



MARYLAND CHILD CARE
RESOURCE NETWORK

CHILD CARE DEMOGRAPHICS • 2025

Calvert County Report

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



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Frequently Requested Child Care Information

Calvert County has approximately 6,089 children from birth through age five, and 2.8 percent of them live in households below the poverty line. Meanwhile, the average weekly cost for full-time child care in Calvert County is \$19,822 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 \$80,185 on average. Meanwhile, in the same location, a family child care providers makes just \$29,191, and a child care center teacher earns only \$38,500. 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 [Child Care Resource Center](#). MFN is the State Coordinating Entity of these centers 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	2,918
3-4 years	2,007
5 years	1,164
6-8 years	3,887
9-11 years	3,697
Total Children in Households Aged 0-11	13,673

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 Calvert is \$150,587⁶. 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	\$19,822	13.2%
Infant ¹	\$9,899	
Preschooler ²	\$9,923	
Food ³	\$12,851	8.5%
Housing ⁴	\$28,308	18.8%
Taxes ⁵	\$24,351	16.2%
Total	\$85,332	56.7%

¹Average annual cost of care for an infant in a family child care home as reported by child 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 Average cost of food based on a moderate 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

Calvert County	Family Child Care Programs	Child Care Centers
0-23 Months	\$305.77	\$290.00
2-4 Years	\$216.19	\$214.33
5 years ¹	\$180.71	\$198.00
School Age Full ²	\$181.43	\$172.50
Before/After School Care ³	\$132.33	\$126.67

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 in full time child 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 Population¹

	2013		2023	
	Calvert	Maryland	Calvert	Maryland
0-2 years	2,647	214,524	2,918	207,705
3-4 years	2,221	151,773	2,007	151,635
5 years	1,120	75,351	1,164	73,868
6-8 years	3,404	217,506	3,887	224,060
9-11 years	4,304	225,975	3,697	235,994
Total	13,696	885,129	13,673	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	2,361	2,651
Aged 25-29	2,279	2,377
Aged 30-34	2,404	2,834
Total Aged 20-34	7,044	7,862

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

Work Force Information

Total Population Ages 16+ in Work Force

	Calvert	Maryland
2023		
Females	23,060	1,622,793
Males	27,541	1,726,909
2013		
Females	23,930	1,581,677
Males	26,072	1,650,181
Change		
Females	-3.6%	2.6%
Males	5.6%	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	5,709	5,969	4.6%
Children Under 6 with all custodial parents working	4,087	4,369	6.9%
Total Children 6-17 years old	16,206	15,296	-5.6%
Children 6-17 with all custodial parents working	12,078	11,385	-5.7%

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

Total Population

	Calvert	Maryland
2023	93,791	6,170,738
2022	93,244	6,161,707
2021	92,515	6,148,545
2013	89,332	5,834,299
2011	88,329	5,736,545
2000	74,563	5,296,486
1990	51,372	4,780,753
1980	34,638	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	2,633	2,717
Aged 25-29	2,310	2,692
Aged 30-34	2,159	2,770
Total Aged 20-34	7,102	8,179

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

Households

	2010	2022
Total household population	88,657	93,248
Total number of households	30,923	33,485
Average household size	2.87	2.78

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	10,272	9,830	-4.3%
Females (16+) with children under 18, in the workforce	7,764	7,412	-4.5%

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	23,573		25,028		6.2%
Families Below Poverty Level	731	3.1%	592	2.4%	-19.0%
All Families with Children Under 5	3,496		3,962		13.3%
All Families w Children Under 5 Below Poverty Level	274	7.8%	78	2.0%	-71.5%
All Families w Children Under 18	11,913		11,511		-3.4%
All Families w Children Under 18 Below Poverty Level	649	5.4%	422	3.7%	-35.0%

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	22,495		21,707		-3.5%
Total Children Under 18 Below Poverty Level	1,502	6.7%	944	4.3%	-37.2%
Total Children Under 5 Below Poverty Level	290	6.1%	135	2.8%	-53.4%
Children 5-17 Below Poverty Level	1,212	6.8%	809	4.8%	-33.3%

