

Child Poverty Stats for Scottish Borders

May 2026

Contents

Child Poverty Summary in Scottish Borders.....	2
Proportion of children living in relative poverty (after housing costs)	4
Children in Low Income Families (after housing costs) 2024/25 All Children.....	6
Age Bands.....	6
Family Type.....	7
Working Families.....	8
Earnings by place of residence and Earnings by place of work	9
Households on Universal Credit	11

Child Poverty Summary in Scottish Borders

In 2024-25 there were **14.8% of children (aged under 16) living in relative low income families (after housing costs) in the Scottish Borders compared to 15.0% for Scotland**. Within the Scottish Borders the level of child poverty varies across the wards with Tweeddale West having the lowest level at 8.9% and Hawick and Denholm with the highest level at 22.3%.

When looking at the attributes of all children in relative low income families (after housing costs), which means, dependent individuals aged under 16; or aged 16 to 19 in full-time non-advanced education, the findings for the Scottish Borders in 2024-25 were:

- **21% were aged 16 to 19**, similar to the 21% for Scotland.
- **51% live in lone parent households**, slightly lower than the level for Scotland (54%).
- **79% live in working households**, slightly higher than the level for Scotland (74%).

For over 10 years the gross median weekly earnings for the Scottish Borders regardless of being residence or workplace based have been lower than the Scotland level.

- In 2025 the median workplace earnings for the Scottish Borders was £683 per week compared to £774 for Scotland and difference of **£91**.
- In 2025 the median residence earnings for the Scottish Borders was £708 per week compared to £776 for Scotland a difference of **£68**.

In November 2025 there were **7% (4,183) households** in the Scottish Borders on **Universal Credit with children** slightly lower than the 9% for Scotland. Households on Universal Credit with children represent **40% of all households on Universal Credit** slightly higher than the 38% for Scotland. Attributes of the households on Universal Credit in the Scottish Borders were:

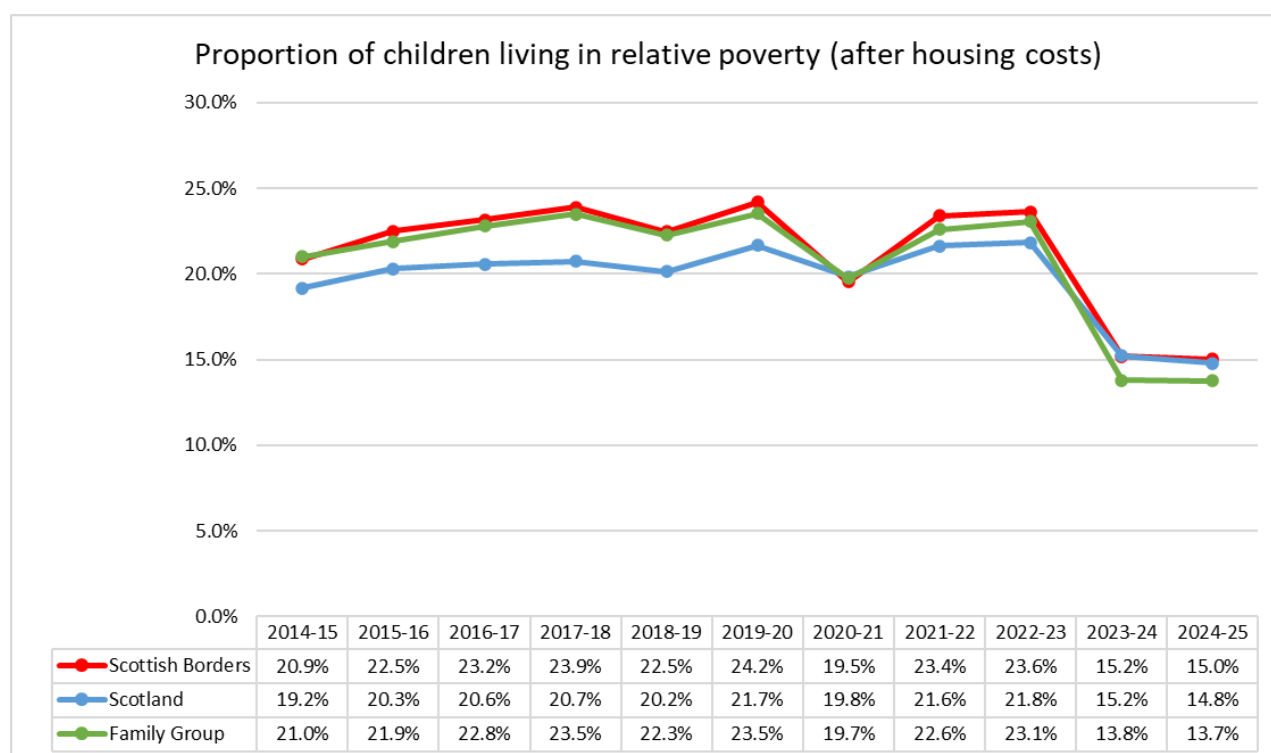
- **7% of Universal Credit households in the Scottish Borders have the Disabled Child Entitlement.**
- Scottish Borders has a similar proportion of households on Universal Credit with **3 or more children** to Scotland at **8%**.
- Households where the **youngest child was aged 0-4 is 30%** of the households with children on Universal Credit in the Scottish Borders similar to the 31% for Scotland.

