

MACHINE READABLE
DOWNLOADABLE
STATEMENT
DEVELOPER'S GUIDE
VERSION 1.0



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INTRODUCTION

The Social Security Administration (SSA), in partnership with the Office of Management and Budget as well as the Department of Treasury, is implementing ways to give Americans machine-readable access to personal information maintained by the federal government as part of the MyData Finance Initiative. In addition to facilitating secure and consent-based sharing of information with trusted third parties, the policy objectives of MyData finance are to:

- Give people more control over their personal financial information so they can make better decisions
- Use technology to provide new government and private-sector services that are useful to people and that will stimulate positive economic activity
 - •Improve customer satisfaction with the public’s interaction with the government
- Unleash innovation in the private sector that will lead to social and economic benefits

As a result of this partnership, SSA is implementing a method for users of the **my Social Security** portal to download their Social Security Statement in a machine-readable format.

OVERVIEW

The Online Social Security Statement provides users immediate access to their earnings record, benefit estimates, and other information. They can download a machine readable downloadable *Statement* via a link on the Overview, Estimated Benefits, or Earnings Record pages. Users must have a valid **my Social Security** account to access the Online Social Security Statement application via <http://www.socialsecurity.gov/myaccount/>. The eligible user selects to download their Online Social Security Statement data, and the application transforms the user’s data into XML. The resulting XML file is transmitted back to the user’s browser as a file download.

ABOUT THIS GUIDE

This document serves as a guide for companies to develop financial and retirement planning software that will read the file generated by SSA and provided by a **my Social Security** user who has downloaded their file. It includes a file format guide to aid software developers in understanding the layout of the machine-readable file. The file format guide will include information such as what fields may appear in the file, their possible values, and short descriptions of each.

For questions about this guide, please email: Statement.Developer.Support@ssa.gov

XML SCHEMA

The Online Social Security Statement furnishes an accompanying XSD schema. This schema is intended to be used by third party developers who plan to create software systems that utilize *Statement* data. This schema provides metadata about the format of the *Statement* XML data. This schema is maintained by the Social Security.

SchemaURL:

http://www.socialsecurity.gov/osss/schemas/1.0/Your_Social_Security_Statement_Data.xsd

DESCRIPTION OF DATA ELEMENTS

The following data elements will be included in the XML file

Element	Description	Value Required?	Value	Example
OnlineSocialSecurityStatementData	Structure containing the user's Online Social Security Statement Data. It contains the FileCreationDate , UserInformation , EstimatedBenefits , and EarningsRecord elements.	Not Applicable	Not Applicable	Not Applicable
FileCreationDate	The date that the file was created.	Required	CCYY-MM-DDThh:mm:ss.sss[Z (+ -)hh:mm	2015-05-19T08:52:10.055-04:00
UserInformation	Structure containing the user's biographical information. It contains the Name and DateOfBirth	Not Applicable	Not Applicable	Not Applicable

Element	Description	Value Required?	Value	Example
	elements.			
Name	The user's name formatted to be displayed with the First Name with the 1 st initial capitalized, the Middle Initial capitalized with a period after it (if provided), and the Last Name with the 1 st initial capitalized.	Required	String	John Q. Public
DateOfBirth	The user's date of birth.	Required	CCYY-MM-DD	1980-09-21
EstimatedBenefits	Structure containing the user's Benefit Estimates. It contains the EarlyRetirementEstimate , FullRetirementEstimate ,	Not Applicable	Not Applicable	Not Applicable

Element	Description	Value Required?	Value	Example
	DelayedRetirement Estimate, DisabilityEstimate, SurvivorsEstimateChild, SurvivorsEstimateSpouseChild, SurvivorsEstimateRetired, SurvivorsEstimateFamily, and OneTimeDeathBenefit elements.			
EarlyRetirementEstimate	It contains the RetirementAge and Estimate elements.	Not Applicable	Not Applicable	Not Applicable
RetirementAge	It contains the Years element.	Not Applicable	Not Applicable	Not Applicable
Years	The year of the user's early retirement age	Optional ¹	Integer	64
Estimate	The estimated early	Optional ¹	Integer	2290

Element	Description	Value Required?	Value	Example
	retirement benefit to be received if the user retires at the accompanying early retirement age			
FullRetirementEstimate	It contains the RetirementAge and Estimate elements.	Not Applicable	Not Applicable	Not Applicable
RetirementAge	The Years element will always be included. The Months element will only be included when it is displayed to the user.	Not Applicable	Not Applicable	Not Applicable
Years	The year of the user's full retirement age.	Optional ²	Integer	66
Months	The month of the full retirement age	Optional ³	Integer	2
Estimate	The estimated full	Optional ²	Integer	2498

Element	Description	Value Required?	Value	Example
	retirement benefit to be received if the user retires at the accompanying full retirement age			
DelayedRetirement Estimate	It contains the RetirementAge and Estimate elements.	Not Applicable	Not Applicable	Not Applicable
RetirementAge	It contains the Years element.	Not Applicable	Not Applicable	Not Applicable
Years	The year of the user's delayed retirement age.	Optional ⁴	Integer	70
Estimate	The estimated delayed retirement benefit to be received if the user retires at the accompanying delayed retirement age	Optional ⁴	Integer	3297

