



Rutgers Center on Law, Inequality &
Metropolitan Equity

Housing in Newark Research Brief:
Status and Trends, 2000-2015

November 2017

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Overview

The City of Newark is undergoing rapid transition, with creative political leadership and development cranes dotting its sky. In February 2016, CLiME launched a comprehensive study of housing trends in the City. In May 2016, CLiME led a Rutgers University-Newark anchor initiative that researching laws and policies that might promote more equitable growth in the City as it changes. This Housing Research Brief represents the first installment of our almost year-long work. It provides quantitative snapshots of key variables in Newark's housing dynamics, some of which have not been publicly reported for several years.¹ The Brief will be followed in January 2018 by the more comprehensive Study of Housing and Equitable Growth in Newark publication, which will include not only the data but analyses of legal trends, policy concerns and a host of recommendations and their rationales for building a stronger, more equitable Newark for *all* of its residents, now and in the future.

The primary finding that governs all the remaining analyses is that, like many U.S. cities, **Newark is in the midst of an affordable housing crisis.** The Brief proceeds in six parts: renter trends, overall housing market trends, current asking rents, home value trends, subsidized housing and rent control. The Brief concludes with the CLiME Displacement Risk Indicators Matrix, summarizing these data in a risk analysis.

Newark housing in context

- The City of Newark has approximately **110,000 housing units** in 30,760 residential buildings.
- Newark has one of the highest share of **renters** among large U.S. cities, at 78%, second only to Bronx, NY.
- 60% of all renters in Newark (*41,000 households*) are **rent-burdened**.
- 57% of homeowners in Newark are **mortgage-burdened**.
- Newark has **lost 3,300 homeowners** in 5 years.
- In the current rental market, the **average asking rent** in Newark is \$1,410.
- In the past year, the **average sales price** of a home in Newark was **\$219,000**.

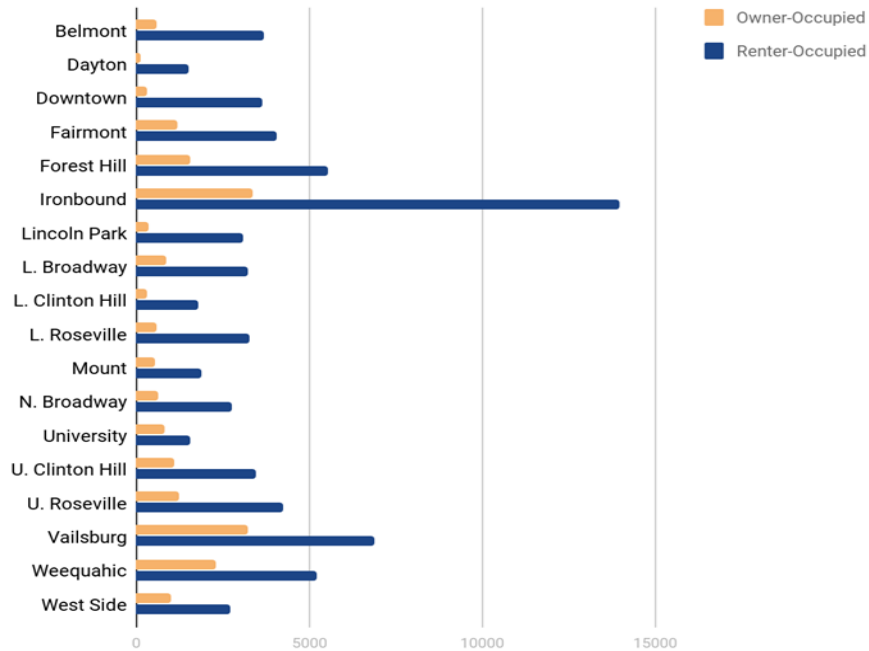
Newark is a city deep in the midst of an affordability crisis. The risk of displacement – even in the absence of traditional gentrification – is real for most Newarkers.

¹ CLiME regrets the omission of foreclosure data and analysis, which could not be obtained in reliable form during the period of this research. However, we recognize the great significance of such data for a city as impacted by foreclosure as Newark and strongly recommend efforts to collect and analyze these data soon.

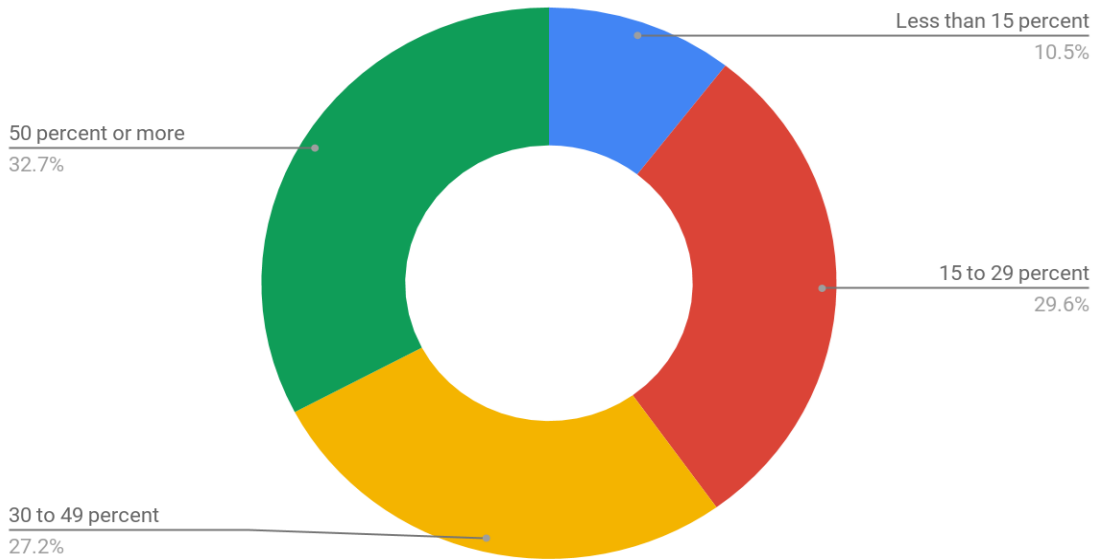
1. A City of Rent-Burdened Renters

All Newark neighborhoods are dominated by renters.

: Housing Units by Tenure by Neighborhood, 2015

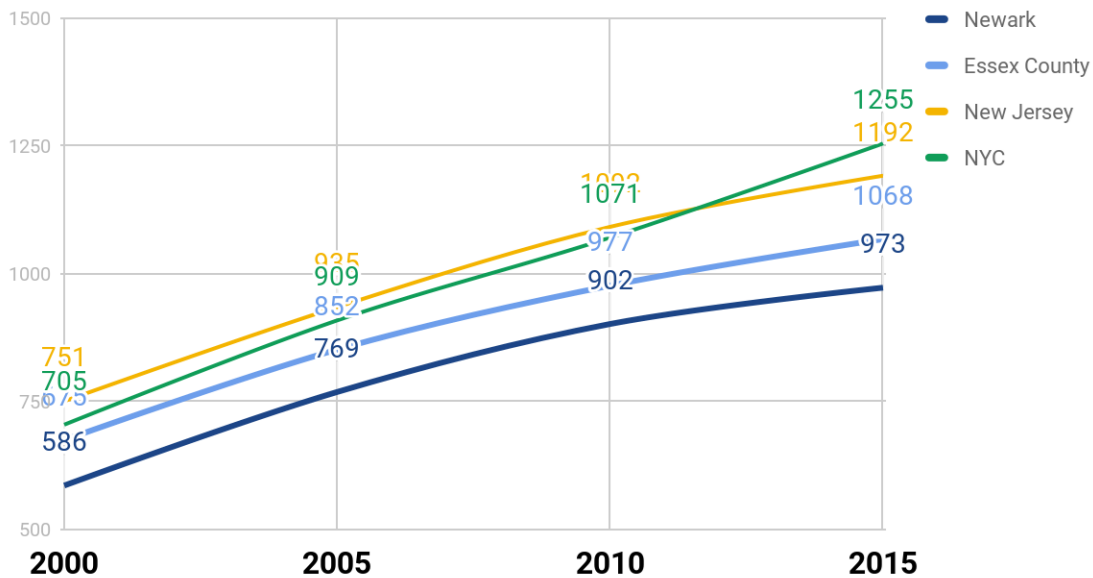


Gross Rent as a Percentage of Household Income, 2015



Newark has become hard to afford for many residents. The rent burdened population increased 23% since 2000. Today, over 22,000 households are paying more than 50 percent of their income towards rent.

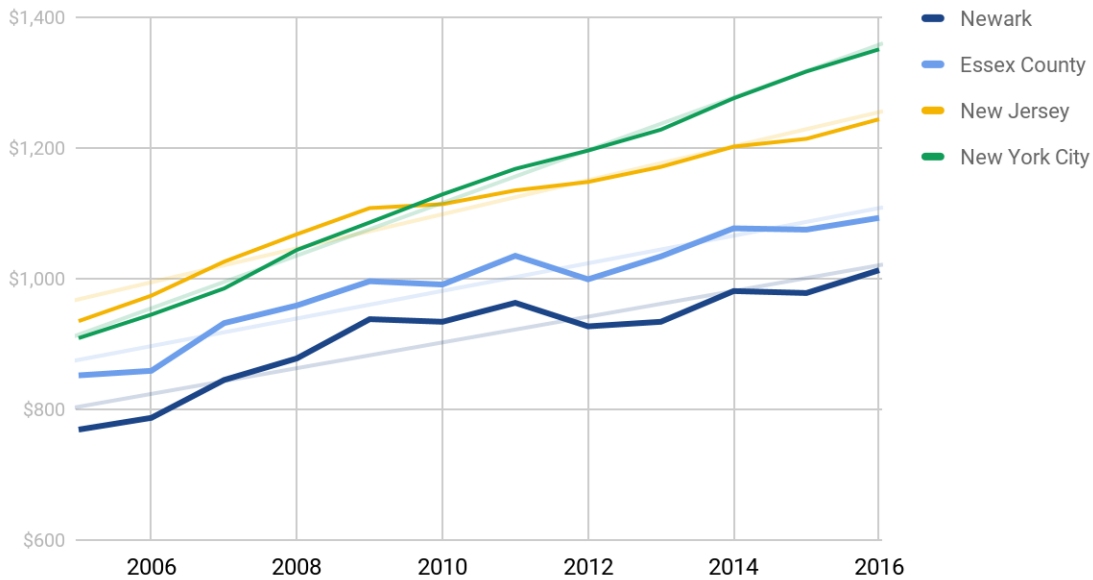
Median gross rents are rising at similar rates in the region.



In Newark, rents have increased by 66% in 15 years.

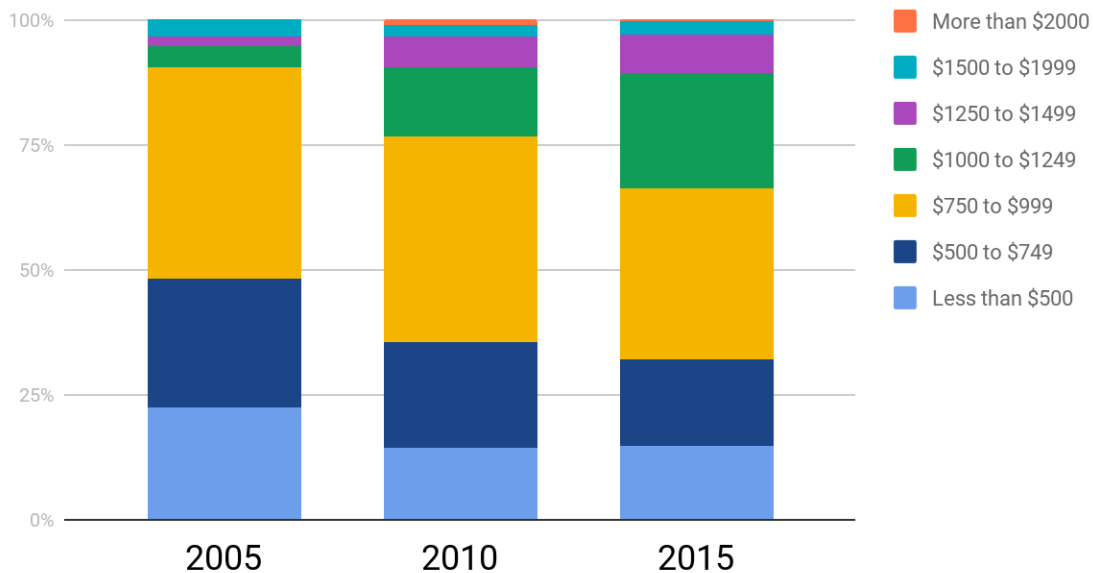
Household incomes have only increased by 24% in that time. (Source: ACS, figures NOT adjusted for inflation)

Median Gross Rent (dollars) 2005-2016 (ACS 1-year estimates)



Over the past decade, median gross rents in Newark have risen at $\frac{2}{3}$ the rate of New York. Adjusted for inflation, rents are still rising. In fact, median rents have risen by 20% since 2000, while median household incomes have fallen by 10%.

