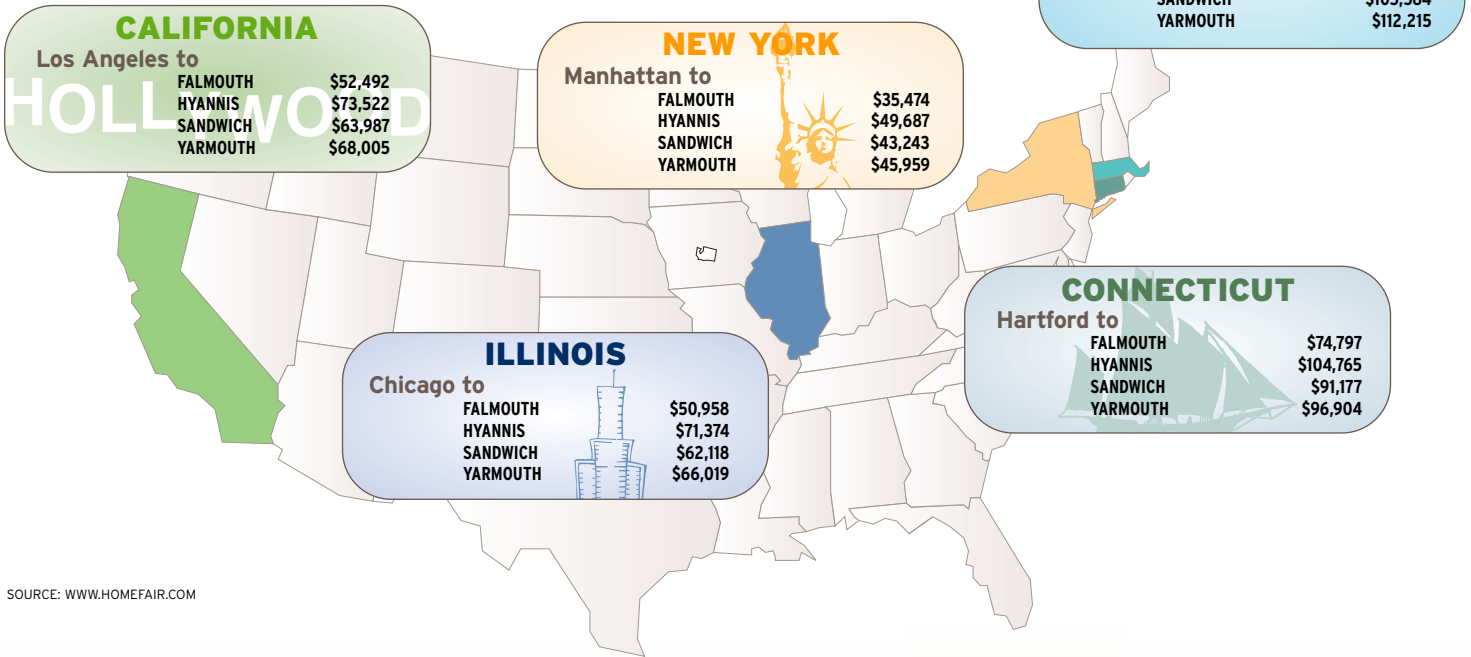


Comparing the cost of living

How does the cost of living on Cape Cod compare to the rest of the commonwealth and the nation? If you move to the Cape, how much do you need to earn here for a comparable standard of living? Using a sample salary of \$80,000, and assuming home ownership, here are some figures about the cost of living comparisons within Massachusetts and nationwide. ■



SOURCE: WWW.HOMEFAIR.COM

| | NATIONAL AVG. | BOSTON | BARNSTABLE-YARMOUTH | TAMPA-ST. PETERSBURG CLEARWATER |
|--|---------------|-----------|---------------------|------------------------------------|
| COST OF LIVING INDEXES | | | | |
| Overall 100=national avg (lower=better) | 100 | 143.0 | 119.9 | 97.3 |
| Housing comprises 31% of overall COL | 100 | 201.0 | 145.0 | 85.0 |
| Food and Groceries comprises 16% of overall COL | 100 | 112.7 | 106.0 | 104.4 |
| Transportation comprises 10% of overall COL | 100 | 123.7 | 105.0 | 102.8 |
| Utilities comprises 8% of overall COL | 100 | 129.4 | 130.0 | 98.6 |
| Health comprises 5% of overall COL | 100 | 136.5 | 130.0 | 112.3 |
| Miscellaneous comprises 30% of overall COL | 100 | 110.5 | 102.0 | 101.4 |
| HOUSING | | | | |
| House Purchase Cost median home value - Q2/05 | \$208,500 | \$418,500 | \$398,600 | \$213,000 |
| Home Appreciation 12 months ending Q2/05 | 13.6% | 11.4% | 14.5% | 19.0% |
| Property Tax Rate tax rate per \$1000 valuation | \$15.56 | \$13.30 | \$16.80 | \$14.90 |
| OTHER COSTS | | | | |
| Sales Tax Rate total local, county and state sales taxes | 5.75% | 5% | 5% | 6% |
| Income Tax Rate total for \$50,000 income | 4.6% | 5.95% | 5.95% | 0% |
| Auto Insurance annual insurance for mid-size sedan | \$825 | \$840 | \$740 | \$700 |
| ECONOMY | | | | |
| Recent Job Growth most recent 12 months | 1.3% | 1.17% | 1.77% | 3.37% |
| Future Job Growth projected growth to 2010 | 15.1% | 8.60% | 16.3% | 19.4% |
| Municipal Bond Rating source - Standard and Poors | AA- | A+ | A+ | A+ |

SOURCE: NATIONAL ASSOCIATION OF REALTORS