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How PFML weekly benefit amounts are calculated and/or changed

Learn how PFML uses your Benefit Year, Individual Average Weekly Wage (IAWW), and the State Average Weekly Wage (SAWW) to determine your weekly benefit amount.

Notices & Alerts

The Department of Family and Medical Leave (DFML) will be mailing 2023 1099-G tax forms by **January 31, 2024.** | *Updated Dec. 7, 2023, 08:00 am*

[Learn more \(/info-details/taxes-on-paid-family-and-medical-leave-pfml-benefits\)](#)

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Overview

Your weekly benefit amount is determined by your benefit year, your wages, and other instances of paid and unpaid leave (for any [qualifying reason](#) (/info-details/paid-family-and-medical-leave-pfml-overview-and-benefits#what-can-i-take-paid-leave-for?-)) that you have taken in the 12 months before the start of your current leave. In addition, other factors can affect your benefit amount, such as your work schedule, tax deductions, or using paid time off when receiving PFML benefits.

Benefit Year

What is a benefit year?

Your benefit year is unique to you and is based on when you take time off through any leave program. Your benefit year starts the Sunday before your first day of leave and lasts for 52 consecutive weeks. The benefit year determines your benefit rate, which will stay the same for the entire benefit year even if you file multiple applications or take different types of leaves. Your benefit rate will only change when you start a new benefit year.

What types of leave programs will trigger a benefit year?

Many leave programs when taken for a qualifying reason can trigger your benefit year, including FMLA, PFML, or workers' compensation. Paid Time Off (PTO) like vacation, sick, or personal days for reasons that are not a [qualifying reason](#) (/info-details/paid-family-and-medical-leave-pfml-overview-and-benefits#important-terms-) will not start a benefit year.

Why is the benefit year important?

Your benefit year is important for two reasons:

First, it defines how much leave you have available. Within a benefit year, you are only eligible for certain amounts of leave – 20 weeks of medical leave, 12 weeks of family leave, and no more than 26 weeks of combined family and medical leave. After the benefit year is over, these amounts reset, and you can take up to these maximum amounts in the next benefit year.

Second, the benefit year determines your benefit rate. Your benefit rate will stay the same for the entire benefit year even if you file multiple applications or take different types of leave. Your benefit rate will only change when you start a new benefit year.

For example: Riley first took PFML family leave to bond with their newborn on May 4, 2023.

- Riley's benefit year is April 30, 2023 (May 4, 2023, is on a Thursday; April 30, 2023, is on a Sunday), through April 29, 2024.
- Riley files a subsequent medical leave with DFML on January 14, 2024, to manage their serious health condition and is eligible for the maximum weekly benefit amount. Since Riley is still in their 2023 benefit year, Riley's maximum benefit amount for the leave beginning January 14, 2024, will be the 2023 maximum benefit amount.



Have a question?
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What happens if my application spans two benefit years?

If a portion of your application for benefits extends beyond the end of your current benefit year, DFML will split your leave into two parts.

In addition, each part of your leave is subject to an eligibility review, and you may have one part approved and the other denied. This could happen if the second part of your leave is submitted earlier than 60 days before the start of your leave or you did not meet the financial eligibility requirement. DFML will calculate your weekly benefit amount for each part of your leave separately. You may receive different payment amounts for each part. You'll have two 7-day waiting periods, one for each part of your leave.

For example: Cameron has an existing benefit year, from a family leave to care for a family member that was taken in May 2023. Their benefit year is from May 22, 2023 to May 21, 2024. Cameron and their partner adopt a child in April of 2024. Cameron applies for 12 weeks of family leave to bond with their child between April 10, 2024, and July 2, 2024. In this scenario, the following will occur:

- Cameron's leave will be split into two parts.
- For the first part, Cameron will receive the 2023 rate while they are within their 2023 benefit year – for leave dates from April 10, 2024, through May 23, 2024.
- For the second part, beginning May 24, 2024, Cameron will be eligible for the new 2024 benefit rate after being assessed an additional seven-day waiting period.

Wages

How are weekly benefit amounts calculated?