A changing rental market in Newark, 2005-2015



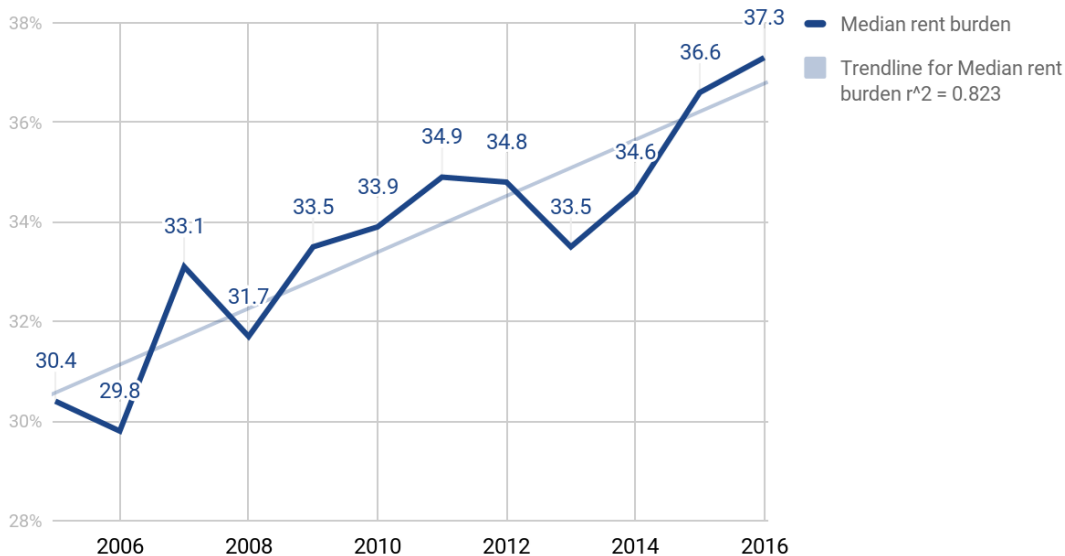
The increase in median rent is largely attributable to the increasing prevalence of rents in the \$1000-1249 range.

Less than \$500 - 15% (2015), 14% (2010), 22% (2005)
\$500-749: 18% (2015), 21%, 26%
\$750-999: 34%, 41%, 42%
\$1000-1249: 23%, 14%, 4%
\$1250-1499: 8%, 6%, 2%
\$1500-1999: 3%, 3%, 3%
More than \$2000: 0%, 1%, 0%

Rent Burden

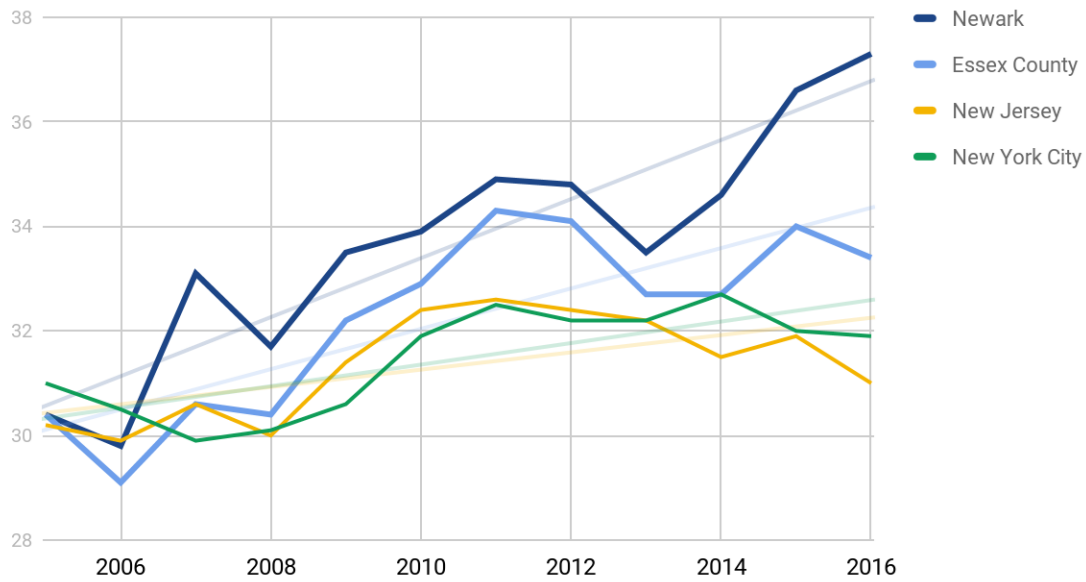
Rent burden is defined as rents that consume more than a third of household income. *Extreme rent burdened* households pay more than 50% of their income toward rent.

Median rent burden for Newark renters, 2005-2016 (ACS 1-year estimates)



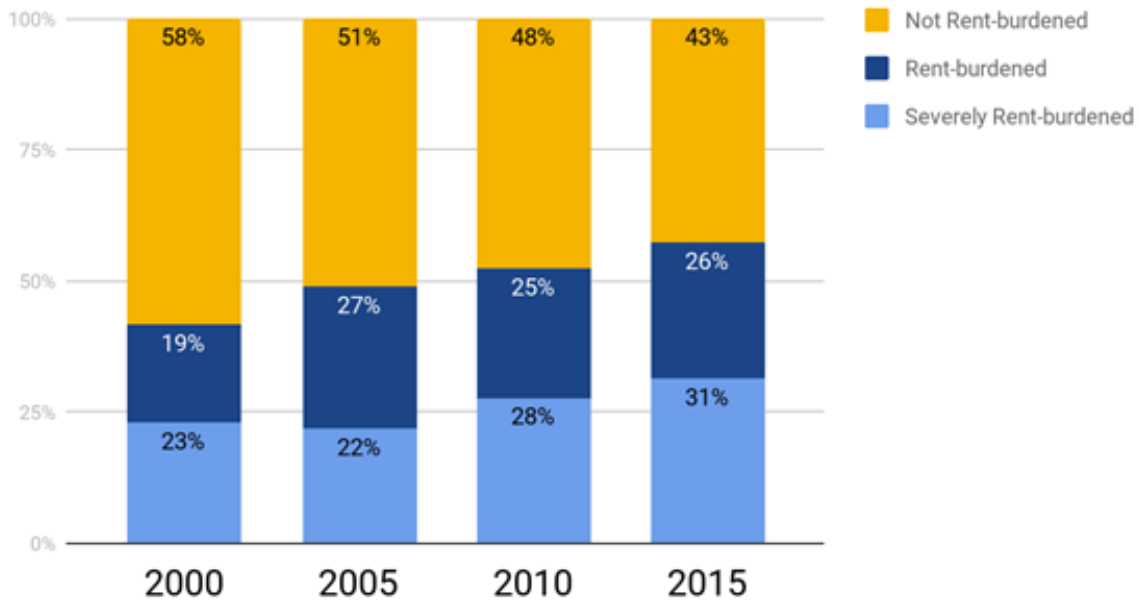
Median rent burden in Newark has risen 25% over the past decade.

Median rent burden 2005-2016 (ACS 1-year estimates)

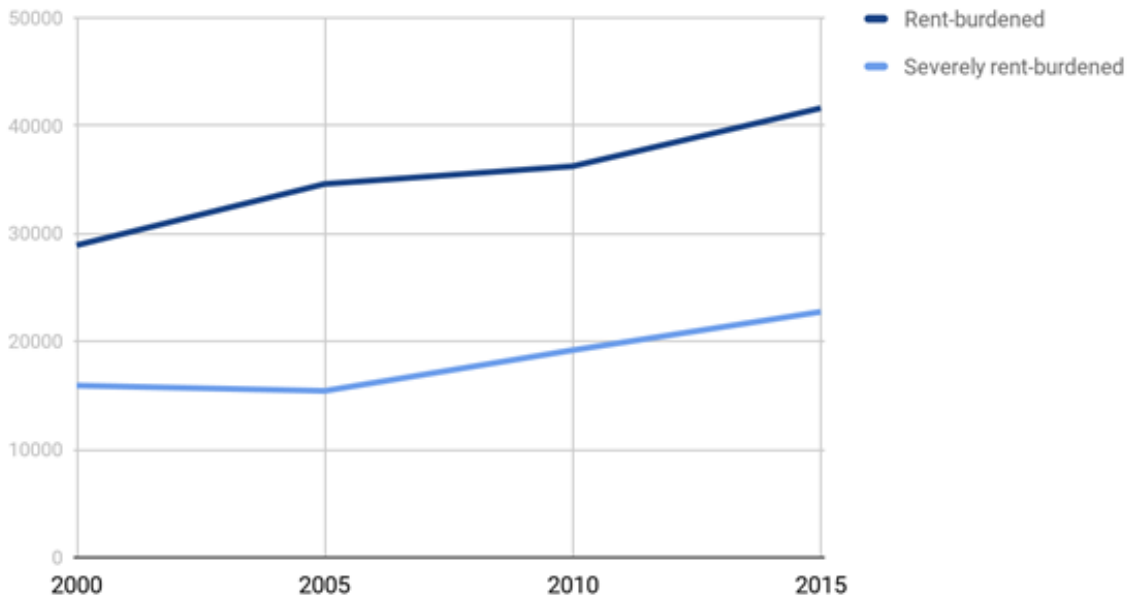


Newark’s median rent burden rate has been growing far more than that of the region. The trend has continued during the 15-year period when many municipalities across the state stopped building affordable housing under the mandates of the state Fair Housing Act’s *Mt. Laurel* doctrine.

