**Social Security Column**

SOCIAL SECURITY IN PLAIN LANGUAGE

**By <Name>**

**Social Security <Title> in <Place>**

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The terms and acronyms people use when they talk about Social Security can be a little confusing. Knowing where to find easy-to-understand definitions can be very helpful. We’re here to provide resources to help you understand much of what you need to know about Social Security and our terminology.

If there’s a technical term or acronym that you don’t know or understand, you can easily find the meaning in our online glossary at [www.ssa.gov/agency/glossary](https://www.ssa.gov/agency/glossary/?utm_source=mip0820&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=social-security-in-plain-language-001). We strive to explain our programs and benefits using plain language. In fact, the Plain Writing Act of 2010 requires federal agencies like the Social Security Administration to communicate in a way the public can understand. This can be challenging when talking about complicated programs like Social Security, Supplemental Security Income (SSI), and Medicare. That’s why the glossary is helpful.

If you’re nearing retirement, you may want to know the meaning of PIA (primary insurance amount), FRA (full retirement age), and DRCs (delayed retirement credits). These terms all relate to your benefit amount — based on when you decide to take your Social Security. If you start receiving your retirement benefit at FRA, you’ll receive the full PIA (amount payable for a retired worker who starts benefits at full retirement age). So, FRA is an age and PIA is an amount.

What about DRCs? Delayed retirement credits are the incremental increases added to your PIA if you delay taking retirement benefits beyond your FRA. If you wait to begin benefits beyond FRA — say, at age 68 — your benefit increases for each month you delay up until you reach age 70.

Once you receive benefits, you typically get an annual COLA (Cost-of-Living Adjustment) that increases your monthly benefit most years.

Learning our terminology can deepen your understanding of how Social Security works for you and your family. Please share this information with your loved ones.

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