

Section 5.1 Socio-Demographic Profile of Nantucket County, MA

Latest Updates To Census 2000 Statistics:

Since the last official Census in early 2000, Nantucket has grown very considerably. How much, we don't know exactly. However, the U.S. Census Bureau has ventured a few guesses. Here are some official estimates.

Latest Nantucket County Total Population Estimate: (per U.S. Census Bureau)

2005 Nantucket County Total Population Estimate: 10,168 living in an estimated 4,290 households.

If true, this would mean a 6.8 percent net growth over the past five years and only a tiny increase from the 2004 Census Bureau estimate of 10,113..

Note 1: These are just estimates. We will most likely not have anything but estimates for Nantucket County until the 2010 Census.

Latest Nantucket County Poverty Rate Estimates: (per U.S. Census Bureau)

2003 Nantucket County Poverty Rate Estimates:

Persons of <u>all</u> ages in poverty	5.1%
Persons ages 0-17 in poverty	4.7%
Persons ages 5-17 in families in poverty	4.8%

Note that these groups are not defined identically to those shown in Table 5.1.7.

Latest Nantucket County Median Household Income Estimate: (per U.S. Census Bureau)

2003 Nantucket County Median Household Income Estimate: \$55,428

If true, this would mean a \$94 overall decrease in median household income over the three-year period, 2000-2003. See Note 1 above. This is an absurdity!

Latest Nantucket County Housing Unit Permit Estimate: (per U.S. Census Bureau)

2005 Nantucket County Housing Unit Permit Estimate: 260 Single Family Units

This is the total number of privately-owned residential housing units authorized by building permits in the year 2005 on Nantucket.

Latest Nantucket County Total Housing Unit Estimate: (per U.S. Census Bureau)

2004 Nantucket County Total Housing Unit Estimate: 10,042

If true, this would mean a 9 percent overall growth in the total (occupied and vacant/seasonal) housing units over that four year period. See Note 1 above.

Official Census 2000 Statistics:

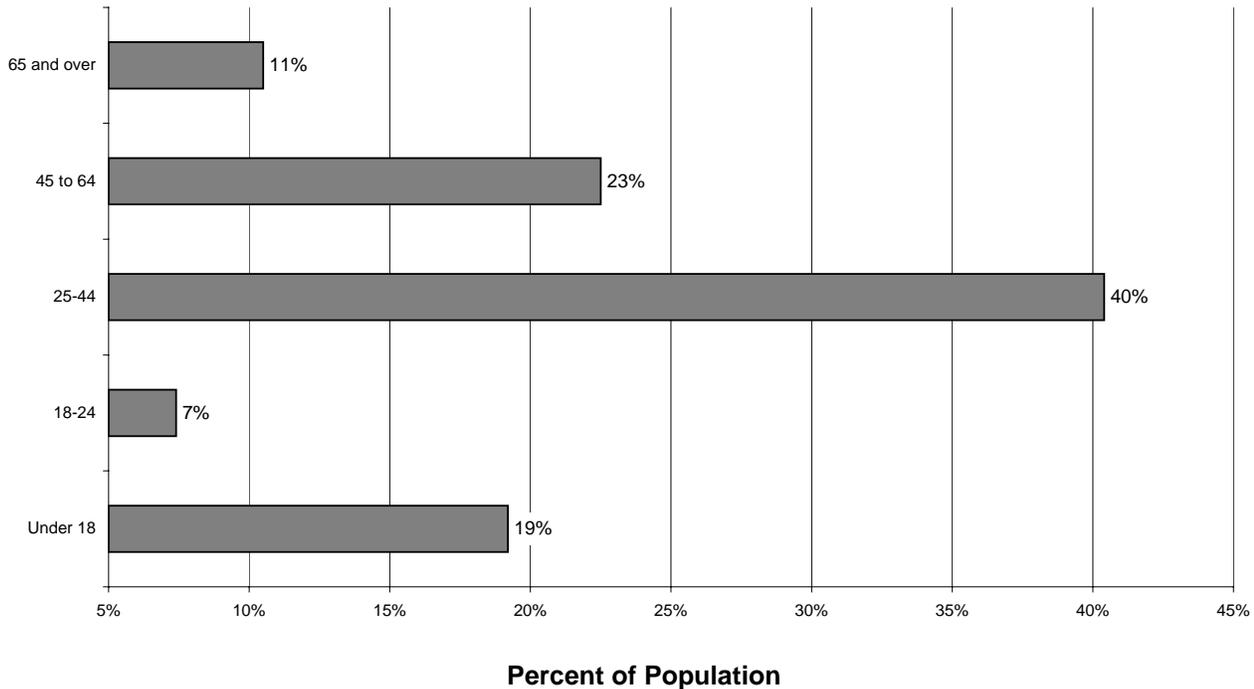
Population and Housing Profile: Nantucket County, Massachusetts

See U.S. Census Bureau notes at the end of this Section.

POPULATION OF Nantucket County: Latest Estimate for Year 2005 is 10,168 Persons

In 2000, Nantucket County had a household population of 9,520 – 4,636 (49 percent) females and 4,884 (51 percent) males. The median age was 36.7 years. Nineteen percent of the population was under 18 years and 11 percent were 65 years and older.

Table 5.1.1.a
Year 2000 Age Distribution:
All Persons in Nantucket County, MA in 2000



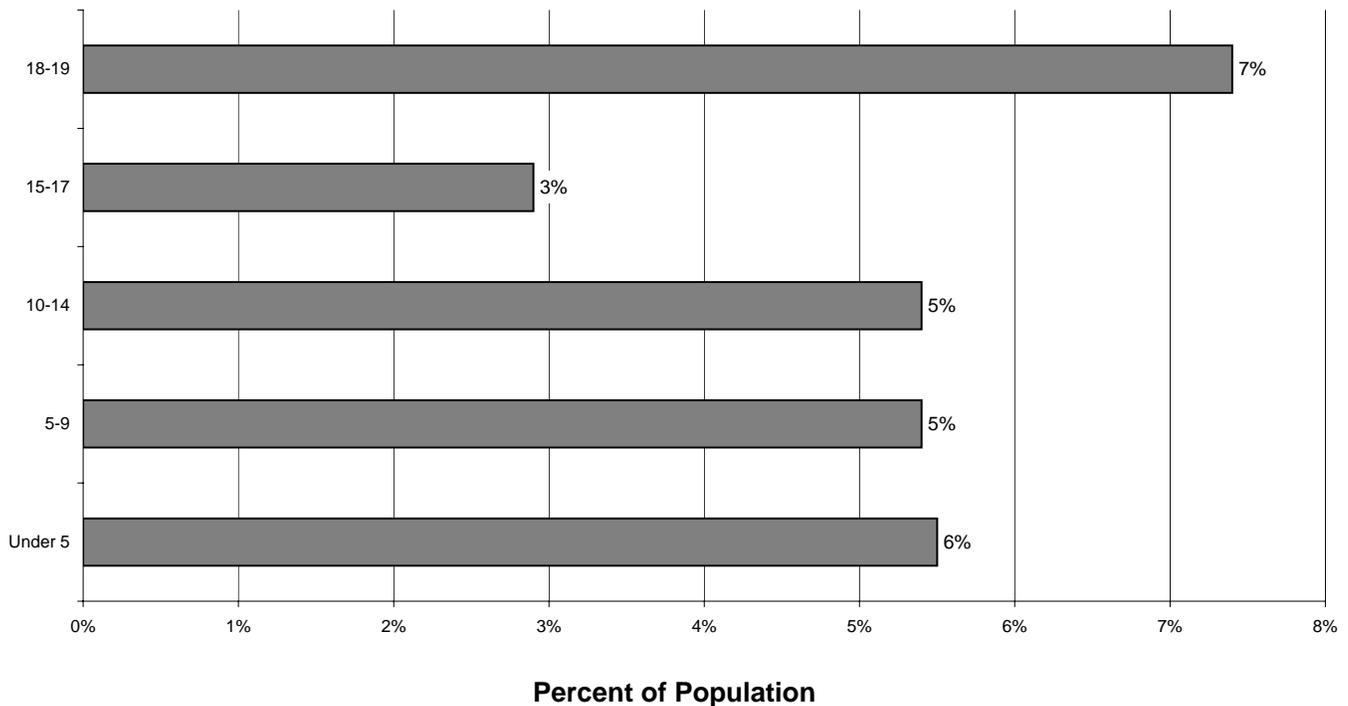
For people reporting one race, 88 percent were White Alone; 8 percent were Black or African American; 0.0 percent were American Indian and Alaska Native; 0.6 percent were Asian; a minuscule percentage were Native Hawaiian and Other Pacific Islander, and 1 percent were Some Other Race. About two percent reported Two Or More Races. Two percent of the people in Nantucket County reported being Hispanic. Eighty-seven percent of the people in Nantucket County were White Non-Hispanic. People of Hispanic origin may be of any race.

POPULATION GROUPS:

The year 2000 population of Nantucket County (9,520) can be divided into three segments; young people (ages 0-17 years), young and middle-age adults (ages 18-54 years), and seniors/elders (age 55 and over).

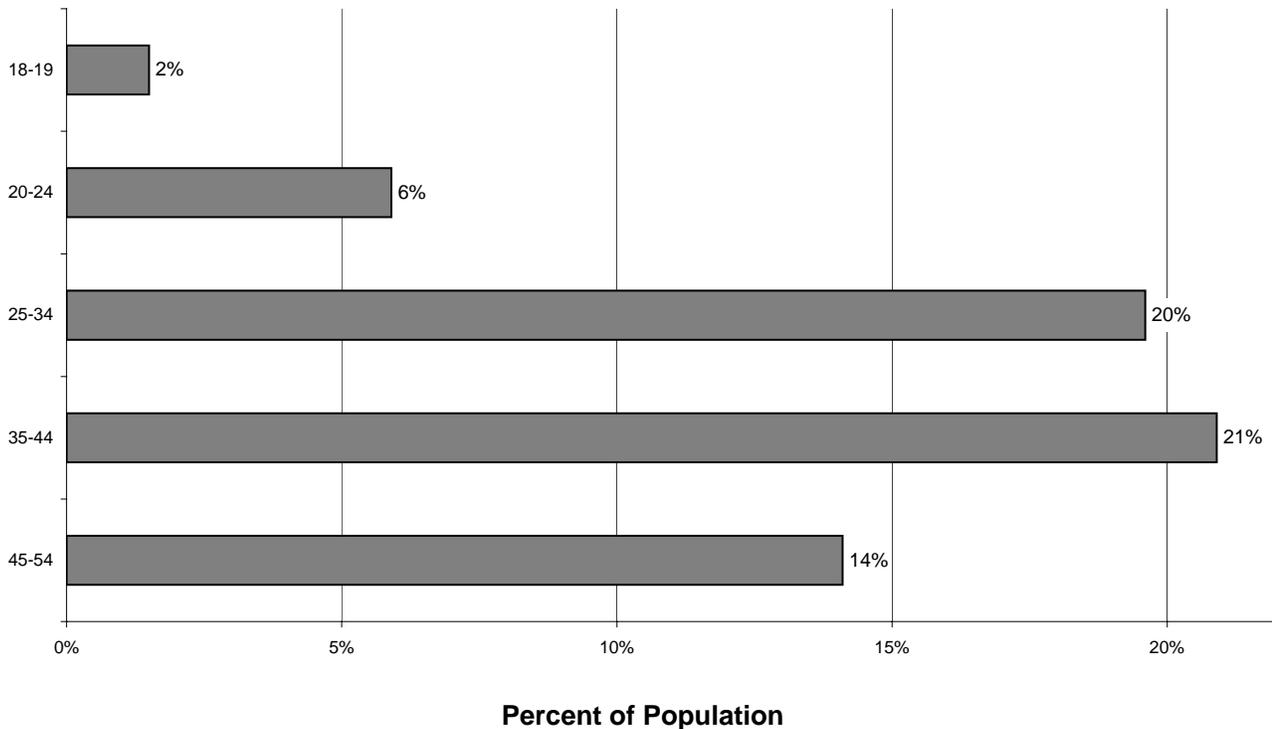
Population of Young People: In 2000, 1,828 persons age 17 or younger (“young people”) lived in Nantucket County (19 percent of the Island population). Of these, 525 were infants or very young children (ages 0-4 years), 511 were ages 5-9 years, and 792 were pre-teens or younger teenagers (ages 10-17)

**Table 5.1.1.b
Year 2000 Age Distribution:
Younger Age Population of Nantucket County, MA**



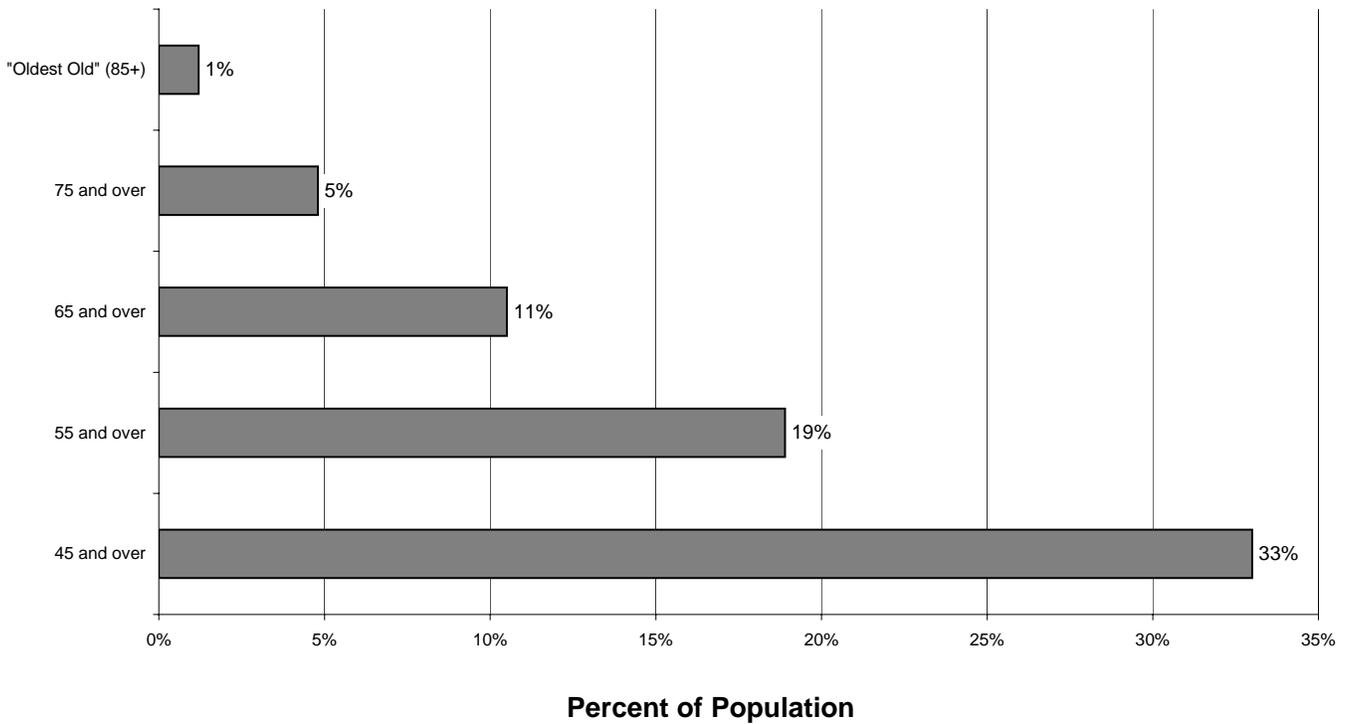
Young Adult & Middle-Age Population: In 2000, 5,898 persons ages 18-54 (young adults and middle-age) lived in Nantucket County (62 percent of the Island population). Fewer than 2 percent of Islanders were 18-19 years of age, twenty-six percent were ages 20-34 years, and thirty-five percent were ages 35-54.

Table 5.1.1.c
Year 2000 Age Distribution:
Young Adult & Middle-Age Population in Nantucket County



Population of Seniors and Elders: In 2000, 1,794 persons over age 55 lived in Nantucket County (19 percent of the Island population). About 800 were ages 55-64, 1,000 were age 65 or over, 457 were age 75 or over, and 113 were considered the “oldest old” (age 85+).

**Table 5.1.1.d
Year 2000 Age Distribution:
Senior/Elder Population of Nantucket County, MA**

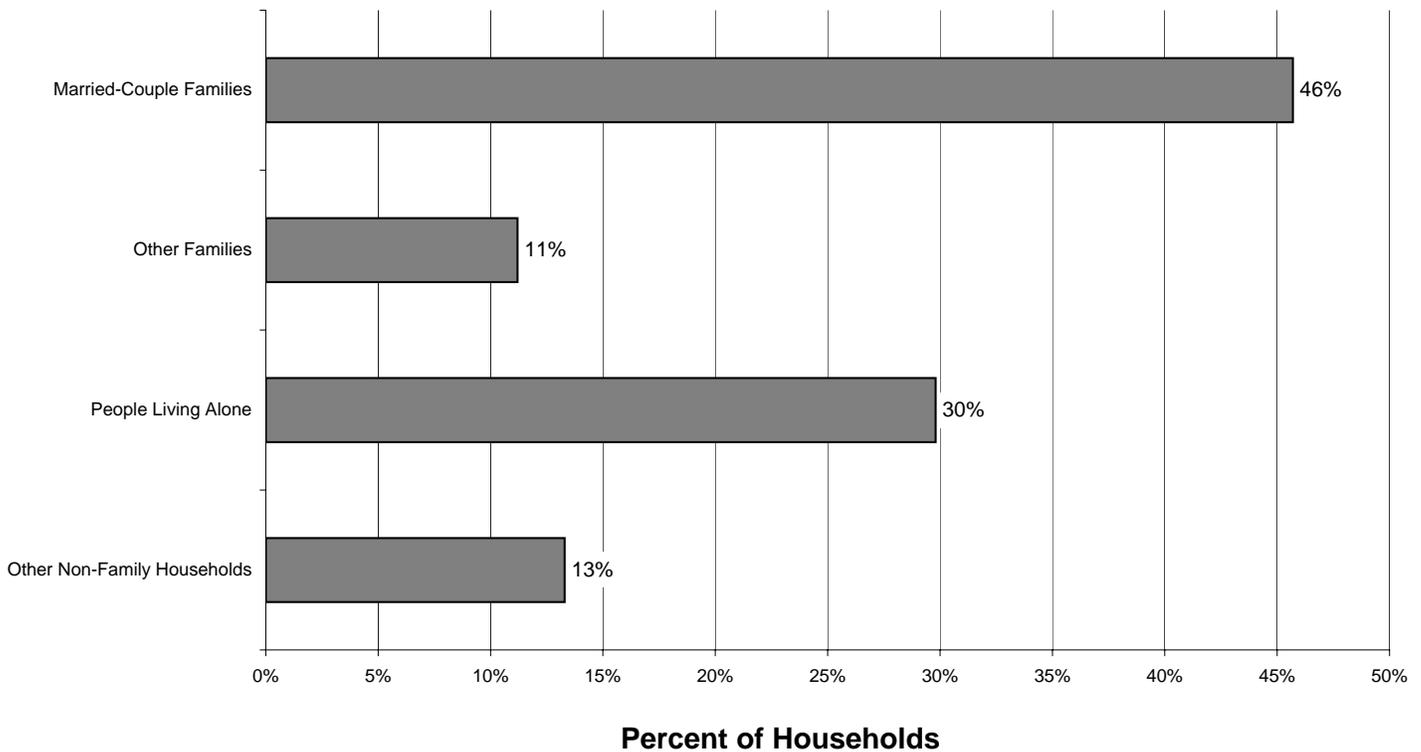


HOUSEHOLDS AND FAMILIES: Latest Estimate for Year 2005 is 4,290 Households

In 2000 there were 3,699 households in Nantucket County. The average household size was 2.37 people.

