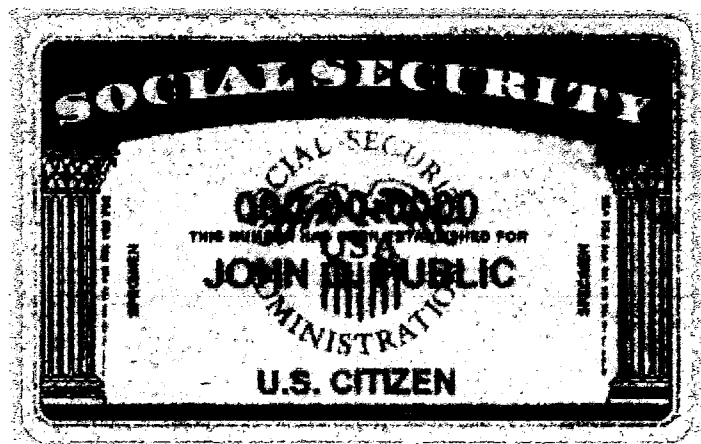


といった二種類の自営業から収入を得た場合も、パート労働者が3カ所の就労先から給与を得た場合も、自営業による収入と雇用による給与収入の双方を一個人が得た場合も、社会保障番号のもとで収入が統合される。これに基づき、社会保障税やその他の税金が課されている。

社会保障番号のもとで統一的に各人の所得歴を正確に把握することにより、所得に基づいて給付される年金の確実な受給も保障されることになる。政府は、所得を正確に申告することにより、報酬比例年金である OASDI の年金額の上昇につながる点を強調している。社会保障番号による所得歴の管理は、どのような形で働いても、就労による収入を将来の年金受給に反映させる仕組みを容易にしているわけである。自営業者であっても、被用者と同様、生涯にわたる所得額が年金受給額につながることを理解しやすい仕組みとなっている。そこで社会保障番号は、社会保障税の未納を防ぐ一助となっている。

とはいえ、社会保障番号をめぐるのは、先に説明した番号の売買など不正が行われており、その取り締まりが課題となっている。

社会保障番号が記載されている社会保障カードの例²²



4.2 年金計画書 (Social Security Statement)²³

カルテ、健康保険アカウント、クレジットカードおよび銀行口座、大学身分証明書、部屋の賃貸契約など、多くの局面において、個人を特定する番号として使用されている。例えばクレジットカードを作成するにあたっては、社会保障番号のもとに集積されている個人の信用履歴が調べられることになる。

²² サンプル画像は、

<http://en.wikipedia.org/wiki/Social_Security_number>より。

²³ 添付資料”1_Social Security Statement (Your Social Security Statement)”参照。

社会保障庁は、25歳以上の勤労者に、誕生日の3ヶ月前に年金計画書(Social Security Statement)を自動的に送付する。55歳以上の者には、より詳しい注意書きを送り、年金受給の方法を考察する手だてとしている²⁴。

年金計画書により、被保険者は毎年、自身の収入が将来の年金に反映していることを確認でき、所得を正確に申告し、社会保障税を納入するインセンティブに結びついているとされている。年金計画書の一頁目には、「本計画書を入念にお読みください。記載に誤りがあると思われる場合は、お知らせください。あなたの年金給付額は、我々が記録している生涯収入に基づくため、通知は重要な情報となります。」と記載されている。

また年金計画書は、所得が正確に申告されていない場合に、それを訂正する機会も提供している。被保険者は、正確な所得暦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のである。例えば使用者が給与を正確に申告しておらず、それに見合った社会保障税(使用者負担分と被用者負担分)を支払っていない場合、被用者は将来の年金受給額が減らないよう、修正を申告することができる。

年金計画書の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。55歳以上の者にはさらに二枚追加の説明が送付され、そこには、年金受給にあたって考慮すべきオプションが記載されている。

具体的には、1ページ目は年金制度の現状を周知する役割を担っている。例えば、現状のままでは2040年にはOASDI信託基金が枯渇するということが記載されており、制度改革への理解を求めている。完全年金を受給しうる支給開始年齢(完全退職年齢)は従来65歳であったが、2000年以降徐々に引き上げられ、22年には67歳になることが予定されているところ、こうした改革の必要性も理解しやすい形となっている。また、公的年金制度は、老後の生活を支える唯一の収入として十分な額を保障するよう設計されていないことが説明されている。そして、貯蓄、投資、私的年金などを各自が利

