

3

CHAPTER THREE Financial Stability and Economic Mobility

- 46** **RECOMMENDATION 4**
A cross-sector task force should examine factors affecting financial stability for families.
- 50** **RECOMMENDATION 5**
Conduct an economic analysis of the impact of policies such as the Child Tax Credit, Earned Income Tax Credit, and paid leave.
- 53** **RECOMMENDATION 6**
Convene leaders and employers across sectors to identify actions towards establishing family-friendly workplace policies.



Good financial stability refers to a family's ability to consistently meet basic needs, such as housing, food, child care, and medical care, without chronic stress or dependence on emergency assistance.¹ Economic mobility refers to a family's ability to improve their financial situation over time, often through education, employment opportunities, and skill development.² Financial stability and economic mobility are key factors in preventing child maltreatment and promoting the well-being of families.³

The link between poverty and child maltreatment is well documented, with numerous studies highlighting how economic hardship negatively impacts child welfare involvement, family well-being, and the risk of child maltreatment. An increasing number of studies also show the value of economic and concrete supports in stabilizing families and reducing maltreatment.⁴

Economic supports for families include financial resources and policies designed to improve family stability, reduce financial stress, and promote healthier development for children. These supports may include paid family leave, sick leave, child tax credits, child care subsidies or other policies that improve affordability, and food and housing assistance. By easing the financial burdens families face, these resources allow parents to invest time and energy in caregiving, access necessary services, and contribute to stable home environments. Economic supports are proven to reduce poverty-related stressors, enhance children's well-being, and support positive outcomes across health, education, and long-term economic mobility.⁵

In North Carolina, families can access various economic support programs designed to enhance financial stability and economic mobility. Key existing programs include:

- **Food and Nutrition Services (FNS) (also known as SNAP):** a program designed to assist eligible low-income individuals and families in supplementing their food budget. Benefits are provided through an EBT card, which functions like a debit card for purchasing groceries. Benefits are based on several eligibility criteria, such as the number of people in the household and total income.⁶
- **Women, Infants and Children (WIC):** a supplemental nutrition plan for low-income pregnant, postpartum, and breastfeeding people, as well as children up to the age of 5. WIC provides healthy foods, nutrition education, and breastfeeding promotion and support. It is available statewide through county health departments, community and rural health centers, and community action agencies.⁷

- **WorkFirst: North Carolina's Temporary Assistance for Needy Families (TANF)** is also known as WorkFirst. It promotes a strengths-based, family-centered practice approach and provides parents with short-term training to help them become employed. Grandparents, relatives, and legal guardians can receive services and support that prevent children from entering the foster system.⁸
- **Child Care Subsidy:** This program uses state and federal funds to provide subsidized child care services to eligible families. This includes individuals who are working, in school, have a child receiving child protective services, or have a child who has developmental needs.⁹

Financial stability and economic mobility can protect against child maltreatment through:

1. **Reduction of Stressors:** Financially stable households experience less economic stress, which is a known risk factor for child abuse and neglect. Parents under financial strain may struggle to provide consistent, nurturing care.¹⁰
2. **Access to Resources:** Stable finances allow families to access essential resources like health care, child care, and education, reducing neglect linked to lack of access to necessities.¹¹
3. **Improved Parenting Skills:** Parents with financial stability are better positioned to focus on positive parenting practices, leading to healthier family dynamics. Strengthened Family Resilience: Families with stable finances and pathways to upward mobility are more resilient to challenges, decreasing the likelihood of abuse or neglect in times of crisis.
4. **Improved Social Drivers of Health:** Financial and economic well-being address underlying social drivers of health (e.g., housing, education, access to care), fostering environments that support children's growth and safety.¹⁰

In 2022:

- **9% of North Carolinians** were considered to be in extreme poverty.^{a,12}
- **25.1% of jobs** in North Carolina are considered to be low-wage.¹²
- The **state's minimum wage is \$7.25**, with the last increase in 2008.⁵
- Adults and children **receiving TANF: 79,643**^{b,12}
- **61.7%** of women and children **receiving WIC**^{c,12}
- Households spending **more than 50% of their income** on housing: 315,000¹²
- **Child poverty rate:** 20%

a Extreme poverty is living at less than half of the poverty line, or \$12,500 annually for a family of 4.¹³

b In 2019–2020, for every 100 families living in poverty in North Carolina, only 5 received TANF.¹⁴

c This is about 61.7% of those eligible for the benefit.¹⁵

REDUCING CHILD POVERTY:

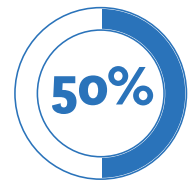
Impacts on Child Protective Services (CPS) Involvement

A family's income status is a significant predictor of involvement with the child welfare system. Within the child welfare system, families below the poverty line are 3 times more likely to be substantiated for child maltreatment. However, more than 60% of the maltreatment determinations are for neglect without abuse.¹⁶

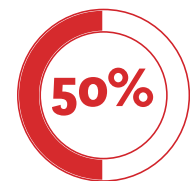
Families of color are also disproportionately more likely to be involved in the child welfare system. This overrepresentation is often linked to systemic inequities, including historical and ongoing discrimination in housing, employment, and access to social services.¹⁶ It is also linked to the way professionals are prepared for mandatory reporting; instead of providing connections to concrete supports, professionals are often encouraged to file a report if they face any doubts about whether a child is experiencing abuse or neglect. This has led to overreporting and more families of color entering the child welfare system.¹⁷

The child welfare system is not designed to address the impact of poverty on families. While it focuses on protecting children from abuse and neglect, the child welfare system often lacks the tools and resources needed to tackle the root causes of child neglect, which are frequently tied to economic hardship. Families struggling with poverty may face challenges such as housing instability, food insecurity, and limited access to child care, which can lead to involvement with the system despite a lack of intentional harm. Without comprehensive supports available to address these issues, the system may inadvertently penalize families for conditions beyond their control; for example, decreased access to economic supports such as TANF has been associated with increased child welfare involvement.¹⁸ This underscores the importance of integrating broader social services and economic supports into child welfare strategies to better meet the needs of vulnerable families.