Families made up 57 percent of the households in Nantucket County that year. This figure includes both Married-Couple Families (46 percent) and Other Families (about 8 percent). Nonfamily Households made up 43 percent of all households in Nantucket County. Most of the Nonfamily Households were people living alone, but some were comprised of people living in households in which no one was related to the householder.

**Table 5.1.2
The Types of Households in
Nantucket County, MA in Year 2000**

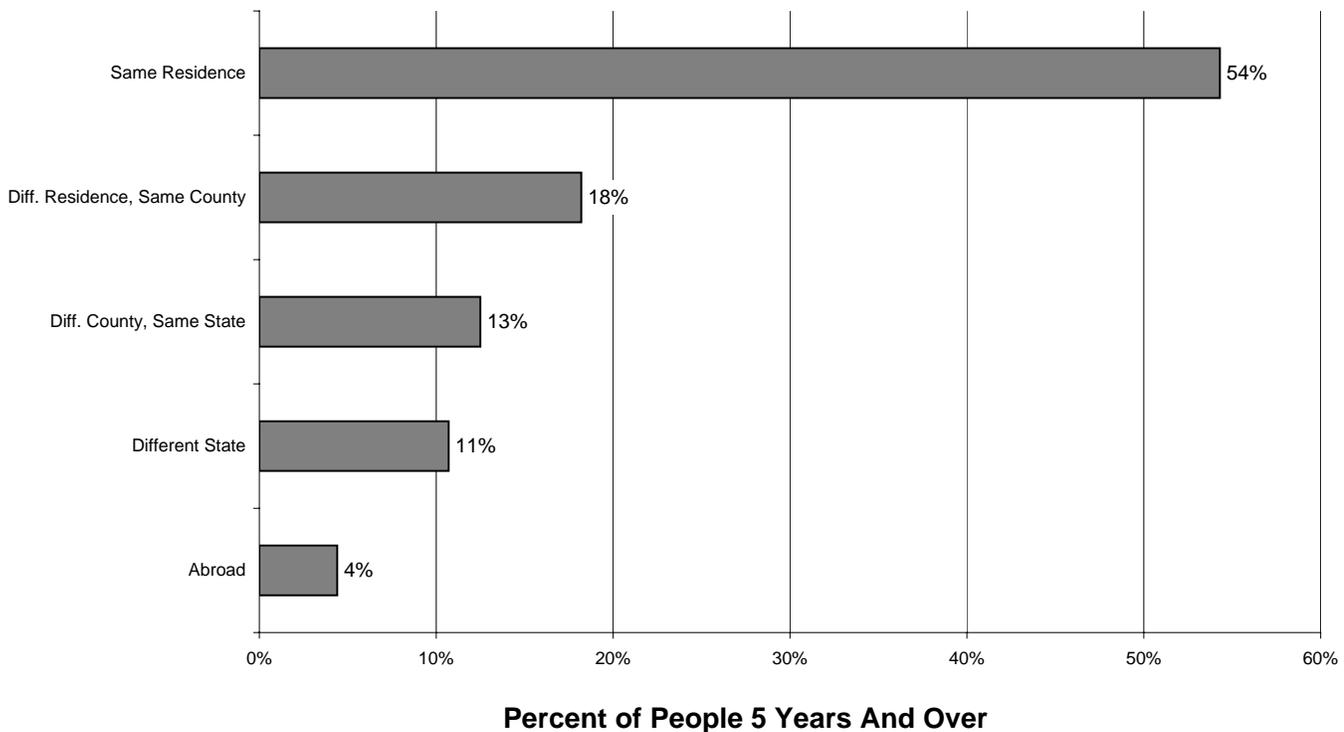


NATIVITY AND LANGUAGE: Eight percent of the people living in Nantucket County in 2000 were foreign born. Ninety-two percent were native, including 51 percent who were born in Massachusetts.

Among people at least five years old living in Nantucket County in 2000, 11 percent spoke a language other than English at home. Four percent (4%) reported that they did not speak English "very well. Of those speaking a language other than English at home, 39 percent spoke Spanish and 61 percent spoke some other language;

GEOGRAPHIC MOBILITY: In 2000, 54 percent of the people at least five years old living in Nantucket County were living in the same residence five years earlier; 18 percent had moved during the past 5 years from another residence in the same county, 13 percent from another county in the same state, 11 percent from another state, and 4 percent from elsewhere (abroad).

**Table 5.1.3
Geographic Mobility Within Past 5-Years of
Residents of Nantucket County, MA at Year 2000**

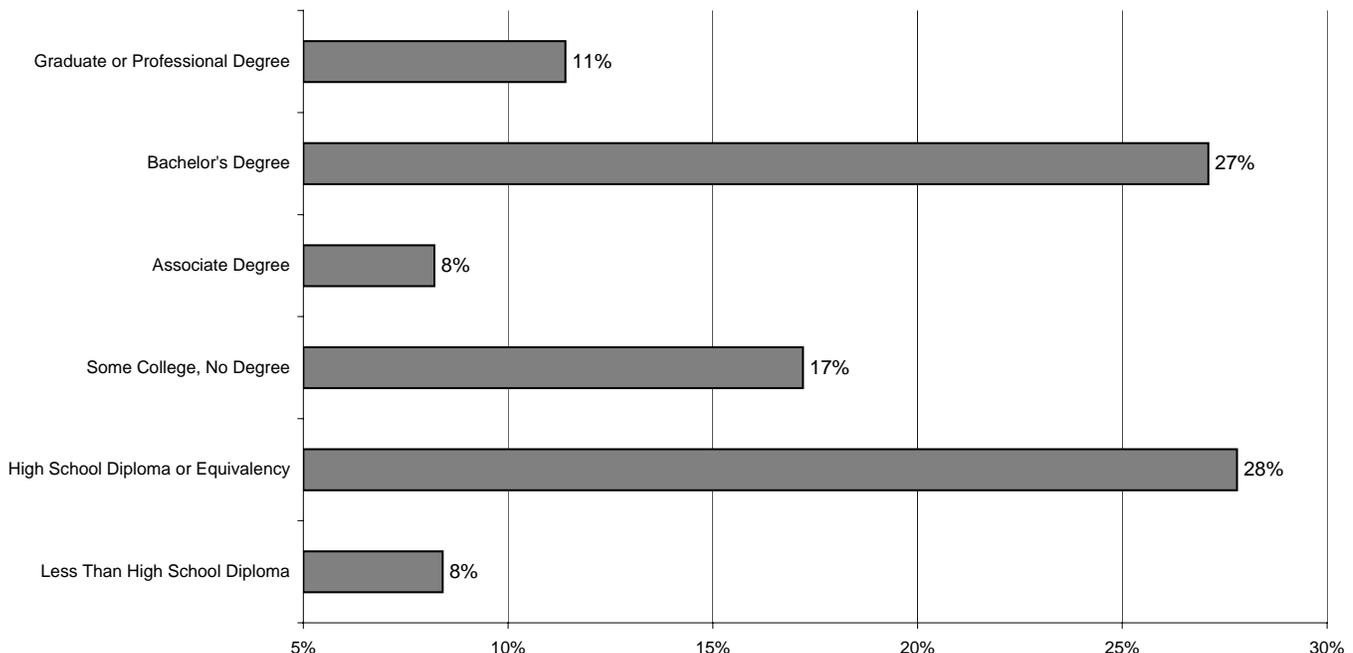


EDUCATION: In 2000, 92 percent of people 25 years and over had at least graduated from high school and 38 percent had a bachelor's degree or higher. Among people 16 to 19 years old, 6 percent were dropouts; they were not enrolled in school and had not graduated from high school.

SCHOOL ENROLLMENT: The 2005/2006 academic year total Nantucket public school enrollment is 1,243 [141 in pre-K and Kindergaren, and 444 in elementary, 270 in middle, and 388 in high school].

The total school enrollment in Nantucket County was 1,800 in 2000. Pre-Primary School enrollment was 269 and Elementary or High School Enrollment was 1,281 children. College Enrollment was 250.

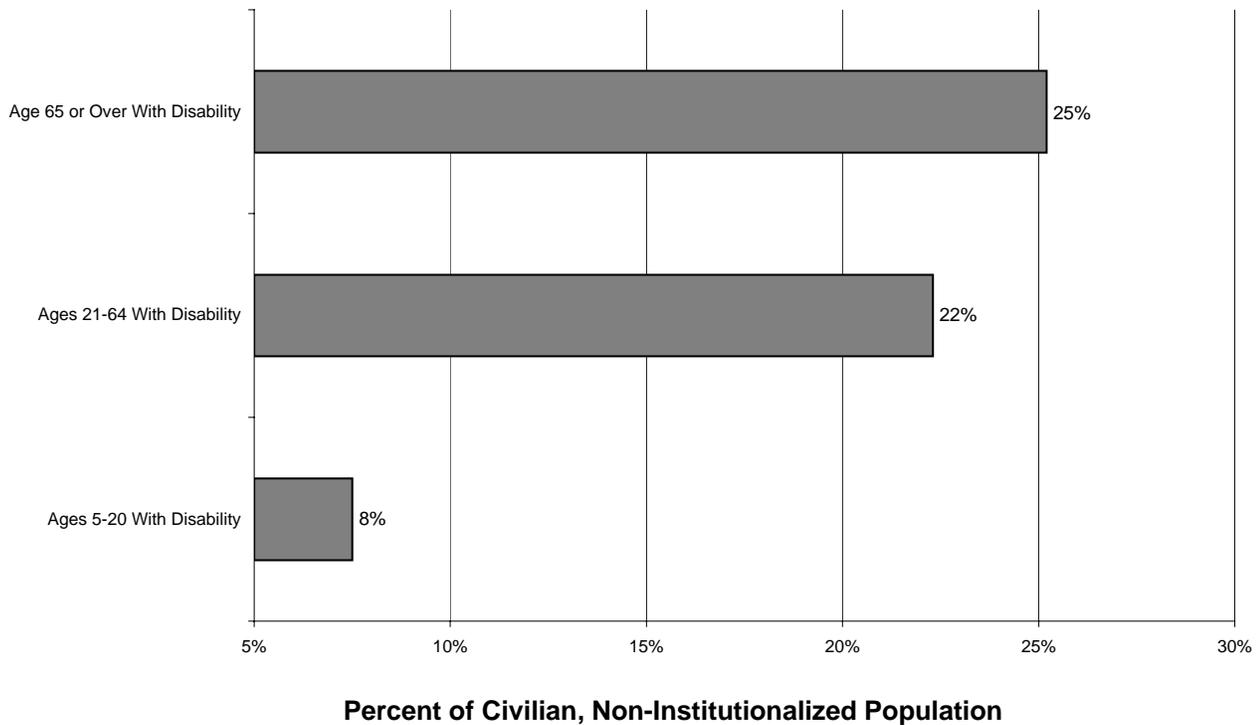
Table 5.1.4
The Educational Attainment of People in
Nantucket County, MA in Year 2000 (highest level)



Percent of People 25 Years And Over

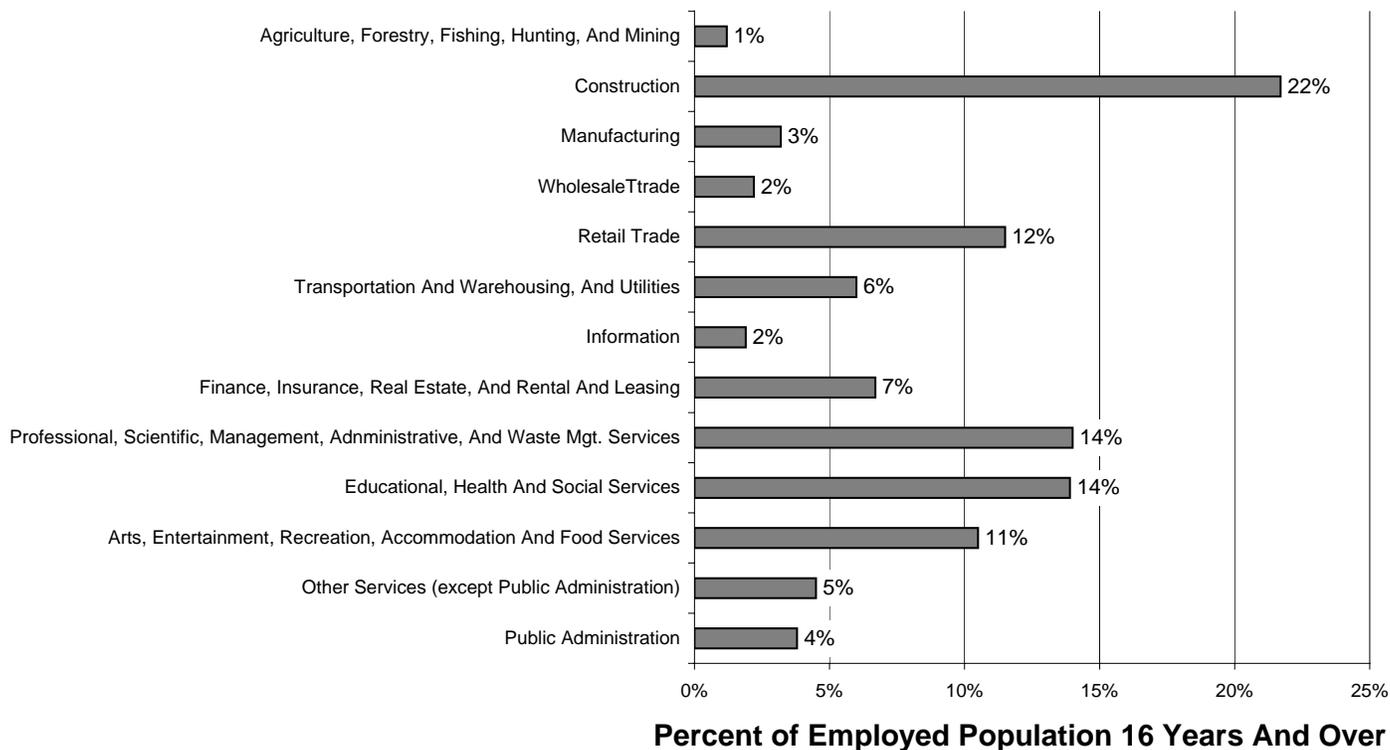
DISABILITY: In Nantucket County, among people at least five years old in 2000, 19 percent reported a disability. The likelihood of having a disability varied by age – from 8 percent of people 5 to 20 years old, to 22 percent of people 21 to 64 years old, and to 25 percent of those 65 and older.

Table 5.1.5
The Disability Status of People
in Nantucket County, MA in 2000



INDUSTRIES: In 2000, for the employed population 16 years and older, the leading industries in Nantucket County were Construction, 22 percent, Professional, Scientific, Management, Administration, And Waste Management, 14 percent, Educational, Health, And Social Services, 14 percent, Retail Trade, 12 percent, and Arts, Entertainment, Recreation, Accommodation And Food, 11 percent.

**Table 5.1.6
Employment By Industry
in Nantucket County, MA in 2000**



OCCUPATIONS AND TYPE OF EMPLOYER: Among the most common occupations were: Management, Professional, And Related Occupations, 30 percent; Sales And Office Occupations, 24 percent; Construction, Extraction, And Maintenance Occupations, 22 percent, and Service Occupations, 17 percent; and Production, Transportation, And Material Moving Occupations, 6 percent. Sixty-two percent of the people employed were Private Wage And Salary Workers; 12 percent were Federal, State, Or Local Government Workers; and 25 percent were Self-Employed.

TRAVEL TO WORK: Sixty-five percent of Nantucket County workers drove to work alone in 2000, 16 percent carpooled, 0.2 percent took public transportation, ten percent walked to work, and 3 percent used other means. The remaining 7 percent worked at home. Among those who commuted to work, it took them on average 10 minutes to get to work.

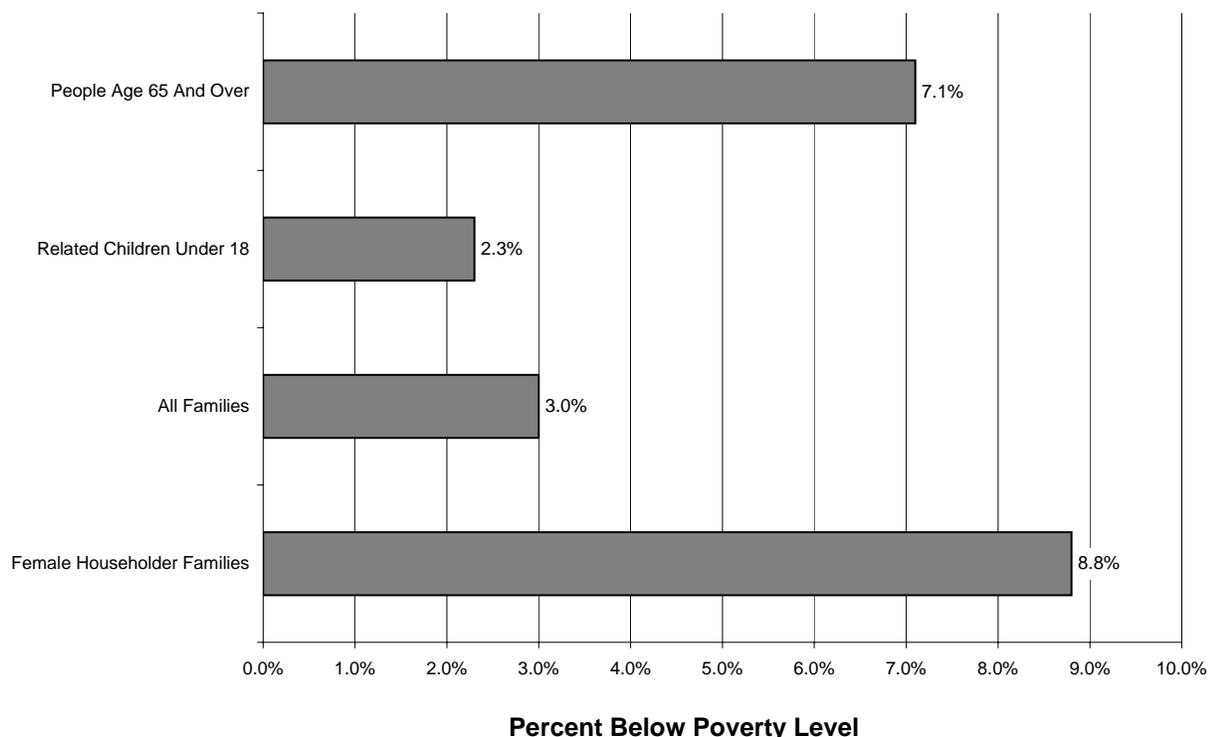
INCOME: Latest Median Household Income Estimate For Year 2003 is \$55,428.

In 1999, the median income of households in Nantucket County was \$55,522. Eighty-seven percent of the households received Earnings and 12 percent received Retirement Income other than Social Security. Twenty percent of the households received Social Security. The average income from Social Security in 1999 was \$10,644. These income sources are not mutually exclusive; that is, some households received income from more than one source.

