

What's New in the Numbers: A Checklist for Charitable Tax Rules in 2026

Well before 2025 made way for 2026, you were no doubt already tracking the various IRS thresholds that are subject to adjustment, as well as the new tax laws' impact on planning techniques. But have you thought about how each of these thresholds might relate to your clients' charitable giving? Here are pointers to keep handy as you inform your clients about changes in 2026 and help them tee up their charitable giving plans for the coming year.



Social Security COLA increases

The Social Security Administration announced a cost-of-living adjustment (COLA) [increase](#) effective January 1, 2026. This increase reflects inflation's trajectory and affects many retirees who also engage in philanthropy.

Importance to charitable giving: Retirees are a unique group when it comes to tools and techniques related to charitable giving. Given that a high percentage of older cohorts [give](#) to charity each year, discussing your clients' Social Security benefits is a logical juncture to also bring up charitable giving plans for 2026 and beyond.

Standard deduction increases

For tax year 2026, the standard deduction [increased](#) to \$16,100 for single taxpayers, \$24,150 for heads of households, and \$32,200 for married couples filing jointly.

Importance to charitable giving: The standard deduction is a key factor in charitable giving strategies. If a client's total itemized deductions—including charitable gifts—exceed the standard deduction, they are eligible to itemize. Reviewing this threshold and considering a “bunching” strategy (accelerating multiple years of giving into one tax year) can help maximize charitable support through 2026 and beyond.

Tax brackets

Though the tax rates remain at a range from 10% to 37%, the income levels that define each bracket for 2026 have [shifted](#).

Importance to charitable giving: Examining tax brackets with clients presents a timely opportunity to discuss their charitable giving strategies. With the new [limitations](#) on itemized deductions that took effect in 2026 (specifically the 0.5% floor and the 35% cap), it's important to help clients plan carefully so that their philanthropy remains tax-efficient.

Qualified Charitable Distributions (QCDs)

For tax year 2026, the per-taxpayer limit for Qualified Charitable Distributions (QCDs) has been [increased](#) for inflation to \$111,000, up from \$108,000 in 2025. And, the limit for a one-time QCD from an IRA to a split-interest vehicle has been adjusted for inflation to \$55,000, up from \$54,000.

Importance to charitable giving: Because clients age 70 ½ or older can direct IRA distributions to charity without including them in taxable income (a “Qualified Charitable Distribution”), these clients can reduce their AGI and, if applicable, satisfy all or part of their required minimum distributions (RMDs). A QCD to a qualified fund at the community foundation (such as a designated or field-of-interest fund but not a donor-advised fund) remains one of the most tax-efficient ways to support charity.

Non-itemizer charitable deductions

Beginning with tax year 2026, a single-filer taxpayer who does not itemize deductions will be allowed to deduct up to \$1,000 in cash donations to qualified charities (excluding donor-advised funds and private foundations). Non-itemizing joint filers may deduct up to \$2,000.

Importance to charitable giving: Despite the relative inflexibility of the new deduction (*e.g.*, gifts of appreciated stock don't count and neither do gifts to donor-advised funds), nevertheless, this provision for non-itemizers could help encourage people to begin their charitable giving journey, especially in the case of young professionals. To that end, you might consider mentioning this new deduction to your high income-earner clients who have adult children. The Chester County Community Foundation can help by offering non-donor-advised fund options to receive the \$1000 or \$2000 gifts as well as offer opportunities for family learning and hands-on involvement.

As 2026 gets into full swing, please reach out to the Community Foundation team! We are honored to be your first call on all matters related to charitable giving. Thank you for the opportunity to help you serve your clients!

For more information, contact the Chester County Community Foundation:

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