

# NATIONAL LAW CENTER ON HOMELESSNESS & POVERTY

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**Testimony of Rachel Natelson, Staff Attorney  
National Law Center on Homelessness & Poverty  
On DC Council Bill 18-656: Healthcare Justice for Victims of Domestic Violence  
Reform Act of 2010  
Submitted to the Committee on Public Services and Consumer Affairs  
March 24, 2010**

*The National Law Center on Homelessness & Poverty is a non-profit advocacy organization whose mission is to prevent and end homelessness by serving as the legal arm in the nationwide movement to end homelessness.*

My name is Rachel Natelson and I am the Staff Attorney for the Domestic Violence Program at the National Law Center on Homelessness & Poverty (NLCHP). Thank you for this opportunity to submit testimony in support of DC Council Bill 18-656, which would prohibit local insurance companies from denying coverage based on domestic violence history. NLCHP wishes particularly to acknowledge Councilmember Bowser for her role in introducing this important legislation.

The Domestic Violence Program at NLCHP works to improve access to housing and income support for domestic violence survivors and their children. The program engages in federal, state, and local legislative and administrative advocacy and conducts national, regional, and local training, outreach, and technical assistance on domestic violence and housing law to hundreds of legal and social services providers and advocates around the country.

As troubling as insurance discrimination against domestic violence survivors might seem in isolation, this trend is especially pernicious when compounded by such additional challenges as housing insecurity. While DC offers some of the nation's strongest housing protections for survivors, 65% of housing providers tested by the Equal Rights Center were found to have denied housing to prospective tenants due to DV history. Among recently surveyed cities, 44% identified domestic violence as a primary cause of local homelessness. Additional studies indicate that more than a third of domestic violence victims experience homelessness at some point in their lives.

Women in socio-economically disadvantaged neighborhoods, moreover, experience intimate violence at twice the rate of those with greater means, and are more likely to be abused repeatedly or to experience severe violence than women in higher household incomes. Throughout the country, 92% of homeless women report having experienced severe physical or sexual abuse at some point in their lives, and 63% have been victims of domestic violence as adults.

These statistics illustrate not only the destabilizing nature of domestic violence but also its prevalence within economically strained communities. At a moment when the stresses of the

economy have yielded a significant increase in family violence around the country, victims are compelled in ever-greater numbers to choose between economic security and personal safety; without access to affordable health care, they face yet one more obstacle to self-sufficiency. By eliminating that impediment, the proposed legislation would encourage victims to seek the resources they need to begin new lives.

Legislation, however, is useful only to the degree that it is promoted and implemented. In order to ensure that survivors of domestic violence can access medical care and other appropriate services, advocates must educate and monitor health care professionals and partner actively with providers seeking to meet the needs of vulnerable women.

NLCHP urges the Council to pass Bill 18-656 with all due swiftness. Along with continued vigilance against discrimination in housing and other basic needs, its provisions would strengthen the safety net for the District's most vulnerable residents. We thank you for the opportunity to submit testimony and look forward to continuing to work with the Council to steer survivors of domestic violence towards safety and self-sufficiency.