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提出資料

アメリカのパート労働者と年金 ～ パート・アルバイト年金の拡充に向けて ～

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1. アメリカの年金制度の概要¹

- Social Security (OASDI/Old-Age, Survivors, and Disability Insurance)²
 - 連邦政府直轄の老齢・遺族・障害保険
 - 報酬比例年金
 - 被用者および自営業者の約96%（1億5900万人）が加入（05年）
 - 4800万人が年金を受給（高齢者の91%）
 - 下位20%の低所得高齢者の収入の82%
 - 老齢年金、障害年金、遺族年金、家族給付を支給
 - 老齢年金の平均年金月額、単身者が1044ドル、夫婦世帯が1713ドル（07年予測）
 - アメリカの高齢者にとって大切な存在
 - さらに退職者の1/3は私的年金を受給

2. 適用対象者

- パート・アルバイトも対象
 - 被用者は、ほぼ全て対象
 - 民間企業の使用者と被用者、年収400ドル以上の自営業者、農業労働者、軍人を含む公務員等も強制加入の対象
 - 適用除外となるのは、
 - ①1983年以前に雇用された連邦公務員
 - ②独自の年金制度が適用される州・地方公務員
 - ③1983年以前に雇用された一部の非営利組織の職員
 - ④鉄道退職給付制度が適用される鉄道職員
 - ⑤稼得要件を充たさない自営業者など（無職の人は適用除外）
 - 家政婦やベビーシッターへの給与も社会保障税の対象³
 - パート・タイム労働は週35時間未満の者をさす

3. 財源

- 財源は、社会保障税、積立金の運用利益、年金課税
- 社会保障税 (Social Security Tax)
 - OASDIは保険料に相当する社会保障税を一定期間以上納めて受給資格が発生する社会保険
 - 社会保障税は社会保障目的税だが、老齢・遺族保険信託基金、障害保険信託基金およびメディケア信託基金に定率の税収を自動的に振り分け預託し、納税しないと給付もない点で、保険料と変わらない
 - 社会保障税 — 15.3%を労使折半
 - 年金の保険料12.4%、メディケア2.9%⁴

¹ 年金制度の詳細については、拙稿「アメリカの年金制度と改革の視点」世界の労働 55 巻 11 号（2005 年）30 頁、拙稿「諸外国の年金制度の構造 アメリカ」法律時報 76 巻 11 号（2004 年）38 頁を参照。

² この他に、退役軍人、公務員の一部、鉄道職員など特定の職業に就く者のみを対象とする個別の年金制度がある。

³ 家政婦（メイド）やベビーシッターなどの家内従業員に賃金を支払う場合も、年間 1500 ドル以上支払う場合、雇い主は社会保障税を負担せねばならない。税を賃金から天引きする形で源泉徴収する必要がある。

⁴ 一括して徴収し、いったん国庫に納入した後、老齢・遺族保険信託基金に 10.6%、障害保険信託基金に 1.8%、メディケア信託基金に 2.9%と、自動的に振り分け預託される。

4. 課税対象

- 課税限度額
 - 連邦保険拠出金法と自営業者拠出金法に基づき、課税限度額（07年は9万7500ドル／平均賃金の上昇にあわせて毎年自動的に改定）までの給与と所得に対して、定率の社会保障税が課される
- 課税下限額は無い
 - 例えば、給仕係のチップも課税対象（最低賃金5ドル15セントは、時給＋チップの総額として計算されている）

5. 受給資格

- クレジット（Work credits）
 - 受給資格は、給付ごとに定まったクレジットを基準に認定
 - 老齢年金 —— 通算で40クレジット（10年）必要⁵
 - 最低1000ドルの稼働収入で1クレジットを取得（07年／平均賃金をベースに毎年自動的に改定）
 - 毎年最大で4クレジット積み立てうる
 - 4000ドルの収入を年内に得れば、4クレジットと換算
 - 例えば半年だけパートで働いても、年金の受給資格を得られる

