
HOWARD COUNTY EARLY EDUCATION ACTION GROUP

REPORT & RECOMMENDATIONS



Early Childhood Education Action Group Report

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Early Childhood Education Action Group

Recommendations

I. INTRODUCTION

The Early Childhood Education Action Group (ECEAG) was created by Howard County Executive Allan H. Kittleman through Executive Order 2015-1 to address the need for the youngest children in Howard County to receive high quality care and education from birth to five years old thereby preparing them for success in kindergarten and laying the groundwork for their futures.

Young children's first educational experiences influence the way they relate to others and impact their well-being, confidence, motivation, and engagement in their growth and development. Therefore, it is important to ensure that these first steps benefit from coordinated communication among early education providers and the school system so that each child begins kindergarten well prepared to learn and participate in classroom activities. Unfortunately, not all of Howard County's children make a smooth transition to kindergarten. Despite improvements in outreach and delivery of targeted services, an unacceptable number of five-year-olds continue to enter kindergarten lagging in areas of cognitive, social and/or emotional development.

Research shows that children who do not have successful kindergarten experiences have more difficulty catching up as they move into higher grades. And, if they are not on track at the end of third grade, these young students are statistically more likely to drop out of school. Therefore, it is the community's responsibility to realize the following goals:

- Ensure that all options for early childhood care and education available to parents are high quality and fit family needs
- Ensure that every family can access high quality early childhood care
- Ensure that families and the community are equipped with tools and knowledge to support early learning and brain development at home
- Ensure that the community-at-large recognizes the benefits of quality early childhood care and education

Most community members do not realize that they are included in the sphere of influence for early education and care. In addition to the family, teachers and child care providers, business owners, human resources directors, elected officials, physicians, governmental agencies, and non-profit organizations that provide services to adults and children play an important role in supporting quality early care and education.

Only through the shared and collaborative efforts of these parties can the community ensure that each child in Howard County receives the full benefit of a nationally recognized school system. And, that upon graduation, they can move on to become productive employees and contributing members of their community.

The Action Group consisted of the following individuals:

Karen Butler

Director, Howard County Department of Social Services

Bitia Dayhoff

President, Community Action Council of Howard County, Maryland, Inc.

Jacqueline Dougé, M.D., MPH, FAAP

Medical Director, Bureau of Child Health at Howard County Health Department

Robert L. Flanagan

Member, Maryland House of Delegates

Ellen Flynn Giles

Former Vice Chairman, Board of Education, Howard County Public School System (HCPSS)

Renee Foose, Ed.D.

Superintendent, Howard County Public School System

Hector Garcia

Chief Executive Office and Executive Director, FIRN

Chinnababu Gudapti

Manager, Srinergy Educational Services

Guy J. Guzzone

Senator, Maryland General Assembly

Kursten Jackson

Senior Director, Human Resources, Howard County General Hospital

Leonardo McClarty

President, Howard County Chamber of Commerce

Ruth Nimmo

Assistant Director of Operations, Johns Hopkins Applied Physics Laboratory

Mary Kay Sigaty

Member, Howard County Council

John Tenarowicz

Vice President, Human Resources, The Coastal Companies

Louis Valenti

Regional Manager, Office of Child Care, Maryland State Department of Education

II. SUMMARY OF ECEAG MEETINGS

The Early Childhood Education Action Group met from June – October 2015. Details of those meetings are included below. The overarching themes of the work were consistent throughout the process and stem from providing participants with the opportunity to:

- Learn more about the research on the brain development of children ages 0-5 as it relates to academic achievement;
- Learn more about the benefits of quality early care and education on the workforce and economic development;
- Increase understanding of the sphere of influence model as it relates to early care and education;
- Identify business practices and policies that support parents of young children;
- Use existing networking opportunities to help spread the word and build the business case for early care, education and school readiness;
- Connect a company's philanthropy and corporate social responsibility efforts, as well as personal giving to the commitment to early care and education;
- Learn more about employers large and small that support their employees by facilitating access to educational opportunities, providing time for volunteerism and offering seminars for parents.

➤ **June 1, 2015: Introduction to Early Care and Education and the Purpose of the Action Group**

History of Needs Assessments/Actions

Over the past decade, there have been several attempts to define the primary early childhood care and education needs in the County. Each of these efforts has resulted in recommendations for addressing the needs of parents, guardians, and providers. A summary of these findings and recommendations – many of which were made consistently over the years - was made available to the members of the group. The following is a list of the past needs assessments and strategic plans that have been completed:

“Howard County Child Care Task Force Report”, presented to the Howard County Council, 2001 (Appendix III)

“Early Childhood Strategic Plan”, 2003 (Appendix IV)

“School Readiness Subcommittee Report to the Local Children’s Board”, 2006 (Appendix V)

“Making Ends Meet in Howard County”, 2011 (Appendix VI)

“Creating Affordable Child Care in Howard County: A Community Investment”, 2012 (Appendix VII)

While there certainly has been significant progress made to address these recommendations since they were issued, there are still areas that require a re-focused and coordinated community response.

Sphere of Influence

Children are at the heart of the Sphere of Influence model. Those closest to that center are parents, child care providers, and teachers, etc. What is often overlooked, however, is the impact of those several levels removed from that core; businesses, elected officials, non-profit organizations, and governmental agencies. The Action Group was created to bring those community members into the conversation about the need for quality options for every family.

To succeed in strengthening early care and education, Howard County must set goals, explore and examine potential untapped resources, and develop strategies for ensuring that each child enters kindergarten fully ready. The Action Group is the mechanism for developing a shared message on the importance of quality early learning experiences. Aligning what is being done and how it is being communicated will support the best possible outcomes for young learners.

➤ **June 22, 2015: Existing Community Support and Engagement**

Building on the first meeting and the recognition that there already exist champions for early care and education in the community, the Action Group hosted a panel of persons actively engaged in supporting care and education for young children in the County.

Participating in the panel:

- Will Backstrom, *Senior Vice President, Client & Community Relations Director, PNC Bank*. PNC Bank is a recognized leader in early learning initiatives. PNC is well known for prioritizing investments in the youngest learners through its “Grow Up Great” initiative. This initiative is not limited to a financial investment; through national, state and local partnerships PNC builds awareness about the importance of quality early care and education, supports employee volunteerism, and continually looks for ways to advance community engagement in this important issue.
- Laura Brown, *Kindergarten Teacher and Instructional Team Leader, Centennial Lane Elementary School*. Ms. Brown has a wealth of experience and perspective on the benefits of students having a strong foundation in early learning. Through her lens as a kindergarten teacher, she sees a wide variety of families and experiences first-hand the impact culture has on education. In a previous school, she taught a class of 16 children speaking nine different native languages among them.

Ms. Brown encourages every family to engage and empower their children in the first five years. She envisions building on the strong partnership between the schools and the community to develop a shared vision and message around the critical importance of quality early care and education.

- Mona Curran, *Child Care Center Owner, MKD Kids Learning Center*. Ms. Curran is a former banker and brings her unique business background into early childhood care and education. She began with in-home care and now owns a center that serves a socially and economically diverse group of families. Prior to her ownership, this center served only families that received a government child care subsidy and she had grave concerns about the quality of care being provided. Currently, Ms. Curran has four families that receive a subsidy. All of her teachers have four-year degrees, unlike many other centers. She pointed out that the current subsidy rate does not cover the overhead associated with the children it is supposed to support. Her goal is to balance a socio-economic mix with a high level of care in a sustainable business model.
- Colleen Nester, *LCSW-C Social Work Supervisor, Howard County Health Department*. Ms. Nester has extensive experience working with teen parents and providing home visits through the Howard County Health Department's Family Options program. One of the biggest issues she faces is the stress and trauma that often exist in these homes. She focuses her work on meeting families "where they are"; tailoring the message and services to meet their needs, improving their bonding with their children, and building a strong emotional foundation. Ms. Nester serves on the Home Visiting and Literacy subcommittees of the Early Childhood Advisory Council.
- Dr. Edisa Padder, *Pediatrician*. Dr. Padder is a strong advocate for promoting broader knowledge of healthy brain development. Her focus on the importance of the first 1000 days of life sets the tone for her interaction with parents. She cited research that shows how important positive early learning experiences are for the well-being of the growing child. A strong foundation of early learning ensures children grow into well-adjusted adults. She fully supports the expansion of the "Reach Out and Read" program which provides age-appropriate books to pediatric practices to be given to each family at their annual well-child visit. She believes that providing persistent and consistent messages to parents about the importance of quality early learning experiences is a key to success.
- Maria Lourdes Salazar, *Bilingual Program Assistant, School Readiness Liaison at The Judy Center (Federal), Deep Run Elementary School Outreach Specialist & Early Childhood Advisory Council Member*. Ms. Salazar served as parent outreach specialist for the Early Childhood Advisory Council's Race to the Top Initiative pilot in the Deep Run Elementary School community. At The Judy Center, she works daily as the link to resources for the families with young children. Many of the challenges she and the families she serves face are based in the economics of child care. Families may qualify for the pre-K program in HCPSS, but they don't understand the critical benefit. And, their work schedules do not allow to them transport their children to a variety of partial-day programs. She has seen first-hand how important it is to build relationships with these families in order to connect them to available resources and improve outcomes for their children.

➤ **July 15, 2015: Subsidy Discussion Follow up**

Mona Curran and Karen Butler, Director, HC Department of Social Services, expanded on the discussion about access and affordability of early care and education. Ms. Butler described the government subsidy program, its history and current implementation. Ms. Curran shared the challenges inherent in the subsidy program for families and the providers that serve them.

For many qualifying families, the subsidy does not cover the full cost of the care they are seeking for their children. And, there are limited additional funds available to provide assistance with registration fees or cover costs incurred while subsidy approval is in process (up to 30 days). While the current program reflects

a change in vendor, the eligibility requirements remain the same. To apply for the child care subsidy, both parents must be working, and the eligibility is based on income and family size. For example, a family of four is limited to earning a maximum of \$28,000 per year to qualify and the actual amount of the subsidy is determined by the age of the child.

The Action Group agreed to begin formulating its recommendations working from the research materials and accessing a knowledge base that clearly supported the benefits of early quality high education. By examining the question “Where do I see myself in these recommendations?” members examined ways to build a community-wide message on the importance of quality early care and education to the community. The Action Group initially struggled with identifying a single message. However, recognizing that most of the County’s young learners will enroll in HCPSS for kindergarten and many qualify for and participate in its birth through pre-kindergarten programs, it was evident that a strong public-private partnership coordinated in disseminating a shared message around the importance of early education and care was essential. And, much of the initial investment on both the public and private sides in developing and communicating this information is more one of time rather than financial.

➤ **August 3, 2015: Recommendations – Prioritization**

The discussion continued from the previous meeting: “How do we as members of this group fit into the list of the following recommendations?”

- Public/private partnerships to support early care and education
- Establishment of a child care trust to support early care and education
- Training for county employers on promoting the importance of high quality early learning with their workforce
- Support for child care businesses with Technical Assistance from the Business Resource Center
- Targeted outreach to “hard to reach” populations with community partners such as the Foreign Born Information and Referral Network to link families to resources and support

The Action Group focused its discussion of the recommendations on evaluation for practical implementation. The items that have remained on the list year after year don’t “belong” to any single group or perspective but reach across all lines. And, it is necessary to consider not just effectiveness but also what hurdles or approvals and permissions (state or local) are required to make a recommendation a reality. Therefore, the Group turned its attention to “How do we as a group energize the community around this issue?”

Create draft action steps for the recommendations:

- Create a common language for branding: “Launch into Learning”
- Target outreach into the Business Community through peer support
- Bring the Faith Community into the conversation on the ground and at the policy level
- Dedicate staff to the role of school readiness liaisons
- Plan community roundtable to share results from this Action Group

➤ **September 21, 2015: Recommendations – Action Steps and Implementation**

The Action Group confirmed the objectives for the report to the County Executive. A framework for the report was developed to capture all the items needed to fulfill the executive order establishing the Action Group. This led to a brief review of the Action Group’s Work – “What actions can we support and should be included in the report to the County Executive?”

The discussion around the Revised Recommendations List included the following points:

- The revised recommendations have been expanded to reference “early care and education” rather than “child care”. At the time many of the earlier reports were being created, child care had different connotations and certainly much less rigorous standards. Acknowledging that shift must be a first step in the messaging.
- Using lessons learned from the Deep Run pilot project of the Early Childhood Advisory Council (ECAC), the creation of dedicated community-based staff positions on the ground that are focused on establishing community trust and building relationships has been shown to be key to the success in implementing these recommendations. Literally meeting families where they are and putting a face on the effort really makes the difference.
- Employers need to understand the importance of quality care and education to their employees and their businesses’ well-being. It is evident that a strong system of options for all families to help address this need will increase employee productivity and business success. Once they come to understand this through peer-to-peer interaction, the messaging to employees becomes a win-win for employee and employer.
- Utilize GIS resources to map where child care options are located and encourage businesses to “adopt” a nearby child care center. The oft-repeated suggestion that businesses “just open an on-site child care center” is not realistic for several reasons - primarily economic and logistical – but supporting other local businesses in meeting a shared objective can be very effective.
- The messaging should be developed around existing timelines and deadlines. For example, if parents need to know something in October about school readiness or HCPSS deadlines, the entire community should be sharing that message in October.
- Support the common message by aligning objectives with Maryland curriculum standards for private and public pre-kindergarten programs. These early learning standards define the key aspects of development and knowledge that are the foundation for a child’s school and life-long success. It is important to recognize that collaboration and coordination between families, community-based programs, businesses, county agencies, and the school system in birth-to-kindergarten care and education is essential to helping children take their best first steps on the path to success in school and in life.
- Head Start and the potential expansion and/or creation of Early Head Start are a larger issue than this Action Group can consider. This should be a separate effort that involves reviewing the current program and its outcomes. Additionally, an understanding of the potential for integration with other community resources may be needed to expand the reach of the program.

➤ **October 14, 2015: Wrap-up and Next Steps**

The Action Group discussed the outline for the final report of the group. A community roundtable event should be held to bring together employers, county government, non-profit community, the school system, the faith community, etc. to the conversation about the importance of early care and education.

III. CONCLUSION

As noted throughout the work of the ECEAG and in the history of the needs assessments, many of the findings and recommendations have been consistent, if not identical over the years. The items that are within the control of those closest to the work have been, for the most part, addressed. Because of their commitment progress has been made since the first report, but there are still areas that require a focused community response, including those who may not see themselves among those who are impacted by early childhood education and care and, therefore, among those who should be making an investment. The achievement gap is largely set by age five and continues or is even increased throughout a person's lifetime. The commitment of those closest to the heart of the work is no longer enough to meet the diverse needs of the youngest learners. As more and more children are in child care, it becomes even more important to ensure that programs offer quality services that support not only the children, but their families.

Businesses need employees who are job-ready, team-capable and well prepared. Research from economists, educators, organizational strategists, and others indicates the value of an investment in early childhood care and education is substantial to a community. An investment made today will benefit the economy in the long run, creating a larger pool of skilled workers and a decrease in negative outcomes for children - such as dropping out of school or becoming involved in the criminal justice system – that put considerable strain on the economy and the health of the community. The benefits to the current workforce are also evident, having a child in a safe and nurturing environment results in higher productivity and less stress. Awareness is one step, but it cannot stop there. Public-private partnerships enhance the quality of existing programs and should be strongly encouraged.

Successful implementation requires a network of community stakeholders to provide the best quality early care and education. Unifying the existing efforts to educate parents about its importance, increasing the skills of the county's early care and education professionals, and connecting the business community to the work should be a priority.

Based on the work of the Action group, the following recommendations have been set forth:

1. Prioritize the development of public/private partnerships to support early care and education
 - Office of Children and Families will take the lead on developing effective collaborative efforts within the early care and private and public education community and businesses in the County that result in both formal and informal partnerships
 - Creation of a Technical Assistance module for family child care providers with support from the Business Resource Center
 - The Early Childhood Advisory Council (ECAC) will make recommendations on a model of community engagement that provides concrete action items and an implementation plan
 - Engagement of the faith community

2. Establishment of a trust to support early care and education
 - Leveraging resources to assist families access quality care
 - Direct child care subsidy assistance for qualifying families
 - Financial assistance for early care and education costs for "gray area" families
 - Funding to support outreach and program development
 - Managed by the Local Children's Board in partnership with the Office of Children and Families

3. Promotion of the importance of high quality early learning to the County's business community
 - ECAC will create a subcommittee that supports outreach and messaging specifically to the business community that includes the development of a County-wide distribution plan for school readiness materials to businesses of all sizes
 - Howard County Chamber of Commerce to highlight importance of quality early care and education at various events
 - Identify "champions" within the County's business community to reach out to their peers and be the recognized point of contact on this issue
 - Invite business leaders to get involved in early childhood education initiatives
 - Encourage employer-supported volunteerism at events that focus on early care and education or even more directly with children
 - Evaluate potential options for employer incentives that provide support or a benefit for employees' early care and education options
4. Targeted outreach to "hard to reach" populations to link families to resources and support
 - Create positions within the Office of Children and Families for community based school readiness liaisons that would use the strategies successfully developed through the Deep Run pilot project and engage with HCPSS and its programs.
 - ECAC members and trained volunteers "on the ground" at places where they can engage with families on a consistent basis to build trust and relationships
 - Engagement of the community through faith/religious institutions, foreign-born persons' networks, social or civic associations to increase outlets for information
5. ECEAG recommends a formal review of the status and outcomes of Head Start. In addition, the review should focus on potential expansion opportunities, such as Early Head Start and identifying strategies for partnering with other community resources to build capacity and reach of existing services.
6. Convene a community roundtable event that includes stakeholders at all levels to share results and recommendations from this Action Group.

Working together the community can "Launch into Learning" and reap benefits for years to come.



The members of the Early Childhood Education Action Group had a variety of resources available to develop the conclusion and recommendations above. Several of those resources are attached to this report.



Early Childhood Education Action Group Report

Appendices

Appendix I: Readiness Matters

Appendix II: Investing in Maryland's Children

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**Appendix VII: Creating Affordable Child Care – A Community
Investment**

readiness matters!

A Sound Business Decision

Kindergarten readiness sets the stage for future learning. It is one of the most important factors in, and has a powerful impact on, the educational and life success of every young child in Maryland. In fact, children who enter school with these early foundational skills and behaviors are more likely than their peers to experience later academic success, attain higher levels of education, and secure employment.¹

When children begin school with significantly lower readiness levels, the consequences are costly: greater remediation and special education; increased social programs; greater risk of crime and incarceration; lower average income; lost tax revenue; fewer sufficiently-skilled potential employees; lower quality of life for our communities and our State.

Making the investment in school readiness – supporting the children of your employees and your communities – is a sound business decision.

47%
demonstrating
readiness

36%
approaching
readiness

17%
emerging
readiness

“Investing in the school readiness of our youngest Marylanders is one of the most powerful ways to diminish the achievement gap and ensure a world-class education that delivers results. Business investments enable long-term payoffs, including a strong future workforce and a healthy economy. Investments also produce long-term business benefits, including a strong future workforce and a healthier economy.”

Meredith Callanan, *Vice President*
Corporate Marketing and Communications
T. Rowe Price Group

Moving from Good to Great

We live in a complex and ever-changing world that requires today's students to possess higher-level skills. To better prepare students for the more-demanding 21st century and to ensure that every student acquires the knowledge and skills needed to succeed and thrive in college, career and life, the Maryland State Department of Education (MSDE) developed PreK-12 College and Career Ready Standards.

To align with these more rigorous standards, Maryland created Ready for Kindergarten (R4K): Maryland's Early Childhood Comprehensive Assessment System. R4K advances and builds on the historic Maryland Model for School Readiness (MMSR), which was the statewide kindergarten assessment tool in use since 2001. R4K measures the learning progress (knowledge, skills, and behaviors) and identifies the needs of all children from 36 to 72 months (3 to 6 years of age). R4K has two components:

1. An Early Learning Assessment (ELA) measures the progress of learning in young children (36 months to school age) across nine levels in seven domains.
2. A Kindergarten Readiness Assessment (KRA) is administered to all incoming public school kindergarteners, measuring school readiness of more than 67,000 children in four learning domains.

The R4K is a necessary tool for measuring what we now expect young children to know and do upon kindergarten entry in order to be on the path of academic success.

¹Child Trends. (2012). Early School Readiness. Available at: <http://www.childtrends.org/?indicators=early-school-readiness>



Achievement Gap Data

Differences by Demonstrating Readiness in 2014-2015

| | | |
|----------------------------|--|-------|
| Disability Status | 20% Children w/ Disability 49% Children w/o Disability | 29 pt |
| English Proficiency | 20% English Language Learners 52% English Proficient | 32 pt |
| Income | 36% Children from Low-Income Households 57% Children from Mid-/High-Income Households | 21 pt |

Achievement
Gap



Examining Maryland's Kindergarten Readiness

The 2014-2015 Kindergarten Readiness Assessment (KRA) data show:

- Less than half (47%) of Maryland's kindergarteners demonstrate the skills and behaviors needed to fully participate in the kindergarten curriculum.
- A significant number of Maryland's children (33,878 students) need support to do kindergarten work.
- Maryland's kindergarteners demonstrate readiness in four key domains: Language & Literacy (47%), Mathematics (42%), Physical Well-being & Motor Development (54%), and Social Foundations (50%).
- Children from low-income families, those learning the English language (ELLs), or those who have a disability consistently enter school without the foundational skills and behaviors needed to succeed in kindergarten and may require more instructional support or targeted interventions.
- 18 of the 24 jurisdictions meet or exceed the statewide average.
- 46% of children enrolled in public PreK programs the year prior to starting school demonstrate the foundational skills and behaviors essential for kindergarten success – within 1 point of the statewide average.
- Kindergarteners that attended public PreK programs – the majority of whom are from low-income households – are better prepared for school than their peers (13 points higher than those at home or in informal care and 10 points higher than kindergarteners from low-income households).

²Cookson Jr., Peter W. High Standards Help Struggling Students: New Evidence. Education Sector. November 2012.

Raising the Bar

Maryland's new PreK-12 College and Career Ready Standards raised the bar for all school age students. Research confirms that higher standards bring out the best in students – even among the most academically challenged.² This year's kindergarten readiness results, which are lower than historic MMSR readiness levels, do not mean that children are less prepared than students in previous years. Rather, the KRA data align with Maryland's more rigorous standards and measure very different skills and behaviors than the MMSR. Increasing what we expect young children to know and do in today's world and our ongoing investments in children's early learning will, ultimately, show greater numbers of children demonstrating kindergarten readiness.

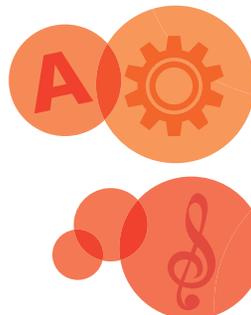
Leading the Way

Business leaders across Maryland recognize the importance of young children starting kindergarten fully ready to succeed. Embrace the business case for school readiness and act now to ensure the success of Maryland's children – and the strong future of your business. Here's how:

- **Invest.** Make early care and education a key part of your company's and foundation's philanthropy and corporate social responsibility efforts, as well as personal giving.
- **Act.** Adopt business practices that support children and employees with young children. Spread the word to your employees.
- **Lead.** Help statewide and local leaders develop investment strategies that will support and sustain the future of our early care and education system in Maryland.
- **Advocate.** Advocate for specific legislation and funding for early care and education. Encourage your elected officials to adopt policies that make early childhood education part of Maryland's economic development agenda.



Scan here or visit www.ReadyAtFive.org for all Readiness Matters 2015 resources: statewide and jurisdictional issue briefs and PowerPoint presentations, a parent flyer, a business leader brief, and answers to FAQ about R4K/KRA.



ready at five™

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Investing in Maryland's Young Children Make it Your Business

Preparing our youngest Marylanders for success in school is one of the most powerful ways to diminish the achievement gap and nurture children who will flourish and contribute meaning to society. They are our future. Their future depends on you.

— Meredith Callanan

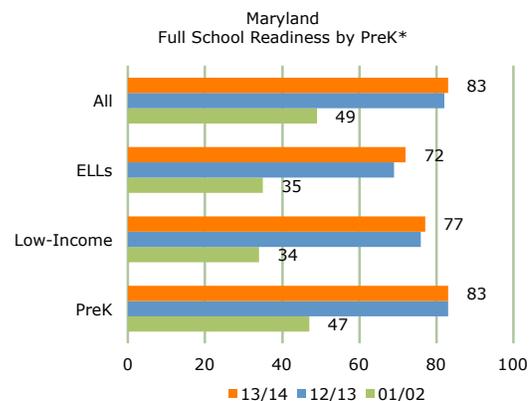
Chair, Ready At Five and Vice President, Corporate Marketing and Communications, T. Rowe Price Group

Investments Make Sense

Research shows that investments in the early years are critical:

- It Matters.** Nearly 90% of a child's brain development takes place by the age of five. A wealth of brain research concludes that early experiences have a profound impact on cognitive, social, and emotional development and can help counteract disadvantaged environments.¹ That is why school readiness – a child's ability to successfully carry out kindergarten work – depends heavily on a child's birth-to-five learning. It is also why children's early learning affects their school success and is key to later employment and life success.
- It Supports Schools.** The vast majority of children are entering school fully ready to succeed and, as a result, meeting Maryland's rigorous state standards. School readiness, especially in the area of Language & Literacy, is highly correlated and closely linked to reading proficiency by Grade 3. We are creating positive outcomes for schools and communities.
- It Counts.** Children who enter kindergarten with high levels of school readiness are more likely to succeed academically, right up into high school. In fact, children who are documented as "fully" school-ready in kindergarten are eight times more likely to be proficient in reading and mathematics than those who start kindergarten with significant skill deficiencies ("developing" readiness). By age 21, children who have received high quality child care had significantly better math and reading skills and were more than twice as likely to attend a four-year college.²
- It Pays Rich Dividends.** A longitudinal study³ of Chicago-based programs reported a \$7.14 to \$1 benefit-cost ratio. National research also shows that investments in early childhood education earn a 16% rate of return.⁴ Few public or private enterprises boast that productivity.
- It Works.** Children enrolled in early learning environments – regardless of setting – outperform their peers who were at home or in informal care (71% fully ready) the year prior to kindergarten.⁵

- It Addresses Achievement Gaps.** A disproportionate number of the kindergarteners who are not school-ready are children from low-income families, English Language Learners (children with a first language other than English), and children with disabilities. According to a recent longitudinal research study, English language learners (ELLs) who enter school approximately two years below their English proficient peers, are not able to "catch-up" by eighth grade – even though they were schooled predominantly in English and developed vocabulary at faster rates than their English proficient peers.⁶ Children enrolled in PreK programs the year before kindergarten are on par with Maryland's readiness average. This is especially significant because these programs serve predominately children with academic risk factors, including children from low-income families.



- It's Good Business.** An average employee misses eight days of work each year due to breakdowns in child care arrangements.⁷ These absences cost employers an average of \$610 per employee per year.⁸ And, 70% of employees at companies with progressive work-family policies are committed to their employers, compared to 23% of employees at companies with fewer work-family supports.⁹

Early care and education investments make good sense.

¹ U.S. Chamber of Commerce. "Why Business Should Support Early Childhood Education."

² Fairfax Futures.

³ Reynolds, Temple, Robertson, & Mann, 2002.

⁴ Rob Grunewald and Arthur J. Rolnick, "Early Childhood Development: Economic Development with a High Public Return," FedGazette (March 2003).

⁵ The Maryland State Department of Education's Maryland Model for School Readiness 2012/2013 Report (MMSR 2013-2014).

⁶ Mancilla-Martinez, J., & Lesaux, N. K. (2010). Predictors of reading comprehension for struggling readers: The case of Spanish-speaking language minority learners. *Journal of Educational Psychology, 102*(3), 701-711.

⁷ Survey of Portland-area companies and their employees.

⁸ CCH Unscheduled Absences Survey, 2004

⁹ Families and Work Institute National Study of the Changing Workforce, 2002.



Take Action Now.

If we are to succeed in strengthening Maryland's early childhood education system, we need to be setting goals, looking at potential resources, and developing a strategy for ensuring that all children enter kindergarten fully ready to start school on their way to becoming successful graduates and future employees. In short, we need you.

Here is what you can do:

Learn.

- Learn more about the research on brain development, academic achievement, and the workforce and economic development benefits of early childhood education.
- Tour high-quality, accredited programs to understand, the value and positive impact of quality settings on young children's development and readiness for school.

Do.

- Embrace the business case for school readiness and take action to ensure the success of Maryland's children – and the strong future of your business.
- Adopt business practices and policies that support parents of young children.
- Play with or read to a young child. Just a few minutes a day makes all the difference.
- Volunteer in an early childhood program.
- Encourage employee volunteerism that supports early care and education programming.

Communicate.

- Share the lessons learned. Use your existing networking opportunities to help spread the word and build the business case for early care, education and school readiness.
- Distribute school readiness materials to employees, colleagues and clients – educating about the

importance of early childhood education. See Ready At Five's *ParentsMatter* materials at www.readyatfive.org.

Invest.

- Make early education a key part of your company's and foundation's philanthropy and corporate social responsibility efforts, as well as personal giving

Lead.

- Join the Maryland Business Leaders Network—a leadership council charged with planning on-going programs, actions and legislative efforts.
- Host breakfast meetings or forums with colleagues, affinity groups, other local business leaders, or elected officials to share information on the benefits of early childhood investments.
- Invite other business leaders to get involved in early childhood education initiatives.
- Help statewide and local leaders develop investment strategies that will support and sustain the future of our early childhood system in Maryland.

Advocate.

- Share the message of early childhood's return on investment. Encourage your elected officials to adopt policies that make early childhood education part of Maryland's economic development agenda.
- Meet with, call or write your elected official to let them know you consider quality early childhood education to be an investment with a high rate of return for your company, and for the communities where your employees live and work.
- Advocate for specific legislation and funding for early care and education.

Maryland has inspiring successes behind us, and huge opportunities before us. There has never been a better time to act.

About Issue Insights

Ready At Five's *Issue Insights* series educates and informs the business community and provides a context and framework for business leadership, act, and investment.

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Howard County Child Care Task Force
Findings and Recommendations

Presented to:

The Howard County Council
July 12, 2001

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Howard County Child Care Task Force Findings and Recommendations

Introduction

The Howard County Child Care Task Force was created by the Howard County Council to make recommendations to the Council regarding incentives the County might provide to encourage more people to enter or remain in the child care field and explore ways to improve child care in Howard County. The Task Force, under auspices of the Local Children's Board of Howard County, has completed an exhaustive study of child care in the community and is pleased to present its findings and twenty recommendations to help improve the child care system in Howard County. Task Force members are:

**Janice Burris, Chairperson
Child Care Administration, Region Six**

**Vickie Scrivener
Council District two**

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Howard Community College**

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Background Information on the Task Force

The Howard County Child Care Task Force was created because of the increasing need for child care in Howard County, the diminishing availability of such care and desire on the part of the Howard County Council to seek solutions to this dilemma. The following illustrate current issues:

- X The unemployment rate in the County is at an all time low (1.8%), increasing the demand for care and decreasing the supply of child care workers.

- X There are declining numbers of family child care homes in the County.

- X It is challenging finding care for any age child, 51% percent of parents in Howard County report an inability to find the care they need for an infant (0 to 23 months).

- X Cost of child care in Howard County is the highest in the state.

- X Low wages discourage workers from entering and remaining in the child care field.

Introduced by Council Members Christopher Merdon and Allan Kittleman and co-sponsored by Council Member Guy Guzzone, the Howard County Council passed Resolution No. 45-2000 creating the Task Force, under the auspices of the Local Children' Board of Howard County, designating certain membership and setting forth the charge to the Task Force (Appendix A). Members were invited to become part of the Howard County Child Care Task Force by Nancy Weber, Chairperson of the Local Children's Board in November 2000. The Task Force officially convened in December 2000. With the multitude of complex issues facing the delivery of affordable, accessible child care services, the Task Force set priorities for information gathering and, ultimately, its recommendations at the first meeting. These priorities were:

- X Expansion of Child Care Options, particularly for infants and toddlers

- X Child Care Staffing Shortages

- X Affordability of Child Care

- X Accessibility of Child Care

The Task Force Process

The Task Force met bi-weekly from December 2000 through May 2001. Following is a summary of the Task Force's work:

- X Established priorities
- X Examined current child care initiatives in the county and state
- X Testified in favor of funding the child care scholarship program
- X Examined income guidelines for Howard County programs
- X Developed and distributed questionnaires to gather information from child care centers and family child care homes (Appendices B and C)
- X Learned about the new Maryland Child Care Credentialing program (Appendix D)
- X Heard a presentation from Jane Adams of the National Association of Resource and Referral Agencies regarding child care initiatives across the country
- X Examined the economic impact of child care in Howard County, meeting with Dick Story and Patrick Huddie of the Economic Development Authority, and Ray Wacks, County Budget Administrator
- X Reviewed impact of a virtual strike of child care workers in New Hampshire and information from the Child Care Partnership Project
- X Searched the internet for child care resources and funding initiatives
- X Selected a sample of child care centers to gather information regarding capacity, staffing, benefits, expansion, current infant care provisions and asked how the county could assist their businesses
- X Held a focus group with a cross section of family child care providers to gather information about their businesses, enrollment, income, benefits, challenges, and future plans
- X Examined current state legislation that will impact child care

Task Force Findings

The information gathered by the Task Force was essential to understand the development of child care in the County, its current state and what appear to be County child care trends.

History and Development

In the late '60's and very early 70's , Howard County's need for child care services was limited. A few center and family child care homes existed to serve the needs of parents. Most centers were nonprofit and/or church-based operations and met the needs of the community's working parents.

The development of the "new town" of Columbia coincided with women entering the force. The sustained level of growth combined with the rapidly developing workforce resulted in an increase in for profit child care centers and family child care homes in a short period of time. Initially, most centers were small (up to 100 children) and State child care regulations permitted no more than 2 infants to be cared for in a family child care home. Until 1989, in Maryland, infants and toddlers could not be cared for in child care centers except in extremely limited circumstances.

Howard County has been a leader since the early 1970's in providing before and after school care services. Leading the state in recognizing the need for care for elementary school children, the Columbia Association, in cooperation with the Howard County Public School System, began operating school age program in each new elementary school in Columbia. Howard County Recreation and Parks soon joined the efforts, providing these services in schools outside Columbia.

With changes in State child care regulations which allowed infant care in centers and the increased demand for services, the child care industry continued to grow. Larger child care centers and more family child care homes were opened in the 1980's and 1990's. Slowly, issues of cost, quality of care and the lack of qualified staff began to impact child care in Howard County.

Data Sources and Definitions

The source of much of the statistical data presented in this report was taken from "Child Care Demographics - 2001 Howard County Report" co-published by the Maryland Committee for Children, the Maryland Child Care Resource Network and the Howard County Child Care Resource Center. The Task Force wishes to express its appreciation of the work done by those organizations.

The Task Force used the following definitions of types of care as defined by the Maryland Committee for Children:

Child Care: care or supervision of a child when the child's parents have 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.

Before/After Care: care to children enrolled in Kindergarten and above provided before and/or after school and during school holidays/vacation. Programs are licensed by the Child Care Administration and may operate from a school or other licensed facility.

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. Programs are licensed by the Child Care Administration.

Employer-Sponsored Centers: child care centers located on-site or off-site which are sponsored by a corporation, business or other employer. Employees are given priority for enrollment slots.

Extended Elementary Education Program (EEEP): provides public pre-kindergarten education for four-year-olds, many of whom have language deficits and lack prior knowledge or an experiential base to support school success

Family Child Care: care given to a child younger than 13 or to a developmentally disabled person younger than 21 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.

Head Start: provides comprehensive developmental services for children from low-income families. Head Start serves children, 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.

Kindergarten: instructional program for children who are 5 years old by December 31st of each academic year.

Nursery Schools: an instructional program approved or exempted by the Maryland State Department of Education for children who are 2 through 4 years old and operate for a maximum of 6 hours per day.

Part Day: a program regulated by CCA with an education focus for children one or two years prior to entering kindergarten. Programs are usually 2-3 hrs/day, 2-3 days/week, nine months/year.

Small Child Care Center: a child care center serving 9-12 children. It may be housed in a residence and must conform to the same regulations as all child care centers in Maryland.

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

Factors Effecting Child Care in Howard County

Demographics

| Population Characteristics | 1995 | 2000 |
|--|----------------|----------------|
| Total Population: | 218,030 | 248,950 |
| Male | 108,500 | 123,850 |
| Female | 109,530 | 125,100 |
| White | 177,610 | 197,530 |
| Nonwhite | 40,420 | 51,420 |
| Selected Age Groups: | | |
| 0-4 | 18,360 | 17,690 |
| 5-19 | 43,850 | 53,740 |
| 20-44 | 93,780 | 98,600 |
| 45-64 | 48,120 | 61,890 |
| 65+ | 13,910 | 17,030 |
| There are an estimated 30,372 children (66%) under 12 with mothers in the work force based on the 1999 child population. | | |
| Median Income | \$63,500 | \$75,500 |

SOURCE: Maryland Department of Planning/MCC

Howard County has one of the largest percentages in Maryland of women in the work force with children:

| Families | Total # of females 16+ with Children under 6 | Total # of females 16+ with Children under 6 in Work Force | Total # of females 16 + with Children 6-17 only | Total # of females 16 + with Children 6-17 only in Work Force |
|----------|--|--|---|---|
| 1990 | 13,153 | 8,890 | 13,413 | 11,343 |
| % | 100% | 67.6% | 100% | 84.6% |

Source: U.S. Census, 1990, Prepared by MOP, April 1992 based on STF 3A

County births have been fairly consistent:

| Howard County Birth Rates | |
|---------------------------|-------|
| 1995 | 3,487 |
| 1996 | 3,433 |
| 1997 | 3,358 |
| 1998 | 3,362 |

SOURCE: Maryland Department of Health and Mental Hygiene

Cost of Care

A two-parent family of four with a household income of \$82,431 with two children ages 1-2 and 3-5 years can be expected to have the following yearly household expenses:

| Expense | Cost | % of Income |
|---------------------|-----------------|--------------|
| Taxes | \$16,734 | 20.3% |
| Housing | \$14,232 | 17.3% |
| Child Care: | \$13,974 | 18.0% |
| Infant \$7,063 | | |
| Preschool \$6,911 | | |
| Food | \$7,062 | 8.6% |
| TOTAL | \$52,851 | 64.1% |

SOURCE: MCC/Child Care Demographics - 2001 Howard Report

The average weekly cost of child care is greater in Howard County than in any other jurisdiction in Maryland with infant care being the highest and most difficult type of care to locate:

| Average Weekly Cost of Full-Time Child Care | | |
|--|-----------------------------------|---------------------------|
| Howard County | Family Child Care Programs | Child Care Centers |
| 0 - 2 years | \$152.17 | \$208.97 |
| 2 - 5 years | \$126.54 | \$132.89 |
| School Age | \$112.86 | \$127.36 |
| Maryland | | |
| 0 - 2 years | \$115.70 | \$168.95 |
| 2 - 5 years | \$ 97.40 | \$107.60 |
| School Age | \$ 88.76 | \$ 98.19 |

SOURCE: MCC/LOCATE, 7/00

Purchase of Care (POC) is a child care voucher program operated through the Howard County Department of Social Services designed to assist eligible parents in paying for and obtaining safe and secure child care. Program eligibility is based on gross annual income, family size and need. Rates paid to Howard County providers who accept POC vouchers receive the highest rate paid by the State of Maryland. Income eligibility is as follows:

| Purchase of Care - Income Eligibility | |
|--|----------------------|
| Family Size* | Annual Income |
| 1 | \$ 15,563 |
| 2 | 20,351 |
| 3 | 25,140 |
| 4 | 29,929 |
| 5 | 34,717 |
| 6 | 39,506 |
| 7 | 40,404 |
| 8 | 41,301 |
| 9 | 42,199 |
| 10 | 43,097 |

*Families with teen parents and relative caretakers qualify for \$2,200 regardless of annual gross income.

