



Maryland Child Care Resource Network

# Child Care Demographics

# 2021

## Frederick County Report

Frederick County has experienced strong long-term economic growth and is successful in attracting and retaining millennial workers. With its strategic location, comprehensive transportation network, educated workforce and moderate business costs, Frederick has attracted a diverse industry mix. The county has successfully blended its rich agriculture heritage with a world-class advanced technology sector, and is a leader in craft beverage sector growth. Computing and IT, manufacturing, and tourism are also thriving. The City of Frederick is intersected by five highways that provide easy access within the Mid-Atlantic Region.<sup>1</sup>

Frederick County's 6,400 businesses employ over 87,000 workers.<sup>2</sup> At least 129 of those businesses employ 100 or more people.<sup>3</sup> Major employers include Bechtel, Frederick Memorial Hospital, Gale House Inc, Leidos Engineering, Nvr Inc, Saic, and United Healthcare.<sup>3</sup>

1. <http://commerce.maryland.gov/Documents/ResearchDocument/AlleganyBef.pdf> Source: Maryland Department of Commerce, Brief Economic Facts, 2019.
2. [https://data.bls.gov/cew/apps/table\\_maker/v4/table\\_maker.htm?type=1&year=2020&qtr=1&own=5&ind=10&supp=0](https://data.bls.gov/cew/apps/table_maker/v4/table_maker.htm?type=1&year=2020&qtr=1&own=5&ind=10&supp=0) Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, March 2020.
3. <https://www.dlrr.state.md.us/lmi/emplsts/> Source: Maryland Department of Labor, Major Employers List- Workforce Information & Performance, 2019

*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.*

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## Frequently Requested Child Care Information

### Child Population 2010

Age Group	Number in age group
0-1	5,551
2-4	9,311
5-9	16,303
10-11	6,804
Total	37,969

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 Frederick is \$106,359<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	\$ 21,880	20.6%
Infant <sup>1</sup>	\$11,224	
Preschooler <sup>2</sup>	\$10,656	
Food <sup>3</sup>	\$ 11,219	10.5%
Housing <sup>4</sup>	\$ 24,960	23.5%
Taxes <sup>5</sup>	\$ 25,448	23.9%
Total	\$ 83,508	78.5%

- 1 Average cost of full-time care in a family child care home (LOCATE, 2020).
- 2 Average cost of full-time care in a child care center (LOCATE, 2020).
- 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 2020), 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 State and local taxes per Comptroller of Maryland (2020), Medicare and FICA taxes per moneychimp.com (2020). Taxes do not reflect Earned Income Credit.
- 6 Current income as shown in the Geolytics Report dated July 2020. This data cannot be compared to previous data.

### Average Weekly Cost of Full-time Child Care

Frederick County	Family Child Care Programs	Child Care Centers
0-23 months	\$215.85	\$ 347.87
2-4 years	\$184.29	\$ 204.93
5 years <sup>1</sup>	\$172.69	\$ 211.38
School Age Full <sup>2</sup>	\$152.96	\$ 157.79
School Age B/A <sup>3</sup>	\$106.12	\$ 116.78

Source: MFN/LOCATE: Child Care, 6/20.

- 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 Frederick Children under 12 with Mothers in the Work Force<sup>1</sup>

36,427 – 79.5% of total 2020 child population under 12 (45,820).

<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, 2020.

### Population Information

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

	2000		2010	
	Frederick	Maryland	Frederick	Maryland
0-3 years	8,218	209,218	8,607	217,560
3-4 years	5,838	144,175	6,255	146,928
5 years	3,016	74,546	3,148	72,700
6-9 years	12,580	316,772	13,155	294,168
10-11 years	6,403	162,481	6,804	151,023
<b>Total</b>	<b>36,055</b>	<b>907,192</b>	<b>37,969</b>	<b>882,379</b>

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

#### Female Population (selected ages)

Age Group	2000	2010
20-24	4,959	6,532
25-29	5,792	6,859
30-34	8,031	7,062
<b>Total</b>	<b>18,782</b>	<b>20,453</b>

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

#### Work Force Information

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

	Frederick	Maryland
<b>2010</b>		
Female	62,431	1,570,193
Male	69,656	1,623,215
<b>2000</b>		
Female	49,673	1,351,034
Male	57,478	1,418,491
<b>Change</b>		
Female	25.7% (+)	16.2%(+)
Male	21.2% (+)	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	6,085	17,204	N/A*
Total females (16+) with children under 6 in the work force	4,125	N/A*	N/A*
Total females (16+) with children 6-17	14,990	40,447	N/A*
Total females (16+) with children 6-17 in the work force	12,150	N/A*	N/A*

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

\* Comparable data not available for 2010 census.