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

Educational Attainment for Adults over 25 Years

	Calvert	% of Adults	Maryland	% of Adults
Total Adults Aged 25 or More	64,751		3,922,827	
High School Graduate or Higher	61,454	94.9%	3,479,996	88.7%
Bachelors Degree or Higher	22,833	35.3%	1,443,918	36.8%

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

Families

Calvert	2013	2023	% Change
Total Families	23,573	25,028	6.2%
Total # of All Families with Related Children Under Age 6*	3,169	4,234	33.6%
Total # of All Families with Related Children Under Age 18	10,847	10,660	-1.7%

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

*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 (Calvert County) ¹	\$80,185
Public School Teacher Average Salary (Maryland) ¹	\$79,420
Family Child Care Provider Gross Income (Calvert County) ²	\$29,191
Child Care Center Director (Calvert County) ³	\$57,500
Center Senior Staff/Teacher (Calvert County) ³	\$38,500
Center Aide (Calvert County) ³	\$11,750

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

Family Income

Median Family Income

Calvert	150,587
Maryland	\$88,738

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

Median Household Income¹:

Calvert	132,059
Maryland	\$73,538

Income Distribution	Percent Households	
	Calvert	Maryland
Under \$25,000	6.6%	11.3%
\$25,000-\$49,999	8.3%	12.7%
\$50,000-\$74,999	9.5%	13.2%
\$75,000 +	75.5%	62.9%
Total Households	33,485	2,339,510

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

Housing Information

	Calvert	%	Maryland	%
Owner-Occupied housing	29,184	87.2%	1,578,702	67.5%
Renter-Occupied housing	4,301	12.8%	760,808	32.5%
Mean Value of Owner-Occupied Housing	440,200		\$397,700	
Median Selected Monthly Owner Costs with a Mortgage	2,359		\$2,301	
Median Gross Residential Monthly Rent	1,701		\$1,662	

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

Unemployment Rate

	Calvert	Maryland
2001	2.3%	4.0%
2002	2.3%	3.9%
2003	2.7%	4.1%
2004	2.7%	3.9%
2005	2.8%	3.9%
2006	2.7%	3.7%
2007	2.8%	3.6%
2008	3.6%	4.5%
2009	5.9%	7.1%
2010	5.8%	7.3%
2011	6.0%	7.2%
2012	5.3%	6.5%
2013	5.3%	6.2%
2014	4.8%	5.6%
2015	4.6%	5.0%
2016	4.3%	4.5%
2017	3.7%	4.3%
2018	4.1%	4.5%
2019	3.7%	3.9%
2020	6.3%	8.3%
2021	5.6%	6.7%
2022	3.3%	3.7%
2023	1.5%	1.7%
2024	2.8%	3.2%

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

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	70	578
Licensed and Letter of Compliance Child Care Centers	47	2,242
Public Pre-Kindergarten	9	N/A
Head Start	3	142
Early Head Start	0	0

Of the child care providers in the Maryland**

- 18 are licensed to accept infants with 111 total infant capacity
- 3 are Head Start programs
- 0 are Early Head Start programs
- 7 are nursery schools
- 8 offer Part Day
- 40 offer before and/or after school care with a capacity of 2,047

* 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

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 Calvert as of June 30, 2024.

Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Chesapeake Beach 20732	7	10.0%	1	2.1%
Dunkirk 20754	1	1.4%	4	8.5%
Huntingtown 20639	16	22.9%	13	27.7%
Lusby 20657	14	20.0%	5	10.6%
Owings 20736	11	15.7%	9	19.1%
Port Republic 20676	2	2.9%	1	2.1%
Prince Frederick 20678	11	15.7%	8	17.0%
Saint Leonard 20685	6	8.6%	2	4.3%
Solomons 20688	1	1.4%	2	4.3%
Sunderland 20689	1	1.4%	2	4.3%
Totals	70	100.0%	47	100.0%

Source: MFN/LOCATE: Child Care, 6/24.

