UMASS DONAHUE INSTITUTE • APPLIED RESEARCH & PROGRAM EVALUATION

Cape Cod Second Homeowners

Technical Report of 2017 Survey Findings

Cape Cod Commission

June 2017

Acknowledgements

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Executive Summary

The University of Massachusetts Donahue Institute (UMDI) surveyed a random sample of 6,448 second homeowners on Cape Cod for the Cape Cod Commission in the spring of 2017. Twenty percent of those surveyed responded (n=1,293). This survey research is a follow-up to a 2008 study conducted to understand how second homes were being used, how they might be used in the future, and how second homeowners participate in the local economy. The 2017 study broadens the scope of the 2008 study to include information related to the potential impacts of environmental factors on second homeownership. The findings of this research will inform economic development and land-use planning across Cape Cod. Survey findings are reported for the Cape as a whole and by four Cape sub-regions: the Upper Cape, Mid Cape, Lower Cape, and Outer Cape.[1]

What are the key characteristics of second homes and their owners?

Nearly all (90%) respondents own just one home other than their primary residence; the remainder own two or more "second" homes. More than one-quarter of second homes are owned by trusts or groups. The majority (85%) of Cape Cod second homes are single-family homes, with an average of three bedrooms. Nearly 85% of respondents either purchased their second home or purchased the land and built a home. Fifteen percent inherited the house or property. On average, second homeowners and their immediate families have owned these properties for 23 years. Reported lot sizes varied widely, from .01 acres to 40 acres, with an average lot size of three-quarters of an acre. Differences in lot size across the regions are statistically significant, with second homes on the Mid Cape having smaller lot sizes than those on the Upper, Lower, and Outer Cape.

Cape Cod second homeowners are above average in terms of age, education, and income. The average age of respondents is 65, a statistically significant increase from an average of 61 years on the 2008 survey. Eighty percent have a bachelor's degree or higher, including one-half who hold an advanced degree. Moreover, about 70% have a pre-tax household income of $100,000 or higher. Differences in education and income across the regions are statistically significant, with respondents from the Lower and Outer Cape reporting higher levels of attainment and those from the Mid Cape with the lowest.

How are second homes currently used?

Respondents reported primarily making personal use of their home. Only 29% of respondents have ever rented their home over the past five years, with the largest group (18%) renting on a weekly basis solely during the in-season.

Second homes are used most heavily in the summer and least in the winter. During July and August, an average of four family members used their second home, spending an average of 20 days. For second homeowners who rent their property, July and August also had the highest usage, with an average of five individuals occupying the home each month, spending an average of 22 days. Conversely, the winter months (December through March) show the lowest usage by both family members and renters. An average of one or two family members spend their time at second homes during winter months, with an average of three days per month. For rentals, typically one renter spends an average of five days staying at Cape Cod second homes during the winter months.

[1] Cape towns by sub-region are: Upper Cape—Mashpee, Falmouth, Bourne, and Sandwich; Mid Cape—Dennis, Yarmouth, and Barnstable; Lower Cape—Chatham, Brewster, Harwich, and Orleans; and Outer Cape—Wellfleet, Truro, Eastham, and Provincetown.

There is a statistically significant difference across sub-regions in the number of days per month that second-homeowners rent their homes. In general, second-homeowners in the Upper Cape and Mid Cape rent their homes to more people and for more days per month than those from the Lower Cape and Outer Cape. The exceptions to this pattern are the summer months, when rental usage and occupancy are comparable across the regions.

How do second homeowners anticipate using their second homes in the future?

Very few respondents (4%) plan to make any additions—adding new bedrooms, building auxiliary dwellings, and/or subdividing property for additional building lots—in the next five years. The majority expect their personal usage of their second home to either stay the same (45%) or increase (39%) in the next five years. Very few (2%) anticipate a decrease in personal usage. Anticipated rental usage is stable, with nearly 80% of respondents stating that rental usage will remain the same or is not applicable (i.e., they do not plan to rent their property).

Second homeowners described their anticipated usage of their second home in five years and then again in twenty years. The anticipated usage of second homes changes significantly from the near term to the longer term. Less than a quarter of respondents believe they will use their second home solely for personal family use in 20 years, down from nearly 60% in five years. Instead, the largest group (41%) plan to gift or sell their second home in 20 years, as compared with only 8% in five years. The primary reason given for plans to sell or hand down property is that respondents will no longer be able to use their property. In addition, there are a large number of homes whose status is uncertain. Nearly one-fifth of respondents are uncertain what they will do with their second homes in the next 20 years compared with 6% in the next five years.

Respondents from the Outer Cape are significantly more likely to plan to rent their property compared with the other regions at both the five-year and twenty-year mark. At five years, respondents with second homes on the Upper Cape are significantly more likely to plan to sell or hand down their property compared with the other Cape regions.

How many second homeowners plan to move to or retire on the Cape?

Over the next twenty years, 19% of respondents anticipate converting their second home into their primary residence. [2] Extrapolating from the sample, this rate of conversion would imply that about 11,000 second homes on Cape Cod may be converted in the next 20 years.

Second homeowners planning to convert their second home to their primary residence expect an average of two people to reside at their Cape residence for an average of 10 months per year following conversion. The conversion to primary homes will also affect employment on the Cape. Nearly 40% of those planning to convert their second home to a primary residence intend to work either part-time or full-time after moving to the Cape. Of those respondents who plan to work after moving to the Cape, 31% plan to work for an off-Cape employer, 11% plan to work for an on-Cape employer, and 16% plan to start or relocate a business.

[2] Includes all respondents who answered that they are planning to convert their second home to their primary residence in either five years or in twenty years.

How do second homeowners participate in the Cape Cod community and economy?

Cape Cod second homeowners are actively involved in and supportive of the Cape Cod community. About three-quarters of respondents reported actively supporting both arts and cultural organizations and other nonprofit or charitable organizations based on the Cape, primarily through purchasing tickets/goods and making charitable contributions. Homeowners on the Lower Cape and Outer Cape reported significantly higher levels of support than those on the Mid Cape and Upper Cape. Furthermore, about 70% or more reported attending or visiting historical societies or museums, music concerts, art museums and galleries, and/or live theatre at least once annually while staying at their second home. Again, differences in attendance are statistically significant across regions, with second homeowners on the Outer Cape consistently reporting the most frequent attendance and those on the Upper Cape indicating the least. About one-fifth of respondents reported being members of a social and/or recreational club on Cape Cod. Differences across regions are again significant, but this time those representing the Upper Cape reported the highest rates of membership and those on the Outer Cape reported the lowest.

Nearly all second homeowners purchase their groceries, hardware/building supplies, and garden supplies for their second home on-Cape. About 45–65% reported currently purchasing office supplies, sports/recreation items, clothing, and household furnishings on-Cape. The most commonly utilized on-Cape vendors for private services include construction services (76%), trade/repair services (76%), and landscape/yard services (68%). About one-half of respondents reported using on-Cape hospital emergency room, banking, and insurance services. Few second homeowners reported using on-Cape vendors for investment services, accounting services, primary care physicians, or medical specialists. When asked the primary reason for choosing an off-Cape vendor, three-fifths of respondents indicated that services are not needed while using their second home and about one-third already have an established service provider based off-Cape. Very few noted issues of cost (13%) or quality (4%) of services provided by on-Cape vendors.

How do second homeowners perceive potential impacts of environmental factors on second homeownership?

Seventy percent of all respondents' second homes are located within one mile of the nearest coast, with 14% located on the coastline and 27% within one quarter of a mile. Differences to the nearest coastline are statistically significant across the regions, with residents of the Upper Cape and Outer Cape reporting shorter distances to the coastline.

Second homeowners were asked a series of questions to learn about existing and anticipated environmental impacts. Less than 10% of respondents reported experiencing coastal erosion or flooding in the past five years. However, the percentage that anticipate being affected by coastal erosion or flooding increases substantially over time, with 7% predicting impacts in the next 5 years, 14% in the next 10 years, and 26% in the next 25 years. Anticipated environmental impacts vary across Cape regions, with residents on the Upper and Outer Cape—who reported having properties situated closer to the coastline—being significantly more likely to expect to experience a level of coastal erosion or flooding within the next 25 years. For those anticipating future impacts, only one-fifth reported plans to build hard structures—such as groynes perpendicular to the sea, offshore breakwaters parallel to the shore, seawalls/revetments, or another hard structure—to defend their second home.

Finally, respondents were asked about changes in water quality since purchasing or constructing their home. Only 12% of second homeowners reported a decline in pond or coastal water quality near their second home during that period of time.

Introduction

Cape Cod has long been a popular location for second homes, with about 41% of all homes considered seasonal.[3] The proportion of seasonal homes varies by town, ranging from a low of 18% in Sandwich to a high of 73% in Truro.[4]

The Cape Cod Commission contracted with The University of Massachusetts Donahue Institute (UMDI) to build on their 2008 study of Cape Cod second homeowners[5] to (1) continue to analyze their current use of and future plans for their properties, and (2) broaden the research scope to explore the potential impacts of environmental factors on second homeownership. The findings of this research will inform economic development and land-use planning across Cape Cod. Research questions were the following:

Use of Second Homes

1. What are the characteristics of a typical second home on Cape Cod?
2. How do second homeowners use their property month to month?
3. To what extent do second homeowners rent their property?
4. To what extent do second homeowners purchase goods and services locally?
5. To what extent do second homeowners use goods and services based on Cape Cod for their property?
6. What are second homeowners' short- and long-term plans for their second home?
7. How many second homeowners want to move to / retire on Cape Cod? Do they plan to work after moving?

Perception of Potential Environmental Impacts

8. Have second homeowners noticed a decline in pond or coastal water quality near their second home?
9. Have second homeowners' properties been threatened by coastal erosion or flooding in the past five years?
10. To what extent do second homeowners anticipate threats of coastal erosion or flooding in the future?
11. In what ways are second homeowners planning to address potential threats to property due to coastal erosion and rising sea level?

This report has the following sections:

- **Methodology**: Provides information on the survey instrument, survey sample, response rate, and analysis.
- **Respondent Profile**: Describes respondents and their second home properties.
- **Findings**: Summarizes findings regarding (1) potential impacts of the natural environment on second homes, (2) current use of second homes, (3) plans for use of second homes in the future, and (4) current participation in the Cape Cod community and economy.

[3] American Community Survey, US Census Bureau, 2014 5-year estimates.
[4] http://www.statscapecod.org/towndata/housing.php
[5] University of Massachusetts Donahue Institute. (2008). Survey of Cape Cod Second Homeowners: Technical Report of Findings. Prepared for the Cape Cod Commission.

