

## Section 5. Research Findings

### 5. Basic Needs

Basic needs for Islanders are defined to include; *employment, healthcare, housing, income security, public safety, transportation, quality of life, and life skills (education)*. This Section provides highlights of Nantucket Community Survey – 2006 research into these topics. Reference Appendix 2.C for additional details of Basic Needs responses.

#### 1. Employment

The **Nantucket Community Survey - 2006** responses provide insight into the following employment-related topics:

- Cost of taking time away from work to access human services (including healthcare)
- Combined household annual income from all sources (including employment)
- Health insurance obtained through employment
- Inability to take time away from work to go to [human] services
- Number of “all retired” households
- Number of employed adults
- Number of “retired” adults
- Types of employment:
  - Full-time
  - Gainfully self-employment
  - Working for a very small firm
  - Year-round
- Status of non-working adults:
  - Retired
  - Disabled, etc
  - In school/job training, etc.
  - Looking for work, etc.
- Work-related childcare requirements
- Work-related transportation situation
- Career change aspirations

#### **Household Issues and Service Barriers:**

**Nantucket Community Survey - 2006** respondents were asked to identify major employment-related issues and problems that came up in their household during the previous year. Further, if they had tried to obtain help in overcoming these problems, what kind of barriers to services did they encounter and how serious were these barriers. The following employment-related issue was reported:

- Inadequate opportunities to learn new skills or for advancement at work
- Vehicle availability when needed for to places of employment

#### **Highlights from Employment-Related Survey Findings**

About one-fifth (19%) of Nantucket households report being completely “retired” (self defined), that is, all adults living there are retired. Over one-quarter of households (28%) include at least one retiree. There is of course, considerable variation in retirement status across the age groups of residents. Eighty percent of surveyed households have at least one employed adult. Two thirds (69%) of surveyed households have at least one adult working full-time,

year-round. More than forty percent (42%) include an adult who is reportedly gainfully self-employed. Considerably more than one-third (38%) of all households report an adult who works for a firm with fewer than 10 employees.

Some Nantucket households have non-working adults. Adults who are not working are most likely retired (22%), unable to work due to a disability or are on medical leave, etc. (3%) or in school, or college (4%). Five percent (5%) of Island households report at least one unemployed adult. About one-in-ten Island households can be considered to be “working poor,” that is, having employed adults, but with a combined annual income of less than 200% of the year 2006 federal poverty level. On average, ten percent of Nantucket households report not having a working car/truck available when needed for travel to, among other places, employment locations.

Table 5.5.1 shows key employment-related findings for Nantucket households. (See also, Appendix 2.C)

**Table 5.5.1a: Employment Situation in Nantucket Households**

Employment Situation	Percent of Nantucket Households
Household with <u>all</u> adults “retired”	19%
Household with one or more retiree	28%
Household with a <u>non-working</u> adult(s):*	-
Of those not working: retired	22%
Of those not working: disability or medical leave, etc	3%
Of those not working: in school or college	4%
Of those not working: looking for work	4%
Of those not working: NOT looking for work	2%
Of those not working: in job training	0.3%
At least one adult is working full-time, year-round	69%
Household with gainfully <u>self-employed</u> adult(s)	42%
Household with adult(s) working in small firm (1-9 employees)	38%
Adult(s) need(s) child day care in order to be employed	16%
“Working Poor” Households (employed adults, but with annual income less than 200% of 2006 poverty level)	9%

\* Non-working: Nantucket household with one or more adult who was not working at the time of survey (April. – June. 2006).

Table 5.5.1b shows key employment-related issues reported by Nantucket households.

**Table 5.5.1b: Employment-Related Issues in Nantucket Households** [a minor-to-major problem]

Employment-Related Household Issue	Percent of Nantucket Households
Issue: Inadequate opportunities to learn new skills or for advancement at work	11%
Issue: Don't have a working car/truck when needed	10%
Renter Issue: Household does not have a usable car/truck for local trips (to work, shopping, doctors, etc.)*	8%*

\* Responses from ONLY Renter households that report being “at financial risk.”

**Most Needy Households:** (See definition of “Most Needy” households in Section 5.4)

Among the most needy households on Nantucket, about one-in-twenty (5%) are all “retired,” only 9% include any retirees at all, and households that include any, typically only have one retiree. In general, members of our most needy households are a younger and more heavily employed group of individuals than the overall population.

Almost all (93%) of our most needy households have at least one employed adult. Nearly three-quarters of these households have at least one adult working full-time, year-round. One-third (32%) of most needy households include an adult who is reportedly gainfully self-employed. Over one-half (52%) of these households include an adult who works for a firm with fewer than 10 employees.

Employment is very high among our most needy households, but a sizable proportion of households do report one or more non-working adults. About one-in-six (17%) of most needy households report at least one unemployed adult. Other reasons for adult household members not working center about disability and being on medical leave. One-quarter of the Island’s most needy households can be considered to be “working poor.” On average, more than one-third of most needy Nantucket households report not having a working car/truck available when needed for travel to, among other places, employment locations.

Table 5.5.2 shows key employment–related findings for the most needy Nantucket households. (See also, Appendix 2.C)

**Table 5.5.2a: Employment Situation in Most Needy Nantucket Households**

Employment Situation	Percent of Most Needy Nantucket Households
Household with <u>all</u> adults “retired”	5%
Household with one or more retiree	9%
Household with a non-working adult:*	-
Of those not working: retired	4%
Of those not working: disability or medical leave, etc	6%
Of those not working: in school or college	4%
Of those not working: looking for work	15%
Of those not working: NOT looking for work	3%
Of those not working: in job training	2%
At least one adult is working full-time, year-round	71%
Household with gainfully <u>self</u> -employed adult(s)	32%
Household with adult(s) working in small firm (1-9 employees)	52%
Adult(s) need(s) child day care in order to be employed	46%
“ Working Poor” Households (employed adults, but with annual income less than 200% of 2005 poverty level)	26%

\* Non-working: Nantucket household with one or more adult who was not working at the time of survey (April. – June. 2006).

