

# CHILD CARE DEMOGRAPHICS • 2025

# 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.



# Baltimore County

## Frequently Requested Child Care Information

Baltimore County has approximately 58,969 children from birth through age five, and 13.9 percent of them live in households below the poverty line. Meanwhile, the average weekly cost for full-time child care in Baltimore County is \$21,538 per year.

No one would suggest that public school teachers are paid what they deserve. However, child care providers, based on average gross income, earn far less than their public school counterparts, who earn \$75,841 on average. Meanwhile, in the same location, a family child care providers makes just \$44,554, and a child care center teacher earns only \$22,788. Many educators who we entrust to teach and care for our children are forced to rely on public assistance to make ends meet.

The Maryland General Assembly expanded access to the Maryland Child Care Scholarship Program in recent years. Also, in 2024, the Moore Administration committed new State funds in the amounts of \$218 million for FY 2024 and \$270 million for FY 2025 for the Child Care Scholarship Program (CCSP). These have proven to be a significant step in removing barriers to families' access to child care.

We encourage you to reach out to your local <u>Child Care</u> <u>Resource Center</u>. MFN is the State Coordinating Entity of these enters which make up the Maryland Child Care Resource Network. Each center provides leadership, professional development, coaching, and other services to improve the quality, availability, and affordability of child care in communities across the state.

We hope the following demographic information is helpful as we continue to make improvements for Maryland's youngest children and those who care for them.

#### **Child Population 2023**

Age Group	Number in age group
0-2 years	28,157
3-4 years	21,097
5 years	9,715
6-8 years	31,632
9-11 years	31,094
Total Children in Households Aged 0	-11 121,695

Source: US Bureau of the Census, American Community Survey 2013, 2023

# Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Baltimore Co. is \$113,535<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			
zxpense		Cost	% of Income
Child Care		\$21,538	19.0%
Infant¹	\$9,736		
Preschooler <sup>2</sup>	\$11,801		
Food <sup>3</sup>		\$ 12,851	11.3%
Housing <sup>4</sup>		\$ 23,868	21.0%
Taxes⁵		\$ 15,532	13.7%
Total		\$ 73,789	65.0%

1Average annual cost of care for an infant in a family child care home as reported by chilf care providers to LOCATE: Child Care 2023-2024. 2Average annual cost of care for a two year old in a child care center as reported by providers to LOCATE: Child Care. 2023-2024. 3National Averge cost of food based on a monderate cost plan. (Moderate cost of food at home estimated for food family of four cost level. U.S. Department of Agriculture 20. 4Home owner costs of a mortgage, American Community Survey, US Census. 5smartasset.com: state and local taxes, federal taxes, Medicare and FICA. Does not reflect the earned income credit 6Current median income, ACS, US Census, 2023.

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

<b>Baltimore County</b>		
-	Family Child Care Programs	Child Care Centers
0-23 Months	\$280.39	\$391.15
2-4 Years	\$242.69	\$286.54
5 years <sup>1</sup>	\$225.09	\$273.92
School Age Full <sup>2</sup>	\$210.24	\$232.77
Before/After School C	Care <sup>3</sup> \$157.38	\$159.47

Average weekly cost of Full-time care as reported by child care programs to MFN's LOCATE: Child Care. ¹Average weekly cost of care a 5 year old. Defined as child being infull timecchild care or being in kindergarten and out-of school child care i.e. holidays, school closures and summers. ²Average weekly cost of care for a 6+ year old school age child, out of school child care. ³Average weekly cost of before and after school care.

## Population Information

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

		2013		2023
Balti	more Co.	Maryland	Baltimore Co.	Maryland
0-2 years	28,218	214,524	28,157	207,705
3-4 years	20,669	151,773	21,097	151,635
5 years	9,803	75,351	9,715	73,868
6-8 years	28,875	217,506	31,632	224,060
9-11 years	28,701	225,975	31,094	235,994
Total	116,266	885,129	121,695	893,262

Source: US Bureau of the Census, American Community Survey 2013, 2023 Age breakouts in the ACS are slightly different instead of ages 0-1; 2-4; 5-9; and 10-11 they are 0-2; 3-4; 5; 6-8; and 9-11