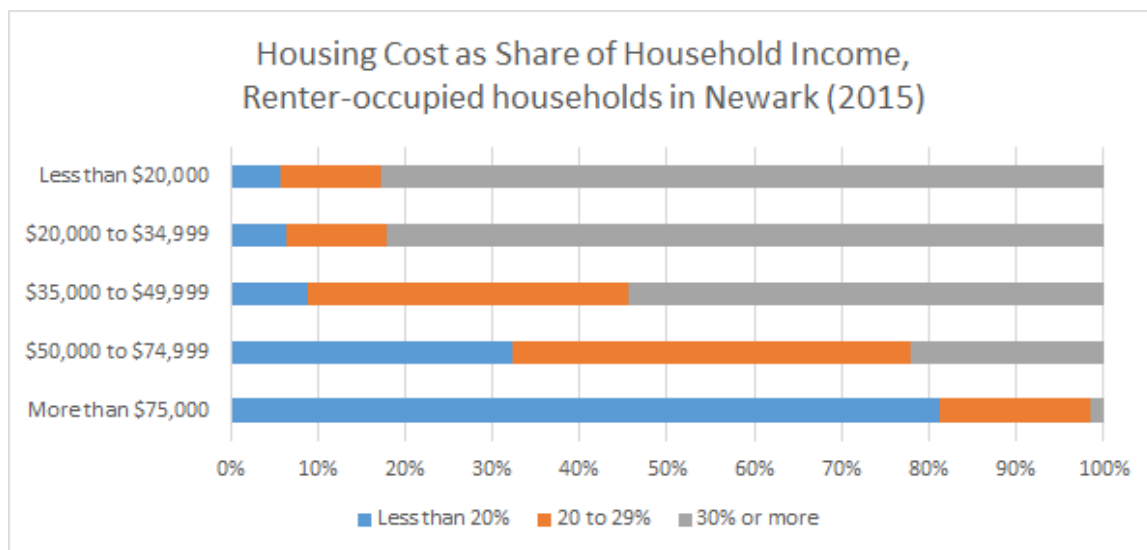
Rising Rent Burden in Newark, 2000-2015

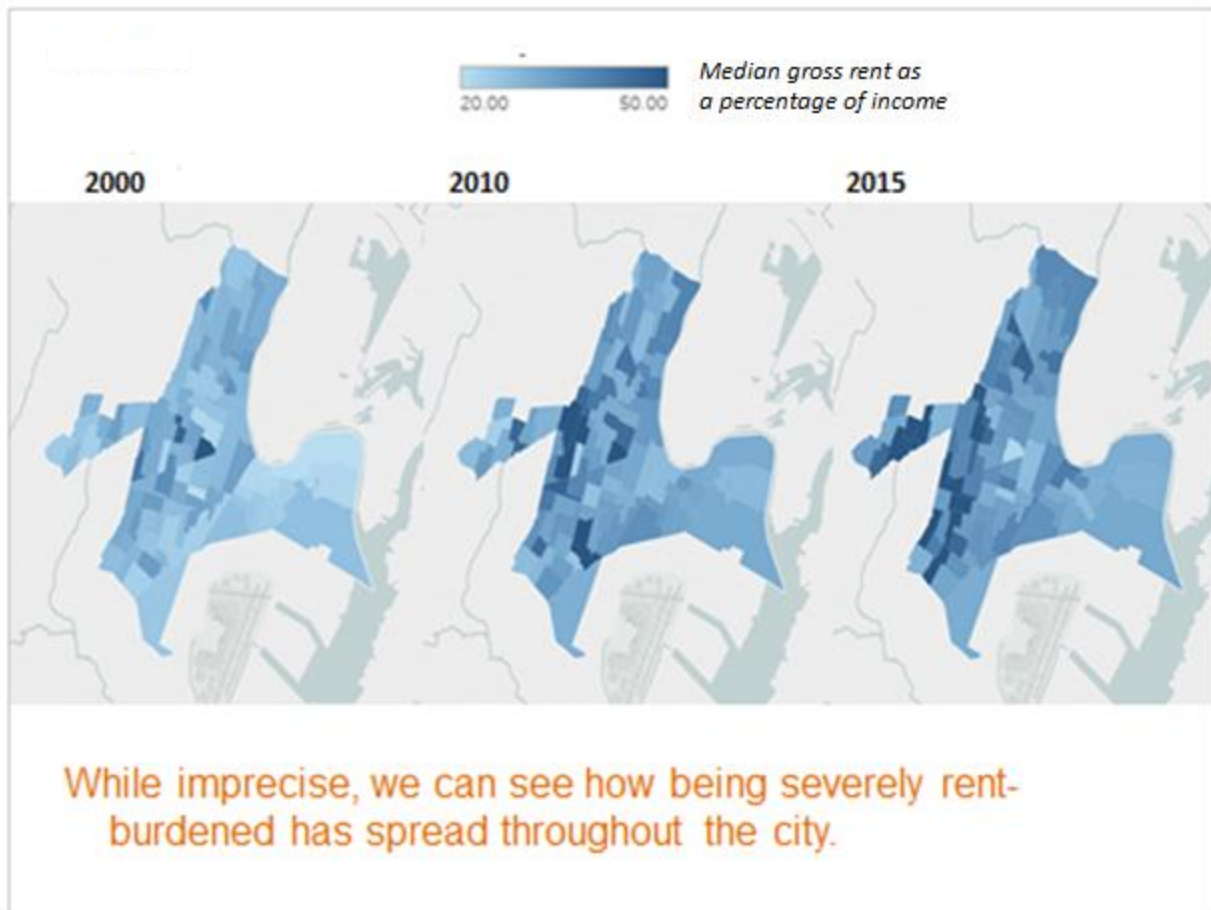


Rent-burdened population growth in Newark, 2000-2015



As the chart below demonstrates, being extremely rent-burdened has become the norm in Newark. Today, over 20,000 households in the City pay more than 50 percent of their income towards rent, especially for those making less than \$50,000 a year. The median household income in Newark is about \$37,000.



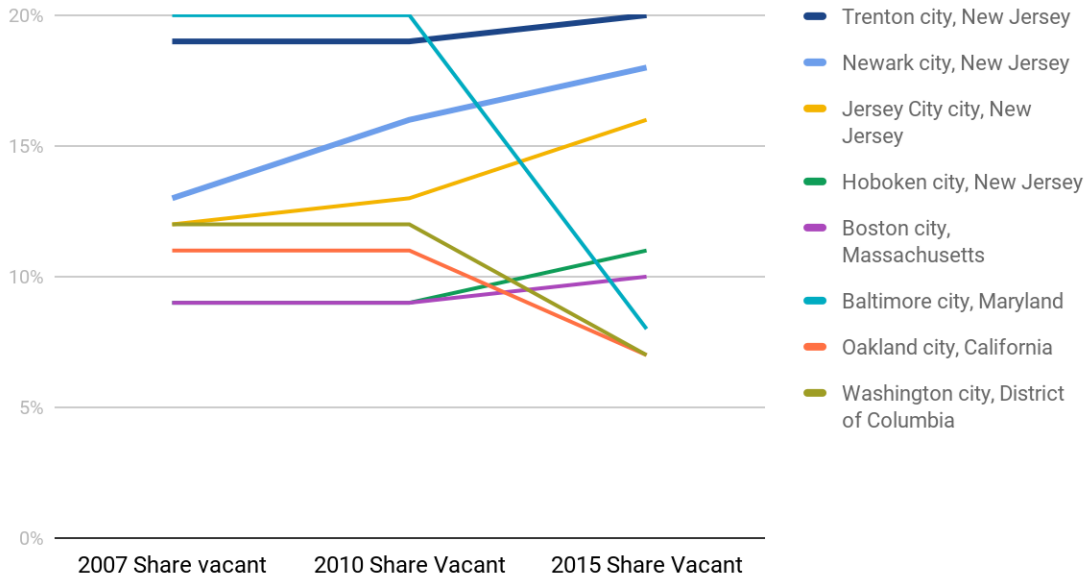


In 2000, the average Newark resident was NOT rent-burdened; they spent between 20 and 30 percent of their income on rent. The only places where being rent-burdened was the norm back then was in University Heights (the pale island in 2015). In 2015, the residents of West Side had the highest rent-burden of any neighborhood, while residents of Downtown had the least. **In Newark, it is now normal to live in a neighborhood where most everyone is struggling to pay rent.**

2. Housing Market: Renters & Owners

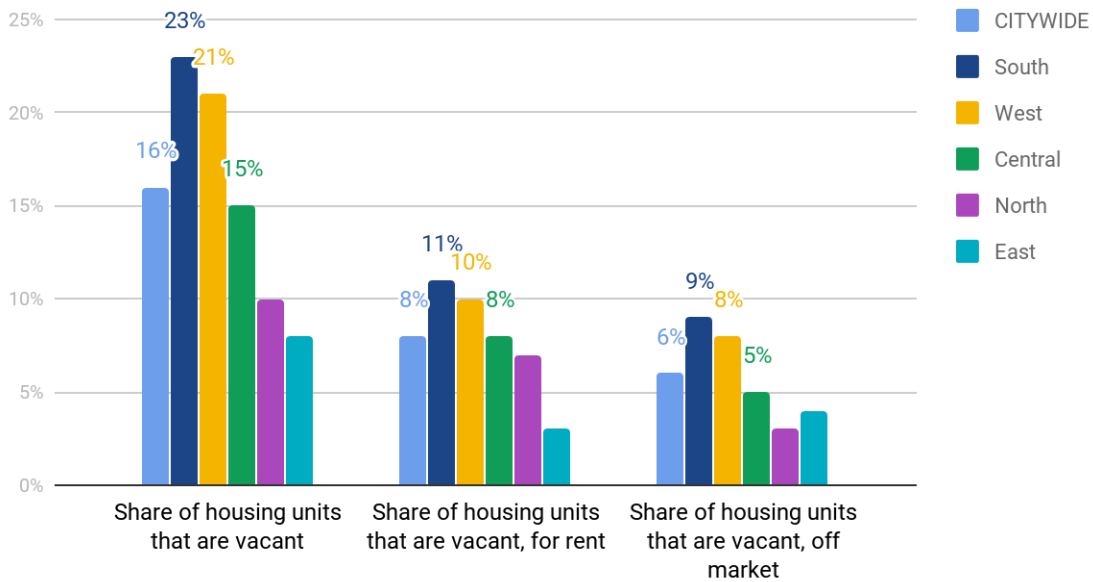
Affordability crises are often accompanied by decreased vacancy rates. Newark represents an anomaly where 16% of Newark's housing units are currently vacant.

Vacancy rates in cities with affordability crises 2007-2015



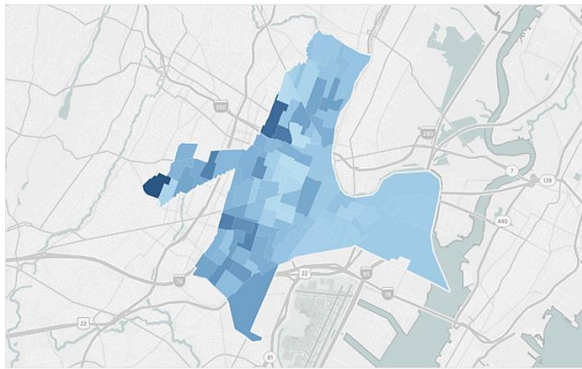
Cities with new affordability crises- Baltimore, DC, and Oakland- had a rapid decline in estimated vacancy rates between 2007 and 2015.

Prevalence and Types of Vacancy in Newark by Ward, 2015

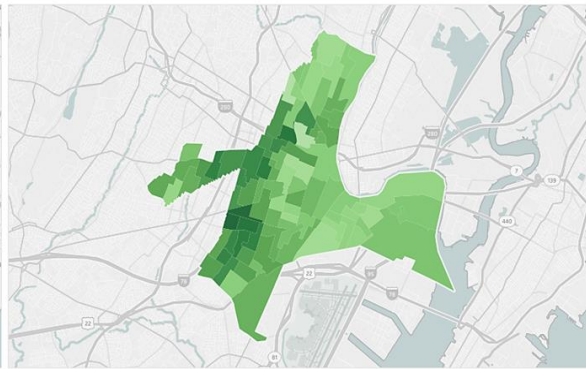


The South and West Wards have higher rates of vacancy than the citywide average by every measure.

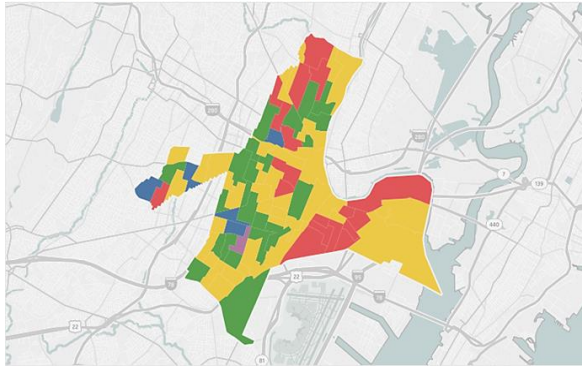
Number of vacant units



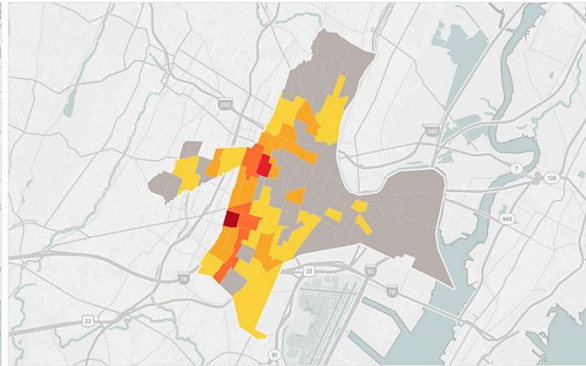
Share of housing units that are vacant



Share of housing units that are vacant, for rent



Share of housing units that are vacant, off-market

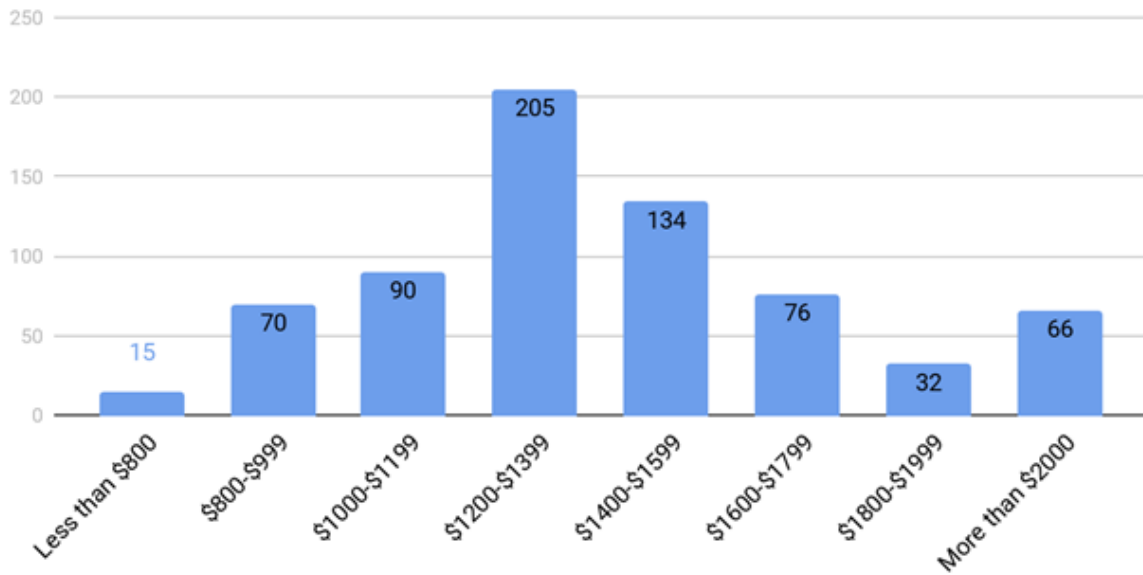


The West Ward has the most owner-occupied housing units.

