

State of the Safety Net: North Carolina

488,000 households are eligible for public and subsidized housing, and 21.8 percent of eligible households receive benefits.

736,000 households are eligible for LIHEAP, and 27.5 percent of eligible households receive benefits.

2,660,000 people are eligible for SNAP, and 56.8 percent of eligible people receive benefits.

359,000 adults are eligible for SSI, and 50.1 percent of eligible adults receive benefits.

160,000 families are eligible for TANF, and 5.3 percent of eligible families receive benefits.

326,000 young children are eligible for WIC, and 60.3 percent of eligible young children receive benefits.

311,000 children are eligible for CCDF.

423,000 tax units are eligible for the refundable portion of the CTC.

627,000 tax units are eligible for the EITC.

For people and families with low incomes, help may be available from one or more of the government programs that make up the US “safety net.” But many who are eligible for benefits do not receive them. We examine the following programs to better understand the need for and access to benefits in North Carolina as of 2023:

- **Public and subsidized housing assistance:** rental assistance provided by the US Department of Housing and Urban Development to applicants with household incomes at or below 50 percent of the median income; not funded at a level to serve all eligible households
- **Low Income Home Energy Assistance Program (LIHEAP):** assistance provided to households with income at or below 130 percent of the federal poverty guidelines to help pay for heating and cooling costs; not funded at a level to serve all eligible households
- **Supplemental Nutrition Assistance Program (SNAP):** assistance to help pay for food provided to families with low income (at or below 200 percent of the federal poverty guidelines if the family has no member age 60 or older or with a disability, reflecting the state’s broad-based categorical eligibility [BBCE] policies); funded as an entitlement program that can serve all eligible families
- **Supplemental Security Income (SSI):** cash assistance to people with low incomes (monthly net income below \$914 in 2023 for one recipient to receive federal benefits) who are ages 65 and older, blind, or disabled; funded as an entitlement program that can serve all eligible individuals
- **Temporary Assistance for Needy Families (TANF):** cash aid to families with children and low incomes (maximum monthly earnings of \$681 in 2023 for a family of three to initially enroll); federal funds do not serve all eligible families
- **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC):** monthly benefit for specific food items for children through age 4 and women who are pregnant, breastfeeding, or postpartum with incomes below 185 percent of the federal poverty guidelines or receiving certain other safety net benefits; appropriations have generally allowed serving all eligible applicants
- **Child Care and Development Fund (CCDF):** child care assistance for families with parents working or in school, with low incomes (initial monthly income limit of \$4,143 in 2023 for a family of three), and children under age 13 or under age 18 with disabilities; not funded at a level to serve all eligible families
- **Child tax credit (CTC) refundable portion:** federal income tax credit for low- to moderate-income families with children under age 17 who owe little or no federal income tax
- **Earned income tax credit (EITC):** refundable federal income tax credit for people with lower levels of earnings; varies by the presence and number of children, marital status, and amount of earnings

PROGRAM ELIGIBILITY IN NORTH CAROLINA

In North Carolina, eligibility rates across the nine programs and tax credits range from 3.6 percent (the percentage of people eligible for TANF) to 54.8 percent (the percentage of children through age 4 eligible for WIC). See table 1 below.

TABLE 1
Program Eligibility in North Carolina, 2023

Program	Number eligible (in thousands)	Eligibility rate (percent of population group eligible for benefits)
People		
SNAP (all people; includes eligibility due to BBCE)	2,660	25.2%
SSI (adults)	359	4.4%
TANF (all people)	377	3.6%
WIC (children through age 4)	326	54.8%
CCDF (age-eligible children)	311	18.6%
Households/units		
Public and subsidized housing (households)	488	11.2%
LIHEAP (households)	736	16.8%
CTC, refundable portion (tax units)	423	7.5%
EITC (tax units)	627	11.1%

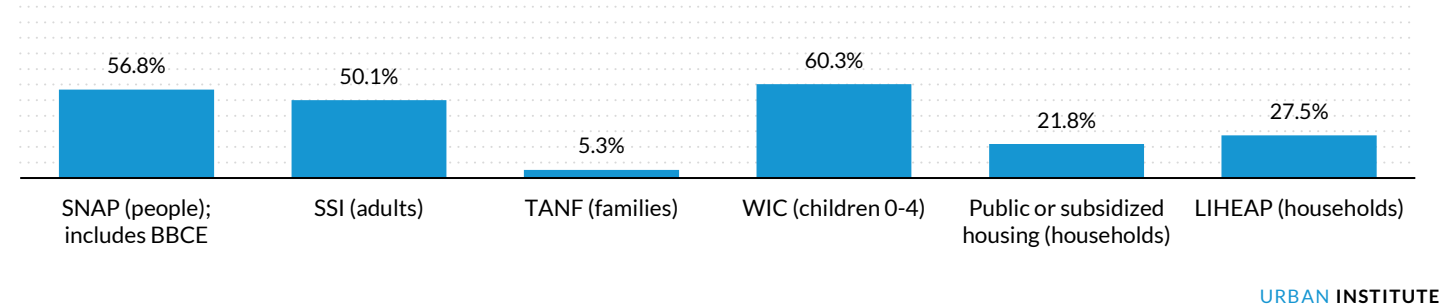
Source: Authors' estimates, using the Urban Institute's [ATTIS microsimulation model](#) applied to combined 2022 and 2023 American Community Survey data, adjusted to reflect 2023 population and income characteristics.

Notes: BBCE = broad-based categorical eligibility. Estimates for LIHEAP, CTC, and EITC are annual; all other estimates reflect the average month of the year. American Community Survey data were obtained from IPUMS USA, University of Minnesota, [www.ipums.org](#).

PROGRAM PARTICIPATION IN NORTH CAROLINA

We estimate participation rates—the percent of eligible people or households who receive benefits—across six of the programs. In North Carolina, we find the participation rates range from 5.3 percent of eligible families receiving benefits from TANF to 60.3 percent of eligible children through age 4 receiving benefits from WIC (figure 1).

FIGURE 1
Program Participation Rates in North Carolina, 2023



Source: Authors' estimates, using the Urban Institute's [ATTIS microsimulation model](#) applied to combined 2022 and 2023 American Community Survey data, adjusted to reflect 2023 population and income characteristics.

Notes: LIHEAP estimates are annual; all other estimates reflect the average month of the year. American Community Survey data were obtained from IPUMS USA, University of Minnesota, [www.ipums.org](#).

For more information about safety net program eligibility and receipt, including estimates for different demographic groups and states, visit the State of the Safety Net webtool at [urban.org/stateofthesafetynet](#).