



OCTOBER 2024

THE COST OF LEAVING:

The Lasting Impact of
Eviction on Children
and Families



*“We are **one paycheck away**
from living on the street.*

No matter what.

*One slow day at work,
fewer hours,*

then that means:

You’re behind on rent.

You’re behind on utilities.

Your kids can’t eat.”

– An Oklahoma City mother
and NSO client





Evictions are on the rise in Oklahoma, with nearly 18,000 evictions filed in Oklahoma County in 2023 and projections indicating that 2024 filings will meet or exceed that number. While many eviction filings end in dismissals, the harm is immediate and long-lasting regardless of the case outcome.

But who is being harmed? Women of color, particularly mothers, are evicted more than anyone else. A recent survey conducted by Shelterwell at Oklahoma County eviction dockets found that 70% of those facing eviction were women, 77% were non-white, and 64% were households with children. Additionally, 67% of the households with children were led by single parents.

Evictions are rarely triggered by sudden hardships but rather by a build-up of struggles over time. Survey respondents shared they had skipped meals, sold personal belongings, delayed medical care, skipped medications, and juggled multiple jobs to keep up with housing costs.

What happens to these mothers and their children after an eviction? Our research and listening sessions with mothers at Neighborhood Services Organization and ReMerge have shown that the act of eviction is more than a forced relocation from one home to another. The effects ripple through schools, workplaces, hospitals, and entire communities, creating a cycle of instability lasting for years.

Oklahoma is among the poorest performers in outcomes relating to mental and physical health, education, foster care, incarceration, and teen pregnancy, and one of the top evicting states in the nation. We cannot continue to address these issues without first addressing housing.

Oklahoma has the **6th highest eviction rate** in the nation.¹

Oklahoma has one of the **fastest eviction processes** in the country,² with some of the **lowest filing fees**.

Under the current law, landlords are required to give tenants five days' notice to pay any outstanding rent. If the issue remains unresolved, the landlord can proceed with filing an eviction.

Once an eviction is filed, a court date can be set as soon as five days later, including weekends and holidays. Tenants, however, must only receive three days' notice of the court date. This means a tenant could learn on a Friday that they have a court hearing on Monday.

If the court grants the eviction, a sheriff could post a lockout notice that same day, with the tenant locked out as soon as 48 hours later.



48%

of tenants evicted in Oklahoma County in 2023 were **locked out of their homes within two weeks of the eviction being filed.**³



Having a child is the single greatest risk factor in facing eviction.

Children make up more than 40% of individuals impacted by eviction ⁴ and families with children are three times more likely to face eviction than those without. Additionally, children under the age of five are the most evicted age group in the nation.

Traumatic events, like eviction, occurring early in childhood increase a child's likelihood of food insecurity, academic attrition, long-term physical and mental health concerns, juvenile legal involvement, and family separation.⁵

10% of children five and younger living in rental housing are threatened with eviction each year.⁵

“I just want to be stable and secure. I want to own my house. I want to own land. I want to be able to pass something down to my daughter. I think that is what a lot of us want for our kids.”

— An Oklahoma City mother and NSO client

The constant threat of eviction—the daily weight of financial stress and the lack of a permanent sense of place—has a profound physical, emotional, and psychological impact on parents. Inevitably, this extends beyond the parent, finding its way to their children.

