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Totalization Agreement with Australia

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Introduction

For Australia, the Agreement covers Superannuation Guarantee (SG) contributions that employers must make to retirement plans for their employees. Australian social security benefits covered by the Agreement include the social security age pension, disability support pension for the severely disabled, pensions payable to surviving spouse and carer payments.

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Eliminating dual coverage for self-employment

Self-employed U.S. citizens residing in Australia do not have to pay U.S. Social Security contributions on self-employment income. Australia's SG program does not compulsorily cover self-employment.

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Australian certificates for employees

Your employer in Australia must request a certificate of coverage from the Australian Taxation Office to establish your exemption from U.S. Social Security contributions during temporary assignments in the United States. The request must be submitted online through

U.S. employers should retain certificates of coverage issued by Australia in case of an audit by the IRS. Do not send a copy to the IRS unless the IRS specifically requests.

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Australian certificates for self-employed workers

Self-employed workers are covered by U.S. Social Security if they are U.S. citizens or resident non-U.S. citizens. The agreement does not have any effect on the coverage of self-employed United States residents; they remain covered by U.S. Social Security. The agreement exempts self-employed U.S. citizens who reside in Australia from U.S. Social Security coverage.

Self-employed United States residents, including Australian citizens, do not need any documentation to show that they are exempt from SG contributions. Self-employed U.S. citizens residing in Australia do not have to pay U.S. Social Security contributions on self-employment income.

Such citizens may obtain a letter of exemption by writing to the address below:

Social Security Administration
Office of Earnings and International Operations
P.O. Box 17741
Baltimore, Maryland 21235-7741
USA

Be sure to provide the following information in your letter:

- Full name (including maiden name);
- Date and place of birth;
- Citizenship;
- Country of permanent residence;
- U.S. Social Security number;
- Nature of self-employment activity;
- Date the activity began; and
- Name and address of your trade or business.

You should attach a **copy** of the exemption letter to your U.S. income tax return each year as proof of the U.S. exemption.

Monthly benefits

Under the U.S. Social Security system, you may earn up to four credits each year depending on the amount of your covered earnings. For example, in 2022, you receive one credit for each \$1,410 of your covered annual earnings up to a maximum of four credits per year. The amount needed to earn a work credit goes up slightly each year.

Under the Australian social security system, you must usually have resided in Australia for a minimum length of time to qualify for benefits. Also, most benefits are subject to income and assets tests.

To simplify the information in the table, U.S. work credit requirements and Australian residence requirements are shown in years.

NOTE: *Since the benefit provisions of the Agreement do not apply to Australia's Superannuation Guarantee (SG) legislation, benefits arising from SG contributions are not included in the table.*

Retirement or old-age benefits	
United States	Australia**
Worker —Full benefit at full retirement age.* Reduced benefit as early as age 62. Required work credits range from one and one-half to 10 years (10 years if age 62 in 1991 or later).	Worker —Age pension payable at age 65 for men and age 62 for women as of 2002. (Age requirement for women will gradually increase to age 65 in 2013.) Normally requires at least 10 years of residence between age 16 and retirement age, including a continuous period of at least five years.

*Full retirement age is 66 for people born in 1943-1954 and will gradually increase to age 67 for people born in 1960 or later.

**Normally, a person must be resident and physically present in Australia to file a valid claim for Australian social security benefits. Benefit amounts are generally reduced if income or resources exceed specified levels.

Disability benefits	
United States	Australia**

Disability benefits

<p>Worker—Under full retirement age* can get benefit if unable to do any substantial gainful work for at least a year. One and one-half to 10 years credit needed, depending on age at date of onset. Some recent work credits also needed unless worker is blind.</p>	<p>Worker—Benefit payable if permanently blind or if disability will prevent work, training and rehabilitation for at least two years. No minimum residence requirement if disability occurs while a permanent resident of Australia. If disability occurs outside Australia, must have at least 10 years of residence, including a continuous period of at least five years.</p>
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*Full retirement age is 66 for people born in 1943-1954 and will gradually increase to age 67 for people born in 1960 or later.

**Normally, a person must be resident and physically present in Australia to file a valid claim for Australian social security benefits. Benefit amounts are generally reduced if income or resources exceed specified levels.

Family benefits to dependents of retired or disabled people

United States	Australia**
<p>Carer payment—No provision.</p>	<p>Carer payment—Payable to a partner who provides constant care at home for a person receiving either an Australian age or disability pension.</p>
<p>Spouse—Full benefit at full retirement age* or at any age if caring for worker's entitled child under age 16 (or disabled before age 22). Reduced benefit as early as age 62 if not caring for a child.</p>	<p>Wife—No provision since July 1995.</p>
<p>Divorced spouse—Full benefit at full retirement age.* Reduced benefit as early as age 62. Must be unmarried and have been married to worker for at least 10 years.</p>	<p>Husband—No provision.</p> <p>Divorced spouse—Parenting payment if caring for at least one dependent child under age 16. No minimum residence requirement if couple was residing in Australia on the date of the divorce. Otherwise, couple must have been Australian residents and in Australia for at least two years.</p>
<p>Children—If unmarried, up to age 18 (age 19 if in an elementary or secondary school full time) or any age if disabled before age 22.</p>	<p>Children—No provision. However, supplement payable for dependent children under age 16.</p>

*Full retirement age is 66 for people born in 1943-1954 and will gradually increase to age 67 for people born in 1960 or later.

