

Child Care Resource Network

Child Care Demographics

2021

Montgomery County Report

Montgomery County is Maryland's most populous jurisdiction and one of its most affluent. It is home to more than 300 biotech companies and industry leaders such as GSK and MedImmune. Federal facilities in the county include the National Institutes of Health, the National Institute of Standards and Technology, and the Food and Drug Administration. In addition, the county is home to educational and research organizations such as the Johns Hopkins University's Montgomery County Campus and the Henry M. Jackson Foundation.¹

Montgomery County's nearly 32,700 businesses employ over 372,000 workers.² More than 700 of these businesses employ 100 or more workers.³ Major employers include Hughes Communications Inc, Hughes Network Systems Inc, Lockheed Martin Corp, Long & Foster Realtors, National Institute Standards & Tech, Shady Grove Adventist Hospital, and USSI Inc.³

- http://commerce.maryland.gov/Documents/ResearchDocument/AlleganyBef.pdf Source: Maryland Department of Commerce, Brief Economic Facts, 2019.
- 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.
- https://www.dllr.state.md.us/lmi/emplists/ 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.

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	24,936	
2-4	38,796	
5-9	64,300	
10-11	25,567	
Total	153,599	

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 Montgomery is \$127,529°. 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		\$ 31,032	24.3%
Infant ¹	\$14,668		
Preschooler ²	\$16,365		
Food ³		\$ 11,219	8.8%
Housing⁴		\$ 29,976	23.5%
Taxes⁵		\$ 33,652	26.4%
Total		\$ 105,879	83.0%

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). ³National 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). ⁴Based on U.S. Bureau of the Census 2010 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. ⁵State and local taxes per Comptroller of Maryland (2020), Medicare and FICA taxes per moneychimp.com (2020). Taxes do not refl^ect Earned Income Credit. 6Current 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

Montgomery County						
	Family Child Care Programs	Child Care Centers				
0-23 months	\$ 282.07	\$ 407.34				
2-4 years	\$ 251.84	\$ 314.70				
5 years ¹	\$ 242.36	\$ 302.62				
School Age Full ²	\$ 206.52	\$ 231.56				
School Age B/A ³	\$ 131.37	\$ 150.24				

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

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

Number of Montgomery Children under 12 with Mothers in the Work Force¹

 $163,410 - 82.4\%^2$ of total 2019 child population under 12 (198,313).

'Source: MFN/LOCATE: Child Care. 'Percent based on 2010 census data. Total population number based on GeoLytics, Inc. report, 2020.

Population Information

Child Population

		2000		2010
Mon	tgomery	Maryland	Montgomery	Maryland
0-3 years	35,779	209,218	37,926	217,560
3-4 years	24,394	144,175	25,806	146,928
5 years	12,246	74,546	12,766	72,700
6-9 years	51,057	316,772	51,534	294,168
10-11 years	26,248	162,481	25,567	151,023
Total	149,724	907,192	153,599	882,379

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

Female Population (selected ages)

Age Group	2000	2010
20-24	21,948	26,737
25-29	29,724	33,733
30-34	36,155	34,514
Total	87,827	94,984

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

Work Force Information Total Population Ages 16+ in Work Force

	Montgomery	Maryland
2010		
Female	275,943	1,570,193
Male	291,702	1,623,215
2000		
Female	230,995	1,351,034
Male	246,128	1,418,491
Change		
Female	19.5% (+)	16.2% (+)
Male	18.5% (+)	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	29,250	73,664	N/A*
Total females (16+) with children under 6	40.676	N1/A ±	A1/A #
in the work force	19,676	N/A*	N/A*
Total females (16+) with children 6-17	64,240	154,931	N/A*
Total females (16+) with children 6-17 in the work force	50,541	N/A*	N/A*

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

Total Population

	Montgomery	Maryland
2010	971,777	5,773,552
2000	873,341	5,296,486
1995	810,000	5,046,079
1990	757,027	4,780,753
1980	579,053	4,216,975

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

Male Population (selected ages)

Age Group	2000	2010
20-24	21,736	27,294
25-29	27,839	32,506
30-34	32,849	31,640
Total	82,424	91,440

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

Households

	2000	2010
Total household population	863,910	962,877
Total # of households	324,565	357,086
Average household size	2.66	2.70

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

^{*} Comparable data not available for 2010 census.

