



Maryland Child Care Resource Network

# Child Care Demographics

# 2017

## 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 315,000 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) 2016.2

*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 \$86,537<sup>6</sup>. A family of four that included a couple and two children ages 0-23 months and 2-4 years can be expected to have the following yearly household expenses:

Expense	Cost	% of Income
Child Care		
Infant <sup>1</sup>	\$9,656.40	
Preschooler <sup>2</sup>	\$10,154.56	
Food <sup>3</sup>	\$10,644	12.3%
Housing <sup>4</sup>	\$20,880	24.1%
Taxes <sup>5</sup>	\$19,620	22.7%
Total	\$70,955	82.0%

<sup>1</sup> Average cost of full-time care in a family child care home (LOCATE, 2016).  
<sup>2</sup> Average cost of full-time care in a child care center (LOCATE, 2016).  
<sup>3</sup> 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 2016), U.S. Average, United States Department of Agriculture).  
<sup>4</sup> Based on U.S. Bureau of the Census 2010 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities.  
<sup>5</sup> Federal, state, and local income taxes, Medicare, and FICA taxes per IRS and Maryland Office of Comptroller (2016). Taxes do not reflect Earned Income Credit.  
<sup>6</sup> Current income as shown in the Geolytics Report dated October 2016. 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	\$ 185.69	\$ 275.33
2-4 years	\$ 159.07	\$ 195.28
5 years	\$ 152.27	\$ 185.72
School Age Full <sup>2</sup>	\$ 139.12	\$ 168.27
School Age B/A <sup>3</sup>	\$ 96.35	\$ 106.13

Source: MFN/LOCATE: Child Care, 7/16.

<sup>1</sup> 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.  
<sup>2</sup> Average cost of full time care for a 6+ school age child (out-of-school child care, i.e., holidays, school closures and summers).  
<sup>3</sup> Average cost of before and after school child care.

### Number of Baltimore County Children under 12 with Mothers in the Work Force<sup>1</sup>

96,817 – 78.7%<sup>2</sup> of total 2016 child population under 12 (123,021).

<sup>1</sup>Source: MFN/LOCATE: Child Care. <sup>2</sup>Percent based on 2010 census data. Total population number based on Geolytics, Inc. report, 2016.

### Population Information

#### Child Population<sup>1</sup>

	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
<b>Total</b>	<b>117,263</b>	<b>907,192</b>	<b>115,131</b>	<b>882,379</b>

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
<b>Total</b>	<b>83,542</b>	<b>76,374</b>

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

#### Work Force Information

##### Total Population Ages 16+ in Work Force

	Baltimore Co.	Maryland
<b>2010</b>		
Female	219,663	1,570,193
Male	221,386	1,623,215
<b>2000</b>		
Female	195,131	1,351,034
Male	201,776	1,418,491
<b>Change</b>		
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
<b>Total</b>	<b>70,078</b>	<b>77,785</b>

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

	%Adult Pop. Over Baltimore Co.	%Adult Pop. Over 25 Yrs	Maryland	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 # of All Families With Related Children Total	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 # of All Families With Related Children Total	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)	\$68,540
Public School Teacher Salary Average (MD)	\$66,456
Nonpublic School Teacher Average (Maryland)	\$54,569
Family Child Care Provider (Maryland)	\$37,669
Child Care Center Director (Maryland)	\$40,475
Center Senior Staff/Teacher (Maryland)	\$26,572
Center Aide (Maryland)	\$18,120

Sources: MSDE, Oct 2015; Association of Independent Maryland Schools (AIMS), 2016-17 school year, and MFN's 2016 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 Income<sup>1</sup>:

Baltimore Co.	\$66,940
Maryland	\$72,345

Income Distribution	Percent Households	
	Baltimore Co	Maryland
under \$25,000	15.5%	15.4%
\$25,000 - \$49,999	20.8%	17.9%
\$50,000 - \$74,999	19.2%	17.2%
\$75,000+	44.4%	49.5%

Source: <sup>1</sup>Brief Economic Facts of Maryland Department of Business and Economic Development, 2016.2. Data is not directly comparable to 2010 or earlier reports. NOTE: Percentages may not total 100% because of rounding.

#### Unemployment Rate

	Baltimore Co.	Maryland
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%
2015	5.3%	5.0%
2016	4.8%	4.5%

Source: Maryland Department of Labor, Licensing and Regulation (DLLR), July 2016.

#### 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	902	6,820
*CCA Licensed Group Programs	378	23,366
8-12 Hour Child Care Centers	217	13,398
Infant/Toddler	112	1,731
Part-Day	48	N/A
Before/after School (School & Center-Based)	244	N/A
Employer-Sponsored Centers	9	861
Youth Camps	85	N/A
Nursery Schools	94	N/A
Private Kindergarten	44	N/A
**Head Start	9	enrollment: 652
***Public Pre-Kindergarten Sites	71	

\*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, 7/16; Maryland State Department of Education; Department of Health and Mental Hygiene.