SOURCE: Department of Human Resources/Child Care Administration

In FY '01, the POC allocation for Howard County was \$3,969,533.00 equaling 833 full time child care slots. According to the Maryland Committee for Children, LOCATE: Child Care - 7/00, 53.1% of family child care providers and 75.4% of center providers accepted POC children in Howard County. As of February 2001, the program was serving 687 children and there was no wait for parents to enter the POC program.

The cost of infant care in Howard County is comparable to the annual cost of tuition to attend college in the University of Maryland system. Scholarships, grants and loan programs are available through the state and private foundations for college attendance but do not exist to assist parents in paying for child care.

Demand for Child Care

Based on calls received by the Howard County Child Care Resource Center, 50% of parents contacting the Center are seeking care for an infant.

| Children Served by Age | Number of Children | Percent of Calls |
|------------------------------------|---------------------------|-------------------------|
| Infant/Toddler (unborn to 23 mos.) | 1,422 | 50.1% |
| Preschool (24 to 59 mos.) | 594 | 20.9% |
| School-Age (6 years and older) | 593 | 20.9% |
| Kindergarten (age 5) | 228 | 8.0% |
| Total Calls | 2,837 | |

SOURCE: LOCATE: Child Care at the Howard County Child Care Resource Center (7/99 - 6/00)

As expected, the largest percentage of parents are seeking child care because of work demands:

| Reason Child Care is Needed | Number of Children | Percent of Call |
|------------------------------------|---------------------------|------------------------|
| Work Demands of Parent's Job | 2,549 | 89.9% |
| Parent Looking for Employment | 178 | 6.3% |
| Parent Attending School/Training | 76 | 2.7% |
| Child Needs | 34 | 1.2% |
| Total Calls | 2,837 | |

SOURCE: LOCATE: Child Care at the Howard County Child Care Resource Center (7/99 - 6/00)

Availability of Care

The need for regulated child care services far exceeds the number of the regulated child care slots (13,174) available in the community. The number of children in some form of non-regulated care is estimated to be 17,198. Following are children's care programs broken down by number and capacity where available:

| Children's Programs by Type with Capacity/Enrollment | | |
|---|----------------------|--------------------------|
| Type of Program | # of Programs | Capacity |
| Family Child Care Providers | 667 | 4,279 |
| CCA* Licensed Group Programs | 130 | 8,646 |
| 8 - 12 Hour Child Centers | 57 | 4,563 |
| Infant/Toddler | 23 | 389 |
| Part-Day | 23 | n/a |
| Before/After School (school & center based) | 97 | n/a |
| Small Centers | 2 | 21 |
| Employee-sponsored | 5 | 105 |
| Youth Camps | 34 | n/a |
| Nursery Schools | 39 | n/a |
| Kindergarten | 30 | n/a |
| Head Start | 2 | enrollment: 245 |
| EEEEP | 3.5 | participants: 140 |
| * Child Care Administration | | |

SOURCE: M CC/LOCATE, 7/00; Department of Human Resources; Maryland State Department of Education

While the number of full-day center-based child care programs in Howard County has increased from 43 in 1995 to 66 in 2000, the number of family providers is declining at an alarming rate. This trend for family child care providers, unfortunately, is expected to continue. A multitude of factors have contributed to the decline, including the low income many providers receive, a lack of benefits such as health care, and a shrinking workforce that is opting for higher paying employment opportunities.

| Family Child Care Providers in Howard County (1995 - 2000) | | | | | |
|---|------|------|------|------|------|
| 1995 | 1996 | 1997 | 1998 | 1999 | 2000 |
| 807 | 823 | 774 | 765 | 717 | 706 |

Source: MCC/LOCATE 7,/00

The decrease in Family Child Care providers resulted in a loss of more than 800 child care slots in the past six years. A similar loss of family child care providers is expected during the next four years.

According to community follow-up calls by the Maryland Child Care Resource Network, parents indicate that a lack of infant care is the major reason they could not find child care.

| Major Reason Parents Could Not Find Care | |
|---|-----|
| No Vacancy for Infant | 38% |
| No Vacancy for School-Age | 10% |
| No Vacancy for Preschool | 9% |
| Cost | 9% |
| Location/Transportation | 9% |
| Hours of Operation | 7% |
| Quality of Care | 6% |
| Other | 6% |
| No Part-Time Care | 3% |
| No Escort Service | 2% |
| Special Needs | 1% |

Source: MCC/LOCATE 7,/00

Staffing

Although the number of child care centers has increased, center operators are continually faced with the dilemma of adequate, quality staff to provide care for the children enrolled. Low salaries, lack of benefits, the need for quality inexpensive training and low unemployment rate are some of the reasons cited. These same factors contribute to individuals leaving or choosing not to begin a career as a family child care provider.

| Annual Wage Information | |
|--|-----------|
| Howard County Public School Teacher Average Salary (School Year 1998 - 1999) | \$43, 820 |
| | \$43,720 |
| Maryland Public School Teacher Average Salary | \$35,524 |
| Maryland Nonpublic School Teacher Average Salary | \$18,503 |
| | \$26,571 |
| Maryland Family Child Care Provider Average Annual Income | \$16,957 |
| Maryland Child Care Director Average Salary | \$11,688 |
| Maryland Child Care Center Senior Staff/Teacher Average Annual Income | |
| Maryland Child Care Center Aide Average Annual Income | |

SOURCE: MSDE; AIMS; MCC

Magnifying the problem of low salaries and wages for child care professionals is a lack of benefits. Statewide, benefits lag far behind those offered in other fields of work.

| Statewide benefits for child care professionals | |
|--|---------------------------------------|
| Child Care Centers: | |
| Health Insurance | 33% partially paid; 10% fully paid |
| Dental Insurance | 23.6% partially paid; 7.1% fully paid |
| Family Care Providers | |
| Health Insurance | 8.8% partially paid through business |
| Dental Insurance | 6.3% paid through business |

SOURCE: MCC

Low salaries, lack of benefits, a strong job market, and long hours have all contributed to the difficulty of maintaining staff. Child care centers report turnover rates as high as 50%.

Quality of Care

According to the National Association of Education of Young Children (NAEYC), the following are indicators of quality child care and early childhood education programs:

- X **Low staff-to-child ratios:** The number of adults and children is important because it helps determine how much individual attention each child receives. There should be at least one adult for every
 - four infants
 - five younger toddlers (12 to 24 months)
 - six older toddlers (2 to 3 years)
 - ten children (3 to 5 years).

- X **Well-trained staff:** The professional qualifications and training of staff are crucial to the quality of a program. Ongoing training should be provided.

- X **Group size:** In addition to low child/staff ratios, the overall size of the program is important. Programs should have fewer than six to eight infants in a group, ten to twelve toddlers, and not more than eighteen to twenty preschoolers.

- X **Low staff turnover:** Staff who have been in a program longer establish bonds with children and those relationships help children grow and learn. Lower turnover is also usually a sign that the program values good staff and works to keep them.

- X **Safe and healthy environment:** Child care programs should be licensed to ensure minimum healthy and safe standard are met. The facility or home should be clean with children under adult supervision at all times. Staff should be able to describe clear health and safety procedures, as well as policies for handling emergencies.

Maryland had been consistently rated as one of the top states for quality child care by “*Working Mother*” Magazine. Last year, due to the complex pressures being placed on the Maryland child care system, the state did not place ten top.

Community Input on Howard County Child Care

A crucial part of the Task Force’s examination of child care priorities was information gathered from the child care community. The Task Force developed a questionnaire that was distributed to child care centers requesting input on the child care situation in Howard County. Follow up calls were made by Task Force Members. A focus group of family child care providers was held to identify the caregivers’ priority issues. A summary of the information obtained follows:

Child Care Center Questionnaires (27 Centers)

- X Reasons for not providing infant care:
 1. No space
 2. Not profitable
 3. Hard to find qualified staff

- X Reasons for not expanding current capacity for infants:

- 1. No space
 - 2. Zoning obstacles - need to obtain special exceptions
 - 3. The majority surveyed were at 90 to 100% capacity.
- X Top three obstacle to obtaining staff:
- 1. Finding qualified candidates
 - 2. Compensation
 - 3. Inability to provide health benefits.
- X At the time of the questionnaire, only 51% of the responding centers who responded were fully staffed
- X Other findings:
- 1. Most centers with infant care programs were full and had waiting lists.
 - 2. Several centers were considering closing their infant rooms because of lack of space and profitability
 - 3. Most larger chain centers were able to offer benefits to their employees, but smaller nonprofit or individually owned centers could not offer health, dental or child care benefits.

Family Child Care Questionnaire and Focus Group

- X Top three reasons for not providing infant care:
- 1. Liability/Vulnerability
 - 2. Difficult to balance the needs of infants with older children
 - 3. Infants are demanding and take up a lot of time
- X Reason for not expanding current capacity for infants:
- 1. Current regulations limit the number of infants/toddlers. Suggestions for change included changing group size or allowing family child care homes to serve a larger number of infant/toddlers, if this population is served exclusively.
- X Obstacles to providing family child care:
- 1. Majority of calls seek infant care and they don't have any openings. "I get 2-3 calls each day for infant care"
 - 2. Liability
 - 3. No benefits
 - 4. Public image of family child care- lacks the professionalism it deserves
- X Things family child care providers requested from the county to help family child care businesses:
- 1. Increase public awareness
 - 2. Mentoring programs
 - 3. Tax breaks
 - 4. Benefit plans
 - 5. Access to grant funds

6. In home - resources
7. Substitute pool
8. Reduce over regulation
9. More focus groups
10. Penalize people who provide child care and are not registered or licensed.

Howard County Child Care Initiatives

The Task Force identified the following child initiatives in Howard County that support child care professionals. A description of each can be found in Appendix E:

- X Howard County Child Care Resource and Referral Center
- X Child Care/Business Outreach Program
- X The "Right Start" Micro Enterprise Development Program
- X "Children on Board" Preschool and Child Care Information Fair
- X Howard County Child Care Scholarship Program
- X Celebrating Successes in Child Care and Early Childhood Programs
- X Judith P. Hoyer Child Care and Education Enhancement Grant
- X Accreditation Program
- X Project Act (All Children Together)
- X Howard County Public Library Story-time Program
- X Family Child Care Association
- X Howard County Child Care Food Program

Economic Impact of Child Care

Though seldom recognized, child care has a sizable economic impact in Howard County. The following statistics demonstrate the necessity of ensuring a healthy child care industry for the County's economy to continue to thrive.

- X With 667 family child care providers and 130 group child care programs serving 12,922 children, licensed child care is a \$78.2 million industry in Howard County. Group programs account for \$47.3 million in gross receipts and family child care homes account for \$30.9 million in gross receipts.
- X Licensed child care directly employs 1,967 individuals, representing 1.3% of Howard County's workforce of 149,280 (*Maryland Committee for Children Child Care Demographics*)
- X Howard County's workforce as of September 2000, age 16 plus was 77,990 males and 71,290 females (*Maryland Committee for Children Child Care Demographics*)
- X Average wages in the Howard County child care industry are \$18, 429, far below the average Howard County public school teacher salary of \$43,820 and below the average clerical salary level in Howard County

Government.

- X The number of children under age five increased from 15,200 in 1990 to 18,375 in 1995.
- X Current 2000 census data, as of this date, does not provide age detail except for under age 18. Howard County under age 18 population increased from 48,482 in 1990 to 69,543 in 2000, a 21,061 increase. Howard County's population grew 32.3% during this period, however the growth rate of those under 18 was 43.4%. The 2000 census data reveals that Howard County has the highest percentage (7.4%) of children under the age of five in the State. The Maryland Department of Planning supplied this information and indicated that the detailed age data should become available in July or August 2001.
- X The declining number of family child care providers is having the greatest impact in availability of infant care. Currently, the County has 23 group child care centers who serve infants and total, with a capacity for only 389 slot available for these children. The majority of infant care is provided by the 667 family child care providers. The decline in number of child care providers equates to the loss of 285 infant care slots.
- X Howard County's growth in immigration has had a fluctuating impact on the need for infant/toddler care.

Productivity Impact of Child Care Profession

The County workforce of 149,280 benefits from the existing child care capacity of 12,922. It is estimated that 30,372 County children under 12 had mothers in the workforce in 1999. With a County average annual wage of \$35,000, the economic impact is \$531 million (30,372 divided by 2 x \$35,000). Stated another way, without the child care profession and resources in Howard County, the County would not benefit from the economic impact of \$531 million in wage income and purchasing capacity.

Without additional data, it is difficult to estimate the productivity impact on Howard County businesses, education and government entities, however, it can be assumed that the impact on the Howard County economy is significant when the workforce impact of \$531 million is combined with the child care industry gross receipts of \$78 million.

Innovative Programs Across the State and Country

The Task Force learned about many programs across the country that offer innovative solutions to the child care issues facing Howard County today. Successful model programs that the Task Force felt should be replicated in Howard County follow. Full descriptions can be found in Appendix F.

- X Recruitment Campaign - Fairfax Co, VA

- X Job Bank - Arlington, TX
- X Financing Programs - San Francisco, Montgomery County, MD and Washington D.C
- X Business Partnerships - Seattle, WA
- X Child Care Development Authorities or Commissions - Montgomery County, MD and Alameda County, CA
- X C.A.R.E.S - San Francisco, CA

Recommendations

The Task Force recommendations are short term (0-2 years), mid term (3-4 years), and long term (5 or more years) and focus on the Task Force's child care priorities of expansion, staffing, affordability and accessibility.

Expansion of Child Care

Short Term Recommendations

1. Explore utilization of small centers (12 or less children)

Issues:

!Need for "small" centers in Howard County to expand availability

!Fees and procedures to open a small center can be as burdensome as those to open a large 300 child center.

Action:

!Research small centers across the state and determine the factors that enabled them to be successful

!Remove obstacles to opening small centers, such as Planning and Zoning fees

2. Provide financing options to assist existing facilities to expand or proposed facilities with start up costs.

Issues:

!Limited funding resources for facility start up and/or expansion

!Lack of awareness and/or options to obtain financing to develop new or expand existing facilities

Action:

!Link prospective and current business owners with local and state resources such as the James Rouse Entrepreneurial Fund, SCORE counseling service, and other financing programs.

3. Increase access to grant funding through the services of a resource development counselor

Issues:

!Available grant funding is not being accessed by providers

!The is a lack of knowledge regarding grant funds in the provider community as well as a lack of skill in grant preparation and staff resources to pursue grants.

Action:

!The development counselor would provide technical assistance in locating and obtaining grant funds to offset the cost of operating infant and other child care programs. Child care programs cannot afford a development counselor. This position would be located in the Howard County Child Care Referral Center.

4. Offer training incentives to make offering infant care more cost effective

Issues:

!Lack of qualified staff and adequate free or low cost infant care training in Howard County

Action:

!Provide free or subsidized training for the 45 hour infant/toddler certification class

!Provide additional training opportunities

Mid Term Recommendations

5. Develop a quasi public Child Care Development Authority or Child Care Commission

Issues:

!Need for visible “oversight” body for County child care issues with the ability to leverage funds focused on child care.

!Would require county legislation and possibly State legislation.

Action:

!Explore options and mechanisms to develop a child care authority or commission and identify implementation steps

!Explore avenues for capital resources for child care facilities such as tax free bonds

!Create public/private partnership to invest and reinvest resources for child care needs

!Fund a Business Outreach Specialist to create and support employer-sponsored child care options

6. Offer financial incentives for center and child care homes providing infant care

Issues:

!Demand for infant care is greater than current program capacities. The cost of providing infant care discourages child care centers from opening and/or expanding these programs and the liability, restrictions and low pay impacts child care homes

!Staff/child ratios effect family child care providers willingness to offer infant care

Action:

!Offer tax incentives to centers and family child care homes offering infant care.

!Offer tax incentives to facilities to create new infant slots or retrofit current facilities to accommodate infants.

Child Care Staffing

Short Term Recommendations

7. Recruitment and public awareness campaign for child care providers

Issues:

!The number of family child care providers in Howard County is declining due to low salaries, lack of benefits, and other, more lucrative job opportunities.

Action:

!Use a variety of media, advertise the benefits of working in the child care field

!Provide financial recruitment bonuses to family child care providers who recruit and mentor others into the field.

!Provide financial retention bonuses and recognition to people remaining in the field.

8. Continue scholarship program for child care training

Issues:

!There is a need for qualified staff in child care centers and a lack of affordable 90-hour courses to qualify staff for child care positions

Action:

!Increase training opportunities for individuals wishing to enter the child care field

!Offer flexible scheduling for child care courses

!Encourage foreign-born individual to participate in scholarship programs by offering ESOL (English as a Second Language) services to these students

9. Implement a provider mentoring program

Issues:

!There is a high turnover rate the child care industry and inexperienced, untrained providers can easily “burn-out.”

Action:

!Match inexperienced center staff and family child providers with experienced peers to assist in meeting the workplace challenges of training and staff retention.

!Assist existing programs to develop and implement mentoring programs.

!Fund a mentor stipend or reward program to retain program mentors.

10. Assist family child care providers and centers in accessing health insurance and other benefits

Issues:

!The lack of health insurance discourages providers from entering or remaining in child care.

Action:

!Research group health insurance options and other benefit plans.

11. Partner with community and volunteer groups for services

Issues:

!Constant need for quality center staff and family child care providers.

Action:

!Develop relationships with community groups to assist with children in child care settings, such as foster grandparents, reading buddies and library programs.

12. Create a job bank and substitute pool to connect child workers with facilities

Issues:

!Constant need for child care substitutes and the lack of qualified individuals interested in substituting

!Child care center directors frequently need to replace staff quickly and have no mechanism to access potential child care staff

!Child care homes have no coverage mechanism for sickness or emergencies

Action:

!Provide funds to implement a job bank

!Implement state legislation which assists substitute pools by allowing resource and referral agencies or child care associations to obtain criminal background checks.

13. Recommend changes to current age qualifications for child care staff

Issues:

!There is a need for qualified staff in child care programs. Currently some well-trained staff do not meet current age (20) requirements for senior staff

Action:

!Work with the Child Care Administration to lower minimum age for senior staff for a child center if appropriate experience is demonstrated.

Affordability of Child Care

Short Term Recommendations

14. Assist low-income parents in accessing child care

Issues:

!Low-income parents may have difficulty accessing child care in Howard County and unaware of current child care assistance programs

Action:

!Work with the Department of Social Services to publicize the Purchase of Care Child Care Subsidy program

Mid Term Recommendations

15. Assist Head Start in offering an Early Head Start Program

Issues:

!There is a need for low-income parents to have options for child care

!There is no Early Head Start Program (0 - 3 years) available in Howard County

Action:

!Identify appropriate funding sources

!Provide funds to operate an Early Head Start Program

!Construct/expand program facilities as appropriate

Long Term Recommendations

16. Provide on-site child care for County employees

Issues:

!Many county employees have limited child care options due to cost and availability of care. The County should serve as a model to other employers in the area. Currently county government lacks a facility and the resources to provide child care

Action:

!Include an employer-sponsored child care center in the new Government Center to serve as a model for other businesses

17. Examine options for low/moderate-income parents

Issues:

!Child care in Howard County is very expensive and current assistance programs only meet the needs of very low income families. There is a need for resources for low/moderate income families to access child care

Action:

!Examine the feasibility of implementing a “Working Parents Assistance Program” similar to Montgomery County, MD

Accessibility of Child Care

Short Term Recommendations

18. Enable integration of children with disabilities into child care settings

Issues:

!Many providers feel unequipped to take children with disability into care. As a result, parents of child with disabilities have trouble accessing appropriate child

care

Action:

!Explore funding to provide paid companions to children with disabilities who need assistance

!Promote and expand training programs addressing disability issues for child care professionals

19. Examine feasibility of sick and emergency child care

Issues:

!There is a lack of sick and emergency care throughout Maryland. These types of care are very expensive and have not proved to be successful in Maryland

Action:

!Inventory other states' successful models

!Explore possible Howard County sites and partnerships

!Encourage employers to consider offering sick and emergency care as a benefit option for employees through on-site consultation and presentation of successful policies used by other organizations

Long Term Recommendations

20. Develop sick and emergency child care options for parents

Issues:

!See above

Action:

!Explore and suggest funding sources to offset the cost of providing these types of care including the possibility of underwriting operations for first two years

Conclusion

Research into early brain development speaks to the importance of ensuring each child in our community has access to child care that is of high quality and affordable to parents. A lack of infant/toddler care, low staff salaries, concerns regarding liability, lack of room to expand are all barriers which prevent a comprehensive child care delivery system in Howard County. The Howard County Child Care Resource Center has significantly enhanced the capacities of the County, but family child care providers continue to leave the field. The cost of child care in Howard County remains the highest of any jurisdiction in the state and prevents an increasing number of families from accessing quality, licensed care. Care for children with special needs and non-traditional care hours can be difficult for parents to locate and/or expensive if found.

The Howard County Child Care Task Force is grateful for the opportunity provided by the Howard County Council and the County Executive to examine thoroughly the issues facing the child care community today. We urge both to carefully consider and implement the recommendations. We can work together as a community to address child care issues affecting Howard County for our families, children and child care providers.

Maryland Child Care Credential “Achieving Quality”

Description:

The Maryland Child Care Credential is a framework of requirements that recognizes education and experience for all individuals working at all levels in the child care system.

Credential Goals:

- To promote a well-qualified workforce;
- To advance the status of the child care profession and increase respect and compensation for those employed in child care settings;
- To recognize for-credit and non-credit career preparation and development within an approved statewide framework;
- To build a structure for professional growth through professional competencies.

Credential Components:

- Training based on core body of knowledge, not just “clock hours;”
- Levels of credentialing: entry level set at current minimum requirements; advancement achieved through continued education;
- Automated tracking system, rather than manual review by licensing staff;
- Monetary incentives and support for achieving higher levels;
- All 11,700 family child care providers and 25,000 child care center staff in Maryland will be included;
- Public Awareness Campaign.

Core of Knowledge:

- A commonly defined base of theories and practices for all child care professionals that are essential for persons working with children.
- Six Major Areas
 - !Child Development
 - !Curriculum
 - !Health, Safety and Nutrition
 - !Professionalism
 - !Community
 - !Special Needs

Recognition, Incentives and Support

- Tiered Reimbursement
!Differential payment through Purchase of Child Care
!Based on credentialing and program accreditation status
- Accreditation Support
!Funding for facilities to pursue accreditation
- Mentoring System
!Trained, experienced providers
!Available to provide technical assistance, support and guidance

Current Child Care Initiatives in Howard County

1. **Howard County Child Care Resource Center (HCCCRC)** - provides child care information and referral; parent and provider education; technical assistance and training for providers and employers, data collection and acts as a community catalyst for development of programs.
2. **Child Care/Business and Community Outreach Project** - The HCCCRC also provides outreach to businesses and other organizations to help them address the child care needs of their employees. Additionally, programs are offered for employees to teach them about child care options available in Howard County.
3. **The “Right Start” Micro Enterprise Development Program** - Using Community Development Block Grant Funding, the HCCCRC provides a comprehensive program to help prospective family child care providers get their businesses started. Assistance is given to purchase equipment, set up environment, develop contracts, design marketing materials, and more. This program has income eligibility requirements.
4. **“Children on Board” Preschool and Child Care Information Fair** - An annual event that provides a one stop shop for parents and care givers to obtain information about preschool and child care services. This event is held each January and has an average of 1000 participants visiting 70+ exhibitors.
5. **Howard County Child Care Scholarship Program** - Scholarships for child care staff to earn their 90 hour child care certification. Individual child care centers sponsor child care aides to enable them to become qualified as senior staff members in a classroom. This program has income eligibility and other requirements.
6. **“Celebrating Successes” in Child Care and Early Childhood Programs** - An annual ceremony that recognizes child care and early childhood programs, individuals and businesses who have made a difference in the life of a child. This event is held in April during the Month of the Young Child.
7. **Judith P. Hoyer Child Care and Education Enhancement Grant Accreditation Program** - Assistance to family child care providers to help them achieve national accreditation through the National Association of Family Child Care. This program is a step to increase the professionalism and educational level of child care professionals.
8. **Project Act (All Children Together)** - Assists child care professionals and parents of children with disabilities to develop a successful plan for the full inclusion of a child in a child care setting. This program is part of the “Abilities

Network” and is funded in part, by the State.

9. **Howard County Public Library** - Services to child care professionals include a story time program in family child care homes, materials such as books, audio cassettes and story time materials, a story time group program (All Together Now) in each local library, and training programs.
10. **Family Child Care Association**- A professional organization that provides support, networking, a newsletters, and training opportunities for family child care providers.
11. **Howard County Child Care Food Program**- Operated out of the Department of Social Service, this federally funded program provides nutritional education and financial incentives to family child care providers.

Family Child Care Provider Recruitment Campaign 2000

"Make a Living. Make a Difference"

Fairfax County, Virginia

Background:

In early 2000, the Fairfax County Employer Child Care Council presented a report to the Board of Supervisors that alerted the Board of an alarming trend in child care. Between 1998 and early 2000, there was a 16% drop in the number of family child care providers. During the same period, requests from parents seeking child care rose by 7%. The decrease in child care providers made it difficult for parents to find care, especially for infants, school age children, children with special needs, and care during non-standard hours. Home-based child care businesses are an important source of these types of child care services.

Objective:

The goal is to create 1000 new child care spaces in Fairfax County by increasing the number of family child care providers holding a Fairfax County Home Child Care Permit. A county permit allows a provider to care for up to five children in their homes.

Time line:

The campaign officially kicked off on October 10, 2000 and will continue throughout 2001.

Target Audience:

Outreach efforts targets mothers who want to stay home with their children and those who would like to start a home business in Fairfax County's many multi-cultural communities.

Marketing Methods:

Kick off Event - A group of community leaders from business, government, and education declared their support for the campaign. Providers were available for interview and a local business presented a donation toward the home child care referral bonus. The event had significant media coverage.

Radio - The campaign aired advertisements on a variety of stations.

Community Partnerships - The Office of Children established many partnerships to advise on how to best reach the community and assist in distributing brochures and posters. Some partners committed in-kind and financial support.

Newspaper/Print Media Ads - Advertising space was purchased in local papers. A series of advertisements are being aired in selected movie theaters.

Internet Marketing - The recruitment campaign was tied to the major revamping of the website - Child Care Central.

Child Care Job Bank

Arlington, Texas

The Child Care Job Bank in Arlington, Texas is designed to:

- Assist child care providers in recruiting and retaining quality staff
- Reshape the image of the child care professional
- Attract competent child care workers

Benefits of the Child Care Job Bank:

- Gives Centers a positive alternative for recruiting employees
- Applicants are screened prior to being referred to center
- Discounted training rates on pre-service CPR and First Aid are available for applicants hired through Child Care Job Bank
- Training for Center directors on staff retention
- Eight job posting are received annually for one low cost
- A positive image is promoted for the child care industry

Child Care Centers Participate by:

- Selecting the package price that applies to the center based on total licensed capacity
- Completing and returning the Center Information Form
- Completing and returning the Posting Form when a job opening become available
- Faxing additional job openings as needed

Child Care Facilities Fund

San Francisco, California

Description

The Child Care Facilities Fund (CCFF) was established in March 1998 to address the need for funds to build and renovate space for child care in the City of San Francisco. The CCFF currently offers four types of assistance:

- *The Child Care Assistance Program*, which includes: capital and predevelopment grants; zero interest mini-loans to support planning; short term direct loans; and access to conventional loans on favorable terms through CCFF guarantees or interest rate write-downs
- *The Family Child Care Assistance Program*, which includes recoverable grants up to \$10,000 to meet one-time capital expenses of licensed family child care providers
- *Emergency Grants* (the Flex Fund) of up to \$10,000 to cover the immediate costs of repairs that would otherwise require a provider to shut down an operation. These grants may be disbursed within as few as 10 working days
- One-on-one technical assistance, workshops, classes and publications for child care providers, focused on facilities' development and business management

Annual Amount

In 1997 the following funds were pooled and used to "seed" the CCFF:

- \$200,000 from the City of San Francisco (from developer fees and general fund)
- \$300,000 from the Miriam and Peter Haas Fund
- \$400,000 from the Providian Financial Corporation.

Since its inception, CCFF has raised a total of \$4.88 million from private and public sources. In addition, working in partnership with the City of San Francisco, CCFF has secured \$10 million in loan authority from the HUD Section 108 Loan Program. These loans finance both new construction and renovation and are backed by the city Department of Human Services to subsidize up to 80% of the borrower's loan payment. The city appropriates \$600,000 each year to help repay the debt of Section 108 loans.

Services Funded

Construction and renovation of nonprofit child care centers and eligible capital expenses in family child care homes, and training/technical assistance to child care practitioners on financial management and facility development issues are provided. Typical projects include:

- Expansion of child care centers to increase capacity
- Improvements to outdoor play space for increased safety and better quality of care
- Renovations to family child care providers' homes to increase capacity

- Inclusion of a new child care facility in an affordable housing development
- Hosting workshops on available child care funding sources

Disbursement of Funds

- With the guidance of a 23-member Program Advisory Committee, CCFF is administered by the Low Income Housing Fund (LIHF), an experienced non profit lender and community development institution. LIHF developed underwriting guidelines (in consultation with the initiative's funders), reviews applications and services the grants and loans.

Population Served

- Nonprofit child care centers and family child care homes that serve low-income children in the City of San Francisco are the beneficiaries.

Strategic Considerations

- The CCFF has succeeded in involving stakeholders at all levels in a coordinated, local strategy to expand the supply and improve the quality of child care in the City of San Francisco. Strong support from several high-level champions and the leadership provided by an experienced, local nonprofit lender - LIHF - were key to this success.
- Effectively administering a child care loan pool requires funding that is flexible enough to allow the administrator to use a range of strategies, including: mixing grants and loans, "buying down" the interest rate and leveraging private sector debt.
- Technical assistance is also key to success. Child care providers need skills in facilities' development and business management; some need intensive one-on-one assistance.
- The LIHF learned early that most nonprofit programs could not carry debt without a source of subsidy to help repay the loan. To address this need, the CCFF negotiated an agreement with the Department of Human Services to repay 80% of the debt on Section 108 loans. These loans are targeted to programs that predominately serve low-income families.
- CCFF used grant funds to help jump-start projects that might otherwise have languished for lack of equity, promote the development of new slots for infants and toddlers, help family child care providers pay for one time capital expenses and to cover the cost of emergency repairs.
- The leadership provided by the CCFF also spawned a new initiative called, "Adopt a Child Care Center", which matches local construction companies that are willing to donate volunteer time and materials with child care centers that needed renovations. Fifteen child care programs and more than 1,200 children, were served in 1999 through this effort.

Working Parents Assistance Program and Trust Fund

Montgomery County, MD

Description

Montgomery County, Maryland has established a subsidized child care program, the Working Parents Assistance Program (WPA), and a public-private fund, the Working Parents Trust Fund. The trust fund is a volunteer -run fund that raises money from individuals, foundations, and businesses to extend the number of families served by the WPA program. One-hundred percent of the funds are invested in child care.

Date(s) Established

The WPA program was established in 1986 and the trust fund was established in 1995 in response to a waiting list of 2,600 children.

Annual Amount

The WPA program budget for FY 2000 was \$3.5 million and was derived from the Montgomery County general fund. The trust fund has provided a total of nearly \$200,000 in private contributions. During 1999, the trust fund raised \$43,000 and since it was established, contributions have ranged from small individual gifts (\$10 and under) up to \$20,000.

Services Funded

Eligible parents are provided with child care subsidies so parents can maintain employment or attend school or training. The program provides individual counseling to participating families to secure child support from absent parents and annually reassesses its financial level of assistance.

Disbursement of Funds/Population Served

The WPA program is available to parents who are working 35 or more hours each week. Parents must have children age 14 or under, work or attend school and must, if a single parent, pursue child support through the court system. Family income cannot exceed \$35,000 annually. The Montgomery County child care subsidy program has established a single point of entry for families to find out if they qualify for WPA or the state's Purchase of Care program. The program provides participating parents with vouchers, used to purchase licensed and registered child care. Each year nearly 1,300 families are served.

Strategic Considerations

- The WPA program was established by the county government because the POC program did not meet the needs of working families in the County. Working parents' incomes often surpassed the limits set by the state, but high child care costs made access care impossible. Additionally, rates being paid by the state were too low making finding quality care difficult, even for parents who qualified.

Initially, Montgomery County supplemented the POC program, but rigidly applied rules made this an unsuccessful approach.

- The program has been designed to promote efficiency by careful definition of eligibility for the WPA program and the POC program. Parents do not have the option of choosing between them. Parents who have lower earnings or work less hours must participate in the POC program.
- The trust fund was started in response to a long county-level waiting list for subsidized child care. A volunteer who promoted the fund is credited with raising most of the private funds, increasing visibility of the program and drawing attention to the enormous demand. In part, this is the reason the county decided to increase the allocation for the program recently from \$2.4 million to \$3.5 million.
- Staff from the County funded WPA and state-funded POC programs are co-located in county government offices. This allows the two programs to offer a single phone number for determining which program is appropriate for the family. It is not a complete solution, however. A parent inadvertently applying for the wrong program has to start over again. Over time, the WPA program would like apply its broader income eligibility guidelines to both programs and operate them as a single program.

Child Care Works

Washington, D.C.

Description

In 1996, a broad partnership, including service providers, banks, government entities and philanthropy was convened to address the need for financing to support the expansion of child care capacity in Washington, D.C. The many partners persevered through a long and unusually inclusive process. The group designed and launched Child Care Works (CCW) in December 1998. CCW is a loan fund providing funding and technical assistance to family child care providers.

Partners

CCW partners include:

- The Center for Policy Alternatives
- The District of Columbia - Department of Human Services
- The Metro Bankers Consortium - Riggs, Chevy Chase, Citibank, Crestar, First National of Maryland, First Union, and Industrial National Bank
- The Washington Child Development Council
- ARCH and H Street Community Development Corporations
- Private philanthropies - Ford Foundation, Freddie Mac, Meyers Foundation, Moriah Foundation, the Community Foundation of the National Capital Region.

Current Activities

CCW includes a continuum of services to assist family child care providers - from helping them become established to helping them file their taxes:

- *Licensing:* The Washington Development Council, a resource and referral agency, help potential and current unlicensed providers in D.C. meet licensing requirements and complete the application process.
- *Loans:* ARCH and H Street Community Development Corporations administer loans of \$500 to \$1,500 to help family child care providers pay for their license, buy equipment, and make improvement to their homes necessary to pass inspection.
- *Business Training:* ARCH and H Street Community Development Corporations also provide guidance on how to market and run a successful home child care business, how to manage money, and how to pay taxes. In addition, family child care providers have mentors to guide them and respond to their questions

Resources

Child Care Works is funded by the collaborative banks, the D.C. government, and private philanthropies. The Foundations funded the initial planning and development phase of the work. The Metro Bankers Consortium has contributed \$40,000 to fund the

loan pool. The D.C. government has contributed \$75,000 from the federal Child Care and Development Fund to support the loan pool, and \$75,000 to support technical assistance. The technical assistance dollars are administered by the Community Foundation for the National Capital Region, and Riggs Bank administers the loan fund.

Results

The project has leveraged a \$40,000 loan pool for mini micro-loans, and the goal is to create 500 new child care slots as a result of the first round of lending. Although the project is still in the implementation stage, an early result has been the value of the relationships built among various partners, particularly between the public and private sectors. The project has bridged an information gap between the banking community and public and private human service providers

Lessons Learned

- Communication is the key. Establishing clear and regular communication among various partners is vital to progress and success. Avoid potential misunderstandings by putting all plans, commitments, and agreements in writing.
- Know your partners. Knowing the community, the historic roles, relationship among partners, interests, motivations and values of each partners help to build the partnership. Partners should be chosen carefully, both to reflect the many stakeholders in the community and to be capable working effectively together.
- Know when to draw the bottom line. Partnerships must have a way to make decisions when there is disagreement. The inclusion and engagement of a variety of partners must be balanced with the need for progress toward the project goal. From the beginning, partners must agree on how to close the debate on contentious issues and move forward.

Business/Child Care Partnership

Seattle, Washington

Description

Business/Child Care Partnership (B/CCP) is a project of Child Care Resources and the City of Seattle. Understanding the direct link between higher wages and higher quality, the mission of B/CCP is to improve the quality of child care in Seattle through partnerships between businesses and child care providers. Through these partnerships, businesses contribute services and goods to child care providers while providers, in turn, use their savings to increase staff wages.

Services Offered through the B/CCP:

Through B/CCP, businesses have

- Offered training and assistance in accounting, budgeting, hiring, training, computer literacy, and other administrative functions to allow providers to operate their businesses more efficiently;
- Donated equipment (such as photocopiers), enabling child centers to turn the acquisition cost into a pay raise for child care staff;
- Painted rooms, fixed play equipment, etc, enabling child care providers to turn maintain dollars into health coverage benefits.

Compensation and Retention Encourage Stability (C.A.R.E.S)

California

Description:

The C.A.R.E.S program, modeled after California Assembly Bill 212, rewards the pursuit of child care development training among new child care professionals and promotes retention of committed, qualified child care providers, staff and directors. C.A.R.E.S includes two programs: the Child Development Corps (CDC) and Resources for Retention. Child care providers who become members of CDC and fulfill its requirements receive annual stipends in varying amounts based on their training and other criteria. The Resources for Retention program administers quality improvement grants for child care programs. C.A.R.E.S is designed:

- To reward the pursuit of professional preparation among those entering the child care and development fields;
- To promote the retention of child care teachers, providers and directors who have made a commitment to their child care careers through education and training;
- To encourage the recruitment and retention of qualified caregivers with multilingual skills to address the linguistic needs of young children and their families;
- To provide child care programs with additional resources and support needed to improve program quality and to attract and retain skilled caregivers;
- To foster partnerships among public, private, and philanthropic sponsors;
- To encourage coordination in the delivery of training and support for the child care and early education workforce;
- To stimulate public awareness of the importance of child care services and jobs, and the relationship between qualified and adequately compensated caregivers and beneficial outcomes for children;
- To build on existing systems by utilizing currently operating training programs, including two- and four- year colleges, early childhood and school-age mentoring programs, and child development training consortiums, and by strengthening the current mechanisms for funding services;
- To generate data about the effectiveness of different approaches to improving child care quality and building a skilled and stable workforce, and to evaluate the potential for replication or expansion of approaches.

