



MARYLAND CHILD CARE
RESOURCE NETWORK

CHILD CARE DEMOGRAPHICS • 2024

Baltimore County Report

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.



MARYLAND
FAMILY
NETWORK

Frequently Requested Child Care Information

Baltimore County surrounds and is mostly North of Baltimore City, and borders Carroll, Harford, Howard, and Anne Arundel Counties. It is approximately 598 square miles in size. It has a population of approximately 851,000 people, making it 3rd in county population count in the state.

Baltimore County's economy includes multiple sectors, including health, technology, and banking. Of the approximately 429,000 civilian employees, the county employs approximately 365,000 people via 22,000 businesses. Approximately 86% are in the private sector, with the largest concentrations in trade, transportation, and utilities and education and health services. The rest are in local government (8%), state government (3%) and federal government (3%).

Major employers include the U.S. Social Security Administration, Amazon, University System of Maryland, Centers for Medicare and Medicaid Services, MedStar Franklin Square Hospital Center, T. Rowe Price Associates, Greater Baltimore Medical Center, McCormick and Company, CCBC, CareFirst BlueCross, Stanley Black and Decker Global Tools and Storage, and Sheppard Pratt Health System.

Approximately 40% of Baltimore County residents have a Bachelor's degree or higher. For public schools, Baltimore County has approximately 109 elementary schools, 27 middle or combined schools, 21 high schools, 3 career/tech schools, and 1 charter school¹. Total public school enrollment is 111,000 students. The county is home to Goucher College, Stevenson University, Towson University, and University of Maryland, Baltimore County (four-year) and Community College of Baltimore County (two-year)².

Child Population 2022

Age Group	Number in age group
0-2 years	27,533
3-4 years	21,359
5 years	9,432
6-8 years	30,846
9-11 years	30,974
Total Children in Households Aged 0-11	120,144

Source: US Bureau of the Census, American Community Survey 2022

Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Baltimore Co. is \$109,514⁶. 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	\$25,168.52	23%
Infant ¹	\$12,152.92	
Preschooler ²	\$13,015.60	
Food ³	\$ 2,946.00	3%
Housing ⁴	\$34,655.00	32%
Taxes ⁵	\$23,388.00	21%
Total	\$86,157.52	79%

¹ Average cost of full-time care in a family child care home (LOCATE, 2023).

² Average cost of full-time care in a child care center (LOCATE, 2023). 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 2023), U.S. Average, United States Department of Agriculture). ⁴ Based on U.S. Bureau of the Census 2020 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. ⁵ State and local taxes per Comptroller of Maryland (2023), Medicare and FICA taxes per moneychimp.com (2023). Taxes do not reflect Earned Income Credit. ⁶ Current income as shown in the Geolytics Report dated July 2023. 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	\$246.96	\$360.25
2-4 Years	\$213.86	\$232.51
5 years ¹	\$194.77	\$236.82
School Age Full ²	\$179.00	\$199.67
School Age B/A ³	\$133.00	\$127.25

Source: MFN/LOCATE: Child Care, 6/23.

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.

¹ Maryland Public School Enrollment by Race/Ethnicity and Gender and Number of Schools, 2022-2023

² Brief Economic Facts, Maryland Department of Commerce, 2022

Population Information

Child Population¹

	2011		2022	
	Baltimore Co.	Maryland	Baltimore Co.	Maryland
0-2 years	28,284	215,677	27,533	205,809
3-4 years	19,577	149,276	21,359	152,669
5 years	9,756	73,189	9,432	72,489
6-8 years	28,439	216,607	30,846	224,287
9-11 years	28,002	224,348	30,974	231,904
Total	114,058	879,097	120,144	887,158

Source: US Bureau of the Census, American Community Survey 2011, 2022

Female Population (selected ages)

Age Group	2011	2022
Aged 20-24	29,214	26,777
Aged 25-29	28,362	27,985
Aged 30-34	25,384	30,106
Total Aged 20-34	82,960	84,868

Source: US Bureau of the Census, American Community Survey 2011, 2022

Work Force Information

Total Population Ages 16+ in Work Force

	Baltimore Co.	Maryland
2022		
Females	227,055	1,618,655
Males	227,085	1,713,303
2011		
Females	227,774	1,706,926
Males	226,463	1,772,418
Change		
Females	-0.3%	-5.2%
Males	0.3%	-3.3%

Source: US Bureau of the Census, American Community Survey 2011, 2022
* Does not include the population not in the Labor Force

