MARYLAND FAMILY NETWORK

Maryland Child Care Resource Network

Child Care Demographics

Baltimore County Report

Baltimore County, the second largest job center in the state, enjoys a diverse economy, highly educated workforce, and attractive standard of living. The business community is balanced across sectors with corporate or divisional headquarters for McCormick & Co., Stanley Black & Decker Global Tools & Storage, and Textron Systems, and major operations for T. Rowe Price, Lockheed Martin, BD Diagnostics, Middle River Aerostructure Systems, and Bank of America.

The county is home to nearly 21,000 private sector businesses employing 322,000 people. The county's private sector industries generate \$42.5 billion in economic output. Business environments range from bwtech@UMBC, a research and technology park affiliated with the University of Maryland, Baltimore County, to heavy industrial properties in Dundalk/ Sparrows Point with rail, interstate and deepwater port access. The I-83 corridor in Hunt Valley is a hub of many corporate facilities. On the east side in the Chesapeake Enterprise Zone at Tradepoint Atlantic a new facility for Amazon opened in 2018 and an Under Armour warehouse opened in May 2019.

http://commerce.maryland.gov/Documents/ResearchDocument/BaltCountyBef.pdf Source: Maryland Department of Commerce, Brief Economic Facts, 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	19,115		
2-4	28,959		
5-9	47,454		
10-11	19,603		
Total	115,131		

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 Baltimore Co. is \$87,156⁶. A family of four that included a couple and two children ages 0-23 months and 2-4 years can be expected to have the following yearly household expenses:

Expense			
	Cost	% of Income	
Child Care		\$21,291	24.4%
Infant ¹	\$10,234		
Preschooler ²	\$11,057		
Food³		\$ 10,674	12.2%
Housing⁴		\$ 20,880	24.0%
Taxes⁵		\$20,019	23.0%
Total		\$72,864	83.6%

¹ Average cost of full-time care in a family child care home (LOCATE, 2019).
² Average cost of full-time care in a child care center (LOCATE, 2019). 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 2019), 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 (2019), Medicare and FICA taxes per moneychimp.com (2019). Taxes do not refl^ect Earned Income Credit. 6Current income as shown in the Geolytics Report dated July 2019. 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
0.22 months		
0-23 months	\$ 196.81	\$ 296.58
2-4 years	\$ 172.04	\$ 212.63
5 years ¹	\$ 156.08	\$ 203.04
School Age Full ²	\$ 152.97	\$ 187.87
School Age B/A ³	\$ 99.19	\$ 114.43

Source: MFN/LOCATE: Child Care, 6/19.

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.

Number of Baltimore County Children under 12 with Mothers in the Work Force¹

 $107,655-78.7\%^2$ of total 2019 child population under 12 (136,791).

¹Source: MFN/LOCATE: Child Care. ²Percent based on 2010 census data. Total population number based on GeoLytics, Inc. report, 2019.

Population Information

Child Population¹

		2000		2010
Baltir	nore Co.	Maryland	Baltimore Co.	Maryland
0-3 years	26,746	209,218	28,783	217,560
3-4 years	18,506	144,175	19,291	146,928
5 years	9,378	74,546	9,554	72,700
6-9 years	41,045	316,772	37,900	294,168
10-11 years	21,588	162,481	19,603	151,023
Total	117,263	907,192	115,131	882,379

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

Female Population (selected ages)

Age Group	2010	2000
20-24	29,609	23,549
25-29	28,135	24,564
30-34	25,798	28,261
Total	83,542	76,374

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

Work Force Information Total Population Ages 16+ in Work Force

Baltimore Co.	Maryland
219,663	1,570,193
221,386	1,623,215
195,131	1,351,034
201,776	1,418,491
12.6% (+)	16.2% (+)
9.7% (+)	14.4% (+)
	219,663 221,386 195,131 201,776 12.6% (+)

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	21,514	53,458	N/A*
Total females (16+) with children under 6			
in the work force	15,028	N/A*	N/A*
Total females (16+) with children 6-17	53,337	113,330	N/A*
Total females (16+) with children 6-17 in the work force	43,119	N/A*	N/A*

Total Population

	Baltimore Co.	Maryland
2010	805,029	5,773,552
2000	754,292	5,296,486
1995	712,904	5,046,079
1990	692,134	4,780,753
1980	655,615	4,216,975

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

Male Population (selected ages)

Age Group	2000	2010
20-24	21,563	28,163
25-29	22,462	25,729
30-34	26,053	23,893
Total	70,078	77,785

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

Households

	2000	2010
Total household		
population	736,652	784,248
Total # of households	299,877	316,715
Average household size	2.46	2.48

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

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

* Comparable data not available for 2010 census.

