

Section 5. Research Findings

12. Special Focus on the Cost of Living on Cape Cod (“Your Household Market Basket”)

Responses to the **Cape Cod Community Survey – 2008 “Your Household Market Basket”** questions provide insight into topics relating to the cost of living in sampled households, including expenditures for:

- Basic subsistence items,
- Medical and dental care,
- Taxes,
- Schools, job training, career advancement,
- Recreation and leisure, and
- Transportation.

Cost of Living “Market Basket” Categories and Expenditure Items:

Expenditure items explored in depth in the Cape Cod Community Survey – 2008 include the following: (See also, Page 6 of sample questionnaire in Appendix 1)

- Grocery Store Items:
 - Meat, fish, eggs, fruit/vegetables
 - Cereal, juice, canned goods
 - Cleaning supplies, shampoo, etc.
- Clothing Store Items:
 - Work clothes
 - School clothes
 - Casual clothes
 - Dress clothes or shoes
- Housing:
 - Rent or lease payment
 - House or condo payments
 - Homeowner’s or renter’s insurance
- Fuels & Utilities:
 - Fuel oil
 - Natural gas or bottled gas
 - Electricity
 - Telephone
- Medical & Dental Care:
 - Medical/health care
 - Medical/dental insurance
 - Dental insurance
- Taxes:
 - Real estate taxes
 - Town beach/transfer station sticker fees
 - Car or truck excise taxes
- Schools & Job Training:
 - School costs (school bus fees, sports)
 - College costs, room/board, books
 - Job training classes (career help)

- Having Fun (Recreation/Leisure):
 - IN-HOME: TV, cable, games, etc.
 - OUT-OF-HOME: movies, restaurants, sports
- Car, Bus, Van, or Taxi:
 - Transit fares (B-Bus, Villager, taxi, etc.)
 - Repairs to car or truck (parts, labor)
 - Gas for car or truck
 - Car or truck insurance

Cape Cod Households With Problems Paying For Everyday Items

Of the 845 Cape Cod households responding to the Cape Cod Community Survey – 2008, about 500 (60%) report problems paying for one or more household “market basket” item. Tables 5.12.1 – 5.12.7 show the percentage of households reporting minor-to-moderate problems affording key household expenditures. Four-in-ten sampled households did not report any such affordability problems.

Note: The “a” section of each table shows the general expenditure categories and the percentage of households reporting a problem paying one or more items in that overall “market basket” category. The “b” section of each table shows the percentage of households reporting a problem paying for a specific “market basket” item.

From these tables, we see that our most needy households, households with child(ren), and renter households report the highest prevalence of unaffordability of household “market basket” items. Among the most needy households, four “market basket” categories predominate: *Fuels & Utilities; Car, Bus, Van or Taxi; Having Fun (Recreation/ Leisure); and Housing*. Seventy percent or more of these households report problems paying for items in these categories

Conversely, households with someone over age 65 and owner households report a lower prevalence of unaffordability of household “market basket” items. Among these two household groups, four “market basket” categories predominate: *Fuels & Utilities; Car, Bus, Van or Taxi; Having Fun (Recreation/Leisure); and Medical & Dental Care*. Fifty percent or more of these two household groups report problems paying for items in these four categories.

Thus, within the top five “market basket” categories, only two categories differ among these household sub-groups; *Housing* and *Medical & Dental Care*. Paying for Housing items is not reported to be as widespread a problem among households with older residents and homeowners, whereas healthcare unaffordability is reported to be more prevalent among households with older residents and homeowners.

See the “b” section of Tables 5.12.1 thru 5.12.7 for detailed descriptions of difficult to afford items.

Data Tables:

The data shown in the tables below and in Appendix 2, Table 2.I.1 tell us that in order to pay for food and shelter some Cape’s households are having trouble paying for: gas/-repairs/insurance for their household vehicle, basic utilities (especially electricity), outside-the-home recreation/leisure activities, and dental care. Five-in-ten sampled Cape Cod households report these affordability problems.

