



Maryland Child Care Resource Network

Child Care
Demographics

2015

Baltimore County
Report

Baltimore County, the second largest job center in the state, has a diverse economy, highly educated workforce, and attractive standard of living. The business community is balanced across sectors with corporate or divisional headquarters and major operational centers. The Woodlawn Federal Center is home to headquarters of the U.S. Social Security Administration and Centers for Medicare and Medicaid Services and the new Woodlawn Federal Center Enterprise Zone.

Business environments include research and technology parks, heavy industrial properties with rail, interstate and deepwater port access, large concentrations of digital media and game companies, corporate campuses, manufacturing sites, professional services and institutions of higher education.

Baltimore County is home to over 21,000 businesses which employ 304,000 workers and more than 500 of these businesses employ over 100 workers. Major employers include U.S. Social Security Administration, University System of Maryland, GBMC HealthCare, Walmart/Sam's Club, Erickson Living, McCormick & Company, CareFirst, Lockheed Martin and Middle River Aircraft Systems.

Source: Maryland Department of Business and Economic Development (DBED) 2014.2

The Maryland Child Care Resource Network and Maryland Family Network, Inc. are co-publishers of this Baltimore County Report for the Network's Maryland Child Care Demographics Report series. The series includes reports for the State, for each of Maryland's 23 counties and the City of Baltimore.

This publication was produced as a work for hire for the benefit of, and with funds from, the Maryland State Department of Education.

Frequently Requested Child Care Information

Child Population 2010

Age Group	Number in age group
0-1	19,115
2-4	28,959
5-9	47,454
10-11	19,603
Total	115,131

Source: Maryland Department of Planning (MDP), 2010 Census Summary File 1.

Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Baltimore Co. is \$86,078⁶. A family of four that included a couple and two children ages 1-2 and 3-5 years can be expected to have the following yearly household expenses:

Expense	Cost	% of Income
Child Care	\$18,727	21.8%
Infant ¹	\$9,244.56	
Preschooler ²	\$9,482.20	
Food ³	\$10,717	12.5%
Housing ⁴	\$20,880	24.3%
Taxes ⁵	\$19,601	22.8%
Total	\$69,936	81.2%

¹ Average cost of full-time care in a family child care home (LOCATE, 2014).
² Average cost of full-time care in a child care center (LOCATE, 2014).
³ National average cost of food at home based on a moderate cost plan (Cost of Food at Home Estimated for Food Plans at Four Cost Level, July 2014), U.S. Average, United States Department of Agriculture).
⁴ Based on U.S. Bureau of the Census 2010 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities.
⁵ Federal, state, and local income taxes, Medicare, and FICA taxes per IRS and Maryland Office of Comptroller (2014). Taxes do not reflect Earned Income Credit.
⁶ Current income as shown in the Geolytics report dated Oct 2014. This data cannot be compared to previous data.

Average Weekly Cost of Full-time Child Care

Baltimore County	Family Child Care Programs	Child Care Centers
0-23 months	\$ 177.78	\$ 260.20
2-4 years	\$ 152.59	\$ 182.35
5 years	\$ 140.31	\$ 174.35
School Age Full ²	\$ 132.76	\$ 161.04
School Age B/A ³	\$ 91.12	\$ 102.05

Source: MFN/LOCATE: Child Care, 7/14.

¹ Average cost of full time care for a 5 year old. Defined as child being in full time child care or being in kindergarten and out-of-school child care, i.e., holidays, school closures and summers.
² Average cost of full time care for a 6+ school age child (out-of-school child care, i.e., holidays, school closures and summers).
³ Average cost of before and after school child care.

Number of Baltimore County Children under 12 with Mothers in the Work Force¹

97,285 – 78.7%² of total 2014 child population under 12 (123,615).

¹Source: MFN/LOCATE: Child Care. ²Percent based on 2010 census data. Total population number based on Geolytics, Inc. report, 2014.

Population Information

Child Population¹

	2000		2010	
	Baltimore Co.	Maryland	Baltimore Co.	Maryland
0-3 years	26,746	209,218	28,783	217,560
3-4 years	18,506	144,175	19,291	146,928
5 years	9,378	74,546	9,554	72,700
6-9 years	41,045	316,772	37,900	294,168
10-11 years	21,588	162,481	19,603	151,023
Total	117,263	907,192	115,131	882,379

Source: U.S. Bureau of the Census, 2000, 2010.

