



Maryland Child Care Resource Network

Child Care
Demographics

2013

Montgomery County Report

Montgomery County is Maryland's most populous jurisdiction. Its 495 square miles border on Washington, D.C., and is 34 miles southwest of Baltimore. Major business concentrations are along the I-270 corridor and the Route 29 corridor in eastern Montgomery County. High technology, especially telecommunications and biotechnology, is the principle economic activity. The County also is home to a number of Federal research and development installations.

The County's 32,600 companies employ 360,000 workers. Some of its major private employers include BAE Systems, Discovery Communications, GEICO, IBM, Lockheed Martin, Hughes Network Systems, Adventist Healthcare, National Institutes of Health Medical Research, Marriott International, Giant Food, and Westat.

Source: Maryland Department of Business and Economic Development (DBED) 2012.

The Maryland Child Care Resource Network and Maryland Family Network, Inc. are co-publishers of this Montgomery 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	24,936
2-4	38,796
5-9	64,300
10-11	25,567
Total	153,599

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 Montgomery is \$124,532⁶. 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	\$25,234	20.3%
Infant ¹	\$12,124.32	
Preschooler ²	\$13,109.72	
Food ³	\$10,296	8.3%
Housing ⁴	\$29,976	24.1%
Taxes ⁵	\$33,866	27.2%
Total	\$99,372	79.8%

¹ Average cost of full-time care in a family child care home (LOCATE, 2012).
² Average cost of full-time care in a child care center (LOCATE, 2012).
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, September 2012), 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 Federal, state, and local income taxes, Medicare, and FICA taxes per IRS and Maryland Office of Comptroller (2012). Taxes do not reflect Earned Income Credit.
⁶ Current income as shown in the Geolytics report dated Oct 2012. This data cannot be compared to previous data.

Average Weekly Cost of Full-time Child Care

Montgomery County	Family Child Care Programs	Child Care Centers
0-23 months	\$ 233.16	\$ 319.32
2-4 years	\$ 202.17	\$ 252.11
5 years ¹	\$ 185.35	\$ 241.14
School Age Full ²	\$ 175.86	\$ 222.90
School Age B/A ³	\$ 121.06	\$ 135.98

Source: MFN/LOCATE: Child Care, 7/12.
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 Montgomery Children under 12 with Mothers in the Work Force¹

121,859 – 78%² of total 2012 child population under 12 (156,832).

¹Source: MFN/LOCATE: Child Care. ²Percent based on 2010 census data. Total population number based on GeoLytics, Inc. report, 2012.

Population Information

Child Population

	2000		2010	
	Montgomery	Maryland	Montgomery	Maryland
0-3 years	35,779	209,218	37,926	217,560
3-4 years	24,394	144,175	25,806	146,928
5 years	12,246	74,546	12,766	72,700
6-9 years	51,057	316,772	51,534	294,168
10-11 years	26,248	162,481	25,567	151,023
Total	149,724	907,192	153,599	882,379

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

Female Population (selected ages)

Age Group	2000	2010
20-24	21,948	26,737
25-29	29,724	33,733
30-34	36,155	34,514
Total	87,827	94,984

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

Work Force Information

Total Population Ages 16+ in Work Force

	Montgomery	Maryland
2010		
Female	275,943	1,570,193
Male	291,702	1,623,215
2000		
Female	230,995	1,351,034
Male	246,128	1,418,491
Change		
Female	19.5% (+)	16.2% (+)
Male	18.5% (+)	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	29,250	73,664	N/A*
Total females (16+) with children under 6 in the work force	19,676	N/A*	N/A*
Total females (16+) with children 6-17	64,240	154,931	N/A*
Total females (16+) with children 6-17 in the work force	50,541	N/A*	N/A*

Source: U.S. Bureau of the Census, 2010 ACS.
* Comparable data not available for 2010 census.