Components of C.A.R.E.S.:

The Child Development Corps is intended to allow compensation for member who fulfill its requirements.

- The CDC is open to family child care providers and center-based staff in public and privately operated care programs
- Stipends reward individuals for attained education as well as for continuing education and professional growth
- Stipend increments are based on the Child Development Permit Matrix
- Stipends reward individuals who have been at their current child care job for a minimum of one year

- Stipends for those with higher levels of education seek to bridge the gap between child care and elementary school salaries

Resource for Retention:

- is an optional component of the C.A.R.E.S. program that rewards child care programs for seeking systemic change
- provides financial incentives to child care programs for developing and implementing quality

Montgomery County Commission on Child Care

Montgomery County, Maryland

Vision:

Access to quality, affordable child care for all families

Purpose:

The Commission on Child Care was created in 1987 by County Council legislation (Bill No. 28-27) to advise the County Executive and County Council of the development, implementation and effectiveness of government policies, programs, and services that enhance community support for quality, affordable and accessible child care. The creation of the Commission, separate from others which deal with family matters, was in response to the large and growing number of families for which child care was, and continues to be, a critical need

Membership and Committees

The twenty-five member Commission includes representatives from parents, providers, business, the general public, and government agencies with interests in child care. Members are appointed by the County Executive, subject to confirmation by the County Council. Most Commission work is accomplished through the Executive Committee and three standing committees: Programmatic issues, Public Policy, and Membership. Additional volunteers from the general public are invited to assist the committees. The Commission is supported through staff efforts from the Department of Health and Human Services.

Priorities for 2000-2001:

- Advocate for sufficient and stable staffing in the Child Care Administration Region V Office to ensure child care regulations are enforced in Montgomery County.
- Advocate for raising the income eligibility cap for the Working Parents Assistance Program. Monitor the WPA program to ensure that new funding is effectively used.
- Participate in a media campaign and outreach that includes information about child care subsidies and the importance of quality child care in collaboration with the Early Childhood Initiative.
- Monitor and assist efforts to improve the recruitment and retention of child care providers.
- Maintain and increase collaboration with other boards, committees and agencies.
- Ensure that current and former Temporary Cash Assistance customers have access to affordable quality child care as they transition from cash assistance to employment.
- Support the establishment of partnerships with businesses and employers to enhance the availability of quality child care.
- Strengthen the relationship with State legislators to advocate for child care resources and standards.

- Monitor and assist efforts to address the availability of quality infant care
- Monitor the services of the Child Care Health Consultation Program.
- Monitor the availability of quality out-of-school programs for middle school students.
- Continue to monitor the Head Start community-based pilot programs

Alameda County Child Care Planning Council

Alameda County, California

Purpose:

- To serve as a pro-active, representative body that exists to maximize local, federal and private resources for child care in Alameda County.
- To serve as an advisory and planning body to the County Board of Supervisors and Board of Education on child care issues
- To provide linkages to local planning jurisdictions and advocacy groups.

Functions:

- Conduct an assessment of child care needs at least once every five years
- Document information gathered during the needs assessment which shall include, but need not be limited to: data on supply, demand, cost, and market rates for each category of child care in the County.
- Encourage public input in the development of funding priorities. Opportunities for the public input shall include at least one public hearing during which members of the public can comment on the proposed priorities.
- Prepare a comprehensive County-wide child care plan designed to mobilize public and private resources to address identified needs.
- Conduct a periodic review of child care programs funded by the CDD and CDSS to determine if identified priorities are being met.
- Collaborate with subsidized and nonsubsidized child care providers, County welfare and human service departments, job training programs, employers, integrated child and family service councils, parent organizations, and other interested parties to foster partnerships designed to meet child care needs.
- Design a system to consolidate local child care waiting lists.
- Coordinate part-day programs, including State Preschool and Head Start, with other child care to provide full-day child care.
- Review and comment on proposals submitted to CDD that concern child care to be provided within Alameda County. These shall in no way be binding on the CDD in determination of programs to be funded.
- Identify at least one, but no more than two, members to serve as part of the CDD team that reviews and scores proposals for child care services funded through the CDD. Council representatives shall not review and score proposals from Alameda County.
- Develop and implement a training plan to provide increased efficiency, productivity, and facilitation at Council meetings.
- Provide consultation to CDD and CDSS regarding the development of a single application and intake form for all federal and state subsidized child care and development programs.

Composition of the Council

- 20% Consumers (parents or adults responsible for children who are in child care)
- 20% Child Care Providers

- 20% Public Agency Representatives
- 20% Community Representatives
- 20% at the Discretion of the County Board of Supervisors and County Superintendent of Schools

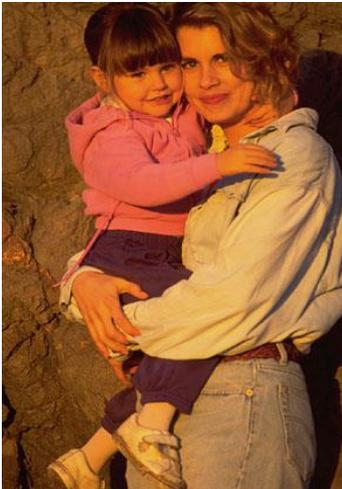
Committee and Projects 1999-2000

- *Alameda Access to Subsidized Child Care (Ala-ASCC):* Collaboration working to streamline and improve the Alameda County CalWORKS Child Care System.
- *Alameda County Proposition 10 Child Care:* Committee has met throughout the County's planning for utilization of Proposition 10 funds and has developed the child care portion of the County's Strategic Plan (Every Child Counts).
- *Early Childhood Mental Health:* Committee is working to determine specific child care mental health service needs and resources.
- *Early Childhood Partnership:* Representatives from Head Start programs, Social Services, and other interested collaborators formed this group to explore possibilities for joint projects and provide wrap-around services for low-income families.
- *Local Investment in Child Care (LINCC):* LINCC committee guides ongoing assessment and analysis of how child care contributes to the County's economy and identifies specific ways to improve and enhance that contribution. Current activities include: 1) developing the Child Care Fund of Alameda County; 2) conducting outreach and education to City Councils and Planning Departments on the impact of land use policies and economic development planning in the child care industry; 3) planning an event for business and economic development leaders; 4) planning an outreach and education campaign for businesses on the value of investing in child care for their employees.
- *Needs Assessment:* The State Department of Education mandates that a needs assessment be conducted in every County. The Council will guide the coordination of the next assessment based on updated census data and current child care supply and demand.
- *School-Age Programs:* The Council's work in this area will include: 1) continuing to examine and advocate for improvements in after-school program policies; 2) connecting after-school program providers with technical assistance and collaborators; 3) exploring options for funding maximization with CalWORKS and other state and federal funds.
- *Universal Access to Subsidized Child Care (UASCC):* The mission and purpose of the Alameda County UASCC System is to provide child care programs with efficient and equitable access to information on families who are eligible for child care subsidies in Alameda County.

Early Childhood Strategic Plan



**Presented to the
Howard County Local Children's Board
By the Ready at Five Partnership
And the Early Childhood Strategic Planning Committee
July 15, 2003**



Introduction:

The Howard County Early Childhood Strategic Planning Team was created by the Local Children's Board of Howard County to make recommendations to the Local Children's Board regarding incentives the County might provide to encourage healthy growth and development for young children in the County. In the Fall of 2002, the Howard County Local Children's Board charged the Howard County Early Childhood and Child Care Coalition to examine the issue of school readiness in Howard County thus establishing the Howard County Early Childhood Strategic Planning Team. The Local Children's Board has chosen children successful in school as a primary result area. The Board is committed to ensuring that children are successful in school and that all children have access to quality early childhood opportunities. In the 2002 Children Entering School Ready to Learn Final Report, only 52% of Kindergarten students in Maryland entered school "fully ready" for success. In Howard County 62% of students entered school "fully ready" for success, 33% were in the approaching category, 6% in the developing category. Children who are "fully ready" demonstrate the skills, abilities and behaviors which are needed to meet typical kindergarten expectations. Students "approaching" readiness inconsistently demonstrates these skills and requires targeted support. And those students who were rated "developing" need considerable instructional support. (Children Entering School Ready to Learn: School Readiness Information School Year 2002-03, 2002) The vision and mission set forward to ensuring children are successful in school are as follows:

Our Vision:

The Howard County community values all our children by sustaining an environment which provides experiences, resources and support so that our children reach their full potential.

Our Mission:

To support and advocate for parents and children and develop policies that optimize children's social, emotional, intellectual and physical development.



Acknowledgements

The Planning Team was encouraged to design a strategic plan to address the issue of school readiness in the county.

The Howard County Early Childhood Strategic Planning Team wishes to acknowledge the valuable contribution made by the team planning members. This report was made possible through their participation.

Howard County Early Childhood Strategic Planning Team

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- Tracy Jones, Early Childhood Education -Howard County Public Schools
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- Jim O’Donnell, Howard County Board Of Education
- Jennifer Pickwell, - Child Development Center - Howard County Public School
- Jena Smith, Howard County Head Start
- Helen Stemler, Howard County Healthy Families
- Molly Vincent, Howard County Local Children’s Board
- Donna Wells, Howard County Mental Health Authority
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Kelly Robins, Consultant

What is School Readiness?

The term school readiness encompasses both the child and his or her environment and community.

“The Maryland Model for School Readiness (MMSR) defines school readiness as the state of early development that enables an individual child to engage in and benefit from primary learning experiences. As a result of family nurturing and interactions with others, a young child in this stage has reached certain levels of physical well-being and motor development, social and emotional development, language development, cognition and general knowledge. School readiness acknowledges individual approaches toward learning as well as unique experiences and backgrounds of each child. “

(MSDE Fact Sheet: Maryland Model for School Readiness)

22,252 children
5 years of age
or younger live
in Howard
County.

Maryland Child
Care Resource
Network, 2002

What Facilitates a Child to Enter School “Fully Ready” for Success?

According to the Ready At Five Partnership, in addition to cognitive development, there are five essential components to school readiness that are dependent upon a child’s surroundings:

1. **Parents:** Parents have the knowledge, skill and the resources to provide an environment and experiences that meet their children’s basic health, physical, emotional and intellectual needs.
2. **Early Childhood Programs:** Families have access to affordable, high-quality early childhood programs.
3. **Health:** Families have access to quality health services that promote healthy growth and development of children.

340
children
are
homeless
in Howard
County.

4. **Economic Well-Being:** Communities have viable employment and training opportunities to support family economic needs.
5. **Community Safety:** Families and children are safe in their environments. Communities are safe and orderly environments for children.

What Inhibits a Child From Entering School “Fully Ready” for Success?

According to Kids Count 2001 from the Annie E. Casey Foundation, the following present risk factors for children entering school ready to succeed. If any of these factors exist, the team acknowledged and defined it as a concern.

- Poverty
- Abuse/neglect
- Homeless or highly mobile
- African American or Hispanic, or ethnic minority*
- Parents are alcohol or drug abusers
- Parents do not speak English*
- Parents are seriously mentally ill
- Mothers are both adolescent and single

Even though there is a strong correlation between children who live in an environment where one or more of these factors are present and children’s readiness for school, it does not automatically indicate that the child will enter school not “fully ready”. For the purposes of this report, we are concerned with those who enter school not “fully ready” to learn. (Kids Count Fact Book, 2001) Children who are “fully ready” consistently demonstrate the skills, abilities and behaviors which are needed to meet typical kindergarten expectations successfully

More than 600 families with children under the age of 5 years live below the federal poverty level in Howard County.

Maryland Child Care Resource Network, 2002

*In Howard County these factors alone may not have a strong correlation unless associated with other risk factors.

Why Plan Strategically for Young Children?

According to the *I Am Your Child* campaign, 90% of a child's brain development occurs by age three. In fact, early brain research indicates that the first five years of a child's development lay the foundation for that child's success in school and in life. Educators have recognized that the foundation for learning begins long before a child enters kindergarten. "90% of brain growth occurs between birth and 5 years. However, 90% of public spending dedicated to children occurs after age 5" (Rand Corporation)

"It has been known for some time now that it takes more than the opportunity for a good education to succeed in life. A decade of research shows that the road to success begins long before our children enter school. It begins in the earliest years, some say even before conception. It begins with children who are born healthy, who are raised in sage and nurturing families, and who have enriching and positive experiences from birth through age five. Children who have had these experiences enter kindergarten curious and enthusiastic, hungry to learn, with a willingness to get along with others, and in good physical and mental health. These children **"enter school ready to learn."**

(Achieving School Readiness, 2002)

The first years last forever. Early brain research indicates that **all** children can benefit from services that support their healthy growth and development. Howard County has already determined the importance of developing a county-wide, comprehensive, integrated early childhood strategic planning plan which would achieve the results that

76.2% of children under the age of 18 years have mothers in the workforce in Howard County.

2000 US Bureau of

47 children are in foster care.

Howard County Dept. of Social Services, 10/02

all Howard County's children would enter school ready to learn. Howard County's early childhood stakeholders understand that a community can best serve its children by providing services that promote development and prevent avoidable conditions that limit a child's potential. Ensuring that Howard County is providing quality early childhood programs and services will give every child the opportunity to reach his or her full potential.

National Policy

"The National Education Goals Panel was established in July 1990 to assess and report on state and national progress in meeting the eight National Education Goals set for the nation. The first of these goals stated "by the year 2000, all children in America will start school ready to learn"."

(“School Readiness: Helping Communities Get Children Ready for School and Schools Ready for Children, 2001)

“Obviously, we cannot blame all poor social outcomes on poor school readiness skills, but we know that poor school readiness does contribute to school failure that, in turn, contributes to poor employment experiences and less productivity, and may even provide the motivation for criminal activity as a source of income. Costs associated with these bad outcomes include remedial and special education cost, tertiary health care costs, the costs of providing juvenile justice services, and the costs of protecting the welfare of children as well as adult-related costs associated with corrections services and income support. Conservative estimates of the cost of these bad outcomes for the State of Maryland total **over \$3 billion** per year. If improvements in school readiness saved only 1% of this total, we could recoup \$30 million

12.7% of children live in a single parent family in Howard County.

Kids Count

24.7% of Howard County children are considered to be an ethnic minority.

per year! We are convinced that it will save a lot more. “
(Achieving School Readiness: A 5-year Action Agenda
for Maryland, 2002)

Several studies have demonstrated the effectiveness of quality Early Childhood Education and services. These include the High/Scope Perry Preschool Project and the Carolina Abecedarian Project. Such programs have demonstrated the following successes:

- better kindergarten achievement scores,
- lower rates of grade retention and special education placement and
- higher rates of high school graduation.

(School Readiness: Helping Communities Get Children Ready for School and Schools Ready for Children, October 2001).

Additionally, it was noted that for every \$1 invested in quality Early Childhood Education programs and services by a community, there was a \$7 savings on high school retention, juvenile justice intervention, and welfare.

"If I could do away with 12th grade and spend the money on birth to 5 services, I'd do so". Nancy Grasmick, Maryland State Superintendent of Schools, Ready At Five School Readiness Conference, April 23, 2003.

Maryland Action

“In December 2001, the Annie E. Casey Foundation, the Subcabinet for Children, Youth, and Families, and the Council for Excellence in Government convened a group of 40 leaders in State and local government, and from advocacy and service-providing organizations to form the Leadership In Action Program (LAP). The program had the dual goals of accelerating the rate at which children

enter school ready to learn in Maryland and of increasing the leadership capacity of the participants who are accountable for that result.

The LAP members engaged in research, discussion and debate to fully understand the complexities of the school readiness issue. Through its deliberations, LAP members developed a 5-year School Readiness Action Agenda that provides a roadmap to achieving the result that **all children in Maryland enter school ready to learn**. "All" children, in this case, refers to children birth through age 5 of all socio-economic, ethnic, and racial backgrounds, including those with disabilities, special needs and diverse abilities. The 5-year Action Agenda establishes a target that, by the 2006-2007 school year, 75% of all kindergartners will be assessed as fully ready for school on the State's readiness assessment, the Work Sampling System.

This 5-year Action agenda is both ambitious and realistic and is based on accomplishing 6 goals, through the implementation of 25 strategies. In brief, those goals are:

- All children, birth through age 5, will have access to quality early care and education programs that meet the needs of families, including full day options.
- Parents of young children will succeed in their role as their child's first teacher.
- Children, birth through age 5, and their families, will receive necessary income support benefits and health and mental health care to ensure they arrive at school with healthy minds and bodies.

Approximately
15,000
Howard
County
families earn
less than
\$35,000
annually.

Washington
Post, 12/26/02

- All early care and education staff will be appropriately trained in promoting and understanding school readiness.
- All Maryland citizens will understand the value of quality early care and education as the means to achieve school readiness.
- Maryland will have an infrastructure that promotes, sufficiently funds, and holds accountable its school readiness efforts.

(Achieving School Readiness: A 5-Year Action Agenda for Maryland, 2002, p.iii)

LAP members are currently working to implement the goals of the Action Agenda, establishing a permanent committee of the Subcabinet, and accountable school readiness efforts statewide.

One of the strategies of the report has already been accomplished. The Maryland Subcabinet for Children, Youth and Families has created an Early Care and Education Subcommittee, chaired by Maryland School Superintendent Nancy P. Grasmick.

How is School Readiness Assessed in Maryland?

“Maryland State Department of Education assesses school readiness through the Maryland Model for School readiness (MMSR), a systematic assessment considered a state-of-the art assessment system for early learning. The system includes the Work Sampling System (WSS) . The WSS helps teachers document and assess children’s skills, knowledge, behavior, and academic accomplishment across a variety of developmental and curricular areas. Through observation, recording, and evaluating everyday classroom experiences and activities, teachers gain a better understanding of what their students know, are able to do, and what they still need to work on. The WSS is designed to support the

Early experiences do have a dramatic impact on future learning.

Nancy Grasmick, Ready At Five Conference, 4/23/03

learning of each student toward consistent expectations across seven developmental and curricular domains.

These domains are:

- Social and Personal Development
- Language and Literacy
- Mathematical Thinking
- Scientific Thinking
- Social Studies
- The Arts
- Physical Development

Kindergarten teachers from all local school systems use WSS to generate information on student readiness for every school and county-wide. The information includes the teachers' assessment of students on selected WSS performance indicators across the seven WSS domains. The information is reported for three levels of readiness reflecting the full range of skills that young children bring to kindergarten. Children who are "fully ready" consistently demonstrate the skills, abilities and behaviors which are needed to meet typical kindergarten expectations successfully. Students "approaching" readiness inconsistently demonstrate these skills, behaviors and abilities and require targeted instructional support. And those students who were rated "developing" need considerable instructional support in specific domains or specific performance indicators. "

(MSDE Fact Sheet: Maryland Model for School Readiness)

*During 2002,
Dept. of Social
Services
substantiated
245 reports of
child
maltreatment.*

*Howard
County
Department of
Social
Services
10/02*



The Reality for Howard County Young Children and Their Families

While gathering data for this report, the Planning Team found the current status and data is ever changing for children and their families in Howard County. The realities stated in this report are the most accurate and current data available.

Howard County Demographics:

Howard County is located centrally in the Baltimore-Washington corridor. Geographically, Howard County covers 254 square miles. Approximately half of the county residents live in Columbia. About one half of the County's businesses are located in Columbia. Much of the northern and western portions of the County remain somewhat rural. (Howard County Child Care Resource Center: Child Care Demographics, 2002)

While Howard County is an increasingly wealthy county, poverty is increasing at an even higher rate. The median family household income is \$84,372. During the 1990's, the number of families earning more than \$150,000 annually grew by more than 107%. During the same time the families with an income of less than \$35,000 grew by 140%. That translates into approximately 11,000 families earning more than \$150,000 and 15,000 families earning less than \$35,000 annually. (Davenport, C., *Crisis Center Squeezed by Demand, Dispute*, December 26, 2002)

Howard County Quick Facts

- ◆ *Approximately 11,000 families earn more than \$150,000 annually*
(Washington Post, 12/26/02)
- ◆ *Approximately 15,000 families earn less than \$35,000 annually*
(Washington Post, 12/26/02)
- ◆ *Median family household income is \$84,372*
(2000 US Bureau of Census)
- ◆ *22,252 children 5 years of age or younger live in the county*
(Maryland Child care Resource Network, 2002)
- ◆ *247,842 people live in the county*
(2000 US Bureau of Census)
- ◆ *More than 600 families with children under the age of 5 years live below the poverty level*
(Maryland Child care Resource Network, 2002)
- ◆ *More than 1,150 families with children between 5 and 17 years live below the poverty level*
(Maryland Child care Resource Network, 2002)
- ◆ *76.2% of children under the age of 18 years have mothers in the workforce*
(2000 US Bureau of Census)
- ◆ *12.7% of children live in a single parent family*
(Kids Count Factbook, 2001)
- ◆ *601 families receive Temporary Assistance to Needy Families (TANF)*
(Howard County Department of Social Services, 10/02)
- ◆ *3,703 Families receive food stamps*
(Howard County Department of Social Services, 10/02)
- ◆ *14,036 families receive medical assistance*
(Howard County Department of Social Services, 10/02)
- ◆ *644 children receive Purchase of Care*
(Howard County Department of Social Services, 10/02)
- ◆ *Section 8 waiting list is 2-3 years with approximately 1500 families on the waiting list*
(Howard County Human Service Needs Survey, 12/00)
- ◆ *During 2002, Department of Social Services substantiated 245 reports of child maltreatment*
(Howard County Department of Social Services, 10/02)
- ◆ *47 children are in foster care*
(Howard County Department of Social Services, 10/02)
- ◆ *Teen birth rate is increasing— 13.5 births per 1000 births*
(Kids Count Factbook, 2001)
- ◆ *Minority population of children under the age of 18 years is 17,199 or 24.7% of population*
(Kids Count Factbook, 2001)
- ◆ *Hispanic population under age of 18 years is 2,410 or 3.5% of population*
(Kids Count Factbook, 2001)
- ◆ *Children receiving free and reduced lunches increased 128% from previous year*
(Kids Count Factbook, 2001)

Howard County Demographics

| County Population (2000) | | |
|---|---------|---------|
| | Number | Percent |
| Total County Population* (% of State Population) | 247,842 | 4.7% |
| Minority Population Under Age 18 (% of County Population Under 18) | 17,199 | 24.7% |
| Hispanic Population Under Age 18 (% of County Population Under 18) | 2,410 | 3.5% |
| All Persons Under Age 18 (% of Total County Population) | 69,543 | 28.1% |
| Ages 0-4 | 18,248 | |
| Ages 5-9 | 20,718 | |
| Ages 10-14 | 19,849 | |
| Ages 15-19 | 15,270 | |
| <i>*Kids Count Factbook 2001</i> | | |

| Family Economics | | |
|--|----------|----------|
| | County | State |
| Median Family Income | \$85,422 | \$53,700 |
| Average Income of Female-Headed Family | \$40,412 | \$21,292 |
| Weekly Cost of Family Day Care (Child 0-2) (2003) | \$166 | \$115.70 |
| Weekly Cost of Child Care Center (Child 0-2) (2003) | \$233 | |
| <i>Kids Count Factbook 2001 & US Census Bureau</i> | | |

*“On July 24, 2001 the Economic Policy Institute, a Washington, DC think tank, released the results of its study on the cost of living in Columbia, Howard County. It found that \$40,408 a year was the minimum income required to support a family of three-one parent and two children- in 1999. This contrasts sharply with the 2000 federal poverty guideline set by the Department of Health and Human Services of \$14,150 for a family of three. Stated simply, the income needed to support a basic life style in Howard County is nearly three times the federal poverty level!
 Reported in the “Status and Needs of Women in Howard County,”
 February 2002.*

| Family Environment | | | | |
|--|---------------|----------------|--------------|---------------|
| Children Under 18: | County Number | County Percent | State Number | State Percent |
| With Sole/Both Parent(s) Working | 34,783 | 73.2% | 777,014 | 70% |
| With Mothers in the Labor Force | 20,233 | 76.2% | 452,318 | 73.5% |
| Living in Single Parent Families | 6,155 | 12.7% | 242,132 | 22.9% |
| Living in Two-Parent Families | 39,888 | 82.3% | 784,129 | 63.8% |
| % of Persons 25 yrs + High School Grad or Higher | | 91.1% | | 78.4% |
| % of Persons 25 yrs. + College or Higher | | 46.9% | | 26.5% |
| <i>Kids Count Factbook 2001</i> | | | | |

| Children and Family Services | | |
|--|--------|---------|
| | County | State |
| Adults Receiving TANF (Oct. 2002)* | 154 | 21,167 |
| Children Receiving TANF (Oct. 2002)* | 447 | 57,137 |
| Indiv. Receiving Medical Asst.(Oct. 2002)* | 14,036 | 292.340 |
| Indiv. Receiving Food Stamps (Oct. 2002)* | 3,703 | |
| Children Receiving POC (Oct. 2002)* | 644 | |
| Children/Infants Participating in WIC (2000)** | 1,073 | 74,738 |
| Children Eligible for Free/Reduced Price School Meals (2000)** | 4,242 | 247,282 |
| Dept of Juvenile Justice Intake Cases (2000)** | 1,596 | 54,683 |

Source: *Howard County DSS Oct 2002

**Kids Count Factbook 2001

“ We know that readiness does not develop solely from innate characteristics of the child, but is strongly influenced by the opportunities and experiences available to him or her.”
Are We Ready? Collaboration to Support Young Children and Their Families.

| Homelessness in Howard County | |
|---|--------|
| <i>Ethnicity</i> | Number |
| • White | 158 |
| • African American | 434 |
| • Hispanic | 12 |
| • Other | 9 |
| Adults | 286 |
| Children | 340 |
| Number in Families | 549 |
| Turnaway Incidents | 2,908 |
| <i>Department of Human Resources Howard Co. FY 2002</i> | |

| Howard County Factsheet | | | | |
|--|---------------|----------------|--------------|---------------|
| | County Number | County Percent | State Number | State Percent |
| Babies Born Healthy | | | | |
| Low Birthweight (weighing < 5.5 lbs) | 221 | 6.5% | 6,515 | 9.1% |
| Infant Mortality (per 1,000 births) | 79 | 4.6 | 3,049 | 8.5% |
| Early Prenatal Care | 3,372 | 88.8% | 60,082 | 83.7% |
| Healthy Children | | | | |
| Births to Teens (ages 15-19) per 1,000 births | 98 | 13.5 | 7,227 | 42.5% |
| Child Death Rate (1-14 per 100,000 children) | 41 | 16.9 | 1,165 | 23% |
| Children Completing School | | | | |
| On-Time Graduation | | 89% | | 74% |
| High School Completion** | | 62.7% | | 57.7% |
| Children Safe in Their Families and Communities | | | | |
| Child Abuse and Neglect | 245 | 4.1% | 8,065 | 6.7% |
| Juvenile Non-Violent Crime Arrest Rate (10-17, per 10,000) | 518 | 191.1 | 11,789 | 214.7% |
| Juvenile Violent Crime Arrest Rate (10-17, per 10,000) | 53 | 19.6 | 2,991 | 54.5% |
| Stable & Economically Independent Families | | | | |
| Child Poverty | 4,187 | 6.6% | 194,703 | 14.9% |
| Child Support | 3,184 | 88.2% | 142,957 | 67.0% |

Source: *% of Students scoring satisfactory or above in MSPSP
 **% of students mtg minimal requirements by UMd
 Kids Count Factbook 2001

Surveys, Focus Groups and Key Informant Interviews:

Information was collected through: a) surveys, b) focus groups and c) key informant interviews.

A. Surveys

Surveys were distributed to approximately 1,000 parents of children 5 years or younger. The surveys were distributed by the following agencies and at major events, Howard County Office of Early Intervention, Parents as Teachers; KidsFest; MOMS; Family Child Care Providers; Child Care Centers' staff; and at the Howard County Libraries. The following results were found.

1. Family Survey Summary:

The survey revealed that the majority of the families surveyed were unaware of services for children needing special services, financial assistance or medical assistance. Upon survey follow-up, several reasons as to why this was the reality surfaced. Those reasons include the following: the services are not easily accessible, the services are poor quality, or the families responding are not those who typically need such services. The team concluded based on demographics that the majority of these families were not in need of services. The children were not typical of those at risk for entering school ready for success. The team concluded that the surveys, although valuable, had not captured needed information from families whose children were at risk for entering school ready for success.

Three Greatest Strengths in Howard County

- ◆ Schools 72%
- ◆ People 41%
- ◆ Housing/Safety 32%

Three Greatest Challenges for children 0-5 and their families

- ◆ Transportation 36%
- ◆ Quality Child Care 30%
- ◆ Safety at home 18%

Surveys were distributed to Early Childhood Professionals who work with children and families who present factors that place children at risk of school readiness. The following results were found.

2. Early Childhood Professional Summary:

The Early Childhood Professionals confirmed that a lack of knowledge of available services for children was an issue for families and professionals. Professionals stated that transportation, child care, waiting lists, and lack of knowledge of what services existed were major barriers in accessing services for children.

Three Greatest Strengths That Support Children and Their Families

- ◆ Early Childhood Education
- ◆ Parenting Support Programs
- ◆ Schools

Three Greatest Challenges for Children and Their Families

- ◆ Child Care
- ◆ Transportation
- ◆ Parent Support

B. Parent Focus Groups:

Two focus groups were conducted. One was held on 6/11/02, the other on 7/24/02. The following was data gathered from the focus groups.

1. The Parents reported the things they like best about Howard County were: The Parents As Teachers program, library

- programs for children and their families, the child care resource center, and Parks and Recreation Programs.
2. Parents reported the things they felt need improvement in the County are: access to programs, easily accessible recreation and parks programs for working parents, greater awareness of the services available for children in the county, better public transportation, expansion of the Parents As Teachers Program.
 3. The experiences parents believe make a child ready for school are exposure to experiences, reading at home, learning through play, interacting with other children, and reading exposure.
 4. Parents believe the greatest challenges they face in getting their children ready to begin school are finding after school child care, money for resources, quality child care, too many new experimental programs in school, inequality of schools, socialization, time.

Focus group summary: The focus group surfaced several challenges which matched survey results. They included lack of awareness of services for children, transportation, financial resources, and child care.

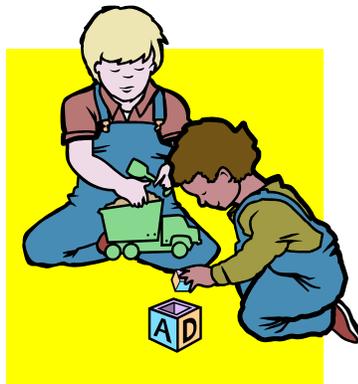
C. Key Informant interviews:

Planning Team Members agreed to conduct key informant interviews with at risk families to gather information about possible existing barriers to school readiness.

These interviews were conducted by the Parents as Teachers (PAT) program. The case load represents families experiencing many of the risk factors for preventing school readiness.

Four families were interviewed. The following challenges were identified: Families were unaware of services for their children or

believed that services were inaccessible to them due to language barriers, transportation, or work schedules. As in other data gathered, families agreed that transportation and knowledge of available services were a problem. Additionally, parents did not have an understanding of child development. The four families interviewed represented non-English speaking parents, ethnic minorities, and those who had not finished high school.



Howard County Actions:

Howard County Early Childhood Strategic Planning Team

Concerns

In conducting its work, the planning team compiled the following data. The data illuminates risk factors which negatively impact school readiness. These risk factors include:

Poverty:

- According to the Economic Policy Institute, \$40,408 a year was the minimum income required to support a family of three-one parent and two children. Approximately 15,000 families earn ***less than \$35,000 annually.***
- 4,187 children or 6.6% of children live below the federal poverty guideline of \$14,150 for a family of three.
- 600 families with children less than 5 years of age live below the federal poverty guideline
- 1150 families with children between 5 years and 17 years live below the federal poverty guideline
- 447 children receive Temporary Assistance to Needy Families TANF
- 644 children are receiving Purchase of Care (child care assistance)
- 1,073 children participate in WIC
- 4,242 children qualify for free or reduced school meals
- 340 children are homeless

Homelessness or Highly Mobile:

- 340 children are homeless
- 2,908 individuals are turned away by shelters in 2002
- The median price of a single family attached home was \$155,000
- The median price for a single family detached home was \$294,990
- 15,000 families earn less than \$35,000 per year
- There is a 2-3 year waiting list for Section 8 housing. Approximately 1500 families are on the list

Child Abuse/Neglect

- The Howard County Department of Social Services substantiated 245 reports of child maltreatment
- 47 children are in foster care

Ethnic Minority:

- 17,199 or 24.7% of Howard County children are considered to be an ethnic minority
- 2,410 or 3.5% of Howard County children are Hispanic
- Based on anecdotal information from early childhood service providers, a substantial number of children are an ethnic minority and live with parents who do not speak English. These numbers are not documented for many reasons. In some cases, the parents are not in this country legally. Therefore, the parents will not submit any information to authorities. Often the children are citizens but the parents are not. Additionally the language is a barrier to documentation.

Mothers are both adolescent and single:

- Teen birth rate is 13.5 births per 1000 births
- 12.7% of children live in Single Parent families

Transportation:

- Transportation is the number one cited issue in serving health and human service clients.
- Transportation issues are exacerbated for people living in the eastern and western portions of the County.
- Numerous transportation stops are not easily accessible; requiring walking across major thoroughfares, poorly lit lots, undeveloped property, indirect routes.
- Women traveling with children often find it difficult to use bus transportation as car seats are not available.

Health Care

- Teen birth rate is 13.5 births per 1000 births
- 1,680 children under the age of 6 in Howard County currently manifest social/emotional/behavioral problems
- 6,837 children under the age of 6 in Howard County are at risk for (but not yet manifesting) social, emotional/behavioral problems
- Infant mortality rate is 4.6 per 1,000 live births
- Child death rate (ages 1-14) is 16.9 per 100,000 children.
- Only 88.8% of women receive early prenatal care
- 6.6% of babies born weigh less than 5.5 lbs
- Howard County has a significant number of children with diagnosed developmental delays or disabilities.

Recommendations:

Howard County Early Childhood and Child Care Coalition Vision:

The Howard County community values all our children by sustaining an environment which provides experiences, resources and support so that our children reach their full potential.

To achieve this vision for all Howard County children birth to five, the Howard County Early Childhood Strategic Planning Team recommends a strategic approach to school readiness beginning with a public awareness and engagement campaign focusing on the community components which encourage school readiness.

- **Parents:** Parents have the knowledge, skill and resources to provide an environment and experiences that meet their children's basic health, physical, emotional and intellectual needs.
- **Early Childhood Programs:** Families have access to affordable, high-quality early childhood programs.
- **Health:** Families have access to quality health services that promote the healthy growth and development of children.

The Howard County Early Childhood Strategic Planning Team believes that a focused public awareness and engagement campaign is one of the most effective and efficient ways to address the issue of school readiness at this time.

The planning team expects this campaign to be the catalyst which galvanizes Howard County to value its most precious resource, its children. Furthermore, this campaign will create a shared vision for the community, a vision which generates an attitude among all Howard County citizens that our children are the number one resource and that their health, safety and well-being are a common responsibility. Only

through this vision, Howard County will be a community in which every child will enter school ready to learn, prepared for success and able to reach his or her full potential.

Therefore, the Howard County Strategic Planning Team recommends the following strategic approach to ensure all children enter school healthy and prepared for success.

Goal 1:

Howard County parents of young children will succeed in their role as their children's first teachers.

Strategy 1:

Conduct intensive outreach to and education of parents regarding school readiness strategies parents can employ.

Action steps:

- Conduct school readiness fairs for parents (including foster parents and guardians) at elementary schools and early childhood education settings;
- Develop and disseminate school readiness materials for parents;
- Provide parent/child activities through early childhood education and family literacy programs in a variety of settings, and
- Use the planned early childhood public engagement campaign to target parents through public engagement techniques.

Strategy 2:

Empower families to advocate for their own children and to fully participate in early childhood education policy development and family involvement activities.

Action steps:

- In partnership with established parent leadership programs, expand opportunities to involve families as partners in early childhood education program and policy development.

Goal 2:

Children ages birth through age 5 and their families in Howard County will receive necessary income support benefits and health care to ensure they arrive at school with healthy minds and bodies.

Strategy 1**:

Improve access to all benefits for which a family may be eligible (e.g. WIC, Food Stamps, Maryland Children's Health Program, Purchase of Care, Energy Assistance, job training)

Action steps:

- Use early childhood education system as a vehicle to provide information and assistance to families on available resources and benefits and the means to access them. Reach other families through various means, including: public schools, libraries and other public/private venues.

Strategy 2:

Improve access to health care to uninsured and underinsured children and women of childbearing age.

Action steps:

- Coordinate with the Covering Kids Campaign* to reach all families eligible to be enrolled in Maryland Children's Health Program.
- Through outreach to parents of special needs children enrolled in Medicaid or Maryland Children's Health Program, provide information about the full range of benefits included in the Early and Periodic Screening, Diagnosis and Treatment (EPSDT) benefits package.

*This is Maryland's outreach campaign to reach uninsured children.

**Many of these programs have restricted eligibility or due to current economic conditions, have been severely cut back.

Goal 3:

All Howard County early care and education staff serving children in Howard County will be appropriately trained in promoting and understanding school readiness.

Strategy 1:

Establish opportunities for and access to cross-training programs for early childhood education staff and families to improve access to services supporting school readiness.

Action steps:

- Establish annual orientation sessions for early childhood education staff on existing portals of child services;
- Develop and disseminate guide on cross-training practices to Early Childhood Education providers.

Strategy 2:

Provide continuing education opportunities for Early Childhood Education providers in school readiness and use of evidence-based early childhood practices.

Action steps:

- Develop and disseminate staff development training, including WSS and MMSR training, to all Early Childhood Education providers.
- Provide training on mental health issues to Head Start staff.

Goal 4:

All Howard County citizens will understand the value of the role of parents; quality early childhood education; and children's good health as essential to school readiness.

Strategy 1:

In conjunction with efforts already underway, develop a public awareness and engagement campaign to educate parents, family members, early education professionals, child care providers, the business community, faith community, advocacy organizations, the media, elected officials and other community members on the links between quality early care, parents who are aware of the importance of early care and education and their role as first teachers, quality health care and school readiness, as a pathway to success in school.

Action steps:

1. Designate an existing steering committee to develop and implement a public awareness and engagement campaign.
2. Develop plan for campaign with timeframes and deliverables.
3. Identify and raise funds to fund the campaign and its evaluation.
4. Implement a public awareness and engagement campaign to include a campaign logo and materials for tv, radio and print.
5. Evaluate the campaign by measuring parent and community awareness and media/outreach encounters.

Strategy 2:

On an ongoing basis the LCB will inform the public and advocate for adequate resources to address service gaps between publicly funded programs and needs of families with young children.

Action Steps:

1. A delegation from the LCB will meet annually with the County Executive and State and County elected officials to discuss funding gaps and resource needs.
2. Launch a media campaign to promote support for increased funding.