Female Population (selected ages)

Age Group	2010	2000
20-24	29,609	23,549
25-29	28,135	24,564
30-34	25,798	28,261
Total	83,542	76,374

Source: U.S. Bureau of the Census, 2000, 2010.

Work Force Information

Total Population Ages 16+ in Work Force

	Baltimore Co.	Maryland
2010		
Female	219,663	1,570,193
Male	221,386	1,623,215
2000		
Female	195,131	1,351,034
Male	201,776	1,418,491
Change		
Female	12.6% (+)	16.2% (+)
Male	9.7% (+)	14.4% (+)

Source: U.S. Bureau of the Census, 2000, 2010 American Community Survey (ACS).

Females (16+) with Children

Age Group	2000	2010	Change
Total females (16+) with children under 6	21,514	53,458	N/A*
Total females (16+) with children under 6 in the work force	15,028	N/A*	N/A*
Total females (16+) with children 6-17	53,337	113,330	N/A*
Total females (16+) with children 6-17 in the work force	43,119	N/A*	N/A*

Source: U.S. Bureau of the Census, 2010 ACS.

* Comparable data not available for 2010 census.

Total Population

	Baltimore Co.	Maryland
2010	805,029	5,773,552
2000	754,292	5,296,486
1995	712,904	5,046,079
1990	692,134	4,780,753
1980	655,615	4,216,975

Source: U.S. Bureau of the Census, 2010, 2000, 1990, 1980.

Male Population (selected ages)

Age Group	2000	2010
20-24	21,563	28,163
25-29	22,462	25,729
30-34	26,053	23,893
Total	70,078	77,785

Source: U.S. Bureau of the Census, 2000, 2010.

Households

	2000	2010
Total household population	736,652	784,248
Total # of households	299,877	316,715
Average household size	2.46	2.48

Source: U.S. Bureau of the Census, 2000, 2010.

Census Information

Families and Poverty

	2000	%	2010	%	%Change
All Families	198,605	100%	205,113	100%	3.3%(+)
Families Below Poverty Level	9,058	4.6%	12,307	6.0%	35.9%(+)
All Families w/Children Under 6**	20,421	N/A*	20,488	100%	N/A*
Families w/Children Under 5 Below Poverty Level	3,045	N/A*	N/A*	10.7%	N/A*
All Families w/Children Under 18	90,711	100%	87,703	100%	3.3%(-)
Families w/Children Under 18 Below Poverty Level	6,557	7.2%	7,981	9.1%	21.7%(+)

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.
*Comparable data not available from 2010 Census.

Educational Attainment

	Baltimore Co.	%Adult Pop. Over 25 Yrs	Maryland	%Adult Pop. Over 25 Yrs
High School Grad or Higher	492,864	90.1%	3,410,847	88.1%
Associate, Bachelor's Degree or Higher	229,691	42.0%	1,396,843	36.1%

Source: U.S. Bureau of the Census, 2010 ACS.

Children and Poverty

	2000	%	2010	%	%Change
Total Related Children Under 18	159,317	100%	153,359	100%	3.7%(-)
Total Children Under 18 Below Poverty Level	13,434	8.4%	15,643	10.2%	16.4%(+)
Total Children Under 5 Below Poverty Level	3,818	9.5%	N/A*	13.3%	N/A*
Total Children 5-17 Below Poverty Level	9,616	8.0%	N/A*	9.0%	N/A*

Source: U.S. Bureau of the Census, 2000, 2010.
*Comparable data not available from 2010 Census.

Families

Baltimore Co.

	Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
2010	205,113	24,077	90,086
2000	198,605	20,421	90,711
Change	3.3%(+)	17.9%(+)	0.7%(-)

Maryland

	Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
2000	1,359,318	150,011	662,172
2010	1,447,002	170,870	728,045
Change	6.5%(+)	13.9%(+)	9.9%(+)

Source: U.S. Bureau of the Census, 2000, 2010.

Income, Unemployment and Housing Information

Annual Wage Rate Information

Public School Teacher Salary Average (Baltimore County)	\$60,906
Public School Teacher Salary Average (MD)	\$64,546
Nonpublic School Teacher Average (Maryland)	\$52,967
Family Child Care Provider (Maryland)	\$32,287
Child Care Center Director (Maryland)	\$38,570
Center Senior Staff/Teacher (Maryland)	\$25,770
Center Aide (Maryland)	\$17,442

Sources: MSDE, Oct 2013; Association of Independent Maryland Schools (AIMS), 2014-15 school year, and MFN's 2014 Statewide Survey of Family Child Care Providers and Child Care Centers.

