GUIDE

The 2026 standard deduction

For 2026, the standard deduction is $16,100 for single filers and married filing separately, $32,200 for married filing jointly and $24,150 for heads of household. People 65 or older or blind add more, and those 65 and older may also claim the new $6,000 senior deduction through 2028.

QUICK FACTS

- **Single.** $16,100 for single and married filing separately
- **Married jointly.** $32,200 for married filing jointly
- **Head of household.** $24,150 for heads of household

What is the standard deduction for 2026?

FILING STATUS	2026	2025
Single or married filing separately	$16,100	$15,750
Married filing jointly	$32,200	$31,500
Head of household	$24,150	$23,625

These are the amounts you subtract from your income before tax applies, if you don't itemize. They're used on returns filed in early 2027, and they're also built into 2026 paycheck withholding. Our free calculators use them.

What extra amounts apply for age and blindness?

You add an extra amount for being 65 or older, and another for being blind. For 2026 it's $1,650 per qualifying person for married filers and $2,050 for single filers and heads of household. A married couple who are both over 65 adds two.

Separate from that, the 2025 tax law created a **senior deduction** of $6,000 per person 65 or older for 2025 through 2028. You can claim it whether or not you itemize. It phases out at 6% of modified adjusted gross income above $75,000 for single filers and $150,000 for joint filers.

General information, not tax advice for your situation.

Should I itemize instead?

Itemize only if your itemized deductions add up to more than your standard deduction. The main ones are:

- Mortgage interest on up to $750,000 of loans
- State and local taxes, now capped at $40,400 for 2026, with a lower cap at high incomes
- Charitable gifts
- Medical costs above 7.5% of your adjusted gross income

The higher SALT cap means more homeowners in high-tax states itemize again. In Texas and Florida, with no state income tax, it's usually property tax and mortgage interest that decide it.

Does the standard deduction apply to business income?

Yes. If you're a sole proprietor, LLC owner or S-Corp shareholder, the standard deduction comes off your total income, business profit included. Your business expenses are separate and come off first. Owners may also get the qualified business income deduction on top. See our 1099 tax calculator for the whole picture.

Common questions

What is the standard deduction for 2026 for a single person?
$16,100, up from $15,750 for 2025. Single filers 65 or older add $2,050.

Can I take the standard deduction and the senior deduction?
Yes. The $6,000 senior deduction is separate and can be claimed with the standard deduction or with itemized deductions, for 2025 through 2028.

Is the standard deduction the same for dependents?
No. Someone claimed as a dependent gets a smaller standard deduction based on their earned income.

Do I get the standard deduction if I'm married filing separately and my spouse itemizes?
No. If one spouse itemizes on a separate return, the other must itemize too.

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