

AEGIS**American****Educational****Gender****Information****Service***Updated July, 1997*

Sex Reassignment: Financial Issues

No one can “change your sex” for you. Medical and other professionals can provide services which alter or augment your appearance, but can not “turn” you into a man or woman. That’s up to you.

Medical and Legal Expenses

Medical procedures like plastic surgery and electrolysis can be expensive, but indirect costs of sex reassignment can greatly exceed these direct costs. Consider: a married man or woman who makes \$80,000 per year and has \$200,000 in marital assets. If this person, upon announcing the intention to change gender roles, loses 80% of those assets and his or her job, s/he will be nearly a quarter million dollars (\$240,000) out of pocket *before spending a penny* on transition-related expenses!

How much are the direct expenses of sex reassignment — things like plastic surgery (including sex reassignment surgery), electrolysis, and legal fees? Well, mileage varies, but electrolysis can cost as much as \$75 per hour, plastic surgery fees can range from about \$3,000 to \$30,000 or more. Male-to-female sex reassignment surgery (vaginoplasty) ranges in price from about \$6000 up upwards of \$40,000, and female-to-male bottom surgery (phalloplasty) can cost as much as \$70,000. Hormones can range from about \$50 to \$200 or more per month. Legal fees to change name and sex on official documents can cost several thousand dollars. And if you find yourself in a legal battle over child custody, marital assets, or job discrimination, attorney fees can cost tens of thousands of dollars.

How you go about your sex reassignment— which procedures you have, and who provides them for you — is up to you. To some extent, it will depend upon your physical characteristics. And to some extent, it will depend upon your vision for yourself. Many transsexuals, for instance, change gender roles without ever having surgery. Others do everything possible to change their bodies to approximate the other sex.

Financing

The technologies you will need to access to change your body cost money — and most are expensive. Most transsexuals must pick the procedures they consider most important, and shop carefully for quality service at low prices, often doing without luxuries or even necessities in order to save money for transition-related expenses. Some work extra hours or take second jobs to raise the money. Others cash in their investments or sell their collectibles. Others borrow on their credit cards or borrow the money from friends, relatives, or lovers. Some transsexuals turn to sex work, doing whatever it takes to obtain the services they need.

We know of no grants or special loans for transition-related expenses. We understand the hardship this places on those with fixed or low incomes, but the fact remains: it’s up to you. By being smart, by being clever, by being thrifty, by being a good consumer, by working hard, you can reassign your sex. But no one is going to do it for you.

There are some sources for help. Support groups can direct you to resources and introduce you to your peers. Clinics and nonprofit agencies in large cities can provide you with mental health counseling, homeless shelters, information about or treatment for HIV, substance abuse counseling, or general medical care, if you need it. A few cities (New York, San Francisco) have transgender-specific indigent health care. And you are eligible for governmental services like vocational rehabilitation and the VA.

Although things are improving, access to services can be limited by the prejudices of others. AEGIS will be happy to send information or give suggestions for treatment to agencies or individuals you are seeing.

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aegis (e'jis), n. 1. in
Greek mythology, a
shield or breastplate
used by Zeus and later,
by his daughter Athena;
hence, 2. a protection.
3. sponsorship; auspices.