POVERTY AND PARTICIPATION IN GOVERNMENT PROGRAMS: Latest Poverty Rate Estimates for Year 2003 are 5.1% of all ages, 4.7% of persons age 0-17, and 4.8% of ages 5-17

In 1999, 8 percent of people were in poverty. Eight percent of Related Children Under 18 were below the poverty level, compared with 7 percent of People 65 Years Old And Over. Three percent of all Families and 9 percent of Families With A Female Householder And No Husband Present had incomes below the poverty level.

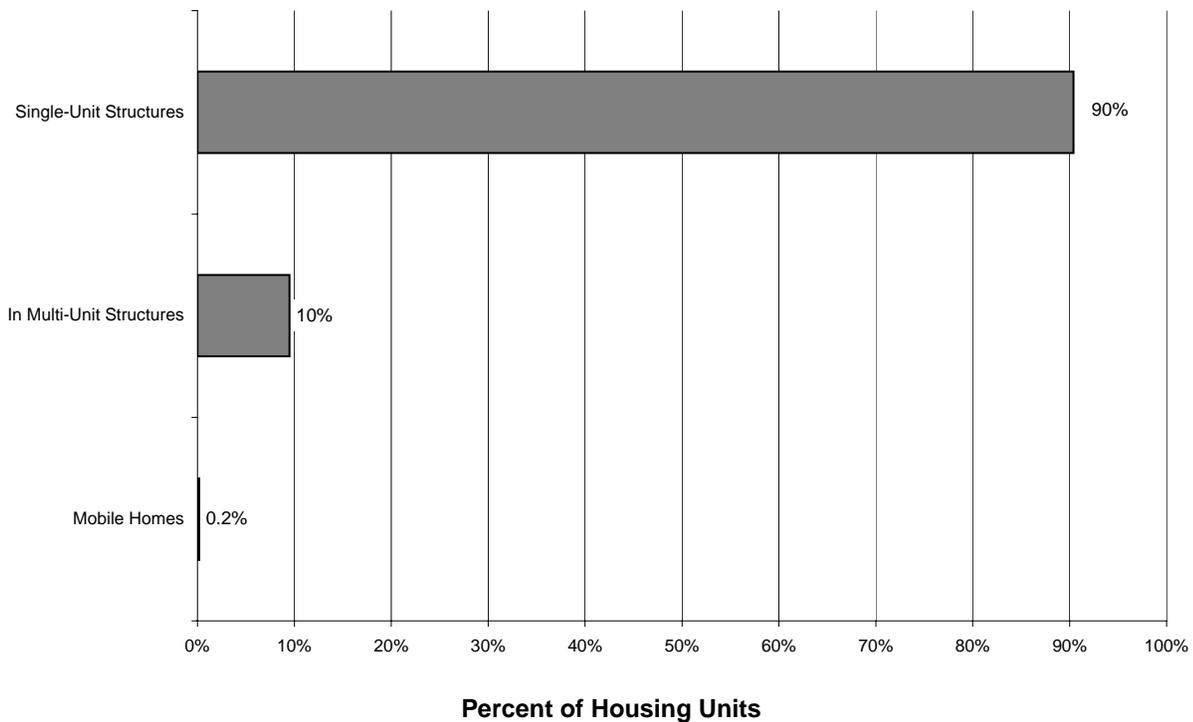
**Table 5.1.7
Year 2000 Poverty Rates in Nantucket County, MA**



HOUSING CHARACTERISTICS: Latest Estimate for Year 2004 is 10,042 total housing units in Nantucket County (includes both occupied and vacant/seasonal units).

In 2000, Nantucket County had a total of 9,210 housing units, 60 percent of which were Vacant. Of the total housing units, 90 percent were in Single-Unit Structures, 10 percent were in Multi-Unit Structures, and 0.2 percent (17) were Mobile Homes. Twenty-seven percent of the housing units were built since 1990.

**Table 5.1.8
Year 2000 Types of Housing Units in
Nantucket County, MA**



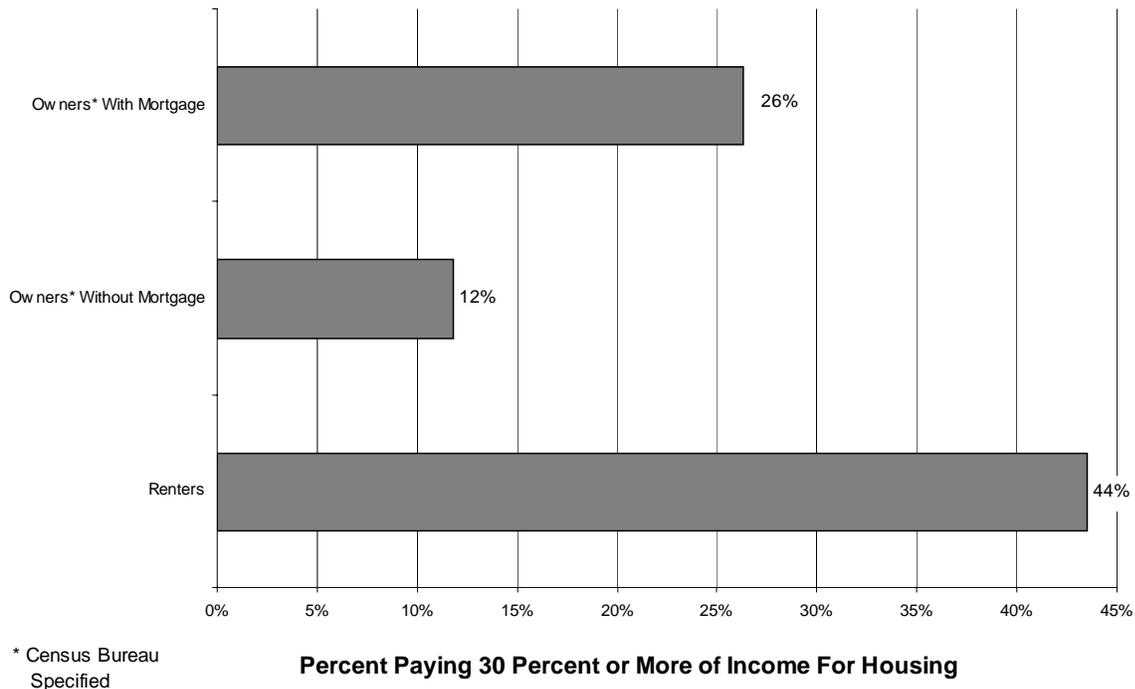
OCCUPIED HOUSING UNIT CHARACTERISTICS: Latest (2005) estimate of occupied housing units in Nantucket County is 4,290.

In 2000, Nantucket County had 9,210 Occupied Housing Units – 2,334 (63 percent) Owner Occupied and 1,365 (37 percent) Renter Occupied. All of the households had telephone service. Five percent of the households did not have access to a car, truck, or van for private use. Multi-Vehicle Households were not rare. Thirty-eight percent had two vehicles and another 21 percent had three or more.

HOUSING COSTS: The Median Monthly Housing Costs for (Specified)* Mortgaged Owners was \$1,771, (Specified) Non-Mortgaged Owners \$422, and (Specified) Renters \$1,016. Twenty-six percent of Owners With Mortgages, 12 percent of Owners Without Mortgages, and 44 percent of Renters in Nantucket County spent 30 percent or more of household income on housing.

* "Specified" is a certain Census Bureau category of homeowners.

**Table 5.1.9
Occupants With a Housing Cost Burden
in Nantucket County, MA in Year 2000**



U. S. CENSUS BUREAU, CENSUS 2000 NOTES:

The population estimates in this profile are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters.

The U.S. Census Bureau notes that in a narrative profile such as this, if one sample estimate is larger than another, it does not necessarily mean that the same holds for their true values for the entire population. These estimates are derived from a sample of housing units and measure the true values with a degree of uncertainty. In the tabular profiles this uncertainty is represented by the 90 percent confidence interval given for each estimate. For further information on confidence intervals see the U.S. Census Bureau Accuracy of the Data document.

Further, the Bureau urges caution when comparing data by race for years before 1999 with those for 2000 and beyond due to the Census Bureau's implementation of the October 1997 revised standards for data on race and ethnicity. These data allow respondents to report one or more races and there are seven (American Indian and Alaska Native, Asian, Black or African American, Native Hawaiian and Other Pacific Islander, White, Some other race, and Two or more races) instead of five racial tabulation categories. The Two or more races category includes all respondents who reported more than one race. See the [U.S. Census Bureau] methodology section for more details regarding these changes.

Finally, the U.S. Census Bureau notes that caution should be used when comparing population numbers by age, race, and sex for 2000 with all earlier years. The numbers for 2000 have been weighted to be generally consistent with Census 2000 counts.

Detail may not add to totals due to rounding. Percentages are based on unrounded numbers

For information on confidentiality protection, sampling error, nonsampling error, and definitions relating to Census 2000 statistics and other U.S. Census Bureau data, go to the American Community Survey web site www.census.gov/acs/www/ and click on Advanced Methodology.

Sources: U.S. Census Bureau, Census 2000

Formatted by:
Family-Centered Institute, Inc
66 Massasoit Trail
Brewster, MA 02631

Note: A glossary of Census 2000 Terminology is provided in Appendix 4 of this Report.

Section 5. Research Findings

2. Description of Human Needs of Nantucket Inlanders

Household Issues

As a part of the Nantucket Community Survey – 2006, conducted in April-May 2006, respondents were asked to detail the types of issues that may have recently been a problem in their own household. Respondents chose topics from a list of twenty-eight potential problems that they or members of their household might have encountered during the previous twelve months. Further, they were asked to estimate, on a 3-point scale, how serious each of those issues was in their household. This way, potential issues affecting Island households have been determined and ranked as to degree of seriousness. From these overall rankings, a “picture” of the most serious, and least serious issues was revealed, at the household level, at the Census Tract level, and at the Town level. Knowing which issues are the most serious, where they exist, and for whom they have been a problem, will aid Town officials, human service planners, program funders, legislative leaders, and other policy advocates to develop, adapt, and lobby for human services to best satisfy the unmet needs of Islanders.

Many respondents from surveyed households reported having had such problems. The most serious issues are indicated in Figures 5.3.1 and 5.3.3. For a complete ranked list of Household Issues responses see Appendix 2.A. A sample copy of the survey questionnaire showing potential household-level issues is provided in Appendix 1.A

List of Potential Household Issues (see complete survey questionnaire in Appendix 1.A)

Type of Problem

- Adult substance abuse (alcohol, drugs, etc.)
- A lot of depression in the household
- Children or teenagers experiencing behavioral or emotional problems
- Don't have a working car/truck when needed
- Discrimination (due to HIV, AIDS, TB, etc.)
- Discrimination (due to race, age, language, sexual identity/orientation, etc.)
- Experiencing an alcohol and/or drug problem
- Experiencing physical conflict in the household
- Having a lot of anxiety or stress in household
- Inadequate opportunities to learn new skills or for advancement at work
- Not able to afford nutritious food
- Not able to find appropriate senior (65+) housing
- 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 day care
- Not enough room in your house for all of the people who live there
- Not having enough money to pay for housing
- Not having enough money to pay doctor, the dentist, or to buy prescription medications
- Paying for a mental health counselor
- Paying for or getting dental insurance
- Underage drinking, smoking or other tobacco use

Barriers to Assess To Human Services

Nantucket Community Survey - 2006 respondents were also asked to detail the types of barriers that they or members of their household may have encountered in attempting to access human services here on Nantucket during the previous twelve months. Further, they were asked to estimate, on a 4-point scale, how serious each of those barriers had been in their household. This way, potential access barriers affecting Island households have been determined and ranked as to degree of seriousness. From these overall rankings the most serious and least serious access barriers have been revealed, at the household level, at the Census Tract level, and at the Town level. Knowing which access barriers are the most serious, where they exist, and for whom they have caused difficulty, will aid in the development of human services that best satisfy the unmet needs of Islanders.

Respondents from surveyed households reported encountering barriers to accessing needed human services. The most serious barriers to human service access are indicated in Figures 5.3.2 and 5.3.4. For a complete ranked list of Service Barrier responses see Appendix 2.A. A copy of the survey questionnaire showing potential services access barriers is provided in Appendix 1.A

List of Potential Service Barriers (see complete survey questionnaire in Appendix 1.A)

Type of Difficulty

- Cost of taking time away from work
- Could not afford fees or costs for services
- Feelings of discrimination
- Hours of services were not convenient
- Insurance not accepted for services
- Lacked handicap access
- Lacked information on available services
- Lack of information on where to go for services
- Lack of transportation
- Paying insurance deductible/co-payment
- Services located too far away
- Services not accepting new patients/clients
- Services not in appropriate place or part of town
- Unable to take time away from work to go to services

Section 5. Research Findings

3. Seriousness of Human Needs on Nantucket

Analysis of responses to the Nantucket Community Survey – 2006 shows that the most serious household issues embody the following two common themes; 1) not having enough money to pay for food, essential medical/dental services and recreation, and 2) having a lot of anxiety, stress, or depression in the household,. (See also, Appendix 2.A)

Not Having Enough Money to Pay For Essential Medical/Dental Services, and Recreation:

Specific survey responses included having a problem with; *“paying for or getting dental insurance,” “not having enough money to pay the doctor, the dentist, or to buy prescription medications,” “not able to afford recreational activities,” and “not enough money to pay for housing.”*

Having a Lot of Anxiety, Stress, or Depression in The Household: Specific survey responses included having; *“a lot of anxiety or stress in the household,” and “a lot of depression in the household.”*

Figure 5.3.1 shows the top twelve most serious household issues reported by Islanders.

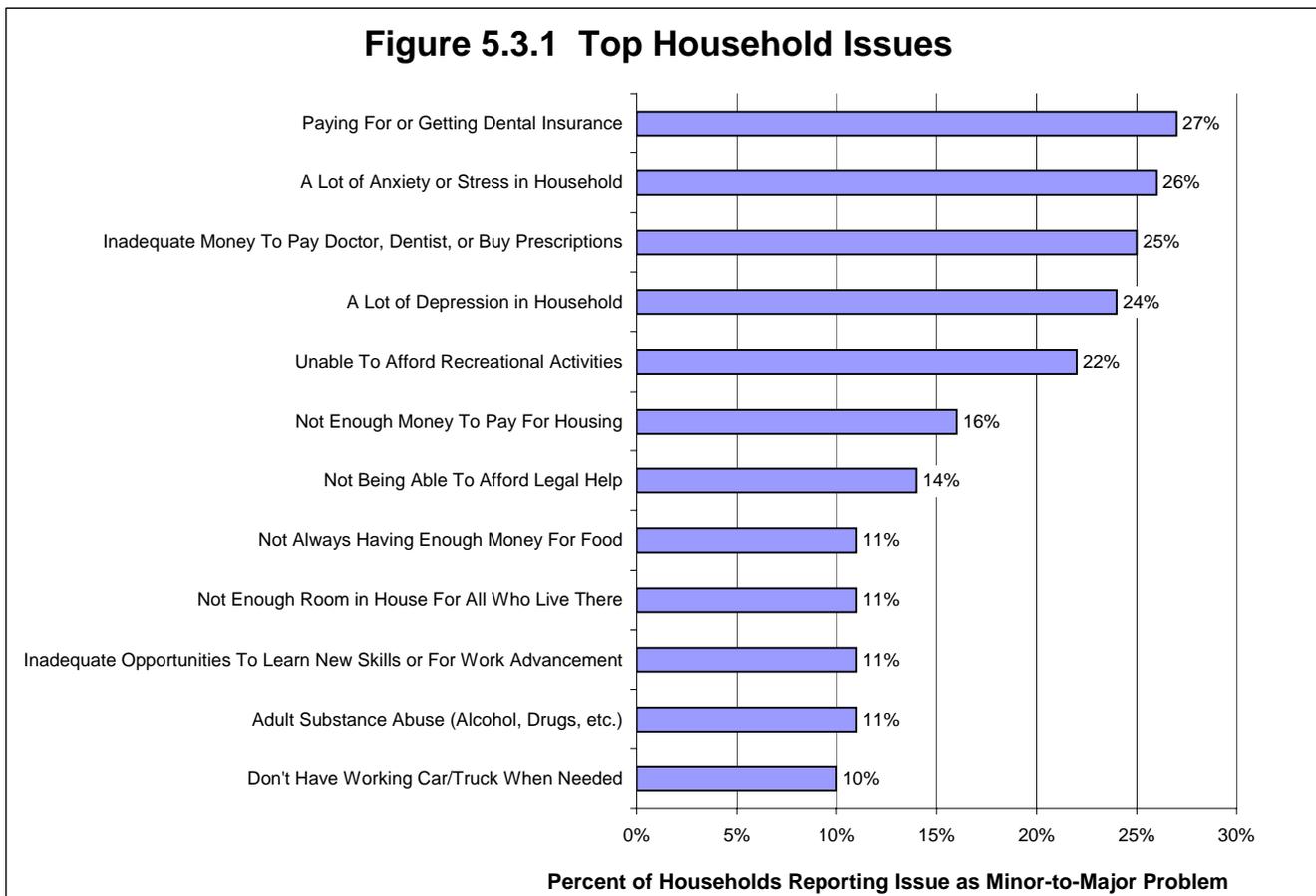


Figure 5.3.2 shows the ten most serious barriers to accessing human services as reported by Islanders who sought help for problems in their household. (See also, Appendix 2.A)

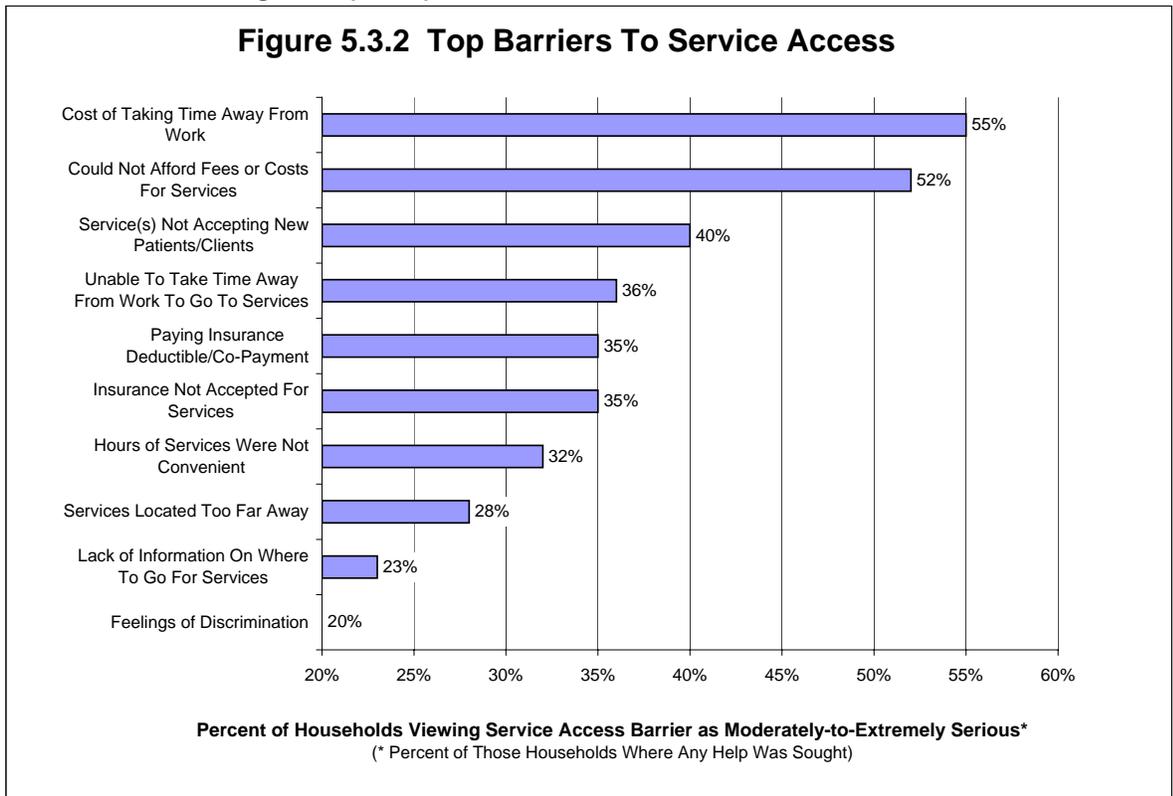


Figure 5.3.3 shows the twelve most serious household issues as reported by Islanders from our most needy households (See also, Appendix 2.A)

