

Appendix 1A

Local Child Poverty Data and Statistics

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Children in Low Income Families

Information provided shows evidence on drivers of child poverty, along with information on the groups of people who are more at risk of experiencing child poverty.

The information in the Headlines section contains indicators that can be used as ‘proxy’ measures of child poverty locally.

The Department of Work and Pensions (DWP) publication “[Children in low income families: local area statistics 2014 to 2024](#)” provides information at local authority and ward level to help monitor child poverty and its drivers locally.

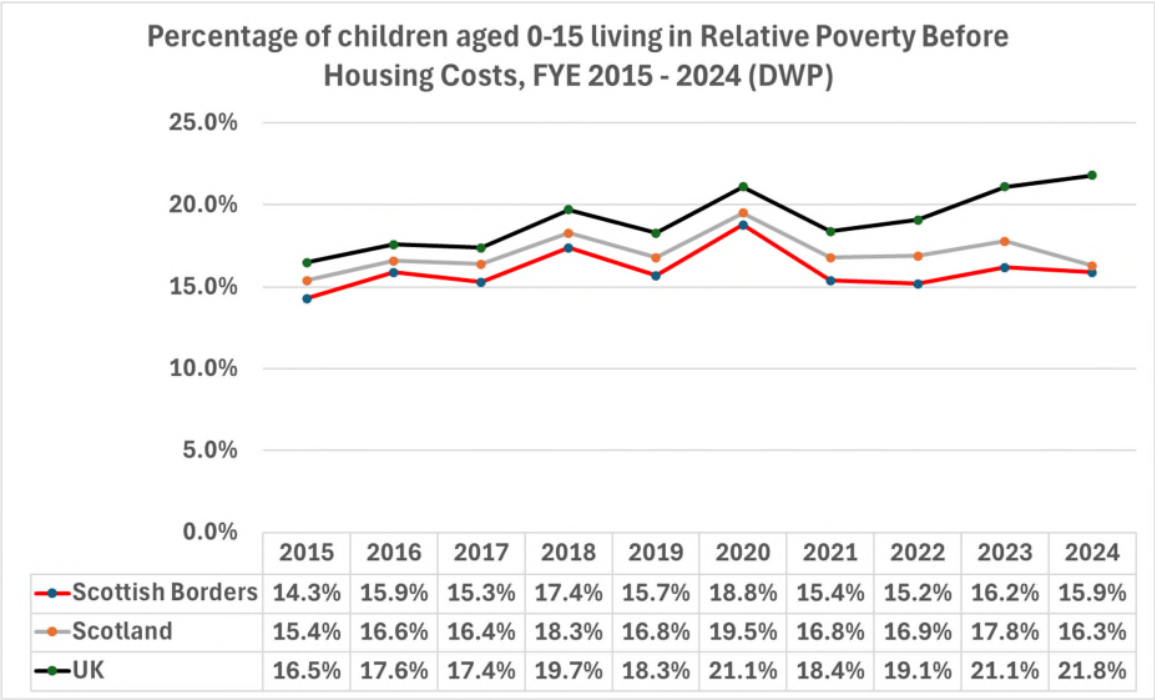
Please note that the numbers and rates of children in low income families have been revised since last year. This is due to the inclusion of the Scottish Child Payment as an income stream in the national statistics and the rebasing of the mid-year populations estimates which changes the numbers of children.

Children in Relative Low-income Families, before housing costs

Relative child poverty in a given year is when a family is assessed as having a low household income by the median income standards of the given year. The family must also claim Child Benefit and at least one other household income benefit (Universal Credit, Tax Credit or Housing Benefit) at any point in the financial year.

The chart below shows the DWP figures for the Financial Year Ending (FYE) 2024. **15.9%** of children aged 0-15 in the Scottish Borders live in relative low-income households. This is slightly below the Scottish average of 16.3% and is a slight decrease from the previous year. The Scottish figure has reduced since the previous year, and all figures have been revised and rebased. These are provisional findings, as the figure for Scottish Borders may be revised in due course.

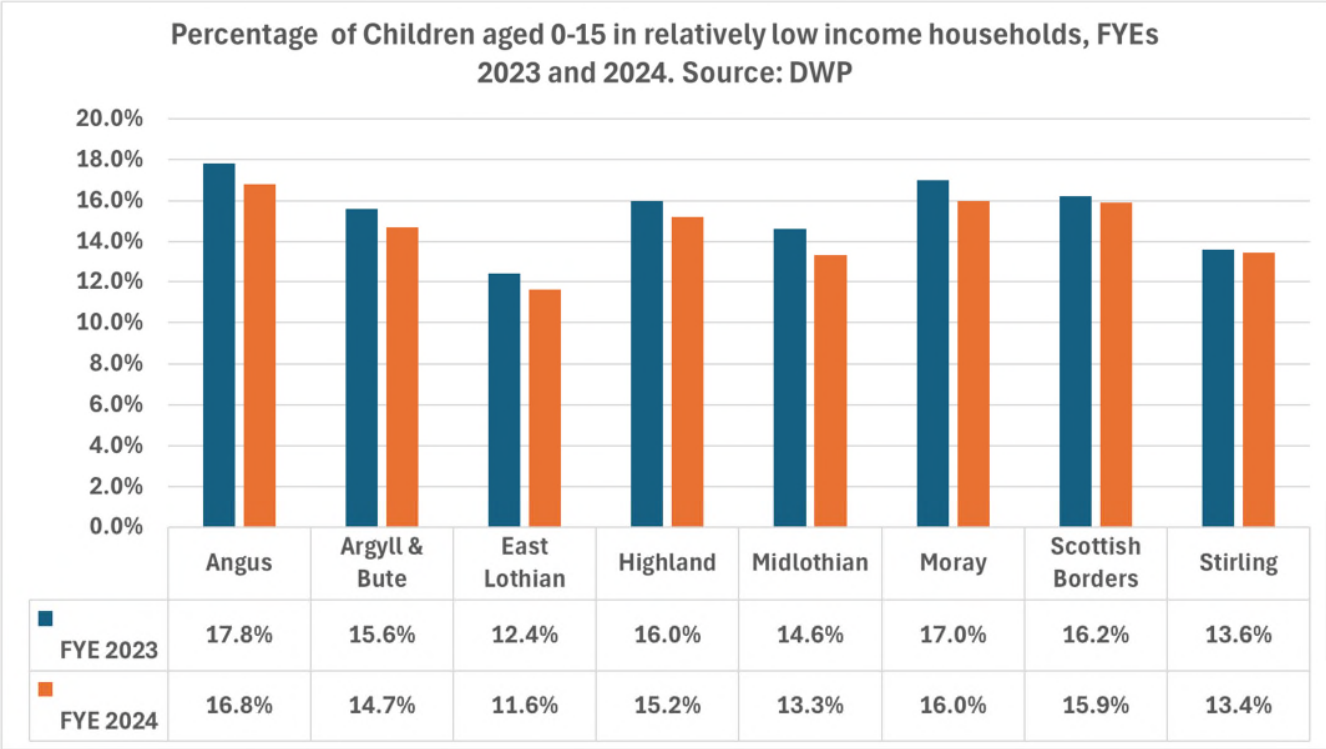
Children in Low-income households over time, FYEs 2015 to 2024 before housing costs



The line graph above shows the timeline of this measure since FYE 2015.

Changes since the previous year: Scottish Borders and comparator Local Authority areas

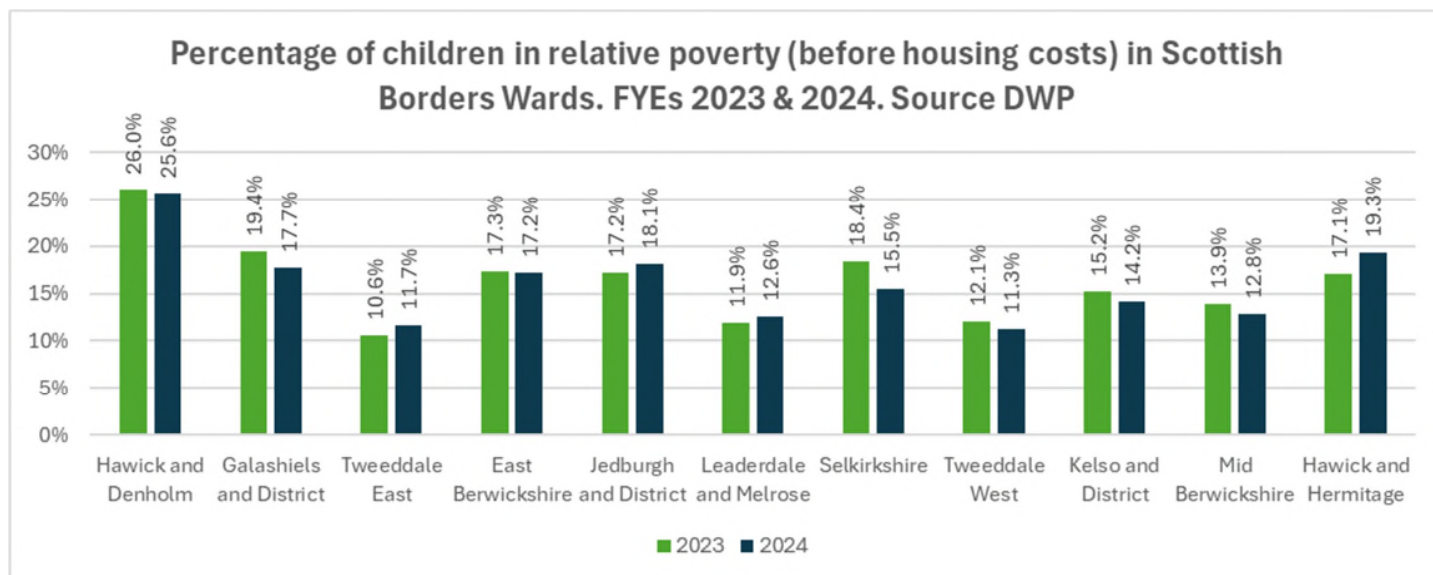
The Scottish Borders is in a benchmarking group with seven other Scottish Local Authorities. The bar chart below shows how relative child poverty in 2023 and 2024 compares with the position in these comparator areas.



Although the figures have been readjusted since last year, relative child poverty (before housing costs) in the Scottish Borders is on the high side compared with its “family” of comparator Local Authorities. Only Angus and Moray have higher levels, as they did in 2022 and 2023. This shows there is still work to do in Scottish Borders to reduce child poverty.

Children in Low-income Families in Scottish Borders Electoral Wards

The chart below shows the Relative Child Poverty data at Scottish Borders Electoral Ward level for the FYEs 2023 and 2024.



Child poverty is highest in the Hawick and Denholm Ward, which contains one of the region's areas of highest Multiple Deprivation. Selkirkshire and Galashiels and District also contain deprived areas, indicating that child poverty is strongly linked with deprivation, as we would expect.

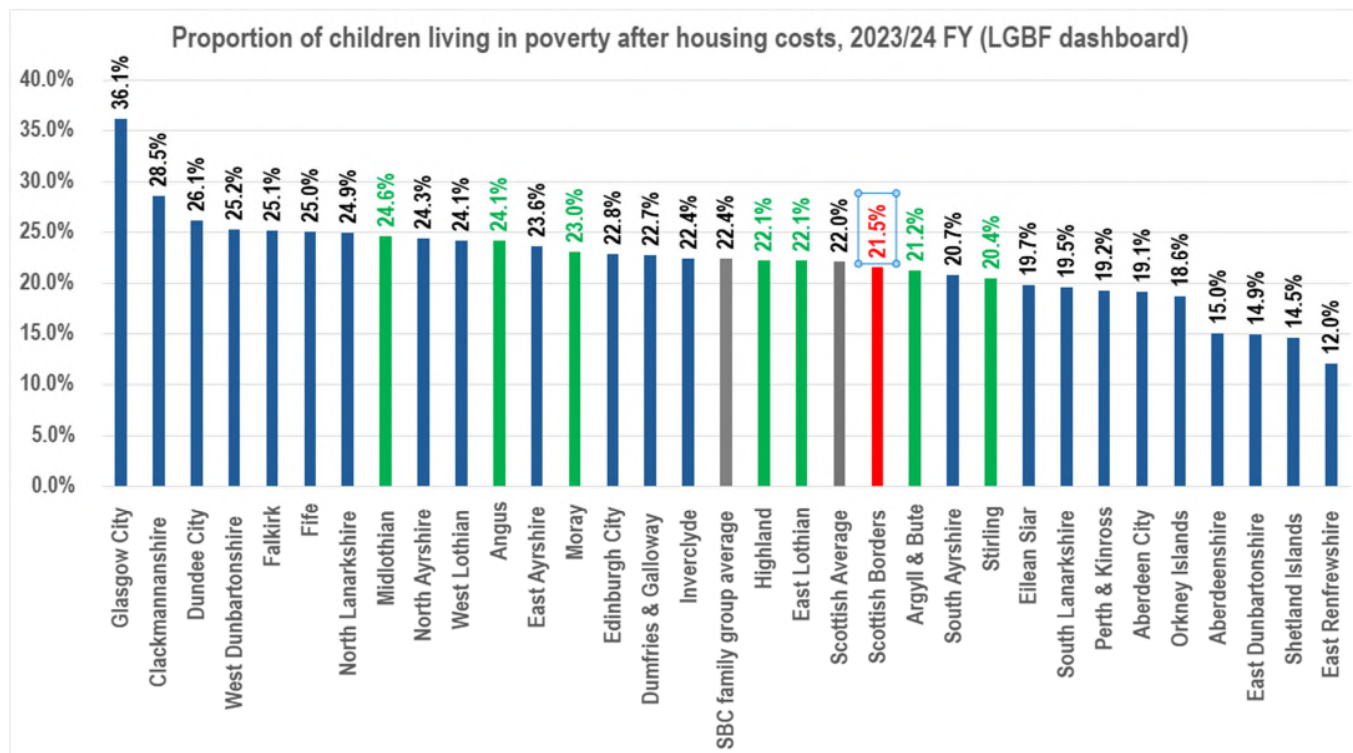
The following table gives an indication of the numbers of children who are estimated to be living in relative low-income families in the financial years ending 2023 and 2024.

