



CAPE COD CERTIFIED

LIVING ON CAPE COD

Cost of Living on Cape Cod: What It Really Costs to Live Here

A free field guide from the people who actually live here.

Cape Cod is one of the most beautiful places to live in New England — and one of the most expensive. If you're thinking about making the move full-time, or already calling it home and trying to make the numbers work, this guide gives you an honest, unvarnished look at what it actually costs to live here.

Housing: The Biggest Challenge

The Cape's housing market has reached a breaking point for many residents. Median home prices exceeded **\$600,000 across most towns** during 2024–2025, and in Chatham, Wellfleet, and Provincetown, you're looking at **\$800,000 to \$1.5 million or more** for anything worth buying.

The pandemic permanently reshaped the market. Remote workers flooded in from Boston and New York, paying cash above asking price for properties that had been weekend getaways. Full-time residents — teachers, nurses, tradespeople — were priced out of towns their families had lived in for generations.

Rentals are even harder. Year-round rental vacancy sits below 2% across most of the Cape. A one-bedroom apartment runs **\$1,500–\$2,500 per month** if you can find one at all. Many rentals are pulled from the year-round market each spring and rented short-term for the summer at three to four times the monthly rate. This is the single largest driver of workforce instability on the Cape.

Groceries and Everyday Costs

Expect to pay **10–20% more for groceries** than you would in the Boston suburbs or central Massachusetts. The reason is logistics: virtually everything gets trucked across the bridges, and that transportation cost shows up on your receipt. The Cape has Stop & Shop, Market Basket (in Hyannis and Falmouth), and some regional specialty stores, but you won't find the same competitive pricing you'd have in a metro area.

Dining out ranges from casual fish shacks to upscale restaurants, but even mid-range meals run \$20–\$40 per person in season.

Heating: Oil Country

Most Cape homes heat with **oil, not natural gas** — the gas grid ends at the bridges. A typical winter will cost **\$3,000–\$5,000 or more in heating oil**, depending on your home's age, insulation, and the severity of the season. Older Cape-style homes are notoriously drafty, and adding insulation and air sealing can meaningfully reduce your bill.

Propane is a secondary option for cooking and some heat; electric heat pumps are growing, especially in weatherized homes. Budget accordingly — this is a real line item that catches transplants off guard.

Healthcare Access

Cape Cod Hospital in Hyannis is the primary facility, with Cape Cod Healthcare operating additional urgent care and specialty clinics around the peninsula. For routine care and emergencies, you're covered. For subspecialty

care — oncology, complex surgery, advanced cardiology — many residents make the drive or take the ferry to Boston-area hospitals (Mass General, Brigham, Dana-Farber). Build that into your life planning.

Making a Living

The Cape's economy is intensely seasonal. Summer brings hundreds of thousands of visitors and enormous spending; winter is quiet. Many year-round residents work **two or three jobs during summer** to carry them through slower months. The trades — plumbing, electrical, roofing, HVAC — are genuinely year-round and in high demand, with experienced tradespeople earning well.

The **remote work shift since 2020** has meaningfully increased the year-round population and stabilized some businesses. Remote workers tend to be higher earners who spend locally in the off-season, which has been a net positive for restaurants and shops that previously had to survive a five-month shoulder season.

The honest bottom line: **Cape Cod is genuinely difficult to afford for service workers, teachers, and anyone earning median wages or below.** Many people who work here commute from Bourne, Wareham, or further inland because they can't afford to live on the peninsula they serve.

What You're Paying For

None of this means Cape Cod isn't worth it. You're paying for the water, the light, the pace, the community, the landscape that doesn't exist anywhere else in the Northeast. For those who can make it work — either through high income, remote flexibility, or the trades — it remains one of the most compelling places in America to call home.

Frequently Asked Questions

What is the average home price on Cape Cod? As of 2024–2025, the median home price across most Cape Cod towns exceeds \$600,000. Towns like Chatham, Wellfleet, and Provincetown routinely see prices from \$800,000 to well over \$1 million.

Is it hard to find a year-round rental on Cape Cod? Yes. Year-round rental vacancy is below 2% across most of the peninsula. Many landlords convert to short-term summer rentals, and competition for year-round units is intense. Budget \$1,500–\$2,500/month for a one-bedroom.

Why is heating oil used instead of natural gas on Cape Cod? The natural gas pipeline grid does not cross the Cape Cod Canal bridges in a way that serves the full peninsula. The vast majority of Cape homes rely on oil heat, propane, or increasingly, electric heat pumps. Budget \$3,000–\$5,000 per winter for heating oil in a typical home.



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