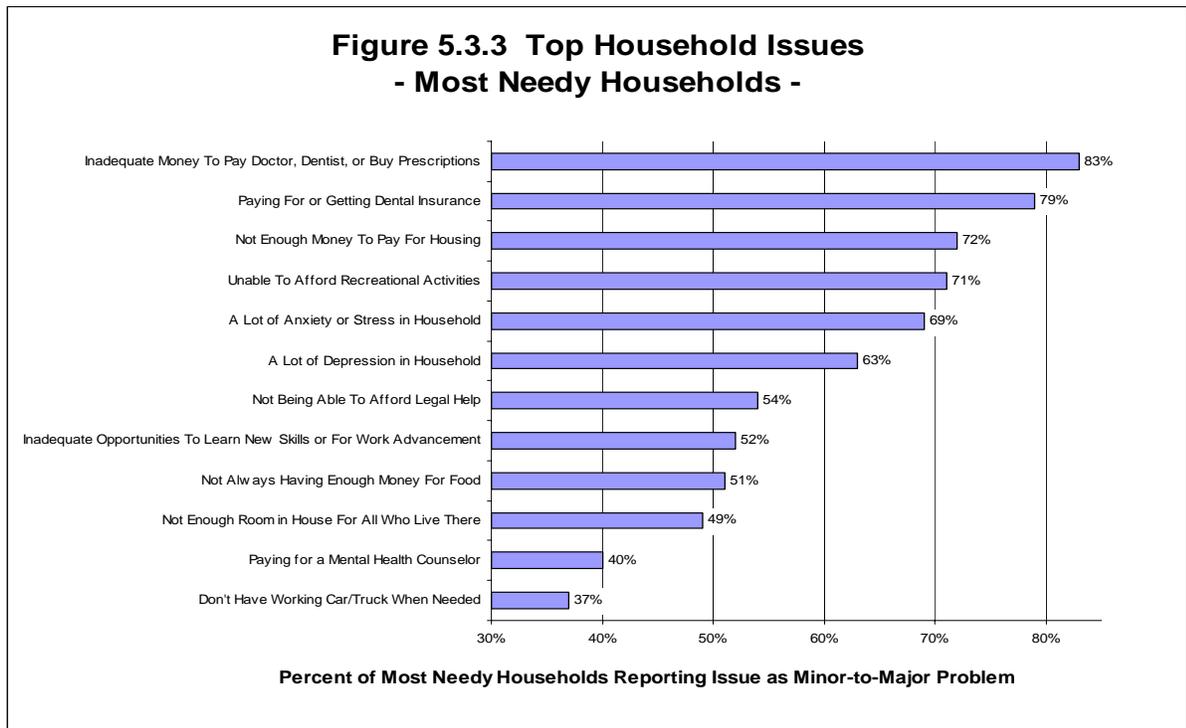
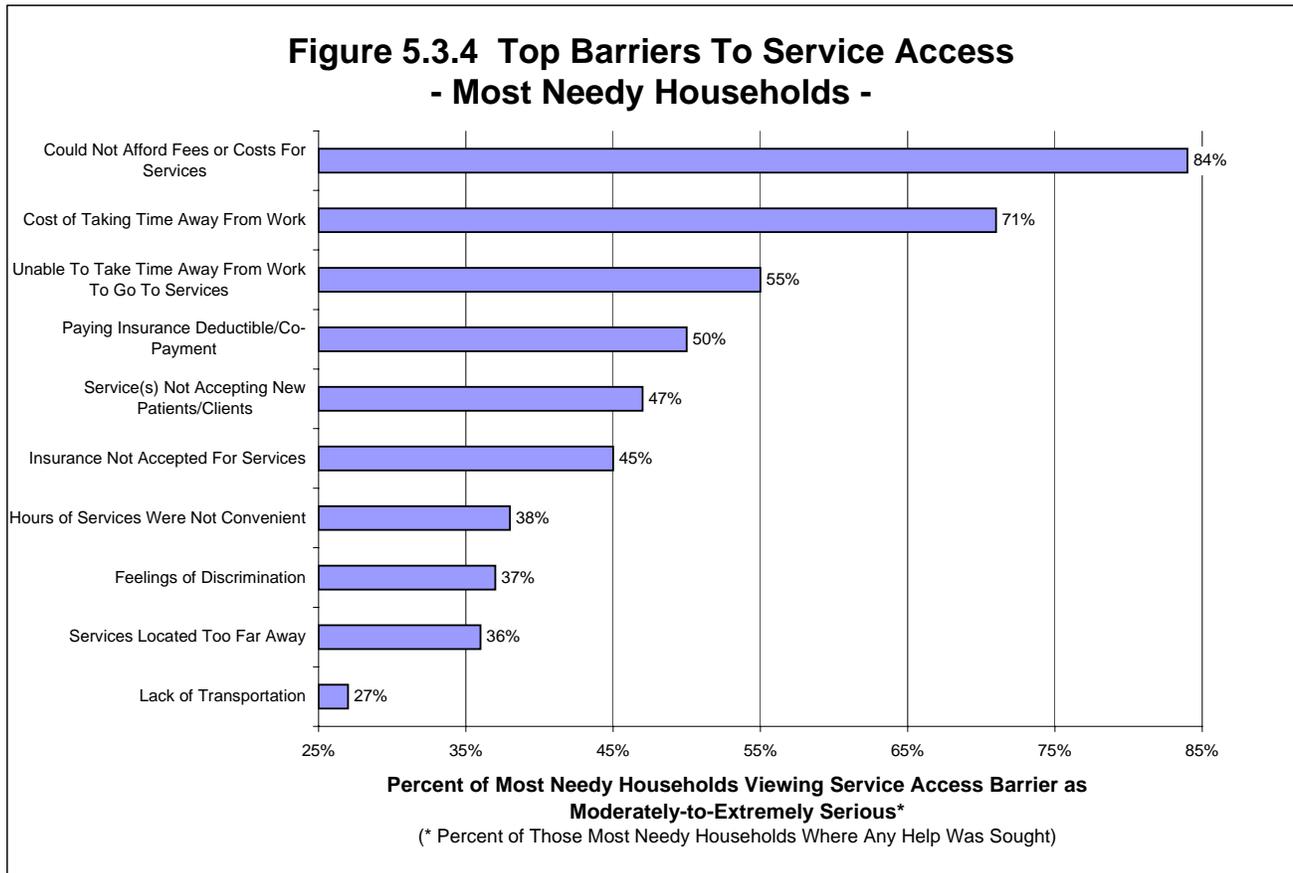


Figure 5.3.4 shows the ten most serious barriers to as reported by respondents from our most needy households where help was sought for problems in their household. (See also, Appendix 2.A)



Responses to Open-Ended Questions on the Nantucket Community Survey - 2006: Hand-Written Comments By Respondents - Concerning Their Feelings About Island Cod, About Islanders, and Their Ideas and Suggestions For Making Nantucket a Better Place In Which to Live

Nantucket Community Survey - 2006 respondents were invited to write in their likes and dislikes about Nantucket, about Islanders, and their ideas and suggestions for making Nantucket a better place to live. Four questions were posed as follows:

“A. *What do you especially like about Nantucket?*”

“B. *What do you especially like about the PEOPLE of Nantucket?*”

“C. *What do you dislike most about Nantucket?*”

“D. *Please write in your ideas or suggestions for making Nantucket a better place to live.*”

Note: Appendix 3 contains details of hand-written comments for each of the four questions and transcripts of comments relating to the most common topic areas.

More than one-half (54%) of all respondents took the time to write in a response to one or more of these questions. While the topics of these responses of course varied considerably, a number of common themes were voiced in response to each of the four questions. Those commenting wrote-in an average of 3.3 comments each, yielding a total of over 1,200 separate sets of comments. Also, six-in-ten (59%) of respondents from our most needy households took the time to write in one or more comment. On average, these respondents wrote-in 2.8 comments each, yielding a total of almost two hundred sets of comments.

Responses to Question A

The top responses relating to what all survey respondents, “*especially like about Nantucket*” are summarized in Table 5.3.5. (See also, Appendix 3)

Table 5.3.5 Ranked List of Topics From ALL Responses to Question A

Rank	Topic Category	Number of Responses With This Topic	Percentage of All Responses To Question A*
		(N=736)	
1	Natural Beauty/Scenic Landscape	94**	13%
2	Proximity to Ocean/Seashore	91**	12%
3	Sense of Community	82**	11%
4	Character of the People/Diversity	71**	10%
5	Safety/Low Crime Rate	56	8%
6	Quaintness/Small-Town Character	51	7%
6 (tie)	Open Space/Natural Environment	51	7%
7	Peacefulness	39	5%
8	Availability of Activities/Things To Do	38	5%
9	Child/Family Environment	31	4%
10	Nantucket History/Historic Preservation	26	4%
11	Clean Air/Clean Beaches	23	3%
12	Moderate Climate/Seasons	20	3%
13	Lifestyle/Ambience	19	3%
14	Employment/Business Opportunities	16	2%
15 (tie)	Living on an Island	10	1%
15 (tie)	Healthcare Services/Facilities	10	1%
16	Schools/Education	8	1%

* Column does not sum to 100% since many respondents included more than one topic in their response.

** Appendix 3 contains a separate report containing transcripts of key hand-written responses. (tie) = tied, same rank.

Most Needy Households

The top responses from our most needy households relating to what these respondents, “especially like about Nantucket” are summarized in Table 5.3.6. (See also, Appendix 3)

Table 5.3.6 Ranked List of Topics From Most Needy Household Responses to Question A

Rank	Topic Category	Number of Most Needy Responses With This Topic	Percentage of Most Needy Responses To Question A*
		(N=112)	
1	Sense of Community	19**	17%
2	Proximity to Ocean/Seashore	18**	16%
3	Quaintness/Small-Town Character	12	11%
4	Character of the People/Diversity	11**	10%
5	Natural Beauty/Scenic Landscape	10**	9%
6	Open Space/Natural Environment	7	6%
7	Availability of Activities/Things To Do	6	5%
8	Nantucket History/Historic Preservation	5	5%
9 (tie)	Safety/Low Crime Rate	4	4%
9 (tie)	Child/Family Environment	4	4%
9 (tie)	Clean Air/Clean Beaches	4	4%
10 (tie)	Lifestyle/Ambience	3	3%
10 (tie)	Employment/Business Opportunities	3	3%
11 (tie)	Peacefulness	2	2%
11 (tie)	Healthcare Services/Facilities	2	2%
12 (tie)	Moderate Climate/Seasons	1	1%
12 (tie)	Schools/Education	1	1%
13	Living on an Island	0	0%

* Column does not sum to 100% since many respondents included more than one topic in their response.

** Appendix 3 contains a separate report containing transcripts of key hand-written responses. (tie) = tied, same rank.

Responses to Question B

The top responses relating to what all survey respondents, “*especially like about the people of Nantucket*” are summarized in Table 5.3.7. (See also, Appendix 3)

Table 5.3.7 Ranked List of Topics From ALL Responses to Question B

Rank	Topic Category	Number of Responses With This Topic	Percentage of All Responses To Question B*
		(N=483)	
1	Character/Values	135**	28%
2	Friendliness	112**	23%
3	Sense of Community	63	13%
4	Helpfulness	45	9%
5	Generosity/Mutual Support	41	9%
6	Caring	35	7%
7	Diversity/Mix of People	23	5%
8	Niceness	10	2%
9	Courtesy	9	2%
10 (tie)	Healthiness/Health Conscious	5	1%
10 (tie)	Relaxed Lifestyle	5	1%

* Column does not sum to 100% since many respondents included more than one topic in their response.

** Appendix 3 contains a separate report containing transcripts of key hand-written responses. (tie) = tied, same rank.

Most Needy Households

The top responses from our most needy households relating to what this group of respondents, “*especially like about the people of Nantucket*” are summarized in Table 5.3.8. (See also, Appendix 3)

Table 5.3.8 Ranked List of Topics From Most Needy Household Responses to Question B

Rank	Topic Category	Number of Most Needy Responses With This Topic	Percentage of Most Needy Responses To Question B*
		(N=67)	
1	Character/Values	21**	31%
2	Friendliness	11**	16%
3	Sense of Community	9	13%
4	Generosity/Mutual Support	8	12%
5	Helpfulness	5	8%
6 (tie)	Caring	4	6%
6 (tie)	Diversity/Mix of People	4	6%
7	Niceness	2	3%
8 (tie)	Courtesy	1	2%
8 (tie)	Healthiness/Health Conscious	1	2%
8 (tie)	Relaxed Lifestyle	1	2%

* Column does not sum to 100% since many respondents included more than one topic in their response.

** Appendix 3 contains a separate report containing transcripts of key hand-written responses. (tie) = tied, same rank.

Responses to Question C

The top ten responses relating to what respondents, “*dislike most about Nantucket*” are summarized in Table 5.3.9. (See also, Appendix 3)

Table 5.3.9 Ranked List of Topics From ALL Responses to Question C

Rank	Topic Category	Number of Responses With This Topic	Percentage of All Responses To Question C*
		(N=632)	
1	High Prices & Lack of Affordability	99**	16%
2	Traffic/Parking/Transportation	74**	12%
3	Attitudes of The People	70**	11%
4	Growth & Development	60**	10%
5 (tie)	Housing/Real Estate Situation	59	9%
5 (tie)	Government/Town Services/Police	59	9%
6	Summer Season/Tourists	56	9%
7 (tie)	Business/Chain Stores/Fast Food	34	5%
7 (tie)	Realities of Island Living	34	5%
8	Foreign Workers/Immigrants/Non-English Speakers/Illegals	25	4%
9	Pressures on Young People & Families	23	4%
10	Employment Situation	15	2%
11	Weather Conditions/Seasonality	11	2%
12	Healthcare Resources	7	1%
13	Quality of Life	6	1%

* Column does not sum to 100% since many respondents included more than one topic in their response.

** Appendix 3 contains a separate report containing transcripts of key hand-written responses. (tie) = tied, same rank.

Most Needy Households

The top responses from our most needy households relating to what these respondents, “*dislike most about Nantucket*” are summarized in Table 5.3.10. (See also, Appendix 3)

Table 5.3.10 Ranked List of Topics From Most Needy Household Responses to Question C

Rank	Topic Category	Number of Most Needy Responses With This Topic	Percentage of Most Needy Responses To Question C*
		(N=100)	
1	High Prices & Lack of Affordability	18**	18%
2	Housing/Real Estate Situation	14	14%
3	Attitudes of The People	13**	13%
4	Government/Town Services/Police	12	12%
5	Traffic/Parking/Transportation	10**	10%
6	Pressures on Young People & Families	8	8%
7	Summer Season/Tourists	6	6%
8	Growth & Development	5**	5%
9 (tie)	Business/Chain Stores/Fast Food	4	4%
9 (tie)	Realities of Island Living	4	4%
10	Foreign Workers/Immigrants/Non-English Speakers/Illegals	3	3%
11 (tie)	Weather Conditions/Seasonality	1	1%
11 (tie)	Healthcare Resources	1	1%
11 (tie)	Quality of Life	1	1%
12	Employment Situation	0	0%

* Column does not sum to 100% since many respondents included more than one topic in their response.

** Appendix 3 contains a separate report containing transcripts of key hand-written responses. (tie) = tied, same rank.

Responses to Question D

The top responses relating to survey respondent's own, "*ideas or suggestions for making Nantucket a **better place to live***" are summarized in Table 5.3.11. (See also, Appendix 3)

Table 5.3.11 Ranked List of Topics From ALL Responses to Question D

Rank	Topic Category	Number of Responses With This Topic	Percentage of All Responses To Question D*
		(N=382)	
1	Encourage Local Government Action	85**	22%
2	Reduce Car/Truck Traffic	59**	15%
3	Increase Affordable Housing	52**	14%
4	Develop/Strengthen Community Organizations/Activities	31	8%
5	Enhance Public Transportation Services	30	8%
6	Slowdown/Control Growth & Development	27	7%
7	Restructure Town Government	22	6%
8	Coordinate With/Support Local Businesses	21	6%
9	Support Young Families	15	4%
10	Improve Healthcare Resources	13	3%
11	Increase Land Conservation	11	3%
12	Improve Local Shopping Opportunities	10	3%
13	Enforce Immigration Laws	6	2%

* Column does not sum to 100% since many respondents included more than one topic in their response.

** Appendix 3 contains a separate report containing transcripts of key hand-written responses. (tie) = tied, same rank.

Most Needy Households

The top responses from our most needy households relating to these respondent's own, "*ideas or suggestions for making Nantucket a **better place to live***" are summarized in Table 5.3.12. (See also, Appendix 3)

Table 5.3.12 Ranked List of Topics From Most Needy Household Responses to Question D

Rank	Topic Category	Number of Responses With This Topic	Percentage of All Responses To Question D*
		(N=57)	
1	Encourage Local Government Action	17**	30%
2	Increase Affordable Housing	11**	19%
3	Develop/Strengthen Community Organizations/Activities	6	11%
3	Enhance Public Transportation Services	6	11%
4	Reduce Car/Truck Traffic	4**	7%
5 (tie)	Slowdown/Control Growth & Development	2	4%
5 (tie)	Coordinate With/Support Local Businesses	2	4%
5 (tie)	Support Young Families	2	4%
5 (tie)	Improve Healthcare Resources	2	4%
5 (tie)	Increase Land Conservation	2	4%
5 (tie)	Improve Local Shopping Opportunities	2	4%
6	Enforce Immigration Laws	1	2%
7	Restructure Town Government	0	0%

* Column does not sum to 100% since many respondents included more than one topic in their response.

** Appendix 3 contains a separate report containing transcripts of key hand-written responses. (tie) = tied, same rank.

Note on Open-Ended Question Responses:

All hand-written comments have been transcribed and organized by topic category. Appendix 3 (a separate monograph report) contains transcripts of many, but not all, of these comments--approximately one-half of the transcribed comments are included in Appendix 3. The entire set of categorized transcripts consists of over two-hundred printed pages, and is thus impractical to include in the Appendix. The remainder of the comments are available on the CD-ROM version of this Report. On the CD-ROM we are publishing (with names and identification omitted) all of the comments that we believe contribute something of value to our research study.

