

# Claiming an Irish State Pension whilst living in Australia



Information Leaflet

May 2022

**migrant project**

## What do I need to know?

The [Social Security Agreement between Ireland and Australia](#) allows you to **combine social insurance contributions from both of these countries to help you qualify for a payments from Australia and Ireland. This agreement was agreed in 1992, and updated in 2006.**

This means that if you live in the Australia and you have worked in both Ireland and Australia, you may qualify for certain benefit payments from the Irish state, such as the:

- [State Pension \(Contributory\)](#),
- Invalidity Pension,
- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension,
- Guardian's Payment (Contributory).

It also means that your Irish PRSI / social insurance contributions can help you qualify for certain benefit payments from the Australian state, such as the:

- [Age Pension](#),
- Disability Support Pension (DSP) for severely disabled persons,
- Pensions payable to widowed persons.

## How can I qualify for the Irish State Pension (Contributory)?

The State Pension (Contributory) is paid to people age 66 and older who have sufficient social insurance contributions. It is **not means-tested**, so you can have other sources of income and still get it.

To qualify you must:

1. Have **paid [social insurance contributions](#) before a certain age**
2. Have a **certain number of paid social insurance contributions**, and
3. Have a **certain yearly average of social insurance contributions** since you first started paying social insurance contributions (aka the '*average rule*'), **OR** have a **certain total number of social insurance contributions** (aka the '*Total Contributions Approach*' – this includes periods of time spent caring for someone else, included in your social insurance record as part of the [HomeCaring Periods Scheme](#))

This **can be a combination of social insurance contributions made in Ireland and Australia**, as well as any other country covered under EU regulations or with which Ireland has a Bilateral Social Security Agreement (e.g. the United Kingdom, the United States of America, etc.). However, **you must have worked in Ireland and have a minimum of 52 Irish contributions** paid or credited to be eligible to combine your social insurance contributions.

**A note on possible changes:** The [National Pensions Framework](#) in Ireland has proposed that the Total Contributions Approach (TCA) replace the current *average rule*. This would mean that the total number of PRSI/social insurance contributions you paid, instead of when they were paid, would be taken into account as part of the assessment for the State Pension (Contributory). This change has not yet come into effect, as it requires the introduction of legislation to facilitate this.

## How do I apply if I live in the Australia?

**Centrelink International Services** ([www.servicesaustralia.gov.au/international-services](http://www.servicesaustralia.gov.au/international-services)) can help you to apply for an Irish State Pension (Contributory) from Australia. You can contact them by phone on 131 673 (Monday to Friday 8 am to 5 pm AEDT) or in writing to Centrelink International Services, PO Box 7809, Canberra BC ACT 2610, Australia.

As it can take time for your claim to be processed, make sure you **contact them at least 6 months before your 66<sup>th</sup> birthday**.

You will need to provide details of your Irish **PPS number** as part of your application.

## What is a PPS number?

Your Personal Public Service Number (PPS number) is a **unique reference number that helps you access social welfare benefits, public services and information in Ireland**. Formerly known as an RSI number, it is the Irish equivalent of a Tax File Number in Australia.

## How can I find out my PPS number?

Contact **Client Identity Services** of the Irish Department of Social Protection by phone on + **353 71 967 2616** or by email to [cis@welfare.ie](mailto:cis@welfare.ie).

You will need to provide them with your full name, date of birth, mother's maiden name, and last registered Irish address along with other details so that they can confirm whether there is a PPS number on file in your name.

## Will my entitlement to an Irish State pension payment affect my Australian pension?

Qualifying for an Irish State Pension (Contributory) **may result in your Australian pension being reduced**<sup>1</sup>. Contact your local Centrelink Customer Service Centre for more information.

## How will I be paid if I qualify?

You will be paid every 4 weeks by Electronic Fund Transfer into your bank account. Payment will be in the currency of the country in which you hold the account. One week will be paid in advance and three weeks will be paid in arrears.

## Where can I find more information?

- More information on the **Irish State Pension (Contributory)** is available from the Department of Social Protection at: [www.gov.ie/en/service/e6f908-state-pension-contributory/](http://www.gov.ie/en/service/e6f908-state-pension-contributory/)
- For details on **combining social insurance contributions from abroad** see: [www.citizensinformation.ie/en/social\\_welfare/irish\\_social\\_welfare\\_system/claiming\\_a\\_social\\_welfare\\_payment/social\\_insurance\\_contributions\\_from\\_abroad.html](http://www.citizensinformation.ie/en/social_welfare/irish_social_welfare_system/claiming_a_social_welfare_payment/social_insurance_contributions_from_abroad.html)
- Information on the **Irish/Australian Social Security Agreement** is available:
  - From the Irish Government: [www.gov.ie/en/publication/dea5f7-irishaustralian-social-security-agreement-sw87/](http://www.gov.ie/en/publication/dea5f7-irishaustralian-social-security-agreement-sw87/)
  - From the Australian Government: [www.dss.gov.au/about-the-department/international/international-social-security-agreements/current-international-social-security-agreements/social-security-agreement-between-australia-and-ireland](http://www.dss.gov.au/about-the-department/international/international-social-security-agreements/current-international-social-security-agreements/social-security-agreement-between-australia-and-ireland)
  - FAQs on the bilateral agreement between Ireland and Australia (from the Australian Government): [www.dss.gov.au/about-the-department/international/international-social-security-agreements/current-international-social-security-agreements/australia-and-ireland-frequently-asked-questions](http://www.dss.gov.au/about-the-department/international/international-social-security-agreements/current-international-social-security-agreements/australia-and-ireland-frequently-asked-questions)

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<sup>1</sup> <https://www.dss.gov.au/about-the-department/international/international-social-security-agreements/current-international-social-security-agreements/australia-and-ireland-frequently-asked-questions#13> (accessed 17May2022)

- There are **Irish Community Support Associations in Brisbane, Melbourne, Perth and Sydney** that can provide support with Irish pension applications. For contact details, see: [www.dfa.ie/irish-embassy/australia/our-services/new-to-australia/](http://www.dfa.ie/irish-embassy/australia/our-services/new-to-australia/) or contact the Embassy of Ireland in Australia on +61 2 62140000.
- For more information on your entitlement to a pension from Australia contact your local **Centrelink Customer Service Centre** (<https://findus.servicesaustralia.gov.au/>) or if you are an Australian citizen, call the Centrelink older Australians line on 132 300 (Monday to Friday, 8am to 5pm)
- If you are considering returning to live in Ireland, take a look at Crosscare Migrant Project's website ([www.migrantproject.ie](http://www.migrantproject.ie)) or contact us by phone +353 1 873 2844 (Monday to Friday, 9am to 5pm Irish time) or email [migrantproject@crosscare.ie](mailto:migrantproject@crosscare.ie)

*Disclaimer: Crosscare Migrant Project has made every effort to ensure that the information in this guide is accurate; however as policies and legislation can change at any time, all information should be clarified with the relevant government department or authority.*

We acknowledge the support of the Government of Ireland **Emigrant Support Program**.



**Government of Ireland**  
**Emigrant Support Programme**



An Roinn Gnóthaí Eachtracha agus Trádála  
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