Methodology

Survey Instrument

The 2017 Cape Cod second-homeowner survey was developed collaboratively by UMDI researchers and Cape Cod Commission staff. The starting point for the survey was the 2008 survey of second homeowners, with an additional focus on the potential impacts of coastal erosion, sea-level rise and water-quality issues on second homeowners. A copy of the survey can be found in Appendix A of this report.

Survey Sample

UMDI worked with the Cape Cod Commission and the assessors from each town to identify second homeowners through personal property taxpayer records, because the majority of homes subject to this tax are second homes. While some primary homes also pay this tax, the Cape Cod Commission and UMDI believe that this was the best way to obtain individual contact information for second homeowners and that the impact of having a small number of primary homes in the sample would not be significant.

Assessor data collected for the 2017 survey showed that there are about 58,500 second homes on Cape Cod. A random sample of 6,448 second homeowners (1,612 per region) was identified, comprising 11% of all second homes. When the sample was selected, second homeowners who live abroad were removed from the sample, because the survey would have been closed by the time they received and returned their surveys. In April 2017, a scannable survey, including a cover letter with the address of the secondary home and a postage-paid business reply envelope, was mailed to the primary address of each second homeowner in the sample. A reminder postcard was mailed to the same address one week later. In addition, UMDI offered survey respondents the chance to win one of four $100 Visa gift cards as an incentive to increase the response rate.

Survey Response

Of the 6,448 surveys sent out, 1,293 completed surveys were returned in time to be included in the analysis, for a response rate of 20%. The response rate ranged from 17% in the Lower Cape to 23% in the Mid Cape, with an average of 323 surveys per region (Table 1). Using a 95% confidence level, the confidence interval (i.e., margin of error) for the survey findings is plus or minus six percentage points for items at the sub-region level and plus or minus three percentage points for items combined across the four sub-regions.

Table 1: Response Rate by Region

	Number of Surveys Distributed	Number of Surveys Received	Response Rate
Upper Cape	1,612	300	19
Mid Cape	1,612	364	23
Lower Cape	1,612	276	17
Outer Cape	1,612	352	22
Total	6,448	1,293	20

Analysis

The 1,293 survey responses are the basis of the analyses presented in the report. The total number of valid responses for any particular question may vary because some individuals did not answer one or more of the questions. Findings for each question are presented for each Cape region and for the regions combined.

Findings include frequencies and percentages, as well as mean, median, and range where appropriate. Further analyses were conducted to determine whether differences between the four Cape regions are statistically significant. Chi-square tests were used for nominal data, Kruskal-Wallis for ordinal data, and one-way ANOVA for interval data. Where applicable, analyses were also conducted to determine differences between findings from the 2008 and 2017 surveys. Chi-square tests were used for nominal data, Wilcoxon-Mann-Whitney tests for ordinal data, and t-tests for interval data. A 95% confidence interval was used for all tests.

Findings – Respondent Profile

This section presents key characteristics of respondents and their second homes. Property descriptors include location of second home, type and size of home and property, and length and means of ownership. Respondent descriptors include age, gender, number of people in household, educational attainment, and total household income.

Property Descriptors

Respondents first listed the town where their second home is located. The largest number of completed surveys is from individuals with second homes in Dennis, Falmouth, Eastham, and Harwich (Table 2).

Table 2: Number of Respondents by Town, n=1,293		
Town	**Total**	**%**
Barnstable	92	7
Brewster	54	4
Bourne	48	4
Chatham	45	4
Dennis	181	14
Eastham	125	10
Falmouth	149	12
Harwich	128	10
Mashpee	71	6
Orleans	49	4
Provincetown	78	6
Sandwich	32	3
Truro	60	5
Wellfleet	89	7
Yarmouth	91	7
Missing Data	1	.1

Next, the 15 Cape towns were categorized into the following four regions:

- Upper Cape: Bourne, Falmouth, Mashpee, Sandwich
- Mid Cape: Barnstable, Dennis, Yarmouth
- Lower Cape: Brewster, Chatham, Harwich, Orleans
- Outer Cape: Eastham, Provincetown, Truro, Wellfleet

The percentage of survey responses that came from each region ranges from 21% for the Lower Cape to 28% for the Mid Cape (Table 3).

Table 3: Number of Respondents by Region, n=1,292		
	Total	**%**
Upper Cape	300	23
Mid Cape	364	28
Lower Cape	276	21
Outer Cape	352	27

Note: Percentages do not sum to 100 due to rounding.

Comparing the current findings to the 2008 sample, we find the following statistically significant difference. The 2008 sample had a larger proportion of respondents with homes on the Lower Cape compared with the 2017 sample (27% vs. 21%). The 2017 sample has a larger proportion of respondents with homes on the Mid Cape compared with the 2008 sample (28% vs. 23%).

Eighty-five percent of the second homes owned by these respondents are single-family homes (Table 4). The second-largest category of home type is condominium (9%). Second homeowners on the Outer Cape have a higher proportion of condominiums compared to the other regions. Differences across the regions are statistically significant.

Table 4: Description of Cape Cod Second Homes, n=1,287					
	Upper Cape n=273 (%)	**Mid Cape n=364 (%)**	**Lower Cape n=351 (%)**	**Outer Cape n=299 (%)**	**Cape Regions Combined (%)**
Single Family	87	88	92	74	85
Condominium	8	7	3	17	9
Mobile Home	0	0	0	0	0
Two Family	1	0	0	2	1
Three Family	0	0	0	0	0
Multiple Home on One Parcel	1	0	1	2	1
Cottage in a Cottage Colony	3	4	3	5	4

Note: Some percentages do not sum to 100 due to rounding.

Comparing the current findings to the 2008 sample, we find the following statistically significant difference. The 2017 sample has a larger proportion of single-family homes compared with the 2008 sample (85% to 81%). The 2008 sample had a larger proportion of condominiums compared with the 2017 sample (12% to 9%).

In addition, seven percent of respondents reported having an auxiliary dwelling, such as a guest cottage or an in-law apartment, within their second home or on their second home property (Table 5).

Table 5: Auxiliary Dwellings in Cape Cod Second Homes, n=1,281					
	Upper Cape n=298 (%)	Mid Cape n=362 (%)	Lower Cape n=271 (%)	Outer Cape n=350 (%)	Cape Regions Combined (%)
Yes	7	4	8	8	7
No	93	96	92	92	93

Most respondents (87%) reported having two, three, or four bedrooms in their second homes, with the average second home having three bedrooms (Table 6). Five percent of respondents reported having either zero or one bedroom in their second homes, and the remaining 8% have five or more bedrooms.

Table 6: Number of Bedrooms in Cape Cod Second Homes, n=1,286					
	Upper Cape n=299	Mid Cape n=361	Lower Cape n=275	Outer Cape n=351	Cape Regions Combined
No Bedrooms	0%	0%	0%	3%	1%
One Bedroom	3%	1%	2%	7%	4%
Two Bedrooms	18%	29%	16%	20%	21%
Three Bedrooms	47%	47%	42%	41%	44%
Four Bedrooms	21%	18%	29%	23%	22%
Five or More Bedrooms	11%	6%	11%	6%	8%
Average Number of Bedrooms	3	3	3	3	3
Average Number of Bedrooms in Houses with Five or More Bedrooms	6	6	5	6	6

Note: Some percentages do not sum to 100 due to rounding.

Respondents were asked to describe how they came to own their current Cape Cod second home (Table 7). Nearly three-quarters (73%) of respondents purchased their second home. In addition, 14% of respondents inherited their home and 11% purchased land and built their home. Very few respondents inherited the land and built a home or purchased a home and tore it down to build a new one.

Table 7: How Second Home on Cape Cod was Acquired, n=1,284					
	Upper Cape n=299 (%)	Mid Cape n=359 (%)	Lower Cape n=275 (%)	Outer Cape n=351 (%)	Cape Regions Combined (%)
Purchased	73	76	74	70	73
Inherited or Gifted (in Part or in Whole)	17	15	13	10	14
Purchased Land and Built Home	8	7	10	19	11
Inherited Land and Built Home	1	0	1	1	1
Purchased Home and Tore it Down to Build a New One	2	3	3	1	2

Note: Some percentages do not sum to 100 due to rounding.

Respondents were asked how long they or their immediate family have owned this particular second-home property. The length of time owning the second home varies widely across respondents, from newly owned to 100 years (Table 8). The average length of ownership for respondents and their immediate families is 23 years.

Table 8: Number of Years Family Has Owned Cape Cod Second Home, n=1,269					
	Upper Cape n=292	Mid Cape n=357	Lower Cape n=274	Outer Cape n=346	Cape Regions Combined
Average	23	24	22	22	23
Median	17	20	18	18	18
Range	0–100	1–92	0–92	1–94	0–100

Respondents were also asked how long they or their immediate family owned property anywhere on the Cape (Table 9). Similar to the findings above, the length of time varies widely from newly owned to 117 years in length. The average length of time owning any property on Cape Cod is 27 years. There are no statistically significant differences across the Cape regions in the length of time second homes or any properties on Cape Cod have been owned.

Table 9: Number of Years Family Has Owned Any Property on Cape Cod, n=1,230					
	Upper Cape n=278	Mid Cape n=347	Lower Cape n=269	Outer Cape n=336	Cape Regions Combined
Average	28	28	27	25	27
Median	25	24	22	20	22
Range	0–100	0–117	0–99	0–99	0–117

Reported lot sizes of second homes vary widely from 0.01 to 40 acres (Table 10). The average lot size is about three-quarters of an acre and the median lot size is one-half of an acre. Differences across the regions are statistically significant, with second homes on the Mid Cape having significantly smaller lot sizes than those reported in the Upper, Lower, and Outer Cape.

Table 10: Size of Cape Cod Second Home Lots (Acres), n=1,009					
	Upper Cape n=221	Mid Cape n=277	Lower Cape n=239	Outer Cape n=272	Cape Regions Combined
Average Lot Size	0.80	0.50	0.89	0.86	0.76
Median Lot Size	0.47	0.33	0.50	0.67	0.50
Range of Lot Size	0.01–40	0.01–3.5	0.01–30	0.01–16	0.01–40

The majority of respondents own one second home on Cape Cod (Table 11). Ten percent of respondents reported owning more than one second home on Cape Cod, and for those who do own more than one second home, the average and median number owned is two.

Table 11: Number of Second Homes Owned on Cape, n=1,182					
	Upper Cape n=275 (%)	Mid Cape n=333 (%)	Lower Cape n=257 (%)	Outer Cape n=317 (%)	Cape Regions Combined (%)
One Home Owned	87	91	91	87	90
Two Homes Owned	9	9	9	10	9
Three or More Homes Owned	3	0	1	1	1

Note: Some percentages do not sum to 100 due to rounding.

