



Gendering of Development Data in India: Beyond the Binary #3

Identity Documents and Access to Welfare

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Note

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Please read the full report here:

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1. Introduction

The previous part of this report traced the history of the legal struggles of transgender persons for the recognition of their constitutional rights in India, the legislations that followed, the process of enumerating transgender persons and the challenges with the legislation and the enumeration process. Although the Supreme Court of India recognised their right to self-identify their gender and detailed out nine directives for the inclusion of transgender persons in 2014, the incomplete implementation of the NALSA Vs. Union of India verdict and the under-counting of transgender population by Census 2011, have had serious implications on welfare delivery to transgender persons in India. Understanding the implications of these gaps on welfare delivery, needs a closer look at the enumeration process and the different identity documents used for enumeration. Gendering of development data in India requires a closer look at gender as a data category and how the protocols of its enumeration affects the access to rights of an entire population group - transgender persons - in India.

In this third part of the report, we focus on the recording of (preferred) name and gender on identity documents, the difficulties of changing such recorded data, and implications of the same for transgender persons when accessing welfare services. This part will also look at the implications of the gaps in the implementation of the NALSA verdict of 2014 and the Census 2011 process on the rights of transgender persons in India.

2. Recording gender on identity documents

Although the umbrella term transgender is used to refer to the gender identity of persons who do not identify with the gender of their assigned sex at birth, the transgender community includes several identities including hijra, aravani, thirunangai, thirunambi, trans woman, trans man, kinnar, kothi, jogappas,¹ among others with some traditional identities more visibly present in some Indian states. However, the existing legal framework in India does not allow transgender persons to specifically identify as any gender outside male, female or transgender. With legal recognition of any citizen being guaranteed by specific identity documents - including general purpose and function-specific identity documents - it is necessary for any individual to procure these documents to access welfare programmes.

¹ Gayathri N., & Karthikeyan, P. (2016, March). Inclusion and Exclusion of Third Genders – Social Hindrance in India. *Asian Journal of Research in Social Sciences and Humanities*. Vol. 6, No. 3. Pp. 20-30.

No standard process for recording (including updating) the name and gender on identity documents, however, have been specified by a court verdict or government order. The process to be followed varies across states in India, and varies for identity documents. Changing the details on an identity document to one's preferred name and gender often requires another identity document in preferred name and gender. The legal procedure of filing an affidavit to change one's name and gender requires an identity document in the individual's given name and gender. Since many transgender persons leave their home (of birth) without their identification documents, this process becomes impossible for most.

Some respondents of this study highlighted the need for more than three gender categories, including the choice for individuals to put down their own identity, be it transgender, man, woman, trans man, trans woman, hijra, kothi, kinnar, among others.

Non-binary people don't prefer an identity of a trans man or a trans woman. For instance, there is a category called Kothi. This category signifies an individual who is very feminine but wears shirts, pants or lungies. Kothi is a cultural category that falls in between 'male' and 'trans woman'. Often Kothi-identified individuals, as well as gay and bisexual men get classified as MSM under the government HIV program. If someone asks for an identity that is neither male nor female, neither trans woman nor trans man then what category is left for that person? If I take my own example, my gender identity is gender fluid but I am a male on all my identity cards. I have an issue with my gender fluid identity not featuring on any official document. If I insist on mentioning that I'm gender fluid, they ask me, "What is this now?". The unspoken feeling underlying this question is "Already there are so many categories and you have come up with one more". They are stating their practical issues with documentation. - Sivakumar²

Some have also observed views contrary to the above. One respondent suggested that giving room for multiple identities might make the process of identification complicated and counterproductive for people identifying beyond the dominant gender binary of male and female.

I don't think gender and sex should be on any identification document at all, in the same way caste should not be a compulsory part of an ID. ID (any identification document) should have somebody's name and face. That's enough. I think the simplest decision is to have no gender on any ID document. Caste certificates to access certain services or benefits verify your caste, similarly you could have a gender certificate or gender specific ID to identify your gender if you

² Sivakumar, along with Sankari, co-founded Nirangal. He has over a decade of experience in advocacy and crisis intervention for communities of diverse gender and sexual identities and is well known among the activist groups in Chennai.

want to access gender specific services or benefits. That is the simplest solution and also the solution that breaks the idea of gender determinism. Once the transgender movement breaks mainstream notions of gender, gendered labour and associated things, I don't think we should be pushing to make gender relevant when it's not relevant. - Bittu Karthik³

A respondent reminded that, when accessing welfare services or interacting with public or private agencies, gender as a category of information may be collected and used only when absolutely necessary for the matter concerned.

