON) Disclosures³ to provide trans community members with additional transparency on the project, recognizing long histories of harmful practices in trans research from scientific institutions.

Housing stability encompasses both the accessibility and security (i.e., free of threats) of shelter and exists along a spectrum ranging from “no access to housing of reasonable quality (complete instability)” to “access to housing of reasonable quality in the absence of threats (complete stability).”⁴ Trans and nonbinary people are significantly more likely to experience housing instability, including homelessness, than cisgender people.⁵

¹ “Trans” is used in this report as an umbrella term for people with gender diverse experiences or gender identities different from their sex assigned at birth, including but not limited to binary identities (e.g., women, men), nonbinary identities (e.g., nonbinary, genderqueer), and people without gender (e.g., agender).

² It is important to acknowledge that this survey method generally limited participation to people who had access to the internet, could respond to an English survey, and were in some ways connected to people, groups, or organizations who were aware of the survey; as such, trans people who are not represented in our sample may be expected to have worse outcomes than those described in this report due to experiences of further marginalization.

³ <https://transpolicyreform.wordpress.com/2022/10/08/transgender-research-informed-consent-tricon-disclosure-policy-2022-update/>

⁴ Frederick, T. J., Chwalek, M., Hughes, J., Karabanow, J., & Kidd, S. (2014). How stable is stable? Defining and measuring housing stability. *Journal of Community Psychology*, 42(8), 964–979. <https://doi.org/10.1002/jcop.21665>

⁵ James, S.E., Herman, J.L., Durso, L.E., & Heng-Lehtinen, R. (2024). *Early insights: A report of the 2022 U.S. Transgender Survey*. National Center for Transgender Equality, Washington, DC. Retrieved April 20,

There is no standard definition or measure for housing instability. However, housing instability generally includes various issues that individuals face when securing or maintaining shelter, such as “trouble paying rent, moving frequently, staying with relatives or friends, or spending most of one's income on housing.”⁶ It may also include other housing-related stress or challenges, including mistreatment from landlords (i.e., unreasonably high rent, refusing or delaying maintenance repairs, erroneous charges and late fees, etc.) and poor building or living conditions.

Trans people are more likely to experience housing instability because of housing and employment discrimination, limited legal protections, systematic barriers (i.e., obtaining identity documents, gender requirements in shelters/group homes, etc.), and social rejection or isolation from family and friends, among other factors. Additional identities and personal factors intersect and place certain trans individuals at even higher risk for housing insecurity, including, people of color, disabled people, veterans, younger (i.e., < 25) and older (i.e., 55+) people, people with lower income, and people without a college degree.^{7,8,9,10,11} Housing instability is a significant public health problem for trans people; it is associated with various poor physical and mental health outcomes and contributes to health disparities, including premature mortality.¹²

This brief contains information from the survey related to **experiences of trans people with housing instability and discrimination**¹³ to help advocates, policymakers, and community-serving entities better understand and support the current needs of trans people in Maryland.

2025 from https://transequality.org/sites/default/files/2024-02/2022%20USTS%20Early%20Insights%20Report_FINAL.pdf

⁶ Henderson, E. R., Jabson, J., Russomanno, J., Paglisotti, T., & Blosnich, J. R. (2019). Housing and food stress among transgender adults in the United States. *Annals of Epidemiology*, 38, 42–47.

<https://doi.org/10.1016/j.annepidem.2019.08.004>

⁷ Kattari, S. K., Whitfield, D. L., Walls, N. E., Langenderfer-Magruder, L., & Ramos, D. (2016). Policing Gender through Housing and Employment Discrimination: Comparison of Discrimination Experiences of Transgender and cisgender LGBTQ individuals. *Journal of the Society for Social Work and Research*, 7(3), 427–447. <https://doi.org/10.1086/686920>

⁸ Beltran, T., Allen, A. M., Lin, J., Turner, C., Ozer, E. J., & Wilson, E. C. (2019). Intersectional Discrimination Is Associated with Housing Instability among Trans Women Living in the San Francisco Bay Area. *International Journal of Environmental Research and Public Health*, 16(22), 4521.