Number of children in relative poverty before housing costs, 2023 and 2024 (DWP/ 2022 Census)	FYE 2023	FYE 2024	% change 2023-24	All children 0-15
Tweeddale West	215	201	-7	1742
Tweeddale East	195	215	10	1903
Galashiels and District	477	435	-9	2459
Selkirkshire	266	223	-16	1487
Leaderdale and Melrose	222	235	6	1907
Mid Berwickshire	219	202	-8	1545
East Berwickshire	317	315	-1	1877
Kelso and District	209	195	-7	1372
Jedburgh and District	237	249	5	1374
Hawick and Denholm	387	381	-2	1480
Hawick and Hermitage	186	210	13	1090

Hawick and Denholm has the highest rates and the highest numbers of children living in relative poverty. However, there has been a slight decrease since last year. The other Hawick ward, which has less of a concentration of multiple deprivation, has seen an increase in child poverty, showing that there is a complex situation with a lot of inequality within the town, not just in the known-about deprived areas.

Children in Low-income Families (Relative poverty), after housing costs

The [Local Government Benchmarking Framework \(LGBF\)](#) presents child poverty estimates (after housing costs) at local authority level, which are produced by the End Child Poverty Coalition. This measure is for relative poverty after housing costs, which provides important alignment with the targets set out in the Child Poverty (Scotland) Act 2017 and is therefore regarded as the “key” statistic on child poverty. This data shows the period following the introduction of the Scottish Child Payment.

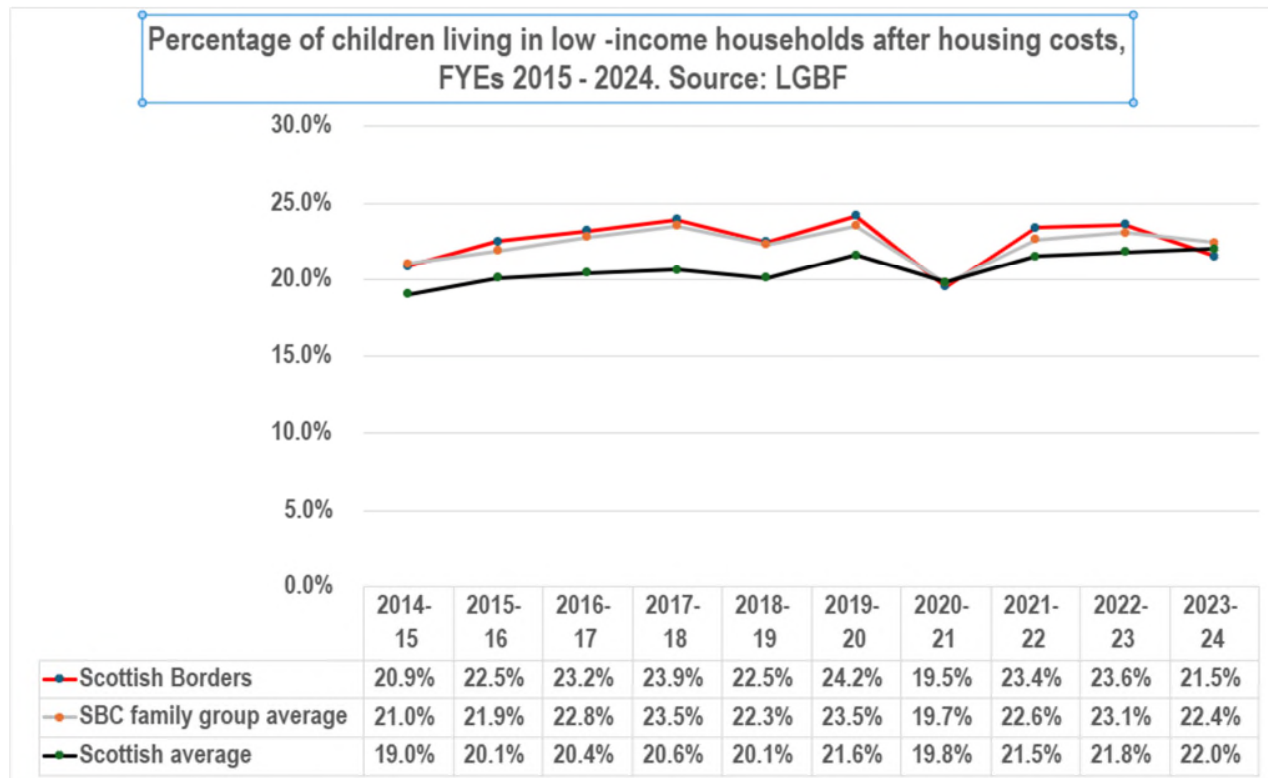


The chart above shows Relative poverty After Housing Costs for Scottish Borders in comparison with other Local Authority areas. Our “family group” of LGBF comparator Council areas are highlighted in green.

The chart shows that the Scottish Borders (red bar) had 21.5% of children living in child poverty in 2023-24 – i.e. they were in households with a household income that was 60% below the median for that year, after rent or mortgage has been paid. This is lower than the previous year’s figure of 23.6% and is now below the Scottish average (grey bar). Like the Before Housing Costs figures, the figures have been revised since last year due to the inclusion of the Scottish Child Payment as an income stream in the national statistics and the rebasing of the mid-year populations estimates which changes the numbers of children. They are therefore slightly different from those used in last year’s Child Poverty report.

Child poverty after housing costs is higher than before housing costs, and shows that the burden of paying high rents and mortgage repayments is pushing more families into poverty. Scottish Borders is one of the less well-performing Council Areas compared with its comparator Local Authorities (green bars), with only Angus and Moray having higher levels. The comparator Local Authorities were chosen by LGBF as they share certain population, rurality, and deprivation characteristics with the Scottish Borders.

Children in Low-income households over time, FYEs 2015 to 2024 after housing costs

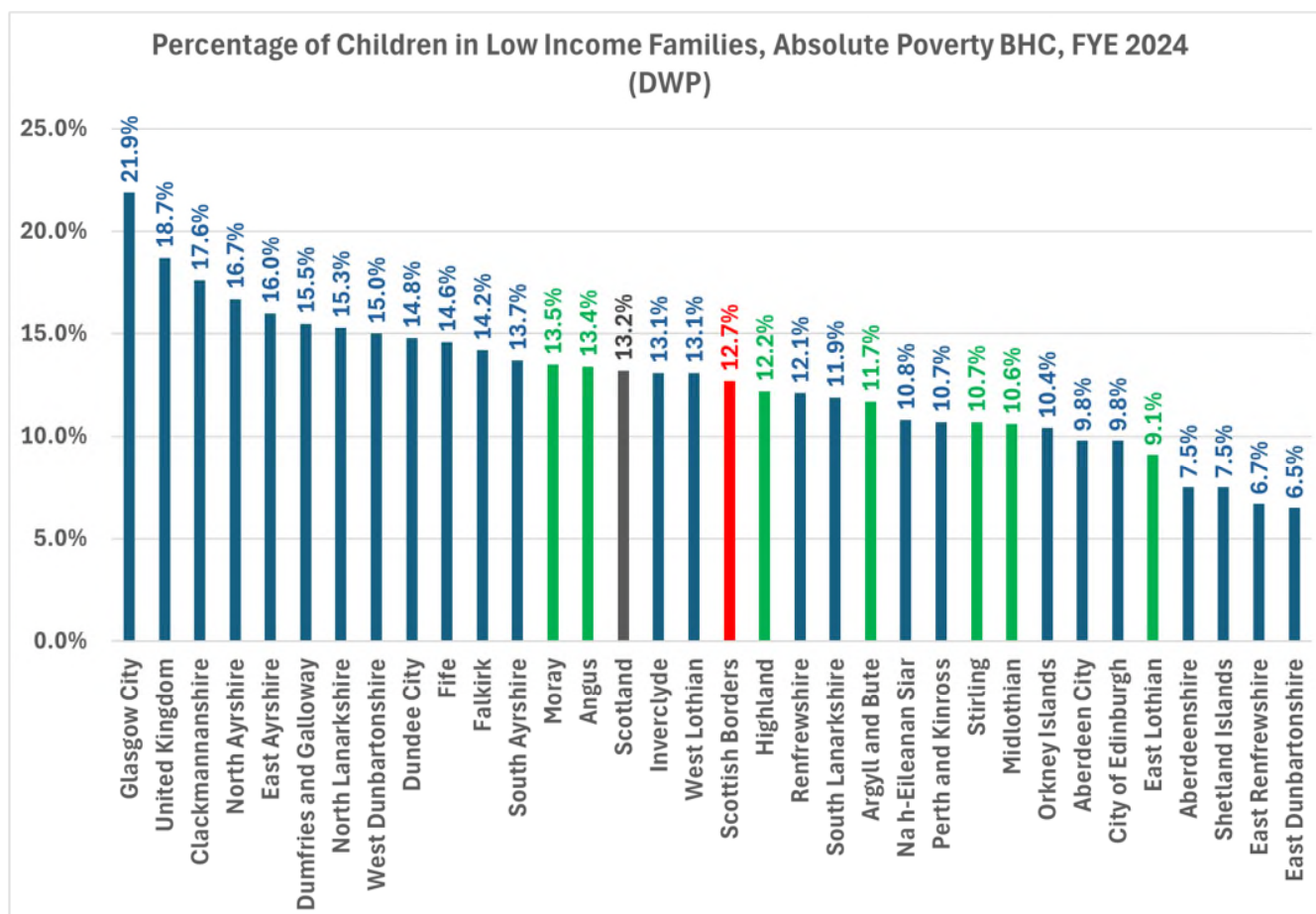


The trend in the Scottish Borders is similar to the Scottish average but has always been marginally higher, reflecting the higher impact of housing costs on relatively lower wages in the region. The latest figures show that the proportion of children living in poverty (after housing costs) in 2023/24 has dipped down to below the Scottish average.

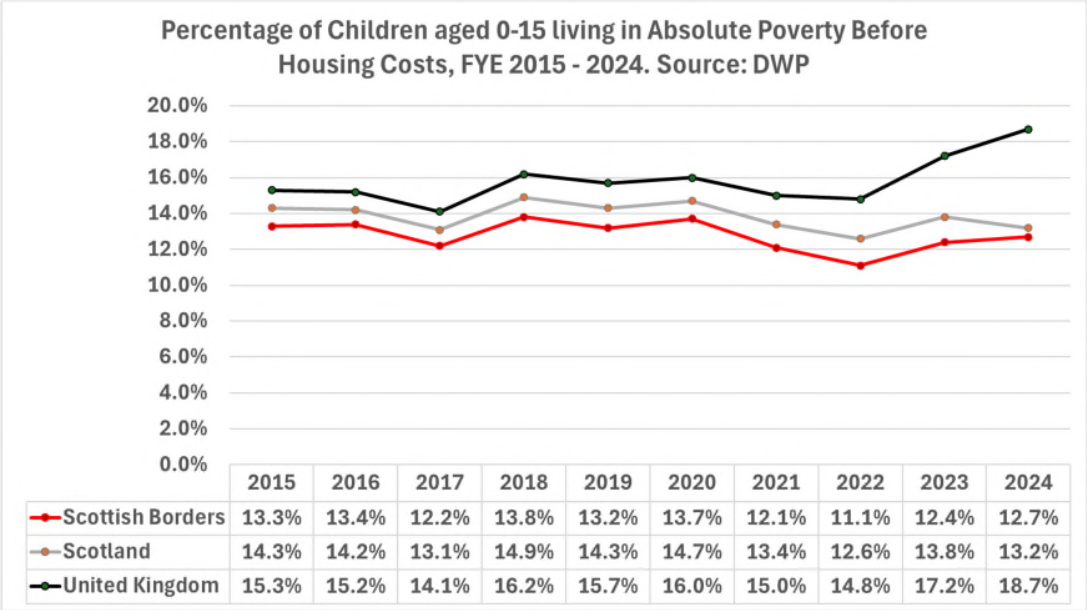
Children in Low-income Families living in Absolute poverty

Absolute low income is defined as a family in low income Before Housing Costs (BHC) in the reference year in comparison with incomes in financial year ending 2011. A family must have claimed Child Benefit and at least one other household benefit (Universal Credit, Tax Credits, or Housing Benefit) at any point in the year to be classed as low income in these statistics.

The chart below shows the DWP figures for the Financial Year Ending (FYE) 2024. **12.7%** of children aged 0-15 in the Scottish Borders live in absolute low-income households. This is below the Scottish and UK averages of 13.2% and 18.7% respectively. The green bars show the comparison with Scottish Borders's "LGBF family group" and shows that Scottish Borders is performing somewhat averagely in this measure compared with its "family" of demographically similar Local authority areas.



