

A N N U A L   R E P O R T   2 0 0 2



## **MISSION STATEMENT**



The New Jersey Institute for Social Justice is a Newark-based urban research and advocacy

organization dedicated to the advancement of New Jersey's urban areas and residents. Established in 1999 by the Alan V. and Amy Lowenstein Foundation, the Institute provides a dynamic and independent voice for change necessary to create just, vibrant and inclusive urban communities throughout New Jersey.

It is our strong belief that urban areas of New Jersey hold remarkable potential to act as regionally competitive economic engines while providing resilient, vital and attractive communities to their residents. It is our work to identify, analyze and address the underlying causes of social and economic disparities and to challenge the barriers that constrain cities and their residents from achieving their full potential.

The programs of the Institute focus on [ 1 ] expanding access to economic opportunity for low-income and minority residents of Newark and other urban areas in the state; [ 2 ] promoting local, regional and state government that is effective, equitable and accountable to the concerns of urban residents and their communities; and [ 3 ] ensuring the civil rights and other basic entitlements of minorities and low-income individuals in the state. The Institute advances this non-partisan agenda through policy-related research and analysis, development and implementation of model programs, advocacy efforts (including litigation when appropriate) and sustained public education.

## **LETTER FROM BOARD CHAIRMAN AND EXECUTIVE DIRECTOR**

On behalf of the Board of Trustees and the staff of the New Jersey Institute for Social Justice, welcome to our second annual report. As reflected in the breadth of activities represented in this snapshot of our work, we have remained very active in our second full year.

During the past twelve months, we have built on our initial efforts, exemplified by our expanded construction training program, and moved into new areas, most notably our intensive efforts regarding prisoner reentry.

What remains unchanged is our core belief, reflected in the vision of our founders, Alan Lowenstein and his late wife Amy, and reaffirmed by our trustees, that the challenges of Newark and urban New Jersey, while real, can be addressed through tough-minded and independent analysis and the equally strong-willed commitment to act upon that assessment. We have been gratified in these early years by the synergy between our research and advocacy.

To take but two examples discussed in these pages, our report on drivers' license suspension, *Roadblock on the Way to Work*, revealed that more than half of all suspensions in New Jersey had been for economic reasons unrelated to dangerous driving, such as unpaid parking tickets, and that these suspensions frequently disqualified urban youth from job opportunities for which they were trained and available. The follow-up to this work has led to state-funded support to assist individuals in selected job training programs get their licenses back; proposed legislation to address the issue; and a specialized License Reinstatement Program soon to be implemented by the Essex County courts. Similarly, we have been honored that our construction training program, the Newark/Essex County Construction Careers Program, has been fully funded by the state and used as a model for up to \$30 million in funds for similar efforts throughout New Jersey.

We are well aware that the issues facing urban New Jersey are not linear or susceptible to simple or single-faceted solutions. With each step we have taken, we are mindful that the specific challenges we are attempting to address are related to a broader set of issues and that many of these must be viewed through the dual lenses of race and class.

Far from shying away from these implications, they lead us to reaffirm our commitment to collaborate with a diverse set of partners and stakeholders, and to stay with tough issues so we can develop solutions that are as real and as grounded as the problems we seek to address. In some instances, such as the ongoing fight against unscrupulous mortgage finance practices known as predatory lending, or the challenges posed by the insufficient supply of affordable housing, we have and will continue to take legal action when necessary. In other circumstances, such as our Reentry Roundtable or our work around Project Labor Agreements, we anticipate that substantive convenings, sustained public education, informed policy analysis, and pilot program innovation, will be the preferred means to accomplish our ends.

Given the range of our activities, we are aware that the Institute can be difficult to classify. In that regard, we note with appreciation the sentiment expressed by a representative of a national foundation who referred to us as a “social justice think and do tank.” She captured what it is we aspire to be. While we are still very much in our formative stages, we are looking forward to plenty more “thinking and doing” as suggested by what is set forth in this report.