More than a quarter of homes are owned by trusts or groups (Table 12). The Mid Cape and Outer Cape have the fewest homes owned by a trust or group, with 24% of all second homes owned in such a manner. At 30%, the Upper Cape has the highest proportion of homes owned by a group or trust. These differences are not statistically significant.

Table 12: Second Home Owned by a Trust or Group of People, n=1,256					
	Upper Cape n=291 (%)	Mid Cape n=357 (%)	Lower Cape n=271 (%)	Outer Cape n=337 (%)	Cape Regions Combined (%)
Yes	30	24	29	24	27
No	70	76	71	76	73

Comparing the current findings to the 2008 sample, we find that the 2017 sample has a significantly larger proportion of second homes owned by a trust or group of people compared with the 2008 sample (27% to 20%).

Respondent Descriptors

Fifty-four percent of respondents are male and 47% are female (Table 13).

Table 13: Cape Cod Second Homeowners by Gender, n=1,255					
	Upper Cape n=292 (%)	Mid Cape n=354 (%)	Lower Cape n=264 (%)	Outer Cape n=345 (%)	Cape Regions Combined (%)
Male	54	53	54	54	54
Female	46	47	46	46	47

Note: Some percentages do not sum to 100 due to rounding.

The average age of respondents is 65. The age of respondents is similar across the four Cape regions. The typical second home family, for the Cape as a whole and for each sub-region, has two adults and no children living in the home (Table 14).

Table 14: Household Demographics of Cape Cod Second Homeowners and Household Members, n=1,225				
Upper Cape, n=286				
	Respondent's Age	# of Adults	# of Teens Ages 14–18	# of Children Ages 0–13
Average	65	2	0	0
Median	66	2	0	0
Range	80	0–5	0–6	0–3
Mid Cape, n=346				
	Respondents Age	# of Adults	# of Teens Ages 14–18	# of Children Ages 0–13
Average	65	2	0	0
Median	65	2	0	0
Range	68	0–5	0–4	0–3
Lower Cape, n=257				
	Respondents Age	# of Adults	# of Teens Ages 14–18	# of Children Ages 0–13
Average	65	2	0	0
Median	65	2	0	0
Range	86	1–10	0–4	0–4
Outer Cape, n=336				
	Respondents Age	# of Adults	# of Teens ages 14–18	# of Children Ages 0–13
Average	65	2	0	0
Median	65	2	0	0
Range	81	1–6	0–3	0–6
Cape Regions Combined				
	Respondents Age	# of Adults	# of Teens Ages 14–18	# of Children Ages 0–13
Average	65	2	0	0
Median	65	2	0	0
Range	90	0–10	0–6	0–6

Comparing the current respondent profile to the 2008 sample, we find the following statistically significant differences. Comparative analysis reveals that 2017 respondents are significantly older than 2008 survey respondents. On average, 2017 respondents are 65 years old compared to 61 years for 2008 respondents. We also find that the average numbers of children and teens in their household were significantly larger in 2008, each being rounded up to an average of one per household in 2008 compared to being rounded down to an average of zero in 2017.

Cape Cod second homeowners are generally well-educated. Eighty percent of respondents have a bachelor's degree or higher, including 51% who hold a graduate degree (Table 15). The percentage of respondents with a bachelor's or graduate degree varies across sub-regions from a low of 73% in the Mid Cape to a high of 87% in the Outer Cape. Differences in educational attainment across the regions are statistically significant.

Table 15: Education of Cape Cod Second Homeowners, n=1,255

	Upper Cape n=291 (%)	Mid Cape n=354 (%)	Lower Cape n=267 (%)	Outer Cape n=343 (%)	Cape Regions Combined (%)
Grade School	1	0	0	0	0
Some High School	0	0	0	0	0
High School Graduate	8	6	3	3	5
GED	0	1	0	1	0
Some College No Degree	6	11	5	6	7
Associate's Degree	6	8	6	4	6
Bachelor's Degree	32	31	32	24	29
Graduate Degree	46	42	54	63	51

Note: Some percentages do not sum to 100 due to rounding.

About 70% of respondents have a pre-tax household income of $100,000 or higher (Table 16). The percentage of respondents in this income bracket varies across sub-regions from a low of 65% in the Mid Cape to a high of 81% in the Lower Cape. Differences in household income across the regions are statistically significant.

Table 16: Income of Cape Cod Second Homeowners, n=1,034

	Upper Cape n=224 (%)	Mid Cape n=294 (%)	Lower Cape n=216 (%)	Outer Cape n=300 (%)	Cape Regions Combined (%)
$24,999 or Less	1	1	1	1	1
$25,000 to $49,999	6	7	5	6	6
$50,000 to $74,999	12	13	7	10	11
$75,000 to $99,999	13	14	8	12	12
$100,000 to $199,999	22	34	37	35	32
$200,000 to $500,000	33	22	31	29	28
$500,000 or More	13	9	13	8	10

Note: Some percentages do not sum to 100 due to rounding.

Comparisons between 2008 and 2017 findings indicate that 2017 respondents reported significantly higher household incomes. Thirty-eight percent of 2017 respondents made at least $200,000 in total household income compared with 32% of 2008 respondents. This change may be attributable in part or full due to increases in salary and/or investment incomes that typically happen over time.

Findings – Potential Impacts of Natural Environment on Second Home

Respondents were asked about current and potential impacts of coastal erosion, sea-level rise, and flooding on second homeownership. Seventy percent of respondents noted that their second homes are located within one mile of the nearest coastline, with 14% located on the coastline and 27% within a quarter mile of the nearest coastline (Table 17). Distance to the nearest coastline varies across sub-regions, with the residents on the Upper Cape and Outer Cape reporting shorter distances to the coastline than those representing the Mid and Lower Cape. Differences across the regions are statistically significant.

Table 17: Distance from the Coastline, n=1,264

	Upper Cape n=293 (%)	Mid Cape n=356 (%)	Lower Cape n=274 (%)	Outer Cape n=341 (%)	Cape Regions Combined (%)
On the coastline	17	12	10	16	14
Less than 1/4 Mile	35	24	23	28	27
1/4 to 1 Mile	23	30	33	30	29
1 to 3 Miles	16	26	26	25	23
More than 3 Miles	9	8	10	1	7

Note: Some percentages do not sum to 100 due to rounding.

About one-quarter of respondents reported having deeded beach access (Table 18). A significantly higher proportion of second homeowners in the Upper Cape have deeded beach access compared to other regions.

Table 18: Cape Cod Second Homes with Deeded Beach Access, n=1,259

	Upper Cape n=296 (%)	Mid Cape n=355 (%)	Lower Cape n=270 (%)	Outer Cape n=338 (%)	Cape Regions Combined (%)
Yes	38	22	23	23	26
No	63	78	77	77	74

Note: Some percentages do not sum to 100 due to rounding.

Respondents also provided information on the landscaping of their second home (Table 19). Nearly half (44%) reported that their landscaping is more than 50% manicured lawn. Other frequently noted landscaping descriptors include majority wooded (25%) and majority native species (19%). Less than 10 percent reported landscaping that is majority sand or manicured gardens. Differences across the regions are statistically significant.

Table 19: Cape Cod Second Homes Landscaping, n=1,125					
	Upper Cape n=263 (%)	Mid Cape n=312 (%)	Lower Cape n=241 (%)	Outer Cape n=309 (%)	Cape Regions Combined (%)
More than 50% Wooded	24	12	29	38	25
More than 50% Native Species	13	14	16	30	19
More than 50% Sand	3	7	2	10	6
More than 50% Manicured Lawn	54	61	50	12	44
More than 50% Manicured Gardens	7	6	3	10	7

Note: Some percentages do not sum to 100 due to rounding.

Sixteen percent of second homeowners reported that their second homes are located in a flood-hazard zone, with significantly higher proportions by those representing the Mid Cape and Upper Cape (Table 20).

Table 20: Cape Cod Second Homes Located in a Flood-Hazard Zone, n=1,251					
	Upper Cape n=292 (%)	Mid Cape n=356 (%)	Lower Cape n=268 (%)	Outer Cape n=335 (%)	Cape Regions Combined (%)
Yes	21	21	9	13	16
No	62	63	78	69	68
Don't Know	18	16	13	18	17

Note: Some percentages do not sum to 100 due to rounding.

About one-fifth of respondents noted they currently have flood insurance for their second home (Table 21). While most respondents without flood insurance do not live in a designated flood zone, ten percent are located in a flood zone but said that they do not have flood insurance because they do not have a mortgage.

Table 21: Cape Cod Second Homes with Flood Insurance, n=1,229					
	Upper Cape n=287 (%)	Mid Cape n=347 (%)	Lower Cape n=260 (%)	Outer Cape n=335 (%)	Cape Regions Combined (%)
Yes, Required	14	14	10	14	13
Yes, Chose to Buy it	6	7	5	5	6
No, Not in Flood Zone	68	66	80	72	71
No, in Flood Zone but No Mortgage	12	13	5	9	10

Next, the survey asked a series of questions to learn about existing and anticipated environmental impacts on second homes on the Cape. First, second homeowners were asked whether their property has been threatened by coastal erosion or flooding over the last five years. Less than 5% of respondents reported that their property was threatened by either coastal erosion or flooding in the past five years (Tables 22 and 23). Differences are not statistically significant by Cape region.

Table 22: Cape Cod Second Homes Threatened by Coastal Erosion in the Past 5 Years, n=1,259					
	Upper Cape n=291 (%)	Mid Cape n=358 (%)	Lower Cape n=270 (%)	Outer Cape n=340 (%)	Cape Regions Combined (%)
Yes	5	4	2	6	4
No	95	96	98	94	96

Table 23: Cape Cod Second Homes Threatened by Flooding in the Past 5 Years, n=1,201					
	Upper Cape n=282 (%)	Mid Cape n=340 (%)	Lower Cape n=261 (%)	Outer Cape n=313 (%)	Cape Regions Combined (%)
Yes	5	4	2	3	3
No	95	96	98	97	97

Next, second homeowners were asked whether they anticipate that their property would be threatened by coastal erosion or flooding in the future (Table 24). The percentage predicting either 'some' or 'significant' coastal erosion and/or flooding increases substantially over time, with 7% predicting impacts in the next 5 years, 14% in the next 10 years, and 26% in the next 25 years. Anticipated environmental impacts vary across regions, with residents of the Upper and Outer Cape—who reported having properties situated closer to the coastline—being significantly more likely to expect either 'some' or 'significant' coastal erosion and/or flooding within the next 25 years. Nearly one-third of Upper and Outer Cape respondents anticipate that their property will be threatened by some level of coastal erosion or flooding within the next 25 years, compared with about one-fifth of Lower and Mid Cape respondents.