Demographics

Census Information

Families and Poverty

	2000	%	2010	%	%Change
All Families	224,225	100%	244,898	100%	9.2%(+)
Families Below Poverty Level	8,428	3.8%	12,000	4.9%	42.4%(+)
All Families w/Children Under 6	27,701	N/A*	27,951	100%	N/A*
Families w/Children Under 5 Below Poverty Level	2,808	N/A*	N/A*	4.9%	N/A*
All Families w/Children Under 18	113,665	100%	118,482	100%	4.2%(+)
Families					

w/Children Under 18 Below Poverty Level 6,110 5.4% 9,597 8.1% 57.1%(+)

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

Educational Attainment

	%Adult Pop. Over ntgomery	%Adult Pop. Over 25 Yrs	Maryland	25 Yrs
High School Grad or Higher	605,912	90.6%	3,410,847	88.1%
Bachelor's Degree or Higher	377,710	56.5%	1,396,843	36.1%

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

Children and Poverty

Ciliuren and	roverty				
	2000	%	2010	%	%Change
Total Related Children Under 18	205,941	100%	212,397	100%	3.1%(+)
Total Children Under 18 Below Poverty Level	v 13,516	6.6%	20,602	9.7%	52.4%(+)
Total Children Under 5 Below Poverty Level	3,698	6.8%	N/A*	8.4%	N/A*
Total Children 5-17 Below Poverty Level	9,818	6.5%	N/A*	10.2%	N/A*

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

Families

Montgom	Montgomery Total # of All Families With Related Children Total Under Age 6		Total # of All Families With Related Children Under Age 18
2000	224,225	27,701	113,665
2010	224,898	30,680	126,250
Change	0.3%(+)	10.8%(+)	11.1%(+)

Maryland	nd 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. Prepared by MDP.

^{*}Comparable data not available from 2010 Census.

^{*}Comparable data not available from 2010 Census.

Demographics

Montgomery County

Income, Unemployment and Housing Information

Annual Wage Rate Information

Public School Teacher Salary	\$84,475
Tublic School reacher Salary	⊅04,4 /5
Average (Montgomery County)	
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	
Montgomery	\$120,664
Maryland	\$83,137

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

Median Household Income ¹ :	
Montgomery	\$109,264
Maryland	\$72,462

Income Distribution Percent Households

	Montgomery	Maryland
under \$25,000	9.3%	13.6%
\$25,000 - \$49,999	12.4%	16.6%
\$50,000 - \$74,999	13.4%	16.0%
\$75,000 +	65%	53.9%

Source: ¹GeoLytics, 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

	Montgomery	Maryland
2000	1.6%	3.4%
2001	2.6%	4.0%
2002	2.5%	3.9%
2003	2.5%	4.1%
2004	2.2%	3.9%
2005	2.8%	3.9%
2006	2.7%	3.7%
2007	2.7%	3.6%
2008	3.3%	4.5%
2009	5.3%	7.1%
2010	5.5%	7.3%
2011	5.5%	7.2%
2012	4.9%	6.5%
2013	4.9%	6.2%
2014	4.5%	5.6%
2015	4.0%	5.0%
2016	3.6%	4.5%
2017	3.2%	4.3%
2018	3.8%	4.5%
2019	3.4%	3.9%
2020	8.1%	8.3%

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

Housing Information

	Montgomery	Maryland
Owner-Occupied housing	238,022 (66%)	1,426,267 (67%)
Renter-Occupied housing	121,454 (34%)	701,172 (33%)

Note: Percentage is based on total occupied housing units.