Family Income

Median Family Income, 2010 Census

Baltimore Co.	\$77,137
Maryland	\$83,137

U.S. Bureau of the Census, 2000, 2010 American Community Survey ACS.

Median Household Income¹:

Baltimore Co.	\$64,306
Maryland	\$71,707

Percent Households

Distribution	Baltimore Co.	Maryland
under \$25,000	16.4%	16.1%
\$25,000 - \$49,999	21.4%	18.4%
\$50,000 - \$74,999	19.7%	17.6%
\$75,000+	42.3%	47.9%

Source: ¹Brief Economic Facts of Maryland Department of Business and Economic Development, 2014.2. Data is not directly comparable to 2010 or earlier reports. NOTE: Percentages may not total 100% because of rounding.

Unemployment Rate

	Baltimore Co.	Maryland
1996	5.5%	4.9%
1997	4.8%	4.7%
1998	4.7%	4.3%
1999	3.7%	3.3%
2000	3.7%	3.4%
2001	4.4%	4.0%
2002	4.4%	3.9%
2003	4.8%	4.1%
2004	4.3%	3.9%
2005	4.1%	3.9%
2006	3.9%	3.7%
2007	3.7%	3.6%
2008	4.7%	4.5%
2009	7.7%	7.1%
2010	8.0%	7.3%
2011	7.8%	7.2%
2012	7.2%	6.5%
2013	6.6%	6.2%
2014	5.8%	5.6%

Source: Maryland Department of Labor, Licensing and Regulation (DLLR), Sept 2014.

Housing Information

	Baltimore Co.	Maryland
Owner-Occupied housing	206,222 (65.3%)	1,426,267 (67%)
Renter-Occupied housing	109,753 (34.7%)	701,172 (33%)

Note: Percentage is based on total occupied housing units.

	Baltimore Co.	Maryland
Mean value of Owner-Occupied Housing	\$265,200	\$301,400
Median Selected Monthly Owner Costs With a Mortgage	\$1,740	\$2,016
Median Gross Residential Monthly Rent	\$1,071	\$1,131

Source: U.S. Bureau of the Census 2010 ACS.

Supply of Regulated Early Childhood Programs and Education

Children’s Programs by Type with Capacity/ Enrollment

	# of Programs	Capacity
Family Child Care Providers	985	7,441
*CCA Licensed Group Programs	382	21,872
8-12 Hour Child Care Centers	210	13,510
Infant/Toddler	101	1,633
Part-Day	46	N/A
Before/after School (School & Center-Based)	227	N/A
Employer-Sponsored Centers	9	826
Youth Camps	90	N/A
Nursery Schools	96	N/A
Kindergarten	44	N/A
**Head Start	11	enrollment: 652
***Public Pre-Kindergarten Sites	76	

*Note: Numbers do not total because facilities may have more than one type of program. Unless otherwise indicated, all programs are privately funded.

** Federally funded programs which include Head Start, Early Head Start and Home-based Head Start.

***State funded.

Source: MFNLOCATE Child Care, 7/14; Maryland State Department of Education; Department of Health and Mental Hygiene.

Education

Public and Private Schools (Elementary and Middle)

	Public	Private
Elementary Schools	105	14
Middle Schools	26	2
Combined	1	68

Elementary School Enrollment

	Public	Private
Pre-Kindergarten	3,667	4,958
Kindergarten	8,603	1,507
Grades 1 - 6	42,225	8,749
Total	54,495	15,214

Source: MSDE, 2013-14 school year. Enrollment figures are for September 30, 2013. Private schools include MSDE approved schools and those operated by a tax-exempt religious organization which hold a letter of exemption from approval in accordance with State law.

Supply of Regulated Early Childhood Programs and Education

Density of Family Providers and Center Programs by Community/Zip Code

The following chart shows the number of registered family child care providers and licensed full-day child care centers in Baltimore Co. as of July 1, 2014.

Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Arbutus 21227	1	0.1	0	0.0
Baltimore 21204	2	0.2	6	2.9
Baltimore 21206	23	2.3	1	0.5
Baltimore 21207	105	10.7	9	4.3
Baltimore 21208	27	2.7	3	1.4
Baltimore 21209	7	0.7	4	1.9
Baltimore 21212	3	0.3	3	1.4
Baltimore 21215	4	0.4	1	0.5
Baltimore 21219	11	1.1	2	1.0
Baltimore 21220	59	6.0	6	2.9
Baltimore 21221	39	4.0	4	1.9
Baltimore 21222	43	4.4	12	5.7
Baltimore 21224	5	0.5	1	0.5
Baltimore 21227	51	5.2	12	5.7
Baltimore 21228	72	7.3	12	5.7
Baltimore 21229	11	1.1	2	1.0
Baltimore 21234	71	7.2	5	2.4
Baltimore 21235	0	0	1	0.5
Baltimore 21236	27	2.7	7	3.3
Baltimore 21237	34	3.5	9	4.3
Baltimore 21239	9	0.9	1	0.5
Baltimore 21244	65	6.6	16	7.6
Baltimore 21252	0	0	1	0.5
Baltimore 21286	6	0.6	9	4.3
Brooklandville 21022	0	0	1	0.5
Catonsville 21228	2	0.2	0	0.0
Cockeysville 21030	14	1.4	9	4.3
Dundalk 21222	2	0.2	0	0.0
Essex 21221	3	0.3	2	1.0
Freeland 21053	2	0.2	0	0.0

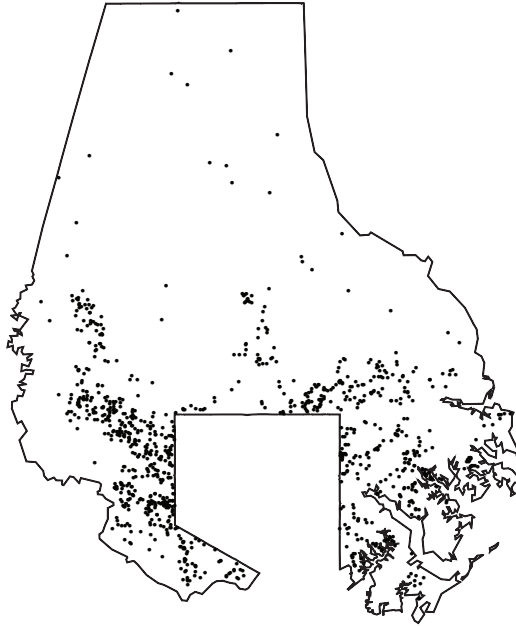
Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Glen Arm 21057	2	0.2	0	0.0
Glyndon 21071	1	0.1	0	0.0
Gwynn Oak 21207	6	0.6	1	0.5
Hunt Valley 21030	0	0.0	2	1.0
Hunt Valley 21031	0	0.0	1	0.5
Kingsville 21087	1	0.1	3	1.4
Lutherville/ Timonium 21093	25	2.5	4	1.9
Middle River 21220	5	0.5	2	1.0
Monkton 21111	4	0.4	1	0.5
Nottingham 21236	15	1.5	3	1.4
Oella 21043	1	0.1	0	0.0
Owings Mills 21117	47	4.8	22	10.5
Parkton 21120	2	0.2	1	0.5
Parkville 21234	5	0.5	0	0.0
Perry Hall 21128	14	1.4	4	1.9
Phoenix 21131	4	0.4	2	1.0
Pikesville 21208	12	1.2	3	1.4
Randallstown 21133	78	7.9	9	4.3
Reisterstown 21136	33	3.4	5	2.4
Rosedale 21237	7	0.7	0	0.0
Sparks 21152	0	0.0	3	1.4
Upper Falls 21156	1	0.1	0	0.0
Upperco 21155	2	0.2	1	0.5
White Hall 21161	1	0.1	1	0.5
White Marsh 21162	6	0.6	1	0.5
Windsor Mill 21244	15	1.5	1	0.5
Woodstock 21163	1	0.1	1	0.5
Totals	985	99.8%	210	100.6%

Source: MFN/LOCATE: Child Care, 7/14. NOTE: Percentages may not total 100% because of rounding.