Section 5. Research Findings

4. Description of The Needy on Nantucket

Nantucket Households Grouped By Shared Issues and Challenges

As noted in the previous section, Nantucket Community Survey – 2006 respondents reported in detail about the types of issues that have recently been a problem in their own household. The most problematical issues across the Island were identified and discussed. However, the Nantucket population is not monolithic—considerable variation exists from household to household across our Island. These variations stem from many things, including differences in age ranges, household income, the presence of children in the home, homeownership vs. renting, the make-up of the family group, geographic region (Census Tract), and racial, ethnic, linguistic, and cultural diversity. All of these differences impact which issues are most serious in any given household.

As we go about our daily lives each individual Islander and each Nantucket household faces a myriad of challenges. Challenges to our quality of life appear in all shapes and sizes. For some individuals, low income challenges their ability to purchase even the basic necessities of life—food, housing, clothing, medical and dental care. For others, being adequately prepared for employment is a severe challenge. For still others, a physical or mental disability or the infirmity of a chronic illness limits opportunities for employment, limits their ability to thrive, and to enjoy a satisfactory quality of their life. These issues and more create challenges for each of us.

Through the “lens” of the Nantucket Community Survey - 2006 research we have been able to look closely at hundreds and hundreds of Nantucket households and to better understand the unique challenges that daily face members of these households. These 705 households represent a cross-section of the approximately four thousand Nantucket households—as such, they speak for the whole Island. Scientific analysis methods have enabled County researchers to “sift” through the over 270,000 pieces of information collected from Island residents, to analyze this information, and thus, more fully understand the challenges faced by our year-round, permanent resident population.

Groups of Islanders With Shared Issues--Challenges to Their Quality of Life:

The results of “sifting” responses to the questions posed to Islander through the Nantucket Community Survey-2006—the questionnaire distributed to 1,913 Nantucket households—shows that the population of Nantucket can be segmented into four distinct groups depending upon the types of household issues reported to exist in the household. Households in these groups share a similar set of issues--challenges to their quality of life. There are great similarities between the “human environment” perceived by individuals within each of these four population groups, and considerable differences between groups. This section of the Report provides insight into these four distinct groups, into their shared issues—challenges, and the differences that appear to exist between groups. Reference Appendix 2.B for more detailed descriptions of each of the four Household Issue Groups as well as for the Island’s “Most Needy” households.

Group “Labels”

For discussion purposes, these four population groups are referred to simply as Household Issue Groups, #1, #2, #3, and #4. Researchers have made no attempt to “label” the set of issues--challenges faced by individuals included in these groups of households. Instead, they let the survey data speak for themselves. The following section provides a detailed explanation of the human environment encountered by members of each of these four population groups. Having studied these, the reader may feel qualified to or wish to assign his/her own mnemonic “label” to each group. All Nantucket households are thought to be included in ONE (but only one) of these four groups.

Household Issue Groups: Thumbnail Sketches

Briefly, the Household Issues groups can be generally characterized as follows:

Group #1 Households: (represents approximately 1,735 Nantucket residents in about 485 households)
(See also Appendix 2.B)

Thumbnail:

Very low-income, mostly “working poor,” young-to-middle-age family households generally with multiple working adults and one child, who rent their home. Many Group #1 households have a history of at least brief homelessness, are cultural/ethnic, linguistic, or racial minorities, include only one parent, receive MassHealth (Medicaid), include uninsured adult and child member(s), and reside in Census Tracts 9502 or 9504. Considerably fewer reside in Census Tract 9505.

Perceived challenges include; a lack of money and having mental health problems.

Top Five Household Issues: [average (mean) response score on a scale of 0 - 2]

“Paying for or getting dental insurance” [mean=1.38]

“Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [1.19]

“Not having enough money to pay for housing” [.93]

“Having a lot of anxiety or stress” [.91]

“Not being able to afford recreational activities” [.89]

Perceived barriers to obtaining needed human services include services too costly, work-related impediments, and inadequate health insurance. Eighty-seven percent (87%) of Group #1 households report one or more serious barrier to obtaining needed services.

Top Five Service Barriers: [average (mean) response score on a scale of 0 - 3]

“Could not afford fees/costs for services” [mean=.1.11]

“Cost of time away from work” [.91]

“Unable to take time away from work to go to services” [83]

“Paying insurance deductible/co-payment” [.75]

“Insurance not accepted for services” [.64]

Statistical analysis shows that Group #1 households are distinguished from households in other groups, first on the basis of a having someone in the household without health insurance, followed by a lack of home ownership, and finally, by having a combined annual income of under 200% of the Federal poverty level.

Group #2 Households: (represents approximately 675 Nantucket residents in about 175 households)
(See also Appendix 2.B)

Thumbnail:

Low-income, mostly “working poor,” larger, young family households with multiple children, who rent their home. Many Group #2 households have a history of at least brief homelessness, are cultural/ethnic, linguistic, or racial minorities, receive some financial assistance including MassHealth (Medicaid), include only one parent, include adults who are in only fair-to-poor health, include health uninsured adult member(s), have at least some dental care coverage, and reside in Censes Tract 9504. Considerably fewer reside in Census Tracts 9502 or 9505.

Perceived challenges primarily revolve around a lack of money.

Top Five Household Issues: [average (mean) response score on a scale of 0 - 2]

“Not being able to find or afford child day care” [mean=1.61]

“Not having enough money to pay for housing” [1.46]

“Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [1.27]

“Paying for or getting dental insurance” [1.26]

“Not being able to afford recreational activities” [1.13]

Perceived barriers to obtaining needed human services include services too costly, insufficient services capacity, work-related impediments, and lack of information. Ninety-seven percent (97%) of Group #2 households report one or more serious barrier to obtaining needed services.

Top Five Service Barriers: [average (mean) response score on a scale of 0 - 3]

“Could not afford fees/costs for services” [mean=1.25]

“Cost of time away from work” [1.19]

“Services not accepting new patients/clients” [1.06]

“Unable to take time away from work to go to services” [.84]

“Lacked information on where to go for services” [.74]

Statistical analysis shows that Group #2 households are distinguished from households in other groups first on the basis of having one or more child in the household, and second by a lack of home ownership.

Group #3 Households: [defined as NOT All Adults are “Retired”] (represents approximately 6,725 Nantucket residents in about 2,615 households)
(See also Appendix 2.B)

Thumbnail:

Moderate-to-High-income, working, smaller, middle-age, 2-adult family households generally with no more than one child, who own their home. Includes some retirees (but no household where all adults are retired), household members are primarily white. Group #3 households generally have at least one adult working full-time, year-round, and reside in Census Tracts 9502 or 9505. By definition, not all adults in Group #3 households are retired.

Perceived challenges include mental health problems and a lack of money. (Note: While these challenges are similar to those of Group #4, they are somewhat more serious).

Top Five Households Issues: [average (mean) response score on a scale of 0 - 2]

“Paying for or getting dental insurance” [mean=.28]

“Having a lot of anxiety or stress in household” [.24]

“A lot of depression in the household” [.19]

“Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [.17]

“Not being able to afford recreational activities” [.16]

Perceived barriers to obtaining needed human services include services too costly, insufficient services capacity, and work-related impediments. (Note: Perceived barriers to service are reported to be very low as compared to barriers reported by Groups #1 and #2.) Thirty-two percent (32%) of Group #3 households report one or more serious barrier to obtaining needed services.

Top Five Service Barriers: [average (mean) response score on a scale of 0 - 3]

“Cost of time away from work” [mean = .62]

“Services not accepting new patients/clients” [.50]

“Could not afford fees/costs for services” [.40]

“Paying insurance deductible/co-payment” [.38]

“Unable to take time away from work to go to services” [.36]

Statistical analysis shows that Group #3 households are distinguished from households in other groups first on the basis of having someone in the household employed full-time, year-round, followed by NOT having any child(ren), and finally by not being a cultural/ethnic or racial minority.

Group #4 Households: [defined as ALL Adults are “Retired”] (represents approximately 1,195 Nantucket residents in about 725 households)
(See also Appendix 2.B)

Thumbnail:

ALL “retired, low-income, small, childless, older-adult (age 65+) family households, who own their home, household members are primarily white and covered by Medicare. Many are one adult households and reside in Census Tracts 9501 or 9503. Considerably fewer reside in Census Tracts 9502 and 9504. By definition, all adults in Group #4 households are retired.

Perceived challenges include mental health problems, overweight persons, and a lack of money. (Note: Perceived challenges are similar to those of Groups #3 except somewhat less serious).

Top Five Household Issues: [average (mean) response score on a scale of 0 - 2]

“A lot of depression in the household” [mean=.17]

“Seriously overweight person(s) in household” [.11]

“Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [.09]

“Paying for or getting dental insurance” [.08]

“Having a lot of anxiety or stress in household” [.07]

Perceived barriers to obtaining needed human services include insufficient services capacity, services not being convenient, and services too costly. Only nineteen percent (19%) of Group #4 households report any serious barriers to obtaining needed services. (Note: Perceived barriers to service are reported to be extremely low as compared to barriers reported by Groups #1 and #2 and even quite low relative to those reported by Group #3 households.)

Top Five Service Barriers: [average (mean) response score on a scale of 0 - 3]

“Services not accepting new patients/clients” [mean =1.03]

“Services located too far away” [.57]

“Could not afford fees/costs for services” [.50]

“Services not in appropriate place or part of town” [.47]

“Insurance not accepted for services” [.39]

Statistical analysis shows that Group #4 households are distinguished from households in other groups first by having someone age 75 years or older in the household, followed by NOT having child(ren) in the household, and finally by having health insurance coverage.

The Most Needy on Nantucket (in total, represents approximately 2,370 Island residents in 645 households)

An analysis of the previous information concerning household issue groups on Nantucket shows that the “most needy” groups of individuals on Nantucket live in Group #1 and #2 households. (See also Appendix 2.B)

Specifically, respondents living in these two groups of households report encountering the highest levels of issues/problems and experiencing some of the most serious difficulties in overcoming barriers while attempting to access needed human services.

Thumbnail:

Low-income, mostly “working poor,” young-to-middle-age family, renter households with one or two children. Many of our most needy households are cultural/ethnic, linguistic, or racial minorities, include only one parent, receive some financial assistance including MassHealth (Medicaid), include adults in only fair-to-poor health, include health uninsured adults and children, and reside in Census Tracts 9502 or 9504. Considerably fewer live in Census Tract 9505.

Jointly, respondents living in these two groups of households report the following ten issues/problems faced by members of their household: [average (mean) response score on a scale of 0 - 2]

- “Paying for or getting dental insurance” [mean=1.35]*
- “Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [1.22]*
- “Not having enough money to pay for housing” [1.08]*
- “Not being able to afford recreational activities” [.96]*
- “Having a lot of anxiety or stress in household” [.92]*
- “A lot of depression in the household” [.90]*
- “Not enough room in the house for all of the people who live there” [.82]*
- “Not being able to afford legal help” [.74]*
- “Inadequate opportunities to learn new skills or for advancement at work” [.73]*
- “Not always having enough money for food” [.66]*

Ninety percent (90%) of Nantucket’s Most Needy households report serious barriers to obtaining needed services. Islanders living in these two household groups report having encountered the following ten barriers when attempting to access human services: [average (mean) response scores on a scale of 0 - 3]

- “Could not afford fees/costs for services” [mean=1.15]*
- “Cost of time away from work” [.99]*
- “Unable to take time away from work” [.83]*
- “Services not accepting new patients/clients” [.72]*
- “Paying insurance deductible/co-payment” [.71]*
- “Insurance not accepted for services” [.61]*
- “Lack of information on where to go for services” [.58]*
- “Feelings of discrimination” [.55]*
- “Services located too far away” [.55]*
- “Hours of service were not convenient” [.51]*

Individuals living in these two groups are among the most needy on Nantucket. These households **often** share one or more of the following socio-demographic characteristics:

- Household can be considered “homeless”
- Household includes adults ages 18-44 years
- Household includes 3-4 persons
- Household includes multiple infant-to-9 year-old children
- Household is a single-parent family
- Combined household income is below the County median
- Combined household income is below \$50,000
- Combined annual household income is below 200% of poverty
(200% of poverty in 2006 = \$26,400 for a family of two, \$40,000 for a family of four)
- Household includes “Working Poor” adults

In addition, households with one or more of the following characteristics are also **often** among the most needy:

- Households have the highest percentages of adults without health insurance
- Households have the highest percentages of children without health insurance
- Households have the highest percentages of hospital ER usage
- Household primarily includes cultural/ethnic, racial, or linguistic minority individuals
- Report going without NEEDED medical care or dental work
- One or more household member receives public financial assistance, including MassHealth (Medicaid)
- Report that some CRITICAL bill goes unpaid each month
- Report paying housing costs with borrowed money

Statistical analysis shows that our Most Needy households (Groups #1 and #2 combined) are distinguished from households in the other two groups first by a lack of home ownership, followed by being a minority household, and finally by the presence of child(ren) in the household.

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</u> -working 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</u> -employed 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.

Persons Without Health Insurance Coverage	Estimated Number of ALL Islanders** (English & Non-Eng.)
% 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]

Health and Healthcare-Related Issues and Service Barriers	Percent of Nantucket Households
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.

Most Needy Persons Without Health Insurance Coverage	Estimated Number of Most Needy Islanders**
% 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]

Health and Healthcare-Related Issues and Service Barriers	Percent of Most Needy Nantucket Households
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)

<u>Child Protective Factor</u>	Percent of Young People Family Households	Percent of Young People Family Households
Parent/Guardian: Tell us about your youngest and oldest children:	“Yes” For Youngest Child:*	“Yes” For Oldest Child:*
Has access to safe and appropriate youth programs, clubs, etc.	88%	89%
<u>Child Risk Factors</u>	-	-
Parent/Guardian: Tell us how often these statements apply to ANY child living in your household:	“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]

<u>Public Safety/Violence-Related Household Issues</u>	Percent of Young People Family Households
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]

Public Safety/- Violence-Related Household Issues	Percent of Most Needy Households
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:

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

<u>Child Risk Factors</u>	Percent of Most Needy Young People Family Households	Percent of Most Needy Young People Family Households
Parent/Guardian: Tell us how often these statements apply to ANY child living in your household:	“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]

<u>Public Safety/Violence-Related Household Issues</u>	Percent of Most Needy Young People Family Households
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.

Section 5. Research Findings

6. Children and Family

The **Children and Family Section** of the **Nantucket Community Survey - 2006** research centered around two sets of opposing forces that impact a young person's environment. One of these sets of forces tends to accentuate the positive aspects of their environment (**protective factors**), while the other includes those actions and attitudes that ultimately bring about negative consequences (**risk factors**) for the young person. Based on well established national research and drawing from a set of forty "developmental assets" of young people, Nantucket Community Survey - 2006 questions probed the actions and attitudes of both the parents/guardians and the young person—thus providing a view of the human environment encountered by the Island's young people, but also measuring to some degree the effect of parental and community attitudes and actions.

Responses from Nantucket parents/guardians regarding the young people in their own household and their interaction with family, friends, neighbors, school officials, and others in the community were gathered through the Children and Family Section of the Nantucket Community Survey - 2006. These responses highlighted a number of protective factors and risk factors encountered by our young people.

Specific child and family-oriented protective factor topics responded to by Nantucket parents/guardians include;

- Access to safe and appropriate youth programs
- Attendance at daycare and after school care
- Coverage by BOTH medical and dental care insurance
- Having transportation to youth activities
- Health insurance coverage (CMSP or Medicaid)

Specific child and family-oriented risk factor topics responded to by Island parents/guardians include, the child;

- Acting stubbornly at home or at school
- Acting disrespectfully toward others
- Appearing overly sad, discouraged, or depressed
- Arriving home from school to a house where no adult is present
- Being disobedient or defying adults
- Feeling a lack of community support for self and friends
- Seeming stressed out, nervous, or worried
- Having experienced teen dating violence
- Fighting or hurting other household members
- Having a chronic illness or disability
- Verbally abusing household members
- Association with known drug/alcohol users
- Attending unsafe schools
- Being in physical fights at school or in the neighborhood
- In anger, hitting/hurting a boyfriend/girlfriend or another kid

Household Issues:

Nantucket Community Survey - 2006 respondents were asked to identify major children- and family-related issues and problems that came up in their household during the previous year. The following children- and family-related issues were reported by Nantucket parents/guardians:

- Children or teenagers experiencing behavioral or emotional problems
- Not being able to find or afford after-school child care
- Not being able to find or afford childcare
- Underage smoking or other tobacco use
- Underage drinking

Highlights from Children and Family-Related Research Findings

Over one hundred-fifty Nantucket households answered the Children and Family Section of the Nantucket Community Survey - 2006. These “young people family households” are home to two hundred-sixty four (264) persons age 17 or younger, with an average of almost two (1.7) young people per household. One-in-ten (11%) of these households report having three or more children. The average age of the youngest child in these households is seven years. The oldest child in these households averages nine years and 7-months in age—showing an average age separation of two and one-half years between the oldest and youngest child. Sixty-five percent of these households have young children (ages 0-9), whereas, fewer than one-half include a pre-teen or teenage child (ages 10-17). Young people in these households are enrolled in schools from pre-kindergarten up through the twelfth grade.

Table 5.6.1 shows the primary children-family protective factors reported to be at work in Nantucket young people family households. (See also, Appendix 2.D)

Table 5.6.1: Primary Children/Family Protective Factors in Nantucket’s Young People Family Households: (households with someone age 17 or younger)

Children/Family <u>Protective</u> Factor	Percent of Nantucket Young People Family Households	Percent of Nantucket Young People Family Households
Parent/Guardian: Tell us about your youngest and oldest children:	“Yes” For Youngest Child:*	“Yes” For Oldest Child:*
Has access to safe and appropriate youth programs, clubs, etc.	88%	89%
Almost always has transportation to youth activities	86%	94%
Is covered by <u>BOTH</u> medical and dental care insurance	50%	49%
During working hours, child is in day care or after-school care	40%	36%
Healthcare covered by <u>Children’s Med. Sec. Plan</u> or MassHealth	31%	23%

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

Table 5.6.2a shows the childhood chronic illness and disability status reported in Nantucket young people family households. (See also, Appendix 2.D)

Table 5.6.2a: Childhood Chronic Illness and Disability Status in Nantucket’s Young People Family Households

Child(ren) Status	Percent of Nantucket Young People Family Households	Percent of Nantucket Young People Family Households
Parent/Guardian: Tell us about your youngest and oldest children:	“Yes” For Youngest Child:	“Yes” For Oldest Child:
Has a chronic illness (asthma, diabetes, ADHD, depression, etc.)	9%	19%
Has a disability (vision, hearing, physical, mental/emotional, etc.)	7%	4%

Table 5.6.2b shows additional children/family–related findings for Nantucket young people family households. (See also, Appendix 2.D)

Table 5.6.2b: Child(ren)’s After-School Supervision in Nantucket’s Young People Family Households

Children/Family Situation	Percent of Nantucket Young People Family Households
Parent/Guardian: Does any child in your household (age 17 or younger) arrive home from school to a house where NO ADULT is present? (YES)	19%

Table 5.6.2c shows the primary children/family risk factors reported to be at work in Nantucket’s young people family households. (See also, Appendix 2.D)

Table 5.6.2c: Primary Children-Family Risk Factors in Nantucket Young People Family Households

Children/Family <u>Risk</u> Factor	Percent of Nantucket Young People Family Households
Parent/Guardian: Tell us how often these statements apply to ANY child living in your household:	“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%

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

Table 5.6.3 shows key children/family-related issues in Nantucket’s young people family households. (See also, Appendix 2.D)

Table 5.6.3: Children/Family-Related Household Issues in Nantucket’s Young People Family Households [a minor-to-major problem in household]

Children and Family-Related Household Issues	Percent of Nantucket Young People Family Households
Not being able to find or afford child day care	21%
Children or teenagers experiencing behavioral or emotional problems	20%
Underage drinking	7%
Not being able to find or afford after-school child care	18%
Underage smoking or other tobacco use	5%

Most Needy Households (see definition of “Most Needy” households in Section 5.4)

Respondents from forty-two of the most needy households on the Island answered the Children and Family Section of the Nantucket Community Survey – 2006. These most needy young people family households are home to seventy-one persons age 17 or younger, with an average of almost two (1.7) young people per household. Four percent of these households report having three or more children. The average age of the youngest child in these households is four years and 11-months. The oldest child in these households averages eight years and 1-month in age—showing an average age separation of just over three years between the oldest and youngest child. Eight-in-ten (81%) most needy young people family households have young children (ages 0-9), whereas, just one-quarter (24%) include a pre-teen or teenage child (ages 10-17). Young people in these households are enrolled in schools from pre-kindergarten up through the twelfth grade.