<<http://www.ssa.gov/mystatement/statsamples.htm>>より。個々人の年金計画書は、オンラインでも見ることができる。

²⁴ 55歳以上の者に対する追加の年金計画書のサンプルについては、添付資料 "2_Social Security Statement insert" 参照。

<<http://www.ssa.gov/mystatement/07soc-sec-insert.pdf>>より。

用することにより、老後の快適な生活のために自ら備えるべきことなども唱えられている。

2 ページ目には、個人の所得に応じた年金の予想受給額が記載されている。老齢年金、障害年金、遺族年金それぞれについて書かれている。例えば、満額の年金を受給しうる支給開始年齢である 67 歳に老齢年金を受給した際の受給額、および 70 歳から受給した場合の受給額が記載されており、繰り下げ受給の場合にはより多額の年金を受給できるということが、具体的に目に見える形で提示されている。

3 ページ目には、課税対象となった毎年の所得記録と支払った社会保障税の額が記載されている。このページが、年金計画書の中心部分であり、被保険者は自らの所得が正確に申告され、社会保障庁において記録されているか否かを、自身の給与明細などをもとに確認することになる。

4 ページ目には、老齢年金、障害年金、遺族年金、家族給付、年金受給額への就労の影響、繰り上げ・繰り下げ受給の仕組みなど、年金制度の概要が説明されている。さらに、より詳細な情報を知りたい場合に参照すべきHPやブックレットが紹介されている。

55 歳以上の者に対する追加の年金計画書の 1 ページ目には、年金を受給するにあたって考慮すべき事項が記載されている。いつから受給を開始したいのか、仕事をやめて給付を得たいのか、仕事を続けながら給付を受けたいのかといった事項を問い、それぞれの場合に年金の受給額がどのように変動するのかを説明している。また、完全退職年齢が誕生日により異なるため、それを明示し、完全退職年齢によって異なる繰り上げ・繰り下げ受給額などが説明されている。年金制度そのものは、個々人の誕生日によって年金を受給しうる年が異なるという複雑な制度となっているが、受給者がこれにより混乱しないよう丁寧な説明が試みられている。

追加の年金計画書の 2 ページ目には、働き続けること、および繰り下げ受給により、長生きした場合、いかに生涯にわたる年金受給額が上昇するかが説明されている。完全退職年齢以前に年金を受給した場合、就労により年金受給額が減少するが、完全退職年齢以降は、わが国の在職老齢年金制度とは異なり、年金受給額は減少しない。反対に、就労し続けることにより所得が増えた場合は年金受給額が上昇することを明示し、65(67)歳をすぎても働き続けることが推進されている。社会保障税の支払いにつながる就労の継続と繰り

下げ受給の増加は、年金財政にも寄与するわけだが、個々の年金計画書において、それを推進していることになる。被用者よりも長い間就労し続けることの多い自営業者にとって、年金計画書は、いつから年金の受給を開始すべきか、自らの人生設計（財産計画）を考える格好の素材となっている。

こうした年金計画書を毎年送付することにより、年金制度への信頼を高め、自営業者の保険料の支払いにも結びつけようとしている。

4.3 年金制度の周知徹底方法

政府は、HP やパンフレット・ブックレットを駆使して、年金制度への理解を高めるとともに、保険料を納付し易いような工夫を構築している。

情報提供の第一として挙げうるのが、社会保障庁の HP, "Social Security Online"である。年金受給者の立場にたって、自身の年金に関する情報が取得しやすいよう HP は作られている。まずトップページでは、「あなたの年金計画書」、「老後を計画しよう」、「年金の申請」といった文字がまず目に入り、各自の所得歴を確認できる年金計画書、老齢年金などを受給した場合の年金額の計算、年金の申請方法などを記載したページに飛びやすい形になっている²⁵。

自営業者についても独自のページがあり、収入の申告方法、社会保障税額などを見られるページにいけるようになっており、自営業者特有の問題にも答えている²⁶。自営業者が自身の年金について疑問をもった場合は、このページから各種の情報を得ることができるわけである。

第二に、1～3 ページの短さで自営業者をめぐる年金制度を説明した Fact Sheet (パンフレット) など、各種の事項について簡単にまとめた文章が多数作成されており、HP からダウンロードすることもできる²⁷。Fact Sheet には、自営業者が年金受給資格を取得するために必要な社会保障税の支払、クレジットの取得、年金額に結びつく収入、収入の申告方法などがまとめられている。自営業者は、これ