- The majority (**65%**) of households on Universal Credit with children in the Scottish Borders **live in Social Rented properties**, more than the 58% for Scotland.
- Households with children receiving the **Limited Capacity for Work and Limited Capacity for Work and Work Related Activity** in the Scottish Borders (**23%**) is similar to Scotland (24%).
- Within the Scottish Borders **22%** of the households on Universal Credit with children claim the **Carer Entitlement**, higher than the 10% for households on Universal Credit with NO children.

Proportion of children living in relative poverty (after housing costs)

Source: LGBF <https://www.improvementservice.org.uk/benchmarking/explore-the-data> - DWP

The proportion of children living in relative poverty (after housing costs) in the Scottish Borders (15.0%) is at its lowest in over 10 years, slightly lower than the previous year. Although the proportion of children living in relative poverty (after housing costs) in the Scottish Borders is lower it is still higher than the rate for Scotland (14.8%) and the Family Group (13.7%).

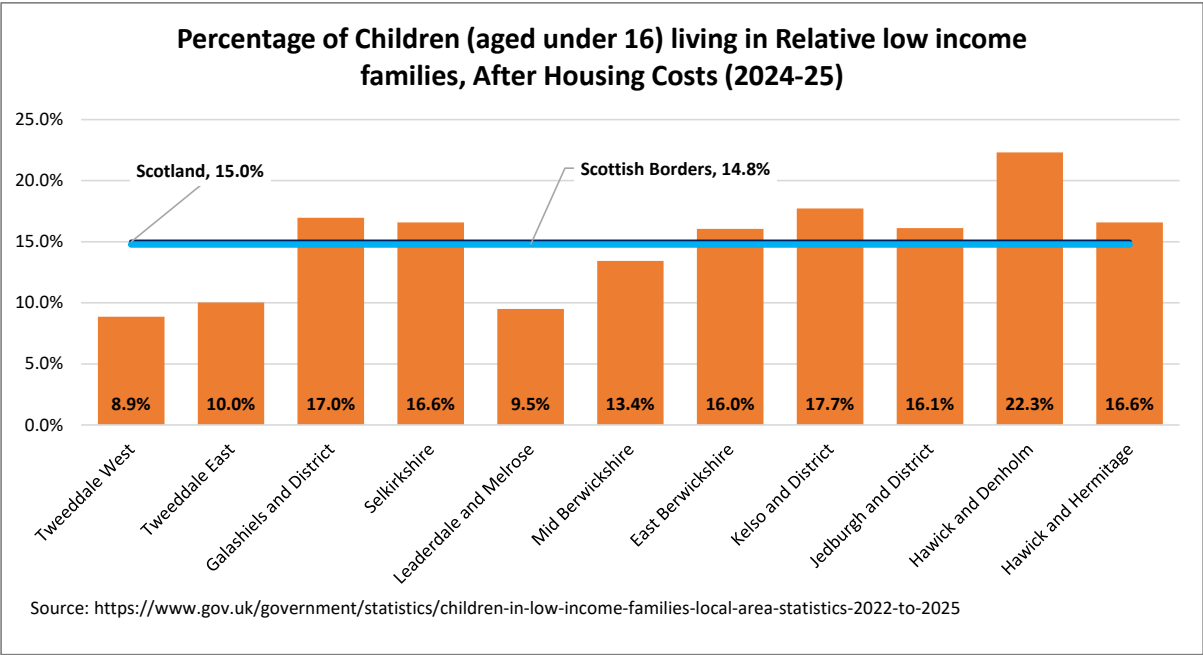


Source: LGBF <https://www.improvementservice.org.uk/benchmarking/explore-the-data> - DWP

For the Scottish Borders and all Scottish Local Authorities there was a decrease in children living in relative poverty (after housing costs) in 2020-21 due to Covid-19 payments, the decrease in 2023-24 and continues for 2025-25 may be attributed to Scottish Child Payment.

The Scottish Child Payment is a £28.20 weekly payment per child (as of April 2026) aimed at low-income families in Scotland to help with living costs. Administered by Social Security Scotland, it is paid every four weeks for each eligible child under 16, with no limit on the number of children.

Seven wards in the Scottish Borders have a higher percentage of Children (aged under 16) living in Relative low income families, After Housing Costs compared to Scotland.



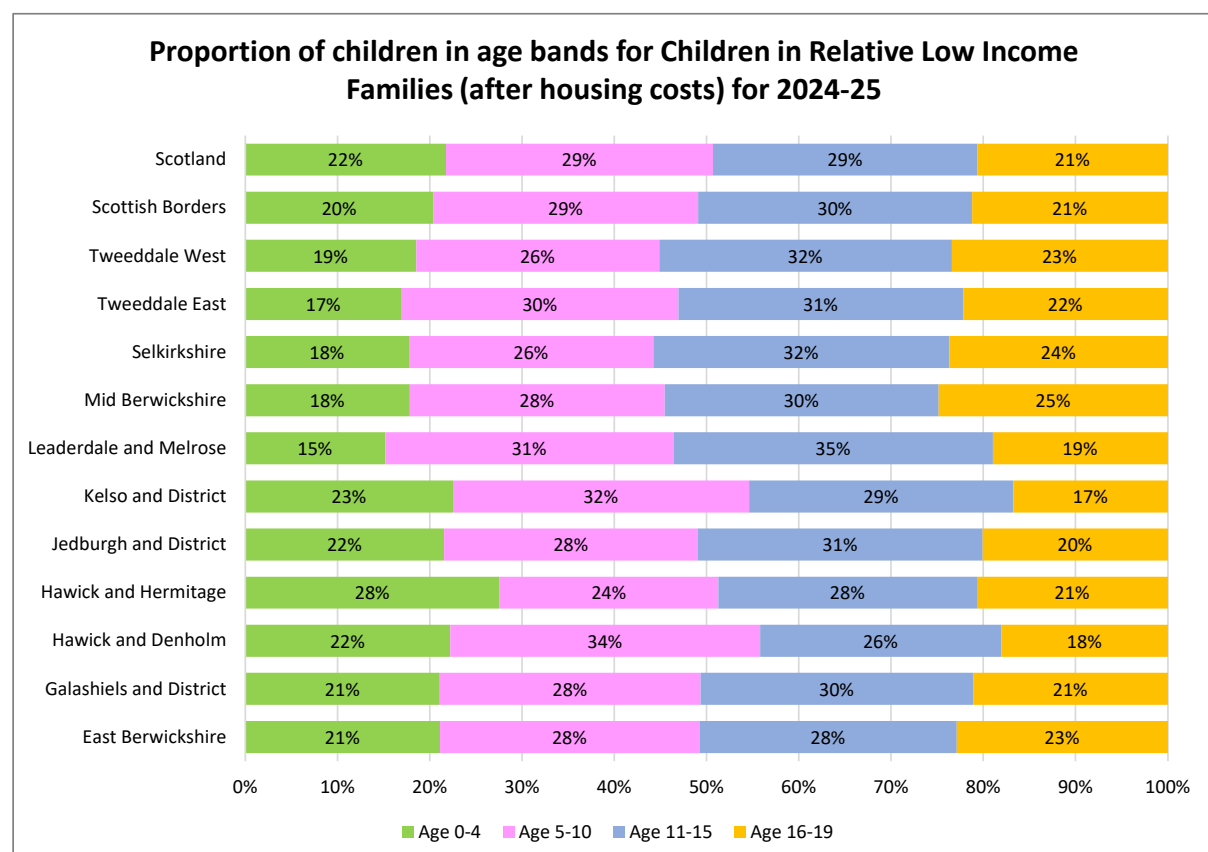
Children in Low Income Families (after housing costs) 2024/25 All Children