Gender data itself has to be seen in the context of what we are looking at. What is the data that we are collecting and how we are using it? For some other things, gender may not be significant at all. For example, if we are collecting some gender data in relation to say a campaign for SRHR then we could collect the data based on what it specifically deals with. There, we will also have to recognise that there may be trans men who have removed their uteruses. There could be people who identify as trans women and might have fathered children. Setting the context becomes useful then. - Delfina⁴

As mentioned above, there is a need to self-identify one's transgender identity while accessing specific health services like sexual and reproductive health services that require the assigned sex to access the right services. However, self-disclosure of this information to doctors and other health professionals has often resulted in harassment for transgender persons.⁵ Insensitivity of medical professionals leads to non-disclosure of vital details leading to complications in the physical and mental health of transgender persons.

3. Changing gender on identity documents

The processes followed by transgender persons to change their name and gender in identity documents vary from state to state, and even different towns and cities, due to different processes

³ Bittu Karthik is a biologist and a genderqueer transman, from THITs. THITs is an unfunded, unregistered mass organisation of transgender, hijra and intersex activists from across Telangana.

⁴ Delfina is an activist, playback theater artist, and social worker. They are associated with Nirangal, an organization based in Chennai, Tamil Nadu, India, which works for the rights and welfare of those with alternate gender and sexual identities.

⁵ Salian, P. (2018, August 12). 'How can you be raped?' Doctor's words to transgender in India an example of the 'transphobia' that stops many getting health care. South China Morning Post. Retrieved from <https://www.scmp.com/lifestyle/health-wellness/article/2159156/how-can-you-be-raped-doctors-words-transgender-india>

in each state, notes Shaman Gupta.⁶ They often have documents both in their preferred name and gender and in their assigned name and gender for various reasons including losing their eligibility for insurance claims procured in their assigned gender, property rights which may be lost with changing gender, among others. Respondents note that transgender persons may have their identity documents:

- In their given name and assigned gender,
- In their preferred name and gender within the binary genders of male and female,
- In their preferred name and gender identifier as transgender, and
- One set in their given name and assigned gender and another set of documents in their preferred name and gender. This may be male, female, or transgender.

These aspects with respect to transgender individuals, however, have not been covered by any legislation or verdict so far. Among some of the more traditional identities, transgender individuals live with their adopted family from within the transgender community. As noted by respondents, this adopted family works as their support system and network and aids them in procuring their identification documents, note respondents. Transgender persons, outside of the jamaad⁷ system or not associated with any CBO, may find it difficult to change their documents to their preferred name and gender, As noted by respondents, this is especially true for people with no identification documents because they have run away from home without any ID document in their given name and gender. It is also easier to get an identification document within the binary genders if the person passes as a person of the mentioned gender.

It is easier to change your gender within the binary if you pass as a person from your preferred gender. - Shaman Gupta

Changing the document also depends on the need to face officials who may not be well-informed about NALSA or the paperwork for name and gender change. Online processes may be preferred in such instances, note respondents. Apart from the need for existing identification documents in their given name and assigned gender, transgender persons also face several other challenges with respect to procuring identification documents and entering different data sets to access welfare schemes. In the state of Bihar, government documents do not still include a third gender category because this inclusion would cost the government an additional Rs. 70 crores, noted

⁶ Shaman Gupta is a part of TWEET (Transgender Welfare Equity and Empowerment Trust), a community based organisation working for empowerment and welfare of trans persons. The organisation specifically concentrates on providing psychosocial support and guidance to trans masculine persons across India with respect to healthcare, legal changes, education and employment.

⁷ Jamaad is the adopted family system followed by many traditional transgender identities/groups in India.

Reshma Prasad, research scholar and member of the Bihar Transgender Welfare Board during the Symposium on Legal Support For Accessing Transgender Rights.⁸ There continues to be a lack of understanding about the distinction between sex and gender uniformly across all identification documents.

