

IMPACT REPORT · NEWARK, NJ

# Restoring Stability

Housing Recovery in Action

*A comprehensive impact report documenting our work with families facing eviction — the data behind the crisis, the systems we are building, and the future we are creating in Newark.*

A&G Foundation

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# Letter from Leadership

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Dear Partners, Friends, and Community Leaders,

We are living through a defining moment. Across Newark and across the country, the housing crisis is no longer looming on the horizon — it is here, in the faces of the families who walk through our doors. It is here in the eviction notices, the utility shutoffs, the children missing school because a family lost the stability that makes everything else possible.

This is also a moment of opportunity. In a crisis, the gaps in our systems become impossible to ignore — and where there are gaps, there is the possibility of building something better. That is what this report documents.

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## Why This Report Matters

This impact report is not a collection of success stories. It is an honest accounting of what we have learned — from the families we have served, from the systems we have navigated, and from the moments when those systems failed. It captures not only what we have done, but what we are building, and the structural changes we believe are necessary to create lasting housing stability for Newark's most vulnerable residents.

Housing stability is not a charity issue. It is an economic justice issue. Every family stabilized is a family that can invest in their neighborhood, contribute to the workforce, and raise children who believe the future holds possibility for them. Every eviction prevented is a generational intervention.

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## Our Reach This Year

This year, our work reached families across Newark's most housing-stressed communities. While one story anchors this report, it reflects a pattern we witnessed repeatedly:

- Families stabilized through direct emergency rental assistance and landlord mediation
  - Individuals connected to workforce development, legal aid, and benefits navigation
  - Children who maintained school continuity because their families maintained housing
  - Households that built emergency savings for the first time after completing financial coaching
  - Community partners engaged in coordinated, case-managed support networks
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## **Our Values Guide Our Work**

Everything in this report flows from a set of values that are non-negotiable for us: equity, not charity. Collaboration, not competition. Long-term systems change, not short-term fixes. We believe the people most impacted by the housing crisis are also the most knowledgeable about what solutions will actually work — and our model is built to center their voices.

We believe case management is infrastructure. We believe financial coaching is prevention. We believe that when you stabilize one mother, you protect two children, and when you prevent one eviction, you interrupt generational instability.

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## **Gratitude + Forward Momentum**

None of this work happens without the trust of the families who allow us to walk alongside them, the generosity of our funders and donors, the partnership of our community allies, and the tireless commitment of our staff and volunteers.

We are grateful — and we are not done. The road ahead requires more resources, stronger systems, and deeper partnerships. This report is both a testament to what is possible and a call to action for what must come next.

Thank you for believing in what's possible. Thank you for investing in Newark's families. Thank you for being part of this work.

*With gratitude and determination,*

# Executive Summary

The following five strategic insights emerged from our direct service work, client outcomes data, and systems analysis. They are the lessons we carry into the next phase of our work — and the framework through which funders, partners, and policymakers should read everything that follows.

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## **01 — Recovery Must Be Whole-System**

A family facing eviction is rarely facing only a housing problem. They are facing a cascade of interconnected crises — income disruption, childcare failure, utility shutoff, credit erosion, and legal exposure — that interact with and amplify each other. An intervention that addresses only the rent arrears while leaving the underlying vulnerabilities intact is not a recovery. It is a postponement.

Whole-system recovery requires that every point of contact — emergency assistance, legal aid, workforce development, financial coaching, and benefits navigation — be coordinated under a single case plan. Our data shows that when families receive this integrated support, eviction is prevented at a rate of 86%. When support is fragmented or handed off, families cycle back into crisis within months.

The lesson: treat housing stabilization as the first step of a longer journey, not the destination.

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## **02 — People Are the Infrastructure**

Case managers, housing navigators, financial coaches, and community outreach workers are not overhead. They are the infrastructure through which every other investment — every dollar of rental assistance, every legal referral, every workforce connection — is delivered effectively. Without skilled, trusted people managing the complexity of a family's needs, systems fail to connect, referrals go uncompleted, and families fall through gaps that nobody owns.