<https://doi.org/10.3390/ijerph16224521>

⁹ Carter, S. P., Montgomery, A. E., Henderson, E. R., Ketterer, B., Dichter, M., Gordon, A. J., Shipherd, J. C., Kauth, M. R., & Blosnich, J. R. (2019). Housing instability Characteristics among transgender veterans cared for in the Veterans Health Administration, 2013–2016. *American Journal of Public Health*, 109(10), 1413–1418. <https://doi.org/10.2105/ajph.2019.305219>

¹⁰ McCann, E., & Brown, M. (2019). Homelessness among youth who identify as LGBTQ+: A systematic review. *Journal of Clinical Nursing*, 28(11–12), 2061–2072. <https://doi.org/10.1111/jocn.14818>

¹¹ Glick, J. L., Lopez, A., Pollock, M., & Theall, K. P. (2019). “Housing Insecurity Seems to Almost Go Hand in Hand with Being Trans”: Housing Stress among Transgender and Gender Non-conforming Individuals in New Orleans. *Journal of Urban Health*, 96(5), 751–759. <https://doi.org/10.1007/s11524-019-00384-y>

¹² Ibid fn 5.

¹³ Note: some statistics may not add to 100% due to respondents declining to answer; other statistics may add above 100% where participants were permitted to select more than one response.

TRANS MARYLANDERS' EXPERIENCES WITH HOUSING INSTABILITY

Trans people in Maryland reported diverse experiences with housing status, including being fully housed (67.7%), marginally housed (30.6%), or homeless (1.6%)

Table 1. Levels of Housing Status

Housing Category	Definition
Fully Housed	• Living or renting in house/apartment/condo (alone or with others) • With partner, spouse, or other person who pays for the housing • Campus/university housing
Marginally Housed*	• With parents or family temporarily • In a shelter • In a group home facility
Homeless*	Living on the street, in a car, in an abandoned building, in a park, or a place that is NOT a house, apartment, shelter, or other housing
<i>*Note: Respondents who were either “marginally housed” or “homeless” were classified as experiencing housing instability.</i>	

One in three (32.2%) trans Marylanders experienced housing instability (i.e., being marginally housed or homeless) within 12 months of the survey. Various other personal identities interact and significantly impact trans Marylanders' experiences with housing instability in different, meaningful ways. The following factors were significantly ($p < 0.05$) associated with housing instability in our sample:

- **Gender Identity¹⁴ - Trans men (40.4%) and nonbinary people who were assumed male at birth (AMAB) (43.2%)** were significantly more likely to report housing instability than trans women (27.1%) or nonbinary people assumed female at birth (AFAB) (27.3%).
- **Race/Ethnicity - Trans people of color (POC)** were more likely to experience housing instability (42.8%) than white trans people (30.0%).

¹⁴ “Sex assumed at birth” is not used here as a reflection of participants' actual gender, but rather as an over-simplified indicator of potential differences in their experiences of gender-based norms, expectations, biases, and harms within a society that imposes a false gender binary. These results are offered with the caveat that there is vast diversity within these categories that cannot be captured in this analysis, in order to provide a starting point for understanding some of these experiences within the nonbinary community in Maryland.

- **Geography** - Trans people living in **rural** areas of Maryland had a higher likelihood of reporting housing instability (44.4%) than trans people living in urban areas (29.0%).
- **Age - Younger** trans people (ages 18-24) were most likely to experience housing instability (60.5%)
- **Education** - Trans people **without a high school diploma or GED** were most likely to report housing instability (70%), as compared to trans Marylanders with some college (54.9%), with a high school diploma or GED (42.2%), an associate's or technical/vocational degree (33.4%), a bachelor's degree (21.4%), or a master's degree or higher (10.4%). In general, housing instability was less likely among trans Marylanders holding college degrees.
- **Socioeconomic Status** - Nearly half of unemployed respondents (45.9%) and respondents with low income¹⁵ (44.9%) experienced housing instability.
- Trans Marylanders were more likely to report housing instability if they had: changes in living their arrangements¹⁶; separated, divorced, or broke off a steady relationship; and financial instability.¹⁷