Table 24: Cape Cod Second Homes and Anticipated Future Coastal Erosion and Flooding					
	Upper Cape (%)	Mid Cape (%)	Lower Cape (%)	Outer Cape (%)	Cape Regions Combined (%)
Anticipate coastal erosion or flooding in the next 5 years (n=1,072)					
No	92	95	95	92	94
Yes, Some	7	5	5	8	6
Yes, Significant	0.4	0.3	0.4	0.3	0.4
Anticipate coastal erosion or flooding in the next 10 years (n=1,062)					
No	83	77	91	80	85
Yes, Some	16	9	6	16	12
Yes, Significant	1	4	3	4	3
Anticipate coastal erosion or flooding in the next 25 years (n=1,095)					
No	69	79	83	69	75
Yes, Some	20	11	10	17	15
Yes, Significant	11	10	8	14	11

Note: Some percentages do not sum to 100 due to rounding.

For those anticipating future impacts, one-fifth of second homeowners reported wanting to build hard structures—such as groynes perpendicular to the sea, offshore breakwaters parallel to the shore, seawalls/revetments, or another hard structure—to defend their second home (Table 25).

Table 25: Desired Hard Structures to Protect Homes Against Coastal Erosion or Flooding, n=258

	Upper Cape n=70 (%)	Mid Cape n=60 (%)	Lower Cape n=39 (%)	Outer Cape n=89 (%)	Cape Regions Combined (%)
Want to Build Hard Structures					
Yes	19	20	26	18	20
No	81	80	74	82	80
Desired Types of Hard Structures[1]					
Groynes Perpendicular to the Sea	1	5	13	2	4
Offshore Breakwaters Parallel to the Shore	4	0	8	4	4
Seawalls or Revetments	4	0	5	2	3
Another Hard Structure	14	15	21	16	16

[1] Includes only those respondents who (a) anticipate future flooding or coastal erosion, and (b) anticipate wanting to build one or more of these types of hard structures in the future.

Finally, respondents were asked about changes in water quality after they purchased or constructed their property. Twelve percent of second homeowners reported noticing a decline in pond or coastal water quality near their second home during this time period (Table 26).

Table 26: Decline in Pond or Coastal Water Quality near Cape Cod Second Homes, n=1,256

	Upper Cape n=292 (%)	Mid Cape n=355 (%)	Lower Cape n=269 (%)	Outer Cape n=340 (%)	Cape Regions Combined (%)
Yes	15	9	13	10	12
No	68	74	70	70	71
Don't Know	16	17	17	20	18

Note: Some percentages do not sum to 100 due to rounding.

Findings – Current Use of Second Home

Seventy-one percent of respondents reported using their second home only for personal/family use over the past five years (Table 21). About one-quarter reported using their homes for both personal and rental use over the past five years, with the largest group (18%) renting their homes weekly during the in-season. Very few indicated using their second homes solely for rental purposes.

Table 27: Cape Cod Second Homes Rented Out in the Past Five Years, n=1,266

	Upper Cape n=296 (%)	Mid Cape n=360 (%)	Lower Cape n=269 (%)	Outer Cape n=341 (%)	Cape Regions Combined (%)
Yes, as a Year-Round Rental	6	5	2	3	4
Yes, as a Month-to-Month Rental During the Off-Season	3	1	0	0	1
Yes, as a Weekly Rental During the Off-Season	0	1	1	1	1
Yes, as a Month-to-Month Rental During the In-Season	1	1	1	3	2
Yes, as a Weekly Rental During the In-Season	8	13	18	32	18
No, Second Home Not Rented	79	78	74	54	71
Other	1	1	1	4	2

Note: Some percentages do not sum to 100 due to rounding.

While the majority of second homes are solely for personal use, less than 10% of respondents indicated having a year-round resident (whether a renter, caretaker, or other) in their second home or auxiliary dwelling on their property (Table 28). For those with year-round residents, an average of two people reside year-round at the property.

Table 28: Second Homes with at Least One Year-Round Resident, n=1,255

	Upper Cape n=292	Mid Cape n=355	Lower Cape n=268	Outer Cape n=340	Cape Regions Combined
Yes, in the Second Home or Auxiliary Dwelling	15%	8%	6%	8%	9%
No	85%	92%	94%	92%	91%
Average Number of Residents	2	2	2	1	2

Personal Usage

Second homes are most likely to be used by their owners and family members during the summer months. The average number of days typically spent by owners and their families range from three days in the winter months to twenty days during the month of August (Table 29). Typical monthly occupancy follows a similar pattern, with the lowest occupancy during winter months and the highest during summer months. The average occupancy ranges from an average of one person in January, March, November, and December to an average of four people in July and August (Table 30).

Table 29: Average Number of Days Second Home Used by Owners per Month, Based on the Past Five Years, n=1,240					
	Upper Cape n=290	Mid Cape n=343	Lower Cape n=266	Outer Cape n=341	Cape Regions Combined
January	3	3	3	3	3
February	3	3	3	2	3
March	3	3	3	3	3
April	5	5	5	5	5
May	8	9	8	8	8
June	14	15	13	14	14
July	19	20	20	18	19
August	20	20	20	18	20
September	12	13	13	12	12
October	7	8	8	8	8
November	4	4	4	4	4
December	4	3	4	3	3
Total	102	106	104	98	102

Table 30: Average Typical Occupancy of Second Homes per Month When Occupied by Owners, Based on the Past Five Years, n=1,240					
	Upper Cape n=290	Mid Cape n=343	Lower Cape n=266	Outer Cape n=341	Cape Regions Combined
January	1	1	1	1	1
February	2	2	2	1	2
March	1	1	1	1	1
April	2	2	2	2	2
May	2	3	3	2	3
June	3	3	3	3	3
July	4	4	4	3	4
August	4	4	4	4	4
September	3	3	3	3	3
October	2	2	2	2	2
November	1	1	2	1	1
December	1	1	1	1	1

Rental Usage

Second homeowners who have rented their homes at any time during the past five years were asked to provide similar estimates of monthly days-in-use and occupancy numbers for their renters. The average number of days rented ranges from five days in the winter months to twenty-two days in July (Table 31). Typical monthly occupancy follows a similar pattern, with an average of one occupant during the coldest months and five occupants during July and August (Table 32). The differences in rental days and occupancy across the regions are statistically significant during the non-summer months, with the Upper Cape and the Mid Cape experiencing higher rates of rental usage in the spring, fall, and winter months compared with the Lower Cape and Outer Cape. Rental usage and occupancy rates during summer months are comparable across the regions.

Table 31: Average Number of Days Second Home Used by Renters per Month, Based on the Past Five Years, n=332

	Upper Cape n=54	Mid Cape n=72	Lower Cape n=62	Outer Cape n=144	Cape Regions Combined
January	14	8	2	3	6
February	12	7	2	3	5
March	13	7	2	3	5
April	13	8	2	3	6
May	14	7	2	4	6
June	14	11	6	9	10
July	20	22	21	22	22
August	19	22	22	20	21
September	15	11	6	8	9
October	14	8	2	4	6
November	13	8	2	3	5
December	13	7	2	2	5
Total	174	126	71	84	106

Table 32: Average Typical Occupancy of Second Homes per Month When Occupied by Renters, Based on the Past Five Years, n=332

	Upper Cape n=54	Mid Cape n=72	Lower Cape n=62	Outer Cape n=144	Cape Regions Combined
January	2	1	0	0	1
February	2	1	0	0	1
March	2	1	0	0	1
April	2	1	0	0	1
May	2	1	1	1	1
June	3	2	2	3	3
July	4	5	5	5	5
August	5	5	5	5	5
September	3	2	2	2	2
October	2	1	1	1	1
November	2	1	0	0	1
December	2	1	0	0	1

Findings – Plans to Use Second Home in the Future

This section provides information on planned additions and anticipated use of second homes in the near and extended future. Additional findings are presented for respondents who are planning to sell, hand-down, or gift their properties, as well as those who plan to convert their second homes to their primary residences.

First, second homeowners were asked whether they plan to make any additions—adding bedrooms, building an auxiliary dwelling, or planning to subdivide their property—to their existing property in the next five years (Table 33). Very few reported planning such additions. Three percent of second homeowners plan to add new bedrooms to their existing home. On average, two bedrooms will be added. In addition, eight respondents (less than 1%) plan to build an auxiliary dwelling, such as a guest cottage or an in-law apartment, in the next five years. One respondent plans to subdivide their property and sell the lot that does not contain their second home.

Table 33: Plans to Make Additions to Second Home in the Next Five Years

	# Who Responded	# Who Plan to Make Changes	Percentage
Add New Bedrooms	1,256	41	3.3
Build Auxiliary Dwelling	1,255	8	0.6
Subdivide Property for Additional Building Lots	1,233	1	0.1

Comparing responses to these questions from the 2008 and 2017 surveys, we find the following statistically significant differences. The 2008 sample had a larger proportion of respondents planning to add new bedrooms and auxiliary dwellings in the next five years. Five percent of 2008 respondents planned to add new bedrooms to their second homes compared with 3% of 2017 respondents. Two percent of 2008 respondents planned to add an auxiliary dwelling on their lot compared with less than one percent of 2017 respondents.

Second homeowners also described to what extent they expect the personal and rental use of their second home to change in the next five years (Table 34). While the largest group of respondents (45%) expect their personal usage of their second home to remain the same, a substantial proportion (39%) anticipate increased personal use of their second homes in the next five years. Very few (2%) anticipate a decrease in personal usage.

In terms of rental usage, respondents expect minimal change in the near future. Nearly 80% of respondents reported that rental usage is either 'not applicable' (i.e., they do not rent or plan to rent out their property) or will 'remain the same.' Four percent predict an increase in rental usage, and 9% predict a decrease during this time period. There are no statistically significant differences in expected personal or rental usage by region.

Table 34: Expected Amount of Use of Cape Cod Second Home in Five Years, n=1,292					
	Upper Cape n=300 (%)	Mid Cape n=364 (%)	Lower Cape n=276 (%)	Outer Cape n=352 (%)	Cape Regions Combined (%)
Personal Use					
Increase	38	41	39	39	39
Decrease	3	2	2	1	2
Remain About the Same	43	43	48	47	45
Don't Know	13	11	8	9	10
N/A	3	2	2	4	3
Rental Use					
Increase	3	2	5	5	4
Decrease	4	7	7	16	9
Remain About the Same	14	17	16	26	19
Don't Know	12	8	9	8	9
N/A	68	66	63	45	60

Note: Some percentages do not sum to 100 due to rounding.

Second homeowners were asked to describe their anticipated use of their home in five years. Nearly 60% believe that they will continue to use their property solely for personal/family use (Table 35). Nearly 20% anticipate renting out their second home either partially or fully (i.e., seasonal rental, year-round rental, or both rental and personal use). More than 10 percent plan to convert their second home into their primary residence in the next five years. Finally, 8% plan to gift or sell their second home.