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

Education

Public and Private Schools (Elementary and Middle)

	Public	Private*
Elementary Schools	12	2
Middle Schools	6	0
Combined Elementary and Middle	0	2

Elementary School Enrollment

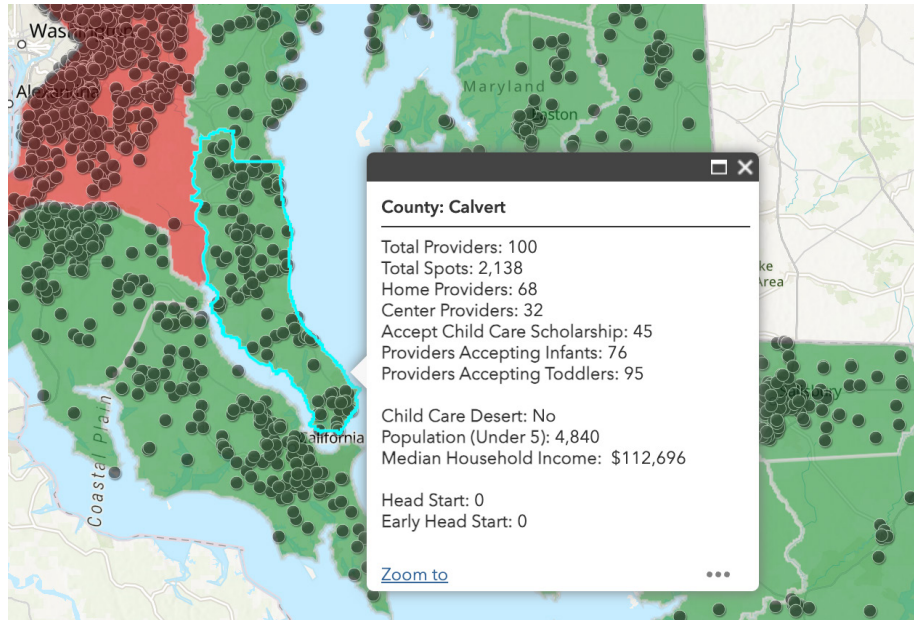
	Public	Private*
Pre-kindergarten	280	154
Kindergarten	976	88
Grades 1-5	6,533	430
Total	7,789	672

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

* Self reported data from Maryland nonpublic schools to MSDE.

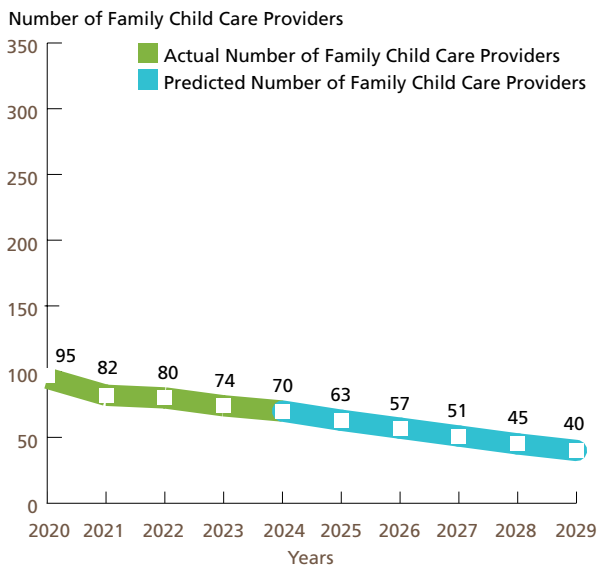
Maryland Child Care Supply and Demand Map