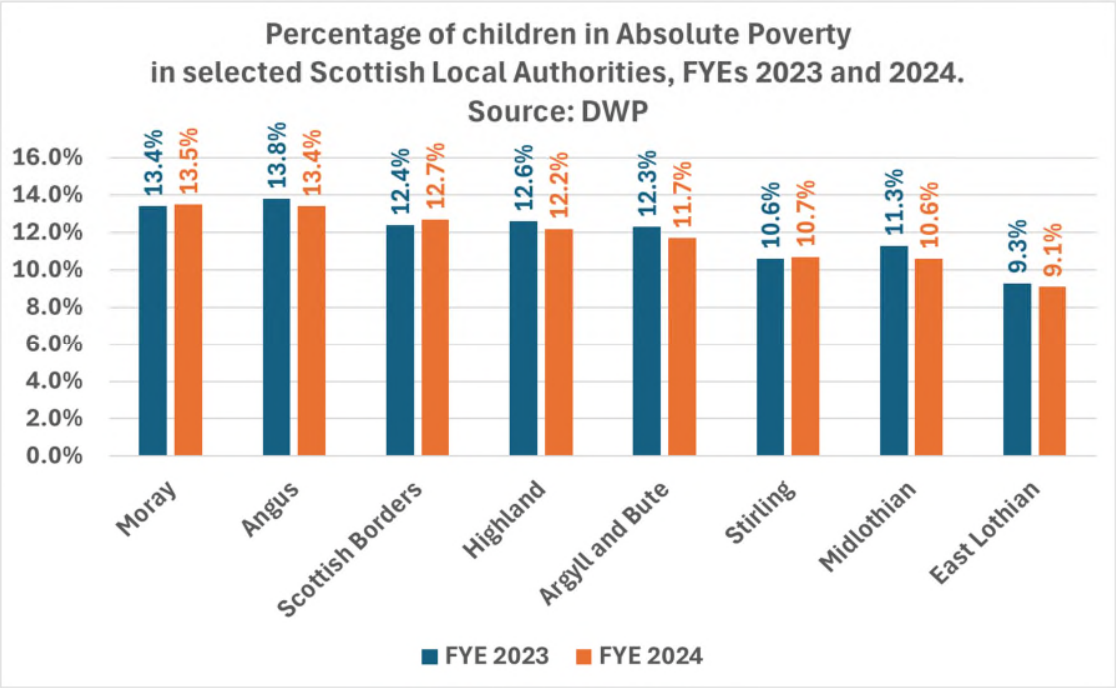
Children in Absolute Low-income households over time, FYEs 2015 to 2024 before housing costs



The line graph above shows the timeline of this measure since FYE 2015. Absolute poverty in Scottish Borders has always been below the Scottish Borders average but otherwise mirrors the Scottish pattern. It increased last year and is continuing to increase as the cost-of-living crisis continues to have an impact on living standards when compared with what they were in 2011.

Absolute poverty since the previous year: Scottish Borders and comparator Local Authority areas

The Scottish Borders is in a benchmarking group with seven other Scottish Local Authorities. The bar chart below shows how absolute child poverty in 2023 and 2024 compares with the position in these comparator areas.

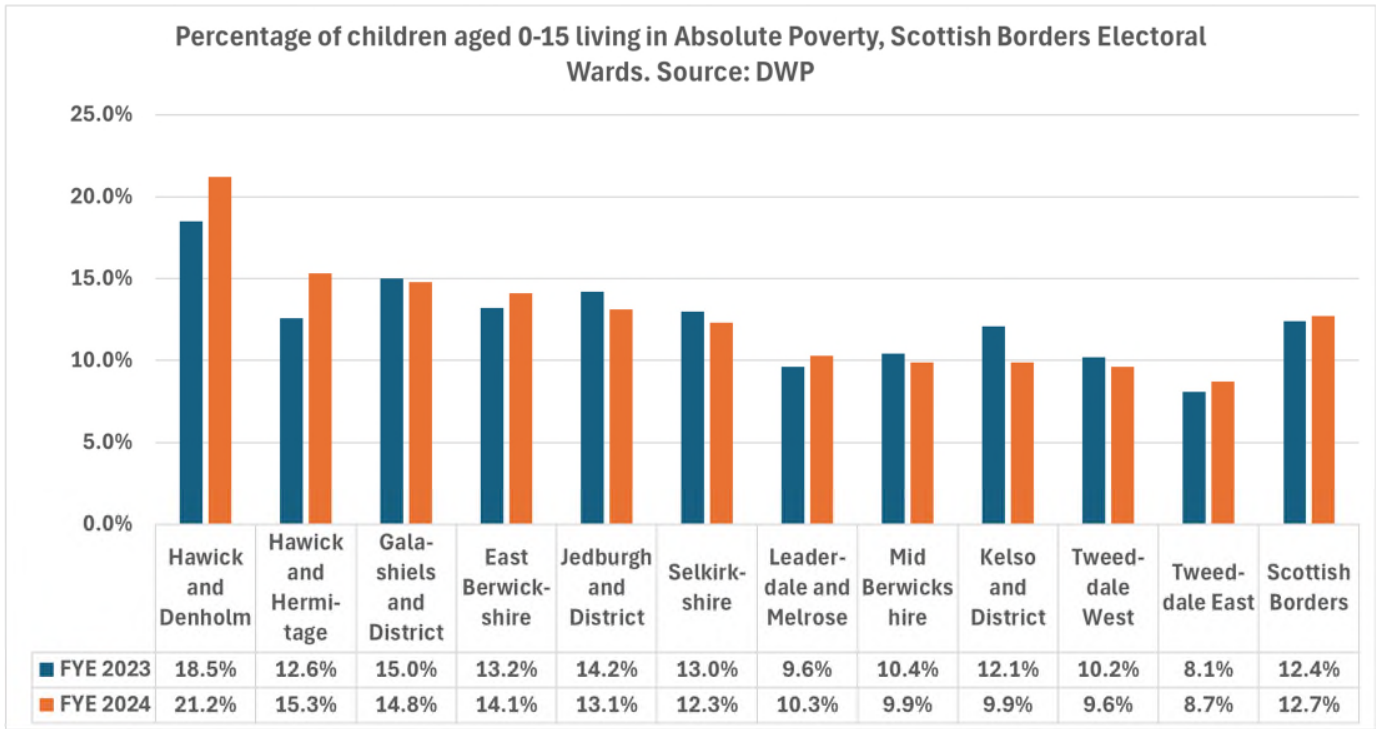


Appendix 1A - Local Child Poverty Data and Statistics

The proportion of children living in Absolute Poverty is, like Relative Poverty, at the higher end of the group of comparator authorities, with a rate of 12.7% in Scottish Borders. Only Moray and Angus have higher rates. The rate has also increased slightly since the previous year, despite increases to the Scottish Child Payment.

Children in Absolute Poverty in Scottish Borders Electoral Wards

The chart below shows the Absolute Child Poverty data at Scottish Borders Electoral Ward level for the FYEs 2023 and 2024.



Similarly with relative poverty, Hawick and Denholm has the highest rate of children living in absolute poverty. This has increased by a large proportion since the previous year's statistics. Over 20% of children living in the Hawick and Denholm ward live in absolute poverty. Hawick and Hermitage is the next worst-hit, and has also increased substantially since the last data set was released, even after adjustments.

Numbers of children in absolute low-income families, Electoral Wards

The following table gives an indication of the numbers of children who are estimated to be living in relative low-income families in the financial years ending 2023 and 2024.

Number of children in absolute poverty (before housing costs)	FYE 2023	FYE 2024	% change 2023-24	All children 0-15
Hawick and Denholm	276	315	14.1%	1480
Hawick and Hermitage	137	166	21.2%	1090
Jedburgh and District	196	181	-7.7%	1374
Galashiels and District	370	364	-1.6%	2459
East Berwickshire	241	258	7.1%	1877
Selkirkshire	188	177	-5.9%	1487
Kelso and District	167	136	-18.6%	1372
Mid Berwickshire	165	156	-5.5%	1545
Leaderdale and Melrose	178	191	7.3%	1907
Tweeddale East	148	159	7.4%	1903
Tweeddale West	182	172	-5.5%	1742

The table above shows that the number of children living in absolute poverty has increased in Hawick and Hermitage and in Hawick and Denholm since the previous year's figures.

Scottish Borders Child Poverty Index 2024

SB CPI: Purpose and Scoring

The purpose of the **Scottish Borders Child Poverty Index (SB CPI)**¹ is to provide additional insight into Child Poverty in the Scottish Borders. It is an *experimental* tool that may be used as a proxy for understanding the level of child poverty within the Scottish Borders.

The SB CPI was also created to work alongside the Scottish Index of Multiple Deprivation (SIMD). SIMD provides a way of looking at deprivation in an area, covering the whole population and does not specifically reflect child poverty.

The SB CPI is a tool to help inform the Local Child Poverty Action Plan and which is a requirement of the Child Poverty Act (Scotland) 2017. The SB CPI is a summary of two components, which are:

- Children in Low Income Families (**CiLIF**) – Source is [DWP/HMRC](#).² Relative low-income is defined as a family whose equivalised income is below 60 per cent of contemporary median income. Gross income measure is Before Housing Costs (BHC) and includes contributions from earnings, state support and pensions. The SB CPI uses the most recent available year’s data, currently there is a one-year lag e.g. for SB CPI 2024 uses the CiLIF data for 2023-24.
- Clothing Grant (**CLG**) - Source is SBC. The proportion of pupils recorded for Clothing Grant of all pupils in area for school year.

The table below shows the score that an area will receive based on the result for each component. The SB CPI allows an area to have a score ranging from 0 to 11, where 0 indicates no element of child poverty and 11 the highest levels of child poverty.

Children in Low Income Families (DWP)		Clothing Grant (SBC)		SB Child Poverty Index (revised)	
				Points	Level
0: None		0: None		0 to 2	1: Lower
1: Under 10%		1: Under 5%		3 to 4	2: Low
2: 10% to Under 20%		2: 5% to Under 10%		5 to 6	3: Mid
3: 20% to Under 30%		3: 10% to Under 15%		7 to 8	4: High
4: 30% to Under 40%		4: 15% to Under 20%		9 to 11	5: Higher
5: 40% or More		5: 20 to Under 30%			
		6: 30% or More			

¹ Revised November 2023

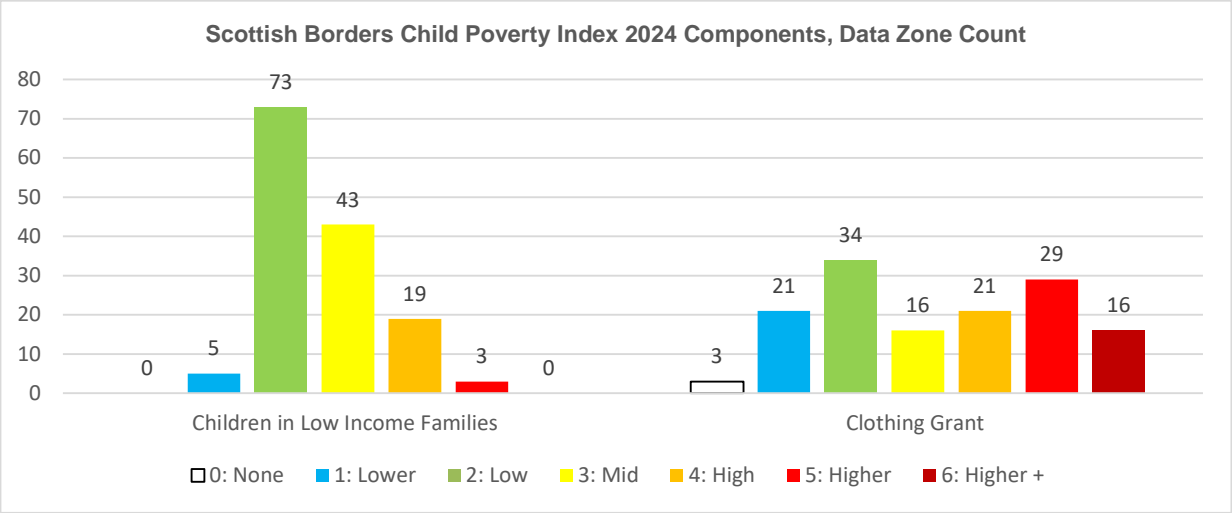
² *The calculation of proportion of Children in Low Income Families for the purpose of the Scottish Borders Child Poverty Index differs to ‘official statistics’ due to the availability of the data from Stat-Xplore. The children in Stat-Xplore are defined as dependent individuals aged under 16; or aged 16 to 19 in full-time non-advanced education or in unwaged government training. (Not just those aged under 16 – unable to group into age bands). The figure for all children is then expressed as proportion of those aged 0 to 15 as published by NRS. It is recognised that this calculation is imperfect, but practical for the purpose of the SB CPI.

Scottish Borders Child Poverty Index 2024 Components

The table below shows the allocation of data zones in the Scottish Borders for each of the components by count and proportion within each grouping.

Component Points	Children in Low Income Families		Clothing Grant	
	Count	Percent	Count	Percent
0: None	0	0%	3	2%
1: Lower	5	3%	21	15%
2: Low	73	51%	34	24%
3: Mid	43	30%	16	13%
4: High	19	13%	21	15%
5: Higher	3	2%	29	20%
6: Higher +			16	11%
SBC Data Zones	143	100%	143	100%

The graph below shows the count of data zones for each component by grouping.

