

Child Care Demographics

2011

Anne Arundel County Report

Anne Arundel County, part of the Baltimore metropolitan area, is located on the Chesapeake Bay and encompasses a 454 square mile area. The City of Annapolis (21401), the county seat as well as the State Capitol, is centrally located between Baltimore and Washington, D.C. The northern part of the county is suburban and urban with the southern part primarily rural and agricultural.

The County's economy is grounded in high-technology communications, distribution and computerized support services. Growing industries include environment related technology, regional data centers and life sciences. The BWI Hub, the commercial area encompassing the Baltimore/Washington International Airport, has over 11 million square feet of commercial space. More than 50% of all jobs and 57% of all companies in the county are located in the BWI Hub.

Some 14,400 businesses in the county employ 196,600 workers; 300 of these businesses have 100 or more workers. Major private sector employers include Allegis, ARINC, Booz Allen Hamilton, Computer Sciences Corporation, Ft. George G. Meade, General Dynamics, Johns Hopkins Healthcare, National Security Agency, Northrop Grumman, Southwest Airlines, Staples, and US Foodservice.

Source: Maryland Department of Business and Economic Development (DBED) 2009-2010.

Arundel Child Care Connections, the Maryland Child Care Resource Network and Maryland Family Network, Inc. are co-publishers of this Anne Arundel 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

Child Population 2000

Age Group	Number in age group
0-1	13,289
2-4	19,794
5-9	34,986
10-11	14,745
Total	82,814

Source: Maryland Department of Planning (MDP), 2000 Census Summary File 1.

Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Anne Arundel is \$85,931⁶. A family of four that included a couple and two children ages 1-2 and 3-5 years can be expected to have the following yearly household expenses:

Expense	Cost	% of Income
Child Care	\$19,073	22.2%
Infant ¹	\$9,942.92	
Preschooler ²	\$9,130.16	
Food ³	\$ 9,532	11.1%
Housing ⁴	\$16,452	19.1%
Taxes ⁵	\$18,927	22.0%
Total	\$63,984	74.5%

¹ Average cost of full-time care in a family child care home (LOCATE, 2010).

² Average cost of full-time care in a child care center (LOCATE, 2010). 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, September 2010), U.S. Average, United States Department of Agriculture). ⁴Based on U.S. Bureau of the Census 2000 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. ⁵Federal, state, and local income taxes, Medicare, and FICA taxes per IRS and Maryland Office of Comptroller (2010). Taxes do not reflect Earned Income Credit. ⁶Current income as shown in the 2nd Quarter 2010 EDIS Report. This data cannot be compared to previous data.

Average Weekly Cost of Full-time Child Care

Anne Arundel County	Family Child Care Programs	Child Care Centers
0-23 months	\$191.21	\$ 277.72
2-4 years	\$157.25	\$ 175.58
5 years ¹	\$145.24	\$ 159.76
School Age Full ²	\$129.98	\$ 156.12
School Age B/A ³	\$ 90.12	\$ 98.67

Source: MFN/LOCATE: Child Care, 7/10.

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 Anne Arundel Children under 12 with Mothers in the Work Force¹

58,999 – 76%² of total 2010 child population under 12 (77,630).

¹Source: MFN/LOCATE: Child Care. ²Percent based on 2000 census data. Total population number based on GeoLytics, Inc. Estimate Professional 2010/2015. Data is not directly comparable to earlier reports.

Population Information

Child Population¹

	1990		2000	
	Anne Arundel	Maryland	Anne Arundel	Maryland
0-3 years	19,104	216,136	19,741	209,218
3-4 years	12,643	141,682	13,342	144,175
5 years	6,297	69,456	6,915	74,546
6-9 years	23,666	262,917	28,071	316,772
10-11 years	10,962	124,328	14,745	162,481
Total	72,672	814,519	82,814	907,192

¹Source: U.S. Bureau of the Census Summary Tape File 1A (STF 1A), 1990, 2000 Censuses. Age breakdowns prepared by MFN.