So thank you to the broad range of private, public and non-profit partners with whom we have worked and collaborated to date. As we are continually reminded, our successes stem from having engaged your best energies and talents. We remain privileged and excited to be involved in this work and are even more convinced of what we can achieve together.

We welcome your considered thoughts and comments. Please contact us if you would like additional information about the Institute or would like to share information with us.

Sincerely,

**Nicholas deB. Katzenbach**

Chairman of the Board

**Kenneth H. Zimmerman**

Executive Director

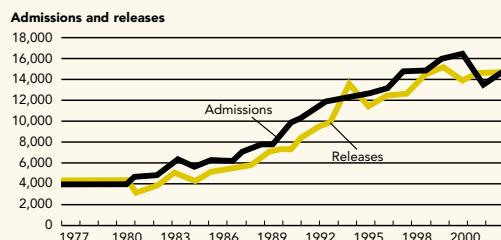


## EQUAL JUSTICE

### FACING THE CHALLENGE OF PRISONER REENTRY

The Institute's Prisoner Reentry Initiative, begun in 2002, takes on an issue of critical importance for the state's urban communities. New Jersey, like the rest of the nation, has experienced a dramatic rise over the past 25 years in both the rate of incarceration and the number of individuals in jails, prisons and youth detention facilities [See box on opposite page]. All but a very few of those incarcerated will return to poor and working class urban neighborhoods already under considerable strain. Once home, individuals released from incarceration face significant barriers to obtaining employment, housing, medical care and other basic necessities. The number of those who do not successfully reintegrate is alarmingly high with enormous consequences for public safety, community and family stability, state and local resource expenditures, racial equity and the health of our civil society.

**ADMISSIONS AND RELEASES, NEW JERSEY STATE PRISONS, 1977-2000**



From a paper prepared by Jeremy Travis and Michael Waul of the Urban Institute for the New Jersey Reentry Roundtable.  
Source: Bureau of Justice Statistics, National Prisoner Statistics Data Series.

Our response is intended to be broad and multifaceted and to include the following elements: (1) policy reform; (2) programmatic innovation in the public sector; and (3) community capacity building. First steps include the New Jersey Reentry Roundtable and a January 2003 workshop for workforce development providers on employment strategies for those with criminal records, a collaboration with Public/Private Ventures.



**A SNAPSHOT OF PRISONER REENTRY IN NEW JERSEY**

- The prison population in New Jersey has increased nearly 500 percent over the past 25 years, with a slight decline since 1999. The total population in 2001 was 28,142, up from 6,017 in 1977.
- The incarceration rate—the number of individuals sent to prison per 100,000 of population—has grown four fold since 1980, also falling slightly since 1999.
- Releases from New Jersey state prisons have increased four fold over the past 25 years. In 2001, 16,032 prisoners were released from state facilities, about one third of whom received no parole supervision.
- Parole violators make up a growing share of all prison admissions. The percentage of prison admissions that are parole violators doubled between 1990 and 1998, from 20 to 40 percent.
- The majority of all state prisoners are black (63 percent in 2001), with roughly equal numbers of white and Latino prisoners.
- State expenditures on corrections and parole increased by over 400 percent between 1978 and 2001, growing at more than twice the rate of state expenditures as a whole.

**THE NEW JERSEY REENTRY ROUNDTABLE**

The New Jersey Reentry Roundtable (NJRR), co-sponsored by NJISJ and the New Jersey Public Policy Research Institute, is intended to raise the profile of and address the complex web of issues related to prisoner reentry. A year-long initiative modeled after a national effort of the Urban Institute, NJRR brings together state officials, academics, business and labor leaders, community and faith-based organizations, law enforcement and public defenders, social service providers, and others to address key questions about prisoner reentry and to identify program innovations and strategic policy reforms. This approach recognizes prisoner reentry as not simply a criminal justice concern, but rather a phenomenon with implications for health, community development, workforce development, child and family issues, racial justice, and law enforcement.

