

Congressman Danny K. Davis Guide for Kinship Caregivers on COVID-19 Stimulus Payments (updated April 15, 2020)

To help during this pandemic, the federal government is sending most adults a stimulus payment (also called a stimulus check, economic impact payments, rebate) of \$1,200 for an adult and \$500 for each child under age 17. Caregivers will get the full payment if they file as head of household and earn less than \$112,500 or if they file married-filing-jointly and earn less than \$150,000.

The examples below and the accompanying table offer guidance to help kinship caregivers understand when and how they could expect to receive their stimulus payments. These resources are intended as helpful tools based on our understanding to date and do not represent a guarantee of how one will get their check. If you have questions, reach out to your Congressional office for help.

Importantly, kinship caregivers may need to take additional steps to get their money quicker or to get the stimulus payments for any kin children. In particular, these extra steps may be needed if the caregiver did not file taxes in 2018 or 2019 or if the caregiver did not use their electronic bank data to pay taxes or get a refund. There is no deadline for getting your stimulus payment. Don't worry if you do not get all you deserve in 2020, you can get the remainder when you file taxes in 2021. Many times, if you get a check in 2020, you must wait for corrections till 2021.

WARNING – Be careful of scammers. The only website to use to enter your private information is www.irs.gov. No one from the IRS will reach out to you by phone, email, text, mail or in person asking for any kind of information to request your stimulus payments. No one will send a link to click on to enter your information. For more information on how to protect yourself from fraud, visit the IRS [here](#) or the Federal Trade Commission [here](#).

Below are categories of kinship caregivers based on their federal tax filing status and/or receipt of Social Security benefits.

For purposes of this document, here are the relevant definitions:

Kinship caregiver – Grandparent, aunt, uncle, cousin, or adult sibling (including half siblings and step siblings and their descendants) who is raising a kin child.

Kin child – A child who is under age 17 for all of 2019 (must not turn age 17 in 2019) and is dependent on the kinship caregiver.

Dependent – A kin child who lives with a kinship caregiver for at least half the year (some exceptions apply) and obtains more than half of his support from the kinship caregiver.

Examples: If you filed taxes in 2018 or 2019 AND the IRS has your bank data

What if I filed a federal tax return in 2018 that included all of my kin children as dependents, and I got my tax refund by direct deposit?

Good news! If a kinship caregiver filed a federal tax return in 2018 or 2019, if that tax return correctly includes kin children as dependents, and if the IRS has your bank account information because you either paid taxes or received a refund electronically – then you should receive your stimulus check for adults and dependents aged 16 or younger directly deposited into your bank accounts in the next few weeks. If the IRS has your bank information, it will use information from your most recent tax return to calculate the stimulus check.

What if I filed my taxes in 2018 but my kin children didn't start living with me until 2019?

If a kinship caregiver filed taxes in 2018 but not in 2019, if she had a reduction in income or increase in the number of kin children between 2018 and 2019, and if the IRS has your bank account information because you either paid taxes or received a refund electronically – then you should consider quickly filing a 2019 tax return online through [Free File](#) because your stimulus check may be too low. The IRS uses the information on your most recent tax return to calculate your rebate; if 2018 does not reflect your family income or size, your check may be too low. Given that direct deposits will be made soon, your check may only have your adult payment. You can still get the money for each kin child, but you must wait till 2021 to get the full amount.

Examples: If the IRS does NOT have your bank data AND you GET either Social Security or Supplemental Security Income (SSI) Benefits

What if I get Social Security or SSI benefits, but I didn't use my bank data when I filed my taxes in 2018 or 2019 or I didn't file taxes because I didn't make enough money to file?

If a kinship caregiver gets either Social Security benefits (e.g., retirement, survivor, Social Security Disability Income) or SSI benefits, it does not matter if she did not give the IRS her bank data or file taxes. The IRS will automatically deliver the adult payment to her the same way she typically gets her Social Security or SSI benefits around late April. If she gets her benefits via direct deposit, the IRS will directly deposit the payment. If she gets her benefits via the Direct Express debit card, the IRS will directly credit the Direct Express debit card. Importantly, this payment will ONLY be the adult payment. Kinship caregivers can wait to get the payments for kin children until they file taxes in 2021 or they can enter their bank data and each kin child's information into the new **Non-Filers Enter Payment Info Here**: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Examples: If the IRS does NOT have your bank data AND you do NOT get Social Security or SSI Benefits

What if I do not get Social Security or SSI benefits and I filed my taxes in either 2018 or 2019 but I didn't share my bank account data with the IRS?

