

2019 IRA Income Limits for Deductibility

The IRS released the income phase-out ranges for deducting 2019 IRA contributions on November 2, 2018.

Traditional IRA Deductibility Phase-Out Ranges

Tax Year	Single filer who is an active participant*	Married Couple		
		IRA owner is an active participant*		IRA owner is NOT an active participant, but spouse IS an active participant*
		Married, filing jointly	Married, filing separately	
2018	\$63,000 - \$73,000	\$101,000 - \$121,000	\$0 - \$10,000	\$189,000 - \$199,000
2019	\$64,000 - \$74,000	\$103,000 - \$123,000	\$0 - \$10,000	\$193,000 - \$203,000

Roth IRA Contribution MAGI Phase-Out Ranges

Tax Year	Single filer	Married Couple	
		Married, filing jointly	Married, filing separately
2018	\$63,000 - \$73,000	\$189,000 - \$199,000	\$0 - \$10,000
2019	\$64,000 - \$74,000	\$193,000 - \$203,000	\$0 - \$10,000

*Deductibility income limits are only relevant if a single filer, or one or both married filers is an active participant in a qualified retirement plan. (The "pension plan" box on IRS Form W-2 will be checked if the individual is an active participant for that year.)

A single filer who is not an active participant for the year can deduct all Traditional contributions regardless of income. For married filers, if neither spouse is an active participant, they can each deduct all Traditional contributions regardless of income.