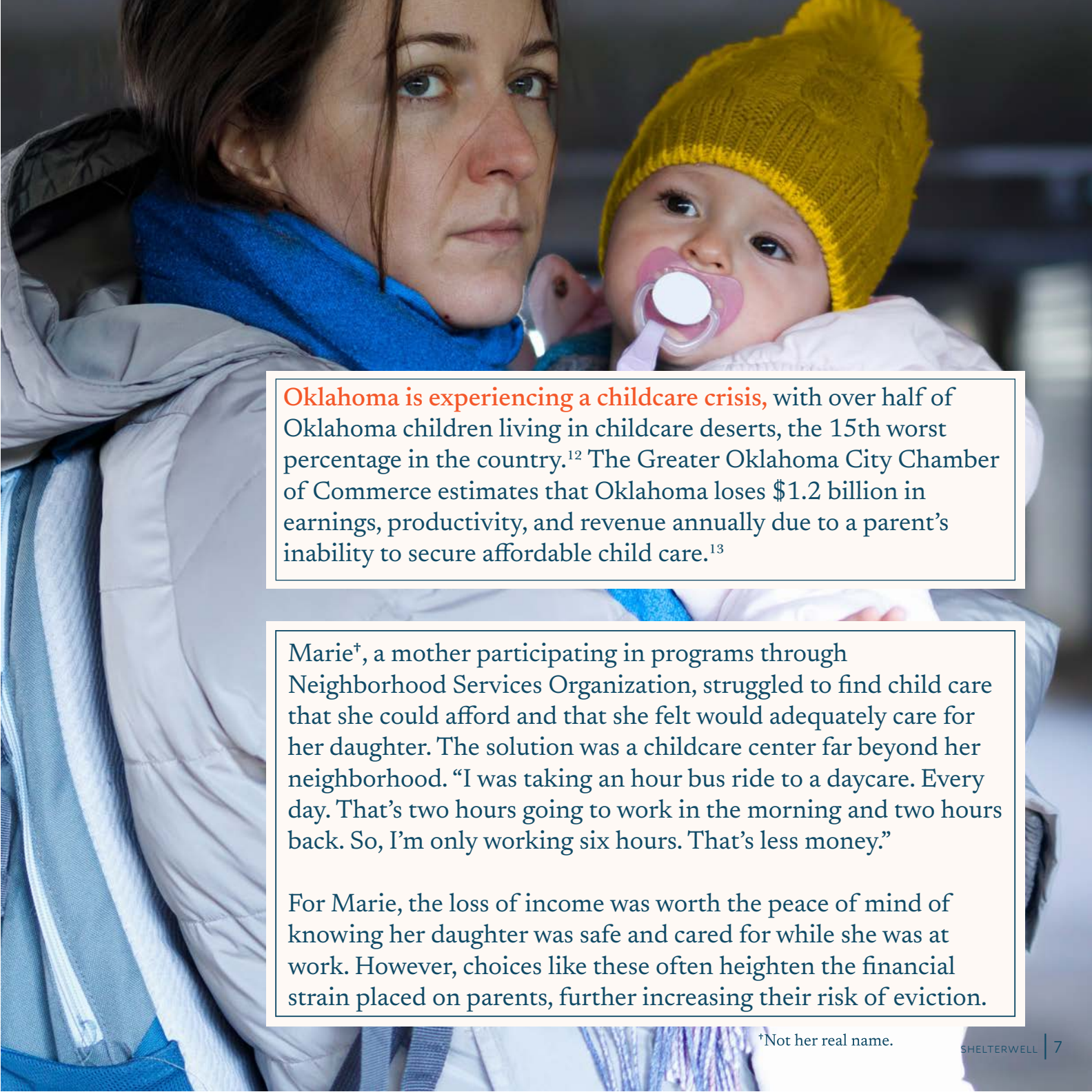
A recent study by Eviction Lab revealed a troubling reality: tenants who receive an eviction filing see their mortality rate increase by 19%. If that filing leads to an actual eviction, the tenant’s mortality rate jumps to 40%.⁶ It is impossible to shield children from the weight of this stress.

Research shows that disruptions in stable housing—like evictions—during infancy can hinder the development of essential cognitive skills, including executive functioning, problem-solving, and language comprehension. When evictions occur later in childhood, they disrupt social networks and school environments,

fracturing or even severing relationships with teachers and peers, impacting the child’s social and academic development at a critical time.⁷ By adolescence, children who experienced eviction are more likely to suffer from anxiety and depression.⁸

Adverse Childhood Experiences (ACEs) include ten adversities that, if experienced in childhood, can have lasting impacts on the lifespan. Individuals who have an ACE score of four or more are 12 times more likely to attempt suicide, seven times more likely to abuse alcohol, 10 times more likely to abuse drugs,⁹ and twice as likely to develop heart disease or cancer.¹⁰

Housing instability alone can significantly increase a child’s ACE score, heightening their vulnerability to hardships during childhood and throughout their lives.¹¹ Eviction is not a one-time event. It is not transactional. **Eviction casts a long shadow over a child’s future.**



Oklahoma is experiencing a childcare crisis, with over half of Oklahoma children living in childcare deserts, the 15th worst percentage in the country.¹² The Greater Oklahoma City Chamber of Commerce estimates that Oklahoma loses \$1.2 billion in earnings, productivity, and revenue annually due to a parent's inability to secure affordable child care.¹³

Marie[†], a mother participating in programs through Neighborhood Services Organization, struggled to find child care that she could afford and that she felt would adequately care for her daughter. The solution was a childcare center far beyond her neighborhood. "I was taking an hour bus ride to a daycare. Every day. That's two hours going to work in the morning and two hours back. So, I'm only working six hours. That's less money."

