

Economic Impact Payments and Older Adults

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May 6, 2020

Housekeeping

- All on mute. Use Questions function for substantive questions and for technical concerns.
- Problems getting on the webinar? Send an e-mail to NCLER@acl.hhs.gov.
- Written materials and a recording will be available at NCLER.acl.gov. See also the chat box for this web address.

About NCLER

The National Center on Law and Elder Rights (NCLER) provides the legal services and aging and disability communities with the tools and resources they need to serve older adults with the greatest economic and social needs. A centralized, one-stop shop for legal assistance, NCLER provides Legal Training, Case Consultations, and Technical Assistance on Legal Systems Development. Justice in Aging administers NCLER through a contract with the Administration for Community Living's Administration on Aging.

About Justice in Aging

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we've focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.

Key Lessons

- Many people will receive payment without having to take further action
- “Quick and dirty”
- Situation still developing

What Is It Called?

- CARES Act—“recovery rebate”
- IRS—“economic impact payment”
- Media—“stimulus payment”

Different words, same thing.

How Much is the Payment?

- \$1,200 for individual
- \$2,400 for married couples
- Additional \$500 per child under age 17
- Phased out for high-earners

Who Is Eligible?

- U.S. citizen or resident alien
- Have a valid Social Security number (SSN)
- Adjusted gross income (AGI) below
 - \$75,000 for individual
 - \$112,500 for head of household
 - \$150,000 for married couple filing jointly

Who Is Not Eligible?

- Claimed as dependent, age 17 and older
- No valid SSN
- Non-resident alien/undocumented
- High-income earners—AGI above:
 - \$99,000 for individual
 - \$136,500 for head of household
 - \$198,000 for married couple filing jointly

What Impact on Benefits?

- For federal means-tested benefits
 - Medicaid
 - SNAP
 - SSI
 - Subsidized housing
- Not counted as income
- Not counted as resource for 12 months

When Will Automatic Payments Be Sent?

- ~ April 15: filed in 2018 or 2019, received refund electronically (80 million)
- ~ April 29: Social Security retirement, survivors, disability insurance beneficiaries; Railroad Retirement Board beneficiaries
- ~ May 13: SSI recipients (not children)
- ~ May 13: Veterans Administration beneficiaries

Which Payments Will Be Mailed?

- Filed return for 2018 or 2019, and owed taxes, or refund not sent by direct deposit, or if bank account where refund sent is closed
 - Including Social Security beneficiaries
- Opportunity to provide bank account information for direct deposit through the IRS [Get My Payment](#) tool before payment is processed
- Don't have bank account

Letter From IRS

- 15 days after payment sent, IRS will mail letter to last known address
 - Amount of payment
 - How payment delivered (whether by direct deposit or by check mailed to address) and
 - IRS phone number to call if payment not received

Two IRS Web Portals

1. For people required to file tax return
 - [Get My Payment](#)
2. For people not required to file tax return
 - [Non-Filers: Enter Payment Info Here](#)

Important to use appropriate portal

Filers

- No further action needed if already filed return for 2018 or 2019
- Required to file return? Check [Do I Need to File a Tax Return?](#)

Help With Filing

- [IRS VITA Locator](#) to find VITA locations that are helping to prepare returns remotely
- [Get Your Refund](#) for online tax filing site with volunteers providing assistance remotely, run in partnership with VITA
- IRS also has a [Free File online resource](#)
- Recommendation:
 - Do **not** assist individuals with filing tax returns if you are not trained

Non-Filers

- Earned income in 2019 below
 - \$12,200 for individual
 - \$24,400 for married couple
- Started receiving benefits after 1/1/20
- Received RSDI, RRB, SSI, VA benefits AND have children under age 17
 - Deadline of Wednesday, April 22 for RSDI/RRB beneficiaries with children under 17
 - ***Deadline was Tuesday, May 5, for SSI and VA recipients with children under 17***

Non-Filer Portal

Do **NOT** use if:

- Already filed 2019 return
- Already received payment based on 2018 or 2019 return, even if less than full amount
- Claimed as dependent on someone else's 2019 tax return
- Married but not filing with spouse
- Not U.S. citizen or legal permanent resident

Non-Filer Portal

- [English form](#)
- [Spanish form](#)

Problems with Non-Filer Portal

- Not 508 accessible
- No paper form available
- No phone option available
- Email address required
- Identity Protection PIN
- No field for Direct Express card info

Deadlines

- Filing 2019 return
 - July 15, 2020
- Filing 2020 return
 - April 15, 2021
- Non-filers not receiving federal benefits
 - Portal available throughout 2020

Beneficiaries with Payees

Guidance from SSA on May 1:

- Payment will go to bank account managed by payee or paper check will be mailed to payee “in certain situations”
- Payment belongs to beneficiary since not benefits from SSA
- Payee does not need to account for payment to SSA

Residents of Facilities

- Payment belongs to resident, not facility
 - Even if Medicaid pays for care
- Payment does not change resident's share of cost
- Resident can spend how they wish, including gifts and charitable contributions
- Problems? Contact Long-term Care Ombudsman
 - Contact info in the [Eldercare Locator](#)

Glitches

- Didn't receive a payment
- Received too little
- Received too much

Garnishment

- Past-due child support
- Debt to bank where payment deposited
- Other debt collectors
 - State protections? [NCLC document](#)
- Protected from federal and state debt offset

Scams

- Asking for verification of personal and/or banking information needed to receive or speed up payment
- Suggesting that they can help get a tax refund or economic impact payment faster
- Mailing a check, perhaps in odd amount, with bogus instructions to call a number or verify information online in order to cash it
- Report scams to the Federal Trade Commission at [ftc.gov/complaint](https://www.ftc.gov/complaint)

Additional Resources

- IRS
 - [Economic Impact Payment FAQs](#)
- SSA
 - [Coronavirus Information](#)
 - [Economic Impact Payments for Social Security and SSI Recipients](#)
- National Consumer Law Center
 - [FAQs on Stimulus Payments](#)

Poll 1

- Are any of your older adult clients currently experiencing an economic challenge related to COVID-19?
 - Yes
 - No

Poll 2

- Please check any of the economic challenges your older adult clients are facing related to COVID-19:
 - Complete job loss or reduction: Self/Partner/Dependent
 - Housing payment challenge: rent or mortgage
 - Housing loss: eviction
 - Financial exploitation: third party or family member
 - Other: Please write in the Chat box

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Case Consultations

Case consultation assistance is available for attorneys and professionals seeking more information to help older adults. Contact NCLER at ConsultNCLER@acl.hhs.gov.