Census Information

Families and Poverty

	2000	%	2010	%	%Change
All Families	198,605	100%	205,113	100%	3.3%(+)
Families Below			40.007	c	
Poverty Level	9,058	4.6%	12,307	6.0%	35.9%(+)
All Families w/Children Under 6**	20,421	N/A*	20,488	100%	N/A*
Families w/Children Under 5 Below					
Poverty Level	3,045	N/A*	N/A*	10.7%	N/A*
All Families w/Children Under 18	90,711	100%	87,703	100%	3.3%(-)
Families w/Children Under 18 Below Poverty Level	6,557	7.2%	7,981	9.1%	21.7%(+)
Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.					

*Comparable data not available from 2010 Census.

Educational Attainment

	%Adult op. Over more Co.	%Adult Pop. Over 25 Yrs	Maryland	25 Yrs
High School Grad or Higher	492,864	90.1%	3,410,847	88.1%
Associate, Bachelor's Degree or Higher	229,691	42.0%	1,396,843	36.1%

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

Children and Poverty

	2000	%	2010	%	%Change
Total Related Children					
Under 18	159,317	100%	153,359	100%	3.7%(-)
Total Children Under 18 Below Poverty Level	, 13,434	8.4%	15,643	10.2%	16.4%(+)
Total Children Under 5 Below Poverty Level	3,818	9.5%	N/A*	13.3%	N/A*
Total Children 5-17 Below Poverty Level	9,616	8.0%	N/A*	9.0%	N/A*

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

Families

Baltimore Co. Total # of All Families With Related Children Total Under Age 6		Total # of All Families With Related Children Under Age 18	
2010	205,113	24,077	90,086
2000	198,605	20,421	90,711
Change	3.3%(+)	17.9%(+)	0.7%(-)

Maryland	Total # Families		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.

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Baltimore County

Income, Unemployment and Housing Information

Annual Wage Rate Information

Public School Teacher Salary	\$66,102
Average (Baltimore County)	
Public School Teacher Salary Average (MD)	\$70,463
Nonpublic School Teacher Average (Maryland)	\$56,552
Family Child Care Provider (Maryland)	\$39,884
Child Care Center Director (Maryland)	\$40,891
Center Senior Staff/Teacher (Maryland)	\$25,860
Center Aide (Maryland)	\$18,068

Sources: MSDE, Jan 2019, Association of Independent Maryland Schools (AIMS), 2018-19 school year, and MFN's 2019 Statewide Survey of Family Child Care Providers and Child Care Centers.

Family Income

Median Family Income, 2010 Census		
Baltimore Co.	\$77,137	
Maryland	\$83,137	

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

Median Household Income ¹ :		
Baltimore Co.	\$71,946	
Maryland	\$72,254	

Income Distribution	Percent Househo	lds
	Baltimore Co	Maryland
under \$25,000	14.2%	14.2%
\$25,000 - \$49,999	19.5%	17.1%
\$50,000 - \$74,999	18.5%	16.5%
\$75,000 +	47.8%	52.2%

Source: ¹GeoLytics, Inc. report, 2019. U.S. Bureau of the Census, 2013-2017 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

	Baltimore Co.	Maryland
2000	3.7%	3.4%
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%

Maryland Department of Labor, Licensing and Regulation (DLLR) 6/2019.

Housing Information

	Baltimore Co.	Maryland
Owner-Occupied housing	206,222 (65.3%)	1,426,267 (67%)
Renter-Occupied housing	109,753 (34.7%)	701,172 (33%)

Note: Percentage is based on total occupied housing units.

