



Maryland Child Care Resource Network

Child Care Demographics

2020

Frederick County Report

Frederick County has experienced strong long-term economic growth and is successful in attracting and retaining millennial workers. With its strategic location, comprehensive transportation network, educated workforce and moderate business costs, Frederick has attracted a diverse industry mix. The county has successfully blended its rich agriculture heritage with a world-class advanced technology sector, and is a leader in craft beverage sector growth. Computing and IT, manufacturing, and tourism are also thriving. The City of Frederick is intersected by five interstate and national highways, which provide easy access within the Mid-Atlantic Region.

Frederick County's more than 6,300 businesses employ over 86,000 workers, generating \$11 billion in economic activity. Complementing the life-saving federal research facilities are major private sector employers including Astra Zeneca, Lonza, Thermo Fisher, UnitedHealthcare, Fannie Mae and Wells Fargo Home Mortgage regional headquarters. Significant recent projects include: the locations of Kite Pharma, Wilcoxon Sensing Technologies, a new U.S. headquarters for German-based Indivumed, HealthWell Foundation, and Dunkin Donuts Centralized Kitchen.

<http://commerce.maryland.gov/Documents/ResearchDocument/FrederickBef.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 Frederick 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 | 5,551 |
| 2-4 | 9,311 |
| 5-9 | 16,303 |
| 10-11 | 6,804 |
| Total | 37,969 |

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 Frederick is \$105,674⁶. 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 | \$ 23,115 | 21.9% |
| Infant ¹ | \$11,732 | |
| Preschooler ² | \$11,383 | |
| Food ³ | \$ 10,674 | 10.1% |
| Housing ⁴ | \$ 24,960 | 23.6% |
| Taxes ⁵ | \$ 25,425 | 24.1% |
| Total | \$ 84,174 | 79.7% |

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).
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 2019), U.S. Average, United States Department of Agriculture).
⁴ Based on U.S. Bureau of the Census 2010 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities.
⁵ State and local taxes per Comptroller of Maryland (2019), Medicare and FICA taxes per moneychimp.com (2019). Taxes do not reflect Earned Income Credit.
⁶ Current 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

| Frederick County | Family Child Care Programs | Child Care Centers |
|------------------------------|----------------------------|--------------------|
| 0-23 months | \$225.62 | \$ 345.92 |
| 2-4 years | \$183.09 | \$ 218.90 |
| 5 years ¹ | \$171.40 | \$ 247.21 |
| School Age Full ² | \$150.33 | \$ 159.45 |
| School Age B/A ³ | \$ 103.76 | \$ 111.69 |

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

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

34,690 – 79.5%² of total 2019 child population under 12 (43,635).

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 | |
|-------------|-----------|----------|-----------|----------|
| | Frederick | Maryland | Frederick | Maryland |
| 0-3 years | 8,218 | 209,218 | 8,607 | 217,560 |
| 3-4 years | 5,838 | 144,175 | 6,255 | 146,928 |
| 5 years | 3,016 | 74,546 | 3,148 | 72,700 |
| 6-9 years | 12,580 | 316,772 | 13,155 | 294,168 |
| 10-11 years | 6,403 | 162,481 | 6,804 | 151,023 |
| Total | 36,055 | 907,192 | 37,969 | 882,379 |

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

Female Population (selected ages)

| Age Group | 2000 | 2010 |
|-----------|--------|--------|
| 20-24 | 4,959 | 6,532 |
| 25-29 | 5,792 | 6,859 |
| 30-34 | 8,031 | 7,062 |
| Total | 18,782 | 20,453 |

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

Work Force Information

Total Population Ages 16+ in Work Force

| | Frederick | Maryland |
|---------------|-----------|-----------|
| 2010 | | |
| Female | 62,431 | 1,570,193 |
| Male | 69,656 | 1,623,215 |
| 2000 | | |
| Female | 49,673 | 1,351,034 |
| Male | 57,478 | 1,418,491 |
| Change | | |
| Female | 25.7% (+) | 16.2%(+) |
| Male | 21.2% (+) | 14.4%(+) |

Source: U.S. Bureau of the Census, 2000, 2010 American Community Survey (ACS).