Female Population (selected ages)

Age Group	1995 ¹	2000 ²
20-24	14,102	12,682
25-29	17,969	16,046
30-34	20,701	19,987
Total	52,772	48,715

¹Source: MDP Population Projections 7/97.

²MDP Census 2000 Summary File 1.

Work Force Information

Total Population Ages 16+ in Work Force

	Anne Arundel	Maryland
1990		
Female	108,626	1,238,003
Male	137,163	1,401,893
2000		
Female	125,267	1,351,034
Male	144,505	1,418,491
Change		
Female	15.3%(+)	9.1%(+)
Male	5.4%(+)	1.2%(+)

Source: U.S. Bureau of the Census, 2000 Census. Prepared by MDP, April 2002 based on STF 3A.

Females (16+) with Children

Age Group	2000	1990	Change
Total females (16+) with children under 6	15,816	27,397	42.3%(-)
Total females (16+) with children under 6 in the work force	11,214	18,211	38.4%(-)
Total females (16+) with children 6-17	35,948	29,236	23%(+)
Total females (16+) with children 6-17 in the work force	28,678	23,487	22.1%(+)

Source: U.S. Bureau of the Census, 2000 census. Prepared by MDP, April 2002 based on STF 3A.

Total Population

	Anne Arundel	Maryland
2000	489,656	5,296,486
1995	459,705	5,046,079
1990	427,239	4,780,753
1980	370,775	4,216,975

Source: U.S. Bureau of the Census Summary Tape File 1A (STF 1A), 2000, 1990, 1980 Censuses of Population and Housing and Maryland Department of Planning Data Services, Revisions, 6/95.

Male Population (selected ages)

Age Group	1995 ¹	2000 ²
20-24	18,287	15,172
25-29	19,259	16,261
30-34	21,427	19,941
Total	58,973	51,374

¹Source: MDP Population Projections 7/97. Spread of ages by LOCATE: Child Care

²MDP Census 2000 Summary File 1.

Households

	1990	2000
Total household population	411,893	473,666
Total # of households	149,114	178,670
Average household size	2.76	2.65

Source: Census 2000 Summary File 1. Produced by the Maryland Department of Planning, Planning Data Services.

Census Information

Families and Poverty

	1990	%	2000	%	%Change
All Families	113,850	100%	129,193	100%	13.5%(+)
Families Below Poverty Level	3,472	3.0%	4,626	3.6%	33.2%(+)
All Families w/Children Under 6**	25,258	100%	14,920	N/A*	N/A*
Families w/Children Under 5 Below Poverty Level	1,322	5.2%	1720	N/A*	30.1%(+)
All Families w/Children Under 18	59,252	100%	62,297	100%	5.1%(+)
Families w/Children Under 18 Below Poverty Level	2,593	4.4%	3,524	5.7%	35.9%(+)

Source: U.S. Bureau of the Census, 2000 Census. Prepared by MDP, May 2002 based on STF 1. Measurements of poverty status are based in income received from the previous year.

*Comparable data not available from 1990 Census.

**Data collected in 1990 was for children under 5.

Educational Attainment

	Anne Arundel	%Adult Pop. Over 25 Yrs	Maryland	%Adult Pop. Over 25 Yrs
High School Grad or Higher	282,676	86.4%	2,930,509	83.8%
Bachelor's Degree or Higher	100,078	30.6%	1,099,360	31.4%

Source: U.S. Bureau of the Census, 2000. Prepared by MDP, April 2002 based on STF 3A.

Children and Poverty

	1990	%	2000	%	%Change
Total Related Children Under 18	103,218	100%	111,528	100%	8.1%(+)
Total Children Under 18 Below Poverty Level	5,746	5.6%	8,147	7.3%	41.8%(+)
Total Related Children Under 5	31,227	100%	29,259	100%	6.3%(-)
Total Children Under 5 Below Poverty Level	1,900	6.1%	2,393	8.2%	25.9%(+)
Total Related Children 5-17	71,991	100%	82,869	100%	15.1%(+)
Total Children 5-17 Below Poverty Level	3,846	5.3%	5,754	6.9%	49.6%(+)

Source: U.S. Bureau of the Census, 2000 Census. Prepared by MDP, August 2002 based on STF 3A. Measurements of poverty status are based in income received from the previous year.