²⁵ 社会保障庁の HP のトップページについては、添付資料 "3_Social Security Online top"参照。

²⁶ 自営業者に関する情報を記載しているHPのトップページについては、添付資料 "4_Selfemployed top page" 参照。

<<http://www.ssa.gov/selfemployed.htm>>より。

²⁷ 自営業者に関する Fact Sheet は、添付資料 "5_If You Are Self-Employed"参照。
<<http://www.socialsecurity.gov/pubs/10022.pdf>>より。

を見ることにより、年金を受給するために自身が何をすべきかを把握することができるようになっている。

そして、さらに詳細な情報を取得したい者は、課題ごとにまとめられたブックレットを読むことができる。例えば、農家を対象としたガイドブックでは、年金制度の概要、農家で働く労働者の収入の申告方法、被用者の責任、自身の収入の申告方法、申告すべき収入の内容などが詳細に記載されている²⁸。さらに、年金制度について包括的に説明した分厚い書籍 “Social Security Handbook”には、全制度の内容が詳しく説明されている²⁹。これも、オンラインでも見たりダウンロードすることができる。

第三に、フリーダイヤルでの電話での問い合わせもしやすい形となっており、年金制度について疑問をもった者が、どこに問い合わせればいいのかを迷うことなく、または部署が違うとたらい回しにされることなく、問い合わせが可能になっている。月曜日から金曜日の朝7時から夜7時までの担当者による応答に加えて、自動音声による24時間の応答も完備されており、民間企業のお客様お問い合わせ窓口と同様の丁寧なサービスが提供されている。

また、スペイン語のみしか話さない人口の増加に伴い、多くの書類がスペイン語でも提供されている他、耳の不自由な人への問い合わせ窓口なども完備されている。年金制度の概要にいたっては、アラビア語、アルメニア語、中国語、ペルシア語、フランス語、ベトナム語、タガログ語、ロシア語、ポルトガル語、ポーランド語、韓国語、イタリア語、ハイチ語、ギリシャ語でも情報が提供されており、これらの情報はHPでも見ることができる。

社会保障庁は、このように多様な方法で年金制度の周知を徹底し、自身の将来の年金受給を目に見える形で分かりやすく提示しており、年金制度への理解を高めようとしている。こうして年金制度に対す

²⁸ 農家を対象としたガイドブックは32ページに及ぶため（記載の半分はスペイン語での記載）、そのトップページのみ資料として添付した。添付資料 “6 Guide for Farmers top” 参照。ブックレットそのものは、<http://www.socialsecurity.gov/pubs/10025.pdf>を参照されたい。

²⁹ “Social Security Handbook”のトップページは、添付資料”8_Social Security Handbook top”参照。目次については、添付資料”9_Social Security Handbook Contents;”またはhttp://www.ssa.gov/OP_Home/handbook/handbook-toc.html参照。自営業者のページの目次については、添付資料”10_SS Handbook Self-Employed;”またはhttp://www.ssa.gov/OP_Home/handbook/handbook.11/handbook-toc11.html参照。ハンドブック全体については、http://www.ssa.gov/OP_Home/handbook/handbook.html参照。

る信頼を高めることにより、社会保障税の未納を防止するよう試みている。

4.4 虚偽の申請に対する対策

年金保険料の未納や過少申告を防止すべく、保健福祉省の監察総監室が中心となって、虚偽の申告をした者などを厳格に取り締まっている³⁰。そして「虚偽行為のホットラインへの告発」について記載したHPなどを通して³¹、虚偽行為の申告も促進しており、例えば使用者が自身の社会保障税を納付していない場合に、被用者が匿名でそれを告発できるようになっている。

所得歴の虚偽申請は罰則の対象となっており、自営業者が自らの収入について虚偽の申告書を提出した場合は、詐欺の罪で刑事罰が科されることもある³²。社会保障法や関連条項の侵害に際しては、500ドル以下の科料か1年の禁固刑といった比較的軽微なものから、1万ドル以下の科料か15年以下の禁固刑といった重い罰則まで存在する。科料と禁固刑の双方を科される場合もある³³。こうした厳格な刑事罰や、その実施は、未納や過少申告の予防にもつながっている。