Females (16+) with Children

| Age Group | 2000 | 2010 | Change |
|---|--------|--------|--------|
| Total females (16+) with children under 6 | 6,085 | 17,204 | N/A* |
| Total females (16+) with children under 6 in the work force | 4,125 | N/A* | N/A* |
| Total females (16+) with children 6-17 | 14,990 | 40,447 | N/A* |
| Total females (16+) with children 6-17 in the work force | 12,150 | N/A* | N/A* |

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

* Comparable data not available for 2010 census.

Total Population

| | Frederick | Maryland |
|------|-----------|-----------|
| 2010 | 233,385 | 5,773,552 |
| 2000 | 195,277 | 5,296,486 |
| 1995 | 175,001 | 5,046,079 |
| 1990 | 150,208 | 4,780,753 |
| 1980 | 114,792 | 4,216,975 |

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

Male Population (selected ages)

| Age Group | 2000 | 2010 |
|-----------|--------|--------|
| 20-24 | 4,746 | 6,705 |
| 25-29 | 5,773 | 6,758 |
| 30-34 | 7,434 | 6,753 |
| Total | 17,953 | 20,216 |

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

Households

| | 2000 | 2010 |
|----------------------------|---------|---------|
| Total household population | 190,622 | 229,203 |
| Total # of households | 70,060 | 84,800 |
| Average household size | 2.72 | 2.70 |

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

Census Information

Families and Poverty

| | 2000 | % | 2010 | % | %Change |
|--|--------|------|--------|------|----------|
| All Families | 51,949 | 100% | 61,198 | 100% | 17.8%(+) |
| Families Below Poverty Level | 1,530 | 2.9% | 1,897 | 3.1% | 24.0%(+) |
| All Families w/Children Under 6** | 6,337 | N/A* | 6,115 | 100% | N/A* |
| Families w/Children Under 5 Below Poverty Level | 595 | N/A* | N/A* | 4.7% | N/A* |
| All Families w/Children Under 18 | 20,015 | 100% | 29,285 | 100% | 46.7%(+) |
| Families w/Children Under 18 Below Poverty Level | 1,182 | 5.9% | 1,406 | 4.8% | 19.0%(+) |

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

Educational Attainment

| | Frederick | %Adult Pop. Over 25 Yrs | Maryland | %Adult Pop. Over 25 Yrs |
|-----------------------------|-----------|-------------------------|-----------|-------------------------|
| High School Grad or Higher | 142,563 | 91.6% | 3,410,847 | 88.1% |
| Bachelor's Degree or Higher | 59,008 | 37.9% | 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 | 50,027 | 100% | 53,766 | 100% | 7.5%(+) |
| Total Children Under 18 Below Poverty Level | 2,735 | 5.5% | 3,495 | 6.5% | 27.8%(+) |
| Total Children Under 5 Below Poverty Level | 800 | 6.2% | N/A* | 7.0% | N/A* |
| Total Children 5-17 Below Poverty Level | 1,935 | 5.2% | N/A* | 6.3% | N/A* |

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

Families

Frederick

| | Total | Total # of All Families With Related Children Under Age 6 | Total # of All Families With Related Children Under Age 18 |
|--------|----------|---|--|
| 2000 | 51,949 | 6,337 | 20,015 |
| 2010 | 61,198 | 8,521 | 31,496 |
| Change | 17.8%(+) | 34.5%(+) | 57.4%(+) |

Maryland

| | Total | Total # of All Families With Related Children Under Age 6 | Total # of All Families With Related Children Under Age 18 |
|--------|-----------|---|--|
| 2000 | 1,359,318 | 150,011 | 662,172 |
| 2010 | 1,447,000 | 170,870 | 728,045 |
| Change | 6.5%(+) | 13.9%(+) | 9.9%(+) |

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

Income, Unemployment and Housing Information

Annual Wage Rate Information

| | |
|---|----------|
| Public School Teacher Salary Average (Frederick County) | \$69,381 |
| 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

| | |
|-----------|----------|
| Frederick | \$45,366 |
| Maryland | \$83,137 |

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

Median Household Income¹:

| | |
|-----------|----------|
| Frederick | \$92,788 |
| Maryland | \$72,254 |

| Income Distribution | Percent Households | |
|---------------------|--------------------|----------|
| | Frederick | Maryland |
| under \$25,000 | 10.7% | 14.2% |
| \$25,000 - \$49,999 | 15.2% | 17.1% |
| \$50,000 - \$74,999 | 16.9% | 16.5% |
| \$75,000 + | 57.3% | 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