It's a deep rooted conception of gender and failure to distinguish between sex and gender. In most Indian languages, they are no separate words for sex and gender. It's usually one word. - Dr. L.Ramakrishnan⁹

Similarly, respondents note that several government agencies arbitrarily demand a medical certificate for Sex Reassignment Surgery (SRS) before issuing or updating identity documents, although the NALSA verdict of 2014 calls it illegal to do so. Officials insist on the medical certificate more with transgender individuals who identify within the binary genders of male and female. A certificate from a psychiatrist is insufficient, notes Dr. L.Ramakrishnan. Although the NALSA verdict had recommended that the government provide free SRS services in public hospitals, this is not the case in most states. Sometimes, doctors even fear issuing SRS certificates to their patients.¹⁰ Considering that the cost of SRS is quite high, not all transgender individuals can afford it. This jeopardises their ability to procure identification documents in their preferred name and gender, note several respondents. Often, transgender individuals are expected to go through a screening committee to get their transgender status approved. This committee often uses inappropriate methods like touching the genitals of a trans woman who has not undergone SRS, among others.

The screening committee used utterly inappropriate methods to make their decisions: such as touching the genitals of a trans woman to check if their male organ becomes excited. If it did, the committee did not accept the individual as a transgender. The method used for screening amounts to harassment and has no place in determining the gender identity of individuals.¹¹

It is worth noting that although transgender people in the country were officially enumerated for the first time in 2011, their gender identity and right to self-identify was recognised only in 2014. However, respondents have noted that several transgender people had procured different

⁸ Human Rights Law Network & Solidarity and Action against the HIV Infection in India. (2018, February 14). *Meeting Report from Symposium on Legal Support for Accessing Transgender Rights*. Retrieved from <https://2019.hrln.org/wp-content/uploads/2018/05/Transgender-Consultation-Report.pdf>

⁹ Dr. L. Ramakrishnan is a public-health professional working with the NGO SAATHII. His areas of focus are advocacy and capacity-building towards strengthening access to healthcare and legal services for LGBTI+ and populations affected by HIV/AIDS.

¹⁰ See Footnote 8. Page 8.

¹¹ See Footnote 8. Page 23.

identification documents even prior to the NALSA verdict of 2014 in a binary gender. Given that different identification documents are required to access different welfare schemes and public services, it would be pertinent to understand the different documents, the process involved in procuring them and the challenges faced by the transgender community in procuring them.

4. Transgender Identity Cards

Transgender Identity Cards (TIC) are significant, in states that issue them, for individuals to procure other identification documents in their preferred name and gender. These Cards are issued by the Transgender Welfare Board of the state concerned but neither all states have established a Board, nor all established Boards have begun to issue such Cards.¹²

Tamil Nadu was the first state to set up a Welfare Board called the Aravani Welfare Board in 2008. This Board was the first to issue TIC to transfeminine women. The enumeration of transgender population in Tamil Nadu for the Census of 2011 was not done through door to door survey. Instead, their count was approximated based on the number of TIC issued by the Aravani Welfare Board, notes Jaya.¹³ Respondents note that in states like Tamil Nadu, the Board does not include any transgender man, and TIC have never been issued to transgender men. An application for the inclusion of trans men in the Transgender Welfare Board (Tamil Nadu), was submitted to the Principal Secretary of the Department of Social Welfare, only in December 2019. Therefore, transgender men of Tamil Nadu as well as transgender women who identify within the binary are unlikely to be included in the Census of 2011. However, this flawed census data is now being used to allocate funds for welfare programmes.

A common problem with the TIC issued in Tamil Nadu is that it identifies the gender of all individuals as 'Transgender,' giving no option for those identifying within the binary genders of 'Female' and 'Male'. This format does not allow for self-identification of one's gender as prescribed by the NALSA Verdict of 2014. Respondents note, prior to the passing of the Transgender Act 2019, that the availability of TIC made it easier to change the details on different identity documents. They also note that TIC is usually issued by the Transgender Welfare Board in

¹² Information available in the internet suggest that the following states have already established a Transgender Welfare Board: Andhra Pradesh, Bihar, Chandigarh, Gujarat, Kerala, Manipur, Rajasthan, Tamil Nadu, and West Bengal.