Co-chaired by former State Attorney General John Farmer and former Public Defender and Public Advocate Stanley Van Ness, NJRR held its first session

in October 2002 and will hold four more in the upcoming year, including specific discussions related to health, mental health and substance abuse; employment and community development; and juvenile reentry. Consistent with its focus on empirically driven policy reform, NJRR papers and presentations of this first session included an overview of Reentry in New Jersey from the Urban Institute; an assessment of public opinion in New Jersey regarding incarceration and reentry policy by the Eagleton Institute's Center on Public Interest Polling; and an illustration of how incarceration and reentry affects particular neighborhoods through community mapping by the Open Society Institute.

With substantial additional research planned, the NJRR will identify specific policy reforms and program innovations, and will press for implementation throughout 2003 and beyond.

## REGIONAL EQUITY

Our Regional Equity Initiative addresses differential access to essential services between urban and suburban areas as exemplified by our work on predatory lending.

### CHALLENGING PREDATORY LENDING

Home ownership matters. For families, it is a source of stability and the way most of us save for our futures and those of our children. For neighborhoods, homeowners provide continuity, civic investment and a source of community wealth.

Over the past decade, a significant threat to New Jersey homeowners has emerged in the form of a new wave of unscrupulous mortgage finance activities. Collectively referred to as “predatory lending,” these practices disproportionately affect homeowners who are elderly, minority, low-income and residents of urban communities. These practices are more than old wine in a new bottle. They stem from the explosion of the new “subprime” lending market that concentrates on home improvement or refinance loans for borrowers who have – or are perceived to have – poor credit.

The subprime market has expanded ten-fold in New Jersey between 1993 and 2000. Subprime lending is not synonymous with predatory lending. Subprime lending is linked to predatory lending because it is inadequately regulated and permeated by practices

**“NJISJ’s work to combat predatory lending through research, coalition-building and litigation has been critically important in New Jersey and nationally, placing New Jersey among the handful of states that are at the cutting edge of the fight to challenge abusive practices while expanding access to responsible sources of credit.”**

-Wade Henderson, Executive Director  
Leadership Conference for Civil Rights

that can lead to widespread abuse and are not part of the conventional (or “prime”) lending market. These threats are starkly exemplified by the 300 percent increase in foreclosures in the past two years in Vailsburg, a relatively stable neighborhood of Newark.

ESSEX COUNTY FORECLOSURES AND SUBPRIME LENDING

	1995	2000
Total Number of Essex County Foreclosures	1,701	2,516
% of Foreclosures Involving Subprime Lenders	18.8%	29.6%
Average Duration between Loan Inception and Foreclosure	6.7 years	4.0 years

- *Predatory Lending in New Jersey*, p.8

As part of the Institute’s ongoing concern about systemic practices that threaten the vitality of urban communities, we have expanded on our past efforts to combat predatory lending through research, public and legislative education and coalition-building, as well as training for bank examiners, legal services

**“Hard-fought efforts to promote homeownership as a means of increasing stability and expanding wealth are undermined without an equally vigorous effort to protect low-income, minority, elderly and urban homeowners from predatory practices.”** - *Predatory Lending in New Jersey*, p.1



Photo by Ellen Brown

attorneys and others. In February the Institute, in conjunction with researchers from the Rutgers Center for Urban Policy Research, published *Predatory Lending in New Jersey: The Rising Threat to Low-Income Homeowners* (Zimmerman, Wyly and Botein)—the most detailed analysis of predatory lending practices in the state. With the report widely cited by national and state policy makers, the Institute has repeatedly been invited to testify before the legislature, regulatory agencies and community groups about its findings and the significance of *Associates v. Troup*, 343 N.J. Super. 254 (App. Div. 2001) in which the Institute participated as amicus.

The Institute expects to continue these efforts and to expand them by developing alternative financial products, community-based intervention strategies and remediation resources.