| | Frederick | Maryland |
|------|-----------|----------|
| 2000 | 2.0% | 3.4% |
| 2001 | 2.9% | 4.0% |
| 2002 | 2.7% | 3.9% |
| 2004 | 2.5% | 3.9% |
| 2005 | 2.8% | 3.9% |
| 2006 | 2.9% | 3.7% |
| 2007 | 2.9% | 3.6% |
| 2008 | 3.7% | 4.5% |
| 2009 | 5.9% | 7.1% |
| 2010 | 6.2% | 7.3% |
| 2011 | 6.2% | 7.2% |
| 2012 | 5.4% | 6.5% |
| 2013 | 5.3% | 6.2% |
| 2014 | 4.8% | 5.6% |
| 2015 | 4.4% | 5.0% |
| 2016 | 4.0% | 4.5% |
| 2017 | 3.6% | 4.3% |
| 2018 | 4.1% | 4.5% |
| 2019 | 3.6% | 3.9% |

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

Housing Information

| | Frederick | Maryland |
|-------------------------|--------------|-----------------|
| Owner-Occupied housing | 63,392 (75%) | 1,426,267 (67%) |
| Renter-Occupied housing | 20,572 (25%) | 701,172 (33%) |

Note: Percentage is based on total occupied housing units.

| | Frederick | Maryland |
|---|-----------|-----------|
| Mean value of Owner-Occupied Housing | \$314,300 | \$301,400 |
| Median Selected Monthly Owner Costs With a Mortgage | \$2,080 | \$2,016 |
| Median Gross Residential Monthly Rent | \$1,158 | \$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 | 312 | 2,403 |
| *OCC Licensed Group Programs | 122 | 7,690 |
| 8-12 Hour Child Care Centers | 61 | 4,999 |
| Infant/Toddler | 40 | 657 |
| Part-Day | 29 | N/A |
| Before/after School (School & Center-Based) | 91 | N/A |
| Employer-Sponsored Centers | 0 | 0 |
| Youth Camps | 29 | N/A |
| Nursery Schools | 27 | N/A |
| Private Kindergarten | 11 | N/A |
| **Head Start | 6 | enrollment: 242 |
| ***Public Pre-Kindergarten Sites | 22 | |

*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 | 37 | 0 |
| Middle Schools | 13 | 0 |
| Combined | 0 | 11 |

Elementary School Enrollment

| | Public | Private* |
|------------------|--------|----------|
| Pre-Kindergarten | 1,259 | 1,269 |
| Kindergarten | 2,959 | 139 |
| Grades 1 - 6 | 18,976 | 753 |
| Total | 23,194 | 2,161 |

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.

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 Frederick as of June 30, 2019.

| Community/ Zip Code | Family Providers | 8-12 Hour % | Centers | % |
|-----------------------|------------------|-------------|---------|--------|
| Adamstown 21710 | 8 | 2.6 | 2 | 3.3 |
| Brunswick 21716 | 8 | 2.6 | 1 | 1.6 |
| Clarksburg 20871 | 0 | 0.0 | 1 | 1.6 |
| Emmitsburg 21727 | 5 | 1.6 | 0 | 0.0 |
| Frederick 21701 | 33 | 10.6 | 9 | 14.8 |
| Frederick 21702 | 51 | 16.3 | 11 | 18.0 |
| Frederick 21703 | 56 | 17.9 | 7 | 11.5 |
| Frederick 21704 | 22 | 7.1 | 3 | 4.9 |
| Ijamsville 21754 | 4 | 1.3 | 4 | 6.6 |
| Jefferson 21755 | 7 | 2.2 | 2 | 3.3 |
| Keymar 21757 | 0 | 0.0 | 1 | 1.6 |
| Knoxville 21758 | 8 | 2.6 | 0 | 0.0 |
| Libertytown 21762 | 1 | 0.3 | 0 | 0.0 |
| Middletown 21769 | 13 | 4.2 | 4 | 6.6 |
| Monrovia 21770 | 6 | 1.9 | 4 | 6.6 |
| Mt. Airy 21771 | 12 | 3.8 | 1 | 1.6 |
| Myersville 21773 | 7 | 2.2 | 2 | 3.3 |
| New Market 21774 | 17 | 5.4 | 3 | 4.9 |
| New Windsor 21776 | 1 | 0.3 | 0 | 0.0 |
| North Frederick 21703 | 1 | 0.3 | 0 | 0.0 |
| Point of Rocks 21777 | 3 | 1.0 | 0 | 0.0 |
| Rocky Ridge 21778 | 2 | 0.6 | 0 | 0.0 |
| Sabillasville 21780 | 2 | 0.6 | 0 | 0.0 |
| Smithsburg 21783 | 2 | 0.6 | 0 | 0.0 |
| Thurmont 21788 | 20 | 6.4 | 1 | 1.6 |
| Union Bridge 21791 | 5 | 1.6 | 0 | 0.0 |
| Urbana 21704 | 1 | 0.3 | 1 | 1.6 |
| Walkersville 21793 | 13 | 4.2 | 3 | 4.9 |
| Woodsboro 21798 | 4 | 1.3 | 1 | 1.6 |
| Totals | 312 | 100.0% | 61 | 100.0% |

