

# Consequences of Eviction for Parenting and Non-Parenting College Students

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# Disclaimer

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# Motivation

- ▶ 2.7 million renter households face eviction filings each year
- ▶ Risk is much higher for households with children
- ▶ One in five college students are parents

## Key question:

- ▶ What happens when students—especially parenting students—face eviction?

# Why This Matters

- ▶ College is a critical pathway to upward mobility
- ▶ Eviction may disrupt:
  - ▶ Degree completion
  - ▶ Earnings trajectories
  - ▶ Long-run well-being
- ▶ Parenting students face compounded constraints:
  - ▶ Childcare + housing + tuition

# Research Questions

1. How does eviction risk differ between students and non-students?
2. What are the consequences of eviction filing during enrollment?
3. Are effects larger for parenting students?

# Data Overview

We construct a novel linked dataset:

- ▶ Eviction court records (2000–2018) - Eviction Lab (73M defendants)
- ▶ Decennial Census/ACS - household structure and demographics
- ▶ Post-Secondary Employment Outcomes (PSEO) - student enrollment and degree completion<sup>1</sup>
- ▶ Census Household Composition Key (CHCK) - parent-child linkages to identify parenting students
- ▶ IRS-1040 tax data - income, marital status
- ▶ Census Numident (SSA) - Mortality

**Final sample:** 11.9 million students

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<sup>1</sup>Systems included: Indiana Commission for Higher Education, Iowa Board of Regents and Iowa Department of Education, Ohio Department of Higher Education, Utah System of Higher Education, State Council of Higher Education for Virginia, and University of Wisconsin system.

# Measuring Eviction Risk

**Goal:** Estimate annual eviction filing rates by group

**Data challenge:**

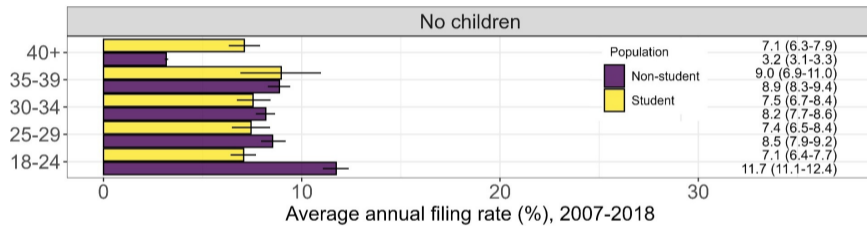
- ▶ Court records are incomplete and not nationally representative
- ▶ Linkage to individuals is imperfect (PIK assignment)

**Strategy: Construct population-level filing rates**

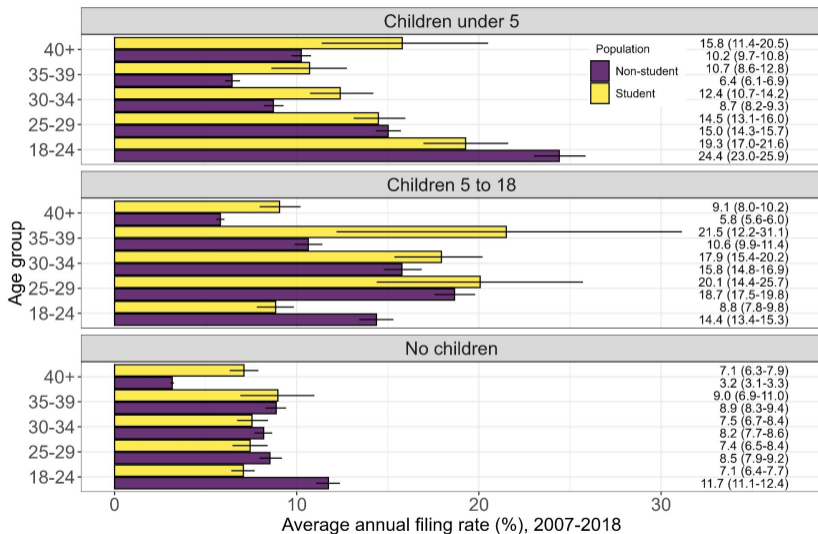
1. Use Eviction Lab court data to observe filings and defendants
2. Link defendants to Census/ACS via PIKs
3. Scale renters within households from linked data using national estimates of total filings (Gromis et al. 2022)
4. Eviction Risk (by age, student status, and children):

$$\frac{\text{Scaled estimate of renters filed against}}{\text{ACS renter population}}$$

# Eviction Risk



# Eviction Risk



Group	Age	Children	Count
Student	40+	Under 5	31,000
Non-Student	40+	Under 5	1,181,000
Student	35-39	Under 5	45,000
Non-Student	35-39	Under 5	925,000
Student	30-34	Under 5	79,000
Non-Student	30-34	Under 5	1,099,000
Student	25-29	Under 5	88,500
Non-Student	25-29	Under 5	802,000
Student	18-24	Under 5	102,000
Non-Student	18-24	Under 5	485,000
Student	40+	Age 5-18	154,000
Non-Student	40+	Age 5-18	5,309,000
Student	35-39	Age 5-18	72,500
Non-Student	35-39	Age 5-18	1,175,000
Student	30-34	Age 5-18	55,500
Non-Student	30-34	Age 5-18	602,000
Student	25-29	Age 5-18	41,500
Non-Student	25-29	Age 5-18	280,000
Student	18-24	Age 5-18	329,000
Non-Student	18-24	Age 5-18	627,000
Student	40+	None	276,000
Non-Student	40+	None	21,200,000
Student	35-39	None	53,500
Non-Student	35-39	None	871,000
Student	30-34	None	111,000
Non-Student	30-34	None	1,092,000
Student	25-29	None	280,000
Non-Student	25-29	None	1,472,000
Student	18-24	None	840,000
Non-Student	18-24	None	1,525,000