¹³ Jaya as General Manager of Sahodaran, manages multiple projects across 2 locations in Chennai concerned with HIV prevention among gay, bi men and trans women and also plays a key role in organising city-wide and state-wide LGBT visibility events through the Chennai Rainbow Coalition and the Tamil Nadu Rainbow Coalition (respectively).

each state. However, the existence of a Transgender Welfare Board neither guarantees that it is functional nor that it issues TIC, according to the respondents.¹⁴

In terms of a uniform identity document format that will account for transgender persons and also keep their identity safe, several respondents have vouched for the format of the TIC issued in Kerala.¹⁵ The cardholder has the option of choosing 'Female', 'Male', and 'Transgender' as their gender identity when identifying as a transgender person. This chosen gender identity is mentioned on the Card. Presently, the Card issued by states like Tamil Nadu only mention transgender on the identity card with no provision for individuals to identify within the binary genders, even if they don't identify with the gender of their assigned(-at-birth) sex. The format of the TIC document issued in Kerala, however, allows self-identification including as the binary genders of female and male, and also accounts for all transgender persons irrespective of their self-identified gender. This format gives individuals the choice of self-identification without misrepresentation in the data, notes Vihaan Peethambar.¹⁶

Here you have the option to put female, male or transgender. So you can identify within the umbrella category of transgender, and yet specify a subcategory of male, female or third gender. The advantage of this is that if an individual wants to access government schemes, they can use the [TIC] as proof that they are part of transgender community, but if they don't want to access schemes and only want to identify as binary on all legal documents, they can use the [TIC] to change their Aadhaar and PAN other documents as female or male. Apart from the use for change of other official documents, they don't have to use this transgender identity card at all. To me, this is the best system. - Dr. L.Ramakrishnan

"I think the next step would be to add more options such as gender fluid, bigender etc. for people who fall under the transgender spectrum but do not identify within the binary of male/female or transgender", says Vihaan Peethambar explaining that others as a category includes transgenders persons while transgender as a category does not have room for people who identify as gender non-conforming or intersex, among others.

Having a TIC in one's preferred name and gender, however, does not necessarily allow a transgender person to update their recorded name and gender in other vital identity documents, or necessarily offer access to services according to their preferred gender. Here are a few examples

¹⁴ See Footnote 8. Page 11.

¹⁵ Social Justice Department, Government of Kerala. Identity Card for Transgender Persons. Retrieved from http://swd.kerala.gov.in/scheme-info.php?scheme_id=IDF1Mw==

¹⁶ Vihaan Peethambar is a Board Member of Queerala, an LGBTIQ+ Organization (Kerala). Queerala is a Community Based Organization for Malayali LGBT+ people, focused on advocacy of Sexual Orientations and Gender Identities to create and advance safe spaces for LGBT+ people in Kerala. We aim for a society free of discrimination against queer people by creating awareness about LGBT+ lives engaging with the government, media and other institutions.

of socio-bureaucratic discriminations that transgender persons face when procuring necessary documents, the absence of which further reinforces their marginalisation.

- Presently, there is no option of changing name and gender on an individual's birth certificate to their preferred name and gender. Therefore, using their birth certificate as proof of identification anywhere would reveal their transgender identity.
- As Class X and XII certificates are issued on the basis of the birth certificate (as a proof of identity and name), they state the given (at birth) name of a transgender person even if the person has all other documents in their preferred name and gender.
- The inability to change their name and gender on their birth certificates and school certificates has forced many to take up jobs at a much lower salary than market rate in order to keep their identity safe.
- Due to the stigma of being transgender, transgender persons are forced to shift houses frequently and are charged much higher rents. Hence, a valid address proof becomes a serious challenge to open bank accounts.
- Beyond treatment for HIV patients, the healthcare needs of the transgender community is not properly addressed by the public healthcare system. Hospitals do not have transgender wards to address the health needs of the transgender community.
- There continues to be insistence on SRS certificate from the surgeon who performed the surgery for the gender/sex change one's name and gender on the passport. In November 2019, Sivakumar, a respondent in this study, quoting the NALSA judgement of 2014, moved the High Court of Madras to declare passport rules that insist on surgery to be unconstitutional.¹⁷

5. Identity documents, data, and access to welfare

Each identity document system refers to a database system as well. Access to welfare programmes offered by government agencies is possible only if an individual can prove that they are eligible for the same using official identity documents, and by being counted across key public databases that determine their eligibility for inclusion in the welfare programmes concerned.