#### Female Population (selected ages)

Age Group	2013	2023
Aged 20-24	29,446	26,208
Aged 25-29	28,886	27,580
Aged 30-34	26,807	30,363
Total Aged 20-34	85,139	84,151

Source: US Bureau of the Census, American Community Survey 2013, 2023

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

	Baltimore Co.	Maryland
2023		
Females	225,792	1,622,793
Males	228,214	1,726,909
2013		
Females	221,931	1,581,677
Males	223,309	1,650,181
Change		
Females	1.7%	2.6%
Males	2.2%	4.6%

Source: US Bureau of the Census, American Community Survey 2013, 2023 \* Does not include the population not in the Labor Force

## Females Aged 16+ with Children

Age Group	2013	2023	Change
Total Children Under 6 years old	56,884	55,938	-1.7%
Children Under 6 with all custodial parents			
working	41,724	39,694	-4.9%
Total Children 6-17 years old	112,570	121,132	7.6%
Children 6-17 with all custodial parents working	88,265	95,490	8.2%

Source: US Bureau of the Census, American Community Survey 2013, 2023

## **Total Population**

	Baltimore Co.	Maryland
2023	849,586	6,170,738
2022	850,737	6,161,707
2021	850,702	6,148,545
2013	812,261	5,834,299
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; American Community Survey 2011, 2013, 2021, 2022, 2023

#### Male Population (selected ages)

Age Group	2013	2023
Aged 20-24	28,235	25,255
Aged 25-29	26,786	25,744
Aged 30-34	24,705	27,864
Total Aged 20-34	79,726	78,863

Source: US Bureau of the Census, American Community Survey 2013, 2023

#### Households

	2013	2023
Total household population	791,718	829,901
Total number of households	313,912	330,151
Average household size	2.52	2.51

Source: US Bureau of the Census, American Community Survey 2013, 2023

## Females Aged 16+ with Children Under 18

Age Group	2013	2023	Change
Females (16+) with children under 18	81,291	77,286	-4.9%
Females (16+) with children under 18, in the workforce	62,420	60,127	-3.7%

Source: US Bureau of the Census, American Community Survey 2013, 2023

# Census Information

## **Families and Poverty**

	2013	% in Poverty	2023	% in Poverty	% Change
All Families	204,449		209,958		2.7%
Families Below Poverty Level	12,208	6.0%	14,460	6.9%	18.4%
All Families with Children Under 5	37,156		32,822		-11.7%
All Families w Children Under 5 Below Poverty Level	4,304	11.6%	4,136	12.6%	-3.9%
All Families w Children Under 18	97,838		95,361		-2.5%
All Families w Children Under 18 Below Poverty Level	9,187	9.4%	10,259	10.8%	11.7%

Source: US Bureau of the Census, American Community Survey 2013, 2023

## **Children and Poverty**

	2013	% in Poverty	2023	% in Poverty	% Change
Total Related Children Under 18	174,164		183,301		5.2%
Total Children Under 18 Below Poverty Level	19,733	11.3%	23,667	12.9%	19.9%
Total Children Under 5 Below Poverty Level	6,068	12.6%	6,716	13.9%	10.7%
Children 5-17 Below Poverty Level	13,665	10.8%	16,951	12.6%	24.0%

Source: US Bureau of the Census, American Community Survey 2013, 2023

## **Educational Attainment for Adults over 25 Years**

	Baltimore Co.	% of Adults	Maryland	% of Adults
Total Adults Aged 25 or More	588,072		3,922,827	
High School Graduate or Higher	539,254	91.7%	3,479,996	88.7%
Bachelors Degree or Higher	243,592	41.4%	1,443,918	36.8%

Source: US Bureau of the Census, American Community Survey 2023

## **Families**

Baltimore Co.	2013	2023	% Change
Total Families	204,449	209,958	2.7%
Total # of All Families with Related Children Under Age 6*	36,400	33,598	-7.7%
Total # of All Families with Related Children Under Age 18	87,801	84,964	-3.2%

Maryland	2013	2023	% Change
Total Families	1,529,098	1,438,269	-5.9%
Total # of All Families with Related Children Under Age 6*	259,293	265,044	2.2%
Total # of All Families with Related Children Under Age 18	643,591	646,709	0.5%

