



MICHELLE SINGLETARY
THE COLOR OF MONEY

Millions still eligible for stimulus payments

WASHINGTON — With Election Day looming, it's unlikely that our deeply polarized Congress will agree on a second stimulus payment any time soon.

So this means every effort should be made to get the first payments to eligible Americans who never received their money, many of whom are struggling to make ends meet during the pandemic.

People who don't normally file a tax return have until Oct. 15 to use the nonfilers tool at irs.gov if they want to get up to \$1,200 in aid for individuals and \$2,400 for married couples by the end of the year.

Many also might be entitled to an additional \$500 payment for each dependent child who was under 17 at the end of 2019. You don't need earned income or a job to qualify for a stimulus payment, also known as an Economic Impact Payment.

In a recent report, the Government Accountability Office recommends that the Treasury Department and the IRS do more to help track down an estimated 8.7 million people who are eligible but have not yet filed for a stimulus payment. The information could be used to help community organizations get the word out about how to get the payments.

In April, Treasury estimated that 30 million individuals who do not normally file a tax return — referred to as nonfilers — were eligible for a stimulus payment. After accounting for millions of federal beneficiaries and individuals who do not normally file a tax return and for whom no data was available, the agencies arrived at the figure of nearly 9 million for people possibly entitled to stimulus payments.

“Perhaps that is a good estimate, but there's been some uncertainty surrounding that

SINGLETARY, page D2

• michelle.singletary@washpost.com

Singletary

Continued from D1 number,” James McTigue, GAO director of strategic issues, said in an interview.

The GAO report was critical of Treasury and the IRS for not updating their April estimate. Failing to do so “could hinder outreach efforts and place potentially millions of individuals at risk of missing their payment,” the report said. “An updated and refined estimate of individuals who have yet to receive their EIP from Treasury or IRS could provide greater clarity about which populations may be at risk of missing out on the payment.”

In response to the GAO report, the IRS issued a statement arguing that the agencies have been focused on making payments as quickly as possible.

“Instead of re-estimating this number, IRS and Treasury have prioritized focusing on getting actionable information to assist individuals who may be eligible for an EIP to claim one,” the statement said.

There have been a lot of stumbles getting payments to the people who need the money the most. Many parents receiving federal benefits, such as Social Security Disability or Supplemental Security Income, complained that the IRS failed to include the extra \$500 promised for each dependent child under 17.

After the IRS set short deadlines for parents to request the missing stimulus money, the agency reversed itself because of mounting criticism. A new deadline for this group of federal beneficiaries to use the nonfilers tool was set for Sept. 30.

Most recently, the IRS announced that it is mailing letters to the estimated 9 million Americans who

have not yet gone online to determine whether they’re eligible for a stimulus payment. The agency recently published a state-by-state breakdown of the mailings.

The IRS said the letters are being mailed to people who haven’t filed a federal return for 2018 or 2019. The agency was able to identify the recipients by looking at W-2s, 1099s and other third-party statements.

The stimulus payment is actually an advance credit for 2020. Under the \$2 trillion Coronavirus Aid, Relief, and Economic Security Act, stimulus payments must be made by Dec. 31. If people don’t receive the money by year’s end, they still have an opportunity to get the stimulus funds. To do so, they have to file a 2020 federal return in 2021.

People not required to file a 2019 federal income tax return need to go to [irs.gov](https://www.irs.gov) to use the nonfilers tool. You’ll get a faster payment by direct deposit if you include banking information. For those who don’t provide bank account information, the IRS will mail a check. As of July 31, 5.3 million individuals had used the online nonfilers tool to receive their money.

If you were required to file a 2019 federal income tax return but haven’t done so, file immediately if you want a chance to get your payment before the end of the year. If you’ve already filed a 2019 tax return, you can check the status of your payment by visiting “Get My Payment” at [irs.gov](https://www.irs.gov).

There is no reason for people who are eligible for a stimulus payment to go without, so act quickly to make sure you are not leaving money on the table.