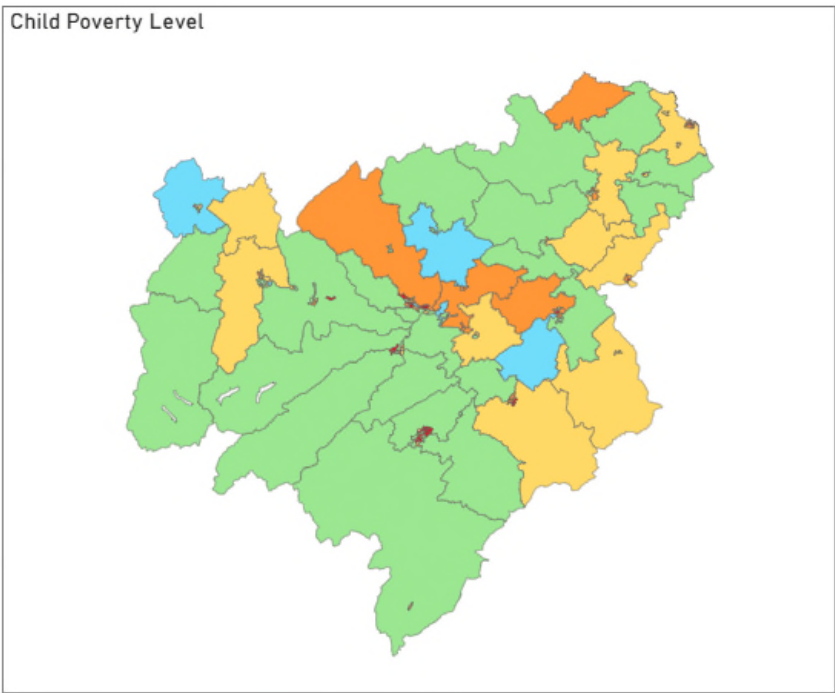
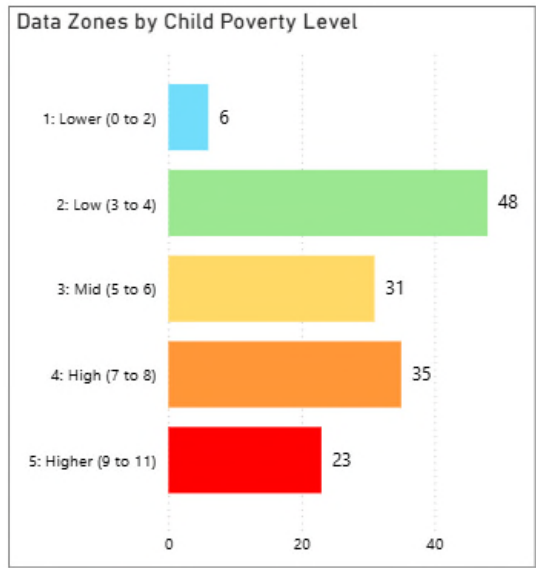
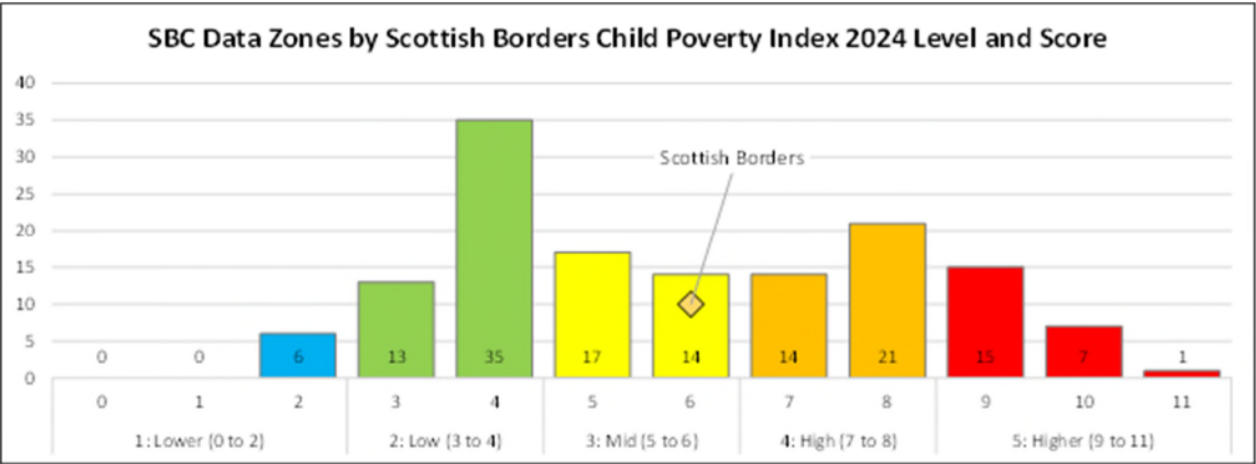


The table below shows the proportion of data zones by their Children in Low Income Families group and Clothing Grant group.

		Children in Low Income Families Group						
		0: None	1: Lower	2: Low	3: Mid	4: High	5: Higher	Scottish Borders
Clothing Grant Group	0: None			2%				2%
	1: Lower		2%	9%	3%			15%
	2: Low			20%	4%			24%
	3: Mid		1%	8%	3%	1%		13%
	4: High			6%	5%	3%	1%	15%
	5: Higher			4%	10%	6%	1%	20%
	6: Higher+			2%	4%	4%	1%	11%
	Scottish Borders		3%	51%	30%	13%	2%	100%

Scottish Borders Child Poverty Index 2024 Results

The graph and map below show the Scottish Borders data zones based on the SB CPI score, grouped into levels of Child Poverty. Higher level (23 data zones) has a score of 9 to 11; High level (35 data zones) have a score of 7 or 8; Mid level (31 data zones) have a score of 5 or 6; Low level (48 data zones) have a score of 3 or 4; and Lower level (6 data zones) has a score of 0 to 2. Every data zone in the Scottish Borders has some element of child poverty. The Scottish Borders SB CPI score for 2024 was 6 in the Mid level.

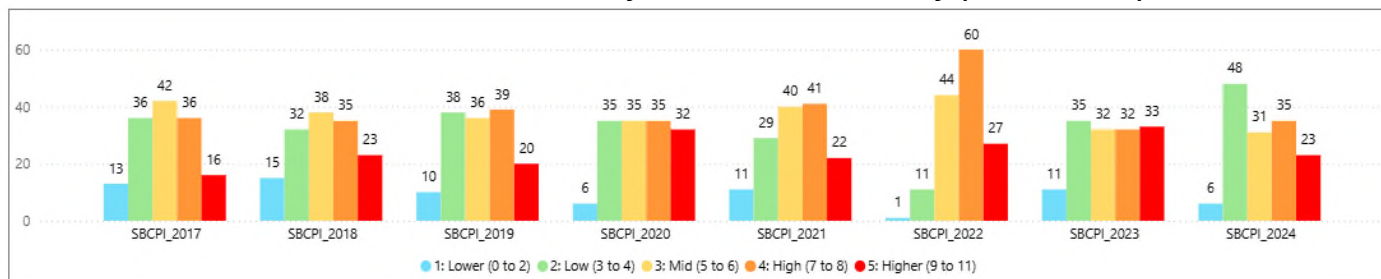


Appendix 1A - Local Child Poverty Data and Statistics

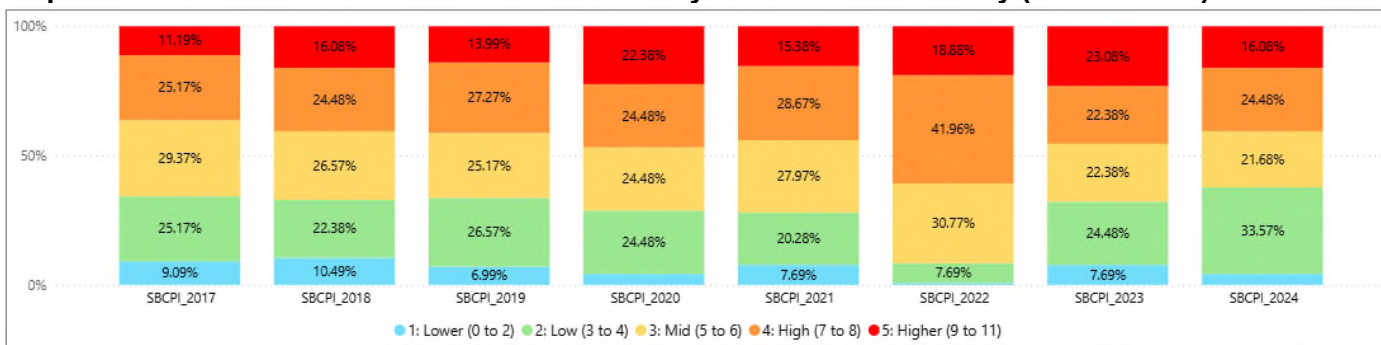
Scottish Borders Child Poverty Level Change Over Time 2017 to 2024

The graph below shows the distribution of data zones by level of child poverty for between 2017 and 2024.

Count of Data Zones in the Scottish Borders by Level of Child Poverty (2017 to 2024)



Proportion of Data Zones in the Scottish Borders by Level of Child Poverty (2017 to 2024)



The impact of Covid19 and the cost-of-living crisis can be seen in the number/proportion of data zones with Mid/High/Higher levels of child poverty. 66% of data zones had Mid/High/Higher levels of child poverty in 2017 that increased to 71% in 2020 and then to 92% for 2022. In 2023 the proportion of data zones with Mid/High/Higher levels of child poverty return to pre-covid level with 68%. Then for 2024 the proportion of data zones with Mid/High/Higher levels of child poverty reduced further to 62%, with a marked increase in the data zones in the low group.

Scottish Borders Child Poverty Level Change Over Time 2017 to 2024 - Wards

The table below shows the Scottish Borders Child Poverty Index level (SBCPI) for the Scottish Borders and each ward between 2017 and 2024.

Area	SBCPI 2017 Level	SBCPI 2018 Level	SBCPI 2019 Level	SBCPI 2020 Level	SBCPI 2021 Level	SBCPI 2022 Level	SBCPI 2023 Level	SBCPI 2024 Level
Scottish Borders	3: Mid	4: High	4: High	4: High	3: Mid	4: High	4: High	3: Mid
East Berwickshire	4: High	4: High	4: High	4: High	3: Mid	4: High	4: High	4: High
Mid Berwickshire	4: High	4: High	4: High	4: High	4: High	4: High	4: High	4: High
Jedburgh and District	4: High	5: Higher	5: Higher	5: Higher	4: High	5: Higher	5: Higher	4: High
Kelso and District	4: High	4: High	4: High	4: High	4: High	4: High	4: High	4: High
Galashiels and District	3: Mid	3: Mid	4: High	4: High	4: High	4: High	4: High	4: High
Leaderdale and Melrose	3: Mid	3: Mid	4: High	4: High	4: High	4: High	4: High	3: Mid
Selkirkshire	2: Low	2: Low	2: Low	2: Low	3: Mid	3: Mid	3: Mid	2: Low
Hawick and Denholm	3: Mid	3: Mid	3: Mid	3: Mid	4: High	4: High	4: High	3: Mid
Hawick and Hermitage	4: High	4: High	4: High	4: High	4: High	4: High	4: High	4: High
Tweeddale East	2: Low	2: Low	2: Low	2: Low	3: Mid	3: Mid	3: Mid	2: Low
Tweeddale West	2: Low	2: Low	2: Low	3: Mid	3: Mid	3: Mid	3: Mid	3: Mid

Child Poverty Drivers

The three drivers of child poverty considered in this report are:

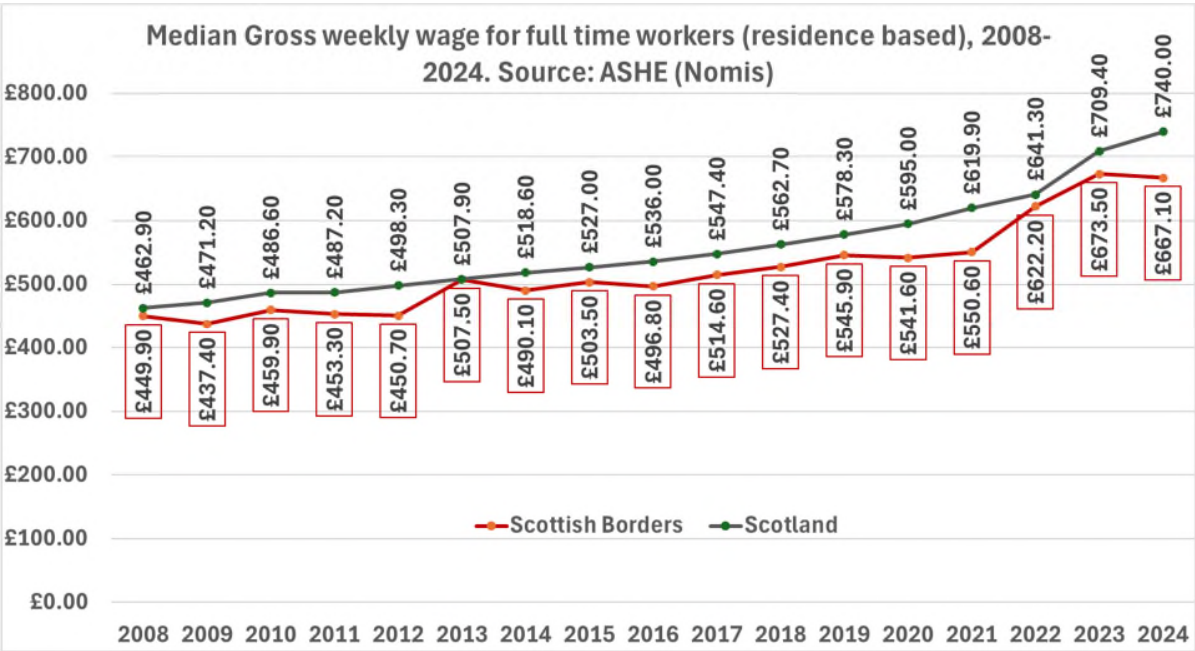
- 1. Income from employment
- 2. Costs of living
- 3. Income from social security and benefits in kind

1) Income from employment

The following section presents evidence from official statistics on topics such as earnings and jobs, particularly in households with children. This does not measure child poverty directly but helps to provide some background context to the current position.