3. Current Asking Rent Analysis

Renters are evenly distributed among wards, but asking rents are not. Current asking rents are important to try to measure, though it is difficult to do so without several caveats about the data. This analysis uses data compiled from online rental marketplaces, Trulia and Craigslist. Prospective renters who use such ads probably represent an upper tier of the market. Not all private-market rentals are advertised online. Public housing is not advertised online. Therefore, it is reasonable to assume this analysis will miss some of the lower-priced rentals and thereby overestimate the median current asking rent.

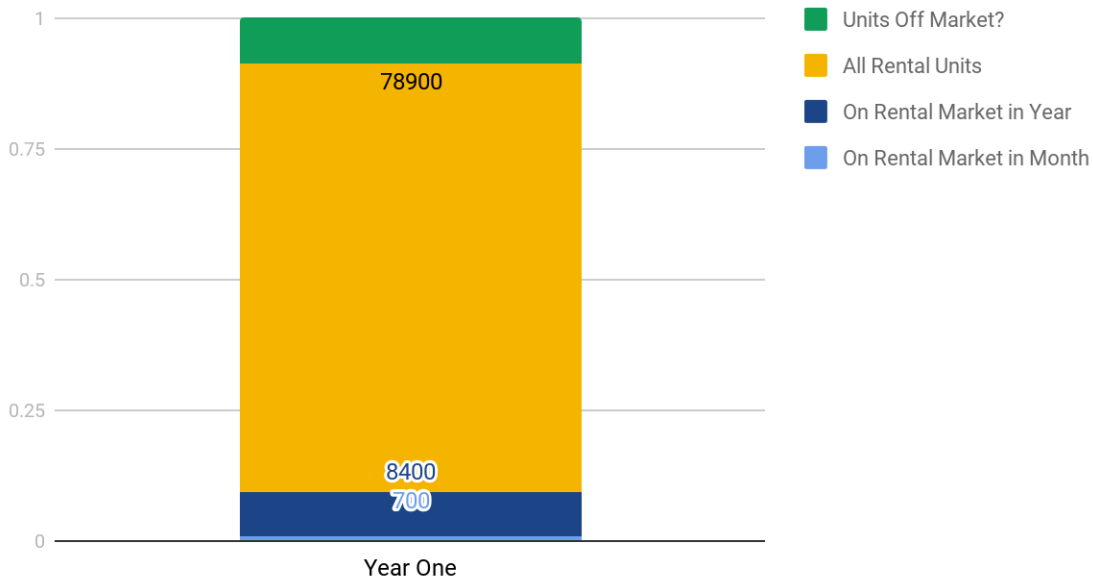
Asking Rents for Available Rentals in Newark, Summer 2017



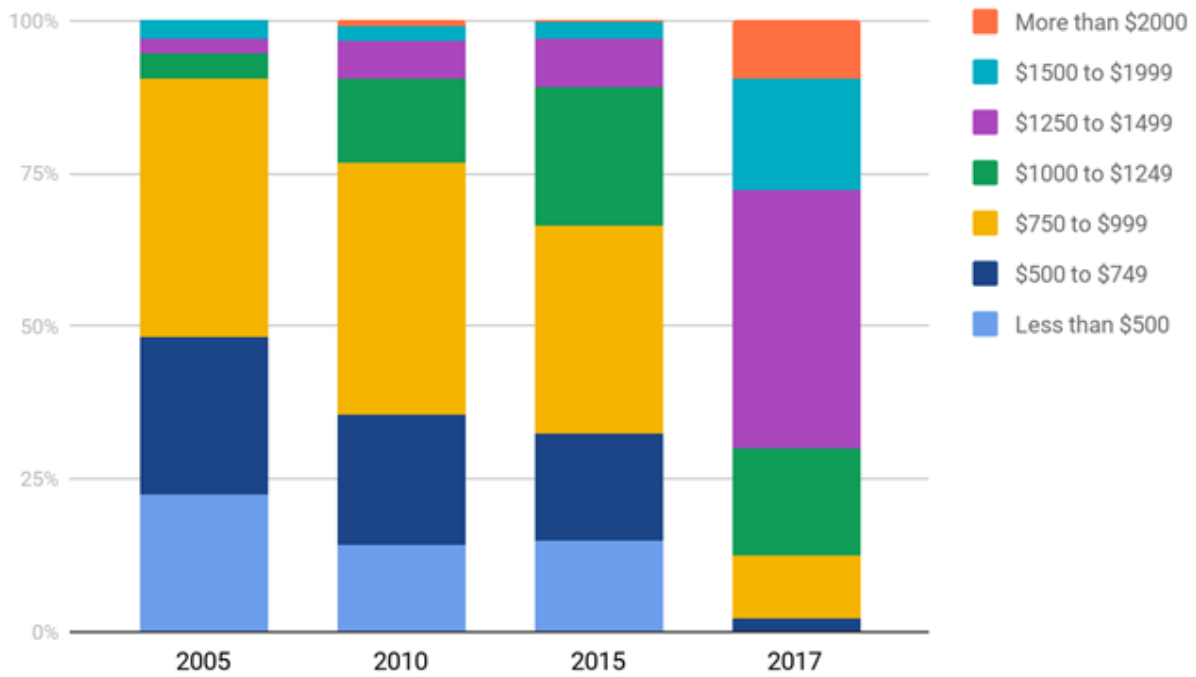
Asking rents are clumped around the median.

Nevertheless, putting current asking rents into context, several facts emerge. First, they are currently just a small part of the total rental units for the City. Second, they represent dire warnings about rising prices to come, if accurate. Third, after a lull, new rentals are slowly becoming the private market norm.

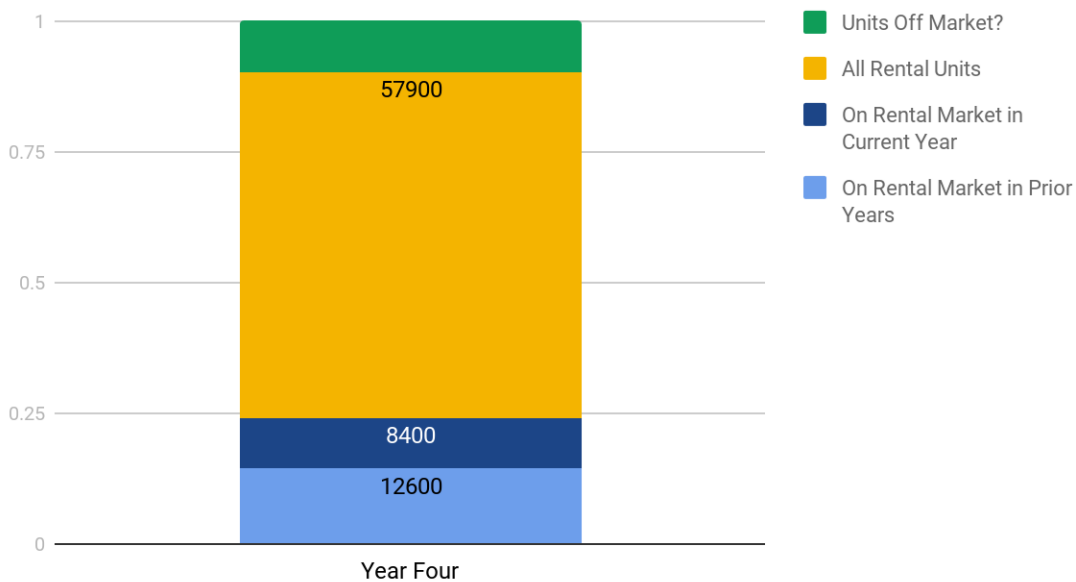
Current asking rents only a small portion of rental pool



If representative, current asking rents are a dire warning.



New rentals slowly become norm of private market.



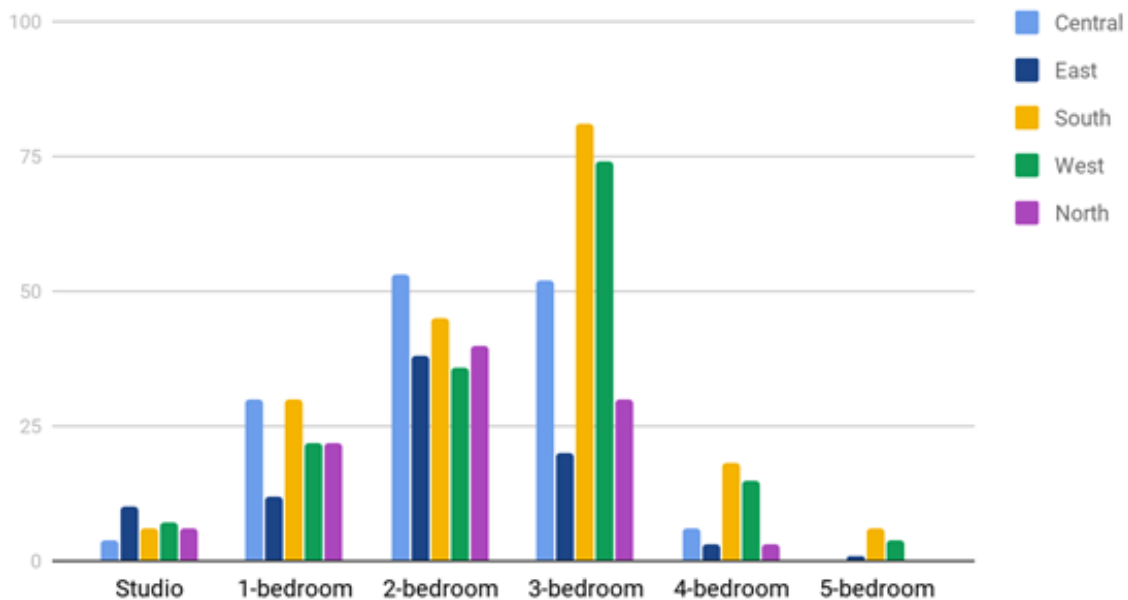
However, the concerns about rising rents are concentrated in the East and Central Wards.

