

42% Percentage of adults who are not confident in their ability to afford health care without financial hardship.

Economic Stimulus: What's in It for You?

Your budget could get a boost from the new economic stimulus plan from Washington, which includes a mix of tax credits, aid to retirees and the unemployed, and incentives for spending. Among the many provisions, here are five most likely to send some extra cash your way.

■ **Economic recovery payments.** The stimulus package provides for a one-time payment to nearly 55 million Social Security and Supplemental Security Income (SSI) beneficiaries—\$250 to individuals and \$500 for couples (if both receive benefits). AARP strongly supported the program. Also getting a payment will be older veterans and railroad retirees. You won't have to file forms or do anything special to get your money. It will just show up by early June as an extra check or automatic deposit, depending on how you usually receive your benefits. For details, go to www.ssa.gov/payment. Retirees who participate in plans other than Social Security may have to file tax returns to get their payments.

■ **Worker payments.** A "making work pay" provision means that workers will get an additional \$400 in 2009. For most of you, this will show up in your paycheck as an additional \$7.70 or so a week. Others will get it when they file their 2009 tax returns. This

credit starts to phase out if you earn \$75,000 a year (for an individual) or \$150,000 (for couples).

■ **COBRA subsidy.** If you lose your job between Sept. 1, 2008, and Jan. 1, 2010, you will be able to keep your company health insurance for nine months by paying 35 percent of your COBRA premiums—instead of 100 percent. Your employer will have to subsidize the remainder but will get a tax credit for its 65 percent share, according to CCH, a Riverwoods, Ill., tax research firm.

■ **Car deals.** If you buy a new car before the end of 2009, you'll get a deduction for state and local sales taxes, even if you don't itemize on your tax return. The credit applies only to the first \$49,500 of the cost of the car.

■ **Homebuyer breaks.** If you're buying a home this year, either for the first time or if you haven't

bought a home in the last three years, you'll get a tax credit of up to \$8,000 to help with the down payment. The economic stimulus package also includes a new tax credit, up to a combined \$1,500 for 2009 and 2010, for improving energy efficiency. If you buy such items as replacement windows, insulation and energy-efficient appliances, you'll get a 30 percent credit. And you'll also be doing just what Washington wants you to do: Go shopping. —Linda Stern



■ The Poll

Multigenerational Housing

■ With whom do you live?

Ages 18-49	50-plus
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Alone, by myself

5% **23%**

My spouse or partner

57% **56%**

My child or children, younger than 18

45% **10%**

My child or children, older than 18

12% **19%**

My grandchildren

<1% **4%**

My parents

26% **7%**

My in-laws

7% **2%**

My siblings

20% **5%**

Survey of 1,002 adults age 18 and older conducted by ICR Jan. 15-19, 2009.