

This report examines how much income pensioners get each week and where they get that income from. It looks at how their incomes have changed over time and variations in income between different types of pensioners. The population age distribution has changed a lot since the start of this series in 1994/95 and pensioners now make up a larger proportion of the overall population. Changes in the economy and to the benefit system mean that the amount and components of pensioners' average weekly incomes have changed over time. These statistics look at these changes.

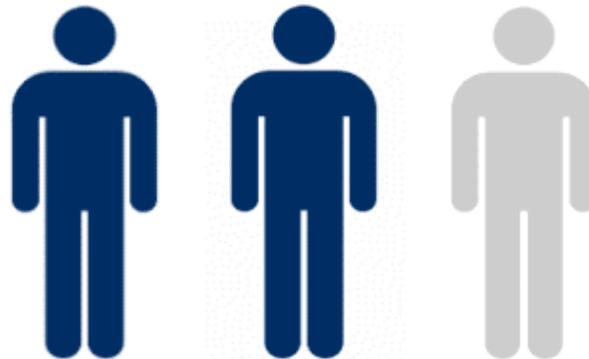
Main Stories

Pensioners' incomes stable for nine years



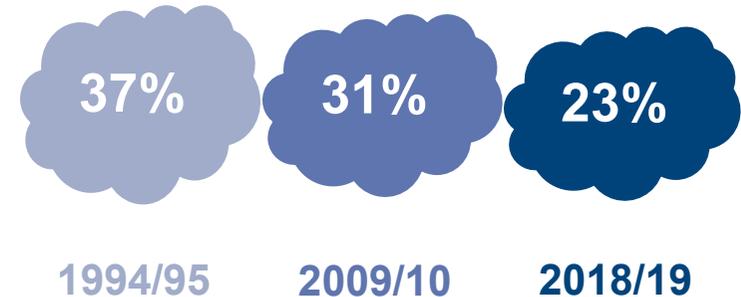
In 2018/19, pensioners had similar average incomes to 2009/10. The average income increased between the start of the series in 1994/95 and 2009/10. This increase is statistically significant.

Over two in three pensioners received private pension income



In 2018/19, 69 per cent of pensioners received income from private pensions. In 1994/95, this was 59 per cent. This increase is statistically significant. Private pension income includes income from occupational pensions and personal pensions.

Fewer pensioners are receiving income-related benefits



The percentage of pensioners in receipt of income-related benefits in 2018/19 was 23 per cent. This has been decreasing since the survey began in 1994/95 when 37 per cent of pensioners were in receipt. Thirty-one per cent of pensioners were in receipt in 2009/10. The difference between 1994/95 and 2009/10, and the difference between 2009/10 and 2018/19 are both statistically significant.

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What you need to know

The Pensioners' Incomes (PI) Series contains estimates of the levels, sources and distribution of pensioners' incomes. It also examines the position of pensioners within the income distribution of the population as a whole. The statistics are used by government departments, local authorities, academics, journalists and the voluntary sector. As of this release, there is 25 years of data in the time series.

In this report we measure income for pensioners. **Pensioners** consist of single pensioners and pensioner couples. A pensioner couple means at least one person in the couple is over State Pension age. Estimates do not reflect income from others in a household, but do include income from working-age partners who are part of a pensioner couple. Therefore, if a pensioner lives with their adult children, the children's income is not included in this analysis. The **Head** of a pensioner unit is the member of the household with the highest income if that person is part of the pensioner unit. Otherwise, the head is the first person named in the survey who is part of the pensioner unit. Pensioners that have '**recently reached State Pension age**' have a head within 5 years of State Pension age (SPa) at time of interview.

Income measures

Except where otherwise stated, we use the unequivalised income of pensioners, estimated both before and after housing costs (BHC and AHC). Income **AHC** is derived by subtracting rent, water rates and charges, structural insurance premiums, mortgage interest payments and ground rent, and service charges from income **BHC**. Unless otherwise stated for certain income breakdowns, we use **median** income as our measure of average income, as the mean is often biased upwards by extremely high values.

All income estimates have been adjusted for **inflation**. PI uses variants of the Consumer Prices Index (CPI) to adjust for inflation to look at how incomes change over time in real terms. For example, if average incomes rose by 3 per cent in cash terms but inflation was higher at 5 per cent, we would record a fall in average incomes as the real purchasing power of incomes would have fallen.

See a full breakdown of how we measure income in the [About these statistics](#) section of this publication.

Survey data

Pensioners' Incomes estimates are based on a sample of around 7,000 pensioners in private households in the UK, taken from the [Family Resources Survey](#). The use of survey data means that the results in this report are subject to sampling variation. This affects how changes should be interpreted, especially over short time periods. Latest estimates should be considered alongside medium and long-term patterns rather than year-on-year changes. As shown in Table M1.2 of the [Background Information & Methodology](#), comparisons over a single year are rarely statistically significant. Users are advised to draw conclusions from long-term trends rather than year-on-year changes.

Data is for the UK from 2002/03 onwards. Data from earlier years is for Great Britain only.

Statistical significance is a technical concept that says whether a reported change is likely to have arisen only by chance due to variations in the sampling. We calculate 95 per cent **confidence intervals** around estimates in PI. This sets a standard that, where any change is reported as statistically significant, there is less than a one in 20 chance that the reported difference is due to sampling variation and there is no real underlying change. Statistically significant differences are clearly stated in the text. Other differences are not significant or have not been tested.

Additional tables and data

A comprehensive set of reference tables breaking down headline results presented in this report are available online [here](#). These tables are referenced throughout this report and show results for various demographic characteristics across the twenty-five years of the time series. Further breakdowns of the Pensioners' Incomes data can be created on [Stat-Xplore](#).

The PI dataset is available to download via the [UK Data Service](#).

