

Listening to Families: What Capita's Quarterly Insights Can Teach Us About Family-Centered Policy

Funder Event | Online

Thursday, October 15
2:00 PM - 3:00 PM ET



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Joining us:



Elise Anderson
Manager
Family Policy Lab



Elliot Haspel
Senior Fellow



Joe Waters
Co-Founder + CEO

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Insights from North Carolina Families: Findings on Family
Stability, Economic Mobility, and Flourishing

October 15, 2026

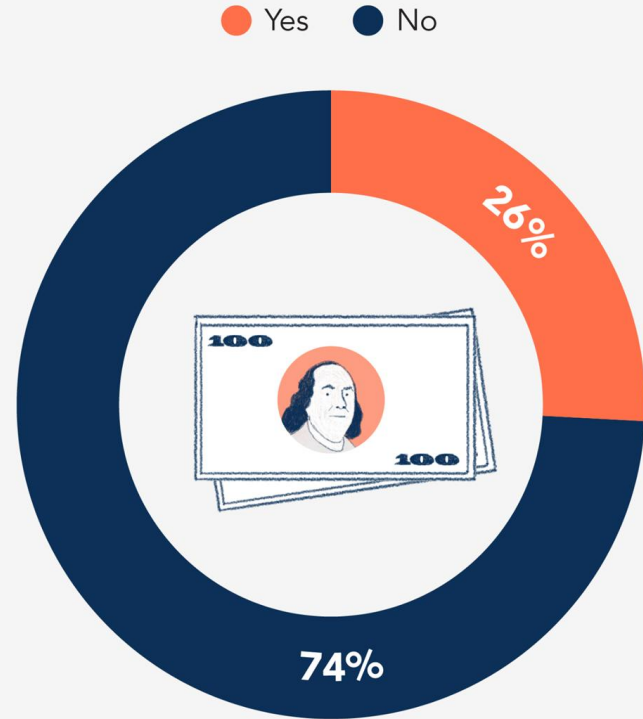
Let's take a brief poll.

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National Findings: Economic Pressure

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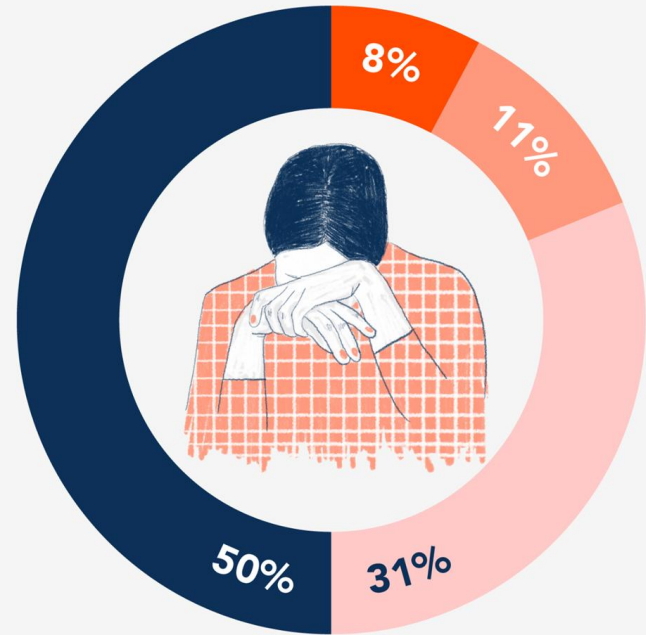
In the last 12 months, did you borrow money, take on debt, or use payday/advance products to cover **basic needs**?



National Findings: Mental Health

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Over the last 2 weeks, how often have you been bothered by **feeling down**, depressed, or hopeless?



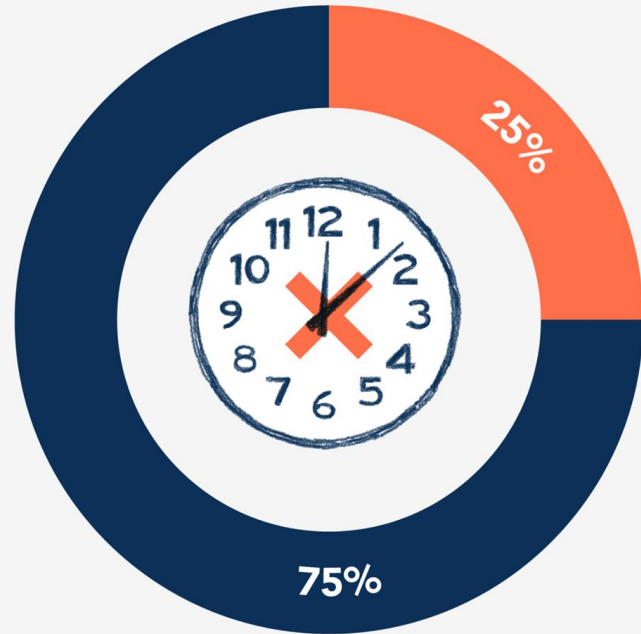
- Nearly every day
- More than half the days
- Several days
- Not at all

National Findings: Volatile Schedules

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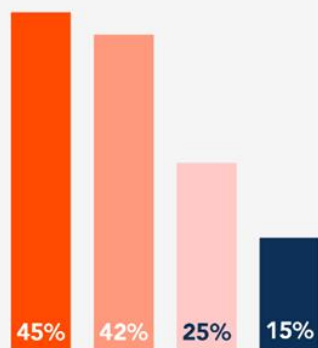
In the last 4 weeks, how often was your **shift** canceled, shortened, or extended with **less than 24 hours' notice**?