Table 5.12.1 shows responses to “Market Basket” categories of household expenditures on Cape Cod from households sampled by the Cape Cod Community Survey – 2008 survey. (See also, Appendix 2, Table 2.1.1)

Table 5.12.1a: Cost of Living Categorical Responses From All Sampled Cape Cod Households

Cost of Living “Market Basket” Category	Category Code	Of Those Cape Cod Households With Problem(s) Paying: % With Problem Paying For Items in Category*
Fuels & Utilities	F	73%
Car, Bus, Van, or Taxi	CB	72%
Having Fun (Recreation/Leisure)	HF	64%
Medical & Dental Care	MD	61%
Housing	H	59%
Taxes	T	55%
Clothing Store Items	CS	52%
Grocery Store Items	GS	45%
Schools & Job Training	SJ	33%

* Percentage of those 503 sampled households answering any of the “Market Basket” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.1)

Table 5.12.1b Detailed Cost of Living: Your “Market Basket” Responses From All Sampled Cape Cod Households

Rank	Top Twelve Cost of Living “Market Basket” Items	Category Code	Of Those Cape Cod Households With Problem(s) Paying: % w/Problem Paying For Item*
1	Gas for car or truck	CB	61%
2	OUT-OF-HOME: movies, restaurants, sports	HF	60%
3	Car or truck insurance	CB	53%
4	Electricity	F	53%
5	Repairs to car or truck (parts, labor)	CB	50%
6	Dental insurance	MD	49%
7	Dress clothes or shoes	CS	47%
8	Telephone	F	46%
9	IN-HOME: TV, cable, games, etc.	HF	45%
10	Fuel oil	F	43%
11	Real estate taxes	T	42%
12	Medical/dental insurance	MD	42%

* Percentage of those 503 sampled households answering any of the “Market Basket” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.1)

Table 5.12.2 shows responses to “*Market Basket*” categories of household expenditures in most needy Cape Cod households sampled by the Cape Cod Community Survey – 2008 survey. (See also, Appendix 2, Table 2.1.1)

The data shown in the tables below and data in Appendix 2, Table 2.1.1 tell us that in order to pay for food and shelter the Cape’s most needy households are having trouble paying for; gas/insurance for their household vehicle, basic utilities (especially telephone), dress clothes/-shoes, and outside-the-home recreation/leisure activities. Seven-in-ten of the Cape’s most needy households report these affordability problems.

Table 5.12.2a Cost of Living Categorical Responses From Most Needy Cape Cod Households

Cost of Living “ <i>Market Basket</i> ” Category	Category Code	Of Those Most Needy Households With Problem(s) Paying: % With Problem Paying For Items in Category*
Fuels & Utilities	F	88%
Having Fun (Recreation/Leisure)	HF	84%
Car, Bus, Van, or Taxi	CB	84%
Housing	H	80%
Clothing Store Items	CS	78%
Medical & Dental Care	MD	75%
Grocery Store Items	GS	69%
Taxes	T	68%
Schools & Job Training	SJ	50%

* Percentage of those 190 most needy households answering any of the “*Market Basket*” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.1)

Table 5.12.2b Detailed Cost of Living: Your “*Market Basket*” Responses From Most Needy Cape Cod Households

Rank	Top Twelve Cost of Living “ <i>Market Basket</i> ” Items	Category Code	Of Those Most Needy Households With Problem(s) Paying: % w/Problem Paying For Item*
1	OUT-OF-HOME: movies, restaurants, sports	HF	80%
2	Dress clothes or shoes	CS	72%
3	Telephone	F	72%
4	Gas for car or truck	CB	72%
5	Car or truck insurance	CB	69%
6	Electricity	F	67%
7	IN-HOME: TV, cable, games, etc.	HF	66%
8	Meat, fish, eggs, fruit/vegetables	GS	65%
9	Casual clothes	CS	65%
10	Dental insurance	MD	63%
11	Repairs to car or truck (parts, labor)	CB	61%
12	Medical/health care	MD	61%