Мо	ntgomery	Maryland
Mean value of Owner- Occupied Housing	\$447,200	\$301,400
Median Selected Monthly Owner Costs With a Mortgage	\$2,498	\$2,016
Median Gross Residential Monthly Rent	\$1,466	\$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	Open on	
Pro	grams	6/30/2020 ²	Capacity ¹
Family Child Care Providers	819	511	6,451
*OCC Licensed Group Programs	482	N/A	36,389
8-12 Hour Child Care Cente	rs 284	169	22,703
Infant/Toddler	149	114	2,668
Part-Day	62	28	N/A
Before/after School (School & Center-Based)	303	109	24,882
Employer-Sponsored Center	rs 10	6	1,095
Youth Camps	110	0	N/A
Nursery Schools	150	45	N/A
Private Kindergarten	83	27	N/A
**Head Start	32	1	856
***Public Pre-Kindergarten Sites	64	1	N/A

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

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	135	24	
Middle Schools	40	1	
Combined	0	82	

Elementary School Enrollment				
	Public	Private*		
Pre-Kindergarten	4,680	8,016		
Kindergarten	11,518	1,820		
Grades 1 - 6	73,340	9,880		
Total	89,538	19,716		

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.

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

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

 $[\]ensuremath{^{\star\star}}$ Federally funded programs which include Head Start, Early Head Start and Home-based Head Start.

^{***}State funded.

^{*}Self reported data from Maryland Nonpublic Schools as reported to MSDE.*Self reported data from Maryland Nonpublic Schools as reported to MSDE.

Demographics

Montgomery County

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 Montgomery as of June 30, 2020.

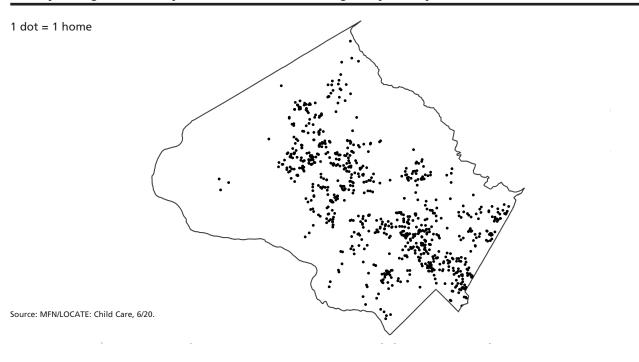
Community/ Zip Code	Family Providers	8-12 F %	lour Centers	%
Ashton 20861	2	0.2	1	0.4
Bethesda 20814	7	0.9	14	4.9
Bethesda 20816	5	0.6	8	2.8
Bethesda 20817	27	3.3	14	4.9
Bethesda 20892	0	0.0	2	0.7
Boyds 20841	12	1.5	2	0.7
Brookeville 20833	4	0.5	0	0.0
Burtonsville 20866	20	2.4	2	0.7
Cabin John 20818	1	0.1	1	0.4
Chevy Chase 20815	1	0.1	6	2.1
Clarksburg 20871	38	4.6	3	1.1
Damascus 20872	17	2.1	4	1.4
Darnestown 20874	3	0.4	1	0.4
Derwood 20855	14	1.7	7	2.5
Gaithersburg 20877	32	3.9	9	3.2
Gaithersburg 20878	38	4.6	12	4.2
Gaithersburg 20879	27	3.3	6	2.1
Gaithersburg 20899	0	0.0	1	0.4
Garrett Park 20896	0	0.0	1	0.4
Germantown 20874	64	7.8	14	4.9
Germantown 20876	36	4.4	11	3.9
Kensington 20895	11	1.3	7	2.5
Laytonsville 20882	10	1.2	1	0.4