### **Highlights of the report *Predatory Lending in New Jersey* include:**

- **Geographic concentration:** Subprime lending represents almost two-thirds of the home improvement and refinance market in predominantly minority areas compared to less than thirty percent in predominantly white neighborhoods.
- **Unnecessary costs:** Nationally, the leading secondary mortgage market institutions estimate that up to one-third to one-half of all subprime borrowers could qualify for prime loans.
- **Racial disparity:** African-American borrowers in New Jersey are more than two and one half times more likely than white borrowers to have subprime loans for home improvements or refinancing, even after controlling for income and other objective factors.
- **Insufficient tracking:** Neither the federal government nor the state regulatory agencies collect data that allows systematic evaluation of the full degree of predatory lending or other abusive practices.

### **Recommendations:**

- Enact legislation that prohibits certain practices and expands protections for loans that exceed certain costs and fees.
- Undertake concentrated and aggressive enforcement and examination activity against predatory lenders and practices.

Category	Predatory loans	Subprime loans
Home improvement	\$1.2 billion	\$1.1 billion
Refinance	\$1.1 billion	\$1.0 billion
Total	\$2.3 billion	\$2.1 billion

## ECONOMIC OPPORTUNITY

### CONSTRUCTION AS A CATALYST FOR ECONOMIC REVITALIZATION

The Institute's Economic Opportunity Initiative seeks to connect low-income and urban communities to economic growth and is focusing particular attention on the construction sector. This industry is poised for significant growth in New Jersey including transportation-related projects, continued airport expansion, downtown and waterfront development, a potential sports arena and the historic \$8.6 billion construction program to rebuild or renovate public schools in the state's poorest school districts.

The construction sector also offers extensive potential, as well as documented challenges, to high-quality career opportunities within reach of many urban residents. Similarly, the construction field has reasonably low barriers to entry for small firms in comparison to other industry sectors. As such, the industry offers significant potential to act as a catalyst for economic revitalization throughout the region.

### THE NEWARK/ESSEX CONSTRUCTION CAREERS PROGRAM

In early 2001, recognizing the unprecedented scale of the state's school construction program, the Institute began to examine ways to open up the career development potential of the construction activity in Essex County. We quickly focused on how to link urban residents with the construction trade unions that provide the highest quality employment opportunities. In the summer of 2001, the Institute, in partnership with public school districts and the local

construction and building trades council and with financial support from area foundations, sponsored the Newark/Essex County Construction Careers Program (N/ECCCP) (See box on opposite page). After one full year of operation, the program has established itself as a viable means of providing a real link between urban residents and the construction trades.

It is the commitment of the N/ECCCP partners that has led to the program's success. All of the partners participate in program design, outreach and recruitment, and interviewing and screening of potential candidates. They also contribute beyond their traditional roles in a variety of innovative ways. The Essex County Vocational Schools provides key technical assistance on the parameters of union apprenticeship programs and operating space; the Newark Public Schools provides behind the wheel driver's training and transportation to the Department of Motor Vehicles for testing; the Building Trades Council members host numerous visits to apprentice schools and provide a letter of recommendation to each program graduate; the Building Contractors Association facilitates visits to working construction sites such as the expansion of Newark Airport; and community-based organizations provide a wide array of support services, including life skills, driver's license restoration and financial literacy training.

N/ECCCP, particularly the partnership aspect, was used by the state Department of Labor as a model for its Construction Trades Training Programs for Women and Minorities. The state has indicated its intent to provide up to \$30 million for similar efforts throughout the state.

**"Representing the Essex County Building and Construction Trades Council, we are pleased to be a partner with the Institute on behalf of the Newark/Essex Construction Careers Program. This is one of the most positive efforts we have seen in recent years to help minorities and women enter the building trades."**

-Martin Schwartz, President, Essex County Building and Construction Trades Council



## NEWARK/ESSEX CONSTRUCTION CAREERS PROGRAM

### Description

- A formal collaboration involving six public school districts, the Essex County Building and Construction Trades Council, the Building Contractors Association of New Jersey and community-based organizations designed to assist local residents to obtain quality jobs and careers in the construction industry.
- Key partners include Newark Public Schools, Essex County Vocational Schools, Essex County Building and Construction Trades Council, the Newark Community development Network and the Building Contractors Association of New Jersey.
- The six-to-eight week program provides exposure, coaching and instruction to prepare graduates to apply for all fifteen construction trades in Essex County.