Table 5.5.2b shows key employment issues reported by Nantucket’s most needy households. (See also, Appendix 2.C)

**Table 5.5.2b: Employment-Related Issues in Nantucket Most Needy Households**  
[a minor-to-major problem]

Employment-Related Household Issue	Percent of Most Needy Nantucket Households
Issue: Inadequate opportunities to learn new skills or for advancement at work	52%
Issue: Don't have a working car/truck when needed	37%
<u>Renter</u> Issue: Household does not have a usable car/truck for local trips (to work, shopping, doctors, etc.)*	11%*

\* Responses from ONLY Renter households that report being “at financial risk.”

**Upgrading Job Skills/Career Change Aspirations:**

Nantucket Community Survey - 2006 respondents were asked to identify any career change aspirations or job skills upgrading being considered by household member(s). One-fifth of households reported that a one or more member was considering improving his/her job skills or changing career field.

Table 5.5.2c shows key job skills upgrading/career change aspiration responses reported in Nantucket households. Table 5.5.2d show similar statistics for our most needy households. (See also, Appendix 2.F)

**Table 5.5.2c: Job Skills Upgrading/Career Change Aspirations Among Members of Nantucket Households**

Job Skills Upgrading/Career Change Aspiration	Percent of Nantucket Households
Households with some adult considering upgrading their job skills or changing careers	21%
Most common new career field being considered:	
Healthcare	4%
Most common education or training that would be needed:	
English language (ESOL)	5%
Most commonly mentioned impediment to skills upgrading or career changing:	
Off-Island travel	11%

**Table 5.5.2.d: Job Skills Upgrading/Career Change Aspirations Among Members of Nantucket’s Most Needy Households**

Job Skills Upgrading/Career Change Aspiration	Percent of Most Needy Nantucket Households
Households with some adult considering upgrading their job skills or changing careers	51%
Most common new career field being considered:	
Healthcare	12%
Most common education or training that would be needed:	
English language (ESOL)	19%
Most commonly mentioned impediments to skills upgrading or career changing:	
Off-Island travel	25%
Training costs	23%

## **Section 5.5 Research Findings – Basic Needs**

### **2. Health & Healthcare**

The **Nantucket Community Survey - 2006** responses provide insight into the following health and healthcare-related topics:

- Care giving activities of household members
- Fair-to-Poor health condition of household members
- Hospital emergency room usage
- Households obtaining health insurance through various sources, including;
  - Purchased directly from an insurance company
  - State or federal program (including Medicare A, B, Medicaid, VA, etc.)
  - Through an current or former employer's (retirement) insurance plan
- Households where health coverage includes prescription drugs.
- Households where health insurance coverage includes dental care.
- Households with disabled or chronically ill person(s)
- Households with members not currently having "health insurance," including;
  - Households with uninsured adults
  - Households with uninsured children (age 17 or younger)
- Healthcare-related transportation situation

#### **Household Issues and Service Barriers:**

**Nantucket Community Survey – 2006** respondents were asked to identify major health and healthcare issues and problems that came up in their household during the previous year. Further, if they tried to obtain help in overcoming any of these problems, what kind of barriers to services did they encounter and how serious were those barriers. The following physical and mental health and healthcare-related issues were reported:

- Adult substance abuse (alcohol, drugs, etc.)
- A lot of depression in the household
- Children or teenagers experiencing behavioral or emotional problems
- Discrimination toward mentally ill person(s)
- Experiencing an alcohol and/or drug problem
- Experiencing physical conflict in the household
- Having a lot of anxiety or stress in the household
- Lack of a car for transport to healthcare locations, etc.
- Not able to afford nutritious food
- Not always having enough money for food
- Not being able to afford recreational activities
- Not having enough money to pay for the doctor, the dentist, or to buy prescription medications
- Paying for a mental health counselor
- Paying for or getting dental insurance
- Seriously overweight person(s) in household
- Underage smoking/tobacco use
- Underage drinking

The following health and healthcare-related service access barriers were reported:

- Insurance not accepted for services
- Lacked handicap access
- Paying insurance deductible/co-payment
- Services not accepting new patients/clients

### Highlights from Health- and Healthcare-Related Survey Findings

**Health Insurance Coverage Estimates:** More than one-quarter (26%) of households surveyed include someone not covered by health insurance. Adults, ages 18 and older, are the most likely to not be covered by health insurance (26%). Children, on the other hand, are more likely to be covered, but sixteen percent (16%) of children are without health insurance. Overall, for Islanders of all ages, almost one-quarter (24%) were not covered by health insurance at the time of survey (April–June 2006). In total, an estimated 2,460 Islanders may lack health insurance coverage. Further, among the Island’s most needy households (Groups #1 and #2) levels of health insurance coverage are considerably lower (see Table 5.5.4a). Health insurance coverage is typically obtained through a present or former employer’s health insurance plan (54% of households) or through a state or federal program such as MassHealth (Medicaid), Medicare, VA, Children’s Medical Security Plan (CMSP), Healthy Start, etc. (34% of households). Over one-third (37%) of the cited health insurance plans provide for dental care coverage, and almost eight-in-ten (78%) provide some form of coverage for prescription medications. Approximately one-in-eight (12%) Nantucket household includes someone who is disabled or chronically ill.

Table 5.5.3a shows key health and healthcare–related findings for Nantucket households. (See also, Appendix 2.C)

**Table 5.5.3a: Health, Healthcare, and Health Insurance Situation of Nantucket Households**

Health, Healthcare, & Health Insurance Situation	Percent of Nantucket Households
Household with <u>someone</u> without health insurance	26%
Health Insurance: Purchased directly from an insurance company	25%
Health Insurance: Through a State or Federal Program:	34%
- Through CMSP* or Healthy Start Program	1%
- Through Medicaid (MassHealth) coverage	9%
- Through Medicare A coverage	26%
- Through Medicare B coverage	17%
- Through a Veteran’s Admin. (VA) program	1%
Health Insurance: Through Present/Former Employer’s Health Plan	54%
- Through current employer’s plan	48%
- Through former employer’s (retirement) plan	11%
Health Insurance: Yes, insurance provides for dental coverage	37%
Health Insurance: Yes, insurance provides for prescription drugs	78%
Household has disabled or chronically ill person(s)	12%
Household has person(s) in Fair-to-Poor health condition	10%
Household with member(s) receiving home healthcare aide services	4%
Household member(s) is primary caregiver for aged, disabled person	6%
Household uses hospital Emergency Room three or more times per year	19%

\* CMSP: Children’s Medical Security Plan.