このようにアメリカでは、まず社会保障番号や年金計画書によって、労働による収入に応じた年金額を受給できるよう、被保険者の年金受給を保障している。さらに年金計画書も含めた様々な方法を駆使して、年金制度の内容を分かりやすく説明することにより、制度への理解の促進と安心感の構築が目指されている。他方、それでも年金の保険料を支払わなかった者に対しては、厳格な罰則をも定めている。こうしたアメリカにおける制度の具体的に仕組みは、わが国の年金制度を改革するにあたって示唆に富むものと思われる。

³⁰ 取り締まりの詳細については、監察総監室（Office of the Inspector General / OIG）のHPを参照されたい<<http://www.ssa.gov/oig/index.htm>>。トップページは、添付資料”7_Office of the Inspector General top”を参照されたい。

³¹ HP, “Report Fraud to the Hotline” 参照 <<http://www.ssa.gov/oig/hotline/index.htm>> トップページも若干長いため、その一部を資料として添付した”11_Report Fraud to the Hotline”を参照されたい。

³² 詳細は、”Social Security Handbook・前掲書（註29）”143. Fraud In Connection With Benefit Claims And Earnings Records” の 143.1D <http://www.ssa.gov/OP_Home/handbook/handbook.01/handbook-0143.html>参照。

³³ 詳細は、”Social Security Handbook・前掲書（註29）”What is the penalty for conviction?”

<http://www.ssa.gov/OP_Home/handbook/handbook.01/handbook-0143.html>参照。

おわりに

以上、本研究により、アメリカにおいても、必ずしも正確に自営業者の所得が把握されていないことが明らかとなった。所得の把握がより困難な自営業者については、わが国と同様、保険料の未納・未払いの実態は存在しているわけである。

しかし、それは、それほど大きな課題として取り上げられているわけではなかった。保険料の未払いは確かに課題ではあるが、年金制度をめぐっては、年金制度の民営化の是非など、その他の課題の方が関心を集めている。



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

What's inside...

Your Estimated Benefits	2
Your Earnings Record	3
Some Facts About Social Security	4
If You Need More Information	4
To Request This Statement In Spanish	4
<i>(Para Solicitar Una Declaración en Español)</i>	

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.

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



www.socialsecurity.gov

Thinking Of Retiring? Consider Your Options

What You Need To Consider

As you approach the age when you can receive Social Security retirement benefits, you have options to consider and decisions to make. Before making your retirement decision, we hope you will consider all the options.

There are important questions you need to ask yourself. At what age do you want to begin receiving benefits? Do you want to stop working and receive benefits? Do you want to work and receive benefits at the same time? Or do you want to work beyond your full retirement age and delay receiving benefits?

When you continue working beyond full retirement age, your benefit may increase because of your additional earnings. If you delay receiving

benefits, your benefit will increase because of the special credits you will receive for delaying your retirement. This increased benefit could be important to you later in your life. It also could increase the future benefit amounts your family and survivors could receive.

Each person's retirement situation is different. It depends on circumstances such as health, financial needs and obligations, family responsibilities, amount of income from work and other sources. It also may depend on the amount of your Social Security benefit.

We hope the following information will help you make your retirement decision.

About The Options

Retiring At Full Retirement Age—To retire, you must have earned 40 credits. See the table below to determine your full retirement age.

<i>Year of Birth*</i>	<i>Full Retirement Age</i>
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

*Refer to the previous year if you were born on January 1.

Retiring Early—If you've earned 40 credits, you can start receiving Social Security benefits at 62 or at any month between 62 and full retirement age. However, your benefits will be permanently reduced based on the number of months you receive benefits before you reach full retirement age. If you retire before your full retirement age of 65, your benefits will be reduced:

20 percent at age 62;
13 $\frac{1}{3}$ percent at age 63; or
6 $\frac{2}{3}$ percent at age 64.

If your full retirement age is 66, they will be reduced:

25 percent at age 62;
20 percent at age 63;
13 $\frac{1}{3}$ percent at age 64; or
6 $\frac{2}{3}$ percent at age 65.

Receiving Retirement Benefits While You Work—You can work while receiving monthly benefits. And it could mean a higher benefit that can be important to you later in your life and increase the future benefits your family and survivors could receive.