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Comments? Feedback is welcome

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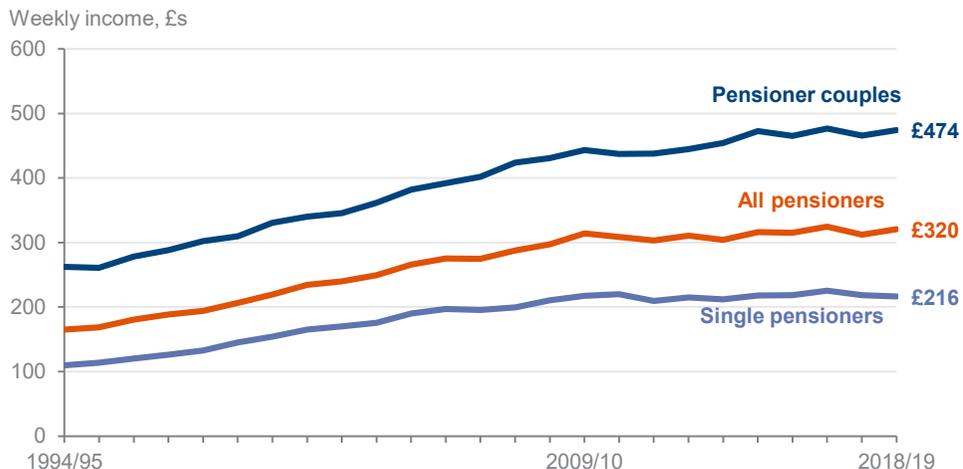
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Overall income trends

Average pensioner incomes stable between 2009/10 and 2018/19

Average weekly income of pensioners (AHC) in 2018/19 prices (£)



After the deduction of direct taxes, other payments such as pension contributions, and housing costs, the average income of all pensioners in 2018/19 was £320 per week. This was similar to the average income in 2009/10, when it was £314 per week. Due to 2009/10 being the year in which pensioners' incomes stopped notably rising, we have used this year for comparison throughout this report.

There was a statistically significant increase in the average income of all pensioners from 1994/95, when it was £165 per week, to 2009/10. This change reflected growth in income from benefits, including the State Pension, as well as increased income from occupational pensions.

In 2018/19, the average income for pensioner couples was £474 per week. This was more than twice that of single pensioners, who had an average income of £216 per week. This difference is statistically significant.

See **Table 2.1** for full data.

Pensioner couples less reliant on benefit income than single pensioners

Percentage of gross mean income from different sources, 2018/19



Pensioners receive income from a range of different sources. Changes in the composition of pensioners' incomes reflect underlying economic factors.

In 2018/19, benefit income, which includes State Pension, was the largest component of total gross income for both pensioner couples and single pensioners. This was 57 per cent for single pensioners, while for pensioner couples it was 36 per cent.

Income from occupational pensions was 32 per cent of total gross income for pensioner couples and 26 per cent for single pensioners.

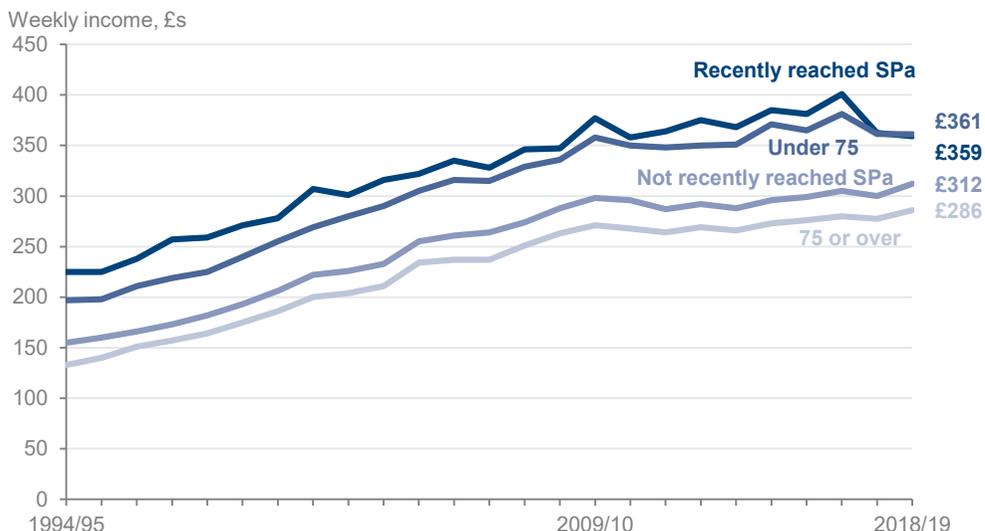
Income from earnings made up six per cent of total income for single pensioners. For pensioner couples, 18 per cent of total income was from earnings. Twenty-four per cent of pensioner couples contained one adult below State Pension Age. For some of these couples, the adult below State Pension age contributed to the earnings income.

Earnings income made up 40 per cent of total income for pensioner couples where one partner was over State Pension age and one was under it. For couples where both partners were over State Pension age, this was only 10 per cent.

See **Tables 2.1, 5.1 and 5.3** for full data.

Older pensioners had lower incomes than younger pensioners on average

Average weekly income of pensioners (AHC) in 2018/19 prices (£)



In 2018/19, pensioners where the head was under 75 had higher average incomes than those where the head was 75 or over. Their average incomes were £361 and £286 per week, respectively. This difference is statistically significant.

