

Abstract: The One, Big, Beautiful Bill Act includes a nice deduction for senior citizens. For 2025 through 2028, individuals age 65 and older may be able to claim a new senior deduction of up to \$6,000, subject to income-based phaseouts. This deduction is available whether eligible taxpayers itemize or not.

Seniors may be eligible for a new deduction

Older Americans weren't forgotten in the One, Big, Beautiful Bill Act. For 2025 through 2028, individuals age 65 and older may be able to claim a new senior deduction of up to \$6,000, subject to income-based phaseouts. This deduction is available whether or not the taxpayer itemizes.

If both spouses of a married couple filing jointly are age 65 or older, each spouse is potentially eligible for a separate deduction of up to \$6,000 for a combined total of up to \$12,000.

The senior deduction begins to phase out when modified adjusted gross income (MAGI) exceeds:

- \$75,000 for unmarried individuals, or
- \$150,000 for married couples filing jointly.

Does this new deduction replace the existing extra standard deduction for those age 65 and up? The answer is no. For the 2025 tax year, single qualifying seniors can take the additional \$2,000 standard deduction. Married couples who file jointly can take an extra standard deduction of \$1,600 per qualifying spouse.

This means that, for 2025, a single individual who's 65 or older could potentially deduct \$23,750 (\$15,750 standard deduction plus the \$2,000 additional standard deduction for seniors, plus the new \$6,000 senior deduction). And a married couple filing jointly where both spouses are fully eligible for these write-offs could potentially deduct \$46,700 (\$31,500 standard deduction plus two \$1,600 additional standard deductions plus two \$6,000 senior deductions).

Contact us with questions.