Balt	imore Co.	Maryland
Mean value of Owner- Occupied Housing	\$265,200	\$301,400
Median Selected Monthly Owner Costs With a Mortgage	\$1,740	\$2,016
Median Gross Residential Monthly Rent	\$1,071	\$1,131

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

Supply of Regulated Early Childhood Programs and Education

Children's Programs by Type with Capacity/ Enrollment

	# of	
	Programs	Capacity
Family Child Care Providers	714	5,521
*OCC Licensed Group Program	ms 381	23,931
8-12 Hour Child Care Centers	s 235	16,408
Infant/Toddler	129	2,139
Part-Day	45	N/A
Before/after School (School & Center-Based)	245	N/A
Employer-Sponsored Centers	9	841
Youth Camps	83	N/A
Nursery Schools	83	N/A
Public Kindergarten	41	N/A
**Head Start	46	enrollment: 356

***Public Pre-Kindergarten Sites 78

*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, 6/19; Maryland State Department of Education; Department of Health and Mental Hygiene.

Education

Public and Private Schools (Elementary and Middle)

	Public	Private*
Elementary Schools	108	14
Middle Schools	26	1
Combined	1	64

Elementary School Enrollment

	Public	Private*
Pre-Kindergarten	3,903	4,328
Kindergarten	8,189	1,229
Grades 1 - 6	52,898	7,884
Total	64,990	13,441

Source: MSDE, 2018-19 school year. Enrollment figures are for September 30, 2018. Private schools include MSDE approved schools and those operated by a tax-exempt religious organization which hold a letter of exemption from approval in accordance with State law.

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

Demographics

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, 2019.

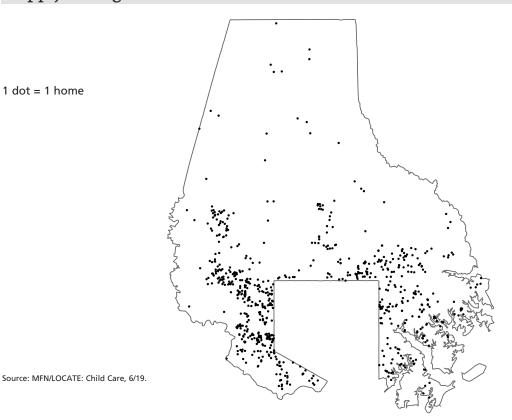
Community/	Family		8-12 Hour	
Zip Code	Providers	%	Centers	%
Arbutus 21227	1	0.1	0	0.0
Arlington 21215	1	0.1	0	0.0
Baldwin 21013	1	0.1	0	0.0
Baltimore 21235	0	0.0	1	0.4
Baltimore 21250	0	0.0	1	0.4
Baltimore 21051	0	0.0	1	0.4
Brooklandville				
21022	0	0.0	1	0.4
Carroll 21229	8	1.1	2	0.9
Catonsville 21228	62	8.7	10	4.3
Cockeysville 21030	11	1.5	11	4.7
Dundalk 21222	34	4.8	15	6.4
Essex 21221	25	3.5	8	3.4
Fork 21051	0	0.0	1	0.4
Freeland 21053	2	0.3	0	0.0
Glen Arm 21057	1	0.1	0	0.0
Glyndon 21071	0	0.0	1	0.4
Govans 21212	5	0.7	2	0.9
Gwynn Oak 21207	62	8.7	10	4.3
Halethorpe 21227	33	4.6	11	4.7
Hampstead 21074	1	0.1	0	0.0
Highlandtown 21224	2	0.3	2	0.9
Hunt Valley 21030	0	0.0	1	0.4
Hunt Valley 21031	0	0.0	1	0.4
Idlewylde 21239	5	0.7	0	0.0
Kingsville 21087	3	0.4	2	0.9
Lutherville/				
Timonium 21093	15	2.1	5	2.1
Middle River 21220	38	5.3	8	3.4
Monkton 21111	4	0.6	2	0.9
Mt. Washington 21209	6	0.8	4	1.7
Nottingham 21236	33	4.6	11	4.7
Oella 21043	1	0.1	0	0.0
Owings Mills 21117	39	5.5	28	11.9
Parkton 21120	4	0.6	2	0.9

