



# HOUSING ACCESS IS THE MISSING LINK TO EDUCATIONAL EQUITY

**in New Jersey**

**\$295,680**

**30  
Families**

**75  
Students**

A District-Level Analysis of Enrollment, Housing Costs, and Opportunity Gaps in  
New Jersey's Highest-Performing School Districts.

New Jersey is home to some of the highest-performing public school districts in the nation. Yet access to these districts remains deeply unequal.

Despite representing **15.9% of students statewide**, Black or African American students are significantly underrepresented across New Jersey's top-ranked school districts. This disparity is not driven by academic readiness or family ambition, but by housing costs that exceed the support available to families who qualify for assistance.

This report examines ten of New Jersey's highest-performing school districts and demonstrates how targeted philanthropic investment in housing access can unlock educational opportunity at scale.

**An investment of \$295,680 provides:**

- **30 families** access to stable housing in high-opportunity districts
- **75 students of color** entry into top-performing public schools
- **Measurable reductions** in district-level equity gaps
- Stronger, **more inclusive communities** across Long Island

This analysis is designed to support grantmakers, foundations, and partners seeking data-driven, outcomes-oriented approaches to educational equity.

# High-Performing School Districts Exclude Students of Color at Scale in New Jersey

Across New Jersey's highest-ranked public school districts, Black or African American students remain significantly underrepresented relative to the statewide average of 15.9%.

Despite New Jersey's strong academic outcomes overall, enrollment patterns reveal persistent inequities in access to the districts most closely associated with educational opportunity.

## Black Student Enrollment in New Jersey's Top-Ranked Districts

School District	% Black or African American Students	Equity Gap vs. State Average
Haddonfield	1.3%	-91.8%
Millburn Township	2.5%	-84.3%
Moorestown Township	5.8%	-63.5%
Mountain Lakes	1.2%	-92.5%
Northern Valley	1.0%	-93.7%
Princeton	6.3%	-60.4%
Ridgewood	1.0%	-93.7%
Summit	4.0%	-74.8%
Tenafly	1.2%	-92.5%
Windsor-Plainsboro	5.1%	-67.9%

## Why This Matters

In each of these districts, underrepresentation reflects structural barriers rather than differences in academic readiness. Housing affordability remains the primary factor determining who can live in—and attend school within—these communities.

## Data Notes

- District rankings are based on 2025–2026 data from U.S. News & World Report and Niche.com.
- Enrollment data sourced from the New Jersey Department of Education, academic year ending June 2026.
- Equity Gap reflects the difference between district-level Black or African American student enrollment and the statewide average.

# Housing Costs Are the Primary Barrier to Educational Access in New Jersey

In New Jersey's highest-performing school districts, housing costs—not eligibility or academic readiness—determine who can access opportunity.

Families receiving housing assistance face market rents that far exceed allowable support levels. The resulting gap makes these communities effectively inaccessible, even when families qualify for assistance and schools have capacity.

## Average Monthly Housing Costs in New Jersey's Top-Ranked Districts

School District	Market Rent	Housing Assistance	Monthly Housing Gap
Haddonfield	4,437	3,279	<b>-1,158</b>
Millburn Township	4,954	3,279	<b>-1,675</b>
Moorestown Township	3,287	3,279	<b>-8</b>
Mountain Lakes	4,987	3,279	<b>-1,708</b>
Northern Valley	3,620	3,279	<b>-341</b>
Princeton	4,237	3,279	<b>-958</b>
Ridgewood	4,420	3,279	<b>-1,141</b>
Summit	3,354	3,279	<b>-75</b>
Tenafly	4,187	3,279	<b>-908</b>
Windsor-Plainsboro	3,520	3,279	<b>-241</b>

## Why This Matters

Monthly housing gaps—often modest in absolute terms—still prevent families from accessing high-performing districts. Without targeted intervention, even small affordability gaps continue to restrict educational access.

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## Data Notes

- Market rents reflect average monthly costs for three-bedroom homes, inclusive of utilities.
- Housing assistance reflects combined Housing Choice Voucher payments and utility allowances.
- Sources include Zillow, Realtor.com, Redfin, RentCafe, Apartments.com, local MLS listings, and Public Housing Authority schedules.

