Results, Resilience, and Renewal

The Mayfair Index of Progress

March 2005

A Publication of the Mayfair Improvement Initiative

Produced by the Alliance for Regional Stewardship in collaboration with Collaborative Economics and Field Research Corporation with sponsorship from the William and Flora Hewlett Foundation
COVER: photos clockwise from top left, a new graduate with his family, boys dressed up, family cleaning yard, school crossing guards.
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ACKNOWLEDGMENTS

In 1996, the Mayfair Improvement Initiative was born when the William and Flora Hewlett Foundation initiated a bold experiment in community development in the Mayfair neighborhood of East San José. Early in the experiment the Community Foundation Silicon Valley (CFSV) and the Mexican American Community Services Agency (MACSA) joined in to lend their support. Together these three institutions brought forth a challenge to the residents of Mayfair — we agreed to organize and develop our own long-range plan for community transformation and together we would all commit for the next seven years to make that transformation happen. And so we began.

Countless lessons have been learned since the Mayfair Improvement Initiative was first established. One of the most important lessons has been to understand and value the critical role that data and evaluation plays in the working of building community. This lesson has become a value that guides our continuing work. Key mentors for us at the Mayfair Initiative included Alvertha Penny, Paul Brest and Cindy Ho of the William and Flora Hewlett Foundation; Peter Hero, Nancy Ragey, Leo Chavez and Winnie Chu from the Community Foundation Silicon Valley (CFSV); Andrew Wong, Melanie Moore and Linda Asato from JMPT Consulting; Omowalle Satterwhite from the National Community Development Institute, Keith Archuleta from Emerald Consulting and Maurice Lim Miller. To these allies and the many other people and institutions that fed our learning we are thankful.

This 2004 Mayfair Index of Progress is a follow up to the 1999 report that was commissioned and spearheaded by CFSV on behalf of the Mayfair Improvement Initiative. The framework for the original 1999 Index of Progress was developed by the Mayfair Initiative’s Board of Directors, with input from Mayfair residents, Community Foundation Silicon Valley, the City of San José, and other advisors. That framework has been replicated for this 2004 update.

This 2004 Index of Progress was developed with strategic guidance by a core group of advisors — including Jaime Alvarado, Pia Moriarty, and Lorena Madrid of the Mayfair Improvement Initiative, Manuel Pastor and Rachel Rosner of the UC-Santa Cruz Center for Justice, Tolerance and Community, Cindy Ho of the Hewlett Foundation, and Goro Mitchell and Alejandra Herrera Chavez of Community Development Institute.

The data sources for the indicators are many. Most of the data was derived from the results of a Mayfair neighborhood public opinion survey conducted by the Field Research Organization under the direction of Deborah Jay and Margaret Huang. John Melville and Liz Brown of Collaborative Economics were the primary researchers and authors of the Index, on behalf of the Alliance for Regional Stewardship. Other data sources included the US Census Bureau, California Department of Education, the Santa Clara County Registrar of Voters, the City of San Jose Police Department, the Alum Rock Elementary Union School District, the East Side Union High School District, and the Federal Financial Institutions Examinations Council. The 2004 Index of Progress was produced with funding from the William and Flora Hewlett Foundation.

Our deep appreciation is due to Adriana M. Garza, the Executive Director of the Mayfair Improvement Initiative through March 2004. Mrs. Garza’s leadership and commitment were at the core of our learning and successes along the way. And finally, our sincere thanks go out to over 400 residents that participated in the Field Research Organization survey. Their time given is invaluable in order to paint a clear, true picture of life in our community. Their participation is a valuable service to the work of community building.
Since 1996, the residents and allies of the Mayfair community in East San José have faithfully worked together to renew our community as envisioned in the Mayfair Improvement Initiative Strategic Plan for Neighborhood Transformation, our community’s self-defined strategic plan of action. Eight years later, much has been accomplished and many lessons have been learned. Adhering to our charge that was spelled out in the original strategic plan, we prioritized efforts toward building a stronger social fabric in Mayfair, toward completing tangible infrastructure improvements, and toward maximizing benefit from our partnerships with allies across the issue areas of health, beautification, public safety, student achievement, economic opportunity and housing. Along the way, at times by trial and error, and over time increasingly from a deepening understanding of data tracking and evaluation, we learned.

In 1999 our lessons led us to establish some measurable baselines for our work in order to measure progress over time across the entire community. These took form in the original Mayfair Index of Progress. The Index established measurable baselines for a host of indicators that together provided a deeper picture of life in Mayfair, gave us a reading on the overall health of our community and instructed our efforts going forward. In 2004, we replicated the Index to give us a snapshot of the progress we’ve made since 1999, to understand where little impact has been achieved or we’ve even lost ground, to re-focus our efforts going forward and most importantly, to paint a vivid picture of life in our community.

In this 2004 Mayfair Index of Progress you will read a story that is appropriately titled “Results, Resilience and Renewal”. Through data we tell a story of an entire community - residents, local government, nonprofit agencies, churches, schools, allies from outside the neighborhood, regional leaders – all of whom came together to work in partnership to attempt and achieve that which could not be dreamed of if we were to work separately. We tell the story of a largely immigrant community that in the face of a growing tide of anti-immigrant sentiment has claimed its voice and spoken our truth. We tell the story of an unwaveringly hard-working community that in the face of recession continues to piece together work, income and housing, none of which is ever adequate. We tell the story of families and school districts struggling to prepare our children and, in a time of education crisis, emerging with signs of progress. We tell the story of a community with constant turnover that, in that face of a society in which we are increasingly disconnected from one another, has worked to build stronger ties between ourselves, a stronger sense of trust in one another and in authentic self-esteem.

The story that we tell of our community is important not just to those of us that live here. The story we tell is also the story of the countless other “Mayfairs” that exist throughout California and across the nation; communities of hard-working, immigrant, working-poor families that struggle to survive yet maintain inexplicable hope and determination. This report provides information to guide policy makers, community development practitioners and community leaders. It paints a picture that is fraught with struggle but also prominently features inherent strengths and assets to build upon. It tells the story of an emerging example of real Democracy in action and the precious opportunity that it presents to tackle the most intractable illnesses that afflict society.

In the end, this report is a call and guide to action. Mayfair and the countless other Mayfairs that exist should not simply be viewed as “problems to be solved”. Poverty, lack of opportunity, discrimination, and political marginalization are all real and present in Mayfair and necessarily are foci for action. The products of these are well documented in this report. But side by side with those realities are an abundance of assets, strengths and creativity that are inherent to Mayfair. These create possibilities that cannot be dreamed of in other settings. Mayfair in its own way is a vibrant, creative force that can contribute immensely to the evolution of our region. We continually learn from our practice and this report is one way in which we share our lessons.

This Mayfair experiment continues. We invite you to join us.

Jaime Alvarado
Executive Director
INTRODUCTION

The purpose of the second Mayfair Index is to tell us if we have made progress on what matters to us most. Over the years, while we were busy getting people involved and implementing neighborhood improvement projects, did the quality of life of the Mayfair neighborhood improve? The 2004 Index helps us understand where Mayfair made progress or lost ground since the 1999 Index. It also establishes new baseline measures for the Greater Mayfair area (which includes Mayfair, Arbuckle, Gateway East, and San Antonio neighborhoods), the expanded focus of the Mayfair Improvement Initiative beginning in 2004.

The Index offers a framework to express our values and measure how well the facts change to match those values (see diagram below). At the outset of the Mayfair Improvement Initiative, we spent months developing a resident-driven, shared vision for the future of the neighborhood, then developed a comprehensive way to measure whether or not we are progressing towards that vision (i.e., the first Mayfair Index in 1999). This second Index uses the same framework to measure progress between 1999 and 2004.

Framework for Measuring Progress of the Mayfair Neighborhood

![Diagram of framework for measuring progress]

OUTCOMES

HOMEGROWN CAPACITY
“Bond”

REGIONAL CONNECTIONS
“Bridge”

ASSETS
The Index reflects an **integrated approach to neighborhood improvement**, one that focuses on leveraging our local assets (e.g., our people, purchasing power, political influence) by getting people in the neighborhood working together better (i.e., building homegrown capacity) and by getting residents better connected to education, employment, and other people in the broader Silicon Valley region (i.e., making regional connections). The result should be better neighborhood outcomes over time.

Based on this framework, the Index is organized into four sections, measuring

1. Neighborhood Outcomes
2. Homegrown Capacity
3. Regional Connections
4. Neighborhood Assets

Each section includes several specific indicators of progress. Indicators are measurements that tell us how we are doing: whether we are going up or down; forward or backward; getting better, worse, or staying the same. These indicators were chosen according to the following criteria:

- They reflect the values and vision of Mayfair residents
- They measure fundamental elements of neighborhood improvement
- They can be understood and accepted by the community and outside partners
- They are statistically measurable on a frequent basis
- They measure outcomes, rather than inputs

The original 1999 indicators were chosen by the Mayfair Governance Board, with input from Mayfair residents, Community Foundation Silicon Valley, the City of San José, and other advisors. A group of advisors—including Jaime Alvarado, Pia Moriarty, and Lorena Madrid of the Mayfair Improvement Initiative, Manuel Pastor of UC-Santa Cruz, Cindy Ho of the Hewlett Foundation, and Goro Mitchell and Alejandra Herrera Chavez of Community Development Institute—reviewed, revised, and supplemented these indicators for the 2004 Index.