### First Year Highlights

- Conducted four training cycles and produced 115 graduates.
- Transitioned from a privately funded pilot project into a publicly funded program used by NJDOL as a state model.
- Initiated revolving loan fund and financial literacy program through a community credit union (La Casa de Don Pedro).
- Worked with the state to provide funding for payment of fees necessary to restore drivers' licenses.
- Authored first publication listing eligibility criteria and apprenticeship application process for all unions in the Essex County Building and Construction Trades Council.
- Promoted school system understanding of apprenticeship, including development of materials, training for school-to-careers staff and site tours of union apprentice schools.

### Placement Activity

- 28 graduates accepted for apprenticeships in ten trades.
- Many are actively seeking apprenticeships in upcoming recruitment seasons.
- Engaged labor specialist to prolong retention rates.
- 50 percent of most recent class (summer 2002) placed in local trades.

**"The Newark Public Schools has initiated a very ambitious high school initiative called "Primarily Secondary." We rely heavily on the Newark/Essex Construction Careers Program to help us achieve our mission of providing viable career options for all Newark high school students."**

-Marion A. Bolden, Superintendent Newark Public Schools

#### **AFTER HIGH SCHOOL – WHAT'S NEXT?**

During his senior year, John knew he would not be able to attend college and was not interested in joining the armed services. Throughout the year, he took on the responsibilities of caring for his elderly grandmother and younger siblings, and worked part-time to help pay bills.

John attended a presentation at his school given by the Newark/Essex County Construction Careers Program. He was impressed by the many benefits of unionized employment and knew that N/ECCCP was the program for him. After completing the application, passing an aptitude test and doing well at his interview, John was accepted into the program. He excelled and often served as a role model for fellow classmates.

During a site visit, an apprenticeship coordinator announced that his trade was accepting applications for first year apprentices offering a starting salary of \$27 per hour. After being accepted into the union, John went to work at George Washington Carver School in Newark. John's foreman was impressed with his work ethic, willingness to learn and overall skill level. Because of his determination, John is now working on the level of a second year apprentice.

John is now able to provide more financial support for his family and finally bought his first car. He exemplifies the bright, committed urban youth for whom the N/ECCCP intends to provide opportunity.

#### **THE FUTURE**

In 2003, the N/ECCCP will expand to reach students earlier in their high school career, as well as to offer more opportunities for exposure to professions such as architecture and engineering for college-bound high

school graduates. We will also target employment opportunities in other construction-related fields, including suppliers of goods and services to the construction industry.

## SCHOOL CONSTRUCTION POLICY FRAMEWORK

The Institute continues to work at the policy level to ensure that urban residents and businesses fully participate in school construction. We are active members of the Coalition for Our Children's Schools, a statewide advocacy organization, and we continue to engage in research and commentary on the state's programs designed to link school construction and urban residents. The Institute has focused specifically on the School Construction Corporation's intended use of Project Labor Agreements (PLAs).

Historically, PLAs have been negotiated between project owners and building trades unions without the interests of local communities having a formal 'place

at the table'. To address this, the Institute has worked in conjunction with community-based organizations, labor unions and the state to evaluate policy options and significantly expand the understanding of how PLAs can provide new employment opportunities for urban residents and businesses.

**"The NJISJ has undertaken a critical first step to familiarize organizations in Abbott districts of the role they can play in developing Project Labor Agreements for school construction that are responsive to local economic development needs"**

Gerry Murphy, Managing Director of Policy and Communications, Schools Construction Corporation

## PROJECT LABOR AGREEMENTS

PLAs offer communities an opportunity to gain tangible resources—access to jobs and training opportunities for local residents and access to contracting opportunities for local businesses.

