

## 2019 Phase-out Ranges for Various Tax Items

This table summarizes common tax items for which the tax treatment is affected when a taxpayer's AGI (or modified AGI) exceeds prescribed thresholds. Generally, allowable deductions or credits are reduced or eliminated when AGI (or modified AGI) exceeds the phase-out range. Amounts are for the 2019 tax year.

Description	IRC Sec(s).	See Footnotes	Adjusted Gross Income Phaseout Range		
			Joint Return	Single (S)/Head of Household (H)	Married Filing Separately
Adoption credit/exclusion	23 and 137	a	\$211,160-\$251,160	\$211,160-\$251,160	No credit/exclusion
American Opportunity Tax Credit	25A	a	\$160,000-\$180,000	\$80,000-\$90,000	No credit
AMT exemption	55(d)(3)	b	\$1,020,600-\$1,467,400	\$510,300-\$797,100	\$510,300-\$733,700
Child credit/Credit for other dependent	24	a c	\$400,000-?	\$200,000-?	\$200,000-?
Coverdell Education Savings Accounts	530	a	\$190,000-\$220,000	\$95,000-\$110,000	\$95,000-\$110,000
Dependent care credit (35% reduced 1% for each \$2,000 or portion thereof AGI over amount shown; minimum credit is 20%)	21	a	\$15,000-\$43,000	\$15,000-\$43,000	No credit

Earned income credit(no child) (1 child) (2 children) (3 or more children)	32	a	\$14,450-\$21,370 \$24,820-\$46,884 \$24,820-\$52,493 \$24,820-\$55,952	\$8,650-\$15,570 \$19,030-\$41,094 \$19,030-\$46,703 \$19,030-\$50,162	No credit
Education loan interest deduction	221(b)(2)	a	\$140,000-\$170,000	\$70,000-\$85,000	No deduction
Elderly/disabled credit	22	d e	\$10,000-\$25,000	\$7,500-\$17,500	\$5,000-\$12,500
IRA deduction with pension coverage	219(g)	a	\$103,000-\$123,000	\$64,000-\$74,000	\$0-\$10,000
IRA deduction with spouse having pension coverage	219(g)(7)	a	\$193,000-\$203,000	N/A	\$0-\$10,000
Lifetime Learning Credit	25A	a	\$116,000-\$136,000	\$58,000-\$68,000	No credit
Passive activity rehabilitation credit exception	469(i)	a d	\$200,000-\$250,000	\$200,000-\$250,000	\$100,000-\$125,000
Passive rental loss (\$25,000) exception	469(i)	a d	\$100,000-\$150,000	\$100,000-\$150,000	\$50,000-\$75,000
Retirement contribution credit 50% credit	25B	a	Up to \$38,500	Up to \$19,250 (S) Up to \$28,875 (H)	Up to \$19,250

20% credit			\$38,501-\$41,500	\$19,251-\$20,750 (S) \$28,876-\$31,125 (H)	\$19,251-\$20,750
10% credit			\$41,501-\$64,000	\$20,751-\$32,000 (S) \$31,126-\$48,000 (H)	\$20,751-\$32,000
Roth IRA contribution	408A	<sup>a</sup>	\$193,000-\$203,000	\$122,000-\$137,000	\$0-\$10,000
Savings bond interest exclusion	135	<sup>a</sup>	\$121,600-\$151,600	\$81,100-\$96,100	No exclusion

Notes: <sup>a</sup> Modifications to adjusted gross income apply. The modifications vary depending on the relevant Code section.

- <sup>b</sup> Phaseout applies to alternative minimum taxable income rather than AGI.
- <sup>c</sup> Size of phaseout range depends on the number of qualifying children in the family.
- <sup>d</sup> Married individuals filing separately can claim the credit/exception only if they lived apart during the entire year.
- <sup>e</sup> Married individuals normally must file a joint return to take the credit even though a married filing separately phaseout range is shown. Also, the credit is phased out at \$20,000 under the married filing joint status if only one spouse is eligible for the credit.

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