Element	Description	Value Required?	Value	Example
DisabilityEstimate	The estimated disability benefit to be received if the user becomes disabled right now.	Optional ⁵	Integer	2498
OneTimeDeathBenefit	The amount of the one-time death benefit that the user's spouse or child may be eligible for.	Optional ⁶	Integer	255
SurvivorsEstimateChild	The estimated survivors benefit amount that the user's child may be eligible for.	Optional ⁶	Integer	1873
SurvivorsEstimateFamily	The estimated maximum amount of survivors benefits that the user's family may be eligible for.	Optional ⁶	Integer	4372

Element	Description	Value Required?	Value	Example
SurvivorsEstimateRetired	The estimated survivors benefit amount that the user's spouse may receive starting at full retirement age.	Optional ⁷	Integer	2498
SurvivorsEstimateSpouseChild	The estimated survivors benefit amount that the user's spouse who is caring for the user's child may be eligible for.	Optional ⁶	Integer	1873
EarningsRecord	Structure containing the user's Earnings, FICA and Medicare taxes paid. It contains the Earnings , FicaTaxTotalEmployer , FicaTaxTotalIndividual , MedicareTaxTotalE	Not Applicable	Not Applicable	Not Applicable

Element	Description	Value Required?	Value	Example
	employer , and MedicareTaxTotalIndividual elements.			
Earnings	Structure containing the user's yearly earnings information. It has the endYear and startYear attributes. It contains the FicaEarnings and MedicareEarnings elements.	Not Applicable	Not Applicable	Not Applicable
endYear	The end year of the time period (Work Year) that the accompanying earnings will pertain to.	Required	CCYY	1950
startYear	The start year of the time period (Work Year) that the	Required	CCYY	1937

Element	Description	Value Required?	Value	Example
	accompanying earnings will pertain to.			
FicaEarnings	<p>The amount of Social Security Taxed Earnings in the time period (Work Year).</p> <p>Note: If the year prior to the current year does not have a value, “-1” will be included to represent “Not yet recorded”.</p>	Required	Integer	106800
MedicareEarnings	<p>The amount of Medicare Taxed Earnings in the time period (Work Year).</p> <p>Note: The 1st year of Medicare taxes was 1966. For years prior to 1966, the value will be provided as</p>	Required	Integer	157913

Element	Description	Value Required?	Value	Example
	<p>“0”. If the year prior to the current year does not have a value, “-1” will be included to represent “Not yet recorded”.</p>			
FicaTaxTotalEmployer	The estimated total Social Security taxes paid by the employer.	Required	Integer	121467
FicaTaxTotalIndividual	The estimated total Social Security taxes paid by the user.	Required	Integer	121292
MedicareTaxTotalEmployer	The estimated total Medicare taxes paid by the employer	Required	Integer	34436
MedicareTaxTotalIndividual	The estimated total Medicare taxes paid by the user.	Required	Integer	34422

¹ - The element will be blank if the individual is already receiving benefits, is not retirement insured, or is too old to receive an early retirement estimate.

² - The element will be blank if the individual is already receiving benefits, is not retirement insured, or is too old to receive a full retirement estimate.

³ - The element will be blank if the individual is already receiving benefits, is not retirement insured, is too old to receive a full retirement estimate, or full retirement age does not include months.

⁴ - The element will be blank if the individual is already receiving benefits, or is not retirement insured.

⁵ - The element will be blank if the individual is already receiving benefits, is not disability insured, or is old enough to apply for retirement so they are not eligible for disability.

⁶ - The element will be blank if the individual is already receiving benefits, or is not survivors insured and has not earned enough recent quarters of credit in order for his or her spouse to receive survivors benefits at retirement age.

⁷ - The element will be blank if the individual is already receiving benefits, is not survivors insured, or has not earned enough recent quarters of credit in order for his or her spouse to receive survivors benefits at retirement age.

XML Samples

This section includes samples of the XML data contained in each of the *Statement* benefit estimate categories: (Early Retirement, Full Retirement, Delayed Retirement, and Current Beneficiary).

Early retirement sample URL:

http://www.socialsecurity.gov/osss/schemas/1.0/samples/Early_Retirement.xml

(the year of the user's early retirement age and the estimated early retirement benefit to be received if the user retires at the accompanying early retirement age)

Full retirement sample URL:

http://www.socialsecurity.gov/osss/schemas/1.0/samples/Full_Retirement.xml

(the estimated full retirement benefit to be received if the user retires at the accompanying full retirement age)

Delayed retirement sample URL:

http://www.socialsecurity.gov/osss/schemas/1.0/samples/Delayed_Retirement.xml

(the estimated delayed retirement benefit to be received if the user retires at the accompanying delayed retirement age sample)

Current Beneficiary sample URL:

http://www.socialsecurity.gov/osss/schemas/1.0/samples/Current_Beneficiary.xml

(the current estimated disability benefit, user's spouse or child one-time death benefit, user's child estimated survivors benefit, estimated family survivors benefits, estimated surviving spouse's benefit at full retirement age, and estimated surviving spouse's caring for the user's child benefit sample)

ACRONYMS

Acronym	Acronym Definition
DD	Day of Birth
DOB	Date of Birth
MM	Month of Birth
SSA	Social Security Administration
SSN	Social Security Number
XML	eXtensible Markup Language
XSD	XML Schema Definition
YYYY	Year of Birth

REVISION HISTORY

Version	Date	Reason for Change
1.0	6/5/2015	Initial draft