Source: US Bureau of the Census, American Community Survey 2013, 2023

<sup>\*</sup>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 Average Salary	
(Baltimore County) <sup>1</sup>	\$75,841
Public School Teacher Average Salary	
(Maryland) <sup>1</sup>	\$79,420
Family Child Care Provider Gross Income	
(Baltimore County) <sup>2</sup>	\$44,554
Child Care Center Director (Baltimore County) <sup>3</sup>	\$39,029
Center Senior Staff/Teacher (Baltimore County) <sup>3</sup>	\$22,788
Center Aide (Baltimore County) <sup>3</sup>	\$16,508

<sup>1</sup>Average Teacher Salary, MSDE. <sup>2</sup>Gross pay based on average cost of care, as reported to LOCATE by child care providers. <sup>3</sup>Salary as reported to LOCATE: Child Care by center directors.

## **Family Income**

Median Family Income	
Baltimore	\$113,535
Maryland	\$88,738

Source: US Bureau of the Census, American Community Survey 2023

Median Household Income <sup>1</sup> :	
Baltimore	\$90,904
Maryland	\$73,538

Income Distribution	Percent Households		
	<b>Baltimore Co</b>	Maryland	
Under \$25,000	11.6%	11.3%	
\$25,000-\$49,999	14.9%	12.7%	
\$50,000-\$74,999	14.6%	13.2%	
\$75,000 +	58.9%	62.9%	
Total Households	330,151	2,339,510	

Source: US Bureau of the Census, American Community Survey 2023

## **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%
2024	3.2%	3.2%

MD Department of Labor Local Area Unemployment Statistics (LAUS) June 2024.

## **Housing Information**

	Baltimore Co.	%	Maryland	%
Owner-Occupied housing	218,994	66.3%	1,578,702	67.5%
Renter-Occupied housing	111,157	33.7%	760,808	32.5%
Mean Value of Owner-Occupied Housing	\$330,000		\$397,700	
Median Selected Monthly Owner Costs with a Mortgage	\$1,989		\$2,301	
Median Gross Residential Monthly Rent	\$1,566		\$1,662	

Source: US Bureau of the Census, American Community Survey 2023

# **Baltimore County**

# Supply of Regulated Early Childhood Programs and Education

## Children's Programs by Type with Capacity

	# of Programs	Capacity
Registered Family Child Care Providers and Large Family		
Child Care Homes	510	4,003
Licensed and Letter of Complia	ance	
Child Care Centers	373	24,885
Public Pre-Kindergarten	90	N/A
Head Start	9	302
Early Head Start	1	170

## Of the providers in the county\*\*

- 148 are licensed to accept infants with 1388 total infant capacity
- 11 are Head Start programs
- 2 are Early Head Start programs
- 61 are nursery schools
- 36 offer Part Day
- 231 offer before and/or after school care with a capacity of 16,003
- \* State Funded
- \*\* The programs in this section do not total because a program may offer more than one of these options
- \*\*\* Federally Funded. MSDE

Source Maryland Family Network, LOCATE Child Care and Maryland State Department of Education, and HHS Office of Head Start.

# of Programs: MFN LOCATE: Child Care 2024

#### **Education**

Public and Private Schools (Elementary and Middle)			
	Public	Private*	
Elementary Schools	109	15	
Middle Schools	6	0	
Combined Elementary a	nd Middle 1	70	
Elementary School Enro	llment		
	Public	Private*	
Pre-kindergarten	3,748	2,082	
Kindergarten	7,506	1,468	
Grades 1-5	48,316	9,396	
diades 1-5	70,510	3,330	

Source: MSDE 2023-2024 school year. Enrollment figures are for September 2023.

<sup>\*</sup> Self reported data from Maryland nonpublic schools to MSDE.