Source: DWP via [Stat-Xplore](#).

This section focuses on the attributes of all Children in Low Income Families (after housing costs) in the Scottish Borders by Multi Member Ward for 2024-25. All children means, dependent individuals aged under 16; or aged 16 to 19 in full-time non-advanced education. In 2024-25 there were 3,373 Children in Low Income Families (after housing costs) in the Scottish Borders.

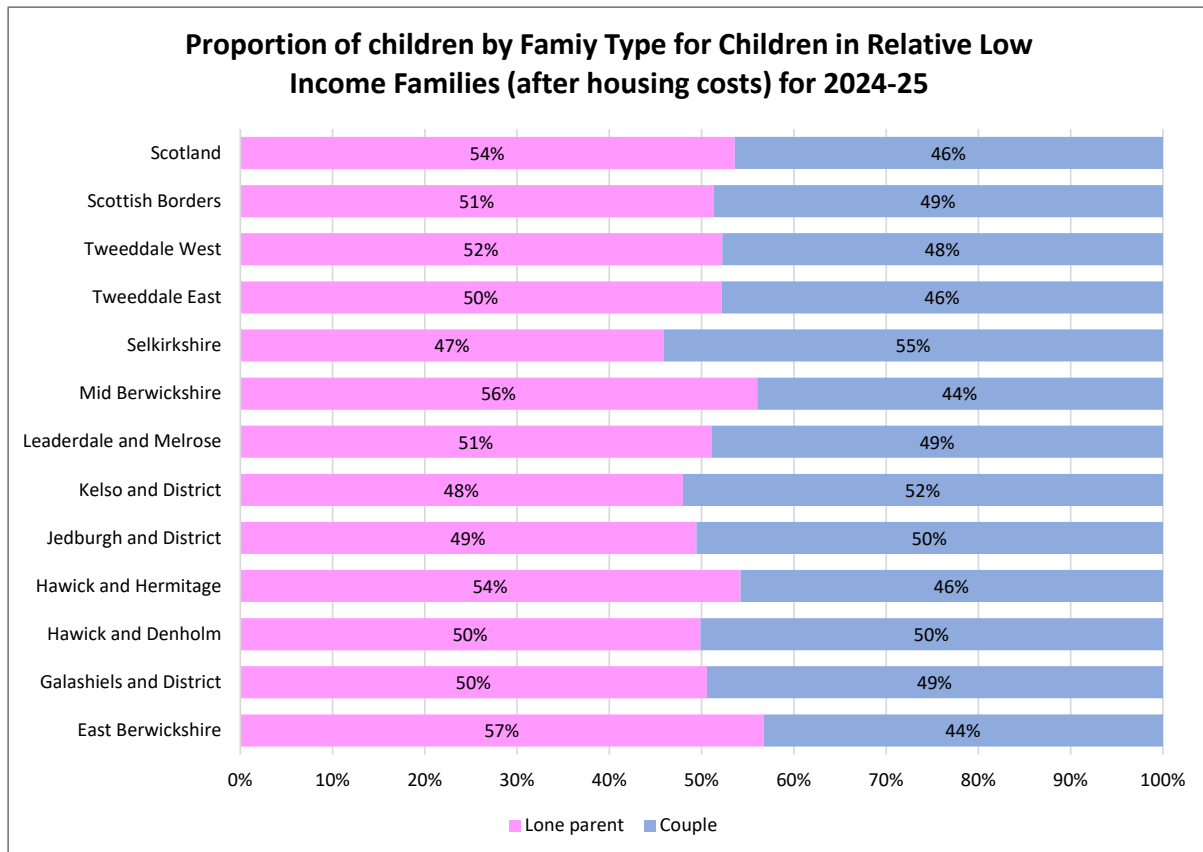
Age Bands

The graph below shows the proportion of children in age bands for Children in Relative Low Income Families (after housing costs) for 2024-25 for Scotland, Scottish Borders and each of the Multi Member Wards. For the Scottish Borders 21% of the children in low income families were aged 16 to 19, similar to Scotland, within the Scottish Borders Mid Berwickshire has the highest proportion with 25%.