If a kinship caregiver filed a federal tax return in 2018 or 2019, listed their kin children as dependents, did NOT share bank account information with the IRS, and the caregiver does NOT receive Social Security or SSI benefits – then the IRS plans to issue paper checks starting mid-May 2020, but it could take up to 4 months for all the checks to go out. To get this money faster via direct deposit, a kinship caregiver will need to either (1) file a 2019 tax return online through [Free File](#) if she has not filed 2019 yet or (2) enter her bank information via the new **Get My Payment** tool: <https://www.irs.gov/coronavirus/economic-impact-payments>

What if I don't get Social Security or SSI and I didn't have to file taxes in 2018 or 2019 because I don't make enough money to file?

If a kinship caregiver did not file a federal tax return in 2018 or 2019 because their income was below the filing threshold AND they do NOT receive any Social Security or SSI benefits, then she can enter the information for her and her kin children into a new online tool **Non-Filers Enter Payment Info Here**: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Congressman Danny K. Davis - Overview of Likely Timing and Method of Emergency Rebates (updated 4/15/2020)

This overview is intended to be a helpful guide based on the IRS guidance issued to date and does not represent a guarantee of how rebates will go out.

Filed Taxes	File 2018		File 2019		IRS Has Bank Info		Adult Gets Social Security or Supplemental Security Income (SSI)		Social Security or SSI Direct Deposit		Earliest Possible Rebate Date	Rebate Method	Rebate Based On	<ul style="list-style-type: none"> •To Get EFT Faster than Check •If Change in Income/Dependents from 2018 to 2019 •If Get SS, Have Dependents, & Tax Data Includes Dependents
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No				
Filed 2018 & 2019	Y		Y		Y		Y		n/a		Week 4/13	EFT	2019	n/a
	Y		Y		Y			N	n/a		Week 4/13	EFT	2019	n/a
	Y		Y			N	Y		Y		After 4/29	EFT	SSA	Enter bank/child info in portal
	Y		Y			N	Y			N	After 4/29	Direct Express	SSA	Enter bank/child info in portal
	Y		Y			N		N	n/a		Mid/Late May	Check	2019	Enter bank/child info in portal
Filed 2018 Only	Y			N	Y		Y		n/a		Week 4/13	EFT	2018	File 2019
	Y			N	Y			N	n/a		Week 4/13	EFT	2018	File 2019
	Y			N		N	Y		Y		After 4/29	EFT	SSA	File 2019 and enter bank info
	Y			N		N	Y			N	After 4/29	Direct Express	SSA	File 2019 and enter bank info
	Y			N		N		N	n/a		Mid/Late May	Check	2018	File 2019 and enter bank info
Filed 2019 Only		N	Y		Y		Y		n/a		Week 4/13	EFT	2019	n/a
		N	Y		Y			N	n/a		Week 4/13	EFT	2019	n/a
		N	Y			N	Y		Y		After 4/29	EFT	SSA	Submit bank info via portal
		N	Y			N	Y			N	After 4/29	Direct Express	SSA	Submit bank info via portal
		N	Y			N		N	n/a		Mid/Late May	Check	2019	Submit bank info via portal
Did Not File Due to Income Below Filing Requirement		N		N		N	Y		Y		After 4/29	EFT	SSA	Enter bank/child info in portal
		N		N		N	Y			N	After 4/29	Direct Express	SSA	Enter bank/child info in portal
		N		N		N		N	n/a		Must File	Depends	2019	File Non-Filers Form

EFT = Electronic Fund Transfer; Direct Express = Social Security Provided Debit Card

Important Information

- Once a rebate is sent out, most people must wait until 2021 to claim any adjusted amounts. But, if you are a Social Security, SSDI, Railroad Retirement, or Supplemental Security Income beneficiary with qualifying dependents who received only the adult portion of their stimulus payment, you can claim the \$500 payment for a child aged 16 or younger using the new **Non-Filers: Enter Payment form**: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
- To check the status of your payment or to provide your bank data faster, use the **Get My Payment** app at: <https://www.irs.gov/coronavirus/economic-impact-payments>
- If one did not file taxes in 2018/2019 due to being below filing requirement, enter your info the new **Non-Filers: Enter Payment form**: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
- The IRS is prioritizing adult rebates. It is unclear how children receiving Social Security or SSI benefits independent of an adult will be handled.