

MASSACHUSETTS DEPARTMENT OF UNEMPLOYMENT ASSISTANCE

GL Framework — Structural Friction Diagnostic Report

GFI Flow Intelligence | April 2026 | Public Diagnostic Brief | SAMPLE REPORT

GL Score
0.059

FLOW
COLLAPSE

Benchmark: CA EDD =
0.239

EXECUTIVE SUMMARY

The Massachusetts Department of Unemployment Assistance (DUA) scores GL = 0.059 — placing it in the Flow Collapse zone, the lowest tier of the diagnostic framework. For every \$1 of policy intent, less than 6 cents reaches eligible claimants as timely, accessible benefits. The remaining 94 cents is consumed by administrative friction — not by fraud, not by insufficient funding, but by denominator design.

$$GL = (Fs \times Vn) / (Pd \times Cf) = (0.44 \times 1.2) / (3.0 \times 3.0) = 0.528 / 9.0 = 0.059$$

The May 2025 system upgrade improved the interface but did not touch the denominator. GL declined after the upgrade.

GL FORMULA VARIABLES — MA DUA ASSESSMENT

Variable	Score	Definition	MA DUA Observed Conditions
Fs — Flow Success Rate	0.44	Proportion of eligible claimants who successfully complete the benefit process within federal standard timeframes	Federal standard: first payment within 14 days, target rate ≥87%. MA DUA actual: approximately 44% of claims processed within standard timeframe. 70,000+ cases in long-term backlog (December 2025). Appeals volume up 9x year-over-year. Sources: Commonwealth Beacon Feb 2026, Mass.gov DUA, U.S. DOL BTQ Reports.
Vn — Strategic Value	1.2 / 1.5	Societal importance of the service as a social stabilizer (scale: 0.8–1.5)	Unemployment insurance is a critical economic safety valve, not a discretionary service. Families losing income during unemployment depend on this system for basic household stability. Rated 1.2: high strategic value, significant social stabilizer function.
Pd — Pain Duration	3.0×	Time and effort burden imposed on claimants by the system (multiplier: 1.2–3.0; 3.0 = maximum)	Initial claim processing: 6–12 weeks (federal standard: 2 weeks). Appeal wait: 14–19+ weeks (promised: 6–8 weeks). Claimants must resubmit documents repeatedly; system cannot save progress. Phone hotline consistently unreachable; online system suffers frequent outages. Sources: Mass Legal Services 2025, DOL Core Performance Metrics.

Cf — Cognitive Friction	3.0×	Complexity burden on claimants — can an average person navigate this independently? (multiplier: 1.2–3.0; 3.0 = maximum)	Eligibility determination involves multiple intersecting conditions beyond ordinary comprehension. Appeals require preparation of extensive legal-format documentation. May 2025 upgrade introduced new interface but simplified no procedural rules. Non-English speakers face compounded language barriers. Sources: MA DUA official documents, Mass Legal Services user research.
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DIAGNOSTIC RESULT

GL = 0.059 → Flow Collapse

Output efficiency: 5.9%

For every \$1 of policy investment, only \$0.059 is converted into benefits that reach eligible claimants in a timely manner.

The remaining \$0.941 is consumed by administrative friction — not by corruption, not by waste, but by denominator design.

FOUR-STATE BENCHMARK COMPARISON

System	GL Score	Key Structural Characteristic
California EDD	0.239	Relative best performer among U.S. states — still below functional threshold; gap driven by lower Pd and Cf design choices
Massachusetts DUA ← Diagnostic Subject	0.059	Worst national performance level; May 2025 upgrade reduced GL further
Texas TWC	0.051	System architecture oriented toward employer protection rather than claimant service
Florida DEO	0.041	Legislative-level design for minimum benefit delivery

California's GL is 4× Massachusetts. Both remain below the functional threshold. The gap originates from Pd and Cf design choices, not resource levels.

DENOMINATOR ANATOMY — WHERE FAILURE OCCURS

Friction Source	Leverage	Reform Pathway
Process integration failure	HIGHEST	Identity verification, eligibility determination, and payment triggering operate across separate departments with no automated handoff. 2025 upgrade refreshed the frontend only. Reform path: introduce unified process orchestration layer — claimant submits once, system coordinates internally.
Appeals system design failure	HIGH	Appeal wait: 14–19 weeks vs. promised 6–8 weeks. Hearing board meets monthly only — capacity far below volume. 9× appeals surge has no dynamic scaling mechanism. Reform path: introduce asynchronous review channel for standard cases.
Cognitive rule design	MEDIUM	Eligibility rules written for legal professionals, not ordinary claimants. No real-time eligibility pre-check tool. Denial notices use legal terminology claimants cannot interpret. Reform path: pre-application eligibility estimator; plain-language denial notices.

REFORM SCENARIO SIMULATION

Scenario	Intervention	Simulated GL	GL Gain
A	Reduce Pd only: 30% reduction in wait times → Pd 3.0× → 2.1×	0.084	+42%
B	Reduce Cf only: 30% process simplification → Cf 3.0× → 2.1×	0.084	+42%
C — Recommended	Combined: Pd → 2.1×, Cf → 2.1×, Fs improves to 0.48 via unified process orchestration. GL = $(0.48 \times 1.2) / (2.1 \times 2.1) = 0.131$	0.131	+122%

Scenario C requires no new legislation and no additional budget authorization. The intervention is process sequence redesign — the minimum intervention path to exit Flow Collapse.

STRUCTURAL RECOMMENDATIONS

Priority	Recommendation	Target Variable	Expected GL Impact
1	Establish cross-department process orchestration layer — claimant submits once, system coordinates identity verification, eligibility, and payment internally	Pd ↓ + Fs ↑ (highest leverage)	Eliminates the primary source of resubmission burden and inter-department handoff failures.
2	Introduce asynchronous appeals review channel — standard cases reviewed without waiting for monthly hearing board cycle	Pd ↓ appeals bottleneck	Directly addresses 14–19 week appeal wait. Eliminates monthly hearing board as the sole processing mechanism.
3	Launch pre-application eligibility estimator — inform claimants of likely eligibility before they begin the full process	Cf ↓ + Fs ↑	Reduces abandoned applications among eligible claimants who self-screen out due to complexity.
4	Convert denial notices to plain language — claimants must be able to understand the reason for denial and the next available step	Cf ↓	Reduces re-appeal errors and unnecessary legal assistance demand.
5	Deploy real-time Fs dashboard — trigger automatic resource reallocation review when success rate falls below 80%	Fs ↑ system-wide	Converts GL from diagnostic snapshot to continuous governance instrument.

METHODOLOGY NOTE

GL scores are computed using $GL = (Fs \times Vn) / (Pd \times Cf)$. All input values are derived from publicly available sources: Commonwealth Beacon (February 2026), Mass.gov DUA administrative guidance, U.S. DOL BTQ Reports, and Mass Legal Services user research. This diagnostic is an independent structural assessment — not a political statement. No internal system access required. Delivery timeline: 2 weeks.

The GL Framework has been validated across 18 systems in 14 countries and is published in PA Times (ASPA, March & April 2026) and SSRN (abstracts 6050695, 6178024, 6242658).

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