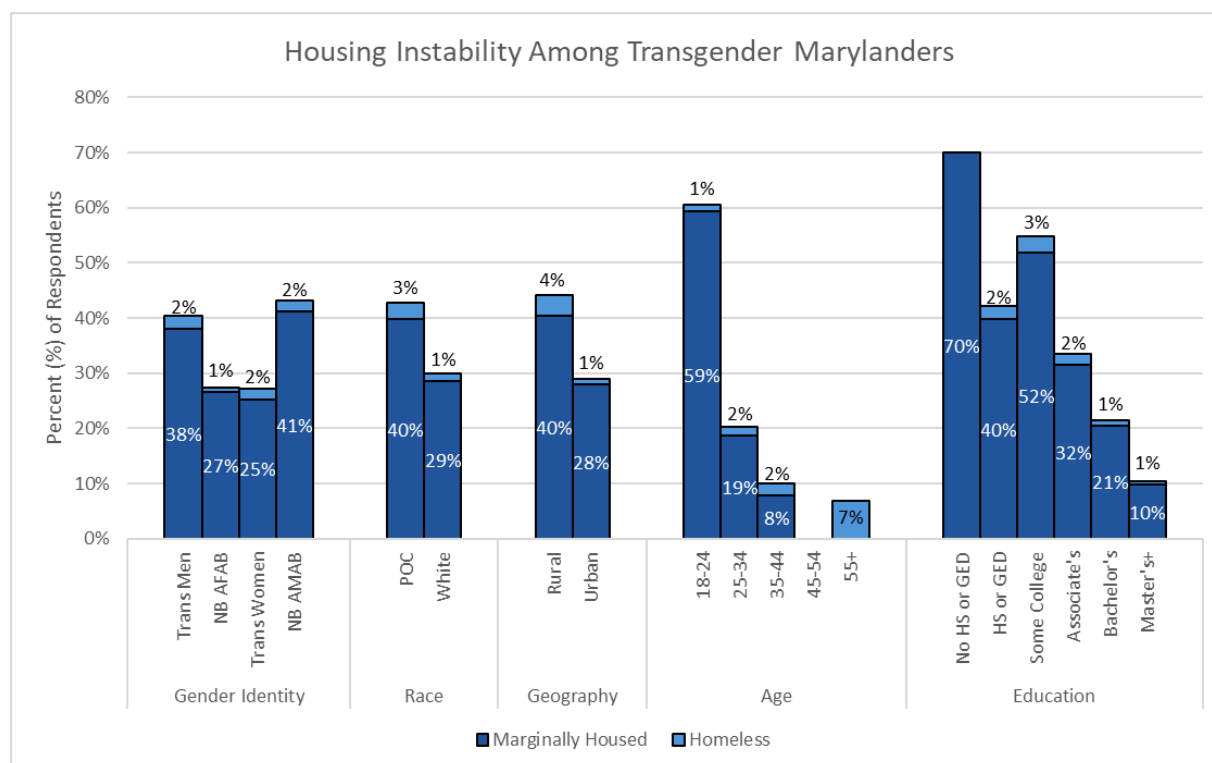
Importantly, despite these intersectional differences, housing instability was still highly prevalent for all trans Marylanders (Figure 1).

¹⁵ Respondents were asked "What range most closely represents your total annual household income?", with the lowest income range being "\$0-\$20,000." Other income ranges included: "\$20-\$35,000"; "\$35,000-\$50,000"; "\$50,000-\$75,000"; "\$75,000-\$100,000"; and "\$100,000+."

¹⁶ Defined as moving or household changes (i.e., having someone new come to live with you).

¹⁷ Respondents were asked "Have you experienced a major financial crisis, declared bankruptcy or more than once been unable to pay your bills on time?".