#### Total Population

	Frederick	Maryland
2010	233,385	5,773,552
2000	195,277	5,296,486
1995	175,001	5,046,079
1990	150,208	4,780,753
1980	114,792	4,216,975

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

#### Male Population (selected ages)

Age Group	2000	2010
20-24	4,746	6,705
25-29	5,773	6,758
30-34	7,434	6,753
<b>Total</b>	<b>17,953</b>	<b>20,216</b>

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

#### Households

	2000	2010
Total household population	190,622	229,203
Total # of households	70,060	84,800
Average household size	2.72	2.70

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

## Census Information

### Families and Poverty

	2000	%	2010	%	%Change
All Families	51,949	100%	61,198	100%	17.8%(+)
Families Below Poverty Level	1,530	2.9%	1,897	3.1%	24.0%(+)
All Families w/Children Under 6**	6,337	N/A*	6,115	100%	N/A*
Families w/Children Under 5 Below Poverty Level	595	N/A*	N/A*	4.7%	N/A*
All Families w/Children Under 18	20,015	100%	29,285	100%	46.7%(+)
Families w/Children Under 18 Below Poverty Level	1,182	5.9%	1,406	4.8%	19.0%(+)

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

### Educational Attainment

	Frederick	%Adult Pop. Over 25 Yrs	Maryland	%Adult Pop. Over 25 Yrs
High School Grad or Higher	142,563	91.6%	3,410,847	88.1%
Bachelor's Degree or Higher	59,008	37.9%	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	50,027	100%	53,766	100%	7.5%(+)
Total Children Under 18 Below Poverty Level	2,735	5.5%	3,495	6.5%	27.8%(+)
Total Children Under 5 Below Poverty Level	800	6.2%	N/A*	7.0%	N/A*
Total Children 5-17 Below Poverty Level	1,935	5.2%	N/A*	6.3%	N/A*

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

### Families

#### Frederick

	Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
2000	51,949	6,337	20,015
2010	61,198	8,521	31,496
Change	17.8%(+)	34.5%(+)	57.4%(+)

#### 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	1,447,000	170,870	728,045
Change	6.5%(+)	13.9%(+)	9.9%(+)

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

### Income, Unemployment and Housing Information

#### Annual Wage Rate Information

Public School Teacher Salary Average (Frederick County)	\$71,362
Public School Teacher Salary Average (MD)	\$73,444
Nonpublic School teacher Average (Maryland)	\$58,602
Family Child Care Provider (Maryland)	\$40,375
Child Care Center Director (Maryland)	\$41,168
Center Senior Staff/Teacher (Maryland)	\$26,054
Center Aide (Maryland)	\$18,183

Sources: MSDE, Jan 2020, Association of Independent Maryland Schools (AIMS), 2019-20 school year, and MFN's 2020 Statewide Survey of Family Child Care Providers and Child Care Centers.

#### Family Income

##### Median Family Income, 2010 Census

Frederick	\$45,366
Maryland	\$83,137

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

##### Median Household Income<sup>1</sup>:

Frederick	\$93,411
Maryland	\$72,462

Income Distribution	Percent Households	
	Frederick	Maryland
under \$25,000	10.3%	13.6%
\$25,000 - \$49,999	15.0%	16.6%
\$50,000 - \$74,999	15.8%	16.0%
\$75,000 +	58.9%	53.9%

Source: <sup>1</sup>GeoLytics, Inc. report, 2020. U.S. Bureau of the Census, 2014-2018 American Community Survey 5-Year Estimates. Data is not directly comparable to 2010 or earlier reports.