Table 5.6.4 shows the primary children-family protective factors at work in our most needy young people family households. (See also, Appendix 2.D)

Table 5.6.4: Primary Children/Family Protective Factors in Nantucket’s Most Needy Young People Family Households:

Children/Family <u>Protective</u> Factor	Percent of Most Needy Young People Family Households	Percent of Most Needy Young People Family Households
Parent/Guardian: Tell us about your youngest and oldest children:	“Yes” For Youngest Child:*	“Yes” For Oldest Child:*
Has access to safe and appropriate youth programs, clubs, etc.	77%	70%
Almost always has transportation to youth activities	72%	86%
During working hours, child is in day care or after-school care	56%	50%
Is covered by <u>BOTH</u> medical and dental care insurance	51%	57%
Healthcare covered by <u>C</u> hildren’s <u>M</u> ed. <u>S</u> ec. <u>P</u> lan or MassHealth	51%	45%

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

Table 5.6.5a shows the childhood chronic illness and disability status reported in the most needy Nantucket family households. (See also, Appendix 2.D)

Table 5.6.5a: Childhood Chronic Illness and Disability Status in Nantucket’s Most Needy Young People Family Households

Child Status	Percent of Nantucket Most Needy Young People Family Households	Percent of Nantucket Most Needy Young People Family Households
Parent/Guardian: Tell us about your youngest and oldest children:	“Yes” For Youngest Child:	“Yes” For Oldest Child:
Has a chronic illness (asthma, diabetes, ADHD, depression, etc.)	18%	31%
Has a disability (vision, hearing, physical, mental/emotional, etc.)	10%	6%

Table 5.6.5b shows additional children/family–related findings for Nantucket’s most needy young people family households. (See also, Appendix 2.D)

Table 5.6.5b: Child(ren)’s After-School Supervision in Nantucket’s Most Needy Young People Family Households

Children/Family Situation	Percent of Nantucket Most Needy Young People Family Households
Parent/Guardian: Does any child in your household (age 17 or younger) arrive home from school to a house where NO ADULT is present? (YES)	5%

Table 5.6.5c shows the primary children/family risk factors reported to be at work in the most needy Nantucket family households. (See also, Appendix 2.D)

Table 5.6.5c: Primary Children-Family Risk Factors in Nantucket’s Most Needy Young People Family Households

Children/Family <u>Risk</u> Factor	Percent of Nantucket Most Needy Young People Family Households
Parent/Guardian: Tell us how often these statements apply to ANY child living in your household:	“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%
Verbally abuses members of his/her household	22%
Fights with or hurts siblings or adult household members	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%

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

Table 5.6.6 shows key children/family-related issues in Nantucket's most needy young people family households.

Table 5.6.6: Children/Family-Related Household Issues in Nantucket's Most Needy Young People Family Households [a minor-to-major problem in household]

Children and Family-Related Household Issues	Percent of Nantucket Most Needy Young People Family Households
Not being able to find or afford child day care	57%
Not being able to find or afford after-school child care	47%
Children or teenagers experiencing behavioral or emotional problems	34%
Underage smoking or other tobacco use	5%
Underage drinking	4%

Section 5. Research Findings

7. Quality of Life

This research probed topics critical to the quality of life of permanent, year-round residents of Nantucket.

The **Nantucket Community Survey – 2006** responses illuminate the following quality of life-related topics;

- Lack of handicap access
- Number of households with someone who is disabled or is chronically ill, including the;
 - number with disabled or chronically ill adults
 - number with disabled or chronically ill young people
- Number of households with someone who is in fair-to-poor health, including the;
 - number with adults in fair-to-poor health;
 - number with young people in fair-to-poor health;
- Number of households with someone receiving home healthcare or home aide services
- Number of households with members who are primary caregivers of aged, disabled, or chronically ill persons
- Occurrences of discrimination

Household Issues:

Nantucket Community Survey – 2006 respondents were asked to identify major quality of life-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, they were asked what kind of barriers to services they encountered and how serious these barriers were. Through this process the following fifteen quality of life-related issues were highlighted:

- Access to appropriate quantities of nutritious food
- Adult substance abuse (alcohol, drugs, etc.)
- A lot of depression in the household
- Children or teenagers experiencing behavioral or emotional problems
- Discrimination due to HIV, AIDS, TB, etc.
- Discrimination due to race, age, language, sexual identity, etc.
- Discrimination toward mentally ill persons
- Experiencing an alcohol and/or drug problem
- Experiencing physical conflict in the household
- Having a lot of anxiety or stress in the household
- Not being able to afford recreational activities
- Not enough room in your house for all of the people who live there
- Obesity (“seriously overweight”)
- Underage drinking or smoking or other tobacco use

Service Access Barriers:

Nantucket Community Survey – 2006 respondents were asked to identify major quality of life-related service access barriers they encountered while trying to obtain help in overcoming serious household problems. The following quality of life-related service access barriers were encountered:

- Feelings of discrimination
- Lack of handicap access

Highlights from Quality of Life-Related Research Findings

High levels of anxiety, stress, and depression are issues in one-quarter (24%-26%) of the households surveyed. Not being able to afford recreational activities, not having enough money for food, and adult substance abuse are problems as well. Ten percent of the households surveyed report problems with obesity (“seriously overweight”). Overall, about one-in-eight (12%) Nantucket household includes a disabled or chronically ill person and one-in-ten includes at least one adult in fair-to-poor health. See Table 5.7.1 and 5.7.2. (See also, Appendix 2.E)

Table 5.7.1: Nantucket Households With Disabled/Chronically Ill Members

Disabled or Chronically Ill Household Members	Percent of Nantucket Households
Including yourself, is any member of your household disabled or chronically ill? (YES)	12%

Table 5.7.2: Fair-to-Poor Health Condition of Members of Nantucket Households By Age Range

Health Condition of Household Members	Percent of Nantucket Households
Households with someone in Fair-to-Poor health condition:	10%
Households with adult(s) in Fair-to-Poor health condition	10%
Households with young people (ages 0-17) in Fair-to-Poor health	0%

Table 5.7.3: Receipt of Home Care Services by Members of Nantucket Households

Household Home Care Services	Percent of Nantucket Households
Do you or any household member receive healthcare or other home aide services in your home? (YES)	4%

Table 5.7.4a shows the childhood chronic illness and disability status reported in Nantucket young people family households.* (See also, Appendix 2.E)

Table 5.7.4a: Childhood Chronic Illness and Disability Status in Nantucket’s Young People Family Households*:

<u>Child(ren) Status</u>	Percent of Nantucket Young People Family Households*	Percent of Nantucket Young People Family Households*
Parent/Guardian: Tell us about your youngest and oldest children:	“Yes” For Youngest Child	“Yes” For Oldest Child:
Has a chronic illness (asthma, diabetes, ADHD, depression, etc.)	9%	19%
Has a disability (vision, hearing, physical, mental/emotional, etc.)	7%	4%

* “Young People Family Households” are those that include one or more person age 17 or younger.

Table 5.7.4b shows quality of life–related issues encountered in Nantucket households. (See also, Appendix 2.E)

Table 5.7.4b: Quality of Life-Related Issues and Service Access Barriers in Nantucket Households [a minor-to-major problem]

Quality of Life-Related Household Issue	Percent of Nantucket Households
Issue: Having a lot of anxiety or stress in the household	26%
Issue: A lot of depression in the household	24%
Issue: Not being able to afford recreational activities	22%
Issue: Not enough room in your house for all of the people who live there	11%
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: Not able to afford nutritious food	7%
Issue: Discrimination (due to race, age, language, sexual identity, etc.)	7%
Issue: Children or teenagers experiencing behavior 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: Feelings of discrimination	20%*
Barrier: Lack of handicap access	6%*

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

Caring For Others

Table 5.7.5 shows findings related to members of Nantucket households being the primary caregiver for a disabled or chronically ill person. See also, Appendix 2.E)

Table 5.7.5: Care Giving by Members of Nantucket Households

Caregiver Situation	Percent of Nantucket Households
Are you or any household member the PRIMARY caregiver for an aged, disabled, or chronically ill person? (YES)	6%

Most Needy Households (see definition of “Most Needy” households in Section 5.4)

Not being able to afford recreational activities and high levels of anxiety, stress, and depression are issues in at least two-thirds (63%-71%) of the most needy households surveyed. Not having enough money for food and adult substance abuse are serious problems as well. More than one-half (51%) of the most needy households surveyed report not having enough money for food, with four-in-ten (40%) of most needy household reporting not being able to afford nutritious food. Overall, one-in-ten (10%) most needy household includes a disabled or chronically ill person and one-in-eight includes at least one adult in fair-to-poor health. See Tables 5.7.6. and 5.7.7 (See also, Appendix 2.E)

Table 5.7.6: Disabled/Chronically Ill Members of Nantucket’s Most Needy Households

Disabled or Chronically Ill Household Members	Percent of Nantucket Most Needy Households
Including yourself, is any member of your household disabled or chronically ill? (YES)	10%

Table 5.7.7: Fair-to-Poor Health Condition of Members of Nantucket’s Most Needy Households By Age Range

Health Condition of Household Members	Percent of Nantucket Most Needy Households
Households with someone in Fair-to-Poor health condition:	13%
Households with adult(s) in Fair-to-Poor health condition	13%
Households with young people (ages 0-17) in Fair-to-Poor health	0%

Table 5.7.8: Receipt of Home Care Services by Members of Nantucket’s Most Needy Households

Household Home Care Services	Percent of Nantucket Most Needy Households
Do <i>you or any</i> household member receive healthcare or other home aide services in your home? (YES)	3%

Table 5.7.9a shows the childhood chronic illness and disability status reported in the most needy Nantucket young people family households*. (See also, Appendix 2.E)

Table 5.7.9a: Childhood Chronic Illness and Disability Status in Nantucket’s Most Needy Young People Family Households*:

<u>Child Status</u>	Percent of Most Needy Young People Family Households*	Percent of Most Needy Young People Family Households*
Parent/Guardian: Tell us about your youngest and oldest children:	“Yes” For Youngest Child	“Yes” For Oldest Child
Has a chronic illness (asthma, diabetes, ADHD, depression, etc.)	18%	31%
Has a disability (vision, hearing, physical, mental/emotional, etc.)	10%	6%

* “Young People Family Households” are those that include one or more person age 17 or younger.

Table 5.7.9b shows quality of life–related issues encountered in most needy households. (See also, Appendix 2.E)

Table 5.7.9b: Quality of Life-Related Issues and Service Access Barriers in Nantucket’s Most Needy Households [a minor-to-major problem]

Quality of Life-Related Household Issue	Percent of Most Needy Nantucket Households
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: Not enough room in your house for all of the people who live there	49%
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: Discrimination (due to race, age, language, sexual identity, etc.)	27%
Issue: Children or teenagers experiencing behavior 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: Feelings of discrimination	37%*
Barrier: Lack of handicap access	4%*

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

Caring For Others

Table 5.7.10 shows findings related to members of most needy households being the primary caregiver for a disabled or chronically ill person. (See also, Appendix 2.E)

Table 5.7.10: Care Giving by Members of Nantucket's Most Needy Households

Caregiver Situation	Percent of Nantucket Most Needy Households
Are you or any household member the PRIMARY caregiver for a aged, disabled, or chronically ill person? (YES)	7%

Section 5. Research Findings

8. Life Skills/Life-Long Learning

The **Nantucket Community Survey – 2006** responses provide insight into a number of life skills- and education-related topics, including:

- Number of adults in the household having attained various educational levels;
 - High school diploma
 - GED certificate
 - Having “some” college
 - 2-Year college degree
 - 4-Year college degree
 - Graduate college degree
- Aspirations to upgrade employment skills or to change careers

Household Issues:

Nantucket Community Survey - 2006 respondents were asked to identify major life skills-and education-related issues and problems that came up in their household during the previous year. The following life skills-related issue was highlighted:

- Inadequate opportunities to learn new skills or for advancement at work

Highlights from Life Skills-Related Research Findings

Overall, Nantucket residents are very highly educated. Nearly one-third of Nantucket households report at least one graduate college degree. Nearly two-thirds of Island households have one or more person holding a 4-year college degree. More than nine of every ten Nantucket households (93%) have someone holding a high school diploma or someone who has earned a high school equivalency GED certificate. A few households (4%) report that someone living there had left high school without earning a diploma. See Table 5.8.1. (See also, Appendix 2.F)

Table 5.8.1a: Educational Attainment By Members of Nantucket Households:

Educational Attainment of Household Member(s)	Percent of Nantucket Households
Left High School Without Diploma	4%
High School Diploma or GED*	93% (adj.)*
Any College-level study** (with or without degree)	80%**
2-Year College Degree	13%
4-Year College Degree	61%
Graduate Degree	30%

* “High School Diploma or GED” data adjusted based upon college level education responses.

** “Any College-level study” means one or more household member has studied at the college level.

Table 5.8.1b shows key education–related issues encountered in Nantucket households. (See also, Appendix 2.F)

Table 5.8.1b: Education-Related Issues in Nantucket Households
[a minor-to-major problem]

Education-Related Household Issue	Percent of Nantucket Households
Issue: Inadequate opportunities to learn new skills or for advancement at work	11%

Difficulty Reading/Understanding/Speaking in English

In eleven percent of sampled households, English is not the primary language spoken. Table 5.8.2 shows findings related to English language reading, understanding, and speaking abilities of adults living in Nantucket households where English is not the primary language spoken. (See also, Appendix 2.F)

Table 5.8.2: Reading/Understanding/Speaking English Abilities of Adults in Primarily Non-English-Speaking Nantucket Households

Nantucket Households Where PRIMARY Language Spoken is <u>Not</u> English	Percent of Primarily Non-English-Speaking Nantucket Households
Does any adult (age 18+) there read, understand, and speak English?	(Total N = 59)*
Yes	56%**
No	44%**

* CAUTION: Sample size is very small. See also, Appendix 1.C, Limitations of These Survey Data

** Percent of only those fifty-nine (59) sampled households where the primary language spoken is not English.

Most Needy Households (see definition of “Most Needy” households in Section 5.4)

The most needy of Nantucket households are also highly educated. Four-in-ten of most needy households have at least one person holding a 4-year college degree, and one-quarter report at least one graduate college degree. Educational attainment within these groups approaches levels in the overall population in the attainment of a high school diploma or GED (combined), with eighty-five percent of these households having someone holding a high school diploma or someone who has earned a high school equivalency GED certificate, and exceeds them in 2-year college degrees earned. However, about one-in-ten households report that someone living there had left high school without earning a diploma. See Table 5.8.3. (See also, Appendix 2.F)

Table 5.8.3a: Educational Attainment By Members of Most Needy Households:

Educational Attainment of Household Member(s)	Percent of Most Needy Nantucket Households
Left High School Without Diploma	10%
High School Diploma or GED*	85% (adj.)*
Any College-level study** (with or without degree)	67%**
2-Year College Degree	19%
4-Year College Degree	39%
Graduate Degree	24%

* “High School Diploma or GED” data adjusted based upon college level education responses.

** “Any College-level study” means one or more household member has studied at the college level.

Table 5.8.3b shows key education–related issues encountered in most needy households. (See also, Appendix 2.F)

Table 5.8.3b: Education-Related Issues in Most Needy Households
[a minor-to-major problem]

Education-Related Household Issue	Percent of Nantucket Most Needy Households
Issue: Inadequate opportunities to learn new skills or for advancement at work	52%

Difficulty Reading/Understanding/Speaking in English

In approximately one-third (32%) of the Island’s most needy households, English is not the primary language spoken. Table 5.8.4 shows findings related to English language reading, understanding, and speaking abilities of adults living in our most needy Island households where English is not the primary language spoken. (See also, Appendix 2.F)

Table 5.8.4: Reading/Understanding/Speaking English Abilities of Adults in Primarily Non-English-Speaking Most Needy Nantucket Households [% of most needy households where no adult reads, understands, or speaks English]

Most Needy Nantucket Households Where PRIMARY Language Spoken is <u>Not</u> English	Percent of Nantucket Most Needy Primarily <u>Non-English-Speaking</u> Households
Does any adult (age 18+) there read, understand, and speak English?	(Total N = 28)*
Yes	50%**
No	50%**

* CAUTION: Sample size is extremely small. See also, Appendix 1.C, Limitations of These Survey Data

** Percent of only those twenty-eight (28) sampled most needy households where the primary language spoken is not English.

Career Development and Upgrading Job Skills

Nantucket Community Survey - 2006 respondents were asked to answer a series of questions concerning aspirations of their household members for upgrading their employment skills and/or changing careers. A discussion of responses to these questions is contained in Section 5.5.1 (Basic Needs: Employment) of this Report. (See also, Appendix 2.F)

Section 5. Research Findings

9.a Special Focus on Rental Housing

The **Nantucket Community Survey – 2006** responses provide in-depth insight into the following rental housing-related topics:

- Amount of rental housing stock in need of repairs to be truly “habitable,”
- Amount (\$) paid out each month for rental “housing,”
- “Homelessness” in renter households,
- Number of rental households receiving PRIVATE charity (\$) for housing costs,
- Number of rentals that include electricity, heat,
- Percentage of gross income going to pay the monthly rent.
- Characteristics of rental housing (# of bedrooms, single/multi-unit, rooms, etc.)
- Employment-related housing,
- Financial situation in rental households.
- Methods for coping with rental housing costs, and
- Rental subsidization (from governmental and private sources)

Household Issues and Service Barriers:

Nantucket Community Survey – 2006 respondents who rent 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, they were asked to identify the kinds of barriers to services that they encountered and the seriousness of those barriers. The following rental housing-related issues were reported:

- Not able to find appropriate senior (65+) housing,
- Not enough room in the house for all of the people who live there (overcrowding),
- Not having enough money to pay for housing,
- Being forced to move due to seasonal rent increases,
- Other issues closely linked to rental housing availability and affordability, including:
 - Discrimination (due to HIV, AIDS, TB, etc.),
 - Discrimination (due to race, age, language, sexual identity/orientation, etc.),
 - Discrimination toward mentally ill person(s)
 - Not being able to afford nutritious food,
 - Not always having enough money for food,
 - Not having money enough to pay the doctor, the dentist, or to buy prescription medications,
 - Not enough money to pay for a mental health counselor,
 - Not enough money to pay for dental insurance,
 - Not enough money to pay health insurance deductible/co-payment,
 - Lack of appropriate clothing,
 - Having bad credit, and
 - Lack of a usable car/truck for local trips (to work, shopping, doctors, etc.)

