

MA Unemployment Insurance Benefits and Eligibility

Eligibility

- Must have earned at least **\$5,400¹** in the last four calendar quarters, and
- Must have earned at least 30x the weekly benefit amount you are eligible to collect (averages to about 15 weeks worked)
- Must have lost your job or be working reduced hours through no fault of your own
 - Disqualifications include (1) discharge through deliberate misconduct or rule-breaking, (2) voluntariness, or (3) felony/misdemeanor
 - Although an employee may quit, it will not be considered voluntary if there is substantial evidence that the employee left for good cause attributable to the employer, or if there was an urgent, necessitous, and compelling reason that made the separation involuntary (ex. illness or treatment of the worker or close family member). However, employees must try to rectify the situation with an employer before quitting for either reason to remain eligible.

Benefits

- Benefits averages to be about 50% of the average weekly wage
 - Claimants use the highest two quarters in the last calendar year (claimants can use one quarter if they did not work two quarters) to determine an average weekly wage. Benefits are half of that average weekly wage.
 - Average benefit for first quarter 2021 - \$501
- As of 10/3/21, the maximum weekly benefit is \$974 a week, 57.5% of the statewide Average Weekly Wage
- Benefits are available for up to 30 weeks, but are often used before that point
 - A claimant's maximum benefit credit is the *lesser* of 30x your weekly benefit amount OR 36% of total wages in your base period (the last four completed calendar quarters before a claim is made)
 - The maximum benefit credit is divided by the weekly benefit to find the duration of eligibility
 - Benefits will be limited to 26 weeks when unemployment rate in select major cities is below 5.1%. This trigger occurred just before the pandemic.
- Additional benefits include a dependency allowance of \$25 per child each week, capped at 50% of the weekly benefit amount
 - "dependent children" include any child under 18, a full time student under the age of 24, or any child over 18 who is incapacitated from a disability

¹ This increases each January with any increase in the minimum wage