

List of Abbreviations	
FRA	Full Retirement Age (67 for all cohorts in this study)
PIA	Primary Insurance Amount (the monthly benefit if claimed at FRA)
HCA	High-earner Claim Age (worker benefit claim age for the high earner in a couple)
LCA	Low-earner Claim Age (worker benefit claim age for the low earner in a couple)
SCA	Spousal Claim Age (spousal benefit claim age for the low earner)
WCA	Widow-benefit Claim Age
OCS	Optimal Claim Strategy
EMV	Expected Monetary Value