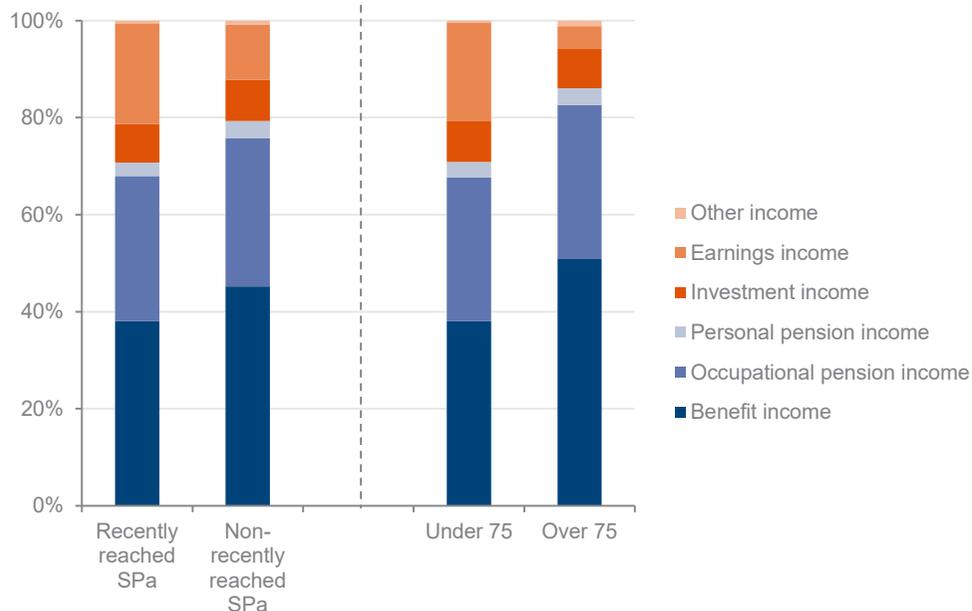
Pensioners where the head was within 5 years of the State Pension age (SPa), classified as 'recently reached State Pension age', had higher incomes than other pensioners. The average income for pensioners who recently reached SPa was £359, compared to £312 for those who did not reach SPa recently. This difference is statistically significant. Pensioners who recently reached SPa are also included in the 'Under 75' age group.

In 2018/19, 62 per cent of pensioners where the head was 75 or over were single pensioners. On average, single pensioners had lower incomes. The average income for single pensioners aged under 75 was £209 per week. This was less than the average income for single pensioners aged 75 or over, which was £221 per week. More information about single pensioners' incomes can be found on the next page.

See **Tables 1.2, 2.6, 2.7 and 2.12** for full data.

More than half of older pensioners' income was benefit income

Percentage of gross mean income from different sources, 2018/19



Benefit income, which includes State Pension, made up more than half (51 per cent) of total gross income for pensioners where the head was aged 75 or over and 45 per cent of total gross income for pensioners who have not recently reached SPa. For pensioners who did recently reach SPa and pensioners where the head was under 75, benefit income made up 38 per cent of gross income in both categories.

Occupational pension income was 30 per cent of total gross income for pensioners who recently reached SPa and for pensioners where the head was under 75. This was 31 per cent for pensioners not in the recently reached SPa category and 32 per cent for pensioners where the head was aged 75 or over. Occupational pension income was higher for the younger age groups, however, these groups also have higher overall incomes, resulting in the percentage contribution of their occupational pension income being slightly smaller.

Earnings income accounted for 21 per cent of total gross income for pensioners who recently reached SPa and 20 per cent for pensioners where the head was under 75. For pensioners who haven't retired recently, this was 11 per cent, and where the head was aged 75 or over, it was five per cent. Because older pensioners are less likely to be in work, on average they receive a smaller amount from earnings.

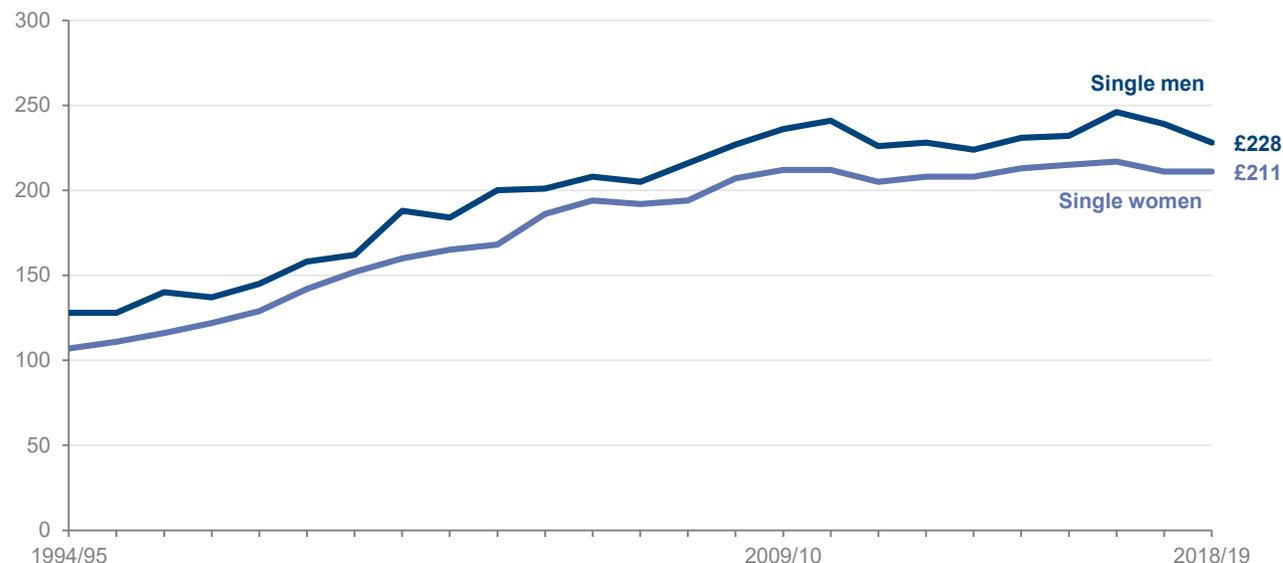
Incomes from personal pension and investments were similar percentages of total gross income for all groups.

See **Tables 2.7 and 2.12** for full data.