Figure 1. Past Year Experiences With Housing Instability Among Trans Marylanders



HOUSING DISCRIMINATION

Many trans people in Maryland reported being stigmatized and discriminated against when seeking housing in adulthood (i.e., since the age of 18). Despite general federal (i.e., the Fair Housing Act) and statewide¹⁸ protections for LGBTQIA+ people against housing discrimination, a landlord or realtor have prevented fourteen percent (14%) of trans Marylanders from moving into or buying a house or apartment. Additional factors that were significantly associated with housing instability in our sample include:

- **Race/Ethnicity** - Trans **POC** were more likely to report housing discrimination (21.9%) than white trans people (12%).
- **Geography** - **Urban** residents were slightly more likely to report housing discrimination (14.8%) than rural residents (10.6%)
- **Age** - **Younger** trans Marylanders (i.e., ages 18-24) were the least likely to experience housing discrimination (7%). Experiences with housing discrimination were generally similar (i.e., more likely) across older age groups (14.3%-21.4%).

¹⁸ See Md. Code Ann., State Gov't § 20-704. And Md. Code Ann., State Gov't § 20-705.

- **Socioeconomic Status** - Nearly one in five **unemployed** respondents (18.5%) and respondents with **low income** (20.2%) reported housing discrimination.
- Trans people who reported discrimination perceived their socioeconomic status (53.5%), gender identity/gender expression (23.8%), and age (21.8%) as the top reasons for these experiences.

Housing instability was significantly correlated with housing discrimination. **Trans people who were homeless (54.6%) were more than three times as likely to experience housing discrimination than those who were fully (15.9%) or marginalized housed (8.3%).**

HOUSING INSTABILITY AND PERSONAL SAFETY

Participants were also given the opportunity to share open-ended responses with any general issues they had experienced. A total of $n = 526$ (70.1%) opted to respond to the question “What would you want your local county and/or state government officials/policymakers to know about the needs of the local trans community?” Quotes are lightly edited for length, anonymity, and clarity.

Housing and safe shelter were some of the most common issues that respondents identified as needing more awareness and support. Common themes that emerged included: (1) the need for affordable safe housing; (2) community support and improved social safety net programs tailored for trans people of all ages; (3) Maryland as a ‘safe’ state; and (4) safer, more inclusive communities free of prejudice and violence.

Stable, Affordable Housing

Stable housing refers both to shelter that is accessible, of reasonable quality, and free of threats.¹⁹ Respondents commonly paired housing with other basic needs, including more gender-inclusive spaces (i.e., non-gendered bathrooms), employment protections (i.e., anti-discrimination policies, equitable wages and working conditions, cultural competency training, etc.), gender-affirming healthcare, and food security. Many expressed that meeting these basic needs is essential to better protect trans individuals from discrimination and violence.

“We also need protection from individual acts of violence. There are a lot of very poor trans people in desperate need of safe housing, food, and healthcare.” (20s; Baltimore City; White; Nonbinary)

In our sample, trans individuals who were homeless experienced violence more often (75.0%) than fully housed (51.1%) and marginally housed (39.9%) individuals.

¹⁹ Ibid fn 4.

Several respondents indicated that a lack of family and social support (i.e., discrimination) also threatened their safety and housing.

Even when their basic needs are met, discrimination and violence make it difficult for trans Marylanders to feel truly 'safe' where they live. Poverty, discrimination, and violence are inexorably linked and make trans people more prone to housing instability, among other traumatic life experiences.

"Nobody in the trans community is ever very far away from other trans folks who are living at rock bottom. More of my trans friends are high school and college dropouts than graduates, and I have a master's degree. I've been homeless before and so have plenty of my friends. I've been kicked out of jobs because I'm trans, and I've had friends who've been denied jobs because they're trans. Even us 'model citizens' of the trans community deal with the horrors of transphobia. It's brutal on all of us." (20s; Baltimore City; White; Trans Man)

However, increasing the availability of safe housing for trans Marylanders is not enough. Housing must also be equitably accessible and affordable to all trans people regardless of age, race/ethnicity, income, employment status, or disability.