Table 35: Anticipated Use of Cape Cod Second Homes in Five Years, n=1,265					
	Upper Cape n=292 (%)	Mid Cape n=358 (%)	Lower Cape n=270 (%)	Outer Cape n=345 (%)	Cape Regions Combined (%)
Use it Only as a Second Home for Personal/Family Use	62	60	58	53	58
Use it Only as a Seasonal Rental	1	1	2	3	2
Use it Both as a Seasonal Rental and Second Home for Personal/Family Use	9	9	14	24	14
Use it Only as a Year-Round Rental	4	2	1	2	2
Convert it to My Primary Residence	11	12	12	9	11
Hand it Down to a Family Member	4	4	3	1	3
Gift it to a Friend	0	0	0	0	0
Sell it	7	4	4	4	5
Don't Know	4	8	7	6	6

Note: Some percentages do not sum to 100 due to rounding.

Comparative analysis reveals some significant differences across regions. Thirty percent of Outer Cape respondents plan to rent their property in five years, compared with 12 to 17 percent in the other regions. In addition, respondents with properties on the Upper Cape (11%) are twice as likely as respondents from the Outer Cape (5%) to say that they plan to hand down, gift, or sell their property in the next five years.

Finally, second homeowners were asked to predict how they will use their homes in twenty years. The most frequent response (27%) is that they will pass their second home down to a family member (Table 36). Less than a quarter believe they will use their second home solely for personal/family use. Thirteen percent plan to convert their second home into their primary residence, and 6% anticipate renting out their second home either partially or fully (i.e., seasonal rental, year-round rental, or both rental and personal use) in the next 20 years. Finally, nearly one-fifth of respondents don't know what they will do with their second home in 20 years. Respondents with second homes on the Outer Cape are twice as likely to plan to rent their property either partially or fully in the next 20 years compared with each of the three other regions.

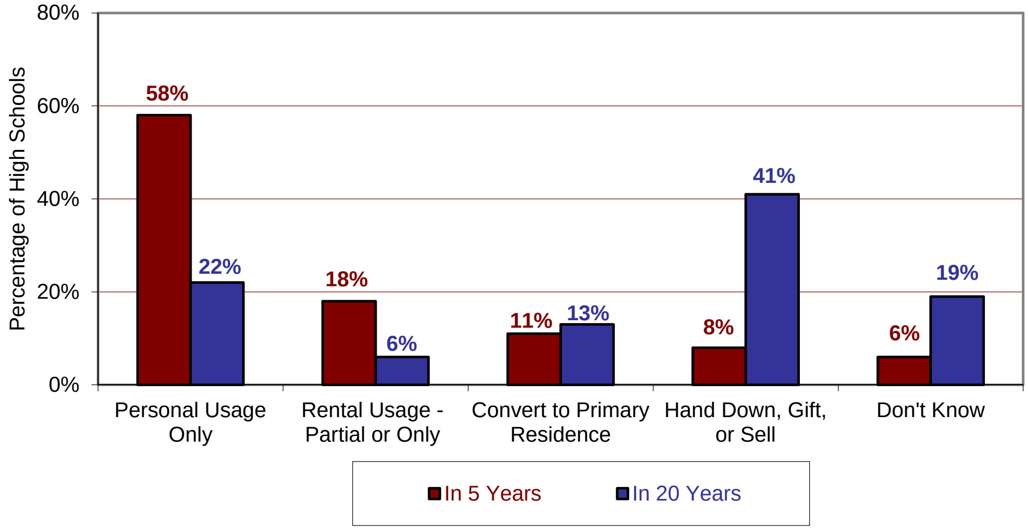
Table 36: Anticipated Use of Cape Cod Second Homes in Twenty Years, n=1,256

	Upper Cape n=291 (%)	Mid Cape n=356 (%)	Lower Cape n=266 (%)	Outer Cape n=343 (%)	Cape Regions Combined (%)
Use it Only as a Second Home for Personal/Family Use	20	24	25	20	22
Use it Only as a Seasonal Rental	0	1	1	1	1
Use it as Both a Seasonal Rental and for Personal/Family Use	3	2	3	7	4
Use it Only as a Year-Round Rental	1	2	0	2	1
Convert it to My Primary Residence	16	11	14	11	13
Hand it Down to a Family Member	28	28	24	28	27
Gift it to a Friend	0	0	0	1	0
Sell it	16	12	12	13	13
Don't Know	16	21	20	18	19

Note: Some percentages do not sum to 100 due to rounding.

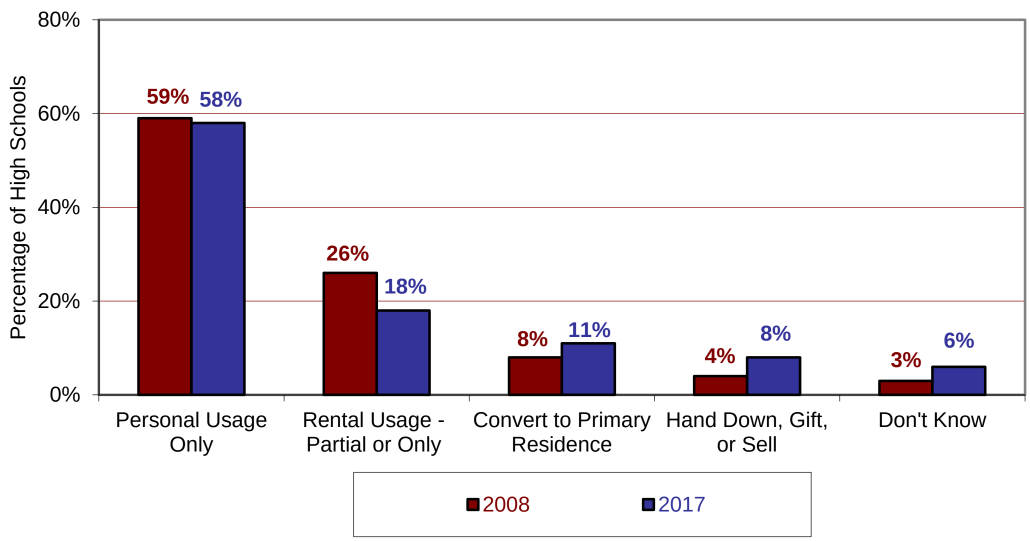
Figure 1 shows that the anticipated usage of second homes changes significantly and substantially from the near term (5 years) to the longer term (20 years). Less than a quarter of respondents believe they will use their second home solely for personal/family use in 20 years, down from nearly 60% at five years. Instead, the largest group of respondents (41%) plan to gift or sell their second home in 20 years, up from 8% in five years. In addition, significantly more second homeowners plan to rent their property in the near future. Eighteen percent of respondents anticipate renting their second home either partially or fully during the next five years compared with only 6% in twenty years.

Figure 1: Intentions For Usage of Cape Cod Second Homes in the Short and Long Term



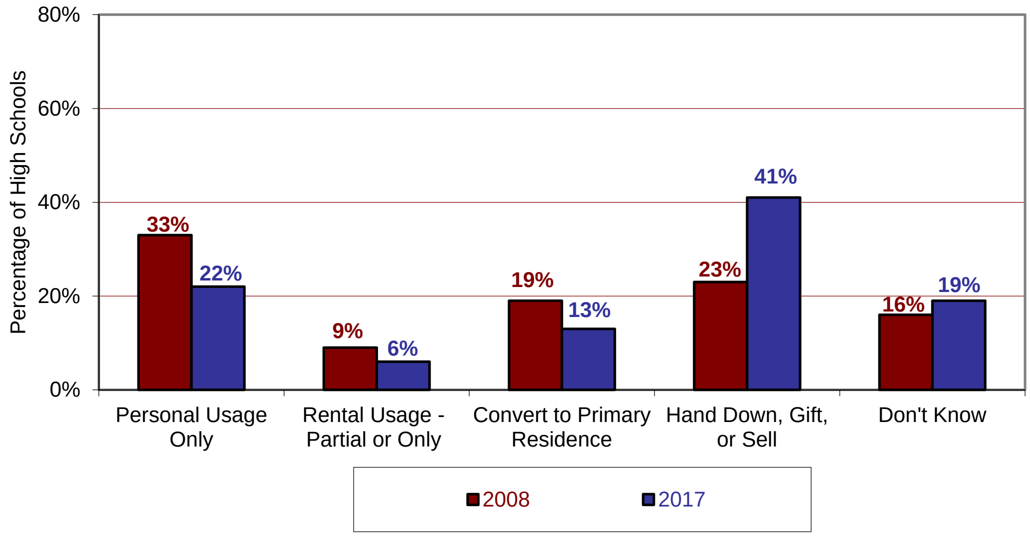
The responses for anticipated use of second homes in five years were significantly different between the 2008 and 2017 surveys. As highlighted in Figure 2, respondents from the 2008 survey were significantly more likely to plan to use their second home as a rental either solely or in combination with personal use (26% in 2008, 18% in 2017) and to convert their second home to their primary residence (11% in 2008, 8% in 2017). Respondents from the 2017 survey are significantly more likely to plan to sell, hand down, or gift their property (4% in 2008, 8% in 2017).

Figure 2: Intentions For Usage of Cape Cod Second Homes in the Next Five Years, Comparing 2008 and 2017 Findings



Similarly, Figure 3 shows that the responses for anticipated use of second homes in 15 to 20 years[6] are significantly different across survey years. Respondents from the 2008 survey were significantly more likely to plan to use their second home solely for personal/family use (33% in 2008, 22% in 2017), to convert it to their primary residence (19% in 2008, 13% in 2017), and to plan to use it as a rental either solely or in combination with personal use (9% in 2008, 6% in 2017). Respondents from the 2017 survey are significantly more likely to plan to sell, hand down, or gift their property (23% in 2008, 41% in 2017).

Figure 3: Intentions For Usage of Cape Cod Second Homes in the Next 15–20 Years, Comparing 2008 and 2017 Findings



Planning to Sell or Hand Down Property

Second homeowners anticipating to sell, gift, or hand down their property within the next twenty years (42% of respondents) provided reasons for this anticipated change. Nearly half believe they will no longer be able to use the property. Other reasons were selected by a much smaller number of respondents (Table 37 on the following page).

[6] The 2008 survey asked for anticipated plans for second homes in 15 years and the 2017 survey asked for anticipated plans for second homes in 20 years.