# **Baltimore 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 Baltimore Co. as of June 30, 2024.

Community/ Zip Code	Family Providers	%	8-12 Ho Centers	
Arbutus 21227	3	0.6%	2	0.5%
Baldwin 21013	0	0.0%	1	0.3%
Baltimore 21117	0	0.0%	1	0.3%
Baltimore 21128	0	0.0%	1	0.3%
Baltimore 21162	1	0.2%	0	0.0%
Baltimore 21206	11	2.2%	2	0.5%
Baltimore 21207	33	6.5%	11	2.9%
Baltimore 21208	5	1.0%	12	3.2%
Baltimore 21209	4	0.8%	5	1.3%
Baltimore 21212	4	0.8%	4	1.1%
Baltimore 21213	1	0.2%	0	0.0%
Baltimore 21215	1	0.2%	1	0.3%
Baltimore 21219	5	1.0%	1	0.3%
Baltimore 21220	14	2.7%	10	2.7%
Baltimore 21221	10	2.0%	7	1.9%
Baltimore 21222	19	3.7%	12	3.2%
Baltimore 21224	2	0.4%	3	0.8%
Baltimore 21227	11	2.2%	13	3.5%
Baltimore 21228	24	4.7%	13	3.5%
Baltimore 21229	8	1.6%	2	0.5%
Baltimore 21234	18	3.5%	15	4.0%
Baltimore 21235	0	0.0%	1	0.3%
Baltimore 21236	5	1.0%	17	4.6%
Baltimore 21237	10	2.0%	5	1.3%
Baltimore 21239	5	1.0%	1	0.3%
Baltimore 21244	18	3.5%	18	4.8%
Baltimore 21250	0	0.0%	1	0.3%
Baltimore 21286	0	0.0%	4	1.1%
Brooklandville 210	22 0	0.0%	1	0.3%
Carney 21234	0	0.0%	1	0.3%
Catonsville 21228	21	4.1%	8	2.1%
Catonsville 21229	1	0.2%	0	0.0%
Cockeysville 21030	7	1.4%	11	2.9%
Dundalk 21222	10	2.0%	9	2.4%
Edgemere 21219	0	0.0%	3	0.8%
Ellicott City 21043	1	0.2%	0	0.0%
Essex 21221	6	1.2%	5	1.3%
Fork 21051	0	0.0%	1	0.3%
Fort Washington				
20744	1	0.2%		0.0%
Freeland 21053	0	0.0%		0.3%
Glen Arm 21057	0	0.0%	1	0.3%

Community/	Family Providers	- 0/		8-12 Hour	
Zip Code			Cent		
Glyndon 21071	0	0.0%	3	0.8%	
Gwynn Oak 21207	16	3.1%	2	0.5%	
Halethorpe 21227	7	1.4%	1	0.3%	
Hampstead 21074	1	0.2%	1	0.3%	
Hunt Valley 21030	0	0.0%	2	0.5%	
Hunt Valley 21031	0	0.0%	2	0.5%	
Hydes 21082	0	0.0%	1	0.3%	
Kingsville 21087	1	0.2%	5	1.3%	
Lutherville 21093	11	2.2%	8	2.1%	
Lutherville-Timoniu 21093	ım 1	0.2%	0	0.0%	
Middle River 21220	9	1.8%	1	0.3%	
Monkton 21111	4	0.8%	3	0.8%	
Nottingham 21236	13	2.5%	3	0.8%	
Oella 21043	0	0.0%	1	0.3%	
Owings Mills 21117	32	6.3%	36	9.7%	
Parkton 21120	3	0.6%	3	0.8%	
Parkville 21234	18	3.5%	5	1.3%	
Perry Hall 21128	2	0.4%	6	1.6%	
Phoenix 21131	2	0.4%	3	0.8%	
Pikesville 21208	17	3.3%	5	1.3%	
Randallstown 2113	3 41	8.0%	14	3.8%	
Reisterstown 21136	5 18	3.5%	9	2.4%	
Rosedale 21237	17	3.3%	4	1.1%	
Rossville 21237	0	0.0%	1	0.3%	
Sparks 21152	0	0.0%	4	1.1%	
Sparrows Point 212	19 2	0.4%	0	0.0%	
Timonium 21093	4	0.8%	10	2.7%	
Towson 21204	1	0.2%	10	2.7%	
Towson 21252	0	0.0%	1	0.3%	
Towson 21286	7	1.4%	8	2.1%	
Upperco 21155	1	0.2%	1	0.3%	
White Hall 21161	0	0.0%	1	0.3%	
White Marsh 21128	3 0	0.0%	2	0.5%	
White Marsh 21162	2 2	0.4%	3	0.8%	
Windsor Mill 21244	0	0.0%	8	2.1%	
Woodlawn 21207	0	0.0%	1	0.3%	
Windsor Mill 21244	21	4.1%	1	0.3%	
Totals	510	100.0%	373	100.0%	

Source: MFN/LOCATE: Child Care, 6/24. NOTE: Percentages may not total 100% because of rounding.

