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美国的薪资税及退休金制度概览

对于在美国有长期定居意向的外国家庭，充分了解美国的薪资税、退休金及退休后的医疗福利制度是非常有必要的。本文对美国的薪资税及退休金制度作了总结。下一篇文章我们将对美国的医疗福利制度做介绍。

薪资税

美国的薪资税 (payroll tax) 是对雇员工资所得征缴的税。联邦的薪资税主要有三项：联邦所得预付税(Federal Withholding Tax)，社会安全税(Social Security Tax，简称“社安税”)和医疗保险税(Medicare，简称“医保税”)。社安税和医保税由雇主和雇员双方共同缴纳。另外，雇主还要缴纳联邦失业税 (FUTA) 及州失业税 (SUTA)。

纳税人	*联邦及州所得预付税	社会安全税	医保税	联邦失业税	州失业税
雇员	税率取决于个人收入	6.2% (2017 年上限为\$7,812)	1.45% (无上限)	无缴纳义务	无缴纳义务
雇主	无缴纳义务	6.2%	1.45%	**6%	所在州的税率

*除了联邦所得预付税，通常每个州的法定纳税居民还需另外征缴当地州的薪资税。以纽约为例，纽约州的雇员必需缴纳州所得预付税 (State Withholding Tax) 及州残障税(State Disability Insurance)。由于全美54个州里有少数州不需要缴纳其州的所得税，比如佛罗里达州。所以佛罗里达州的雇员不需要缴纳佛罗里达州的所得预付税，但还是需要缴纳联邦所得税的。

** 联邦失业税通常是6%，如果雇主也缴纳州失业税，联邦失业税就有可能降到0.6%；州失业税因公司大小和员工被解雇的多少而起着变化。比如一个公司经常解雇人，它的员工通常会去领失业救济金 (Unemployment Insurance)，那么它的税率相对来讲就会比较高，交的税也比较多。但联邦和州的失业税通常只征收一个员工工资的前7,000美金。

在美国很多人是独立执业者，比如医生、律师、司机等。这些自雇者 (Self-Employed) 必须在其净收入的基础上缴纳15.3%的税金，称为自雇税(Self-Employment Tax)。自雇税实际上是雇主和雇员应缴纳的社安税和医保税税率之和 $[(6.2\% + 1.45\%) \times 2 = 15.3\%]$ 。

退休金

退休人员是否有资格领取退休金取决于其在退休前累计的美国社会安全税的点数。如果一个纳税人的全年应纳税收入超过**1,260美金(2016年)**就可以取得一个点数，每年每个纳税人最多只能取得四个点数，即应纳税额超过**5,040美金**就可获得四个点数。纳税人在获得四十个点数后才有资格领取退休金，也就是说需要工作十年。在美国获得退休金的前提是缴纳了个人所得税和社会安全税。没有缴纳薪资税的个人是没有资格收取退休金的。

在美国可以领取退休金的最早年龄是**62岁**。法律规定的完全退休年龄（**Full Retirement Age**）是**66岁**。如果未到完全退休年龄就提前领取退休金，金额会终生减少。另外，如果在达到完全退休年龄的当年还继续工作，当年的收入会影响纳税人可以领取的退休金的数额。如果年收入超过**15,720美金（2016年）**，超出部分每**3美元**，退休金就减少**1美元**。纳税人可以领取的退休金的金额取决于其工作年限的长短和纳税金额的多少。政府会以个人收入最高的三十五年来计算退休金的金额。

在美国，很多家庭夫妻双方只有一方工作，法律对夫妻之间在一方过世后另一方继续享受退休金有明确的规定。对于离婚后，前妻及现任妻子如何分享过世丈夫的退休金也有明确的规定。

在美国定居的中国家庭如果没有雇主，但有自己经营的业务或公司，应该考虑缴纳申报自雇税，累计至少**40个**纳税点，退休后才可以享受政府提供的退休金。

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