We'll review your record each year to see whether the additional earnings will increase your monthly benefit. If there's an increase, we'll send you a notice of your new benefit amount. Earnings in or after the month you reach full retirement age won't reduce your Social Security benefits. However, if you receive benefits before reaching your full retirement age, your benefit amount will be reduced.

- In the year you reach full retirement age, \$1 in benefits will be deducted for each \$3 you earn above the annual limit (\$34,440 in 2007) until the month you reach full retirement age. *After that, your benefits will not be reduced, no matter how much you earn.*
- In the years before you reach full retirement age, \$1 in benefits will be deducted for each \$2 you earn above the limit (\$12,960 in 2007).

If you lose benefits because of work, your benefit will be increased later to account for the months you didn't receive a benefit before reaching full retirement age.

Delaying Retirement—You may decide to continue working beyond your full retirement age without choosing to receive benefits. If so, your benefit will be increased by a certain percentage for each month you don't receive benefits between your full retirement age and age 70. This table shows the rate your benefits increase if you delay retiring.

<i>Year of Birth</i>	<i>Yearly Increase Rate</i>
1937 - 1938	6.5%
1939 - 1940	7.0%
1941 - 1942	7.5%
1943 or later	8.0%

Applying For Social Security Retirement Benefits And Medicare—It's best to contact Social Security three months before the month in which you want to file for retirement benefits to discuss the options that are available to you. In some cases, your choice of retirement month could mean additional benefits for you and your family.

Even if you don't plan to receive benefits because you'll continue working, you should sign up for Medicare three months before reaching age 65 regardless of when you reach full retirement age. Otherwise, your Medicare medical insurance (Part B) could be delayed and you could be charged a higher premium.

How To Apply For Retirement Benefits—You can apply online at www.socialsecurity.gov/applyforbenefits or by calling 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. If you're deaf or hard of hearing, call our TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m., Monday through Friday, to file your claim. You also can apply at any Social Security office.

Be sure to have these items handy: your Social Security number, birth certificate, W-2 forms or self-employment tax return for last year, and your bank name and account number so your benefits can be deposited directly into your account.

In addition to the information listed above, you will need—

- Your military discharge papers if you had military service;
- Your spouse's birth certificate and Social Security number and your marriage certificate if he or she is applying for benefits; and
- Proof of U.S. citizenship or lawful immigration status if you were not born in the United States.

You will need to mail or deliver original documents or copies that have been certified by the issuing office to a Social Security office.

Need More Information—You also have options for getting information about Social Security and retirement. Visit the "Plan your retirement" section of our website to estimate your Social Security benefits, find answers to frequently asked questions about Social Security, learn about factors that could affect your benefits and much more. And you can get information about Social Security by visiting a local Social Security office or by calling 1-800-772-1213.

You can print these publications from our website.

- *Retirement Benefits* (Publication No. 05-10035);
- *Your Retirement Benefit: How It Is Figured* (Publication No. 05-10070); and
- *How Work Affects Your Benefits* (Publication No. 05-10069).



Learn about Social Security Ticket to Work incentives program for people with disabilities



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The Official Website of the U.S. Social Security Administration

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Last reviewed or modified Friday Jan 12, 2007



Most people who pay into Social Security work for an employer. Their employer deducts Social Security taxes from their paycheck, matches that contribution and sends taxes to the Internal Revenue Service (IRS) and reports wages to Social Security. But self-employed people must report their earnings and pay their taxes directly to IRS.

You are self-employed if you operate a trade, business or profession, either by yourself or as a partner. You report your earnings for Social Security when you file your federal income tax return. If your net earnings are \$400 or more in a year, you must report your earnings on Schedule SE in addition to the other tax forms you must file.

Paying Social Security and Medicare taxes

The Social Security tax rate for 2007 is 15.3 percent on self-employment income up to \$97,500. If your net earnings exceed \$97,500, you continue to pay only the Medicare portion of the Social Security tax, which is 2.9 percent, on the rest of your earnings.

There are two income tax deductions that reduce your taxes.

First, your net earnings from self-employment are reduced by half of your total Social Security tax. This is similar to the way employees are treated under the tax laws, because the employer's share of the Social Security tax is not considered wages to the employee.

Second, you can deduct half of your Social Security tax on IRS Form 1040. But the deduction must be taken from your gross income in determining your adjusted gross income. It cannot be an itemized deduction and must not be listed on your Schedule C.

