

Claiming an Irish State Pension when living in the USA



Information Leaflet

January 2019

What do I need to know?

The **Social Security agreement between Ireland and the United States of America** allows you to **combine social insurance contributions from both of these countries to help you qualify for a pension from the USA and Ireland.**

This means that if you live in the USA and you have worked in both Ireland and the USA, you may qualify for an **Irish State Pension (Contributory)** payment. It also means that your Irish social insurance contributions can help you qualify for a **USA Retirement Pension.**

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

The State Pension (Contributory) is paid to people from **age 66** with sufficient social insurance contributions. It is **not means-tested**. To qualify you must:

- Have **paid social insurance contributions before a certain age**
- Have a **certain number of social insurance contributions recorded**, and
- Have a **certain average over the years since you first entered insurance**

In practice this means that if you reach pension age on or after April 6th 2012:

- you must have started making social insurance contributions before reaching age 56
- you must have at least 520 full rate social insurance contributions (up to 260 of these may be voluntary contributions) as well
- you also need a yearly average of:
 - at least 10 appropriate contributions from the year you first entered insurance or 1953 (whichever is later) until the end of the tax year before you reach pension age
 - OR -
 - a yearly average of 48 appropriate contributions for each contribution year from the 1979/1980 tax year until the end of the tax year before you reach pension age

This can be a combination of social insurance contributions made in Ireland and the USA, 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).

How do I apply if I live in the USA?

Contact the **Pensions Section of the Department of Social Protection in Ireland** 6 months before your 66th birthday. You will need to **provide your Irish PPS number and your USA social security number**. Contact them by phone on + **353 71 915 7100** or write to them at

Department of Social Protection
Social Welfare Services
College Road
Sligo
Ireland

You can also download the application form online at:
www.welfare.ie/en/Pages/State-Pension-Contributory.aspx

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 Social Security number in the USA.

How can I find out my PPS number?

Contact **Client Identity Services** of the Irish Department of Social Protection on + **353 71 967 2616**.

They will ask you for your full name, date of birth, mother's maiden name and last registered Irish address before confirming whether your PPS number over the phone, should you have one.

How do I request a record of my Irish social insurance contributions?

You can request a record of your Irish Pay Related Social Insurance (PRSI) online at
www.welfare.ie/en/Pages/secure/RequestSIContributionRecord.aspx

You can also contact the **PRSI Records Section** on +**353 1 471 5898** or write to them at:

PRSI Records

Department of Social Protection
McCarter's Road
Buncrana
Donegal
Ireland

Will my entitlement to an Irish State pension payment affect my USA pension?

If you qualify for an Irish pension based only on your Irish contributions, your USA Pension may be reduced. Qualifying for an Irish pro-rata pension payment using both your USA and Irish contributions however should not affect the rate of your USA Pension. Contact your **local Social Security office** for more information.

Where can I find more information?

- More information on the **Irish State Pension (Contributory)** is available from the Department of Social Protection website at:
www.welfare.ie/en/Pages/State-Pension-Contributory.aspx
- For details on combining social insurance contributions from abroad see:
http://www.citizensinformation.ie/en/social_welfare/irish_social_welfare_system/claiming_a_social_welfare_payment/social_insurance_contributions_from_abroad.html
- Many **Irish support organisations** in the USA can provide support with pension applications. For details of groups in your area, see the **Coalition of Irish Immigration Centres** website:
<http://ciic-usa.org/>
- For more information on your entitlement to a pension from the USA contact your **local Social Security office** or call **1-800-772-1213**. Further details of the Bi-lateral Social Security Agreement between Ireland and the USA can also be found at the following websites:
 - **USA Social Security Administration:** www.socialsecurity.gov/international
 - **Department of Social Protection:** www.welfare.ie/en/Pages/sw91.aspx
- You'll find general information about returning to Ireland from the USA on our website:
www.migrantproject.ie

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