Supply of Regulated Child Care

Density of Regulated Family Child Care Homes in Baltimore County

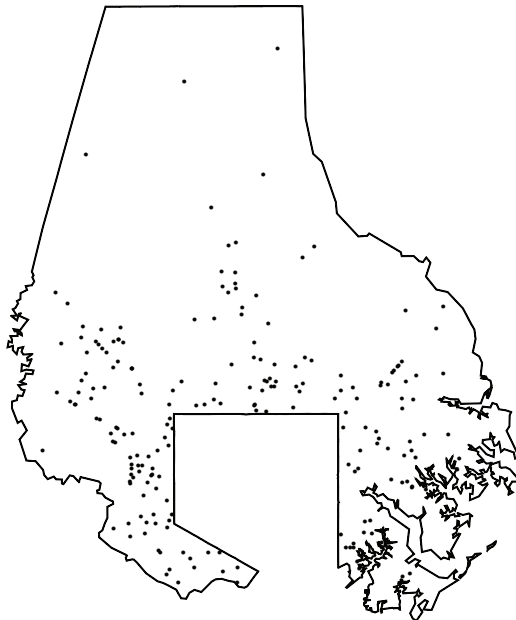
1 dot = 1 home



Source: MFN/LOCATE: Child Care, 7/14.

Density of Licensed 8-12 Hour Child Care Centers in Baltimore County

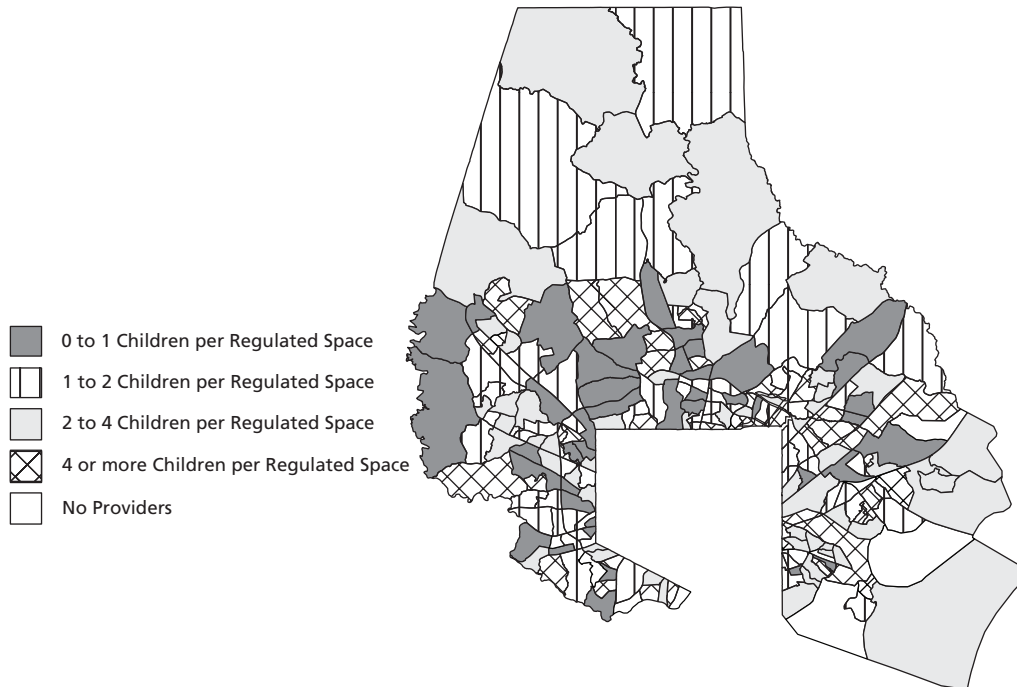
1 dot = 1 center



Source: MFN/LOCATE: Child Care, 7/14.

Supply of Regulated Child Care

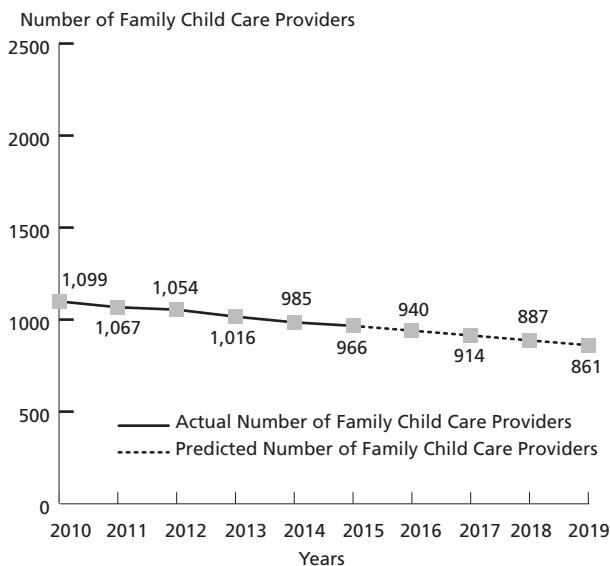
Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



