# Gender-affirming care, mental health, and economic stability in the time of COVID-19: a global cross-sectional study of transgender and non-binary people

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#### 43 ABSTRACT

44

#### 45 Background

46 Transgender and non-binary people are disproportionately burdened by barriers to quality

- 47 healthcare, mental health challenges, and economic hardship. This study examined the impact
- 48 of the novel coronavirus disease (COVID-19) pandemic and subsequent control measures on
- 49 gender-affirming care, mental health, and economic stability among transgender and non-binary
- 50 people globally.
- 51

#### 52 Methods

53 We collected global cross-sectional data from 964 transgender and non-binary adult users of

54 the Hornet and Her apps from April to August 2020 to characterize changes in gender-affirming

55 care, mental health, and economic stability as a result of the COVID-19 pandemic. We

56 conducted Poisson regression models to assess if access to gender-affirming care and ability to

57 live according to one's gender were related to depressive symptoms, anxiety, and changes in

58 suicidal ideation.

59

#### 60 **Results**

61 Individuals resided in 76 countries, including Turkey (27.4%,n=264/964) and Thailand

62 (20.6%,n=205). A majority were non-binary (66.8%,n=644) or transfeminine (29.4%,n=283).

63 Due to the COVID-19 pandemic, 55.0% (n=320/582) reported reduced access to gender-

- 64 affirming resources, and 38.0% (n=327/860) reported reduced time lived according to their
- 65 gender. About half screened positive for depression (50.4%,442/877) and anxiety

66 (45.8%,n=392/856). One in six (17.0%,n=112/659) expected losses of health insurance, and

- 67 77.0% (n=724/940) expected income reductions. The prevalence of depressive symptoms,
- 68 anxiety, and increased suicidal ideation were 1.63 (95% CI: 1.36-1.97), 1.61 (95% CI: 1.31-

- 69 1.97), and 1.74 (95% CI: 1.07-2.82) times higher for individuals whose access to gender-
- 70 affirming resources was reduced versus not.
- 71

#### 72 **Discussion**

- 73 The COVID-19 pandemic has reduced access to gender-affirming resources and the ability of
- 74 transgender and non-binary people to live according to their gender worldwide. These
- reductions may drive the increased depressive symptoms, anxiety, and suicidal ideation
- reported in this sample. To improve transgender and non-binary health globally, increased
- access to gender-affirming resources should be achieved through policies (e.g., digital
- 78 prescriptions), flexible interventions (e.g., telehealth), and support for existing transgender
- 79 health initiatives.

#### 80 **INTRODUCTION**

The global pandemic caused by the SARS-CoV-2 virus has resulted in more than 37 million cases of novel coronavirus disease (COVID-19) and over one million deaths.<sup>1</sup> In response, countries have implemented a wide range of measures to quell its spread — shelter-in-place orders, closures of business and schools, and the cancellation of surgeries perceived to be elective.<sup>2</sup> While these interventions are focused on reducing COVID-19 cases and increasing healthcare capacity, they have also negatively affected healthcare access, mental health, and economic stability worldwide.<sup>3–6</sup>

A growing body of literature describes global interruptions to prescriptions for diseases like HIV, increases in depression, and significant losses of job, insurance, and food security as a result of the COVID-19 pandemic.<sup>7–11</sup> However, recent work has demonstrated that these effects disproportionately burden groups that have been historically marginalized. Specifically, pandemic control measures have exacerbated existing health disparities and social inequities along lines of poverty and occupation, race and ethnicity, and sexual orientation.<sup>12–16</sup> The COVID-19 pandemic may also uniquely affect transgender and non-binary people.

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97 Prior to the COVID-19 pandemic, transgender and non-binary individuals experienced barriers 98 to care, greater mental health challenges, and economic vulnerabilities caused by stigma, 99 discrimination, and minority stress.<sup>17–19</sup> Transgender and non-binary populations face a scarcity 100 of clinicians trained in gender-affirming practices and widespread transphobia among healthcare 101 staff, both of which make healthcare less accessible.<sup>20-22</sup> Yet access to gender-affirming 102 healthcare (e.g., chest/breast surgery), services (e.g., hair removal), and goods (e.g., binders 103 and packers) can substantially improve the quality of life and mental health of transgender and 104 non-binary populations, who frequently have elevated levels of depression, anxiety, and suicidal 105 ideation.<sup>23–26</sup> A disproportionate number of transgender and non-binary individuals also

experience structural vulnerabilities, such as economic, food, and housing insecurity, that can
 reinforce or worsen barriers to gender-affirming resources and mental health counseling.<sup>27,28</sup>

109 The COVID-19 pandemic is exacerbating these risks among transgender and non-binary 110 individuals. For example, there have been documented cancellations and delays in gender-111 affirming surgeries:<sup>29</sup> such delays and cancellations have previously been connected to 112 negative mental health consequences.<sup>23,30</sup> Furthermore, many transgender and non-binary 113 individuals who were living according to their gender prior to the COVID-19 pandemic have had 114 to return to living according to their sex assigned at birth upon moving in with relatives.<sup>31</sup> 115 Researchers have also reported on gendered policies from Panama, Peru, and Columbia that 116 attempted to reduce the density of crowds in public places by requiring women and men to 117 access essential services on alternating days — a policy that, like other gender-based laws, 118 would likely result in violence against transgender communities.<sup>32</sup> In these situations, 119 transgender and non-binary individuals may be limited in their ability to live safely and 120 comfortably as themselves. The impact of the COVID-19 pandemic is likely to be especially 121 adverse for those who are already economically marginalized, occupying other marginalized 122 identities (e.g., people who are racial or ethnic minorities, living with HIV, or living with 123 disabilities), or both.

124

Of the studies to date about the impact of COVID-19 on transgender and non-binary individuals, a majority have been conducted in a single country like the United States and focused on measuring a narrow spectrum of indicators. The objective of this study was to describe the global impact of the COVID-19 pandemic and subsequent control measures on gender-affirming care, mental health, and economic stability among transgender and non-binary individuals. We also examined the association between reduced access to gender-affirming care and ability to live according to one's gender with multiple mental health indicators.

#### 132 **METHODS**

#### 133 Study Design and Participants

134 For this cross-sectional study, we used data from the global COVID-19 Disparities Survey

135 distributed between April 16 and August 3, 2020 via Hornet and Her — social networking apps

- 136 marketed to sexual minorities, both cisgender and transgender. We sent survey invitations to
- 137 the app-specific inboxes of all users who had been active on their app for at least one year. To
- take the survey, individuals had to report being 18 years or older, view a consent form, and
- 139 indicate their informed consent by clicking a button to begin.
- 140

141 A total of 24,618 individuals began the survey. For these analyses, we included 1,285

142 transgender and non-binary adults, which we defined as people 18 years or older who self-

reported being transgender, non-binary, or a gender different than their sex assigned at birth.