Incomes of single male and female pensioners are more similar on average

Average weekly income of pensioners (AHC) in 2018/19 prices (£)

Weekly income, £s



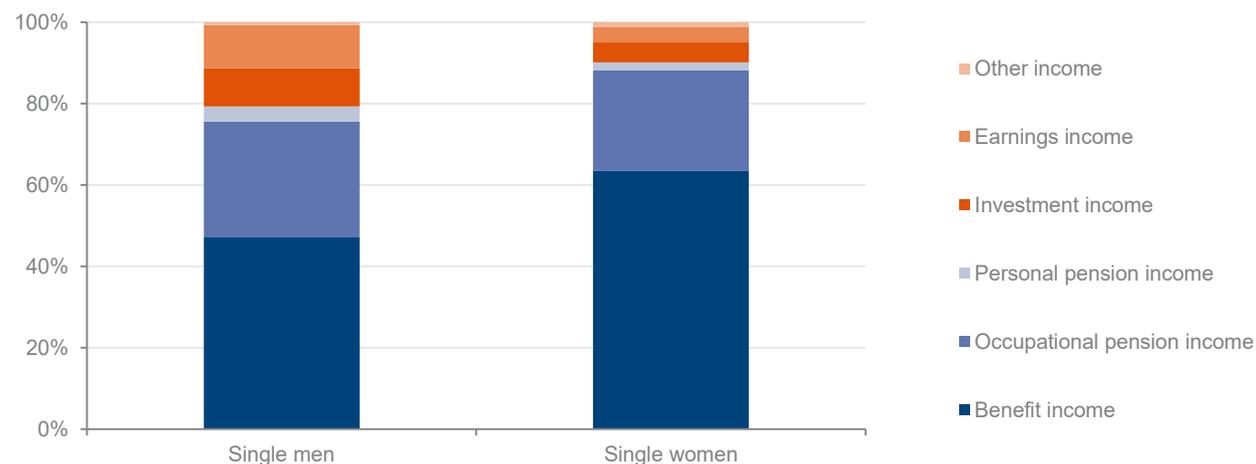
Single male pensioners had higher average incomes than single female pensioners in 2018/19. Single men had an average weekly income of £228 and single women had an average income of £211. This difference is no longer statistically significant, as it was in 2017/18.

The average weekly incomes of both single men and single women were slightly lower in 2018/19 than 2009/10, when they were £236 and £212 respectively.

See **Table 2.8** for full data.

Nearly two thirds of the total income for single female pensioners was benefit income

Percentage of gross mean income from different sources, 2018/19



The difference in incomes between single male and single female pensioners reflects differences in the components that make up individuals' total gross income.

In 2018/19, benefit income, which includes State Pension, made up 64 per cent of total gross income for single women. For single men, this value was 47 per cent.

Twenty-nine per cent of total gross income for single men came from occupational pensions. For single women, this was 25 per cent.

Income from earnings made up 11 per cent of total gross income for single men. For single women, this was four per cent. Single female pensioners being older on average may be a contributing factor here, as they may be less likely to work.

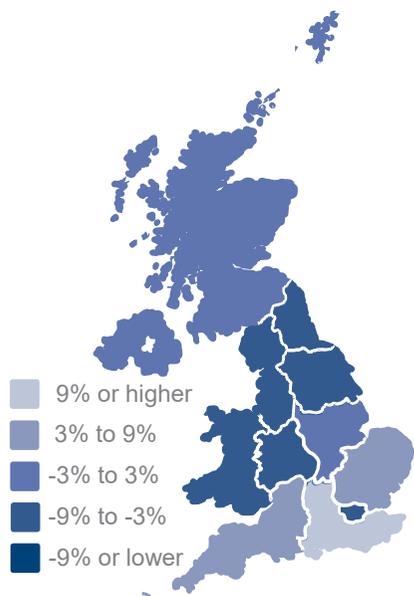
See **Table 2.8** for full data.

Regional differences

Pensioner incomes differed between regions and countries

When looking at regional incomes, we use the average weekly income (AHC) for each region over the three-year period 2016/17 to 2018/19, adjusted to 2018/19 prices.

Average weekly income (AHC) of pensioner couples by region/country, relative to the UK average for each group, 2016/17 to 2018/19



In the majority of regions, pensioner couples had average weekly incomes below the pensioner couples UK average.

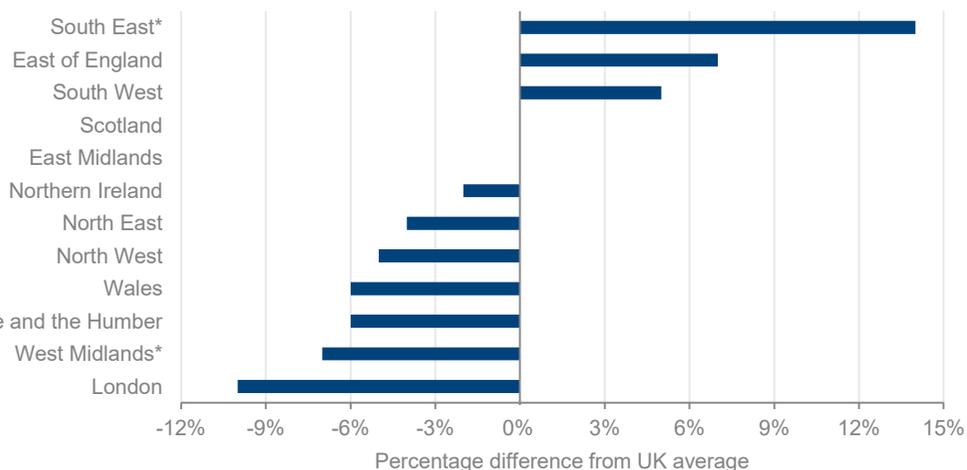
The UK average weekly income over the period 2016/17 to 2018/19 was £472 for pensioner couples.

On average, pensioner couple incomes were lowest in London, where incomes were 10 per cent below the UK average.

Pensioner couples in the South East had the highest average incomes by far, 14 per cent higher than the UK average.

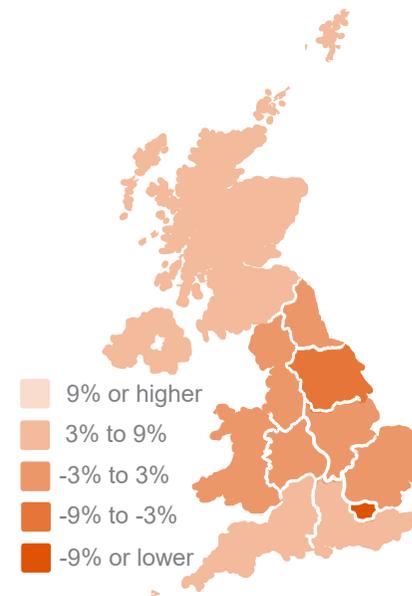
Differences between regions are likely to be associated with demographic and economic variations, including housing costs.

See **Table 2.4** for full data.