Total Population

	Montgomery	Maryland
2010	971,777	5,773,552
2000	873,341	5,296,486
1995	810,000	5,046,079
1990	757,027	4,780,753
1980	579,053	4,216,975

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

Male Population (selected ages)

Age Group	2000	2010
20-24	21,736	27,294
25-29	27,839	32,506
30-34	32,849	31,640
Total	82,424	91,440

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

Households

	2000	2010
Total household population	863,910	962,877
Total # of households	324,565	357,086
Average household size	2.66	2.70

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

Census Information

Families and Poverty

	2000	%	2010	%	%Change
All Families	224,225	100%	244,898	100%	9.2%(+)
Families Below Poverty Level	8,428	3.8%	12,000	4.9%	42.4%(+)
All Families w/Children Under 6	27,701	N/A*	27,951	100%	N/A*
Families w/Children Under 5 Below Poverty Level	2,808	N/A*	N/A*	4.9%	N/A*
All Families w/Children Under 18	113,665	100%	118,482	100%	4.2%(+)
Families w/Children Under 18 Below Poverty Level	6,110	5.4%	9,597	8.1%	57.1%(+)

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

Educational Attainment

	Montgomery	%Adult Pop. Over 25 Yrs	Maryland	%Adult Pop. Over 25 Yrs
High School Grad or Higher	605,912	90.6%	3,410,847	88.1%
Bachelor's Degree or Higher	377,710	56.5%	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	205,941	100%	212,397	100%	3.1%(+)
Total Children Under 18 Below Poverty Level	13,516	6.6%	20,602	9.7%	52.4%(+)
Total Children Under 5 Below Poverty Level	3,698	6.8%	N/A*	8.4%	N/A*
Total Children 5-17 Below Poverty Level	9,818	6.5%	N/A*	10.2%	N/A*

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

Families

Montgomery

	Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
2000	224,225	27,701	113,665
2010	224,898	30,680	126,250
Change	0.3%(+)	10.8%(+)	11.1%(+)

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	1,447,002	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 (Montgomery County)	\$73,705
Public School Teacher Salary Average (MD)	\$63,634
Nonpublic School teacher Average (Maryland)	\$51,240
Family Child Care Provider (Maryland)	\$30,474
Child Care Center Director (Maryland)	\$37,278
Center Senior Staff/Teacher (Maryland)	\$25,901
Center Aide (Maryland)	\$17,922

Sources: MSDE, Oct 2011; Association of Independent Maryland Schools (AIMS), 2012-13 school year, and MFN's 2012 Statewide Survey of Family Child Care Providers and Child Care Centers.

Family Income

Median Family Income, 2010 Census

Montgomery	\$120,664
Maryland	\$83,137

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

Median Household Income¹:

Montgomery	\$92,451
Maryland	\$70,017

Distribution	Percent Households	
	Montgomery	Maryland
under \$25,000	10.4%	15.6%
\$25,000 - \$49,999	15.0%	19.5%
\$50,000 - \$74,999	15.4%	18.2%
\$75,000+	59.3%	46.7%

Source: ¹Brief Economic Facts of Maryland Department of Business and Economic Development, 2012. Data is not directly comparable to 2010 or earlier reports.
NOTE: Percentages may not total 100% because of rounding.

Unemployment Rate

	Montgomery	Maryland
1996	2.7%	4.9%
1997	2.4%	4.7%
1998	2.4%	4.3%
1999	1.8%	3.3%
2000	1.6%	3.4%
2001	2.6%	4.0%
2002	2.5%	3.9%
2003	2.5%	4.1%
2004	2.2%	3.9%
2005	2.8%	3.9%
2006	2.7%	3.7%
2007	2.7%	3.6%
2008	3.3%	4.5%
2009	5.3%	7.1%
2010	5.5%	7.3%
2011	5.5%	7.2%
2012	4.9%	6.5%

Source: Maryland Department of Labor, Licensing and Regulation (DLLR), Sept 2012.

Housing Information

	Montgomery	Maryland
Owner-Occupied housing	238,022 (66%)	1,426,267 (67%)
Renter-Occupied housing	121,454 (34%)	701,172 (33%)

Note: Percentage is based on total occupied housing units.

	Montgomery	Maryland
Mean value of Owner-Occupied Housing	\$447,200	\$301,400
Median Selected Monthly Owner Costs With a Mortgage	\$2,498	\$2,016
Median Gross Residential Monthly Rent	\$1,466	\$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	997	7,386
*OCC Licensed Group Programs	471	31,336
8-12 Hour Child Care Centers	276	19,333
Infant/Toddler	133	1,861
Part-Day	96	N/A
Before/after School (School & Center-Based)	301	N/A
Employer-Sponsored Centers	13	1,217
Youth Camps	136	N/A
Nursery Schools	110	N/A
Kindergarten	92	N/A
**Head Start	33	enrollment: 976
***Public Pre-Kindergarten	62	

*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: MFNLOCATE Child Care, 7/12; Maryland State Department of Education; Department of Health and Mental Hygiene.