144 We excluded all women assigned female or intersex at birth (n=161), all men assigned male or

145 intersex at birth (n=12,740), individuals who did not report a gender (n=9,751), individuals who

only reported not knowing, not wishing to disclose, or being unable to disclose their gender

147 (n=654), and non-transgender identifying men and women who did not report an assigned sex

148 at birth (n=27).

149

To ensure the quality of our study population, we screened for duplicate survey responses based on IP address, and again by searching for identical responses to twenty randomly selected variables but found none. We also excluded individuals who completed 89% or less of the survey (n=271), who finished in less than the minimum piloted time of seven minutes (n=47), or provided conflicting responses for multiple questions (n=3) for a final sample size of 964. The Johns Hopkins School of Public Health Institutional Review Board provided a Category 4 exemption to the larger survey prior to distribution.

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#### 158 **Demographic Measures**

159	Individuals self-reported gender by choosing any number of the following options: woman, man,
160	transgender man, transgender woman, or non-binary (including gender-diverse, genderqueer,
161	gender nonconforming, gender expansive, and agender). They also self-reported their country
162	of residence, age, socioeconomic status, years of education, ethnic minority and immigration
163	status, access to masks during the COVID-19 pandemic, and whether the government in their
164	area had ever imposed confinement orders (e.g., mobility restrictions to stay-at-home). We
165	categorized countries according to regions defined by the World Health Organization.
166	
167	We used eight mutually exclusive categories to describe reported genders. To increase the
168	power for our analyses, we then collapsed individuals into three groups, building on
169	recommendations from Reisner et al: (1) transmasculine, i.e., people who were assigned female
170	at birth (AFAB) or intersex who self-reported being transgender or being a man; (2)
171	transfeminine , i.e., people who were assigned male at birth (AMAB) or intersex who self-
172	reported being transgender or being a woman; and (3) non-binary, i.e., individuals who reported
173	being either solely non-binary, both a man and a woman, or a transgender man and
174	transgender woman.
175	

176 We chose to operationalize three gender categories for multiple reasons. First, while some non-177 binary individuals explicitly reported also being transgender, the majority did not. We wanted to 178 honor this distinction while also allowing for individuals who reported being both men and 179 women to transcend the transfeminine versus transmasculine binary. Second, our survey 180 presented a limited number of gender options to a global audience in which being a third gender 181 (e.g., two-spirit, bissu, fa'afafine, gariwarmi) is distinct from many Western concepts of being 182 transgender <sup>33</sup>. Lastly, in line with recommendations from Restar et al., we saw statistically 183 significant differences when comparing non-binary individuals with transmasculine and

184	transfeminine individuals <sup>34</sup> . Therefore, presenting results stratified by gender (i.e., a "gender-
185	specific" approach) was more appropriate than conducting analyses on all individuals together
186	and presenting them as a single population (i.e., a "gender-inclusive" approach).
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#### 188 **COVID-19 Impact Measures**

Individuals answered questions about the impact of the COVID-19 pandemic and the resulting 189 190 response on their access to gender-affirming resources, their mental health, and their economic 191 stability. For indicators related to gender-affirming resources, we asked those who self-identified 192 as transgender or non-binary (n=865) whether the COVID-19 pandemic limited their access to 193 the following: hormone therapy and/or medications; surgical aftercare materials (e.g., vaginal 194 dilators); cosmetic supplies and services (e.g. makeup, wigs, and hair removal); mental health 195 counseling and therapy services; and body modifiers (e.g., binders and packing materials); to 196 which they could respond, "Yes," "No," or "Not Applicable." We characterized the severity of 197 interruptions to gender-affirming care by whether individuals reported that more than one 198 resource had been impacted. We also asked whether the COVID-19 pandemic had changed the 199 amount of time that the individual could live according to their gender ("Compared to before the 200 COVID-19 crisis, how often are you able to live according to your gender identity?"). We 201 categorized the five-point Likert scale into three categories: More than before (i.e., more or a lot 202 more as compared to before COVID-19), about the same as before COVID-19, and less than 203 before (i.e., less than or not at all as compared to before COVID-19).

204

For mental health indicators, we used the 4-item patient health questionnaire (PHQ-4) to screen for common symptoms of depression and anxiety, which we dichotomized with a score of three or more being considered positive <sup>35</sup>. We assessed the impact of COVID-19 on loneliness ("Have you been feeling lonely since the COVID crisis began?") using a four-point Likert Scale, which we dichotomized into a positive sentiment ("not lonely" or "not much lonely") and negative

210 sentiment ("very much lonely" or "a little lonely"). We also asked how often they had thought 211 about taking their own life presently and in the six months prior to the COVID-19 pandemic with 212 the following answer options: "never," "seldom," "quite often," "very often," and "all the time." We 213 created four categories to describe changes from pre- to mid-pandemic: was and remains rare 214 (i.e., "never" or "seldom"), was and remains frequent (i.e., "quite often," "very often," or "all the 215 time"), decreased, or increased. To characterize resiliency, we asked about the following in the 216 face of the COVID-19 pandemic: if they had "sources of hope, strength, comfort, and peace"; if 217 they were "intent on finding emotional support and therapy for themselves"; and if they believed 218 that they were able to "live a happy, full life despite the crisis."