Conclusion:

The Howard County Early Childhood Strategic Planning Team as part of the Howard County Early Childhood and Child Care Coalition envisions our county as a community that values all our children by sustaining an environment which provides experiences, resources, and support so that our children reach their full potential. Our mission is to support and advocate for parents and children and develop policies that optimize children's social, emotional, intellectual and physical development. We feel this can best be accomplished through a strategic approach.

With that in mind, the Planning Team will concentrate on Goal 4 of the Strategic Plan:

All Howard County citizens will understand the value of the role of parents; quality early childhood education and children's good health as essential to school readiness.

The Planning Team believes that a focused public awareness and engagement campaign is one of the most effective and efficient ways to address the issue of school readiness at this time. The Planning Team will designate an existing steering committee to develop and implement a public awareness and engagement campaign. The steering committee: 1) develop an action plan for the campaign with timeframes and deliverables. 2) seek and raise funds to fund the campaign and its evaluation. 3) oversee the implementation of the campaign including designing a campaign logo and materials for television, radio and print. 4 evaluate the effectiveness of the campaign by measuring parent and community awareness and media/outreach encounters. The steering committee will make a consistent effort to work on Goals 1, 2, and 3 of the Strategic Plan. However, given the economic climate, public awareness is the most

cost efficient and effective action at this time. However, it is not the intent of the committee to limit itself to focus only on the public awareness and engagement campaign. As it is economically practical and feasible, the committee will focus its attention, manpower and resources to implement Goals 1, 2 and 3 of the Strategic Plan.

Howard County Early Intervention Successes

“Our newest and most important knowledge is that factors other than genetic programming affect the brain. Nutrition is one obvious one. Another, less obvious, is experience. Exposure from early infancy to toys, stimulation, and nurturing shows a measurable impact on brain function at ages twelve and fifteen. Knowing this dictates that we nurture children in very different ways than we have before, but we are not yet doing so.”

(Shore B., The Cathedral Within, P.51)

Two success stories from PAT. Demonstrating the importance of intervention

There is a teen mom who had not attended school in three years whom Parents as Teachers helped to enroll in the Wilde Lake High School Teen Parenting Program; and the 8-month old is passing all developmental screenings in the high range, and the teen mom's last report card had three As, two Bs and a C.

There is a Spanish-speaking family whose infant died in a tragic household accident, and whose preschooler is exhibiting signs of stress and possible developmental delays. He has just been enrolled in the Regional Early Childhood Center preschool program.

Appendix

Parents

Parents have the knowledge, skills and resources to provide an environment and experiences that meet their children's basic health, safety, physical, emotional, and intellectual needs.

ARC of Howard County

- Family Support Services
- Parent Educational Advisory Board
- Respite Care
- Parenting Classes

National Family Resiliency Center

(Formerly known as Children of Separation and Divorce)

- Therapy groups
- Peer counseling
- KIDSHARE
- SPARKLE

Christ Church Link

- Referrals

Family and Children' Services

- Counseling

Healthy Families of Howard County

Howard County Child Care Resource Center

- Parenting classes

Local Children's Board

- Grandparents as Parents
- MENS support group
- Family Options for teen parents
- Health Families

MOMS Clubs

Mothers of Preschoolers

Mothers and More

Mothers of Multiples

Lamaze/ASPO

Parents As Teachers Program

Parents At Home (PATH)

Project ACT (All Children Together)

The Judy Center at Dasher Green

Early Childhood Programs

Families have access to affordable, high-quality early childhood programs.

Child Care Administration

- Licensed Family Child Care Homes
- Licensed Child Care Centers
- Licensed Part Day Programs (Nursery Schools, Co-op Preschools)

Head Start (Community Action Council)

Howard County Child Care Resource Center

LOCATE: Child Care
Child Care Training Services

Howard Community College

Credit and Continued Ed. Courses
Esol for Families
Child Development Center and Lab

Howard County Dept. of Social Services

Adoption
Foster Care

Howard County Dept. of Recreations and Parks

Parent/child programs
Social Sandbox

Howard County Library

Howard County Public Schools

Child Find Program of Early Intervention
Early Childhood Development Lab. School
Extended Day Kindergarten
Extended Elementary Education Program (EEEP)
Family and Community Outreach
Infants and Toddlers Program (Office of Early Intervention)

Learning Together Program-
School Employees Child Development Centers

Health

Families have access to quality health services that promote the healthy growth and development of children.

Howard Co. Dept of Fire and Rescue

Infant Child CPR Classes

Howard County General Hospital

Emergency Services
Healthy Families of Howard County
Maternal Child Unit
Physician Referral Service
Special Care Nursery
Wellness Center

Howard County Health Dept.

Dental Clinic
Children's Health Insurance Program (CHIPS)
Immunizations
Health Education
Pregnancy Testing
Women, Infants and Children Program (WIC)

Mental Health Authority

Economic Well-being

Communities have viable employment opportunities and training to support family economic needs.

Grassroots Crisis Intervention, Inc
Howard Community College

Career Links

Howard County Housing and Community Development

Howard County Dept. of Social Services

Child Support Enforcement

Purchase of Care Program (POC)

Food Stamps

Temporary Cash Assistance

Community Safety

Families and Children are safe in their environment

Domestic Violence Center

Howard County Dept. of Social Services

Child Protective Services

Howard County Safe Kids Coalition

Howard County Child Advocacy

Center

The Child Advocacy Center (Listening Place)

The STARR Center

Howard County Early Childhood and Child Care Coalition

In April 2002, three established committees dealing with early childhood and child care issues merged to form the Howard County Early Childhood and Child Care Coalition. Previous groups included: Howard County Interagency Early Childhood Committee, Howard County Public Schools Early Childhood Committee and Howard County Child Care Resource Center Advisory Board. The new Coalition meets bi-monthly along with the four subcommittees (see below).

Contact: Debbie Yare 410-313-1943 or Tracy Jones 410-313-6843

Goals and Objectives of the Coalition include:

- Development of an Early Childhood Education Guide
- Representation from all aspects of early childhood and child care
- Build political strength and advocate for change
- Knowledge of efforts and funding
- Create opportunities for partnership and collaboration
- Public education of all types of early childhood programs
- Assess needs of the community

Subcommittees of the Howard County Early Childhood and Child Care Coalition

School Readiness Committee

Promotes school readiness efforts throughout the county.

Projects include:

- Developing workshops for parents and early childhood professionals on the seven domains of learning
- Evaluating needs and integrating domain areas into countywide efforts such as focusing on scientific thinking during the Month of the Young Child activities

Month of the Young Child Committee

Plans and promotes Month/Week of the Young Child activities and programs to heighten the awareness of the importance of Early Childhood Education.

Projects include:

- Guest reader program (science related books)
- Preschool/kindergarten science fair
- Science activity packets and calendar

Leadership Committee

Develops opportunities for leadership roles for early childhood professionals. Created the Howard County Early Childhood Leadership Institute.

Projects include

- Early Childhood Leadership Summit (September 2002)
- Four cornerstone seminars – Advocacy Leadership, Community Leadership, Instructional Leadership, and Administrative Leadership
- Mentorship opportunities

Early Childhood Strategic Planning Committee

An ad hoc committee created by the Howard County Local Children's Board (LCB) to make recommendations to the LCB regarding programs and services the county might provide to encourage healthy growth and development for young children in the county.

Contact: Debbie Yare or Molly Vincent 410-313-1940

Howard County Family Child Care Association

A membership organization comprised of licensed family child care providers in Howard County. Monthly meetings are held throughout the year.

Howard County Child Care Director's Association

Child care center owners and directors meet on a monthly basis to exchange ideas, share resources, network and receive training.

Howard Community College Early Childhood Advisory Committee

The Howard Community College Early Childhood Advisory Committee is made up of representatives of the Early Childhood community who serve as advisors on curriculum and community issues relating to education and child care for the college's Early Childhood Development Program.

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Howard County Early Childhood Strategic Planning Team

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Howard County Human Services Master Plan School Readiness Subcommittee

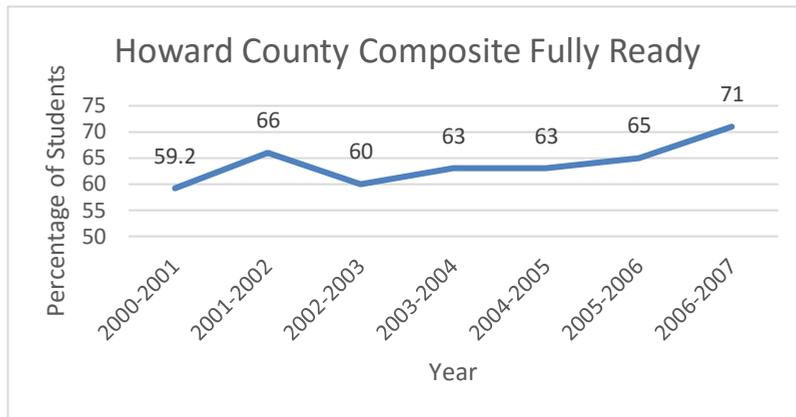
Population: Children Enter School Ready to Learn

Result:

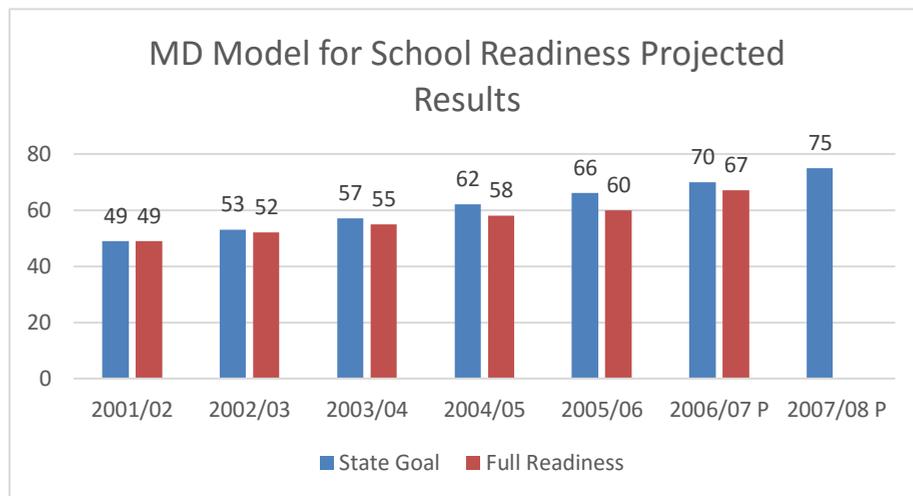
Howard County "children entering school to learn" will have achieved a state of early development that enables the individual child to engage in and benefit from early learning experiences so that they enter Kindergarten with the skills, behaviors and abilities needed to succeed.

Key Indicator:

The Howard County Fully Ready Composite Score as published yearly in the Maryland State Department of Education Children Entering School Ready to Learn: School Readiness Information Report.



By School Year 2007, it is projected that 64% of Maryland students will be "fully ready" for school.



Story Behind the Baseline:

Technology has advanced the understanding of brain functioning and yielded findings that provide “hard scientific” evidence of brain growth and function in the very young child. This evidence points out that the brain at birth is 25% of adult weight and by age 5, it is closer to 90% of adult weight. Between birth and five years, children gain crucial cognitive and social skills needed to become ready for school and to succeed in life. Getting ready for school is a multidimensional concept supported with nurturing, social experiences, curiosity and development skills that promote openness to learning.

In Maryland, each child's individual readiness is measured according to standards developed by the Maryland State Department of Education within several weeks of a child's entry into kindergarten. Key areas measured are; physical development, language and literacy, social and personal development, mathematical thinking, scientific thinking, social studies, and the arts. Findings from each Maryland jurisdiction are reported in the School Readiness Information by State and County Report issued in March of each year.

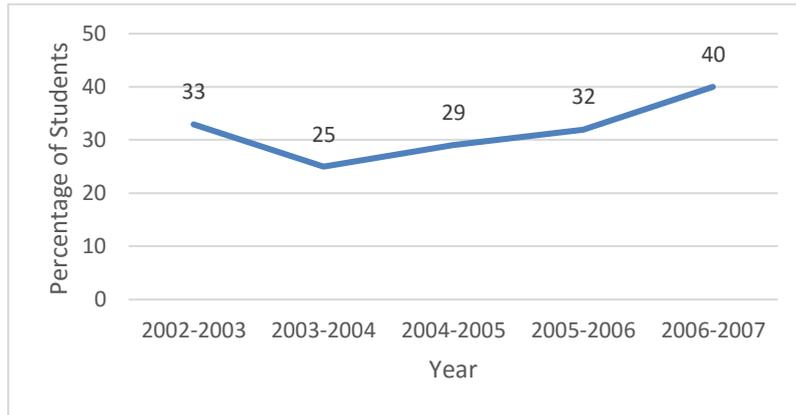
In Howard County the percentage of five year olds that are deemed ready for school consistently rose through the 2002 school year (60%); the numbers in 2003(63%) and 2004(63%) remained flat. The 2005 report shows small increase to 65%. The 2006 report shows a 6% increase to 71% of 5 year olds fully ready for Kindergarten.

However, findings in disaggregated data show some significant gaps in readiness:

- LEP (Limited English Proficiency) children, Special Education children, and children receiving Free & Reduced Meals show significant gaps in readiness compared to children not classified in those categories.
- Over the last 6 years’ African American children and Hispanic children have annually lagged an average of 21% behind Asian/Pacific and White children in being fully ready for Kindergarten. The lag is consistent in all the key areas measured.
- By gender, male children have lagged almost 13% behind female children in being fully ready for Kindergarten.

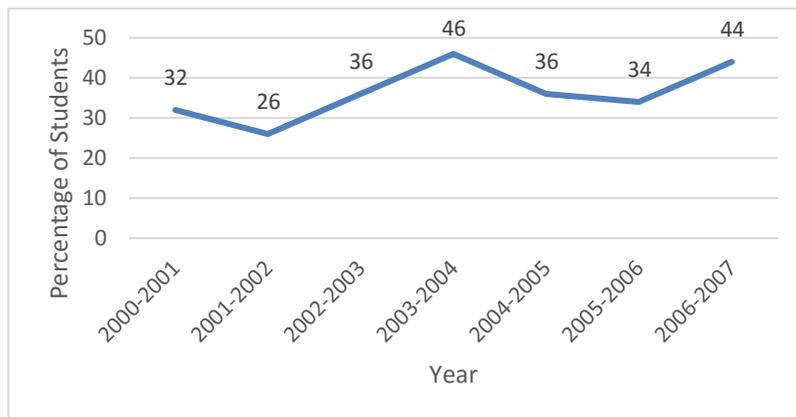
Throughout Maryland, the largest number of English language learners (ELL) that is, children whose first language is not English, are Hispanic for whom Spanish is the primary language. In the past six years there have been consistently greater gains in school readiness among African American, Caucasian, American Indian and Asian children than among Hispanic Children. This trend is also reflected in Howard County. The disaggregated data for 2006-2007 by Race/Ethnicity composite score reflects that only 46% of Hispanic children are fully ready to enter kindergarten.

**Howard County Disaggregated Data
LEP (Limited English Proficiency)-Fully Ready**

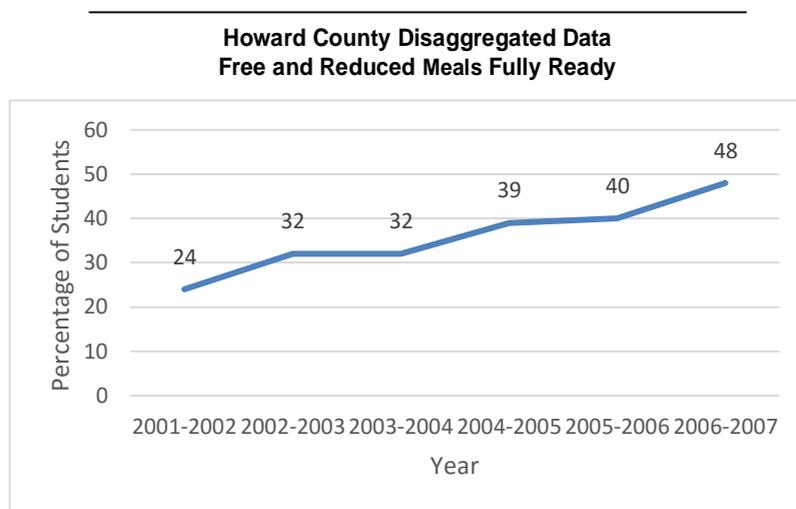


In Howard County, from 2000/01 to 2006/07, there has been a 12% increase in Special Education children fully ready for Kindergarten. Over the last six years there continues to be an average gap of 26% between Special Education and Regular Education students fully ready to enter Kindergarten.

**Howard County Disaggregated Data
Special Education-Fully Ready**



Since 2001/02 to 2006/07 there has been a 24% improvement in school readiness in the children receiving Free & Reduced Meals but the gap between FARM qualifying children and other children not on the program remains about the same, 26% In 2006/07 48% of FARM children were fully school-ready versus 74 % of non-FARM children



Story Summary:

- The school readiness of children with limited English proficiency show an 8% gain in the last year. But only 46% of Hispanic children are fully ready to enter kindergarten. The datapoints to language as a major contributing factor in school readiness.
- Students receiving special education services continue to experience a 26% readiness gap when compared to their kindergarten peers.
- The percentage gap of 26% between children receiving Free & Reduced Meals and those who are not receiving Free & Reduced Meals is remaining the same.
- African American children and Hispanic children have annually lagged an average of 21% behind Asian/Pacific and White children in being fully ready for Kindergarten. The lag is consistent in all the key areas measured.
- By gender, male children have lagged almost 13% behind female children in being fully ready for Kindergarten.

Partners:

- Louis Valenti, Maryland State Department of Education, Office of Child Care**
- Bita Dayhoff, Community Action Council**
- Linda Behsudi, Office of Children's Services**
- Jena Smith, Howard County Head Start**
- Amy Hackett, Howard County Head Start**
- Tracy Jones, Howard County Public School System**
- Rachael Cook, Howard County Public School System**
- Lori Miller, Howard County Public School System**
- Kelly Boggs, Public School Employees Child Development Center**
- Susan Morris, Howard County Library**
- Bunny Egerton, Columbia Association**
- Kathleen Plasse, Healthy Families Howard County**

Kate Kenney, Howard Community College
Anne Yenchko, The Judy Center at Cradlerock
Deirdre Gonsalves, Even Start
Laura Steele, Private Therapist
Patricia Konecke, Goddard School

What Works:

Ongoing research continues to confirm that children's readiness for school is multi-faceted. Children's health, the readiness of the schools, and family and community supports are all factors that influence children's readiness for entering kindergarten.

There are programs yielding effective strategies to promote school readiness. These strategies begin with those closest to the child and move outward to encompass the family, early care and education, schools, and the neighborhood. Some of those effective strategies, programs, and services include:

- Effective kindergarten assessment of children as they enter kindergarten.
- Focused staff development on the Maryland Model for School Readiness, the MSDE Voluntary State Curriculum for Pre-kindergarten & Kindergarten, and Guidelines for Healthy Child Development and Care for Young Children (Birth-Three Years of Age.)
- Alignment and collaborative commitments between the child care community, the Child Care Resource Centers, libraries, home visiting programs, Head Start, the Judy Centers, and the public schools.
- Developmental screening and assessment conducted by health providers and early childhood programs as part of their routine interactions.
- Early and appropriate intervention for children with special needs.
- Early Head Start serving children and families beginning during pregnancy until the child turns 3.
- Adult literacy, adult education and English for Speakers of Other Languages (ESOL) programs.
- Highly...qualified early education professionals.
- Affordable, accredited child care and preschool education.
- Transition from home or an early care setting to kindergarten that involve parents and creates continuity in children's educational environment.

Current effective strategies, programs, and services in Howard County are:

***Howard County Public School System:**

- *PRE K*: A preschool program to which students have access based upon income eligibility and limited proficiency in English.
- *The Judy Center Partnership at the Cradlerock School*: An early childhood education and comprehensive family services program targeted at Owen Brown community.
- *Early Intervention Services for Birth- Five*: Infants and Toddlers and Child Find
- *PALS*: A partnership between community-based programs and families to help preschoolers who receive special education services achieve success in education and child care settings while making progress toward their Individualized Education Programs

***The Howard County Head Start Program:** A comprehensive child development program that serves children ages 3 and 4. The program is child-focused with the overall goal of increasing the school readiness of young children in low-income families.

***Healthy Families Howard County:** A national model designed to help expectant and new parents. Families receive home visiting and referrals. The program goals are to promote positive parenting, encourage child health and development and to prevent child abuse and neglect. It follows children until they are age 5 or enter Kindergarten.

***Howard County Parents As Teachers:** An early childhood and family support program that provides information and support to parents so they can learn about child development, parenting practices and activities for young children. The Program provides personal visits, developmental screenings, group meetings, and referrals to community resources. The program follows children from prenatal thru age four with transition services to early education programs such as Head Start and PRE-K and Kindergarten.

***Howard County Library:**

- Staff provide story times for infants/toddlers/preschoolers with their parent/caregiver at all six Library branches. Occasionally children's programs in foreign languages (mostly Spanish) are provided, as well as signed (ASL) story times.
- Children's programming staff has attended MMSR and Emergent Literacy training.
- The Library has partnered with HCPSS, the Judy Center and Ready at Five to present Learning Parties and Mother Goose family literacy programs at selected schools.
- The Early Childhood Specialist has provided Early Literacy training to child care professionals in the community.
- Education toys that promote school readiness are available for early educators or parents to check out.
- Project Literacy, the Library's adult literacy program provides approximately 225 adults per year with free assistance and support to improve their reading, writing, and functional math skills.

Howard County Recreation and Parks Early Learning Centers: Preschool programs for young children ages 2, 3, and 4 are held at various locations through out the County. Fees are charged and scholarships are offered.

Howard Community College Language and Literacy Classes: Adult literacy education classes are offered with intensive instruction in English reading, writing, listening, speaking, pronunciation, and grammar.

*Listed strategies are available at no cost.

Action Plan and Budget:

Early Childhood and School Readiness Programs (\$240,000 to \$600,000) **Involve more very young limited English proficiency, special needs, and lower income children in early childhood and school readiness programs.**

- a) Increase, as first line of contact, the home visiting service providers able to identify and facilitate the screening young children. Current home visiting programs are Healthy Families, Parents As Teachers, and Even Start Programs.
- b) Increase capacity and enrollment of children in specialized language, literacy school readiness programs.
- c) Offer scholarships to boost enrollment of children in existing nursery, preschool and co-operative programs.

Total cost of recommendations will be between \$240,000 to \$600,000.

Collaborative Written Plans (No Cost)

Develop alignment and collaborative written plans and commitments regarding school readiness in Howard County.

- a) The Howard County Head Start (H.S.) and the Howard County Public School System/Infants and Toddlers (HCPSS) continue to develop and implement the "Successful Linkage," Memorandum of Understanding. The MOU focus is the continuing curriculum alignment efforts to:
 - Improve performance outcomes for children ages 0-5
 - Increase of MMSR training for H.S. and HCPSS teachers working with children 3-5.
 - Provide services to children with disabilities in the least restrictive environment.
 - Provide transition assistance from the HCPSS Infant/toddler program into the Head Start program and from the Head Start program into the Howard County Public Schools.
 - Track children from age 3 - 3rd grade who attended Head Start.
 - Increase communication efforts between H.S. and HCPSS.

There is no cost to development of the MOU that depends upon the HCPSS Early Childhood Leadership and the Community Action Council. Cost of implementation will have assigned upon completion of the MOU.

- b) The Howard County Early Education and Child Care Coalition members develop written commitments and outcome indicators regarding their roles in school readiness activities. These members are currently involved in supporting children's school readiness through various formal and informal efforts.

This is a no cost recommendation. Implementation would be facilitated by the chair/chairs and members of the Coalition.

Improve preparation in specific domain lesson planning (Low Cost)

Improve percentage of Kindergarten students fully ready in the scientific thinking and social studies areas.

- a) Re-examine the Kindergarten curriculum to integrate scientific thinking and social studies early into the school year teaching schedule prior to the administration of the first WSS period.

This is a no cost recommendation.

- b) Offer MMSR training in the scientific thinking and social studies areas to the Kindergarten teachers early into the school year.

This is low cost recommendation. Implementation would be facilitated by the Howard County Public Schools Early Childhood leadership.

Expand Head Start enrollment and before/after care services (\$256,000-\$700,000)

Expand the Howard County Head Start Program enrollment and before and after care services.

- a) Increase the enrollment capacity from 264 to 296. Approximately 32 children are now on income eligible waiting lists to receive Head Start program services.

This recommendation will cost approximately \$256,000 cost to expand the slots. This would be an ongoing cost from year to year with no possibility at this time for Federal or State funding.

- b) Support the Head Start program's ability to offer wrap around childcare for 100 young children. The wrap around childcare would cost \$5,000 per child.

This recommendation will cost approximate/y\$400,000 to \$500,000.

Early Head Start feasibility (No Cost)

Establish an exploratory group to examine the feasibility of securing Early Head Start funding for Howard County.

The effort will be led by the Office of Children's Services in collaboration with Howard County Head Start.

There is no cost to this recommendation.

Points of Entry for Developmental Screening (Low Cost)

Research and publicize current points of entry for parents with limited English skills to secure comprehensive developmental screening for their infants, toddlers and preschoolers.

Increase the number of young children that received development screening to more readily identify individual needs. Approximately 1500 young children are screened annually by the Head Start program, Parents As Teachers, Healthy Families and Even Start programs, Infants and Toddlers, Child Find and the Health Department.

This is a low cost recommendation that could be accomplished through current programs to better publicize the benefit of early interventions for young children.

Promote the development of systems that require health providers and health insurers to include comprehensive developmental screening as a routine part of well-child care at the Local and State level.

- a) Provide in service to pediatricians monthly through the local hospital and medical associations.
- b) Make presentations to the local and state representatives to increase their understanding of the importance of screening and intervention at very young ages.

These are low cost recommendations that could be accomplished by community specialists.

Adult Literacy (\$100,000)

Increase collaboration and funding for adult literacy, adult education and English for Speakers Other Languages (ESOL) programs to promote the leveraging of resources and funding with the intention to increase the number of adults and adults/children the agencies can serve.

- a) Programs now involved with adult literacy are Howard Community College, Howard County Library, Judy Center (Even Start) and the Howard County Public School System (21st Century Grant.)

This recommendation would cost approximately \$100,000.

School Readiness Parent Education (Low Cost)

Conduct intensive outreach to and education of parents regarding school readiness and the strategies parents can employ with their children.

- a) Design a consistent message and system to let parents in Howard County know the importance of school readiness.

This is a low cost recommendation that the Howard County Early Education and Child Care Coalition members will develop.

...

Increase Accredited Programs (Low Cost)

Increase the number of accredited child care and preschool education centers and public school programs.

- a) The Office of Children's Services and the Judy Center has and will continue to respond for Judith P. Hoyer grant funds for early care and education centers on an annual basis.
- b) Recommend that the public school system through the Early Childhood area explore accreditation for more PRE-K and Kindergarten classrooms.
- c) Recommend that the MSDE Office of Child Care Region VI, Howard County will include early childhood accreditation information for center based and family care providers in their orientation sessions.

These are low cost if conducted by staff already in place.

Policy Analysis Center

A partnership between The Horizon Foundation & The Association of Community Services

Making Ends Meet in Howard County

Prepared by **Marsha R. B. Schachtel** and **Shelley E. Spruill**
June 2011

About the Policy Analysis Center:

The Center was established in 2007 and became operational in June 2008 as a result of a joint partnership between the Association of Community Services (ACS) of Howard County and the Horizon Foundation. This unique collaboration was designed to provide a new capability to develop useful research information in the areas of health and human services.

The Policy Analysis Center is under the direction of Viviana Simon and guided by a Steering Committee co-chaired by Rich Krieg, President of the Horizon Foundation and Duane St. Clair, Executive Director of the Association of Community Services. Current Steering Committee members include Roy Appletree, Shirley Collier, Jacqueline Eng, Glenn Falcao, Harry Schwarz and James Truby.

About this Report:

Research shows that low wage work, by itself, is insufficient to move families from poverty to economic self-sufficiency. What is needed may be a fully-integrated, holistic work system if success is to be achieved in the long term. Families need employability and enhanced work skills to seek, retain, and advance in the employment world. A minimum wage job with no benefits, low hours, no opportunity for advancement, no upward mobility training and no flexibility to deal with family needs seldom moves a person to self-sufficiency or improves their quality of life. Work, no matter how low a wage, increases expenses such as transportation, child or elder care, clothing, payroll taxes. Families usually lose eligibility for public support long before they are economically self-sufficient. This report set out to study the real impact of losing benefits on financial well-being and to determine the impact of moving from relying on benefits to obtaining sufficient wages to move out of poverty in Howard County. In addition this report provides a demographic analysis of the working poor in Howard County and charts paths to achieving self-sufficiency by advancing through occupational ladders.

The contents of this report are the sole responsibility of the authors and do not represent the views of the Policy Analysis Center, the Association of Community Services, the Horizon Foundation, Johns Hopkins University, the Johns Hopkins Bloomberg School of Public Health, or the Institute for Policy Studies.

Advisory Committee:

A subcommittee of the Association of Community Services Public Policy Committee served as the advisory committee during the development of this report. Advisory committee members included Vidia Dhanraj, Richard Barnard and Mary Lorsung.

About the Authors:

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Making Ends Meet in Howard County

Executive Summary

The Policy Analysis Center engaged the Johns Hopkins Institute for Policy Studies to build on its previous work estimating the costs of achieving self-sufficiency in Howard County, Maryland¹. The self-sufficiency standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs – without public or private assistance. Unlike the **Federal Poverty Level (FPL)**, which is based mostly on a food budget and is the same for all areas within the continental United States, the self-sufficiency standard also takes into account costs of housing, childcare, transportation, healthcare and taxes and is specific to a place.

The self-sufficiency standard calculation for Howard County reveals that a household with one adult and two teenagers needs \$47,437 to cover basic yearly expenses, yet for the same sized family the FPL is \$18,310. For the purposes of this report, we define the **“working poor individuals”** in Howard County as individuals whose income falls between the FPL and the self-sufficiency standard for one adult in the County (\$10,830 – \$31,517). **“Working poor households”** are defined as households earning more than FPL for 2- or 3-person household and less than self-sufficiency wage for the household type.

Federal Poverty Level (FPL or Federal Poverty Guidelines):

were developed in the 1960’s by an economist at the Social Security Administration. At its core was the “thrifty food budget,” the least costly of four nutritionally adequate food plans designed by the Department of Agriculture. According to the then-current expenditure patterns, families spent an average of one-third of their income on food. Thus, the basic food budget was multiplied by three to determine the Federal Poverty Level. Although the FPL does vary by family size and is updated annually for inflation, it does not account for the age of children or the geographic location of the family. **Work supports** are government programs that are designed to encourage, support, and reward work. These include earned income tax credits, child care assistance, public health insurance coverage, and housing assistance.

The FPL is generally felt by analysts and practitioners to be unrealistic in the 21st century, but it is used as the basis for eligibility determinations for many federal **work support** programs. Work supports are government programs that seek to fill the gap between low wages and the cost of an individual or family’s basic living expenses. The first part of this report analyzes how well these work supports achieve their objectives in Howard County.

The analysts who prepared this report quantified the work support benefits for which individuals and families of the five types used in the *Howard County, Maryland Self-sufficiency Indicators 2009 Report* are eligible.

PLEASE NOTE: For the purpose of the calculations in this study, it is assumed that individuals and families receive all work supports for which they are eligible; unfortunately, due to programmatic funding constraints and lack of information, many individuals and families do not receive all available work supports.

Next, the analysts constructed graphs using the National Center on Children and Poverty’s format² to show the effects of work supports on the incomes of the working poor as they increase earnings. These “benefits cliffs” graphs were superimposed on a grid on which “0” is the point at which an individual or family living in Howard County “breaks even” — has earned income plus benefits that meet the self-sufficiency standard for that household type. Conclusions of this analysis:

- ***The Federal Poverty Level has little relevance to the reality of trying to make ends meet in Howard County*** and sets work supports program eligibility levels so low that they often provide a disincentive to earn higher wages.
- ***All household types experience loss of total income as they earn more and exceed eligibility for benefits.*** In the most extreme example, a household with one adult and two preschoolers is surviving at minimum wage (\$7.25) working full time, but as soon as the adult earns \$1 more per hour, the downward trajectory rapidly takes them below self-sufficiency at about \$10 per hour and does not reach “breakeven,” again until earnings are \$35/hour, or \$72,000 per year.
- ***Work supports, most of them federally-funded, are not sufficient to lift individuals to self-sufficiency levels in Howard County.*** Even with work supports, a family with two adults and one infant is never above breakeven in Howard County until earning \$63,440 per year (\$15.25/hour). A gap of \$9,000 widens to \$15,000 when work supports are lost as earnings increase from \$7.25/hour, working 30 hours/week to \$11.25/hour, then finally narrows from that point to breakeven.

¹ Howard County Maryland Self-Sufficiency Indicators Report (2009 and 2010) based on the Self-Sufficiency Standard for Maryland updated in 2007 by the Center for Women’s Welfare, School of Social Work, University of Washington in collaboration with Advocates for Children and Youth.

² Purmont, Jessica (2010). Making Work Supports Work, National Center for Children in Poverty, New York: Columbia University Mailman School of Public Health

The second part of this report is comprised of an analysis of Census microdata and provides a *demographic portrait of the working poor* in Howard County. Conclusions of this analysis:

- A higher percentage of the working poor individuals, compared to Howard Countians as a whole, are of working age (17-69), female (58.8 percent), and never married. The racial and ethnic distribution of working poor individuals and Howard County overall are very similar.
- Of those working poor individuals who moved within the last year, almost $\frac{3}{4}$ were from elsewhere in Maryland, and over half of the Marylander movers were previously living in Howard County. Slightly more than 11 percent were not citizens of the U.S.; and an equal share were U.S. citizens by naturalization.
- There are a total of 7,750 working poor households in Howard County. There are 2,456 one-adult households with children, and 2,062 one-adult households of adults of all ages without children. In one-adult households with children, infants and/or preschoolers are present in 16 percent, grade schoolers in 43 percent, teens in 69 percent, and young adults in 28 percent.
- There are 981 two-adult households without children. There are 1,855 two-adult households with children; pre-schoolers and infants are present in 54 percent of households, grade schoolers in 32 percent, teens in 35 percent, and young adults in 14 percent.
- There are 251 three-adult households without children and 145 three-adult households with children.

An employment analysis revealed that, reflecting their low educational attainment, most of the working poor worked in lower-pay occupations in industries with many jobs in those occupations:

- Of the working poor over five years of age, 19 percent did not speak English well or at all.
- Eight percent had less than a high school diploma, 26 percent had high school degrees, while 28 percent had attended some college.
- The vast majority of the working poor worked in Maryland, most in Howard County, and traveled to work by car, truck or van. Approximately 950 households lacked an available vehicle.

- The majority of the working poor worked in the retail trade, education services, and medical services industries. Within these industries, 20 percent worked in office and administrative support occupations, 12.6 percent worked on sales and related occupations, 7.5 percent worked in education, training and library occupations and 7 percent worked on management occupations.

The last section of this report, paths to self-sufficiency, describes industries and occupations within them that employ the largest percentages of working poor within the County, pay self-sufficiency wages, and are expected to grow within the next few years. Career paths were charted describing additional training, certifications, and education needed to advance up the ladders, especially for those starting on the no-high-school-diploma and high school rungs. Opportunities were described in educational services; medical services; other services (including repair technicians and supervisors of personal service workers); food services and accommodation; construction; administrative and support services; professional, scientific, and technical services (the largest industry in Howard County); and transportation and warehousing. The conclusions of this portion of the analysis suggest the following:

- The working poor must be *better connected to the growing economy* of Howard County.
- *Low levels of human capital* hamper the working poor from taking advantage of the Howard County economy, which runs on brainpower.
- Working poor people need *guidance through the available aids to build human capital*, starting with a central and well-publicized electronic source, and accompanied by readily available real-person information specialists, navigators, and, particularly, job coaches for those earning more than 150 percent of the federal poverty level (the upper eligibility limit for one-on-one intensive workforce services).
- Educational, training, and employment services must be *delivered in a convenient and efficient way* if they are to be useful to people working multiple jobs and raising families.
- The greatest need for both the working poor and the middle class is *affordable, high quality child care* with employment-related services for young parents.

Introduction

The Policy Analysis Center engaged researchers from the Johns Hopkins Institute for Policy Studies to build on its previous work estimating the costs of self-sufficiency in Howard County, Maryland. This report includes the results of the additional data compilation and analysis. Specifically, it:

- Augments the Center’s work on major public benefit and services to which low income working Howard County residents are entitled, including duration and allowable wages, and adds employment-related services such as literacy, child care and transportation
- Analyzes the effects of increases in income from wages on eligibility for benefits and services
- Presents an employment analysis of characteristics of the low income current workforce in Howard County, with a crosswalk to skills/occupations/industries
- Identifies occupations within growing industries in Howard County and the region that pay a self-sufficiency supporting wage in which low income individuals might work or are working
- Assesses the availability and capacity of local workforce training and employment supports such as literacy, child care and transportation
- Presents five scenarios mapping paths to self-sufficiency based on the Self-Sufficiency Index, analysis of eligibility requirements for public benefits and services, employment analysis of workforce capabilities, available workforce development services, and job opportunities

Effects of Work Supports

This study, based on a framework developed by the National Center for Children in Poverty at the Columbia University Mailman School of Public Health, looks at the facts about program eligibility and their perverse effects on the working poor in Howard County. The use of outmoded federal definitions of poverty has produced situations in which low income individuals and families see their total income decrease when their wages increase, because they lose eligibility for public assistance with every dime per hour increase in their wages. These effects are summarized in figures 1 through 5. Every public assistance program has an income eligibility limit based upon the federal poverty level, the area’s median family income, or another predetermined amount. For example, eligibility for the Supplemental Nutrition Assistance Program (SNAP), i.e. food stamps, is set at 130 percent of the federal poverty level; for one adult 130 percent of the federal poverty level in 2011 was \$14,079, the same no matter

where in the country the individual is located. When an individual’s earned income exceeds \$14,079 they lose their SNAP benefits, thus reducing their gross resources. If the gross resource loss is greater than the increased earned income, the individual or family falls off a “cliff”. In other words, the family or individual was financially better off earning less, or working fewer hours, to retain public assistance. It has long been argued that public assistance programs discourage employment and promote dependence on public assistance; families and individuals could make rational decisions to quit work or cut back hours when these “cliffs” are encountered, but the vast majorities persevere to higher wages. The analysis presented here suggests how long and challenging these journeys can be.

This study expands on the *2010 Howard County Maryland Self-sufficiency Indicators Report* prepared by the Policy Analysis Center. It analyzes the eligibility requirements of the available public assistance programs in Howard County to determine the “cliffs” working families face. It concludes by offering solutions to reducing and eliminating these “cliffs” and implementing true “dependence to self-sufficiency” programs.