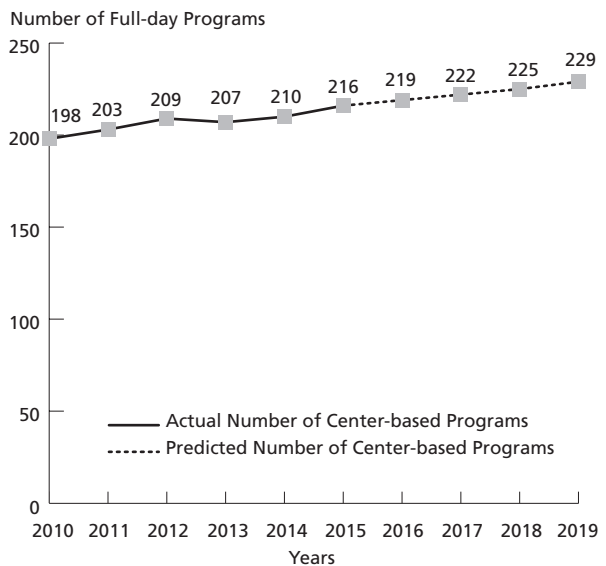
This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts. Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 7/14.

Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Baltimore 2010-2019



Center-based Programs in Baltimore 2010-2019 Full-day (8 to 12 hours)

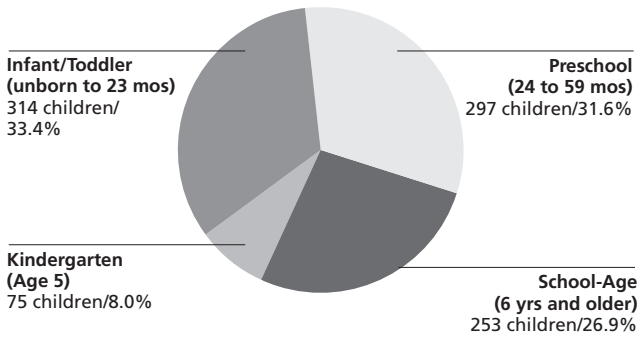


These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care. Source: MFN/LOCATE: Child Care, 7/14.

Demand for Child Care

Children Served by Age

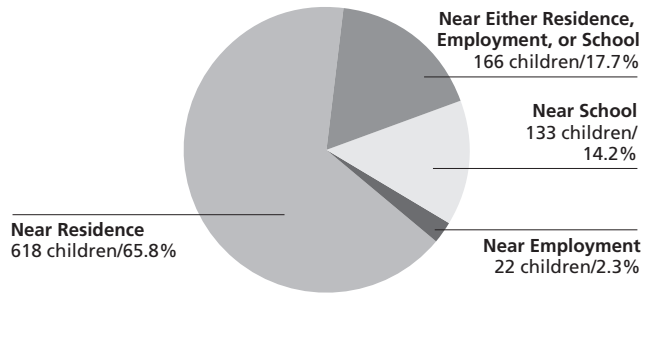
N=939



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).
NOTE: Percentages may not total 100% because of rounding.

Children Served by Locational Preferences for Care

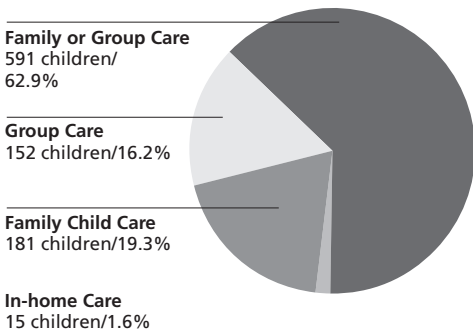
N=939



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).
NOTE: Percentages may not total 100% because of rounding.