The data sources for the indicators are many. Several of the indicators were derived from the results of a Mayfair Neighborhood public opinion survey conducted by the Field Research Organization under the direction of Deborah Jay and Margaret Huang. The survey was conducted by telephone with a representative sample of 421 adults in the greater Mayfair area in August and September 2004. Adults contacted for the survey were given the option of completing the survey in English or Spanish. Analyses of the overall sample have a maximum sampling error of ±5% at the 95% confidence level, with higher sampling error for sub-groups. A detailed methodological report is available from the Mayfair Improvement Initiative.

John Melville and Liz Brown of Collaborative Economics were the primary researchers and authors of Index, on behalf of the Alliance for Regional Stewardship. The Index was produced with funding from the William and Flora Hewlett Foundation.
HIGHLIGHTS

Mayfair 1999-2004: A Story of Results, Resilience, and Renewal

Overview

In the past five years, the Mayfair neighborhood achieved measurable results, while showing strong resilience in the face of a major regional economic downturn. Of 17 areas measured in the Index, Mayfair has made progress in 10 areas, remained about the same in 4 areas, and lost ground in 3 areas. The Index also makes clear that the neighborhood still faces major challenges.

With an influx of new residents and the expansion of geographic focus to encompass the Greater Mayfair area, the Mayfair Improvement Initiative and its allies face the broader challenge of renewal—to focus efforts and resources in new ways in produce change. Fortunately, it appears from the Index that the foundation for renewal—the homegrown capacity, regional connections, and neighborhood—has gotten stronger in the past five years.

The Mayfair Index categorizes measures into the four large groups represented by the Framework for Progress: neighborhood outcomes, homegrown capacity, regional connections, and neighborhood assets. Results were mixed in the area of neighborhood outcomes, but mostly positive in the remaining areas examined by the Index (see Figure 1):

Figure 1. Mayfair Neighborhood 1999 - 2004

† Mayfair made progress between 1999 and 2004
↓ Mayfair lost ground between 1999 and 2004
↔ Mayfair remained about the same, 1999 - 2004
Neighborhood Outcomes—There has been measurable progress in the areas of neighborhood beautification, early childhood education and health (specifically, health insurance coverage for children), and violent crime. There has been measurable decline in access to economic opportunity and housing affordability. Overall perceptions of quality of life remain about the same as five years ago, even though the region has experienced a major economic downturn since that time.

Homegrown Capacity—There was measurable improvement in the residents’ belief in being able to make a difference and the strength of neighbor-to-neighbor connections, while some decline in the strength of neighborhood attachment (i.e., more new residents, fewer committed to staying in the neighborhood longer term).

Regional Connections—There are measurably stronger connections to jobs, people, financing, and information outside the neighborhood than five years ago. The connection to higher education beyond the neighborhood is about the same as five years ago.

Neighborhood Assets—There has been measurable growth in the economic and political assets of the neighborhood, with the work ethic as strong as it was five years ago.

Indications of Progress
Mayfair residents perceive positive changes in the neighborhood—in areas such as beautification and community-building, areas in which the Mayfair Improvement Initiative has attempted to be a catalyst for change.

- More residents believe that neighbors are working together to improve Mayfair. Two-thirds (66%) of residents believe that “my neighbors work together to improve living conditions,” a major goal of the Mayfair Improvement Initiative, compared to 54% in 1999.

- More residents believe they can “make a difference improving schools in my neighborhood.” Today 83% agree with that statement compared to 73% in 1999.

- Most residents perceive gains in neighborhood beautification, also a major focus of the Mayfair Improvement Initiative over the past five years. Eight in ten residents (78%) believe that “the overall beauty of the neighborhood has gotten better” in the last five years, with only 8% believing that it has gotten worse. Large percentages also believe the cleanliness of streets, the amount of graffiti, and the condition of streetlights have improved.

Specific gains have also been made in education, household income, health insurance coverage for children, and crime.

- Although overall levels remain very low, there have been gains in educational achievement at the elementary and middle schools since 2002, and among Mayfair’s high school students. In 2004, 12% of Mayfair elementary students scored “proficient or above” in English Language Arts and 29% in Mathematics, compared to 9% and 20% in 2002, respectively. In 2004, 24% of Mayfair middle school students scored “proficient or above” in English Language Arts and 18% in mathematics, compared to 7% and 9% in 2002, respectively. In 2004, 65% of Mayfair high school students earned at least a “C” average, compared to 51% in 1999.

- Households income has increased for Mayfair households over the past five years. Based on the Mayfair survey, the median household income has risen from $17,902 to $22,115 between 1999 and 2004, an increase of about 24%.

- Fewer children lack health insurance. Today, only 10% of households have children without health insurance compared to 18% five years ago.

- The incidence of violent crimes has dropped. Between 1998 and 2004, the number of violent crimes reported in Mayfair decreased 14%.
Stronger connections have also been made regional job resources and networks, as well as access to the people, and information outside the neighborhood via the Internet.

- **Mayfair residents are increasingly relying on resources and networks beyond their immediate family, friends, and neighborhood to find jobs.** Today, only 7% of working residents say that they had the help of a friend in Mayfair to find their current job, compared to 15% five years ago. A total of 20% had the help of an employment agency in 2004 compared to 13% in 1999. Six in ten working residents (60%) reached beyond their immediate circle of family, friends, and neighborhood to find their job, compared to just 43% five years ago.

- **More Mayfair residents are better connected through the Internet.** Today, 50% of Mayfair residents say they or someone in their household has access to the Internet through a computer at home, work, school, or somewhere else, compared to just 39% five years ago. Of those residents having access to the Internet, 67% have access through a computer at home (compared to 59% five years ago).

The neighborhood’s economic and voting power has also grown.

- **The total household purchasing power has gone up.** Multiplying the total number of households by the average household income in Mayfair produces an estimate of about $57.3 million, up from $49.6 million in total neighborhood household income in 1999.

- **Voting registration and turnout have both increased.** Comparing the two mid-term elections of 1998 and 2002, a total of 86% of eligible residents were registered in 2002, up from 69% in 1998. The percentage of registered voters who turned out to vote was 44% in 2002, up from 38% in 1998.

**Signs of Resilience**

The overall perception of neighborhood quality of life remains about the same (or a little better or worse depending on the specific issue) as five years ago, even as more residents report they are worse off economically than in the past.

- **Quality of life perceptions of Mayfair residents have remained relatively stable.** Today, 45% of residents say that the overall quality of life in the neighborhood has improved in the last five years (or since they moved to Mayfair), compared to 42% in 1999. Similarly, the percentage of residents who rate the neighborhood as an excellent or good place to raise a family has stayed about the same (34% today versus 33% in 1999). And, 57% agree that “the neighborhood is safe for children,” compared to 52% in 1999.

- **Overall economic situation of Mayfair residents has worsened.** More residents say they are worse off than they were a year ago compared to 1999 (22% vs. 13%), while those reporting they are better off was about the same (49% vs. 46%) and those reporting no change dropped (28% vs. 41%). Fewer residents report getting a better job in the last three years than in 1999 (25% vs. 43%), while more residents report that they lost their job during this time (20% vs. 8%).

- **Housing costs for Mayfair residents rose substantially.** Mayfair residents are spending almost 50% more on housing than five years ago, far exceeding increases in household income since 1999 (24%). Today, the median household in Mayfair that pays the median housing cost of $1,163 per month dedicates 63% of its $22,115 annual income to rent or mortgage payments compared to 55% in 1999.

Many areas did not improve, but did not worsen either despite the severe economic downturn in Silicon Valley—such as the incidence of serious illness, health insurance coverage, and barriers to job advancement.

- The proportion of residents who report that it is difficult or extremely difficult to live on their total household income has remained about the same as five years ago (24% vs. 28%).
• A similar proportion of residents (41% vs. 36% in 1999) report that it is likely that their family will experience hardship, such as inadequate housing, food, or medical attention in the next two months.

• Residents who say they are covered by health insurance was about the same (61% vs. 65% in 1999).

• The incidence of major conditions like asthma, heart disease, diabetes, cancer, lunch disease, or depression has neither increased nor decreased in the last five years.

• Barriers to job advancement among Mayfair residents have either stayed the same or lessened in the last five years. About the same proportion of residents report education (34% vs. 39% in 1999) and the ability to speak English fluently as a barrier to advancement (42% vs. 46%). Fewer residents cite transportation (22% vs. 29%) and availability of child care (16% vs. 27%) as barriers.

• The work ethic in Mayfair remains as strong as it was in 1999. Almost all Mayfair households (90%) have at least one employed resident. Two-thirds of households have 2 or more employed residents.

**Need for Renewal**

Despite a track record of results and resilience, serious challenges remain for Mayfair in education, access to economic opportunity, and housing. In addition, the Mayfair Improvement Initiative has expanded its focus to include surrounding neighborhoods, which share these major challenges. There is clearly a need for renewed efforts to address these challenges in the Greater Mayfair area.

• The neighborhood has had an influx of newcomers, which tend to have less education than other residents. More than half the newcomers to the Greater Mayfair area (55%) have less than a high school diploma, compared to 35% of longer-term residents.

• The newcomers also have less English fluency than other residents. More than half (53%) say that English fluency is a barrier to advancement, compared to 28% of longer-term residents. Four in ten (37%) have taken English as a Second Language classes in the last three years.

• Despite these obstacles, 56% of newcomers report that they and their families are better off than they were a year ago, with only 17% worse off.

Very few students achieve proficiency in English or Mathematics, putting them at a major disadvantage for the future.

