

HOUSE OF REPRESENTATIVES

REQUEST FOR INTERIM STUDY PROPOSAL

DATE: June 27, 2025

BY REPRESENTATIVE(S):

Fugate, Andy; Hasenbeck, Toni; Timmons, Aletia

TOPIC OF THE PROPOSAL:

How providing civil judgment expungement can help those who are trapped in abuse.

EXPLANATORY COMMENTS ON THE SCOPE OF THE STUDY PROPOSAL:

Oklahoma has an expungement process to remove a person's criminal history from public access. Expungement is very beneficial to those attempting to move past their mistakes.

Oklahoma does not currently offer anything similar for civil judgments. That means someone with a civil judgment faces a permanent life challenge, even when they have settled debt that caused the judgment. This presents a major barrier to fleeing abuse for someone who has had their credit destroyed through the financial abuse that often accompanies other forms of domestic violence.

This study will look at the impact of financial abuse, the barriers caused by financial abuse, and what civil judgment expungement processes could be created. It will also look at how civil judgments impact credit/risk decisions to strike a healthy balance between a creditor's right to know and a debtors opportunity to move forward.

IF PRIVATE CITIZENS OR ORGANIZATIONS ARE TO BE NOTIFIED OF MEETING,
LIST NAMES, ADDRESSES, AND E-MAIL ADDRESSES:

YWCA

Palomar and Cardinal Point

FILE IN CHIEF CLERK'S OFFICE

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The Appleseed Center

Some entities that make use of civil judgment and credit info like banks, payday lenders, apartment owners landlords.

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