Ward Snapshot: Renter Market

Table 1: Current Rental Market Analysis by Ward in Newark, Summer 2017

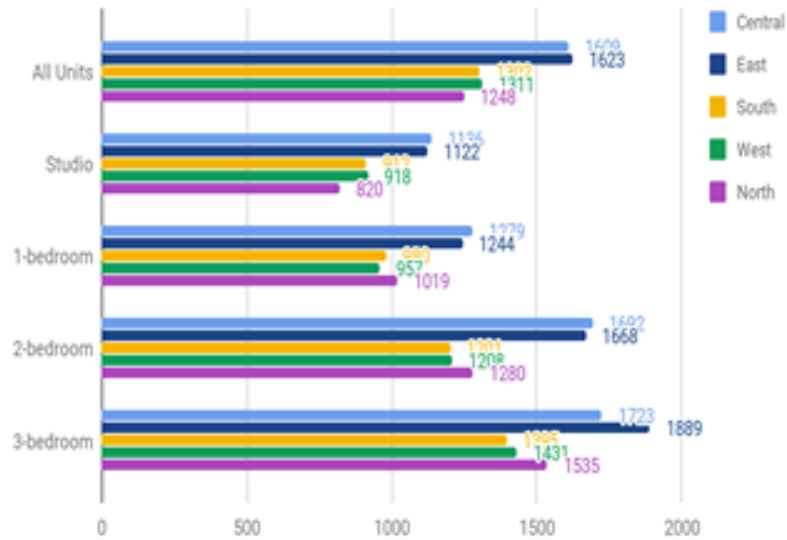
Ward	Number of listings (July 7-Aug. 8)	Average Asking Rent	Average Number of Bedrooms
Central	147	\$1,609	2.3
East	84	\$1,624	2.2
South	186	\$1,302	2.6
West	158	\$1,311	2.6
North	102	\$1,284	2.1

Current Rental Market by Ward - Summer 2017



Most families will only find housing in South and West Wards.

Average Asking Rent by Ward, Summer 2017

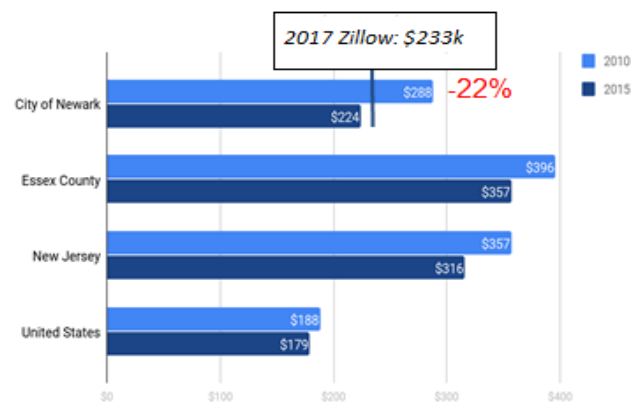


Prospective renters who are budget-conscious are unlikely to find housing in Central or East Wards.

4. Home Value Trends 2010-2015

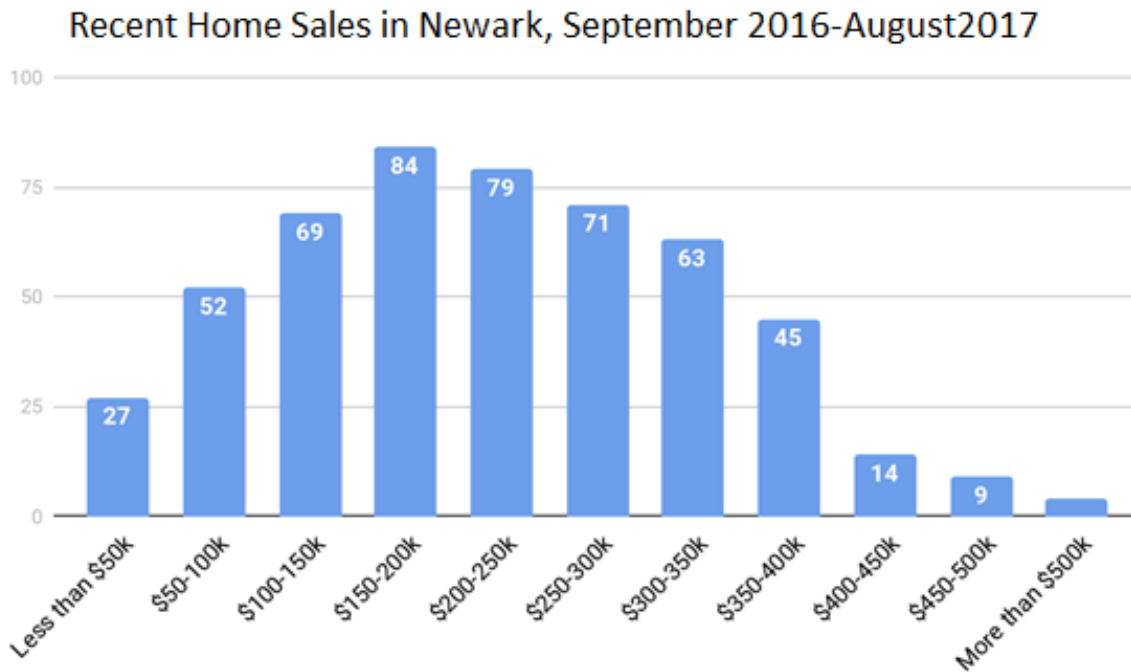
The Newark home ownership and sales market presents stark differences in price, affordability and geography than the trends among rentals. However, mortgage burden remains high within the City even though homeownership is more expensive in other parts of Essex County as a whole.

Median Home Values (in thousands)



Newark is struggling to recover from the recession much more than the region.

Newark is struggling to recover from the recession more than the rest of the county, state, or country, according to the Census. Newark lost 22% of its median home value between 2010 and 2015. However, Zillow reports the current median home value (2017) in Newark is \$233,000.



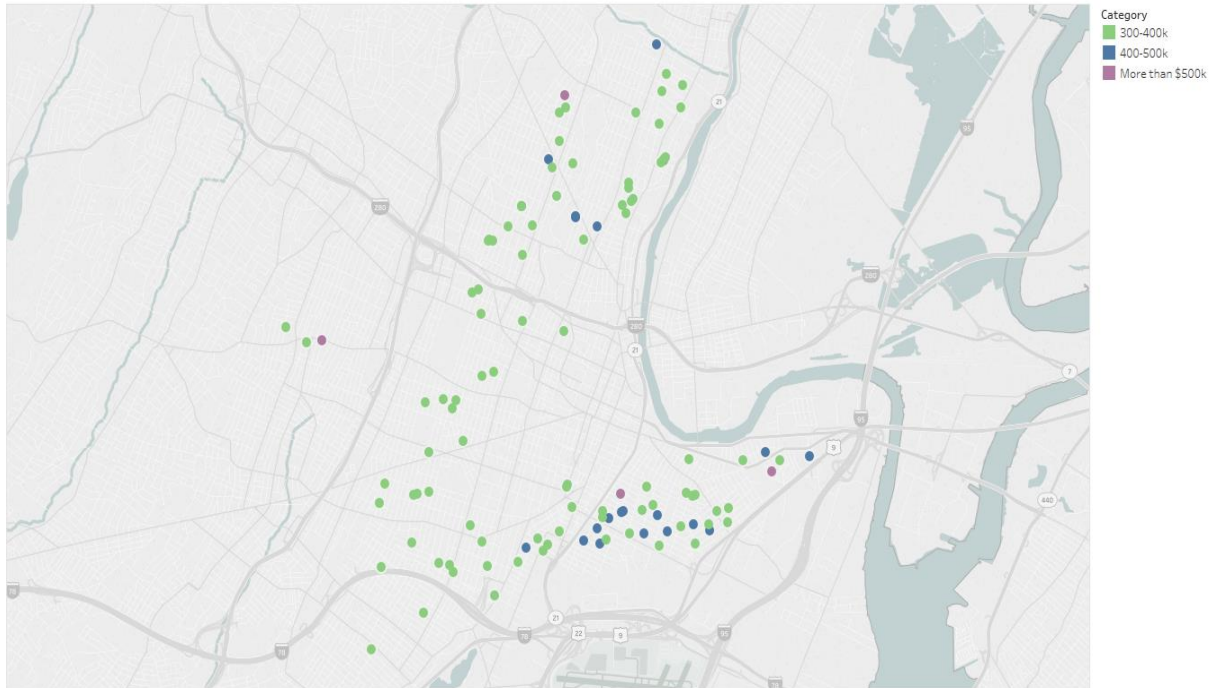
Housing prices are equally distributed around the median sales price of \$219,000.

Ward Snapshot: Homebuyer Market

Table 2: Recent Home Sales Analysis by Ward in Newark, 2016-2017

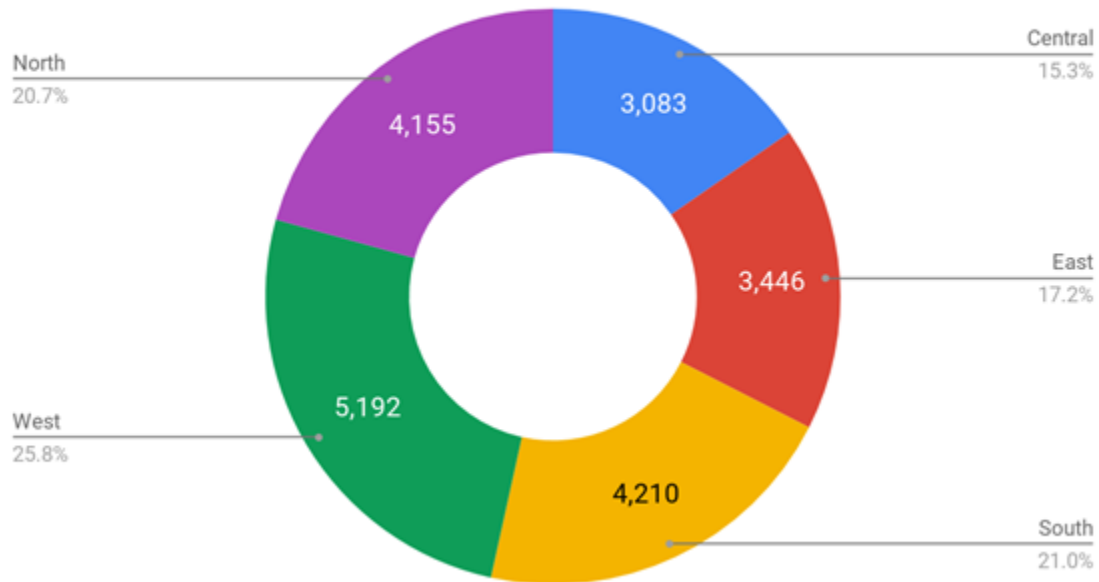
Ward	Number of listings sold (9/16-9/17)	Average Sales Price	Median Sales Price	Average Square Footage	Average price per square foot
Central	78	\$186,250	\$215,000	2,266 sf	\$82/sf
East	92	\$288,302	\$291,500	2,100 sf	\$137/sf
South	102	\$222,045	\$233,250	2,568 sf	\$86/sf
West	133	\$176,840	\$210,000	2,360 sf	\$75/sf
North	109	\$237,274*	\$215,000	2,336 sf	\$102/sf

Recent Home Sales Filter Map



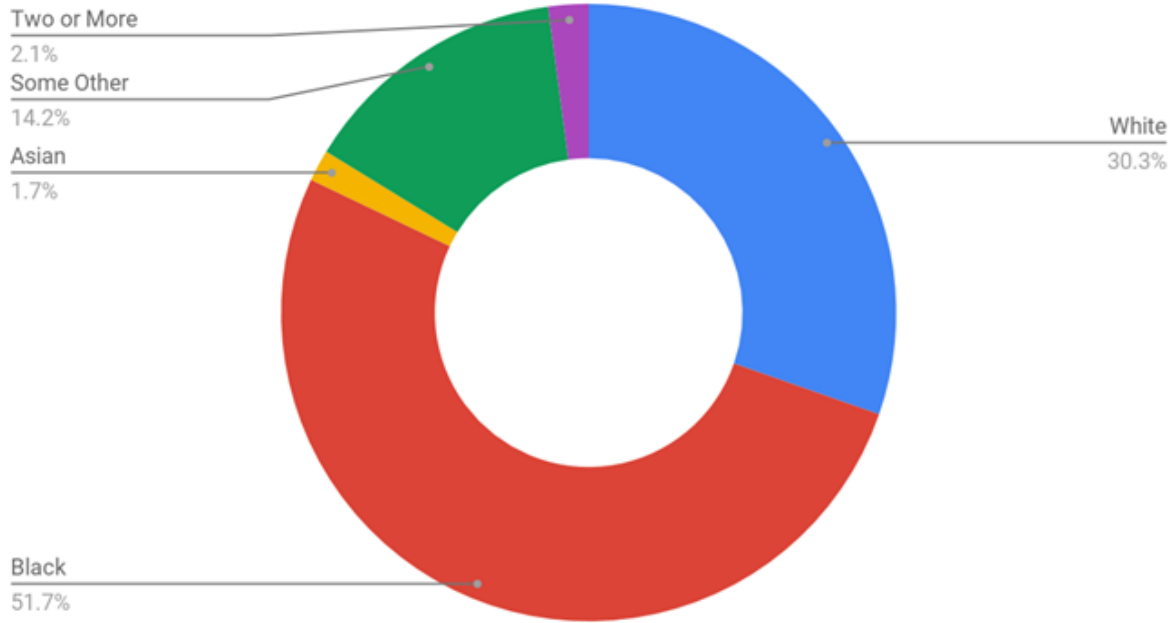
Homes Sales above \$300,000

Homeowners by Ward, 2015



There are the most homeowners in the West Ward. Neighborhoods with large numbers of homeowners include Ironbound, Vailsburg, and Weequahic. Neighborhoods that lost large numbers of homeowners between 2000 and 2015 include Lower Roseville, Vailsburg, and the Ironbound.