"We need housing that's safe, too. It's expensive to feel comfortably trans and live in an affirming, safe community that doesn't have a lot of violence, and a disproportionate amount of our community experiences poverty." (< 20; Baltimore City; White and Mixed/Multi-Racial; Nonbinary)

Some areas of Maryland may be more inclusive for trans individuals, but many are too expensive for people to live there.

"Housing—the lack of it, and the lack of attainable housing at different income levels—is a queer and trans issue. At a time when trans rights are under attack, trans people need to be able to come to welcoming places like Montgomery County, but the high cost of living makes that impossible for most." (30s; Montgomery County; Asian/Pacific Islander, Black/African American, and Mixed/Multi-Racial; Nonbinary)

Community Support and Social Safety Net Programs

Without access to stable housing many trans people must rely on social services which are too often under-funded and pose unnecessary barriers that hinder access. Barriers may include burdensome paperwork, age restrictions, limited hours, and discrimination. Despite being a more inclusive state, there is still a dearth of trans-inclusive housing options for trans Marylanders. Most programs are clustered in urban areas and may not be available in less-populated rural localities. Current programs (e.g., Baltimore Safe Haven) need more support and new services need to be established, especially in areas without existing options.

Because most shelters are segregated by biological sex (i.e., 'male' or 'female'), trans people without housing commonly must hide their identity to access these vital services necessary for their survival.

"There are trans individuals who would like to transition but cannot because it puts their housing at risk. If I had access to transition without losing my residence, I would. I cannot afford to move out at this time given my disabilities and inability to solely provide and care for myself. I may not look trans, but I am. We are everywhere." (20s; Anne Arundel County; White and Hispanic/Latinx; Trans Man)

Trans youth and older adults were explicitly identified as groups in need of more support. Family or social rejection were common explanations for why trans youth are particularly vulnerable to housing instability.

"We also need more trans youth (up to 25 [years old]) shelters. I know a lot of homeless trans people, and it's really hard to work when you're sleeping on different friend's couches (best case scenario) or literally on the run across the country from parents who want to hurt you (worst case scenario)." (20s; Howard County; White; Nonbinary)

Beyond gender-inclusive housing assistance programs, access to other wrap-around services are needed to address social determinants of health and reduce health disparities in trans communities, especially in more rural areas. When available, services are often difficult to access and have long waiting lists.

"We need more accessible queer support services in our county and the Hagerstown area. This includes legal [aid, non-faith] affiliated community centers [and] supports, and [queer-specific] social programs. Our county is fairly religious and conservative which means the queer community needs support that allows us some guarantees of physical safety and protection from discrimination. We have very few support groups for queer people in [Washington County], and our only community space is a bar in the woods." (30s; Washington County; White; Trans Man)

Maryland as a Safe State for Trans People

Several respondents emphasized the importance of Maryland being a more accepting, stable state for trans people to live. This includes better access to gender-affirming healthcare, anti-discrimination protections, and other trans-inclusive policies. Many respondents indicated that they personally or an acquaintance had moved to Maryland to explicitly escape hostile, unsafe living conditions in other states.

"Maryland's status as a Trans Sanctuary State is incredibly important, both to myself and to friends I have in other states who have debated seeking

sanctuary with me if things get bad where they are now.” (30s; Baltimore City; White; Nonbinary)

Having safe shelter is especially important in the current political and social environments where anti-trans legislation and discrimination against trans people are rapidly increasing. However, higher costs of living make it difficult for many people to remain in Maryland long-term.

“Housing justice and economic justice are trans issues. Though my own housing is secure, I know that's not the case for a lot of folks in my community. Maryland is the best state in the union, and it's also expensive. I want people to be able to come here if they have to flee from discrimination in other states, but that means it has to be affordable.” (50s; Baltimore City; White; Nonbinary)

Providing specialized support, including transitional housing, job placement, or healthcare coverage, could help alleviate some of the financial and social stress that trans individuals face when relocating to Maryland.