Education

Public and Private Schools (Elementary and Middle)

	Public	Private
Elementary Schools	131	27
Middle Schools	38	1
Combined	0	76

Elementary School Enrollment

	Public	Private
Pre-Kindergarten	3,627	8,822
Kindergarten	11,419	2,111
Grades 1 - 6	54,905	11,285
Total	69,951	22,218

Source: MSDE, 2011-12 school year. Enrollment figures are for September 30, 2011. 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.

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 Montgomery as of July 1, 2012.

Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
Ashton 20861	2	0.2	0	0.0
Bethesda 20814	8	0.8	14	5.1
Bethesda 20815	1	0.1	0	0.0
Bethesda 20816	2	0.2	8	2.9
Bethesda 20817	17	1.7	13	4.7
Bethesda 20892	0	0.0	2	0.7
Boyd's 20841	18	1.8	1	0.4
Brookeville 20833	3	0.3	0	0.0
Burtonsville 20866	26	2.6	3	1.1
Cabin John 20818	1	0.1	1	0.4
Chevy Chase 20815	2	0.2	3	1.1
Clarksburg 20871	27	2.7	3	1.1
Damascus 20872	19	1.9	5	1.8
Darnestown 20874	3	0.3	0	0.0
Darnestown 20878	1	0.1	1	0.4
Derwood 20855	8	0.8	2	0.7
Gaithersburg 20877	43	4.3	10	3.6
Gaithersburg 20878	39	3.9	11	4.0
Gaithersburg 20879	57	5.7	4	1.4
Gaithersburg 20882	8	0.8	1	0.4
Gaithersburg 20886	8	0.8	0	0.0
Gaithersburg 20899	0	0.0	1	0.4
Garrett Park 20896	0	0.0	2	0.7
Germantown 20874	97	9.7	22	8.0
Germantown 20876	63	6.3	8	2.9
Kensington 20895	16	1.6	3	1.1

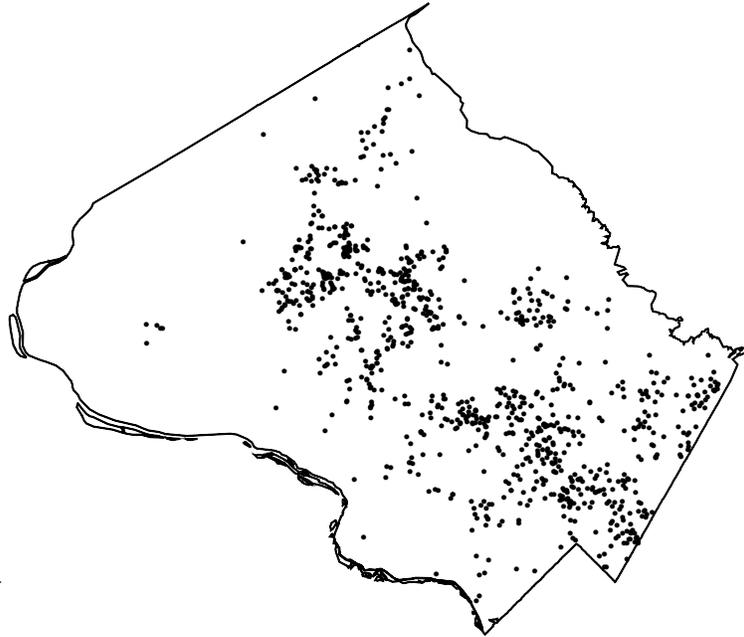
Laytonsville 20882	1	0.1	0	0.0
Mt. Airy 21771	1	0.1	0	0.0
Montgomery Village 20886	31	3.1	3	1.1
North Potomac 20878	14	1.4	5	1.8
Olney 20832	38	3.8	9	3.3
Poolesville 20837	5	0.5	1	0.4
Potomac 20854	25	2.5	11	4.0
Rockville 20850	32	3.2	18	6.5
Rockville 20851	33	3.3	5	1.8
Rockville 20852	19	1.9	16	5.8
Rockville 20853	40	4.0	9	3.3
Rockville 20854	1	0.1	0	0.0
Rockville 20855	6	0.6	4	1.4
Sandy Spring 20860	2	0.2	1	0.4
Silver Spring 20901	45	4.5	7	2.5
Silver Spring 20902	66	6.6	12	4.3
Silver Spring 20903	14	1.4	5	1.8
Silver Spring 20904	45	4.5	11	4.0
Silver Spring 20905	21	2.1	5	1.8
Silver Spring 20906	63	6.3	14	5.1
Silver Spring 20910	10	1.0	11	4.0
Spencerville 20868	2	0.2	1	0.4
Takoma Park 20912	10	1.0	9	3.3
Wheaton 20902	4	0.4	1	0.4
Totals	997	99.7	276	100.3