Females Aged 16+ with Children

Age Group	2011	2022	Change
Total Children Under 6 years old	55,734	55,376	-0.6%
Children Under 6 with a ll custodial parents working	40,608	40,191	-1.0%
Total Children 6-17 years old	112,512	119,209	6.0%
Children 6-17 with all custodial parents working	87,521	93,947	7.3%

Source: US Bureau of the Census, American Community Survey 2011, 2022

Total Population

	Baltimore Co.	Maryland
2022	850,737	6,161,707
2021	850,702	6,148,545
2011	802,487	5,736,545
2000	754,292	5,296,486
1990	692,134	4,780,753
1980	655,615	4,216,975

Source: US Bureau of the Census, 1980, 1990, 2000;

Male Population (selected ages)

Age Group	2011	2022
Aged 20-24	27,886	26,233
Aged 25-29	25,778	26,545
Aged 30-34	23,530	27,981
Total Aged 20-34	77,194	80,759

Source: US Bureau of the Census, American Community Survey 2011, 2022

Households

	2011	2022
Total household population	783,504	830,855
Total number of households	315,127	328,611
Average household size	2.49	2.53

Source: US Bureau of the Census, American Community Survey 2011, 2022

Females Aged 16+ with Children Under 18

Age Group	2011	2022	Change
Females (16+) with children under 18	89,328	78,046	-12.6%
Females (16+) with children under 18, in the workforce	66,384	63,811	-3.9%

Source: US Bureau of the Census, American Community Survey 2011, 2022

Census Information

Families and Poverty

	2011	% in Poverty	2022	% in Poverty	% Change
All Families	203,641		210,131		3.2%
Families Below Poverty Level	10,925	5.4%	14,784	7.0%	35.3%
All Families with Children Under 5	37,840		33,347		-11.9%
All Families w Children Under 5 Below Poverty Level	3,790	10.0%	4,568	13.7%	20.5%
All Families w Children Under 18	99,586		96,389		-3.2%
All Families w Children Under 18 Below Poverty Level	7,900	7.9%	11,161	11.6%	41.3%

Source: US Bureau of the Census, American Community Survey 2011, 2022

Children and Poverty

	2011	% in Poverty	2022	% in Poverty	% Change
Total Related Children Under 18	174,240		180,724		3.7%
Total Children Under 18 Below Poverty Level	16,938	9.7%	25,466	14.1%	50.3%
Total Children Under 5 Below Poverty Level	5,336	11.3%	7,050	14.8%	32.1%
Children 5-17 Below Poverty Level	11,602	9.1%	18,416	13.2%	58.7%

Source: US Bureau of the Census, American Community Survey 2011, 2022

Educational Attainment for Adults over 25 Years

	Baltimore Co.	% of Adults	Maryland	% of Adults
Total Adults Aged 25 or More	589,611		4,260,095	
High School Graduate or Higher	540,754	91.7%	3,876,178	91.0%
Bachelors Degree or Higher	242,699	41.2%	1,798,746	42.2%

Source: US Bureau of the Census, American Community Survey 2022

Families

Baltimore Co.	2011	2022	% Change
Total Families	203,641	210,131	3.2%
Total # of All Families with Related Childrend Under Age 6*	37,185	34,738	-6.6%
Total # of All Families with Related Childrend Under Age 18	89,328	86,045	-3.7%

Maryland	2011	2022	% Change
Total Families	1,428,101	1,525,066	6.8%
Total # of All Families with Related Childrend Under Age 6*	269,284	262,824	-2.4%
Total # of All Families with Related Childrend Under Age 18	656,740	643,101	-2.1%

Source: US Bureau of the Census, American Community Survey 2011, 2022

*Includes Families with children under 6 AND Families with children under 6 and aged 6-17

Income, Unemployment and Housing Information

Annual Wage Rate Information

Public School Teacher Salary (Baltimore County) ¹	\$75,841
Public Teacher Salary Average MD ¹	\$79,420
Non Public School Teacher Salary Average (National) ²	\$67,201
Family Child Care Provider (County) ³	\$39,234
Child Care Center Director (County) ³	\$39,084
Center Senior Staff /Teacher(County) ³	\$22,624
Center Aide (Count) ³	\$16,392

1. Average Teacher Salary MSDE Sept 2023
2. National Association of Independent Schools (NAIS) 2022- 2023 Year
3. MFN's 2022 Statewide Survey of Family Child Care Providers and Child Care Centers.