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

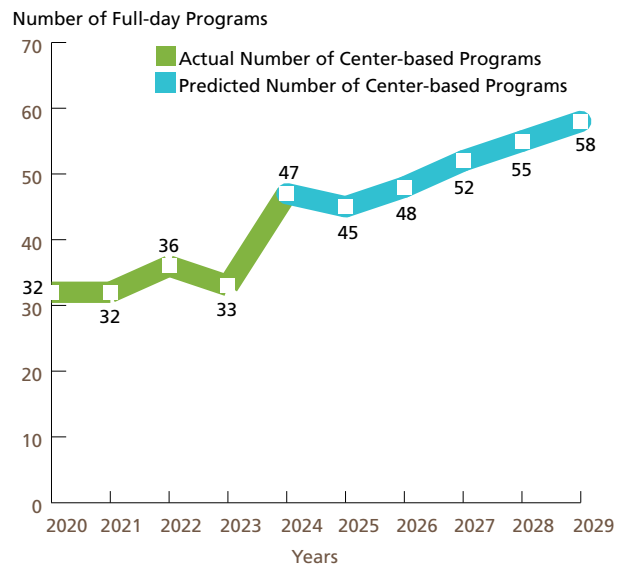


Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Calvert 2020-2029



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

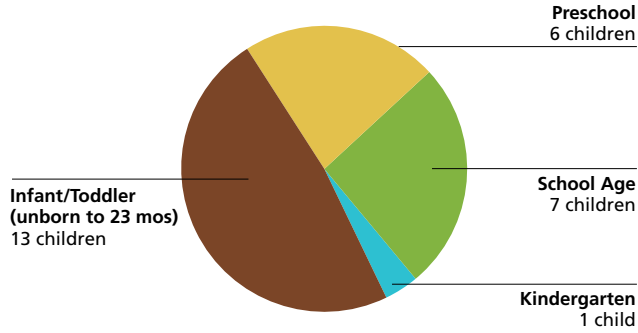


Source: Maryland Family Network, LOCATE: Child Care (June 2024)

Demand for Child Care

Children Served by Age

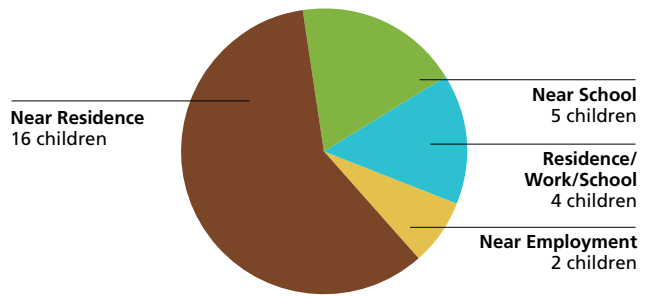
N=27



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

Children Served by Locational Preferences for Care

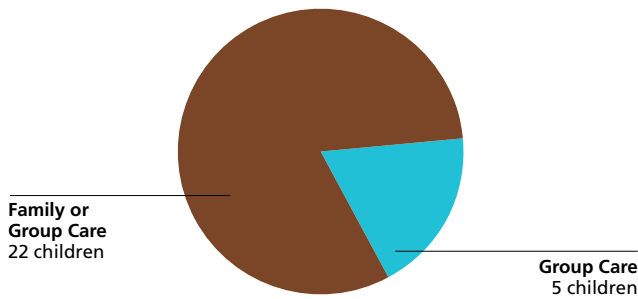
N=27



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

Children Served by Type of Care Preferred

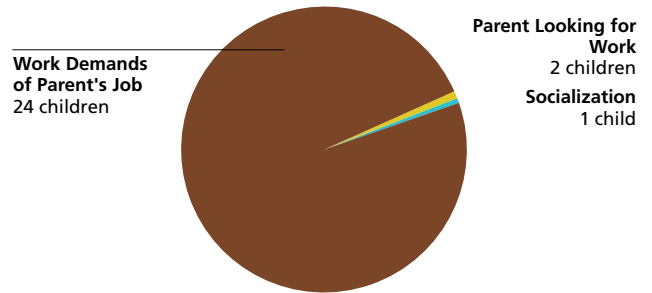
N=27



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

Reason Child Care is Needed

N=27



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
27 children (7/1/23-6/30/24)

Full-time or Part-time Care Needs of Children Served N=27

Full-time: 19 children

Part-time: 8 children

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

Child Care Scholarship Program (CCS)*

LOCATE Calls received from parents with children eligible for Child Care Scholarship
7 (26% of all calls)

LOCATE Calls received from parents with children receiving Child Care Scholarship
7 (26% of all calls)