• Only about two in ten students achieve a level of proficient or above in English Language Arts or Mathematics in either elementary or middle school. The performance of “English learners,” those with limited English skills, is even lower.

• About four in ten residents believe either that local schools are not meeting the needs of children in the neighborhood (26%) or they don’t know (15%) – about the same proportion (24% and 14%) as five years ago.

Major barriers to economic opportunity still exist for Mayfair residents.

• About four in ten residents report that educational level and the ability to speak English fluently are barriers to advancement. Half of Mayfair adult residents (50%) are without a high school diploma or the equivalent, compared to 41% in 1999.

• The proportion of residents continuing their education for advancement stayed about the same or dropped compared to five years ago, including those enrolling GED (6% vs. 5%), skill development or job promotion classes (14% vs.
18%), and classes leading to a certificate or college degree (14% vs. 22%). Only enrollment in ESL classes seems to have increased (23% vs. 16%).

Housing costs consume much of the income of poorer households.

- The median household in Greater Mayfair that pays the median housing cost of $1,170 per month dedicates 62% of its $22,500 annual income to rent or mortgage payments.

- Moreover, the median household making less than $20,000 per year dedicates 84% of its $14,179 annual income to housing costs. The median household making between $20,000 and $49,999 per year dedicates 60% of its $25,000 annual income to rent or mortgage payments. Only the median household making $50,000 or more dedicates less than 30% of its annual income of $62,500 to housing costs.

Fortunately, the levels of trust, participation in community affairs, and the feeling of being able to make a difference have remained the same or gotten better in the last five years—providing, if anything, a somewhat stronger foundation for engaging the neighborhood in further improvement efforts in the years ahead.

- Today, 69% agree that “generally speaking, I trust my neighbors,” compared to 67% in 1999.

- The percentage of long-term residents remained the same over the last five years (with 54% having lived in the neighborhood at least five years).

- About the same percentage of people (65%) believe that “people like you” can have at least some impact in making the community a better place to live, compared to 64% in 1999. More residents (83%) believe they can “make a difference improving schools in my neighborhood” than in 1999 (73%).

- About three in ten residents (29%) say they have attended a meeting organized by the Mayfair Improvement Initiative in the last 12 months compared to 22% five years ago. About one-third of all residents (32%) are engaged in some kind of volunteer activity. And, about 11% said they had held a meeting at their house to discuss neighborhood issues.

- More residents (38%) have “requested a meeting with a teacher or other school official” than five years ago (29%).

- A final promising sign: 80% of residents surveyed agreed that the Mayfair Improvement Initiative could call them back to speak to them, compared to 66% in 1999.

The sections that follow offer a more in-depth discussion of the specific indicators of neighborhood outcomes, homegrown capacity, regional connections, and neighborhood assets.
What Do We Want For Mayfair?

In the 1999 Mayfair Index, five major areas were chosen for indicators of desired neighborhood outcomes. These areas were based on the original vision for the Mayfair neighborhood, developed by residents. The five major areas were:

- Youth prepared for success
- Access to economic opportunity
- Available quality housing
- A healthy community
- A secure and safe community

In 2004, the Mayfair Improvement Initiative restructured to focus on three priorities:

- *early childhood education*
- *access to economic opportunity*
- *available quality housing*

Thus, the 2004 Index focuses on measures in these three outcome areas (with “early childhood education” replacing “youth prepared for success”), as well as in the original areas of healthy community and secure and safe community. The 1999 Index also included measures of residents’ overall perceptions of the neighborhood’s quality of life. And, during the past five years, the Mayfair Improvement Initiative has focused specifically on neighborhood beautification. Outcome measures in both areas have been included in the 2004 Index.

The outcome sections that follow focus on Overall Quality of Life first, then Neighborhood Beautification, then the three priority areas of Early Childhood Education, Access to Economic Opportunity, and Available Quality Housing, then the two original areas of Healthy Community and Safe and Secure Community. In each section, we describe the area, its key elements, and the indicators chosen to measure progress — including how Mayfair performed on these indicators between 1999 and 2004 (*Figure 2*). We also define a new baseline for the Greater Mayfair area, the expanded focus of the Mayfair Improvement Initiative.
### Figure 2. NEIGHBORHOOD OUTCOMES

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**KEY**
- ↑ Mayfair made progress between 1999 and 2004
- ↓ Mayfair lost ground between 1999 and 2004
- ↔ Mayfair remained about the same, 1999 - 2004
Overall Quality of Life

The perception of Mayfair residents about the overall quality of life of the neighborhood is of prime importance. It is an overall impression, a composite of many elements and trends that shape daily life. The indicators chosen to measure this perception comes from the survey of neighborhood residents:

- Rating the neighborhood as a place to live
- Rating the neighborhood as a place to raise a family
- Change in the quality of life of the neighborhood

How Are We Doing?

Rating the neighborhood as a place to live—Today, 34% say that the Mayfair neighborhood is an excellent or good place to live, compared to 41% in 1999.

Greater Mayfair 2004 baseline measure: 47% rate Greater Mayfair as an excellent or good place to live. Residents who own their home are more likely to rate the neighborhood as a good or excellent place to live (54%) than renters (41%).

Rating the neighborhood as a place to raise a family—The percentage of residents who rate the neighborhood as a excellent or good place to raise a family has stayed about the same (34% today versus 33% in 1999).

Greater Mayfair 2004 baseline measure: 40% rate Greater Mayfair as an excellent or good place to raise a family. Residents who own their home are more likely to rate the neighborhood as a good or excellent place to raise a family (45%) than renters (36%).

Change in the quality of life of the neighborhood—Today, 45% of Mayfair residents say that the overall quality of life in the neighborhood has improved in the last five years (or since they moved to Mayfair), compared to 42% in 1999. Only 18% say it has gotten worse, compared to 16% in 1999.

Greater Mayfair 2004 baseline measure: 41% say the overall quality of life in Greater Mayfair has improved in the last five years (or since they have moved to the area), while 13% say the quality of life has gotten worse. Residents who own their home are more likely to believe the quality of life has improved (48%) than renters (34%). Similarly, residents who have lived in the area for more than five years are more likely to believe the quality of life has improved (49%) than renters (32%).

Neighborhood Beautification

The perception of Mayfair residents about the beautification of the neighborhood is part of the evaluation of quality of life, and has been one of the areas of focus for the Mayfair Improvement Initiative. The indicators chosen to measure this perception comes from the survey of neighborhood residents (see Figure 3):

- Overall beauty of the neighborhood
- Cleanliness of streets and sidewalks
- Amount of graffiti
- Condition of streetlights
**How Are We Doing?**

**Overall beauty of the neighborhood:** Eight in ten Mayfair residents (78%) believe that “the overall beauty of the neighborhood has gotten better” in the last five years, with only 8% believing that it has gotten worse.

*Greater Mayfair 2004 baseline measure:* 77% believe that “the overall beauty of the neighborhood has gotten better” in the last five years, with only 8% believing that it has gotten worse.

**Cleanliness of the streets and sidewalks:** About two-thirds of residents (66%) believe that “the cleanliness of the streets and sidewalks” in Mayfair has gotten better. Only 20% say it has gotten worse.

*Greater Mayfair 2004 baseline measure:* 67% believe that “the cleanliness of the streets and sidewalks” has gotten better. Only 15% say it has gotten worse.

**Amount of graffiti**—About seven in ten residents (69%) believe that “the amount of graffiti” has gotten better, with only 10% saying it has gotten worse.

*Greater Mayfair 2004 baseline measure:* 66% believe that “the amount of graffiti” has gotten better, with only 9% saying it has gotten worse.

**Condition of streetlights**—Similarly, 72% say “the condition of streetlights” has gotten better, with only 7% believing they have gotten worse.

*Greater Mayfair 2004 baseline measure:* 64% believe that “the condition of streetlights” has gotten better. Only 11% say it has gotten worse.
Early Childhood Education

Central to the future success of Mayfair is the successful preparation of today’s children. The bottom line, of course, is student achievement. However, we also choose to measure the perceptions of residents, as well as their direct involvement in the education of children in Mayfair, both of which are important factors in understanding educational quality and commitment:

- **Educational achievement**—we focus on student performance at the elementary, middle, and high school levels, from achievement test scores to grades in courses required for entry into the UC/CSU systems.

- **Resident perception of and involvement in the education of children**—we focus on how residents perceive the quality of local education, as well as the range of ways residents get involved, from helping children with their homework to volunteering in schools to requesting a teacher meeting.

How Are We Doing?

Although early childhood education has improved in the Mayfair neighborhood in the last five years, it remains a serious challenge in the future. The measures listed below include all students from elementary schools (Arbuckle, Cesar Chavez, and San Antonio) and the middle school (Mathson) that serve the combined Mayfair-Arbuckle neighborhood. The high school measure includes just those students at Independence High School from the Greater Mayfair area (1999-2004).

**Student Achievement at the Elementary School Level**—Elementary grade student test scores in reading and math have improved since 2002, but remain very low. As Figure 4a shows, in 2004, 12% of Mayfair elementary students scored “proficient or above” in English Language Arts and 29% in Mathematics, up from 9% and 20% in 2002, respectively (although down from 2003). As Figure 4b shows, the percentage of English learners (those with limited English skills) who scored “proficient or above” was even lower (18% for Mathematics, 4% for English Language Arts), with little change from 2002 (although some increase was measured in 2003). About 70% of Mayfair third-grade students are considered “English learners.”