Families

Anne Arundel	Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
1990	113,850	25,258**	59,252
2000	129,193	14,920*	62,297
Change	13.5%(+)	N/A*	5.1%(+)

Maryland

	Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
1990	1,256,327	281,342**	649,622
2000	1,359,318	150,011*	662,172
Change	8.2%(+)	N/A*	1.9%(+)

Source: U.S. Bureau of the Census 1990 and 2000 Censuses. Prepared by MDP, April 2002 based on Summary tape File 3A (STF 3A). See "Census of Population and Housing" in definitions section for additional information.

* Comparable data not available for 1990 Census.

**Data collected in 1990 was for children under 5.

Income, Unemployment and Housing Information

Annual Wage Rate Information

Public School Teacher Salary Average (AA County)	\$64,555
Public School Teacher Salary Average (MD)	\$63,436
Nonpublic School Teacher Average (Maryland)	\$49,291
Family Child Care Provider (Maryland)	\$28,937
Child Care Center Director (Maryland)	\$36,926
Center Senior Staff/Teacher (Maryland)	\$24,818
Center Aide (Maryland)	\$17,347

Sources: MSDE, Oct 2009; Association of Independent Maryland Schools (AIMS), 2010-11 school year, and MFN's 2010 Statewide Survey of Family Child Care Providers and Child Care Centers.

Family Income

Median Family Household Income, 2000 Census

Anne Arundel	\$69,019
Maryland	\$61,876

Source: U.S. Bureau of the Census, 2000 Census. Prepared by MDP, May 2002 based on STF 3A.

Median Household Income¹:

Anne Arundel	\$83,398
Maryland	\$70,005

Percent Households

Distribution	Anne Arundel	Maryland
under \$25,000	10.1%	15.1%
\$25,000 - \$49,999	16.0%	19.9%
\$50,000 - \$74,999	18.4%	18.5%
\$75,000+	54.4%	46.6%

Source: ¹Brief Economic Facts of Maryland Department of Business and Economic Development, 2010. Data is not directly comparable to 2010 or earlier reports. Note: percentages may not total 100% because of rounding.

Unemployment Rate

	Anne Arundel	Maryland
1996	4.2%	4.9%
1997	3.4%	4.7%
1998	3.3%	4.3%
1999	2.8%	3.3%
2000	2.5%	3.4%
2001	3.3%	4.0%
2002	3.2%	3.9%
2003	3.4%	4.1%
2004	3.2%	3.9%
2005	3.2%	3.9%
2006	3.2%	3.7%
2007	3.1%	3.6%
2008	4.0%	4.5%
2009	6.5%	7.1%
2010	6.6%	7.3%

Source: Maryland Department of Labor, Licensing and Regulation (DLLR), Sept 2010.

Housing Information

	Anne Arundel	Maryland
Owner-Occupied housing	134,921 (76%)	1,341,751 (68%)
Renter-Occupied housing	43,749 (25%)	639,108 (32%)

Note: Percentage is based on total occupied housing units.

	Anne Arundel	Maryland
Mean value of Owner-Occupied Housing	\$159,300	\$146,000
Median Selected Monthly Owner Costs With a Mortgage	\$1,371	\$1,296
Median Gross Residential Monthly Rent	\$798	\$689

Source: U.S. Bureau of the Census STF 1A and STF 3A, 2000 Census. Prepared by MDP, May 2002. Percentage based on total occupied housing units prepared by MFN.

Supply of Regulated Early Childhood Programs and Education

Children’s Programs by Type with Capacity/
Enrollment

	# of Programs	Capacity
Family Child Care Providers	681	5,025
*OCC Licensed Group Programs	215	13,359
8-12 Hour Child Care Centers	94	7,240
Infant/Toddler	43	794
Part-Day	54	N/A
Before/after School (School & Center-Based)	156	N/A
Employer-Sponsored Centers	3	403
Youth Camps	73	N/A
Nursery Schools	37	N/A
Kindergarten	25	N/A
**Head Start/Early Head Start	7	enrollment: 441
***Public Pre-Kindergarten	37	

* 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 *= state funded. 1Enrollment figures are unofficial.

