

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

Obtaining Economic Impact Payments for Low-Income Clients

Kate Lang, Senior Staff Attorney

Friday, April 24, 2020

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

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 fighting for people who have been marginalized and excluded from justice, such as women, people of color, LGBTQ individuals, and people with limited English proficiency.

To achieve Justice in Aging, we must:

- Acknowledge systemic racism and discrimination
- Address the enduring negative effects of racism and differential treatment
- Promote access and equity in economic security, health care, and the courts for our nation's low-income older adults
- Recruit, support, and retain a diverse staff and board, including race, ethnicity, gender, gender identity and presentation, sexual orientation, disability, age, economic class

Housekeeping

- All on mute. Use Questions function for substantive questions and for technical concerns.
- Problems with getting on to the webinar? Send an e-mail to trainings@justiceinaging.org.
- Find materials for this training and past trainings by searching the [Resource Library](https://justiceinaging.org/resource-library), justiceinaging.org/resource-library. A recording will be posted to [Justice in Aging's Vimeo page](https://Justice%20in%20Aging's%20Vimeo%20page) at the conclusion of the presentation, vimeo.com/justiceinaging.

What Is It Called?

- CARES Act—“recovery rebate”
- IRS—“economic impact payment”
- Media—“stimulus payment”
 - Different words, same thing

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

How Much Is the Payment?

- \$1,200 for individual
- \$2,400 for married couples
- Additional \$500 per child under age 17
 - Example: mother + 2 children under 17 = \$2,200
- Phased out for high-earners

What Impact on Benefits?

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

When Will Automatic Payments Be Sent?

- April 11—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 6—13: SSI recipients (not children?)
- ?: Veterans Administration beneficiaries

Which Payments Will Be Mailed?

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

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

How to Get Payment Quickly?

- Important to use appropriate portal
- 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](#)

Filers

- No further action needed if already filed return for 2018 or 2019
- Can file return for 2019 now even if have only non-taxable income or don't earn more than minimum required to file return
- 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

- Gross 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 12 noon ET on Wednesday, April 22 for RSDI/RRB beneficiaries with children
 - SSI and VA recipients need to enter info ASAP

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 permanent resident

Non-Filer Portal

- English:

<https://www.freefillableforms.com/#/fd/EconomicImpactPayment>

- Spanish:

<https://www.eztaxreturn.com/scriptsez/start.exe/eztax/p/alliance2020/start.html?lang=es>

Problems With Non-Filer Portal

- Not 508 accessible
- No paper form available
- Email address required
- Identity Protection PIN
- Can't be completed on mobile phone
- No field for Direct Express card info

Uncertainty

- Beneficiaries with representative payees
- Residents in nursing facilities/group homes
- Foster children/transition age youth

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

- Ask for verification of personal and/or banking information needed to receive or speed up payment
- Suggest that they can help get a tax refund or economic impact payment faster
- Mail 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)

Want to receive Justice in Aging trainings and materials?

Join Our Network!

Go to justiceinaging.org and hit "Subscribe."

Send an email to info@justiceinaging.org.



Open a text and text the message "4justice" to the number 51555.



Questions?

Kate Lang, Senior Staff Attorney
klang@justiceinaging.org