6. 年金受給を保障する仕組み

- 社会保障番号（Social Security Number）
 - OASDIの給付額の算定基礎は、個々人の所得暦。被用者と自営業者の生涯にわたる所得暦は、社会保障番号により管理されている
- 年金計画書（Social Security Statement）（添付資料参照）
 - 25歳以上の勤労者に自動的に送付⁶
 - 年金制度の意義、予想受給額、所得記録、年金制度の説明が記載されている
 - 被保険者は、所得暦の正確性を確認する権利があり、一定期間内に書面により修正を要請しうる

7. 運用

- OASDIを執行する主たる権限をもつのは社会保障庁（SSA／Social Security Administration）
 - 地域ごとの社会保障事務所が、被保険者の登録、社会保障税納付の記録化などを行う
- 社会保障税の徴収は財務省の内国歳入庁（IRS／Internal Revenue Service）が担当
 - 源泉徴収（労働者）分と会社負担分の社会保障税を、事業主がIRSに毎月納入。四半期ごとに給与関係税の申告書を提出
 - 自営業者は、毎年所得税の納付と合わせて申告・納付
 - 社会保障税額は損金扱いで非課税

⁵ 老齢年金の完全受給資格者（21歳から62歳までの間に、40クレジットを取得した者）の年金額は、基礎給付額（PIA／Primary Insurance Amount）の100%である。78年以前に受給資格を取得した者については、適用事業における現実の所得額が受給額算定の基礎となる。79年以降は、所得水準の上昇を反映させるため、平均所得水準にスライドする形で月額賃金の平均を計算している。指標化された平均所得月額（AIME／Average Indexed Monthly Earnings）が、すべての社会保障給付のベースとなっている。これに、低所得者に有利な給付算定式を適用して、各人の基礎給付額（PIA）が導き出されている。家族給付、遺族年金および障害年金の額も、被保険者本人の基礎給付額が基準となる。

⁶ 社会保障庁が25歳以上の勤労者に、誕生日の3ヶ月前に年金計画書を送付する。1ページ目には年金制度の意義、2ページ目には予想受給額、3ページ目には所得記録、4ページ目には年金制度の説明などが記載されている。

参 考 資 料

年金計画書「Social Security Statement」

Prevent identity theft—protect your Social Security number



Your Social Security Statement

Prepared especially for Wanda Worker

January 24, 2007

www.socialsecurity.gov

See inside for your personal information



WANDA WORKER
456 ANYWHERE AVENUE
MAINTOWN, USA 11111-1111

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What Social Security Means To You

This *Social Security Statement* will help you understand what Social Security means to you and your family. This *Statement* can help you better plan for your financial future. It gives you estimates of your Social Security benefits under current law. Each year, we will send you an updated *Statement* including your latest reported earnings.

Be sure to read this *Statement* carefully. If you think there may be a mistake, please let us know. That's important because your benefits will be based on our record of your lifetime earnings. We recommend you keep a copy of this *Statement* with your financial records.

Social Security is for people of all ages...

It can help you whether you're young or old, male or female, single or with a family. It's there for you when you retire, but it's more than a retirement program. Social Security also can provide benefits if you become disabled and help support your family when you die.

Work to build a secure future...

Social Security is the largest source of income for most elderly Americans today. It is very important to remember that Social Security was never intended to be your only source of income when you retire. Social Security can't do it all. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire.

About Social Security's future...

Social Security is a compact between generations. For more than 70 years, America has kept the promise of security for its workers and their families. But now, the Social Security system is facing serious future financial problems, and action is needed soon to make sure that the system is sound when today's younger workers are ready for retirement.

Today there are more than 37 million Americans age 65 or older. Their Social Security retirement benefits are funded by today's workers and their employers who jointly pay Social Security taxes — just as the money they paid into Social Security was used to pay benefits to those who retired before them. Unless action is taken soon to strengthen Social Security, in just 10 years we will begin paying more in benefits than we collect in taxes. Without changes, by 2040 the Social Security Trust Fund will be exhausted.* By then, the number of Americans 65 or older is expected to have doubled. There won't be enough younger people working to pay all of the benefits owed to those who are retiring. At that point, there will be enough money to pay only about 74 cents for each dollar of scheduled benefits. We will need to resolve these issues soon to make sure Social Security continues to provide a foundation of protection for future generations as it has done in the past.