Source: MFN/LOCATE Child Care, 7/10; Maryland State Department of Education; Department of Health and Mental Hygiene.

Education

Public and Private Schools (Elementary and Middle)

	Public	Private
Elementary Schools	79	5
Middle Schools	19	0
Combined	0	8

Elementary School Enrollment

	Public	Private
Pre-Kindergarten	1,699	3,746
Kindergarten	5,692	881
Grades 1 - 6	27,801	4,670
Total	35,192	9,297

Source: MSDE, 2009-10 school year. Enrollment figures are for September 30, 2009. 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.

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 Anne Arundel as of July 1, 2010.

Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Annapolis 20701	0	0	1	1.1
Annapolis 21401	19	2.8	7	7.4
Annapolis 21403	17	2.5	2	2.1
Annapolis 21409	36	5.3	5	5.3
Arnold 21012	23	3.4	4	4.3
Baltimore 21225	14	2.1	3	3.2
Baltimore 21226	8	1.2	2	2.1
Churchton 20733	8	1.2	1	1.1
Crofton 21114	24	3.5	1	1.1
Crownsville 21032	2	0.3	3	3.2
Davidsonville 21035	10	1.5	2	2.1
Deale 20751	7	1.0	1	1.1
Dunkirk 20754	2	0.3	0	0.0
Edgewater 21037	21	3.1	3	3.2
Fort Meade 20755	0	0.0	2	2.1
Friendship 20758	2	0.3	0	0.0
Gambrills 21054	17	2.5	10	10.6
Glen Burnie 21060	34	5.0	3	3.2
Glen Burnie 21061	86	12.6	7	7.4
Hanover 21076	19	2.8	4	4.3
Harmans 21077	1	0.1	0	0.0
Harwood 20776	4	0.6	0	0.0
Jessup 20794	3	0.4	1	1.1
Laurel 20724	18	2.6	2	2.1
Linthicum 21090	3	0.4	1	1.1
Linthicum Heights 21090	11	1.6	1	1.1
Lothian 20711	5	0.7	1	1.1
Millersville 21108	24	3.5	2	2.1
North Beach 20714	1	0.1	0	0.0
Odenton 21113	45	6.6	6	6.4
Pasadena 21122	103	15.1	10	10.6
Riva 21140	9	1.3	0	0.0
Severn 21144	62	9.1	3	3.2
Severna Park 21146	26	3.8	4	4.3
Shadyside 20764	16	2.3	2	2.1
Tracy’s Landing 20779	1	0.1	0	0.0
Totals	681	99.7	94	100.1

Source: MFN/LOCATE: Child Care, 7/10. Note: Percentages do not total 100% because of rounding.

Supply of Regulated Child Care

Density of Regulated Family Child Care Homes in Anne Arundel County

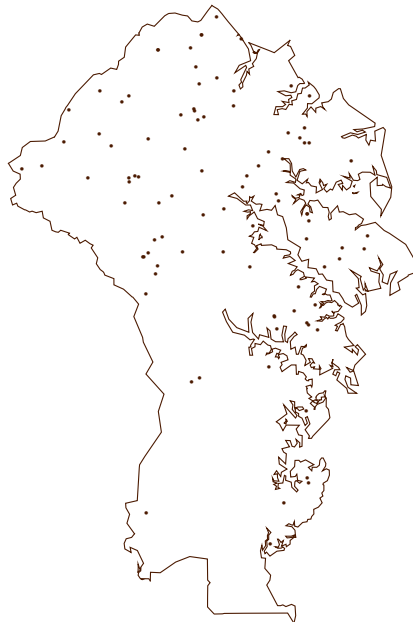
1 dot = 1 home



Source: MFN/LOCATE: Child Care, 7/10.

