Economic Impact Payments
When Someone in Your Family Doesn’t have a Social Security Number

What’s New: A December 2020 law changed eligibility requirements for Economic Impact Payments (EIPs) and the Recovery Rebate Credit (RRC).

Eligibility: Income limits apply, but generally, you are eligible for the RRC on your 2020 tax return and the third EIP, paid in 2021, if you:

› are a U.S. citizen or U.S. resident alien,
› are not another taxpayer’s dependent, and
› have an SSN that is valid for employment (for the Recovery Rebate Credit) or a valid SSN (for the third Economic Impact Payment).

See which family members qualify for stimulus money if not everyone on your tax return meets the SSN requirements.

You’re filing with your spouse but only one spouse meets the SSN requirements, then you can …

• file, claim 2020 RRC for spouse with SSN and qualifying children with SSNs
• get the third EIP - separately after filing - for spouse with SSN and qualifying dependents* with SSNs

You’re filing with your spouse and only one spouse meets the SSN requirements, but one is active military at any time during the taxable year, then you can …

• file, claim 2020 RRC for both spouses and qualifying children with SSNs
• get the third EIP - separately after filing - for both spouses and qualifying dependents* with SSNs

You’re filing with your spouse and neither spouse meets the SSN requirements, then …

• neither spouse is eligible for the RRC
• but you can get the third EIP for each qualifying dependent* and must file a 2020 tax return to get it

You’re filing as single and don’t meet the SSN requirements, then …

• you aren’t eligible for the RRC
• but you can get the third EIP for each qualifying dependent* and must file a 2020 tax return to get it

*The third EIP is not restricted to children under 17. Your third payment will include up to $1,400 for qualifying dependents with SSNs like college students, adults with disabilities, parents and grandparents.

If you’re eligible, take these steps to file a 2020 tax return, even if you don’t normally file

› You’ll need the amounts of Economic Impact Payments already issued to you (and your spouse if you’re filing jointly with your spouse). Look at your IRS Letters 1444 and 1444-B or the IRS Online Account tool.
› For the fastest processing, file electronically and choose direct deposit. Filing a 2020 tax return allows you to:
   › If you’re eligible, claim the 2020 Recovery Rebate Credit, if you didn’t get a first or second Economic Impact Payment or got less than the full amount. The first and second Economic Impact Payments were advance payments of the 2020 Recovery Rebate Credit.
   › Get the third Economic Impact Payment (up to $1,400 per eligible person with a valid SSN on your return). If you’re eligible, the IRS will issue this payment after your 2020 tax return is processed. Use Get My Payment on IRS.gov to check the status of this payment.