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

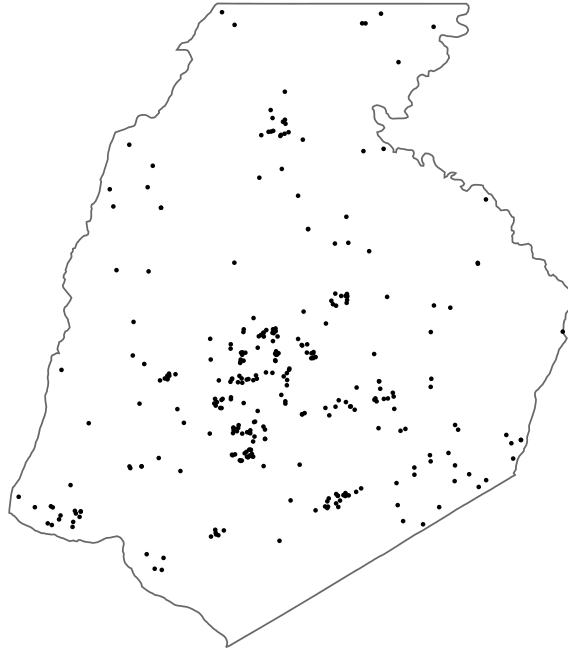
NOTE: Percentages may not total 100% because of rounding.