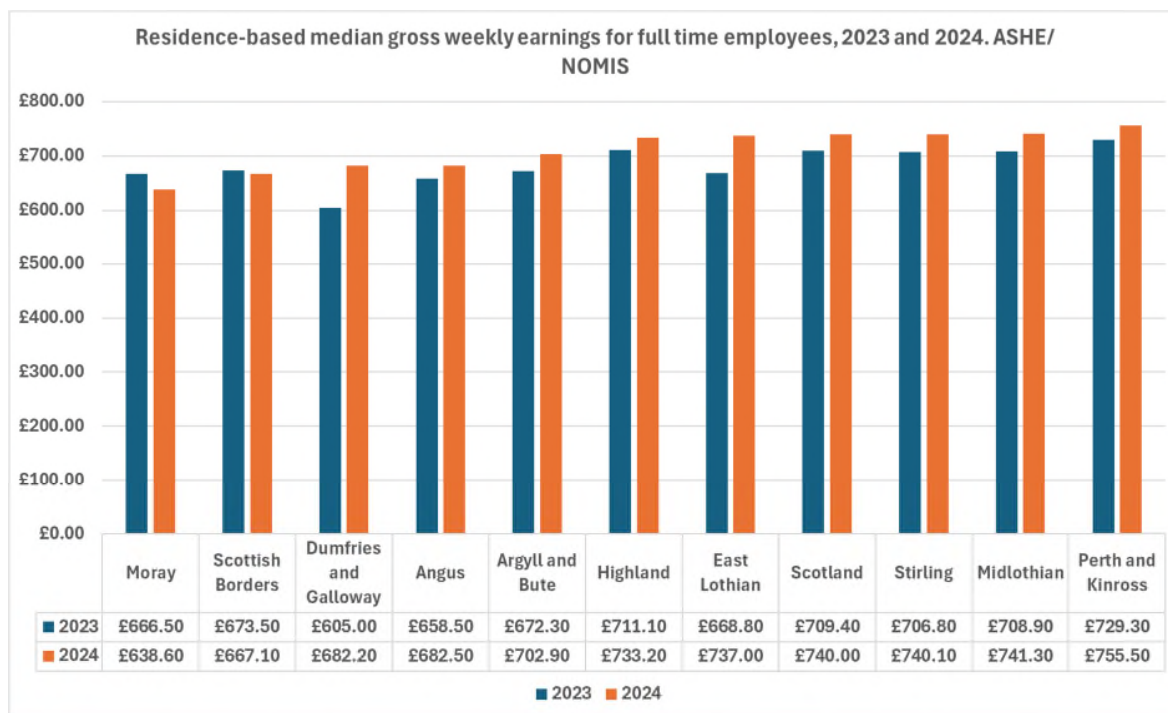
- a) Average weekly Earnings
 - i. Residence-based earnings

In 2024, the **median gross weekly pay** for full time workers living in the Scottish Borders (residence based) in the Scottish Borders was **£667**, **increasing the gap** from the **£740** for Scotland. The regional pay gap between Scottish Borders and Scotland had been showing signs of improvement since 2021 for workers who live in the region but the latest set of figures are a setback. It is important to note that the data comes from a national survey by the Office of National Statistics (ONS) which randomly samples 1% of PAYE-registered employee jobs. ([Annual Survey of Hours and Earnings - NOMIS](#))



Residence-based earnings, Scottish Borders and its Comparator Authorities

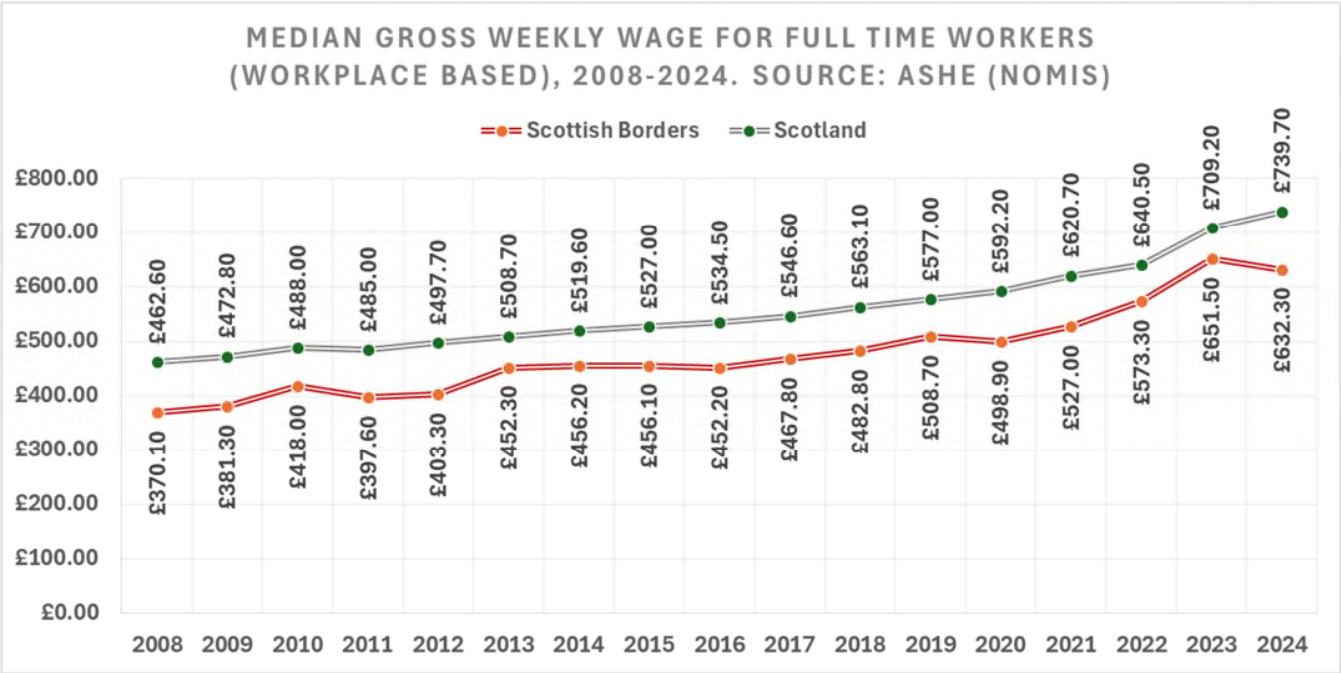
The chart and table below show that median residence-based wages are generally lower in Scottish Borders Councils' comparator areas than the Scottish average. Scottish Borders fares less well in comparison with its comparator authorities and Dumfries and Galloway, with a below-average figure that has stagnated since last year's statistical release.



Median gross weekly earnings for full time employees, Residence Based	2023	2024	% diff 2023-24
Moray	£666.50	£638.60	-4.2
Scottish Borders	£673.50	£667.10	-1.0
Dumfries and Galloway	£605.00	£682.20	12.8
Angus	£658.50	£682.50	3.6
Argyll and Bute	£672.30	£702.90	4.6
Highland	£711.10	£733.20	3.1
East Lothian	£668.80	£737.00	10.2
Scotland	£709.40	£740.00	4.3
Stirling	£706.80	£740.10	4.7
Midlothian	£708.90	£741.30	4.6
Perth and Kinross	£729.30	£755.50	3.6

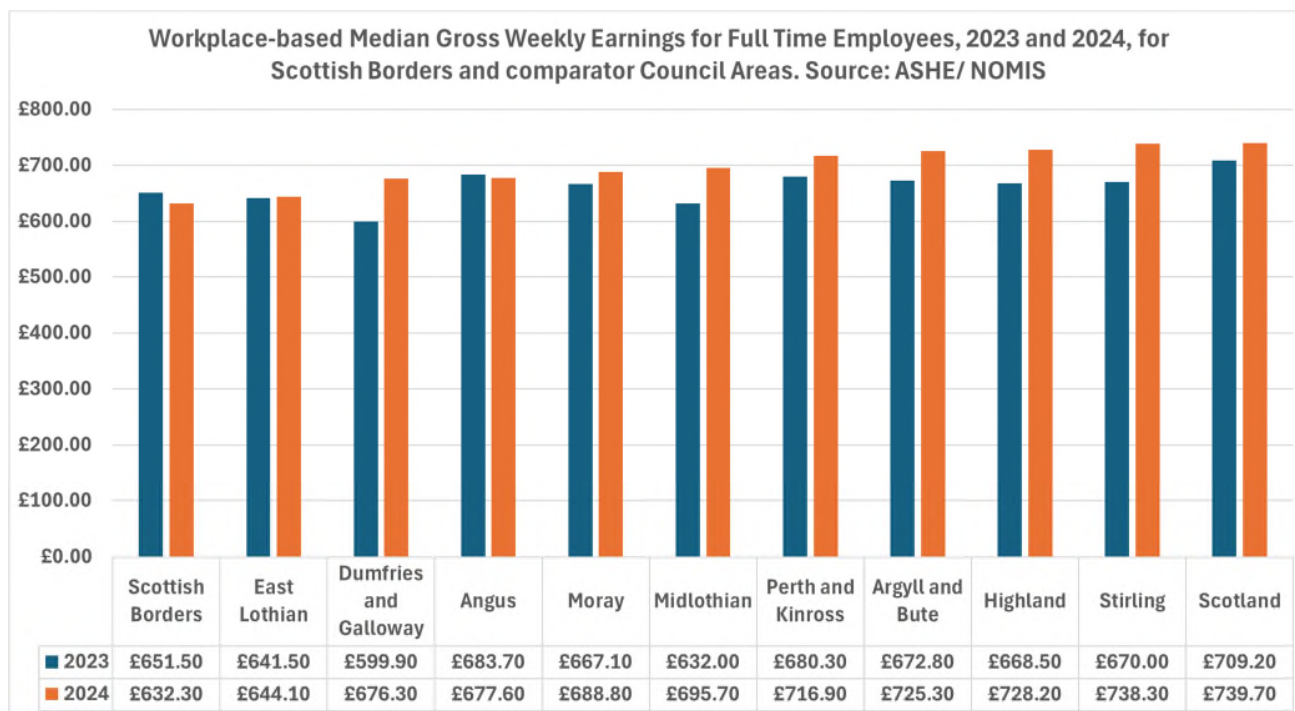
a) Average weekly Earnings
ii. Workplace-based earnings

In 2024, the **median gross weekly pay** for full time workers working in the Scottish Borders (workplace based) was **£632**, **£108 less than the £740 for full-time workers working elsewhere in Scotland**. The pay gap for workplace-based earnings had been improving since 2021 due to recent pay awards for Borders workers in the wake of the cost-of-living crisis, but the gap has started to widen again. It is important to note that the data comes from a national survey by the Office of National Statistics (ONS) which randomly samples 1% of PAYE-registered employee jobs.



Workplace-based earnings, Scottish Borders and its Comparator Authorities

The above chart and table show that Scottish Borders has the lowest earnings even out of its comparator authorities and lower even than neighbouring South of Scotland Council area Dumfries and Galloway. The data comes from a national survey by the Office of National Statistics (ONS) which randomly samples 1% of PAYE-registered employee jobs. This is based on a sample of about 450 employees in the Scottish Borders, which isn't a large sample to provide a good picture of the region.



Median gross weekly earnings for full time employees, Workplace Based	2023	2024	% diff 2023-24
Scottish Borders	£651.50	£632.30	-2.9
East Lothian	£641.50	£644.10	0.4
Dumfries and Galloway	£599.90	£676.30	12.7
Angus	£683.70	£677.60	-0.9
Moray	£667.10	£688.80	3.3
Midlothian	£632.00	£695.70	10.1
Perth and Kinross	£680.30	£716.90	5.4
Argyll and Bute	£672.80	£725.30	7.8
Highland	£668.50	£728.20	8.9
Stirling	£670.00	£738.30	10.2
Scotland	£709.20	£739.70	4.3

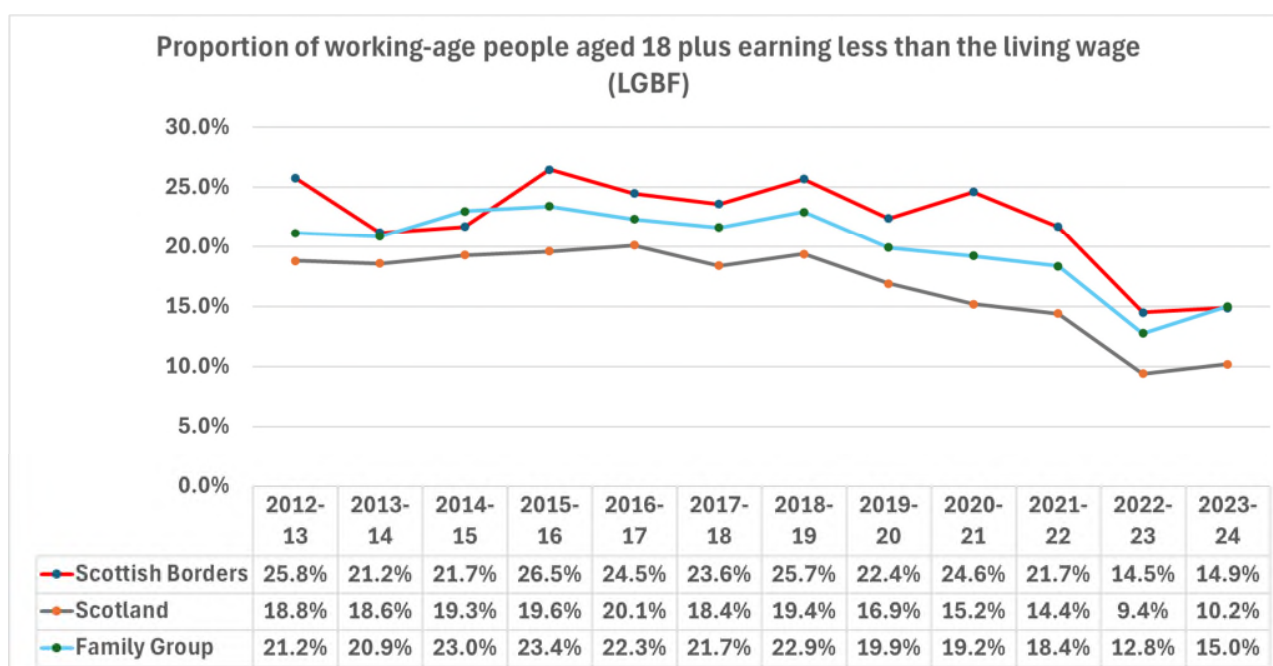
The data is currently provisional for 2024, and its accuracy is labelled as 'reasonably precise', which in reality means it could vary by 5-10% in either direction. The data also does not include data for self-employment, which is proportionally high in the Borders.

b) Percentage of employees (18+) earning less than the real living wage

The Annual Survey of Hours and Earnings (ASHE) is the official source of UK earnings and hours worked estimates. ASHE data is published annually by the Office for National Statistics (ONS) and is based on a 1% sample of the Pay As You Earn (PAYE) system. The real living wage rates have been independently calculated by the Resolution Foundation according to the cost of living based on household goods and services. The Local Authorities are 'workplace' based, so these include all those that work in the Council area regardless of where they live. The indicator is part of the SLAED indicators (SLAED Indicator IG5).