# Targeted Housing Support Unlocks Educational Opportunity in New Jersey

The housing gaps identified in this analysis are precise, predictable, and solvable. By bridging the difference between market rents and existing housing assistance, A Welcome Home Inc enables families to access communities tied to New Jersey's highest-performing public schools.

This approach complements existing public programs by addressing the final affordability barrier that determines where families can live.

## Funding Impact By District

School District	Annual Donor Support	Cost Per Student	Equity Gap Reduction
Haddonfield	41,688	5,558	0.4%
Millburn Township	60,288	8,038	0.2%
Moorestown Township	288	38	0.2%
Mountain Lakes	61,488	8,198	0.1%
Northern Valley	12,288	1,638	0.1%
Princeton	34,488	4,598	0.2%
Ridgewood	41,088	5,478	0.2%
Summit	2,688	358	0.3%
Tenafly	32,688	4,358	0.6%
Windsor-Plainsboro	8,688	1,158	0.2%

## Why This Approach Works

This model produces measurable results with limited, targeted investment:

- Small, targeted investments generate measurable district-level change
- Per-student costs remain modest relative to educational outcomes
- Funding scales predictably across communities

Rather than diffusing resources broadly, this approach concentrates capital where it has the greatest leverage—at the intersection of housing access and educational opportunity.

# What This Investment Makes Possible

Educational inequity in New Jersey's highest-performing school districts is not driven by academic readiness, but by housing access.

Targeted philanthropic investment can unlock opportunity quickly and measurably.

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## Investment Summary

### **\$295,680**

Provides stable housing for **30 families** across New Jersey's highest-ranked school districts

### **75 students of color**

Gain access to top-performing public schools at an average cost of **\$3,942 per student**

### **Measurable impact**

A **5% increase in student enrollment** reduces district-level equity gaps by approximately **1.5%**

### **Stronger communities**

Families integrate into districts with demonstrated academic excellence and long-term opportunity

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## Why This Matters Now

New Jersey's educational landscape is already defined by excellence. The challenge is ensuring that excellence is accessible. By addressing housing as the final barrier, philanthropic capital can produce durable, measurable change without waiting for systemic reform.

# A Clear, Actionable Opportunity for Philanthropic Partnership

A Welcome Home Inc is seeking **\$295,680** to fully fund this initiative in ten of New Jersey's highest-performing school districts.

This investment will:

- Secure **three homes per district**
- Serve **30 families and 75 students**
- Produce **measurable, district-level reductions in opportunity gaps** within one academic year

Funding may be structured as:

- A single grant
- A pooled foundation partnership
- District- or region-specific sponsorship

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## Why A Welcome Home Inc

A Welcome Home Inc specializes in bridging the gap between housing assistance and market realities in high-opportunity communities. Our work focuses on precision, accountability, and measurable outcomes—ensuring that philanthropic capital translates directly into access and opportunity.

We work in coordination with public housing authorities, school districts, and local partners to ensure families are placed successfully and supported sustainably.

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## Next Steps

Grantmakers interested in supporting this initiative or exploring partnership opportunities are invited to connect with us directly.

### A Welcome Home Inc

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# Methodology and Data Sources

This report draws on publicly available data and market research to assess enrollment patterns, housing affordability, and opportunity gaps across New Jersey's highest-performing school districts.

## District Selection

- Top ten districts based on 2025-2026 rankings from U.S. News & World Report and Niche.com

## Enrollment Data

- Student demographic data sourced from the New Jersey Department of Education (academic year ending June 2026)
- Statewide Black or African American student enrollment average: 15.9%

## Housing Costs

- Market rents reflect average monthly costs for three-bedroom homes, inclusive of utilities
- Sources include Zillow, Realtor.com, Redfin, RentCafe, Apartments.com, and local MLS listings

## Housing Assistance

- Assistance levels reflect combined Housing Choice Voucher payments and utility allowances as determined by local Public Housing Authorities

## Assumptions

- Average household size: 2.5 students
- Three homes funded per district
- All figures rounded to the nearest dollar

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## Disclaimer

This report is for informational purposes only. While data is believed to be accurate, A Welcome Home Inc makes no warranties regarding completeness or future outcomes. Figures are subject to change based on market conditions.