219

#### 220 Statistical Analyses

221 We conducted descriptive analyses of demographic measures and presented descriptions of 222 the COVID-19 impact measures stratified by gender, using chi-squared and Fisher's exact tests 223 as appropriate. We also stratified results by country in the supplementary materials. We used 224 Poisson regression models with complete case analyses to assess for differences in the 225 prevalence of screening positive for depression and anxiety among individuals with reduced 226 (versus continued) access to gender-affirming resources and individuals who reported being 227 able to live according to their gender less (versus more) since the COVID-19 pandemic started. 228 We reported these comparisons as prevalence ratios. We used the same approach to assess 229 the impact of reductions in access to care and changes in ability to live according to one's 230 gender on changes in suicidal ideation, stratified on baseline levels of suicidal ideation. We 231 conducted all analyses in Stata version 14.36

#### 232 **RESULTS**

233	These analyses primarily consisted of non-binary (66.8%, n=644/964) and transfeminine
234	(29.4%, n=283) individuals (Table 1). About 47% (n=451) were from the European region and
235	25.1% (n=242) were from the South-East Asia region. There were 76 countries represented in
236	the sample; a majority of individuals were residents of Turkey (27.4%, n=264), Thailand (20.6%,
237	n=199), and Russia (11.5%, n=117). No other single country accounted for more than 5% of the
238	sample. Individuals were young and highly educated, with 50.5% (n=487) being between 18 and
239	29 years old and 42.6% (n=410) having at least a university degree. Few (12.7%, n=122) had
240	ever lacked access to a mask during the COVID-19 pandemic and 75.6% (n=729) lived in a
241	country that had issued COVID-related confinement or "stay-at-home" orders.
242	
243	More than half (55%, n=320/582) of the sample reported that the COVID-19 pandemic had
244	limited their access to one or more gender-affirming resource (Table 2). Mental health
245	counseling and therapy was the most commonly cited resource to be affected (42.9%,
246	n=192/448), with a somewhat greater proportion of transmasculine individuals reporting reduced
247	access to counseling (61.9%, n=13/21) than non-binary (43.0%, n=122/284) and transfeminine
248	(39.9%, n=57/143) individuals (p-value=0.16). Transmasculine and transfeminine individuals
249	were more likely than non-binary individuals to report that the COVID-19 pandemic limited their
250	access to gender-affirming hormones and medications (55.0% [n=11/20] and 42.1% [n=61/145]
251	vs. 30.1% [n=71/236], p-value=0.01) as well as surgical aftercare materials (42.9% [n=6/14]
252	and 40.2% [n=51/127] vs. 28.8% [n=62/215], p-value=0.08). All geographic regions reported
253	reductions in access to gender-affirming resources; at least half of the individuals in each
254	region, beside the Western Pacific, reported reduced access to one or more resource (S1
255	Table). More than a third (38.0%, n=327/860) of individuals reported that the COVID-19
256	pandemic had reduced or completely eliminated their ability to live according to their gender,
257	with more transfeminine individuals (43.1%, n=100/232) being unable to living according to their

gender as compared to transmasculine (28.6%, n=8/28) and non-binary (36.5%, n=219/600)
individuals (p-value <0.001).</li>

260

261 About half of the sample screened positive for depression (50.4%, n=442/877) and anxiety 262 (45.8%, n=392/856), with a larger proportion of transfeminine individuals reporting these 263 outcomes than transmasculine and non-binary individuals (Table 3). Overall, 10.0% (n=93/928) 264 reported that suicidal ideation had increased during the COVID-19 pandemic, and 12.5% 265 (n=116) reported that it had decreased. Transfeminine individuals were more likely to report 266 increases in suicidal ideation (11.6%, n=31/263) while being less likely to agree with statements 267 of resiliency, such as having sources of hope, strength, comfort, and peace (47.9%, n=100/209) 268 when contrasted with transmasculine (8.3%, n=3/36; 71.0%, n=22/31) and non-binary (9.5%, n=3/36; 71.0%, n=22/31)269 n=59/624; 69.5%, n=367/528) individuals (p-value=0.98; p-value < 0.001). Sixteen percent 270 (n=136/851) of individuals reported that they were not intent on finding emotional support and 271 therapy for themselves during the COVID-19 pandemic. Seventy-seven percent (n=724/940) of 272 the sample expected a reduction in their income, 17% (n=112/659) expected to lose health 273 insurance, and 53.4% (n=428/801) reported not having received financial aid, despite need 274 (Table 4). Though 40% (n=361/900) of individuals overall reported cutting or reducing their 275 meals, fewer non-binary individuals had done so (34.9% [n=212/607] versus 51.4% [n=18/35] of 276 transmasculine individuals and 50.8% [n=131/258] of transfeminine individuals).

277

A positive screen for depression was 1.63 (95% confidence interval [CI]: 1.36-1.97) times more common among those who had lost access to one or more gender-affirming resource during the COVID-19 pandemic as compared to those without reductions in access (**Table 5**). Similarly, a positive screen for anxiety was 1.61 (95% CI: 1.31-1.97) times more common among those who had lost access to one or more gender-affirming resource compared to those without reductions in access. Trends were similar for suicidal ideation. For example, among those with rare or no

284 suicidal ideation at the beginning of the COVID-19 pandemic, individuals who had reduced 285 access to gender-affirming resources were 1.74 (95% CI: 1.07, 2.82) times more likely to report 286 increased suicidal ideation. Screening positive for depression and anxiety were also 1.21 (95% 287 CI: 0.92, 1.58) and 1.48 (95% CI: 1.04, 2.10) times more prevalent among those reporting that 288 the COVID-19 pandemic had decreased the amount of time they could live according to their 289 gender, versus those who had increased that time. However, among individuals who had no or 290 rare suicidal ideation prior to the COVID-19 pandemic, a smaller proportion of those living less 291 according to their gender during the COVID-19 pandemic had increased suicidal ideation 292 compared to those who lived more as their gender (prevalence ratio = 0.57 [95% CI: 0.33-293 0.98]).

294

#### 295 **DISCUSSION**

296 This survey provides early insights into the impacts of the COVID-19 pandemic on access to 297 gender-affirming resources, mental health, and economic stability among transgender and non-298 binary communities globally. Roughly half of individuals reported that the COVID-19 pandemic 299 had restricted their access to gender-affirming resources, and nearly two in five reported the 300 COVID-19 pandemic had negatively impacted their ability to live according to their gender. 301 Screening positive for depression and/or anxiety and increases in suicidal ideation were 302 common, but more so for those who experienced reduced access to gender-affirming 303 resources. Of these resources, counseling and therapy were the most affected by COVID-19, 304 but most people who responded to the survey also reported resiliencies, such as having 305 sources of hope and being intent on finding emotional support. This intent to seek support, 306 however, may be dampened by the fact that many individuals expected reductions in income 307 and loss of health insurance. This is the first empirical study to examine the effect of COVID-19 308 and its impact on gender-affirming resources, mental health, and economic stability among a 309 global, multi-region sample of transgender and non-binary individuals.