Background

In previous studies the Policy Analysis Center has established the inadequacy of the federal poverty level as a measure of what it costs to maintain a decent standard of living in Howard County. The Policy Analysis Center uses The Center for Women’s Welfare’s “Self-sufficiency Standard for Maryland” cost of living calculations, to determine a new minimum income, hereafter referred to as the “self-sufficiency annual income”, needed to maintain a decent standard of living in Howard County for families of varying composition. As shown in Table 1, this self-sufficiency annual income is substantially higher than the federal poverty level, as much as \$53,690 higher for some families.

Methods

The investigation analyzed the eligibility requirements of the public assistance programs available to Howard County residents, detailed in Appendix Table 1. The Earned Income Tax Credit (EITC), Primary Adult Health Care (PAC), Child Care Subsidy, and Head Start were added to the original list of work supports included in the earlier Policy Analysis Center study and actual dollar values of the work supports were estimated.

PLEASE NOTE: For the purpose of the calculations in this study, it is assumed that individuals and families receive all work supports for which they are eligible; unfortunately, due to programmatic funding constraints and lack of information, many individuals and families do not receive all available work supports.

For households of the five composition types shown in Table 1, the analysis combined the annual earned income – starting at minimum wage, \$7.25/hour – and any public assistance benefits for which the family is eligible to determine total gross income. It then compared the total gross income at each wage level to the self-sufficiency cost of living presented in Table 1 to determine whether there is a negative or positive difference. The wage at which a family finally “breaks even” – earned income plus eligible public assistance benefits equals the self-sufficiency cost of living – is that family’s self-sufficiency wage. Table 2 presents a summary of the results of these calculations, which are depicted graphically in the pages that follow.

Results

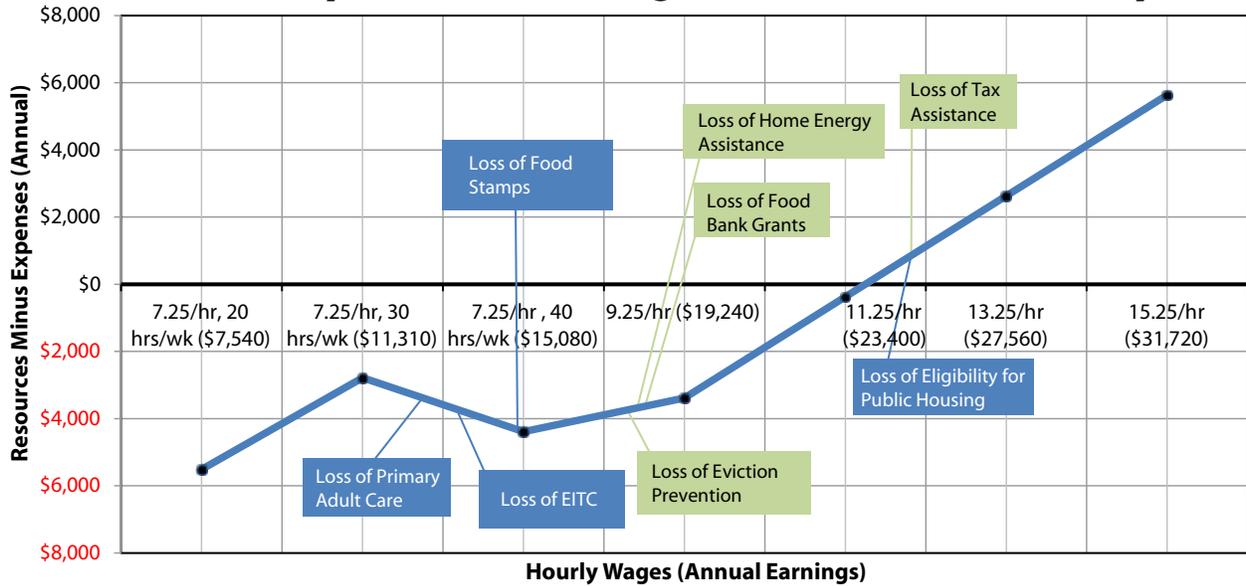
As expected, each studied family fell off at least one “cliff” when the loss of benefits exceeded any additional earned income. In both the one adult-two teens and one adult-two preschoolers families the “cliffs” were so sharp that the family moved from independence, earning more than the self-sufficiency annual income, to the void where it needed assistance most but no longer qualified, sometimes the results of only a \$2.00 per hour wage increase. For all other families the “cliffs” extended their free-fall, thus increasing their needed self-sufficiency wage.

On the following figures, blocks in blue are ongoing work supports, while green blocks note eligibility for one-time services. Eligibility requirements for the work support programs can be found in the Appendix, Table 1.

Table 1: Cost of Living in Howard County¹

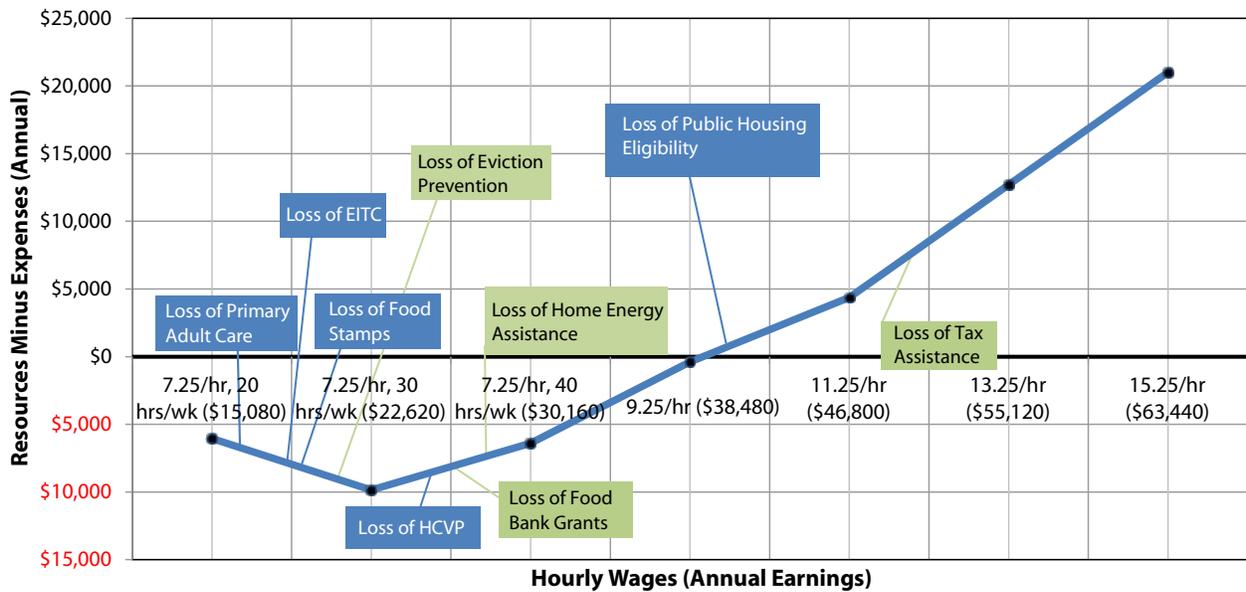
| | One Adult | Two Adults | Two Adults, One Infant | One Adult, Two Teens | One Adult, Two Preschoolers |
|---------------------------------------|---------------|---------------|------------------------|----------------------|-----------------------------|
| Major Costs per year | | | | | |
| Housing | 14,220 | 14,220 | 17,064 | 17,064 | 17,064 |
| Child Care | 0 | 0 | 11,280 | 0 | 21,180 |
| Food | 2,748 | 5,412 | 6,612 | 10,236 | 5,532 |
| Transportation | 3,120 | 6,024 | 6,096 | 3,120 | 3,192 |
| Health Care | 1,764 | 4,932 | 5,076 | 5,076 | 4,452 |
| Miscellaneous | 2,184 | 3,060 | 4,608 | 996 | 5,148 |
| Taxes | 7,476 | 8,784 | 12,792 | 8,388 | 15,432 |
| Self-Sufficiency Annual Income | 31,517 | 42,432 | 63,537 | 47,437 | 72,000 |
| Federal Poverty Level | 10,830 | 14,570 | 18,310 | 18,310 | 18,310 |

Figure 1: One Working Adult in Howard County
Family 1: One Working Adult in Howard County



Single, working adults in Howard County face a “cliff” when they lose their Primary Adult Care (PAC) eligibility, a \$1,764/year benefit, and their Earned Income Tax Credit (EITC), a \$457/year benefit. Both work supports have low-income eligibility limits set by their federal administering agencies; for single, working adults the income limit is \$12,552/year for PAC and \$13,460/year for EITC. NOTE “Resources” refers to a family’s earned income plus the monetary value of any eligible work supports. “Expenses” refers to the cost of living in Howard County as defined in Table 1.

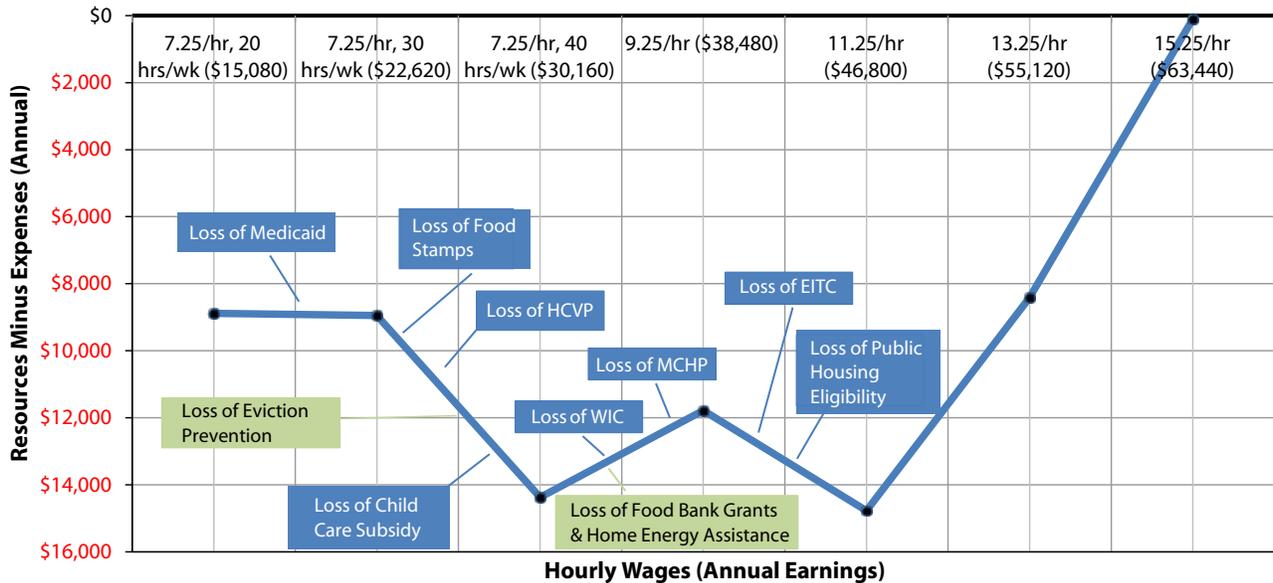
Figure 2: Two Working Adults in Howard County
Family 2: Two Working Adults in Howard County



In Howard County it is financially better for two, married working adults with no dependent children to each work part-time, or for only one adult to work full-time, than for both to work full-time. When both adults increase their work hours from 20 to 30 hours a week, they lose their eligibility for Primary Adult Care (PAC), EITC, Food Stamps and Eviction Prevention Assistance and fall even further below the “break-even” line. NOTE “Resources” refers to a family’s earned income plus the monetary value of any eligible work supports. “Expenses” refers to the cost of living in Howard County as defined in Table 1.

Figure 3: Two Working Adults, One Infant in Howard County

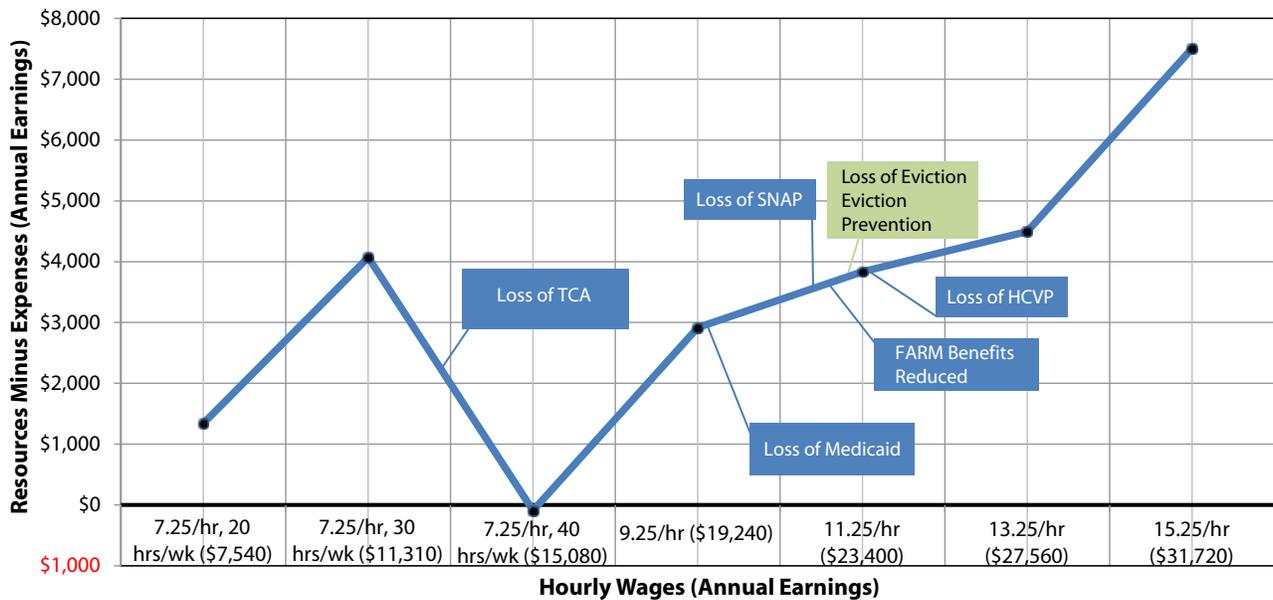
Family 3: Two Working Adults, One Infant in Howard County



Similar to working Howard County families with two adults and no children, in families with two adults and one infant it is financially better for both adults to work part-time, 30 hours a week, than for both to work full-time, 40 hours a week. When both adults increase their work hours from 30 to 40 hours they lose their eligibility for Food Stamps, HCVP, and Eviction Prevention Assistance. The family also loses its eligibility for the Child Care Subsidy, a crippling loss of over \$10,000 a year in subsidy. The family faces another cliff when both working adults receive a raise from \$9.25 to \$11.25 an hour. The salary increase places them beyond eligibility for EITC and Public Housing. By the time these families reach self-sufficiency at \$15.27/hour, with both adults working full-time, they are no longer eligible for any public assistance. NOTE "Resources" refers to a family's earned income plus the monetary value of any eligible work supports. "Expenses" refers to the cost of living in Howard County as defined in Table 1.

Figure 4: One Working Adult, Two Teens in Howard County

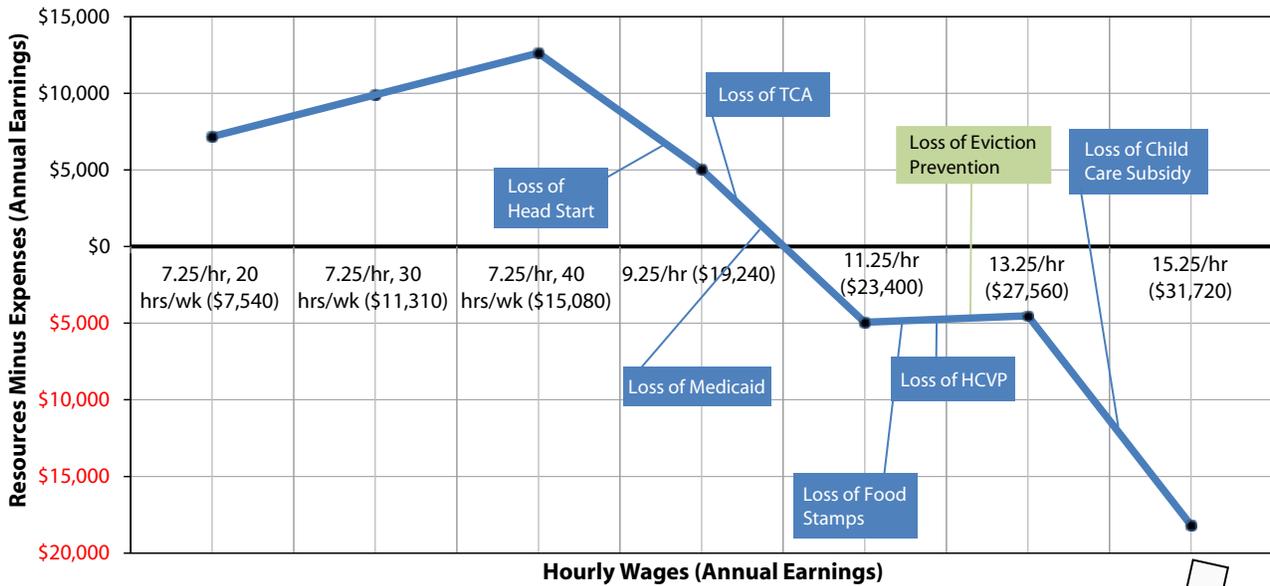
Family 4: One Working Adult, Two Teens in Howard County



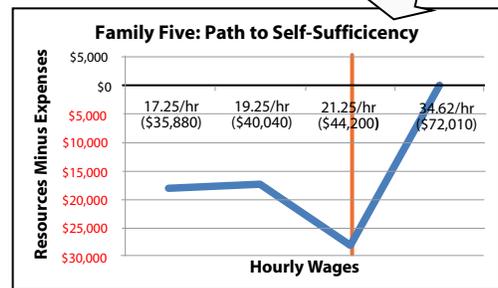
Howard County families with one working parent and two teenagers can be financially self-sufficient with the parent earning only \$7.25/hour working 20 hours a week. Unfortunately, if the parent increases her hours to 40 hours a week she loses her TCA benefits, a \$6,888/year benefit, and the family is no longer self-sufficient. The parent must receive a raise from \$7.25/hour to \$9.25/hour to become financially self-sufficient again. NOTE "Resources" refers to a family's earned income plus the monetary value of any eligible work supports. "Expenses" refers to the cost of living in Howard County as defined in Table 1.

Figure 5: One Working Adult, Two Preschoolers in Howard County

Family 5: One Working Adult, Two Preschoolers in Howard County



Howard County families with one working parent and two preschoolers are financially self-sufficient so long as the parent is earning \$9.25/hour or less. Unfortunately, if the parent's salary increases above \$9.25/hour the family begins to lose valuable work supports, including TCA, Medicaid, Food Stamps, HCVP and Eviction Prevention Assistance; due to this loss of benefits they subsequently fall below the self-sufficiency level. The single parent will not reach self-sufficiency again until she is earning \$72,000/year or \$34.62/hour. NOTE "Resources" refers to a family's earned income plus the monetary value of any eligible work supports. "Expenses" refers to the cost of living in Howard County as defined in Table 1.



Profile of Howard County's Working Poor

For the purposes of this study, a working poor individual is defined as any individual earning between \$10,830 and \$31,517 -- \$10,830 represents the Federal Poverty Level for one adult in 2009,³ and \$31,517 is the self-sufficiency annual income for one adult in Howard County in 2009 as determined by 2010 Howard County Self-Sufficiency Indicators Report¹. A single individual must earn more than \$31,517 a year in Howard County to be considered self-sufficient and no longer poor. The American Community Survey 3-year Estimates 2007-2009 indicate that there were 11,108 persons living below the Federal Poverty Level in Howard County in 2009, during that period 4 percent of the County's population.

A working poor household is defined by household composition, once again using the 2009 FPL guidelines for number of individuals in a household and Policy Analysis

Center calculations. Working poor households have the incomes shown in Table 2.

Demographics of Working Poor Individuals

Using the Census Bureau's Public Use Microdata Sample (PUMS) for the two PUMAs (Public Use Microdata Areas) that comprise Howard County (901 and 902), the following profile of working poor individuals was developed. The Census Bureau's PUMS files are individual records that contain information collected about each person and housing unit. The individual records and the household records have identifying numbers so that the records can be merged to produce a picture of individuals in households. For each record, there are weights that enable an analyst to create results that are representative of the whole population. Please note that these individuals may be living

³ A single adult working full-time at minimum wage (\$7.25/hr) will earn \$15,080 a year, \$5,000 over the Federal Poverty Level.

Table 2: Working Poor Households in Howard County

| Household Composition | FPL | Howard County self-sufficiency income (as % of FPL) |
|------------------------------|----------|---|
| One adult | \$10,830 | \$31,517 (291%) |
| 2 adults | \$14,570 | \$42,432 (291%) |
| 2 adults and one infant | \$18,310 | \$63,537 (347%) |
| 1 adult and two teens | \$18,310 | \$47,437 (259%) |
| 1 adult and two preschoolers | \$18,310 | \$72,000 (393%) |

in households where there are other wage earners and do not fall beneath the poverty level for a household. *All numbers included in these profiles are estimates.* Household data is clearly marked; “working poor” households are those that meet the definition used here for their particular household structure, even though an individual householder might not qualify. Estimates were made of the self-sufficiency of household types that were not included in the Policy Analysis Center Self-Sufficiency Indicators Report¹.

In 2009,⁴ there were 29,284 individuals 17 years of age and older with incomes between \$10,830 and \$31,517. A greater proportion of these working poor adults are

of working age, 17 – 69, (97 percent) than are Howard Countians in general (92 percent).

Females made up a significantly larger share (58.8 percent) of the working poor than of the entire Howard County population (50.7 percent). More working poor individuals are single and fewer married than the Howard County average. The racial picture of the working poor largely mirrors that of the County overall, but the small (10 percent) Hispanic share of the working poor population is twice that of the County. Hispanics may be of any race; almost all Howard County working poor Hispanics are white.

Table 3: Marital Status of Working Poor in Howard County

| Marital Status | | |
|----------------|-----------------------|------------------------|
| | Working poor ages 17+ | Howard County ages 18+ |
| Married | 49.0% | 59.9% |
| Widowed | 2.5% | 4.3% |
| Divorced | 7.2% | 7.7% |
| Separated | 3.1% | 1.9% |
| Never married | 38.2% | 27.9% |

Table 4: Race of Working Poor in Howard County

| Race | | |
|--|-----------------------|------------------------|
| | Working poor ages 17+ | Howard County ages 18+ |
| White alone | 64% | 67% |
| Black or African American alone | 19% | 18% |
| American Indian & Alaska Native | 0% | 0% |
| Asian alone | 12% | 12% |
| Native Hawaiian & other Pacific Islander alone | 0% | 0% |
| Some other race alone | 3% | — |
| Two or more major race groups | 2% | 2% |

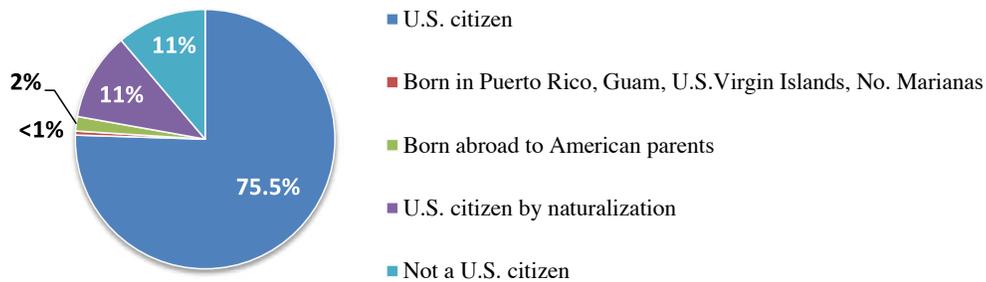
⁴ U.S. Census Bureau calculates rolling three- and five-year averages; the 2009 data used here is the 2007-2009 average.

Table 5: Ethnicity of Working Poor in Howard County

| Ethnicity | Working Poor | Howard County |
|---|--------------|---------------|
| Not Hispanic/Latino/Spanish | 90% | 95% |
| Mexican | 3% | 1.1% |
| Puerto Rican | 1% | 0.8% |
| Cuban | 1% | 0.2% |
| Central American | 3% | — |
| South American | 2% | — |
| Spaniard and all other Spanish/Hispanic/ Latino | 1% | 3.1% |

Over three quarters of the working poor are U.S. citizens:

Figure 6: Citizenship Status of Working Poor in Howard County
Working Poor Citizenship Status



Approximately **5,350** working poor individuals moved to or within Howard County within the last year before the census sampling was done. The large majority of working poor that moved came from other counties in

Maryland or from within Howard County itself (Fig. 8). Approximately 27.5 percent relocated from elsewhere in the U.S. (Fig. 7).

Figure 7: Working Poor Movers to Howard County from Other States
Working Poor Movers to Howard County

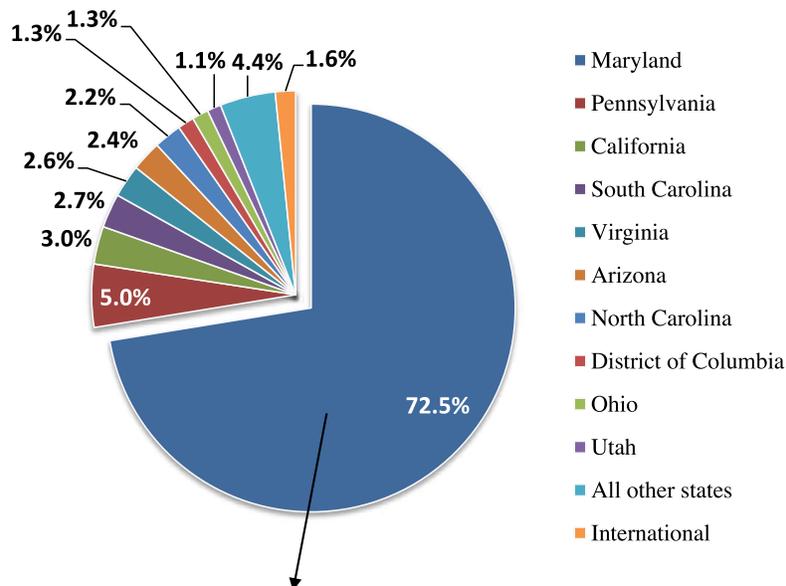
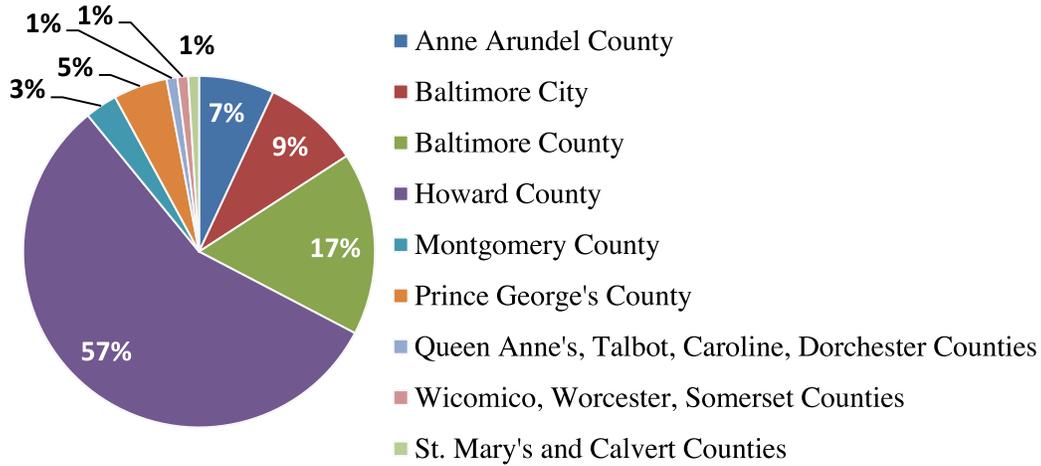


Figure 8: Working Poor Movers from Maryland to Howard County
Movers from Maryland



Howard County working poor household types

Data for household types of the working poor were based on analysis of merged PUMS person and household data to yield **7,750 households** meeting the working poor definition for their household type.

One-Adult Households

There are 2,456 one-adult households with children, and 2,062 one-adult households of adults of all ages without children. In one-adult households with children, infants and/or preschoolers are present in 16 percent, grade schoolers in 43 percent, teens in 69 percent, and young adults in 28 percent.

Table 6: One Adult Households in Howard County

| One adult with income/occupation (n=2,062 households) | |
|---|-----|
| One adult 21-30 | 380 |
| One adult 31-40 | 391 |
| One adult 41-50 | 390 |
| One adult 51-60 | 273 |
| One adult 61-64 | 283 |
| One adult 65+ | 345 |
| One adult with children (n=1,286 households) | |
| One adult, one infant | 0 |
| One adult, one preschooler | 155 |
| One adult, two preschoolers | 41 |
| One adult, one grade schooler (ages 6-10) | 58 |
| One adult, two grade schooler | 259 |
| One adult, one teen (11-18) | 261 |
| One adult, two teens | 378 |
| One adult, three teens | 27 |
| One adult, one young adult (19-29) | 107 |

**One adult, mixed age children: (n=1,170 households)
#of children in each mixture category shown**

| Infant | Preschooler | Grade Schooler | Teen | Young Adult | Total # of households of each type |
|--------|-------------|----------------|------|-------------|------------------------------------|
| 1 | | | 1 | | 43 |
| 1 | | 1 | 3 | 1 | 56 |
| | 2 | | 1 | | 33 |
| | 1 | 1 | | | 25 |
| | 1 | 2 | | | 38 |
| | | 1 | 1 | | 340 |
| | | 1 | 2 | | 68 |
| | | 1 | 3 | | 36 |
| | | 1 | | 1 | 69 |
| | | 1 | 1 | 1 | 103 |
| | | | 1 | 1 | 116 |
| | | | 2 | 1 | 127 |
| | | | 2 | 2 | 116 |

Two-Adult Households

There are 1,855 two-adult households with children; pre-schoolers and infants are present in 54 percent of households, grade schoolers in 32 percent, teens in 35

percent, and young adults in 14 percent. The presence of both young adults and very young children suggests three generation households. There are 981 two-adult households with no children.

Table 7: Two Adult Households in Howard County

| | |
|--|-----|
| Two adults with no children at home (n=981) | |
| Two adults with income/occupations* <i>*virtually all with great disparities in the two incomes</i> | 597 |
| Two adults with one income/occupations | 198 |
| Two "adults" (teens/very young adults) | 152 |
| Two seniors (65+), at least one working | |
| Two adults, one of whom is a senior | 34 |
| Two adults with children (n=1321) | |
| Two adults, one infant (0-1) | 37 |
| Two adults, one preschooler (<6) | 565 |
| Two adults, two preschoolers | 55 |
| Two adults, one grade schooler (6-10) | 123 |
| Two adults, two grade schoolers | 203 |
| Two adults, three grade schoolers | 24 |
| Two adults, one teen (11-28) | 114 |
| Two adults, two teens | 145 |
| Two adults, one young adult (19-30) | 34 |
| Two adults, two young adults | 21 |

Two adults, mixed age children: (n=534)

| Infant | Preschooler | Grade Schooler | Teen | Young Adult | Total # of households of each type |
|--------|-------------|----------------|------|-------------|------------------------------------|
| 1 | | | | 1 | 22 |
| | 1 | 1 | | | 91 |
| | 1 | 2 | | | 28 |
| | 1 | | 2 | | 32 |
| | 1 | | 1 | 1 | 126 |
| | 2 | | 1 | | 31 |
| | 2 | | 2 | | 23 |
| | | 1 | 1 | | 42 |
| | | 1 | 2 | | 28 |
| | | 2 | 1 | | 32 |
| | | 2 | 2 | | 20 |
| | | | 1 | 1 | 30 |
| | | | 1 | 2 | 29 |

At least one senior is present in 60 percent of the **251 three-adult households without children**. Of the 145 three-adult households with children, a senior is present in 20 percent.

Howard County working poor income, employment status, and journey to work

Working poor individuals fell relatively evenly across the subdivisions within the \$10,830 to \$31,517 income range defined as working poor.

Figure 9: Income of Howard County Working Poor Individuals

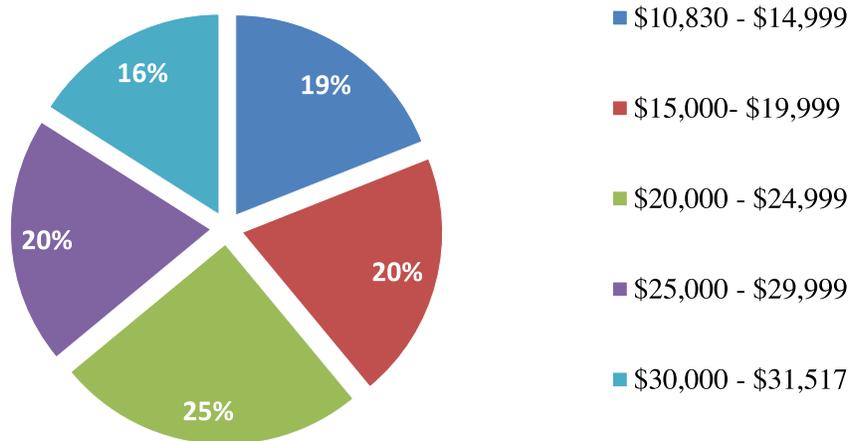


Table 8: Employment Status of Howard County Workers

| Employment Status 16+ | Working Poor | Howard County |
|-----------------------|--------------|---------------|
| Civilian Employed | 89% | 70% |
| Unemployed | 5% | 3% |
| Not in Labor Force | 6% | 27% |

Approximately 950 Howard County working poor households lack an available vehicle.

Table 9: Transportation to Work of Howard County Workers

| Journey to Work | Working Poor | Howard County |
|-------------------------|--------------|---------------|
| Car, truck, van | 87.5% | 89.0% |
| Bus or trolley bus | 1.8% | 4.1% |
| Subway or elevated 0.2% | 0.2% | |
| Railroad | 0.2% | |
| Taxicab | 0.3% | |
| Walked | 2.5% | 1.1% |
| Worked at home | 7.3% | 5.2% |
| Other method | 0.3% | 0.6% |

Table 10: Work Location of Howard County Working Poor Employees

| Work Location | |
|---|-------|
| District of Columbia | 2.2% |
| Virginia | 0.6% |
| Maryland | 97.2% |
| Howard County working poor journey to jobs in: | |
| Anne Arundel | 9.1% |
| Baltimore City | 8.2% |
| Baltimore County | 2.1% |
| Carroll County | 0.9% |
| Frederick County | 0.9% |
| Harford County | 0.3% |
| Howard County | 59.9% |
| Montgomery County | 5.1% |
| Prince George's County | 8.5% |
| All other counties | 2.2% |

Industries in which Howard County’s working poor work

Not surprisingly, Howard County’s working poor have extent than all County residents. jobs in services and trade industries to a much greater

Table 11: Industries of Workers in Howard County by Employment

| Non-governmental Industry of Employment 2007-2009 | | | |
|---|--------------|-------|------------|
| | Working Poor | | Howard Co. |
| Agriculture (support activities) | 0.4% | | 0.2% |
| Construction | 8.4% | | 5.3% |
| Manufacturing | 2.6% | | 6.0% |
| Wholesale trade | 2.2% | | 3.1% |
| Retail trade | 16.6% | | 8.6% |
| Transportation & Warehousing & utilities | 4.2% | | 2.8% |
| Information | 1.6% | | 3.2% |
| Finance & insurance, real estate, rental/leasing | 5.6% | | 7.4% |
| Professional, scientific & technical services | 8.3% | | 19.4% |
| Administrative services* | 7.2% | | |
| Waste management and remediation | 0.4% | | |
| Education services | 11.0% | | 23% |
| Medical services | 10.5% | | |
| Medical offices & outpatient care | | 41.2% | |
| Hospitals | | 39.6% | |
| Nursing care & residential care | | 19.1% | |
| Social and community services | 3.8% | | |
| Entertainment, arts & recreation | 8.6% | | 5.5% |
| Drinking, eating & other food services | | 65% | |
| Miscellaneous services | 8.8% | | 5.3% |
| Repair services | | 25.9% | |
| Personal services | | 39.8% | |
| Organizations** | | 27.2% | |
| Private households | | 6.9% | |

*employment, business support, travel, investigation and security, and landscaping services, services to buildings

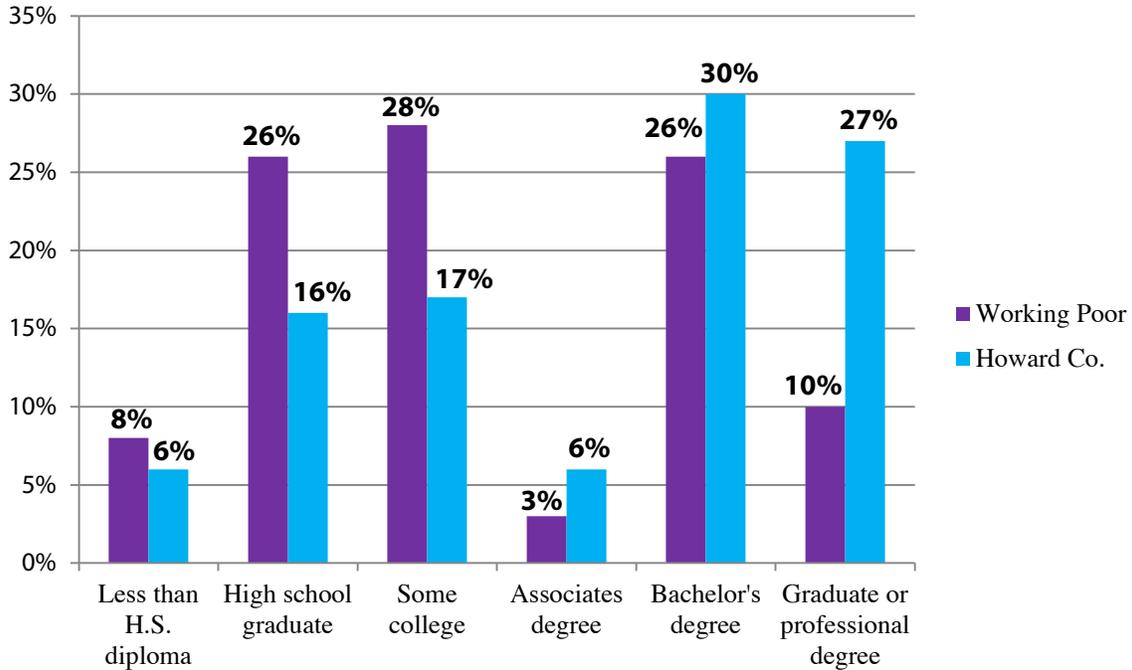
**religious, labor union, associations, civic, advocacy, and philanthropic

Education and occupations of Howard County’s Working Poor

Howard County working poor individuals are in general hampered in employment prospects and advancement by their relatively low education levels. The surprisingly high percentage of Bachelor’s degree holders is primarily

attributable to the unmarried young singles living together or independently as they take their first steps into the workforce. Others are in married households and in similar life cycle circumstances.