Table 37: Reasons Planning to Sell or Gift a Cape Cod Second Home within the Next Twenty Years, n=537					
	Upper Cape n=133 (%)	Mid Cape n=154 (%)	Lower Cape n=103 (%)	Outer Cape n=147 (%)	Cape Regions Combined (%)
Property is Too Large	2	1	0	1	1
Property is Not Large Enough	3	5	2	1	3
Property is Too Expensive to Maintain	10	5	6	8	7
Taxes on the Property are Too Expensive	10	5	8	6	7
Need the Sale Proceeds for Other Purposes	11	7	11	5	8
Want the Sale Proceeds for Other Purposes	11	10	10	11	11
No Longer Interested in Using the Property	8	10	9	10	9
No Longer Able to Use the Property	38	52	45	49	46
No Longer Wish to Have Property on Cape	5	5	10	6	6
Property at Risk Due to Coastal Erosion, Sea-Level Rise, or Flooding	1	1	0	2	1

Note: Only those who answered that they were planning to sell, gift, or hand down their property in either 5 years or 20 years were included in this table. Percentages may not add to 100% because respondents could select multiple options.

Planning to Convert Property

Second homeowners who anticipate converting their property to their primary residence within the next 20 years (19% of respondents) provided further information on expected occupancy and months of residency. Those who anticipate moving to the Cape after converting their property typically expect two people to reside at their Cape residence for an average of 10 months per year (Table 38).

Table 38: Plans to Convert Cape Cod Second Home into Primary Residence in the Future					
	Upper Cape n=64	Mid Cape n=61	Lower Cape n=52	Outer Cape n=54	Cape Regions Combined
Number of People Expected to Typically Reside at the Converted Property (n=231)					
Average	2	2	2	2	2
Median	2	2	2	2	2
Range	1–7	1–4	1–4	1–4	1–7
	Upper Cape n=63	**Mid Cape n=61**	**Lower Cape n=51**	**Outer Cape n=54**	**Cape Regions Combined**
Number of Months Converted Property Expected to be Occupied (n=229)					
Average	10	10	10	10	10
Median	12	11	11	10	10
Range	5–12	1–12	5–12	1–12	1–12

Note: Only those who reported planning to convert their property to their primary residence in either 5 years or 20 years are included in this calculation.

In addition, nearly 40% of second homeowners who plan to convert their second home into their primary residence intend to work, primarily part-time, after moving to the Cape (Table 39).

Table 39: Future Employment Plans if Planning to Move Permanently to the Cape, n=231					
	Upper Cape n=64 (%)	Mid Cape n=60 (%)	Lower Cape n=51 (%)	Outer Cape n=56 (%)	Cape Regions Combined (%)
Work Full Time	2	2	6	9	4
Work Part Time	38	28	29	41	34
Do Not Expect to Work	61	70	65	50	61

Note: Only those who reported planning to convert their property to their primary residence in either 5 years or 20 years are included in this calculation. Some percentages do not sum to 100 due to rounding.

Of those who plan to work after moving to the Cape, 31% of respondents intend to work for an off-Cape employer, 11% intend to work for an on-Cape employer, and 16% plan to start or relocate a business (Table 40).

Table 40: Expected Type of Work Once Move Permanently to the Cape, n=113					
	Upper Cape n=29 (%)	Mid Cape n=25 (%)	Lower Cape n=24 (%)	Outer Cape n=35 (%)	Cape Regions Combined (%)
Work for an Employer Based On-Cape	14	4	4	17	11
Work for an Employer Based Off-Cape	45	40	25	17	31
Start or Relocate Your Own Business	14	12	17	20	16
Freelance	0	8	8	3	4
Don't Know	28	36	46	43	38

Note: Only those who reported planning to convert their property to their primary residence in either 5 years or 20 years and anticipate working full or part-time are included in this calculation. Some percentages do not sum to 100 due to rounding.

In total, over the next 20 years 19% of respondents anticipate converting their second home into their primary residence (Table 41). The rate of conversion from second home to primary residence ranges from 16% on the Outer Cape to 22% on the Upper Cape.

Table 41: Percent of Respondents Planning to Convert Second Home to Primary Home, n=1,281					
	Upper Cape n=298	Mid Cape n=359	Lower Cape n=274	Outer Cape n=350	Cape Regions Combined
Total number anticipating converting in either next 5 or 20 years	66	64	53	57	240
Total percent anticipating converting in either next 5 or 20 years	22%	18%	19%	16%	19%

This implies that about 11,000 homes on Cape Cod may be converted to primary homes over the next 20 years (Table 42).

Table 42: Estimated Number of Second Home Conversions to Primary Residences within Twenty Years					
	Upper Cape	Mid Cape	Lower Cape	Outer Cape	Cape Regions Combined
Respondents who anticipate converting in next 20 years (%)	22%	18%	19%	16%	19%
Total Number of Second Homes	15,886	16,334	13,367	12,896	58,483
Estimated Number of Conversions	3,495	2,940	2,540	2,063	11,038

It is important to note the impact of property conversions on the rental market. Twenty-five percent of respondents who plan to move permanently to the Cape reported having rented out their second home at least once over the last five years (Table 43). That level of conversions would mean a loss of 3,113 homes that are sometimes available for rental.

Table 43: Respondents Planning to Convert Second Home to Primary Residence that Have Ever Rented Out Their Home in the Past Five Years, n=237					
	Upper Cape n=66	Mid Cape n=64	Lower Cape n=52	Outer Cape n=55	Cape Regions Combined
Number that ever rented out their property during the past 5 years	9	15	12	25	61
Percentage that ever rented out their property during past 5 years	14%	23%	23%	46%	25%

Findings – Participation in Cape Cod Community and Economy

This section of the report includes information on respondents' current participation in the Cape Cod community and local economy. Second homeowners were asked about their support of local nonprofits, attendance at cultural events, and purchase of goods and services.

Community

About three-quarters of respondents reported that they currently support both arts and cultural organizations and other nonprofit or charitable organizations based on Cape Cod, primarily through purchasing tickets or goods and making charitable donations (Tables 44 and 45). Differences across the regions are statistically significant, with second homeowners on the Lower Cape and Outer Cape reporting higher rates of support of local nonprofits, including arts and cultural organizations, than those on the Mid Cape and Upper Cape.

Table 44: Support of Any Arts and Cultural Organizations Based on Cape Cod, n=1,249

	Upper Cape n=288 (%)	Mid Cape n=349 (%)	Lower Cape n=268 (%)	Outer Cape n=344 (%)	Cape Regions Combined (%)
Yes	68	72	76	79	74
No	32	28	24	21	26
Types of Support Reported					
Making Charitable Donations	35	34	47	52	42
Paying Annual Membership Dues	22	21	26	35	26
Purchasing Tickets or Goods	55	56	58	66	59
Volunteering Time	9	7	11	13	10

Note: Percentages may equal more than 100% because respondents were able to choose multiple responses.

Table 45: Support of Any Other Charitable Organizations or Non-Profits Based on Cape Cod, n=1,228

	Upper Cape n=282 (%)	Mid Cape n=342 (%)	Lower Cape n=264 (%)	Outer Cape n=340 (%)	Cape Regions Combined (%)
Yes	67	65	82	80	73
No	33	35	18	20	27
Types of Support Reported					
Making Charitable Donations	45	44	63	61	53
Paying Annual Membership Dues	16	13	26	28	21
Purchasing Tickets or Goods	36	37	42	39	39
Volunteering Time	11	6	13	11	10

Note: Percentages may equal more than 100% because respondents were able to choose multiple responses

Respondents provided additional information about how often they participate in various cultural activities while staying on the Cape. About 70% of second homeowners visit history and/or art museums, attend live theatre, and attend concerts, each one to five times per year. Differences are statistically significant across regions, with second homeowners on the Outer Cape reporting the most attendance and those on the Upper Cape reporting the least attendance.

Table 46: Number of Times per Year Cape Cod Second Homeowners Attend Cultural Activities

	n	1–5 visits	6–10 visits	11–15 visits	16+ visits	Never
Upper Cape (%)						
Historical Societies and Museums	259	68	5	2	0	26
Art Museums and Galleries	253	65	5	1	0	29
Live Theatre	249	60	4	0	0	36
Music Concerts	262	71	4	0	0	25
Mid Cape (%)						
	n	1–5 visits	6–10 visits	11–15 visits	16+ visits	Never
Historical Societies and Museums	312	74	3	1	1	21
Art Museums and Galleries	303	60	9	1	2	28
Live Theatre	316	63	6	1	0	29
Music Concerts	314	69	8	1	2	20
Lower Cape (%)						
	n	1–5 visits	6–10 visits	11–15 visits	16+ visits	Never
Historical Societies and Museums	249	76	6	1	0	17
Art Museums and Galleries	236	66	8	2	1	22
Live Theatre	250	63	6	2	0	29
Music Concerts	255	70	7	2	0	20
Outer Cape (%)						
	n	1–5 visits	6–10 visits	11–15 visits	16+ visits	Never
Historical Societies and Museums	314	80	7	1	0	12
Art Museums and Galleries	325	56	17	9	7	11
Live Theatre	317	65	9	3	2	21
Music Concerts	321	66	14	2	1	16
Cape Regions Combined (%)						
	n	1–5 visits	6–10 visits	11–15 visits	16+ visits	Never
Historical Societies and Museums	1134	75	5	1	0	19
Art Museums and Galleries	1117	61	10	4	3	22
Live Theatre	1132	63	6	1	1	29
Music Concerts	1152	69	9	1	1	20

Note: Some percentages do not sum to 100 due to rounding.

About one-fifth of second homeowners indicated that they are members of a social and/or recreational club on Cape Cod (Table 47). Differences across regions are significant, with second homeowners on the Upper Cape reporting the highest likelihood of membership and those on the Outer Cape the lowest.

Table 47: Percentage of Second Homeowners that Are Members of Social and/or Recreation Clubs on Cape Cod, n=1,227

	Upper Cape n=278 (%)	Mid Cape n=345 (%)	Lower Cape n=268 (%)	Outer Cape n=336 (%)	Cape Regions Combined (%)
Yes	29	21	21	16	21
No	71	79	80	85	79

Note: Some percentages do not sum to 100 due to rounding.

Local Economy

Respondents were asked about where they purchase goods for their second home. Nearly all second homeowners reported buying their groceries, hardware/building supplies, and garden supplies on the Cape (Table 48). In addition, more than three-quarters reported purchasing appliances for their second home locally. Fewer (about 50–60% of respondents) reported purchasing household furnishings, clothing, sports/recreation equipment, and office supplies on-Cape.