310

311 Half of the individuals in our survey reported reduced access to one or more gender-affirming 312 resource. This was higher in our sample than in an online survey of 1,240 transgender and non-313 binary individuals in Germany, Switzerland, and Austria.<sup>29</sup> A third or more of individuals from the 314 European region in our study reported reductions in access to hormone therapy and surgical 315 aftercare materials, which was higher than the 18% and 3% of individuals from the European-316 specific survey respectively. That survey also found about a quarter of individuals had delayed 317 or cancelled aftercare for a recent surgery. Differences may be due to the populations sampled, 318 as our survey primarily drew from countries in Eastern Europe where there is substantial stigma 319 against and policing of transgender individuals. Together, though, these results signify that the

320 COVID-19 pandemic is causing decreases in access to gender-affirming resources even in
 321 high-income settings.

322

323 Our study demonstrated that reduced access to gender-affirming resources due to the COVID-324 19 pandemic were associated with poorer mental health. Screening positive for depression, 325 screening positive for anxiety, and increased suicidal ideation were more common for those 326 whose access to one or more gender affirming resource had been reduced due to the COVID-327 19 pandemic. These results mirror anecdotal data from clinics serving transgender patients in 328 China.<sup>37</sup> Gender-affirming resources are crucial to transgender and non-binary individuals, as 329 these resources often activate and enhance the interactive process of receiving recognition for their gender, sense of self, and sense of humanity.<sup>38</sup> Given the abundant literature that gender 330 331 affirmation results in better mental health and quality of life, these data underscore the 332 importance of ensuring that transgender and non-binary individuals have access to these essential services and products.<sup>23,24,30,39–41</sup> Access to these resources should also be fortified to 333 334 avoid negative physical health outcomes. For example, about a third of this sample reported 335 reductions in access to hormones and 17% reported that they expected to lose their health 336 insurance, which may support hormone therapy procurement. These disruptions may force 337 some transgender and non-binary individuals to discontinue hormone therapy or mete out their 338 limited doses to last longer. Sustained interruptions or sub-optimal dosing of hormone therapy 339 have been connected with symptoms of hypogonadism, such as osteoporosis and 340 cardiovascular disease.<sup>42</sup> Similarly, aftercare for gender-affirming surgeries is critical for 341 avoiding negative physical outcomes like urinary tract hesitancy and needing re-operation, yet a 342 third of individuals in this study reported that they had reduced access to the surgical aftercare 343 that they needed.43

344

345 A third of individuals reported decreased time lived according to their gender. In comparison, a 346 poll conducted by the Trevor Project in the United States of 600 lesbian, gay, bisexual, 347 transgender, and questioning (LGBTQ) youth (13-19 years) reported that 56% of the 348 transgender and non-binary individuals had reduced their ability to express their LGBTQ identity due to the COVID-19 pandemic.<sup>44</sup> Youth often attributed needing to move back in with 349 350 unsupportive caretakers as a reason for not being able to live according to their gender,<sup>31,44</sup> 351 which may explain the elevated proportion compared to adults in our study. Living less 352 according to one's gender during the COVID-19 pandemic was associated with screening 353 positive for depression and anxiety. However, a counterintuitive result was found among 354 individuals in our study who had rare suicidal ideation prior to the COVID-19 pandemic and lived 355 more according to their gender during the COVID-19 pandemic. This subset of the sample was 356 more likely to have increased suicidal ideation as compared to individuals who were living 357 according to their gender less. These results, however, may reflect a limitation of our 358 measurement tool. For example, the former group likely had a low baseline ability to live 359 according to their gender pre-pandemic and hence could only increase the amount of time lived 360 according to their gender. The worse mental health in this group may be linked to low pre-361 pandemic levels of living according to their gender, rather than the recent increase in their ability 362 to do so. Because we did not measure pre-pandemic and current ability to live according to 363 one's gender separately, we could not control for baseline levels in the model. It is also possible 364 that people who recently began living in their gender more may be subjected to elevated levels 365 of anticipated and experienced stigma that could be driving increased suicidality; prior research 366 has shown discrimination due to gender expression, rather than gender identity itself, to be 367 associated with mental distress.<sup>45–47</sup>

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Positive screens for depression and anxiety were correlated with decreases in access to
 gender-affirming care and decreased time lived according to one's gender, and were present in

371 nearly half the sample. These data align with results from transgender and non-binary youth 372 from the Trevor Project poll and another sample of 201 young adults (19-25 years) attending college, both from the U.S.<sup>44,48</sup> Findings in a small study of 15 Latinx trans women in the United 373 374 States suggest that these poor mental health indicators represent declines as a result of the COVID-19 pandemic rather than just a high baseline prevalence.<sup>49</sup> These findings are 375 376 particularly concerning when contrasted against the large proportion of individuals in this and 377 other studies who reported that COVID-19 had decreased their access to mental health therapy 378 and counseling.<sup>44,48</sup> To mitigate the immediate trauma of the COVID-19 pandemic and potential 379 long-lasting effects, innovative mental health interventions — from remote video and phone 380 therapy to self-help apps — have been emerging, but additional investments are needed, 381 especially to reach those with limited to no access to Internet.<sup>50,51</sup> Furthermore, our findings 382 support the notion that transmasculine, transfeminine, and non-binary populations are having 383 distinct experiences during the COVID-19 pandemic and should receive gender-specific 384 support.<sup>37</sup> For example, transmasculine individuals were more likely to report having reduced 385 access to gender-affirming resources but generally reported better mental health outcomes, as 386 well as having sources of strength and comfort. Combined with the fact that transgender and 387 non-binary youth have been more likely to reach out to friends and family than cisgender 388 lesbian, gay, and pansexual youth according to the Trevor Project data, it may be possible to 389 enhance these resiliencies by strengthening and expanding trauma-informed, online peer-to-390 peer support efforts such as Q Chat Space <sup>31,44,52</sup>. However, different approaches to 391 transfeminine, transmasculine, and non-binary individuals may be needed. 392

Lastly, we found that transgender and non-binary communities worldwide are experiencing
 strains across basic needs such as finances, food, and health insurance, all as a result of
 COVID-19 pandemic. These strains, in addition to pre-existing economic vulnerabilities, will
 contribute to even greater barriers to gender-affirming care, mental health counseling, services,

397 and products.<sup>27</sup> For example, approximately 10% of transgender and non-binary individuals in 398 the U.S. lacked health insurance before the COVID-19 pandemic.<sup>27</sup> Though some may have 399 health insurance through their employers, transgender and non-binary people are also more 400 likely to be employed in the industries most impacted by business shutdowns.<sup>12</sup> We found that 401 more than three quarters of the sample expected a reduction in their income, one in six 402 expected to lose their health insurance, and more than half reported needing and not receiving 403 financial aid. These results display the pronounced structural vulnerabilities that shape 404 experiences of transgender and non-binary communities in the current context of the COVID-19 405 pandemic, and likely contribute further as stressors to mental health. These stressors may climb 406 as transgender and non-binary communities continue to experience worsening economic 407 instability due to the COVID-19 pandemic and associated control measures. Further research is 408 necessary to examine the syndemic impact of COVID-19-related stressors on transgender and 409 non-binary communities, particularly those who are experiencing multiple, intersectional 410 stressors at the individual, interpersonal, and structural levels.

