



IRA Contribution Deductibility

If an individual is under age 70½ and has earned income for the year of contribution, he or she is eligible to make a traditional IRA contribution, provided he or she does so by the contribution deadline (i.e., April 15th of the year following the year of contribution). But if the individual participates in a 401(k) plan (or other employer-sponsored plan), the contribution may not be fully tax deductible.

Deductibility of a traditional IRA contribution depends on whether the individual (or his or her spouse) is an active participant in an employer-sponsored plan, tax filing status and the amount of modified adjusted gross income (MAGI) for the year (IRC Sec. 219(g)).

Use the following tables to get a general sense of the deductibility of a Traditional IRA contribution.

Always consult with a tax or legal advisor for specific tax and legal advice.

Deductibility of a traditional IRA contribution for 2018 when the individual (or spouse) is covered by a workplace retirement plan

For 2018 IF your filing status is ...	AND your modified adjusted gross income (modified AGI) is ...	THEN you can take ...
single or head of household	\$63,000 or less	a full deduction.
	more than \$63,000 but less than \$73,000	a partial deduction.
	\$73,000 or more	no deduction.
married filing jointly or qualifying widow(er)	\$101,000 or less	a full deduction.
	more than \$101,000 but less than \$121,000	a partial deduction.
	\$121,000 or more	no deduction.
married filing separately²	less than \$10,000	a partial deduction.
	\$10,000 or more	no deduction.
Not covered by a plan, but married filing jointly with a spouse who is covered by a plan	\$189,000 or less	a full deduction.
	more than \$189,000 but less than \$199,000	a partial deduction.
Source: IRS Notice 2018-83	\$199,000 or more	no deduction.

See page 2 for 2019 Thresholds

Deductibility of a traditional IRA contribution for 2019 when the individual (or spouse) is covered by a workplace retirement plan

For 2019 IF your filing status is ...	AND your modified adjusted gross income (modified AGI) is ...	THEN you can take ...
single or head of household	\$64,000 or less	a full deduction.
	more than \$64,000 but less than \$74,000	a partial deduction.
	\$74,000 or more	no deduction.
married filing jointly or qualifying widow(er)	\$103,000 or less	a full deduction.
	more than \$103,000 but less than \$123,000	a partial deduction.
	\$123,000 or more	no deduction.
married filing separately ²	less than \$10,000	a partial deduction.
	\$10,000 or more	no deduction.
Not covered by a plan, but married filing jointly with a spouse who is covered by a plan	\$193,000 or less	a full deduction.
	more than \$193,000 but less than \$203,000	a partial deduction.
Source: IRS Notice 2018-83	\$203,000 or more	no deduction.