- **Access to jobs**

PLAs require contractors to use local union hiring halls to recruit most workers. PLAs can specify that potential workers be referred from local training programs and include other measures to promote local workers.

- **Access to career opportunities**

Almost all PLAs set a maximum or minimum percentage of work hours to be performed by apprentices. Ranging from three to five years, apprenticeships offer both paid on-the-job training and classroom instruction. Upon successful completion of an apprentice program, an apprentice becomes a journeyman or skilled craft worker.

- **Local businesses development**

Pro-community PLAs can specify a dollar amount dedicated to construction contracts for women, minority and disadvantaged businesses.



Labor Commissioner Albert Kroll and Ken Zimmerman at the PLA Conference.

Among other steps, the Institute has convened a statewide conference, initiated a PLA Community Resource Program and disseminated educational materials of our own, of the National Economic Development and Law Center, and of others.

The conference, *Project Labor Agreements: An Opportunity for Urban Communities?* sought to explain PLAs and how local communities can be involved. Focusing specifically on PLAs in school construction, national and state-level experts addressed the audience of over 125 individuals representing communities from around the state, organized labor, school districts and local governments. Labor Commissioner Albert Kroll gave the keynote address emphasizing the state's objectives in using these agreements. The conference represents the first step in the PLA Community Resource Program, which will provide materials, staff expertise and support to local school districts, city governments and community leaders. Over the next year, the Institute will also work on policies and programs to increase the number and capacity of urban-based firms involved in school construction.

## OTHER ECONOMIC OPPORTUNITY INITIATIVES

### REMOVING ROADBLOCKS DRIVER'S LICENSE RESTORATION

Last year the Institute began focusing on a rarely examined but significant barrier to employment for urban residents: driver's license suspension. Our report published last year, *Roadblock on the Way to Work* (October 2001), revealed that more than half of all suspensions in the prior year in New Jersey had been for financial reasons unrelated to dangerous driving. The prevalence of suspension among urban residents needing work, and the importance of a driver's license for obtaining it, was evidenced in our own construction careers pre-apprenticeship program.

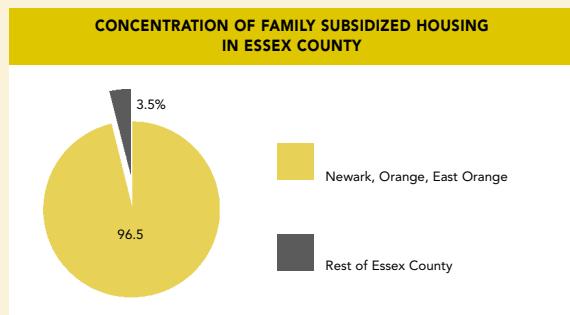


Building on our prior efforts to loosen the license suspension trap, this year we collaborated with the Essex Vicinage Municipal Division to design a pilot program targeting individuals in job training programs with suspensions for failure to pay fines. Developed in consultation with judges and court staff, community agencies and the Department of Motor Vehicles, the program will provide for fine consolidation, affordable payment plans and license reinstatement for those needing a license for employment. Policy reforms in this area, based on our analysis and recommendations, were advanced by the state's "Fix DMV" Commission and its proposed legislation.

## ADDITIONAL HIGHLIGHTS

### REGIONAL EQUITY

**Fair Access to Housing:** The Institute represented a broad coalition of affordable housing and environmental protection groups before the Coalition for Affordable Housing (COAH) regarding COAH's ongoing grant of certification to municipalities that have not addressed fair share obligations since 1999. In petitions involving the New Jersey Builders Association and over 50 municipalities, we participated as amicus in asserting both that COAH's actions were unconstitutional, and that an alternative remedy, which we set out, would allow the municipalities to retain protected status if they took steps to address their obligation immediately.



