This is a deeply uncertain time for countless American families. Officials at every level of government are working around the clock to minimize the spread and impact of the coronavirus pandemic, but both the virus itself and social distancing measures have taken a toll on many households. We’ve now passed three bills in the House aimed at helping Americans through this difficult period, and the most recent measure includes direct payments for most families. These payments are not the only thing we’re doing, but they will help people make ends meet amid reduced work, layoffs and other financial stresses. Here’s what you should know:

**Why is Congress proposing payments to individuals?**

The public health and economic consequences of COVID-19 are significant. These payments will help many Americans afford what they need during this public health crisis, due to the many businesses forced to close down and rate of unemployment rising.

**When will the payments be distributed?**

The Internal Revenue Service (IRS) will work to deliver payments as quickly possible. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based address information already on file with the IRS. Electronic distributions will be automatically distributed to an account the payee has authorized.

**How large are the payments?**

The amount of the rebate will depend on family size. The payment is $1,200 for each adult individual ($2,400 for joint filers), and $500 per qualifying child under age 17. These payments begin to be reduced for people who make more than $75,000 per year ($150,000 for joint filers), and stop altogether for those making more than $99,000 per year ($198,000 for joint filers).

If you make more than $75,000, your payment will be reduced by $5 for every $100 of income beyond the threshold.

**Do payments need to be repaid?**

No, payments do not need to be repaid. If an individual experienced an income loss in 2020, or if they have an increase in family size, they may be able to claim an additional credit of the difference when the individual files their 2020 tax federal income tax return in 2021.

**How will payments be delivered?**

It depends. Payments will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check.

**Many individuals don't need to file a tax return. Are non-filers eligible for payments?**

Yes. There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their payments. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with the IRS to help ensure these beneficiaries receive an automatic advance payment. The IRS will then conduct a public awareness campaign to reach other non-filers and provide them with information on how they can access payments.

**How will a person who has recently moved access payments?**

The IRS will determine payment delivery systems for everyone entitled to payments.

**Will the payments affect my eligibility for federal income-targeted programs?**

No, the rebate is considered a tax refund and is not counted towards eligibility for federal programs.

**What identification requirements apply to receive payments?**

Taxpayers must have Social Security Numbers for themselves and their qualifying children in order to receive payments.

In addition to these payments, Congress has extended and beefed up unemployment insurance programs, including expanding eligibility to contractors, the self-employed, and others who might not normally be able to use this resource.

Here’s what you should know about these changes:

* In addition to regular unemployment insurance benefits, the federal government will provide an additional $600 in Federal Pandemic Unemployment Compensation (FPUC) through July 31, 2020. This supplement would not impact eligibility for Medicaid or CHIP.
* The federal government will also temporarily fund Short-Time compensation, or “work sharing,” programs for people who are experiencing reduced hours. Employers will make agreements with the state to prevent layoffs by reducing hours, and these workers will be eligible for partial unemployment benefits. [Click here to learn more](https://oui.doleta.gov/unemploy/docs/stc_fact_sheet.pdf).
* Self-employed, contract, performing arts and gig-economy workers who don’t ordinarily qualify for unemployment insurance will be able to access benefits once New Jersey set an agreement with the Department of Labor for Pandemic Unemployment Assistance. The amount they receive will be based on recent earnings, and in addition they’ll receive a further $600 per week.
* 13 weeks of emergency unemployment benefits will be available for workers who exhaust their regular benefits.
* The stimulus package also waives the normal waiting period for benefits.

My staff and I have been working diligently to help everyone in our community affected by the COVID-19 pandemic. I will continue to work on legislation that will address the needs of my constituents and fight for resources for our district and our state in the midst of this emergency.