Working mothers who face instability in child care arrangements due to low income are at an increased risk for self-reported aggression toward their children¹⁸ due to factors such as parental stress, which can negatively influence parenting behaviors.¹⁹ Economic supports can help alleviate issues such as parental stress that ultimately have a negative influence on parenting behaviors. When families receive sufficient economic supports and have the resources to meet their basic needs, parents are better able to provide increased nurturing and supportive parenting, lowering the risk of child welfare involvement.¹⁸



Almost 50% of those who become poor are out of poverty a year later



But more than 50% of those who previously left poverty will return to poverty within 5 years

<https://www.chapinhall.org/wp-content/uploads/Economic-Supports-deck.pdf>

The following recommendations bridge the gap between the importance of economic mobility and financial stability and the actions North Carolina can take to turn evidence-driven data into concrete steps to support the state's children and families. By leveraging insights, these strategies aim to create targeted interventions that address barriers to financial security. Strengthening economic supports requires a multi-sector approach that aligns public policies, private investments, and community-driven solutions to ensure that families have the resources they need to thrive. The following strategies outline data-informed approaches to expanding financial stability initiatives and fostering long-term economic mobility across the state.

RECOMMENDATION #4

The Institute for Emerging Issues should establish a cross-sector task force to examine the factors affecting financial stability for families in North Carolina, with the goal of identifying actionable strategies to enhance financial resilience and create pathways to affordable, safe and stable housing for families.

Strategy 1

The task force should include Positive Childhood Alliance NC and MDC, as well as organizations such as United Way, The North Carolina Housing Coalition, and the North Carolina Association of Community Development Corporations. This task force should identify strategies to improve financial resilience, which can lead to affordable, safe, and stable housing for families.

CONTEXT

The Institute for Emerging Issues (IEI) is a nonpartisan, public policy organization that connects people and businesses across sectors to address emerging issues throughout North Carolina.²⁰ IEI would work across sectors such as education, housing, faith-based organizations, and social services to recommend policy strategies and initiatives to support families in need of stable housing.

MDC is a non-profit organization that provides strategic support to accelerate equitable change through research and the collection of economic and demographic data across the South. Focus areas include education, rural prosperity and investment, equity centered leadership and philanthropy, and economic security and mobility.²¹

Financial resilience refers to an individual's, family's, or community's ability to withstand, recover from, and adapt to financial upheavals such as job loss, unexpected medical expenses, economic downturns, or natural disasters. It encompasses both short-term financial stability and long-term economic mobility, ensuring that people can maintain their well-being even in times of financial hardship. Key components of financial resilience include savings and emergency funds, access to financial services, affordable living costs, and social and financial supports. Financial resilience helps individuals and families avoid cycles of debt, housing instability, food insecurity, and economic stress, which can negatively impact health, education, and overall well-being.

Healthy North Carolina 2030, a statewide plan to achieve better health for North Carolinians, aims to decrease the percentage of North Carolina households living with severe housing problems from 16.1% in 2019 to 14.0% in 2030.²² Severe housing problems include lack of complete kitchen facilities, lack of plumbing facilities, overcrowding, or severely cost-burdened occupants.²³ North Carolina currently ranks 26th in terms of severe housing problems.²³ Levers for change identified by Healthy North Carolina 2030 included improving access to resources for affordable housing and increasing living wage employment opportunities.

Affordable, safe, and stable housing is defined by specific criteria that ensure residents have access to secure, cost-effective, and consistent living environments. These include:

- **Safe Housing:** This includes established quality standards and protections for residents' health and safety, such as sanitary facilities, a kitchen area, adequate heating and cooling systems, sufficient lighting and electrical outlets, and structural integrity.²⁴
- **Affordable Housing:** Affordable housing is typically defined as housing that costs no more than 30% of a household's gross income.²⁵
- **Stable Housing:** This refers to consistent and secure living arrangements without the threat of displacement. It involves legal protection against arbitrary eviction, housing costs that are affordable, and access to employment opportunities that support long-term residency.

Housing stress such as homelessness, multiple moves, and inadequate housing is associated with an increased likelihood of child welfare involvement; types of involvement may include self-reported child maltreatment, child protective services investigations, or foster care placement.¹⁸

Infants in families experiencing homelessness are **more likely to develop physical health problems**, which often persist for several years.



Over **1 million** households in North Carolina are spending at least **one-third** of their income on housing costs.

<https://carolinaacross100.unc.edu/a-data-driven-look-at-local-housing-challenges-in-north-carolina/>

Renters, who account for over 30% of North Carolina’s population, are disproportionately affected by unaffordable housing. Renters are more than twice as likely as homeowners to experience a housing cost burden—spending 30% or more of their household income on housing expenses—with 46% of renters facing this issue compared to 20% of homeowners.²⁶

In North Carolina, 87% of very low-income renter households face a cost burden; in 2021, 63% of households with children experienced cost burden.²⁶ Only Texas and Ohio have experienced larger decreases than North Carolina in the number of low-rent units available in the state.²⁷ As of 2023, minimum wage renters in North Carolina would need to work 83 hours a week to afford a studio apartment.²⁸

“After paying for housing and utilities, the average North Carolina resident earning less than **\$30,000** is left with less than **\$450** per month to cover essential household expenses such as food, health care, transportation, and child care.”

<https://carolinaacross100.unc.edu/a-data-driven-look-at-local-housing-challenges-in-north-carolina/>

WHY DOES THE UPDATE COMMITTEE RECOMMEND THIS STRATEGY?

Housing security is an effective prevention strategy for ACEs; safe, stable, and affordable housing creates a foundation for family well-being and reduces stressors that contribute to ACEs.²⁹ Stable housing ensures families have a consistent and safe place to live, reducing disruptions to children’s lives, such as frequent school changes, social isolation, or unsafe living environments. Affordable housing reduces economic strain, allowing families to allocate resources toward essential needs such as food, health care, and child care, lowering the likelihood of ACEs related to poverty.³⁰

DESIRED RESULT

To reduce housing cost burdens and promote stable, affordable housing for families, fostering environments that support financial stability and prevent ACEs.

ALIGNMENT ACROSS NC

- **The North Carolina Housing Finance Agency** aims to foster an inclusive environment that meets the housing needs of all North Carolinians. It works collaboratively with key state and local agencies as well as nonprofit housing groups and community service providers.³¹
- **The North Carolina Housing Coalition** seeks to provide relevant research, data, and training on housing needs to critical stakeholders across the state. The Coalition also works to advocate for just and affordable housing.³²
- **Durham Choice** is a partnership between the Durham Housing Authority and the City of Durham to expand affordable housing opportunities in Durham. It is supported by a \$40 million Choice Neighborhoods Implementation Grant from the U.S. Department of Housing and Urban Development.³³
- **Carolina Across 100** launched its 18 month “Our State, Our Home” initiative in January 2025. This program is designed to help communities develop capacity and implement strategies to address affordable housing in North Carolina.³⁴

Strategy 2

The established task force should use existing research to create a strategy that identifies barriers and solutions to increasing access in areas like employment, lending, and housing.