Perry Hall 21128	8	1.1	4	1.7
Phoenix 21131	3	0.4	1	0.4
Pikesville 21208	38	5.3	8	3.4
Randallstown21133	52	7.3	10	4.3
Raspeburg 21206	13	1.8	1	0.4
Reisterstown 21136	28	3.9	6	2.6
Rosedale 21237	34	4.8	7	3.0
Sparks Glencoe 21152	1	0.1	4	1.7
Sparows Point 2121	96	0.8	2	0.9
Timonium 21093	5	0.7	3	1.3
Towson 21204	2	0.3	6	2.6
Towson 21252	0	0.0	1	0.4
Towson 21286	6	0.8	10	4.3
Upperco 21155	2	0.3	1	0.4
White Hall 21161	2	0.3	1	0.4
White Marsh 21162	5	0.7	1	0.4
Windsor Mill 21244	53	7.4	20	8.5
Woodstock 21163	1	0.1	1	0.4
Totals	714	100.0%	235	100.0%

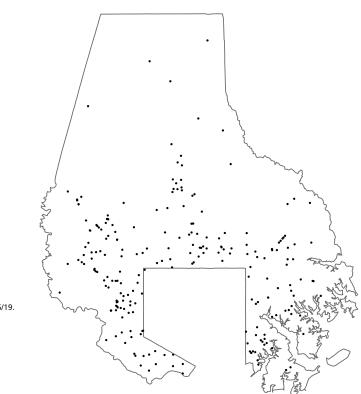
Source: MFN/LOCATE: Child Care, 6/19. NOTE: Percentages may not total 100% because of rounding.

Demographics

Supply of Regulated Child Care



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



Source: MFN/LOCATE: Child Care, 6/19.

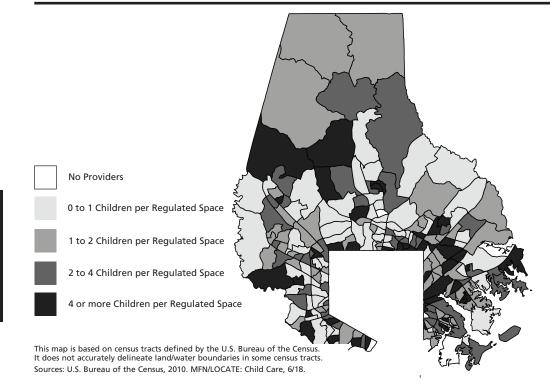
1 dot = 1 center

Demographics

Baltimore County

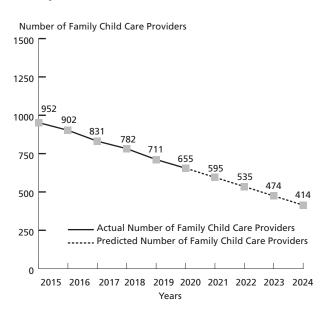
Supply of Regulated Child Care

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



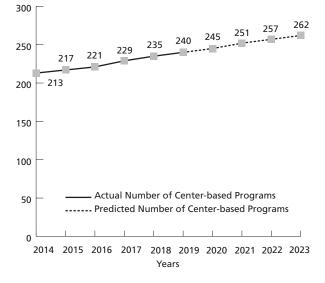
Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Baltimore 2015-2024



Center-based Programs in Baltimore 2015-2024 Full-day (8 to 12 hours)

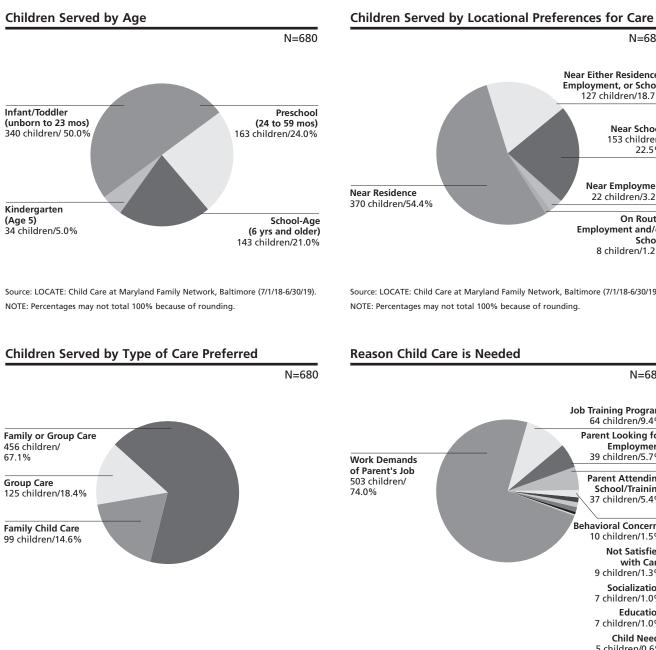
Number of Full-day Programs



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, 6/19.