* Statistically significant

Average weekly income (AHC) of single pensioners by region/country, relative to the UK average for each group, 2016/17 to 2018/19



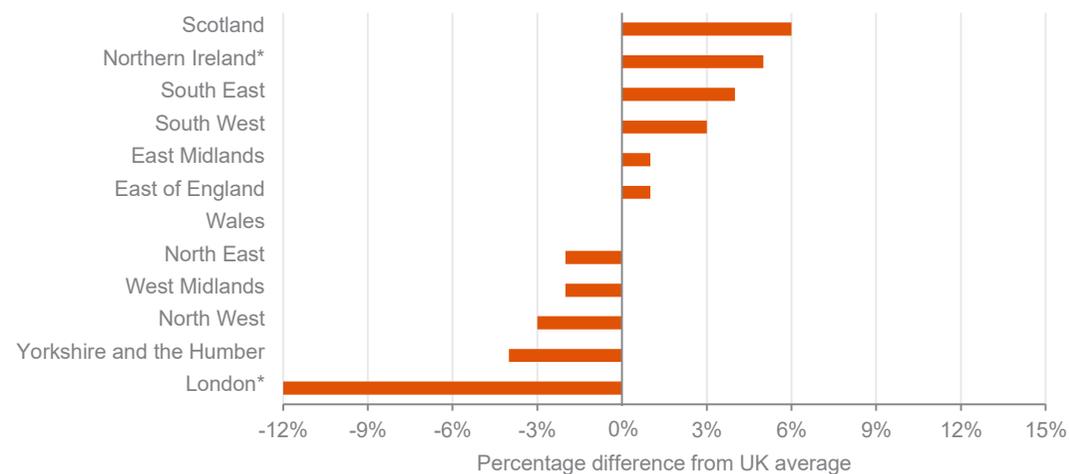
In the period 2016/17 to 2018/19, single pensioners in the UK had an average income of £220 per week.

The area with the highest average income for single pensioners was Scotland, where incomes were six per cent above the UK average, followed by five per cent above the UK average for Northern Ireland.

Single pensioners in London had the lowest average incomes by a large margin. Their incomes were 12 per cent below the UK average.

Differences between regions are again likely to be associated with demographic and economic variations, including housing costs.

See **Table 2.4** for full data.



* Statistically significant

Sources of pensioner incomes

Percentage of pensioners receiving income from income-related benefits decreased

Percentage of pensioners receiving each source of income, 1994/95, 2009/10 and 2018/19



Nearly all pensioners (98 per cent) were in receipt of the State Pension in 2018/19. This has increased from both 1994/95 and 2009/10, when 94 per cent and 96 per cent of all pensioners were in receipt of the State Pension respectively. The increases between 1994/95 and 2018/19 and between 2009/10 and 2018/19 are both statistically significant.

Income-related benefits were received by 23 per cent of all pensioners in 2018/19. The percentage of pensioners in receipt of income-related benefits decreased from 37 per cent in 1994/95, and 31 per cent in 2009/10. The decreases from 1994/95 to 2009/10 and from 2009/10 to 2018/19 are both statistically significant. This reflects the overall increase in pensioner income from the State Pension and private pensions over 25 years, because an increase in income reduces eligibility to income-related benefits.

Twenty per cent of pensioners were in receipt of disability benefits in 2018/19, compared to the 14 per cent in 1994/95, though this figure was 23 per cent in 2009/10. The overall increase between 1994/95 and 2018/19 is statistically significant.

Occupational pension income was received by 60 per cent of pensioners in 2018/19 – similar to 1994/95 and 2009/10 which saw 57 per cent and 60 per cent respectively.

Personal pensions provided income to a smaller group of pensioners than occupational pensions. In 2018/19, 17 per cent of pensioners were in receipt of income from personal pensions, compared to 16 per cent in 2009/10 and four per cent in 1994/95. The increase between 1994/95 and 2018/19 is statistically significant. Personal pensions in their current form were introduced in 1988.

Over the 25-year period 1994/95 to 2018/19, there was an increase in pensioners receiving income from private pensions – from 59 per cent to 69 per cent. This increase is statistically significant. This change took place between 1994/95 and 2009/10, with 2009/10 also seeing 69 per cent of pensioners receiving private pension income.

Investment income was received by 61 per cent of all pensioners in 2018/19. The percentage of pensioners in receipt of investment income has decreased from 70 per cent in 2009/10. This figure was 73 per cent in 1994/95. The decreases between 1994/95 and 2018/19 and between 2009/10 and 2018/19 are both statistically significant.

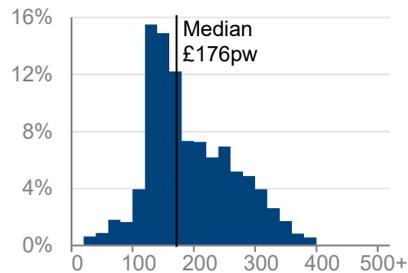
Sixteen per cent of pensioners were in receipt of earnings in 2018/19, compared to 11 per cent in 1994/95, though this figure was 19 per cent in 2009/10. This increase in the receipt of earnings income is statistically significant. For some pensioner couples, one adult below State Pension age contributed to the earnings income.

More information about the distribution of income components for those in receipt in 2018/19 can be found on the next page.

See **Tables 3.4 – 3.11** for full data.

Distribution of income from selected income sources for all pensioners in receipt, 2018/19 (£ per week)

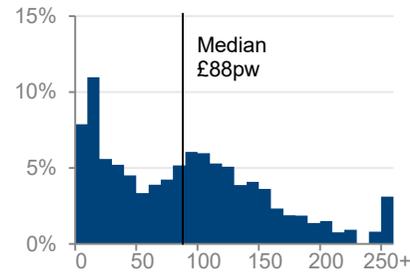
State Pension



Almost all pensioners (98 per cent) received income from State Pension, with an average amount of £176 per week. Peaks in the distribution may be explained by the basic State Pension rate, which was £125.95 per week in 2018/19.

See **Tables 3.4 and 6.1** for full data.