CONTEXT

Discriminatory policies such as redlining,^d segregated schools, exclusionary labor practices, and unequal access to credit have entrenched cycles of poverty and limited wealth-building opportunities for communities of color and low-income families.³⁵ These systemic barriers have not only widened economic disparities but also hindered access to critical resources such as affordable housing, quality education, stable employment, and health care, perpetuating intergenerational inequities and reducing opportunities for upward mobility. Addressing these structural factors is essential for fostering economic security, advancing equity, and building resilient, inclusive communities.

- In North Carolina, the homeownership rate for White households is 75%, compared to 47% for Black households.³⁶
- Areas historically redlined in North Carolina continue to face lower property values, reduced investment, and higher concentrations of poverty, perpetuating economic insecurity.³⁷ Minority applicants in North Carolina are more likely to be denied mortgages or receive high-interest loans, perpetuating wealth gaps and limiting economic security.³⁸

WHY DOES THE UPDATE COMMITTEE RECOMMEND THIS STRATEGY?

Barriers to accessing employment, lending, and housing contribute to economic instability, which can negatively impact families and communities. By leveraging existing research, the task force can develop targeted solutions that address disparities, promote equitable access to resources, and support economic mobility. Addressing these structural issues is particularly critical for historically marginalized populations, who often face higher rates of discrimination and limited opportunities. Unfair housing practices are closely linked to adverse childhood experiences (ACEs) because housing instability, discrimination, and inadequate living conditions create environments that increase stress, expose families to trauma, and undermine a child's sense of safety and stability.⁴⁰

DESIRED RESULT

To ensure access to safe, stable, and affordable housing, reducing the risk of ACEs by fostering secure and supportive environments that promote family well-being and resilience.

ALIGNMENT ACROSS NC

Alignment for this strategy can be found across various sectors and organizations that are actively addressing structural inequities and promoting economic security.

- **North Carolina Department of Commerce** focuses on workforce development and equitable economic growth, addressing employment barriers and promoting opportunities in underserved communities.
- **North Carolina Justice Center** advocates for economic and social justice by addressing systemic inequities in employment, housing, and education.
- **NC Child** focuses on family economic security and child well-being, promoting policies that address disparities in access to resources critical for families.
- **Positive Childhood Alliance (PCANC)** emphasizes the importance of addressing social drivers of health, including economic stability, to prevent adverse childhood outcomes.
- **Legal Aid of North Carolina** provides crucial support to North Carolinians facing housing issues by offering free legal services, advocacy, and education.
- **Carolina Across 100** launched its 18 month “Our State, Our Home” initiative in January 2025. This program is designed to help communities develop capacity and implement strategies to address affordable housing in North Carolina.
- **Healthy Opportunities Pilots (HOP)** includes housing resources aimed at addressing housing instability and unsafe living conditions, which are key social drivers of health. By providing support such as rental assistance, home remediation, and housing navigation, HOP aims to improve health outcomes and reduce health care costs for Medicaid beneficiaries in North Carolina.

^d Redlining is the systemic practice of denying people access to credit because of where they live, even if they qualify for the loans. Historically, lenders redlined urban and/or Black populated neighborhoods in particular. In 1968, the Fair Housing Act outlawed racially motivated redlining.³⁹

Strategy 3

Philanthropic organizations should provide funding for this task force as well as sustainable funding for select strategies identified through the task force's work.

CONTEXT

The task force is expected to conduct a comprehensive analysis of the economic barriers affecting North Carolina families, including gaps in access to affordable housing, lending opportunities, and employment pathways. This work will involve gathering and analyzing data, identifying best practices, and developing policy recommendations that can lead to sustainable solutions. Additionally, the task force will engage stakeholders across sectors—including community-based organizations, businesses, policymakers, and researchers—to ensure that strategies are practical, scalable, and responsive to community needs.

Philanthropic funding is essential not only for supporting the task force's initial research and convening efforts but also for ensuring that its recommendations are implemented effectively. By investing in capacity-building efforts, pilot programs, and scalable interventions, philanthropy can help advance policy recommendations, workforce development initiatives, and financial inclusion programs that create long-term economic stability for North Carolina families. Sustainable funding is especially important for ensuring that the most effective strategies identified through the task force are not just conceptualized but put into practice with measurable impact.

WHY DOES THE UPDATE COMMITTEE RECOMMEND THIS STRATEGY?

Philanthropic organizations play a critical role in funding innovative, community-driven solutions that address systemic challenges like financial resilience and housing stability. Unlike public funding, which may be constrained by legislative cycles and competing priorities, philanthropic support can provide the flexibility needed to pilot new initiatives, invest in long-term capacity building, and sustain impactful programs. Additionally, philanthropic organizations have a vested interest in improving economic mobility and reducing disparities, aligning with the task force's goals of creating pathways to financial stability and safe, affordable housing for families across North Carolina. Their involvement can also help leverage additional funding from public and private sources, ensuring the sustainability of the task force's work and expanding its reach.

DESIRED RESULT

To ensure sustained resources for research, collaboration, and implementation of effective strategies that enhance financial resilience and expand access to affordable, safe, and stable housing for families in North Carolina.

ALIGNMENT ACROSS NC

- **The North Carolina Housing Financing Agency** has leveraged public funds with private investments to provide safe, affordable housing opportunities.
- **The North Carolina Justice Center** advocates for increased investment in the NC Housing Trust Fund to finance the construction and rehabilitation of affordable housing.
- **The North Carolina Housing Coalition** unites organizations such as AARP and Habitat for Humanity to support affordable housing initiatives across the state.
- **The Z. Smith Reynolds Foundation** has funded projects aimed at improving economic security and housing for families across the state.
- **Dogwood Health Trust** invests in initiatives that address social drivers of health, including economic stability and housing in Western North Carolina. Their funding supports programs that create affordable housing options and promote economic development to enhance financial resilience.

RECOMMENDATION #5

The North Carolina Budget & Tax Center should conduct an economic analysis of the impact of policies including the Child Tax Credit, the commencement of a state refundable Earned Income Tax Credit (EITC), and paid leave on the financial stability and economic mobility of children and families. This analysis should identify disparities in how these policies affect different income levels, family structures, and historically marginalized populations.

See Recommendation 6.3 in the Appendix for the original recommendation.

Strategy 1

The North Carolina Budget & Tax Center should ensure disaggregated data related to child and family outcomes by race and ethnicity, as well as by county and rural/urban status, when possible.