Race of Owner-Occupied Households in Newark, 2015



Homeowner demographics are similar to overall city demographics

Owner-Occupied Households by Race and Ethnicity in Newark, 2000-2015

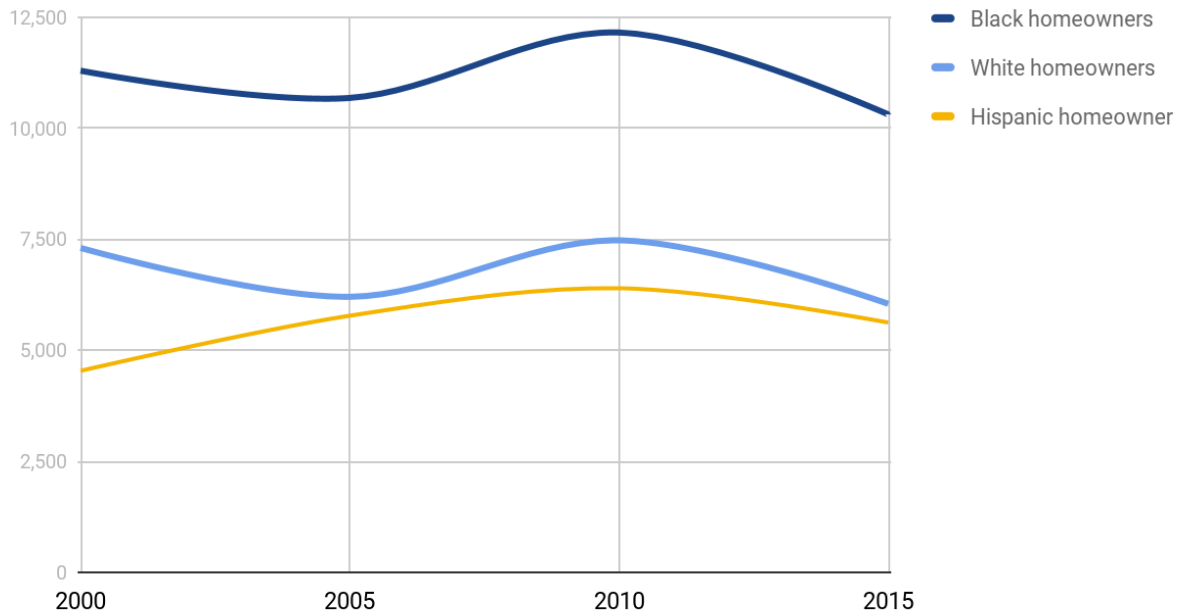
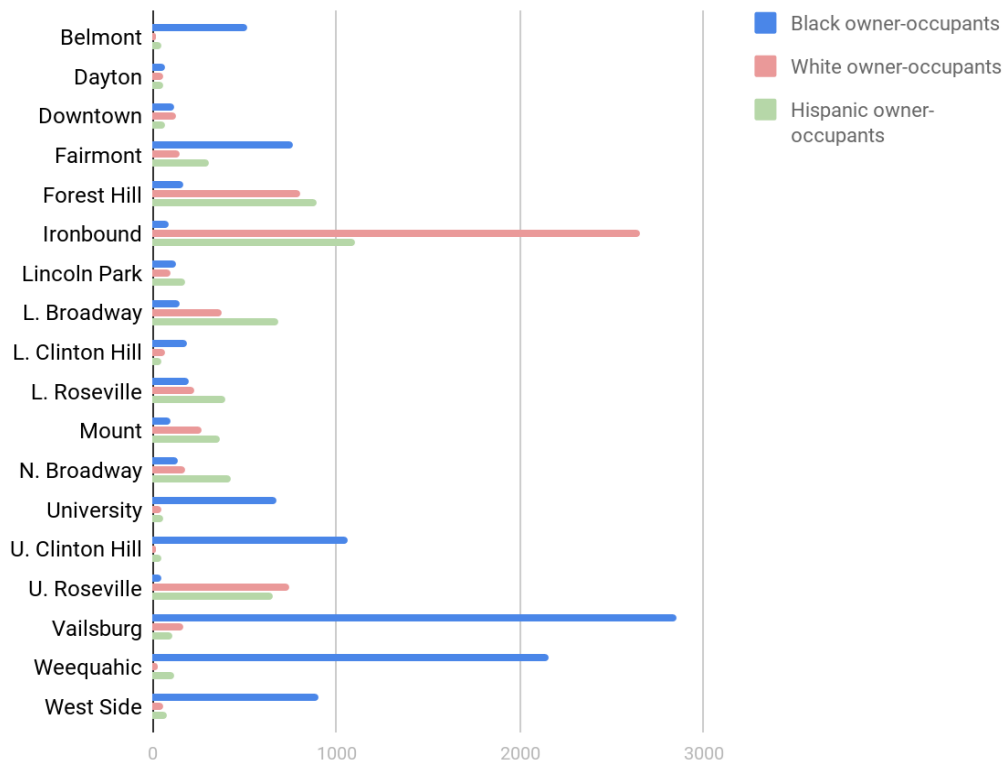


Figure 30: Homeowners by Race, Ethnicity, and Neighborhood, 2015



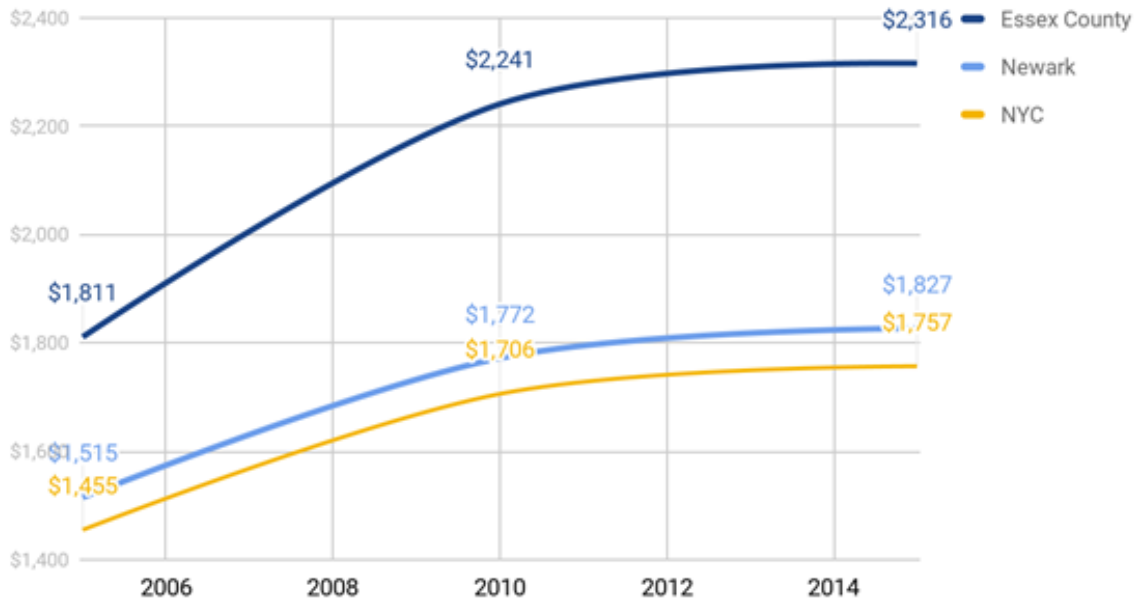
Homeowners are more segregated by race than renters.

MORTGAGE BURDEN

Homeowners may also be burdened by housing costs. Indeed, foreclosures in Newark (a key subject for which we could not obtain reliable numbers for this Brief) are among the highest among New Jersey municipalities. High foreclosure rates are the most dire reflection of high mortgage burden and a clear displacement risk.

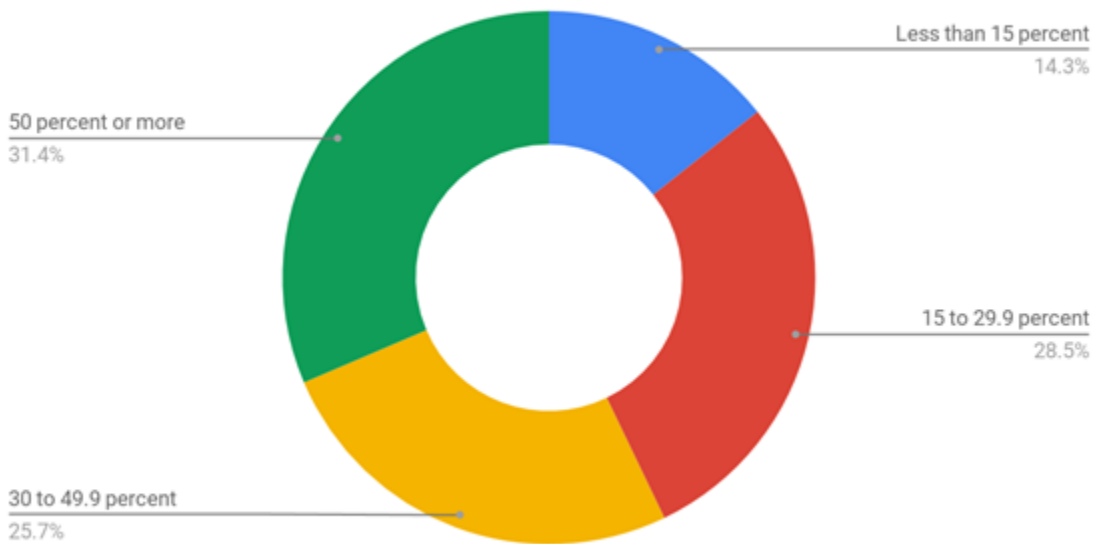
The average owner-occupied household in Newark pays 34% of their median income towards housing costs.

Median monthly homeowner costs

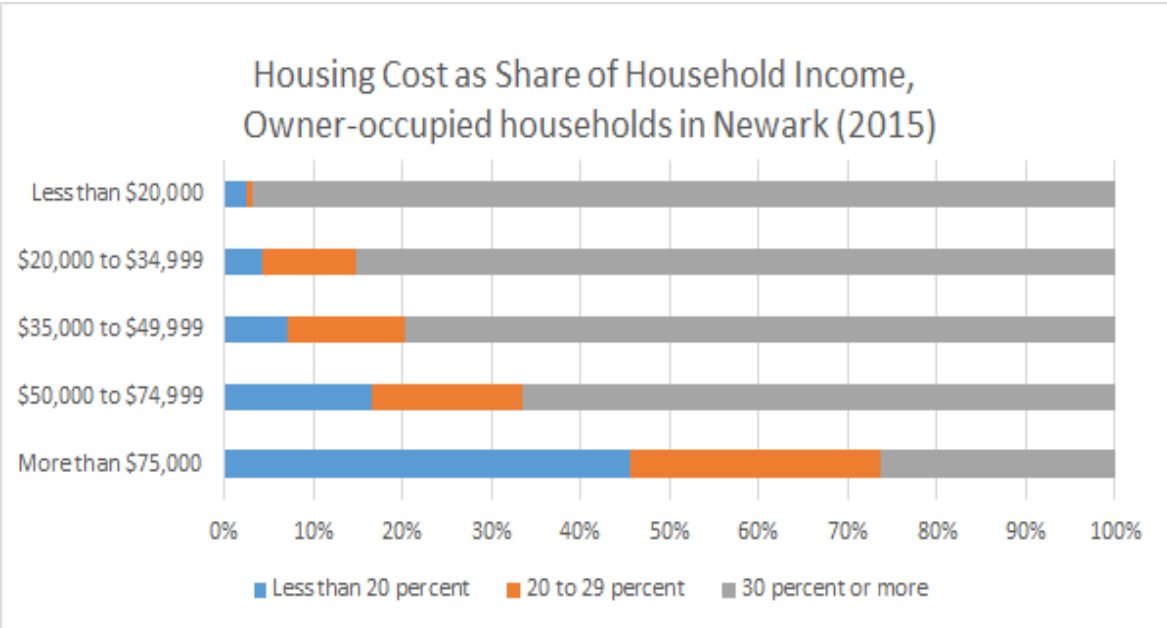


It is much less expensive to be a homeowner in Newark than in other parts of the county. Homeowner costs have remained stable, but are much higher than renter monthly costs.