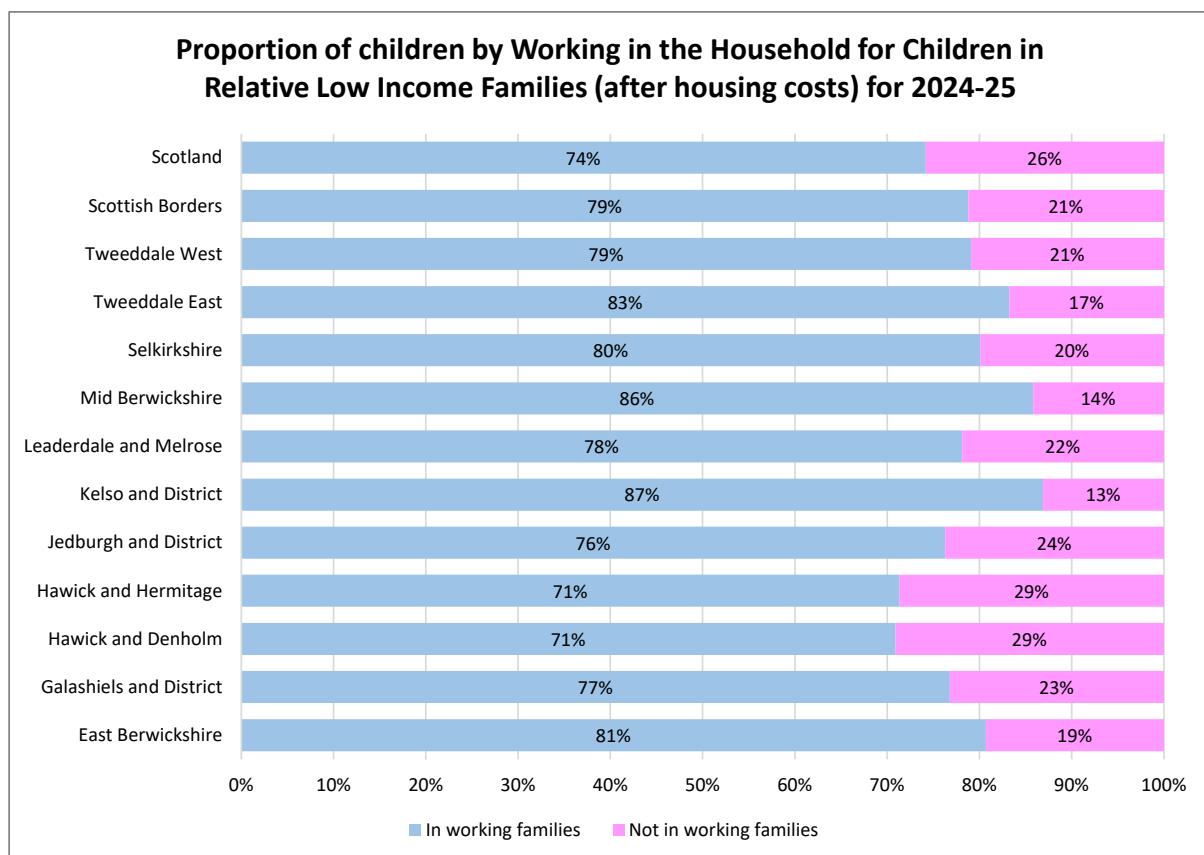
Family Type

51% of the children in relative low income families (after housing costs) in the Scottish Borders live in lone parent households, slightly lower than the level for Scotland (54%). Within the Scottish Borders Multi Member Wards between 46% and 57% of children live in lone parent households, as seen in the graph below.



Working Families

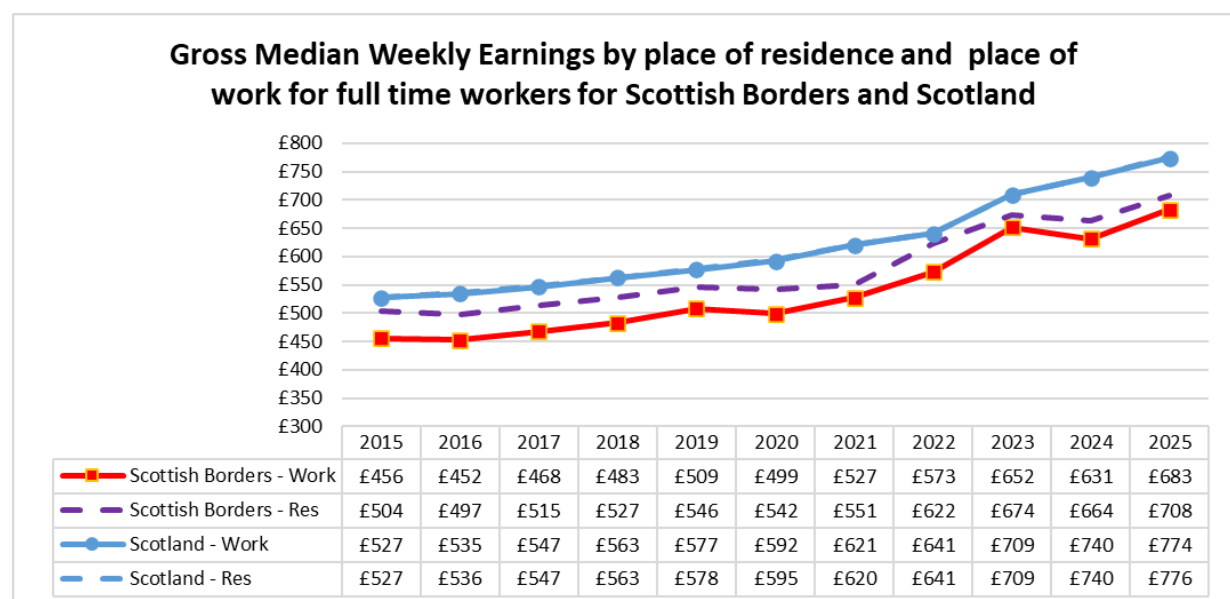
There is a clear majority of children in relative low income families (after housing costs) that are in working households. 79% of the children in relative low income families (after housing costs) in the Scottish Borders are in working families, more than the 74% for Scotland. Within the Multi Member Wards in Scottish Borders the proportion of children in relative low income families (after housing costs) range from 71% in both Hawick wards to 87% in Kelso and District.