The benefit rate is calculated based on two factors:

- Your “individual average weekly wage” (IAWW) is calculated from the amount you earned in your base period. Your base period is the last four completed quarters before the start of your benefit year. The IAWW is the average amount you earned per week in the two quarters when you earned the most money (or the one quarter with the most money if you only worked in two or fewer quarters).
- The “state average weekly wage” (SAWW) is a fixed amount established by the commonwealth of Massachusetts every calendar year. DFML uses the SAWW from the calendar year that your benefit year starts, and calculates your benefit as follows:
 - The portion of your IAWW that is equal to or less than 50% of the SAWW is paid at 100%.
 - Then, the portion of a your IAWW that is more than 50% of the SAWW is paid at 30%.
 - This calculation is also subject to a maximum weekly benefit amount, which is 64% of the SAWW.



Have a question?
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- These calculations are the maximum benefit amount you can receive each week- other factors could reduce this amount, such as tax withholdings or other sources of income like unemployment.
- **For 2023**, the state average weekly wage is \$1,765.34 and the maximum weekly benefit rate is \$1,129.82. **For 2024**, the state average weekly wage is \$1,796.72 and the maximum weekly benefit rate is \$1,149.90.

DFML provides [a calculator to help you estimate your IAWW and your weekly benefit amount](https://calculator.digital.mass.gov/pfml/yourbenefits/) (<https://calculator.digital.mass.gov/pfml/yourbenefits/>). The calculator is provided for estimation purposes only and is not a guarantee of weekly benefits.

Other leave and benefits

Benefits from other government or employer private leave programs may reduce your paid leave benefit amount and the total amount of leave you are eligible to take. Other types of leave that affect the amount of money and time you receive include federal programs like FMLA or independent leave offered by your employer.

In addition, reductions can still occur after your leave is approved. If you did not accurately report leave or benefits you are receiving from other programs at the same time as PFML, your payment could be adjusted.

[Learn how specific programs or scenarios affect your total leave allotment or payments.](/info-details/how-other-leave-and-benefits-can-affect-your-paid-family-and-medical-leave)

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Other factors

Your work schedule

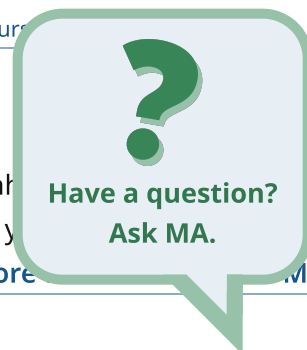
Your weekly benefit amount may be affected if you work part time, or if you take reduced or intermittent leave. For example, if you work an average of 20 hours per week and you take 40 hours of leave, that is 2 weeks of leave. However, if you work 40 hours a week and take 40 hours of leave, that is only 1 week of leave. [Learn more about how to calculate your average working week hours.](#)

[\(/info-details/how-to-calculate-your-average-working-week-hours#how-to-calculate-your-working-hours\)](/info-details/how-to-calculate-your-average-working-week-hours#how-to-calculate-your-working-hours)

Taxes

During your application, you have the option to have state and federal taxes withheld from your benefit. This preference cannot be changed once your application is approved. If you do not have taxes withheld, we will withhold 5% for state taxes and 10% for federal taxes. [Learn more about taxes on PFML benefits.](#) [\(/info-details/taxes-on-paid-family-and-medical-leave-pfml-benefits\)](/info-details/taxes-on-paid-family-and-medical-leave-pfml-benefits)

Paid Time Off (PTO)



Most employers offer PTO. This includes vacation days, sick days, and personal time. There are several ways that you can use PTO in conjunction with your PFML benefits. You can use PTO to ensure that you receive wage replacement during the PFML seven (7) day waiting period. In addition, you can use PTO to supplement the days you receive PFML benefits.

Employees who apply for PFML benefits on or after November 1, 2023, will be allowed to supplement their PFML benefit with their accrued vacation pay, sick pay, or other paid leave provided under an employer policy (collectively, "Paid Time Off" or "PTO") while on PFML. To determine your top off amount you subtract the amount of the PFML benefits from your IAWW. Both amounts can be found in the Approval Notices sent to employees and available for viewing in the Employer Application Website. The difference is the maximum amount you can get each week from your employer using your accrued PTO.

The combined weekly sum of PFML benefits and employer provided paid leave benefits cannot exceed your IAWW. Using PTO to supplement PFML benefit payments will not impact the amount you receive each week from PFML and does not need to be reported to DFML.

[Learn more about what this means during your PFML leave and how it might affect benefit payments.](#)

[\(/info-details/how-other-leave-and-benefits-can-affect-your-paid-family-and-medical-leave\)](/info-details/how-other-leave-and-benefits-can-affect-your-paid-family-and-medical-leave)

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November 1, 2023



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