Waiting on your unemployment insurance payment? Here are 8 top reasons why ...

The Indiana Department of Workforce Development receives thousands of unemployment insurance claims weekly. Of those received, about 80-85% go directly from application to payment in approximately 21 days. While some applicants simply are not eligible to receive unemployment, others might have to wait beyond the 3-week average to receive their benefits until an investigation of the claim is completed. The investigation process is required by state statute and federal law. Here are the top reasons why your unemployment insurance benefit payment may not yet have arrived:

1. **21-Day Wait:** The vast majority of initial claims go from application to payment, on average, within 21 days. That time is necessary to perform the required due diligence. The top reason claimants contact the call center is to check on payment for initial claims, many of those within a week of filing. **Result:** Patience is required, as most initial claims are paid within 21 days on average.

2. **Deductible Income:** Certain types of income that a claimant received must be deducted from benefit amounts. For example, a payout of vacation, severance, or other type of income. **Result:** This issue requires further investigation, contact with claimant, and with the employer.

3. **Voluntary Quit from Employment without Good Cause:** The claimant or employer indicated that the claimant voluntarily left employment for a potentially disqualifying reason, which may include simple voluntary quitting. Quitting a job voluntarily can be the deciding factor on eligibility. **Result:** Further investigation required, input from employer may be requested.

4. **Employment Status:** The claimant, employer, or an internal records search indicates the claimant may be working. **Result:** Further investigation required. Benefits are for those who are unemployed, or partially unemployed. Part-time status could result in partial payment, pending further review.

5. **Clerical Errors/Missing and Incomplete Information:** During the online application process, errors can be made. The more common ones can be, for example, a mistaken entry of a Social Security number or home address. Errors are also made on the employer end, an incorrect job code, for example. **Result:** Further investigation will be required if the system detects errors or incomplete information.

6. **Residency:** The claimant, or a records match, indicated they are not a U.S. Citizen. DWD will confirm with the federal government whether the claimant is able to legally work during the benefit period. **Result:** Further investigation required. Individuals who were not legally working, or who are not legally able to work while claiming benefits, are ineligible.
7. **Fraud**: Yes, unemployment insurance fraud is very real, and investigation of possible fraud is often necessary and does require additional time. Claimants receiving benefits who are called back to work and continue to file is a common example of fraud. DWD has an active fraud unit that investigates each case with a myriad of resources. **Result**: Once determined to be fraud, fraudsters must meet several requirements in order to be eligible for benefits in the future, and they must repay benefits received with penalties and interest.

8. **Appeals**: As part of the unemployment insurance process, those who receive an initial ineligible determination have the right to appeal. The appeals process is more involved and requires an Administrative Law Judge to hear the case. **Result**: The Appeals team schedules cases as received, all of which take additional time beyond the average 21 days.

**Bottom line**: While most claims are paid within the average 21-day period, some require additional investigation. These can range from a simple clerical error in the application process to more complicated deductible income issues.