### Education

#### Public and Private Schools (Elementary and Middle)

	Public	Private*
Elementary Schools	117	13
Middle Schools	27	1
Combined	2	65

#### Elementary School Enrollment

	Public	Private*
Pre-Kindergarten	3,827	5,319
Kindergarten	8,420	1,350
Grades 1 - 6	43,941	8,173
Total	56,188	14,842

Source: MSDE, 2015-16 school year. Enrollment figures are for September 30, 2015. 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.

\*Self reported data from Maryland Nonpublic Schools as reported to MSDE.

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, 2016.

BALTIMORE COUNTY

Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Arbutus 21227	1	0.1	0	0.0
Baltimore 21204	2	0.2	6	2.8
Baltimore 21206	18	2.0	1	0.5
Baltimore 21207	88	9.8	8	3.7
Baltimore 21208	28	3.1	4	1.8
Baltimore 21209	7	0.8	4	1.8
Baltimore 21212	5	0.6	3	1.4
Baltimore 21215	2	0.2	0	0.0
Baltimore 21219	10	1.1	2	0.9
Baltimore 21220	50	5.5	8	3.7
Baltimore 21221	30	3.3	4	1.8
Baltimore 21222	40	4.4	14	6.5
Baltimore 21224	6	0.7	1	0.5
Baltimore 21227	45	5.0	10	4.6
Baltimore 21228	71	7.9	11	5.1
Baltimore 21229	11	1.2	2	0.9
Baltimore 21234	69	7.6	5	2.3
Baltimore 21235	0	0.0	1	0.5
Baltimore 21236	29	3.2	7	3.2
Baltimore 21237	25	2.8	9	4.1
Baltimore 21239	8	0.9	1	0.5
Baltimore 21244	61	6.8	16	7.4
Baltimore 21250	0	0.0	1	0.5
Baltimore 21252	0	0.0	1	0.5
Baltimore 21286	4	0.4	9	4.1
Brooklandville 21022	0	0.0	1	0.5
Catonsville 21228	2	0.2	0	0.0
Cockeysville 21030	12	1.3	9	4.1
Dundalk 21222	1	0.1	0	0.0
Essex 21221	3	0.3	5	2.3
Freeland 21053	2	0.2	0	0.0

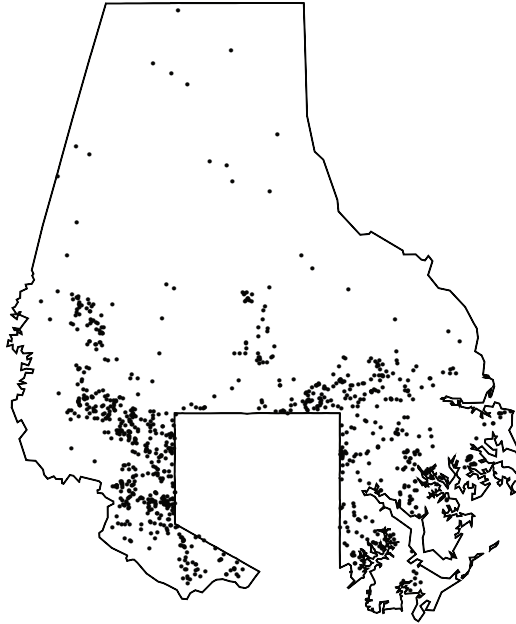
Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Glen Arm 21057	2	0.2	0	0.0
Glyndon 21071	0	0.0	1	0.5
Gwynn Oak 21207	5	0.6	1	0.5
Hampstead 21074	1	0.1	0	0.0
Hunt Valley 21030	0	0.0	2	0.9
Hunt Valley 21031	0	0.0	1	0.5
Kingsville 21087	1	0.1	3	1.4
Lutherville/ Timonium 21093	24	2.7	6	2.8
Manchester 21102	1	0.1	0	0.0
Middle River 21220	5	0.6	0	0.0
Monkton 21111	4	0.4	1	0.5
Nottingham 21236	13	1.4	3	1.4
Oella 21043	1	0.1	0	0.0
Owings Mills 21117	47	5.2	24	11.1
Parkton 21120	2	0.2	1	0.5
Parkville 21234	7	0.8	0	0.0
Perry Hall 21128	13	1.4	4	1.8
Phoenix 21131	2	0.2	1	0.5
Pikesville 21208	16	1.8	2	0.9
Randallstown 21133	64	7.1	8	3.7
Reisterstown 21136	37	4.1	7	3.2
Rosedale 21237	6	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	5	0.6	1	0.5
Windsor Mill 21244	12	1.3	2	0.9
Woodstock 21163	0	0.0	1	0.5
<b>Totals</b>	<b>902</b>	<b>99.8%</b>	<b>217</b>	<b>100.5%</b>

