

Roth IRA contributions are also subject to income-based phase-outs and most of those ranges increased in 2024 as well.

Phase-out ranges vary based on filing status as follows:

Filing Status	Phase-out Range	Change
Single and head of household	\$146,000 and \$161,000	Up from \$138,000 and \$153,000
Married filing jointly	\$230,000 and \$240,000	Up from \$218,000 and \$228,000
Married filing separately	\$0 and \$1,000	No Change