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**Figure 4a. Elementary School Student Achievement**

![Elementary School Student Achievement](source: California Department of Education)

Share of Students Scoring Proficient and Above at Mayfair Elementary Schools on the CA Standards Test Scores, CST, 2002 - 2004

Source: California Department of Education

**Figure 4b. Elementary School Student Achievement (English Language Learners Only)**

![Elementary School Student Achievement](source: California Department of Education)

Share of Students Scoring Proficient and Above at Mayfair Elementary Schools on the CA Standards Test Scores, CST, 2002 - 2004

Source: California Department of Education
**Student Achievement at the Middle School Level**—Middle school achievement has also increased since 2002, but also remains very low. As Figure 5a shows, in 2004, 24% of Mayfair middle school students scored “proficient or above” in English Language Arts and 18% in Mathematics, compared to 7% and 9% in 2002, respectively. As Figure 5b shows, the percentage of English learners (those with limited English skills) who scored “proficient or above” was lower than for all students (12% for Mathematics, 15% for English Language Arts), although they also increased over 2002 levels. About 70% of Mayfair middle school students are considered “English learners.” It is important to note that Mathson Middle School did achieve the greatest increase in the Academic Progress Index (API) of any middle school in Santa Clara County in the 2003-04 school year.

Figure 5a. Middle School Student Achievement

![Figure 5a](image_url)

Percentage of all eighth grade students scoring proficient and above on the California Standards Test (CST) of English and Math, 2002 - 2004

- English Language Arts Standards
- General Mathematics

Figure 5b. Middle School Student Achievement (English Learners Only)

![Figure 5b](image_url)

Percentage of eighth grade English Learners scoring proficient and above on the California Standards Test (CST) of English and Math, 2002 - 2004

- English Language Arts Standards
- General Mathematics
Perceptions About Local Schools — Resident perceptions about local schools and the level of resident involvement in the schools are about the same as five years ago. About one-quarter of Mayfair residents (26%) say that local schools are not meeting the needs of local children, similar to the percentage five years ago (24%). Another 15% “don’t know” if local schools are meeting local children’s needs, also comparable to the percentage in 1999 (14%).

Greater Mayfair 2004 baseline measure: About one-quarter of Greater Mayfair residents (26%) say that local schools are not meeting the needs of local children. Another 16% “don’t know” if local schools are meeting local children’s needs. Perceptions vary by income level. Forty-one percent of higher-income residents (those with household incomes of $50,000 or more) say local schools are not meeting the needs of local children compared to 20% of lower-income residents.

Involvement in Children’s Education — About half of Mayfair households continue to have someone who helped children with their homework one or more hours per week (47% in 2004 vs. 46% in 1999), while two in ten households continue to have someone who volunteers at local schools (19% in 2004 vs. 22% in 1999). The percentage of households in which someone has requested a meeting with the teacher has increased in the past five years from 29% in 1999 to 38% in 2004.

Greater Mayfair 2004 baseline measure: 50% of Greater Mayfair households have someone who helped children with their homework one or more hours per week, while 20% have someone who volunteers at local schools. Thirty-five percent of households have someone who has requested a meeting with the teacher.
Access to Economic Opportunity

The key to a higher standard of living for Mayfair residents is access to economic opportunity. We measure both the actual economic progress of residents, as well as the factors that can increase or decrease access to economic opportunity among residents.

- **Economic progress of residents**—we focus on the level and growth of household income compared to the region, the self-sufficiency of households, the percentage of residents under economic stress, and the employment and education mobility of working residents.

- **Factors affecting access to economic opportunity**—we focus on specific barriers to economic advancement, including education level and language fluency.

How Are We Doing?

**Household Income**—*Income has increased for Mayfair households over the past five years.* Based on the Mayfair survey, the median household income has risen from $17,902 to $22,115 between 1999 and 2004, an increase of about 24% (see the Methodological Note at the end of the Index for more explanation of this figure).

Greater Mayfair 2004 baseline measure: Based on the 2004 Survey, the median household income for the Greater Mayfair area is $22,500.

**Household Self-Sufficiency**—*In a new measure, many households in the Greater Mayfair neighborhood fall below the self-sufficiency standard set by Santa Clara County.* Using information from the Mayfair Community Survey (i.e., household income and number of residents in the household), as well as standards set by Santa Clara County for household “self-sufficiency,” almost two-thirds (65%) of Greater Mayfair households are below the standard, with only 10% above the standard. An additional 25% of households refused to provide enough information in the Survey to make a determination. An income sufficiency standard is a defined household wage limit that accounts for household size and the costs of living in our region. Income sufficiency standards vary from region to region and are calculated based on factors such as cost of living, including housing and other local economic conditions.

**Residents Under Economic Stress**—*The percentage of residents under economic stress has remained high:* Today, 23% of residents report that it is difficult or very difficult to live on their level of income, compared to 28% in 1999. Similarly, 22% report that they are worse off financially than a year ago, compared to 13% in 1999. (Statewide surveys conducted by Field Research Corporation found that 27% of Californians in 2004 report that they are worse off financially than a year ago, compared to 16% in 1999). Moreover, 41% of Mayfair residents report that it its likely that they will experience actual hardships, “such as inadequate housing, food, or medical attention” in the next two months, compared to 36% in 1999.

And, people are working hard to keep up. A quarter of all households (25%) have three or more wage earners, similar to five years ago (28%); 15% of wage earners regularly work at more than one job, also comparable to five years ago (17%).

Greater Mayfair 2004 baseline measure: 27% of Greater Mayfair residents report that it is difficult or very difficult to live on their level of income; 23% report that they are worse off financially than a year ago; and 42% report that it its likely that they will experience actual hardships, “such as inadequate housing, food, or medical attention” in the next two months.

A quarter of all households (24%) have three or more wage earners and 13% of wage earners regularly work at more than one job.

**Employment Mobility**—*There has been far less upward mobility among working residents in recent years, with many experiencing some period of unemployment.* As Figure 7 shows, only 25% of working Mayfair residents experienced employ-
At the same time, the occupational profile for the Mayfair has changed—with more residents employed in higher-level occupations and fewer in lower-level occupations. Today, 17% of working Mayfair residents are employed in either professional or managerial occupations, compared to 9% in 1999. The percentage of working residents in precision production, craft, and repair (including construction trade) has also increased, from 9% in 1999 to 20% in 2004. In the lowest-skill occupational category of operators/fabricators/laborers, the proportion of working Mayfair residents has dropped from 22% in 1999 to 10% in 2004.

**Greater Mayfair 2004 baseline measure:** 25% of working Greater Mayfair residents experienced employment mobility in the form of a promotion or a better job in the past three years; 17% has lost a job in the last three years. Most working residents experienced no change in employment status (56%).

**Educational Mobility**—Like five years ago, Mayfair residents report that they have gotten much more education than their parents, a substantial jump in generational mobility. Today, about one-quarter of Mayfair residents (26%) have completed at least some college work, compared to only 11% of their parents. In 1999, a similar 31% of residents had completed some college work, compared to 7% of their parents.

**Greater Mayfair 2004 baseline measure:** 33% of Greater Mayfair residents have completed at least some college work, compared to only 15% of their parents.

**Barriers to Advancement**—As Figure 8 shows, the most common barriers to advancement continue to be not being able to speak English fluently (42% compared to 46% in 1999) and level of education (34% vs. 39% in 1999). The availability of transportation is now the third biggest barrier (22% vs. 29% in 1999), while the availability of child care has become less of a barrier in the last five years (16% vs. 27% in 1999).

**Greater Mayfair 2004 baseline measure:** The most common barriers to advancement for Greater Mayfair residents is not being able to speak English fluently (40% overall, and 55% of residents with household incomes of less than $20,000) and level of education (33% overall, and 37% of residents with household incomes of less than $20,000). The availability of transportation is the third biggest barrier (20% overall, and 31% of residents with household incomes of less than $20,000), followed by the availability of child care (19% overall, and 23% of residents with household incomes of less than $20,000).
Education Level—The education level of the Mayfair neighborhood has declined in the past five years (see Figure 9). Today, according to the Mayfair survey, 50% of residents are without a high school diploma or the equivalent, compared to 41% of residents in 1999. Conversely, only 26% have at least attended college or technical school, compared to 32% in 1999.

Figure 9. Educational Attainment of Mayfair Residents
**Greater Mayfair 2004 baseline measure:** 45% of Greater Mayfair residents are without a high school diploma or the equivalent (including 55% of residents who have lived in the neighborhood less than five years). Conversely, only 33% have at least attended college or technical school (including 22% of residents who have lived in the neighborhood less than five years).

**English Fluency—**In a new measure drawn from the 2004 Survey, English language fluency is a major challenge for many Greater Mayfair residents (see **Figure 10**). Just 13% of residents speak only English. Another 17% are bilingual and prefer speaking English at home. Thus, a total of 30% of residents either speak only English or are bilingual and prefer speaking English at home. At the same time, 34% of residents speak only Spanish. Another 26% are bilingual, but say they prefer speaking Spanish at home. Thus, a total of 60% of residents either speak only Spanish or are bilingual and prefer speaking Spanish at home. The remaining 10% of residents speak only another language beside English and Spanish or are bilingual and do not prefer speaking English or Spanish at home.