Demographics

Demand for Child Care



N=680 Near Either Residence, **Employment, or School** 127 children/18.7% Near School 153 children/ 22.5% Near Employment Near Residence 22 children/3.2% 370 children/54.4% On Route, Employment and/or School 8 children/1.2%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). NOTE: Percentages may not total 100% because of rounding.

Reason Child Care is Needed

	N=680
	Job Training Program 64 children/9.4%
Vork Demands	Parent Looking for Employment 39 children/5.7%
o f Parent's Job 03 children/ '4.0%	Parent Attending School/Training 37 children/5.4%
	Behavioral Concerns 10 children/1.5%
	Not Satisfied with Care 9 children/1.3%
	Socialization 7 children/1.0%
	Education 7 children/1.0%
	Child Needs 5 children/0.6%
	Previous Care Closed 3 children/0.4%
	Parent Respite 1 children/0.1%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). NOTE: Percentages may not total 100% because of rounding.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). NOTE: Percentages may not total 100% because of rounding.

Demographics

Baltimore County

Demand for Child Care

Number of Children Served by LOCATE: Child Care 680 children (7/1/18-6/30/19)

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

Served	N=680
Full-time: 483 children (71.0%)	
Part-time: 167 children (24.6%)	
Other*: 30 children (4.4%)	

* Includes requests for sick, backup and temporary care.
 Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).
 NOTE: Percentages may not total 100% because of rounding.

Child Care Scholarship Program (CCS)*

LOCATE Calls received from parents with children eligible for CCS

142 (20.9% of all calls)

LOCATE Calls received from parents with children receiving CCS 256 (37.6% of all calls)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). * Formerly Child Care Subsidy Program

Major Reasons Parents Could Not Find Child Care in in Baltimore County

Reason	Count
Cost	3
No vacancies for infant	3
Location	2
No vacancies for preschool	2
No vacancies for Head Start/EHS	1
Schedule	1
Special Needs	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

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

Factor	Count
Educational program	53
Proximity to home, school, work	46
Cost	43
Environment	36
Caregiver	35
Hours of operation/part time	20
Escort	10
Only program/provider with vacancy	3
Transportation	2

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

Supply of Child Care

Child Care Scholarship Program (CCS)*

Family Child Care Providers willing to care for CCS children in Baltimore County 131 (18.4% of total family child care providers)

Child Care Centers willing to care for CCS children in Baltimore County 84 (35.7% of total child care centers)

LOCATE: Child Care at Maryland Family Network Baltimore, June 2019. * Formerly Child Care Subsidy Program

Baltimore County FY19 Allocation \$19,781,699 = 3,090 full-time children

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

Special Needs Child Care

Family providers who serve/have served children with special needs

418 (58.80% of total family child care providers in Baltimore)

Centers who serve/have served children with special needs 156 (66.4% of total child care centers in Baltimore)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

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 2019.

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 \$25,750 in 2019. (U.S. Department of Health and Human Services, JAN 2019)

Renter Occupied Gross Monthly Rent: Monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter. All occupied housing units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied. (U.S. Bureau of the Census)

Unemployment Rate: Civilians 16 years old and over are classified unemployed if they (1) were neither "at work" nor "with a job but not at work"during the reference week, and (2) were looking for work during the last four weeks, and (3) were available to accept a job. Also included were civilians who did not work at all during the reference week and were waiting to be called back to a job from which they had been laid off. (U.S. Bureau of the Census)

Youth Camps (Licensed): A day camp, residential camp, travel camp, or trip camp licensed by the Department of Health and Mental Hygiene.

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