Can I get unemployment benefits if I lose my job because of COVID-19?

Unemployment benefits replace lost income if your work is affected by COVID-19. A new federal law has made many more workers affected by COVID-19 eligible for unemployment benefits. Eligible workers now include independent contractors, gig workers like rideshare drivers, people who have already used up all of their unemployment benefits, or people who didn’t earn enough in the past to qualify for regular unemployment.

To get unemployment benefits you must complete an application with the Texas Workforce Commission (TWC). See below for information about how to apply.

Texas workers can get up to 26 weeks of unemployment. If you have received all of your unemployment benefits, and are not working because of COVID-19, you probably qualify for an additional 13 weeks and should apply again. Workers who qualify under the new federal law can get up to 39 weeks of unemployment.

All workers who qualify for unemployment will now receive an additional $600 per week on top of their regular unemployment benefits until July 31, 2020.

You will probably qualify for unemployment benefits if you:

- Are not given work due to layoffs or permanent, indefinite, or temporary business closure caused by COVID-19;
- Are self-employed, if you cannot find work or your business has closed permanently, indefinitely, or temporarily because of COVID-19;
- Are given reduced hours due to COVID-19;
- Are fired or leave work due to a verified illness of yourself or a minor child under your care;
- Are unable to work (whether you were employed by someone else or self-employed) because you are caring for a child whose school or child-care facility closed due to COVID-19;
- Are fired or leave work to comply with a mandatory order issued under a disaster declaration;
- Are unable to work due to government-ordered quarantine;
- Are unable to work because a doctor advised you to self-quarantine due to COVID-19 concerns;
- Are unable to work because you have COVID-19 symptoms and are seeking a diagnosis;
- Are unable to work because you have been diagnosed with COVID-19;
- Are unable to work because someone else in your household has been diagnosed with COVID-19; or
- Are unable to work because you are caring for a family member who has been diagnosed with COVID-19.

If you are not given work or your hours are reduced because of COVID-19, but your employer lets you use paid leave, you are likely not eligible for unemployment benefits (though you may be eligible for some benefits if your sick pay is less than your normal wages or your sick pay runs out).

The TWC normally requires you to search for a new job to receive benefits. Right now, the TWC isn’t requiring this because of COVID-19. This is likely to change soon as Texas begins to reopen. The TWC may start requiring this again at any time, with two weeks’ notice. So check their website and Facebook page regularly for updates.


This information only applies to job loss related to COVID-19. If you lose your job for another reason, you may still be eligible for unemployment benefits and you can find out more here:

https://www.twc.texas.gov/jobseekers/unemployment-benefits
How to reach the Texas Workforce Commission

The TWC is experiencing an extremely high volume of phone calls and visitors to its online application system. The Commission has extended its call center hours to 7:00 AM - 7:00 PM every day of the week. They have also announced a schedule for when applicants should call based on their telephone area code.

You can apply online 24/7 here. The TWC can accept over ten times the number of applications online than it can by phone every day, so applying online is encouraged. Applying online will also allow you to receive email updates about your application. https://www.twc.texas.gov/jobseekers/unemployment-benefits-services

The TWC has detailed instructions on:

- How to create a TWC Internet User ID or reset your password if you already have an account: https://www.twc.texas.gov/files/jobseekers/create-user-id-password-twc.pdf
- How to reset your pin: https://www.youtube.com/watch?v=6j5J7dhC_lg&feature=youtu.be
- How to fill out an online application: https://www.twc.texas.gov/files/jobseekers/tutorial-apply-for-benefits-online-twc.pdf
  (Note: if you set up electronic correspondence, you must check it regularly for time-sensitive documents that could affect eligibility or your right to appeal a determination)
- How to view your claims status: https://www.twc.texas.gov/files/jobseekers/tutorial-claim-payment-status-twc.pdf
- The TWC’s Unemployment Benefits Handbook can be found here for any other general questions: https://www.twc.texas.gov/files/jobseekers/unemployment-benefits-handbook-twc.pdf

The TWC has more instructions on their YouTube page and has Facebook Live events every Monday, Wednesday, and Friday, at 2:00PM Central Standard Time to answer additional questions:
https://www.youtube.com/channel/UCfwaMSVo2Tr
https://www.facebook.com/texasworkforcecommission


If you still have questions on how to apply, the TWC now has a virtual assistant you can chat with to answer questions. You should be able to get answers to your questions much faster than by calling the phone lines. The virtual assistant is available on any TWC website page. It is found in the bottom right corner under the “CHAT WITH US” tab.

We recommend you familiarize yourself with the application process by reviewing the TWC’s materials linked above, the information on their website, and by asking the virtual assistant in the chat box any questions.

If you do not have internet access, you can apply by phone from 7:00 AM - 7:00 PM Central Standard Time every day of the week by calling 1-800-939-6631.

Do I have to return to work if my employer offers me work, but I am still worried about COVID-19 and do not want to risk going back to work?

There are some situations in which you can refuse an offer to return to work and remain eligible for unemployment benefits. The TWC has stated that you can refuse an offer to return to work if:

- You or someone you live with is 65 years or older.
- You have medical issues, like heart disease, diabetes, cancer, or a weakened immune system, that put you at a higher risk for getting very sick from COVID-19.

Last revision: 05.29.2020  This is legal information, not legal advice.
• You have tested positive for COVID-19 by a source authorized by the State of Texas and have not recovered.
• You live with someone who tested positive for COVID-19 by a source authorized by the State of Texas and that person has not recovered and 14 days have not yet passed.
• You were exposed to COVID-19 through close contact and are quarantining for 14 days.
• You have a child at home whose school or daycare is closed, if you are the main person who takes care of that child and there are no alternatives.

In some instances, you might still qualify if you refuse to go back to work because your employer is not following the state guidelines on protecting workplaces from COVID-19, which can be found here: https://www.dshs.texas.gov/coronavirus/opentexas.aspx#protocols