Family Income

Median Family Income

Baltimore County	\$109,514
Maryland	\$120,081

Source: US Bureau of the Census, American Community Survey 2022

Median Household Income¹:

Baltimore County	\$88,157
Maryland	\$98,461

Income Distribution	Percent Households	
	Baltimore Co	Maryland
Under \$25,000	12.2%	11.6%
\$25,000-\$49,999	15.1%	13.2%
\$50,000-\$74,999	15.3%	13.6%
\$75,000 +	57.4%	61.6%
Total Households	328,611	2,318,124

Source: US Bureau of the Census, American Community Survey 2022
NOTE: Percentages may not total 100% because of rounding

Housing Information

	Baltimore Co.	%	Maryland	%
Owner-Occupied housing	218,610	66.5%	1,564,056	67.5%
Renter-Occupied housing	110,001	33.5%	754,068	32.5%
Mean Value of Owner-Occupied Housing	\$310,800		\$380,500	
Median Selected Monthly Owner Costs with a Mortgage	\$1,949		\$2,245	
Median Gross Residential Monthly Rent	\$1,479		\$1,598	

Source: US Bureau of the Census, American Community Survey 2022

Unemployment Rate

	Baltimore Co.	Maryland
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%
2017	4.4%	4.3%
2018	4.6%	4.5%
2019	4.1%	3.9%
2020	8.3%	8.3%
2021	6.5%	6.7%
2022	3.7%	3.7%
2023	1.7%	1.7%

MD Department of Labor Local Area Unemployment Statistics (LAUS) June 2023.

Supply of Regulated Early Childhood Programs and Education

Children's Programs by Type with Capacity/ Enrollment

	# of Programs	Capacity ¹
Family Child Care Providers	572	4,490
*OCC Licensed Group Programs	404	27,106
8-12 Hour Child Care Centers	280	20,810
Infant/Toddler	138	1,330
Part-Day	38	N/A
Before/after School (School & Center-Based)	245	16,237
Employer-Sponsored Centers	9	605
Nursery Schools	67	N/A
Public Kindergarten	79	N/A
**Head Start	12	547
***Early Head Start	2	92
***Public Pre-Kindergarten Sites	79	N/A
Total Infant/Toddler	556	1,193

¹Some providers may still be closed due to COVID 19 considerations.

*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, 6/23; Maryland State Department of Education; Department of Health and Mental Hygiene.

Education

Public and Private Schools (Elementary and Middle)

	Public	Private*
Elementary Schools	109	14
Middle Schools	26	0
Combined	1	73

Elementary School Enrollment

	Public	Private*
Pre-Kindergarten	3,766	1,296
Kindergarten	7,644	1,581
Grades 1 - 6	48,388	9,425
Total	59,798	12,302

Source: MSDE, 2022-23 school year. Enrollment figures are for September 30, 2022.

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

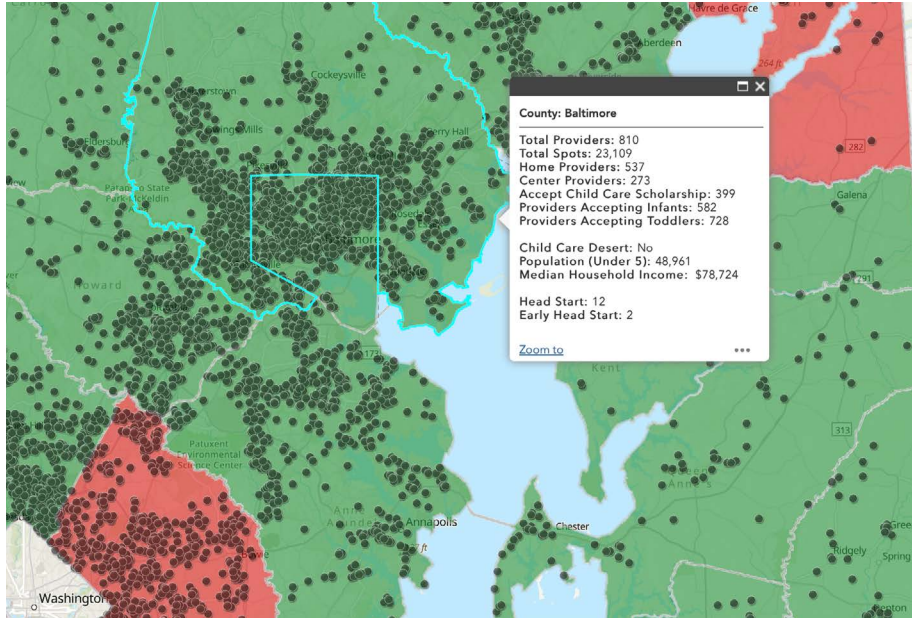
The following chart shows the number of registered family child care providers and licensed full-day child care centers in Baltimore Co. as of June 30, 2023.

Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Arbutus 21227	2	0.3%	0	0.0%
Arbutus 21229	1	0.2%	0	0.0%
Baldwin 21013	1	0.2%	0	0.0%
Baltimore 21117	0	0.0%	0	0.0%
Baltimore 21204	2	0.3%	6	2.1%
Baltimore 21206	12	2.1%	1	0.4%
Baltimore 21207	51	8.9%	9	3.2%
Baltimore 21208	10	1.7%	8	2.9%
Baltimore 21209	3	0.5%	4	1.4%
Baltimore 21212	4	0.7%	2	0.7%
Baltimore 21215	1	0.2%	0	0.0%
Baltimore 21219	5	0.9%	3	1.1%
Baltimore 21220	18	3.1%	8	2.9%
Baltimore 21221	14	2.4%	4	1.4%
Baltimore 21222	24	4.2%	10	3.6%
Baltimore 21224	2	0.3%	2	0.7%
Baltimore 21227	25	4.4%	9	3.2%
Baltimore 21228	39	6.8%	11	3.9%
Baltimore 21229	7	1.2%	2	0.7%
Baltimore 21234	28	4.9%	9	3.2%
Baltimore 21235	0	0.0%	1	0.4%
Baltimore 21236	8	1.4%	11	3.9%
Baltimore 21237	16	2.8%	5	1.8%
Baltimore 21239	4	0.7%	0	0.0%
Baltimore 21244	26	4.5%	15	5.4%
Baltimore 21250	0	0.0%	1	0.4%
Baltimore 21252	0	0.0%	1	0.4%
Baltimore 21286	1	0.2%	7	2.5%
Baltimore 21207	0	0.0%	0	0.0%
Brooklandville 21022	0	0.0%	1	0.4%
Catonsville 21228	14	2.4%	2	0.7%
Cockeysville 21030	7	1.2%	11	3.9%
Dundalk 21222	6	1.0%	7	2.5%
Edgemere 21219	0	0.0%	0	0.0%
Ellicott City 21042	1	0.2%	0	0.0%
Essex 21221	2	0.3%	4	1.4%
Fork 21051	0	0.0%	1	0.4%
Freeland 21053	0	0.0%	0	0.0%
Glen Arm 21057	1	0.2%	1	0.4%
Glyndon 21071	0	0.0%	2	0.7%
Gwynn Oak 21207	10	1.7%	1	0.4%

Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Halethorpe 21227	2	0.3%	3	1.1%
Hampstead 21074	1	0.2%	0	0.0%
Hunt Valley 21030	0	0.0%	1	0.4%
Hunt Valley 21031	0	0.0%	2	0.7%
Hydes 21082	0	0.0%	1	0.4%
Idlewlyde 21239	1	0.2%	0	0.0%
Kingsville 21087	1	0.2%	3	1.1%
Long Green 21057	0	0.0%	1	0.4%
Lutherville 21093	13	2.3%	5	1.8%
Lutherville				
Timonium 21093	0	0.0%	1	0.4%
Middle River 21220	6	1.0%	1	0.4%
Monkton 21111	4	0.7%	3	1.1%
Nottingham 21236	12	2.1%	4	1.4%
Nottingham 21237	0	0.0%	2	0.8%
Oella 21043	1	0.2%	0	0.0%
Owings Mills 21117	34	5.9%	32	11.4%
Parksville 21234	0	0.0%	0	0.0%
Parkton 21120	3	0.5%	4	1.4%
Parkville 21234	13	2.3%	2	0.7%
Parkville 21239	1	0.2%	0	0.0%
Perry Hall 21128	3	0.5%	7	2.5%
Perry Hall 21236	0	0.0%	1	0.4%
Phoenix 21131	3	0.5%	2	0.7%
Pikesville 21208	13	2.3%	3	1.1%
Randallstown 21133	44	7.7%	11	3.9%
Reisterstown 21136	25	4.4%	7	2.5%
Rosedale 21237	12	2.1%	3	1.1%
Rossville 21237	0	0.0%	0	0.0%
Sparks 21152	0	0.0%	3	1.1%
Sparrows Point 21219	1	0.2%	0	0.0%
Timonium 21093	3	0.5%	3	1.1%
Towson 21204	0	0.0%	1	0.4%
Towson 21286	5	0.9%	2	0.7%
Upperco 21155	1	0.2%	1	0.4%
White Hall 21161	2	0.3%	1	0.4%
White Marsh 21162	5	0.9%	2	0.7%
Windsor Mill 21244	18	3.1%	7	2.5%
Woodlawn 21207	0	0.0%	1	0.4%
Woodstock 21163	0	0.0%	1	0.4%
Totals	572	100.0%	280	100.0%