CONTEXT

Aggregated data are data that are combined or summarized, often at the group, regional, or population level, to present an overall picture of impact. It is useful for providing broad overviews, trends, or summaries. However, it can mask disparities or variations within subgroups, making it less effective for identifying specific challenges or targeting interventions. Disaggregated data, however, are broken down into specific subgroups, such as by ethnicity, race, gender, income level, or geographic location, to provide a more detailed analysis. It is essential for equity-focused work and can inform targeted solutions.

Prioritizing the collection and analysis of disaggregated data will enhance the understanding of how disparities affect access to resources and services, allowing for targeted interventions that address the unique needs of diverse populations.

Disaggregating data by race, ethnicity, and geographic location allows policymakers and advocates to:

- **Identify disparities:** Aggregated data can mask disparities in outcomes. Disaggregated data highlight the unique challenges faced by marginalized racial and ethnic groups, as well as rural and urban communities.
- **Address systemic barriers:** Structural racism and geographic disparities have contributed to unequal access to resources. Disaggregating data help identify the impact of these systemic barriers and inform strategies to break down these barriers.

WHY DOES THE UPDATE COMMITTEE RECOMMEND THIS STRATEGY?

Aggregated data does not often allow for a clear understanding of the disparities experienced by specific racial, ethnic, geographic, or socio-economic groups. Disaggregating data ensures that these inequities are identified and addressed; understanding disparities allows for the development of tailored strategies that directly address the unique needs of specific populations or communities.

DESIRED RESULT

To create a comprehensive, equity-focused data framework that identifies disparities in child and family outcomes across race, ethnicity, and geographic regions, enabling targeted policies and programs to address systemic inequities.

ALIGNMENT ACROSS NC

- **Cape Fear Collective** is a non-profit organization based in North Carolina that focuses on leveraging data, community partnerships, and innovative strategies to drive social and economic progress in the Cape Fear region and across the state. It works to empower communities by addressing systemic inequities and fostering sustainable, inclusive growth.
- **NC Child data cards** provide accessible, county-specific data on various indicators of child well-being. These cards are designed to help policymakers, advocates, and community leaders understand the state of children's health, education, safety, and economic security across the state.

Strategy 2

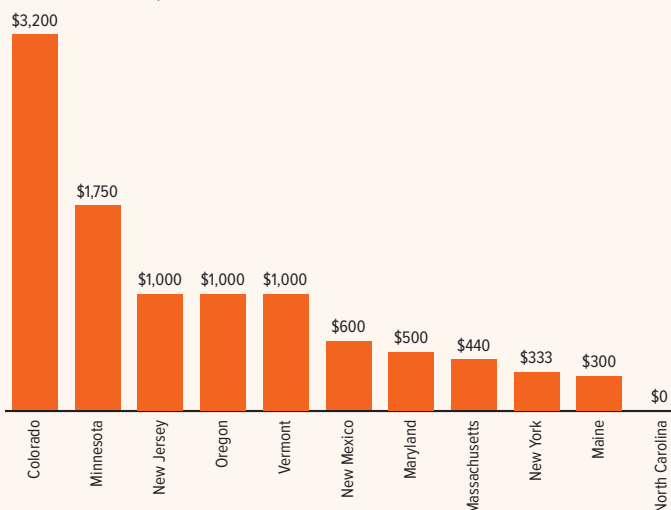
Strategy 1 should include a detailed analysis of the benefits of Child Tax Credit (CTC) and Earned Income Tax Credit (EITC) in North Carolina. It should also include a comparison between these programs and those in other states to evaluate their effectiveness in promoting financial stability for families and reducing child welfare system involvement. This analysis should identify gaps in eligibility, benefit amounts, and accessibility, highlighting best practices from states with stronger or more equitable tax credits.

CONTEXT

The Child Tax Credit (CTC) is a credit available to taxpayers for each dependent child who is qualified for the federal Child Tax Credit. A state CTC increases income by reducing the amount of state income taxes an eligible family owes. Fourteen states currently have a state CTC,⁴¹ ten of which offer refundable credits. A refundable credit allows families with incomes too low to have an income tax liability to still receive the full value of the credit.⁴¹

Figure 1.
State Child Tax Credits are delivering a boost to families with kids across the nation

Max state credit per child under 6 for select states, Tax Year 2024



Note. This chart displays data for the 10 states who had a refundable, per-child CTC for Tax Year 2024. In total, 14 states

Source: Center on Budget and Policy Priorities

<https://ncbudget.org/wp-content/uploads/2024/10/2024-CTC-and-cash-report.pdf>

Nearly half of North Carolinian families with children in the household report that **paying for household expenses** is somewhat or very difficult.

<https://ncbudget.org/wp-content/uploads/2024/10/2024-CTC-and-cash-report.pdf>

The federal CTC was first enacted in 1997 and has lifted approximately 2 million children out of poverty each year. During the COVID-19 pandemic, the CTC was temporarily expanded, increasing the maximum to \$3600 per child under 6 and \$3000 per child up to 17. As a result of the expanded benefits, child poverty decreased in North Carolina by more than 40% in 1 year. However, with the expiration of the expanded CTC at the end of 2021, child poverty rates have risen. Nationally, the child poverty rate increased from 5.2% in 2021 to 12.4% in 2022, marking a significant reversal.⁴² In North Carolina, the child poverty rate was 17.2% in 2022, statistically unchanged from 2021. However, this rate remains higher than the national average, indicating persistent challenges in addressing child poverty within the state.⁴³

The Earned Income Tax Credit (EITC) is an economic support for workers with low to moderate incomes. The amount of the credit depends on an eligible recipient's income and number of children. There is a federal program in place, and states can elect to supplement with state-level EITC policies as well.⁴ There are currently 31 states that offer EITC with varying eligibility standards, methods for calculating the credit amount, and refundability.⁴⁴ A refundable EITC has been associated with an 11% decrease in foster care entries compared to states without a state-level EITC. It has also been associated with fewer neglect reports.⁴

See the end of this chapter for more information on the EITC.

A North Carolina CTC worth **\$1900** per child **under 6** years of age and **\$1600** aged **6-17** would lift more than 100,000 children above the poverty line and reduce child poverty by nearly **one-third**.⁴¹



WHY DOES THE UPDATE COMMITTEE RECOMMEND THIS STRATEGY?

