MARYLAND CHILD CARE RESOURCE NETWORK

CHILD CARE DEMOGRAPHICS • 2024

Carroll County Report

The Maryland Child Care Resource Network and Maryland Family Network, Inc. are co-publishers of this Carroll 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.



Carroll County

Child Population 2022

Frequently Requested Child Care Information

Carroll County is located on Maryland's Northern border and borders Frederick, Howard, and Baltimore Counties. It is approximately 452 square miles in size. It has a population of approximately 172,000 people, making it 9th in county population count in the state.

Carroll County's economy includes manufacturing, transportation, health and business service, and agriculture. Of the approximately 92,000 civilian employees, the county employs approximately 57,000 people via 4,600 businesses. Approximately 85% 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 (11%), state government (2%) and federal government (1%).

Major employers include Carroll Hospital- Lifebridge Health Center, McDaniel College, Penguin Random House, Integrace- Fairhaven, Carroll Community College, Walmart, EVAPCO, Carroll Lutheran Village, English American Tailoring, Northrop Grumman, and Weis Markets.

Approximately 38% of Carroll County residents have a Bachelor's degree or higher. For public schools, Carroll County has approximately 22 elementary schools, 8 middle or combined schools, 7 high schools, and 1 career/tech school¹. Total public school enrollment is 26,000 students. The county is home to McDaniel College (four-year) and Carroll Community College (two-year)².

Age Group

| 0-2 years | 4,930 |
|--|--------|
| 3-4 years | 4,406 |
| 5 years | 2,026 |
| 6-8 years | 6,030 |
| 9-11 years | 6,274 |
| Total Children in Households Aged 0-11 | 23,666 |

Number in age group

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 Carroll is \$132,514⁶. 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 | | \$23,271.04 | 18% |
| Infant ¹ | \$11,158.16 | | |
| Preschooler ² | \$12,112.88 | | |
| Food ³ | | \$ 2,946.00 | 2% |
| Housing⁴ | | \$26,664.00 | 20% |
| Taxes⁵ | | \$33,521.00 | 25% |
| Total | | \$86,402.04 | 65% |

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). 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 2023), U.S. Average, United States Department of Agriculture). ⁴Based on U.S. Bureau of the Census 2020 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. ⁵State and local taxes per Comptroller of Maryland (2023), Medicare and FICA taxes per moneychimp.com (2023). Taxes do not refl^ect Earned Income Credit. 6Current 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

| Carroll County | | |
|------------------------------|---------------|--------------|
| - | Family Child | Child |
| | Care Programs | Care Centers |
| 0-23 Months | \$226.67 | \$305.00 |
| 2-4 Years | \$181.67 | \$257.50 |
| 5 years ¹ | \$168.00 | \$245.00 |
| School Age Full ² | \$138.75 | \$225.00 |
| School Age B/A ³ | \$ 96.25 | \$200.00 |

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

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). ³Average 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

Carroll County

Population Information

Child Population¹

| | | 2011 | | 2022 |
|------------|---------|----------|---------|----------|
| | Carroll | Maryland | Carroll | Maryland |
| 0-2 years | 4,962 | 215,677 | 4,930 | 205,809 |
| 3-4 years | 4,310 | 149,276 | 4,406 | 152,669 |
| 5 years | 2,261 | 73,189 | 2,026 | 72,489 |
| 6-8 years | 6,270 | 216,607 | 6,030 | 224,287 |
| 9-11 years | 7,507 | 224,348 | 6,274 | 231,904 |
| Total | 25,310 | 879,097 | 23,666 | 887,158 |

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

Female Population (selected ages)

| Age Group | 2011 | 2022 |
|------------------|--------|--------|
| Aged 20-24 | 4,381 | 5,109 |
| Aged 25-29 | 3,625 | 4,321 |
| Aged 30-34 | 3,960 | 5,094 |
| Total Aged 20-34 | 11,966 | 14,524 |

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

Work Force Information Total Population Ages 16+ in Work Force

| | Carroll | Maryland |
|---------|---------|-----------|
| 2022 | | |
| Females | 43,747 | 1,618,655 |
| Males | 50,837 | 1,713,303 |
| 2011 | | |
| Females | 45,434 | 1,706,926 |
| Males | 51,937 | 1,772,418 |
| Change | | |
| Females | -3.7% | -5.2% |
| Males | -2.1% | -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 | 11,250 | 11,083 | -1.5% |
| Children Under 6 with all custodial parents working | 7,315 | 8,394 | 14.8% |
| Total Children 6-17 years old | 29,424 | 25,310 | -14.0% |
| Children 6-17 with all custodial parents working | 22,648 | 20,196 | -10.8% |