If you have wages as well as self-employment earnings, the tax on your wages is

paid first. But this rule is important only if your total earnings are more than \$97,500. For example, if you had \$20,000 in wages and \$30,000 in self-employment income in 2006, you pay the appropriate Social Security taxes on both your wages and business earnings. However, in 2007, if your wages are \$70,000 and you have \$28,300 in net earnings from a business, you do not pay dual Social Security taxes on earnings more than \$97,500. Your employer will withhold 7.65 percent in Social Security and Medicare taxes on your \$70,000 in earnings. You must pay 15.3 percent in Social Security and Medicare taxes on your first \$27,500 in self-employment earnings and 2.9 percent in Medicare tax on the remaining \$800 in earnings.

Work credits

You need to have worked and paid Social Security taxes for a certain length of time to get Social Security benefits. The amount of time you need to work depends on your date of birth, but no one needs more than 10 years of work (40 credits).

In 2007, if your net earnings are \$4,000 or more, you earn the yearly maximum of four credits—one credit for each \$1,000 of earnings during the year. If your net earnings are less than \$4,000, you still may earn credit by using the optional method described later in this fact sheet.

All of your earnings covered by Social Security are used to figure your Social Security benefit. So, it is important that you report all earnings up to the maximum, as required by law.

Figuring your net earnings

Net earnings for Social Security are your gross earnings from your trade or business, minus your allowable business deductions and depreciation.

(over)

Some income does not count for Social Security and should not be included in figuring your net earnings:

- Dividends from shares of stock and interest on bonds, unless you receive them as a dealer in stocks and securities;
- Interest from loans, unless your business is lending money;
- Rentals from real estate, unless you are a real estate dealer or regularly provide services mostly for the convenience of the occupant; or
- Income received from a limited partnership.

Optional method

If your actual net earnings are less than \$400, your earnings can still count for Social Security under an optional method of reporting. The optional method can be used if your gross earnings are \$600 or more or when your profit is less than \$1,600.

You can use the optional method only five times in your life. Your actual net must have been \$400 or more in at least two of the last three years, and your net earnings must be less than two-thirds of your gross income.

Here is how it works:

- If your gross income from self-employment is between \$600 and \$2,400, you may report two-thirds of your gross or your actual net earnings; or
- If your gross income is \$2,400 (or more) and the actual net earnings are \$1,600 (or less), you may report either \$1,600 or your actual net earnings.

Special note for farmers: If you are a farmer, you can use the optional reporting method every year. It is not necessary to have had actual net earnings of at least \$400 in a preceding year. We suggest you call us and ask for *A Guide For Farmers, Growers And Crew Leaders* (Publication No. 05-10025).

How to report earnings

You must complete the following federal tax forms by April 15 after any year in

www.socialsecurity.gov

which you have net earnings of \$400 or more:

- Form 1040 (*U.S. Individual Income Tax Return*);
- Schedule C (*Profit or Loss from Business*) or Schedule F (*Profit or Loss from Farming*) as appropriate; and
- Schedule SE (*Self-Employment Tax*).

You can get these forms from IRS and most banks and post offices. Send the tax return and schedules along with your self-employment tax to IRS.

Even if you do not owe any income tax, you must complete Form 1040 and Schedule SE to pay self-employment Social Security tax. This is true even if you already get Social Security benefits.

Family business arrangements

Family members may operate a business together. For example, a husband and a wife may be partners or run a joint venture. If you operate a business together as partners, you should each report your share of the business profits as net earnings on separate self-employment returns (Schedule SE), even if you file a joint income tax return. The partners must decide the amount of net earnings each should report (for example 50 percent and 50 percent).

Contacting Social Security

For more information and to find copies of our publications, visit our website at www.socialsecurity.gov or call toll-free, 1-800-772-1213 (for the deaf or hard of hearing, call our TTY number, 1-800-325-0778). We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.



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Who We Are

The Office of the Inspector General (OIG) is directly responsible for meeting the statutory mission of promoting economy, efficiency and effectiveness in the administration of Social Security Administration (SSA) programs and operations and to prevent and detect fraud, waste, abuse, and mismanagement in such programs and operations. To accomplish this mission, the OIG directs, conducts and supervises a comprehensive program of audits, evaluations and investigations, relating to SSA's programs and operations. OIG also searches for and reports systemic weaknesses in SSA programs and operations, and makes recommendations for needed improvements and corrective actions.