411

412 This study had some limitations. While the survey reached individuals from six continents and 413 was available in 13 languages, these data are not a representative sample of transgender and 414 non-binary individuals worldwide. As a survey distributed through a mobile app, participation 415 was limited to individuals with Internet and a smartphone. Individuals in the survey were also 416 generally highly educated. Our survey likely missed highly disadvantaged individuals, and 417 consequently, likely underestimates the true magnitude of impact of COVID-19 on this 418 community. Our study also had a methodological limitation in its categorization of genders 419 - while we aimed to offer an inclusive set of options, we did not capture the full spectrum nor 420 fluidity of genders across the cultural diversity of the countries represented. Yet, our sample 421 does present results from a large number of non-binary individuals, which is a population that 422 has generally been understudied but increasingly recognized as distinct from binary transgender individuals.<sup>53</sup> Furthermore, the survey only presented questions about access to genderaffirming resources to individuals who self-identified as transgender (e.g., versus those who
selected being a man and were AFAB but did self-report as transgender). The next wave of data
collection will present the module to all persons whose sex assigned at birth does not match
their current gender.

428

429 The findings of the current study provide insights for future directions. Namely, future research 430 should expand on this work by identifying protective factors that can be potentially leveraged to 431 buffer the impact of COVID-19 pandemic on gender-affirming resources, mental health, and 432 economic stability. There is also a need to contextualize and understand how transgender and 433 non-binary communities are currently responding to the economic instabilities due to the 434 epidemic, particularly in regions where mandatory stay-at-home orders remain. These 435 restrictions may have led or will lead some transgender and non-binary individuals to turn to 436 more dangerous work for income, unregulated and unmonitored markets for gender-affirming 437 services or goods, or the use of alcohol and other substances to cope. Lastly, given the mobile 438 and online nature of recruitment for this study, researchers should look for feasibility and 439 opportunity with Hornet and other mobile apps as a platform for outreach, programming, and 440 interventions for transgender and non-binary communities in regions where the apps are 441 utilized.

442

#### 443 **CONCLUSION**

Along with these research implications, our findings suggest the need for multiple programmatic interventions specific to transgender and non-binary populations. Maintaining and increasing secure access to lifesaving gender-affirming resources, mental health services, and economic stability will require backing from both typical and atypical sources — from nonprofit organizations to for-profit companies to academic researchers — both during and after the

449 COVID-19 pandemic. This could include, for example, instrumental support according to community needs (e.g., coordinating food bank deliveries or monetary support for bills) or 450 451 resource mapping to help transgender and non-binary individuals identify where they can seek 452 pandemic-related relief and aid without stigma or discrimination <sup>52</sup>. Health insurers and 453 healthcare facilities could also transparently communicate changes in policies and logistics for 454 gender-affirming services to alleviate anxieties around loss of access due to pandemic control 455 measures. To prevent detrimental mental health consequences due to inaccessibility of gender-456 affirming resources and economic hardships, rapid policies (e.g., digital prescription refills) and 457 flexible interventions (e.g., telehealth) are needed to maintain continuity of gender-affirming 458 hormones as well as therapy and counseling. To achieve these interventions, innovative 459 partnerships will be needed to reach the most marginalized—both by supporting trans-led, 460 community-based organizations to maintain and expand their transgender health services as 461 well as by increasing the capabilities of nation- and/or state-sponsored programs and private 462 sector companies to better serve transgender and non-binary communities.

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#### Table 1: Demographics for transgender and non-binary individuals from the COVID-19 Disparities Survey distributed globally by the Hornet and Her apps between April 16 and August 3, 2020 (N=964) 613

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615

	Overall (%) <sup>a</sup>	_
Self-Reported Transgender Identity		
Transgender man	95 (9.9%)	
Transgender woman	201 (20.9%)	
Non-binary (NB) only	594 (61.6%)	
NB transgender woman	17 (1.8%)	
NB transgender man	7 (0.7%)	
NB, transgender woman, and transgender man	2 (0.2%)	
Transgender man and transgender woman	7 (0.7%)	
Man and woman	41 (4.3%)	
Researcher-Generated Gender Categories		
Transmasculine (assigned female sex or intersex at birth)	37 (3.8%)	
Transfeminine (assigned male sex or intersex at birth)	283 (29.4%)	
Non-binary <sup>b</sup>	644 (66.8%)	
World Health Organization Region		
Europe	451 (46.8%)	
South-East Asia	242 (25.1%)	
Americas	86 (8.9%)	
Fastern Mediterranean	85 (8.8%)	
Western Pacific	40 (4.2%)	
	35 (3.6%)	
xiv preprint doi: https://doi.org/10.1101/2020.11.02.20224709; this version posted November 4, ; /http://http://doi.org/10.1101/2020.11.02.20224709; this version posted November 4, ; /http://http://doi.org/10.1101/2020.11.02.20224709; this version posted November 4, ; /http://http://doi.org/10.1101/2020.11.02.20224709; this version posted November 4, ; /http://doi.org/10.1101/2020.11.02.20224709; this version posted November 4, ; /http://http://doi.org/10.1101/2020.11.02.20224709; this version posted November 4, ; /http://doi.org/10.1101/2020.11.02.20224709; this version posted November 4, ; /http://http://doi.org/10.1101/2020.11.02.20224709; this version posted November 4, ;	2020. The copyright ho se to display the prepri	lder for this prep nt in perpetuity.
18-29 years	407 (30.5%)	
30 - 39 years	287 (29.8%)	
40 - 49 years	132 (13.7%)	
50+ years	58 (6.0%)	
Socioeconomic Status	/	
Lower	151 (15.7%)	
Lower Middle	472 (49.0%)	
Upper middle	290 (30.1%)	
Upper	46 (4.8%)	
Years of Education		
Less than 6 years	54 (5.6%)	
6-12 years	176 (18.3%)	
Some university, no degree	193 (20.0%)	
Trade school	120 (12.5%)	
University degree or more	410 (42.6%)	
Ethnic Minority		
Yes	250 (26.0%)	
No	493 (51.2%)	
Don't know / can't answer	211 (21.9%)	
Immigrant		
Yes	143 (14.8%)	
No	719 (74.6%)	
Not sure	85 (8.8%)	
COVID-19 Pandemic Environment	. ,	
Ever lacked access to a mask	122 (12.7%)	

socioeconomic status, 11 did not report an education level, 10 did not report if they were an ethnic minority, 17 did not report if they were an immigrant, 6 did not report their access to masks, and 7 did not report whether their country of residence had implemented "stay-at-home" confinement orders <sup>b</sup> Of those whose gender was non-binary, 28 reported being assigned female sex at birth, 578 reported being assigned male sex at birth, 37 reported being assigned intersex at birth, and one did not report their sex assigned at birth.

birth.

