



Helping Illinoisans get their stimulus payments

Learn more at [GetMyPaymentIL.org](https://www.GetMyPaymentIL.org)

Cash Payment Implementation Recommendations

The CARES Act included a **one-time direct cash payment to U.S. Americans**, known as Economic Impact Payments, to help families make ends meet during the COVID-19 crisis.

Immediately, a group of Illinois nonprofits recognized that **the people who most need the payments -- particularly low-income individuals in both rural and urban areas with limited internet access -- are also the least likely to get them**, including individuals who make less than \$12,200 and are not required to file taxes, people experiencing homelessness, people who do not have a bank account, and people who lack access to internet and/or technology.

We formed the [Get My Payment Illinois](https://www.GetMyPaymentIL.org) Coalition with the goal of helping as many eligible Illinoisans access the EIP as possible. We are providing accessible and accurate information to help people access the EIP; using communications to promote the EIP; providing an EIP hotline; connecting people with banking and tax assistance; and partnering with other nonprofit organizations to conduct direct, on-the-ground outreach.

Based on our experience assisting people with the payments, we have developed recommendations for future cash payments to ensure that as many people receive the support as possible.

START WITH A ROBUST, INCLUSIVE POLICY DESIGN

U.S. Americans from all walks of life have been impacted by the COVID-19 pandemic and economic crisis – but these crises are disproportionately impacting Black people, Latinx people, and other people of color; people with low incomes; and people experiencing homelessness, among others. To ensure that cash payments are supporting the people who most need them, **future cash payments should:**

- Include individuals who do not have Social Security Numbers as well as their families.
- Include individuals who are incarcerated.
- Be protected from private and public debt collection and from being intercepted by tax preparers.
- Be accompanied by **significant investments in the capacity of the IRS and the Treasury Department** to ensure that they have the appropriate infrastructure and staffing to implement the payments, answer questions, troubleshoot issues, process paperwork, and conduct outreach. Many of our implementation recommendations below hinge on these investments.

USE AUTOMATIC PAYMENT OPTIONS TO THE GREATEST EXTENT POSSIBLE

The IRS should use the systems and data gathered in the first payment to issue future payments automatically; people should only have to take action for future payments if they are dissatisfied with how they received the first payment. The IRS should provide more support and outreach for people who haven't yet received the first payment.

Use direct deposit for as many people as possible; provide clear, consistent options for those who did not provide direct deposit information.

- Provide payments via direct deposit for everyone for whom the IRS has that information.
- For anyone for whom the IRS does not have direct deposit information, ensure:
 - The opportunity to provide or update their direct deposit information, with a clear, well-advertised deadline, with at least three weeks' notice.
 - That the Get My Payment app works (many reported it did not).
 - The option to choose a paper check or debit card in the Get My Payment app.
- For future payments, the IRS should streamline and automatize payments using information they gathered for the first payment, including non-filer forms, new addresses, and updated bank account information.

Provide the payments automatically for people who receive Social Security, Railroad Retirement, SSI, SSDI, and VA benefits.

- People receiving these benefits were not sure how they would receive their EIP. Though it was ultimately automatic, not enough notice was given so people could claim \$500 per eligible dependent. For future payments, the IRS should use the same mechanism to issue payments automatically, but should provide a minimum of three weeks' notice to claim dependents.
- Dependent information already submitted to the IRS for the first payment should carry over for subsequent payments so that recipients do not need to enter that information more than once in a single year.
- The IRS should also provide a way for people receiving these benefits to claim the additional \$500 per dependent after receiving the initial payment, so that people do not have to wait until the following tax season to receive the cash support.
- Some individuals receiving Social Security, SSI, and SSDI still haven't received the EIP. The IRS should ensure that the system is working for everyone.

PROVIDE SUPPORT TO PEOPLE WHO HAVE BARRIERS TO RECEIVING PAYMENTS

12 million U.S. Americans are eligible for the EIP but did not receive it automatically. The IRS needs to provide more support to help these individuals access the EIP and any future payments.

Provide additional support for low-income individuals who lack access to the internet.

- Many low-income individuals use only cell phones and do not have computers. The IRS hotline should be staffed up to provide adequate phone-based support and to not compromise service to taxpayers in areas not related to the EIP.
- While the IRS technically allows non-filers to mail a paper form to claim the EIP, a significant backlog is causing a major delay in processing paper forms. The IRS should increase their capacity to process paper non-filer forms.
- The Treasury and IRS should promote EIP deadlines and information through both internet-based and non-internet channels.

Provide additional support for people without IDs, bank accounts, and permanent addresses, and people with limited English proficiency.

- For people who do not have a permanent address, the IRS should issue guidance explicitly allowing individuals to use the addresses of nonprofit organizations to receive EIP-related mail.
- The IRS should provide their website and resources on the EIP in multiple languages.
- Many individuals who do not have an ID or bank account are having difficulty cashing their checks. The federal government should loosen identification requirements for financial institutions for the exclusive purpose of cashing EIP checks.
- Any EIP debit cards should be used in a clear, consistent way, and they should be clearly marked.
 - The IRS sent EIP debit cards to some individuals who did not provide bank account information. This was done seemingly randomly, and without much communication. To the extent debit cards are used in the future, we recommend that people are able to find out through the Get My Payment app if they should expect a paper check or debit card, and that the IRS clearly communicate who should be expecting a debit card.
 - Because individuals didn't know about the debit cards and because they looked suspicious, many people threw the cards away. The debit card, the envelope, and the letter included should look official and legitimate, and should clearly communicate that this is the payment from the federal government.
 - Individuals should be able to choose between receiving a paper check or a debit card in the Get My Payment app.
- Millions of Americans read below a high-school level. The non-filer portal is difficult for many to understand. Coordinate with an adult education expert to adapt language to make it clear for a broad variety of reading levels, and test all website and resource language and content with end users who have low incomes and/or low reading levels.

Coordinate with federal and state agencies and nonprofit organizations to conduct robust outreach.

In the CARES Act, the Treasury was required to “conduct a public awareness campaign, in coordination with the Commissioner of Social Security and the heads of other relevant Federal agencies” about the EIP, but outreach efforts from the federal government were lacking.

- The government should invest significant funds into outreach through a public awareness and communications campaign, and through partnering with government agencies and nonprofits to conduct direct, on-the-ground outreach.
 - Work with the Department of Health and Human Services and state agencies to streamline delivery for low-income families receiving assistance. The health and human services agencies that administer SNAP and Medicaid are uniquely positioned to reach, using established communication channels, the subgroup of 9 million people who participate in those two programs and who are not receiving the EIP automatically.
 - Work with organizations that work directly with people experiencing homelessness and people who have very low incomes to ensure that they can access the EIP.

For questions about these recommendations or for more information about Get My Payment Illinois, contact:

Jody Chong (Blaylock), Heartland Alliance, jblaylock@heartlandalliance.org
Jenna Severson, Woodstock Institute, jseverson@woodstockinst.org

www.GetMyPaymentIL.org