One-in-ten (10%) Nantucket household reports not having a working car or truck when needed for on-Island travel—including travel to doctors, dentists, and other healthcare appointments.

<b>Persons Without Health Insurance Coverage</b>	<b>Estimated Number of ALL Islanders** (English &amp; Non-Eng.)</b>
% of Islanders without health insurance coverage: (all ages)	23.8%
% of <u>Adult(s)</u> without health insurance	25.9%
% of <u>Child(ren)</u> without health insurance (age 17 or younger)	15.7%
Islanders without health insurance coverage: (all ages)	Est. 2,460
<u>Adult(s)</u> without health insurance (age 18 or older)	Est. 2,135
<u>Child(ren)</u> without health insurance (age 17 or younger)	Est. 325

\*\* Coverage is estimated from Nantucket Community Survey - 2006 responses collected from Nantucket residents during April - June 2006.

Table 5.5.3b shows key health and healthcare-related findings for Nantucket households. (See also, Appendix 2.C)

**Table 5.5.3b: Health and Healthcare-Related Issues and Service Barriers in Nantucket Households** [Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]

<b>Health and Healthcare-Related Issues and Service Barriers</b>	<b>Percent of Nantucket Households</b>
Issue: Paying for or getting dental insurance	27%
Issue: Having a lot of anxiety or stress in the household	26%
Issue: Not having enough money to pay for the doctor, the dentist, or to buy prescription medications	25%
Issue: A lot of depression in the household	24%
Issue: Not being able to afford recreational activities	22%
Issue: Adult substance abuse (alcohol, drugs, etc.)	11%
Issue: Not always having enough money for food	11%
Issue: Seriously overweight person(s) in household	10%
Issue: Don't have a working car/truck when needed	10%
Issue: Experiencing an alcohol and/or drug problem	9%
Issue: Paying for a mental health counselor	9%
Issue: Not able to afford nutritious food	7%
Issue: Children or teenagers experiencing behavioral or emotional problems	6%
Issue: Experiencing physical conflict in the household	4%
Issue: Discrimination toward mentally ill person(s)	3%
Issue: Underage drinking	2%
Issue: Underage smoking or other tobacco use	1%
Issue: Discrimination (due to HIV, AIDS, TB, etc.)	0.7%
Barrier: Service(s) not accepting new patients/clients	40%*
Barrier: Paying insurance deductible/co-payment	35%*
Barrier: Insurance not accepted for services	35%*
Barrier: Feelings of discrimination	20%*
Barrier: Lacked handicap access	6%*

\* Percent of those households where any service barrier was reported.

**Most Needy Households:** (See definition of “Most Needy” households in Section 5.4)

**Health Insurance Coverage Estimates:** Six-in-ten (59%) of Nantucket’s most needy households includes someone not covered by health insurance. Here, as with the overall population, adults ages 18 and older are the least likely to be covered and children are somewhat more likely to be covered. In most needy households more than one-half (56%) of adults and one-quarter (27%) of children age 17 or younger were not covered at the time of survey (April - June 2006). Sixty percent (60%) of all uninsured Nantucket children live in these most needy households. Overall, among most needy residents, nearly one-half (46%) do not have health insurance coverage. In these two groups alone (Groups #1 and #2) an estimated 1,100 persons may lack health insurance coverage. Among most needy households, health insurance coverage is typically obtained through a state or federal program such as MassHealth (Medicaid), Medicare, VA, Children’s Medical Security Plan (CMSP), Healthy Start, etc. (26% of households) or through an employer’s health insurance plan (38% of households). Forty-four percent (44%) of the cited health insurance plans provide for dental care coverage and two-thirds (63%) provide some coverage for prescription medicines. One-in-ten most needy households reports having someone who is disabled or chronically ill. Hospital emergency room usage among most needy households is nearly twice as high as it is for the overall sample of households. Nearly four-in-ten (37%) Nantucket households reported not having a working car or truck when needed for on-Island travel—including travel to doctors, dentists, and other healthcare appointments.

Table 5.5.4 shows key health and healthcare–related findings for most needy Nantucket households. (See also, Appendix 2.C)

**Table 5.5.4a: Health, Healthcare, and Health Insurance Situation of Nantucket’s Most Needy Households**

Health, Healthcare, & Health Insurance Situation of Most Needy Households	Percent of Most Needy Nantucket Households
Household with <u>someone</u> without health insurance	59%
Health Insurance: Purchased directly from an insurance company	21%
Health Insurance: Through a State or Federal Program	26%
- Through CMSP* or Healthy Start Program	3%
- Through Medicaid (MassHealth) coverage	22%
- Through Medicare A coverage	4%
- Through Medicare B coverage	0.5%
- Through a Veteran’s Admin. (VA) program	0.5%
Health Insurance: Through Present/Former Employer’s Health Plan	38%
- Through current employer’s plan	37%
- Through former employer’s (retirement) plan	0.6%
Health Insurance: Yes, insurance provides for dental coverage	44%
Health Insurance: Yes, insurance provides for prescription drugs	63%
Household has disabled or chronically ill person(s)	10%
Household has person(s) in Fair-to-Poor health condition	13%
Household with member(s) receiving home healthcare aide services	3%
Household member(s) is primary caregiver for aged, disabled person	7%
Household uses hospital emergency room three or more times per year	33%

\* CMSP: Children’s Medical Security Plan.

<b>Most Needy Persons Without Health Insurance Coverage</b>	<b>Estimated Number of Most Needy Islanders**</b>
% of Most Needy Islanders without health insurance coverage: (all ages)	45.8%***
% of Most Needy Adult(s) without health insurance	55.9%
% of Most Needy Child(ren) without health insurance (age 17 or younger)	26.7%***
Islanders without health insurance coverage: (all ages)	Min. Est. 1,100***
Adult(s) without health insurance (age 18 or older)	Min. Est. 900
Child(ren) without health insurance (age 17 or younger)	Min. Est. 200***

\*\* Coverage is estimated from Nantucket Community Survey - 2006 responses collected from Nantucket residents during April - June 2006. Lack of health insurance coverage estimates are minimums, with likely more than the number shown lacking coverage.