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#### Table 2: Access to and actualization of gender-affirming resources among self-identified transgender and non-binary individuals from the COVID-19 Disparities Survey between April 16, 2020 and August 3, 2020 (N=964) 617

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	Overall (%)	Transmasculine	Transfeminine	Non-Binary	p-value <sup>b</sup>
Experienced reduced access to one or more gender-affirming resource below <sup>a</sup>	320 / 582 (55.0%)	17 / 26 (65.4%)	110 / 189 (58.2%)	193 / 367 (52.6%)	0.25
Hormone therapy and/or gender-affirming medication	143 / 401 (35.7%)	11 / 20 (55.0%)	61 / 145 (42.1%)	71 / 236 (30.1%)	0.01
Surgical aftercare	119 / 356 (33.4%)	6 / 14 (42.9%)	51 / 127 (40.2%)	62 / 215 (28.8%)	0.08
Cosmetic supplies and services, e.g., makeup, wigs, and hair removal	189 / 500 (37.8%)	9 / 21 (42.9%)	65 / 162 (40.1%)	115 / 317 (36.3%)	0.63
Mental health counseling and therapy*	192 / 448 (42.9%)	13 / 21 (61.9%)	57 / 143 (39.9%)	122 / 284 (43.0%)	0.16
Body modifiers, e.g., binders and packing material	160 / 443 (36.1%)	8 / 18 (44.4%)	57 / 148 (38.5%)	95 / 277 (34.3%)	0.52
Compared to before the COVID-19 pandemic, how often able to live according to their gender					
More or a lot more	67 / 860 (7.8%)	7 / 28 (25.0%)	22 / 232 (9.5%)	38 / 600 (7.1%)	< 0.001
kiv preprint doi: https://doi.org/10.1101/2020.11.02.2022 hich was not certified by peer review) is the author/f	466 24709; thi <b>\$54;<u>9</u>9</b> ) poste under, who has granted	13 d November 4190020. The medRxiv a license to displ	110 copyri <b>d47h4kke</b> r for this ay the preprint in perpe	343 s prep <b>(i517</b> .2%) tuity.	
Less or not at all	327 (38.0%)	(28.6%)	100 (43.1%)	219 (36.5%)	

<sup>a</sup> Denominators excluded participants who were not presented with these questions, did not respond, or said that the resource was not applicable to them <sup>b</sup> p-values were calculated using chi-squared and Fischer's exact tests as appropriate

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622 623 Table 3: Mental health and resiliency indicators among transgender and non-binary individuals from the COVID-19 Disparities Survey between April 16, 2020 and August 3, 2020 (N=964) <sup>a</sup>

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	Overall (%)	Transmasculine	Transfeminine	Non-Binary	p-value <sup>b</sup>
Screened positive (PHQ-4 ≥3)					
Depression	442 / 877 (50.4%)	17 / 35 (48.6%)	144 / 245 (58.8%)	281 / 597 (47.1%)	0.01
Anxiety	392 / 856 (45.8%)	17 / 33 (51.5%)	125 / 237 (52.7%)	250 / 586 (42.7%)	0.03
Felt lonely since COVID-19 began					
Yes	685 / 957 (71.6%)	28 / 37 (75.7%)	216 / 281 (76.9%)	441 / 639 (69.0%)	0.04
Frequency of suicidal ideation since COVID-19 vs. 6 months prior					
Was and remains rare	648 / 928 (69.8%)	26 / 36 (72.2%)	183 / 268 (68.3%)	439 / 624 (70.4%)	0.98
Decreased from frequent to rare	116 (12.5%)	4 (11.1%)	33 (12.3%)	79 (12.7%)	
Increased from rare to frequent	93 (10.0%)	3 (8.3%)	31 (11.6%)	59 (9.5%)	
Was and remains frequent	71 (7.6%)	3 (8.3%)	21 (7.8%)	47 (7.5%)	
Reported having sources of hope, strength, comfort, and peace					
Yes	489 / 768 (63.7%)	22 / 31 (71.0%)	100 / 209 (47.9%)	367 / 528 (69.5%)	< 0.001
IRxiReportedibring/integtion1finding11.02.2 (which one and supported to matching bethe auth	20224709; this version pos or/funder, who has grante	sted November 4, 2020. The d medRxiv a license to disp	e copyright holder for th blay the preprint in perp	iis preprint etuity.	
Agree	467 / 851 (54.9%)	20 / 35 (57.1%)	129 / 237 (54.4%)	318 / 579 (54.9%)	0.85
Disagree	136 (16.0%)	5 (14.3%)	43 (18.1%)	88 (15.2%)	
Reported believing they could live a happy, full life despite the pandemic <sup>c</sup>					
Agree	516 / 847 (60.9%)	26 / 34 (76.5%)	137 / 231 (59.3%)	353 / 582 (60.6%)	0.22
Disagree	120 (14.2%)	2 (5.9%)	40 (17.3%)	78 (13 4%)	

<sup>a</sup> Denominators excluded individuals who did not respond or reported not knowing their answer unless otherwise noted
 <sup>b</sup> p-values were calculated using chi-squared and Fischer's exact tests as appropriate
 <sup>c</sup> Denominator includes those who stated "neither agree nor disagree"

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Table 4: Economic indicators among transgender and non-binary individuals from the COVID-19 Disparities Survey between April 16, 2020 and August 3, 2020 (N=964)<sup>a</sup>