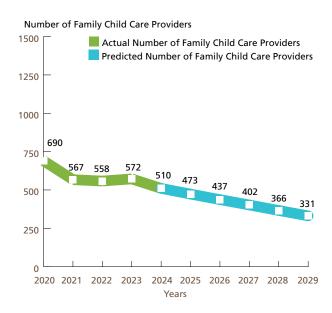
## Maryland Child Care Supply and Demand Map

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.



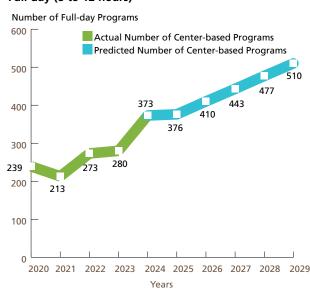
#### Past and Anticipated Growth Patterns for Family/Center Providers

#### Family Child Care Providers in Baltimore 2020-2029



Source: Maryland Family Network, LOCATE: Child Care (June 2024)

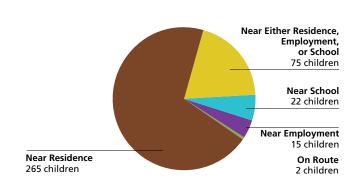
# Center-based Programs in Baltimore 2020-2029 Full-day (8 to 12 hours)



# Demand for Child Care

## Children Served by Age

N=379



**Children Served by Locational Preferences for Care** 

Infant/Toddler (unborn to 23 mos)
205 children

Preschool (24 to 59 mos)
89 children

Kindergarten (Age 5)
(6 yrs and older)
16 children 68 children

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/23-6/30/24).

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/23-6/30/24).

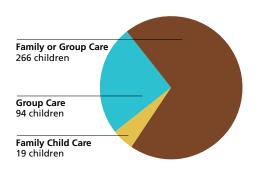
## Children Served by Type of Care Preferred

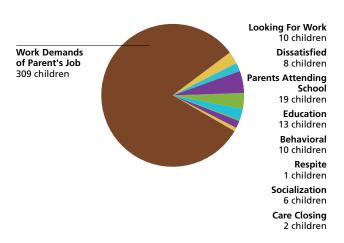
N=379

## **Reason Child Care is Needed**

N=379

N=379





Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/23-6/30/24).

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/23-6/30/24).

## Demand for Child Care

# Number of Children Served by LOCATE: Child Care 359 children (7/1/23-6/30/24)

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

N = 359

Full-time: 317 children
Part-time: 35 children
Other\*: 7 children

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

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/23-6/30/24).

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
170 (47% of all calls)

LOCATE Calls received from parents with children receiving Child Care Scholarship 108 (30% of all calls)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/23-6/30/24). \* Formerly Child Care Subsidy Program

# Child Care Scholarship Program (CCS)\*

Baltimore County

Supply of Child Care

# Family Child Care Providers willing to care for CCS children in Baltimore County

235 (46% of all family providers in the county)

# Child Care Centers willing to care for CCS children in Baltimore County

166 (45% of all 8-12 hour centers in the county)

LOCATE: Child Care at Maryland Family Network Baltimore, June 2023.

\* Formerly Child Care Subsidy Program

# **FY 24 CCS Expenditure** \$86,704,672

#### CCS Children Served 10.056

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

#### Special Needs Child Care

# Family providers who serve/have served children with special needs<sup>1</sup>

286 (56% of all family providers in the county)

# Centers who serve/have served children with special needs

164 (44% of all 8-12 hour centers in the county)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/23-6/30/24).

<sup>1</sup>In 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.

# **Baltimore 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)

## **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 \$31,200 in 2023. (U.S. Department of Health and Human Services, Jan 2022)

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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