\*\*\* CAUTION: Children's sample size (n) here is VERY SMALL. Thus, this sample may not be very representative.

Table 5.5.4b shows key health and healthcare-related findings for our most needy households. (See also, Appendix 2.C)

**Table 5.5.4b: Health and Healthcare-Related Issues and Service Barriers in Most Needy Nantucket Households** [Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]

<b>Health and Healthcare-Related Issues and Service Barriers</b>	<b>Percent of Most Needy Nantucket Households</b>
Issue: Not having enough money to pay for the doctor, the dentist, or to buy prescription medications	83%
Issue: Paying for or getting dental insurance	79%
Issue: Not being able to afford recreational activities	71%
Issue: Having a lot of anxiety or stress in the household	69%
Issue: A lot of depression in the household	63%
Issue: Not always having enough money for food	51%
Issue: Paying for a mental health counselor	40%
Issue: Not able to afford nutritious food	40%
Issue: Don't have a working car/truck when needed	37%
Issue: Adult substance abuse (alcohol, drugs, etc.)	32%
Issue: Experiencing an alcohol and/or drug problem	28%
Issue: Children or teenagers experiencing behavioral or emotional problems	20%
Issue: Seriously overweight person(s) in household	18%
Issue: Experiencing physical conflict in the household	17%
Issue: Discrimination toward mentally ill person(s)	10%
Issue: Underage smoking or other tobacco use	4%
Issue: Underage drinking	4%
Issue: Discrimination (due to HIV, AIDS, TB, etc.)	3%
Barrier: Paying insurance deductible/co-payment	50%*
Barrier: Insurance not accepted for services	45%*
Barrier: Service(s) not accepting new patients/clients	44%*
Barrier: Feelings of discrimination	37%*
Barrier: Lacked handicap access	4%*

\* Percent of those households where any service barrier was reported.



## Section 5.5 Research Findings – Basic Needs

### 3. Housing (See also, Section 5.9 *Special Focus on Rental Housing*)

The **Nantucket Community Survey - 2006** responses shed light on the following housing-related topics:

- Amount of housing stock in need of repairs to be truly “habitable”
- Amount paid out each month for “housing”
- Not having enough money to pay for housing
- Number of “homelessness” households
- Number of households receiving PRIVATE charity \$ for housing costs
- Number of owner and renter households
- Number of rentals that include electricity, heat, or both
- Percent of gross income going to pay for housing (rent or mortgage payment)
- Subsidization of rental units
- Type of housing, including;
  - Affordable housing
  - Assisted living unit
  - Covenant house
  - House, apartment or condo
  - Hotel/motel/inn/rooming house
  - On the street
  - Senior housing
  - Temporarily with friends or family
- Plus, a broad range of detailed rental housing affordability issues  
(See Section 5.9 *Special Focus on Rental Housing*)

#### **Household Issues and Service Barriers:**

**Nantucket Community Survey - 2006** respondents were asked to identify major housing-related issues and problems that came up in their household during the previous year. Further, if they tried to obtain help in overcoming these problems, what kind of barriers to services did they encounter and how serious were these barriers. The following housing-related issues were reported:

- Discrimination
- Inability to afford housing
- Overcrowding in their household

#### **Highlights from Housing-Related Survey Findings**

Overall, six-in-ten (61%) households on Nantucket own their home. Three-in-ten (30%) rent their housing. “Homelessness” (self-defined) affects individuals in about seven percent of Nantucket households. The average household pays out between \$1,000 and \$1,499 per month for their housing (either rent or mortgage). Residents report that about five percent of homes are in need of major repair in order to make them truly habitable. PRIVATE charity-provided financial assistance for housing-related issues (rent payments, help with utility bills, etc.) was received by just a few (4%) Island households in the past year. Further, of the households reporting having received any PRIVATE assistance/cash (for any reason), over ninety percent (93%) said the money received was spent on housing, heating, or utilities.

Table 5.5.5 shows key housing–related findings for Nantucket households. (See also, Appendix 2.C)

**Table 5.5.5a: Housing Situation of Nantucket Households**

Housing Situation	Percent of Nantucket Households
Home Owner Households	61%
Renter Households:	30%
Of renter households, percent where rent includes electricity	35%
Of renter households, percent where rent includes heat	28%
Living temporarily with friends or relatives	2%
Homeless Households	7%
Unrelated Group Households (group home, shelters, jail, etc.)	4%
Living in “affordable” (Miacomet Village, Landmark House, renting from with family/relative)	3%
Median Monthly Housing Payment [median means 1/2 below - 1/2 above]	\$1,000-\$1,499
Total Housing Payments as % of Gross Income	17%
Household's housing unit needs major repair to make it truly habitable	5%
Any household member been “homeless” for more than 1-2 days? Yes	5%
Households having received a PRIVATE charity emergency money grant for housing in past 12 months	4%

Table 5.5.5b shows key housing–related findings for Nantucket households. (See also, Appendix 2.C)

**Table 5.5.5b: Housing-Related Issues and Service Barriers in Nantucket Households**

[Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]

Housing-Related Issues and Service Barriers	Percent of Nantucket Households
Issue: Not enough room in your house for all the people who live there	11%
Issue: Not able to find appropriate senior (65+) housing	2%
Issue: Reported some sort of discrimination problem:	8%
Issue: Discrimination (due to race, age, language, sexual identity/-orientation, etc.)	7%
Issue: Discrimination toward mentally ill person(s)	3%
Issue: Discrimination (due to HIV, AIDS, TB etc.)	0.7%
Barrier: Feelings of discrimination	20%*

\* Percent of those households where any service barrier was reported.

**Most Needy Households:** (See definition of “Most Needy” households in Section 5.4)

Two-in-ten (20%) of the most needy households on Nantucket own their home. Nearly two-thirds (63%) rent their housing. “Homelessness” (self-defined) affects individuals in almost ten percent of most needy households. The average most needy household pays out between \$1,400 and \$1,999 per month for their housing (either rent or mortgage). About one-fifth of the most needy report that their homes are in need of major repair in order to make it truly habitable. PRIVATE charity-based financial assistance for housing-related issues (rent payments, help with utility bills, etc.) was received by thirteen percent of most needy households in the past year. Further, of the most needy households reporting having received any PRIVATE assistance/cash grants (for any reason), more than ninety percent (93%) said the money received was spent on housing, heating, or utilities.

