Can I file a claim for unemployment benefits?

If your employment has been affected by the coronavirus (COVID-19), and you are not receiving paid time off from your employer, you may apply for benefits and TWC will investigate why you lost your job and mail a decision explaining whether you are eligible for unemployment benefits.

TWC evaluates your unemployment benefits claim on a case by case basis based on you meeting three (3) requirements:

- **Past Wages:** Your past wages are one of the eligibility requirements and the basis of your potential unemployment benefit amounts.
- **Job Separation:** To be eligible for benefits based on your job separation, you must be either unemployed or working reduced hours through no fault of your own. Special considerations on a case by case basis are being applied relative to coronavirus depending on the circumstances. You will not be considered unemployed if you are receiving paid time off.
- **Ongoing Eligibility Requirements:** In addition to the past wages and job separation eligibility requirements, there are requirements you must continue to meet to stay eligible and you may find those online under “See Ongoing Eligibility Requirements for Receiving Unemployment Benefits” at [www.texasworkforce.org](http://www.texasworkforce.org).
**Why is my claim for regular unemployment benefits, when I should be receiving disaster benefits?**

Disaster Unemployment Assistance (DUA) provides unemployment benefits to individuals who lost their jobs or self-employment or who are no longer working as a direct result of a major disaster for which a disaster assistance period is declared, and who are not eligible for regular unemployment benefits. TWC must find out whether you are eligible for regular benefits before you can receive DUA. You can apply for unemployment benefits and Disaster Unemployment Assistance at [UI.TexasWorkforce.org](http://UI.TexasWorkforce.org), 24 hours a day, or call 1-800-939-6631.

**Why is my benefit amount so low? Why isn’t my self-employment considered?**

The America Rescue Plan will provide an additional $100 weekly payments to individuals receiving regular benefits and who earned at least $5,000 in self-employment income in 2020 through the Mixed Earner Unemployment Compensation (MEUC) program. The American Rescue Plan’s MEUC program is available for eligible claimants between the weeks ending March 20, 2021 and September 4, 2021.

**I filed for unemployment insurance. Why do I have a $0 balance?**

A $0 balance just means that your claim is still under review. In general, it takes on average about 21 days from the time that you first apply and become eligible to receiving benefits either by direct deposit or by debit card in the mail. When someone applies for unemployment insurance benefits, TWC has to go through several steps in order to process a claim including confirming the job separation, whether the claimant received additional pay
(severance), if the claimant is using paid time off, or whether the claimant earned enough wages in their base period to qualify. If you have a $0 balance, continue to request payments every two weeks. Requesting payments will speed up the process of receiving benefits if you become eligible.

**What do I do if I’m self-employed, an independent contractor, gig worker, or otherwise, not an “employee”?**

Those who are not “employees”, which includes self-employed, independent contractors, gig workers and those paid via 1099, may be eligible for funds under Pandemic Unemployment Assistance (PUA).

All independent contractors/gig workers or 1099 workers who apply for unemployment insurance will need to send in proof of income to increase any benefit amount to which they might be entitled. Below is the information that they would need to provide and where

Send income tax return and copy of Schedule C, F, and SE to increase your benefit amount to one of the following:


**Fax:** 512-936-3250 (If you fax proof of income, please keep a copy of the confirmation page.)

**Mail:** Texas Workforce Commission, P.O. Box 149137, Austin, TX  78714

Note: Applicants who submit their tax information may not receive an immediate response. Please do not resubmit unless explicitly asked. Filing online will give claimants confirmation of receipt of documents.
How do I get the additional $300 per week?

Federal Pandemic Unemployment Compensation (FPUC) benefits provide additional benefits per week added to benefit payments. For the weeks ending January 2, 2021 through the week ending March 13, 2021, people receiving unemployment insurance benefits due to COVID-19 will also receive an additional $300 per week. For the weeks ending March 20, 2021 through September 4, 2021, people receiving unemployment insurance benefits due to COVID-19 will also receive an additional $300 per week.

Can I file if I haven’t been told that I’ve been laid off?

You can file a claim for unemployment benefits if you are not working and not earning any wages. If you are currently receiving full paid leave—such as sick time or vacation time—from your employer for your time off, then you are considered employed, and your claim will be considered invalid.

What can I do if my hours have been reduced?

You can also file a claim for unemployment benefits if you are partially unemployed, which means working part-time and receiving less than 125% of your weekly benefit amount. The amount of unemployment benefits that you will receive in a week will be prorated based on your earnings for that benefit week.

How do I apply for unemployment benefits?

You may apply for unemployment benefits or check the status of your claim online at ui.texasworkforce.org any time 24/7 using Unemployment Benefits Services. If you do not have internet access then you may call TWC’s Tele-
Center at 800-939-6631 from 7 a.m. to 7 p.m. Central Time, seven days a week.

Best Time to Apply Online or Access Unemployment Benefits Services (UBS): Our Unemployment Benefit System online portal is available 24 hours a day but is experiencing a high volume of visitors. We are seeing lower volume on the online portal between 10 p.m. and 8 a.m. Try back during those hours to apply for benefits, check the status of your claim, or request benefit payment.

**How do I reset my password?**

How to Reset Your Unemployment Benefits Password

2. Click “Forgot Password?”
3. Enter your User-ID, First+Last Name.
5. Enter your new password+retype it. Click submit.

**If you have more questions about unemployment benefits:**

Additional information can be found at [https://twc.texas.gov/jobseekers/unemployment-benefits](https://twc.texas.gov/jobseekers/unemployment-benefits) and in our Unemployment Benefits Handbook.

If you email for assistance, please include:

- your name
- the last 4 digits of your Social Security number,
- a phone number where you can be reached, and
- a brief description of the issue.
If you are having trouble filing a claim or trouble with a PIN or password, please email ui.ombudsmen@twc.state.tx.us.

If you have other questions, please email laborinfo@twc.state.tx.us.

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