Social Security on the Net...

Visit www.socialsecurity.gov on the Internet to learn more about Social Security. You can read our publications, use the *Social Security Benefit Calculators* to calculate future benefits, apply for retirement, spouse's or disability benefits, or subscribe to *eNews* for up-to-date information about Social Security.

Linda S. McMahon
Acting Commissioner of Social Security

* These estimates of the future financial status of the Social Security program were produced by the actuaries at the Social Security Administration based on the intermediate assumptions from the Social Security Trustees' Annual Report to the Congress.

Your Estimated Benefits

*Retirement	You have earned enough credits to qualify for benefits. At your current earnings rate, if you stop working and start receiving benefits...	
	At age 62, your payment would be about.....	\$ 975 a month
	If you continue working until...	
	your full retirement age (67 years), your payment would be about	\$ 1,412 a month
	age 70, your payment would be about	\$ 1,761 a month
*Disability	You have earned enough credits to qualify for benefits. If you became disabled right now,	
	your payment would be about	\$ 1,293 a month
*Family	If you get retirement or disability benefits, your spouse and children also may qualify for benefits.	
*Survivors	You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits:	
	Your child	\$ 1,008 a month
	Your spouse who is caring for your child	\$ 1,008 a month
	Your spouse, if benefits start at full retirement age	\$ 1,344 a month
	Total family benefits cannot be more than	\$ 2,473 a month
	Your spouse or minor child may be eligible for a special one-time death benefit of \$255.	
Medicare	You have enough credits to qualify for Medicare at age 65. Even if you do not retire at age 65, be sure to contact Social Security three months before your 65th birthday to enroll in Medicare.	

* **Your estimated benefits are based on current law. Congress has made changes to the law in the past and can do so at any time. The law governing benefit amounts may change because, by 2040, the payroll taxes collected will be enough to pay only about 74 percent of scheduled benefits.**

We based your benefit estimates on these facts:

Your date of birth	April 5, 1966
Your estimated taxable earnings per year after 2006	\$38,626
Your Social Security number (only the last four digits are shown to help prevent identity theft)	XXX-XX-1234

How Your Benefits Are Estimated

To qualify for benefits, you earn “credits” through your work — up to four each year. This year, for example, you earn one credit for each \$1,000 of wages or self-employment income. When you’ve earned \$4,000, you’ve earned your four credits for the year. Most people need 40 credits, earned over their working lifetime, to receive retirement benefits. For disability and survivors benefits, young people need fewer credits to be eligible.

We checked your records to see whether you have earned enough credits to qualify for benefits. If you haven’t earned enough yet to qualify for any type of benefit, we can’t give you a benefit estimate now. If you continue to work, we’ll give you an estimate when you do qualify.

What we assumed — If you have enough work credits, we estimated your benefit amounts using your average earnings over your working lifetime. For 2007 and later (up to retirement age), we assumed you’ll continue to work and make about the same as you did in 2005 or 2006. We also included credits we assumed you earned last year and this year.

Generally, estimates for older workers are more accurate than those for younger workers because they’re based on a longer earnings history with fewer uncertainties such as earnings fluctuations and future law changes.

These estimates are in today’s dollars. After you start receiving benefits, they will be adjusted for cost-of-living increases.

We can’t provide your actual benefit amount until you apply for benefits. **And that amount may differ from the estimates stated above because:**

- (1) Your earnings may increase or decrease in the future.
- (2) Your estimated benefits are based on current law.

The law governing benefit amounts may change.

- (3) Your benefit amount may be affected by **military service, railroad employment or pensions earned through work on which you did not pay Social Security tax.** Following are two specific instances. You can also visit www.socialsecurity.gov/mystatement to see whether your Social Security benefit amount will be affected.

Windfall Elimination Provision (WEP) — In the future, if you receive a pension from employment in which you do not pay Social Security taxes, such as some federal, state or local government work, some nonprofit organizations or foreign employment, and you also qualify for your own Social Security retirement or disability benefit, your Social Security benefit may be reduced, but not eliminated, by WEP. The amount of the reduction, if any, depends on your earnings and number of years in jobs in which you paid Social Security taxes, and the year you are age 62 or become disabled. For more information, please see *Windfall Elimination Provision* (Publication No. 05-10045) at www.socialsecurity.gov/WEP.