Table 5.5.6 shows key housing–related findings for our most needy households. (See also, Appendix 2.C)

**Table 5.5.6a: Housing Situation of Most Needy Nantucket Households**

Housing Situation	Percent of Most Needy Nantucket Households
Home Owner Households	20%
Renter Households:	63%
Of renter households, percent where rent includes electricity	41%
Of renter households, percent where rent includes heat	19%
Living temporarily with friends or relatives	9%
Homeless Households	9%
Unrelated Group Households (group home, shelters, jail, etc.)	10%
Living in “affordable” (Miacomet Village, Landmark House, renting from with family/relative)	7%
Median Monthly Housing Payment [median means 1/2 below - 1/2 above]	\$1,500-\$1,999
Total Housing Payments as % of Gross Income	49%
Household’s housing unit needs major repair to make it truly habitable	21%
Any household member been “homeless” for more than 1-2 days? Yes	26%
Households having received a PRIVATE charity emergency money grant for housing in past 12 months	13%

Table 5.5.6b shows key housing–related findings for our most needy households. (See also, Appendix 2.C)

**Table 5.5.6b: Housing-Related Issues and Service Barriers in Nantucket Most Needy Households** [Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]

Housing-Related Issues and Service Barriers	Percent of Most Needy Nantucket Households
Issue: Not enough room in your house for all the people who live there	49%
Issue: Reported some sort of discrimination problem:	31%
Issue: Discrimination (due to race, age, language, sexual identity/-orientation, etc.)	27%
Issue: Discrimination toward mentally ill person(s)	10%
Issue: Discrimination (due to HIV, AIDS, TB etc.)	3%
Barrier: Feelings of discrimination	36%*

\* Percent of those households where any service barrier was reported.



## Section 5.5 Research Findings – Basic Needs

### 4. Income Security

The **Nantucket Community Survey – 2006** responses shed light on the following income security-related topics:

- Combined annual household income (from all sources)
- Number of households BELOW and ABOVE the Nantucket County median household income.
- Number of households living under 200% of poverty
- Number of households with persons receiving public and/or private financial assistance
- Number of “working poor” households

#### **Household Issues and Service Barriers:**

**Nantucket Community Survey – 2006** respondents were asked to identify major affordability-related issues and problems that came up in their household during the previous year. Further, if they tried to obtain help in overcoming these problems, what kind of barriers to services did they encounter and how serious were these barriers.

The following affordability-related issues were reported:

- Cost of taking time away from work
- Could not afford fees or costs for [human] services
- [Health] insurance not accepted for services
- Not able to afford nutritious food
- Not always having enough money for food
- Not being able to afford legal help
- Not being able to afford recreational activities
- Not being able to find or afford after-school child care
- Not being able to find or afford child care
- Not having enough money to pay for housing
- Not having money enough to pay the doctor, the dentist, or to buy prescription medications
- Paying for a mental health counselor
- Paying for or getting dental insurance
- Paying insurance deductible/co-payment

#### **Highlights From Income Security-Related Survey Findings**

Of the more than 700 households responding to the Nantucket Community Survey - 2006, over one-quarter (27%) report a combined income (from all sources) of less than \$50,000 per year. [Note: Some respondents chose not to reveal their household’s income—thus income percentages do not add up to 100%]. The median income range of all responding households is \$75,000 - \$99,999, very considerably above the median household income figure estimated by the US Census Bureau [\$55,428 in 2003]. About one-in-seven (15%) of Nantucket households are estimated to be living under 200% of the year 2006 federal poverty level [for the lower 48 states]. Households with working adults, but with a combined annual income (from all sources) of less than 200% of the poverty level are classified as “working poor.” Nine percent (9%) of responding households are estimated to fit into this “working poor” category. Five percent (5%) of Nantucket households

receive some sort of PUBLIC financial assistance, such as TAFDC, food stamps, fuel assistance, SSI, SSDI, or housing vouchers. Four percent (4%) of responding households report having received PRIVATELY funded emergency food and/or housing money assistance over the past 12 months.

Table 5.5.7 shows key income security–related findings for Nantucket households. (See also, Appendix 2.C)

**Table 5.5.7a: Income Security Situation of Surveyed Nantucket Households**

Income Security Situation	Percent of Nantucket Households*
Households with less than \$15,000 combined annual income	7%
Households with \$15,000 - \$24,999 combined annual income	4%
Households with \$25,000 - \$49,999 combined annual income	16%
Households with \$50,000 - \$99,999 combined annual income	33%
Households with \$100,000 - \$174,999 combined annual income	27%
Households with \$175,000 or above combined annual income	14%
Households with combined annual income BELOW the County median**	44%
Households with combined annual income ABOVE the County median**	56%
Households with combined annual income Less Than 200% of poverty level***	15%
Median Annual Household Income (combined, from all sources)	\$75,000-\$99,999
“Working Poor” households (employed adults, but income less than 200% of poverty level)	9%

\* Percent of those households where annual income was reported (see note above).

\*\* Per US Census Bureau, Nantucket County Year 2003 median annual household income: \$55,428.

\*\*\* 200% of poverty in year 2006 was Federally defined as: \$19,000 for one person living alone, \$26,400 for a family of 2, and \$40,000 for a family of 4.

