



# Transgender and Gender Nonconforming Students' Experiences of Family Support and Financial Burden in Graduate School: A Qualitative Study

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## Abstract

This qualitative study explored 30 TGNC students' experiences navigating graduate school with particular attention given to experiences of family support and financial burden and how these factors contribute to TGNC students' positive or negative experiences. Results suggest that family and financial support varied significantly among participants, in that many participants reported strained relationships with their family, which exacerbated transition and graduate program-related emotional and financial stressors. Findings hold implications for practitioners and higher education.

## Introduction

Transgender and gender nonconforming (TGNC) individuals occupy a variety of highly gendered and cisnormative settings, including institutions of higher education, where, in turn, they face a variety of minority stressors and potential discrimination (Pitcher et al., 2018).

Research suggests that TGNC individuals report more family stress and less family support than cisgender people, which has implications for TGNC high school and college students' experiences of support and well-being (James et al., 2016; Schmitz & Tyler, 2018). In turn, family support or non-support may continue to impact TGNC individuals in professional endeavors such as graduate school. TGNC college students also experience higher levels of financial need than cisgender college students, overall (Stolzenberg & Hughes, 2017). While graduate students typically experience more financial independence than college students, this independence may exacerbate stress among TGNC students, who are potentially exposed to the intersecting financial burden of graduate school and transition-related expenses with little to no external financial support.

TGNC graduate students, specifically, may experience high levels of stress: for example, in addition to coping with the typical academic demands of graduate school, and the financial stress associated with financing graduate school, they may be exposed to additional financial strain associated with gender transition, as well as family non-support or rejection.

## Current Study

The current study is guided by Gender Minority Stress Theory and Feminist Theory.

Gender minority stress theory posits that TGNC individuals are uniquely exposed to both distal and proximal forms of stress that are unique to one's gender minority status and these stressors, in turn, can impact well-being (Hendricks & Testa, 2012).

Feminist theory asserts that gender-based discrimination is pervasive and harmful and that gender is a key component of power structures, including higher education institutions, and this informs the current study (Humble, Solomon, Allen, Blaisure, & Johnson, 2006).

### Research Question

How do gender minority stress, financial stress, family stress and their intersections affect the process of applying to graduate school and experiences in graduate school in TGNC students?

## Methods

The current study constitutes a qualitative exploration into 30 TGNC graduate students' narratives surrounding the ways in which their gender identity, financial stressors, and family support intersect to shape the experiences of applying to, financing, and attending graduate school. 1-hour semi-structured interviews were conducted via telephone in 2017 as part of a larger study exploring the experiences of TGNC students and have subsequently been transcribed. Thematic analysis, a flexible method used to categorize and find meaningful patterns within qualitative data, was utilized in the analysis of these data (Clarke & Braun, 2006). Select demographics are listed in Table 1.

## Participant Characteristics

Table 1  
*Demographics of Participants*

Characteristic	M (SD) or n (% of 30)
Age (years)	28.83 (9.14)
Race/Ethnicity	
White, non-Hispanic	26 (86.6%)
Latinx	1 (3.3%)
Native American	1 (3.3%)
Other	2 (6.6%)
Gender Identity	
Trans Man	6 (20.0%)
Trans Woman	3 (10.0%)
Woman	2 (6.7%)
Man	2 (6.7%)
Gender nonbinary/genderqueer	17 (56.7%)
University Type	
Public	19 (63.3%)
Private	11 (36.6%)
Discipline	
Humanities	6 (20.0%)
Counseling/Social Work	6 (20.0%)
Social Sciences	5 (16.7%)
Education	5 (16.7%)
STEM	5 (16.7%)
Health Sciences	3 (10.0%)

## Results

### Financial Stressors, Tensions, and Considerations

A majority of participants experienced multifaceted and gender-related financial stressors, and often these participants reported that trans-related healthcare expenses further exacerbated pre-existing general financial stressors (e.g., undergrad loans + transition-related debt) as evidenced by this participant's account:

**Debt itself, I feel like it affects a lot of people in my generation but that's just another thing that I have to add on there. I mean, not everybody else has \$10,000 that they had to pay just in [gender-affirming] surgery and then they have to pay for school debt. So, you know with all the debt I'll say it's all together within my school debt and my trans-health debt.**

A majority of participants relied on health insurance through their respective institutions, which varied in whether or not trans-related healthcare was included or covered by their insurance. Some participants, as to ensure coverage for transition-related expenses, even looked at their prospective graduate institution's health insurance before applying as exemplified by this participant's experience:

**...And I also looked into all the health insurance at the places that I applied to, and made sure that they had trans benefits, because you know obviously I need my stuff paid for. So those were actually really important considerations for me, and I wouldn't apply anywhere that didn't have those options available.**

A majority of participants on school's health insurance reported being satisfied with trans-coverage and cited graduate school as a time when they finally could transition, for example, because of access to trans-inclusive health insurance:

**And so then I went on the school insurance, which was quite expensive per year, but would—as of just a few years before—fully cover top surgery, and this is sort of—like, when I found out that this stuff was even possible, like, “Oh you can have surgery, look at that,” and my friend found out that—that it would be 100% covered through our health care, and got on it and started my whole looking into it as well. So I totally abused the system, for one year, it takes \$4,000, and paid for, like, a \$12-15,000 surgery, 100% with that, and started hormones at the same time, within that coverage period.**

### Family Support

About half of participants reported at least some family support (e.g. a positive relationship with a parent and/or sibling), and these participants in turn tended to report receiving more financial support and tended to highlight fewer mental health or transition-related stressors:

**So geographically then, and also like I come from a relatively upper-middle class family, I had the resources financially and socially to be able to get into that clinic and get set up before I went away to college, and get on a schedule where I was only getting blood work done once a year when I was home for the summer... I mean like I had specifically the privilege that happened to come along with the socioeconomic conditions I grew up in. So the medical side of stuff was actually the easiest part of college for me, strangely enough.**

Participants who had or were in the process of medically transitioning tended to report feeling less understood and less supported by their family than participants who did not plan to or had not transitioned yet. A few participants in the former group said that when they came out to their families about their plans to transition, family (e.g., parents) threatened to decrease or pull funding or financial support, creating stress and adding to their accumulation of debt.

**Actually just... “We don't want to support you with this, we're not going to, you know, we're not going to send you a check to help with your tuition if you do this.”**

## Conclusion

TGNC students are often subjected to financial stressors and lack of family support while pursuing graduate school, which in turn can impede their ability to focus on or continue their education. Findings hold implications for universities to consider more trans-inclusive healthcare policies and trans-informed social supports to better aid those with limited access to family or therapeutic supports, in order to effectively retain TGNC students who already face considerable socioeconomic barriers. Universities must address and acknowledge the unique vulnerabilities faced by their trans students such that they can provide adequate emotional, financial, and structural supports, which in turn have the capacity to facilitate positive graduate school experiences among TGNC students.