**Regionalism:** In coalition with other organizations concerned about the interdependency of the state's cities and suburbs, the Institute co-sponsored *New Jersey Metropatterns*, research that uses detailed maps generated by geographic information systems to illustrate evolving development patterns and the

interrelated economic and social stresses experienced by New Jersey's inner cities, older suburbs and newer developments. Amerigis, a national research organization, has been commissioned to undertake this research and offer recommendations based on opportunities in New Jersey and on good practices from other locations around the nation. The report is to be issued in early 2003.

### EQUAL OPPORTUNITY

**Workforce Development:** The Institute released a report: *A Landscape Assessment of Newark's Workforce Development System*, co-sponsored by the Newark Community Development Network and the Enterprise Foundation. The report both recognizes achievements and includes substantive recommendations to improve the workforce development system and to better connect urban residents to employment opportunities. A statewide workforce system analysis report, co-sponsored with the Housing and Community Development Network of New Jersey, is also expected to be released in early 2003.



### FISCAL ACCOUNTABILITY

The Institute's efforts to promote transparency in local and regional government, better informed citizens, and the accountability of elected and appointed officials were furthered in 2002 through the publication of *Citizen's Guides to the Newark and Essex County Budgets*.

NEW JERSEY INSTITUTE FOR SOCIAL JUSTICE, INC.  
**STATEMENTS OF FINANCIAL POSITION**

	<b>September 30,</b>	
	<b>2 0 0 2 **</b>	<b>2 0 0 1 *</b>
<b>ASSETS</b>		
<b>Current Assets</b>		
Cash and cash equivalents	\$ 283,476	\$ 287,158
Grants receivable	68,722	—
Other receivables	2,000	—
Total current assets	<b>354,198</b>	<b>287,158</b>
Furniture and fixtures - net	53,255	69,471
Security deposit	8,903	8,903
<b>Total</b>	<b>\$ 416,356</b>	<b>\$ 365,532</b>
 <b>LIABILITIES AND NET ASSETS</b>		
<b>Current liabilities</b>		
Deferred revenue	\$ 18,078	\$ —
Accrued expenses	4,000	10,050
Total current liabilities	<b>22,078</b>	<b>10,050</b>
 <b>Net assets</b>		
Unrestricted	285,061	285,990
Temporarily restricted	109,217	69,492
Total net assets	<b>394,278</b>	<b>355,482</b>
<b>Total</b>	<b>\$ 416,356</b>	<b>\$ 365,532</b>

\* Compiled and condensed

\*\* Audited and condensed

NEW JERSEY INSTITUTE FOR SOCIAL JUSTICE, INC.  
**STATEMENTS OF ACTIVITIES**

15

	<b>Years Ended September 30,</b>	
	<b>2 0 0 2 **</b>	<b>2 0 0 1 *</b>
<b>REVENUES</b>		
Contributions	\$ 848,500	\$ 735,000
Grants	229,732	—
Interest income	3,744	13,009
<b>Total revenue</b>	<b>1,081,976</b>	<b>748,009</b>
<b>EXPENSES</b>		
Program services	369,608	155,910
Management and general	673,572	513,724
<b>Total expenses</b>	<b>1,043,180</b>	<b>669,634</b>
Increase in net assets	38,796	78,375
Net assets — beginning	355,482	277,107
<b>Net assets — end</b>	<b>\$ 394,278</b>	<b>\$ 355,482</b>

\* Compiled and condensed

\*\* Audited and condensed

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*Note: Craig Levine joined the Institute in December 2002 as Senior Counsel and Policy Director*

**FELLOWS**

Rebecca Doggett

Senior Fellow



Front, left to right: Rebecca Doggett, Ellen Brown, Sally Weissman

Back, left to right: Rita Simmons, Ken Zimmerman, Nancy Fishman, Rodney Brutton

We would like to take this opportunity to thank the organizations whose support and collaborative efforts made the successes of this year possible:

#### **FUNDING PARTNERS**

Fund for New Jersey  
Lowenstein Family Foundation  
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