**Table 5.5.7b: Income Security Situation of Nantucket Households**

Income Security Situation	Percent of Nantucket Households
Households receiving any PUBLIC financial assistance (TAFDC, Food Stamps, Fuel assistance, SSI, SSDI, or housing vouchers)	5%
Households having received a PRIVATE charity emergency money grant for food/clothes, housing heat, and/or utilities in past 12 months	4%

**Table 5.5.7c: Income Security-Related Issues and Service Barriers in Nantucket Households** [Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]

Income Security-Related Issues and Service Barriers	Percent of Nantucket Households
Issue: Paying for or getting dental insurance	27%
Issue: Not having money enough to pay the doctor, the dentist, or to buy prescription medications	25%
Issue: Not being able to afford recreational activities	22%
Issue: Not having enough money to pay for housing	16%
Issue: Not being able to afford legal help	14%
Issue: Not always having enough money for food	11%
Issue: Paying for a mental health counselor	9%
Issue: Not able to afford nutritious food	7%
Issue: Not being able to find or afford child day care	7%
Issue: Not being able to find or afford after-school child care	5%
Barrier: Cost of taking time away from work	55%*
Barrier: Could not afford fees or costs for [human] services	52%*
Barrier: Paying insurance deductible/co-payment	35%*
Barrier: [Health] Insurance not accepted for services	35%*

\* Percent of those households where any service barrier was reported.

**Most Needy Households:** (See definition of “Most Needy” households in Section 5.4)

Of the over one-hundred most needy households responding to the Nantucket Community Survey - 2006, more than one-half (51%) report a combined income (from all sources) of less than \$50,000 per year. [Note: Some respondents chose not to reveal their household’s income—thus income percentages do not add up to 100%]. The median income range in most needy Nantucket households is \$35,000 - \$49,999, considerably below the median household income figure estimated by the US Census Bureau [\$55,428 in 2003]. More than one-third (36%) of most needy households are estimated to be living under 200% of the year 2006 federal poverty level [for the lower 48 states]. Households with working adults, but with a combined annual income (from all sources) of less than 200% of the poverty level are classified as “working poor.” One-quarter (26%) of most needy households are estimated to fit into this “working poor” category. Eight percent (8%) of Nantucket’s most needy households receive some sort of PUBLIC financial assistance, such as TAFDC, food stamps, fuel assistance, SSI, SSDI, or housing vouchers. Fourteen percent (14%) of most needy households report receiving PRIVATELY funded emergency food and/or housing money assistance over the past 12 months.

Table 5.5.8 shows key income security–related findings for our most needy households. (See also, Appendix 2.C)

**Table 5.5.8a: Income Security Situation of Surveyed Most Needy Households**

Income Security Situation	Percent of Most Needy Nantucket Households *
Households with less than \$15,000 combined annual income	17%
Households with \$15,000 - \$24,999 combined annual income	6%
Households with \$25,000 - \$49,999 combined annual income	29%
Households with \$50,000 - \$99,999 combined annual income	33%
Households with \$100,000 - \$174,999 combined annual income	16%
Households with \$175,000 or above combined annual income	0.6%
Households with combined annual income BELOW the County median**	68%
Households with combined annual income ABOVE the County median**	32%
Households with combined annual income Less Than 200% of poverty level***	36%
Median Annual Household Income (combined, from all sources)	\$35,000-\$49,999
“Working Poor” households (employed adults, but income less than 200% of poverty level)	26%

\* Percent of those households where annual income was reported (see note above).

\*\* Per US Census Bureau, Nantucket County Year 2003 median annual household income: \$55,428.

\*\*\* 200% of poverty in year 2006 was Federally defined as: \$19,000 for one person living alone, \$26,400 for a family of 2, and \$40,000 for a family of 4.

**Table 5.5.8b: Income Security Situation of Surveyed Most Needy Households**

Income Security Situation	Percent of Most Needy Nantucket Households
Households receiving any PUBLIC financial assistance (TAFDC, Food Stamps, Fuel assistance, SSI, SSDI, or housing vouchers)	8%
Households having received a PRIVATE charity emergency money grant for food/clothes, housing heat, and/or utilities in past 12 months	14%

**Table 5.5.8c: Income Security-Related Issues and Service Barriers in Our Most Needy Households** [Issue: minor-to-major, Barrier: moderately serious-to-serious did not get help]

Income Security-Related Issues and Service Barriers	Percent of Most Needy Nantucket Households
Issue: Not having money enough to pay the doctor, the dentist, or to buy prescription medications	83%
Issue: Paying for or getting dental insurance	79%
Issue: Not having enough money to pay for housing	72%
Issue: Not being able to afford recreational activities	71%
Issue: Not being able to afford legal help	54%
Issue: Not always having enough money for food	51%
Issue: Paying for a mental health counselor	40%
Issue: Not able to afford nutritious food	40%
Issue: Not being able to find or afford child day care	31%
Issue: Not being able to find or afford after-school child care	22%
Barrier: Could not afford fees or costs for [human] services	84%*
Barrier: Cost of taking time away from work	71%*
Barrier: Paying insurance deductible/co-payment	50%*
Barrier: [Health] Insurance not accepted for services	45%*

\* Percent of those households where any service barrier was reported.

## Section 5.5 Research Findings – Basic Needs

### 5. Public Safety

The **Nantucket Community Survey – 2006** responses shed light on the following public safety- and violence-related topics:

#### Household Issues and Service Barriers:

**Nantucket Community Survey – 2006** respondents were asked to identify major public safety- and violence-related issues and problems that came up in their household during the previous year. The following public safety- and violence-related issues were reported:

- Adult substance abuse (alcohol, drugs, etc.)
- Experiencing an alcohol and/or drug problem
- Experiencing physical conflict in the household
- Not being able to afford legal help
- Young People:
  - Accessing safe youth programs, clubs, etc.
  - Acting disrespectfully, stubbornly, disobediently, or defiantly
  - Associating with alcohol and/or drug abusing peers
  - Attending an unsafe school
  - Engaging in underage drinking
  - Experiencing behavioral or emotional problems
  - Experiencing teen dating violence (date rape, etc.)
  - Fighting at home, in the neighborhood, or at school
  - Verbally abusing household members

#### Highlights from Public Safety- and Violence Related Survey Findings

Affording legal assistance when needed tops the list of public safety- and violence-related issues faced by Nantucket households. Overall, about ten percent (9%-11%) of all sampled households report problems with alcohol and/or drug abuse. In young people family households (households with someone age 17 or younger), one-fifth (20%) report “children or teenagers experiencing behavioral or emotional problems.”