## Eviction Risk: Key Patterns

- ▶ Students (18–24):
  - ▶ Lower risk than non-students
- ▶ Older students:
  - ▶ Higher risk than comparable non-students
- ▶ Highest eviction risk among both student and non-student renters with children
- ▶ Older students with children face elevated risk relative to non-students of same age and parental status

# Who Is Most Affected?

Parenting students threatened with eviction are disproportionately:

- ▶ Female (81%, vs. 63% of all parenting students)
- ▶ Black (57%, vs. 20% of all parenting students)

These differences mirror the broader rental market—colleges are not currently disrupting demographic patterns of housing insecurity

# Consequences of Eviction

- ▶ Key Variable: Eviction Exposure
  - ▶ Eviction filing while enrolled in post-secondary education
- ▶ Outcomes:
  - ▶ Degree completion (AA / BA)
  - ▶ Post-enrollment income
  - ▶ Marriage
  - ▶ Mortality
- ▶ Parenting status from administrative child linkages

# Empirical Strategy

## ▶ Estimating equation:

$$Y_{iut} = \beta_1 Eviction_{it} + \beta_2(Eviction_{it} \times Parent_i) + X_i'\gamma + \delta_u + \tau_t + \varepsilon_{iut}$$

## ▶ Identification comes from:

- ▶ Within-institution comparisons across students (Institution fixed effects  $\delta_u$ )
- ▶ Within-cohort comparisons across enrollment years (Enrollment year fixed effects  $\tau_t$ )
- ▶ Conditional on observable student characteristics - age at enrollment, race, ethnicity, sex

We estimate the impact of evictions filing on our binary outcomes using logistic regressions, and use linear regressions for continuous outcomes. For ease of interpretation, we show marginal effects of all outcomes.

## Marginal Effects of Eviction Filing: Education

	Not Filed	Filed	Difference
<b>Associate's Degree</b>			
Non-parenting	54.0 (51.3–56.7)	35.3 (31.0–39.5)	-18.7 pp*
Parenting	48.5 (44.9–52.1)	27.6 (23.3–31.9)	-20.9 pp*
<b>Bachelor's Degree</b>			
Non-parenting	46.4 (43.8–49.1)	25.3 (21.5–29.2)	-21.1 pp*
Parenting	36.6 (32.9–40.5)	15.9 (12.4–19.4)	-20.7 pp*

*Note: Entries report average marginal predictions by parenting status and eviction filing during enrollment. Differences are measured in percentage points (pp). \* indicates statistical significance of regression coefficients at the 5% level.*

## Marginal Effects of Eviction Filing: Income

	Not Filed	Filed	Difference
<b>3-Year Income (\$000s)</b>			
Non-parenting	160.1 (152.0–168.2)	89.3 (77.9–100.7)	-\$70.8*
Parenting	146.3 (137.1–155.5)	59.7 (49.4–70.1)	-\$86.6*
<b>5-Year Income (\$000s)</b>			
Non-parenting	151.6 (145.9–157.3)	87.6 (79.8–95.3)	-\$64.0*
Parenting	135.9 (128.7–143.3)	58.3 (50.3–66.3)	-\$77.6*

*Note: Entries report average marginal predictions by parenting status and eviction filing during enrollment. Differences are measured in \$000s. \* indicates statistical significance of regression coefficients at the 5% level.*

## Marginal Effects of Eviction Filing: Marriage & Mortality

	Not Filed	Filed	Difference
<b>Married (3 years post, %)</b>			
Non-parenting	52.0 (50.8–53.3)	28.1 (26.6–29.6)	-23.9 pp*
Parenting	63.8 (61.6–66.0)	23.4 (21.6–25.2)	-40.4 pp*
<b>Married (5 years post, %)</b>			
Non-parenting	54.5 (53.4–55.5)	28.9 (27.5–30.3)	-25.6 pp*
Parenting	63.9 (61.9–65.9)	23.9 (22.1–25.7)	-40.0 pp*
<b>10-Year Mortality (per 100,000)</b>			
Non-parenting	100 (90–110)	270 (230–300)	+170*
Parenting	160 (150–180)	280 (240–320)	+120

*Note: Entries report average marginal predictions by parenting status and eviction filing during enrollment. Differences are measured in percentage points (pp). \* indicates statistical significance of regression coefficients at the 5% level.*

# Summary of Main Results: Student Outcomes

Eviction filing during enrollment is associated with:

- ▶ Lower degree completion
- ▶ Lower income
- ▶ Lower likelihood of marriage
- ▶ Higher mortality

Effects for most outcomes are larger for parenting students

# Heterogeneity & Limitations

## Heterogeneity

- ▶ Effects are largest for older parenting students (age 30+)
- ▶ No strong differences by race or sex conditional on eviction—but exposure is highly unequal

## Limitations

- ▶ Not nationally representative (PSEO coverage)
- ▶ Incomplete eviction data and linkage

# Conclusion

- ▶ Eviction filing during enrollment is associated with large and persistent reductions in degree completion, earnings, and survival
- ▶ Effects are especially severe for parenting students—who are disproportionately Black women
- ▶ The threat of eviction is heavily concentrated among single parenting students, who face compounded burdens of childcare, housing costs, and degree completion
- ▶ Investing in housing stability for these students may have substantial downstream benefits for college completion and long-run economic outcomes

## More Information

Available as Census CES Working Paper:



<https://www.census.gov/library/working-papers/2025/adrm/CES-WP-25-35.html>