NOTE: Percentages may not total 100% because of rounding

#### Unemployment Rate

	Frederick	Maryland
2000	2.0%	3.4%
2001	2.9%	4.0%
2002	2.7%	3.9%
2004	2.5%	3.9%
2005	2.8%	3.9%
2006	2.9%	3.7%
2007	2.9%	3.6%
2008	3.7%	4.5%
2009	5.9%	7.1%
2010	6.2%	7.3%
2011	6.2%	7.2%
2012	5.4%	6.5%
2013	5.3%	6.2%
2014	4.8%	5.6%
2015	4.4%	5.0%
2016	4.0%	4.5%
2017	3.6%	4.3%
2018	4.1%	4.5%
2019	3.6%	3.9%
2020	7.6%	8.3%

Maryland Department of Labor, Licensing and Regulation (DLLR) 6/2020.

#### Housing Information

	Frederick	Maryland
Owner-Occupied housing	63,392 (75%)	1,426,267 (67%)
Renter-Occupied housing	20,572 (25%)	701,172 (33%)

Note: Percentage is based on total occupied housing units.

	Frederick	Maryland
Mean value of Owner-Occupied Housing	\$314,300	\$301,400
Median Selected Monthly Owner Costs With a Mortgage	\$2,080	\$2,016
Median Gross Residential Monthly Rent	\$1,158	\$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	Open on 6/30/2020 <sup>2</sup>	Capacity <sup>1</sup>
Family Child Care Providers	297	226	2,287
*OCC Licensed Group Programs	122	N/A	7,822
8-12 Hour Child Care Centers	61	50	5,152
Infant/Toddler	39	36	651
Part-Day	27	21	N/A
Before/after School (School & Center-Based)	98	55	6,479
Employer-Sponsored Centers	0	0	0
Youth Camps	29	0	N/A
Nursery Schools	25	9	N/A
Private Kindergarten	10	5	N/A
**Head Start	6	2	242
***Public Pre-Kindergarten Sites	23	0	N/A

<sup>1</sup>Capacity total refers to capacity prior to COVID-19 restrictions. Capacity during COVID-19 restrictions is not available.

<sup>2</sup>Reflects the number of providers that were open as of June 30, 2020 during COVID-19 restrictions.

\*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: MFN/LOCATE Child Care, 6/20; Maryland State Department of Education; Department of Health and Mental Hygiene.

### Education

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

	Public	Private*
Elementary Schools	37	1
Middle Schools	13	0
Combined	0	15

#### Elementary School Enrollment

	Public	Private*
Pre-Kindergarten	1,399	1,739
Kindergarten	3,100	154
Grades 1 - 6	19,237	818
Total	23,736	2,711

Source: MSDE, 2019-20 school year. Enrollment figures are for September 30, 2019. 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.\*Self reported data from Maryland Nonpublic Schools as reported to MSDE.

### 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 Frederick as of June 30, 2020.

Community/ Zip Code	Family Providers	8-12 Hour %	Centers	%
Adamstown 21710	6	2.0	2	3.3
Brunswick 21716	8	2.7	1	1.6
Emmitsburg 21727	5	1.7	0	0.0
Frederick 21701	30	10.1	10	16.4
Frederick 21702	50	16.8	10	16.4
Frederick 21703	56	18.9	7	11.5
Frederick 21704	19	6.4	3	4.9
Ijamsville 21754	4	1.3	4	6.6
Jefferson 21755	7	2.4	2	3.3
Keymar 21757	0	0.0	1	1.6
Knoxville 21758	7	2.4	0	0.0
Libertytown 21762	1	0.3	0	0.0
Middletown 21769	12	4.0	4	6.6
Monrovia 21770	7	2.4	4	6.6
Mt. Airy 21771	12	4.0	1	1.6
Myersville 21773	7	2.4	2	3.3
New Market 21774	14	4.7	4	6.6
New Windsor 21776	1	0.3	0	0.0
North Frederick 21703	1	0.3	0	0.0
Point of Rocks 21777	2	0.7	0	0.0
Rocky Ridge 21778	2	0.7	0	0.0
Sabillasville 21780	2	0.7	0	0.0
Smithsburg 21783	2	0.7	0	0.0
Thurmont 21788	20	6.7	1	1.6
Union Bridge 21791	4	1.3	0	0.0
Urbana 21704	1	0.3	1	1.6
Walkersville 21793	13	4.4	3	4.9
Woodsboro 21798	4	1.3	1	1.6
Totals	297	100.0%	61	100.0%

Source: MFN/LOCATE: Child Care, 6/20.