**Figure 10. English Fluency of Greater Mayfair Residents, 2004**

![Figure 10. English Fluency of Greater Mayfair Residents, 2004](source: Mayfair Community Survey)

**Available Quality Housing**

In a region as expensive as Silicon Valley, the cost and availability of quality housing is particularly important to the Mayfair neighborhood. Housing affordability is determined by both housing market prices and income levels of Mayfair residents. We want residents to be able to keep pace with housing costs, and not have to spend increasing proportion of household income on housing costs. If residents cannot keep pace, we know that they could be displaced over time. As housing prices climb, we believe that the best way for Mayfair residents to share in neighborhood progress is to own their own home. We are also concerned that with insufficient housing can come overcrowding. Thus, we measure the following:

- **Housing Affordability**—we focus on the percentage of household income dedicated to housing costs.
- **Home Ownership**—we focus on the percentage of Mayfair residents (over 18 years of age) who own their own home.
- **Overcrowding**—we focus on the percentage of households with six or more people in residences with four or fewer bedrooms.
How Are We Doing?

Housing Affordability—Mayfair residents are spending almost 50% more on housing than five years ago, far exceeding increases in household income since 1999. Today, the average rent or mortgage payment of residents is $1,292 compared to $874 in 1999, an increase of 48%. The median payment is $1,163, compared to $821 in 1999, an increase of 42%. In comparison, as reported earlier, median household income rose only 24% between 1999 and 2004. More than half of residents (56%) report that they spend more than $1,000 per month on housing costs, compared to 30% of residents five years ago. Put another way, the median household in Mayfair that pays the median housing cost of $1,163 per month dedicates 63% of its $22,115 annual income to rent or mortgage payments, compared to 55% in 1999. During this same time, housing affordability has also declined in Santa Clara County overall, with only 23% of households able to afford a median price home compared to 28% in 1999 (Source: California Association of Realtors).

Greater Mayfair 2004 baseline measure: The average rent or mortgage payment of Greater Mayfair residents is $1,275 (the median payment is $1,170). More than half of residents (54%) report that they spend more than $1,000 per month on housing costs. Put another way, the median household in Greater Mayfair that pays the median housing cost of $1,170 per month dedicates 62% of its $22,500 annual income to rent or mortgage payments. Moreover, as Figure 11 shows, the median household making less than $20,000 per year dedicates 84% of its $14,179 annual income to housing costs. The median household making between $20,000 and $49,999 per year dedicates 60% of its $25,000 annual income to rent or mortgage payments. Only the median household making $50,000 or more dedicates less than 30% of its annual income of $62,500 to housing costs. What this means is that most households are paying well over 50% of the household income for housing.

Figure 11. Percentage of Household Income Dedicated to Housing Costs, Greater Mayfair Residents, 2004

<table>
<thead>
<tr>
<th>Median Household</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>(less than $20,000)</td>
<td>84%</td>
</tr>
<tr>
<td>($20,000 - 49,999)</td>
<td>60%</td>
</tr>
<tr>
<td>($50,000 and over)</td>
<td>29%</td>
</tr>
</tbody>
</table>

Source: Mayfair Community Survey
Home Ownership—The percentage of Mayfair residents owning their own home has changed little in the past five years. Today, 38% of adult Mayfair residents own their own home, compared to 39% in 1999.

Greater Mayfair 2004 baseline measure: 44% of adult Greater Mayfair residents own their own home.

Overcrowding—A ratio of the largest households compared to the houses with the most bedrooms provides an initial measure of overcrowding in Mayfair. In 2004, 29% of households had six or more residents, while only 13% of households had four or more bedrooms.

Greater Mayfair 2004 baseline measure: 29% of Greater Mayfair households had six or more residents, while only 16% of households had four or more bedrooms. Moreover, 70% of households with six or more residents have three or fewer bedrooms.

A Healthy Community

A fundamental requirement for progress in the Mayfair neighborhood is the health of its residents. In fact, without a healthy community, economic opportunity and other desired neighborhood outcomes will be difficult, if not impossible to achieve. We chose to measure current health status and health care access, with a strong focus on prevention:

- **Illness Prevention**—we focus on proportion of residents suffering from serious and chronic illnesses, such as asthma, diabetes, heart disease, cancer, and lung disease. We also focus on emotional conditions such as depression or anxiety.

- **Health Care Access**—we focus on the percentage of households with complete coverage of adults and children, and those with dental coverage. We also focus on how much residents must pay out-of-pocket for each health care visit as measure of financial access, regardless of insurance coverage.

How Are We Doing?

**Illness Prevention**—While diabetes and asthma continue to be present in about two of every ten Mayfair households, the percentages of residents with significant illnesses has changed little in the last five years, even during a period of increased economic stress. About one-quarter of households in Mayfair (24%) have a resident who has diabetes, about the same proportion (22%) as in 1999. Asthma is another illness that afflicts residents in two of every ten households in Mayfair (18% in 2004 vs. 16% in 1999). Other conditions are found in about one in every ten households or less, such as depression or anxiety (13% in both 2004 and 1999) and heart disease (11% in 2004 vs. 9% in 1999).

Greater Mayfair 2004 baseline measure: 23% of households in Greater Mayfair have a resident who has diabetes; 17% have someone with asthma; 18% have someone with depression or anxiety; and 11% have someone with heart disease.

**Health Care Access**—A substantial percentage of adults still do not have health care coverage, although most children now do. Today, 39% of adult Mayfair residents are without health insurance, about the same as five years ago (35%). Going to the doctor is still an expensive proposition for many Mayfair residents: 39% spent more than $100 on their last health care visit (not including prescriptions), about the same as five years ago (43%). Half of Mayfair adults (50%) also do not have dental insurance, about the same percentage as five years ago (46%). The only area to show significant progress is health insurance coverage of children: only 10% of Mayfair households now have children without health insurance, compared to 18% in 1999.

Greater Mayfair 2004 baseline measure: 35% of adult Greater Mayfair residents are without health insurance; 25% spent more than $100 on their last health care visit (not including prescriptions); 48% do not have dental insurance. However, only 7% of Greater Mayfair households have children without health insurance.
A Secure and Safe Community

Another fundamental requirement for progress in the Mayfair neighborhood is public safety. Without a secure and safe community, working on other neighborhood challenges like education, economic opportunity, and others becomes very difficult. We choose to measure reported incidents of crime and resident perception of crime. It is important that the neighborhood be safe and feel safe to residents. And, it is important that residents feel safe on the streets, as well as at home (see Figure 12).

- **Safe Homes**—we monitor the incidence of violent crime in the form of assaults in the home as a measure of how safe and secure home environments are in Mayfair.

- **Safe Neighborhood**—we focus on the violent crime rate (including gang- and drug-related crime), automobile accidents, and resident perception of community safety, as asked through the Mayfair Community Survey.

How Are We Doing?

**Incidence of Residential Assaults**—The number and percentage of residential assaults increased. The number of residential assaults in the Mayfair community rose from 55 in 1998 to 76 assaults in 2004, a 38% increase. In addition, a larger share of Mayfair assaults are taking place in residences. In 2004, 56% of all assaults occurred in residences, compared to 47% in residences in 1998.

Greater Mayfair 2004 baseline measure: A total of 408 assaults took place in the Greater Mayfair neighborhood in 2004, 228 of these, or 56% were residential assaults.

**Violent Crime**—Violent crimes declined 8% between 1998 and 2004. In 1998, there were 167 violent crime incidents in Mayfair compared to 153 by 2004.

Greater Mayfair 2004 baseline measure: In the Greater Mayfair neighborhood, there were 463 reported violent crimes in 2004.

**Automobile Accidents**—The number of injury and non-injury automobile accidents in Mayfair declined by 63% between 1998 and 2004, falling from 180 in 1998 to 66 in 2004.

Greater Mayfair 2004 baseline measure: In the Greater Mayfair neighborhood, there were 450 injury and non-injury automobile accidents reported in 2004.

Figure 12. Residential Assaults, Automobile Accidents, and Violent Crime
Resident perceptions of community safety. We asked residents to rank the safety of the community with regards to its most vulnerable group—Mayfair’s children. A clear majority feel that the neighborhood is safe for children (22% agree strongly, 36% agree somewhat), figures that are about the same as five years ago (21% agreed strongly, 31% agreed somewhat).

Greater Mayfair 2004 baseline measure: A clear majority feel that Greater Mayfair is safe for children (23% agree strongly, 39% agree somewhat).

HOMEGROWN CAPACITY

What Do We Want For Mayfair?

Central to the Mayfair Neighborhood Improvement Initiative is the belief that residents must work together to identify and address their own challenges. Help can come from the outside, but the energy and commitment to change the neighborhood must come from the residents themselves. We agree that it is critical for our community to have strong internal bonds between people and between residents and their neighborhood. What does this mean for our neighborhood? To answer this question, we chose measures in the following three areas:

- Strong neighborhood attachment
- Strong resident involvement
- Strong neighbor-to-neighbor connections

In the sections that follow, we describe each area, its key elements, and the indicators chosen to measure progress—including how Mayfair is currently performing on these indicators between 1999 and 2004 (see Figure 13). We also define a new baseline for the combined Mayfair and Arbuckle neighborhoods, the expanded focus of the Mayfair Improvement Initiative.