Montgomery				
Village 20886	31	3.8	4	1.4
Mount Airy 21771	1	0.1	0	0.0
North Bethesda 20852	1	0.1	2	0.7
North Potomac 20878	13	1.6	5	1.8
Olney 20832	31	3.8	9	3.2
Poolesville 20837	3	0.4	4	1.4
Potomac 20854	26	3.2	17	6.0
Rockville 20850	23	2.8	20	7.0
Rockville 20851	18	2.2	5	1.8
Rockville 20852	10	1.2	13	4.6
Rockville 20853	40	4.9	6	2.1
Sandy Spring 20860	1	0.1	1	0.4
Silver Spring 20901	41	5.0	9	3.2
Silver Spring 20902	61	7.4	10	3.5
Silver Spring 20903	18	2.2	3	1.1
Silver Spring 20904	34	4.2	15	5.3
Silver Spring 20905	13	1.6	5	1.8
Silver Spring 20906	63	7.7	11	3.9
Silver Spring 2 0910	6	0.7	11	3.9
Spencerville 20868	3 1	0.1	1	0.4
Takoma Park 209	12 12	1.5	5	1.8
Wheaton 20902	3	0.4	1	0.4
Totals	819	100.0%	284	100.0%

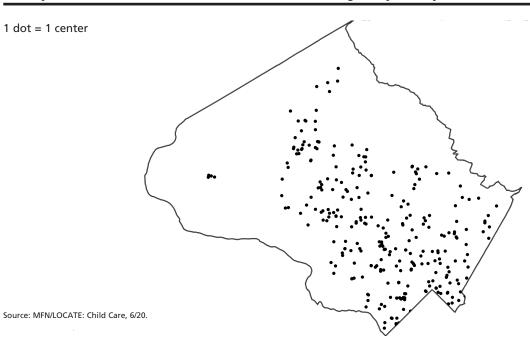
Source: MFN/LOCATE: Child Care, 6/20. NOTE: Percentages may not total 100% because of rounding.

Supply of Regulated Child Care

Density of Regulated Family Child Care Homes in Montgomery County

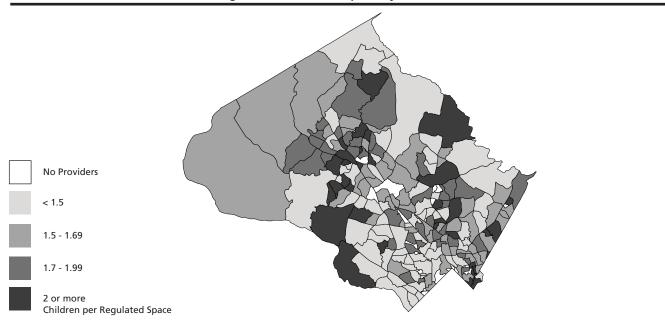


Density of Licensed 8-12 Hour Child Care Centers in Montgomery County



Supply of Regulated Child Care

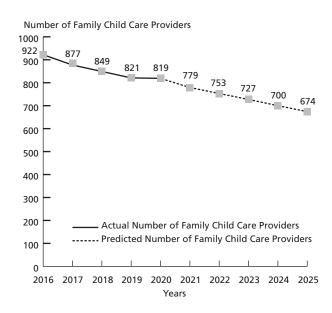
Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



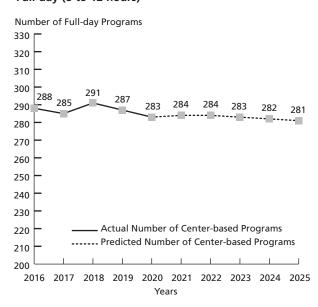
This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts. Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 6/20.

Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Montgomery 2016-2025



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



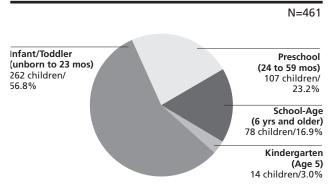
These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care.