Table 5.5.9a shows key public safety– and violence-related findings for Nantucket households. (See also, Appendix 2.C)

**Table 5.5.9a: Public Safety- and Violence-Related Issues in Nantucket Households**  
[a minor-to-major issue]

Public Safety/- Violence-Related Household Issues	Percent of <u>All</u> Nantucket Households
Issue: Not being able to afford legal help	14%
Issue: Adult substance abuse (alcohol, drugs, etc.)	11%
Issue: Experiencing an alcohol and/or drug problem	9%
Issue: Children or teenagers experiencing behavioral or emotional problems	6%
Issue: Experiencing physical conflict in the household	4%
Issue: Underage drinking	2%

#### Public Safety/Violence Risks Involving Nantucket’s Young People:

See also, Section 5.6 (Children & Family) for additional details of child risk and protective factor responses from households that reported on the lives of their young people.

Table 5.5.10 shows the primary child protective and risk factors reported to be at work in Nantucket’s young people family households. These data derive from parent/guardian responses concerning the two hundred-sixty four young people living in the family households sampled with the Nantucket Community Survey – 2006. Sampled households average almost two (1.7) young people per household. (See also, Appendix 2.C)

**Table 5.5.10a: Child Protective and Risk Factors in Nantucket’s Young People Family Households:** (defined as households with person[s] age 17 years or younger)

<b><u>Child Protective Factor</u></b>	<b>Percent of Young People Family Households</b>	<b>Percent of Young People Family Households</b>
<b>Parent/Guardian: Tell us about your youngest and oldest children:</b>	“Yes” For Youngest Child:*	“Yes” For Oldest Child:*
Has access to <b>safe</b> and appropriate youth programs, clubs, etc.	88%	89%
<b><u>Child Risk Factors</u></b>	-	-
<b>Parent/Guardian: Tell us how often these statements apply to ANY child living in your household:</b>	“Sometimes” or “Often” For Any Child:*	-
Acts stubbornly at home or in school	46%	-
Acts disrespectfully toward others	32%	-
Is disobedient or defies adults	25%	-
Seems stressed out, nervous, or worried	23%	
Appears overly sad, discouraged, or depressed	21%	
Verbally abuses members of his/her household	19%	-
Fights with or hurts siblings or adult household members	16%	-
Feels a lack of community support for him/herself or friends	14%	
Hangs with kids known to use drugs or drink alcohol	9%	-
Attends an unsafe school	4%	-
In anger, hits or hurts a boyfriend, girlfriend, or another kid	3%	-
Is involved in physical fights at school or in the neighborhood	3%	-
Has experienced teen dating violence (date rape, etc.)	0%	-
Does any child in your household (age 17 or younger) arrive home from school to a house where NO ADULT is present?	“Yes” 19%	-

\* Note: Child may be too young in some instances for a question to be truly appropriate.

Table 5.4.11 shows key public safety/violence-related issues in Nantucket’s young people family households. (See also, Appendix 2.C)

**Table 5.5.11: Children/Family-Related Public Safety/Violence Household Issues in Nantucket’s Young People Family Households** [a minor-to-major problem in the household]

<b><u>Public Safety/Violence-Related Household Issues</u></b>	<b>Percent of Young People Family Households</b>
Children or teenagers experiencing behavioral or emotional problems	20%
Underage drinking	7%

**Most Needy Households:** (See definition of “Most Needy” households in Section 5.4)

Not being able to afford legal assistance when needed is reported by over one-half (54%) of Nantucket’s most needy households. Overall, about thirty percent (28%-32%) of most needy households report problems with alcohol and/or drug abuse. In the most needy young people family households, one-third (34%) report “children/teenagers experiencing behavioral or emotional problems.”

Table 5.5.12 shows key public safety- and violence-related findings for Nantucket’s most needy young people family households. (See also, Appendix 2.C)

**Table 5.5.12: Public Safety- and Violence-Related Issues in Nantucket’s Most Needy Households** [a minor-to-major issue]

<b>Public Safety/- Violence-Related Household Issues</b>	<b>Percent of Most Needy Households</b>
Issue: Not being able to afford legal help	54%
Issue: Adult substance abuse (alcohol, drugs, etc.)	32%
Issue: Experiencing an alcohol and/or drug problem	28%
Issue: Children or teenagers experiencing behavioral or emotional problems	20%
Issue: Experiencing physical conflict in the household	17%
Issue: Underage drinking	4%

**Public Safety/Violence Risks Involving Young People Living in Nantucket’s Most Needy Family Households:**

Respondents from about forty of the Islands most needy households answered the Children and Family section of the Nantucket Community Survey – 2006.

Refer to Section 5.6 (Children & Family) for additional details of child risk and protective factors responses from most needy households that reported on the lives of their young people ages 0-17 years.

Table 5.5.13 shows the primary child protective and risk factors at work in our most needy young people family households. These data derive from responses by parents/guardians of the seventy-one persons age 17 or younger living in these households. These most needy young people family households average nearly two (1.7) young people per household. (See also, Appendix 2.C)

**Table 5.5.13: Child Protective and Risk Factors in Nantucket’s Most Needy Young People Family Households:**

<b><u>Child Protective Factor</u></b>	<b>Percent of Most Needy Young People Family Households</b>	<b>Percent of Most Needy Young People Family Households</b>
<b>Parent/Guardian: Tell us about your youngest and oldest children:</b>	“Yes” For Youngest Child:*	“Yes” For Oldest Child:*
Has access to <b>safe</b> and appropriate youth programs, clubs, etc.	77%	70%

<b><u>Child Risk Factors</u></b>	<b>Percent of Most Needy Young People Family Households</b>	<b>Percent of Most Needy Young People Family Households</b>
<b>Parent/Guardian: Tell us how often these statements apply to ANY child living in your household:</b>	“Sometimes” or “Often” For Any Child:*	-
Acts stubbornly at home or in school	46%	-
Acts disrespectfully toward others	37%	-
Is disobedient or defies adults	36%	-
Appears overly sad, discouraged, or depressed	33%	
Seems stressed out, nervous, or worried	29%	
Feels a lack of community support for him/herself or friends	26%	
Fights with or hurts siblings or adult household members	21%	-
Verbally abuses members of his/her household	21%	-
Is involved in physical fights at school or in the neighborhood	10%	-
Attends an unsafe school	8%	-
In anger, hits or hurts a boyfriend, girlfriend, or another kid	5%	-
Hangs with kids known to use drugs or drink alcohol	2%	-
Has experienced teen dating violence (date rape, etc.)	0%	-
Does any child in your household (age 17 or younger) arrive home from school to a house where NO ADULT is present?	“Yes” 5%	-

\* Note: Child may be too young in some instances for a question to be truly appropriate.