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

Supply of Child Care

Child Care Scholarship Program (CCS)*

Family Child Care Providers willing to care for CCS children in Calvert County
29 (41% of all family providers in the county)

Child Care Centers willing to care for CCS children in Calvert County
19 (40% 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
\$2,473,721

CCS Children Served
350

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

Special Needs Child Care

Family providers who serve/have served children with special needs¹
41 (59% of all family providers in the county)

Centers who serve/have served children with special needs
15 (32% of all 8-12 hour centers in the county)

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

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

Definitions

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

Before/After-School Care: School-Age child care offers care to children enrolled in Kindergarten or above. Care is provided before and/or after school and during school holidays/vacations. Programs are licensed by the Office of Child Care. Programs may operate from a school building or other licensed facility.

Census of Population and Housing: There are two versions of the Census questionnaire: a short form which asks a limited number of population and housing questions of all households, and a long form questionnaire which asks additional social and economic questions of a sample of all households. The user should note that data obtained from a sample are subject to sampling variability, and that there are limitations to many of these data.

Child Care: The care or supervision of a child when the child's parent has given the child's care over to another for some portion of a 24-hour-day as a supplement to the parent's primary care of the child. (OCC)

Child Care Center: Child care provided in a facility that, for part or all of the day, provides care to children in the absence of the parent. Centers are licensed by the Office of Child Care.

Child Care Scholarship Program (CCS)*: Provides financial assistance to eligible families in securing care for their children in registered family child care homes or licensed child care centers while parents/guardians are attending school, working, or in job training.

Children with Special Needs: Children who, because of a disability or other special educational, developmental, physical, emotional, behavioral, or medical condition, require additional care, or whose activities are restricted by a certain condition. (OCC)

Current Median Family Income: Current, median family income is from the American Community Survey 2022.

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

Educational Attainment: The highest level of school completed or the highest degree received. Educational attainment figures were used for persons over 25 years of age. (U.S. Bureau of the Census)

Employer-Sponsored Centers: A child care center located on-site or off-site which is sponsored by a corporation,

business, or other employer. Employees are given priority for enrollment slots.

Family Child Care: The care given to a child younger than 13 years old or to a developmentally disabled person younger than 21 years old, in place of parental care for less than 24 hours a day, in a residence other than the child's residence and for which the provider is paid. Regulations allow a family child care provider to care for as many as eight children at any time. (OCC)

Family Household Income: Family includes a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption. A household can contain only one family for purposes of census tabulations. (U.S. Bureau of the Census)

Head Start: Project Head Start provides comprehensive developmental services for children from low-income families. Head Start is comprised of four components including Education, Health, Parent Involvement, and Social Services. Head Start Centers serve children from age 3 to school entry age from income eligible families.

Infant/Toddler: In the State of Maryland, "infant" means a child under 18 months old. "Toddler" means a child 18 months old or older but younger than 2 years old. (OCC) MFN reports "infant" as a child birth through 23 months of age.

Kindergarten: An instructional program for children who are 5 years old by September 1st of each academic year. Programs may be operated by a private or public school. Kindergarten is the year of school which precedes entrance to first grade.

Nursery Schools: An instructional program approved or exempted by the Maryland State Department of Education for children who are two through four years old. The maximum length of the program is 6 hours per day, however most operate only a few hours per day and may meet only two or three times per week for a nine month period.

Owner Costs with Mortgage (Selected Monthly): The sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire hazard, and flood insurance on the property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fees or mobile home costs. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. (U.S. Bureau of the Census)

Definitions

Part Day: A program regulated by OCC with an educational focus for children one or two years before entering kindergarten. These programs are usually 2-3 hrs/day, 2-3 days/week, nine months/year.

Pre-Kindergarten: These are publicly funded pre-kindergarten programs for eligible 4-year-old children administered by local boards of education or qualified vendors. The programs have the overall goal of providing learning experiences to help children develop and maintain school readiness skills necessary for successful school performance. Local school systems shall enroll all 4-year-old applicants from economically disadvantaged or homeless families.

Poverty Level: The poverty guideline for a family of four persons was \$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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