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

Demographics

Demand for Child Care

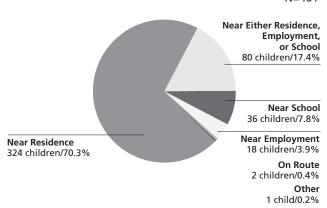
Children Served by Age



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

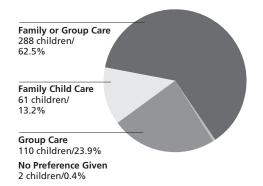
N=461



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20). NOTE: Percentages may not total 100% because of rounding.

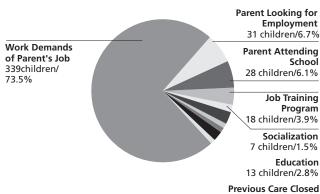
Children Served by Type of Care Preferred

N=461



Reason Child Care is Needed

N=461



5 children/1.1%

Not Satisfied with Care 5 children/1.1%

Behavioral Concerns 11 children/2.4%

> Parent Respite 4 children/0.9%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20). NOTE: Percentages may not total 100% because of rounding.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20). NOTE: Percentages may not total 100% because of rounding.

Demographics

Montgomery County

Demand for Child Care

Number of Children Served by LOCATE: Child Care 461 children (7/1/19-6/30/20)

Full-time or Part-time Care Needs of Children Served

N=461

Full-time: 361 children (78.3%) Part-time: 75 children (16.3%)

Other*: 25 children (5.4%)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/19-6/30/20). Note: Percentage may not total 100% because of rounding.

Major Reasons Parents Could Not Find Child Care in Montgomery County

Reason	Count
No vacancies for infant	2
Cost	1
No vacancies for preschool	1
Transportation	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 Montgomery County

Factor	Count
Environment	58
Caregiver	43
Educational program	42
Proximity to home, work, school	39
Hours of operation/part time	24
Cost	23
Only program/provider with vacancy	9
Transportation	6

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

Child Care Scholarship Program (CCS)*

July 2020 Children Receiving Child Care Scholarship 2,6781

Source: Maryland State Department of Education 2020.

Fiscal Year 2020 Monthly Average Number of Children Receiving WPA

131

NOTE: 1Child Care Scholarship Program (formerly Child CCS Program) is a statewide program funded with federal and state dollars and administered by the Maryland Department of Human Resources*. ²WPA, The Working Parents Assistance Program is a County-funded subsidy program. Source: WPA Automated System, 2020. WPA implemented the new subsidy tables on September 1, 2019 and the new income guidelines on November 9, 2019 in response to the changes of the State's income levels in August 1, 2019 and new subsidy rates in September 1,

Supply of Child Care

Child Care Scholarship Program (CCS)*

Number of Family Child Care Providers serving WPA Children in Montgomery County

Number of Child Care Centers serving WPA Children in Montgomery County

* Formerly Child Care Subsidy Program

Source: WPA Automated System, 2020. WPA implemented the new subsidy tables on September 1, 2019 and the new income guidelines on November 9, 2019 in response to the changes of the State's income levels in August 1, 2019 and new subsidy rates in September 1, 2019.

Number of Family Child Care Providers Serving SCCSP Children in Montgomery County

99 (12.1% of total family providers)

Number of Child Care Centers Serving SCCSP Children in Montgomery County

86 (30.4% of total centers)

Montgomery County FY20 Allocation (estimated) \$27,426,288 = 2,678 full-time children

Additional Expenditures due to COVID-19 (actual) \$6,715,442 = 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

338 (41.3% of total family child care providers in Montgomery)

Centers who serve/have served children with special needs

174 (61.5% of total child care centers in Montgomery)

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

^{*} Includes requests for sick, backup and temporary care.

^{*} Formerly Child Care Subsidy Program

Demographics

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, 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 prekindergarten 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.

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

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