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

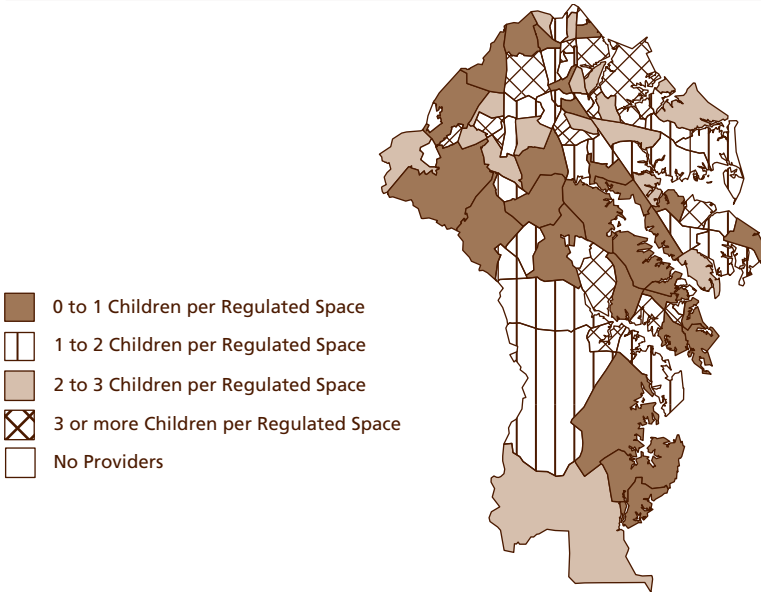
1 dot = 1 center



Source: MFN/LOCATE: Child Care, 7/10.

Supply of Regulated Child Care

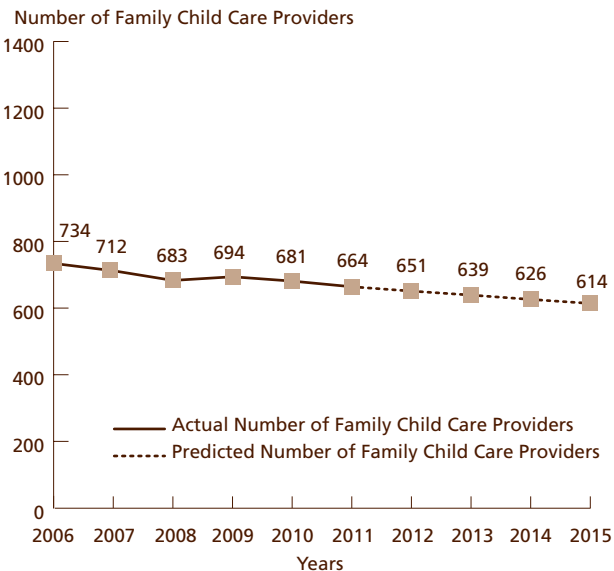
Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



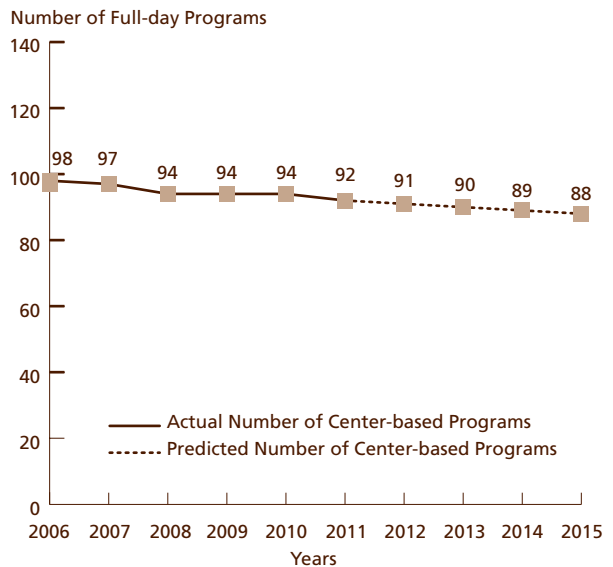
This map is based on the total population of children 0-5 yrs. Child population numbers are taken from Geolytics, Inc. Estimate Professional 2010/2015. When assessing the need for child care, the results of the National Child Care Survey 1990 also should be considered which indicate that approximately 66% of the working mothers surveyed used no supplemental care or utilized care by relatives, caregivers in the child's own home, or other arrangements. Only 34% utilized care in regulated out-of-home settings. See "National Child Care Survey 1990" in definition section for additional information.
Source: U.S. Bureau of the Census STF 3B, 2000 Census; MFN/LOCATE: Child Care, 7/10.

Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Anne Arundel 2006-2015



Center-based Programs in Anne Arundel 2006-2015 Full-day (8 to 12 hours)

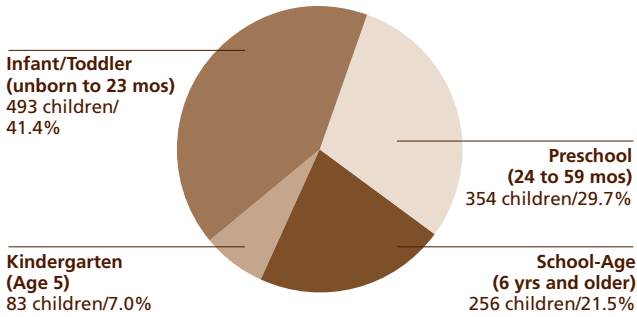


These predictions were generated with the use of the Cycle Regression Analysis Model. This model is being developed as part of the FORECAST system by Dr. LeRoy Simmons and Mr. George Wright of Loyola College. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care.
Source: MFN/LOCATE: Child Care, 7/10.

Demand for Child Care

Children Served by Age

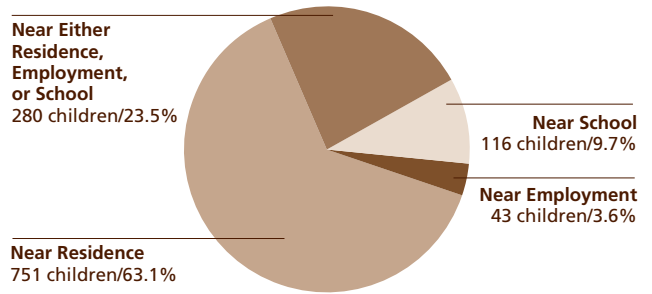
N=1,190



Source: LOCATE: Child Care at Arundel Child Care Connections (7/1/09-6/30/10).
NOTE: Percentages do not total 100% because of rounding.

Children Served by Locational Preferences for Care

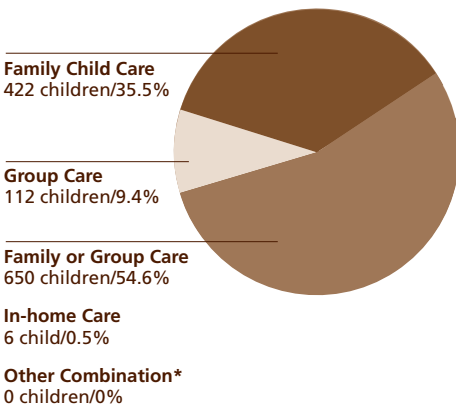
N=1,190



Source: LOCATE: Child Care at Arundel Child Care Connections (7/1/09-6/30/10).

Children Served by Type of Care Preferred

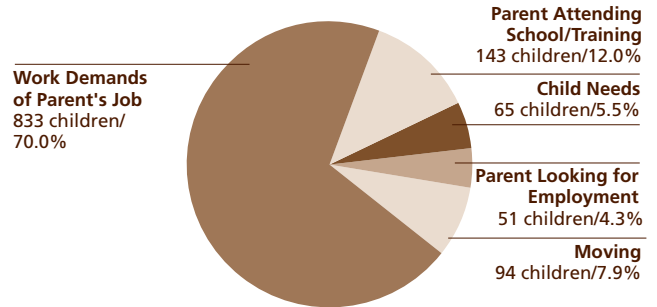
N=1,190



Source: LOCATE: Child Care at Arundel Child Care Connections (7/1/09-6/30/10).
* Indicates all other combinations of Family Care, Group Care and In-home Care.
NOTE: Percentages do not total 100% because of rounding.

