



Beyond The Record

ESTD. 2026

GUIDE

Where Is My 1099? (And Why You Might Not Get One)

If you are incorporated, your agencies are not supposed to send you a 1099. It is not an oversight, and it does not change what you owe. Here is what decides it, what the W-9 you signed actually said, and what to track yourself.

OCTOBER 2026

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WHAT THIS COVERS

- Why the 1099s stop arriving once you incorporate
- What the W-9 you signed actually told them
- Why you still owe tax on income nobody reported
- What changed for 2026

Every January, agencies get a wave of emails from reporters asking where their 1099 is. A lot of the time, the honest answer is that one was never coming, and the agency is doing it right.

It feels like something went wrong. It usually has not. And once you know which category you are in, you will not have to ask again.

It comes down to how your business is set up

When you onboard with an agency, you fill out a W-9. On that form, there is a box where you state your federal tax classification: individual or sole proprietor, S corporation, C corporation, partnership, or LLC with a letter showing how the LLC is taxed. Whatever you checked is what the agency goes by.

If you are not sure what you checked, that is worth finding out. It is the single thing that determines whether a form shows up in January.

You should receive a 1099 if you are

- An individual or sole proprietor
- A single-member LLC that has not elected corporate taxation
- A partnership, or an LLC taxed as a partnership

You should not receive one if you are

- An S corporation
- A C corporation
- An LLC that has elected to be taxed as an S corp or C corp

This is the big one in our industry. A lot of reporters incorporate at some point for tax reasons, and nobody mentions that the 1099s will stop arriving. The agency is not cutting corners, and they are not saving themselves anything at your expense. The IRS generally does not require 1099 reporting on payments to corporations, so filing one would be the mistake.

There is one more reason you might not get one

If an agency paid you by credit card or through a payment processor, they do not report those payments either, no matter how your business is set up. The processor handles that reporting separately. So, you could be a sole proprietor, have worked all year, and still not receive a 1099 from a particular agency.

And there is a dollar threshold. If an agency paid you less than that across the whole year, no 1099 is required from them.

What changed for 2026

That threshold used to be \$600. For payments made starting in 2026, it is \$2,000, with inflation adjustments after that.

Practically, that means more reporters will receive fewer 1099s. If you work for several agencies and only do a handful of jobs for some of them, those agencies may fall below the threshold and send nothing.

The part that matters most

Not receiving a 1099 does not mean the income is not taxable. You owe tax on everything you earned, whether or not anyone sent you a form about it.

This is the actual risk in all of this. Reporters who rely on 1099s arriving in the mail to reconstruct their year are going to under-report, especially now that the threshold has gone up and fewer forms will show up. If three agencies each paid you \$1,800, that is \$5,400 of income with no 1099s attached to it, and it is all taxable.

What to do instead

- Track your own income as you go. Your pay statements from each agency are the real record, not the 1099
- Keep a simple running total by agency so you can reconcile at year-end

- Note which agencies pay you by card or processor, since those will never generate a 1099
- If you are incorporated, stop waiting for forms that are not coming and work from your own numbers
- Talk to a CPA who works with independent contractors, especially before or after you incorporate

The reporters who have the easiest Januarys are the ones who never needed the 1099 to know what they made.

Beyond the Record is the free educational arm of The DuRoss Group. This is general information about how 1099 reporting works, not tax advice, and we are not tax professionals. Your own situation may be different. Talk to a CPA, and check the current IRS instructions for Forms 1099-MISC and 1099-NEC.

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