Total Population

| | Carroll | Maryland |
|------|---------|-----------|
| 2022 | 173,225 | 6,161,707 |
| 2021 | 172,148 | 6,148,545 |
| 2011 | 167,277 | 5,736,545 |
| 2000 | 150,897 | 5,296,486 |
| 1990 | 123,372 | 4,780,753 |
| 1980 | 96,356 | 4,216,975 |

Source: US Bureau of the Census, 1980, 1990, 2000; American Community Survey 2011, 2022

Male Population (selected ages)

| Age Group | 2011 | 2022 |
|------------------|--------|--------|
| Aged 20-24 | 5,107 | 5,337 |
| Aged 25-29 | 3,817 | 4,608 |
| Aged 30-34 | 3,831 | 5,245 |
| Total Aged 20-34 | 12,755 | 15,190 |

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

Households

| | 2011 | 2022 |
|----------------------------|---------|---------|
| Total household population | 163,478 | 169,527 |
| Total number of households | 59,314 | 63,318 |
| Average household size | 2.76 | 2.68 |

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 | 20,619 | 17,889 | -13.2% |
| Females (16+) with children under 18, in the workforce | 14,869 | 14,432 | -2.9% |

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

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

Carroll County

Census Information

Families and Poverty

| | 2011 | % in Poverty | 2022 | % in Poverty | % Change |
|--|--------|--------------|--------|--------------|----------|
| All Families | 44,655 | | 46,884 | | 5.0% |
| Families Below Poverty Level | 1,789 | 4.0% | 1,644 | 3.5% | -8.1% |
| All Families with Children Under 5 | 7,484 | | 7,463 | | -0.3% |
| All Families w Children Under 5 Below Poverty Level | 692 | 9.2% | 356 | 4.8% | -48.6% |
| All Families w Children Under 18 | 22,028 | | 20,714 | | -6.0% |
| All Families w Children Under 18 Below Poverty Level | 1,494 | 6.8% | 1,046 | 5.0% | -30.0% |

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 | 41,434 | | 37,113 | | -10.4% |
| Total Children Under 18 Below Poverty Level | 2,831 | 6.8% | 1,939 | 5.2% | -31.5% |
| Total Children Under 5 Below Poverty Level | 893 | 9.7% | 365 | 4.0% | -59.1% |
| Children 5-17 Below Poverty Level | 1,938 | 6.0% | 1,574 | 6.2% | -18.8% |

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

Educational Attainment for Adults over 25 Years

| | Caroline | % of Adults | Maryland | % of Adults |
|--------------------------------|----------|-------------|-----------|-------------|
| Total Adults Aged 25 or More | 120,559 | | 4,260,095 | |
| High School Graduate or Higher | 113,544 | 94.2% | 3,876,178 | 91.0% |
| Bachelors Degree or Higher | 46,722 | 38.8% | 1,798,746 | 42.2% |

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

Families

| Carroll | 2011 | 2022 | % Change |
|---|--------|--------|----------|
| Total Families | 44,655 | 46,884 | 5.0% |
| Total # of All Families with Related Childrend Under Age 6* | 7,586 | 7,731 | 1.9% |
| Total # of All Families with Related Childrend Under Age 18 | 20,619 | 19,342 | -6.2% |

| 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

Carroll County

Income, Unemployment and Housing Information

Annual Wage Rate Information

| Public School Teacher Salary | \$72,281 |
|---|----------|
| (Carroll County) ¹ | |
| Public Teacher Salary Average MD ¹ | \$79,420 |
| Non Public School Teacher Salary Average | |
| (National) ² | \$67,201 |
| Family Child Care Provider (County) ³ | \$31,509 |
| Child Care Center Director (County) ³ | \$48,333 |
| Center Senior Staff /Teacher(County) ³ | \$20,007 |
| Center Aide (Count) ³ | \$12,000 |

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

Family Income

| Median Family Income | |
|----------------------|-----------|
| Carroll | \$132,514 |
| Maryland | \$120,081 |

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

| Median Household Income ¹ : | | |
|--|-----------|--|
| Carroll | \$111,672 | |
| Maryland | \$98,461 | |

| Income Distribution | Percent Households | |
|---------------------|--------------------|-----------|
| | Carroll | Maryland |
| Under \$25,000 | 8.5% | 11.6% |
| \$25,000-\$49,999 | 12.0% | 13.2% |
| \$50,000-\$74,999 | 12.1% | 13.6% |
| \$75,000 + | 67.3% | 61.6% |
| Total Households | 63,318 | 2,318,124 |