<table>
<thead>
<tr>
<th>AREA</th>
<th>CHANGE IN MAYFAIR 1999-2004</th>
<th>PROGRESS MEASURE</th>
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<tr>
<td>Strong Neighborhood Attachment</td>
<td>⇣</td>
<td>Percentage of Long-Term Residents/Resident Turnover</td>
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<tr>
<td>Strong Resident Involvement</td>
<td>↑</td>
<td>Believe in Being Able to Make a Difference in Mayfair</td>
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<tr>
<td>Strong Neighbor-to-Neighbor Connections</td>
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<td>Resident Involvement in Neighborhood Improvement</td>
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<tr>
<td></td>
<td>↑</td>
<td>Trust Among Neighbors</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Neighbors Working Together</td>
</tr>
</tbody>
</table>

KEY

↑ Mayfair made progress between 1999 and 2004
↓ Mayfair lost ground between 1999 and 2004
⇔ Mayfair remained about the same, 1999 - 2004
Strong Neighborhood Attachment

We want to know how residents view their neighborhood—are they committed to staying or are they just passing through? We know that if residents view Mayfair as a “port of entry” or just a step along the way to somewhere else, it may be more difficult involving them in efforts to improve the neighborhood. Conversely, if people view Mayfair as a place to settle down or have already spent many years in Mayfair, it is more likely that they will be willing to help make the neighborhood a better place. We chose to measure two key indicators of neighborhood attachment:

- **Long-Term Residents and Resident Turnover**—we focus on how long residents say they have lived in the Mayfair neighborhood, and conversely, the rate of resident turnover.

- **Commitment to Stay**—we focus on how residents view the neighborhood, as a good community to get started in and then move on, a community to settle down in for a lifetime, or a community that they would not prefer to live in. We also focus on whether or not residents imagine themselves living in Mayfair five years from now.

How Are We Doing?

**Long-Term Residents**—The percentage of long-term residents in Mayfair has remained the same in the last five years. More than half of residents (54%) have lived in Mayfair for more than five years, the same proportion as in 1999. In fact, four in ten residents (40%) have lived in Mayfair nine or more years, about the same as five years ago (45%).

*Greater Mayfair 2004 baseline measure: 42% of Greater Mayfair residents have lived in their neighborhood for more than five years, with 31% with residency of ten years or more.*

**Resident Turnover**—About one in five residents (20%) have lived in Mayfair one year or less, compared to 15% in 1999. In addition, 16% of households report that they had one or more adult leave during the past year, while 12% report that they had one or more adult added to the household in the past year.

*Greater Mayfair 2004 baseline measure: 24% of Greater Mayfair residents have lived in their neighborhood for one year or less; 15% of households report that they had one or more adult leave during the past year, while 12% report that they had one or more adult added to the household in the past year.*

**Commitment to Stay**—A large percentage of Mayfair residents are not committed to staying long-term. Almost half of Mayfair residents (48% compared to 49% in 1999) believe that the neighborhood “is a good community to get started financially and then move on.” In addition, 27% of residents (only 20% in 1999) feel that it is not the type of community they would prefer to live in. Only 20% (down from 29% in 1999) say that it is a good community to settle down for a lifetime. Overall, just over half of residents (54% vs. 61% in 1999) say they plan on living in Mayfair five years from today.

*Greater Mayfair 2004 baseline measure: Almost half of Greater Mayfair residents (52%) believe that the neighborhood “is a good community to get started financially and then move on.” Higher-income residents (those with household incomes of $50,000 or more) are more likely to say that Greater Mayfair is a good community to get started financially and then move on (64%) than the lowest-income residents (50%), those with household incomes under $20,000. In addition, 21% of all Greater Mayfair residents feel that it is not the type of community they would prefer to live in. Only 25% say that Greater Mayfair is a good community to settle down for a lifetime. Overall, just over half of residents (54%) say they plan on living in Greater Mayfair five years from today.*

Strong Resident Involvement

Over time, we want to know how residents get involved in their community, in neighborhood improvement efforts. Some measures will give us a good sense of how committed residents are to Mayfair through their actions. Others will give us an indication of how much residents think they can contribute to building a better neighborhood—or do they
think that what they can contribute won’t make a difference. And, we also want to make sure our youth are involved in organized neighborhood-based activities. We chose to measure three key indicators of resident involvement:

- **Belief in Being Able to Make a Difference**—we asked residents if they felt that “people like me can have an impact in making my community a better place to live,” as well as “I can make a difference improving schools in my neighborhood.”

- **Actual Resident Involvement in Neighborhood Improvement**—we focus on the percentage of residents that have volunteered through their church or religious organization, attended a neighborhood group, contacted a city agency or City Council about a problem, or attended a meeting organized by the Mayfair Improvement Initiative.

### How Are We Doing?

**Belief in Being Able to Make a Difference**—Among Mayfair residents, there is a strong belief that they can make a difference in improving their neighborhood. Two-thirds of residents (65%) feel that they can have at least “some impact” on making their community a better place to live, about the same as five years ago (63%).

*Greater Mayfair 2004 baseline measure:* 66% of Greater Mayfair residents feel that they can have at least “some impact” on making their community a better place to live. Almost eight in ten (79%) of the highest-income residents (with household incomes of $50,000 or more) believe they can have at least some impact on making the community a better place to live, compared to a still-high 59% of the lowest-income residents (with household incomes of less than $20,000).

*The proportion of residents feeling they can make a difference in local schools is much higher, and has grown in the last five years.* Today, 83% agree that they can make a difference improving schools in Mayfair, compared to 73% in 1999. In fact, almost half of Mayfair residents (46%) “agree strongly” that they can make a difference, just as five years ago (42%).

*Greater Mayfair 2004 baseline measure:* 79% of Greater Mayfair residents agree that they can make a difference improving local schools. In fact, almost half of Greater Mayfair residents (45%) “agree strongly” that they can make a difference. This belief is particularly high among the poorest Greater Mayfair residents. Almost nine in ten (86%) residents with household incomes of less than $20,000 believe they can make a difference in local schools, compared to 70% of those with household incomes of $50,000 or more.

**Actual Resident Involvement in Neighborhood Improvement**—While residents have a strong belief in making a difference in their community, a smaller proportion have taken action to do so. In the past year, about three in ten residents (29%) have attended a meeting for a neighborhood group for crime watch, disaster preparedness, or other community concerns, about the same as five years ago (26%). The same proportion of residents (29%) have attended a meeting organized by the Mayfair Improvement Initiative, compared to 22% in 1999. About one-quarter of residents have contacted a city agency or the City Council about a problem (24% compared to 22% in 1999). And, about 11% have held a meeting at their house to discuss neighborhood issues.

About one-third of residents (32%) report that they do some kind of volunteer activity. About one quarter of residents volunteer through their church or religious organization (26% in 2004 vs. 29% in 1999). And, about two in ten residents volunteer at local schools (19% vs. 22% in 1999).

*Greater Mayfair 2004 baseline measure:* In the past year, 23% of Greater Mayfair residents have attended a meeting for a neighborhood group for crime watch, disaster preparedness, or other community concerns (but only 13% of residents who have lived in the neighborhood less than five years compared to 32% of those with more than five years of residency); 21% have contacted a city agency or the City Council about a problem; 20% have attended a meeting organized by the Mayfair Improvement Initiative (29% of all residents who have lived in the neighborhood more than five years); and 9% have held a meeting at their house to discuss neighborhood issues. Thirty-two percent report that
they do some kind of volunteer activity (40% of residents with household incomes of $50,000 or more and 40% of residents who have lived in the neighborhood more than five years, compared to 24% of residents with household incomes of less than $20,000 and 24% of residents who have lived in the neighborhood less than five years); 26% volunteer through their church or religious organization; and 20% volunteered at a local school.

**Figure 14. Perceived Gains in Community Capacity in Mayfair**

<table>
<thead>
<tr>
<th>Belief in being able to make a difference in local schools</th>
<th>1999</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>54%</td>
<td>66%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Neighbors working together to improve the community</th>
<th>1999</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>73%</td>
<td>83%</td>
</tr>
</tbody>
</table>

Source: Mayfair Community Survey

**Strong Neighbor-to-Neighbor Connections**

We not only want to know how residents view their neighborhood, but how they view their neighbors. At a basic level, do they trust their neighbors? Trust is essential if neighbors are to work together to improve Mayfair. We chose to measure two key indicators of neighbor-to-neighbor connections:

- **Trust Among Neighbors**—we asked residents the following question: “generally speaking, do you trust your neighbor?”

- **Neighbors Working Together**—we focus on if residents believe that “my neighbors work together to improve living conditions.”

**How Are We Doing?**

**Trust Among Neighbors**—About one-third of residents exhibit strong levels of trust, with another third having some level of trust in their neighbors. Thirty percent strongly trust their neighbors, about the same as five years ago (32%). Another 39% say they “agree somewhat” that they trust their neighbors, again about the same as in 1999 (35%). Altogether, about two-thirds of residents (69%) agree that “generally speaking, I trust my neighbors,” much like five years ago (67%).

Greater Mayfair 2004 baseline measure: 73% of Greater Mayfair residents agree that “generally speaking, I trust my neighbors.” Twenty-eight percent strongly trust their neighbors, while 45% say they “agree somewhat” that they trust their neighbors.

**Neighbors Working Together**—A significantly larger percentage of residents believe neighbors are working together to improve Mayfair than five years ago. Today, about two-thirds of residents (66%) agree that “my neighbors work together to improve living conditions,” compared to only 54% in 1999.
Greater Mayfair 2004 baseline measure: 63% of residents in Greater Mayfair agree that “my neighbors work together to improve living conditions.” Moreover, 70% of residents with household incomes of less than $20,000, 63% with household incomes between $20,000 and $50,000, and 52% with household incomes of $50,000 or more agree that my neighbors work together to improve living conditions.

REGIONAL CONNECTIONS

What Do We Want For Mayfair?