The Living Wage, also known as "the Real Living Wage", refers to the hourly salary that is deemed by the [Living Wage Foundation](#) to be the minimum necessary for an employee's basic needs to be met.

The current Real Living Wage is £12.60 per hour for the UK (£13.85 for London). **The Real Living Wage is not compulsory** but is paid by over 14,000 businesses in the UK who call themselves a "Living Wage employer".



Scottish Borders performs poorer than average, out of the Council Areas which provided valid data to the latest Annual Survey of Hours and Earnings (ASHE). Up until this year's data, it had been improving against the Scottish average, but the latest data shows the metric is starting to rise again. When compared in relative terms against its LGBF "family" of similar regions, it seems to be improving, but only because the other regions are getting worse more quickly.

There was a significant increase in wages in 2021-22 across Scotland in response to the cost-of-living crisis and this benefitted the region substantially, bringing the proportion of over 18s who are paid less than the Real Living Wage in the region to its lowest ever level. The latest data set shows that, unless the wage rises are sustained, the effect of that remedial measure is only temporary.

2) Costs of Living

a) Fuel Poverty

Borders Housing Network – Assistance with Energy Costs

Year	Number	People	Cost
2021/22	1,026	2,034	£52,793.00
2022/23	2,247	4,251	£101,990.00
2023/24	2,122	4,121	£100,939.00
2024/25	1,506	2,753	£85,606.50
Total	6,901	13,159	£341,328.50

In 2024/25 a total of 1,506 vouchers helped 1,956 adults and 797 children. This is lower than in 2023/24, where a total of 2,122 vouchers helped 2,789 adults and 1,332 children. It has been a lot warmer far earlier in 2025 so it is speculated that Scottish Borders residents either haven't had their heating and hot water on as much or they have just gone without over the winter period. The Borders Housing Network also distributed heated throws over the last winter.

In addition, when funds in the Fuel Bank begin to run out the Borders Housing Network have to be more stringent with how many vouchers are issued at any one time. This may also account for the drop in number of vouchers being issued.

The Borders Housing Network report that fuel debt levels have increased in 2024/25 with outstanding bills of £5000 or £6000 being the norm now. There are also very few hardship funds available to access. In the first quarter of 2025, £6000 worth of supermarket vouchers have also been distributed across the Scottish Borders.

3) Income from social security and benefits in kind

Issues around social security benefits for families with children are listed as the third driver of child poverty. The Children in Low-Income Families indicator shows that most families are already living in at least relative poverty to qualify for welfare benefits. Official Statistics around use and take-up of welfare benefits fall into two categories:

1. Families who qualify for benefits and are supported by social security to meet their basic needs
2. Families who fall through the gaps in the social security system or receive inadequate support, and are in crisis

Families living in crisis due to insufficient social security support tend to be undocumented and are therefore very difficult to measure. These figures tend to present in different ways, such as food insecurity and foodbank use, housing insecurity and homelessness, chaotic lifestyles, crisis grants and mental and physical health problems.

Universal Credit (UC) is a single payment for each household to help with living costs for those on a low income or out of work. It is replacing six benefits, commonly referred to as the legacy benefits:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Support for housing costs, children and childcare costs are integrated into Universal Credit. It also provides additions for people with a disability, health condition or caring responsibilities which may prevent them from working.

Claimants are at risk of not receiving the correct amount of Universal Credit, or being refused UC, if their circumstances or household income change frequently, or their living situation is unstable, or if they are not able to produce the correct paperwork, or if they are sanctioned or deducted for any reason. These households who fall through the safety net are then at risk of severe poverty, which is insufficiently documented, and which can manifest itself in other ways, such as debt, food bank use, homelessness, mental health problems, substance misuse and crime.

Although there is almost certainly a level of under-claiming due to households stumbling over the claims process or still awaiting transfer from legacy benefits, the statistics for Households receiving Universal Credit provides an insight into priority families in relative poverty.

a) Households receiving Universal Credit

The table below shows the number and proportion of households in the Scottish Borders receiving Universal Credit compared to Scotland. Overall, the Scottish Borders has a lower proportion of households receiving UC (15.8%) compared to 18.6% for Scotland. In the Scottish Borders there were 4,156 households claiming the 'Child Entitlement' or 7.4% compared to 8.4% for Scotland.

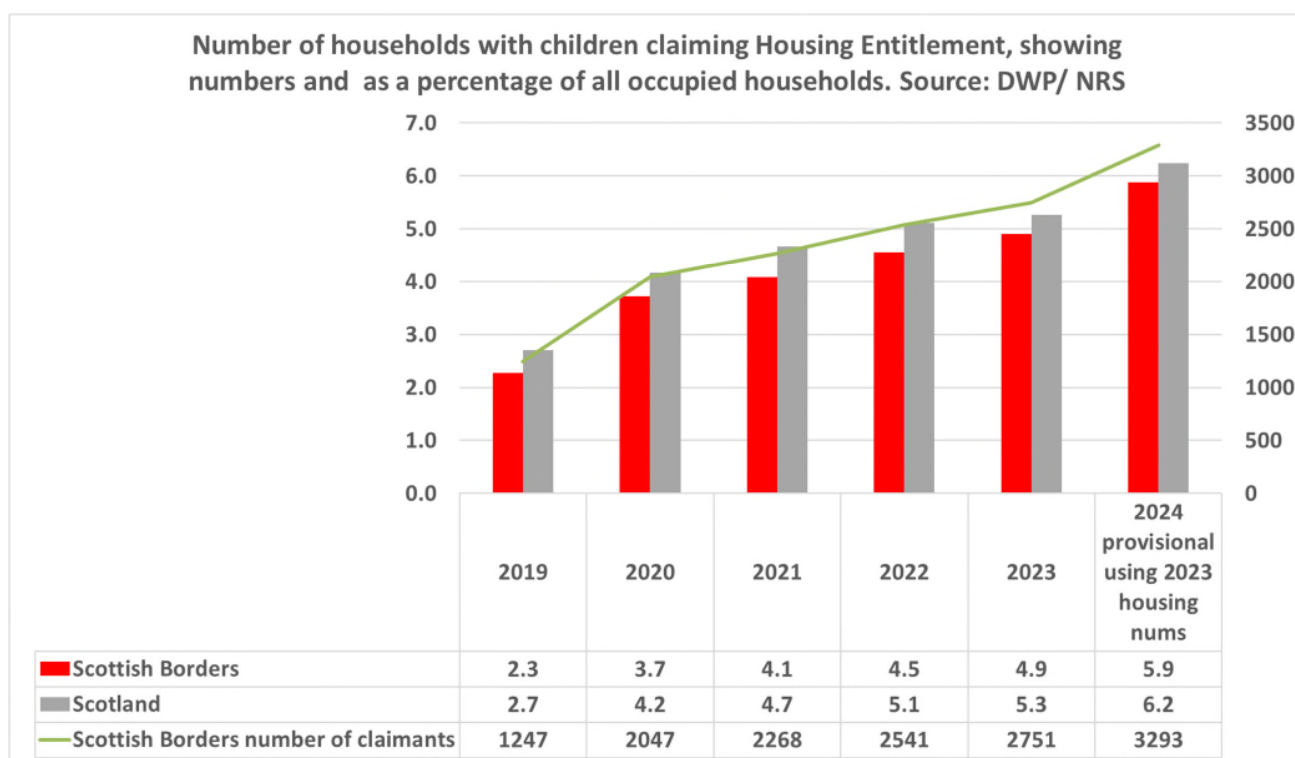
Universal Credit Households November 2024 (provisional figures)	Scottish Borders No of Households	% of All Occupied Households	
		Scottish Borders	Scotland
All Occupied Households	56,030	100%	100%
All Universal Credit Households (UCH)	8,829	15.8%	18.6%
UCH with Children	4,156	7.4%	8.4%
UCH claiming Child Entitlement	3,938	7.0%	7.9%
UCH Lone Parent	2,390	7.4%	8.4%
UCH with 3+ Children	881	1.6%	1.7%
UCH with Child Under Age 1	277	0.5%	0.5%
UCH with Children - Child Disability Entitlement	669	1.2%	1.6%
UCH with Children - Adult limited capacity for work entitlement	803	1.4%	1.7%
UCH with children - adult carer entitlement	838	1.5%	1.9%
UCH with children with a health-related UC entitlement *	2,310	4.1%	5.2%

Source: DWP/NRS

b) Households with Children who claim the Housing Entitlement of Universal Credit

The chart below indicates that an increasing proportion and number of households with children interact with the Universal Credit system because they need help with their housing costs. In November 2024, 37% of all Universal Credit claimants in Scottish Borders were households with children and were claiming the Housing Entitlement, formerly known as Housing Benefit. The numbers are steadily rising; they increased sharply during the Covid pandemic and are continuing to rise, as the cost-of-living crisis impacts families' ability to pay rent. Most Housing Entitlement is awarded for rented housing but clients with mortgages may also apply.

The numbers below do not provide a full picture of housing insecurity. Housing Benefit is still in operation for some categories of claimant, and people who live in hostels or temporary accommodation are not eligible to apply for help with their housing costs. Applicants to Universal Credit must provide documentary proof of their housing costs. This means that the applicant must have paid their first instalment of costs for the housing before they are able to apply for welfare benefits, to be paid in retrospect, which is very difficult for families already in financial and housing insecurity to do. There is inevitably an unknown number of undocumented families who are unable to claim help with their housing costs and are at risk of homelessness.



c) Food insecurity

Foodbanks and community food redistribution outlets

Information available on the [SBC website](#) indicates that there are 31 **food assistance/ access outlets** in the Scottish Borders in 2025, including: food banks, FareShare providers, Early Years Centres, Community cafes and food larders.

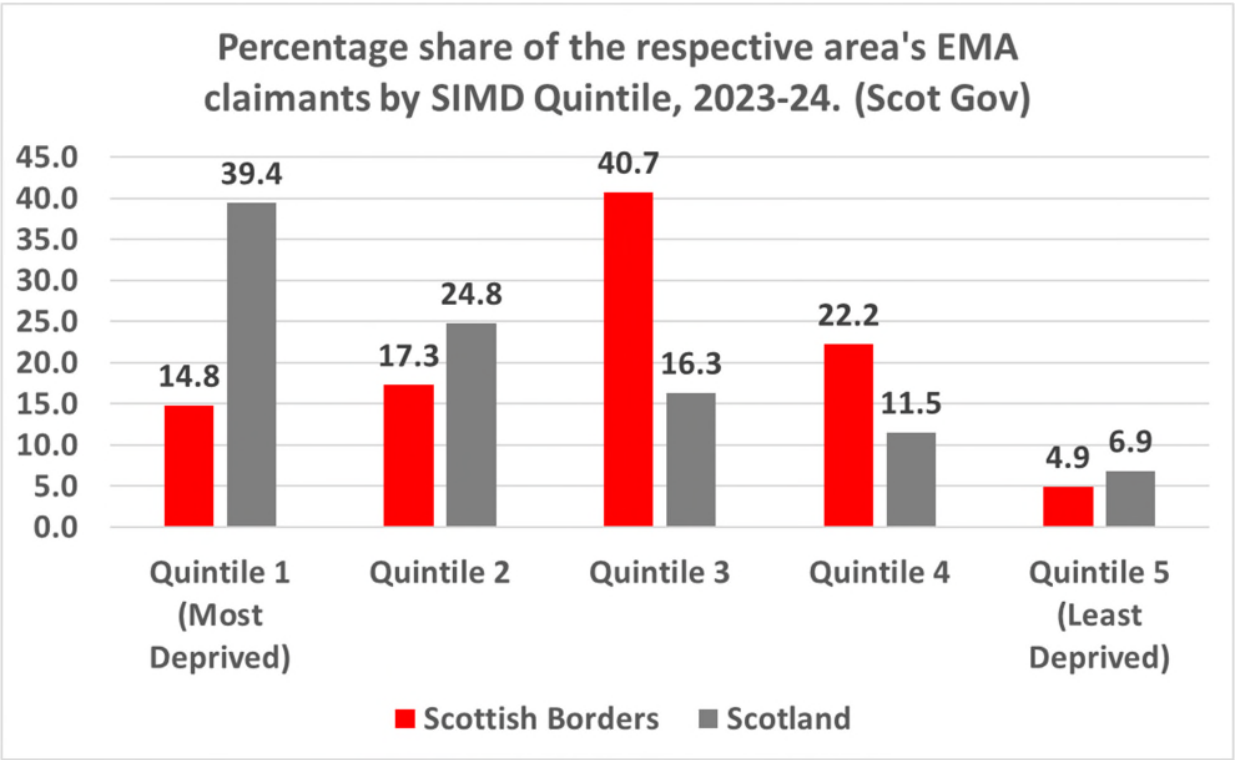
The locations were:

- 11 in Berwickshire
- 2 in Cheviot
- 7 in Eildon
- 3 in Teviot & Liddesdale
- 7 in Tweeddale

d) Education Maintenance Allowance

Education Maintenance Allowance (EMA) is a UK Government benefit of £30 per week, paid to eligible students aged 16-19 from low-income households, who choose to continue with their education, in an attempt to close the deprivation attainment gap between the most-deprived and the less-deprived areas.

According to [Scottish Government information](#), 405 students claimed EMA in the 2023/24 academic year. All but 10 of them were aged under 18.



The information above also shows that multiple Deprivation is not the only factor in households living in poverty. The majority of claimants in Scottish Borders do not live in the more deprived areas. The highest proportion of claimants are from Q3 and Q4, which are areas of around or below average deprivation by Scottish standards, and this reflects where more of the Borders population lives.

e) Free School Meals

Free School Meals are available to all P1-5 children in the Scottish Borders, regardless of circumstances. A separate means-tested Scottish Government-funded scheme of free school meals for P6-S6 pupils is available to eligible households and is administered by the Local Authority.

