

# My Dead Relative Received a Stimulus Check. Can We Keep It?

IRS tells widows, widowers, heirs to return payments sent to deceased

by John Waggoner, **AARP**, Updated May 6, 2020 | Comments: 71



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*Editor's Note: This story was updated based on new guidance issued by the IRS.*

**En español** | Most people would be happy to find an extra \$1,200 in their mailbox or bank account — unless, of course, the unexpected windfall was earmarked for someone who died. Not only is the money a painful reminder of a loved one's absence, it raises vexing questions: What do I do with it? Should I spend it? Send it back? And if so, how?

That was the dilemma facing an untold number of Americans who have received [\\$1,200 stimulus payments](#), by paper check or direct deposit, in the names of deceased

spouses and other family members. The [Internal Revenue Service](#) (IRS) finally has an answer: Give the money back.

“A [stimulus] payment made to someone who died before receipt of the payment should be returned to the IRS by following the [instructions about repayments](#),” according to updated guidance posted on IRS.gov on May 6. “Return the entire payment unless the payment was made to joint filers and one spouse had not died before receipt of the payment, in which case, you only need to return the portion of the payment made on account of the decedent. This amount will be \$1,200 unless adjusted gross income exceeded \$150,000.”

Nina Olson, executive director of the Center for Taxpayer Rights, noted that the IRS position was different in 2008, when the government distributed stimulus payments during the Great Recession. Back then, some dead people also received checks, but the IRS didn't make an effort to get the money returned.

Olson is puzzled by the IRS's newly announced guidance for this round of stimulus. “What is the legal reasoning for this and why is this position different from the IRS's position in 2008?” she said in an email to AARP. “The government is entitled to change its mind, but without explaining its rationale, this position appears arbitrary and capricious.”

While returning checks sent to the dead was not mandated by the CARES Act, at least one ethics expert thinks it's the right thing to do. “Most if not all of those people who received a check intended for a dead relative know that it was an error,” says Jeffrey Seglin, senior lecturer in public policy at Harvard University and author of *The Right Thing*, a weekly ethics column. “The stimulus money was not intended to go to dead people. Ethically, the right thing would be to not cash the check.”



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## How do you return a stimulus payment?

The IRS provided specific instructions for returning an economic impact payment (EIP) sent to a person who is dead.

**If the payment was a paper check and it hasn't been cashed:**

- Write "Void" in the endorsement section on the back of the check.
- Mail the voided Treasury check immediately to the appropriate IRS location for your state.
- Don't staple, bend or paper clip the check.
- Include a note stating the reason for returning the check.

**If the payment was a paper check and you have cashed it, or if the payment was a direct deposit:**

- Submit a personal check, money order, etc., immediately to the appropriate IRS location for your state.
- Write on the check/money order made payable to "U.S. Treasury" and write "2020EIP," and the taxpayer identification number (Social Security number, or individual taxpayer identification number) of the recipient of the check.
- Include a brief explanation of the reason for returning the EIP.

## **IRS mailing addresses to send uncashed stimulus checks and reimbursements**

If you live in...

**Maine, Maryland, Massachusetts, New Hampshire, Vermont:** Andover Refund Inquiry Unit, 1310 Lowell St Mail, Stop 666A, Andover, MA 01810

**Georgia, Iowa, Kansas, Kentucky, Virginia:** Atlanta Refund Inquiry Unit, 4800 Buford Hwy, Mail Stop 112, Chamblee, GA 30341

**Florida, Louisiana, Mississippi, Oklahoma, Texas:** Austin Refund Inquiry Unit, 3651 S Interregional Hwy 35, Mail Stop 6542, Austin, TX 78741

**New York:** Brookhaven Refund Inquiry Unit, 5000 Corporate Ct., Mail Stop 547, Holtsville, NY 11742

**Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming:** Fresno Refund Inquiry Unit, 5045 E Butler Avenue, Mail Stop B2007, Fresno, CA 93888

**Arkansas, Connecticut, Delaware, Indiana, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, Ohio, West Virginia:** Kansas City Refund Inquiry Unit, 333 W Pershing Rd, Mail Stop 6800, N-2, Kansas City, MO 64108

**Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee:** Memphis Refund Inquiry Unit, 5333 Getwell Rd Mail Stop 8422, Memphis, TN 38118

**District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island:** Philadelphia Refund Inquiry Unit, 2970 Market St, DP 3-L08-151, Philadelphia, PA 19104

**A foreign country, U.S. possession or territory, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien:** Austin Refund Inquiry Unit, 3651 S Interregional Hwy 35, Mail Stop 6542 AUSC, Austin, TX 78741