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

Housing Information

| | Carroll | % | Maryland | % |
|---|-----------|-------|-----------|-------|
| Owner-Occupied housing | 52,580 | 83.0% | 1,564,056 | 67.5% |
| Renter-Occupied housing | 10,738 | 17.0% | 754,068 | 32.5% |
| Mean Value of Owner-Occupied Housing | \$390,200 | | \$380,500 | |
| Median Selected Monthly Owner Costs with a Mortgage | \$2,222 | | \$2,245 | |
| Median Gross Residential Monthly Rent | \$1,283 | | \$1,598 | |

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

Unemployment Rate

| | Carroll | Maryland |
|------|---------|----------|
| 2001 | 2.8% | 4.0% |
| 2002 | 2.6% | 3.9% |
| 2003 | 2.7% | 4.1% |
| 2004 | 2.5% | 3.9% |
| 2005 | 2.8% | 3.9% |
| 2006 | 2.8% | 3.7% |
| 2007 | 2.9% | 3.6% |
| 2008 | 3.5% | 4.5% |
| 2009 | 6.0% | 7.1% |
| 2010 | 6.2% | 7.3% |
| 2011 | 6.2% | 7.2% |
| 2012 | 5.8% | 6.5% |
| 2013 | 5.2% | 6.2% |
| 2014 | 4.6% | 5.6% |
| 2015 | 4.1% | 5.0% |
| 2016 | 3.9% | 4.5% |
| 2017 | 3.4% | 4.3% |
| 2018 | 3.7% | 4.5% |
| 2019 | 3.3% | 3.9% |
| 2020 | 6.4% | 8.3% |
| 2021 | 5.1% | 6.7% |
| 2022 | 2.8% | 3.7% |
| 2023 | 1.4% | 1.7% |

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

Carroll County

Supply of Regulated Early Childhood Programs and Education

Children's Programs by Type with Capacity/ Enrollment

| | # of | c : |
|---------------------------------|----------|-----------------------|
| | Programs | Capacity ¹ |
| Family Child Care Providers | 93 | 714 |
| *OCC Licensed Group | | E 607 |
| Programs | 88 | 5,607 |
| 8-12 Hour Child Care Centers | 47 | 4,070 |
| Infant/Toddler | 25 | 288 |
| Part-Day | 21 | N/A |
| Before/after School | 64 | 4,188 |
| Employer-Sponsored Centers | 0 | 0 |
| Nursery Schools | 10 | N/A |
| Public Kindergarten | 18 | N/A |
| **Head Start | 5 | 119 |
| ***Early Head Start | 3 | 62 |
| ***Public Pre-Kindergarten Site | es 18 | N/A |
| Total Infant/Toddler | 92 | 192 |

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 | 22 | 0 |
| Middle Schools | 8 | 0 |
| Combined | 0 | 11 |

Elementary School Enrollment

| | Public | Private* |
|------------------|--------|----------|
| Pre-Kindergarten | 443 | 754 |
| Kindergarten | 1,817 | 153 |
| Grades 1 - 6 | 11,575 | 861 |
| Total | 13,835 | 1,768 |

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.

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 Carroll as of June 30, 2023.

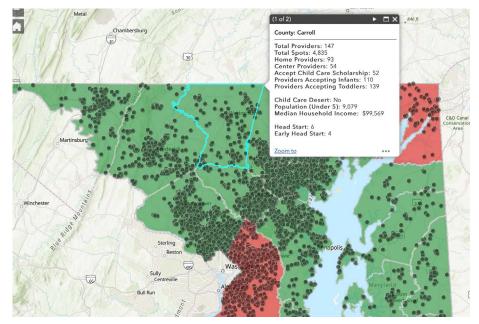
| Community/ | Family | | 8-12 Hour | |
|--------------------|--------|--------|-----------|--------|
| Zip Code | Provi | ders % | Centers | % |
| Eldersburg 21784 | 9 | 9.7% | 6 | 12.8% |
| Finksburg 21048 | 6 | 6.5% | 5 | 10.6% |
| Hampstead 21074 | 8 | 8.6% | 5 | 10.6% |
| Keymar 21757 | 1 | 1.1% | 0 | 0.0% |
| Lineboro 21102 | 0 | 0.0% | 2 | 4.3% |
| Manchester 21102 | 7 | 7.5% | 2 | 4.3% |
| Mount Airy 21771 | 12 | 12.9% | 6 | 12.8% |
| New Windsor 2177 | 62 | 2.2% | 0 | 0.0% |
| Reisterstown 21136 | 5 1 | 1.1% | 0 | 0.0% |
| Skyesville 21784 | 1 | 1.1% | 0 | 0.0% |
| Sykesville 21784 | 11 | 11.8% | 4 | 8.5% |
| Taneytown 21787 | 9 | 9.7% | 2 | 4.3% |
| Union Bridge 2179 | 1 1 | 1.1% | 1 | 2.1% |
| Union Bridge 21794 | 40 | 0.0% | 0 | 0.0% |
| Westminster 21157 | 12 | 12.9% | 8 | 17.0% |
| Westminster 21158 | 9 | 9.7% | 6 | 12.8% |
| Woodbine 21797 | 4 | 4.3% | 0 | 0.0% |
| Totals | 93 | 100.0% | 47 | 100.0% |