Highlights From Rental Housing-Related Survey Findings

Of the 705 Nantucket households responding to the Nantucket Community Survey - 2006, almost one-third (30%) report RENTING their housing, whereas, 70% either OWN their home or live in one of several group housing situations. The median income range of all responding renter households is \$50,000 - \$74,999, equaling roughly the median household income figure estimated by the US Census Bureau for Nantucket [\$55,428 in 2003].

One-quarter (23%) of Nantucket renter households are estimated to be living under 200% of the year 2006 federal poverty level [for the lower 48 states]. Any household with working adults, but with a combined annual income (from all sources) of less than 200% of the poverty level is classified as “working poor.” One-in-seven (14%) of responding renter households are estimated to fit into this “working poor” category. Also, one-in-twenty (6%) renter Nantucket households receive some sort of PUBLIC financial assistance, such as TAFDC, food stamps, fuel assistance, SSI, SSDI, or housing vouchers. Also, six percent (6%) of responding renter households report receiving PRIVATELY funded emergency food, clothing, and/or housing money assistance over the past 12 months. Additional details on rental housing responses can be found in Appendix 2, Table 2.B.5.

Table 5.9.1 shows key housing–related findings for renter Nantucket households. (See also, Appendix 2.G)

Table 5.9.1a: Financial Situation in Renter Nantucket Households

<u>Renter</u> Household Financial Situation	Percent of <u>Renter</u> Nantucket Households
Households with less than \$15,000 combined annual income	9%
Households with \$15,000 - \$24,999 combined annual income	6%
Households with \$25,000 - \$49,999 combined annual income	28%
Households with \$50,000 - \$99,999 combined annual income	40%
Households with \$100,000 - \$174,999 combined annual income	16%
Households with \$175,000 or above combined annual income	0.7%
Households with combined annual income BELOW the County median*	64%
Households with combined annual income ABOVE the County median*	36%
Households with combined annual income Less Than 200% of poverty level**	23%
Median Annual Household Income (combined, from all sources)	\$50,000-\$74,999
“Working Poor” households (employed adults, but income less than 200% of poverty level)	14%
Median Monthly Housing Payment [median indicates: 1/2 below - 1/2 above]	\$1,000-\$1,499
Total Housing Payments as % of Gross Income [= \$1,250*12 divided by \$62,500]	24%

* The Nantucket County (MA) median household income was estimated by the US Census Bureau to be \$55,428 in the year 2003 (latest year for which an official estimate is available).

** 200% of poverty in year 2006 was Federally defined as: \$19,600 for one person living alone, \$26,400 for a family of two, and \$40,00 for a family of four.

Table 5.9.1b: Housing Situation in Renter Nantucket Households

<u>Renter</u> Household Housing Situation	Percent of <u>Renter</u> Nantucket Households
Renter Households:	
Of renter households, percent where rent includes electricity	28%
Of renter households, percent where rent includes heat	26%
Living in Senior Housing or Assisted Living Unit	0%
Household’s rental unit needs major repair to make it truly habitable	7%
Any household member been “homeless” for more than 1-2 days? (Yes)	9%

Table 5.9.1c: Public & Private Assistance Received in Renter Nantucket Households:

<u>Rental</u> Housing Assistance	Percent of <u>Renter</u> Nantucket Households
Renter households receiving any <u>PUBLIC</u> financial assistance (TAFDC, Food Stamps, Fuel assistance, SSI, SSDI, or housing vouchers) (YES)	6%
Renter households having received a <u>PRIVATE</u> charity emergency money grant in past 12 months for:	
- food/clothes	0.5%
- housing	3%
- heating	2%
- utilities	1%

Table 5.9.2: Issues and Service Barriers in Renter Nantucket Households

[Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]
(See also, Appendix 2.G)

<u>Renter</u> Household Issues and Service Barriers	Percent of <u>Renter</u> Nantucket Households
Issue: Paying for or getting dental insurance	46%
Issue: Not having money enough to pay the doctor, the dentist, or to buy prescription medications	42%
Issue: Having a lot of anxiety or stress in the household	36%
Issue: Not having enough money to pay for housing	34%
Issue: Not being able to afford recreational activities	33%
Issue: A lot of depression in the household	33%
Issue: Not being able to afford legal help	28%
Issue: Not enough room in your house for all of the people who live there	23%
Issue: Not always having enough money for food	21%
Issue: Inadequate opportunities to learn new skills or for advancement at work	18%
Issue: Don't have working car/truck when needed	18%
Issue: Paying for a mental health counselor	15%
Issue: Experiencing an alcohol and/or drug problem	15%
Issue: Adult substance abuse (alcohol, drugs, etc.)	14%
Issue: Not able to afford nutritious food	13%
Barrier: Cost of taking time away from work	68%*
Barrier: Could not afford fees or costs for [human] services	61%*
Barrier: Services not accepting new patients/clients	44%*
Barrier: Unable to take time away from work for services	43%*
Barrier: Paying [health] insurance deductible/co-payment	31%*

* Percent of those 109 renter Nantucket households where any service barrier was reported.

Rental Housing-Related Survey Findings—ALL Renters

Overall, six-in-ten (61%) of households on Nantucket own their home. Just under one-third (30%) rent their housing. The average renter household pays out between \$1,000 and \$1,499 per month for their housing. Seven percent (7%) of these residents report that their rented home is in need of major repair in order to make it truly habitable. PRIVATE charity-provided financial assistance was received in six percent (6%) of renter Nantucket

households in the prior year. Further, of the sample of renter households reporting having received any PRIVATE assistance/cash (for any reason) over one-half (55%) said the money received was spent on housing, heating, or utilities.

MAJOR Problems Reported By Renter Households:

Table 5.9.3 provides a comparison of **MAJOR** categories of problems reported by owner and renter households. (Note: To be included in Table 5.9.3 the respondent must have answered “Major Problem” to one or more of the various household problem questions--(“Money”-related, “Health”-related, “Housing”-related, etc.). See Appendix 2.A.2 for details of Major Problem categories.

Table 5.9.3: MAJOR Problems Reported in Nantucket Households: By Ownership Category [See Appendix 2.A.2 for details of Major Problem categories.]

MAJOR Problem(s) Reported in Nantucket Households	Percentage of OVERALL SAMPLE of Nantucket Households Reporting MAJOR Problem	Percentage of OWNER Nantucket Households Reporting MAJOR Problem	Percentage of RENTER Nantucket Households Reporting MAJOR Problem
(Sample N)	(N=704)	(N=432)	(N=187)
MAJOR “MONEY”-related problem(s)	20%	10%	36%
MAJOR “MENTAL HEALTH”-related problem(s)	10%	6%	12%
MAJOR “HOUSING”-related problem(s)	9%	2%	17%
MAJOR “CHILDREN/YOUTH”-related problem(s)	5%	2%	10%
MAJOR “SUBSTANCE ABUSE”-related problem(s)	4%	3%	5%
MAJOR “TRANSPORTATION”-related problem(s)	3%	0.6%	5%
MAJOR “FOOD/NUTRITION”-related problem(s)	3%	0.1%	5%
MAJOR “VIOLENCE/BEHAVIOR”-related problem(s)	2%	2%	1%
MAJOR “DISCRIMINATION”-related problem(s)	2%	0.4%	2%

Data shown in Table 5.9.3, indicate that, with the exception of violence- and discrimination-related problems, the largest proportions of “Major Problem” responses come from households that RENT their housing--on average, nearly 2 times higher than the overall survey sample. On average, about four times as many renter households as owner households report elevated levels of these eight problem categories (ranging from 2 times to 8 times higher).

Most Needy Households (see definition of “Most Needy” households in Section 5.4)

Of the 112 most needy Nantucket households responding to the Nantucket Community Survey - 2006, over one-half (52%) report RENTING their housing, whereas, 48% either OWN their home or live in one of several group housing situations. The median income range of all responding renter most needy households is \$35,000 - \$49,999, barely three-quarters of the median household income figure estimated by the US Census Bureau for Nantucket [\$55,428 in 2003]. Four-in-ten (38%) of renter most needy households are estimated to be living under 200% of the Year 2006 federal poverty level [for the lower 48 states]. Any household with working adults, but with a combined annual income (from all

sources) of less than 200% of the poverty level is classified as “working poor.” Nearly three-in-ten (29%) of responding renter most needy households are estimated to fit into this “working poor” category. A small percentage (8%) of renter most needy households receive some sort of PUBLIC financial assistance, such as TAFDC, food stamps, fuel assistance, SSI, SSDI, or housing vouchers. Twelve percent (12%) of responding renter most needy households report receiving PRIVATELY funded emergency food, clothing, and/or housing money assistance over the past 12 months.

Table 5.9.4 shows key housing–related findings for renter most needy households. (See also, Appendix 2.G)

Table 5.9.4a: Financial Situation in Renter Most Needy Households

Most Needy <u>Renter</u> Financial Situation	Percent of <u>Renter</u> Most Needy Nantucket Households
Households with less than \$15,000 combined annual income	12%
Households with \$15,000 - \$24,999 combined annual income	9%
Households with \$25,000 - \$49,999 combined annual income	44%
Households with \$50,000 - \$99,999 combined annual income	31%
Households with \$100,000 - \$174,999 combined annual income	4%
Households with \$175,000 or above combined annual income	0%
Households with combined annual income BELOW the County median*	84%
Households with combined annual income ABOVE the County median*	16%
Households with combined annual income Less Than 200% of poverty level**	38%
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)	29%
Median Monthly Housing Payment [median indicates: 1/2 below - 1/2 above]	\$1,500-\$1,999
Total Housing Payments as % of Gross Income [= \$1,750*12 divided by \$42,500]	49%

* The Nantucket County (MA) median household income was estimated by the US Census Bureau to be \$455,428 in the year 2003 (latest year for which an official estimate is available).

** 200% of poverty in year 2006 was Federally defined as: \$19,600 for one person living alone, \$26,400 for a family of two, and \$40,00 for a family of four.

Table 5.9.4b: Housing Situation in Renter Most Needy Households

Most Needy <u>Renter</u> Housing Situation	Percent of <u>Renter</u> Most Needy Nantucket Households
Renter Households:	
Of renter households, percent where rent includes electricity	26%
Of renter households, percent where rent includes heat	17%
Living in Senior Housing or Assisted Living Unit	0%
Household's housing unit needs major repair to make it truly habitable	17%
Any household member been “homeless” for more than 1-2 days? (Yes)	17%

Table 5.9.4c: Public & Private Assistance For Renter Most Needy Households

Most Needy <u>Rental</u> Housing Assistance	Percent of <u>Renter</u> Most Needy Nantucket Households
<u>Renter</u> households receiving any <u>PUBLIC</u> financial assistance (TAFDC, Food Stamps, Fuel assistance, SSI, SSDI, or housing vouchers)	8%
<u>Renter</u> households having received a <u>PRIVATE</u> charity emergency money grant in past 12 months for:	
- food/clothes	1%
- housing	6%
- heating	4%
- utilities	4%

Table 5.9.5: Issues and Service Barriers in Renter Most Needy Households

[Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]
(See also, Appendix 2.G)

<u>Renter</u> Most Needy Household Issues and Service Barriers	Percent of <u>Renter</u> Most Needy Nantucket Households
Issue: Not having money enough to pay the doctor, the dentist, or to buy prescription medications	90%
Issue: Paying for or getting dental insurance	86%
Issue: Not having enough money to pay for housing	85%
Issue: Not being able to afford recreational activities	72%
Issue: Having a lot of anxiety or stress in the household	62%
Issue: Not being able to afford legal help	60%
Issue: A lot of depression in the household	59%
Issue: Not always having enough money for food	53%
Issue: Not enough room in your house for all of the people who live there	49%
Issue: Inadequate opportunities to learn new skills or for advancement at work	45%
Issue: Paying for a mental health counselor	43%
Issue: Not able to afford nutritious food	38%
Issue: Discrimination (due to race, age, language, sexual identity/orientation, etc.)	29%
Issue: Don't have a working car/truck when needed	33%
Issue: Not being able to find or afford child day care	31%
Barrier: Could not afford fees or costs for [human] services	86%*
Barrier: Cost of taking time away from work	76%*
Barrier: Unable to take time away from work to go to services	55%*
Barrier: Services not accepting new patients/clients	50%*
Barrier: Paying [health] insurance deductible/co-payment	49%*

* Percent of those 53 renter most needy households where any service barrier was reported.

Rental Housing-Related Survey Findings--Only Most Needy Households

Overall, one-fifth (21%) of most needy households on Nantucket own their home. Slightly more than one-half (52%) rent their housing. The average renter most needy household pays between \$1,500 and \$1,999 per month for their housing (rent). One-in-six (17%) of these residents report that their rental unit is in need of major repair in order to make it truly habitable. Of the renter most needy households reporting having received any PRIVATE assistance/cash in the prior year, at least one-half report that the money received was spent on housing, heating, or utilities.

MAJOR Problems Reported By Renter Most Needy Households:

Table 5.9.6 provides a comparison of major categories of problems reported by owner- and renter-most needy households. (Note: To be included in Table 5.9.6 the respondent must have answered "Major Problem" to one or more of the various household problem questions--("Money"-related, "Health"-related, "Housing"-related, etc.). See Appendix 2.A.2 for details of Major Problem categories.

Table 5.9.6: MAJOR Problems Reported in Most Needy Households: By Ownership Category See Appendix 2.A.2 for details of Major Problem categories.

MAJOR Problem(s) Reported in Most Needy Households	Percentage of OVERALL SAMPLE of Most Needy Nantucket Households Reporting MAJOR Problem	Percentage of Nantucket OWNER Most Needy Nantucket Households Reporting MAJOR Problem	Percentage of RENTER Most Needy Nantucket Households Reporting MAJOR Problem
(Sample N)	(N=112)	(N=23)	(N=58)
MAJOR "MONEY"-related problem(s)	82%	75%	85%
MAJOR "HOUSING"-related problem(s)	49%	27%	51%
MAJOR "MENTAL HEALTH"-related problem(s)	46%	51%	38%
MAJOR "CHILDREN/YOUTH"-related problem(s)	26%	17%	29%
MAJOR "TRANSPORTATION"-related problem(s)	19%	12%	15%
MAJOR "SUBSTANCE ABUSE"-related problem(s)	19%	33%	12%
MAJOR "FOOD/NUTRITION"-related problem(s)	18%	2%	15%
MAJOR "VIOLENCE/BEHAVIOR"-related problem(s)	11%	24%	4%
MAJOR "DISCRIMINATION"-related problem(s)	9%	0%	6%

Data shown in Table 5.9.6, indicate that for three problem categories (money-, housing-, and children/youth-related) the largest proportions of "Major Problem" responses come from the most needy households that RENT their housing--on average, five percent (5%) higher than the overall most needy household sample. Further, on average, renter most needy households report levels of seriousness of six MAJOR problem categories that exceed levels reported by owner most needy households (ranging from 25% to 90% higher).

9.b. Responses To Focus on Rental Housing Questions

The Focus on Rental Housing section of the **Nantucket Community Survey – 2006** probed deeply into a series of rental housing-related topics, including:

- Characteristics of rental housing (# of bedrooms, single/multi-unit, rooming, etc.),
- Financial situation in rental households,
- Methods for coping with rental housing costs,
- Rental subsidization (from governmental and private sources), including
- Employment-related housing.

Characteristics of Nantucket Rental Housing:

Table 5.9.7a shows a brief demographic profile and a housing description for the renter households that responded to the Supplemental Questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all renters answered the Supplemental Questions.) The following responses are from the sub-set of 187 renters who did answer the Focus on Rental Housing section. (See also, Appendix 2.B, Table 2.B.5 and Appendix 2.G)

Table 5.9.7a General Characteristics of Nantucket Rental Housing

Nantucket <u>Rental</u> Housing Characteristics	Percent of Renter* Nantucket Households
(Sub-Set N)	(N=187)
Demographic Profile of <u>Renter</u> Household:	
Average number of adults (18+) living in household	1.94
Average number of children (0-17) living in household	0.64
Household includes at least one child	36%
Some household member is age 65+	11%
Some household member is age 75+	11%
Household includes at least one retiree	10%
Household consists of <u>one</u> adult living alone	28%
Household consists of a single parent family	15%
Household is a cultural or ethnic minority	10%
Household is a linguistic minority (where <u>no</u> adult knows English)	9%
Household is a racial minority	8%
Household is located in Census Tract 9501	19%
Household is located in Census Tract 9502	27%
Household is located in Census Tract 9503	6%
Household is located in Census Tract 9504	34%
Household is located in Census Tract 9505	11%
Household is located in Downtown Nantucket	19%
Description of Household's Current <u>Rental</u> Housing Unit:	
Room (in hotel/motel/inn or private home)	3%
Detached, single family house	61%
Multi-family dwelling (duplex, apartment, condo, etc.)	33%
Number of Bedrooms:	
No Separate Bedroom (Studio/Efficiency)	4%
1 Bedroom	30%
2 Bedrooms	33%
3+ Bedrooms	32%
CONDITION - <u>Renter's</u> current housing is in need of major repairs to make it truly habitable (YES)	7%
OVERCROWDING - "Not enough room in your house for all of the people who live there" (YES)	23%

* Responses from ONLY those 187 renters who answered any of the questions on page 6 of the questionnaire.

Financial Situation in Renter Nantucket Households:

Table 5.9.7b shows a brief financial profile for the renter households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all renters answered the Supplemental Questions.) The following responses from the sub-set of 187 renters who did answer the Focus on Rental Housing section. (See also, Appendix 2.G)

Table 5.9.7b Financial Situation in Renter Nantucket Households

Financial Situation in <u>Renter</u> Nantucket Households	Percent of <u>Renter</u> * Nantucket Households
(Sub-Set N)	(N=187)
Household Reports Being “At Financial Risk”	(YES) 35%
Been forced to move in past 12 months due to rent increase	8%
Household does not have a usable car/truck for local trips (to work, shopping, doctors, etc.)	3%
Household member(s) have low/poor credit rating	16%
Household member(s) sometimes go without adequate food	6%
Household member(s) sometimes go without appropriate clothing	1%
Household member(s) sometimes go without needed medical care or dental work	21%
Household often needs FREE food (from food pantry, charity kitchen, or friends/relatives)	5%
It is often <u>VERY DIFFICULT</u> to pay the monthly <u>rent</u>	15%
One or more critical bill goes unpaid each month	18%
If <u>NO</u> “Financial Assistance,” How Does Household Currently Cope With Rental Costs?	(N=136)
Currently <u>NOT</u> meeting rental housing costs (rent, utility bills, etc. are <u>overdue</u>)	8%**
Paying housing costs from employment income or other resources (Social Security, etc.)	70%**
Paying housing costs with borrowed money (from credit cards/loans, friends, relatives, etc.)	15%**

* Responses from ONLY those 187 renters who answered any of the questions on page 6 of the questionnaire.

** Responses from ONLY those 136 renters who answered any of the questions on page 6 of the questionnaire AND also reported receiving NO financial assistance.