“As a refugee from [a] state that is unsafe for trans people as of this last year, due to an increase in anti-trans legislation [and] a rise in bigotry towards the trans community, resettlement has been difficult. Measures to aid myself [and] fellow refugees escaping oppressive states to find employment, housing, [and] the means to get on our feet, would be greatly appreciated.” (30s; Baltimore County; White with Hispanic Heritage; Trans Woman)

Safer and More Inclusive Communities

While respondents identified Maryland as one of the safest states to live in the United States for trans people, certain local areas or communities across the State may not be as welcoming. Many feel scared to openly express their identity because they may face discrimination, and even violence in the places they live.

“Visible support of the community creates happier residents... I am somewhat afraid to express my pride (i.e., raise a pride flag, bumper sticker, etc.) in my county because I am afraid of being retaliated against.” (20s; Harford County; White, Ashkenazi Jew; Nonbinary)

“There are places and people who are more trans-accepting, but you're never completely safe anywhere as a trans person. I've gotten called homophobic slurs and had people glare at me and stare at my crotch in Mt. Vernon. These days, I forget that experiences like this aren't common for people who aren't in the community. I'm white, and for the most part I pass as a man. People see a white man when they look at me and make assumptions about how easy my life has been. Classmates, etc. are

shocked to find out that I've been homeless, I was an alcoholic,... [and] so on.” (20s; Baltimore City; White; Trans Man)

RECOMMENDATIONS

These recommendations for local and state policymakers, government agencies, community-based organizations, and other partners aim to address the systemic barriers and inequities related to housing and shelter that trans Marylanders commonly face. Originating from responses solicited in the survey, the following recommendations aim to prevent housing discrimination and housing instability among trans Marylanders.

Many respondents emphasized that housing instability cannot be addressed as a single issue; rather, it is commonly linked with other inadequate support, including food insecurity, unemployment, and lack of personal safety (i.e., exposure to violence or unsafe living conditions), which must be simultaneously addressed through comprehensive interventions at the individual, community, and structural levels.²⁰ These policy recommendations specifically emphasize: promoting general safety and needs for safe shelter; improving community support and social safety net programs; keeping Maryland a safe, welcoming place for marginalized people; and creating safer, more inclusive communities. Many of these policies aim to address root causes and the underlying factors (i.e., stigma, discrimination, and violence) that contribute to housing instability and other poor outcomes for trans people.

Prevent Housing and Employment Discrimination

- Strengthen and enforce existing policies that protect trans Marylanders from housing discrimination based upon gender identity, sexual orientation, and other demographic characteristics.
- Implement legal protections for trans Marylanders against discrimination in employment, housing, and other social services, including domestic violence and other crisis shelters.
 - Make it easier and safer (e.g., ensure legal protections against retaliation) for people to report housing and employment discrimination.
 - Increase penalties for landlords, employers, and other entities (i.e., realtors, mortgage lenders, etc.) that perpetrate housing or employment discrimination against trans individuals.
- Train crisis responders (i.e., domestic violence shelter staff) and law enforcement in specialized skills needed to support trans people experiencing housing instability, ensuring such trainings are led, designed, and conducted

²⁰ Cramer, R. J., Kaniuka, A. R., Tucker, R. P., Hanson, B., Fording, R. C., Robertson, L., Mesaeh, C., Zabelski, S., & Joiner, T. (2024). Social-Ecological Correlates of Social Well-Being in transgender and gender diverse Adults in the USA: Implications for Policy, theory, and research. *Sexuality Research and Social Policy*. <https://doi.org/10.1007/s13178-024-00998-1>

by trans community members and are attentive to the risks and negative experiences trans people face interacting with police.²¹

Make Housing More Accessible and Affordable

- Pass policies that make housing more accessible and affordable, including setting rent limits, supporting first-time homebuyers, and providing direct assistance to low-income households.
- Protect people from predatory business practices (i.e., payday loans, risky mortgages, etc.).