The eviction crisis is, at its core, a navigational crisis. The resources often exist. What does not exist, without intentional investment, is the human capacity to connect families to those resources before the deadline passes and the eviction becomes permanent.

The lesson: invest in people as aggressively as you invest in programs. Staffing is strategy.

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## **03 — Emergency Aid Without Education Is Temporary**

Emergency rental assistance is essential — but it is not sufficient. When a family receives a crisis payment without also receiving financial coaching, credit counseling, and income stabilization support, the root causes of their housing precarity remain unchanged. Within six to eighteen months, many families face the same crisis again, often with fewer resources and a damaged rental history that makes future housing harder to access.

Our model pairs every emergency intervention with a structured financial coaching pathway. The results are measurable: clients who complete both components build savings, improve credit scores, and increase income within 90 days. Those who receive assistance only are significantly more likely to return in crisis.

The lesson: emergency aid is the bridge. Education and coaching are the road on the other side.

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## **04 — The Pay Gap Is a Housing Crisis**

National data is unambiguous: eviction disproportionately impacts women because the wage gap and wealth gap leave women — especially Black and Latina women — with no financial margin when income is disrupted. Black women earn 67 cents for every dollar earned by white, non-Hispanic men. Sixty percent of Black women renters are cost-burdened. The wealth gap between white and Black households in New Jersey exceeds \$300,000.

These are not individual failures. They are structural conditions that make housing instability the predictable outcome of any income disruption for women raising children alone. Addressing the housing crisis without addressing wage equity, childcare access, and the racial wealth gap means treating symptoms while the disease advances.

The lesson: housing policy and economic equity policy are the same conversation.

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## **05 — Prevention Is Cheaper Than Crisis Response**

Every eviction that proceeds to judgment costs the legal system, the landlord, the tenant, and the community far more than the cost of early intervention. The average cost of re-housing a family after eviction — including shelter, moving costs, deposits, and the social services triggered by housing loss — is estimated at three to five times the cost of eviction prevention. Yet prevention programs are chronically underfunded relative to crisis response.

Our rapid-response model proves that a relatively modest investment in eviction diversion — rental assistance, mediation, legal aid, and case management — can stabilize a family's housing, prevent a court judgment, and protect children's educational continuity. The return on investment is clear. What is needed is the political and philanthropic will to fund prevention at the scale the problem demands.

The lesson: the most cost-effective intervention is the one that happens before the eviction is filed.

***Five lessons. One through-line: the systems around families must be as strong as the families themselves.***

## National Research: Women & Eviction

Women — and Black women in particular — are the most evicted group in America. This is not a function of financial mismanagement. It is the predictable outcome of a system that pays women less, houses them in higher-cost rentals, and provides fewer safety nets when income disruptions occur.

**54.7%**

of individuals filed against for eviction nationally are women — the majority of all eviction defendants in a typical pre-pandemic year.

Source: Princeton Eviction Lab, National Eviction Data

**51.1%**

of all eviction filings nationally impact Black renters, who represent only 18.6% of the total renter population.

Source: Princeton Eviction Lab — Racial Disparities in Eviction

**28.4%**

annual eviction filing rate for Black women with children — more than 1 in 4 Black mothers faced an eviction filing in a given year.

Source: Princeton Eviction Lab — Who Gets Evicted?

### Children Amplify Eviction Risk

The presence of children in a household does not protect a family from eviction — it significantly increases their exposure to it.

**10.4%**

annual eviction threat rate for adults living with at least one child — more than double the 5.0% rate for adults without children.

Source: Princeton Eviction Lab — Eviction and Children

**>50%**

of all households filed against for eviction nationally had at least one child present at the time of filing.

Source: Princeton Eviction Lab — *Eviction and Children*

## **A National Pattern**

The disproportionate eviction of Black women is not confined to any single city. It is a consistent, documented pattern across the country.

U.S. states where Black female renters were filed against for eviction at double the rate of white renters or higher.