Figure 10: Educational Attainments of Howard County Workers



English proficiency poses a particular problem. In Howard County as a whole, 7.2 percent of citizens over five, particularly Asian and Pacific migrants, do not speak English very well. Among the working poor, 19 percent do not speak English very well or at all.

collar occupations rather than blue collar production or construction jobs, which can in part be attributed to the over-representation of women among them.

The occupational analysis of Howard County’s working poor reveals them to be concentrated in white-and-pink

When compared to the occupations of all Howard Countians, the low wage concentration is stark:

Figure 11: Occupations of all Howard County Workers

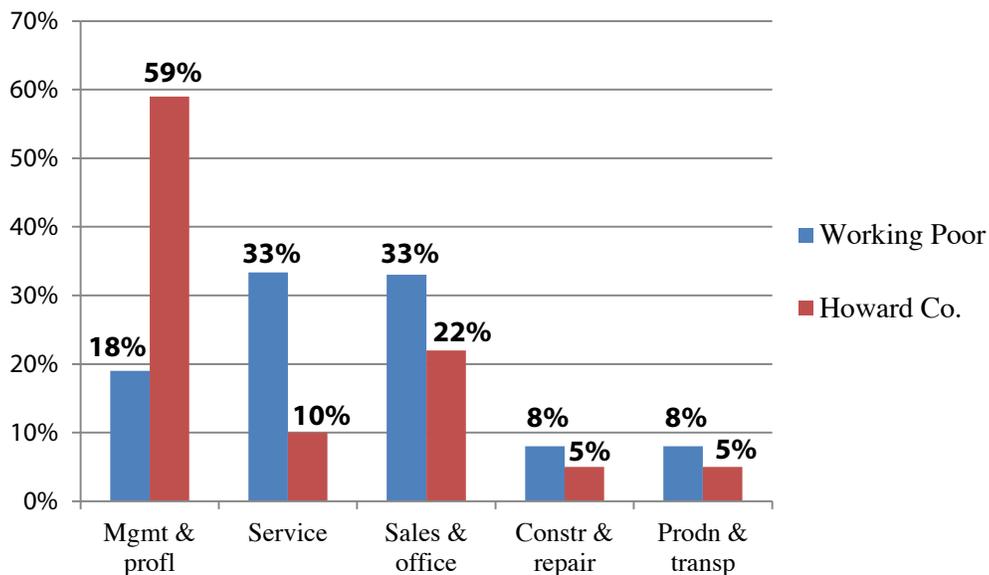


Table 12: Occupations of Working Poor in Howard County

| Civilian Occupation 2009 | |
|--|-------|
| MANAGEMENT OCCUPATIONS | |
| Management occupations | 7.0% |
| Business & Financial Operations Occupations | 3.9% |
| Computer and Mathematical Occupations | 1.9% |
| Architecture and Engineering Occupations | 1.1% |
| Life, Physical & Social Science Occupations | 1.1% |
| Community & Social Services Occupations | 2.5% |
| Legal Occupations | 0.7% |
| SERVICE OCCUPATIONS | |
| Education, Training & Library Occupations | 7.5% |
| Arts, Design, Entertainment, Sports, & Media Occupations | 2.2% |
| Healthcare Practitioners & Technical Occupations | 4.5% |
| Healthcare Support Occupations | 2.3% |
| Protective Service Occupations | 2.2% |
| Food Preparation & Serving Occupations | 4.2% |
| Building & Grounds Cleaning & Maintenance Occupations | 4.3% |
| Personal Care & Service Occupations | 5.6% |
| SALES & OFFICE OCCUPATIONS | |
| Sales & Related Occupations | 12.6% |
| Office & Administrative Support Occupations | 20.1% |
| CONSTRUCTION & REPAIR OCCUPATIONS | |
| Construction & Extraction Occupations | 5.0% |
| Installation, Maintenance & Repair Occupations | 2.9% |
| PRODUCTION & TRANSPORTATION OCCUPATIONS | |
| Production Occupations | 3.3% |
| Transportation & Material Moving Occupations | 4.9% |

Paths to Self-Sufficiency

Industries/Occupations with Expected Job Growth in Maryland (2008-2018)

In the table that follows, a combination of industry and occupation information provides an approach to looking at opportunity for the working poor to advance and remain above self-sufficiency levels. Table 13 depicts industries, and occupations within those industries, that are growing, filtering out those occupations that do not pay a self-sufficiency wage⁵. The following industries/occupations offer a combination of immediate opportunities, rungs on a career ladder, or aspirational targets for career planning. They start with the industries that employ the greatest number of

working poor Howard Countians today. Manufacturing is conspicuously missing – though it employs but 2.6 percent of the working poor – not because its industries do not pay a self-sufficiency wage but because it is not a growing sector. For each industry sector, the shaded row includes the number of Marylanders employed today, the percentage of the Howard County working poor working in the industry, and expected employment growth of the industry in Maryland over the next decade. The bulleted lists below them provide information about the growing occupations within those industries.

Table 13: Growth Industries and Occupations in Maryland⁶

Apart from retail trade, educational services enterprises employ the largest share – 11 percent – of the Howard County working poor. In repeated scrolling through the actual PUMS records, a number of them appear to be part-time lecturers, perhaps early government retirees,

listed as “other teachers and instructors.” All mean annual salaries based on data from the U.S. Bureau of Labor Statistics, “Occupational Employment Statistics, May 2010 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates, Baltimore-Towson, MD.”

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed ⁷ | Average Annual Earnings |
|-------------------------------------|--------------------------|--|-------------------------|---|-------------------------|
| Educational Services | 246,170 | 11% | 10.5% | | |
| • <i>Preschool Teachers</i> | | | | Certificate/Associate’s/ Bachelor’s; HS diploma required | \$28,430 |
| • <i>Elementary School Teachers</i> | | | | Bachelor’s | \$57,660 |
| • <i>Middle School Teachers</i> | | | | Bachelor’s | \$62,230 |
| • <i>Secondary School Teachers</i> | | | | Bachelor’s | \$60,440 |
| • <i>Self –Enrichment Teachers</i> | | | 32% | Experiential, mostly self-employed on an hourly basis | \$17.17/hour |

⁵All mean annual salaries based on data from the U.S. Bureau of Labor Statistics, “Occupational Employment Statistics, May 2010 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates, Baltimore-Towson, MD.”

⁶Data on current and projected employment is from the Maryland Department of Labor, Licensing and Regulation. Industry detail is not available for the County.

⁷All information regarding needed education/training for various occupations based on the Occupational Outlook Handbook, 2010-11 Edition published by the U.S. Dept. of Labor, Bureau of Labor Statistics.

A sizable percentage of Howard County’s working poor are employed in medical services (10.5 percent of the total). Most work in what are called medical support

services, such as technicians and technologies, therapy assistants and aides.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|--|--------------------------|--|-------------------------|--|-------------------------|
| Medical Services | 268,660 | 10.5% | 20.6% | | |
| • <i>Registered Nurses</i> | | | | Certificate/Associate’s | \$77,880 |
| • <i>Occupational Therapist Assistants</i> | | | | Associate’s degree; Must pass national certifying exam | \$63,540 |
| • <i>Physical Therapist Assistants</i> | | | | Associate’s degree | \$54,520 |
| • <i>Dental Assistants</i> | | | | On-the-job training/1 year training program/Associate’s degree; HS diploma required | \$36,230 |
| • <i>Medical Assistants</i> | | | | On-the-job training/1-2 year training programs/ Associate’s degree; HS diploma preferred if not required | \$31,190 |
| • <i>Medical Transcriptionists</i> | | | | 1 year certificate/ Associate’s degree | \$35,240 |

Other services, which altogether employ almost 3,000 working poor Howard Countians, include personal services (40 percent of the total), religious, labor, union, association, civic, advocacy, and philanthropic organiza-

tions (27 percent of the total), repair services (25 percent of the total), and private household services (7 percent of the total).

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|--|--------------------------|--|-------------------------|---|-------------------------|
| Other Services | 90,105 | 8.8% | 12.3% | | |
| • <i>Hairdressers</i> | | | | Completion of 9th grade or GED; Completion of Cosmetology School | \$33,250 |
| • <i>Automotive Service Technicians</i> | | | | Post-Secondary/Associate’s | \$43,190 |
| • <i>Supervisors/ Managers of Personal Service Workers</i> | | | | Depends on the type of personal service | \$37,675 |
| • <i>Printing Press Operators</i> | | | | On-the-job training/ Apprentice program/ Associate’s; HS diploma preferred but not required | \$36,320 |

A significant number of working poor Howard Countians (8.6 percent of all) work in the entertainment, arts, and recreation sector, almost two thirds of them in drink-

ing, eating, and other food services enterprises that are historically low wage payers, with the exceptions of the occupations noted below.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|--|--------------------------|--|-------------------------|--|-------------------------|
| Entertainment, Arts & Recreation | 36,425 | 8.6% | 11.5% | | |
| Food Services & Accommodation | 199,625 | 5.6% | 9.7% | | |
| • <i>Chefs & Head Cooks</i> | | | | On-the-job training; Culinary school/Associate's/Bachelor's also an option; HS diploma preferred | \$48,250 |
| • <i>Supervisors/Managers of Food Prep & Serving Workers</i> | | | | On-the-job training; Culinary school/Associate's/Bachelor's also an option; HS diploma preferred | \$34,125 |
| • <i>Cooks, Short Order</i> | | | | On-the-job training; HS diploma not necessary | \$33,725 |
| • <i>Butchers/Meat Cutters</i> | | | | On-the-job training; HS diploma not necessary | \$38,610 |

Approximately 1,400 working poor Howard Countians, are employed in the construction industry. As detailed below, construction offers well-paying jobs to those without

educational credentials, has a strong career ladder for advancement and, often, small business ownership.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|---|--------------------------|--|-------------------------|--|-------------------------|
| Construction | 178,075 | 8.4% | 8.5% | | |
| • <i>Supervisors of Construction Workers</i> | | | | | \$62,870 |
| • <i>Carpenters</i> | | | | 3-4 year apprenticeship; Associate's or Bachelor's preferred | \$42,570 |
| • <i>Tile and Marble Setters</i> | | | | | \$49,040 |
| • <i>Stonemasons</i> | | | | 3-4 year apprenticeship; HS diploma preferred | \$43,630 |
| • <i>Carpet Installers</i> | | | | On-the-job training; HS diploma not necessary | \$38,410 |
| • <i>Cement Masons & Concrete Finishers</i> | | | | Typically start as construction laborers; On-the-job training/apprenticeship program; HS diploma preferred | \$41,300 |

| Industry <i>Construction (Continued)</i> | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|---|--------------------------------|---|-------------------------------|---|-------------------------------|
| • <i>Paving, Surfacing, & Tamping Equipment Operators</i> | | | | | \$35,780 |
| • <i>Operating Engineers</i> | | | | | \$42,450 |
| • <i>Drywall & Ceiling Tile Installers</i> | | | | On-the-job training/appren- ticeship program/Associate's degree; HS diploma preferred | \$45,430 |
| • <i>Electricians</i> | | | | HS diploma required; 4 year apprenticeship or Associate's/ Bachelor's degree | \$49,790 |
| • <i>Glaziers</i> | | | | On-the-job training/apprentice- ship program; HS diploma not necessary | \$42,570 |
| • <i>Painters</i> | | | | On-the job training/apprentice- ship; HS diploma preferred | \$39,200 |
| • <i>Pipe layers</i> | | | | On-the-job training; HS diploma not necessary | \$36,880 |
| • <i>Plumbers</i> | | | | On-the-job training/ apprenticeship program; Licensing required in most states; HS diploma preferred | \$52,830 |
| • <i>Plasterers & Stucco Masons</i> | | | | On-the-job training/appren- ticeship program/Associate's degree; HS diploma preferred | \$32,360 |
| • <i>Roofers</i> | | | | On-the-job training/appren- ticeship program; HS diploma preferred | \$38,940 |
| • <i>Sheet Metal Workers</i> | | | | On-the-job training/appren- ticeship program/Associate's degree; HS diploma preferred | \$48,410 |
| • <i>Structural Iron & Steel Workers</i> | | | | On-the-job training/appren- ticeship program/Associate's degree; HS diploma preferred | \$49,850 |
| • <i>Construction & Building Inspectors</i> | | | | HS diploma almost always required; Associate's/Bachelor's or extensive construction experi- ence typically preferred | \$50,150 |
| • <i>Elevator Installers & Repairers</i> | | | | On-the-job training/appren- ticeship program/Associate's degree; HS diploma preferred | \$63,990 |
| • <i>Hazardous Materials Removal Workers</i> | | | | HS diploma; Minimum 40 hours on-the-job training | \$38,670 |
| • <i>Highway Maintenance Workers</i> | | | | On-the-job training; HS diploma not necessary | \$36,270 |
| • <i>Septic Tank Servicers & Sewer Pipe Cleaners</i> | | | | | \$37,030 |
| • <i>Welders</i> | | | | Certificate program/ Associate's; HS diploma preferred if not required | \$39,490 |

Over eight percent of Howard County’s working poor work in the professional, scientific, and technical services sector that employs the majority of all Howard Countians. Many

of the latter are employed in legal, accounting, computer systems design, and research and development services, and management, scientific, and technical consulting services.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|--|--------------------------|--|-------------------------|--|-------------------------|
| Professional & Technical Services | 226,210 | 8.3% | 24.8% | | |
| Computer Systems Design & Related Services | | | | | |
| • <i>Computer Support Specialists</i> | | | | Certificate/Associate's/ Bachelor's | \$53,040 |
| • <i>Network Systems & Data Comm. Analysts</i> | | | | Bachelor's/Master's | \$87,470 |
| • <i>Architecture and Engineering</i> | | | | | \$77,910 |
| • <i>Life, Physical & Social Science Occupations</i> | | | | | \$73,820 |
| • <i>Legal Occupations</i> | | | | | \$84,020 |
| • <i>Court Reporters</i> | | | | On-the-job training/1-2 year training programs; HS diploma preferred if not required | \$45,930 |

Administrative and support services is a polyglot industry sector comprising services that are primarily provided by one business to another, including office administrative services, facilities support, employment services, executive search, temporary help, document preparation, telephone answering, telemarketing, collection and credit agencies, travel agencies,

investigation and security services, services to buildings such as extermination and cleaning, and landscaping. It employs over seven percent of Howard County’s working poor, primarily in services related to keeping buildings and grounds well maintained and safe.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|---|--------------------------|--|-------------------------|--|-------------------------|
| Administrative & Support Services | 151,605 | 7.2% | 14.8% | | |
| • <i>Customer Service Representatives</i> | | | | On-the-job training/Associate's/ Bachelor's; HS Diploma almost always required | \$36,100 |
| • <i>Supervisors/Managers of Housekeeping & Janitorial Workers</i> | | | | | \$34,200 |
| • <i>Supervisors/Managers of Landscaping, Lawn Service & Groundskeeping</i> | | | | HS diploma; Experience in landscaping, lawn service and grounds keeping | \$40,850 |

| Industry <i>Administrative & Support Services (Continued)</i> | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|--|--------------------------|--|-------------------------|---|-------------------------|
| • <i>Pest Control Workers</i> | | | | | \$33,375 |
| • <i>Tree Trimmers & Pruners</i> | | | | HS diploma preferred but not required | \$44,150 |
| • <i>Correctional Officers & Jailers</i> | | | | HS diploma required; College credits or law enforcement/military experience | \$45,625 |
| • <i>Police & Sheriff's Patrol Officers</i> | | | | Associate's/Bachelor's; HS diploma required | \$57,550 |
| • <i>Private Detectives & Investigators</i> | | | | Associate's/Bachelor's; Licensure required | \$34,650 |

The finance, insurance, real estate, and rental/leasing sector employ about 5.6 percent of Howard County working poor individuals. In addition to the obvious industries, it

also includes auto rental and leasing and video and disc rentals.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|-------------------------------------|--------------------------|--|-------------------------|------------------|-------------------------|
| Finance & Insurance | 103,035 | 5.6% | 5.3% | | |
| • <i>Accountants & Auditors</i> | | | | Bachelor's | \$74,680 |
| • <i>Management Analysts</i> | | | | Bachelor's | \$94,350 |
| Real Estate & Leasing | 46,185 | (included in figure above) | 6.8% | | |

Slightly more than four percent of the working poor in Howard County are employed in the transportation and warehousing sector, which includes those who work at BWI in the air transportation industry, pipeline transpor-

tation, the postal service, bus and limousine transportation, and couriers and messengers as well as warehousing and storage.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|--|--------------------------|--|-------------------------|--|-------------------------|
| Transportation & Warehousing | 68,790 | 4.2% | 4.1% | | |
| • <i>Bus Drivers (Transit)</i> | | | | Commercial Driver's License; On-the-job training; HS diploma preferred | \$34,250 |
| • <i>Truck Drivers (Heavy & Tractor-Trailer)</i> | | | | Commercial Driver's License; On-the-job training; HS diploma preferred if not required | \$41,050 |

| Industry <i>Transportation & Warehousing (Continued)</i> | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|---|--------------------------|--|-------------------------|--|-------------------------|
| • <i>Truck Drivers (Light or Delivery Services)</i> | | | | Commercial Driver's License; On-the-job training; HS diploma preferred if not required | \$34,790 |
| • <i>Transportation Inspectors</i> | | | | On-the-job training/ Apprenticeship program/ Associate's; HS diploma required | \$58,270 |
| • <i>Excavating & Loading Machine and Dragline Operators</i> | | | | On-the-job training/Apprenticeship program; HS diploma preferred but not required | \$44,150 |
| • <i>Crane & Tower Operators</i> | | | | On-the-job training/Apprenticeship program; HS diploma preferred but not required | \$56,480 |
| • <i>Industrial Truck & Tractor Operators</i> | | | | Commercial Driver's License; On-the-job training; HS diploma preferred if not required | \$36,930 |

Social and community services, in which almost four percent of Howard County's working poor are employed, includes many low-paying occupations. Relatively speaking,

even those listed below that required college degrees are also modestly compensated.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|--|--------------------------|--|-------------------------|--|-------------------------|
| Social Assistance/ Community Services | 44,565 | 3.8% | 19.7% | | |
| • <i>School Counselors</i> | | | | Bachelor's/Masters | \$47,960 |
| • <i>Mental Health Counselors</i> | | | | Bachelor's; Master's typically required; Licensure/ certification requirements vary by state | \$38,380 |
| • <i>Social Workers</i> | | | | Bachelor's/Master's; All states require a licensure or certification | \$47,960 |

Just over two percent of the Howard County working poor are working in the wholesale trade sector, which includes distributors of all types of durable and nondurable

goods. The machinists listed below are also in demand in other manufacturing industries as older skilled workers reach retirement.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|------------------------|--------------------------|--|-------------------------|---|-------------------------|
| Wholesale Trade | 93,405 | 2.2% | 2.5% | | |
| • <i>Machinists</i> | | | | HS diploma required; Many start as machine setters, operators or tenders. | \$47,340 |

Despite its name, the information sector does not include information technology, except software publishing, internet publishing and broadcasting, and data processing and hosting. Other industries included are newspaper publishers, motion pictures and video industries, radio

and television broadcasting, sound recording industries, wired telecommunications carriers and other telecommunications services, and libraries and archives. Almost two percent of the Howard County working poor are employed in this sector.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|---|--------------------------|--|-------------------------|------------------------|-------------------------|
| Information | 49,815 | 1.6% | -0.6% | | |
| • <i>Information Telecomm. Equip Installers & Repairers</i> | | | | Associate's/Bachelor's | \$48,550 |

Less than 1/2 percent of Howard County working poor are employed in this sector, which historically has paid

poverty wages.

| Industry | Maryland Employment 2008 | Percentage of Howard Co. working poor employed in this industry 2009 | 2008-18 Expected Growth | Education Needed | Average Annual Earnings |
|--|--------------------------|--|-------------------------|--|-------------------------|
| Waste & Remedial Services | 7,705 | 0.4% | 21.5% | | |
| • <i>Refuse & Recyclable Material Collectors</i> | | | | On-the-job training; HS diploma preferred but not required | \$32,630 |

Over 20 percent of the working poor in Howard County are employed in office and administrative support

occupations, which are found in most industries.

| Industry | Percentage of Howard Co. working poor employed in this industry 2009 | Education Needed | Average Annual Earnings |
|--|--|---|-------------------------|
| Office and Administrative Support Occupations Multiple Industries: Construction, Retail, Medical, Finance, Education, Social Services, etc. | | | |
| • <i>Billing & Posting Clerks</i> | 15% | Hired at entry level. Most need at least a high school diploma and basic software skills | \$36,030 |
| • <i>Procurement Clerks</i> | 6% | High school diploma or its equivalent. Most trained on the job under close supervision | \$41,450 |
| • <i>Customer Service Representatives</i> | 18% | Most require at least a high school diploma. Employers provide training to workers before they begin serving customers. | \$36,100 |
| • <i>Medical Secretaries</i> | 27% | High school graduates who have basic office skills may qualify for entry-level secretarial positions. Word processing, writing, and communication skills are essential. Increasing requirement for extensive knowledge of computer software applications, such as desktop publishing, project management, spreadsheets, and database management. Most medical and legal secretaries must go through specialized training programs that teach them the language of the industry. | \$33,860 |

Possible Career Paths for the Working Poor

Less than High School Diploma (8%, 2,113 workers)

- **Food Service**
 - Begin as a short order cook and receive on-the-job training; Receive on-the-job training to become a chef/head cook;
 - Butchers also receive self-sufficient wages and do not typically require a high school diploma.
 - The food service industry is expected to grow 9.7% in Howard County from 2008 to 2018⁶.
- **Health Care**
 - Hospital workers can begin as nursing aides, orderlies, and attendants.
 - With training and completion of a GED, workers can become physical or occupational therapy aides.
 - Upon completion of more training and at least some college, workers can become occupational therapy assistants, physical therapy assistants .
- **Construction**
 - Workers can begin as a construction laborer who may or may not earn enough to be self-sufficient in Howard County.
 - Receive on-the-job training to become one of the following skilled laborers; these jobs do not require a high school diploma and pay enough to enable self-sufficiency in Howard County:
 - Carpet installer
 - Pipe layer
 - Glazier
 - Highway maintenance worker
 - Crane and tower operators
 - Excavating and loading machine and dragline operators
- **Landscaping**
 - While general landscape workers do not earn a self-sufficient wage, tree trimmers and pruners do earn self-sufficient income in Howard County.
 - With a high school diploma, GED, or extensive experience these workers can become landscaping supervisors.

- **Office/Administrative Occupations**
 - The entry level jobs – tellers, file clerks, receptionists, stock clerks and order fillers, and general office clerks – do not pay a self-sufficiency wage.
 - In many offices in many industries, a path to higher wages can be charted, usually requiring more experience and especially a high school diploma or the equivalent.
- **Material Moving Occupations**
 - Workers can begin as a refuse and/or recyclable materials collector. Applicants must be at least 18 years old and in good physical condition.
 - Materials collectors can be promoted to more skilled labor jobs or supervisory positions.

High School Diploma (26% of the working poor, 7,298 workers)

- **Office and Administrative workers**
 - Many positions require only a high school diploma combined with on-the-job training
 - Occupations that pay above self-sufficiency are those that require more experience, or special courses, such as language used in medicine or law.
 - Customer representatives are generally trained by the employer to familiarize them with the specifics of the product or service.
 - Skills and experience are relatively easily used to advance within the company or at other similar companies.
- **Bus and Truck Drivers**
 - Bus and truck driving jobs can be obtained with only a high school diploma and a Commercial Driving License (CDL).
 - Many companies will help potential drivers obtain their CDL.
- **Skilled Construction**
 - Several skilled construction jobs are available to high school graduates with the completion of on-the-job training or an apprenticeship program.

- These skilled construction jobs include:
 - Brick and block mason
 - Stone mason
 - Cement mason/concrete finisher
 - Drywall/ceiling tile installer
 - Painter
 - Plumber
 - Plasterer/Stucco Mason
 - Hazardous Materials Remover

○ **Cosmetology**

- High school graduates can become licensed cosmetologists with only six to nine months of cosmetology training.
- There are several accredited beauty schools in the area; Howard County Community College also offers a cosmetology training program.

Scenarios for five typical Howard County working poor individuals and households⁸

The following five scenarios are based on actual individual records in the Census Bureau’s PUMS files, each of which is a sample representing from 20 to 120 other individuals or households – the weight is different for each record. The records were chosen to illustrate the characteristics of individuals in the most common household types among the working poor in the County, the challenges they face on the path to self-sufficiency, available resources and strategies, and gaps in resources. All personal details are invented.

A. Single working individual

The ages of 2,062 single-member working poor householders are spread across the spectrum relatively evenly. However, the younger individuals appear to have at least some college experience if not a college degree. They are most likely just beginning their careers, and can use the job search services at the Howard County One-Stop Career Center in Columbia or view much of its information on line. Those at the upper end may be semi-retired even though they are not yet 65. Therefore, we will select a 49 year old divorced man, Mr. Single. Mr. Single is a security guard at a hospital, working 40 hours per week and making \$20,000 per year. He is a high school graduate, not a military veteran, has access to a vehicle, and is a renter. He earns too much to be eligible (150 percent of FPL) for Howard County’s Office of Workforce Services’ intensive one-

on-one counseling, but if he would like to change employers, the office can help him search for openings. If he is motivated, he can investigate opportunities for advancement with his current employer. If advancement in rank – to supervisory or manager positions – requires postsecondary education, he can investigate tuition benefits of the hospital and take classes at Howard Community College. Hospitals pay among the highest wages for security guards, but not, on average, enough to lift Mr. Single beyond the self-sufficiency barrier.

When investigating educational opportunities, he may want to consider other more lucrative career paths within the hospital. Howard County General Hospital’s parent, Johns Hopkins Health System, is part of the Baltimore Alliance for Careers in Healthcare (BACH) which has developed career paths from many entry level positions in regional hospitals. See <http://www.baltimorealliance.org/careers/index.html>. A field such as occupational therapy assistants, who earn an average of \$63,540, generally requires an associate degree. Maryland regulates the practice of occupational therapist assistants through licensing by the Maryland Board of Occupational Therapy Practice at the Maryland Department of Health and Mental Hygiene. Occupational therapist assistants must attend a school accredited by the Accreditation Council for Occupational Therapy Education (ACOTE) in order to sit for the national occupational therapist assistant’s examination. The Community College of Baltimore County at Catonsville is an accredited occupational therapy educator.

GAPS: Mr. Single and others like him who earn too much to be eligible for many publicly-funded job supports need [job/career coaching](#), which provides intensive ongoing counseling for workers that helps them succeed in their jobs and advance to higher paying positions. BACH’s job coaches were originally funded through government and philanthropic grants but are now paid for by each participating hospital because they have shown real financial benefits not only to the individuals coached but also to the employers who have seen reductions in costly turnover.

⁸All career ladder information for occupations is from Occupational Outlook Handbook, 2010-11 Edition; Average annual earnings for occupations are from the Bureau of Labor Statistics’ May 2010 Metropolitan and Nonmetropolitan Occupational Employment and Wage Estimates: Baltimore –Towson.

B. Two adults

Like single-individual households, the 981 two adult, no children, working poor households in Howard County vary across the age spectrum. Most, however, are characterized by one household member working and the other not working, or, more frequently, working at a significantly lower-wage job or fewer hours. This is the case even in households without small children. Often, while neither household member is over 65, there is enough disparity in age to suggest a parent-adult child relationship, with the younger most usually the primary wage earner who has either returned to the nest or taken in an aging parent. Unlike the singles households, the young two-adult householders are often poorly educated, like the 17 and 20 year old married couple in one record, neither of whom has graduated from high school. We have selected a more typical husband and wife, John, 51, and Mary, 45, Smiley, who earn a combined income of \$17,500, just above the poverty level for two people.

Mary Smiley is the primary breadwinner (\$15,000), with her job as a medical assistant (not dental assistant) at a dentist's office, and holds an associates degree. John Smiley, a high school graduate, earns \$2,500 working as a telecommunications equipment repairer at a local store an average of five hours per week. They own their home free and clear and have two cars available. The Smileys are heading for the trough illustrated in figure 2, where the more income they realize, the more benefits they lose. They continue to be eligible for food stamps, but only until they reach an income of \$18,941 (130% of the FPL for a two-person household of \$14,570), and are eligible for the Earned Income Tax Credit, but only until John works a few more hours or Mary gets a raise. The Smileys should investigate all the earned benefits to which they are entitled to make sure they are receiving them while they are eligible. There are Earn Benefits counselors available at the Community College of Baltimore County.

John and Mary are eligible for intensive one-on-one services from the Howard County One-Stop Career Center in Columbia, in which workforce specialists will rigorously assess their capabilities and help map a path to advancement and higher wages. Mary Smiley might explore what it would take to become a dental assistant, which paid median annual wages of \$36,230 in May 2010, and therefore still leaves a \$4,000 leap to self-sufficiency. She already has an Associates degree, but medical assistants are typically paid least in nonmedical

offices, and rarely more than she is currently earning. She could move to a hospital, but the median salaries are still below the cost of living in Howard County, or advance to an office manager's job with her current employer or another in a similar business. Most office managers are hired from within, and earn median wages of \$45,750.

GAPS: Like many individuals and families struggling to make ends meet, the Smileys are unaware of the benefits to which they are entitled or services they might use to climb the career ladder, either within their current employer's business or at a different company or medical practice.

C. Two adults with one preschooler

This household type has been adapted from the Policy Analysis Center's "two adults, one infant" scenario, which is relatively rare (1.5 percent of two-adult-with-children households). Two adults with one preschooler is the predominant household type, accounting for 23 percent of all such households. Clearly, the working poor share the view that the County is a terrific place to raise a family. A number of these younger families with preschoolers have wages on the lower side because they are just beginning their working careers. We have chosen a family, Russ and Helen Jones and their son Jonathan, aged five, who have advanced to the next level and are poised on the brink of a transition. Russ, 39, known to his friends as "Sparky" because he is an electrician, has a high school diploma but is doing well enough that Helen, 35, can stay home with Jon, though money is tight. Sparky makes \$43,000, but since the Jones' do not have child care expenses – preschooler child care in Howard County is only a few dollars less expensive than infant care, both over \$11,000/year -- they are struggling to get close to the self-sufficiency level of \$65,537, or \$52,057 without child care.

When Jonathan enters school next year, Helen is considering going back to work. She holds a Bachelor's degree in pre-primary education. Average annual wages of preschool teachers were \$28,430 in May 2010. Unless her schedule permits her to work part-days, Jonathan's before-and-after school child care will cost \$130 per week at a high quality child care center,⁹ which is where Helen wants him to go to build on the start she has been able to give him at home. After child care for her child

⁹ Maryland Child Care Resource Network, "Child Care Demographics 2011: Howard County" Report.

for the 40 weeks of the school year, Helen will net about \$23,230 if she earns the median wage, and the Jones family will be comfortably above the self-sufficiency threshold. The challenge will be finding child care that is conveniently located and of high quality. There were 106 before-and-after school programs, both school and center-based, in Howard County in 2009, and 20,583 females in the work force with school-aged children. She will need to start now to use the Howard County Child Care Resource Center's LOCATE service to find possible solutions. If her own networks are not sufficient to help her find a job, she can visit the Howard County One Stop Career Center in person or on line to search for openings.

GAPS: Many of the working poor would not consider themselves poor at all, but in the Howard County context are paddling madly under the surface to stay afloat. They, too, tend to be unaware of job-related services available to them, particularly since they do not perceive themselves to be needy. The recession's broad reach has erased some of the stigma of financial stress, and provides an opportunity to communicate more widely with potential beneficiaries.

D. One adult, two teens

Women alone (with a few exceptions in which fathers are parenting solo) are raising children in as many Howard County working poor households as those composed of two adults. Most frequently, their families consist of mom and two teenagers.

Donetta Bennett was 17 when her first daughter, Felicia, now 17, was born. She did not marry Felicia's father then nor the next year, when Lucy came along; he has been out of their lives for years. Donetta moved her family to Howard County from Woodlawn in Baltimore County five years ago seeking a hospitable environment for raising her children. She rents an apartment in Laurel and owns a car. The girls are both in high school and working part time. Felicia cashiers at the Giant grocery store after school and on weekends, and Lucy also works as a cashier at the candy shop in the mall. Donetta has a production job operating machinery at a data processing company, and earned \$19,000 working 40 hours per week last year. Several years ago, she enrolled in two information technology courses at Howard Community College but found that she was not fully prepared for college-level work, her life was too pressured, and the trip to HCC was inconvenient and wearing on her ancient car.

Donetta is eligible for intensive job counseling from the Howard County Workforce Services office, which has a satellite office at the multi-service center in Laurel. She can receive individualized career guidance, help with career assessment and planning, tips on resume development, job search and placement assistance if she decides there is no opportunity for advancement at her current workplace, employment counseling and referral services, and even skills training based on eligibility requirements. Based on her session with the job counselor, she decides to take advantage of the new federally-funded Pathways initiative of the Cybersecurity Careers Consortium, which is seeking to expand the pipeline of qualified workers in this high-demand field. Howard County Office of Workforce Services and HCC are members of the consortium, and Donetta is eligible because of her underemployment status. She receives one-on-one guidance from a Cyber Career Advisor, who connects her to cybersecurity training offered in the evening at HCC. She gets help with taking sample ACCUPLACER tests to prepare for entry at HCC and in filling out the Free Application for Federal Student Aid (FAFSA) forms in order to apply for financial aid through a Pell Grant.

She has an engaging personality and enjoys helping others, so she aims to use available training and education to become a computer support specialist (average salary \$53,040) and to earn a college degree. From there, she hopes to become a network and computer systems administrator (average salary \$80,670), and perhaps even an information security analyst, job developer, or computer network architect (\$92,090) in the network security world that is exploding with opportunity. She is young and ambitious, and her low-wage starting point may turn out to be an advantage, because it makes her eligible for extra career-launching services.

GAPS: Workforce development offices are open only during the day on weekdays. For the employed low-income seeker of job services, charting a path to self-sufficiency adds one more costly complication, requiring time off from work.

E. One adult, two grade schoolers

Single parent working poor households in Howard County are far more likely to have two grade schoolers than preschoolers. Their child care expenses are much lower than those of the parents of two-to-five year-olds, but they must cover before-and-after school care.

Brenda Swift, 40, is the divorced mother of eight year-old fraternal twins, Molly and Jacob. She earns \$30,000 a year working as a property representative for a company that manages a number of condominium complexes in the Columbia area. She receives \$20,000 per year in child support from her ex-husband. Before-and-after school child care costs \$130 per week for each twin during the school year (\$10,400) and \$190 per week per child in the 12 weeks of summer and holiday times (\$4,560), plus regular babysitting expenses for her evening responsibilities. She rents an apartment and owns a car, on which she is making loan payments. Brenda holds an Associates degree. Adjusting only expenses for child care, her estimated Howard County self-sufficiency wage is \$65,780.

Brenda needs higher wages and would like to move into a real estate company central office position that does not require her to attend evening meetings of condominium associations or respond to weekend emergencies. In order to successfully compete for a position as a property

manager, she needs to complete a Bachelor's degree with specialties in accounting, contract management, and real estate management and finance. She decides to take online courses in business administration and finance from the University of Maryland University College to earn a Bachelor's degree, which will enable her to save on child care expenses involved in attending evening classes. She will need help, perhaps from the Howard County Public Library, finding supplementary courses specifically related to real estate management, which is often not covered in undergraduate courses. The average salary in May 2010 for a property manager was \$65,180.

GAPS: Like all the examples of people busy trying to put together all the pieces that enable them to survive, Brenda needs a navigator to streamline the process of charting a course that leads to higher wages and putting the piecemeal resources together that will help her realize her goals.

Observations

Howard County's working poor are both victimized and blessed by their high cost-high talent-high opportunity environment. In other non-metropolitan parts of the state they might not be counted among the working poor because their expenses align better with their income. But they would not have the same opportunities in a growing economy. Enabling them to better connect with these opportunities remains the challenge.

At the outset of this project, there was hope that changing public policy regarding some work supports might make an appreciable difference in the assistance that could be provided to boost the working poor toward self-sufficiency. Examination of the available services quashed that hope. Most of them are federally funded, even if delivered through state or local governments and/or nonprofits, and for the most valuable programs, federal eligibility standards are based on a federal poverty definition that has not approached the reality of life in most of the U.S. for many years, and particularly not in an affluent community like Howard County.

At this fork in the road, an intensive effort to deeply understand – statistically, at least – the working poor was undertaken. Based on the conclusions, no firm number of the working poor – those with incomes between the Federal Poverty Level and the Policy Analysis Center's self-sufficiency cost estimates – is provided in this report. More intensive mining of the microdata may weed out substantial numbers of individuals whose income, when combined with that of others in their households, does not qualify them for this designation or, conversely, looks too high for a single individual but is well within the defined range for the breadwinner in a household with more people. Further record synthesis may reveal many more under-65 individuals who have retired and work part-time. How much of the gap between current incomes and self-sufficiency can be ascribed to the seemingly endless recession? The answer is in the question – if the “temporary” condition is becoming long-lived, there lays a problem. Whether the accurate count is 10 percent, 13 percent or five percent of the population, several conclusions suggest a way forward.

1. Neither the recession nor the data nitpicking can mask the fact that the fundamental challenge is the relatively low level of human capital of Howard County working poor residents. The Howard County economy within which they must find success runs on brainpower. The continued success of the Howard County economy depends on a deep well of talent capable of mastering the skills of today and learning the skills needed tomorrow. The simple answers are education and training. The illustrative examples from the PUMS data and

experiences of workforce specialists suggest that making it possible for individuals and families under financial stress to devote the necessary energy to investing in themselves requires new thinking by all of us. This is a classic service delivery conundrum. How can the rich array of education and training resources be delivered to people motivated to advance in the most affordable, efficient, and customer-satisfying way? How can all three of the Bennett girls go to college at the same time, which is what is required if not just Donetta, but Felicia and Lucy too are to be propelled into the middle class?

2. Working backwards, another efficiency issue arises: how can searchers be guided through the information overload to the valuable, customized education and training resources they need? Reading the PUMS records makes the diversity among people at the same income level stand out in high relief. Providing the same information to all of them is the equivalent of spamming. More automation and customization of information about available resources leaves more time and resources for the “librarian-assisted” or “person-in-the-loop” personalized help. Employment development offices around the country have made the requirement to provide services universally – contained in the last reauthorization of federal workforce funds – a virtue of automation. However, they lack the authorization, or resources to go along with it, to provide the individualized navigation to any but those at the very low end of the working poor spectrum – earning up to 150 percent of FPL. How can the County organize its resources to provide this chart-making help, radiating out from a central point of contact, to enable citizens to build up human capital?

3. Finally, what is missing? Child care remains the largest non-tax expense in Howard County family budgets and, as has been shown in the “cliffs” diagrams, has the ability to throw families into the financial abyss. Affordable, high quality child care for low and middle income families, particularly in the earliest years of a child's life, has the potential to 1) relieve financial stress in working poor families, 2) benefit employers whose parent workers can be more productive and, most importantly, 3) begin to build the human capital of a new generation.

