

In these tables we present the effects of unemployment on income and the like for four cities or regions. For example, let us consider Pittsburgh. In a four-person household, the claimant as head of the household had a cash income before unemployment of \$405, during unemployment \$192, or a loss of 53 percent. Cash outlay dropped from \$374 to \$271, or 28 percent. In the next table, it will be noted that for a four-person household in Pittsburgh unemployment benefits were \$119 and total cash income while unemployed was \$196. The benefits were substantially less than one-half of the cash outlays during the period of unemployment.

On the principle that food, shelter, utilities, and medical care are absolutely essential expenditures, it will be noted that the average weekly benefit was \$29, and expenditures on food, shelter, utilities, and medical care, \$37, and expenditures on all items, \$61. In other words, the average weekly benefit for a four-person household was not adequate to compensate for the minimum expenditures for food, shelter, utilities, and medical care.

In a table not reproduced it is clear that expenditures per unit household declined from \$339 before unemployment to \$265 during unemployment for the Pittsburgh sample. The largest decline was food from \$130 to \$101; housing utilities from \$60 to \$49; house furnishings, \$9 to \$6; clothing, \$26 to \$17; medical care, \$13 to \$9; transportation, \$31 to \$26; reading and recreation, \$14 to \$9; tobacco and alcoholic beverages, \$15 to \$12; life insurance, \$17 to \$11.³⁵

From an earlier table it will be noted that in recent years general unemployment compensation rose substantially above the real values of these benefits in 1939, so that by 1957 they were roughly 30 percent

³⁵ U.S. Department of Labor, Bureau of Employment Security, "Adequacy of Benefits Under Unemployment Insurance," a staff report prepared for the steering committee of the Federal Advisory Council, October 1958.

Average monthly cash outlay of household by type of expense before and during unemployment of claimants¹ in 4-person households² with claimant as head of household.

Type of expense	Pittsburgh, Pa. (fall 1954)		Anderson-Green- ville-Spartan- burg, S.C. (spring 1957)		Portland, Oreg. (spring 1958) ²	
	Before unem- ploy- ment	During unem- ploy- ment	Before unem- ploy- ment	During unem- ploy- ment	Before unem- ploy- ment	During unem- ploy- ment
Total cash outlay.....	\$339	\$265	\$276	\$248	\$458	\$358
Food.....	130	101	81	75	124	104
Housing and utilities.....	60	49	48	53	98	80
Household operations.....	10	10	18	16	22	17
House furnishings.....	9	6	12	11	15	13
Clothing.....	26	17	18	11	28	16
Medical care.....	13	9	12	11	26	14
Transportation.....	31	26	43	32	72	55
Personal care.....	5	5	5	5	7	7
Tobacco and alcoholic beverages.....	15	12	7	7	14	12
Reading and recreation.....	14	9	9	8	21	21
Gifts and contributions.....	7	6	7	6	(³)	(³)
Life insurance.....	17	11	14	9	7	6
Other.....	2	2	4	3	23	12

¹ Claimants with 6 or more successive weeks of unemployment (8 or more weeks in Pittsburgh).

² Preliminary data.

³ Included in "Other."