Source: MFN/LOCATE: Child Care, 7/12. NOTE: Percentages may not total 100% because of rounding.

Supply of Regulated Child Care

Density of Regulated Family Child Care Homes in Montgomery County

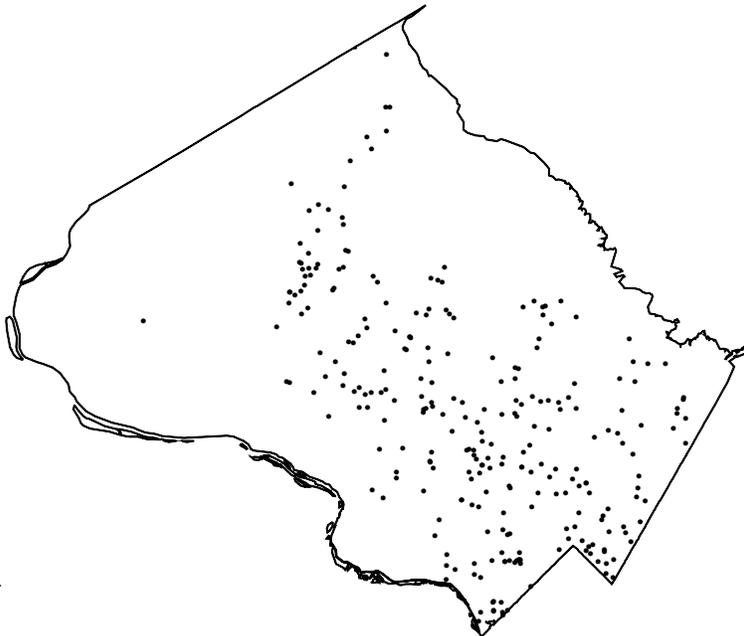
1 dot = 1 home



Source: MFN/LOCATE: Child Care, 7/12.

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

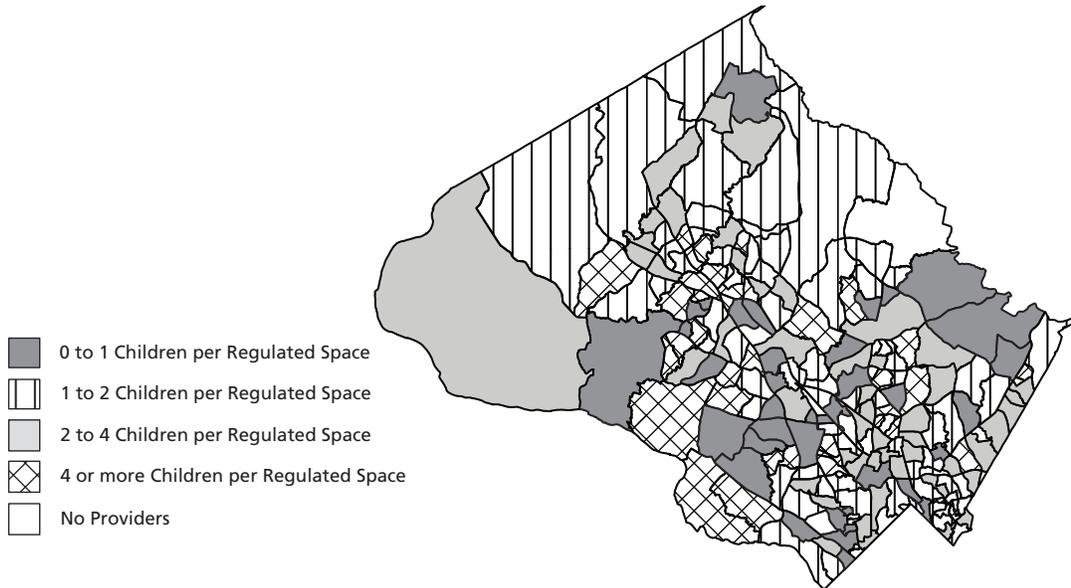
1 dot = 1 center



Source: MFN/LOCATE: Child Care, 7/12.

