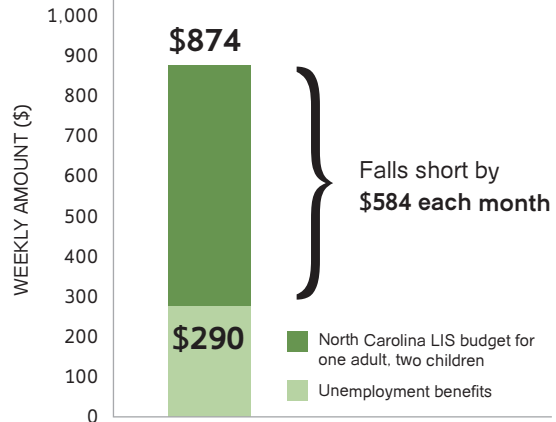


What does \$290 mean to the average North Carolinian?

The Great Recession and weak recovery have increased economic insecurity for many North Carolinians, and none have been harder hit than those who have lost their jobs. For those North Carolinians, the **Unemployment Insurance (UI) system** has been a modest support that allows them to meet basic needs and search for jobs. The average weekly UI payment is \$290.*

It takes **\$874** per week for a family of three in North Carolina to afford the actual costs of essential expenses like housing, food, health care, and transportation.* That is almost **\$600** more per week than the average weekly UI payment of **\$290**.

*The 2010 Living Income Standard (NC Budget and Tax Center)



Jobless workers across the state are **making tough choices** about which of their family's most basic needs to meet. For a family of three (one adult and two children), **\$1160/month** does not cover some basic costs like housing, utilities, food, health care, and transportation.

\$290/week ▶▶▶▶ **\$1160/month**

- \$692** in rent for a 2-bedroom apartment
- \$334** for a thrifty food plan
- \$650** in health-care costs
- \$386** in transportation by personal car
- + \$208** in water and electric bills

TOTAL = \$2270 in monthly costs

That's \$1110 in unmet basic needs

In addition to paying for these most basic needs for a family, unemployed workers have **considerable job search costs:**



A suit for interviews
\$100



A cell phone plan
\$40/month



Internet access
\$20/month

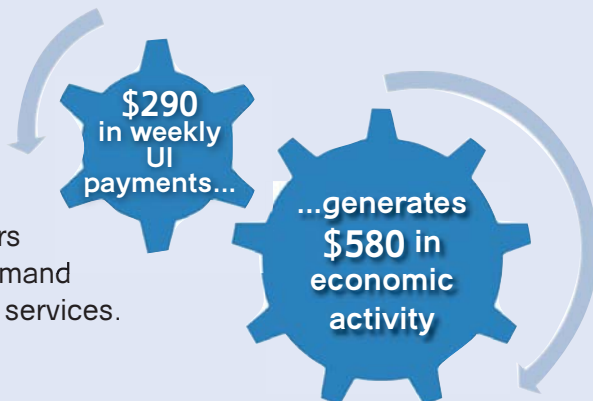


Resumes & cover letters
\$10/week



One tank of gas
\$50/month

Unemployment insurance benefits don't just help families avoid financial disaster, they **support the broader economy**. That is because families spend these dollars immediately and locally, supporting demand for businesses, goods and services.



For more information, visit www.TarheelWorkers.org



*UI Data Summary, 3rd quarter 2011. Division of Fiscal and Actuarial Services, Office of Unemployment Insurance, U.S. DOL. For more information on the Living Income Standard, see: Sirota, Alexandra Forter and Edwin McLenaghan, *Making Ends Meet after the Great Recession: The 2010 Living Income Standard for North Carolina*. NC Budget and Tax Center, 2011. Utility costs are based on the costs of electric service and water costs according to the 2010 ACS 1-year sample (PUMS). For information on the economic multiplier effect of UI, see Vroman, Wayne and Jacob Benus, July 2010. *The Role of Unemployment Insurance as an Automatic Stabilizer During a Recession*. IMPAQ.