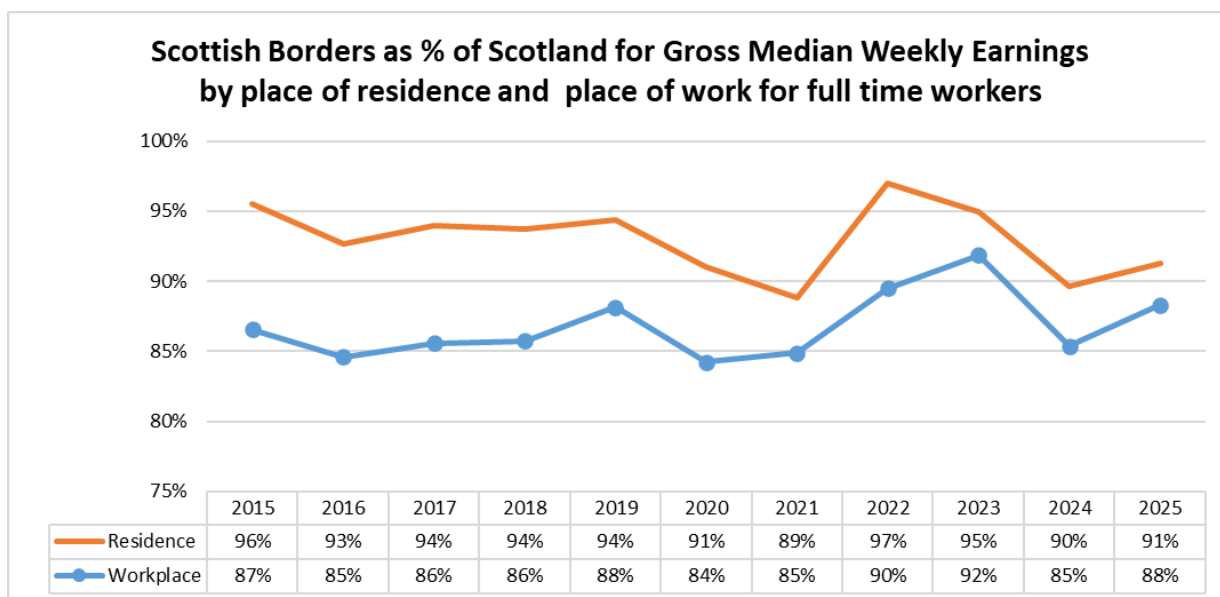
Earnings by place of residence and Earnings by place of work

Source: NOMIS <https://www.nomisweb.co.uk>, ONS annual survey of hours and earnings - resident analysis and workplace analysis

The graph with table below shows the gross median weekly earnings for full time works, both residence based and workplace based for the Scottish Borders compared to Scotland. Although following similar trends as Scotland, the weekly earnings in 2025 for the Scottish Borders were £68 lower for residence and £91 lower for workplace based. Residence based earnings is the earning for those living in the Scottish Borders regardless of where they work (e.g. Edinburgh).



For over 10 years the gross median weekly earnings for full time workers for the residents and workers of the Scottish Borders was consistently below the Scottish level. The graph below shows what percentage the gross median weekly earnings for the Scottish Borders compared to Scotland for both residence and workplace based. In 2025 the gross median weekly earnings for residence in the Scottish Borders was 91% of the level for Scotland, it was 88% for workplace based.



Households on Universal Credit

This section focuses on households with children on Universal Credit (UC) in November 2025. Source: DWP via [Stat-Xplore](#).

The most recent total household estimates from National Records of Scotland and for 2024, so it is used as the overall context number. In the Scottish Borders 19% of the households on Universal Credit compared to 24% for Scotland. When focusing specifically on **households on Universal Credit with children the figure for the Scottish Borders is 7%** compared to 9% for Scotland.

Households and Households on Universal Credit	Scottish Borders	Scotland
Household estimates (2024)	56,085	2,552,388
All Households on Universal Credit (Nov 2025)	10,382	607,017
All Households on Universal Credit (Nov 2025) Percent of Households	19%	24%
Households on Universal Credit With Children (Nov 2025)	4,183	232,950
Household with Children as a Percent All Households on Universal Credit (Nov 2025)	7%	9%

In November 2025, 10,385 households in the Scottish Borders were on Universal Credit, of which 40% (4,183) are households with children compared to 38% for Scotland.

Of the households on Universal Credit in the Scottish Borders 37% claim the Child Entitlement similar to the 36% for Scotland.