For Marie, the loss of income was worth the peace of mind of knowing her daughter was safe and cared for while she was at work. However, choices like these often heighten the financial strain placed on parents, further increasing their risk of eviction.

[†]Not her real name.

“Eviction is a cause, not just a condition, of poverty.”

Matthew Desmond, *Evicted: Poverty and Profit in the American City*

Evictions often plunge families deeper into financial distress, with long-lasting consequences. They disrupt income streams through job loss or reduced work hours while driving up essential costs like housing, healthcare, and transportation.

Eviction filings stay on a tenant’s record indefinitely, perpetuating a cycle of housing instability and economic hardship that can persist for years.

— JOB LOSS —

Evictions increase the likelihood that a worker will lose their job by 22%.¹⁴

— INCREASED COSTS TO SECURE HOUSING —

Many landlords will not rent to prospective tenants with prior eviction filings, regardless of the case outcome. This forces tenants to submit multiple applications for housing, with cumulative application fees often exceeding \$650 per household.¹⁵

— LOSS OF INCOME —

Annual earnings following an eviction decrease by an average of 7% in the first year and 14% in the second year.¹⁶

LIMITED ACCESS TO TRANSPORTATION

Eviction reduces the probability of securing an auto loan or lease by 36%.¹⁶

INCREASED HOUSING COSTS

Tenants who move and continue to rent following an eviction experience a median rent increase of 29% from their prior rental costs.¹⁶

LOWERED CREDIT SCORE

The reduction in a tenant's credit score in the months following an eviction is comparable to the effect of having a Chapter 13 bankruptcy filing dismissed.¹⁶

INCREASED MEDICAL EXPENSES

In the year following an eviction filing, hospital visits for physical health concerns increase by 29%, and treatment for mental health-related conditions increase by 133%.¹⁶

A CYCLE OF POVERTY AND INSTABILITY

The increased expenses, decreased income, and deepened financial instability in the months and years following an eviction place tenants in precarious, unstable situations.

In the four years following an eviction filing, a tenant's financial health does not return to its pre-filing peak, regardless of the case outcome, further elevating their likelihood of being evicted again, or experiencing a period of homelessness.¹⁶

Eviction has a profound impact on educational outcomes, particularly in low-income communities. Schools serving these populations experience high rates of student mobility, largely driven by displacement due to eviction. As a result, low-income students, who are already at an academic disadvantage compared to their higher-income peers, face additional barriers to academic success. Frequent school changes due to eviction can delay literacy development, lower academic performance, and increase chronic absenteeism. These negative outcomes extend beyond individual students, affecting entire classrooms and schools by disrupting instruction and decreasing overall achievement.¹⁷

Children who are forced to change schools lose critical community ties. This instability can have lasting consequences, potentially derailing a child's educational journey altogether.¹⁷ As one mother from ReMerge shared, "My child has been to so many schools that he never gets a chance to build strong relationships with teachers or friends."



Nearly **40%** of Oklahoma City Public Schools' students **change schools within the school year.**¹⁸

9% of Oklahoma City Public Schools' students are **considered homeless.**¹⁸



Of the Oklahoma City Public Schools located in areas with the highest eviction rates in 2023, **36% of elementary school students** and **51% of middle and high school students** were **chronically absent from school.**¹⁹



“When I’m struggling with housing, my child feels that stress. It prevents her from focusing on school. She can’t focus on her schoolwork if she knows she might not have a place to sleep that night.”

– An Oklahoma City mother and ReMerge client

Impact Tulsa, in collaboration with local partners, has developed a robust data system to track how housing instability and evictions impact educational outcomes. By leveraging data from the Oklahoma Policy Institute and Asemio, they can now analyze eviction records and notify Tulsa Public Schools’ homeless services coordinators when a student is affected.