Government Pension Offset (GPO) — If you receive a pension based on federal, state or local government work in which you did not pay Social Security taxes and you qualify, now or in the future, for Social Security benefits as a current or former spouse, widow or widower, you are likely to be affected by GPO. If GPO applies, your Social Security benefit will be reduced by an amount equal to two-thirds of your government pension, and could be reduced to zero. Even if your benefit is reduced to zero, you will be eligible for Medicare at age 65 on your spouse’s record. To learn more, please see *Government Pension Offset* (Publication No. 05-10007) at www.socialsecurity.gov/GPO.

(c)

Your Earnings Record

Years You Worked	Your Taxed Social Security Earnings	Your Taxed Medicare Earnings
1982	550	550
1983	1,299	1,299
1984	2,254	2,254
1985	3,704	3,704
1986	4,962	4,962
1987	6,282	6,282
1988	7,827	7,827
1989	10,041	10,041
1990	12,297	12,297
1991	14,278	14,278
1992	16,399	16,399
1993	17,772	17,772
1994	19,346	19,346
1995	21,057	21,057
1996	22,946	22,946
1997	25,031	25,031
1998	26,991	26,991
1999	29,072	29,072
2000	31,251	31,251
2001	32,542	32,542
2002	33,380	33,380
2003	34,720	34,720
2004	36,756	36,756
2005	38,626	38,626
2006	Not yet recorded	Not yet recorded

Did you know... Social Security is more than just a retirement program? It's here to help you when you need it most.

You and your family may be eligible for valuable benefits:

When you die, your family may be eligible to receive survivors benefits.

Social Security may help you if you become disabled—even at a young age.

It is possible for a young person who has worked and paid Social Security taxes in as few as two years to become eligible for disability benefits.

Social Security credits you earn move with you from job to job throughout your career.

Total Social Security and Medicare taxes paid over your working career through the last year reported on the chart above:

Estimated taxes paid for Social Security:

You paid: \$27,730
Your employers paid: \$27,730

Estimated taxes paid for Medicare:

You paid: \$6,506
Your employers paid: \$6,506

Note: You currently pay 6.2 percent of your salary, up to \$97,500, in Social Security taxes and 1.45 percent in Medicare taxes on your entire salary. Your employer also pays 6.2 percent in Social Security taxes and 1.45 percent in Medicare taxes for you. If you are self-employed, you pay the combined employee and employer amount of 12.4 percent in Social Security taxes and 2.9 percent in Medicare taxes on your net earnings.

Help Us Keep Your Earnings Record Accurate

You, your employer and Social Security share responsibility for the accuracy of your earnings record. Since you began working, we recorded your reported earnings under your name and Social Security number. We have updated your record each time your employer (or you, if you're self-employed) reported your earnings.

Remember, it's your earnings, not the amount of taxes you paid or the number of credits you've earned, that determine your benefit amount. When we figure that amount, we base it on your average earnings over your lifetime. If our records are wrong, you may not receive all the benefits to which you're entitled.

Review this chart carefully using your own records to make sure our information is correct and that we've recorded each year you worked. You're the only person who can look at the earnings chart and know whether it is complete and correct.

Some or all of your earnings from **last year** may not be shown on your *Statement*. It could be that we still

were processing last year's earnings reports when your *Statement* was prepared. Your complete earnings for last year will be shown on next year's *Statement*. **Note:** If you worked for more than one employer during any year, or if you had both earnings and self-employment income, we combined your earnings for the year.

There's a limit on the amount of earnings on which you pay Social Security taxes each year. The limit increases yearly. Earnings above the limit will not appear on your earnings chart as Social Security earnings. (For Medicare taxes, the maximum earnings amount began rising in 1991. Since 1994, all of your earnings are taxed for Medicare.)

Call us right away at 1-800-772-1213 (7 a.m.–7 p.m. your local time) if any earnings for years **before last year** are shown incorrectly. If possible, have your W-2 or tax return for those years available. (If you live outside the U.S., follow the directions at the bottom of page 4.)