Table 48: Where Cape Cod Second Homeowners Shop for Items

Upper Cape (%)						
	n	Home Town or Neighboring Towns On-Cape	Elsewhere On-Cape	Off-Cape	Online	N/A
Groceries	285	93	2	3	0	3
Clothing	275	54	8	23	5	11
Sports/Recreation Equipment	271	47	7	21	5	21
Household Furnishing	277	45	14	28	4	9
Appliances	279	51	17	21	2	9
Office Supplies	274	45	6	11	3	35
Hardware/Building Supplies	278	83	9	3	0	5
Garden Supplies	282	82	8	3	1	7
Mid Cape (%)						
	n	Home Town or Neighboring Towns On-Cape	Elsewhere On-Cape	Off-Cape	Online	N/A
Groceries	347	95	1	3	0	1
Clothing	330	56	9	22	5	8
Sports/Recreation Equipment	313	54	7	13	4	21
Household Furnishing	341	60	15	17	2	7
Appliances	343	69	14	9	3	6

	n	Home Town or Neighboring Towns On-Cape	Elsewhere On-Cape	Off-Cape	Online	N/A
Office Supplies	323	38	7	10	3	43
Hardware/Building Supplies	343	86	7	3	0	3
Garden Supplies	347	92	3	2	0	4
Lower Cape (%)						
	n	Home Town or Neighboring Towns On-Cape	Elsewhere On-Cape	Off-Cape	Online	N/A
Groceries	266	98	1	1	0	0
Clothing	263	49	11	24	6	11
Sports/Recreation Equipment	259	43	13	21	7	16
Household Furnishing	252	39	29	22	2	8
Appliances	264	48	31	13	2	6
Office Supplies	260	40	10	12	4	35
Hardware/Building Supplies	264	85	12	1	0	2
Garden Supplies	263	90	6	1	0	2
Outer Cape (%)						
	n	Home Town or Neighboring Towns On-Cape	Elsewhere On-Cape	Off-Cape	Online	N/A
Groceries	344	92	4	4	0	1
Clothing	336	47	8	27	9	9
Sports/Recreation Equipment	337	44	9	19	7	21
Household Furnishing	331	33	21	31	6	9
Appliances	341	55	27	10	4	5
Office Supplies	332	35	8	14	6	37
Hardware/Building Supplies	343	91	4	3	0	2
Garden Supplies	340	87	7	3	0	4
Cape Regions Combined (%)						
	n	Home Town or Neighboring Towns On-Cape	Elsewhere On-Cape	Off-Cape	Online	N/A
Groceries	1242	94	2	3	0	1
Clothing	1204	51	9	24	6	10
Sports/Recreation Equipment	1180	47	9	18	6	20
Household Furnishing	1201	45	19	25	3	8
Appliances	1227	57	22	13	3	6
Office Supplies	1189	39	8	12	4	38
Hardware/Building Supplies	1228	87	8	3	0	3
Garden Supplies	1232	88	6	2	0	4

Note: Some percentages do not sum to 100 due to rounding.

Next, respondents were asked about their use of private services while staying in their second home (Table 49). About two-thirds of respondents do not use security services, private trash collection, or snow plowing while staying in their second home. The most commonly utilized on-Cape vendors include: construction services (76%), trade/repair services (76%), and landscape/yard services (68%). About one-half use on-Cape services for hospital emergency rooms, banking, and insurance. Few second homeowners use on-Cape vendors for investment, accounting services, primary care physicians, or medical specialists.

Table 49: Use of Private Services by Cape Cod Second Homeowners

Upper Cape (%)					
	n	Do Not Use	Use On-Cape Vendor	Use Off-Cape Vendor	Unsure if Use On- or Off-Cape Vendor
Private Trash Collection	273	71	25	1	3
Snow Plowing	272	56	42	0	2
Landscape/Yard Service	281	28	69	1	2
Security Service	265	62	28	8	3
Construction Services	272	18	77	4	1
Banking	274	21	41	38	1
Investment Services	266	43	3	53	2
Accounting Services	268	48	3	48	1
Insurance Services	270	17	34	47	2
Legal Services	271	38	21	40	2
Primary Care Physician	270	29	10	60	1
Medical Specialist	272	32	13	55	1
Hospital Emergency Room/ Acute Care Center	277	21	50	26	4
Trade/Repair Services	278	17	67	14	3
Mid Cape (%)					
	n	Do Not Use	Use On-Cape Vendor	Use Off-Cape Vendor	Unsure if Use On- or Off-Cape Vendor
Private Trash Collection	346	62	36	1	1
Snow Plowing	335	69	30	0	1
Landscape/Yard Service	348	31	67	1	1
Security Service	319	69	23	5	3
Construction Services	339	25	71	3	1
Banking	343	24	45	28	2
Investment Services	326	48	5	46	1
Accounting Services	327	54	4	41	1

Insurance Services	340	17	40	42	1
Legal Services	330	42	19	38	1
Primary Care Physician	337	34	7	59	1
Medical Specialist	332	35	11	54	1
Hospital Emergency Room/ Acute Care Center	335	23	57	18	2
Trade/Repair Services	339	17	74	8	1
Lower Cape (%)					
	n	Do Not Use	Use On-Cape Vendor	Use Off-Cape Vendor	Unsure if Use On- or Off-Cape Vendor
Private Trash Collection	268	66	34	0	0
Snow Plowing	266	67	34	0	0
Landscape/Yard Service	264	24	76	0	0
Security Service	260	62	32	5	1
Construction Services	263	21	76	2	1
Banking	262	22	40	37	1
Investment Services	263	41	3	54	2
Accounting Services	264	50	3	47	1
Insurance Services	262	15	39	46	1
Legal Services	263	31	27	41	0
Primary Care Physician	263	34	9	57	0
Medical Specialist	263	34	12	53	1
Hospital Emergency Room/ Acute Care Center	261	25	54	18	3
Trade/Repair Services	264	11	82	6	1
Outer Cape (%)					
	n	Do Not Use	Use On-Cape Vendor	Use Off-Cape Vendor	Unsure if Use On- or Off-Cape Vendor
Private Trash Collection	336	58	42	0	1
Snow Plowing	337	60	39	0	1
Landscape/Yard Service	345	38	62	0	0
Security Service	327	71	25	3	1
Construction Services	339	18	80	2	0
Banking	337	24	43	31	2
Investment Services	331	46	3	49	2
Accounting Services	331	51	6	41	1
Insurance Services	338	17	54	29	0
Legal Services	330	36	33	30	2
Primary Care Physician	333	32	11	55	2

Medical Specialist	327	34	11	54	1
Hospital Emergency Room/Acute Care Center	332	23	52	22	3
Trade/Repair Services	341	16	80	2	2
Cape Regions Combined (%)					
	n	Do Not Use	Use On-Cape Vendor	Use Off-Cape Vendor	Unsure if Use On- or Off-Cape Vendor
Private Trash Collection	1,223	64	35	0	1
Snow Plowing	1,210	63	36	0	1
Landscape/Yard Service	1,238	31	68	1	1
Security Service	1,171	66	27	5	2
Construction Services	1,213	21	76	3	1
Banking	1,216	23	43	33	2
Investment Services	1,186	45	4	50	1
Accounting Services	1,190	51	4	44	1
Insurance Services	1,210	17	42	41	1
Legal Services	1,194	37	25	37	1
Primary Care Physician	1,203	32	9	57	1
Medical Specialist	1,194	34	12	54	1
Hospital Emergency Room/ Acute Care Center	1,205	23	53	21	3
Trade/Repair Services	1,222	15	76	7	2

Note: Some percentages do not sum to 100 due to rounding.

Comparing the 2008 and 2017 surveys reveals the following significant differences. Respondents in 2008 were more likely to use the following on-Cape services than respondents in 2017: private trash collection (46% to 35%) and legal services (32% to 25%). Conversely, respondents in 2017 are more likely to use the following on-Cape services than respondents in 2008: construction services (76% to 70%), landscape/yard services (68% to 63%), and snow plowing (36% to 24%).

When asked the primary reason for choosing an off-Cape vendor, three-fifths of respondents indicated that services are not needed while using their second home (Table 50). The next most frequently cited reason (35%) was already having a service provider based off-Cape. Fewer respondents pointed to cost (13%) or quality (4%) as their reason for choosing off-Cape vendors.

Table 50: Reasons Second Homeowners Choose Off-Cape Vendors, n=1,219					
	Upper Cape n=280 (%)	**Mid Cape n=342 (%)**	**Lower Cape n=266 (%)**	**Outer Cape n=331 (%)**	**Cape Regions Combined (%)**
Service is Not Available on Cape Cod	13	12	15	23	16
Already Have Service Provider Based Off-Cape	31	32	36	41	35
Service Is Not Needed While Using Second Home	66	58	62	55	60
Price of the Vendor is Higher on Cape Cod	13	13	12	15	13
Quality of the Service Is Lower on Cape Cod	6	4	2	6	4
N/A	9	13	10	14	12

Note: Percentages may equal more than 100% because respondents were able to choose multiple responses.

Appendix A – Survey

Cape Cod Commission
Survey of Second Homeowners 2017

This ***confidential*** survey is intended to gather information regarding the current and future use of what we term "second homes" on Cape Cod. This includes any home located on Cape Cod that does not serve as the owner's primary legal residence. Throughout this survey, you will be asked questions about "your second home." ***If*** you own more than one "second home" on Cape Cod, please answer all questions in reference to the home identified at the bottom of the cover letter that accompanied this survey.

I: Please describe your Cape Cod second home

1. In which town on Cape Cod is your second home located?

O Barnstable O Brewster O Bourne O Chatham O Dennis
O Eastham O Falmouth O Harwich O Mashpee O Orleans
O Provincetown O Sandwich O Truro O Wellfleet O Yarmouth

2. Which of the following best describes your second home? (Choose only one.)

O Single family O Two family O Three family O Condominium O Mobile home
O Multiple homes on one parcel O Cottage in a cottage colony

3. Do you have an auxiliary dwelling – such as a guest cottage or an in-law apartment – within your second home or on your second home property?

O Yes O No

4. How many bedrooms are in your second home? (Please include bedrooms in any auxiliary dwellings – such as a guest cottage or an in-law apartment.)

O No bedrooms O 1 bedroom O 2 bedrooms O 3 bedrooms O 4 bedrooms

O 5 or more bedrooms, please specify how many ☐☐

5. What is the lot size of your second home property? *(Example: 1.25 acres)* ☐☐.☐☐ acres

6. How long have you or your immediate family (parents, siblings, spouses, their children, and your children) owned the second home referenced on the cover letter to this survey?

☐☐ years

7. How long have you or your immediate family owned property anywhere on Cape Cod?

☐☐ years

8. How did you come to own your current Cape Cod second home?

O Purchased an existing home
O Inherited or was otherwise gifted an existing home (in part or in whole)
O Purchased land and built a new home
O Inherited land and built a new home
O Purchased an existing home, tore it down, and rebuilt a new home

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9. Is your home owned by a trust or group of people?