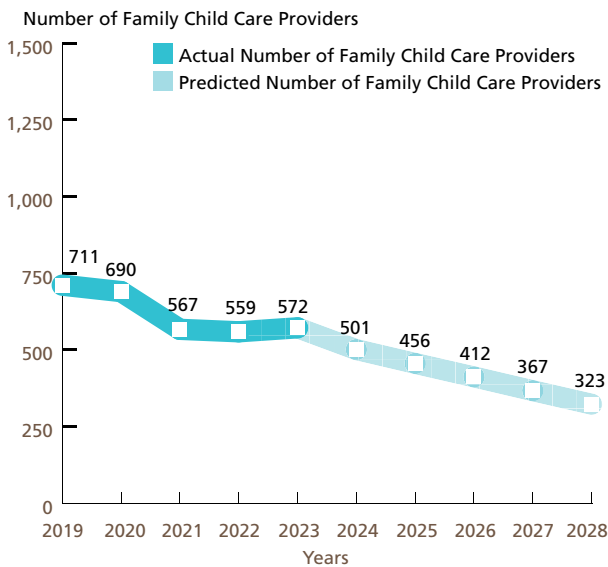
Maryland Child Care Supply and Demand Map

Maryland Family Network and Upfront partnered to create a [real-time map](#) of Maryland's child care landscape to identify deserts by county, legislative, and congressional districts.

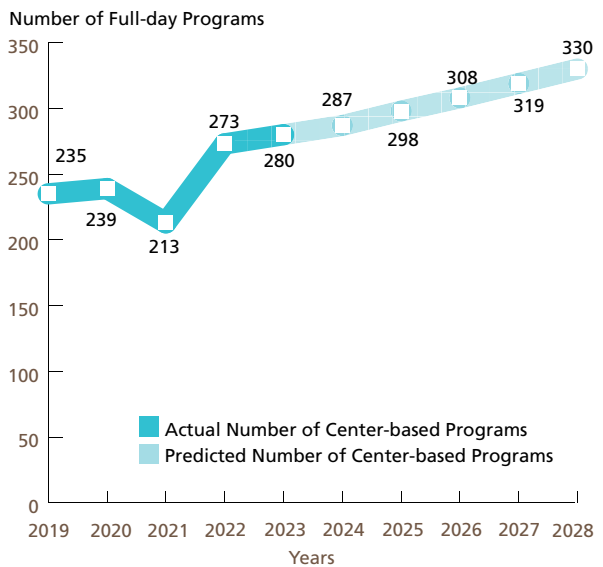


Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Baltimore 2019-2028



Center-based Programs in Baltimore 2019-2028 Full-day (8 to 12 hours)

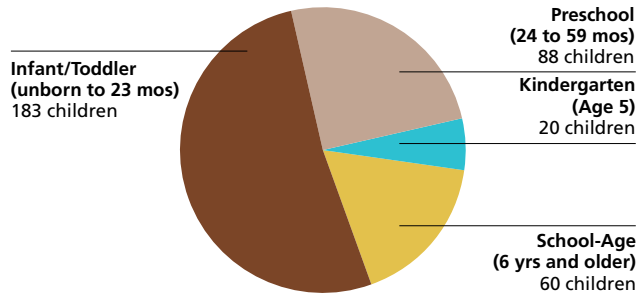


These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care.
Source: MFN/LOCATE: Child Care, 6/23.