**Normally, a person must be resident and physically present in Australia to file a valid claim for Australian social security benefits. Benefit amounts are generally reduced if income or resources exceed specified levels.

Survivors benefits	
United States	Australia**
<p>Surviving Spouse—Full benefit at full retirement age* or at any age if caring for the deceased’s entitled child under age 16 (or disabled before age 22). Reduced benefit as early as age 60 (or age 50 if disabled) if not caring for child. Benefits may be continued if remarriage occurs after age 60 (or age 50 if disabled).</p>	<p>Surviving Spouse—Parenting payment if caring for at least one dependent child under age 16. No minimum residence requirement if couple was residing in Australia on the date of death. Otherwise, the surviving spouse must have been Australian resident and in Australia for at least two years.</p>
<p>Divorced Surviving Spouse—Same as surviving spouse if marriage lasted at least 10 years.</p>	<p>Divorced Surviving Spouse—Same as surviving spouse.</p>
<p>Children—Same as children of retired or disabled worker.</p>	<p>Children—Supplement payable to a person receiving surviving spouse's benefits for dependent children under age 16.</p>
<p>Lump-sum death benefit—A onetime payment not to exceed \$255 payable on the death of an insured worker.</p>	<p>Lump-sum death benefit—A onetime bereavement payment of 14 times the difference between a single and couples pension payable to the surviving partner of a pensioner couple. A bereavement allowance equal to age pension rate for single person payable for 14 weeks to surviving partner not entitled to a pension. No minimum residence requirement if couple was residing in Australia at time of death. Otherwise surviving partner must have been Australian resident and in Australia for at least 2 years.</p>

*The full retirement age for survivors is age 66 for people born in 1945-1956 and gradually increases to age 67 for people born in 1962 or later.

**Normally, a person must be resident and physically present in Australia to file a valid claim for

Australian social security benefits. Benefit amounts are generally reduced if income or resources exceed specified levels.

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How benefits can be paid

If you have Social Security work credits in the United States and periods of residence in Australia, you may be eligible for benefits from one or both countries. If you meet all the basic requirements under one country's system, you will get a regular benefit from that country. If you do not meet the basic requirements, the Agreement may help you qualify for a benefit as explained below.

- **Benefits from the United States** - If you do not have enough work credits under the U.S. system to qualify for regular benefits, you may be able to qualify for a partial benefit from the U.S. based on both United States and Australian credits. Australian credits for this purpose include your periods of residence in Australia between age 16 and retirement age during which you were covered under the SG program or you were employed or self-employed. To be eligible to have your Australian credits counted, however, you must have earned at least six credits (generally one and one-half years of work) under the U.S. system. If you already have enough credits under the U.S. system to qualify for a benefit, the U.S. cannot count your Australian credits.
- **Benefits from Australia** - Social Security credits from both countries can also be counted, when necessary, to meet the eligibility requirements for Australian benefits. Unless you are in Australia, you must have at least 12 months of residence in Australia - at least six months of which must have been continuous - to be eligible to have your United States and Australian credits added together.

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Computation of Australian benefit under the Agreement

If you are outside Australia and your Australian benefit becomes payable as a result of the Agreement, your benefit may be reduced (i.e., paid at a proportional rate) if you have fewer than 25 years of Australian working life residence. Your Australian benefit may also be reduced if you have income or assets that exceed the amounts specified in Australian law.

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Claims for benefits

If you live in the United States and wish to apply for U.S. or Australian benefits:

- Visit or write any U.S. Social Security office.
- Phone our toll-free number, **1-800-772-1213**, 8 a.m. to 7 p.m. any business day. People who are deaf or hard of hearing may call our toll-free TTY number, **1-800-325-0778**.

If you live in Australia and wish to apply for U.S. or Australian benefits, contact:

- Any Centrelink Customer Service Centre.
- Visit or write to:

Federal Benefits Unit
United States Embassy
1201 Roxas Boulevard
Ermita, Manila 0930
Philippines

You can apply with one country and ask to have your application considered as a claim for benefits from the other country. Information from your application will then be sent to the other country. Each country will process the claim under its own laws - counting credits from the other country when appropriate - and notify you of its decision.

If you have not applied for benefits before, you may need to provide certain information and documents when you apply. These include the worker's U.S. Social Security number, proof of age for all claimants, evidence of the worker's U.S. earnings in the past 24 months and information about periods of residence and work in Australia. You may wish to call the Social Security office before you go there to see if any other information is needed.

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Payment of benefits

Payments under the Australian system are made by Centrelink. If you live in Australia, payments are made every two weeks for the previous two weeks. If you live outside Australia, payments are made every four weeks for the previous four weeks. For more information, contact the Australian authorities at the address in the section titled, "[For more information.](#)"

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For more information about Australia's social security programs

- Visit "Centrelink," Australia's social security agency, at www.centrelink.gov.au or email international.service@centrelink.gov.au.

- If you live in Australia, contact your nearest Centrelink office or call Centrelink toll free at **131673**.
- If you live in the United States, you may call Centrelink toll free at **1-866-343-3086**.
- If you live outside Australia and want information about benefits, write to:

Centrelink International Services

GPO Box 273

Hobart, Tasmania, 7001

AUSTRALIA

- If you need information about paying Superannuation Guarantee (SG) contributions, visit the Australian Taxation Office Internet site at www.ato.gov.au/super.

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