Housing Costs as a Percentage of Household Income, 2015



Citywide Mortgage Burden, 2015



Mortgage burden is the norm for those who make under \$75,000

5. Subsidized Housing

At a glance in 2016:²

53 multifamily projects

8,020 units with rental assistance

- 7,077 units receive project-based rental assistance
- 38 units receive Section 811
- 905 units receive Other (202s, 236s, etc)

Preserving affordability:

Given Newark's crisis of affordable housing, the City must preserve whatever affordable options it controls. That means ensuring that the inventory of subsidized units is maintained. These include:

- Public housing
- Project-based Section 8
- Housing Choice Vouchers

² Source: HUD, Tenant Rental Assistance Certification System (TRACS), Integrated Real Estate Management System (iREMS)

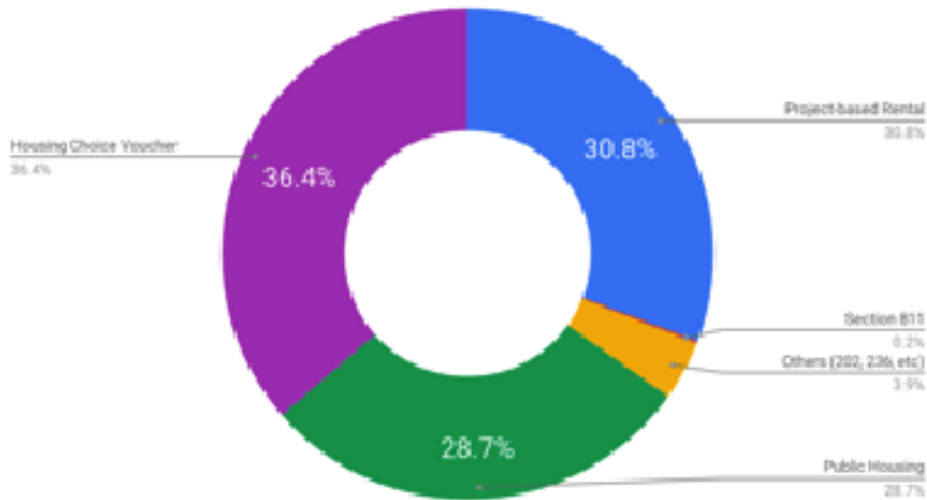
Update Frequency: Quarterly*

Retrieved from the Community Assessment Reporting Tool on 9/26/2017

There are 23,000 units of subsidized housing in Newark, or 20% of total housing units.

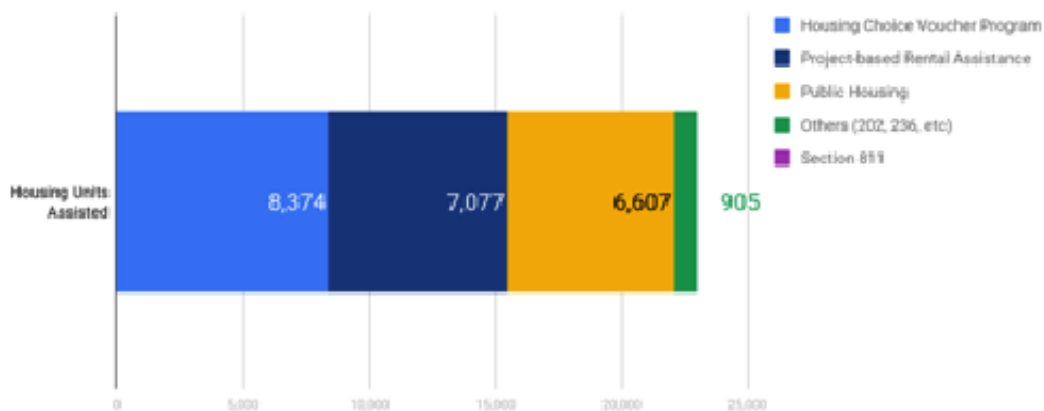
Another key source of affordable shelter is rent control, which represents another 55,000 units, or 60%.

Types of Subsidized Housing Units in Newark, 2016



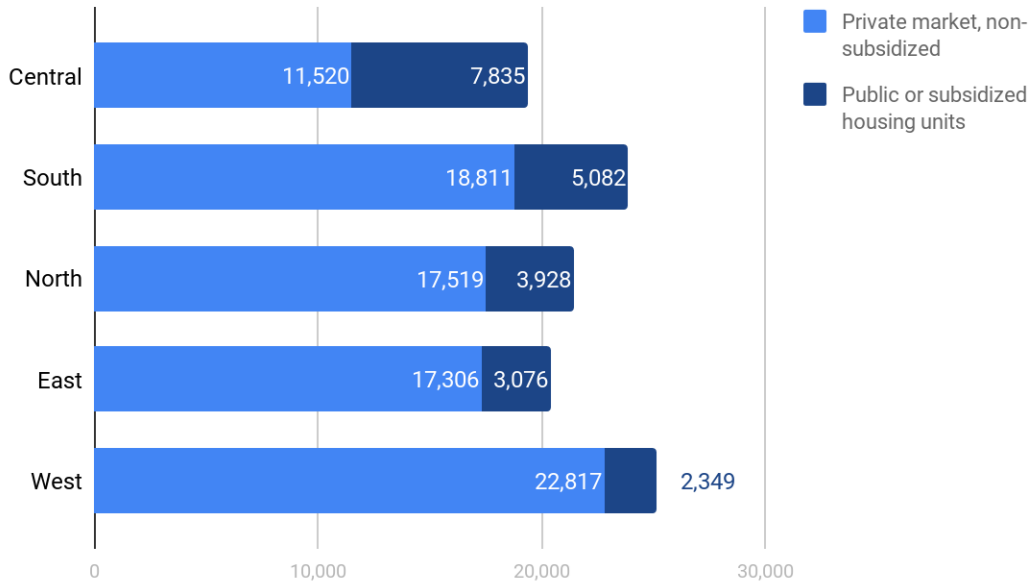
Types of Subsidized Housing

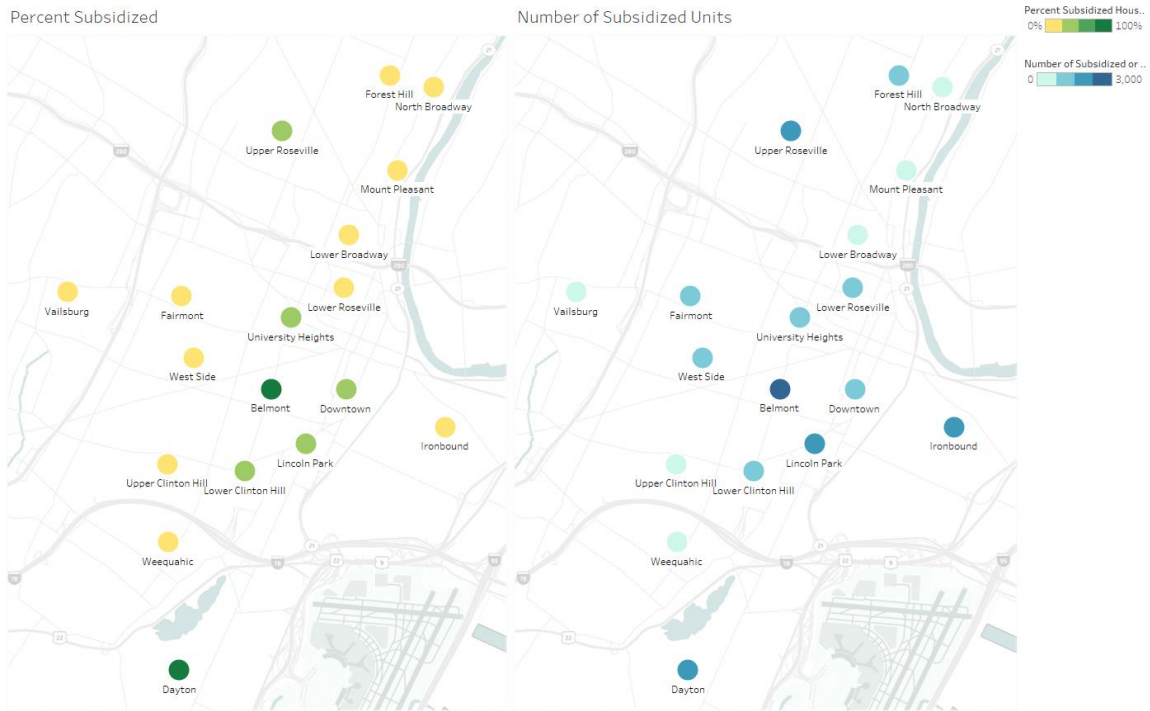
Number of Housing Units Assisted by Subsidy Type in Newark, 2016



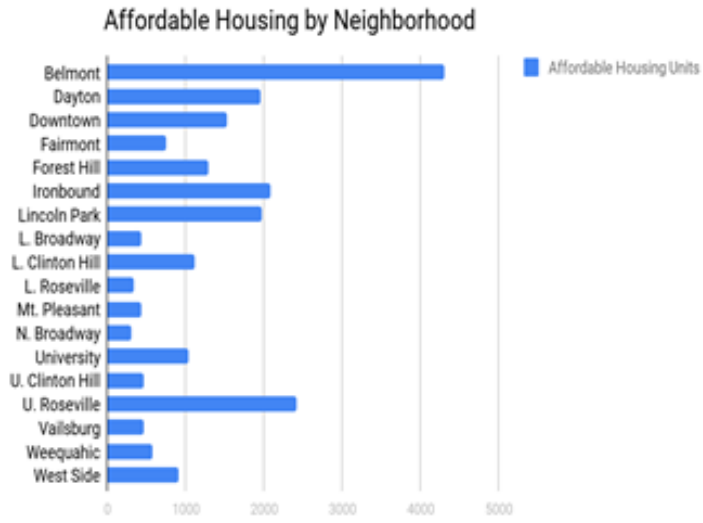
Types of Subsidized Housing

Public and Subsidized Housing by Ward in Newark, 2017



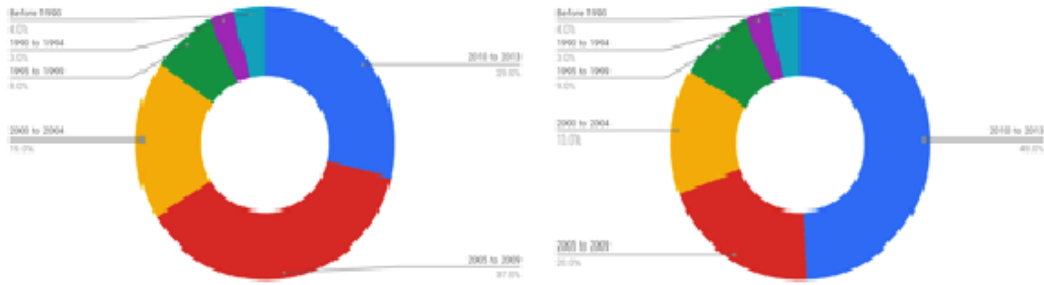


Public housing is everywhere...but the West Ward?



Open question: Is there less rent-burden where there is more public or subsidized housing?

Length of tenure for public housing tenants in Northern New Jersey, 2013 Length of tenure for subsidized tenants in Northern New Jersey, 2013



Public housing tenants are more stable than voucher recipients.