Reason Child Care is Needed

N=1,190



Source: LOCATE: Child Care at Arundel Child Care Connections (7/1/09-6/30/10).
NOTE: Percentages do not total 100% because of rounding.

Demand for Child Care

Number of Children Served by LOCATE: Child Care
1,190 children (7/1/09-6/30/10)

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

	N=1,190
Full-time: 738 children (62.0%)	
Part-time: 426 children (35.8%)	
Other*: 28 children (2.4%)	

* Includes requests for sick, backup and temporary care.
Source: LOCATE: Child Care at Arundel Child Care Connections (7/1/09-6/30/10).
NOTE: Percentages do not total 100% because of rounding.

Child Care Subsidy Program (formerly POC)

LOCATE calls received from parents with children eligible for Child Care Subsidy
285 (23.9% of all calls)

LOCATE calls received from parents with children receiving Child Care Subsidy
182 (15.3% of all calls)

Source: LOCATE: Child Care at Arundel Child Care Connections (7/1/09-6/30/10).

Major Reasons Parents Could Not Find Child Care in Anne Arundel County

Reason	Count
Cost	40
No vacancies for infant	18
Combination of ages	11
No vacancies for school age	10
Quality of care	10
Location	7
No vacancies for preschool	7
Schedule	2
Other	2
Transportation/Escort	2

Source: LOCATE: Child Care at Arundel Child Care Connections (7/1/09-6/30/10).

Major Factors Important to Parents Who Found Child Care in Anne Arundel County

Reason	Count
Proximity to home, work, school	136
Cost	93
Educational program	76
Caregiver	74
Hours of operation/part time	70
Environment	64
Escort	24
Only provider/program with vacancy	19
Nearby transportation	6

Source: LOCATE: Child Care at Arundel Child Care Connections (7/1/09-6/30/10).

Supply of Child Care

Child Care Subsidy Program

Family Child Care Providers willing to care for CCS children in Anne Arundel County
479 (70.3% of total family child care providers)

Child Care Centers willing to care for CCS children in Anne Arundel County
74 (78.7% of total child care centers)

Source: MFN/LOCATE: Child Care, 7/10.

Anne Arundel County FY 11 Allocation
\$2,725,869 = 729 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
396 (58.1% of total family child care providers in Anne Arundel)

Centers who serve/have served children with special needs
61 (64.9% of total child care centers in Anne Arundel)

Source: MFN/LOCATE: Child Care, 7/10.

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 2000 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 data contained in the Census Summary Tape File 1 A (STF 1 A) are based on the questions which were asked of all persons, while the data from the Census Summary Tape File 3A (STF 3A) are based on the sample questionnaire. 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 Subsidy Program (formerly POC): 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 presented in the Economic Development Intelligence System, (EDIS) 2nd Quarter 2010 report.

Current Population Estimates: Current population estimates are based on GeoLytics, Inc. Estimate Professional 2010/2015.

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. Information on money income received in the calendar year 1999 was requested from persons 15 years and over. (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.

The National Child Care Survey 1990: (NCCS) contains information on demand and parental preferences for care based on a nationally representative sample of families with children younger than age 13. The NCCS examined the type of care and education (excluding formal schooling) that parents use to supplement their own care of children. Employed mothers were surveyed regarding the primary supplemental care arrangements used for the most hours per week by their youngest child excluding school or kindergarten attendance.

Definitions

The results indicate that 66% of the employed mothers surveyed used no supplemental care, or utilized care by relatives, by caregivers in the child's own home, or other arrangements. Family child care homes or child care centers were used as the primary supplemental care arrangement by the remaining 34%. The mother's utilization of out-of-home care varied with the age of the child, with 42% of children under 3 years of age, 60% of children ages 3-4 years, and 21% of children 5-12 years placed in these settings for supplemental care.

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)

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 \$22,050 in 2010. (U.S. Department of Health and Human Services, OCT 2010)

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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