7% (772) of households on Universal Credit in the Scottish Borders claim the Disabled Child Entitlement similar to the 8% for Scotland.

Universal Credit Households (Nov 2025):	Scottish Borders	% Scottish Borders	% Scotland
All Households on Universal Credit	10,382	100%	100%
Households on Universal Credit With Children	4,183	40%	38%
Households on Universal Credit - Child Entitlement	3,874	37%	36%
Households on Universal Credit - Disabled Child Entitlement	772	7%	8%

The table below shows the family type of those on Universal Credit in November 2025, highlighting that in the Scottish Borders there are proportionally fewer 'Single, with children' and more 'Couple, with children' compared to Scotland.

Universal Credit Households (Nov 2025): Family Type	Scottish Borders	% Scottish Borders	% Scotland
Single, no children	5,614	54%	57%
Single, with children	2,850	27%	29%
Couple, no children	579	6%	4%
Couple, with children	1,333	13%	10%
Unknown or missing family type	7	0%	0%
All Households on Universal Credit	10,382	100%	100%
Households on Universal Credit With Children	4,183	40%	38%

Scottish Borders has a similar proportion of households on Universal Credit with 3 or more children to Scotland at 8%. In November 2025 there were 63 households in the Scottish Borders on Universal Credit with 5 children or more.

Universal Credit Households (Nov 2025): Number of Children	Scottish Borders	% Scottish Borders	% Scotland
0	6,196	60%	62%
1	1,779	17%	17%
2	1,547	15%	14%
3	607	6%	5%
4	189	2%	2%
5 or more	63	1%	1%
Unknown or missing	7	0%	0%
All Households on Universal Credit	10,382	100%	100%

When looking at households where the youngest child was aged 0-4 is 30% of the households with children on Universal Credit in the Scottish Borders similar to the 31% for Scotland. In November 2025 there were 237 households in the Scottish Borders with the youngest child under 1 on Universal Credit.

Universal Credit Households (Nov 2025): Youngest Child in household is Aged 0-4 of Universal Credit households with Children	Scottish Borders	% Scottish Borders	% Scotland
Households on Universal Credit With Children	4,183		
Households on Universal Credit With Children with Youngest Child in household is Aged 0-4	1,272	30%	31%
0	237	6%	6%
1	304	7%	7%
2	271	6%	6%
3	227	5%	6%
4	229	5%	6%

The majority (65%) of households on Universal Credit with children in the Scottish Borders live in Social Rented properties, more than the 58% for Scotland.

Universal Credit Households (Nov 2025): Housing Tenure for those with Children	Scottish Borders	% Scottish Borders	% Scotland
No Housing Entitlement	852	20%	25%
Social Rented Sector	2,712	65%	58%
Private Rented Sector	608	15%	16%
Other or unknown	-	-	1%
Households on Universal Credit With Children	4,183	100%	100%

Households with children receiving the Limited Capacity for Work and Limited Capacity for Work and Work Related Activity in the Scottish Borders (23%) is similar to Scotland (24%).

Universal Credit Households (Nov 2025): Limited Capability for Work Entitlement for those with Children	Scottish Borders	% Scottish Borders	% Scotland
Limited Capability for Work	19	0.5%	0.6%
Limited Capability for Work and Work Related Activity	924	22%	23%
None (No Entitlement)	3,239	77%	76%
Households on Universal Credit With Children	4,183	100%	100%

More households with children receive the Carer Entitlement compared to households with no children. 22% (915) of the households with children on Universal Credit receive the Carer Entitlement, just under the 25% for Scotland.

Universal Credit Households (Nov 2025): Carer Entitlement	Scottish Borders	% Scottish Borders	% Scotland
Carer Entitlement - Households No Children	607	10%	10%
Carer Entitlement - Households With Children	915	22%	25%
Carer Entitlement - All Households	1,516	15%	16%
Households on Universal Credit No Children	6,200		
Households on Universal Credit With Children	4,183		
All Households on Universal Credit	10,382		