According to the SBC SEEMIS Management Information System, there were 2,059 pupils receiving means-tested Free School Meals in the 2024-25 academic year, or 14.79% of the school roll.

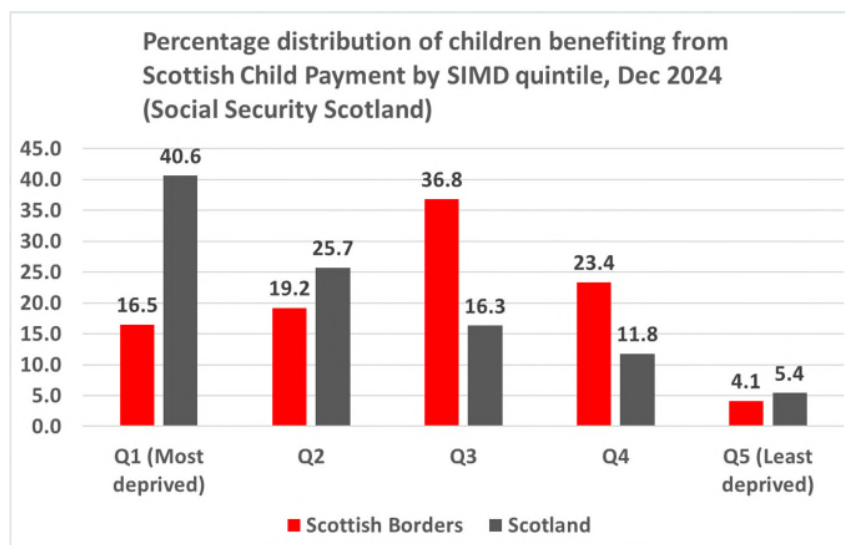
f) School Clothing Grant

In 2024-25 this was an annual payment £120-£150 per pupil to assist with the cost of school clothing and footwear. According to the SBC SEEMIS Management Information System, there were 2,333 pupils receiving Clothing Grant in the 2024-25 academic year, or 16.76% of the school roll.

g) Scottish Child Payment

The Scottish Child Payment is a Scottish Government top-up benefit for households with children that was introduced in February 2021. The data are managed by [Social Security Scotland](#). Initially the weekly payment of £10 was awarded to families claiming universal credit with children aged 0-5.

Since December 2022, the weekly payment was increased to £25 per week and expanded to all children aged 0-15. The first set of Official Statistics for this new benefit are shown below. By December 2024 there were 7,055 claimants of Scottish Child Payment in Scottish Borders. This is 555 more than the previous year.



The graph above shows that 16.5% of children who benefit from Scottish Child Payment in Scottish Borders live in SIMD Quintile 1. 4.1% of SCP claimants live in Quintile 5. This represents 245 children requiring SCP. The largest cohort of SCP claimants live in Quintiles 3 and 4 (average or below-average deprivation), which is where the majority of all Scottish Borders children live. The percentage distribution of SCP claims by SIMD quintile is similar to that of Education Maintenance Allowance and again provides evidence that:

- multiple deprivation is an important consideration in child poverty but is not the only determinant
- child poverty is more widespread than just the deprived areas, moreso in the Borders than in Scotland as a whole, and there are substantial numbers of families living in poverty in all parts of the Scottish Borders, regardless of socio-economic living environment.

Priority Groups

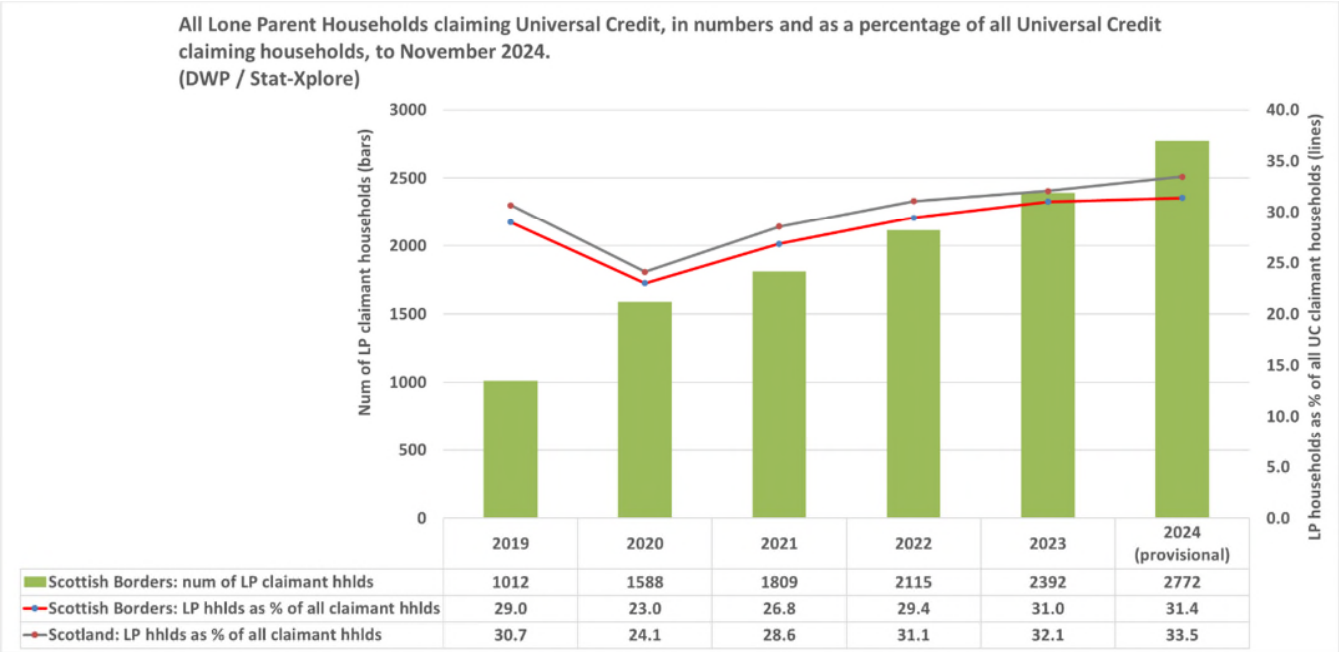
This section provides context on the priority groups identified in 'Best Start, Bright Futures' and profile information on child population. According to [Public Health Scotland](#), more than 8 out of 10 children in relative poverty in Scotland are in at least one of these priority groups:

- 1. lone-parent families
- 2. a household where someone is disabled
- 3. families with three or more children
- 4. minority ethnic families
- 5. families with a child under one year old
- 6. families where the mother is under 25 years of age.

Priority Group 1: Lone Parents

a) Lone Parents claiming Universal Credit

The chart below shows that 31% of Universal Credit claiming households were Lone Parent Households in the Scottish Borders, in November 2024, similar to the previous year. This is equivalent to 2,772 households, which is an increase in real terms from the previous year. The proportion has always been below the Scottish average, but it is increasing, indicating that more Lone Parent households which were previously managing without Universal Credit are now finding themselves in financial difficulties.



Priority Group 2: Disabled

Households where the householder or a family member has a disability are more at risk of poverty in a number of ways:

- Difficulty in accessing suitable, well-paid work and reduced work capacity due to the disability
- Difficulty in accessing well-paid work with suitable hours, due to unpaid caring responsibilities towards a disabled family member
- Additional costs incurred directly or indirectly by the disability

a) Universal Credit – Claiming households with children that claim the limited capacity for work element

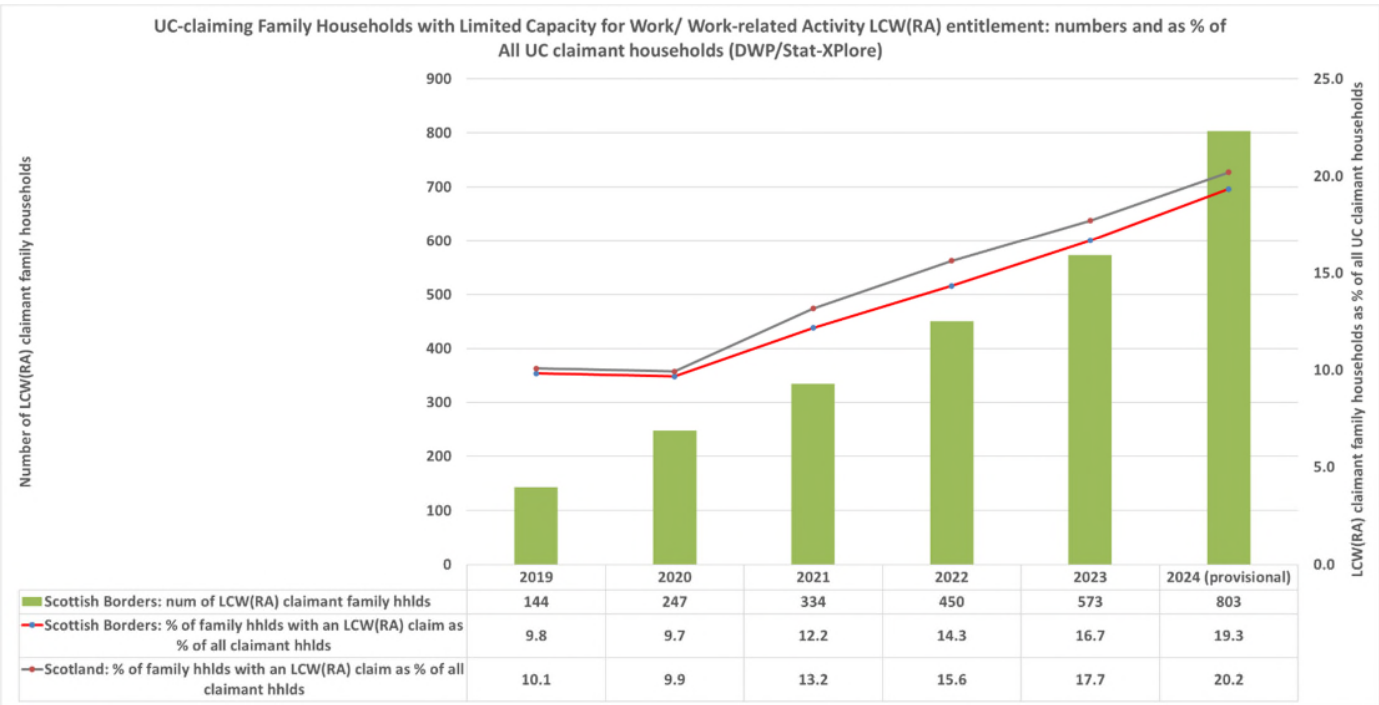
The chart below shows the numbers and percentages of households with children where an adult has been awarded the limited capacity for work/ work related activity (LCW(RA)) entitlement of Universal Credit.

There has been an increase in the number of working-aged people claiming health-related benefits since the Covid pandemic and this trend can also be seen here. 19.3% of Scottish Borders UC-claiming households are families with dependent children who receive this entitlement, only slightly below the Scottish average and showing a similar trend.

The number of awards and the proportion of households with children who receive it is steadily increasing, indicating both:

- a steady increase in the **number of parents** who are being diagnosed with a work-limiting health condition since the pandemic and are struggling to cope financially
- an increase in the **proportion of adults with a work-limiting illness** who are struggling financially, who had been managing better before the pandemic.

In November 2024, there were 803 family households with children claiming this entitlement in the Scottish Borders.



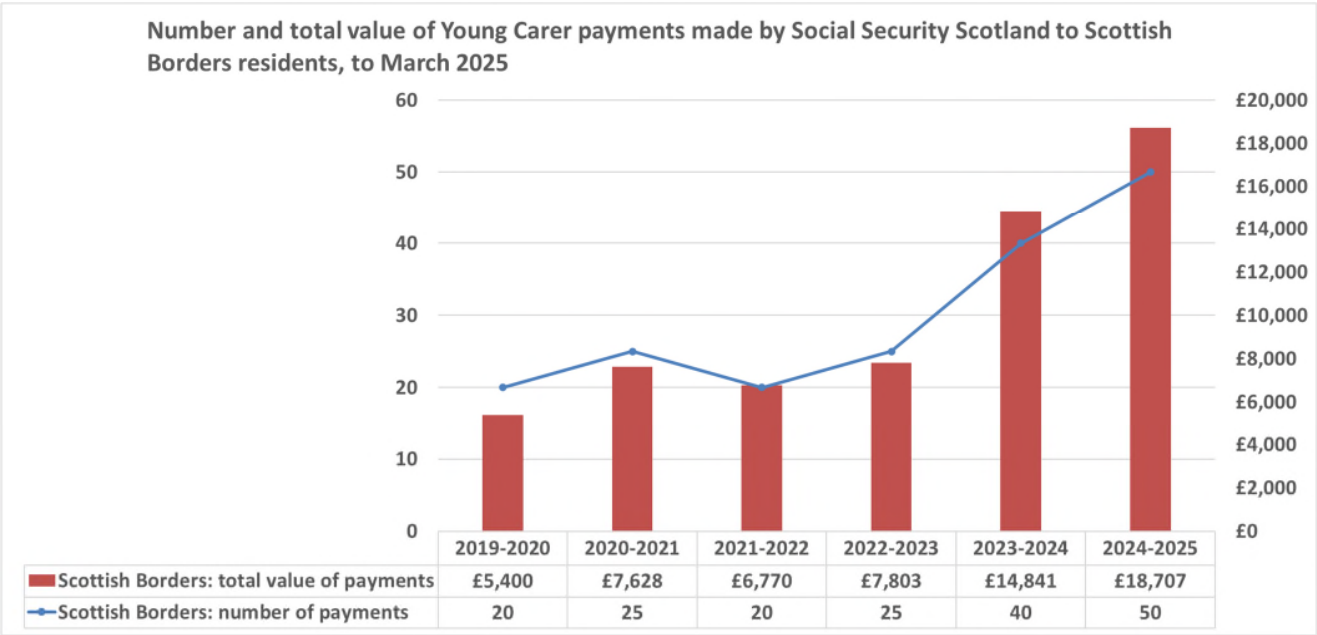
b) Young Carers

According to information from [Social Security Scotland](#), Young Carer Grant is a payment that can be applied for annually by young carers aged 16 to 18 who care for someone normally paid a qualifying disability benefit. The payment is a flat rate of £390.25 that can be applied for once a year.

