



Consumer Alert

Consumer Alert: Thousands of Eligible Marylanders are Missing Out on Stimulus Payments

Although around 160 million “stimulus” payments have been made to eligible U.S. residents, a [recent report](#) estimates that 12 million people, including 147,000 Marylanders, are missing out on receiving a payment. The payments yet to be distributed add up to around \$12 billion, \$157 million of which is owed to Maryland residents.

On March 27, 2020, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which included payments (commonly known as “stimulus” payments) to eligible U.S. residents. These stimulus payments are intended to help residents deal with the effects of the COVID-19 pandemic, including a historic loss of jobs and income for millions of U.S. residents. Eligible adults can receive \$1,200 (\$2,400 for a married couple) and \$500 for each dependent child under 17 years old.

Most people eligible for these payments received them automatically because they filed federal income tax returns in 2018 or 2019 and included direct deposit information or receive certain federally administered benefits (such as Social Security, Supplemental Security Income, Railroad Retirement, or Veterans Affairs pension or disability benefits).

However, the estimated 12 million people—adults and children—who did not receive automatic payments include those who aren’t required to file federal income tax returns due to their incomes and those who do not receive federally administered benefits like those listed above. This group of eligible payees are disproportionately people of color, who are hit hardest by both the economic and health effects of the pandemic.

These eligible payees must provide specific information to the IRS by submitting a 2019 tax return or using an online form called the IRS [“Non-Filer” tool](#) by **October 15, 2020** in order to receive a payment. Although the “Non-Filer” tool requires less information than a full tax return, for many eligible payees, using this form can be challenging as it requires internet access, an email address, a direct deposit account or an address to which the payment can be delivered.

Please share this information with anyone who believes they are eligible for a stimulus payment but has not yet received one.