

Comparing 2024 & 2025 Traditional IRA Deduction Limits			
Filing Status	2024 Income	2025 Income	Deduction Eligibility
Single/Head of Household <i>(no employer plan coverage)</i>	No income limits	No income limits	Full Contribution
Single/Head of Household <i>(with employer plan coverage)</i>	Under \$77,000	Under \$79,000	Full Contribution
	\$77,000–\$87,000	\$79,000–\$89,000	Partial Contribution
	Over \$87,000	Over \$89,000	Ineligible
Married Filing Jointly <i>(both spouses have employer plan coverage)</i>	Under \$123,000	Under \$126,000	Full Contribution
	\$123,000–\$143,000	\$126,000–\$146,000	Partial Contribution
	Over \$143,000	Over \$146,000	Ineligible
Married Filing Jointly <i>(one spouse has employer plan coverage)</i>	Under \$230,000	Under \$236,000	Full Contribution
	\$230,000–\$240,000	\$236,000–\$246,000	Partial Contribution
	Over \$240,000	Over \$246,000	Ineligible
	Under \$10,000	Under \$10,000	Partial Contribution
	Over \$10,000	Over \$10,000	Partial Contribution

Complete Guide To What Is Roth Ira 2025

J.K. Lasser Institute



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