Demand for Child Care

Children Served by Age

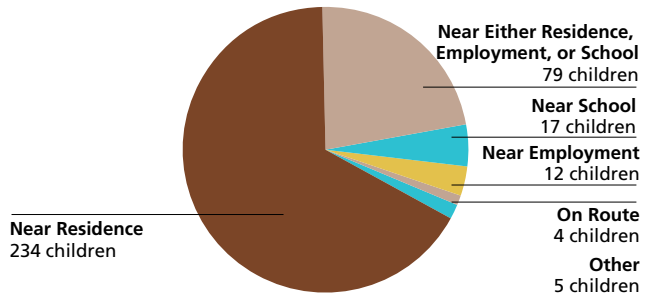
N=351



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

Children Served by Locational Preferences for Care

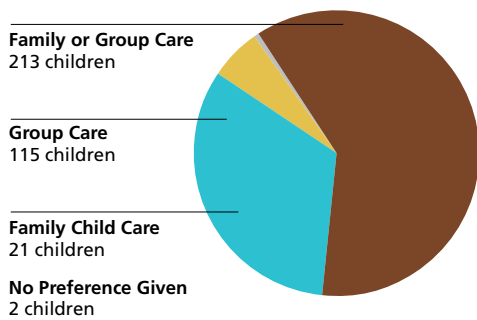
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Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

Children Served by Type of Care Preferred

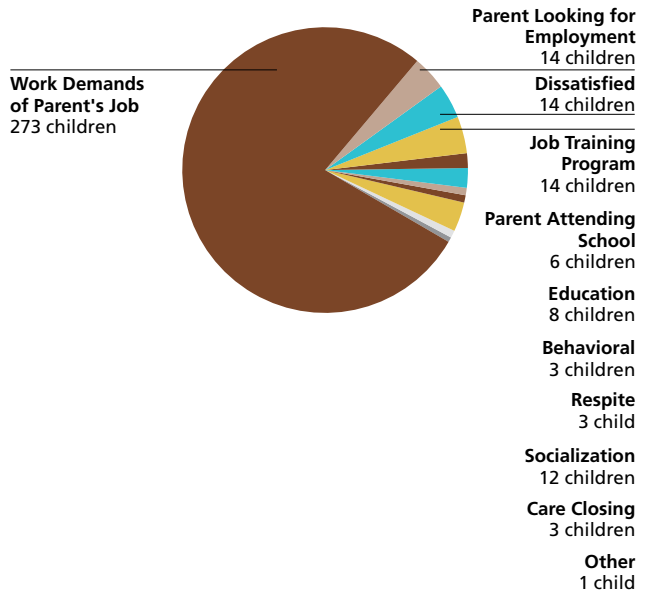
N=351



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

Reason Child Care is Needed

N=351



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

Demand for Child Care

Number of Children Served by LOCATE: Child Care
351 children (7/1/22-6/30/23)

Full-time or Part-time Care Needs of Children Served N=351

Full-time: 270 children

Part-time: 73 children

Other*: 8 children

* Includes requests for sick, backup and temporary care.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

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

Child Care Scholarship Program (CCS)*

LOCATE Calls received from parents with children eligible for Child Care Scholarship
118 (34% of all calls)

LOCATE Calls received from parents with children receiving Child Care Scholarship
122 (35% of all calls)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

* Formerly Child Care Subsidy Program

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

Factor	Count
Program	9
Environment	8
Proximity	8
Caregiver	8
Hours	8
Cost	7
Vacancy	3
Transportation	2

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

Supply of Child Care

Child Care Scholarship Program (CCS)*

Family Child Care Providers willing to care for CCS children in Baltimore County
255 (45% of total family child care providers)

Child Care Centers willing to care for CCS children in Baltimore County
172 (61.0% of total child care centers)

LOCATE: Child Care at Maryland Family Network Baltimore, June 2022.

* Formerly Child Care Subsidy Program

Baltimore County FY23 Allocation (estimated)
\$27,788,683 = 3,415 full-time children enrolled

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

Special Needs Child Care

Family providers who serve/have served children with special needs¹
169 (30% of total family child care providers in Baltimore)

Centers who serve/have served children with special needs
110 (39% of total child care centers in Baltimore)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

¹In 2023, LOCATE: Child Care changed the method of tracking providers with Special Needs Experience. Providers now are able to indicate experience with individual special needs. In 2024 and future years, this number will increase as we identify those providers. This number cannot be compared to earlier Demographics.

Definitions

The American Community Survey (ACS): is an ongoing survey that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help inform how trillions of dollars in federal funds are distributed each year. (Census.gov)

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 from the American Community Survey 2022.

Current Population Estimates: Current Population Estimates are based on the American Community Survey 2022.

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 \$30,000 in 2022. (U.S. Department of Health and Human Services, Jan 2021)

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)

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