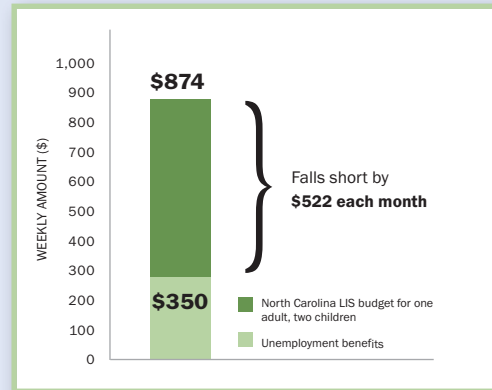


Who do you hurt when you cut maximum unemployment insurance benefits from \$522 to \$350?

1 out of 3 North Carolinians earn \$52,000 or more, qualifying them for maximum UI benefits if they lose their job through no fault of their own. Workers earning this salary are software developers, healthcare professionals, bankers and investment advisors, and industrial engineers, for example.

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 **\$524** more per week than the proposed weekly UI payment of **\$350**.



\$350/week ▶▶▶▶ **\$1400/month**

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), **\$1400/month** does not cover some basic costs like housing, utilities, food, health care, and transportation.

- \$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 \$870 in unmet basic needs

A worker who used to earn \$1,000 a week and receives a maximum benefit amount of \$524 is getting **50% wage replacement**.

A worker receiving \$350 is receiving just **one third** of their previous wages.

What Would North Carolinians Go Without?

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



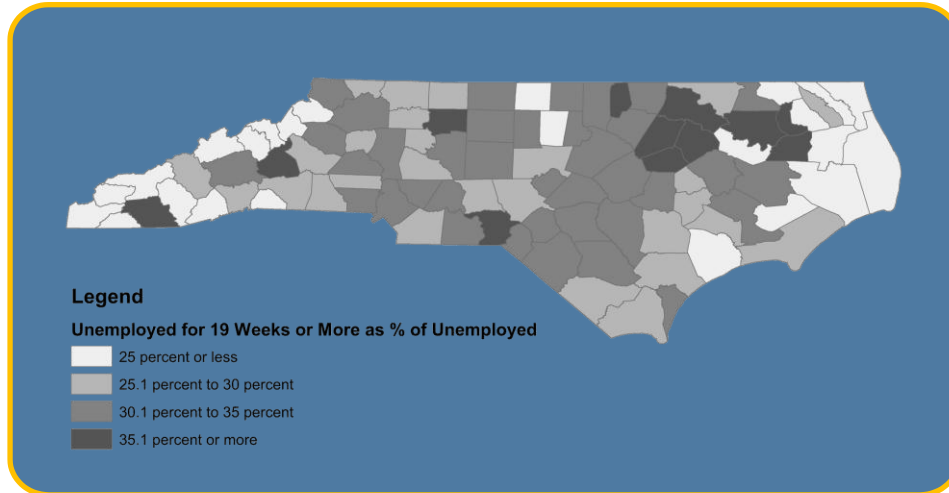
*UI Data Summary, 3rd quarter 2011. Division of Fiscal and Actuarial Services, Office of Unemployment Insurance, U.S. DOL. For more information on the Living Income Standard, see: Sirota, Alexandra Forter and Edwin McLenaghan, *Making Ends Meet after the Great Recession: The 2010 Living Income Standard 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.

Who do you hurt when you cut unemployment insurance benefits **from 26 to 20 weeks?**

155,344 North Carolinians

would be affected by this change

And some communities would be affected **more** than others.



Of workers who have been out of work for longer periods:
51% are female; 45% are older than 45; and 54% are white.

Today, long-term unemployment is being driven by a lack of jobs.
For every available job there are 3 unemployed workers.



When North Carolinians are out of work for longer periods:



Health Deteriorates



Savings are Depleted



Skills Erode

**North Carolina's economy suffers when workers are without jobs
and without support to look for work.**

For more information, visit www.TarheelWorkers.org