Source: MFN/LOCATE: Child Care, 6/23. Note: Percentages may not total 100% because of rounding.

Carroll County

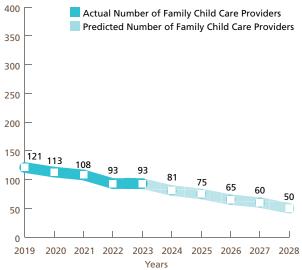
Supply of Regulated Early Childhood Programs and Education

Maryland Family Network and Upfront partnered to create a <u>real-time map</u> of Maryland's child care landscape to identify deserts by county, legislative, and congressional districts.



Past and Anticipated Growth Patterns for Family/Center Providers

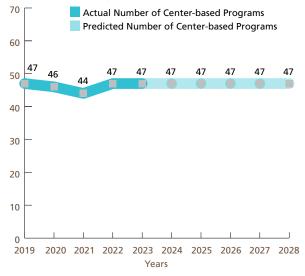
Family Child Care Providers in Carroll 2019-2028



Number of Family Child Care Providers

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

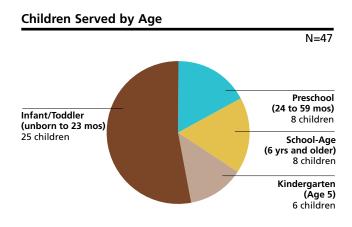
Number of Full-day Programs



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.

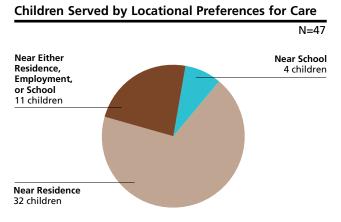
Carroll County

Demand for Child Care



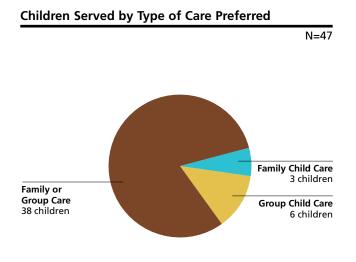
Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23).

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



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/22-6/30/23). NOTE: Percentages may not total 100% because of rounding.

N=47



Reason Child Care is Needed

Parent Looking for Employment 1 child Work Demands of Parent's Job Dissatisfied 32 children 2 children Job Training Program 3 children **Parent Attending** School 3 children Behavioral 2 children Respite 2 child Care Closing 2 children

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

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

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

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

NOTE: P

Demand for Child Care

Number of Children Served by LOCATE: Child Care 47 children (7/1/22-6/30/23)

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

| Full-time: 35 children | |
|------------------------|--|
| Part-time: 11 children | |
| Other: 1 child | |

N=47

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

Child Care Scholarship Program (CCS)*

LOCATE Calls received from parents with children eligible for Child Care Scholarship 12 (26% of all calls)

LOCATE Calls received from parents with children receiving Child Care Scholarship 10 (21% 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 Care in Carroll County

| Factor | Count |
|----------------|-------|
| Environment | 10 |
| Proximity | 23 |
| Program | 10 |
| Cost | 12 |
| Escort | 3 |
| Caregiver | 10 |
| Transportation | 1 |
| Hours | 11 |
| Vacancy | 2 |

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

Carroll County

Supply of Child Care

Child Care Scholarship Program (CCS)*

Family Child Care Providers willing to care for CCS children in Carroll County 17 (18% of total family child care providers)

Child Care Centers willing to care for CCS children in Carroll County 35 (74% of total child care centers)

LOCATE: Child Care at Maryland Family Network Baltimore, June 2022. * Formerly Child Care Subsidy Program

Carroll County FY23 Allocation (estimated) \$2,073,248 = 245 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

33 (35% of total family child care providers in Carroll)

Centers who serve/have served children with special needs 25 (53% of total child care centers in Carroll)

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.

Carroll County

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)

Carroll County

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 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 \$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)

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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