Rental Subsidization in Renter Nantucket Households:

Table 5.9.7c shows a brief profile of rent subsidization among the renter households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all renters answered the Focus on Rental Housing Questions.) The following responses are from the sub-set of 187 renters who did answer the Focus on Rental Housing questions section. (See also, Appendix 2.G)

Table 5.9.7c Rent Subsidization in Renter Nantucket Households

Financial Situation in <u>Renter</u> Nantucket Households	Percent of <u>Renter</u> * Nantucket Households
(Sub-Set N)	(N=187)
Household Reports Having a “Rent Subsidy”	(YES) 9%
(Note: This question asked respondents to “fill-in ALL THAT APPLY”)	
Living in a Town Housing Authority or Senior Housing Unit	3%
MUST provide household income info in order to renew the lease	5%
Part of rent is paid by a government agency	1%
Part of rent is paid by a NON-government source (charity/church, non-profit organization, etc.)	1%
Section 8 Voucher	0%
Other (subsidized by employer, etc.)	2%

* Responses from ONLY those 187 renters who answered any of the questions on page 6 of the questionnaire.

Most Needy Households (see definition of “Most Needy” households in Section 5.4)

Characteristics of Most Needy Household Rental Housing:

Table 5.9.8a shows a brief demographic profile and a housing description for the renter most needy households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all most needy renters answered the Supplemental Questions.) The following responses are from the sub-set of 58 most needy renters who did answer the Supplemental Questions section. (See also, Appendix 2.B, Table 2.B.5 and Appendix 2.G)

Table 5.9.8a General Characteristics of Most Needy Household Rental Housing

Most Needy <u>Rental</u> Housing Characteristics	Percent of <u>Renter*</u> Most Needy Nantucket Households
(Sub-Set N)	(N=58)
Demographic Profile of <u>Renter</u> Household:	
Average number of adults (18+) living in household	2.35
Average number of children (0-17) living in household	1.10
Household includes at least one child	56%
Some household member is age 65+	0%
Some household member is age 75+	0%
Household includes at least one retiree	3%
Household consists of <u>one</u> adult living alone	12%
Household consists of a single parent family	26%
Household is a cultural or ethnic minority	24%
Household is a linguistic minority (where <u>no</u> adult knows English)	14%
Household is a racial minority	20%
Household is located in Census Tract 9501	20%
Household is located in Census Tract 9502	28%
Household is located in Census Tract 9503	5%
Household is located in Census Tract 9504	39%
Household is located in Census Tract 9505	5%
Household is located in Downtown Nantucket	20%
Description of Household’s Current <u>Rental</u> Housing Unit:	
Room (in hotel/motel/inn or private home)	7%
Detached, single family house	55%
Multi-family dwelling (duplex, apartment, condo, etc.)	37%
Number of Bedrooms:	
No Separate Bedroom (Studio/Efficiency)	4%
1 Bedroom	21%
2 Bedrooms	39%
3+ Bedrooms	37%
CONDITION - <u>Renter’s</u> current housing is in need of major repairs to make it truly habitable (YES)	17%
OVERCROWDING - “Not enough room in your house for all of the people who live there” (YES)	49%

* Responses from ONLY those 58 most needy renters who answered any of the questions on page 6 of the questionnaire.

Financial Situation in Renter Most Needy Households:

Table 5.9.8b shows a brief financial profile for the renter most needy households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all most needy renters answered the Supplemental Questions.) The following responses are from the sub-set of 58 most needy renters who did answer the Supplemental Questions section. (See also, Appendix 2.G)

Table 5.9.8b Financial Situation in Renter Most Needy Households

Financial Situation in <u>Renter</u> Most Needy Households	Percent of <u>Renter</u> * Most Needy Nantucket Households
(Sub-Set N)	(N=58)
Household Reports Being “At Financial Risk” (YES)	37%
Been forced to move in past 12 months due to rent increase	16%
Household does not have a usable car/truck for local trips (to work, shopping, doctors, etc.)	7%
Household member(s) have low/poor credit rating	40%
Household member(s) sometimes go without adequate food	13%
Household member(s) sometimes go without appropriate clothing	4%
Household member(s) sometimes go without needed medical care or dental work	52%
Household often needs FREE food (from food pantry, charity kitchen, or friends/relatives)	18%
It is often <u>VERY DIFFICULT</u> to pay the monthly rent	34%
One or more critical bill goes unpaid each month	45%
If <u>NO</u> “Financial Assistance,” How Does Household Currently Cope With Rental Costs?	(N=43)
Currently <u>NOT</u> meeting rental housing costs (rent, utility bills, etc. are <u>overdue</u>)	27%**
Paying housing costs from employment income or other resources (Social Security, etc.)	35%**
Paying housing costs with borrowed money (from credit cards/loans, friends, relatives, etc.)	32%**

* Responses from ONLY those 58 most needy renters who answered any of the questions on page 6 of the questionnaire.

** Responses from ONLY those 43 most needy renters who answered any of the questions on page 6 of the questionnaire AND also reported receiving NO financial assistance.

Rent Subsidization in Renter Most Needy Households

Table 5.9.8c shows a profile of rent subsidization among the renter most needy households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all most needy renters answered the Supplemental Questions.) The following responses are from the sub-set of 58 most needy renters who did answer the Focus on Rental Housing section. (See also, Appendix 2.G)

Table 5.9.8c Rental Subsidization in Renter Most Needy Households

Financial Situation in <u>Renter</u> Most Needy Households	Percent of <u>Renter</u> * Most Needy Nantucket Households
(Sub-Set N)	(N=58)
Household Reports Having a “Rent Subsidy” (YES)	13%
(Note: This question asked respondents to “fill-in ALL THAT APPLY”)	
Living in a Town Housing Authority or Senior Housing Unit	0%
MUST provide household income info in order to renew the lease	9%
Part of rent is paid by a government agency	0%
Part of rent is paid by a NON-government source (charity/church, non-profit organization, etc.)	4%
Section 8 Voucher	0%
Other (subsidized by employer, etc.)	0%

* Responses from ONLY those 58 most needy renters who answered any of the questions on page 6 of the questionnaire.

Section 5. Research Findings

10. a **Special Focus on Parent-Teen Conversations and Parent Perceptions Concerning Tobacco, Drugs, and Alcohol Use/Abuse on Nantucket**

The **Nantucket Community Survey – 2006** responses provide in-depth insight into the following youth tobacco, drugs, and alcohol use/abuse-related topics:

- Parents' perceptions of six issues directly related to the use/abuse by Nantucket youth of tobacco, drugs, and alcohol, including:
 - How much parents trust their youth to make safe and responsible decision about tobacco, drugs, and alcohol,
 - Whether the amount of underage alcohol use on Nantucket is exaggerated,
 - Whether the use of so-called "gateway" drugs (pot, etc.) pose a serious problem for Nantucket youth,
 - Whether it is OK for parents to "check out" their youth's room if they suspect illegal substance use,
 - Whether there should be stiffer penalties for those who knowingly buy for or serve alcohol to underage Nantucket youth, and
 - Whether it is OK for their own underage youth to attend a party where alcohol is served or available to teens

Further, parents were asked to describe any conversations that they may have had with their pre-teens or teenagers about the use/abuse of tobacco, drugs, and alcohol. Over one-hundred Nantucket parents took the time to complete this part of the questionnaire.

Highlights From Parent-Teen Conversations About Tobacco, Drugs, and Alcohol Use/Abuse-Related Survey Findings

Of the 205 Island young people family households responding to the Nantucket Community Survey - 2006, over one-half (52%) reported about conversations with their pre-teen/teenage youth concerning the use/abuse of tobacco, drugs and alcohol.

These "young people family households" are home to one hundred-eighty eight (188) persons age 17 or younger, with an average of 1.8 young people per household. One-in-eight (12%) of these households report having three or more children. The average age of the youngest child in these households is eight years and 3-months. The oldest child in these households averages eleven years in age—showing an average age separation of about three years between the oldest and youngest child. More than one-half (51%) of these households have young children (ages 0-9), whereas, over sixty percent (62%) include a pre-teen or teenage child (ages 10-17). Young people in these households are enrolled in schools from pre-kindergarten up through the twelfth grade, with the largest proportion being in the elementary school grades. Additional details on parent/teen conversations about the use/abuse of tobacco, drugs, and alcohol can be found in Appendix 2.H, Table 2.H.1

Table 5.10.1 shows key findings from a battery of questions about parent/teen conversations concerning the use/abuse of tobacco, drugs, and alcohol by Nantucket youth. (See also, Appendix 2.H)

Table 5.10.1a: Responses to Questions About Parent/Teen Conversations Concerning Tobacco, Drug, and Alcohol Use/Abuse by Nantucket Youth—Responses From All Households Answering Parent/Teen Supplemental Questions

<u>Parent/Teen Conversations</u>	Percent of <u>ALL</u> Households* Answering Parent/Teen “Supplemental” Questions
Have you talked in the past few months with your pre-teens or teenagers;	
About Smoking Cigarettes? (Yes)	78%
About Underage Drinking? (Yes)	77%
About Smoking Marijuana? (Yes)	61%
Are there things that you would like to discuss with your pre-teen or teenager about the use of tobacco, alcohol or drugs but have not yet?	
Yes	34%
No	66%
If Yes, <u>What?</u> (common responses)	
Personal (parent) experiences about pot, alcohol use	-
Dangers/harmfulness of drugs and alcohol (“spiking” of food or drinks, date rape, etc.)	-
Consequences of addiction (lost educational opportunities, etc.)	
If Yes, <u>Why Not?</u> (common responses)	
Child(ren) still too young, not age appropriate	-
Only 10 – 11 years old or only in elementary school	-
It hasn’t come up or lack of time	-

Table 5.10.1b: Typical Parent/Teen Conversations About Tobacco, Drug, and Alcohol Use/Abuse by Nantucket Youth—Responses From All Households Answering Parent/Teen Supplemental Questions

<u>Typical Parent/Teen Conversations</u>	Percent of <u>ALL</u> Households* Answering Parent/Teen “Supplemental” Questions
What are the words that <u>BEST</u> describe a typical conversation with your pre-teen or teenage about tobacco, alcohol, or drug use by Nantucket youth—how do <u>YOU</u> feel when talking about these subjects? (Top Ten responses)	
Open	47%
Comfortable	47%
Respectful	33%
Concerned	27%
Sensible	26%
Understood	26%
Hopeful	25%
Repetitive	13%
Warm	9%
Controlled	6%
Never had such a conversation (Yes)	10%
Don’t know (Yes)	3%
Don’t care to answer (Yes)	1%

* These households include one or more child (age 17 years or younger).

Table 5.10.2 Parent Perceptions of Harmfulness of Illegal Substances—Responses From All Households Answering Parent/Teen Supplemental Questions

Parent Perceptions of Harmfulness	Percent of <u>ALL</u> Households* Answering Parent/Teen “Supplemental” Questions
Which <u>TWO</u> of these illegal items do you believe are <u>MOST</u> harmful to Nantucket youth?	
Stolen prescriptions	48%
Beer/Coolers	44%
Marijuana	34%
Inhalants	30%
Cigarettes	15%
Don’t know	13%
Using so-called “gateway” drugs (“pot,” inhalants, etc.)—“drugs if exposed to, generally lead to the use of harder drugs”—pose a <u>serious</u> problem for Nantucket youth. Do you agree. . . ?	
Agree strongly	52%
Agree somewhat	32%
Disagree somewhat	14%
Disagree strongly	2%

Table 5.10.3 Nantucket Community Norms Concerning Youth Substance Use/Abuse—Responses From All Households Answering Parent/Teen Supplemental Questions

Nantucket Community Norms	Percent of <u>ALL</u> Households* Answering Parent/Teen “Supplemental” Questions
Do you trust your pre-teen or teenagers to make safe and responsible decisions about using tobacco, alcohol, and illegal drugs?	
Yes	66%
Somewhat	30%
No	4%
The amount of <u>UNDERAGE</u> alcohol use on Nantucket is exaggerated. Do you agree. . . ?	
Agree strongly	5%
Agree somewhat	20%
Disagree somewhat	22%
Disagree strongly	53%
It is perfectly okay for parents to “check out” a child’s room when they suspect tobacco, alcohol, or drug use. Do you agree. . . ?	
Agree strongly	77%
Agree somewhat	17%
Disagree somewhat	6%
Disagree strongly	0.7%

It would be okay for my teenager to attend a party where alcohol is served or available to teens. Do you agree. . . .?		
	Agree strongly	0%
	Agree somewhat	11%
	Disagree somewhat	11%
	Disagree strongly	78%
There should be stiffer penalties for adults who knowingly buy for or serve alcohol to Nantucket youth. Do you agree. . . .?		
	Agree strongly	81%
	Agree somewhat	16%
	Disagree somewhat	3%
	Disagree strongly	0%

* These households include one or more child (age 17 years or younger).

Table 5.10.4 Problems Reported in Nantucket Young People Family Households*— Responses From All Households Answering Parent/Teen Supplemental Questions

Nantucket Community Norms	Percent of ALL Households* Answering Parent/Teen “Supplemental” Questions
Issue: Children or teenagers experiencing behavioral or emotional problems	23%
Issue: Underage drinking	8%
Issue: Underage smoking or other tobacco use	6%
Issue: Adult substance abuse (alcohol, drugs, etc.)	12%
Issue: Experiencing an alcohol and/or drug problems in the household	12%
Issue: Experiencing a physical conflict in the household	4%
Reports a MAJOR Substance abuse problem (adult and/or child)	7%
Reports a MAJOR Violence-related problem (adult and/or child)	4%

* These households include one or more child (age 17 years or younger).

Highlights From Parent-Teen Conversations About Tobacco, Drugs, and Alcohol Use/Abuse-Related Survey Findings—in Most Needy Nantucket Households

Of the 66 most needy Island young people family households responding to the Nantucket Community Survey - 2006, nearly four-in-ten (39%) reported about conversations with their pre-teen/teenage youth concerning the use/abuse of tobacco, drugs and alcohol. *Note: This is quite a small sample, thus, **CAUTION** should be taken when drawing conclusions based upon the data shown in Tables 5.10.5 - Table 5-10.8.*

These most needy young people family households are home to forty-five persons age 17 or younger, with an average of 1.7 young people per household. Almost one-in-ten (7%) of these households report having three or more children. The average age of the youngest child in these households is six years and one month. The oldest child in these households averages nine years and 3-months in age—showing an average age separation of about three years between the oldest and youngest child. Nearly three-quarters (71%) of most needy young people family households have young children (ages 0-9), whereas, only one-third (32%) include a pre-teen or teenage child (ages 10-17). Young people in these households are enrolled in schools from pre-kindergarten up through the twelfth grade.

Additional details on most needy parent/teen conversations about the use/abuse of tobacco, drugs, and alcohol can be found in Appendix 2.H.

Table 5.10.5 shows key findings from a battery of questions about most needy parent/teen conversation concerning the use/abuse of tobacco, drugs, and alcohol by Nantucket youth. (See also, Appendix 2.H)

Table 5.10.5a Responses to Questions About Parent/Teen Conversations Concerning Tobacco, Drug, and Alcohol Use/Abuse by Nantucket Youth—Responses From Most Needy Nantucket Households Answering Parent/Teen Supplemental Questions

<u>Parent/Teen Conversations</u>	Percent of <u>Most Needy</u> Young People Family Households Answering Parent/Teen “Supplemental” Questions
Have you talked in the past few months with your pre-teens or teenagers;	
About Smoking Cigarettes? (Yes)	59%
About Underage Drinking? (Yes)	52%
About Smoking Marijuana? (Yes)	37%
Are there things that you would like to discuss with your pre-teen or teenager about the use of tobacco, alcohol or drugs but have not yet?	
Yes	37%
No	64%

Table 5.10.5b Typical Parent/Teen Conversations About Tobacco, Drug, and Alcohol Use/Abuse by Nantucket Youth—Responses From Most Needy Nantucket Households Answering Parent/Teen Supplemental Questions

<u>Typical Parent/Teen Conversations</u>	Percent of <u>Most Needy Households*</u> Answering Parent/Teen “Supplemental” Questions
What are the words that <u>BEST</u> describe a typical conversation with your pre-teen or teenage about tobacco, alcohol, or drug use by Nantucket youth—how do <u>YOU</u> feel when talking about these subjects? (Top Ten)	
Open	29%
Respectful	23%
Comfortable	22%
Sensible	22%
Concerned	13%
Understood	14%
Hopeful	12%
Tense	9%
Anxious	8%
Not Heard	8%
Never had such a conversation	(Yes) 16%
Don't know	(Yes) 13%
Don't care to answer	(Yes) 4%

Table 5.10.6 Parent Perceptions of Harm of Illegal Substances—Responses From Most Needy Nantucket Households Answering Parent/Teen Supplemental Questions

Parent Perceptions of Harmfulness	Percent of <u>Most Needy Households*</u> Answering Parent/Teen “Supplemental” Questions
Which <u>TWO</u> of these illegal items do you believe are <u>MOST</u> harmful to Nantucket youth?	
Stolen prescriptions	36%
Beer/Coolers	44%
Marijuana	34%
Inhalants	36%
Cigarettes	16%
Don't know	17%
Using so-called “gateway” drugs (“pot,” inhalants, etc.)—“drugs if exposed to, generally lead to the use of harder drugs”—pose a <u>serious</u> problem for Nantucket youth. Do you agree. . . ?	
Agree strongly	49%
Agree somewhat	31%
Disagree somewhat	19%
Disagree strongly	2%

**Table 5.10.7 Nantucket Community Norms Concerning Youth Substance Use/Abuse—
Responses From Most Needy Nantucket Households Answering
Parent/Teen Supplemental Questions**

Nantucket Community Norms	Percent of <u>Most Needy</u> Young People Family Households* Answering Parent/Teen “Supplemental” Questions
Do you trust your pre-teen or teenagers to make safe and responsible decisions about using tobacco, alcohol, and illegal drugs?	
Yes	46%
Somewhat	51%
No	3%
The amount of <u>UNDERAGE</u> alcohol use on Nantucket is exaggerated. Do you agree. . . .?	
Agree strongly	10%
Agree somewhat	13%
Disagree somewhat	15%
Disagree strongly	63%
It is perfectly okay for parents to “check out” a child’s room when they suspect tobacco, alcohol, or drug use. Do you agree. . . .?	
Agree strongly	71%
Agree somewhat	14%
Disagree somewhat	15%
Disagree strongly	0%
It would be okay for my teenager to attend a party where alcohol is served or available to teens. Do you agree. . . .?	
Agree strongly	0%
Agree somewhat	10%
Disagree somewhat	6%
Disagree strongly	85%
There should be stiffer penalties for adults who knowingly buy for or serve alcohol to Nantucket youth. Do you agree. . . .?	
Agree strongly	83%
Agree somewhat	18%
Disagree somewhat	0%
Disagree strongly	0%

* These households include one or more child (age 17 years or younger).

Table 5.10.8 Problems Reported in Most Needy Nantucket Young People Family Households*

Nantucket Community Norms	Percent of <u>Most Needy</u> Young People Family Households* Answering Parent/Teen “Supplemental” Questions
Issue: Children or teenagers experiencing behavioral or emotional problems	38%
Issue: Underage smoking or other tobacco use	8%
Issue: Underage drinking	7%
Issue: Adult substance abuse (alcohol, drugs, etc.)	21%
Issue: Experiencing an alcohol and/or drug problems in the household	13%
Issue: Experiencing a physical conflict in the household	9%
Reports a MAJOR Substance abuse problem (adult and/or child)	15%
Reports a MAJOR Violence-related problem (adult and/or child)	11%

* These households include one or more child (age 17 years or younger).