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	Overall (%)	Transmasculine	Transfeminine	Non-Binary	p-value <sup>b</sup>
Lost job due to COVID-19	151 / 953 (15.8%)	5 / 37 (13.5%)	53 / 278 (19.1%)	93 / 638 (14.6%)	0.21
Expected reduction in income					
0%	216 / 940 (23.0%)	13 / 37 (35.1%)	57 / 270 (21.1%)	10 / 633 (23.1%)	0.33
1-39%	265 (28.2%)	11 (29.7%)	70 (25.9%)	184 (29.1%)	
40-99%	337 (35.8%)	9 (24.3%)	101 (37.4%)	227 (35.9%)	
100%	122 (13.0%)	4 (10.8%)	42 (15.6%)	76 (12.0%)	
Expected to lose health insurance <sup>c</sup>					
Yes	112 / 659 (17.0%)	7 / 23 (30.4%)	40 / 179 (22.4%)	65 / 457 (14.2%)	0.05
No	408 (61.9%)	11 (47.8%)	104 (58.1%)	293 (64.1%)	
Financial Aid	(01.970)	(47.076)	(30.178)	(04.170)	
Received and not needed	22 / 801 (2.8%)	3 / 30 (10.0%)	8 / 229 (3.5%)	11 / 542 (2.0%)	0.08
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Not received and needed	428 (53.4%)	13 (43.3%)	128 (55.9%)	287 (53.0%)	
Had cut or reduced meals	361 / 900 (40.1%)	18 / 35 (51.4%)	131 / 258 (50.8%)	212 / 607 (34.9%)	< 0.001
Among those employed, ability to miss work					
Was telecommuting or on paid leave	163 / 473 (34.5%)	8 / 23 (34.8%)	32 / 128 (25.0%)	123 / 322 (38.2%)	0.06
Cannot afford to miss work but was following confinement orders	146 (30.9%)	7 (30.4%)	40 (31.2%)	99 (30.8%)	
Cannot afford to stay home and must work to survive	164 (34.7%)	8 (34.8%)	56 (43.8%)	100 (31.1%)	

<sup>a</sup> Denominators excluded individuals who did not respond or reported not knowing their answer unless otherwise noted
 <sup>b</sup> p-values were calculated using chi-squared and Fischer's exact tests as appropriate
 <sup>c</sup> Denominator includes those who reported they "might or might not" lose their health insurance

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#### 632 Table 5: Bivariate prevalence ratios of screening positive for depression, screening positive for anxiety, and changes in

633 suicidal ideation among transgender and non-binary individuals from the COVID-19 Disparities Survey between April 16,

### 634 **2020 and August 3, 2020**

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	Screening positive for depression PrR (95% Cl)ª	Screening positive for anxiety PrR (95% CI)	Increased frequency of suicidal thoughts (vs. remained low) <sup>b</sup>	Retained frequent suicidal thoughts (vs. reduced frequency)°
Reported reduction in access to more than one (vs. 0) gender affirming resource	1.63 (1.36, 1.97) n = 532	1.61 (1.31, 1.97) n = 523	1.74 (1.07, 2.82) n = 449	1.37 (0.87, 2.15) n = 112
Reported decreased time (vs. increased) lived according to one's gender	1.21 (0.92, 1.58) n = 346	1.48 (1.04, 2.10) n = 331	0.57 (0.33, 0.98) n = 310	1.12 (0.50, 2.54) n = 68

<sup>a</sup> Prevalence ratio (PrR) and 95% confidence interval (95% CI)

<sup>b</sup> Among individuals who reported never or seldom having suicidal ideation in the six months prior to the pandemic beginning

° Among individuals who reported having suicidal ideation quite often, very often, and all the time in the sex months prior to the pandemic beginning

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#### 637 **SUPPORTING INFORMATION**

S1 Table. Access to and actualization of gender-affirming resources among self-identified transgender and non-binary individuals who participated in the COVID-19 Disparities Survey, stratified by country (April 16 – August 3, 2020, N=964) 638

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	European Region	South- East Asia Region	Region of the Americas	Eastern Mediterranean Region	Western Pacific Region	African Region	p-value <sup>a</sup>
Experienced reduced access to one or more gender affirming resource below <sup>b</sup>	116 / 207 (56.0%)	109 / 204 (53.4%)	32 / 53 (60.4%)	30 / 56 (53.6%)	6 / 25 (24.0%)	15 / 23 (65.2%)	0.043
Hormone therapy and/or gender affirming medication	47 / 116 (40.5%)	55 / 186 (29.6%)	10 / 25 (40.0%)	11 / 32 (34.4%)	4 / 19 (21.1%)	8 / 13 (61.5%)	0.081
Surgical aftercare	37 /93 (39.8%)	51 / 175 (29.1%)	7 / 15 (46.7%)	8 / 33 (24.2%)	2 / 18 (11.1%)	8 / 12 (66.7%)	0.008
Cosmetic supplies and services, e.g., makeup, wigs, and hair removal	68 / 176 (38.6%)	62 /181 (34.3%)	21 / 46 (45.7%)	21 / 47 (44.7%)	3 / 23 (13.0%)	9 / 15 (60.0%)	0.025
Mental health counseling and therapy*	62 / 128 (48.4%)	73 / 186 (39.2%)	25 /42 (59.5%)	12 / 42 (28.6%)	3 /19 (15.8%)	9 / 18 (50.0%)	0.004
Body modifiers, e.g., binders and packing material	56 / 134 (41.8%)	58 / 179 (32.4%)	17 / 40 (42.5%)	14 / 46 (30.4%)	3 / 21 (14.3%)	8 / 13 (61.5%)	0.030
Compared to before the COVID-19 pandemic, how often able to live according to their gender							
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About the same	181 (47.5%)	156 (66.1%)	53 (63.1%)	26 (36.6%)	24 (70.6%)	13 (39.4%)	
Less or not at all	175 (45.9%)	60 (25.4%)	24 (28.6%)	39 (54.9%)	10 (29.4%)	14 (42.4%)	

<sup>a</sup> p-values were calculated using chi-squared and Fischer's exact tests as appropriate <sup>b</sup> Denominators excluded participants who were not presented with these questions, did not respond, or said that the resource was not applicable to them

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#### S2 Table. Mental health and resiliency indicators among transgender and non-binary individuals who participated in the COVID-19 Disparities Survey, stratified by country (April 16 – August 3, 2020, N=964<sup>a</sup> 648