Children Served by Type of Care Preferred

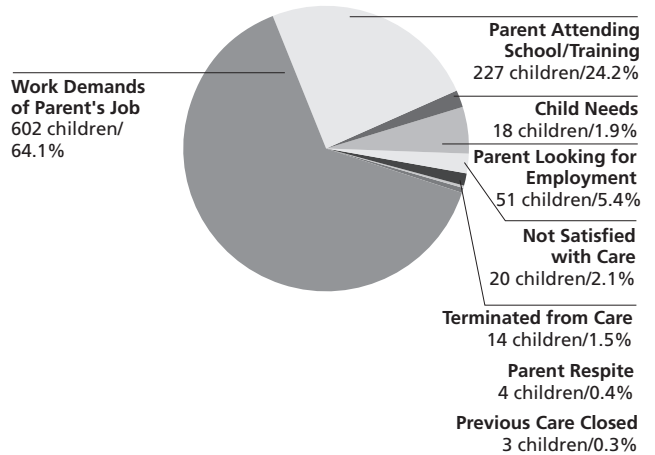
N=939



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).
NOTE: Percentages may not total 100% because of rounding.

Reason Child Care is Needed

N=939



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).
NOTE: Percentages may not total 100% because of rounding.

Demand for Child Care

Number of Children Served by LOCATE: Child Care
939 children (7/1/13-6/30/14)

Full-time or Part-time Care Needs of Children Served N=939

Full-time: 582 children (62.0%)

Part-time: 345 children (36.7%)

Other*: 12 children (1.3%)

* Includes requests for sick, backup and temporary care.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).

Child Care Subsidy Program (formerly POC)

LOCATE calls received from parents with children eligible for Child Care Subsidy
289 (30.8% of all calls)

LOCATE calls received from parents with children receiving Child Care Subsidy
303 (32.3% of all calls)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).

Major Reasons Parents Could Not Find Child Care in Baltimore County

Reason	Count
Cost	28
Schedule	12
Transportation/Escort	11
Combination of ages	10
No vacancies for infant	8
Special Needs	8
No accredited/credentialed care	6
Quality of care	6
Other	3
Location	1
No part time care available	1
No vacancies for Head Start/EHS	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).

Major Factors Important to Parents Who Found Child Care in Baltimore County

Reason	Count
Proximity to home, school, work	113
Environment	71
Educational program	68
Cost	47
Hours of operation/part time	39
Only program/provider with vacancy	32
Escort	23
Caregiver	17
Nearby transportation	12
DNP	2

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).

Supply of Child Care

Child Care Subsidy Program

Family Child Care Providers willing to care for CCS children in Baltimore County
756 (76.8% of total family child care providers)

Child Care Centers willing to care for CCS children in Baltimore County
140 (66.7% of total child care centers)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).

Baltimore County FY15 Projected Allocation
\$13,426,926 = 3,060 full-time children

Source: Maryland State Department of Education, Office of Child Care.

Special Needs Child Care

Family providers who serve/have served children with special needs
575 (58.4% of total family child care providers in Baltimore)

Centers who serve/have served children with special needs
137 (65.2% of total child care centers in Baltimore)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/13-6/30/14).

Definitions

Before/After-School Care: School-Age child care offers care to children enrolled in Kindergarten or above. Care is provided before and/or after school and during school holidays/vacations. Programs are licensed by the Office of Child Care. Programs may operate from a school building or other licensed facility.

Census of Population and Housing: There are two versions of the 2000 Census questionnaire: a short form which asks a limited number of population and housing questions of all households, and a long form questionnaire which asks additional social and economic questions of a sample of all households. The data contained in the Census Summary Tape File 1 A (STF 1 A) are based on the questions which were asked of all persons, while the data from the Census Summary Tape File 3A (STF 3A) are based on the sample questionnaire. The user should note that data obtained from a sample are subject to sampling variability, and that there are limitations to many of these data.

Child Care: The care or supervision of a child when the child's parent has given the child's care over to another for some portion of a 24-hour-day as a supplement to the parent's primary care of the child. (OCC)

Child Care Center: Child care provided in a facility that, for part or all of the day, provides care to children in the absence of the parent. Centers are licensed by the Office of Child Care.

Child Care Subsidy Program (formerly POC): Provides financial assistance to eligible families in securing care for their children in registered family child care homes or licensed child care centers while parents/guardians are attending school, working, or in job training.

