

IRA Historical Limits

Traditional and Roth IRAs

Limit ¹	2022	2021	2020	2019	2018
Traditional IRA - Maximum individual contribution	\$6,000	\$6,000	\$6,000	\$6,000	\$5,500
Traditional IRA - Age 50 and over "catch-up."	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Traditional IRA - Single contribution phase-out range. ²	\$68,000 to \$78,000	\$66,000 to \$76,000	\$65,000 to \$75,000	\$64,000 to \$74,000	\$63,000 to \$73,000
Traditional IRA - Married filing joint contribution phase-out range. ²	\$109,000 to \$129,000	\$105,000 to \$125,000	\$104,000 to \$124,000	\$103,000 to \$123,000	\$101,000 to \$121,000
Traditional IRA - Married filing joint contribution phase-out range, one spouse a qualified plan participant. ³	\$204,000 to \$214,000	\$198,000 to \$208,000	\$196,000 to \$206,000	\$193,000 to \$203,000	\$189,000 to \$199,000
Traditional IRA - Married filing separate contribution phase-out range. ²	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000
Roth IRA - Maximum individual contribution	\$6,000	\$6,000	\$6,000	\$6,000	\$5,500
Roth IRA - Age 50 and over "catch-up."	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Roth IRA - Single contribution phase-out range.	\$129,000 to \$144,000	\$125,000 to \$140,000	\$124,000 to \$139,000	\$122,000 to \$137,000	\$120,000 to \$135,000
Roth IRA - Married filing joint contribution phase-out range.	\$204,000 to \$214,000	\$198,000 to \$208,000	\$196,000 to \$206,000	\$193,000 to \$203,000	\$189,000 to \$199,000
Roth IRA - Married filing separate contribution phase-out range.	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000

Note: The contribution phase-out ranges shown in this table are based on "modified adjusted gross income" (MAGI). MAGI is a taxpayer's normal Adjusted Gross Income (AGI) increased by: (1) the IRA deduction; (2) student loan interest deduction; (3) foreign earned income exclusion; (4) foreign housing exclusion or deduction; (5) excluded qualified U.S. savings bond interest; and (6) excluded employer-paid adoption expenses. For most taxpayers, AGI and MAGI will be the same.

¹ The various limits shown in this table reflect federal income tax law; state or local law may vary.

² The limits shown apply to a taxpayer who is a qualified plan participant.

³ The limit shown applies to the spouse who is not a qualified plan participant.