Are there any strategies a widow or widower can use to maximize benefits?

Yes. A potential for strategic collection occurs when a widow or widower is entitled to survivor benefits as well as his or her own individual benefits. Since survivor benefits can be collected earlier than other benefits (as young as age sixty) and are usually highest at FRA, the usual best strategy involves the widow or widower collecting survivor benefits beginning at age sixty while deferring collecting individual benefits until age seventy when they are at their highest.

Collecting survivor benefits early starts the flow of income while allowing the individual to defer collecting his or her own benefits until they are higher.