While this early identification is helpful in connecting families with vital resources such as legal representation and housing assistance through partners like Housing Solutions, Oklahoma Access to Justice, RestoreHope, Legal Aid Services of Oklahoma, and the Landlord Tenant Resource Center, the data underscores a clear link between eviction and chronic school absenteeism.²⁰

In a three-and-a-half-year review, Impact Tulsa discovered that 4,400 eviction cases involved families with children attending Tulsa Public Schools. Alarming, 75% of these students became chronically absent from school. Most of these students were enrolled in pre-kindergarten and kindergarten, missing school at a critical time in their academic and social development.²¹

Findings from Eviction Lab further reveal that children under the age of five are the most vulnerable to eviction nationwide. A partnership between Eviction Lab and the U.S. Census Bureau showed that babies and toddlers are the most at-risk group, exposing them to eviction during crucial developmental years.⁵



Children of unhoused families investigated by child welfare authorities are **34 times more likely to enter foster care** than stably housed children.²²

Oklahoma ranks 46th in overall child well-being²³ and has the 11th most unstable foster care system in the nation.²⁴

Housing instability undoubtedly contributes to this. Children from unhoused or unstably housed families are not only more likely to enter foster care, but they tend to remain in foster care longer and have a decreased likelihood of reunifying with their families compared to low-income children from stable housing.²⁵

Prioritizing housing stability is essential for promoting family unity and improving child well-being.

“You can’t get your kids back if you don’t have stable housing. That’s what they look at first—where are you living?”

— An Oklahoma City mother and ReMerge client

Conversations with mothers at ReMerge highlighted the link between housing instability and involvement in the foster care system. Many of these mothers believe that the child welfare system views stable housing as a critical indicator of their readiness to reunify with their children. As all participants in ReMerge are mothers facing non-violent felony charges, they face significant obstacles in securing stable housing, further jeopardizing their likelihood of reunification.

One mother expressed this challenge: “If you have felonies, it’s hard. You need housing to get your kids back, but it’s hard to find a place when you’ve been in prison.” Another echoed her sentiment, noting, “It’s not just about having a place to live—it’s about finding a place that will rent to you when you have a record.”

For these mothers, the struggle for stable housing often feels overwhelming. They

recognize that achieving a stable home is essential for regaining custody of their children, yet despite their best efforts, this goal remains elusive. One mother shared, “I couldn’t keep my daughter because I didn’t have a stable home. I had to figure out my housing situation before I could even think about getting her back.”

Housing instability is not only a pathway into foster care but also a significant barrier to reuniting families. Many mothers perceive the child welfare system as equating stable housing with parental fitness. One mother shared, “To get your child back, they need to see that you have a home that is safe and stable. A house is one of the main things they look for.”

Addressing housing issues is crucial for supporting mothers and facilitating family reunification. As one mother stated, “It’s heartbreaking when you can’t get your kids back because you don’t have a stable place to live.”




Eviction significantly increases the risk of homelessness, which in turn heightens the chances of youth becoming involved in the juvenile legal system—locking them into a cycle that can be incredibly difficult to escape. Recent data from the Office of Juvenile Justice & Delinquency Prevention reveal that 46% of youth who have experienced homelessness have been detained in juvenile detention centers, compared to only 15% of youth in the general population.²⁶

Housing insecurity and juvenile legal involvement reinforce each other, perpetuating negative outcomes that extend far beyond the initial incident. Once involved with the legal system, young people face long-term consequences, including juvenile records that hinder stable housing, disrupt education, and limit future employment opportunities—key factors in achieving self-sufficiency. Breaking this cycle requires addressing both housing instability

57% of homeless youth have previously been involved in the foster care system, juvenile legal system, or both.²⁶

and the policies that criminalize homelessness, ensuring that youth are supported rather than penalized.²⁷

A photograph showing the back of a woman with long, dark hair, wearing a pink ribbed sweater, hugging a young child with light brown hair from behind. The child is also wearing a pink sweater and has their head resting against the woman's shoulder. The background is a bright, out-of-focus indoor setting.