In a 2024 poll, it was found that more than 4 out of 5 North Carolinians believe that child tax credits for middle- and low-income families would support well-being in their community.⁴¹ With a state CTC, 65% of all North Carolinian children would benefit,⁴¹ laying a foundation for economic opportunity through which the state's children could thrive. The benefits of tax credits such as the CTC and EITC go beyond reducing the number of children in poverty; these policies have also been linked to increased birth weights, improved health outcomes, and a lower likelihood of child injuries that require medical attention.⁴¹ According to the Centers for Disease Control and Prevention (CDC), boosting a family's financial security can reduce child abuse and neglect.⁵

DESIRED RESULT

To provide a comprehensive analysis that highlights the potential benefits and impacts of implementing Child Tax Credit (CTC) and Earned Income Tax Credit (EITC) programs in North Carolina, using comparisons with other states to identify best practices and inform equitable policy recommendations that promote financial stability for families.

ALIGNMENT ACROSS NC

- **Positive Childhood Alliance NC (PCANC)** works on initiatives that address child well-being, including the role of financial supports like tax credits.
- **MomsRising NC** advocates for family-friendly policies as tools to support working families and engages in advocacy campaigns to promote the expansion of these credits.
- **United Way of North Carolina** provides resources to help families access tax credits and advocates for expanding the EITC and CTC to improve economic outcomes for families across the state.
- **The Child Fatality Task Force** has historically recommended policies that strengthen financial supports for families.

RECOMMENDATION #6

North Carolina Division of Child Development and Early Education, North Carolina Partnership for Children/Smart Start, MomsRising NC, and North Carolina Early Childhood Foundation should lead a coordinated effort to convene leaders and employers across sectors to identify specific actions toward establishing concrete family-friendly workplace policies.

Strategy 1

North Carolina philanthropy and business sectors should provide additional resources to Family Forward NC's work with employers to develop family-friendly workplace policies, improve awareness of these policies' importance, and ultimately enhance access to these policies for more North Carolina families.

CONTEXT

Family Forward NC is an initiative of the North Carolina Early Childhood Foundation (NCECF) and is designed to promote family-friendly workplace practices that support both employers and employees. The initiative focuses on improving health outcomes for children, enhancing family economic security, and strengthening businesses by fostering policies that help parents balance work and family responsibilities.⁴⁵

Key goals include:

- **Improving children's health and well-being** through supporting access to paid leave, flexible schedules, and affordable child care to create stable, healthy environments for children.
- **Supporting economic security for families** by reducing the burden of child care costs and caregiving responsibilities.
- **Strengthening North Carolina's workforce and economy** by encouraging businesses to adopt policies that make them more competitive in attracting and retaining talent.

Family-friendly workplace policies are practices and benefits implemented by employers to support employees in balancing their work and family responsibilities. These policies aim to create a healthier, more productive, and equitable workplace environment while promoting employee well-being and retention. Key examples of policies include paid family and medical leave, sick leave, remote work options, flexible schedules, and child care support.

Currently, there are more than 11,000 North Carolina employers engaged in Family Forward.⁴⁵

Workers of color face less access to family-friendly benefits, which disproportionately affects their financial security and economic mobility.

<https://familyforwardnc.com/families-have-changed/>

In North Carolina, only 3.4% of families have a stay-at-home parent who provides for their child or children full time.⁴⁶

WHY DOES THE UPDATE COMMITTEE RECOMMEND THIS STRATEGY?

This strategy offers the opportunity to leverage the influence and resources of these sectors to expand the adoption of family-friendly workplace policies, which are beneficial for families, businesses, and the broader community.

Businesses with family-friendly policies see lower turnover rates, as employees are more likely to stay with employers who support their caregiving responsibilities. They also tend to see reduced absenteeism and improved employee satisfaction.⁴⁷

DESIRED RESULT

To expand the adoption of family-friendly workplace policies across North Carolina, improving economic security, fostering PCEs, and strengthening the well-being of families and businesses.

ALIGNMENT ACROSS NC

- **The Budget & Tax Center** conducts research and advocates for policies that address the economic stability of families through equitable workplace practices.
- **The North Carolina Chamber** promotes workforce strategies that include family-friendly best practices to attract and retain talent, fostering economic growth.
- **MomsRising NC** advocates for workplace policies that benefit families, such as paid leave and flexible work hours.
- **NC Child** aligns efforts with legislative priorities to improve family-friendly practices statewide.

Strategy 2

NCDHHS should work with local school districts, child care, the North Carolina Department of Public Instruction, and community partners to promote family-friendly environments in schools through flexible policies and expanded support services.

- Public schools should implement family-friendly workplace policies for their staff, such as flexible and paid leave policies and onsite or subsidized child care for staff.
- NC DPI should utilize data from the Teacher Working Conditions Survey and explore other sources to identify a baseline, goals, and progress toward improving employee wellness following the implementation of these policies.

CONTEXT

The Teachers Working Conditions Survey is a statewide survey designed to gather anonymous feedback from educators about their working conditions. Conducted every 2 years, this survey provides valuable insights into various aspects of the school environment and how they affect teaching and learning. Key goals include improving working conditions, providing data to school leaders and policy makers to guide improvements in education policies and practices, and enhancing teacher retention and recruitment.⁴⁸ While this survey is not comprehensive, it provides an excellent baseline.

Schools play a central role in communities, not only as places of learning but also as employers, hubs for family engagement, and key influencers of broader social norms. Public schools are among the largest employers in many North Carolina communities, especially in rural areas.⁴⁹ Implementing family-friendly workplace policies for school staff directly supports a significant portion of the workforce.

In North Carolina, teachers earn a base salary paid by the state, and the starting teacher salary is \$41,000,⁵⁰ with some counties providing additional income supplements. In 2023, the average salary was estimated to be \$57,805, which is what a teacher with 12 years of experience typically makes.⁵¹ Teachers are able to make more money from additional county and state pay by taking on responsibilities such as coaching a sports team or teaching a shortage area subject.⁵⁰

Schools are a natural space for promoting family-friendly environments that strengthen relationships between educators, families, and students, fostering PCEs for children. Implementing such practices can lead to improved school culture and a dedicated community of educators, students, and families.



In 2022–2023, **6.83%** of teachers in NC resigned due to family responsibilities/child care.⁵²

Many school staff members, especially support personnel, face challenges similar to those of families they serve. Family-friendly policies help address these inequities by ensuring all employees have access to essential benefits.

WHY DOES THE UPDATE COMMITTEE RECOMMEND THIS STRATEGY?

