



THE COMMONWEALTH OF MASSACHUSETTS  
EXECUTIVE OFFICE OF LABOR AND WORKFORCE DEVELOPMENT  
DEPARTMENT OF ECONOMIC RESEARCH

MAURA HEALEY  
GOVERNOR

KIM DRISCOLL  
LIEUTENANT GOVERNOR

LAUREN E. JONES  
SECRETARY

LISA M. HEMMERLE  
DIRECTOR

**MEMORANDUM**

TO: Senator Michael Rodrigues, Chair, Senate Committee on Ways and Means  
Representative Aaron Michlewitz, Chair, House Committee on Ways and Means  
Senator Jacob Oliveira, Chair, Joint Committee on Labor and Workforce  
Development  
Representative Paul McMurtry Chair, Joint Committee on Labor and Workforce  
Development  
Michael D. Hurley, Senate Clerk  
Timothy Carroll, House Clerk

FROM: Lisa M. Hemmerle, Director, Department of Economic Research

DATE: November 14, 2025

SUBJECT: November 2025 UNEMPLOYMENT INSURANCE TRUST FUND  
INFORMATION

The following information relates to the reporting on the Unemployment Insurance Trust Fund ("UI Trust Fund") for the month of October 2025.

As of October 31, 2025, the preliminary Massachusetts UI Trust Fund ending balance was \$1.90 billion.

Year-to-date through October 31, 2025, preliminary employer contributions totaled \$1.44 billion.

Year-to-date through October 31, 2025, DUA paid \$1.96 billion in benefits for regular UI for 690,802 initial and continuing claims.

This update contains information related only to actual dollars collected or disbursed. On January 17, 2025, the Commonwealth and the U.S. Department of Labor entered into an agreement that fully resolved any outstanding liability related to pandemic unemployment insurance overdraws as a result of federal UI programs established during the COVID-19 pandemic. The impact of this agreement is reflected in the October 2025 projections contained in the Unemployment Insurance Trust Fund Annual Outlook



Report. The Commonwealth's first payment under the agreement is due December 1, 2025.

The UI Trust Fund data is also available at [Mass.gov/UITrustFund](https://www.mass.gov/UITrustFund) in the form of data visualizations spanning from October 2024 through October 2025.