



GRETCHEN WHITMER  
GOVERNOR

State of Michigan  
DEPARTMENT OF LABOR AND  
ECONOMIC OPPORTUNITY  
Lansing

SUSAN CORBIN  
DIRECTOR

## MEMORANDUM

**DATE:** January 30, 2026

**TO:** The Honorable Sarah Anthony, Chair Senate Appropriations  
The Honorable Mary Cavanagh, Chair Senate Appropriations Subcommittee on LEO/MEDC  
The Honorable Ann Bollin, Chair House Appropriations  
The Honorable Nancy Jenkins-Arno, Chair House Appropriations Subcommittee on Labor and Economic Opportunity

**FROM:** Jason Palmer, Director  
Michigan Unemployment Insurance Agency  
Department of Labor and Economic Opportunity

**SUBJECT:** Unemployment Insurance Agency Hardship Waiver Report

The Hardship Waiver Program's purpose is to allow an individual to request a waiver of recovery for the balance of an overpayment account that does not involve fraud.

Under section 62g of the Michigan Employment Security Act, MCL 421.62g, the Unemployment Insurance Agency must provide a written report regarding waivers to the chairpersons of the standing committees and the appropriations subcommittees of the house of representatives and senate having jurisdiction over legislation pertaining to employment security that includes:

1. Procedures related to waivers that the unemployment agency used or adopted.
2. Number of applications for a waiver the agency received.
3. Number of individuals who submitted an application for a waiver.
4. Number of waivers granted by the following.
  - a. Unemployment agency determination.
  - b. Unemployment agency redetermination.
  - c. An administrative law judge order.
  - d. Michigan Compensation Appellate Commission order.
  - e. Court order.
5. The number of waivers that were denied, tabulated by the reason for the denial, by each of the following methods:

- a. An unemployment agency determination.
  - b. An unemployment agency redetermination.
  - c. An administrative law judge order.
  - d. A Michigan compensation appellate commission order.
  - e. A court order.
6. The total amount of restitution waived.

Should you have any questions regarding this report or need additional information please contact Andrew Crane, UIA Legislative Liaison, at [Cranea3@michigan.gov](mailto:Cranea3@michigan.gov) or (517) 243-9778.

#### Attachments

cc: Senate and House Appropriations Committees  
Senate Appropriations Subcommittee on LEO/MEDC  
House Appropriations Subcommittee on Labor and Economic Opportunity

## Unemployment Insurance Agency Hardship Waiver

### 2025 Annual Report

Under section 62g of the Michigan Employment Security Act, MCL 421.62g, the Unemployment Insurance Agency must provide a written report regarding waivers to the chairpersons of the standing committees and the appropriations subcommittees of the House of Representatives and Senate having jurisdiction over legislation pertaining to employment.

- i. The procedures relating to waivers that the unemployment agency used or adopted.

A waiver application can only be submitted once every six months. If denied, the claimant can protest. The protest must address the original application. If the waiver is allowed because of the protest, a redetermination should be issued. The decision on whether to allow a waiver of the balance of a non-fraud overpayment due to financial hardship is based on information provided by the claimant on Form UIA 1795. The individual requesting a waiver must disclose his/her current financial condition.

- ii. The number of applications for a waiver the unemployment agency received:

28,437

- iii. The number of individuals who submitted an application for a waiver:

28,101

- iv. The number of waivers that were granted by each of the following methods:

- a. An unemployment agency determination: 4,653
- b. An unemployment agency redetermination: 40
- c. An administrative law judge order: 24
- d. Michigan Compensation Appellate Commission order: 0
- e. Court order: 0

- v. The number of waivers that were denied by each of the following methods:

- a. An unemployment agency determination: 4,219
- b. An unemployment agency redetermination: 14
- c. An administrative law judge order: 3
- d. Michigan Compensation Appellate Commission order: 2

e. Court order: 2

The total amount of restitution waived: \$46,340,371.88