Oklahoma has the fifth highest teen birth rate in the nation, 56% higher than the national average.²⁸ Homeless youth are significantly more likely to become pregnant compared to their peers. A national study showed that 48% of teens living outside or in cars, and 33% of those in shelters experienced at least one pregnancy, as opposed to under 10% of the youth in the general population.²⁹ This disparity can be attributed to factors such as limited access to contraception, inconsistent healthcare, elevated risk of sexual assault, and risky behaviors like “survival sex,” where youth exchange sex for basic needs such as food and shelter.³⁰

In Oklahoma County, women—especially those with children—are disproportionately impacted by eviction. Women are more than twice as likely to be evicted than men, and households with children account for 64% of all eviction filings. Of parents facing eviction, 67% identify as single parents.¹⁹ The intersection of teen pregnancy and eviction creates further barriers, as many programs for unaccompanied youth do not accept small children because of liability and facility licensure issues, leaving young mothers with few options. This reality increases the likelihood that children of unhoused young mothers will experience multiple periods of homelessness and makes them 60% more likely to be placed into foster care.³⁰

The needs of low-income renters are numerous and complex. Nonprofit partners play a crucial role in addressing these issues by providing resources, advocacy, and innovative solutions.

ReMerge serves mothers of minor children who are facing non-violent felony charges in Oklahoma County. Through evidence-based treatment, ReMerge works with mothers and their families to break the cycles of incarceration, addiction, and poverty. Mothers transition from incarceration to sober living to independent housing, with their basic needs of food, shelter, clothing, transportation, mental and physical health care, and addiction recovery met to help maintain stability. Since launching in 2011, ReMerge has helped 206 mothers succeed.



ReMergeOK.org
@ReMergeOklahoma



Shelterwell.org
@ShelterwellOrg

Shelterwell fosters a spirit of connected community, centered on the belief that housing is a human right. Through Shelterwell's tenant education program, LiveSteady, tenants learn financial management and are guided through the lifetime of a lease—from searching and securing new housing to home maintenance to moving out. Through educational programs for tenants and landlords, and mediation before and after an eviction is filed, Shelterwell helps tenants and landlords navigate disagreements while building a framework for future communication.

Neighborhood Services Organization (NSO) is a 100-year-old nonprofit serving the at-risk and homeless in Oklahoma City. NSO's programs provide housing solutions that meet the immediate and long-term needs of their clients, from one-time rental assistance for families on the edge of eviction to permanent, supportive housing for homeless adults with mental illness who are unable to maintain stable housing without significant, ongoing support. Additionally, NSO offers affordable dental care to low-income households and manages WIC clinics to ensure pregnant women, infants, and toddlers have access to vital nutrition.

