

2022 IRA Limits

IRA Limits	2022	2021	2020
IRA Contribution Limit	\$6,000	\$6,000	\$6,000
IRA Catch-Up Contributions	\$1,000	\$1,000	\$1,000
Traditional IRA Deductibility Phase-Out Ranges			
Joint Return covered by workplace retirement plan	\$109,000-\$129,000	\$105,000-\$125,000	\$104,000-\$124,000
Single or Head of Household by workplace retirement plan	\$68,000-\$78,000	\$66,000-\$76,000	\$65,000-\$75,000
Joint Return spouse not covered by workplace plan	\$204,000-\$214,000	\$198,000-\$208,000	\$196,000-\$206,000
Married filing separately covered by workplace plan	\$0-\$10,000	\$0-\$10,000	\$0-\$10,000
Roth IRA Eligibility Phase-Out Ranges			
Roth IRA Joint Return	\$204,000-\$214,000	\$198,000-\$208,000	\$196,000-\$206,000
Roth IRA Single or Head of Household	\$129,000-\$144,000	\$125,000-\$140,000	\$124,000-\$139,000
Roth IRA Married filing separately	\$0-\$10,000	\$0-\$10,000	\$0-\$10,000

[IRS Notice 2021-61](#)