

SENIOR DEDUCTION

Preston Brashers, Research Fellow

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**ADVANCING AMERICAN
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TOPLINE: The One Big Beautiful Bill (OB BB) provides a \$6,000 tax deduction for taxpayers aged 65 and over (\$12,000 in the case of married seniors).

BACKGROUND: The 2017 Tax Cuts and Jobs Act (TCJA) doubled the standard deduction for tax years 2017 through 2025. OB BB made that change permanent and increased the deduction amount further, so that in 2026 non-itemizing taxpayers can take a [\\$16,100/\\$32,200](#) (single/married joint filers) standard deduction.

In addition to the regular standard deduction, there is a long-standing provision in the tax code called the “additional standard deduction for aged and blind,” which (as of 2026) [adds](#) an additional \$1,650 deduction *per filer* for a married filer who is aged 65 or over (or \$2,050 in the case of a single filer who is aged 65 or over).

Above-the-line tax deductions (like the new senior deduction) are special deductions that can be claimed regardless of whether a taxpayer chooses to itemize or claim the standard deduction.

What OB BB Did:

- [Created](#) a *new* senior tax deduction of \$6,000/\$12,000 for single/married joint filers, for the tax years 2025 through 2028.
- [Made](#) the new senior deduction an “above-the-line” tax deduction that can be claimed both by itemizers and non-itemizers.
- [Set up](#) the tax deduction to begin phasing out for taxpayers with modified adjusted gross income of [\\$75,000/\\$150,000](#).
- Kept in place the additional standard deduction for aged and blind.

Why It Matters?

- About [43%](#) of America's \$6 trillion federal budget (excluding interest payments) goes to Social Security and Medicare, programs mostly benefitting seniors.
- The deduction expanded the coalition of support for the One Big Beautiful Bill, as senior citizens account for [nearly a quarter](#) of the adult population in the U.S.
- The new senior tax deduction is a \$93 billion tax cut over four years, according to [JCT](#) estimates.

Where Can I Find the Changes? OB BB Section [70103](#); [26 U.S.C. § 151\(d\)\(5\)](#).

BOTTOMLINE: Age should not factor into tax liability. The unavoidable result of an advantage granted to one group based on age is a disadvantage for other groups based on age. Instead of targeting specific age groups for tax cuts, Congress should focus on reducing spending and taxes for all.