While we recognize that residents must work together to identify and address their own challenges for Mayfair to make progress, we also know that our people and our neighborhood must be connected, not isolated from our surrounding region. Silicon Valley offers a wealth of economic and educational opportunities that are critical to improving the quality of life of Mayfair residents. The energy and commitment to change the neighborhood must come from the residents themselves, but some of that energy and commitment must be directed towards making important connections to regional jobs, education and training, and people from other walks of life. What does this mean for our neighborhood? To answer this question, we chose the measures in the following four areas:

- Connections to jobs
- Connections to higher education
- Access to outside capital
- Connections to people and information

In the sections that follow, we describe each area, its key elements, and the indicators chosen to measure progress—including how Mayfair is currently performing on these indicators between 1999 and 2004 (see Figure 15). We also define a new baseline for the combined Mayfair and Arbuckle neighborhoods, the expanded focus of the Mayfair Improvement Initiative.

Figure 15. REGIONAL CONNECTIONS

<table>
<thead>
<tr>
<th>AREA</th>
<th>CHANGE IN MAYFAIR 1999-2004</th>
<th>PROGRESS MEASURE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connection to Jobs</td>
<td>⇄</td>
<td>Working Residents’ Connection to the Silicon Valley Economy</td>
</tr>
<tr>
<td>Connections to Higher Education</td>
<td>⇄</td>
<td>Participation in Continuing Education</td>
</tr>
<tr>
<td>Access to Outside Capital</td>
<td>↑</td>
<td>Home Loan Approval Rates</td>
</tr>
<tr>
<td>Connections to People and Information</td>
<td>⇄</td>
<td>Connections to People and Organizations Outside Mayfair</td>
</tr>
<tr>
<td></td>
<td>↑</td>
<td>Access to Information Via the Internet</td>
</tr>
</tbody>
</table>

KEY
↑ Mayfair made progress between 1999 and 2004
↓ Mayfair lost ground between 1999 and 2004
⇔ Mayfair remained about the same, 1999 - 2004
Connections to Jobs

We want to know how well residents are connected to the regional labor market. We want our residents to be connected, and advance as Silicon Valley prospers. What proportion of jobs are residents realistically able to reach if they do not have access to a car? Are residents employed beyond their East San José community? Are they connected to the fast-growing high-technology economy of Silicon Valley? We chose to measure two kinds of indicators of job connection:

- **Working Residents Connections to the Silicon Valley Economy**—we focus on the percentage of residents who work outside East San José, and the percentage who work for one of the region's high technology employers.

- **Connections to Regional Job Resources and Networks**—we focus on how residents use resources and networks beyond their immediate neighborhood or family and friends to connect with jobs.

How Are We Doing?

**Working Residents Connections to the Silicon Valley Economy**—Mayfair residents work all across the region, but few work for the region's high-technology employers. Most working Mayfair residents (85%) have jobs beyond the immediate East San José community, about the same as five years ago (81%). Almost half work outside San José (46%), also about the same as 1999 (48%). However, only about one-quarter of working residents (24%) have a job with an employer that “is primarily involved in software, computers, or other high technology manufacturing, sales, and service,” about the same as five years ago (29%). In comparison, in 1999, the percentage of all working Silicon Valley residents holding a job with a high-tech employer was much higher at 45% (note: there is no comparable 2004 figure).

**Greater Mayfair 2004 baseline measure:** Most Greater Mayfair working residents (83%) have jobs beyond the immediate East San José community, with 43% working outside San José. Twenty-six percent of working residents have a job with an employer that “is primarily involved in software, computers, or other high technology manufacturing, sales, and service.” Forty-four percent of residents with household incomes of $50,000 or more work for these employers, compared to only 17% of residents with household incomes of less than $20,000.

**Connections to Regional Job Resources and Networks**—Mayfair residents are increasingly relying on resources and networks beyond their immediate family, friends, and neighborhood to find jobs. Researcher Manuel Pastor of the University of California-Santa Cruz and others have focused on the importance of “bridging networks” in finding employment, the ability to reach beyond one’s immediate social circle to use other contacts and institutions to find jobs. In Mayfair, this kind of “bridging” is increasing as a means of finding employment. However, it is not increasing at the cost of traditional social networks in the neighborhood, which remain strong.

Today, only 7% of working residents say that they had the help of a friend in Mayfair to find their current job, compared to 15% five years ago. Only 35% say they had the help of a friend elsewhere in San José, compared to 45% in 1999. Only 27% had the help of a relative, about the same as five years ago (25%). However, 20% had the help of an employment agency in 2004 compared to 13% in 1999. The most common method was to approach the employer directly. Six in ten working residents (60%) reached beyond their immediate circle of family, friends, and neighborhood to find their job, compared to just 43% five years ago.

**Greater Mayfair 2004 baseline measure:** 12% of working Greater Mayfair residents say that they had the help of a friend in the neighborhood to find their current job; 40% say they had the help of a friend elsewhere in San José; 30% had the help of a relative; and 15% had the help of an employment agency. The most common method was to approach the employer directly (57%).
Connections to Higher Education

To gain access to economic opportunity, access to higher education is critical. Sources of higher education and training that can increase the standard of living of Mayfair residents exist outside the neighborhood. Thus, connections to these regional resources and institutions is essential if Mayfair workers are to upgrade their job skills, change careers, or otherwise improve their ability to earn a living. We chose to measure the following key indicator of higher education connection:

- **Residents Recently Enrolled in Continuing Education**—we asked residents if they had enrolled in classes or coursework in the past three years (1) leading to a certificate or college degree, (2) skills development or job promotion classes, (3) English as a second language (ESL) classes, or (4) General Education Diploma (GED), which is a high school equivalency.

How Are We Doing?

**Residents Recently Enrolled in Continuing Education**—Even though more Mayfair residents have lost their jobs in the last five years, the percentage of residents involved in continuing education has remained about the same. In the past three years, about one quarter of Mayfair residents (23%) enrolled in English as a Second Language (ESL) classes, compared to 16% in 1999. Only 14% have enrolled in skill development or job promotion classes in the last three years, about the same as in 1999 (18%). Also, only 14% of those with a college degree or less enrolled in classes leading to a certificate or college degree during this time, compared to 22% in 1999. And, only 6% of those with who have completed high school or less took General Education Diploma (GED) classes, about the same as five years ago (5%).

**Greater Mayfair 2004 baseline measure:** In the past three years, 26% Greater Mayfair residents enrolled in English as a Second Language (ESL) classes; 16% have enrolled in skill development or job promotion classes; 15% of those with a college degree or less have enrolled in classes leading to a certificate or college degree; and, only 7% of those with who have completed high school or less took General Education Diploma (GED) classes.

Access to Outside Capital

While Mayfair residents possess significant purchasing power on their own, their ability to leverage financial capital outside Mayfair is critical for major investments, such as home mortgages and major home improvement loans. We chose to measure the following key indicator of access to capital outside Mayfair:

- **Home Loan Approval/Denial Rates**—we focus on the rates of approval and denial of two kinds of home loans: loans for home purchase and home improvement.

How Are We Doing?

**Home Loan Approval/Denial Rates**—Mayfair residents have better access to outside capital than five years ago. Home purchase loan approval rates rose from 63% in 1998 to 74% in 2003, while home improvement loan approval rates also increased from 31% to 50% during the same period. Moreover, the gap between approval rates for Santa Clara County residents and Mayfair residents nearly closed between 1998 and 2003. The gap for home purchase loan approval rates fell from 15% to 3%, while the gap for home improvement loan approval rates fell from 40% to 6% between 1998 and 2003 (Figure 16a and 16b).

**Greater Mayfair 2003 baseline measure:** Home purchase loan approval rates were 73%, while home improvement loan approval rates were 46% for the Greater Mayfair area in 2003.
Connections to People and Information

While it is important that Mayfair residents trust one another and work together to improve their neighborhood, it is also important that the people of Mayfair are not isolated from their fellow residents of Silicon Valley. Connections with others outside the immediate neighborhood, family circle, or ethnic group can lead to new economic and social opportunities for residents. For example, it can help link working residents to people and information that leads to new job opportunities, educational opportunities, access to capital, or other opportunities for advancement. We chose to measure the following three key indicators of connections to people and information outside Mayfair:

- **Resident Connections to People and Organizations Outside Mayfair**—we focus on attendance at meetings of outside organizations and whether or not residents feel “that Mayfair is isolated from the rest of Silicon Valley.”

- **Access to Information Through the Internet**—we focus on the accessibility of residents to the internet, either at home, their workplace, or school.
How Are We Doing?

Resident Connections to People and Organizations Outside Mayfair—Many Mayfair residents remain disconnected from the region. About half of residents (54%) feel at least somewhat isolated from the rest of Silicon Valley, about the same as five years ago (48%). In the past year, only 17% have attended an outside meeting for a volunteer group and only 11% have attended meeting of a labor union or other work-related organization, about the same as in 1999 (18% for both kinds of meetings).

Greater Mayfair 2004 baseline measure: About half of Greater Mayfair residents (50%) feel at least somewhat isolated from the rest of Silicon Valley. Residents who rent are much more likely to feel isolated (57%) and residents who own their home (43%). Only 19% have attended an outside meeting for a volunteer group and only 15% have attended a meeting of a labor union or other work-related organization in the past year. Higher-income residents (those with household incomes of $50,000 or more) are more likely to have attended a outside meeting of a volunteer group (30%) or work-related group (25%) than those with household incomes of less than $20,000 (11% for both kinds of meetings).