Schools in North Carolina and across the country face significant challenges in retaining qualified teachers. Family-friendly workplace policies, such as flexible and paid leave, may help alleviate stress, improve job satisfaction, and reduce turnover rates, particularly in underserved areas. Promoting family-friendly policies can also help foster a culture of care and support. Having teachers and other school staff remain in their positions long-term also encourages an environment that allows students to develop meaningful relationships with a stable adult, thus increasing a PCE opportunity. By using data such as the Teachers Working Conditions Survey, this approach can inform and measure progress to create sustainable improvements in teacher economic mobility and well-being.

DESIRED RESULT

To create family-friendly environments in public schools through flexible policies and expanded support services, improving staff well-being, retention, and productivity while fostering a positive impact on families and communities.

ALIGNMENT ACROSS NC

- North Carolina Area Health Education Centers (NC AHEC)** partners with schools to address teacher wellness and retention, particularly in rural and underserved areas.
- NCPC/Smart Start** collaborates with schools to integrate child care and family-focused supports into educational environments.
- The **Whole School, Whole Community, Whole Child (WSCC)** model is a comprehensive framework developed collaboratively by the Centers for Disease Control and Prevention (CDC) and the Association for Supervision and Curriculum Development (ASCD). This model emphasizes a holistic approach to education and health, recognizing that the well-being of students is integral to their academic success. In North Carolina, the Department of Public Instruction (DPI) has adopted the WSCC model to enhance student health and academic achievement.

Strategy 3

The NC Center on the Workforce for Health should ensure that current collaborations with workforce organizations such as the NC Chamber Foundation, EdNC, and initiatives including Health Talent Alliance incorporate family friendly workplace policies into their overall workforce development discussions and strategies.

CONTEXT

The North Carolina Center on the Workforce for Health is a research and policy center focused on addressing health workforce challenges across the state. It works to analyze workforce trends, develop strategic solutions, and support policy initiatives aimed at strengthening North Carolina's health care workforce, particularly in underserved and rural areas. The center collaborates with state agencies, academic institutions, and industry stakeholders to ensure that North Carolina has a well-trained, sustainable health workforce capable of meeting the state's evolving health care needs.

The North Carolina Health Talent Alliance is a partnership between the NC Chamber Foundation and the North Carolina Center on the Workforce for Health. This collaborative initiative is aimed at addressing health care workforce challenges across North Carolina. It brings together key local stakeholders, including health care providers, academic institutions, government agencies, and community organizations, to develop community-based strategies that ensure a sufficient, skilled, and diverse health care workforce to meet the state's needs.⁵³

North Carolina faces significant workforce shortages in critical sectors such as health care, education, and public services.^{54,55} Family-friendly policies, like flexible schedules and paid leave, directly address the needs of employees, reducing burnout and turnover rates. Organizations that adopt family-friendly policies are more likely to retain skilled workers, particularly in sectors with high turnover, such as health care. Incorporating family-friendly policies into workforce development strategies makes North Carolina more appealing to potential employees, especially younger generations and caregivers seeking work-life balance.

WHY DOES THE UPDATE COMMITTEE RECOMMEND THIS STRATEGY?

By supporting workers in balancing professional and personal responsibilities, family-friendly policies contribute to stronger families, healthier communities, and more resilient economies. In rural areas, where workforce challenges are often more pronounced, integrating these policies can create sustainable employment opportunities and reduce economic disparities. Embedding family-friendly policies in workforce strategies promotes equity by ensuring all workers, especially those in low-income or caregiving roles, have access to supportive environments.

DESIRED RESULT

To ensure that family-friendly workplace policies are integrated into workforce and economic development initiatives, creating environments that support employees' well-being while fostering economic growth and stability.

ALIGNMENT ACROSS NC

- **My Future NC** is a statewide initiative in North Carolina focused on increasing educational attainment and workforce readiness to support long-term economic growth and community development. It is a collaborative partnership involving leaders from education, business, government, and nonprofit sectors who work together to ensure that more North Carolinians are equipped with the skills and credentials needed for the job market.
- **The North Carolina Institute for Emerging Issues (IEI)** is actively involved in promoting family-friendly workplace policies through its "First in Future" initiative, which focuses on enhancing the state's competitiveness by addressing key issues, including workforce development and family well-being.

EARNED INCOME TAX CREDITS

The federal Earned Income Tax Credit (EITC) helps low-income workers and families receive a tax break that can be used to reduce the amount of taxes owed or increase the refund they receive.⁵⁶ The credit is a fixed percentage of earnings, up to a maximum credit amount. By design, the EITC only benefits families who work.⁵⁷ Both parents in a 2-parent household do not need to work to qualify. However, the household must meet the earned income requirement, which means at least 1 parent must have earned income from employment or self-employment during the tax year. EITC is considered 1 of the largest antipoverty programs in the United States,⁵⁸ increasing financial stability to working families while encouraging workforce participation.

State Earned Income Tax Credits (EITC) are government benefits for low-income workers and families. The state EITC is typically calculated as a percentage of the federal EITC,⁵⁹ and each state that offers EITCs makes its own policies regarding credit eligibility, credit value, and whether the credit is refundable or non-refundable. Refundable state EITC credits provide payment even if the credit amount exceeds the worker's owed income tax.⁶⁰ This allows the EITC to offset other state taxes paid, such as sales taxes. A non-refundable EITC provides smaller benefits than a refundable EITC; typically, households in poverty have little or no state income tax liability.⁶⁰ While there is no central national source reporting the average state EITC, a 2021 study found that the average state amount was \$265, which represents over 90% of a 40-hour week's salary at the federal minimum wage of \$7.25 per hour.

Children are typically the primary beneficiaries of the EITC; families with children receive a much larger credit than workers who do not have qualifying children.⁵⁷ With a state EITC, caregivers of children have more opportunity to supply the children with food, clothes, and other necessities.

