

Unemployment Compensation – Q & A

July 2020

What is unemployment compensation?

Unemployment compensation is temporary income for eligible workers who become unemployed through no fault of their own and who are looking for new jobs. The money for unemployment insurance benefits comes from revenue paid by employers. No deductions are made from employee's pay.

Who is entitled to collect unemployment compensation?

Anyone who has earned sufficient wages during the designated base period, who is available and seeking full time employment, and who is unemployed through no fault of their own.

When am I eligible to file a claim for unemployment compensation?

You should file your claim when you are totally or partially unemployed and receiving no earnings. You are not allowed to activate a claim while employed in anticipation of total or partial unemployment.

What should I have available at the time of filing my claim for unemployment compensation?

In Massachusetts you can activate a claim for unemployment compensation in one of two ways. You can apply by phone or use the UI online web site. You should know or have with you your social security number. You should know or have with you the names and addresses of your most recent employers (within the last 15 months). You should have wage information from your recent employment. You should know the reason why you are no longer working. If you have dependent children you should have the names, dates of birth, and social security numbers of said dependents.

Will there be a waiting period before receiving unemployment benefits?

Under the regular program, the first week of your claim for which you are eligible to collect benefits is your "waiting period." Massachusetts law requires this waiting period and you will not be paid benefits for that week.

You serve only one waiting period during your benefit year, even if you close and reopen your claim several times during your benefit year.

With the covid-19 pandemic, the waiting period is currently waived, so you will receive benefits for the first week.

How long will it take to receive my unemployment benefits?

If eligible, you will receive the first UI benefit payment in approximately three to four weeks after applying for benefits.

How long is my claim for benefits valid?

A claim is valid for one year from the Sunday prior to the date you filed your claim for unemployment compensation.

If eligible how much am I entitled to receive in unemployment benefits?

Your entitlement both the weekly benefit amount and the total potential of your claim for the life of the claim is directly related to your wages earned in the “base period” (the most recent four completed calendar quarters prior to filing your claim for unemployment).

Your weekly unemployment benefit amount is 50% of your average weekly wage up to the maximum allowed under the statute at the time of filing your claim (current maximum claim in Massachusetts is \$823 per week (that maximum changes by statute the first Sunday of October annually).

Under the CARES Act, an additional \$600 was paid to claimants. However, this additional benefit expired the week ending July 25, 2020.

If eligible how many weeks of unemployment compensation am I entitled to receive?

Currently, in Massachusetts the maximum number of weeks allowed under the regular program is 26 weeks. However, the federal program provides an additional 13 weeks, and another 13 weeks is added due to the Extended Benefits provision.

Is there any compensation available beyond my own weekly benefit amount?

Yes, in Massachusetts you may receive an additional \$25 for each qualifying dependent child. A spouse is not recognized as a dependent. Dependent children are children under eighteen years of age, or under 24 years of but enrolled in and attending school or children physically or mentally handicapped for which you are providing support.

If I elect to file for and receive social security benefits, will that have any effect on my eligibility for unemployment compensation?

Yes. Again it establishes an assumption that you have retired or at best are limiting your availability for work. This again is an assumed restriction on your availability and must be rebutted to meet the eligibility requirements.

Are unemployment benefits taxable?

Yes. You can voluntarily withhold amounts to satisfy state and federal tax obligations or can direct the State Agency to make those deductions directly against your weekly unemployment benefit check.

Are there any other benefits that I may be eligible to receive if entitled to receive unemployment compensation?

Yes, you may also be entitled to health benefits. If you are a Massachusetts resident and meet the qualifications for unemployment compensation and meet income and family criteria you will be entitled to elect to receive health benefits under a direct health insurance coverage plan or an indirect health insurance coverage plan.

What type of work search requirements must I meet and what type of work would I be expected to accept?

You are expected to engage in a minimum of three work search activities on three different days during the week. Keep a detailed written log of your work search activities. Provide your work search information to DUA upon request. You are not expected to take a job deemed to be unsuitable. Suitable work takes into consideration your experience, skills, pay, commute etc.

If I can only find part time work, will wages from part time employment affect my weekly unemployment benefits?

Yes. You may supplement your UI benefits with part-time work if you continue to conduct and active work search and you report your earnings to DUA. Any earnings reported will be considered and if applicable an offset will be made against your weekly unemployment check. Under the Massachusetts “low earnings” formula you are required to earn up to 1/3 of your weekly unemployment benefit amount without any offset applied. Any earnings beyond the 1/3 of your weekly unemployment benefit amount will be offset dollar for dollar against your weekly unemployment check.

Department of Unemployment Assistance – Contact Information

By Phone -

Call Center: (877) 626-6800

Open 8:30 am – 4:30 pm, Monday–Friday,

8 am –12 pm Saturday.

Multilingual call agents are available.

Payment Status Line (Automated System is operational*): (617) 626-6563

To check your claim or benefit payment status

**please do not transfer to an agent while in the system-this is not staffed at this time*

Online -

To access UI Online from a computer:

<https://www.mass.gov/unemployment-insurance-ui-online>