Access to Information Through the Internet—More Mayfair residents are better connected through the internet, though half remain disconnected. Today, 50% of Mayfair residents say they or someone in their household has access to the internet through a computer at home, work, school, or somewhere else, compared to just 39% five years ago. Of those residents having access to the internet, 67% have access through a computer at home (compared to 59% five years ago). About four in ten have access at work, and two in ten at school. Some respondents have access in multiple locations.

Greater Mayfair 2004 baseline measure: 56% of Greater Mayfair residents say they or someone in their household has access to the internet through a computer at home, work, school, or somewhere else. Of those residents having access to the internet, 68% have access through a computer at home; 35% at work; and 18% at school. Some respondents have access in multiple locations.

NEIGHBORHOOD ASSETS

What Do We Want For Mayfair?

We want to recognize, value, and leverage the assets that make Mayfair unique. We chose to focus on our assets, rather than our liabilities or problems, to focus positively on how to capitalize on what we have to bring us further progress. Our assets are in many forms. We chose three major areas to measure:

- Workforce Assets
- Economic Assets
- Political Assets

In addition, we recognize that the physical location of Mayfair in the heart of Silicon Valley makes our neighborhood attractive for investment in residential improvement and development.

In the sections that follow, we describe each area, its key elements, and the indicators chosen to measure progress—including how Mayfair is currently performing on these indicators between 1999 and 2004 (see Figure 17). We also define a new baseline for the combined Mayfair and Arbuckle neighborhoods, the expanded focus of the Mayfair Improvement Initiative.

Workforce Assets

We want to recognize the strong work ethic in our community. We know that our people and their work ethic are valuable to the fast-moving Silicon Valley economy—and could be even more so in the future. We chose the following measures as indicators of our workforce assets:
### Number of Workers Per Household
— we focus on the work ethic of the Mayfair population by counting the number of workers per household.

### Multiple Languages
— we focus on the percentage of residents who speak two or more languages, an advantage with Silicon Valley’s global companies.

#### How Are We Doing?

**Number of Workers Per Household**— Mayfair remains a neighborhood with a strong work ethic, even as the regional economy has declined. Almost all Mayfair households (90%) have at least one working resident, just as five years ago (92%). Almost two-thirds of households (64%) have 2 or more working residents, just as in 1999 (61%). And, 25% have three or more working residents, about the same as five years ago (28%).

*Greater Mayfair 2004 baseline measure*: Almost all Greater Mayfair households (90%) have at least one working resident; 65% have 2 or more working residents; and 24% have three or more working residents.

**Multiple Languages**— More than half of Greater Mayfair residents speak more than one language. Fifty three percent of Greater Mayfair residents speak two or more languages.

#### Economic Assets

We want to recognize that Mayfair residents possess a range of economic assets, including considerable purchasing power, which they use to acquire local and regional products and services. This power, for example, can be an important point of leverage for the neighborhood to attract investment. We chose the following measure as an indicator of our economic assets:

**Total Neighborhood Household Income**— we focus on an estimate of the overall purchasing power of Mayfair residents. To develop this estimate, we multiply the total number of households by the average household income in the neighborhood.
How Are We Doing?

Total Neighborhood Household Income—Multiplying the total number of households by the average household income in Mayfair produces an estimate of $57.3 million, up from $49.6 million in total neighborhood household income in 1999.

Greater Mayfair 2004 baseline measure: Multiplying the total number of households by the average household income in the combined Greater Mayfair neighborhood produces an estimate of $177.4 million in total neighborhood household income.

Political Assets

We want to recognize that many of the residents of Mayfair possess the right to vote, an important political asset to select individuals and ballot initiatives which will further the goals of the Mayfair vision. We chose the following measure as an indicator of our political assets:

- Eligible, Registered, and Actual Voters—we focus on the percentage of residents who are eligible to vote, who have registered to vote, and who actually have voted in the most recent major election.

How Are We Doing?

Eligible, Registered, and Actual Voters—As Figure 18 shows, comparing the two mid-term elections of 1998 and 2002, a higher percentage of those eligible to vote in Mayfair registered and actually voted. A total of 86% of eligible residents were registered in 2002, up from 69% in 1998. The percentage of registered voters who turned out to vote was 44% in 2002, up from 38% in 1998. Mid-term elections were chosen for this indicator because they are a more conservative measure of regular voters, compared to presidential elections, which typically generate higher turnout of those who vote less frequently.

Figure 18. Mayfair Voter Registration and Turnout, 1998-2002

Source: Santa Clara County Registrar of Voters

Greater Mayfair 2004 baseline measure: 67% of eligible Greater Mayfair residents were registered to vote in 2002. The percentage of registered voters who turned out to vote was 39% in 2002.
CONCLUSION: USING THE INDEX AS A CATALYST FOR ACTION

The most important purpose of this Index is help the people of Mayfair and our allies to take decisive and effective action to improve the neighborhood. Together, these measures provide a definition of what is important for neighborhood progress. They do not provide a comprehensive diagnosis of issues or advocate a specific set of solutions; rather, they seek to stimulate dialogue and problem solving that will enable us to reach our vision for the Mayfair neighborhood. The Index can be used in several ways:

- **Educate**: increase understanding about what is important for neighborhood progress
- **Monitor**: track progress over time on specific measures
- **Scan**: surface trends that need to be addressed, that could help or hinder our progress
- **Compare**: provide the basis for relevant comparisons to other neighborhoods or regions
- **Prioritize Local Actions**: provide information that helps use prioritize neighborhood actions, investments, and volunteer efforts.
- **Attract Outside Partners**: provide a framework for accountability, including a clear set of measures that demonstrates to outside investors and other partners that the Mayfair neighborhood is working decisively and effectively towards a better future.

We recognize the enormous challenge we face to bring sustained progress to the Mayfair neighborhood—but we expect to succeed. We will need to be more creative, more committed, and more collaborative than ever before. We will need to involve more residents—and sustain their participation—over a long period of time to succeed. Defining overall success in an integrated series of progress measures, then putting “the facts on the table” was a critical step. Our intention now is that the Index become a catalyst for action and the engagement of residents in building a positive future for our neighborhood.

We welcome your comments and collaboration in improving the Greater Mayfair neighborhood in the years to come.
## INDEX DATA SOURCES

### NEIGHBORHOOD OUTCOMES

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<th>PROGRESS MEASURE</th>
<th>DATA SOURCE</th>
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<td>Mayfair Community Survey</td>
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<td>Mayfair as place to raise a family</td>
<td>Mayfair Community Survey</td>
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<td>Change in Mayfair quality of life</td>
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<td>Neighborhood Beautification</td>
<td>Overall Beauty</td>
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<td>Cleanliness of Streets</td>
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<td>Amount of Graffiti</td>
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<td>Condition of Streetlights</td>
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<td>Involvement in Children’s Education</td>
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### Homegrown Capacity

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<td>Strong Neighbor-to-Neighbor Connections</td>
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<td>Neighbors Working Together</td>
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### Neighborhood Assets

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METHODOLOGICAL NOTE

The Mayfair Community Survey results for median household income and those provided by the Census Bureau do not match. The Census 2000 shows a median household income of $53,833 while the Mayfair Community Survey shows a median household income of $22,115. With respect to other demographics (aside from income) the results for the two surveys are virtually identical.

With respect to income, two primary differences in methodology between the surveys are believed to account for most of the variation in the household income figures: the way the surveys were administered and the way the survey questions were asked.

- **Survey administration:** The Field Survey was a telephone survey, while the Census was a self-administered mail survey based on a paper questionnaire (i.e., the Census long form). A known bias of this kind of data collection is that more educated, affluent households tend to complete the long form (e.g., the national response rate to the Census long form was 68%, with much of the non-response in urban areas).

- **Question wording:** The Census long form asked a series of questions related to income for each person in the household, whereas the Field Survey asked a single question (see below for actual wording of questions). While it is possible that Field’s estimate is a conservative estimate of household income, the Census estimate may be an over-estimate of household income (e.g., due to both non-response bias and potential double counting of income).

**Field Survey Question (both 1999 and 2004 surveys):**

**Question 109a:** We don’t want to know your exact income, but just roughly, could you tell me your annual household income before taxes, including salaries, interest income, dividends, and social security?

**Census Survey Questions:**

**Question 31: INCOME IN 1999** — Mark the “Yes” box for each income source received during 1999 and enter the total amount received during 1999 to a maximum of $999,999. Mark the “No” box if the income source was not received. If net income was a loss, enter the amount and mark the “Loss” box next to the dollar amount. For income received jointly, report, if possible, the appropriate share for each person; otherwise, report the whole amount for only one person and mark the “No” box for the other person. If exact amount is not known, please give best estimate.

a. Wages, salary, commissions, bonuses, or tips from all jobs — Report amount before deductions for taxes, bonds, dues, or other items.
b. Self-employment income from own nonfarm businesses or farm businesses, including proprietorships and partnerships — Report NET income after business expenses.
c. Interest, dividends, net rental income, royalty income, or income from estates and trusts — Report even small amounts credited to an account.
d. Social Security or Railroad Retirement e. Supplemental Security Income (SSI)
e. Any public assistance or welfare payments from the state or local welfare office
f. Retirement, survivor, or disability pensions —
g. Any other sources of income received regularly such as Veterans’ (VA) payments, unemployment compensation, child support, or alimony — Do NOT include lump-sum payments such as money from an inheritance or sale of a home.

**Question 32:** What was this person’s total income in 1999? Add entries in questions 31a—31g; subtract any losses. If net income was a loss, enter the amount and mark the “Loss” box next to the dollar amount.