● At least once ● Never

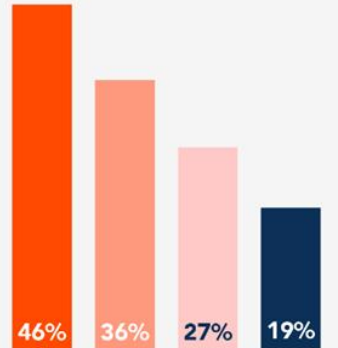


Income and stability are closely linked. Lower-income parents report substantially higher levels of financial strain, schedule variability, and mental/ emotional stress.

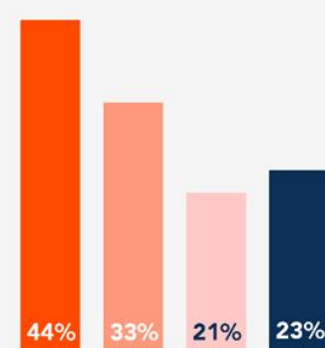
- Under 30k
- 30-49k
- 50-99k
- 100k+



Borrowed money, took on debt, or used payday/ advance products to cover basic needs.



Shifts were canceled, shortened, or extended with less than 24 hours' notice



Work schedule made it difficult to keep consistent routines for child



Felt down, depressed, or hopeless at least once over the last 2 weeks



Could not handle all the things you needed to do for your family



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BOOK HARVEST SURVEY

- One in four U.S. families has 10 or fewer children's books at home. This lands hardest on families of color and families with low incomes.
- A parent stretched thin by an unpredictable work schedule, or worn down by financial or emotional strain, has less room to read aloud to their children at bedtime, even when books sit on the shelf.
- Lack of time due to work or other responsibilities was the top barrier parents named in reading to their children as often as they would like, followed by feeling too exhausted at the end of the day.

U.S. parents are falling behind on rent and mortgages, taking on debt, are just trying to stay afloat. They need work that pays a decent wage and allows them to plan their days and weeks without constant disruption, to remain housed and fed without falling into crisis, 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 families.

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**What is life really like for
North Carolina families right
now?**

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North Carolina parents are stretched thin and are struggling physically, financially, and emotionally. They want more time with their loved ones, more affordability, and breathing room so they plan ahead and truly flourish.

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WAVE 3 FINDINGS

- 43% of North Carolina parents have borrowed money or taken on debt to cover basic needs within the past year. This has been an upward trend (36% in wave 1 and 32% in wave 2).
- 36% have had their shifts canceled, shortened, or extended with less than 24 hours' notice at least once with the past month.
- More than one-quarter of parents (26%) say they are not satisfied with the amount of quality time they have with their immediate family.
- More than half (53%) reported feeling down, depressed, or hopeless with the past two weeks.

WAVE 3 FINDINGS

- 81% of North Carolina parents report having experienced pain over the past 3 months. Among those, 15% said the pain was severe or very severe meant that it interferes or entirely prevents them from completing most activities.
- Among parents who reported pain, over half (56%) said that it limited their ability to do things with and for their child (e.g., physical caregiving tasks) and 61% said that it made it harder to be as present or engaged with their child as they want to be.
- More than half of parents reporting pain (54%) said that their workplace conditions contribute to their pain. 19% say workplace conditions significantly or almost entirely contribute to their pain.

What forces will shape family life in North Carolina?

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EVOLVING TRENDS AND SHIFTS

- North Carolina's population is steadily growing, yet our birth rate is declining. What does this mean for future funding considerations, school closures, and support for young families?
- The population growth we are seeing is concentrated in just a few counties, while most are stagnant or declining in population. What does this mean for rural families and what are the future implications for our state?
- Among the 36 U.S. metropolitan areas with at least one million jobs, the Triangle (Raleigh + Durham combined) ranks 4th most AI-exposed. What does this mean for the long term economic stability of North Carolina families?

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Parents deserve to be treated with dignity, and to be recognized for the contributions they make to our society.

We believe a strong family policy agenda should include:

- More flexible, affordable child care that reflects what parents tell us they want
- Paid family leave
- Job quality and predictable schedules
- Support for caregivers, including caregiver credits for stay-at-home parents and those caring for a loved one who is elderly or has a disability
- Housing that is affordable, accessible, and supports multigenerational families
- Communities and institutions that are welcoming to families by design

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