Currently, 31 states offer a refundable EITC. North Carolina repealed the state EITC in 2014. The state EITC in North Carolina averaged \$116 per year for working low- to moderate-income families earning between \$38,000–\$52,000 per year (based on marital status and number of children), with the greatest benefits for families earning between \$10,000–\$22,000 per year. Nearly 1 million families received the state EITC in 2011. For very low-wage workers, the credit expanded with higher income, aiming to encourage a greater number of work hours. The EITC was most often temporary assistance, with most recipients no longer eligible after 1 to 2 years, or after they had increased work hours and/or wages.⁶¹

Establishing a refundable EITC could offer significant benefits to both state residents and the state as a whole. The EITC provides essential financial assistance to working families, helping them cover basic needs such as housing, food and transportation. With a refundable EITC, North Carolina could take a step to reduce economic hardship for many of its residents, particularly those with children; nearly 1 million low-income families could potentially be lifted out of poverty.⁶²

1. Financial Stability & Emotional Stability are Inter-Connected. Children's Lifetime. Accessed February 28, 2025. <https://www.childreislifetime.org/financial-stability>
2. What is Economic Mobility? The Bell Policy Center. Accessed February 28, 2025. <https://www.bellpolicy.org/what-is-economic-mobility/>
3. A Key Connection: Economic Stability and Family Well-being. Chapin Hall. Accessed February 28, 2025. <https://www.chapinhall.org/project/a-key-connection-economic-stability-and-family-well-being/>
4. Cusick G, Gaul-Stout J, Kakuyama-Villaber R, et al. A Systematic Review of Economic and Concrete Support to Prevent Child Maltreatment. *Societies*. 2024;14(9):173. doi:10.3390/SOC14090173
5. Hirsch S, Rose-Waters M, Tracy N, Witteck C. *Economic Supports Can Prevent Child Abuse & Neglect in North Carolina*; 2021. Accessed February 28, 2025. <https://www.preventchildabusenc.org/wp-content/uploads/2021/06/Economic-Supports-Final-1.pdf>
6. Food and Nutrition Services. NCDHHS. Accessed February 28, 2025. <https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps#Howmuchwillreceiveinbenefits-4807>
7. Special Supplemental Nutrition Program for Women, Infants and Children (WIC) | NCDHHS. NCDHHS. Accessed February 28, 2025. <https://www.ncdhhs.gov/ncwic>
8. Work First Family Assistance. NCDHHS. Accessed February 28, 2025. <https://www.ncdhhs.gov/divisions/social-services/work-first-family-assistance>
9. Child Care Subsidy. NCDHHS. Accessed February 28, 2025. <https://www.ncdhhs.gov/assistance/childrens-services/child-care-subsidy>
10. Maguire-Jack K, Sattler K. Neighborhood Poverty, Family Economic Well-Being, and Child Maltreatment. *Journal of Interpersonal Violence*. 2022;38(5-6):4831. doi:10.1177/08862605221119522
11. How do economic supports benefit families and communities? Casey.org. February 4, 2025. Accessed February 28, 2025. <https://www.casey.org/economic-supports-research/>
12. North Carolina - Spotlight on Poverty and Opportunity. Spotlight on Poverty and Opportunity. Accessed February 28, 2025. <https://spotlightonpoverty.org/states/north-carolina/>
13. Poverty in America: How Does North Carolina Stack Up? NCAA. January 31, 2020. Accessed February 28, 2025. <https://www.nccaa.net/post/poverty-in-america-how-does-north-carolina-stack-up#:~:text=6.5%25%20of%20North%20Carolinians%20live,for%20a%20family%20of%20four>
14. TANF Cash Assistance Should Reach Many More Families in North Carolina to Lessen Hardship. Center on Budget and Policy Priorities. Accessed February 28, 2025. https://www.cbpp.org/sites/default/files/atoms/files/tanf_trends_nc.pdf
15. WIC Coverage in North Carolina. America's Health Rankings. Accessed February 28, 2025. https://www.americashealthrankings.org/explore/measures/wic_coverage_b/NC
16. Weiner D, Anderson C, Thomas K. System Transformation to Support Child & Family Well-Being: The Central Role of Economic & Concrete Supports. Chapin Hall. July 2021. Accessed February 28, 2025. <https://www.chapinhall.org/wp-content/uploads/Economic-and-Concrete-Supports.pdf>
17. From Mandated Reporting to Mandated Supporting: What Will It Take? Build Initiative. January 17, 2025. Accessed February 28, 2025. <https://buildinitiative.org/resource-library/from-mandated-reporting-to-mandated-supporting-what-will-it-take/>
18. Anderson C, Grewal-Kok Y, Cusick G, Weiner D, Thomas K. Family and Child Well-being System: Economic & Concrete Supports as a Core Component. *Chapin Hall [Power Point Slides]*. Published online 2023. Accessed February 28, 2025. <https://www.chapinhall.org/wp-content/uploads/Economic-Supports-deck.pdf>
19. Pac J, Collyer S, Berger L, et al. The effects of child poverty reductions on Child Protective Services involvement. *Social Service Review*. 2023;97(1):43-91. doi:10.1086/723219/ASSET/IMAGES/LARGE/FGA2.JPEG
20. Institute for Emerging Issues. Accessed February 28, 2025. <https://iei.ncsu.edu/>
21. What We Do I. MDC. Accessed February 28, 2025. <https://www.mdcinc.org/what-we-do/>
22. North Carolina State Health Improvement Plan. *NCDHHS*. Published online October 2023. Accessed February 28, 2025. www.ncdhhs.gov
23. Severe Housing Problems in North Carolina. America's Health Rankings. Accessed February 28, 2025. https://www.americashealthrankings.org/explore/measures/severe_housing_problems/NC
24. *National Healthy Housing Standard*; 2014.
25. Mulligan T. American Rescue Plan: Local Government Funding for Affordable Housing Development. Coates' Canons NC Local Government Law. June 1, 2021. Accessed February 28, 2025. <https://canons.sog.unc.edu/2021/06/american-rescue-plan-local-government-funding-for-affordable-housing-development>
26. Rosenfeld L. Who is Experiencing Housing Cost Burden in North Carolina?. North Carolina Housing Finance Agency. December 7, 2023. Accessed February 28, 2025. <https://www.nchfa.com/who-experiencing-housing-cost-burden-north-carolina#:~:text=While%20housing%20unaffordability%20is%20experienced,range%20of%2018%E2%80%9330%25%20of>
27. Rosenfeld L. North Carolina Loses Nearly One-Third of Low-Cost Rental Units Over the Last Decade. North Carolina Housing Finance Agency. September 13, 2024. Accessed February 28, 2025. <https://www.nchfa.com/north-carolina-loses-nearly-one-third-low-cost-rental-units-over-last-decade>
28. Affordable housing investments could provide stable, safe homes in every community. North Carolina Justice Center. August 2021. Accessed February 28, 2025. https://www.ncjustice.org/wp-content/uploads/2021/08/BTC-budget-stories_Affordable-Housing_2021_v2.pdf
29. DeCandia CJ, Volk KT, Unick GJ. Evolving Our Understanding: Housing Instability as an ACE for Young Children. *Adversity and Resiliency Science*. 2022;3(4):365-380. doi:10.1007/S42844-022-00080-Y/TABLES/5
30. Acosta S. Stable Housing Is Foundational to Children's Well-Being. Center on Budget and Policy Priorities. February 15, 2022. Accessed February 28, 2025. <https://www.cbpp.org/blog/stable-housing-is-foundational-to-childrens-well-being>
31. North Carolina Housing Finance Agency. Accessed February 28, 2025. <https://www.nchfa.com/>
32. Theory of Change. North Carolina Housing Coalition. Accessed February 28, 2025. <https://nchousing.org/theory-of-change/>
33. About Durham Choice. Durham Choice. Accessed February 28, 2025. <https://www.durhamchoice.org/about>
34. Our State, Our Homes. Carolina Across 100. Accessed February 28, 2025. <https://carolinaacross100.unc.edu/program5/>
35. Maye AA. Chasing the dream of equity: How policy has shaped racial economic disparities. Economic Policy Institute. August 1, 2023. Accessed February 28, 2025. <https://www.epi.org/publication/chasing-the-dream-of-equity/>
36. Baumann-Mitchell A. The Black-White Home Ownership Gap in North Carolina. North Carolina Housing Finance Agency. June 16, 2021. Accessed February 28, 2025. <https://www.nchfa.com/black-white-home-ownership-gap-north-carolina>
37. Richardson J, Mitchell BC, Meier HC, Lynch E, Edlebi J. Redlining and Neighborhood Health. National Community Reinvestment Coalition. Accessed February 28, 2025. <https://nrcr.org/holc-health/>
38. Lindstrom L, Lang H, Raynor D. Black applicants in NC, SC are more likely to be denied home loans. *The Charlotte Observer*. <https://www.charlotteobserver.com/news/business/article253706958.html>. August 26, 2021. Accessed February 28, 2025.
39. Redlining. Federal Reserve History. June 2, 2023. Accessed February 28, 2025. <https://www.federalreservehistory.org/essays/redlining>
40. DeCandia CJ, Volk KT, Unick GJ. Evolving Our Understanding: Housing Instability as an ACE for Young Children. *Adversity and Resiliency Science*. 2022;3(4):380. doi:10.1007/S42844-022-00080-Y
41. Hodges-Copple S. *North Carolinians Deserve the Credit*; 2024. Accessed February 28, 2025. <https://ncbudget.org/wp-content/uploads/2024/10/2024-CTC-and-cash-report.pdf>
42. Sy S, Cuevas K. Child poverty increases sharply following expiration of expanded tax credit. PBS News. <https://www.pbs.org/newshour/show/child-poverty-increases-sharply-following-expiration-of-expanded-tax-credit>. September 12, 2023. Accessed February 28, 2025.
43. NC Budget & Tax Center releases analysis of new poverty data. NC Budget & Tax Center. September 14, 2023. Accessed February 28, 2025. <https://ncbudget.org/nc-budget-tax-center-releases-analysis-of-new-poverty-data/>

