Senior Tax Deductions Over 65 Explained for 2026 — American Tax Service Guide

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Fort Myers, Florida Mar 9, 2026 (Issuewire.com) - At American Tax Service, we have published a new guide explaining the 2026 senior tax deductions available to taxpayers age 65 and older. The resource outlines several federal tax benefits that can significantly reduce taxable income for retirees and older taxpayers filing federal returns during the 2026 tax season.

Taxpayers age 65 and older often qualify for special deductions that younger taxpayers cannot claim. These include a higher standard deduction, an additional age-based deduction, and new enhanced deductions that may apply depending on income levels and filing status.

At American Tax Service, we created this guide to help seniors understand how these deductions work and how they may affect their federal income tax return.

One of the most valuable tax breaks for seniors is the additional standard deduction for taxpayers age 65 or older. The IRS allows older taxpayers to claim a higher deduction amount than younger filers, which reduces the amount of income subject to federal tax.

Example: A married couple filing jointly where both spouses are age 65 or older may qualify for two

additional age-based deductions in addition to the regular standard deduction.

The base standard deduction also increases periodically due to inflation adjustments. For the 2026 tax year, the standard deduction is expected to reach $32,200 for married couples filing jointly, $16,100 for single filers, and $24,150 for heads of household.

In addition to the higher standard deduction, some seniors may qualify for a temporary enhanced deduction created for taxpayers age 65 and older. This provision allows eligible individuals to claim an additional deduction of up to $6,000 per qualifying taxpayer, or $12,000 for married couples filing jointly if both spouses qualify.

Example: A married couple where both spouses are over age 65 could potentially combine the regular standard deduction, additional age-based deductions, and the enhanced senior deduction to substantially reduce their taxable income.

However, the enhanced deduction is subject to income limits. The deduction begins to phase out for taxpayers with modified adjusted gross income above certain thresholds, such as $75,000 for single filers and $150,000 for married couples filing jointly.

At American Tax Service, we emphasize that these deductions can play an important role in retirement tax planning. Because deductions reduce taxable income before the federal tax brackets are applied, many seniors may owe less federal income tax than expected.

Example: If a retired couple reports $60,000 in income but qualifies for a large combined deduction amount, only a portion of that income may ultimately be subject to federal tax rates.

Understanding how these deductions work can help seniors estimate their tax liability, evaluate whether to take the standard deduction or itemize, and better prepare for the upcoming tax filing season.

Our goal at American Tax Service is to simplify complex IRS tax rules and provide clear explanations of federal tax deductions so taxpayers can make informed decisions when preparing their returns.

Media Contact

American Tax Service

*********@americantaxservice.org

2393067407

20020 Barletta Lane

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