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## Cost of living on Cape Cod for single parent with a child put at \$44,648 a year

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By Christie Smythe

As a single mother of a nearly-8-year-old boy, Bernadette Ponce of Dennis knows it isn't always easy to make ends meet on Cape Cod.

The 32-year-old Ponce works primarily as an office assistant for the Barnstable Police Department and supplements her income by cleaning houses on the weekends. By keeping close watch over her expenses, she manages to squeak by on about \$30,000 a year.

"You just have to be willing to do it," she said about raising her son, Patrick Garcia, by herself on the Cape. "You learn to live on five hours of sleep a night."

But as difficult as it can be for Ponce, countless people on the Cape may be having a tougher time.

According to a report released yesterday by the Crittenton Women's Union in Boston, a single parent with one child needs to make \$44,648 to afford basic necessities on the Cape, such as living expenses, health care and child care. For a single parent with two children, the income needed to meet expenses is \$50,706.

The report is an update to the organization's **Self-Sufficiency Standard**, which attempts to capture a "realistic" picture of the cost of living for single parents in regions throughout the state, said Beth Babcock, president and CEO of the women's union.

The organization focuses on the difficulties faced by single women raising children, because women often hold lower-paying jobs than men, according to Babcock.

About 21 percent of all families on the Cape are headed by single women, according to the Crittenton Women's Union, a research advocacy and resource organization.

The median income for single parents throughout the state is \$33,097, according to the Crittenton Women's Union, far below the minimum income levels deemed necessary in the organization's report.

That means parents are cutting corners on basic necessities just to get by, Babcock said.

Some opt to live with their parents, others do without health insurance or leave the thermostat low, she said.

A lack of affordable housing puts the squeeze on single-parents "where you have such a disparity between wages and the cost of housing," Babcock said.

The average annual wage for all workers on the Cape is about \$34,000, according to a report conducted in 2005 for the Cape Cod Commission.

Meanwhile, the median-priced home is about \$379,000, according to Housing Assistance Corp. in Hyannis. The Crittenton Women's Union estimated care for one child costs \$873 per month on the Cape.

Estella Fritzingler, executive director of the Community Action Committee of Cape Cod, said she was concerned about the study's findings.

Most government assistance programs are based on federal poverty guidelines -- an

annual income of \$16,600 for a family of three -- leaving many people on the Cape outside the boundaries for receiving food stamps and other forms of subsidies.

Ponce said she purchased a condo in Dennis for \$60,000 several years ago.

She doesn't pay for child care because she shares child care responsibilities with other parents.

Ponce said parents can make do on less than \$40,000 or \$50,000 per year by being hard-working and creative.

"You just have to live within your means," she said.