Some Facts About Social Security

About Social Security and Medicare...

Social Security pays retirement, disability, family and survivors benefits. Medicare, a separate program run by the Centers for Medicare & Medicaid Services, helps pay for inpatient hospital care, nursing care, doctors' fees, and other medical services and supplies to people age 65 and older, or to people who have been receiving Social Security disability benefits for two years or more. Your Social Security covered earnings qualify you for both programs. For more information about Medicare, visit www.medicare.gov or call 1-800-633-4227 (TTY 1-877-486-2048 if you are deaf or hard of hearing).

Here are some facts about Social Security's benefits:

Retirement — If you were born before 1938, your full retirement age is 65. Because of a 1983 change in the law, the full retirement age will increase gradually to 67 for people born in 1960 and later.

Some people retire before their full retirement age. You can retire as early as age 62 and take your benefits at a reduced rate. If you continue working after your full retirement age, you can receive higher benefits because of additional earnings and special credits for delayed retirement.

Disability — If you become disabled before full retirement age, you can receive disability benefits after six months if you have:

- enough credits from earnings (depending on your age, you must have earned six to 20 of your credits in the three to 10 years before you became disabled); and
- a physical or mental impairment that's expected to prevent you from doing "substantial" work for a year or more *or* result in death.

Family — If you're eligible for disability or retirement benefits, your current or divorced spouse, minor children or adult children disabled before age 22 also may receive benefits. Each may qualify for up to about 50 percent of your benefit amount. The total amount depends on how many family members qualify.

Survivors — When you die, certain members of your family may be eligible for benefits:

- your spouse age 60 or older (50 or older if disabled, or any age if caring for your children younger than age 16); and
- your children if unmarried and younger than age 18, still in school and younger than 19 years old, or adult children disabled before age 22.

If you are divorced, your ex-spouse could be eligible for a widow's or widower's benefit on your record when you die.

Receive benefits and still work...

You can continue to work and still get retirement or survivors benefits. If you're younger than your full retirement age, there are limits on how much you can earn without affecting your benefit amount. The limits change each year. When you apply for benefits, we'll tell you what the limits are at that time and whether work would affect your monthly benefits. When you reach full retirement age, the earnings limits no longer apply.

Before you decide to retire...

Think about your benefits for the long term. Everyone's situation is different. For example, be sure to consider the advantages and disadvantages of early retirement. If you choose to receive benefits before you reach full retirement age, your benefits will be permanently reduced. However, you'll receive benefits for a longer period of time.

To help you decide when is the best time for you to retire, we offer a free booklet, *Social Security — Retirement Benefits* (Publication No. 05-10035), that provides specific information about retirement. You can calculate future retirement benefits on our website at www.socialsecurity.gov by using the *Social Security Benefit Calculators*.

There are other free publications that you may find helpful, including:

Understanding The Benefits (No. 05-10024) — a general explanation of all Social Security benefits;

Your Retirement Benefit: How It Is Figured (No. 05-10070) — an explanation of how you can calculate your benefit;

Windfall Elimination Provision (No. 05-10045) — how it affects your retirement or disability benefits;

Government Pension Offset (No. 05-10007) — an explanation of a law that affects spouse's or widow(er)'s benefits; and

Identity Theft And Your Social Security Number (No. 05-10064) — what to do if you're a victim of identity theft.

We also have other leaflets and fact sheets with information about specific topics such as military service, self-employment or foreign employment. You can request Social Security publications at www.socialsecurity.gov or by calling us at 1-800-772-1213.

If you need more information—Visit www.socialsecurity.gov/mystatement on the Internet, contact any Social Security office, call 1-800-772-1213 or write to Social Security Administration, Office of Earnings Operations, P.O. Box 33026, Baltimore, MD 21290-3026. If you're deaf or hard of hearing, call TTY 1-800-325-0778. If you have questions about your personal information, you must provide your complete Social Security number. If your address is incorrect on this *Statement*, ask the Internal Revenue Service to send you a Form 8822. We don't keep your address if you're not receiving Social Security benefits.

Para solicitar una *Declaración* en español, llame al 1-800-772-1213