44. Earned Income Tax Credit Overview. National Conference of State Legislatures. May 13, 2024. Accessed February 28, 2025. <https://www.ncsl.org/human-services/earned-income-tax-credit-overview>
45. Family Forward NC. Family Forward NC. Accessed February 28, 2025. <https://familyforwardnc.com/>
46. Families Have Changed. Family Forward NC. Accessed February 28, 2025. <https://familyforwardnc.com/families-have-changed/>
47. Ireson R, Sethi B, Williams A. Availability of caregiver-friendly workplace policies (CFWPs): an international scoping review. *Health Soc Care Community*. 2016;26(1):e14. doi:10.1111/HSC.12347
48. Teacher Working Conditions Survey North Carolina. Accessed February 28, 2025. <https://www.nctwcs.org/>
49. Strong Schools, Strong Communities, a Strong North Carolina. NC Governor. 2024. Accessed February 28, 2025. <https://governor.nc.gov/strong-schools-strong-communities-strong-north-carolina>
50. North Carolina Teacher Salary. Teach NC. Accessed February 28, 2025. <https://northcarolina.teach.org/salary-benefits>
51. Hui TK. Average NC teacher pay is nearly \$58,000, state says. But educators argue many earn less. *The News & Observer*. <https://www.newsobserver.com/news/local/education/article272705310.html>. March 3, 2023. Accessed February 28, 2025.
52. Department of Public Instruction. *2022-2023 State of the Teaching Profession in North Carolina*; 2024. Accessed February 28, 2025. <https://www.dpi.nc.gov/documents/files/state-teaching-profession-2022-2023/download?attachment>
53. NC Health Talent Alliance. NC Chamber. Accessed February 28, 2025. <https://ncchamber.com/foundation/institute-for-workforce-competitiveness/nc-health-talent-alliance/>
54. Howard R. The Ongoing Workforce Shortage. UNC School of Government. September 2022. Accessed February 28, 2025. <https://ncimpact.sog.unc.edu/2022/09/the-ongoing-workforce-shortage/>
55. Mchugh P, Bean De Hernandez A, Davis C, Hogan M, Nienow S. *North Carolina Healthcare Association Critical Workforce Needs Assessment*; 2024. Accessed February 28, 2025. <https://www.ncha.org/wp-content/uploads/2024/05/NCHA-2024-Workforce-Report-FINAL.pdf>
56. Earned Income Tax Credit (EITC). Internal Revenue Service. Accessed February 28, 2025. <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit-eitc>
57. What is the earned income tax credit? Tax Policy Center. January 2024. Accessed February 28, 2025. <https://taxpolicycenter.org/briefing-book/what-earned-income-tax-credit>
58. EITC (Earned Income Tax Credit). UNC School of Government. Accessed February 28, 2025. <https://ncimpact.sog.unc.edu/our-research/economy/eitc/>
59. The Earned Income Tax Credit; 2023. Accessed February 28, 2025. <https://www.cbpp.org/sites/default/files/atoms/files/policybasics-eitc.pdf>
60. How do state earned income tax credits work?. Tax Policy Center. January 2024. Accessed February 28, 2025. <https://taxpolicycenter.org/briefing-book/how-do-state-earned-income-tax-credits-work>
61. North Carolina Institute of Medicine. *NCIOM Task Force on Essentials for Childhood: Safe, Stable, and Nurturing Relationships and Environments to Prevent Child Maltreatment*; 2015. Accessed February 28, 2025. https://nciom.org/wp-content/uploads/2017/08/Essentials4Childhood_022315-2.pdf
62. deBruyn J. More than 1-in-6 children in North Carolina are in poverty, federal data shows. WUNC. September 15, 2023. Accessed February 28, 2025. <https://www.wunc.org/news/2023-09-15/child-poverty-rate-joe-biden-tax-credit-north-carolina>