Supply of Regulated Child Care

Density of Regulated Family Child Care Homes in Frederick County

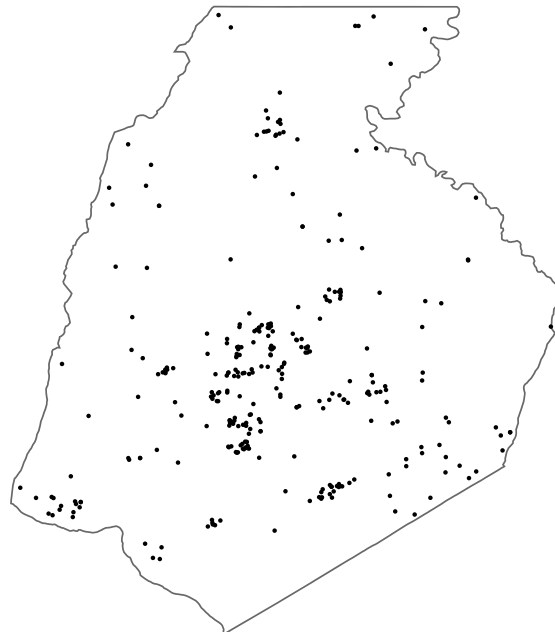
1 dot = 1 home



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

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

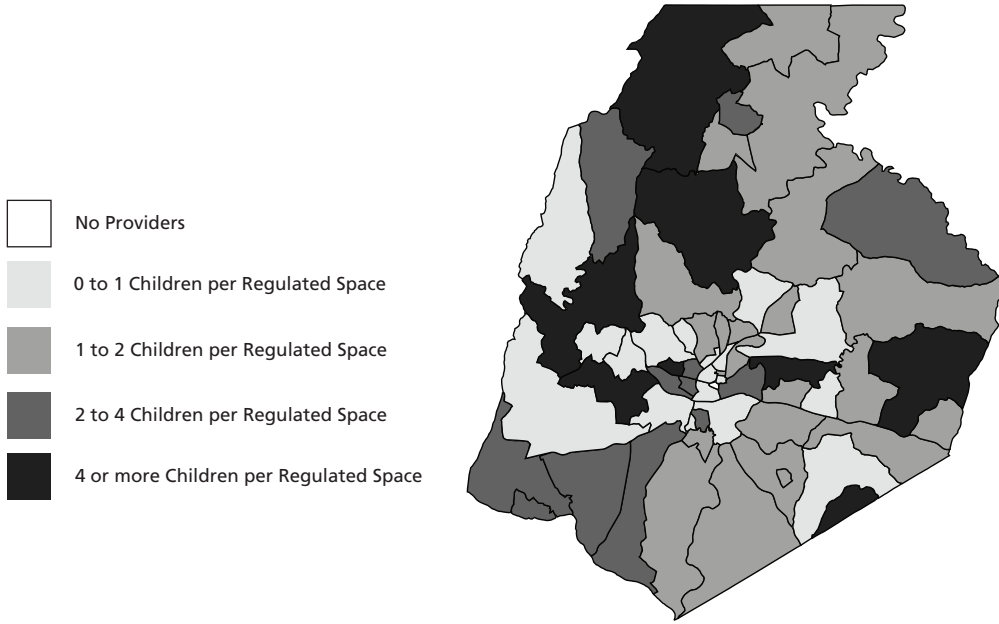
1 dot = 1 center



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

Supply of Regulated Child Care

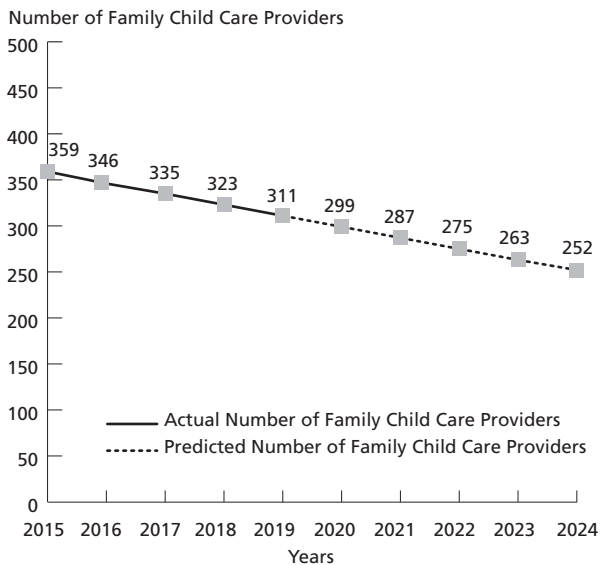
Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



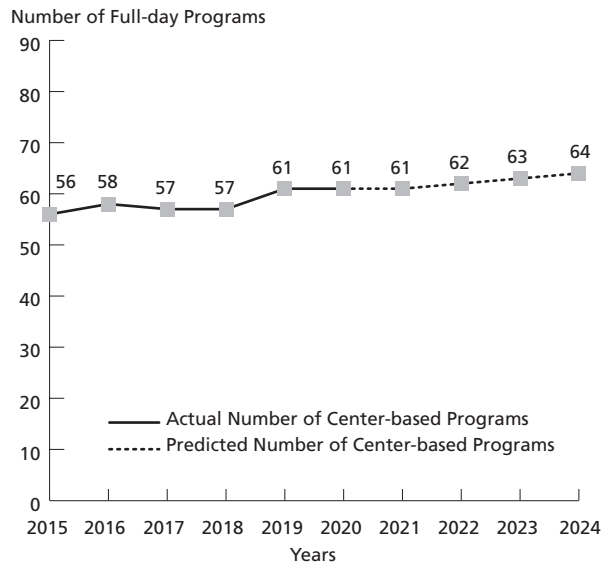
This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts. Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 6/19.

Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Frederick 2015-2024



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

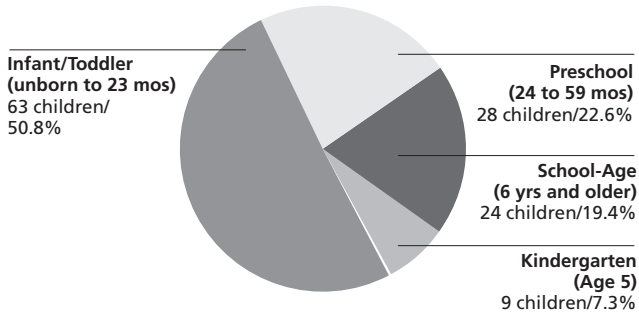


These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care. Source: MFN/LOCATE: Child Care, 6/19.