* Percentage of those 190 most needy households answering any of the “*Market Basket*” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.1)

Table 5.12.3 shows responses to “*Market Basket*” categories of household expenditures in Cape Cod young people family households sampled by the Cape Cod Community Survey – 2008 survey. (See also, Appendix 2, Table 2.1.2)

The data shown in the tables below and data in Appendix 2, Table 2.1.2 tell us that in order to pay for food and shelter the Cape households which include children are having trouble paying for; basic utilities (electric and telephone), gas/repairs/insurance for their household vehicle, dress clothes/shoes and outside-the-home recreation/leisure activities. Six-in-ten Cape Cod households which include one or more child (ages 0-17) report these affordability problems.

Table 5.12.3a Cost of Living Categorical Responses From Cape Cod Young People Family Households

Cost of Living “ <i>Market Basket</i> ” Category	Category Code	Of Those <u>Young People</u> Family Households With Problem(s) Paying: % With Problem Paying For Items in Category*
Fuels & Utilities	F	88%
Car, Bus, Van, or Taxi	CB	83%
Having Fun (Recreation/Leisure)	HF	74%
Housing	H	69%
Medical & Dental Care	MD	67%
Clothing Store Items	CS	67%
Taxes	T	61%
Schools & Job Training	SJ	60%
Grocery Store Items	GS	58%

* Percentage of those 154 young people family households (those with one or more child ages 0-17 years) answering any of the “*Market Basket*” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.2)

Table 5.12.3b Detailed Cost of Living: Your “*Market Basket*” Responses From Cape Cod Young People Family Households (includes one or more person ages 0-17)

Rank	Top Twelve Cost of Living “ <i>Market Basket</i> ” Items	Category Code	Of Those <u>Young People</u> Family Households With Problem(s) Paying: % w/Problem Paying For Item*
1	Gas for car or truck	CB	72%
2	OUT-OF-HOME: movies, restaurants, sports	HF	71%
3	Electricity	F	70%
4	Car or truck insurance	CB	63%
5	Dress clothes or shoes	CS	62%
6	Repairs to car or truck (parts, labor)	CB	61%
7	Telephone	F	60%
8	IN-HOME: TV, cable, games, etc.	HF	58%
9	Meat, fish, eggs, fruit/vegetables	GS	55%
10	School clothes	CS	55%
11	Fuel oil	F	55%
12	Casual clothes	CS	54%

* Percentage of those 154 young people family households (those with one or more child ages 0-17 years) answering any of the “*Market Basket*” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.2)

Table 5.12.4 shows responses to “Market Basket” categories of household expenditures on Cape Cod from households with someone age 65 or older sampled by the Cape Cod Community Survey – 2008 survey. (See also, Appendix 2, Table 2.1.2)

The data shown in the tables below and data in Appendix 2, Table 2.1.2 tell us that in order to pay for food and shelter the Cape households with someone age 65 or older are having trouble paying for; dental care, gas/repairs/insurance for their household vehicle, and outside-the-home recreation/leisure activities. At least four-in-ten Cape Cod households which include someone age 65 or older report these affordability problems.

Table 5.12.4a: Cost of Living Categorical Responses From Cape Cod Households With Someone Age 65 or Older

Cost of Living “Market Basket” Category	Category Code	Of Those Households With Someone Age 65+ With Problem(s) Paying: % With Problem Paying For Items in Category*
Car, Bus, Van, or Taxi	CB	66%
Fuels & Utilities	F	61%
Medical & Dental Care	MD	60%
Having Fun (Recreation/Leisure)	HF	52%
Taxes	T	51%
Housing	H	45%
Clothing Store Items	CS	34%
Grocery Store Items	GS	34%
Schools & Job Training	SJ	10%

* Percentage of those 148 households with someone age 65 or older answering the “Market Basket” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.1)