6. Rent Controlled Housing

Background:

The Rent Control Office in the City of Newark is responsible for monitoring the rents of all rent control-eligible housing units. It is arguably the most important office in the City of Newark for preventing the loss of existing market-rate affordable units. The rent control ordinance limits the permitted increases in rent to a rate determined monthly by the Bureau of Labor Statistics “Consumer Price Index Urban (CPI-U), and is tied to inflation. For substantially renovated vacant units, the Rent Control ordinance sets the dollar threshold required to trigger a greater allowable increase in rent. The ordinance applies to all renter-occupied housing that is not public housing and was constructed more than 30 years ago. Every year, a certain number of units “age” into the restrictions on rent increases set by the ordinance. In theory, every housing unit is supposed to register with the city rent control office, even if it is to request an exemption from the ordinance. However, this is not common knowledge and there is minimal marketing of the requirements of property owners to comply with the ordinance. Thus, it is not surprising that we found highly variable rates of compliance with registration requirements.

Due to the lack of housing inspectors and enforcement officers assigned to the Rent Control Office, the office is routinely dependent on citizens to issue complaints about their own landlords. In 2017, Rent Regulation Officer Jacquea Lee led the efforts to digitize and make the rent control registration form available online, in addition to implementing a strenuous registration review process, which includes calculating the legal rent for each unit. This means that prior to 2016, the office issued paper registration forms, received them, and then filed them away. It is unknown whether these forms were filed in such a way that staff could verify that submitted rent increases were in compliance with the rent control ordinance. Transcription to digital files was by hand and had unknown levels of error.

Findings:

- Only half of units eligible for rent control are currently registered in the City.
- Registration rates by ward range from a low of 28% to a high of 77%.
- Due to both its concentration of public housing units and its significantly younger housing stock, the Central Ward has the least number of eligible units for rent control. It also has the highest rate of registration at 77%.
- Due to the age of the housing stock, the East Ward has most eligible units for rent control. However, it also has the least number of registered units, and thus, the lowest rate of registration at 28%.
- The West Ward has the least number of Public Housing units, but also the most number of units registered with Rent Control.

Analysis:

Table 1. Estimated Rent-Control Eligible Units by Ward

	Estimated number of renter-occupied housing units	INELIGIBLE: Estimated number of public housing units	INELIGIBLE: Estimated number of housing units built after 1990*	Estimated number of units eligible for rent control
CITYWIDE	72,589	6,607	15,866	50,116
East Ward	15,290	679	926	13,451
North Ward	15,079	1,316	2,438	11,476
West Ward	14,654	559	3,140	10,817
South Ward	14,235	1,884	3,452	9,275
Central Ward	13,331	2,169	3,910	7,097

* Calculated from share of housing units built after 1990

Table 2. Estimated Rent Control Registration Rates by Ward

	Estimate of units eligible for rent control	Units registered with Rent Control Office	Estimated registration rate
CITYWIDE	50,116	26,011	52%
Central Ward	7,097	5,430	77%
South Ward	9,275	5,535	60%
West Ward	10,817	6,017	56%
North Ward	11,476	5,266	46%
East Ward	13,451	3,732	28%

Displacement Risk Indicator Matrix (DRIM)

CLiME, Fall 2017

Color Legend		
Higher risk	Lower risk but still high	Lower risk

2015	Newark		East Ward		Central Ward		North Ward		South Ward		West Ward	
	Characterization	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics
Accessibility												
1 EXTREME RENT BURDEN (% of households)	High	31%	Less rent-burdened	20%	Less rent-burdened	20%	Equally rent-burdened	31%	More rent-burdened	34%	More rent-burdened	37%
2 RENT (Median gross rent)	Moderate	\$973	More expensive	\$1,026	Less expensive	\$805	Less expensive	\$945	Less expensive	\$908	More expensive	\$1,024
3 INCOME (Median household income)	Low	\$33,136	More income	\$41,852	Less income	\$31,162	Less income	\$31,830	Less income	\$30,315	Less income	\$32,815
4 POVERTY (% of households with incomes below poverty level)	High	29%	Less poverty	23%	More poverty	34%	Less poverty	29%	More poverty	32%	Less poverty	30%
Internal Dynamics												
5 AFFORDABLE RENTS (% of households paying <=60%)	Low	42%	Less affordable	30%	More affordable	52%	Less affordable	40%	Less affordable	47%	More affordable	36%
6 HIGH RENTS (% of households paying >=120), inflation-adjusted FMR)	Low	24%	More high-rent units	23%	Less high-rent units	19%	Less high-rent units	22%	Equal high-rent unit	24%	More high-rent units	28%
7 OCCUPANCY PERMITS (per 1000 housing units in 2013-2016)*	Low	7.7	More occupancy per	8.5	More occupancy per	11.4	Less occupancy per	5.0	Less occupancy per	5.3	Less occupancy per	4.3
Geographic Proximity												
8 OWNER-OCCUPIED (Number of households)	Low	20,096		3,440		3,003		4,155		4,210		5,192
9 OWNER-OCCUPIED (% of households)	Low	22%	Less owner-occupied	10%	Less owner-occupied	19%	Less owner-occupied	22%	More owner-occupied	23%	More owner-occupied	38%
10 NON-HISPANIC WHITE (% of population)	Low	11%	More non-Hispanic	31%	Less non-Hispanic	7%	Less non-Hispanic	8%	Less non-Hispanic	2%	Less non-Hispanic	2%
11 BACHELORS DEGREE (% of population)	Low	13%	Less college-educated	13%	More college-educated	19%	Less college-educated	13%	Less college-educated	12%	Less college-educated	13%

2000	Newark		East Ward		Central Ward		North Ward		South Ward		West Ward	
	Characterization	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics
Accessibility												
1 EXTREME RENT BURDEN (% of households)	Moderate	23%	Less rent-burdened	19%	Less rent-burdened	22%	More rent-burdened	24%	More rent-burdened	24%	More rent-burdened	26%
2 RENT (Median gross rent)	Low	\$506	More expensive	\$600	Less expensive	\$459	More expensive	\$523	Less expensive	\$494	Less affordable	\$619
3 INCOME (Median household income)	Low	\$27,058	More income	\$32,454	Less income	\$25,640	More income	\$27,429	Less income	\$25,668	Less income	\$27,862
4 POVERTY (% of households with incomes below poverty level)	High	28%	Less poverty	21%	More poverty	30%	More poverty	29%	More poverty	30%	Less poverty	27%
Internal Dynamics												
5 AFFORDABLE RENTS (% of households paying <=70%)	High	79%	Less affordable	72%	More affordable	89%	Less affordable	71%	More affordable	79%	Less affordable	70%
6 HIGH RENTS (% of households paying >=200), inflation-adjusted FMR)	Low	9%	More high-rent units	10%	Less high-rent units	5%	More high-rent units	11%	Less high-rent units	9%	More high-rent units	11%
7 OCCUPANCY PERMITS (per 1000 housing units in 1997-2011)*	Moderate	24.5	Less occupancy per	23.5	More occupancy per	41.0	Less occupancy per	18.8	Less occupancy per	9.3	Less occupancy per	14.4
Geographic Proximity												
8 OWNER-OCCUPIED (Number of households)	Low	21,736		4,126		2,714		4,313		4,515		6,057
9 OWNER-OCCUPIED (% of households)	Low	22%	More owner-occupied	22%	Less owner-occupied	14%	More owner-occupied	23%	Less owner-occupied	21%	More owner-occupied	37%
10 NON-HISPANIC WHITE (% of population)	Low	14%	More non-Hispanic	40%	Less non-Hispanic	5%	More non-Hispanic	10%	Less non-Hispanic	1%	Less non-Hispanic	5%
11 BACHELORS DEGREE (% of population)	Low	9%	Less college-educated	7%	More college-educated	9%	More college-educated	10%	Less college-educated	9%	More college-educated	11%

2000-2015 Change	Newark		East Ward		Central Ward		North Ward		South Ward		West Ward	
	Characterization	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics	Compared to city	Statistics
Accessibility												
1 EXTREME RENT BURDEN (% change in % of households)			More rent-burdened	37%	Larger increase	43%	Smaller increase	20%	Smaller increase	20%	Larger increase	43%
2 RENT (% change in number)			More expensive	80%	Larger increase	71%	Larger increase	80%	Smaller increase	54%	Larger increase	74%
3 INCOME (% change in number)			More income	22%	Larger increase	39%	Larger increase	32%	Smaller increase	10%	Smaller increase	17%
4 POVERTY (% change in % of households)			More poverty	3%	Larger increase	5%	Decrease	-12%	Larger increase	9%	Larger increase	7%
Internal Dynamics												
5 AFFORDABLE RENTS (% change in % of households)			Less affordable unit	-42%	Larger decrease	-30%	Smaller decrease	-30%	Smaller decrease	-41%	Smaller decrease	-42%
6 HIGH RENTS (% change in % of households)			More high-rent units	180%	Larger increase	170%	Larger increase	282%	Smaller increase	130%	Larger increase	182%
7 OCCUPANCY PERMITS (% change in number of permits)*			Less occupancy per	-40%	Smaller decrease	-40%	Larger decrease	-72%	Larger decrease	-70%	Larger decrease	-70%
Geographic Proximity												
8 OWNER-OCCUPIED (Change in number of households)			No change	-1,863		-663		369		-158		-305
9 OWNER-OCCUPIED (% change in % of households)			No change	0%	Decrease	-19%	Increase	33%	Decrease	-5%	Decrease	-3%
10 NON-HISPANIC WHITE (% change in % of population)			Less non-Hispanic	-24%	Larger decrease	-35%	Increase	40%	Larger decrease	-53%	Increase	180%
11 BACHELORS DEGREE (% change in % of population)			More college-educated	48%	Larger increase	87%	Larger increase	122%	Smaller increase	30%	Smaller increase	59%

Data Sources	
1) American Community Survey 2011-2015, Census 2000	9) American Community Survey 2011-2015, Census 2000
2) American Community Survey 2011-2015, Census 2000	10) American Community Survey 2011-2015, Census 2000
3) American Community Survey 2011-2015, Census 2000	11) American Community Survey 2011-2015, Census 2000
4) American Community Survey 2011-2015, Census 2000	12) American Community Survey 2011-2015, Census 2000
5) American Community Survey 2011-2015, Census 2000	13) American Community Survey 2011-2015, Census 2000
6) American Community Survey 2011-2015, Census 2000	14) American Community Survey 2011-2015, Census 2000
7) City of Newark Open Data Portal	15) American Community Survey 2011-2015, Census 2000
8) American Community Survey 2011-2015, Census 2000	

Notes:
*Occupancy permit data was pulled from City's open data portal and may not be reliable.

Notes on Sources and Methodology

Housing Data Sources Generally:

American Community Survey 2011-2015 5-year estimates and 2000 Census; 2017 Fair Market Rent from Affordable Housing Online via HUD, which was then basis for 2000 after being adjusted for inflation.

See, e.g.,

https://factfinder.census.gov/bkmk/table/1.0/en/ACS/10_5YR/B25070/1600000US3451000

Rent Control:

Through analysis of data from the American Community Survey and Affordable Housing Online, we were able to estimate the number of units eligible for rent control.

Renter-occupied units that are ineligible for rent control ordinance restrictions include public housing units and housing units built after 1987 (at the time of this brief). We rounded up to 1990 to align with data availability.

(# of units eligible for rent control) = (# of renter-occupied housing units) - (# of public housing units) - (# of housing units built after 1990)

Through analysis of registration data provided by the Rent Control Office, we were able to estimate the percentage of eligible units that are registered. According to the Rent Control Office's dataset, there were 26,011 residential units registered under rent control in 2016-2017. As part of the registration form, landlords list the Ward in which the unit is located. There were 31 units for which Ward information was not available.

When initially contacted in the spring of 2017, the Rent Control Office was not able to provide a confident estimate of the following:

- (1) The number of units eligible for rent control
- (2) The number of rental units registered with the Rent Control Office
- (3) The number of service requests by citizens or advocates to review the legality of a specific unit's rent increase
- (4) The number of service requests resolved by the Rent Control Office

Subsidized Housing:

Source: Affordable Housing Online 2017, American Community Survey 2011-2015

Asking Rents Analysis:

Trulia.com, Zillow.com and Craigslist, as noted in the text.

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