On a far less ambitious scale, we were struck by the unavailability in the county of just the right community college courses our families would need to advance; a brief search revealed that most were available at the Catonsville campus of the Community Colleges of Baltimore County. Every place cannot offer every course of study. This brings us full circle to the first question – how can we improve education and training delivery models to make these services more widely available without daunting and de-motivating weekly commutes?

Appendix Table 1: Howard County Public Assistance Programs

| Program | Eligibility | Benefit | Amount | Duration |
|--|--|---|--|--|
| Temporary Cash Assistance (TCA) | Dependent children | Cash | Depends on family size | 60 months |
| Earned Income Tax Credit (EITC) | Dependent on family size & income | Tax credit | Depends on no. of children and filing status | Indefinite |
| Supplement Nutritional Assistance Program SNAP (Food Stamps) | 130% FPL | Food stamps | Depends on family size | Certification period last six months; Families may reapply |
| Food Bank Grants | 175% FPL | | | |
| Free and Reduced Meals (FARM's) | 185%; Must qualify for SNAP for free | Reduced school meals | Save \$855/yr if free Save \$729/yr if reduced | Indefinite |
| Women, Infants and Children Nutrition Supplement Program (WIC) | 185% FPL | Full health coverage | Cost of healthcare | Mothers must be pregnant or breastfeeding; Children up to age five |
| Primary Adult Care (PAC) | \$12,552/year (one adult) \$16,896/year (two adults) | Full health coverage | Cost of healthcare | Indefinite |
| Maryland Children's Health Program (MCHP) | 200% FPL | Full health coverage | Cost of healthcare | Children up to age 19 |
| MCHP Premium | Tier 1: 250% FPL; \$40/mo premium Tier 2: 300% FPL; \$50/mo premium | Full health coverage | Cost of healthcare minus monthly premium | Children up to age 19 |
| Medicaid | \$21,228/year | Full health coverage | Cost of healthcare | Indefinite |
| Home Energy Assistance, EUSP | 175% FPL | Cash to utility provider | Up to \$2,000/yr | Families must reapply every 12 months |
| Home Energy Assistance, MEAP | 175% FPL | Cash to utility provider | Depends on energy bill | Once per heating season |
| Housing Choice Voucher Program (HCVP) | 30% MFI | Reduced rent; Voucher to landlord | Cost of housing minus 30% of Adjusted Gross Income (AGI) | Indefinite |
| Public Housing Units | 50% MFI | Reduced rent | Cost of housing minus 30% of AGI (deductions apply) | Indefinite |
| Eviction Prevention Assistance | \$26,400/year | Assistance with past-due rent | Depends on family size | One-time; Must be able to demonstrate ability to pay rent after assistance |
| Head Start | 100% FPL | Free preschool; Cash to provider | Cost of childcare/private preschool | Children must turn three or four by September 1st of the current school year |
| Child Care Subsidy | \$29,989/year | Subsidized child care; Cash to childcare provider | Cost of care minus co-pay; Co pay depends on 1. Income, 2. Type of Care 3. No. of children in care, 4. Age of children, 5. Amount of care needed | Parents must reapply every 12 months |
| MD Cash Campaign | \$49,000/year | Free tax assistance | N/A | Indefinite |

APPENDIX Table 2: Work Supports Calculations

Calculating HCVP Resources:

1. Calculate weekly earnings (wage X hours worked)
2. Multiply weekly earnings by 4, this is the monthly AGI
3. Multiply the monthly AGI by 0.3, this the 30% of the AGI that HCVP participants pay towards rent
4. Subtract the 30% of the AGI the family is contributing to rent from the monthly housing expenses calculated by the Howard County Policy Analysis Center (ex. 1 adult = \$1,185/mo)
5. Multiply by 12 to get annual resource amount

Calculating Public Housing Resources:

1. Calculate weekly earnings (wage X hours worked)
2. Multiply weekly earning by 4, this is the monthly AGI
3. Deduct \$480 for each dependent
4. Multiply the adjusted AGI by 0.3, this is the 30% of the AGI that Public Housing residents pay towards rent
5. Subtract the 30% of the Adjusted Taxable Income (ATI) the family is contributing to rent from the monthly housing expenses calculated by the Howard County PAC (ex. 1 adult-\$1,185/mo)
6. Multiply by 12 to get annual resource amount
http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog

Calculating TCA Eligibility

1. Divide the annual gross earned income (drop cents) by 52
2. Multiple by 4; This gives you the gross earned income
3. Deduct 20% of the gross earned income by multiplying by 0.8
4. If parents are working can deduct 40% of the gross earned income by multiplying by 0.6
5. Subtract out of pocket childcare expenses, up to \$200 per child if employment is full-time (100 hrs/month) or up to \$100 per child if employed part-time (100 hrs/month or less)
6. If net countable earnings are less than TCA grant amount family is eligible
7. If net countable earnings are more than TCA grant amount family is ineligible. <http://www.dhr.state.md.us/tca/index.htm#fin>

Calculating FARM's (Free And Reduced-Price Meals) Resources

Lunch = \$3.00

Reduced = \$0.4

Savings = \$2.60 x 5 days/wk x 4 wks/mo = \$52 per child (\$104)

Dinner = \$1.75

Reduced = \$0.3

Savings = \$1.45 x 5 days/wk x 4 wks/mo = \$29 per child (\$58)

Free meals: Save \$190/mo x 9 mo/yr = \$1,710 (Qualify if qualify for SNAP)

Reduced meals: Save \$162/mo x 9 mo/yr = \$1,458

Calculating MCHP Resources

Two Adults and One Infant

Earning less than 200% FPL

1. Cost of healthcare for One Adult and One Infant = \$361
2. Subtract cost of healthcare for One Adult, \$361-\$174
3. Monthly cost of healthcare for one infant = \$214
4. Multiply monthly cost by 12 = \$2,568 for annual savings

Earning between 200 and 250% FPL; MCHP Premium, Tier 1

1. Monthly cost of healthcare for one infant = \$214
2. Subtract MCHP Premium cost - \$40
3. Monthly savings = \$174
4. Multiply monthly savings by 12 = \$2,088

Earning between 250 and 300% FPL; MCHP Premium, Tier 2

1. Monthly cost of healthcare for one infant = \$214
2. Subtract MCHP Premium cost - \$50
3. Monthly savings = \$164
4. Multiply monthly savings by 12 = \$1,968

One Adult, Two Teens

Earning less than 200% FPL

1. Cost of healthcare for One Adult and Two Teenagers = \$423
2. Subtract cost of healthcare for One Adult, \$423 - \$174
3. Monthly cost of healthcare for two teenagers = \$249
4. Multiply monthly cost by 12 = \$2,988 for annual savings

Earning between 200 and 250% FPL; MCHP Premium, Tier 1

1. Monthly cost of healthcare for two teenagers = \$249
2. Subtract MCHP Premium cost- \$40
3. Monthly savings = \$209
4. Multiply monthly savings by 12 = \$2,508

Earning between 250 and 300% FPL; MCHP Premium, Tier 2

1. Monthly cost of healthcare for two teenagers = \$249
2. Subtract MCHP Premium cost - \$50
3. Monthly savings = \$199
4. Multiply monthly savings by 12 = \$2,388

One Adult, Two Preschoolers

Earning less than 200% FPL

1. Cost of healthcare for One Adult and Two Preschoolers = \$371
2. Subtract cost of healthcare for One Adult, \$371 - \$174
3. Monthly cost of healthcare for two preschoolers = \$197
4. Multiply monthly cost by 12 = \$2,364 for annual savings

Earning between 200 and 250% FPL; MCHP Premium, Tier 1

1. Monthly cost of healthcare for two preschoolers = \$197
2. Subtract MCHP Premium cost - \$40
3. Monthly savings = \$157
4. Multiply monthly savings by 12 = \$1,884

Earning between 250 and 300% FPL; MCHP Premium, Tier 2

1. Monthly cost of healthcare for two preschoolers = \$197
2. Subtract MCHP Premium cost - \$50
3. Monthly savings = \$147
4. Multiply monthly savings by 12 = \$1,764

Self-Sufficiency Standard for Maryland, 2007 Source: Center for Women's Welfare, University of Washington.
For more information contact Dr. Diana Pearce at pearce@u.washington.edu

Calculating Child Care Subsidy Rates

1. Determined income level using COMAR 13A1406 and family size
2. Determined # of "units" of care needed
 - 1 unit = Less than 3 hours of care needed
 - 2 units = 3 to 6 hours of care needed
 - 3 units = 6 hours or more of care needed
3. Multiplied "Center Regular" copay by 52 (52 weeks in a year) to determine annual copay costs
4. Subtracted annual costs from costs of childcare as determined by Howard County Policy Analysis Center
5. The result is the savings

Two Adults, One Infant

Income = \$15,080

1. Income Level C
2. Assume infant is too young for Head Start and thus needs full day coverage, 3 units
3. "Center Regular" copay for Infants, 3 units, Level C = \$23.53
 $\$23.53 \times 52 = \$1,223.56$
4. Annual childcare costs = \$11,280
 $\$11,280 - \$1,223.56 = \sim\$10,056$
5. Total Savings = $\sim\$10,056$

Income = \$22,620

1. Income Level H
2. Assume infant is too young for Head Start and thus needs full day coverage, 3 units
3. "Center Regular" copay for Infants, 3 units, Level H= \$81.45
 $\$81.45 \times 52 = \$4,235.40$
4. Annual childcare costs= \$11,280
 $\$11,280 - \$4,235.40 = \sim\$7,044$
5. Total Savings = $\sim\$7,044$

One Adult, Two Preschoolers

Income = \$7,540

Eligible for TCA; Co-payment = \$0

Income = \$15,080

Eligible for TCA; Co-payment = \$0

Income = \$11,310

Eligible for TCA; Co-payment = \$0

Income = \$19,240

Eligible for TCA; Co-payment = \$0

Income = \$23,400

1. Income Level H
2. Assumes children are enrolled in Head Start for half of the day and thus each only needs half a day of coverage, 2 units
3. "Center Regular" copay = 1st child copay (\$43.32) + 2nd child copay (\$33.70) = \$77.02
 $\$77.02 \times 52 = \$4,005.04$
4. Annual childcare costs = \$21,180
 $\$21,180 - \$4,005.04 = \sim\$17,175$
5. Total Savings = $\sim\$17,175$

Income = \$27,560

1. Income Level J
2. Assumes children are enrolled in Head Start for half of the day and thus each only needs half a day of coverage, 2 units
3. "Center Regular" copay = 1st child copay (\$48.14) + 2nd child copay (\$38.51) = \$86.65
 $\$86.65 \times 52 = \$4,500.60$
4. Annual childcare costs = \$21,180
 $\$21,180 - \$4,500.60 = \$16,679$
5. Total Savings = $\sim\$16,679$

GLOSSARY

Working Poor Individuals: Defined as individuals whose income falls between the FPL and the self-sufficiency standard for one adult in Howard County (\$10,830 – \$31,517).

Working Poor Household: Defined as households earning more than FPL for 2- or 3-person household and less than self-sufficiency wage for the household type (\$14,570 - \$72,000).

Federal Poverty Level (FPL) or Federal Poverty Guidelines: Developed in the 1960's by an economist at the Social Security Administration. At its core was the "thrifty food budget," the least costly of four nutritionally adequate food plans designed by the Department of Agriculture. According to the then-current expenditure patterns, families spent an average of one-third of their income on food. Thus, the basic food budget was multiplied by three to determine the Federal Poverty Level. Although the FPL does vary by family size and is updated annually for inflation, it does not account for the age of children or the geographic location of the family.

Benefit Cliffs: Significant losses of public benefits as a result of small increases in wages.

Work Supports: Government programs that are designed to encourage, support, and reward work. These include earned income tax credits, child care assistance, public health insurance coverage, and housing assistance.

Human Capital: The stock of competences, knowledge and personality attributes embodied in the ability to perform labor so as to produce economic value. It is the attributes gained by a worker through education and experience.

Medicaid & Maryland Children's Health Insurance Program (MCHP): Medicaid provides means-tested health care for low-income adults and families. MCHP gives full health benefits for children up to age 19, whose parents' earnings are over the Medicaid limit, but below state-specified thresholds.

Child Care Subsidies: Child care subsidies provided through the Child Care and Development Fund Block Grant

Housing Choice Voucher Program (HCVP, formerly Section 8): Provides vouchers for low-income individuals to rent safe, affordable housing in the marketplace.

Tax Credits: Federal and state Earned Income Tax Credits and the Making Work Pay Credit (expiring after 2010 tax year)
SNAP (formerly Food Stamps): Nutrition assistance for low-income adults and families. SNAP provides a cash-equivalent for purchasing food.

WIC (Women, Infants and Children): Nutrition assistance for mothers and children. WIC provides food assistance to pregnant and nursing women and young children.

Maryland Energy Assistance Program (MEAP): Provides assistance with home heating bills. Payments are made to your utility company on your behalf. Under this program there is limited assistance available to replace broken or inefficient refrigerators and furnaces.

Maryland Head Start Program: The Head Start program (for children ages 3-5) and Early Head Start (for pregnant women, infants, and toddlers) promotes school readiness for children in low-income families by providing comprehensive educational, health, nutritional, and social services.

Temporary Cash Assistance (TCA): One of the components of the Family Investment Program, TCA provides cash assistance to needy families with dependent children when available resources do not fully address the family's needs and while preparing participants for independence through work





MAKING ENDS MEET
IN HOWARD COUNTY

**Creating Affordable Child Care in Howard County:
A Community Investment**

8:00 a.m. – 12:00 noon

Friday February 10, 2012

Grace Community Church, Fulton, MD

Program

8:00 am Registration and Light Breakfast

8:30 am Opening Session

Opening Remarks

Duane St. Clair, Executive Director
Association of Community Services

“Change the First Five Years, And You Change Everything”
Maryland Family Network Video

The Importance of Quality Child Care

Keri Hyde, Administrator
Howard County Office of Children's Services

The State of Child Care in Howard County

Debbie Yare, Program Manager
Howard County Office of Children's Services

A Non-Profit Model of Child Care – Challenges and Opportunities

Richard Dean, President of the Board
Cradlerock Children's Center

What We Hear from Parents

Pam DeCicco, Program Director
Bridges to Housing Stability

What We'd Like to Hear from You

Jackie Eng, President
Association of Community Services

9:40 am Break

10:00 am Small Groups: Identifying Strategies

- How can we make childcare more affordable for more parents?
- What can the community do to make child care programs more cost effective?

11:00 am Small Group Reports

11:30 am Prioritization of Initiatives

11:50 am Next Steps and Closing Remarks



**Creating Affordable Child Care in Howard County
Forum Planning Committee**

Kesa Bruce
Howard County Chamber of Commerce

Grace Morris
Columbia Housing Corporation

Barbara Coleman
Maryland Legal Aid

Duane St. Clair
Association of Community Services

Pamela DeCicco
Bridges to Housing Stability

Viviana Simon
Association of Community Services

Vidia Dhanraj
Department of Citizen's Services

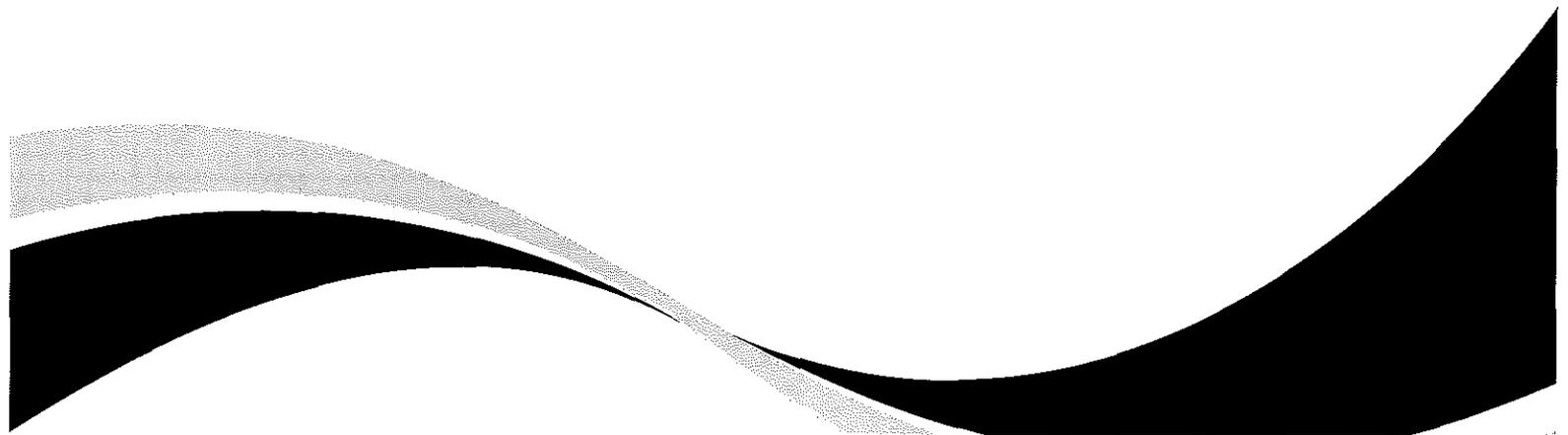
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Central Maryland Regional Transportation

Jacqueline Eng
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Lee Wildemann
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Keri Hyde
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Unaffordable child care and why that should matter to everyone

By *Janice D'Arcy*

Affordable child care tends to be one of those episodic concerns. Many working parents endure the expense, gritting their teeth until their children are ready for public school and, when they are, turn their attention to other worries.

But a new report suggests that child-care costs in our region have grown so astronomical, so unaffordable to many who live here that it's a city-wide crisis. In D.C., child-care centers for infants cost an average of \$18,200 annually, and for older children, an average of \$14,500, according to the National Association of Child Care Resource & Referral Agencies (NACCRRA). That's more than the average of every state in the country.

It's also significantly more than the average tuition and fees for *two* years at a public college.

Maryland is not far behind with average costs working out to \$12,400 for an infant in day care and \$8,700 for an older child. In Virginia the average is \$8,800 and \$6,650 respectively.

D.C., of course, is at a disadvantage when measured against states in surveys like this one. It's a high-cost urban area that has more in common with other cities, not states.

Still, when the Arlington-based NACCRRA compared median incomes to child-care costs, the District still came out as one of the least affordable areas for child care. It ranked as the sixth least affordable locale for child-care centers.

Association spokeswoman Kristin S. Palmer said that although two-family incomes in the District are often much higher than the national median, single parents have a very low median income, so the cost of child care is far less affordable for single parents.

She said the average annual cost of care for an infant in a center represents almost 70 percent of median income for a single mother in D.C. Seventy percent. That leaves very little left for housing, let alone a trip to the grocery store.

With the recession, families of lower, even average, incomes may be forced to pull their children from license centers and send them to unlicensed, unregulated centers or homes. More often than not, these plan Bs are substandard.

It's well-established that the quality of a day-care program can have long-term effects on the development of a child, especially for children in lower-income families. The National Institutes of Health last year published a study about the academic and behavioral benefits of high-quality child care.

In other words, the families here who would most benefit from high-quality care are nowhere near being able to afford it. Even if our families are no longer in the day-care years, that's a problem for us all.

October 19, 2011

Occupy the Classroom

By NICHOLAS D. KRISTOF

Occupy Wall Street is shining a useful spotlight on one of America's central challenges, the inequality that leaves the richest 1 percent of Americans with a greater net worth than the entire bottom 90 percent.

Most of the proposed remedies involve changes in taxes and regulations, and they would help. But the single step that would do the most to reduce inequality has nothing to do with finance at all. It's an expansion of early childhood education.

Huh? That will seem naïve and bizarre to many who chafe at inequities and who think the first step is to throw a few bankers into prison. But although part of the problem is billionaires being taxed at lower rates than those with more modest incomes, a bigger source of structural inequity is that many young people never get the skills to compete. They're just left behind.

"This is where inequality starts," said Kathleen McCartney, the dean of the Harvard Graduate School of Education, as she showed me a chart demonstrating that even before kindergarten there are significant performance gaps between rich and poor students. Those gaps then widen further in school.

"The reason early education is important is that you build a foundation for school success," she added. "And success breeds success."

One common thread, whether I'm reporting on poverty in New York City or in Sierra Leone, is that a good education tends to be the most reliable escalator out of poverty. Another common thread: whether in America or Africa, disadvantaged kids often don't get a chance to board that escalator.

Maybe it seems absurd to propose expansion of early childhood education at a time when budgets are being slashed. Yet James Heckman, a Nobel Prize-winning economist at the University of Chicago, has shown that investments in early childhood education pay for themselves. Indeed, he argues that they pay a return of 7 percent or more — better than many investments on Wall Street.

"Schooling after the second grade plays only a minor role in creating or reducing gaps," Heckman argues in an important article this year in *American Educator*. "It is imperative to change the way we look at education. We should invest in the foundation of school readiness from birth to age 5."

One of the most studied initiatives in this area was [the Perry Preschool](#) program, which worked with disadvantaged black children in Michigan in the 1960s. Compared with a control group, children who went through the Perry program were 22 percent more likely to finish high school and were arrested less than half as often for felonies. They were half as likely to receive public assistance and three times as likely to [own their own homes](#).

We don't want to get too excited with these statistics, or those of the equally studied [Abecedarian Project](#) in North Carolina. The program was tiny, and many antipoverty initiatives work wonderfully when they're experiments but founder when scaled up. Still, new research suggests that early childhood education can work even in the real world at scale.

Take [Head Start](#), which serves more than 900,000 low-income children a year. There are flaws in Head Start, and researchers have found that while it improved test results, those gains were fleeting. As a result, Head Start seemed to confer no lasting benefits, and it has been widely criticized as a failure.

Not so fast.

One of the Harvard scholars I interviewed, David Deming, [compared the outcomes](#) of children who were in Head Start with their siblings who did not participate. Professor Deming found that critics were right that the Head Start advantage in test scores faded quickly. But, in other areas, perhaps more important ones, he found that Head Start had a significant long-term impact: the former Head Start participants are significantly less likely than siblings to repeat grades, to be diagnosed with a learning disability, or to suffer the kind of poor health associated with poverty. Head Start alumni were more likely than their siblings to graduate from high school and attend college.

Professor Deming found that in these life outcomes, Head Start had about 80 percent of the impact of the Perry program — a stunning achievement.

Something similar seems to be true of the large-scale prekindergarten program in Boston. Hirokazu Yoshikawa and Christina Weiland, both of Harvard, found that it erased the Latino-white testing gap in kindergarten and sharply reduced the black-white gap.

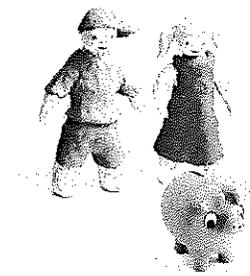
President Obama often talked in his campaign about early childhood education, and he probably agrees with everything I've said. But the issue has slipped away and off the agenda.

That's sad because the question isn't whether we can afford early childhood education, but whether we can afford not to provide it. We can pay for prisons or we can pay, less, for early childhood education to help build a fairer and more equitable nation.

I invite you to visit my blog, [On the Ground](#). Please also join me on [Facebook](#) and [Google+](#), watch my [YouTube videos](#) and follow me on [Twitter](#).

FEBRUARY 6, 2012

Business leaders back early education as economic development



BY RANDY BILLINGS
FOR MAINEBIZ MAGAZINE

Jim Clair, chairman of the Maine Early Learning Investment Group, advocates a market-driven approach toward early learning

Jim Clair says four years ago he was probably the least likely person to become involved in early childhood education.

"I was just a guy running a company," says Clair, the CEO of Goold Health Systems, a \$21 million health care management company in Augusta that employs 200 people.

That all changed when he was appointed by then-Gov. John Baldacci to participate in a business roundtable discussion about early childhood investment. Clair says he accepted the invitation "out of a sense of civic duty," but what he learned turned him into an advocate.

"I had my own little a-ha moment," he says.

That moment was spurred by a report indicating 90% of core brain development occurs by the time a child is 3 years old, yet only 4% of education spending occurs during that period. Children who are nurtured and educated during those formative pre-kindergarten years are more likely to succeed in school and the workplace, while those who are not require more public assistance throughout their lives.

"That was pretty compelling," says Clair.

Now, Clair is leading a group of business leaders on a mission to improve the quality of early childhood care and education, while expanding access to top-notch facilities for all Maine families, especially families with low incomes. The Maine Early Learning Investment Group is preparing to launch a fundraising campaign to put some monetary muscle behind its mission. The intent is to direct public awareness and private funds toward solving a problem usually regarded as a social justice dilemma rather than an economic development opportunity.

"We see this as an economic imperative," says Clair. "Maine's work force — we need to be highly skilled, innovative and well adjusted and educated if we are going to successfully compete in a global economy."

The group of eight CEOs was assembled by Steve Rowe, Maine's former state attorney general, who has long advocated for larger investments in early childhood education. Rowe says he became

interested in the issue while he was attorney general. Many of the underlying factors of crime, abuse and neglect seemed to stem from childhood experiences, he says.

"As Maine's attorney general, I witnessed time and again the devastating consequences of adverse childhood experiences — not just when people were young, but throughout their lives," says Rowe.

Rowe says he selected MELIG members because they are well-respected, dynamic leaders who are committed to increasing the quality and quantity of early childhood development. They represent a diverse cross-section of industries and view early childhood education through an economic, rather than a social services, lens.

"I looked for individuals who already knew about this issue and appreciated it," says Rowe, who hopes to add members to the group. "It's viewing (early childhood investments) as an economic initiative. It's focused clearly on improving the quality of our work force."

Clair, MELIG chairman, says the group had its first official meeting last month. He's hopeful it will develop a solid business plan to raise millions of dollars annually to improve the quality of early childhood education and increase access for all Maine families, particularly those with low incomes. The money would likely be directed toward scholarships for young children of low-income families, and toward professional development of early-childhood educators.

"A wise investment is to deploy resources when they're going to be used at their most efficient and effective," says Clair, noting the concentration of cognitive development in preschool children. "So, it's kind of a business logic for us in many ways."

Currently, the state invests a small amount in early childhood learning relative to its overall education budget. Gov. Paul LePage's biennial budget devotes about half, \$3.1 billion, of the state's \$6.13 billion, to kindergarten through college education. Only \$6.45 million of the state's General Fund annually is directed toward pre-K education, through Head Start, child care subsidies and family visiting services, according to the Department of Health and Human Services.

Although experts believe the foundation for learning is laid well before children enter kindergarten, pre-kindergarten workers are paid at a much lower rate than other teachers and do not have the same incentives for professional development.

Rowe notes that accredited early-childhood professionals are paid about \$26,000 a year, while K-12 educators are paid on average \$46,000 and higher-ed professors are paid more than \$60,000 on average.

"We can have a world class K-12 education system," says Rowe, "but unless children start kindergarten ready to learn, we will never see world-class results."

That's where MELIG comes in, creating a fund that will compel pre-K centers to increase the quality of educational programming and make it easier for low-income families to pay for those services. Clair says MELIG does not want to reinvent the wheel by creating a new nonprofit. Instead, the group will rely on the Maine Community Foundation and the Maine Development Foundation to receive, hold, invest and administer the funds.

"We feel really good about that — that it will be a lean organization that can really focus in on our core objective of raising funds and administering funds in a way that is going to stay 100% here in Maine," says Clair.

That will allow the business leaders to do what they do best: build and execute a successful business plan.

It takes a village

MELIG member Chris Emmons, CEO of Gorham Savings Bank, says he is excited to be part of MELIG. The caliber of the executives assembled by Rowe gives it a high probability of success, he says. "It's a powerful group of people who have a track record of getting things done," says Emmons, who joined to help ensure Maine has a well-prepared work force.

The group recognizes that adverse childhood experiences — such as neglect, abuse or exposure to substance abuse — can and does often increase high-risk behavior and chronic adulthood diseases. These experiences can result in "toxic stress," which can affect fundamental brain development and lead to health problems later in life. According to a study by the U.S. Centers for Disease Control and Prevention and Kaiser Permanente, toxic stress can increase rates of alcoholism, heart disease, liver disease, diabetes, depression and more.

These conditions come at a cost — for the state and employers. Maine's social and economic costs are about \$300 million annually for special education; \$60 million for child mental health services; \$160 million for corrections; \$900 million for substance abuse and \$1 billion for domestic violence.

There's a consensus among the group that without investments in a child's early learning, emotional, physical and social needs, the cost of doing business in Maine will only increase, whether through an unproductive work force or increased health care, welfare and other social costs.

Emmons says the group will likely look at state agencies and nonprofits to figure out how its help can have maximum impact. "There are a lot of touch-points along that spectrum on how to get [help to] that kid who is in a difficult situation," says Emmons. "How do you reach in there and give that kid a fair chance?"

Emmons and Clair say the solution is not a quick fix, since it will take years before measurable results would be realized. But Emmons says a community bank is uniquely positioned to take a long view when measuring returns. "You can take a long position where you can invest in that early stage and perhaps not see the kinds of returns of what that investment is going to look like until many years down the road — 15, 20 years down the road," says Emmons.

Early learning and its price

Recently, business leaders have been paying more attention to early childhood development. The Maine Economic Growth Council recently included fourth-grade reading scores as one of the 25 indicators in its annual Measures of Growth report.

Although the 2012 MEGC report will not be released until March, the 2011 report red-flags fourth-grade reading scores needing attention, along with cost of doing business, health care and research and development expenditures. Only one-third of fourth-graders read at a proficient level, the report states.

Meanwhile, the Maine Development Foundation's and the Maine State Chamber of Commerce's third installment of their "Making Maine Work" report homes in on early childhood education. Two previous efforts focused on lowering business costs and improving post-secondary education, but the most recent report looks at pre-K education investments as economic development.

Laurie Lachance, MDF executive director, says if children have not begun to develop basic literacy skills before they enter kindergarten, they will struggle to, and perhaps never, catch up to their classmates. The report, along with the leadership of MELIG, will help spotlight what she calls a missed opportunity.

"We believe so strongly we're missing the mark if we don't put heat and light in this issue," Lachance says.

Business leaders back early education as economic development

The report states that every dollar that is invested into quality childhood education will save \$16.14 in the form of lower crime costs (\$11.35), lower special education costs (\$1.55) and increased earnings (\$3.24).

Maine is a state with a high level of poverty and many children at risk. Lachance notes that 21% of kids under the age of 5 are in poverty and 20% are classified as working poor. Meanwhile, only 30% of kids eligible for Head Start actually enroll.

Lachance laments that the fourth-grade reading score is the first true assessment of a child's early development. She believes an entry-level kindergarten assessment is needed, so struggling children can get help sooner. She also believes a "global budget" for education, covering birth through college, is needed.

"We're only scratching the surface of what we can do for (kids)," she says.

Lachance applauds MELIG's work to help early education providers, especially independent day-care facilities, increase the quality of their programs. She points to the ratings scale used by DHHS as an opportunity to motivate day-care operators to provide better care and education. The Office of Child and Family Services requires certain day care centers — Head Start facilities and providers receiving subsidies like Child-Care Development funds — to participate in its four-step ranking process, Quality for ME. The program encourages centers to increase quality programming by offering incentives and to provide parents with real measures of quality. For instance, Quality for ME providers are eligible for help to pay accreditation fees and can receive scholarships toward childhood education degrees.

The state ranks the centers on a scale of one to four, with one being the most basic standards of care and four being the highest. According to DHHS, about 1,030 centers participate in the Quality for ME program; 599 have received a step one rating, meaning they have been licensed for a year with no serious violations. Two-hundred-fifty seven centers received step two and step three ratings, indicating they offered varying levels of education and assessment.

Only 173 centers have earned step four, meaning they have highly trained staff, conduct regular assessments and work closely with parents.

Creating demand

MELIG members are careful to point out that the group is not looking to the Legislature for funding. Instead, it is focusing on bringing public awareness, and private funds, to help create change.

While state legislators struggle to close budget deficits, Clair says the key to MELIG's approach is seeking a market-driven solution. That begins by creating a demand for better early learning experiences for children.

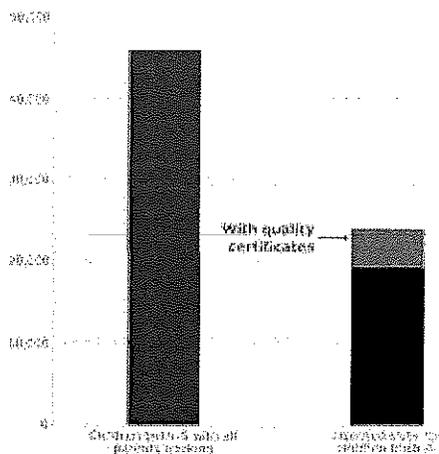
"If we can increase the quality of child-care opportunities, that's going to increase the demand for those high-quality opportunities," says Clair. "We are very keen on a market-driven approach to this."

Clair said he expects it will take about six months before MELIG is ready to begin fundraising, which means scholarships and incentives would not be awarded before 2013. He says the group will only support programs and initiatives that have a measurable return on the investment and can be replicated throughout the state. The group also wants accountability, he says.

"We know our approach will be very business-like — if something is working, we're going to look to replicate it; if something's not working, we're going to cut it short," says Clair.

"In many ways, I consider this a very forward-thinking initiative," he says. "We're really trying to think about where we want to be 15, 20, 25 years from now as a group."

Child care need vs. availability



Educare Central Maine in Waterville

Source: Maine Department of Health and Human Services

The Educare model

Three years ago, Doris Buffett, sister of billionaire Warren Buffett, donated \$3 million toward the construction of Educare Central Maine in Waterville, a state-of-the-art early childhood learning center that attends to children's education, social, emotional and health needs.

A year into its existence, early results are promising, says Educare Site Manager Rhonda Kaiser. The \$9 million center, which has a \$3 million operating budget, has its maximum enrollment of 210 infants and toddlers, mostly from low-income families.

Kaiser says classroom observations by the Child Care Research Partnership at the University of Southern Maine and the University of Maine indicate Educare is preparing children to learn better than other facilities in the state. Educare's development rankings ranged from 4.10 to 4.75 on a seven-point scale, while other preschool classrooms in the state ranged from 3.57 to 4.50, she says.

"We're already seeing ... gains in the first year," says Kaiser.

Part of that success is attributable to the highly trained staff. Teachers must have at least a bachelor's degree, and there is a low child-to-teacher ratio (3:1 for infants and 5.3:1 for preschoolers).

Maine's Educare center is part of a national network started by the Buffetts that focuses on training early childhood educators. The training is expected to be replicated around the state, using technology to deliver Educare programming and professional development training to staff at YMCAs, libraries and child care centers, says Kaiser.

While Maine's center has only one year under its belt, a four-year study assessing the impact of the original five Educare centers, in other parts of the U.S., indicates the model is working.

The study, released in 2010 by the Frank Potter Graham Child Development Foundation at the University of North Carolina, concludes that low-income children and those with limited English proficiency who entered Educare centers as toddlers or infants started kindergarten with no achievement gap compared to their middle-income peers.

Business leaders back early education as economic development

Students who attended Educare for three to five years exceeded the national average in assessment tests for basic comprehension and concepts such as sequence, letters and colors. In terms of vocabulary, that same cohort tested within four points of the average, compared to children with only one year in Educare, who tested within 12.

Maine's cost of adverse childhood experiences, per year

| | |
|-------------------------------------|---------------|
| K-12 special education | \$300 million |
| Child mental health services | \$60 million |
| Corrections | \$160 million |
| Substance abuse | \$900 million |
| Domestic violence | \$1 billion |

Sources: State of Maine and U.S. Department of Justice

The Maine Early Learning Investment Group CEOs:

- Jim Clair**, Goold Health Systems
- John Peters**, Downeast Energy
- Chris Emmons**, Gorham Savings Bank
- Ellie Baker**, Baker Newman Noyes
- Jeff Geiger**, Bath Iron Works
- Beth Newlands Campbell**, Hannaford
- Jim Conlon**, Bangor Savings Bank
- Steve Rich**, WBRC Architects

Sources: State of Maine and U.S. Dept. of Justice

Grace Community Church
8200 Old Columbia Rd
Fulton, MD 20759

MAP -<http://g.co/maps/6t9jj>

Note - Park where the blue balloon is on the map and use the entrance closest to that parking lot.

DOORS OPEN AT 7 AM

BREAK OUTS (60 min)

After the oral presentations, Jackie will give instructions to the break out groups on what will be expected of them. There will be 4 breakouts which will be anywhere from 8-15 people each depending on the actual attendance.

Small Groups (break outs) 1 and 2: Facilitators **Pam DeCicco and Donna Stinchcomb**

General Question: **How can we make childcare more affordable for more parents?**

1. Identify strategies/approaches to be considered based upon Howard County (need, resources, etc.), what other communities are doing (see background provided) and your personal experience and perspectives? (25 min)
2. Prioritize strategies to be presented to the whole group (10 min)
3. What would implementation of these strategies/approaches entail? What are the issues? (15 min)
4. Wrap up (10 min)

Small Groups (break outs) 3 and 4: Facilitators **Vidia Dhanraj and Grace Morris**

General Question: **What can the community do to make child care programs more cost effective?**

1. Identify strategies/approaches to be considered based upon Howard County (need, resources, etc.), what other communities are doing (see background provided) and your personal experience and perspectives? (25 min)
2. Prioritize strategies to be presented to the whole group (10 min)
3. What would implementation of these strategies entail? What are the issues? (15 min)
4. Wrap up (10 min)

FACILITATORS: This is a summary of what we discussed earlier, but you have more details in the document I shared with you yesterday. Please go with that.

You will need to get a volunteer from the group to record ideas on the flipcharts (if you are not comfortable doing both) and to report out to the group – This should be someone other than the note taker.

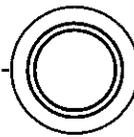
NOTE TAKERS: I have asked some of you to be note takers, Maureen, Joan, Lee, Keri. You will take detailed notes on the break out discussions, capturing even things that may not make it into the flipcharts. (Please make sure that Jackie gets all notes and flipcharts at the end of the forum)

REPORTING (30 min)

Small groups will report out. The report out task for each of the four groups is their prioritized list of strategies (Jackie will combine and group on two separate pieces of paper under the headings "Parents" and "Programs".)

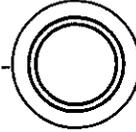
PRIORITIZATION OF INITIATIVES – whole group (10 min)

“When quality childcare is affordable and reliable, it promotes employment and workforce readiness.”



ECONOMIST ARTHUR ROLNICK HAS SHOWN THAT AN INVESTMENT IN EARLY CARE AND EDUCATION EARNS A 16% FINANCIAL RATE OF RETURN FOR A COMMUNITY – THROUGH FEWER GRADE RETENTIONS, REDUCED NEED FOR SPECIAL EDUCATION, LOWER DROPOUT AND CRIMINAL ACTIVITY RATES, AND A HIGHER LIKELIHOOD THAT A CHILD WILL GROW UP TO BE A PRODUCTIVE EMPLOYEE.

What Do We Mean by “Quality” Child Care?