Source: MFN/LOCATE: Child Care, 7/16. 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

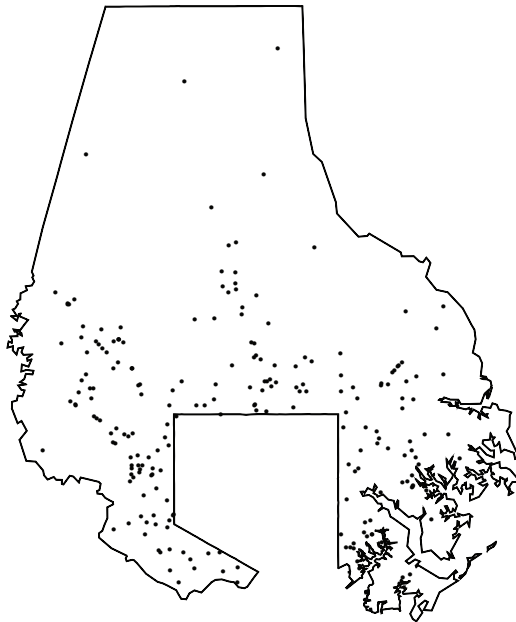


Source: MFN/LOCATE: Child Care, 7/16.

BALTIMORE COUNTY

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

1 dot = 1 center



Source: MFN/LOCATE: Child Care, 7/16.

### Supply of Regulated Child Care

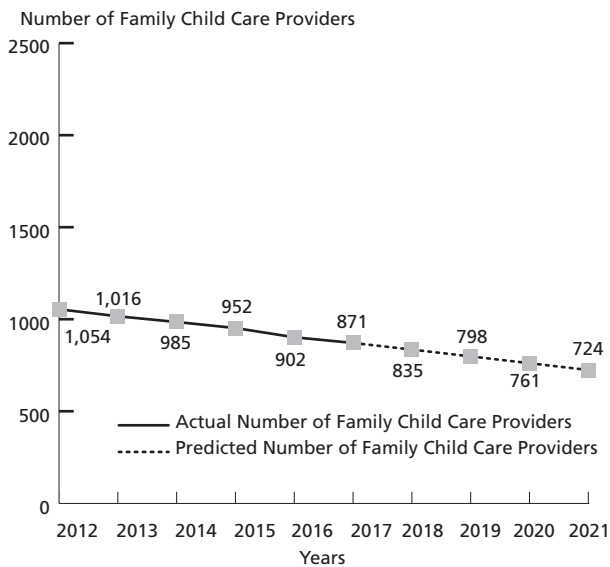
Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



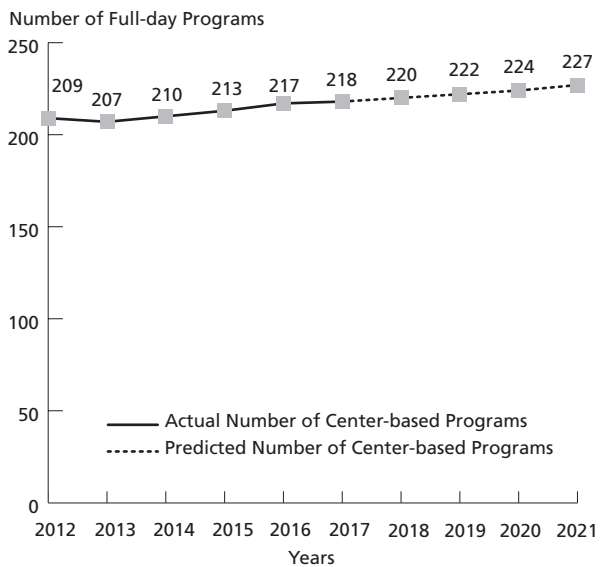
This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts. Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 7/16.

### Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Baltimore 2012-2021



Center-based Programs in Baltimore 2012-2021 Full-day (8 to 12 hours)



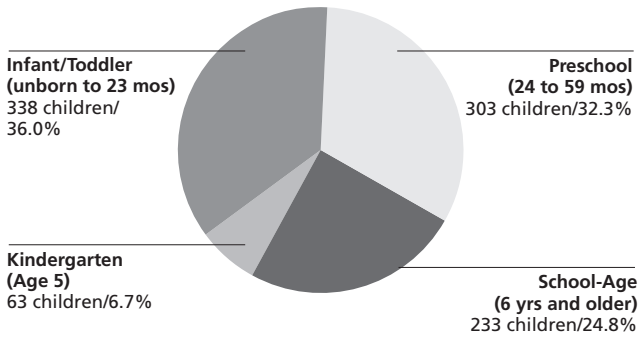
These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care. Source: MFN/LOCATE: Child Care, 7/16.