The payment is in acknowledgement of the young person’s carer role and is intended to help them access life opportunities that are the norm for many other young people. Young carers can spend this money as they choose. On 1 April 2025, the value of payment for Young Carer Grant was uprated from £383.75 to £390.25.

In the 2024-25 financial year, there were 80 applications for Young Carer Grant in Scottish Borders, representing 1% of all applications received in Scotland. By contrast, 15% of all Scottish applications were received in Glasgow City, and the urban Local Authority areas account for the highest share of applications. Applications from rural Council areas are generally fairly low. Of the 80 applications received in Scottish Borders, 64% of them were approved.

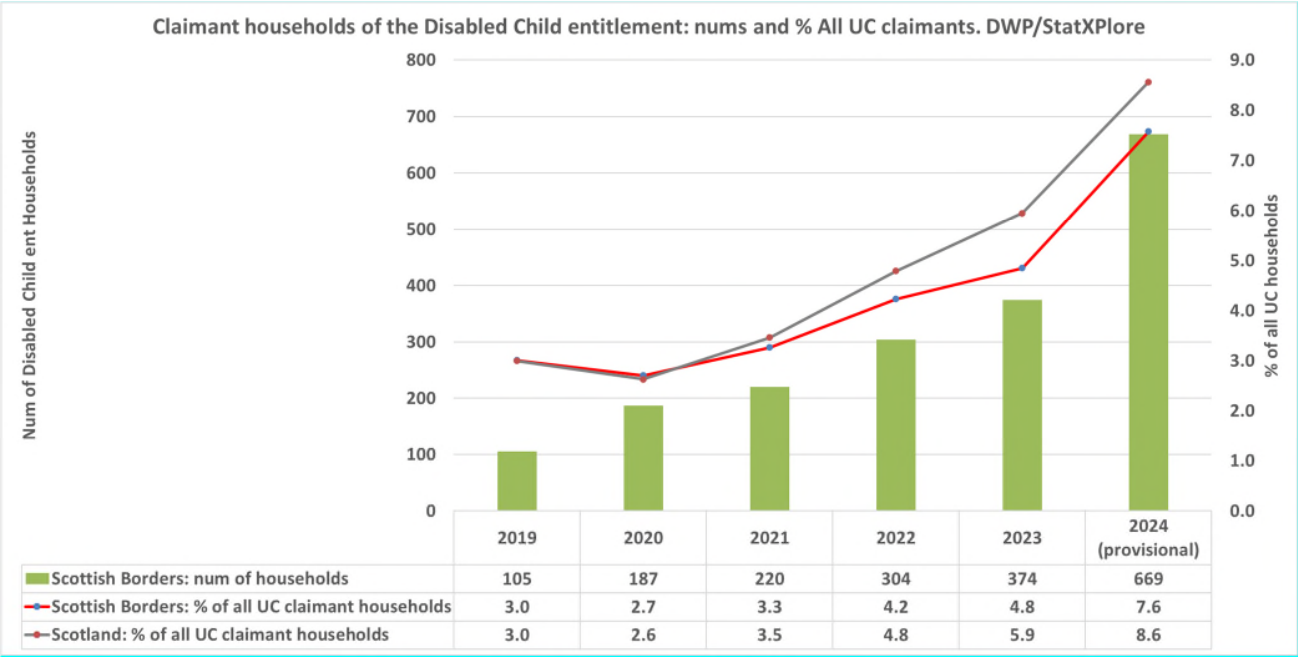
According to the SBC SEEMIS Management Information System, there were 122 Young Carers in Scottish Borders schools in the 2024-25 academic year. This means that the majority of Young Carers in the region either do not, or are not able to, apply for Young Carer Grant.



c) Universal Credit claimant households with the disabled child entitlement

The chart below shows that an estimated 669 households in Scottish Borders claimed the Disabled Child element of Universal Credit in November 2024. This is a big increase in numbers since the previous year and the numbers have steadily increased since the entitlement was rolled out from legacy benefits.

The proportion of Disabled Child Entitlement claims within the context of all Universal Credit claimant households has also steadily increased, both in Scottish Borders and in Scotland as a whole.



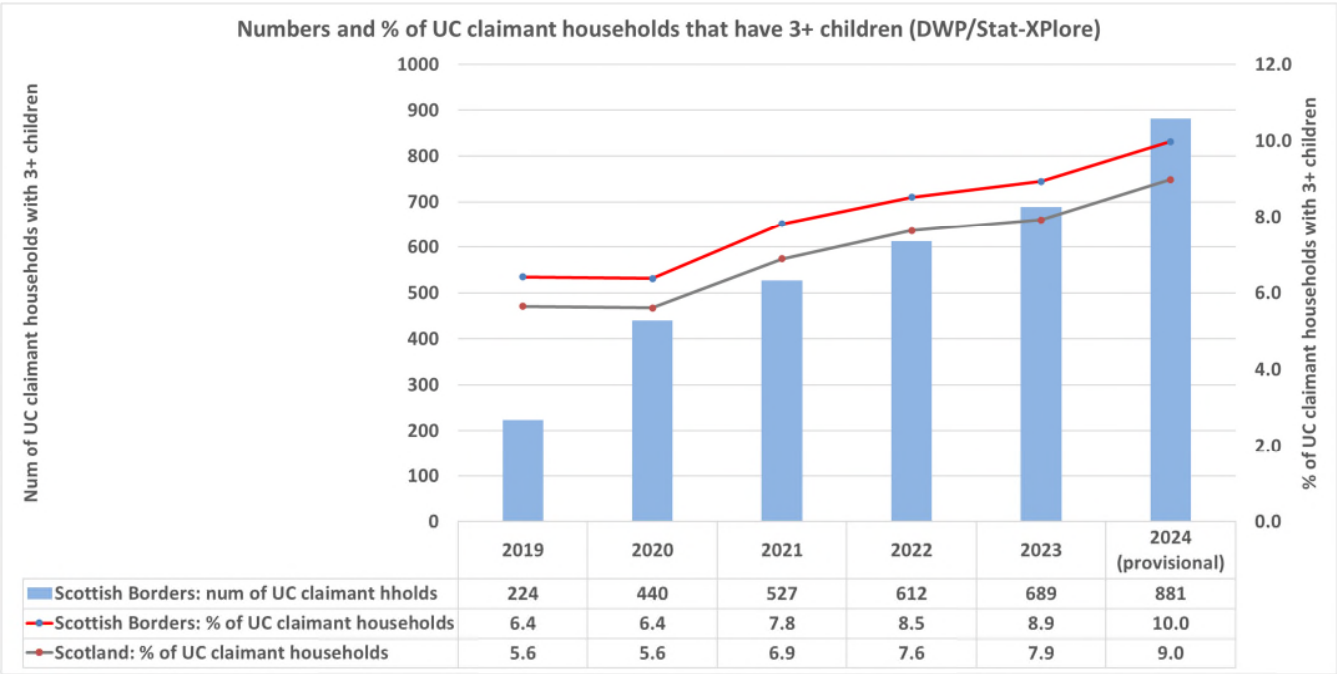
Priority Group 3: Households with 3 or more children

According to Public Health Scotland, 12% of all families in Scotland have three or more children. They are more at risk of being affected by child poverty because:

- they are disproportionately affected by the two-child Child Benefit policy and the benefits cap, which ensures no household receives more in welfare benefits than the average wage
- they face higher costs of living, even before the current crisis
- they are more likely to report they do not manage well financially and are more likely to be living in overcrowded conditions

a) Universal Credit claimants with 3+ children

The chart below shows that the proportion of all UC claimant households that have three or more children, is increasing, although the numbers are fairly small. Only 881 households were in this category in November 2024. This is a small proportion of families but is increasingly represented in the Universal Credit statistics.



Priority Group 4: Minority ethnic families

According to recent [Scottish Government information](#), minority ethnic adults make up 12% of the population in Scotland. Minority ethnic people are more likely to suffer from poverty and child poverty because:

- they are more likely to live in a larger family with younger parents, which are also priority groups for child poverty
- they face additional barriers applying for, and working in, the better-paid jobs, despite often outperforming their White British peers at school
- as a consequence, they are more likely to be forced into low-paid work with irregular hours, which is contrary to a healthy family work-life balance
- they are also more likely to live with housing insecurity and higher rents in the private rented sector

The 2022 Census recorded that 7,251 people (6.2% of the population) in Scottish Borders stated that they were in an ethnic group other than White Scottish or White British.

There is very little information about the correlation between minority ethnic households and child poverty in the Scottish Borders. The uptake of Universal Credit is recorded by age and gender, but not by ethnic group.

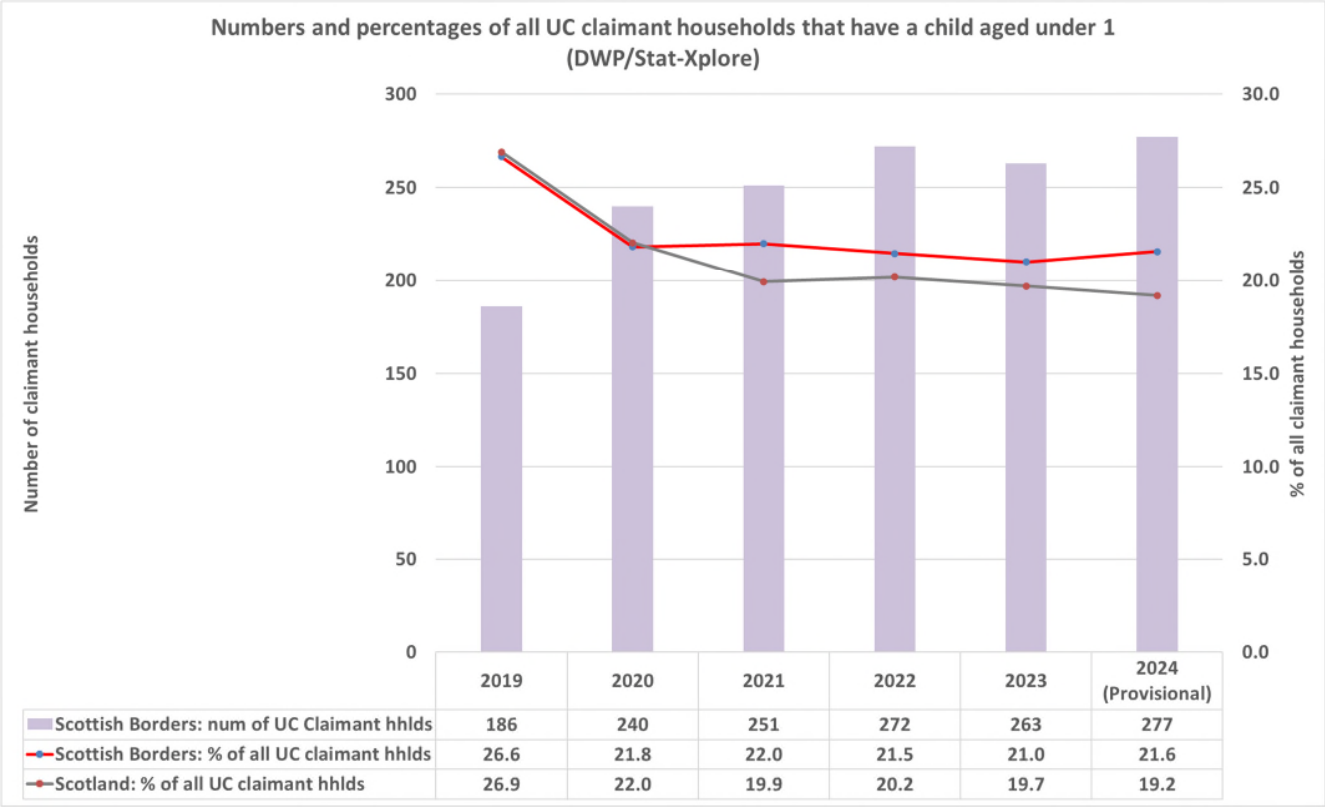
Priority Group 5: Youngest child aged under 1

Families with a child under 1 are more at risk of child poverty, due to the income deprivation caused by at least one of the parents taking maternity or paternity leave for up to a year.

[National Records of Scotland](#) estimated that there were 825 births in Scottish Borders in 2023. The birth rate is decreasing in the region.

a) Universal Credit – families with children under 1

The chart below shows that there were 277 families with babies under 1 claiming Universal Credit in November 2024, which is about 34% of all recorded births in 2023 (the most recently available figure). The number and proportion of families with new babies claiming help with costs has increased in the Scottish Borders, despite the flat birth rate in the region. Since the end of the pandemic and the start of the cost-of-living crisis, the proportion of claimants with a new baby has been higher in Scottish Borders than the average for Scotland.



Priority Group 6: Mothers aged under 25

According to [Scottish Government information](#), mothers aged under 25 are a diverse, relatively small and shrinking group but are more likely to live in a low income household, and more likely to live in a deprived area than older parents, for a number of reasons including:

- Less financial security and fewer savings
- Lower earnings from work, and being trapped in a cycle of in-work poverty
- Housing insecurity – less likely to afford own home and more likely to still be living with parents or in unsuitable conditions
- A higher likelihood of also being in another priority group, e.g., lone parents, child aged under 1, disabled household member, which undermines their ability to work their way out of poverty even more.

Figures are provided by DWP on the age of individual claimants of Universal Credit, but it does not link them to which entitlements of UC they claim or whether they have children. The data on Households claiming Universal Credit do not give information on the age of the claimant who is claiming on behalf of the child.