

## Olivia<sup>1</sup>

Olivia is five years old, small but determined, with a smile that makes people think everything in her world is easy. But life for Olivia and her mum is anything but simple. They live together in a small private rented house in Brae, close enough to the shop and school to walk everywhere. This is important, because they can't afford to buy or run a car.



Olivia's mum works parttime, 18 hours a week. She earns **£10,102 a year<sup>i</sup>**, which is about **£194 a week**. After taxes and benefits are balanced out, because one pretty much cancels out the other, her final income becomes **£10,088 a year<sup>ii</sup>**. Once the rent is paid, they're left with just **£112 a week<sup>iii</sup>**, or **£16.03 a day**, to cover everything else. For two people, that doesn't stretch far.

She is representative of the average child among the poorest seventh of all children in the UK. In a Shetland context 4% of Shetland households have an income lower than her, below £10k<sup>iv</sup>.

Living in Shetland makes some things harder too. It costs up to 30% more to have an acceptable cost of living, than if she lived in a UK urban area<sup>v</sup>. Food costs more, especially fresh food, and travelling to Lerwick for cheaper groceries takes time, planning, and usually a lift from someone. Still, Olivia's mum never gives up. She tries to shop smart, and she's grateful for help from her family, especially when Olivia's grandmother has spare homegrown vegetables. On a few tough weeks, she's needed support from the food bank, something she wishes wasn't necessary but is thankful for.

On the occasions when Olivia's mum has needed help with food or heating, she has found the process hard to navigate. Support isn't always immediately available, and there is a sense that help should only be used sparingly. She remembers one moment particularly clearly, where she hesitated before asking again, worrying that it might be seen as too much, even though nothing about her situation had improved<sup>vi</sup>.

The house they rent isn't perfect. It's cold in winter, and the heating is expensive, so it's used only when absolutely needed. Dampness creeps in during the colder months, and Olivia has developed a bit of a cough that worries her mum. Clothes are hard to dry inside, and hanging them outside is impossible in winter storms. If they were to heat all the rooms in their home, to keep warm through the year, it would cost up to £385 a month<sup>vii</sup>, which would leave them very little for any other costs.

Her mum wishes they could move into social housing where rent would be cheaper, but the waiting list is long. At least their current landlord is someone she knows, which makes her feel a tiny bit more secure. She has spoken to the landlord to see if there are any improvements they could make but there isn't anything that can be done quickly, cheaply or without major upheaval and there is very little support for the landlord to do the work.

Despite all this, Olivia's world is full of imagination. She decorates her room with fairy lights and drawings, because her mum can't afford paint or new furniture. She loves walking to the beach, one of the few things that costs nothing, and collecting stones she thinks look magical.

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<sup>1</sup> Olivia is created from Seven Children (inc. FRS, HBAI), ONS data, MIS for Remote Rural Scotland, Adult Learning Case Study, Glasgow University – State of Poverty Project, Public Health Scotland Pen Portraits



Olivia's dad is serving a 6 year sentence in prison for the offence of causing death by dangerous driving. He drove his best friend home from the pub whilst under the influence of alcohol, losing control of the vehicle, and his friend died from his injuries. He currently resides in Shetland's closest prison estate, HMP Grampian. Olivia has always had a positive and loving relationship with her dad and longs to see him in person. However, the time and costs associated with making visits to HMP Grampian from Shetland make this impossible - two overnight ferry journeys, two train journeys and two bus or taxi journeys and at least one overnight stay in accommodation, to have a maximum two hour visit<sup>viii</sup>. This is something Olivia and her mum cannot afford. Instead, Olivia and her mum settle for phone calls and Olivia draws many pictures for her dad, which her mum sorts through before sending as many depict the sadness she feels around being separated from her dad and the intimidation, from some, they have both experienced due to having a loved one in prison, despite it not being their fault.

Olivia's mum knows that getting out and seeing other parents would help both of them, but that isn't always easy. When Olivia was younger, they loved going to Bookbug when they were in Lerwick, because you could just go along and it was free. Some activities run by volunteers feel daunting, not because the people aren't kind, but because there is often an unspoken worry about being asked to contribute - bringing baking, helping out, or finding money at short notice. Even small expectations can add pressure when every pound is already accounted for, and she worries quietly about being judged if she can't keep up, even though most of the other parents are friendly and welcoming<sup>ix</sup>.