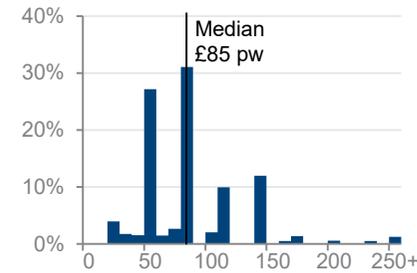
Income-related benefits



Twenty-three per cent of pensioners were in receipt of income-related benefits. For those in receipt, the average income was £88 per week. Whilst the percentage of pensioners in receipt of income-related benefits has been decreasing over the time series, the median income from this source has been rising.

See **Tables 3.5 and 6.2** for full data.

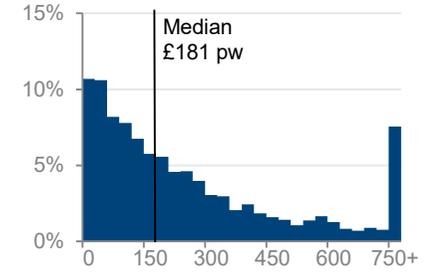
Disability benefits



Twenty per cent of pensioners received disability benefits. The average income for those in receipt was £85 per week. Some benefits have set rates, which may explain peaks in the distribution. For example, Attendance Allowance had a lower rate of £57.30 per week and a higher rate of £85.60 per week in 2018/19.

See **Tables 3.6 and 6.3** for full data.

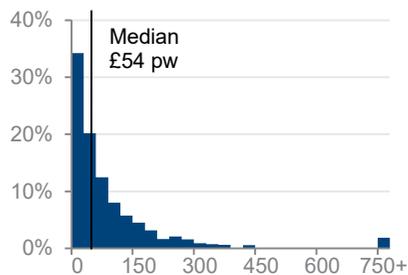
Occupational pension income



More than half of all pensioners (60 per cent) received occupational pension income. The average amount for these pensioners was £181 per week. Eight per cent of those in receipt had occupational pension income of £750 or more per week.

See **Tables 3.7 and 6.4** for full data.

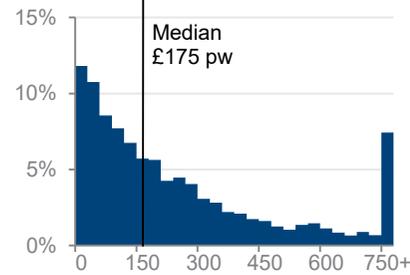
Personal pension income



Seventeen per cent of pensioners had income from a personal pension, with an average of £54 per week for those in receipt. Thirty-four per cent of these pensioners had personal pension income of less than £30 per week.

See **Tables 3.8 and 6.5** for full data.

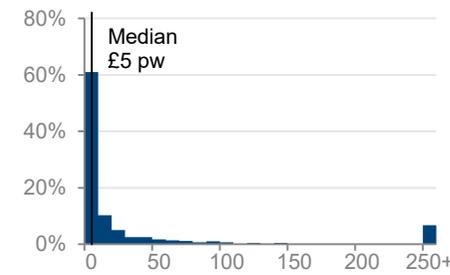
Private pension income



Sixty-nine per cent of pensioners received income from a private pension. The average amount for those in receipt was £175 per week. Seven per cent of those in receipt had private pension income of £750 or more per week.

See **Tables 3.9 and 6.6** for full data.

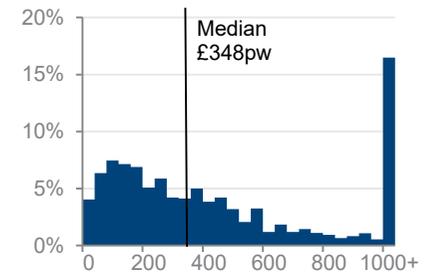
Investment income



Sixty-one per cent of pensioners were in receipt of investment income, with an average income of £5 per week for those in receipt. Seven per cent of these pensioners had a weekly investment income of £250 or more per week.

See **Tables 3.10 and 6.7** for full data.

Earnings income



Sixteen per cent of pensioners were in receipt of earnings, with an average income for those in receipt of £348 per week. Sixteen per cent of these pensioners had earnings income of £1,000 or more per week.

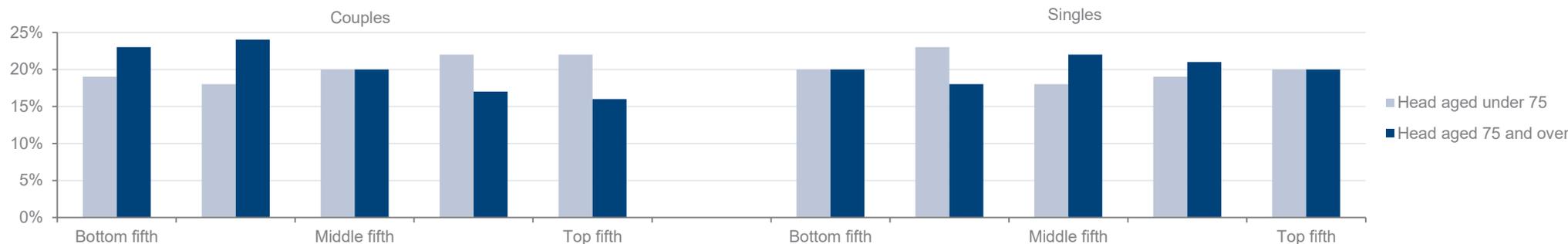
See **Tables 3.11 and 6.8** for full data.

Distribution of pensioners' incomes

These charts look at the distribution of pensioners' incomes and where different groups of pensioners sit within it. To do this, pensioners' incomes are ranked in order, and then the ranked pensioner population is divided into five equal groups of 20 per cent. The top fifth had the highest incomes and the bottom fifth had the lowest. This is calculated separately for couples and single pensioners.