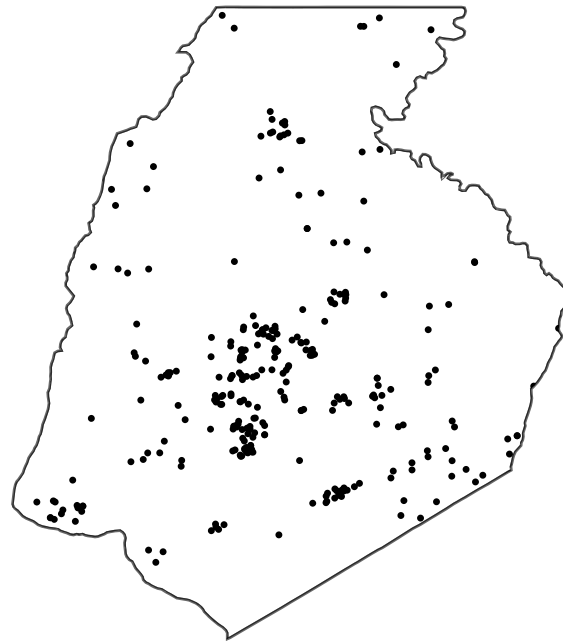
NOTE: Percentages may not total 100% because of rounding.



**Supply of Regulated Child Care**

**Density of Regulated Family Child Care Homes in Frederick County**

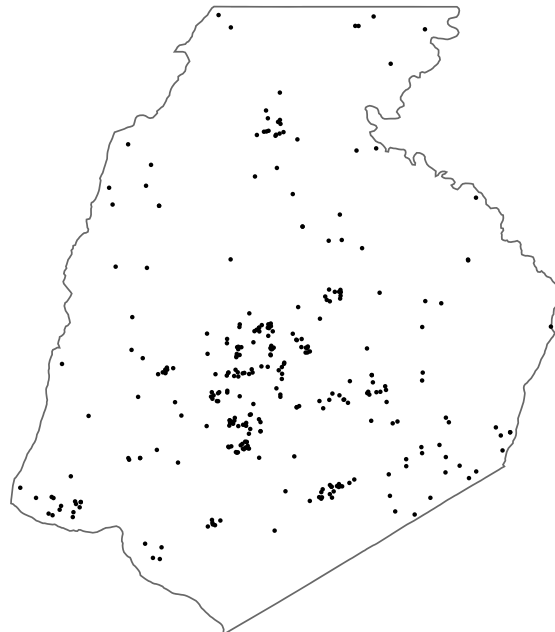
1 dot = 1 home



Source: MFN/LOCATE: Child Care, 6/20.