Table 5.12.4b Detailed Cost of Living: Your “Market Basket” Responses From Cape Cod Households With Someone Age 65 or Older

Rank	Top Twelve Cost of Living “Market Basket” Items	Category Code	Of Those Households With Someone Age 65+ With Problem(s) Paying: % w/Problem Paying For Item*
1	Dental insurance	MD	53%
2	Gas for car or truck	CB	51%
3	OUT-OF-HOME: movies, restaurants, sports	HF	49%
4	Repairs to car or truck (parts, labor)	CB	44%
5	Car or truck insurance	CB	44%
6	Real estate taxes	T	43%
7	Electricity	F	40%
8	Homeowner’s or renter’s insurance	H	34%
9	Medical/dental insurance	MD	34%
10	Fuel oil	F	33%
11	IN-HOME: TV, cable, games, etc.	HF	33%
12	Meat, fish, eggs, fruit/vegetables	GS	31%

* Percentage of those 148 households with someone age 65 or older answering the “Market Basket” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.1)

Table 5.12.5 shows responses to “Market Basket” categories of household expenditures on Cape Cod from households with someone age 75 or older sampled by the Cape Cod Community Survey – 2008 survey. (See also, Appendix 2, Table 2.1.2)

The data shown in the tables below and data in Appendix 2, Table 2.1.2 tell us that in order to pay for food and shelter the Cape households with someone age 75 or older are having trouble paying for; gas/repairs for their household vehicle, real estate taxes, outside-the-home recreation/leisure activities, and dental care, Four-in-ten Cape Cod households which include someone age 75 or older report these affordability problems.

Table 5.12.5a: Cost of Living Categorical Responses From Cape Cod Households With Someone Age 75 or Older

Cost of Living “Market Basket” Category	Category Code	Of Those Households With Someone Age 75+ With Problem(s) Paying: % With Problem Paying For Items in Category*
Car, Bus, Van, or Taxi	CB	59%
Fuels & Utilities	F	58%
Medical & Dental Care	MD	56%
Having Fun (Recreation/Leisure)	HF	50%
Taxes	T	50%
Housing	H	43%
Grocery Store Items	GS	31%
Clothing Store Items	CS	25%
Schools & Job Training	SJ	6%

* Percentage of those 67 households with someone age 75 or older answering any of the “Market Basket” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.1)

Table 5.12.5b Detailed Cost of Living: Your “Market Basket” Responses From Cape Cod Households Which Include Someone Age 75 or Older

Rank	Top Twelve Cost of Living “Market Basket” Items	Category Code	Of Those Households With Someone Age 75+ With Problem(s) Paying: % w/Problem Paying For Item*
1	Dental insurance	MD	49%
2	Repairs to car or truck (parts, labor)	CB	47%
3	OUT-OF-HOME: movies, restaurants, sports	HF	46%
4	Real estate taxes	T	43%
5	Gas for car or truck	CB	41%
6	Car or truck insurance	CB	37%
7	Homeowner’s or renter’s insurance	H	35%
8	Fuel oil	F	35%
9	Electricity	F	35%
10	Medical/dental insurance	MD	29%
11	IN-HOME: TV, cable, games, etc.	HF	29%
12	Meat, fish, eggs, fruit/vegetables	GS	27%

* Percentage of those 67 households with someone age 75 or older answering any of the “Market Basket” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.1)

Table 5.12.6 shows responses to “*Market Basket*” categories of household expenditures in renter Cape Cod households sampled by the Cape Cod Community Survey – 2008 survey. (See also, Appendix 2, Table 2.1.2)

The data shown in the tables below and in Appendix 2, Table 2.1.2 tell us that the Cape’s renter households are struggling to afford food and shelter. Consequently, they report problems paying for; gas/insurance for their household vehicle, basic utilities (especially telephone), dress clothes, and outside-the-home recreation/leisure activities. Six-in-ten renter Cape Cod households report these affordability problems.