## Demand for Child Care

### Children Served by Age

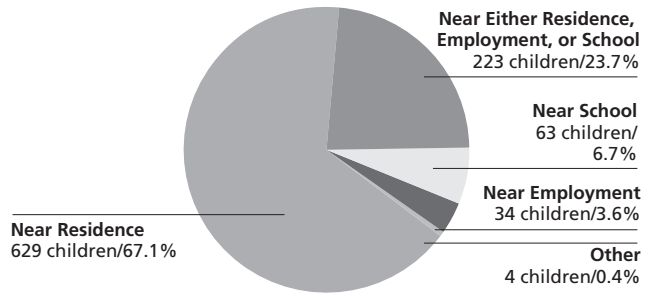
N=937



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).  
NOTE: Percentages may not total 100% because of rounding.

### Children Served by Locational Preferences for Care

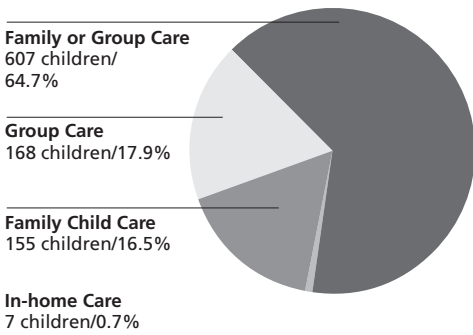
N=937



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).  
NOTE: Percentages may not total 100% because of rounding.

### Children Served by Type of Care Preferred

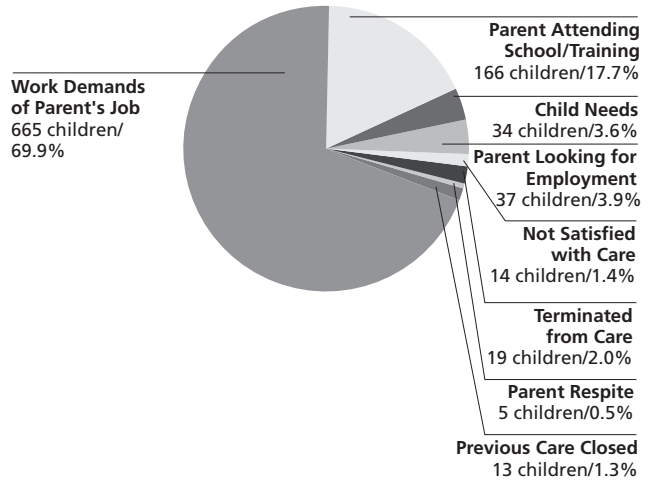
N=937



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).  
NOTE: Percentages may not total 100% because of rounding.

### Reason Child Care is Needed

N=937



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).  
NOTE: Percentages may not total 100% because of rounding.

### Demand for Child Care

**Number of Children Served by LOCATE: Child Care**  
937 children (7/1/15-6/30/16)

**Full-time or Part-time Care Needs of Children Served** N=937

Full-time: 588 children (62.7%)

Part-time: 337 children (35.9%)

Other\*: 12 children (1.2%)

\* Includes requests for sick, backup and temporary care.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).

NOTE: Percentages may not total 100% because of rounding.

**Child Care Subsidy Program (formerly POC)**

**LOCATE calls received from parents with children eligible for Child Care Subsidy**  
298 (31.8% of all calls)

**LOCATE calls received from parents with children receiving Child Care Subsidy**  
253 (27.0% of all calls)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).

**Major Reasons Parents Could Not Find Child Care in Baltimore County**

Reason	Count
Cost	26
Other	7
Combination of ages	6
Schedule	6
No vacancies for infant	5
Quality of care	4
Transportation/Escort	4
Location	2
No vacancies for Head Start/EHS	2
No vacancies for school age	2
Special Needs	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).

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

Factor	Count
Proximity to home, school, work	101
Environment	97
Cost	50
Caregiver	47
Educational program	39
Hours of operation/part time	19
Only program/provider with vacancy	17
Escort	12
Nearby transportation	5

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).

### Supply of Child Care

**Child Care Subsidy Program**

**Family Child Care Providers willing to care for CCS children in Baltimore County**  
158 (17.5% of total family child care providers)

**Child Care Centers willing to care for CCS children in Baltimore County**  
92 (42.3% of total child care centers)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).

**Baltimore County FY17 Projected Allocation**  
\$18,040,548 = 2,764 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**  
560 (62.0% of total family child care providers in Baltimore)

**Centers who serve/have served children with special needs**  
165 (76.0% of total child care centers in Baltimore)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/15-6/30/16).

## 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 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 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 2016.

**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. (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.

**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)

## Definitions, cont.

**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 \$24,300 in 2016. (U.S. Department of Health and Human Services, JAN 2016)

**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.

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