Supply of Regulated Child Care

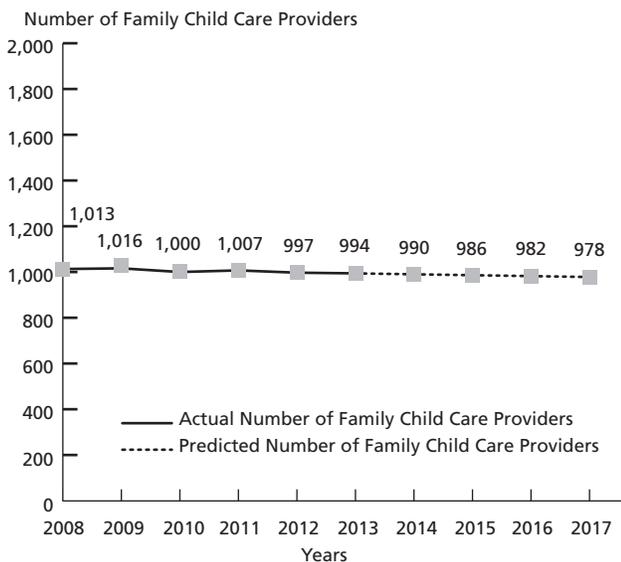
Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



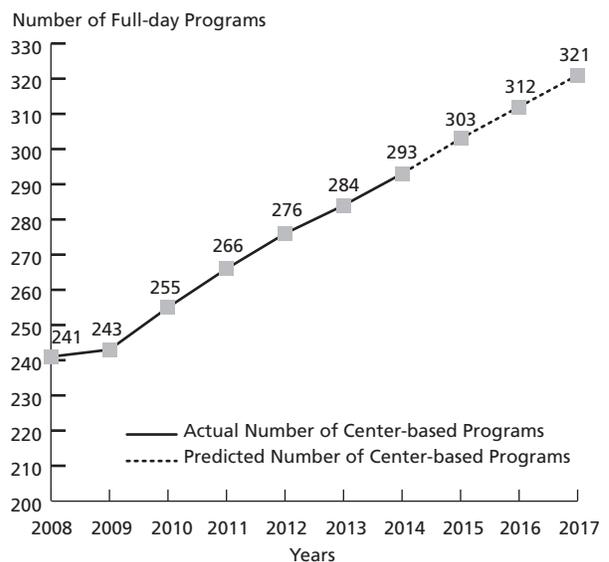
This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts. Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 7/12.

Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Montgomery 2008-2017



Center-based Programs in Montgomery 2008-2017 Full-day (8 to 12 hours)

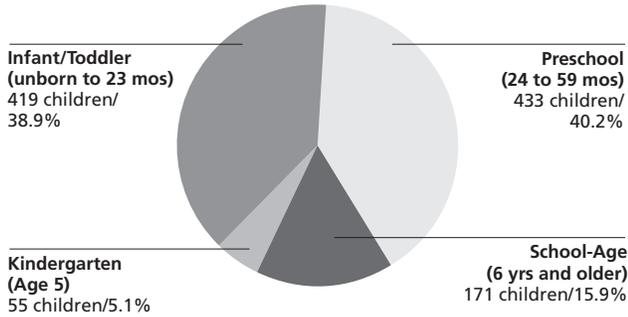


These predictions were generated with the use of the Cycle Regression Analysis Model. This model is being developed as part of the FORECAST system by Dr. LeRoy Simmons and Mr. George Wright of Loyola College. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care. Source: MFN/LOCATE: Child Care, 7/12.

Demand for Child Care

Children Served by Age

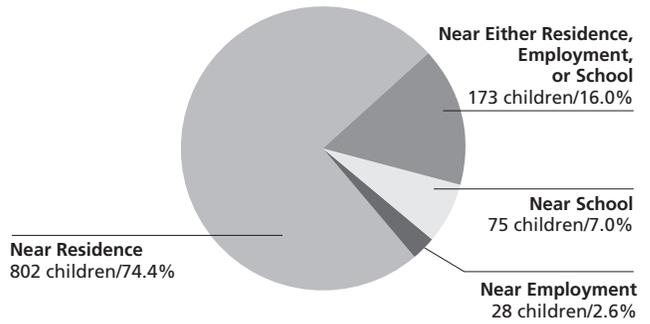
N=1,078



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/11-6/30/12).
NOTE: Percentages may not total 100% because of rounding.