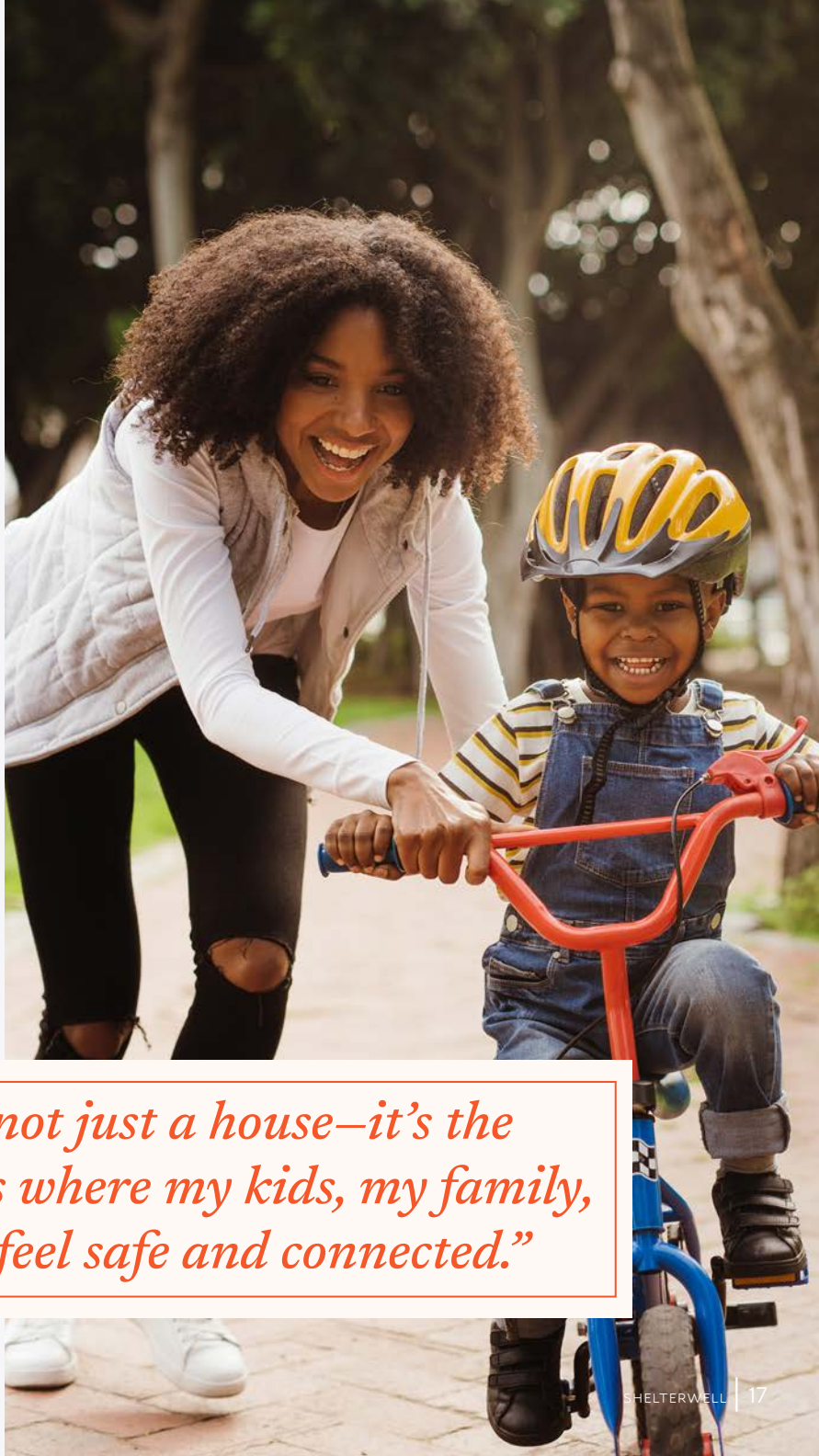


NSOOKC.org
@NSOOKC

One thing remained clear through our conversations at Neighborhood Services Organization and ReMerge: **All dreams of success, stability, family unity, and the ability to thrive begin with housing.** These mothers want what all mothers want—they want their children to be safe, to have access to good schools, to be able to play outside, and, most importantly, to be together.

Their dreams and aspirations are not frivolous or far-fetched. They dream of having a guest bedroom so extended family can visit, living in a neighborhood with low crime rates, having a basketball court for their kids, and “Land, space for my kids to run around, and a place where we can all grow together.”

What would change in our communities if these dreams were made attainable? How might we all benefit if families could be stably housed?



“Home is not just a house—it’s the people. It’s where my kids, my family, and I can feel safe and connected.”

Policy Implications

— EXTENDING THE EVICTION TIMELINE —

Current law permits a judge to grant possession to a landlord as quickly as five days after an eviction filing. The law requires eviction cases to be scheduled within five to ten days of filing, with resolutions typically occurring at the first court appearance. This tight timeline offers minimal opportunity for tenants to prepare their defense, navigate transportation, or develop a strategy for relocation. According to a survey conducted by Shelterwell at eviction court, 54% of tenants reported needing to take time off work to attend court, while 31% faced challenges in arranging transportation. For parents, the situation can be even more stressful, necessitating childcare arrangements or, in some cases, bringing children to court.

Extending the eviction timeline could alleviate pressure on the court system and give renters the necessary time to formulate plans and secure new housing. Even a modest extension of a few days for cases of nonpayment of rent represents a crucial first step.

— SEALING EVICTION RECORDS —

In Oklahoma, eviction filings can permanently harm an individual's record, even in cases where the eviction is dismissed. Nearly half of all eviction filings are dismissed in Oklahoma County each year, often due to settlements between parties or errors in the filing process. The presence of an eviction on a tenant's record can severely hinder their ability to secure adequate housing, forcing many to endure unsafe living conditions or, in the worst cases, face homelessness.

