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May 7, 2020

The Honorable David Kautter  
Assistant Secretary  
Office of Tax Policy  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC, 20220

David Lebryk  
Fiscal Assistant Secretary  
Office of Fiscal Service  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC, 20220

Dear Assistant Secretary Kautter and Fiscal Assistant Secretary Lebryk:

On behalf of our 38 million members and all older Americans nationwide, AARP thanks you for your continued efforts to process millions of economic impact payments as quickly as possible. These payments are a lifeline to many older Americans who are struggling financially during the current crisis. AARP appreciated our recent telephone meeting with you and, per your request, we are following up on that call with this letter to share the concerns we are hearing from our members and other older Americans.

AARP takes seriously our role as a trusted source of information for our members and the 50-plus population. We have utilized our wide array of communication channels to hear from and respond to older Americans, and we generally include a reference to an official government source in our responses. As the IRS has pointed out, anxiety around these payments creates an environment that is ripe for criminals who would seek to exploit people and steal their money.

Given the urgent need for financial help, and the risk of fraud and scams, we urge the Treasury Department and the IRS to provide clearer and more detailed communications to the public about economic impact payments, especially being clear with a timeline about when and how exactly remaining payments will be delivered. We further urge you to establish a phone line for people who have specific questions about their payments or who do not have access to a computer.

Below are some of the most frequently asked questions AARP has heard about the payments:

### **Eligibility, Distribution, and Timelines**

Many Americans remain confused about if, when and how they will receive their economic impact payments. Treasury and IRS should prioritize communications to those who have yet to receive payments and make it as clear as possible when people should expect to receive their

payments and how these payments will be made, either via direct deposit, debit card, or check. A week-to-week timeline would be greatly appreciated.

### **April 22 and May 5 Deadlines for \$500 Dependent Child Payments**

AARP has heard from many individuals about the recent April 22 and May 5 IRS deadlines for Social Security and Supplemental Security Income (SSI) recipients, respectively, to utilize the IRS No-Filer system to claim their \$500 dependent child payment. Many did not have enough time to complete the online form, and many others lack access to a computer or the Internet. Given the short notice and the difficulty faced by so many, AARP urges the IRS and Treasury to ensure Social Security and SSI beneficiaries can receive their \$500 dependent child payments as soon as possible, instead of having to wait until 2021 for payments that are needed now.

### **Incorrect Payment of Economic Impact Payments**

AARP has heard from people who received economic impact payments intended for a now-deceased relative. AARP understands that IRS and Treasury have recently announced these excess payments must be returned and have provided instructions on how to return them. IRS and Treasury should, as soon as possible, clearly and more widely communicate to the public all details pertaining to the return of these excess payments.

AARP has also heard from people who have received the wrong payment amount based on prior tax filings that no longer reflect their current income. In particular, recent retirees who are now receiving Social Security and are income eligible for economic impact payments, but previously filed income taxes reflecting higher employment wages, are anxious to know what payment they will receive, when, and any steps they need to take to receive a payment.

### **Impact Payments to Social Security Beneficiaries in U.S. Territories**

It is our understanding the IRS and Treasury have recently finalized impact payment disbursement plans from Puerto Rico and the U.S. Virgin Islands that do not involve direct payments from IRS to eligible territory residents, including Social Security beneficiaries. AARP is concerned the local tax authorities responsible for making relief payment disbursements in Puerto Rico and the U.S. Virgin Islands will be unable to identify Social Security beneficiaries who are eligible for economic impact payments but are not required to file taxes.

We therefore urge you to work with the Social Security Administration and local tax authorities to ensure all eligible Social Security beneficiaries in Puerto Rico and the U.S. Virgin Islands receive their relief funds as soon as possible and in a simple and straightforward manner. In addition, AARP believes Social Security beneficiaries in Puerto Rico and the U.S. Virgin Islands, like all other Americans, should receive their payments automatically and not be unduly burdened by having to file additional paperwork.

### **Garnishment of Impact Payments by Creditors and Debt Collectors**

As we stated in a previous letter to you on April 21, AARP remains concerned that private creditors and debt collectors may attempt to garnish all or part of the economic impact payments and prevent many Americans from purchasing the basic necessities they need right now. This is especially frightening for those who received improper or mistaken payments, as noted above. AARP shares the concerns of 25 State Attorneys General and 5 major banking organizations and

respectfully urges you to use your authority under the CARES Act to ensure stimulus payments are exempt from garnishment from creditors and debt collectors.

Once again, AARP thanks you for your leadership in these difficult times. We urge you to continue to help ensure economic relief payments reach all individuals as soon as possible and to prioritize clear communications to the public on this important issue. If you have any questions, please feel free to contact me or have your staff contact Tom Nicholls of our Government Affairs team at [tnicholls@aarp.org](mailto:tnicholls@aarp.org) or 202-434-3765.

Sincerely,



Bill Sweeney  
Senior Vice President  
Government Affairs

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