Pensioners' position within the pensioner income distribution varied by age

The percentage of pensioners, by age of head, in each fifth of the pensioner couples or pensioner singles net income (AHC) distribution, 2018/19

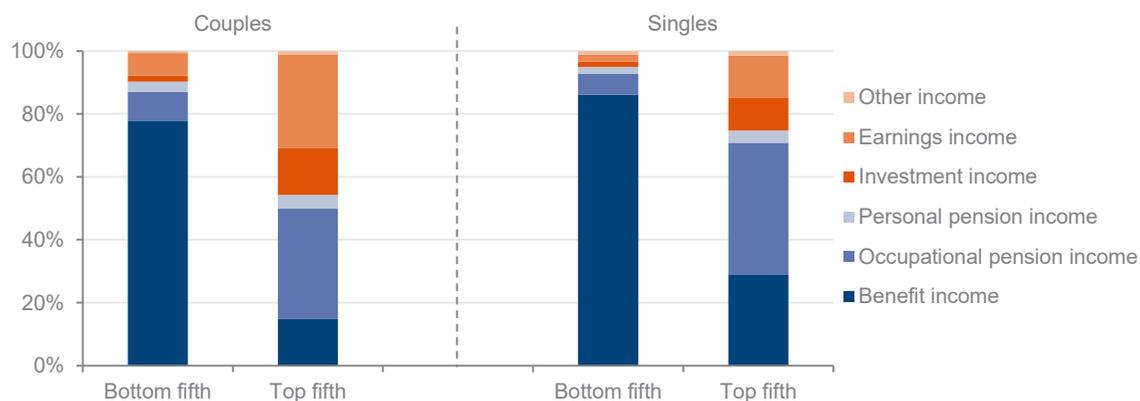


In 2018/19, 23 per cent of pensioner couples where the head was 75 or over were in the bottom fifth of the pensioner couples' income distribution. Of couples where the head was under 75, 19 per cent of couples were in the bottom fifth. The top fifth of the income distribution contained 16 per cent of pensioner couples where the head was 75 or over. Twenty-two per cent of pensioner couples with the head under 75 were in the top fifth. This difference is statistically significant. Twenty per cent of single pensioners were in the bottom fifth of the pensioner singles income distribution for both pensioners aged under 75 and over 75. Similarly, the top fifth contained 20 per cent of single pensioners aged under 75 and 20 per cent of single pensioners 75 or over.

See **Table 4.2** for full data.

The sources of pensioners' incomes differed across the income distribution

Percentage of gross mean income from different sources for couples and singles in the top and bottom fifths of the pensioner couples or pensioner singles net income (AHC) distribution, 2016/17 to 2018/19



Benefit income, including State Pension income, was the largest source of income for both single pensioners and couples in the bottom fifth of the income distribution over the three-year period 2016/17 to 2018/19. For pensioner couples in the bottom fifth, benefit income accounted for 78 per cent of income, while for single pensioners this was 86 per cent.

For the top fifth of both couples and singles, the largest source of income was occupational pension income (35 per cent for couples and 42 per cent for singles). For both couples and singles, the top fifth of the income distribution received a larger percentage of their income from earnings than any other quintile (30 per cent for couples and 13 per cent for singles).

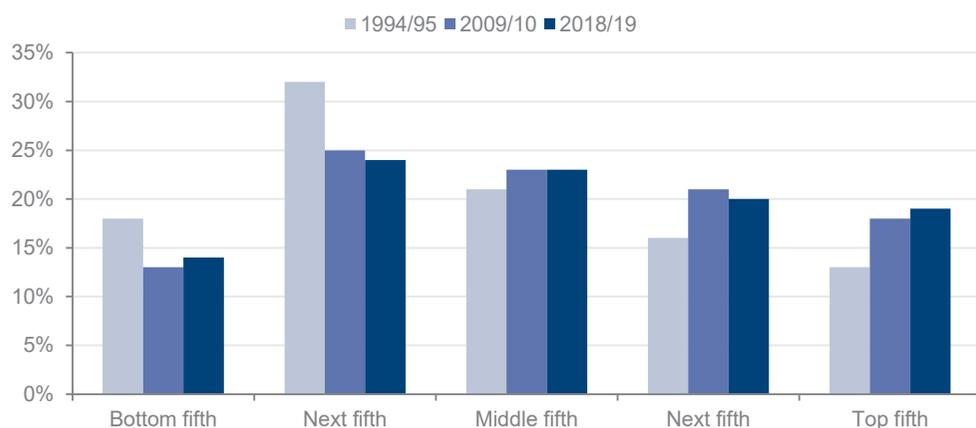
See **Table 4.4** for full data.

Pensioners' incomes within the overall income distribution

When looking at the position of individuals in pensioner units within the income distribution of the overall population, we use equivalised income. This means that incomes are adjusted to take account of the size and composition of households. This is the approach used in the [Households Below Average Income report](#), which analyses the overall household income distribution.

The percentage of pensioners in the top fifth of the overall population income distribution increased over 25 years

The percentage of pensioners in each fifth of the overall population income distribution (AHC), using equivalised income, 1994/95, 2009/10 and 2018/19



Fewer pensioners were in the bottom fifth of the overall income distribution in 2018/19 compared to 1994/95, and more were in the top fifth. The percentage of pensioners in the bottom fifth was 18 per cent in 1994/95. In 2018/19, 14 per cent of pensioners were in the bottom fifth. This difference is statistically significant. However, the percentage of pensioners in the bottom fifth of the overall income distribution has risen slightly from 2009/10, when it was 13 per cent. Nineteen per cent of single pensioners and 11 per cent of pensioner couples were in the bottom fifth in 2018/19. This difference is statistically significant.

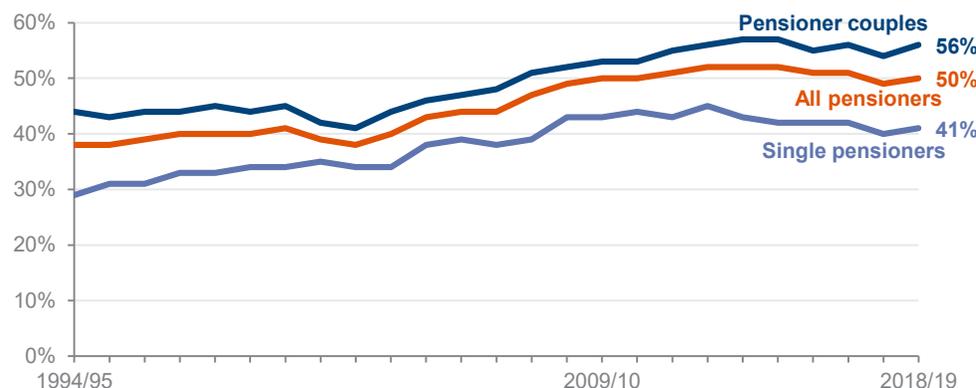
In 1994/95, 13 per cent of pensioners were in the top fifth of the overall income distribution. This increased to 19 per cent in 2018/19. This difference is statistically significant. Most of this rise took place before 2009/10, when the figure was 18 per cent.