Children with Special Needs: Children who, because of a disability or other special educational, developmental, physical, emotional, behavioral, or medical condition, require additional care, or whose activities are restricted by a certain condition. (OCC)

Current Median Family Income: Current median family income is the value shown in a Geolytics report dated Nov 2014.

Current Population Estimates: Current population estimates are based on Geolytics, Inc. Reports.

Educational Attainment: The highest level of school completed or the highest degree received. Educational attainment figures were used for persons over 25 years of age. (U.S. Bureau of the Census)

Employer-Sponsored Centers: A child care center located on-site or off-site which is sponsored by a corporation, business, or other employer. Employees are given priority for enrollment slots.

Family Child Care: The care given to a child younger than 13 years old or to a developmentally disabled person younger than 21 years old, in place of parental care for less than 24 hours a day, in a residence other than the child's residence and for which the provider is paid. Regulations allow a family child care provider to care for as many as eight children at any time. (OCC)

Family Household Income: Family includes a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption. A household can contain only one family for purposes of census tabulations. Information on money income received in the calendar year 1999 was requested from persons 15 years and over. (U.S. Bureau of the Census)

Head Start: Project Head Start provides comprehensive developmental services for children from low-income families. Head Start is comprised of four components including Education, Health, Parent Involvement, and Social Services. Head Start Centers serve children from age 3 to school entry age from income eligible families.

Infant/Toddler: In the State of Maryland, "infant" means a child under 18 months old. "Toddler" means a child 18 months old or older but younger than 2 years old. (OCC) MFN reports "infant" as a child birth through 23 months of age.

Kindergarten: An instructional program for children who are 5 years old by September 1st of each academic year. Programs may be operated by a private or public school. Kindergarten is the year of school which precedes entrance to first grade.

The National Child Care Survey 1990: (NCCS) contains information on demand and parental preferences for care based on a nationally representative sample of families with children younger than age 13. The NCCS examined the type of care and education (excluding formal schooling) that parents use to supplement their own care of children. Employed mothers were surveyed regarding the primary supplemental care arrangements used for the most hours per week by their youngest child excluding school or kindergarten attendance.

The results indicate that 66% of the employed mothers surveyed used no supplemental care, or utilized care by relatives, by caregivers in the child's own home, or other arrangements. Family child care homes or child care centers were used as the primary supplemental care arrangement by the remaining 34%. The mother's utilization of out-of-home care varied with the age of the child, with 42% of children under 3 years of age, 60% of children ages 3-4 years, and 21% of children 5-12 years placed in these settings for supplemental care.

Definitions, cont.

Nursery Schools: An instructional program approved or exempted by the Maryland State Department of Education for children who are two through four years old. The maximum length of the program is 6 hours per day, however most operate only a few hours per day and may meet only two or three times per week for a nine month period.

Owner Costs with Mortgage (Selected Monthly): The sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire hazard, and flood insurance on the property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fees or mobile home costs. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. (U.S. Bureau of the Census)

Part Day: A program regulated by OCC with an educational focus for children one or two years before entering kindergarten. These programs are usually 2-3 hrs/day, 2-3 days/week, nine months/year.

Pre-Kindergarten: These are publicly funded pre-kindergarten programs for eligible 4-year-old children administered by local boards of education or qualified vendors. The programs have the overall goal of providing learning experiences to help children develop and maintain school readiness skills necessary for successful school performance. Local school systems shall enroll all 4-year-old applicants from economically disadvantaged or homeless families.

Poverty Level: The poverty guideline for a family of four persons was \$23,850 in 2014. (U.S. Department of Health and Human Services, JAN 2014)

Renter Occupied Gross Monthly Rent: Monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter. All occupied housing units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied. (U.S. Bureau of the Census)

Unemployment Rate: Civilians 16 years old and over are classified unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were looking for work during the last four weeks, and (3) were available to accept a job. Also included were civilians who did not work at all during the reference week and were waiting to be called back to a job from which they had been laid off. (U.S. Bureau of the Census)

Youth Camps (Licensed): A day camp, residential camp, travel camp, or trip camp licensed by the Department of Health and Mental Hygiene.

The Maryland Child Care Resource Network is a public/private partnership designed to expand and improve child care delivery in Maryland. Maryland Family Network manages the Network and operates as its Statewide Coordinating Entity. Funding for this publication was made available by Maryland Family Network, the Maryland State Department of Education, and Maryland's business community.

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