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

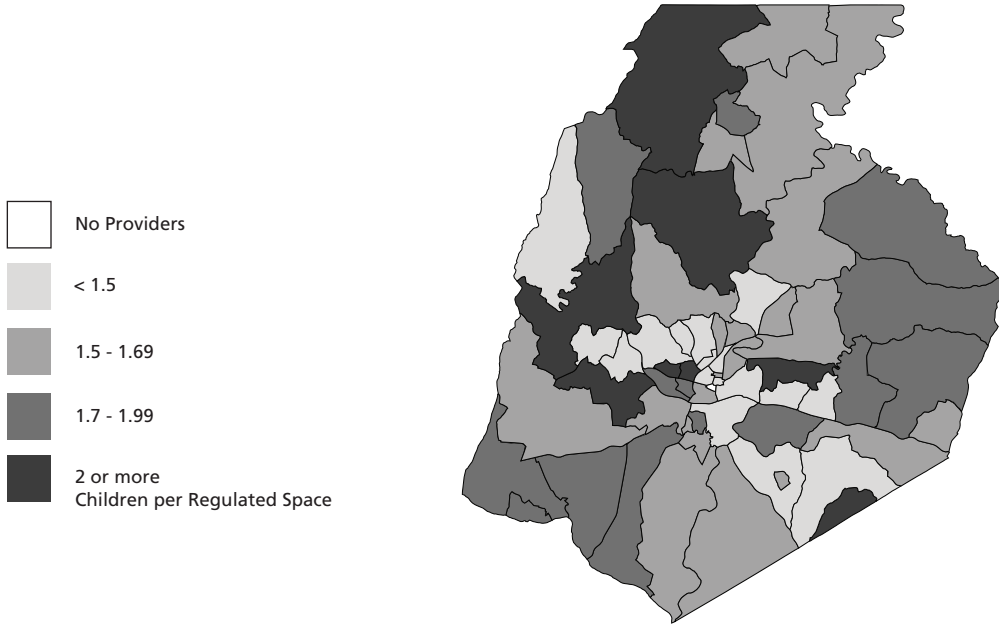
1 dot = 1 center



Source: MFN/LOCATE: Child Care, 6/20.

## Supply of Regulated Child Care

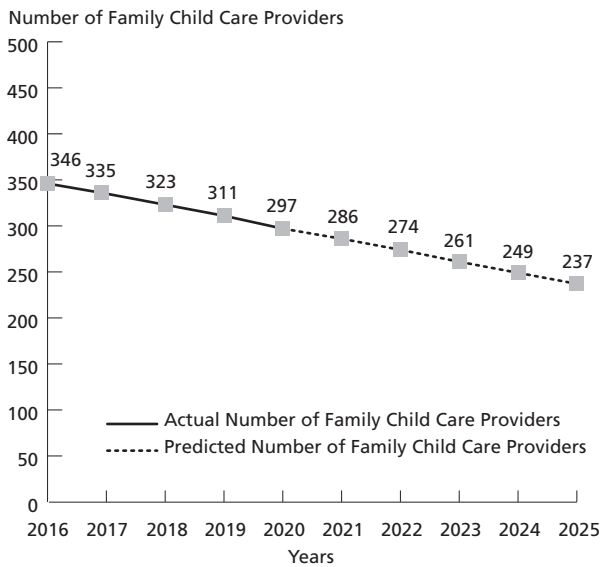
### Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



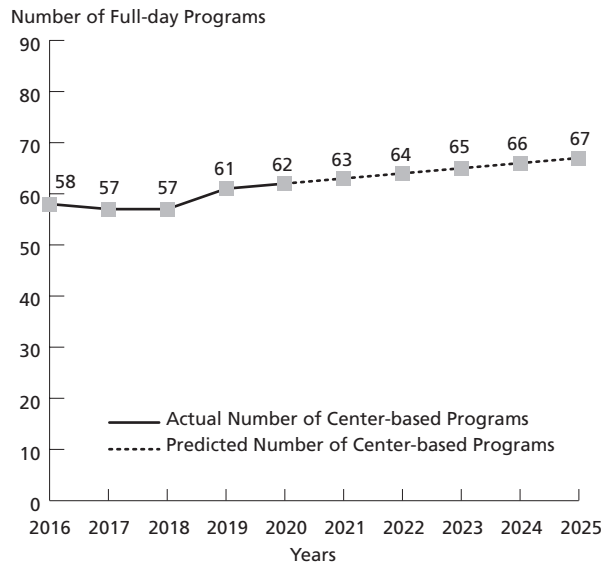
This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts. Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 6/20.

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

### Family Child Care Providers in Frederick 2016-2025



### Center-based Programs in Frederick 2016-2025 Full-day (8 to 12 hours)

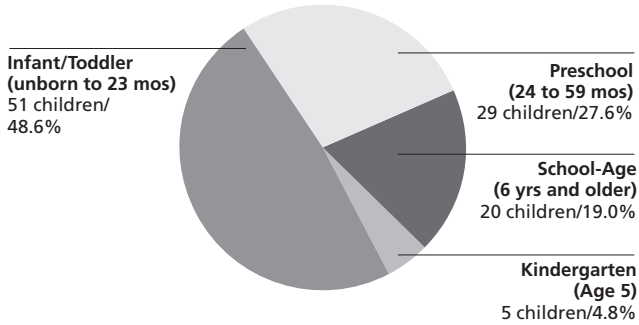


These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care. Source: MFN/LOCATE: Child Care, 6/20.