Table 5.12.6a: Cost of Living Categorical Responses From Renter Cape Cod Households

Cost of Living “ <i>Market Basket</i> ” Category	Category Code	Of Those <u>Renter</u> Households With Problem(s) Paying: % With Problem Paying For Items in Category*
Fuels & Utilities	F	79%
Car, Bus, Van, or Taxi	CB	74%
Having Fun (Recreation/Leisure)	HF	73%
Housing	H	71%
Clothing Store Items	CS	71%
Grocery Store Items	GS	65%
Medical & Dental Care	MD	64%
Taxes	T	51%
Schools & Job Training	SJ	37%

* Percentage of those 122 renter households answering any of the “*Market Basket*”-related” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.2)

Table 5.12.6b Detailed Cost of Living: Your “*Market Basket*” Responses From Renter Cape Cod Households

Rank	Top Twelve Cost of Living “ <i>Market Basket</i> ” Items	Category Code	Of Those <u>Renter</u> Households With Problem(s) Paying: % w/Problem Paying For Item*
1	OUT-OF-HOME: movies, restaurants, sports	HF	68%
2	Rent or lease payment	H	66%
3	Gas for car or truck	CB	65%
4	Dress clothes or shoes	CS	63%
5	Meat, fish, eggs, fruit/vegetables	GS	62%
6	Telephone	F	61%
7	Car or truck insurance	CB	60%
8	Electricity	F	59%
9	Casual clothes	CS	57%
10	Dental insurance	MD	57%
11	Cleaning supplies, shampoo, etc.	GS	55%
12	Medical/health care	MD	53%

* Percentage of those 122 renter households answering any of the “*Market Basket*”-related” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.2)

Table 5.12.7 shows responses to “*Market Basket*” categories of household expenditures in owner Cape Cod households sampled by the Cape Cod Community Survey – 2008 survey. (See also, Appendix 2, Table 2.1.2)

The data shown in the tables below and in Appendix 2, Table 2.1.2 tell us that in order to pay for food and shelter the Cape households which own their home are having trouble paying for; gas/insurance for the household vehicle, basic utilities (especially electric), real estate taxes, and outside-the-home recreation/leisure activities. Five-in-ten owner Cape Cod households report these affordability problems.

Table 5.12.7a Cost of Living Categorical Responses From Most Needy Cape Cod Households

Cost of Living “ <i>Market Basket</i> ” Category	Category Code	Of Those <u>Owner</u> Households With Problem(s) Paying: % With Problem Paying For Items in Category*
Car, Bus, Van, or Taxi	CB	71%
Fuels & Utilities	F	71%
Medical & Dental Care	MD	59%
Having Fun (Recreation/Leisure)	HF	59%
Taxes	T	59%
Housing	H	54%
Clothing Store Items	CS	42%
Grocery Store Items	GS	32%
Schools & Job Training	SJ	31%

* Percentage of those 322 owner households answering any of the “*Market Basket*”-related” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.2)

Table 5.12.7b Detailed Cost of Living: Your “*Market Basket*” Responses From Owner Cape Cod Households

Rank	Top Twelve Cost of Living “ <i>Market Basket</i> ” Items	Category Code	Of Those <u>Owner</u> Households With Problem(s) Paying: % w/Problem Paying For Item*
1	Gas for car or truck	CB	62%
2	OUT-OF-HOME: movies, restaurants, sports	HF	55%
3	Real estate taxes	T	53%
4	Electricity	F	51%
5	Car or truck insurance	CB	51%
6	Fuel oil	F	48%
7	Repairs to car or truck (parts, labor)	CB	48%
8	Dental insurance	MD	45%
9	Homeowner’s or renter’s insurance	H	44%
10	IN-HOME: TV, cable, games, etc.	HF	41%
11	Telephone	F	39%
12	Medical/dental insurance	MD	39%

* Percentage of those 322 owner households answering any of the “*Market Basket*”-related” questions on page 6 of the survey questionnaire. (See also, Appendix 2, Table 2.1.2)

