2026 Senior Deduction Rules and Phase-Out

The $6,000 deduction at 65, the income line and what to check on Schedule 1-A

ITEM	THE RULE	WHAT TO CHECK
Amount	$6,000 per person age 65 or older, 2025 through 2028	Your age at the end of the tax year
Couples	$12,000 if both spouses qualify	Both spouses 65 or older
Age test	65 on or before the last day of the tax year	Birth date against the last day of the year
Phase-out starts	MAGI over $75,000 ($150,000 joint)	Work out your MAGI first
Phase-out rate	Each $6,000 is cut by 6% of the MAGI over the line	Excess times 0.06, per qualifying person
Schedule 1-A line 34	Multiply line 33 by 6%	Part V of the 2025 form
SSN and joint return	A valid SSN; married filers must file jointly	SSN for each qualifying person
Itemizing	Open to itemizers and non-itemizers	No need to itemize
Where it lands	Line 37, then Form 1040 or 1040-SR line 13b	Enhanced deduction for seniors
Extra standard deduction	$1,650 for 2026, or $2,050 if unmarried	Added on top of your standard deduction

Not yet confirmed

2026 Schedule 1-A and instructions: The IRS had not released them as of Nov. 7, 2026

My notes

Source: Public Law 119-21 Sec. 70103, IRS Check your eligibility page, Tax Tips 2026-12 and 2026-14, Schedule 1-A (2025) and Revenue Procedure 2025-32. Computed by us: fully phased out at $175,000 MAGI single and $250,000 joint.