O Yes O No

10. In total, how many secondary homes do you own on Cape Cod?

II: Please describe how your second home is or may be impacted by the natural environment

11. What is the distance of your home to the nearest coastline?

O On the coastline

O Less than 1/4 mile from the coastline

O 1/4 mile to 1 mile from the coastline

O 1 to 3 miles from the coastline

O More than 3 miles from the coastline

12. Do you have deeded beach access?

O Yes O No

13. Has your property been threatened by coastal erosion or flooding in the past 5 years?

Coastal Erosion	O Yes	O No
Flooding	O Yes	O No

14. Do you anticipate that your property will be threatened by coastal erosion or flooding in the future? (Select one answer per column.)

	In 5 Years	In 10 Years	In 25 Years
No.	O	O	O
Yes, I anticipate some coastal erosion and/or flooding.	O	O	O
Yes, I anticipate significant coastal erosion and/or flooding.	O	O	O

15. If yes, do you anticipate wanting to build any of the following hard structures to defend your second home from coastal erosion or flooding in the future? (Choose all that apply.)

O Yes, groynes perpendicular to the sea

O Yes, offshore breakwaters parallel to the shore

O Yes, seawalls or revetments

O Yes, another hard structure, please specify

O No

16. Is your second home located in a flood hazard zone?

O Yes O No O Don't Know

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17. Do you currently have flood insurance for your second home?
   - O Yes, I was required to purchase it
   - O Yes, I chose to purchase it
   - O No, I don't have it because I am not in a flood zone
   - O No, I am located in a flood zone but I don't have it because I don't have a mortgage

18. Since purchasing or constructing your second home, have you noticed a decline in pond or coastal water quality near your second home?
   - O Yes O No O Don't Know

19. How would you describe the landscaping at your second home? (Choose only one.)
   - O More than 50% wooded
   - O More than 50% manicured lawn
   - O More than 50% native species
   - O More than 50% manicured gardens
   - O More than 50% sand
   - O Other, please specify [ ]

III: Please describe how you currently use your Cape Cod second home

20. Does someone reside at this property year round (whether a renter, caretaker, or other)?
   - O Yes, in the second home
   - O Yes, in an auxiliary dwelling – such as a guest cottage or an in-law apartment
     - o If Yes, # of people: [ ][ ]
   - O No

21. Please estimate based on the last five years (a) the number of days **you or your family** typically occupied your second home each month and (b) how many people typically occupied the home when it was in use by you or your family.

Month	a. Days in use	b. Typical occupancy
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

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22. Did you rent out your second home at any time over the past five years?
- O Yes, as a year-round rental
- O Yes, as a month to month rental in the off-season only
- O Yes, as a weekly rental in the off-season only
- O Yes, as a month to month rental in the in-season only
- O Yes, as a weekly rental in the in-season only
- O No, I don't rent my second home (skip to question 24)
- O Other

23. If you rent out your second home, please estimate based on the last five years, a) the number of days your second home was occupied by **renters** each month and b) how many people typically occupied the home when it was in use by renters.

Month	a. Days in use	b. Typical occupancy
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

IV: Please describe how you plan to use your Cape Cod second home in the future

24. Do you plan to add any new bedrooms to this second home in the next five years?

O Yes – number of bedrooms? O No

25. Do you plan to build an auxiliary dwelling – such as a guest cottage or an in-law apartment – on this lot in the next five years? If so, how many bedrooms will be added?

O Yes – number of bedrooms? O No (skip to question 28)

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26. Do you expect family members, friends, or renters to the use the additional dwelling unit? (Check all that apply.)

O Family Members O Friends O Renters

27. Would the newly-added dwelling be used year-round or seasonally? (Choose only one.)

O Year-round O Seasonally O Other

28. Do you plan to subdivide this property to create additional building lots in the next five years?

O Yes – how many additional lots? O No (skip to question 30)

29. What are your plans for the new building lot(s)? (Choose all that apply.)

O Sell the lot(s)
O Gift the lot(s) to family
O Build a home(s) for family use
O Gift the lot(s) to non-family
O Build a home(s) for year-round rental use
O Build a home(s) for seasonal rental use

30. In **five years**, which of the following most accurately reflects your anticipated use of your second home? (Choose only one.)

O Plan to use it only as a second home for personal/family use
O Plan to use it only as a seasonal rental
O Plan to use it both as a seasonal rental and second home for personal/family use
O Plan to use it only as a year-round rental
O Plan to convert it to my primary residence
O Plan to hand it down to a family member
O Plan to gift it to a friend
O Plan to sell it
O Don't know

31. In **five years**, do you expect the personal use of this second home to have...

O Increased O Decreased O Remained about the same O Don't know O N/A

32. In **five years**, do you expect the rental use of this second home to have...

O Increased O Decreased O Remained about the same O Don't know O N/A

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33. In **twenty years**, which best describes your intentions for your second home? (Choose only one.)

- O Plan to use it only as a second home for personal/family use
- O Plan to use it only as a seasonal rental
- O Plan to use it both as a seasonal rental and second home for personal/family use
- O Plan to use it only as a year-round rental
- O Plan to convert it to my primary residence
- O Plan to hand it down to a family member
- O Plan to gift it to a friend
- O Plan to sell it
- O Don't know

34. If you plan to sell or gift your property within the next twenty years, which best describes the reasons why? (Choose all that apply.)

- O The property is too large
- O The property is not large enough
- O The property is too expensive to maintain
- O Taxes on the property are too expensive
- O Need the sale proceeds for other purposes
- O Want the sale proceeds for other purposes
- O No longer interested in using the property
- O No longer able to use the property
- O No longer wish to have property on Cape Cod
- O The property is at risk due to coastal erosion, sea-level rise, or flooding

35. If you plan to convert your second home into your primary home in the future:

How many people do you typically expect will reside at the property once converted? [ ][ ]

How many months a year do you typically expect to occupy the property once converted? [ ][ ]

36. If you do not currently live on Cape Cod, but plan to move to the Cape permanently, what are your expectations with regard to employment? (Choose only one.)

- O Work full time
- O Work part time
- O Do not expect to work

37. If you plan to work once you move to the Cape permanently, would you expect to...? (Choose only one.)

- O Work for an employer based off Cape
- O Work for an employer based on Cape
- O Freelance
- O Start or relocate your own business
- O Don't know

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V: Please describe your current participation in the Cape Cod community and economy

38. Do you and/or your immediate family typically support any arts and culture organizations based on Cape Cod? (Choose all that apply.)

O Yes, by making charitable donations
O Yes, by volunteering time
O Yes, by paying annual membership dues
O No
O Yes, by purchasing tickets or goods

39. Do you and/or your immediate family typically support any other non-profit or charitable organizations based on Cape Cod? (Choose all that apply.)

O Yes, by making charitable donations
O Yes, by volunteering time
O Yes, by paying annual membership dues
O No
O Yes, by purchasing tickets or goods

40. Are you and/or your immediate family a member of any social and/or recreation clubs on Cape Cod?

O Yes
O No

41. While staying at your second home on the Cape, how often do you or your immediate family typically attend or visit any of the following types of cultural activities or venues? (Please choose only one response per row.)

Activity/Venue	1-5 visits a year	6-10 visits a year	11-15 visits a year	16+ visits a year	Never
Historical Societies and Museums	O	O	O	O	O
Art Museums and Galleries	O	O	O	O	O
Live Theatre	O	O	O	O	O
Music Concerts	O	O	O	O	O

42. While purchasing goods for your second home on the Cape, where do you or your immediate family typically shop for the items listed below? (Please choose only one response per row.)

Products	My Town or Neighboring Towns On-Cape	Elsewhere On-Cape	Off-Cape	Online	N/A
Groceries	O	O	O	O	O
Clothing	O	O	O	O	O
Sports/Recreation Equipment	O	O	O	O	O
Household Furnishing	O	O	O	O	O
Appliances	O	O	O	O	O
Office Supplies	O	O	O	O	O
Hardware/Building Supplies	O	O	O	O	O
Garden Supplies	O	O	O	O	O

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43. Please indicate which of the following private services you typically use while staying in your second home and/or in maintaining your Cape Cod second home. For those services you do utilize in relation to your second home, please indicate whether the vendors you use are primarily based on or off the Cape. (Please choose only one response per row.)

Services	Do Not Use	Use On-Cape Vendor	Use Off-Cape Vendor	Unsure if Use On or Off Cape Vendor
Private Trash Collection	O	O	O	O
Snow Plowing	O	O	O	O
Landscape/Yard Service	O	O	O	O
Security Services	O	O	O	O
Construction Services	O	O	O	O
Banking	O	O	O	O
Investment Services	O	O	O	O
Accounting Services	O	O	O	O
Insurance Services	O	O	O	O
Legal Services	O	O	O	O
Primary Care Physician	O	O	O	O
Medical Specialist	O	O	O	O
Hospital Emergency Room/Acute Care Center	O	O	O	O
Trade/Repair Services	O	O	O	O

44. Please select the primary reason why you would choose an off-Cape vendor for a particular service. (Choose all that apply.)

- O The service I need is not available on Cape Cod
- O The price of the service is higher on Cape Cod
- O I already have a service provider based off-Cape
- O The quality of the service is lower on Cape Cod
- O The services are not needed while you are using your second home
- O N/A

VI: Please describe yourself and your family

The following confidential information will only be used to describe the average survey respondent

45. Where do you live year-round?

Zip code: ☐☐☐☐☐

If not in U.S., country: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

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46. What is your gender?
   - O Male
   - O Female

47. What is your age? [|]

48. What is the highest level of education you have completed? (Choose only one.)
   - O Grade School
   - O Some High School
   - O Graduated High School
   - O GED
   - O Some College, no degree
   - O Associate's Degree
   - O Bachelor's Degree
   - O Post Graduate Degree

49. How many people, including you, currently live in your household?

   Adults: [|] Children ages 0-13: [|] Children ages 14-18: [|]

50. What is your total household income (before taxes) for the last year?
   - O $24,999 or less
   - O $25,000 to $49,999
   - O $50,000 to $74,999
   - O $75,000 to $99,999
   - O $100,000 to $199,999
   - O $200,000 to $499,999
   - O $500,000 or more

Thank you for completing this survey

The results of the survey will be posted within the next six months on the Cape Cod Commission web site: http://www.capecodcommission.org/

If you are willing to participate in an additional phone survey on this topic, please provide your primary phone number:

[| | | | | | | | |]

If you want to learn more about the Cape Cod Commission's work and/or enter a drawing to win one of four $100 gift cards, please provide your email address and check one or both of the boxes below:

Your email address: [ ]

Check here to subscribe to the Commission's monthly newsletter: ____

Check here to be entered into the gift card drawing: ____

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