¹⁷ The Hindu Editorial. (2019). *HC issues notice to Centre on PIL over passport rules on sex reassignment surgery*. The Hindu. November 13.
<https://www.thehindu.com/news/cities/chennai/hc-issues-notice-to-centre-on-pil-over-passport-rules-on-sex-reassignment-surgery/article29962712.ece>

There are two broad approaches to government welfare services and payments: inclusive and exclusive approaches. Dr. L. Ramakrishnan notes that the inclusive approach, wherein existing schemes are extended to include transgender persons, is easier to advocate for. An inclusive approach would make all existing government programmes and schemes inclusive of all, including transgender persons, while the exclusive approach would look to introduce exclusive programmes for the transgender community.

The ideal situation should be that all the schemes are made inclusive... [I]f it's a scheme for women, it should be inclusive of trans women [also]. If we are talking about the Domestic Violence Act, it should be inclusive of trans women - that is one approach. But if you want exclusive schemes then there may be an issue. If someone has a gender identity of male or female (on their identification documents) and they want access to a transgender specific scheme, how can they prove that they are not a cis woman or a cis man, (unless they have a [TIC] like the one from Kerala)? - Dr. L. Ramakrishnan

NALSA verdict of 2014 directed that the Government of India to provide reservations for transgender people under Other Backward Classes (OBC) category. Respondents note that this treatment of transgender persons can be problematic. The intersectional problem here is the question of how transgender is seen as a population category by the state. If the Government views any individual as part of the OBC category, then any intersectionality with marginalisation around caste becomes invisible. Transgender community having an unspecified fraction of the reservation within OBCs is relatively useless for transgender Dalit people, Adivasi and even OBC (Other Backward Class) people, unlike horizontal reservation that provides for intersecting categories of caste and gender, notes Bittu Karthik.

Further, changing an individual's name and gender on a caste certificate also poses various challenges. With dependency on other identity documents, procuring a caste certificate in one's preferred name and gender becomes a challenge for transgender persons, further marginalising them. Irrespective of the gender, obtaining a caste certificate is quite challenging, according to Sivakumar. Vyjayanti Vasanta Mogli also notes that the caste of an individual can be derived based on the locality where a person lives in a village and their surname.¹⁸ This leads to further discrimination by government officials against transgender individuals who are also Dalit.

Individuals from the Dalit community or other scheduled caste communities are subjected to indirect discrimination. Mostly community certificates will be in the applicant's assigned name. When we go to get it changed, we are asked a thousand questions regarding who we are and

¹⁸ Vyjayanti Vasanta Mogli is a transgender RTI Activist & Co-founder, Queer Swabhimana Yatra (QSY) & Telangana Hijra Intersex Transgender Samiti (THITS).

who gave us this name and why, so on and so forth. They ask for documents that validate the change in name. There will be a delay in attending to our requests compared to others. - Grace Banu¹⁹

The present reservation system follows a vertical reservation with respect to transgender persons instead of a horizontal reservation within their specific caste categories.

We are following the vertical reservation for 'male' and 'female', and the horizontal reservation for SC, ST and OBC. Only when transgender persons get both these reservations, equity can be established. A Hindu transgender person, a Dalit transgender person and a Muslim transgender person cannot be uniformly given an OBC reservation. We will definitely not accept that. Moreover, since transgender people don't have reservations, their development gets stalled at various levels despite them being well-educated, skilled and talented.” - Grace Banu

Due to the challenges with respect to procuring identity documents in their preferred names and their self-determined gender identity, transgender persons do not get accounted comprehensively in official statistics. The misrepresentation and under-representation of transgender persons in national scale enumeration drives like Census 2011 undermine their inclusion in development programmes and translates into under-allocation of funds for welfare services and schemes being accessed by transgender persons.

The 2014 verdict on the NALSA Vs. Union of India and Others case recognised self-identification as either male, female, or transgender. However, due to unclear policy framework for transitioning with existing benefits like insurance, property, bank accounts etc, many transgender persons continue to exist in their (birth-)assigned gender and name. This further causes misrepresentation in the total number of transgender persons in the country. Therefore, targeting of development programmes and thus fund allocation for the same based on official statistics poses a number of challenges for the transgender community.

In general, I feel like the solution is partially to allocate funds for minority communities who have been historically marginalised. But in addition one wants the system to be a robust public goods distribution system and to make that system functional for most people, for all public goods like the educational or the health system. - Bittu Karthik

Many transgender persons also insist on self-identifying as transgender for the sake of showing numbers in order to claim welfare benefits promised by the state. They are also often critical of those who identify within the binary.

