

North Carolina Families are Under Pressure

North Carolina families are navigating a uniquely challenging set of overlapping pressures, including elevated rates of financial hardship, work instability, and caregiving strain.

Strong families are the foundation of a thriving North Carolina—and right now, too many families are struggling to stay afloat. New *Quarterly Insights* data show North Carolinians bearing heavier financial, caregiving, and emotional burdens than most of their peers elsewhere in the country. Parents are falling behind on rent and mortgages, taking on debt, doubling up with others just to afford housing, and facing food insecurity. Work instability compounds these pressures as families are losing pay or missing work because of care-related challenges. More than half of respondents reported feeling depressed or hopeless at least once in the past two weeks. Families are simply asking for the living conditions that allow them to thrive, not just survive: work that pays a decent wage, the security of remaining housed and fed without falling into crisis, the ability to plan their days and weeks without constant disruption, and the time and resources to care for themselves and the people they love. These are not extraordinary demands. They are the foundation of a stable life, and yet they are out of reach for too many North Carolina families.

		NC	NATIONAL
FINANCIAL HARDSHIP			
In the last 12 months, did you borrow money, take on debt, or use payday/advance products to cover basic needs?	Yes	36%	26%
In the last 12 months, was your home ever without heat, water, or electricity for 24 hours or more due to nonpayment?	Yes	9%	5%
In the last 12 months, were you ever behind on rent or mortgage?	Yes, at least once.	30%	15%
In the last 12 months, did you have to "double up" (move in with others) because of housing costs?	Yes	12%	4%
In the last 12 months, how often were you worried food would run out before you had money to buy more?	Yes, in at least one month	41%	34%
WORK INSTABILITY			
In the last 4 weeks, how often was your shift canceled, shortened, or extended with less than 24 hours' notice?	Yes, at least once.	40%	25%
In the last 12 months, did you miss work or lose pay because of childcare problems?	Yes, in at least one month	38%	27%
MENTAL HEALTH			
Over the last 2 weeks, how often have you been bothered by feeling down, depressed, or hopeless?	Yes, at least once.	53%	50%
CAREGIVING STRAIN			
Do you care for an elderly person?	Yes	10%	10%
How many hours a week do you devote to their care?	At least 5 hours	72%	58%
Does the cost of elder care or the time needed to care for an elderly person impact your family budget?	Yes	55%	31%

YouGov polled 200 North Carolina residents along with the nationally representative sample of 1,000 individuals. With a relatively small 'n', the margin of error for North Carolina-specific results is +/- 7.8%. This means that the results, while valuable, should be interpreted with caution.

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