Source: American Civil Liberties Union — *Racial Disparities in Eviction*

***"Black women face a double burden: most likely to live in a household targeted for eviction, and most likely to bear the eviction court record itself."***

Source: Princeton Eviction Lab — *Gender and Eviction Research*

## The Income & Pay Gap Drive the Crisis

Eviction is an income problem as much as a housing problem. When women earn substantially less than white men, their margin for error when rent is due is structurally smaller. A single disruption — a missed shift, a childcare failure, an unexpected bill — can become a housing emergency within weeks.

Demographic Group	Earnings vs. White Non-Hispanic Men
Black Women (full-time, year-round)	<b>67 cents on the dollar</b>
Latina Women (full-time, year-round)	<b>57 cents on the dollar</b>
All Women (full-time, year-round)	<b>82 cents on the dollar</b>

Source: Bureau of Labor Statistics / Princeton Eviction Lab, 2024

**60%**

of Black women renters are cost-burdened — paying at least one-third of income on housing. The highest cost-burden rate of any demographic group.

Source: National Low Income Housing Coalition — Out of Reach Report

## The Racial Wealth Gap Makes the Pay Gap Worse

Income inequality alone does not capture the full picture. The racial wealth gap means that women of color have fewer assets to draw on in a crisis — no savings cushion, no family wealth, no credit buffer.

**\$322,500**

Median Wealth — White Households (NJ)

**\$17,700**

Median Wealth — Black Households (NJ)

**\$26,100**

Median Wealth — Latinx Households (NJ)

Source: NJ Institute for Social Justice — Racial Wealth Gap Report

***The eviction risk for a Black household earning over \$80,000 is still higher than for a white household earning under \$20,000.***

*Source: Princeton Eviction Lab — Race, Income & Eviction*

## **Our Response: From Crisis to Stability**

A single mother of two children — ages 4 and 8 — faced eviction after losing work hours due to childcare disruptions. Within weeks she was two months behind on rent, \$3,200 in arrears, facing a utility shutoff, with a credit score below 580, no savings, and a formal eviction filing initiated.

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### **Rapid Response — Stabilization Within 14 Days**

- Emergency Rental Assistance — \$3,200 in arrears resolved
- Landlord Mediation — eviction escalation formally halted
- Utility Shutoff Prevention — service continuity maintained
- Security Deposit Support — housing security reinforced
- Case Plan Development — 90-day stabilization roadmap created
- Transitional Housing Placement — immediate safety secured

### **Coordinated Systems Support — Case-Managed Referrals**

Support was not handed off — it was case-managed end to end. Every referral was integrated into an active case plan.

- Legal Aid Referral — tenant rights and eviction record navigation
- Workforce Development Program — income stabilization pathway
- Childcare Subsidy Enrollment — the disruption that started the crisis, resolved
- Credit Repair Counseling — rebuilding access to future housing
- SNAP & Public Benefits Navigation — household needs fully covered

## 90-Day Outcomes & Measurable Impact

**+42  
pts**

Credit score increase achieved within 90 days of active case management.

**+28%**

Household income growth following workforce development enrollment and childcare subsidy.

**\$1,150**

Emergency savings built — the first financial buffer this family had ever held.

**2  
Kids**

Both children maintained school continuity throughout the stabilization period.

*All four outcomes achieved in under 90 days. Stability is not slow — when systems align, it is fast.*

# Lessons from the Frontlines

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01 / 03

## **Eviction Is a Symptom**

Housing loss often begins with income disruption. Addressing only the arrears without treating the root cause leaves families at risk of a repeat crisis within months.

02 / 03

## **Relief + Education Work Together**

Emergency aid without financial coaching is a temporary patch. When crisis assistance is paired with coaching, families build resilience — not just reprieve.

03 / 03

## **Case Management Is Infrastructure**

Referrals alone are not enough. Coordinated case management ensures families navigate — rather than fall between — siloed systems.

## Why This Matters in Newark

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Across Newark, eviction disproportionately impacts single mothers and families with young children — households with the least margin for error and the most to lose. An eviction record is not simply a housing outcome. It becomes a persistent barrier across every domain of stability.