### Demand for Child Care

#### Children Served by Age

N=105

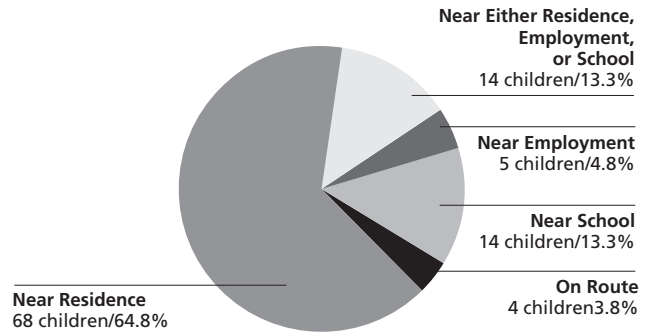


Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).

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

#### Children Served by Locational Preferences for Care

N=105

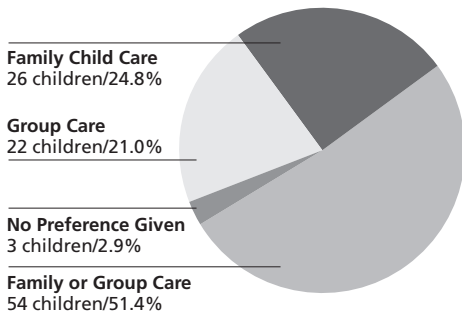


Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).

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

#### Children Served by Type of Care Preferred

N=105

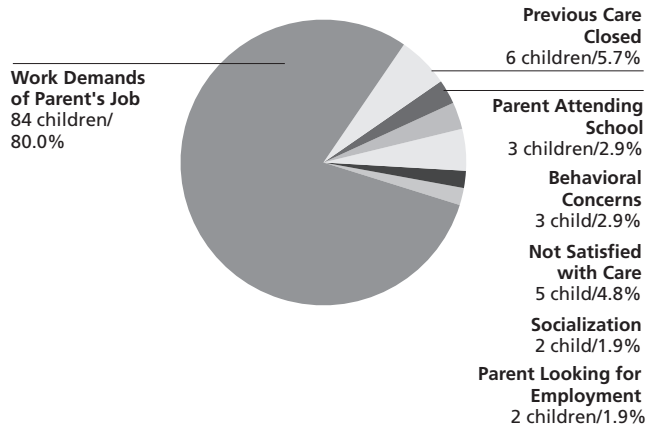


Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).

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

#### Reason Child Care is Needed

N=105



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).

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



## Demand for Child Care

**Number of Children Served by LOCATE: Child Care**  
105 children (7/1/19-6/30/20)

**Full-time or Part-time Care Needs of Children Served** N=105

Full-time: 70 children (66.7%)

Part-time: 27 children (25.7%)

Other\*: 8 children (7.6%)

\* Includes requests for sick, backup and temporary care.  
Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).

**Child Care Scholarship Program (CCS)\***

**LOCATE Calls received from parents with children eligible for Child Care Scholarship**  
23 (21.9% of all calls)

**LOCATE Calls received from parents with children receiving Child Care Scholarship**  
16 (15.2% of all calls)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).  
\* Formerly Child Care Subsidy Program

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

Reason	Count
Cost	1
No vacancies for infant	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).

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

Factor	Count
Cost	8
Environment	7
Proximity to home, work, school	7
Caregiver	5
Only program/provider with vacancy	3
Educational program	2
Hours of operation/part time	2

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).



## Supply of Child Care

**Child Care Scholarship Program (CCS)\***

**Family Child Care Providers willing to care for CCS children in Frederick County**  
32 (10.8% of total family child care providers)

**Child Care Centers willing to care for CCS children in Frederick County**  
28 (45.2% of total child care centers)

LOCATE: Child Care at Maryland Family Network Baltimore, June 2020.  
\* Formerly Child Care Subsidy Program

**Frederick County FY20 Allocation (estimated)**  
\$3,556,863 = 497 full-time children

**Additional Expenditures due to COVID-19 (actual)**  
\$5,307,633 = April, May & June 2020 aggregate

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

**Special Needs Child Care**

**Family providers who serve/have served children with special needs**  
176 (59.3% of total family child care providers in Frederick)

**Centers who serve/have served children with special needs**  
42 (67.7% of total child care centers in Frederick)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20).

## 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 Scholarship Program (CCS)\*:** 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 July 2020.

**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

**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 \$26,200 in 2020. (U.S. Department of Health and Human Services, JAN 2020)

**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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