Improve Community Support and Social Safety Net Programs

- Invest in job training and social safety net programs (i.e., WIC, SNAP, TANF, HeadStart, Medicaid, Medicare, unemployment benefits, housing assistance, etc.) to address social determinants of health and break the poverty cycle.
- Provide pro bono legal assistance and support to help connect trans people with appropriate social wrap-around services (i.e., job training, food, healthcare, transportation, etc.).
- Provide funding and training for gender-inclusive shelters (e.g., Baltimore Safe Haven)²² and domestic violence shelters in both urban and rural areas, emphasizing programs for trans youth (up to age 25) and older adults (ages 55+).²³
- Establish the Homeless Shelter Certification Program to protect the rights of trans people experiencing housing instability.²⁴
- Emphasize a 'housing first model' that prioritizes permanent shelter and food security for trans people before addressing other problems (i.e., unemployment, healthcare, etc.).²⁵ Give trans people facing housing instability choices and agency when selecting housing and participating in other social support services.

²¹ For a more thorough discussion along with data from the Maryland Trans Survey on the experiences of trans people with police in Maryland, see: Howerton, I., McMichael, K., Clements, Z. A., Pease, M. V., & Galupo, M. P. (2025, January). *Experiences with police and emergency response services among trans people in Maryland*. Trans Maryland. <https://doi.org/10.13016/5r6l-awuo>

²² Learn more about Baltimore Safe Haven at <https://www.baltimoresafehaven.org/>

²³ Ibid fn 9.

²⁴ See HB0093/SB0234 of 2025: Housing and Community Development - Homeless Shelter Certification Program – Establishment

<https://mgaleg.maryland.gov/mgaweb/Legislation/Details/hb0093?ys=2025RS>

²⁵ Woodhall-Melnik, J. R., & Dunn, J. R. (2015). A systematic review of outcomes associated with participation in Housing First programs. *Housing Studies*, 31(3), 287–304. <https://doi.org/10.1080/02673037.2015.1080816>

Protect Maryland's Status as a Sanctuary State

- Maintain and enforce policies that protect the safety and well-being of trans people, including anti-discrimination laws and allowing gender 'X' markers on personal identity documents.
- Provide assistance and social support to trans people relocating to Maryland from other places that are unsafe for them.

Create More Inclusive Communities

- Host community Pride events and create safe drop-in spaces open to trans people in urban and rural areas.
- Include trans people on committees, advisory boards, and community planning initiatives.
- Promote the visibility of LGBTQ+ pride in public spaces, including libraries, community centers, etc.

ACKNOWLEDGEMENTS

The team expresses its gratitude to the community leaders and volunteers who supported the development and dissemination of the survey, with particular thanks to M. Son Taylor, Lead Researcher and Research Coordinator on the Maryland Trans Survey from 2021 to 2024, Principal Community Consultant Lee Blinder, Community Panelists Isaiah Lawrence, Jamie Grace Alexander, and Jhané, and Research Panelists Chloe Goldbach and Louis Lindley. The team acknowledges Mannat Malik for support in reviewing this brief. The team further acknowledges financial support awarded to M. Paz Galupo from the University System of Maryland Wilson H. Elkins Professorship (2021-2023) and the Audre Lorde Distinguished Professorship (2023-present) at Washington University in St. Louis. The team also acknowledges financial support provided to Alex Nowalk from the University of Maryland School of Public Health, Department of Behavioral and Community Health. Any opinions, findings, and conclusions or recommendations expressed in this material are those of the authors and do not necessarily reflect the views of the funder.

ABOUT THE TEAM

The Queer/Trans Collective for Research on Equity & Wellness (QT-CREW) conducts community-based research to ensure that the lived experiences of queer, trans, and QT-BIPOC (Black, Indigenous, People of Color) are reflected in the scientific literature and to create knowledge designed to improve their lives and well-being. qt-crew.org

Trans Maryland is a multi-racial, multi-gender, trans-led community power building organization dedicated to Maryland's trans community. By trans folks, for trans folks. transmaryland.org

SUGGESTED CITATION

Nowalk, A. A., Peitzmeier, S. M., Pease, M. V., & Galupo, M. P. (2025, August). *Housing instability and housing-based discrimination against trans people in Maryland*. Trans Maryland.