¹⁹ Grace Banu is a dalit and transgender activist and writer. She is the Founder Director of Trans Rights Now Collective.

There is some level of pressure from the leadership of the transgender subculture, within the jamaad, asking them to identify everywhere only as third gender/transgender. This is done with the reasoning - only then can we get these numbers and only then can they advocate for schemes. - Delfina

Coming out as transgender on official documents aids the numbers impacting fund allocation. However, stigma around disclosing transgender identity is often seen as a reason for people's non-disclosure of their transgender status. Accessing transgender specific welfare benefits means facing high level of social and bureaucratic harassment. Disclosure of a person's transgender status depends on their needs, notes Shaman Gupta, and adds that an individual needs to choose between harassment and welfare benefits. This is likely to change once the stigma comes down.

Right now, people don't care about not being included in the government system. Right now, people care about stigma. To survive, whether I've to choose M, F or T, I'll go that way. Once the stigma in being identified as a transgender person gets slightly removed, then people will think, okay, probably I should identify as a transgender person because there will be more schemes for other persons who need it. Probably I don't need it, somebody else needs it. At least the government will have the data about the number of people that are there. - Shaman Gupta

Prioritising the need for data about the socio-economic status of transgender persons' lives, for planning and delivery of welfare programmes aimed at improving their well-being, however, creates an avoidable barrier for existence of such development programmes. In the absence of such welfare programmes, transgender persons are disincentivized from ensuring that they are comprehensively represented in their self-determined gender identity in state databases relevant for development planning.

Transgender persons don't want to assert their rights for reservations or employment or fight for their rights as transgender people in the state of Meghalaya because making [identity documents] as transgender was easy but they wonder in fear whether their state will really give them the benefit of being a transgender person. So there are no policies or programs or any legal protection schemes or reservation for them in educational institutions or employment. So they wonder what the point is in procuring [identity documents] with a transgender identity. It is upon the state to formulate a policy irrespective of the number so that people can come out once they know that the government is working towards their welfare. This will definitely encourage them to come out. - Rebina Subba²⁰

²⁰ Rebina Subba is a social justice lawyer working with marginalized communities since 2008. She is the founder of 'Shamakami – One Who Desires One's Equal,' the only registered organization working on LGBTQI issues in Shillong. She has been working to make people aware of sexuality and gender issues.

The significant under-representation of transgender persons in official statistics and management information systems of welfare programmes, in turn, undermines the 'data-driven approach' to effectively provide welfare services to transgender persons, who constitute one of the most marginalised population groups in the Indian society, and more so when considered in intersection with their other social identities. Further, the lack of consideration for the different intersections of an individual's identity only creates blind spots in official statistics about the existence of population groups of such intersectional identities and specific combination of challenges they face when accessing welfare. This makes it more difficult for an already marginalised group of individuals, like transgender persons, to make themselves counted on data sets used for development planning, which weakens the potential effectiveness of a 'data-driven approach' to target and deliver welfare services.

Appendix: Questions on identity documents and access to welfare

Here is a set of questions that were part of the longer questionnaire that structured the interviews with respondents of this study, and that are relevant for the analysis presented in this part of the report.

- How many government-issued IDs do most non-binary or third gender identifying trans and intersex individuals usually have? (Do all these IDs contain or show the same information?)
- Are some ID proofs easier to obtain than others? For instance: Aadhaar is supposed to be easier to obtain compared to others.
- How do intersectional identities of individuals (vis-a-vis caste, disability, educational qualification, etc.) pose challenges with respect to procuring a valid identity document?
- What is the process of getting an ID document in your preferred name and gender?
- What are the prerequisites to get an identification document in preferred name and gender example: medical transitioning, surgery etc?
- What are the challenges in getting an ID document in your preferred name and gender?
- What are the challenges that individuals face with respect to accessing healthcare services after procuring a valid ID document?
- What are the challenges that individuals face with respect to accessing government/private banking services? How important is having a bank account for being included and receiving public welfare payments for trans/intersex people? Can trans/intersex people access public welfare payments without having a bank account?
- What are the challenges that individuals face with respect to accessing housing, including rental housing from private individuals, and government allocated housing?