Table 5.6.14 shows key public safety/violence-related issues in Nantucket’s most needy young people family households. (See also, Appendix 2.C and Appendix 2.D)

**Table 5.6.14: Children/Family-Related Public Safety/Violence Household Issues in Nantucket’s Most Needy Young People Family Households** [a minor-to-major problem in household]

<b><u>Public Safety/Violence-Related Household Issues</u></b>	<b>Percent of Most Needy Young People Family Households</b>
Children or teenagers experiencing behavioral or emotional problems	34%
Underage drinking	4%

## Section 5.5 Research Findings – Basic Needs

### 6. Transportation

The **Nantucket Community Survey - 2006** responses shed light on the following transportation-related topics:

- Whether or not households have access to a working car/truck when needed for trips to work, shopping, doctors, etc.
- Transportation of children and youth to Island activities

#### Household Issues and Service Barriers:

**Nantucket Community Survey - 2006** respondents were asked to identify major transportation-related issues and problems that came up in their household during the previous year. Further, if they tried to obtain help in overcoming these problems, what kind of barriers to services did they encounter and how serious were these barriers. The following transportation-related service access barriers were reported:

- Lack of transportation
- Services located too far away
- Services not in appropriate place or part of the Island

#### Highlights from Transportation-Related Survey Findings:

Islander wishing to travel to places of employment, shopping, and to healthcare appointments, etc. may be prevented from doing so by the lack of a household vehicle. As many as one-in-ten (10%) of the Nantucket households surveyed with the Nantucket Community Survey – 2006, report that they did not have the use of a working car/truck when it was needed. Between six and fourteen percent of surveyed households reported that transportation of young people to Island youth activities was not accomplished—due, to some extent, to a lack of transportation. Services being located in the wrong part of the Island or being too far away were cited by a considerable percentage (18% - 28%, respectively) of respondents as serious barriers to obtaining needed health and human services.

Table 5.5.15 shows key transportation-related findings for Nantucket households. (See also, Appendix 2.C)

**Table 5.5.15a: Transportation-Related Problems in Nantucket Households**

Transportation-Related Problem	Percent of Most Needy Nantucket Households
Household Issue: Don't have a working car/truck when needed	10%

**Table 5.5.15b: Transportation-Related Problems in Nantucket's RENTER Households**

Transportation-Related Problem	Percent of At Risk* Nantucket <u>RENTER</u> Households
Renter Problem: Do not have usable car/truck for local trips (to work, shopping, doctors, etc.)	8%

\* Responses from ONLY Renters who say their household is at "financial risk."

**Table 5.5.15c: Transportation-Related Problems in Nantucket’s Young People Family Households**

Transportation-Related Problem	Percent of All Nantucket Young People Family* Households
Child Protective Factor: Child almost always has transportation to youth activities	(y)86%/(o)94%

\* Responses from ONLY households which include one or more child(ren) [age 17 or younger] and who answered any of the Children/Family questions on Supplemental Questions Page 1. “y” is response for youngest child, “o” is response for oldest child. Note: Some child(ren) may be too young for this question to be age appropriate (these particular children range from about 7 to 10 years of age).

**Table 5.5.15d: Transportation-Related Service Barriers in Nantucket Households**  
[moderately serious-to-so serious, did not get help]

Transportation-Related Service Barrier	Percent of All Nantucket Households*
Barrier: Services too far away	28%*
Barrier: Services not in appropriate place or part of town	18%*
Barrier: Lack of transportation	16%*

\* Percent of those households where any service barrier was reported.

**Most Needy Households:** (See definition of “Most Needy” households in Section 5.4)

Most needy Islanders wishing to travel to places of employment, shopping, and to healthcare appointments, etc. may be prevented from doing so by the lack of a household vehicle. Nearly four-in-ten (37%) of the most needy households surveyed with the Nantucket Community Survey – 2006, reported that they did not have the use of a working car/truck when it was needed. Between fourteen and twenty-eight percent of most needy households reported that transportation of young people to Island youth activities was not accomplished—due, to some extent, to a lack of transportation. Services being located in the wrong part of the Island or being too far away were cited by one-quarter to one-third (23% - 36%, respectively) of most needy respondents as serious barriers to obtaining needed health and human services.

Table 5.5.16 shows key transportation–related problems in Nantucket’s most needy households. (See also, Appendix 2.C)

**Table 5.5.15a: Transportation-Related Problems in Most Needy Nantucket Households**

Transportation-Related Problem	Percent of Most Needy Nantucket Households
Household Issue: Don’t have a working car/truck when needed	37%

**Table 5.5.15b: Transportation-Related Problems in Nantucket’s Most Needy RENTER Households**

Transportation-Related Problem	Percent of At Risk* Most Needy Nantucket <u>RENTER</u> Households
Problem For Renters: Do not have usable car/truck for local trips (to work, shopping, doctors, etc.)	11%

\* Responses from ONLY Renters who say their household is at “financial risk.”

**Table 5.5.15c: Transportation-Related Problems in Nantucket’s Most Needy Young People Family Households**

Transportation-Related Problem	Percent of Most Needy Nantucket Young People Family* Households
Child Protective Factor: Child almost always has transportation to youth activities	(y)72%/(o)86%

\* Responses from ONLY households which include one or more child(ren) [age 17 or younger] and who answered any of the Children/Family questions on Supplemental Questions Page 1. “y” is response for youngest child, “o” is response for oldest child. Note: Some child(ren) may be too young for this question to be age appropriate (these particular children range from about 5 to 8 years of age).

**Table 5.5.15d: Transportation-Related Service Barriers in Nantucket Households**  
[moderately serious-to-so serious, did not get help]

Transportation-Related Service Barrier	Percent of Most Needy Nantucket Households*
Barrier: Services too far away	36%*
Barrier: Lack of transportation	27%*
Barrier: Services not in appropriate place or part of town	23%*

\* Percent of those households where any service barrier was reported.