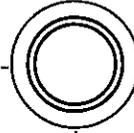


- **Key Components of a Quality program include:**
 - Positive interaction between staff and children
 - Good communication between teachers, children and parents
 - Daily opportunities for language, science, math, art, music and play
 - Teachers and Staff who are highly qualified and have opportunities for professional growth
 - Competitive compensation for teachers and staff
 - Active parent involvement
 - Low child-staff ratios and small group sizes
 - Supervision and Evaluation of staff
 - Well-equipped facilities suited to the needs of the age group served

**Unreliable
child care
has
negative
impacts on
parents
and
employers**

- An average employee misses 8 days of work each year due to unreliable child care arrangements.
- Unscheduled absences cost an employer an average of \$610 per employee per year.
- 70% of employees at companies with progressive work-family policies are committed to their employers.

School Readiness



- The early years are the most important in a child's life. 90% of a child's brain growth happens by age 5.
- By age 21, children who have received high quality child care had significantly better math and reading skills and were more than twice as likely to attend a four year college. *Fairfax Futures*
- 75% of kindergartners who had been enrolled in pre-K programs were fully ready for school in 2008/2009, compared with 63% of those who were at home or in informal care prior to entering school. *MSDE's Maryland Model for School Readiness Report 2008/2009*

“Importance of Quality Childcare”

Good morning, Thank you for joining us. I was given an easy task for today, sharing with you the importance of quality child care. What do we mean by “quality”? Some key components include:

- Good communication between staff, children and parents
- Daily opportunities for language, science, math, art, music and play
- Highly qualified staff and teachers that are provided opportunities for professional growth
- Competitive compensation for teachers and staff
- Active parent involvement
- Low child-staff ratios and small group sizes

Time and time again, studies have shown that high-quality child care settings provide the foundation for future success. From the American Academy of Pediatrics, “Quality child care and early education can have a profound positive influence on children’s health, development and ability to learn. The striking correlation between children’s experience in quality childcare and their later success demonstrates the importance of continually improving child care environments”.

High-quality early learning programs lower special education referrals, reduce grade retention, promote better health outcomes, reduce juvenile delinquency, and increase family self-sufficiency. Taking advantage of the rapid brain development that occurs during the first five years of life, early learning programs impart essential skills such as self-control, getting along with others, teamwork, persistence, and early literacy— cognitive and character skills that drive better life outcomes for children and better societal outcomes for all of us. These programs also provide critical supports for parents, enabling them to be productive participants in the workforce and engaged partners in their children’s education.

I can spout statistics about the importance of quality care, but at some point numbers and percentages start to run together. Sometimes, things we see and hear are the things that stay with us. And that is certainly true of the video you are about to see, “Change the First Five Years and You Change Everything”.

SHOW VIDEO (4 minutes)

Every dollar invested in quality early childhood care delivers economic gains of 7 to 10 percent per year through increased school achievement, healthy behavior, and adult productivity. Research shows quality early learning experiences reduce depression, obesity, and teenage pregnancy by providing the foundational skills and abilities for a healthy lifestyle.

Quality care helps reduce the achievement gap, increases school readiness and achievement, dramatically reduces the need for special education, and produces children who know how to learn through focus, persistence, and teamwork.

Making child care more affordable is no small task, and the importance of promoting quality cannot be diminished. I’d like to thank you again for taking your time to help us identify strategies that will enable more of our parents to provide a safe and nurturing environment for their children. Today is the first step to making an investment that will pay off for everyone.

Child Care in Maryland

**LOCATE: Child Care Database Information
Maryland Child Care Resource Network**



Maryland Family Network (a merger of Maryland Committee for Children and Friends of the Family) works with parents of young children and with child care providers to ensure that all young children have secure relationships and learning opportunities – so they do acquire the skills and confidence to succeed in school and in life. The Maryland Child Care Resource Network (MCCRN), a project of the Maryland Family Network, is a public/private partnership designed to expand and improve child care delivery across the state. MCCRN works to improve the quality of early educational opportunities, to increase the availability of child care throughout Maryland, to help parents identify child care programs for their families, and to assist employers in developing work/family policies.

Number of Programs by Type

| Jurisdiction | Total* Group | 8-12 Hour Child Care | Infant Child Care | Nursery School | Kinder- garten | Part Day Program | School-Age Child Care | Head Start | Family Child Care |
|-----------------|-----------------|-------------------------|----------------------|-------------------|-------------------|---------------------|--------------------------|---------------|----------------------|
| Allegany | 24 | 16 | 5 | 3 | 2 | 2 | 14 | 6 | 75 |
| Anne Arundel | 224 | 95 | 43 | 42 | 26 | 53 | 154 | 7 | 673 |
| Baltimore City | 331 | 215 | 116 | 25 | 28 | 36 | 139 | 59 | 938 |
| Baltimore Co. | 407 | 199 | 87 | 47 | 46 | 79 | 252 | 9 | 1086 |
| Calvert | 63 | 36 | 20 | 9 | 2 | 14 | 48 | 3 | 160 |
| Caroline | 13 | 7 | 6 | 0 | 0 | 4 | 6 | 3 | 127 |
| Carroll | 94 | 48 | 29 | 12 | 7 | 23 | 67 | 2 | 222 |
| Cecil | 41 | 23 | 15 | 1 | 1 | 8 | 27 | 5 | 159 |
| Charles | 78 | 40 | 27 | 12 | 3 | 18 | 61 | 6 | 291 |
| Dorchester | 21 | 11 | 5 | 0 | 1 | 2 | 15 | 2 | 57 |
| Frederick | 119 | 53 | 28 | 23 | 11 | 28 | 79 | 10 | 444 |
| Garrett | 18 | 10 | 6 | 0 | 0 | 1 | 8 | 10 | 26 |
| Harford | 95 | 42 | 28 | 12 | 7 | 24 | 70 | 3 | 412 |
| Howard | 171 | 86 | 52 | 38 | 19 | 35 | 107 | 3 | 417 |
| Kent | 10 | 5 | 4 | 3 | 3 | 1 | 4 | 2 | 28 |
| Montgomery | 517 | 269 | 134 | 121 | 91 | 94 | 303 | 31 | 1006 |
| Prince George's | 407 | 279 | 124 | 26 | 27 | 44 | 304 | 35 | 1082 |
| Queen Anne's | 16 | 7 | 2 | 3 | 0 | 4 | 7 | 1 | 117 |
| St. Mary's | 46 | 25 | 15 | 3 | 3 | 17 | 23 | 3 | 236 |
| Somerset | 9 | 7 | 5 | 0 | 1 | 2 | 6 | 2 | 33 |
| Talbot | 24 | 11 | 5 | 2 | 0 | 7 | 12 | 3 | 59 |
| Washington | 64 | 28 | 9 | 6 | 4 | 12 | 43 | 4 | 312 |
| Wicomico | 48 | 30 | 17 | 3 | 5 | 6 | 37 | 3 | 150 |
| Worcester | 19 | 13 | 5 | 2 | 1 | 4 | 12 | 3 | 39 |
| Total | 2859 | 1555 | 787 | 393 | 288 | 518 | 1798 | 215 | 8149 |

*Numbers do not total because facilities may have more than one type of program.

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**The Maryland Child Care Resource Network
is a project of Maryland Family Network located at:
1001 Eastern Avenue, 2nd Floor, Baltimore, MD 21202
410-659-7701 www.marylandfamilynetwork.org**

*This publication was produced as
a work for hire for the benefit of,
and with funds from, the Maryland
State Department of Education.*

Average Weekly Cost of Child Care

| Jurisdiction | CENTER-BASED CARE | | | FAMILY CHILD CARE | | |
|-----------------|-------------------|-----------------|-----------------|-------------------|-----------------|-----------------|
| | 0 to 2 years | 2 to 5 years | School-Age | 0 to 2 years | 2 to 5 years | School-Age |
| Allegany | \$160.00 | \$97.03 | \$101.00 | \$97.96 | \$93.36 | \$91.72 |
| Anne Arundel | \$279.53 | \$176.13 | \$150.54 | \$191.98 | \$154.77 | \$130.60 |
| Baltimore City | \$208.48 | \$146.49 | \$128.26 | \$149.59 | \$120.29 | \$110.81 |
| Baltimore Co. | \$241.10 | \$167.21 | \$148.17 | \$169.70 | \$142.57 | \$124.62 |
| Calvert | \$247.85 | \$153.31 | \$130.04 | \$176.16 | \$140.86 | \$119.30 |
| Caroline | \$142.50 | \$104.37 | \$100.00 | \$116.47 | \$93.81 | \$84.12 |
| Carroll | \$239.11 | \$167.39 | \$153.96 | \$164.93 | \$138.82 | \$122.91 |
| Cecil | \$185.00 | \$138.91 | \$119.72 | \$146.28 | \$120.83 | \$106.71 |
| Charles | \$234.60 | \$159.50 | \$147.85 | \$185.48 | \$147.91 | \$122.89 |
| Dorchester | \$154.00 | \$96.71 | \$92.03 | \$113.44 | \$92.23 | \$87.05 |
| Frederick | \$275.00 | \$187.96 | \$172.25 | \$178.52 | \$151.77 | \$131.15 |
| Garrett | \$110.00 | \$86.33 | \$78.33 | \$95.00 | \$87.05 | \$81.81 |
| Harford | \$257.31 | \$180.91 | \$171.96 | \$169.76 | \$145.33 | \$128.85 |
| Howard | \$310.10 | \$216.88 | \$198.95 | \$222.54 | \$183.24 | \$157.35 |
| Kent | \$147.00 | \$106.81 | \$150.00 | \$117.55 | \$103.15 | \$95.22 |
| Montgomery | \$311.17 | \$230.98 | \$180.49 | \$225.30 | \$191.43 | \$166.90 |
| Prince George's | \$221.71 | \$161.75 | \$143.40 | \$179.12 | \$146.08 | \$127.03 |
| Queen Anne's | \$222.50 | \$143.90 | \$143.33 | \$160.63 | \$131.73 | \$115.18 |
| St. Mary's | \$197.22 | \$150.60 | \$132.00 | \$167.70 | \$133.46 | \$115.24 |
| Somerset | \$145.00 | \$107.08 | \$90.00 | \$114.57 | \$93.28 | \$89.44 |
| Talbot | \$177.50 | \$129.00 | \$116.64 | \$128.21 | \$104.63 | \$99.72 |
| Washington | \$217.60 | \$125.53 | \$115.57 | \$127.66 | \$107.77 | \$94.54 |
| Wicomico | \$167.75 | \$117.18 | \$113.21 | \$127.46 | \$100.79 | \$93.88 |
| Worcester | \$181.11 | \$114.60 | \$112.33 | \$131.66 | \$115.79 | \$108.07 |
| Total | \$243.36 | \$170.29 | \$148.32 | \$173.11 | \$142.81 | \$123.37 |

The state average for full-time child care for 0-5 year olds is \$182.39 per week or \$9,484.28 per year. 04/11

Salaries for Child Care Workers in Maryland

| Job Title | Average Annual Salary |
|-----------------------------|-----------------------|
| Child Care Director | \$36,926 |
| Center Senior Staff/Teacher | \$24,818 |
| Center Aide | \$17,347 |
| Family Child Care Provider | \$28,937 |

Source: LOCATE: Child Care database information 7/10

Child Care in Maryland, continued

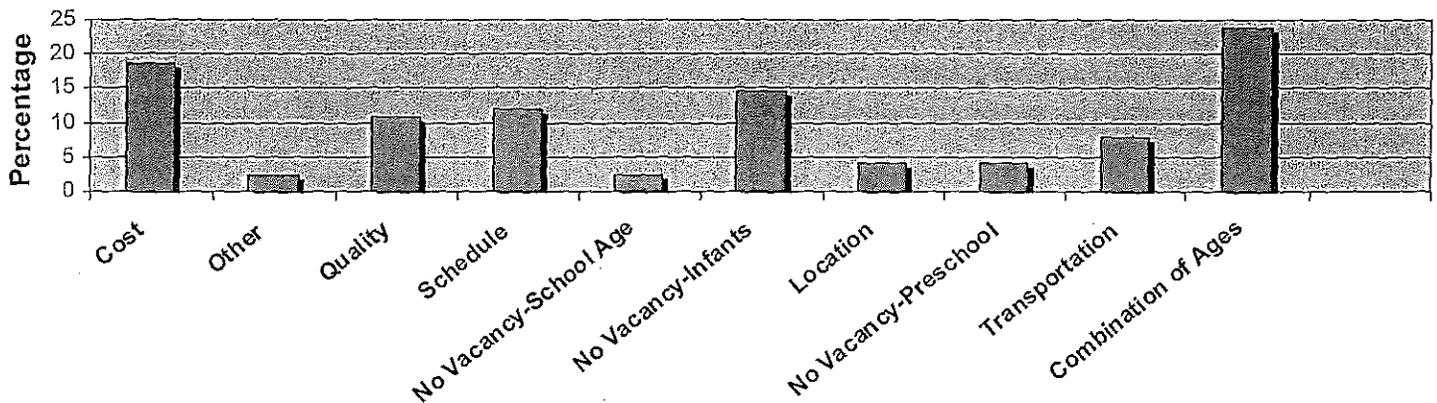
Infant Child Care

| Jurisdiction | FAMILY CHILD CARE | | CENTER-BASED CARE | |
|-----------------|----------------------------|---------------------------|----------------------------|---------------------------|
| | Licensed to Accept Infants | Willing to Accept Infants | Licensed to Accept Infants | Willing to Accept Infants |
| Allegany | 73 | 71 | 6 | 5 |
| Anne Arundel | 645 | 607 | 44 | 43 |
| Baltimore City | 906 | 868 | 121 | 112 |
| Baltimore Co. | 1,044 | 1,009 | 94 | 84 |
| Calvert | 151 | 146 | 19 | 17 |
| Caroline | 123 | 114 | 6 | 6 |
| Carroll | 213 | 211 | 30 | 30 |
| Cecil | 148 | 138 | 14 | 13 |
| Charles | 262 | 249 | 27 | 27 |
| Dorchester | 58 | 54 | 6 | 5 |
| Frederick | 423 | 407 | 31 | 29 |
| Garrett | 25 | 25 | 6 | 6 |
| Harford | 390 | 377 | 28 | 28 |
| Howard | 406 | 384 | 52 | 52 |
| Kent | 27 | 26 | 5 | 4 |
| Montgomery | 959 | 929 | 135 | 134 |
| Prince George's | 1,022 | 999 | 130 | 129 |
| Queen Anne's | 114 | 107 | 2 | 2 |
| St. Mary's | 221 | 213 | 15 | 15 |
| Somerset | 33 | 32 | 5 | 5 |
| Talbot | 57 | 55 | 5 | 5 |
| Washington | 299 | 292 | 9 | 9 |
| Wicomico | 147 | 144 | 18 | 18 |
| Worcester | 39 | 38 | 5 | 5 |
| Total | 7,785 | 7,495 | 813 | 783 |

Although regulations permit infants to be cared for in center, most infants in regulated child care are in family child care homes. Maryland State Department of Education's regulation require that a family child care provider have no more than two children under the age of two, including his or her own, who are also under the age of two.

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Major Reasons Parents Could Not Find Child Care



Source: Maryland Child Care Resource Network Community Line follow-up calls of October, November, and December 2010

Child Care in Maryland, continued

Total Capacity*

* Providers/programs that were licensed by the Office of Child Care, as of March, 2011.

| JURISDICTION | FAMILY CHILD CARE | CENTER-BASED CARE |
|-----------------|-------------------|-------------------|
| Allegany | 576 | 1312 |
| Anne Arundel | 5,018 | 13,877 |
| Baltimore City | 7,004 | 16,085 |
| Baltimore Co. | 8,056 | 22,301 |
| Calvert | 1,198 | 2,653 |
| Caroline | 932 | 453 |
| Carroll | 1,619 | 5,556 |
| Cecil | 398 | 1,737 |
| Charles | 2,157 | 4,739 |
| Dorchester | 445 | 790 |
| Frederick | 3,162 | 7,002 |
| Garrett | 192 | 475 |
| Harford | 3,066 | 5,991 |
| Howard | 3,084 | 11,752 |
| Kent | 201 | 279 |
| Montgomery | 7,403 | 30,208 |
| Prince George's | 8,189 | 23,791 |
| Queen Anne's | 798 | 829 |
| St. Mary's | 1,719 | 1,990 |
| Somerset | 255 | 638 |
| Talbot | 458 | 1,241 |
| Washington | 2,334 | 3,839 |
| Wicomico | 1,128 | 3,028 |
| Worcester | 293 | 979 |
| Total | 59,685 | 161,545 |

There are 221,230 spaces for children in regulated childcare programs in Maryland.

In 2010, 75% of Maryland children under the age of 12 had mothers in the workforce.

- There are a total of 855,593 children in Maryland under the age of 12.
- 641,694 have mothers who work outside of the home.
- 213,899 have mothers who do not work outside the home.

Note: Percent based on 2000 census data. Percentage is not directly comparable to earlier reports.
SOURCE: Maryland Department of State Planning and LOCATE: Child Care



WHAT COMMUNITIES ARE DOING TO PROVIDE AFFORDABLE CHILD CARE

Community Based Programs

• *Working Parents Assistance Program, Montgomery County, MD*

The Working Parents Assistance Program (WPA) was established over 25 years ago, by the Montgomery county government because the state-sponsored subsidized child care program did not meet the needs of working families in the County. Montgomery is one of the more affluent counties in Maryland and has high child care costs. Working parents often had incomes that surpassed the limits set by the state, and the state's payment rates to the providers were substantially below the cost of child care.

Initially, the county opted to supplement the state's subsidized child care program, Purchase of Care. This did not prove to be a successful approach because the state's rigid rules were applied across the board. The WPA Program was then set up as a separate child care subsidy program. The County has set clear eligibility definitions for the WPA Program and the state's subsidy program. Parents do not have the option of choosing between them. Parents who have lower earnings or who work fewer hours must participate in the state's Purchase of Care program.

In order to qualify for the WPA program, parents must work or attend school full-time and they must meet income guidelines (<\$56,000/year). Single parents are also required to pursue child support payments through the legal system. Eligible families receive vouchers, which may be used with licensed childcare providers in Montgomery County. Parents are responsible for negotiating payments with the provider.

http://www.montgomerycountymd.gov/apps/News/press/PR_details.asp?PrID=2795

• *WomenGive, Larimer County, CO*

WomenGive is a partnership between United Way of Larimer County and The Women's Foundation of Colorado. It began as a women's initiative of women helping women and girls achieve self sufficiency. The program views education as an integral component to achieving self-sufficiency and early on identified access to reliable child care as a potential barrier for single moms to pursue further education and training.

WomenGive is a philanthropic endeavor; women make yearly contributions to a fund (\$500/year), with an operating budget of approximately \$150K per year. Seventy percent of the donations (membership dues) directly fund child care scholarships for Larimer County single mothers working toward a GED, Associates degree or certificate or bachelor's degree program. Thirty percent of the donations go to the Women's Foundation of Colorado, which is the education and advocacy arm of the program. The United Way acts as the fiscal agent administering the fund, but does not directly provide funds for the program. The application process is competitive and applications are reviewed by a committee of member volunteers.

The program has been in existence for the last six years and has awarded child care scholarships to over 259 women and over fifty of these have already graduated with either an Associate's degree and or a Bachelors. The program works in partnership with other non-for profits in the area who work with single mothers.

<http://uwaylc.org/give/membership-programs/womengive/>



WHAT OTHER COMMUNITIES HAVE DONE TO PROVIDE AFFORDABLE CHILD CARE

• *Child Care Facilities Fund (CCFF), San Francisco, CA*

The Child Care Facilities Fund (CCFF) was established to address the need for funds to build and renovate space for child care in the City of San Francisco. The program is administered by the LIHF (Low Income Housing Fund), an experienced non-profit and community development lender. Its strength seems to come from its leadership, its mission, and its ability to build and maintain strategic partnerships.

CCFF is an award-winning, public-private collaboration that uses flexible capital, one-on-one technical assistance and group trainings to expand and improve both center- and family-based child care facilities in the City and County of San Francisco and Alameda County.

CCFF offers grants, workshops and technical assistance for child care providers to create, enhance and preserve quality child care spaces. As a result of its collaborative and integrated approach, CCFF is now a national model for addressing the shortage of affordable child care for low income families.

Construction and renovation of nonprofit child care centers and eligible capital expenses in family child care homes, and training/technical assistance to child care practitioners on financial management and facility development issues are provided. Typical projects include: expansion of a child care center to increase the number of children served; improvements to outdoor play space that result in improved safety and better quality of care; renovations to the basement of a family child care home to increase the number of children served; inclusion of a new child care center in an affordable housing development, and hosting of workshops on available funding sources, including debt-financing for childcare. <http://www.liifund.org/products/grants/grants-for-child-care/ccff/>

• *The Marin Education Fund (MEF), Marin County, CA*

The MEF developed a child care scholarship program to focus specifically on individual families and their needs. Originally designed to help families whose income exceeded the eligibility limits for government child care subsidies, it has recently expanded to support families who make up to \$40,000 a year. Since families must use licensed providers, MEF also makes grants to early education centers in order to expand and improve the county's child care sector. With matching donations from the Marin Community Foundation, this \$6 million endowment generates \$225,000 a year for child care scholarships.

• *Child Care Scholarships, Marin County CA*

10,000 Degrees (formerly known as Marin Education Fund) offers child care scholarships ranging from **\$500** to **\$9,000** per child for parents who are enrolled in college. The scholarship pays for a portion of a child's day care while the parent is enrolled in college. The scholarship is renewable annually provided that the parent maintains satisfactory progress.

Eligibility: Marin County residency; The parent must be attending an accredited or state-approved school and enrolled in a minimum of 6 units; The parent must be working towards their first bachelor's degree, associate's degree, license or certificate; Children must be under the age of 11 and attending a licensed child care facility; Demonstrate financial need.

10,000 Degrees is affiliated with and receives major funding from the Marin Community Foundation.

<http://www.10000degrees.org/>



WHAT OTHER COMMUNITIES HAVE DONE TO PROVIDE AFFORDABLE CHILD CARE

• *The Children's Forum, FL*

The Forum has an organizational history that is grounded in the development of principles, programs and policies that continue to serve early childhood development and education in Florida. In 1975, a group of child care providers recognized the need to organize their efforts so that consistent quality care could be provided for low-income children. This was achieved through a contractual relationship between the providers and the state's Florida Department of Children and Families. They called themselves the Child Care Providers Forum.

In 1988, another organizational group was formed called Child Care Resource and Referral Agencies. Membership was comprised of many of the same organizations as the Child Care Providers Forum and their purpose was to provide child care resource and referral services to the public, obtain corporate support, and advocate for quality improvements in early care and education. Within the year, the need to assist Florida's Families seeking child care services became so apparent that in 1989 the Florida Legislature created a statewide Child Care Resource and Referral Network. In response to this need, the two organizations merged and in 1989 the Children's Forum became incorporated as a private, not-for-profit organization. The newly formed organization applied for and was awarded the contract to administer/operate the statewide network for child care resource and referral.

Today, the Forum continues to serve as a not-for-profit organization with an uncompromising vision to create and sustain quality child caring communities, states and countries. This vision is supported by the belief that every young child can and should receive quality education and warm, nurturing, responsive care, particularly those children who are most vulnerable and at risk. To this end, the Forum has consistently demonstrated an ability to efficiently maximize resources as a service-based clearinghouse of information, data, research, advocacy, direct services and training for early care and education.

Faith Based Programs

• *Cradlerock Children's Center, Columbia MD*

Cradlerock Children's Center (CCC) began as an outreach project of the Unitarian Universalist Congregation of Columbia. The congregation's members voted to open the child care center based on their recognition of the intense need for affordable, high-quality child care, particularly in the neighborhood of Owen Brown.

After extensive research, planning, and renovation, CCC opened in August 2005 with the goal of becoming the premier quality child care center in Howard County. CCC is now a Maryland State Department of Education (MSDE) accredited program for children ages 6 weeks to five years of age. CCC is a non-profit organization CCC offers competitive rates, a newly-renovated facility, and a top-notch staff. <http://cradlerockcenter.org/>

Employer Based Programs

• *Downtown Baltimore Child Care Center (DBCC), MD*

DBCC was started almost 20 years ago. It begun as employer based consortium to make quality child care in the down town Baltimore area. The original consortium partners included BGE, First National Bank, CMP Telephone and the Maryland National Bank. Each consortium made a one-time donation towards the start up costs of the Center, with the provision that preference in admissions be given to children of parents employed by one of the consortium members. Current consortium members include University of Maryland Baltimore, Johns Hopkins University and Miles and Stockbridge law firm. The University of Maryland provides space free of rent at **University Center** – on University grounds, but center is responsible for maintenance, equipment, renovations, etc. University of Maryland provides a yearly grant that subsidizes child care costs for some of their employees that use the center. Johns Hopkins also provides supplement vouchers to their employees. The community helps centers such as these with donations of furniture, paper, printers, computers and providing in kind help with landscaping, repairs and maintenance. <http://www.dbcckids.org/Pages/default.aspx>



WHAT OTHER COMMUNITIES HAVE DONE TO PROVIDE AFFORDABLE CHILD CARE

Employee Education/Training Programs

• *T.E.A.C.H. Scholarships, FL*

The Teacher Education and Compensation Helps (T.E.A.C.H.) Early Childhood® Scholarship Program provides scholarships for early care educators and center directors to work towards earning an Associate's degree or credentials in early childhood education. It is funded by the Agency for Workforce Innovation Office of Early Learning and involves a three-way partnership for the sharing of expenses by the caregiver receiving the scholarship, the sponsoring child care center or family child care home and T.E.A.C.H. The majority of tuition and books costs are paid for and most T.E.A.C.H. participants receive a per-semester stipend for travel or for internet access as well as a bonus for caregivers and directors who complete their scholarship contract. In most scholarship models, reimbursement to the early childhood program or family child care home for release time given participants. Through T.E.A.C.H., the education, compensation and retention of the early childhood work force is improving.

The T.E.A.C.H. program works with 48 colleges, universities and vocational technical schools throughout the state as well as 14 community-based training institutions. Under management of the Forum, the Florida T.E.A.C.H. Early Childhood® Scholarship Program serves as an umbrella for a variety of educational scholarship opportunities for people working in early care and education programs. Since 1998, more than 22,000 scholarships have been awarded. The turnover rate for these T.E.A.C.H. program participants is less than 8 percent - a testament to the success of this program.

To help you think about and choose a college, view the Early Childhood Degree database. The Early Childhood Degree database provides information on the colleges and universities offering courses leading to credentials and degrees in early childhood. T.E.A.C.H. does not offer scholarships for every credential or every degree at a specific college. Child Care WAGES® FLORIDA Project

• *Child Care WAGES® FLORIDA Project*

Originating in North Carolina through Child Care Services Association, the Child Care WAGES® FLORIDA Project aims to improve child care quality by reducing turnover and encouraging the continued education of early childhood teachers (including center staff and family child care providers). This program provides education-based salary supplements to early childhood teachers working with children ages birth to five.

Designed to provide young children with more stable relationships with teachers (a key component of quality), this program rewards teacher education and continuity of care. <http://www.fcforum.org/index.php>



WHAT OTHER COMMUNITIES HAVE DONE TO PROVIDE AFFORDABLE CHILD CARE

Howard County Before and After School Child Care Programs

• *Columbia Association*

Elementary Schools:

| | | |
|------------------------|-------------------------|------------------------|
| Atholton | Bryant Woods | Centennial Lane |
| Clarksville | Clemens Crossing | Cradlerock |
| Guilford | Hammond | Jeffers Hill |
| Longfellow | Northfield | Phelps Luck |
| Running Brook | Stevens Forest | Swansfield |
| Talbott Springs | Thunder Hill | Waterloo |
| Worthington | | |

Middle Schools:

- Cradlerock (with transportation from Oakland Mills, Harpers Choice and Wilde Lake Middle Schools)
- Dunloggin (with transportation from Burleigh Manor)
- Hammond

Elementary Schools:

| | | |
|--------------------------|------------------------|--------------------------|
| Bellows Spring | Bollman Bridge | Bushy Park |
| Dayton Oaks | Deep Run | Elkridge |
| Forest Ridge | Fulton | Gorman Crossing |
| Hollified Station | Ilchester | Laurel Woods |
| Lisbon | Manor Woods | Pointers Run |
| Rockburn | St. John's Lane | Triadelphia Ridge |
| Veterans | Waverly | West Friendship |

The New Student Union - After School Enrichment Program (for middle school children)

Middle Schools:

| | | |
|------------------------|----------------------|-------------------------|
| Bonnie Branch | Clarksville | Elkridge Landing |
| Ellicott Mills | Folly Quarter | Glenwood |
| Lime Kiln | Mount View | Patapsco |
| Patuxent Valley | | |



Innovative Approaches

- ***Community alliances design strategies to improve the affordability and profitability of child care.***

Whether it's a partnership in Rochester supporting middle-income families through their community fund, or a team in Minnesota using higher education finance as model for child care, across the country communities are designing new strategies for financing early education.

- ***Business and government partnerships improve the effectiveness of public subsidies.***

Public subsidies, underutilized and limited to only the poorest families, are not sufficient to bridge the gap between needs and resources. A family with two children making \$35,000 a year is ineligible for government subsidies, but will find the cost of child care a considerable burden. However, if private investment in child care are combined with public subsidies the needs of all families can be better served.

- ***Businesses which support child care report increased productivity, reduced absenteeism, and improved employee morale and loyalty.***

Child care pays dividends. From substantial tax breaks to lower turnover rates, returns from child care are far-reaching. Levi-Strauss has been able to maintain a skilled labor force by providing child care vouchers with pre-tax wage set asides.

- ***New ideas and models from the private sector strengthen child care as an economic sector.***

Initiated by concerned business leaders and supported by a foundation grant, Educare Colorado illustrates how the business community can turn the child care sector into a more professional, sustainable, and cost-effective industry. With a strong, inclusive business plan, this thriving public-private partnership is focusing its efforts on two fronts: 1) developing a fundraising scheme, and 2) increasing the demand for quality child care through consumer education and service improvement.

Tompkins County has the resources to enhance the quantity and quality of early education as well as reap the benefits of a dependable workforce, new jobs, and healthy kids.

Join the Day Care and Child Development Council and the Chamber of Commerce to create an Early Education Partnership and share ideas on how Tompkins County can effectively meet our early education needs.

The Early Education Partnership is a collaborative project of the Day Care and Child Development Council of Tompkins County, Inc. and the Tompkins County Chamber of Commerce. Research assistance provided by the Cornell University Department of City and Regional Planning.

For more information:

Day Care and Child Development Council of Tompkins
County, Inc.
609 West Clinton Street
Ithaca, NY 14850
(607) 273-0259
email: sue@daycarecouncil.org

Tompkins County Chamber of Commerce
904 East Shore Drive
Ithaca, NY 14850
(607) 273-7080
email: jean@tcco.org

A Tax Code Solution

The Dependent Care Assistance Plan (DCAP) is a pre-tax wage set aside which permits both employees and employers to save money while investing in child care.

- Employers can withhold up to \$5000 in pre-tax income for a family's child care expenses. By placing \$5,000 in a DCAP, an employee can see \$1,500 in tax savings, while an employer saves \$400 in payroll taxes.
- A DCAP reduces the employee's taxable income and may help low-income workers become eligible for the Earned Income Tax Credit (EIC).
- With the added benefit of the EIC, families may gain more from a DCAP than from the dependent care tax credit. A family of four with two children making \$32,000 a year and spending \$5,000 on day care would save \$1,210 in tax liability by claiming both the federal and New York State dependent care tax credit. However, by using a DCAP the same family would save \$2,147, an additional \$937 in savings.

New York State: Making DCAP Easy

The New York State government has made its DCAP plan more employee-friendly by ensuring that refunds are processed quickly. New York's plan also does not withhold money the first or last month of the year in order to aid their employees' cash flow.

For more information:

www.pewtrusts.com/pubs/childcare/child016.cfm

Innovative DCAP Approaches

Most communities and businesses use DCAPs as the foundation for more creative investments in child care.

Levi-Strauss Child Care Vouchers

- Levi-Strauss uses the company's dependent care assistance plan to reimburse some of their workers with vouchers. Each eligible employee can receive up to \$100 a month, up to 50 percent of their child care costs, costing the company \$100,000 per plant. The voucher program enables parents to choose and afford the form of care that best suits their needs. These vouchers are paid directly to the day care providers and are cycled through the company's DCAP, making the benefit non-taxable.

For more information: www.pewtrusts.com/pubs/misc/childcare/child036.cfm

Con-Agra Child Care Discounts

- Con-Agra Refrigerated Foods, the maker of Butterball turkeys, uses its buying power to address child care shortage during critical work hours, by keeping some child care centers open during evenings and weekends. The company helps low wage workers afford quality care by buying slots at area child care centers and selling them back to employees at reduced rates. Con-Agra saves money by using pre-tax DCAP accounts to cycle the day care funds to the centers. Parents choose their own providers and Con-Agra is ensured reliable care during non-standard hours.

For more information: www.pewtrusts.com/pubs/misc/childcare/child035.cfm

A New Possibility: A Community DCAP Fund

- DCAPs are underutilized by employees and employers in Tompkins County. Small businesses are apprehensive about the hassle of managing DCAPs and employees are worried about waiting for reimbursement or losing money if their early education needs change. These problems could be resolved if we developed a community fund to administer DCAP in our county.

If half of the families needing child care in the county utilized DCAP, and employers passed some of the payroll tax savings on to a community fund, \$300,000 a year could be raised in additional subsidies!

Working Together to Make a Difference

Public-private partnerships make child care assistance more cost-effective for small and medium sized businesses.

Communities have found partnerships to be a particularly helpful strategy in addressing the structure, supply, and affordability of child care in their communities. The more stakeholders involved in creating the solution, the larger the constituency that benefits.

Community Child Care Funds

This strategy pools capital and resources from different sectors to finance providers and assist working parents.

- **Early Childhood Development (ECD) Initiative: Rochester/Monroe County, NY**

As a conglomeration of non-profit, government, religious, and business leaders, the ECD community fund has taken a more comprehensive approach by funding voucher programs, certification, training, and the construction of child care facilities. ECD strives to build a community-based network to promote a self-sustaining child care sector. While parents still contribute most of the funds, government subsidies (\$32.6 million) along with substantial contributions from the Rochester United Way (\$2 million), local foundations (\$400,000), and the Diocese of Rochester (\$2 million) have made the initiative a successful endeavor.

For more information: www.pewtrusts.com/pubs/misc/childcare/child051.cfm

- **Marin Child Care Scholarship Program: Marin County, CA**

The Marin Education Fund (MEF) developed a child care scholarship program to focus specifically on individual families and their needs. Originally designed to help families whose income exceeded the eligibility limits for government child care subsidies, it has recently expanded to support families who make up to \$40,000 a year. Since families must use licensed providers, MEF also makes grants to early education centers in order to expand and improve the county's child care sector. With matching donations from the Marin Community Foundation, this \$6 million endowment generates \$225,000 a year for child care scholarships.

For more information: www.mefund.org/child.html

- **Early Childhood Initiative: Allegheny County, PA**

The Early Childhood Initiative (ECI) focuses on extending quality early education to low-income children and developing a more unified sector. Through a neighborhood based planning process communities may receive ECI funds to invest in child care facilities, provide training and technical assistance, help with the cost of program accreditation, and other quality improvement and supply-building efforts. Established with a \$1 million challenge grant from the Heinz Endowment, this public-private partnership has set a goal of raising \$59 million in private contributions over the first five years with the help of the United Way. The ECI will be sustained over the long range with dedicated public financing.

For more information: www.pewtrusts.com/pubs/misc/childcare/child046.cfm

Higher Education: A Child Care Finance Model

- **The Minnesota Early Care and Education Financing Partnership is using higher education as a financial aid model to increase the accessibility of early education.**

In addition to lobbying for increased government funding, the Minnesota Partnership is exploring community and state-wide endowment funds; low-interest, subsidized, and guaranteed loans; tax credits; and tax-exempt savings and investment plans. They are also exploring a work-study option where parents could provide needed services in exchange for a full or partial subsidy. One goal is to make government funds more flexible so they can finance both programs and parents.

For more information call (612) 721-4246 or email allecp@aol.com

Economic Development

Government tax policies, economic development plans, and subsidies can enhance private sector investment in early education.

Private sector subsidies only account for 1% of early education investments. More effective design of government subsidies (39%) could reduce the over-reliance on parent fees (60%). Business coalitions have used their political leverage to improve the effectiveness of government subsidies. Similar to government investments in transportation and housing, early education subsidies can increase the profitability of private sector investment in child care.

For more information: www.earlychildhoodfinance.org

- **Palm Beach: Special Districts**

In Palm Beach, Florida a special district was created to finance local child care. Through a special tax levy, money is raised to support child care subsidies as well as quality improvement.

For more information: www.pewtrusts.com/pubs/misc/childcare/child007.cfm

- **Geneva NY: Child Care is Integral to Economic Development**

The City's Department of Planning and Economic Development recognized dependable child care would help make downtown more attractive to business. As an integral part of the government's development scheme, Geneva's Lakefront Child Care Center received a \$700,000 grant to expand its services and raise workers' salaries.

- **Chemung County: Planning for the Future**

The Chemung County government commissioned a \$24,000 study to do a comprehensive assessment of their child care needs. The study identified the need to restructure the child care sector to provide quality affordable care during non-standard hours.

Capital Development

- Affordable housing finance models can be applied to the child care sector to create or improve facilities. The provider of capital gets credit toward Community Reinvestment Act requirements and the center gains access to long term, low interest capital. The Center for Community Self Help Credit Union funds child care centers throughout North Carolina using this model.

For more information: www.self-help.org

Business-Oriented Planning

- Educare Colorado, a public-private partnership, is striving to create a market demand for quality early education by investing in consumer education and developing fundraising schemes to make care more affordable. Educare attributes much of its success to an effective business plan that helps to clearly define their goals.

For more information: www.nccic.org/ccpartnerships/cases/colorado.htm

Centralized Administration of Centers

- The business community can help child care establishments identify new management strategies that maintain quality of service and reduce overhead costs. Even the smallest certified child care businesses bear relatively heavy administrative requirements for billing, collections, and record keeping. Efficiency and professionalism may be enhanced through centralized administration.



MAKING ENDS MEET
IN HOWARD COUNTY

Sample Child Care Budget
(Center licensed for 100 children)

Income

- Payments from families..... 78%
- Payment from subsidy 22%

Expenses

- Wages/Salaries/Payroll Taxes 62%
 - Rent 24%
 - Telephone/Utilities 3%
 - Equipment, Food, Supplies..... 3%
 - Business Insurance 2%
 - Building Maintenance 2%
- (Cleaning, repairs, etc.)
- Other taxes 2%
 - Miscellaneous..... 2%

(Advertising, Bank Charges, Dues,
Subscriptions, Postage, Training, etc)

Licensed Capacity – 100 children

- 18 Infants/Toddlers
- 12 Two Year Olds
- 20 Three Year Olds
- 20 Four Year Olds
- 30 School-Age