Demand for Child Care

Children Served by Age

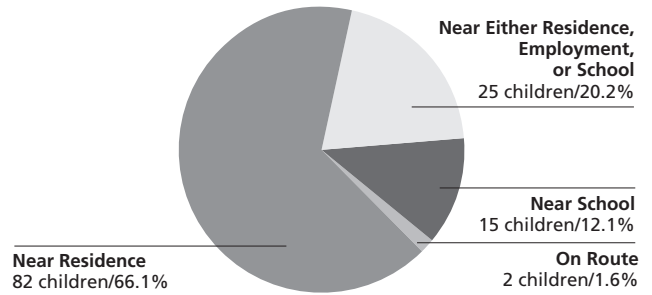
N=124



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

Children Served by Locational Preferences for Care

N=124

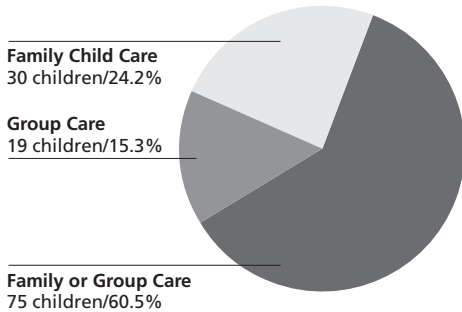


Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

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

Children Served by Type of Care Preferred

N=124

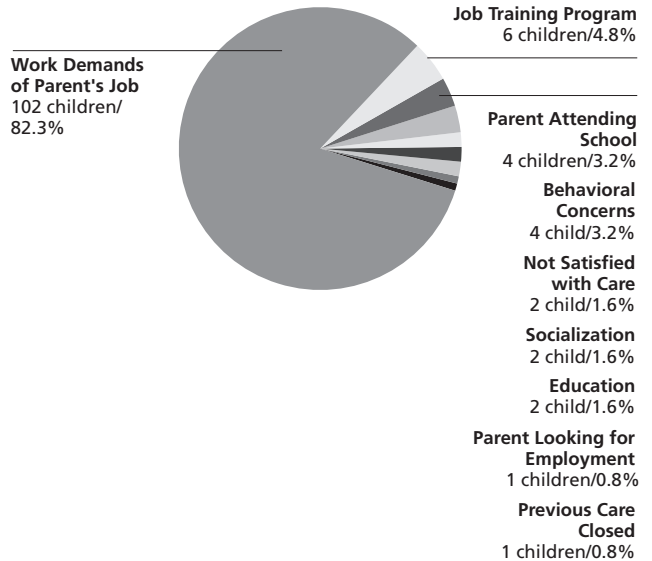


Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

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

Reason Child Care is Needed

N=124



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

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

Demand for Child Care

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

Full-time or Part-time Care Needs of Children Served N=124

Full-time: 91 children (73.4%)

Part-time: 32 children (25.8%)

Other*: 1 child (0.8%)

* Includes requests for sick, backup and temporary care.
Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

Child Care Scholarship Program (CCS)*

LOCATE Calls received from parents with children eligible for CCS
22 (17.7% of all calls)

LOCATE Calls received from parents with children receiving CCS
46 (37.1% 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 Frederick County

| Reason | Count |
|----------------------------|-------|
| No vacancies for infant | 2 |
| No vacancies for preschool | 2 |
| Cost | 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 Frederick County

| Factor | Count |
|------------------------------------|-------|
| Cost | 12 |
| Proximity to home, work, school | 8 |
| Educational program | 4 |
| Environment | 4 |
| Hours of operation/part time | 4 |
| Caregiver | 3 |
| Escort | 3 |
| Only program/provider with vacancy | 3 |

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

FREDERICK

Supply of Child Care

Child Care Scholarship Program (CCS)*

Family Child Care Providers willing to care for CCS children in Frederick County
34 (10.9% of total family child care providers)

Child Care Centers willing to care for CCS children in Frederick County
28 (45.9% of total child care centers)

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

Frederick County FY19 Allocation
\$2,011,378 = 337 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
177 (56.9% of total family child care providers in Frederick)

Centers who serve/have served children with special needs
43 (70.5% of total child care centers in Frederick)

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

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 \$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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