Children Served by Locational Preferences for Care

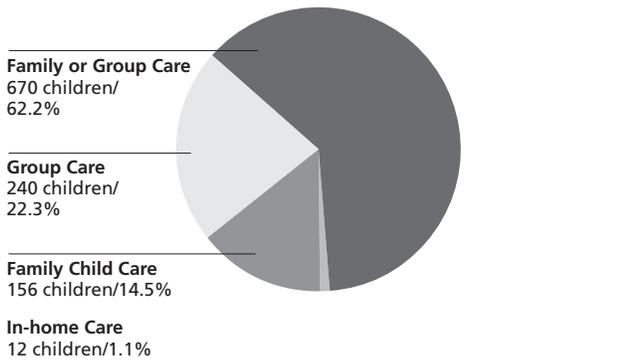
N=1,078



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/11-6/30/12).

Children Served by Type of Care Preferred

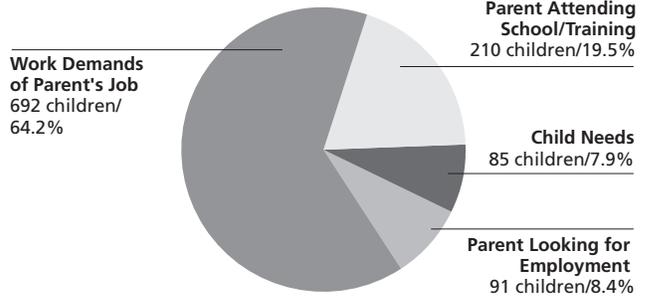
N=1,078



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/11-6/30/12).

Reason Child Care is Needed

N=1,078



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/11-6/30/12).

Demand for Child Care

Number of Children Served by LOCATE: Child Care
1,078 children (7/1/11-6/30/12)

Full-time or Part-time Care Needs of Children Served N=1,078

Full-time: 799 children (74.1%)

Part-time: 264 children (24.5%)

Other*: 15 children (1.4%)

* Includes requests for sick, backup and temporary care.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/11-6/30/12).

Major Reasons Parents Could Not Find Child Care in Montgomery County

Reason	Count
Cost	47
Other	26
Quality of care	9
Schedule	9
No vacancies for infant	6
Location	4
No vacancies for preschool	2
Transportation/Escort	2
No part time	1
Special needs	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/11-6/30/12).

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

Reason	Count
Proximity to home, school, work	65
Environment	42
Educational program	40
Cost	39
Caregiver	19
Hours of operation/part time	17
Only program/provider with vacancy	12
Escort	10
Nearby transportation	5
Did not provide	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/11-6/30/12).

Child Care Subsidy Program (formerly POC)

Children Receiving Child Care Subsidy in April 2012
1,229¹

Children Receiving WPA in October 2012
377²

NOTE: ¹Child Care Subsidy is a statewide program funded with federal and state dollars and administered by the Maryland Department of Human Services*. ²WPA, The Working Parents Assistance Program is a County-funded subsidy program.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/11-6/30/12).

Supply of Child Care

Child Care Subsidy Program

Average Number per Month of Family Child Care Providers Serving CCS Children in Montgomery County
117 (11.7% of total family providers)

Average Number per Month of Child Care Providers Serving WPA Children in Montgomery County
126

Average Number per Month of Child Care Centers Serving CCS Children in Montgomery County
143 (53.5% of total centers)

Average Number per Month of Informal Providers Serving CCS Children in Montgomery County
93

Source: Montgomery County Department of Health and Human Services Child Care Services, 12/10.

Montgomery County FY13 Projected Allocation
\$6,193,224 = 1,411 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
439 (44% of total family child care providers in Montgomery)

Centers who serve/have served children with special needs
172 (62.3% of total child care centers in Montgomery)

Source: MFN/LOCATE: Child Care, 7/12.

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 shown in a Geolytics report dated Oct 2012.

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. 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.

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

Definitions, cont.

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 \$23,050 in 2012. (U.S. Department of Health and Human Services, JAN 2012)

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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