More than a fifth of pensioner couples (22 per cent) were in the top fifth in 2018/19, compared to 13 per cent of single pensioners. This difference is statistically significant.

See **Table 4.6** for full data.

The percentage of pensioners in the top half of the overall population income distribution increased since 1994/95

The percentage of pensioners in the top half of the overall population income distribution (AHC), using equivalised income, 1994/95 to 2018/19



In 2018/19, 50 per cent of pensioners were in the top half of the overall income distribution. In 1994/95, this percentage was 38 per cent. This difference is statistically significant. The increase occurred between 1994/95 and 2009/10, when 50 per cent of pensioner couples were in the top half.

The percentage of pensioner couples in the top half of the income distribution was 44 per cent in 1994/95. In 2018/19, this was 56 per cent. This difference is statistically significant.

Forty-one per cent of single pensioners in 2018/19 were in the top half of the income distribution. In 1994/95, this was 29 per cent. This difference is statistically significant.

See **Table 4.7** for full data.

About these statistics



National Statistics Status

National Statistics status means that our statistics meet the highest standards of trustworthiness, quality and public value, and it is our responsibility to maintain compliance with these standards.

The statistics underwent a [full assessment](#) against the [Code of Practice for Statistics](#) in 2011 and were [confirmed](#) as National Statistics in November 2012 by the Office for Statistics Regulation.

Since the latest review by the Office for Statistics Regulation, we have continued to comply with the Code of Practice for Statistics, and have made a number of improvements including:

- Value has been added as, in line with the Department for Work and Pensions' Statistics reporting practices, [publications have been made significantly shorter](#) to enable a focus on commentary and analysis that aids interpretation to increase clarity and insight
- The timeliness of the publication has been improved so that reports are released within 12 months of the completion of the Family Resources Survey, made possible by improvements to the suite of codes that are used to conduct analysis
- By making our data available on [Stat-Xplore](#) and the [UK Data Service](#), our statistics are more accessible and support new analysis for users not included in the publications themselves
- The quality of statistics has improved as [variants of the Consumer Price Index \(CPI\) have replaced the use of Retail Prices Index \(RPI\) when adjusting for inflation](#), in line with guidance from the UK Statistics Authority and National Statistician
- Introduced an [improved methodology for measuring and reporting uncertainty](#) around key PI estimates

It is the Department for Work and Pensions' (DWP) responsibility to maintain compliance with the standards expected of National Statistics. If DWP becomes concerned about whether these statistics are still meeting the appropriate standards, we will discuss any concerns with the Office for Statistics Regulation. National Statistics status can be removed at any point when the highest standards are not maintained, and reinstated when standards are restored.

Further information about National Statistics can be found [here](#).

DWP considers that all Pensioners' Incomes statistics in this publication are "Fully Comparable at level A*" of the UK Countries Comparability Scale across countries.

How do we measure income?

The main income measure used in PI is weekly net disposable unequivalised income, calculated for both **Before Housing Costs (BHC)** and **After Housing Costs (AHC)**. Estimates should therefore only be regarded as broadly indicative of pensioners' overall living standards. BHC income comprises total income from all sources for all members of the pensioner unit.

Income is net of:

- income tax payments and National Insurance contributions
- domestic rates/council tax
- contributions to pension schemes
- all maintenance payments
- student loan repayments
- parental contributions to students living away from home

Income **After Housing Costs (AHC)** is derived by deducting a measure of housing costs from the overall income measure.

Housing costs include:

- Rent (gross of housing benefit)
- Water rates, community water charges and council water charges
- Mortgage interest payments
- Structural insurance premiums
- Ground rent and service charges

When looking at individual income components, figures are calculated from gross income.

Where to find out more

Further outputs and reference tables from PI analysis, alongside our PI Background information and methodology, which gives additional detail on how we estimate the measures reported here, are available via the following link: <https://www.gov.uk/government/statistics/pensioners-incomes-series-financial-year-2018-to-2019>

Analysis of Pensioners' Incomes Series data from previous years, as well as further guidance and information about the statistics, is available via the following link: <https://www.gov.uk/government/collections/pensioners-incomes-series-statistics--3>

Details of other National and Official Statistics produced by DWP can be found on the DWP website at the following links:

- A schedule of statistical releases over the next 12 months and a list of the most recent releases: <https://www.gov.uk/government/organisations/department-for-work-pensions/about/statistics>
- In accordance with the Code of Practice for Statistics, all DWP National Statistics are also announced at: <https://www.gov.uk/government/statistics/announcements>

Information on alternative sources of data on earnings and income are available here:

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/methodologies/aquidetosourcesofdataonearningsandincome>

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/methodologies/explainingincomeearningsandthegenderpaygap>

As suggested by the Institute for Fiscal Studies ([IFS](#)) we have investigated the drop in the proportion of pensioners with private pension income in 2017/18. Private pension income amongst pensioners increased again in 2018/19 to approximately 2015/16 and 2016/17 levels, suggesting sampling variation in the series more than fundamental issues with the source data. That said, an update to private pensions terminology for the 2017/18 Family Resources Survey (FRS) – respondents were asked whether they were in receipt of a “Survivor’s Pension” rather than (as in previous years) a “Widow’s Pension” – may have contributed to less pensioners reporting income from this particular type of private pension. Whilst private pensions is a complex area, we are considering on an ongoing basis how FRS questionnaire wording and interviewer guidance can best ensure accurate and comprehensive data capture in this area.