A survey conducted by Shelterwell found that 63% of landlords would refuse to rent to a tenant with an eviction filing on their record, regardless of the case outcome. Given that Oklahoma County recorded over 18,000 eviction filings in 2023, a significant number of tenants are left struggling to find stable housing. Establishing a pathway to seal eviction records—especially for dismissed cases—would immediately and positively impact low-income renters seeking housing stability.

Innovative solutions, like mediation, can have a meaningful impact for both tenants and landlords.

Mediation, especially if held before a landlord files for eviction, is highly effective at keeping tenants housed while helping landlords recoup unpaid rent balances. A recent study found that 87% of pre-litigation mediation cases were settled, compared to 52% of post-litigation cases. It also found that pre-litigation mediations were significantly more successful in allowing tenants to remain in their homes than post-litigation mediations. Of cases reviewed through the study, 85% of pre-litigation mediation cases resulted in a tenant remaining in their home, compared to only 28% of cases mediated at court.³¹

A MEDIATION SUCCESS STORY

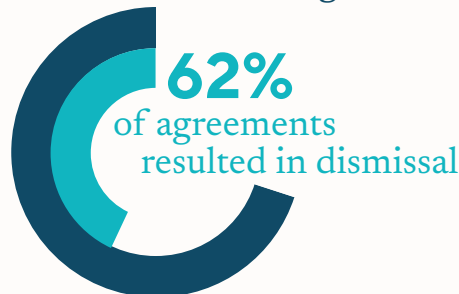
Shelterwell recently partnered with a local apartment complex to help negotiate agreements with tenants who each owed less than \$1,500. Shelterwell's staff organized mediation sessions with all 14 tenants, leading to agreements and payment plans for all. In the following weeks, 93% of the tenants adhered to their agreements. The landlord recovered unpaid rent, and avoided court costs, filing fees, and the expenses of preparing vacant units for tenants. The landlord's estimated total savings exceeded \$32,000.

More importantly, these tenants remained housed, were allowed time to repay their debt, and avoided the long-lasting, harmful impact of an eviction.

Of 425 cases mediated by Shelterwell between June 2023 and October 2024:

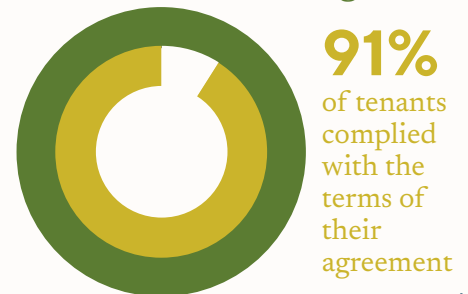
In-Court Mediations:

70%
of cases resulted in agreement



Pre-filing Mediations:

100%
of cases resulted in agreement



ALL RESEARCH, WRITING, DESIGN, AND EDITING OF THIS REPORT WAS COMPLETED BY SHELTERWELL STAFF, INCLUDING:

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Our utmost thanks to the mothers of Neighborhood Services Organization and ReMerge for so bravely sharing their stories.

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ADDITIONAL DATA AND METHODOLOGY CAN BE VIEWED AT [SHELTERWELL.ORG/EVICTION-DATA](https://shelterwell.org/eviction-data)

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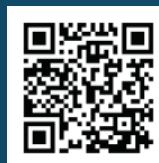


The 812
Judge Catherine Stafford, Part II:
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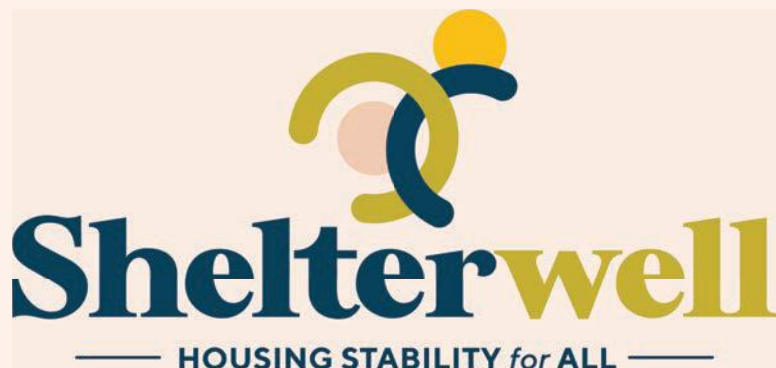
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