

Donated Real Estate May Not Reduce SS Income

A key gap in how charitable deductions are applied to income reporting

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THE DATA

$413K

Average Donation Value

The average value of real estate donated to charity in 2025.

According to the National Philanthropic Trust, donors who contribute appreciated real estate often face tax implications that don’t align with their charitable intent. This includes potential impacts on Social Security income calculations, especially for those relying on these benefits.



Source: National Philanthropic Trust · Published August 27, 2026

01

IRS Doesn't Always Recognize Charitable Deductions for SS Income

The IRS does not always adjust Social Security income reporting to reflect charitable deductions, particularly when donations include real estate. This can result in donors paying taxes on income they believed was partially offset by their gift.



02

Tax Strategy Impacts Retirement Income

For retirees and those relying on Social Security, this means that a tax-efficient charitable donation may not reduce their taxable income as expected. This creates an unintended consequence for donors seeking both charitable impact and financial efficiency.

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