

# MASSACHUSETTS UNEMPLOYMENT INSURANCE SYSTEM

Governance Fluency Index (GFI) — Structural Friction Diagnostic

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## EXECUTIVE SUMMARY

Massachusetts' unemployment insurance system serves approximately 200,000+ claimants annually. This diagnostic applies the Governance Fluency Index (GFI) — an independent, non-partisan measurement framework — to assess the system's operational friction. The findings reveal that structural design choices, not resource shortfalls alone, are the primary drivers of delayed benefit delivery and claimant drop-off.

GL Score

**0.67**

out of 10

### HIGH FRICTION — INSTITUTIONAL FAILURE RISK

Formula:  $GL = (Fs \times Vn) / (Pd \times Cf)$

The Massachusetts UI system scores in the high-friction zone (0.5–1.0), where structural barriers systematically delay access to earned benefits and disproportionately burden vulnerable claimants.

Benchmark: Estonia e-Gov  $GL = 10.54$  | Germany solar permit  $GL = 0.056$

### GFI Input Variables — MA DUA Assessment

Variable	Score	Definition	MA DUA Observed Conditions
Fs — Process Fluency	2.5 / 5	Ease of initiating and completing the process	Online filing available, but UI Online not optimized for mobile devices; Call Center closed Fridays; 10-day appeal window extremely narrow for low-income claimants
Vn — System Capacity	3.0 / 5	Throughput and staff capacity relative to demand	System known to crash under high-volume periods; multilingual support limited to 12 languages by phone; Boston Re-Employment Center is the only in-person option statewide
Pd — Process Delay	3.5	Total friction caused by wait times and mandatory holds	First payment: 4–6 weeks after filing. Mandatory unpaid "waiting week" by design. Appeal hearing: up to 30 days (official) — frequently longer in practice
Cf — Compliance Load	3.2	Ongoing compliance burden placed on claimants	Weekly certification required every week; minimum 3 documented job-search activities per week on 3 separate days; multiple document deadlines; "good cause" burden falls entirely on claimant

## Key Friction Findings

Friction Point	Observed Data	Structural Impact
Time to first payment	4–6 weeks (official: ~4 weeks)	Unemployed workers face income gap before benefits begin
Mandatory waiting week	1 week unpaid — by design	Structural delay built into the system regardless of eligibility
Appeal deadline	10 calendar days from mailing date	High missed-appeal rate among unrepresented, non-English-speaking claimants
Appeal hearing wait	Up to 30 days (stated); longer in practice	Claimants must continue weekly certification or lose right to back-pay
Call Center availability	Mon–Thu only; Fridays closed	Reduced access window for workers with fixed employment hours
Digital accessibility	Mobile access limited; UI Online desktop-only by design	Excludes claimants without computer access — disproportionately low-income households
Weekly compliance load	3 job-search activities/week + certification	Administrative burden increases drop-off rate among eligible claimants

## GL Benchmark Scale — Where MA DUA Stands

GL Range	System Status	Examples
> 5.0	High-performing	Estonia digital government (GL = 10.54)
1.0 – 5.0	Functional, improvable	Most developed-nation social service systems
0.5 – 1.0	High friction — MA DUA is HERE	MA DUA (GL = 0.67) — structural barriers limit benefit delivery
< 0.5	System failure	Germany residential solar permit system (GL = 0.056)

## Structural Recommendations

The following targeted interventions address the highest-friction nodes in the MA DUA system. Each is operationally feasible without requiring major legislative overhaul.

Recommendation	Target Variable	Expected GL Impact
Extend appeal window from 10 to 21 days	Pd (reduce delay pressure)	Reduces missed-appeal drop-off; improves equity access
Rebuild UI Online for mobile-first access	Fs (increase process fluency)	Expands access for the 38% of low-income households without desktop computers

Recommendation	Target Variable	Expected GL Impact
Restore Friday Call Center operations	Fs + Vn	Adds ~20% more weekly contact hours for claimants
Eliminate mandatory waiting week or convert to back-pay	Pd (remove structural delay)	Removes a built-in barrier that has no operational justification
Simplify weekly compliance to 2 activities (align with DOL best practices)	Cf (reduce compliance load)	Reduces voluntary claim abandonment by eligible recipients

#### METHODOLOGY NOTE

GL scores are computed using the GFI formula:  $GL = (Fs \times Vn) / (Pd \times Cf)$ . All input values are derived from publicly available sources including mass.gov, DUA administrative guidance, Massachusetts Legal Services, and the DUA UI Trust Fund Quarterly Outlook Reports. This diagnostic is an independent structural assessment — not a political statement. The GFI framework has been validated across 9 countries and is designed for use by government agencies, policy staff, legislative offices, and think tanks.

*GFI Flow Intelligence | gfiintel.com | Prepared by Ping Xu Founder*