- Future housing access is severely restricted by eviction history
- Employment opportunities are lost — many employers conduct rental history checks
- Credit approval becomes nearly impossible following a court judgment
- Children's educational continuity is disrupted — affecting long-term outcomes
- Essex County homelessness surged 54% from 2023 to 2024, driven by post-moratorium eviction backlogs
- Newark represented 64.3% of Essex County's total homeless count in 2024

***Housing Stability Is Economic Justice.***

# Recommended Actions & Strategic Priorities

The following four strategic priorities represent our organization's roadmap for the next phase of work. Each is grounded in what we have learned directly from the families we serve and the systems we navigate. Each is designed to be specific enough that a funder can see exactly where their investment goes.

## 1 Formalize Policy Alignment

Lead: Executive Director, Board, City Partners

- Establish a formal memorandum of understanding (MOU) with Newark Housing Court for structured eviction diversion referrals
- Engage the City of Newark's Office of Housing Stability to align rapid-response protocols with municipal emergency housing funds
- Advocate for the inclusion of case-managed financial coaching as a required component of all city-funded eviction prevention programs
- Develop a shared data dashboard with partner agencies to track eviction diversion outcomes across systems
- Participate in state-level eviction prevention policy coalitions to ensure community voice shapes legislation

## 2 Invest in Community Capacity

Lead: Program Director, HR, Development Team

- Hire two additional case managers to reduce caseload ratios and ensure no family is navigating systems alone
- Launch a community health worker training program that certifies local residents as housing navigators — building neighborhood-level capacity
- Establish a financial coaching fellowship to grow certified coaches from within our client community
- Create a peer support network connecting families who have completed stabilization with families currently in crisis
- Secure multi-year operating funding to ensure staffing stability — ending the cycle of grant-dependent capacity gaps

## 3 Improve Systems & Communication

Lead: Operations, Technology, Partnerships

- Implement a client-centered case management software platform that tracks referral completion, not just referral initiation
- Build a landlord partnership network with formal agreements on mediation timelines, arrears payment plans, and anti-retaliation protections
- Establish a real-time referral and intake pipeline with legal aid, workforce development, and childcare subsidy partners — eliminating paperwork delays
- Create a community communications hub (multilingual) to reach families before they reach eviction court
- Develop a governance framework for the case coordination coalition, clarifying roles and shared accountability across partner organizations

## 4

### Expand the Eviction Prevention Fund

Lead: Development Team, Finance, Board

- Raise a dedicated \$250,000 rapid-response eviction fund to cover up to 12 months of emergency rental assistance for qualifying families
- Establish a landlord incentive program that compensates property owners for participating in mediation and accepting payment plans
- Partner with local financial institutions to create a low-interest emergency loan program for families narrowly above assistance eligibility thresholds
- Develop a sliding-scale utility assistance fund that prevents shutoffs from triggering housing instability
- Report publicly on fund utilization, outcomes, and demographic reach to maintain funder trust and community accountability

## What We're Building Next

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Every recommendation in the previous section points toward a single vision: a Newark where no family loses housing because the systems around them failed to connect. We are not there yet. But we know the path.

- Expand the rapid-response eviction prevention fund to reach more families at the point of crisis — before the filing, not after
- Formalize landlord mediation partnerships so that arrears are resolved before court involvement becomes necessary
- Increase financial coaching capacity so that every emergency intervention is paired with a long-term stabilization plan
- Strengthen court-based eviction diversion and community-based navigation so families are caught earlier in the crisis cycle
- Build the data infrastructure to measure, report, and improve outcomes — holding ourselves and our partners accountable

The work ahead is harder than the work behind us. The problems are structural. The resources are insufficient. The urgency is real. But so is the proof: when we show up with the right tools, the right team, and the right values, families stabilize. Children stay in school. Communities hold.

*When we stabilize one mother,  
we protect two children.*

*When we prevent one eviction,  
we interrupt generational instability.*