Coronavirus Resources: Direct Payments

Sen. Merkley, using his leadership position on the Senate Appropriations Committee, fought hard to make sure the $2.2 trillion coronavirus relief funding stabilizes families, workers, businesses, housing, education, agriculture, and health care. As these resources are distributed, Sen. Merkley’s office will keep Oregonians up to date on what in the bill helps individuals and communities, and how to access the resources. He will continue to fight to make sure much-needed aid gets to the people who need it most.

Coronavirus relief to help working and middle-class Americans:

The bill funds direct payments to most working and middle-class Americans, in order to provide immediate relief from the lost revenue and increased expenses that have been a blow to so many individuals and families. Here are some answers to common questions about the direct payments:

**Q: How do I know if I’ll get a payment? Do I have to sign up?**

A: If you (1) meet the income eligibility, and (2) filed taxes in the past two years, you’ll get a payment automatically. If you already receive Social Security or disability benefits, you will receive the payment automatically, the same way you do those benefits. If you are eligible but didn’t file taxes, you will need to file now to get the payment. The IRS can provide more guidance at [https://www.irs.gov/](https://www.irs.gov/).

(1) **Eligibility requirement**: Incomes below $75,000 annually for single filers and $150,000 for joint filers are eligible for a full payment. Above those incomes, the payments begin to phase out. If you earn above $99,000 for individuals or $198,000 for joint filers, you will not receive a payment.

(2) **Tax filing requirement**: If the IRS has your direct deposit information, the payment will be put directly into your account. Otherwise, it will be mailed to the address provided on your 2018 or 2019 tax return—whichever you filed most recently.

**Q: How much will I get?**

A: A single filer who is eligible for the full payment will receive $1,200. Joint filers eligible for the full payment will receive $2,400. If you have children, you will also receive $500 per child. For example, a family of four eligible for the full amount will receive $3,400. ($2,400 + $500 x 2 children.) For eligible higher earners, the payments start decreasing by $5 for every $100 of extra income over $75,000 for a single filers and over $150,000 for joint filers. For example, an individual earning $87,000 per year would receive a payment of $600.

**Q: Do I have to pay taxes on this payment?**

A: No, these payments are not considered taxable income.

**Q: How soon will I get this payment?**

A: The government will be working as quickly as possible to get them out. The payments should arrive in the coming weeks, with mailed payments likely taking longer than direct deposits to arrive. Check back on Sen. Merkley’s website for updates.

**For updates**: Visit [merkley.senate.gov/coronavirus](merkley.senate.gov/coronavirus) for updates on these and other resources as the relief bills are implemented.