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	European Region	South- East Asia Region	Region of the Americas	Eastern Mediterranean Region	Western Pacific Region	African Region	p-value <sup>b</sup>
Screened positive per PHQ-4 (score ≥3)							
Depression	232 / 400 (58.0%)	66 / 222 (29.7%)	46 / 82 (56.1%)	48 / 76 (63.2%)	21 / 40 (52.5%)	18 / 32 (56.3%)	≤ 0.001
Anxiety	392 / 856 (45.8%)	392 / 856 (45.8%)	392 / 856 (45.8%)	392 / 856 (45.8%)	392 / 856 (45.8%)	392 / 856 (45.8%)	< 0.001
Felt lonely since COVID-19 began							- 0.001
Yes	685 / 957 (71.6%)	685 / 957 (71.6%)	685 / 957 (71.6%)	685 / 957 (71.6%)	685 / 957 (71.6%)	685 / 957 (71.6%)	0.063
Frequency of suicidal ideation since COVID-19 vs. 6 months prior							
Was and remains rare	648 / 928 (69.8%)	648 / 928 (69.8%)	648 / 928 (69.8%)	648 / 928 (69.8%)	648 / 928 (69.8%)	648 / 928 (69.8%)	0.020
Decreased from frequent to rare	116 (12.5%)	116 (12.5%)	116 (12.5%)	116 (12.5%)	116 (12.5%)	116 (12.5%)	
Increased from rare to frequent	93 (10.0%)	93 (10.0%)	93 (10.0%)	93 (10.0%)	93 (10.0%)	93 (10.0%)	
Was and remains frequent	71 (7.6%)	71 (7.6%)	71 (7.6%)	71 (7.6%)	71 (7.6%)	71 (7.6%)	
Reported having sources of hope, strength, xiv preprint doi: https://doi.org/10.1101/2020.11.02.20224709; th when the two the strength of the	is version posted N ho has granted me	lovember 4, 2020 dRxiv a license to	). The copyright o display the prep	holder for this preprint print in perpetuity.			
Yes	489 / 768 (63.7%)	489 / 768 (63.7%)	489 / 768 (63.7%)	489 / 768 (63.7%)	489 / 768 (63.7%)	489 / 768 (63.7%)	≤ 0.001
Reported being intent on finding emotional support and therapy <sup>c</sup>							
Agree	467 / 851 (54.9%)	467 / 851 (54.9%)	467 / 851 (54.9%)	467 / 851 (54.9%)	467 / 851 (54.9%)	467 / 851 (54.9%)	≤ 0.001
Disagree	136 (16.0%)	136 (16.0%)	136 (16.0%)	136 (16.0%)	136 (16.0%)	136 (16.0%)	
Reported believing they could live a happy, full life despite the pandemic <sup>c</sup>							
Agree	516 / 847 (60.9%)	516 / 847 (60.9%)	516 / 847 (60.9%)	516 / 847 (60.9%)	516 / 847 (60.9%)	516 / 847 (60.9%)	≤ 0.001
Disagree	120 (14.2%)	120 (14.2%)	120 (14.2%)	120 (14.2%)	120 (14.2%)	120 (14.2%)	

<sup>a</sup> Denominators excluded individuals who did not respond or reported not knowing their answer unless otherwise noted
 <sup>b</sup> p-values were calculated using chi-squared and Fischer's exact tests as appropriate
 <sup>c</sup> Denominator includes those who stated "neither agree nor disagree"

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#### 658 S3 Table: Socioeconomic indicators among transgender and non-binary individuals who participated in the COVID-19

659 Disparities Survey, stratified by country (April 16 – August 3, 2020, N=964)<sup>a</sup>

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	European Region	South- East Asia Region	Region of the Americas	Eastern Mediterranean Region	Western Pacific Region	African Region	p-value <sup>b</sup>
Lost job due to COVID-19	74 / 446 (16.6%)	38 / 238 (16.0%)	13 / 86 (15.1%)	15 / 83 (18.1%)	5 / 40 (12.5%)	2 / 35 (5.7%)	0.614
Expected reduction in income							
0%	113 / 436 (25.9%)	39 / 340 (16.3%)	25 / 86 (29.1%)	19 / 79 (24.1%)	9 / 40 (22.5%)	9 / 35 (25.7%)	0.055
1-39%	123 (28.2%)	66 (27.5%)	20 (23.3%)	20 (25.3%)	14 (35.0%)	11 (31.4%)	
40-99%	140 (32.1%)	110 (45.8%)	34 (39.5%)	25 (31.7%)	13 (32.5%)	10 (28.6%)	
100%	60 (13.8%)	25 (10.4%)	7 (8.1%)	15 (19.0%)	4 (10.0%)	5 (14.3%)	
Expected to lose health insurance <sup>c</sup>							
Yes	32 / 307 (10.4%)	42 / 165 (25.5%)	11 / 67 (16.4%)	16 / 51 (31.4%)	7 / 35 (20.0%)	1 / 21 (4.8%)	< 0.001
No	203 (66.1%)	94 (57.0%)	48 (71.6%)	27 (52.9%)	18 (51.4%)	12 (57.1%)	
Receipt and need of financial aid medRxiv preprint doi: https://doi.org/10.1101/2020.11.02.2022	4709; this version po	sted November 4	l, 2020. The copy	right holder for this pre	print		
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Not received but not needed	86 (22.9%)	29 (13.9%)	19 (25.3%)	13 (20.3%)	6 (18.8%)	5 (16.7%)	
Received and needed	53 (14.1%)	92 (44.2%)	23 (30.7%)	8 (12.5%)	8 (25.0%)	5 (16.7%)	

40

(62.5%)

45 / 75

(60.0%)

11/34

(32.4%)

9

(26.5%)

14

(41.2%)

20

(66.7%)

16/34

(47.1%)

6 / 20

(30.0%)

10

(50.0%)

4

(20.0%)

0.004

0.165

18

(56.3%)

12/37

(32.4%)

6/21

(28.6%)

5

(23.8%)

10

(47.6%)

663 664 665 <sup>a</sup> Denominators excluded individuals who did not respond or reported not knowing their answer unless otherwise noted <sup>b</sup> p-values were calculated using chi-squared and Fischer's exact tests as appropriate <sup>c</sup> Denominator includes those who reported they "might or might not" lose their health insurance

226

(60.3%)

167 / 420

(39.8%)

81 / 214

(37.9%)

72

(33.6%)

61

(28.5%)

81

(38.9%)

82 / 230

(35.7%)

40 / 127

(31.5%)

34

(26.8%)

53

(41.7%)

31

(41.3%)

28 / 82

(34.2%)

17 / 42

(40.5%)

9

(21.4%)

16

(38.1%)

Not received and needed

Was telecommuting or on paid leave

Cannot afford to miss work but was

Cannot afford to stay home and must

following confinement orders

Had cut or reduced meals

Among those employed, ability to miss work

work to survive

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