Olivia sometimes notices when her mum is tired or overwhelmed. She's a sensitive child who picks up on emotions quickly. But she also sees how hard her mum works to make their home loving, safe, and steady.

Olivia's mum dreams of a future where Olivia can have friends over after school and never feel she has less than others. She worries, of course about money, about damp walls, about being judged, but she keeps going. And Olivia, bright and resilient, keeps hoping too.



## George<sup>2</sup>

George is five years old and lives with his mum, dad, and two older siblings in private rented accommodation in Lerwick. His is a lively household, shaped by noise, movement, and the pull of sibling relationships. George shares a room with his older brother; bunk beds, so they have space to play. From the outside, George's family appears to be managing: the children attend school, the parents work hard, and everyday life continues. But beneath this is a constant and exhausting effort to balance work, benefits, health, and money, with little margin for safety.



George's dad does some paid work, but only up to a point. If he works too much, the family risks losing benefits that they cannot afford to give up. The rules around Universal Credit are complex and shifting, and the fear of getting something wrong looms large. He is expected to search for work up to 35 hours a week, with a failure to do so leading to sanctions. For the family, paid work is not a simple route out of poverty but a careful calculation. Even small changes in income can mean falling worse off overall, so they live within tight constraints, prioritising stability over opportunity.

The family's household income is around **£15,182 a year<sup>xg</sup>**, roughly **£292 a week**, which is around the bottom fifth to quarter of UK households. As a household this income sits within the 15K to 20K bracket, along with 8% of Shetland households; 1,322 households earn less than George's family<sup>xi</sup>. Once rent is paid, they have about **£237 left each week<sup>xii</sup>**, or **£32.20 a day**, to cover food, heating, clothing, transport, and all the costs of raising three children. This is more than some families have, but it is still a very low income for a household of five, especially in Shetland, where the cost of living is higher than on the mainland. As a family, it costs them up to 30% more to live in Shetland, than if they lived in a UK Mainland urban area, and up to 25% more than a rural area of the UK<sup>xiii</sup>. Food, particularly fresh food, costs more, and heating a home through long, cold winters is a constant worry. However, they are lucky that they receive their heating through the cheaper more stable priced local district heating scheme<sup>xiv</sup>.

Fortunately, Shetland also brings some advantages. George's parents receive the **Scottish Child Payment of £28.20 a week<sup>xv</sup>** and the **Shetland Winter Payment of about £300<sup>xvi</sup>** during the winter. These payments make a genuine difference - they help keep the house warm a little longer, or cover school needs that would otherwise be impossible. They don't solve everything, but they give his parents moments where they can breathe.

George's mum lives with anxiety and depression. Although she is not officially recognised as disabled, her experiences at school, especially feelings of failure and shame around learning, have stayed with her into adulthood. She was a bright child, with so much potential, but she remembers feeling physically sick when asked to answer maths questions in class, and those memories continue to undermine her confidence. Leaving the house can be difficult, and interacting with services feels overwhelming. She takes medication but is reluctant to ask for further help, feeling that others are worse off and that she should cope. She may be neuro-divergent, doing her best to mask it; she is

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<sup>2</sup> George is created from Seven Children (inc. FRS, HBAI), ONS data, MIS for Remote Rural Scotland, Adult Learning Case Study, Glasgow University – State of Poverty Project, Public Health Scotland Pen Portraits, OPEN Project Personas, Deprivation and Social Exclusion in Shetland Case Studies



very creative, and when she is able, she enjoys finding things in the charity shops, to alter for her children.

This has created a vicious cycle. George's mum would like to work and even dreams of becoming a nurse one day, but fear, anxiety, and worries about the impact on the family's benefits hold her back. Gradually, she has begun to engage with Adult Learning, taking small steps towards rebuilding confidence. George's dad supports this and hopes that gaining qualifications might help her feel more valued and more secure in herself, but the uncertainty of whether this time, trying something new, will result in change, and then how any change might affect their finances.

Daily life in the household is shaped by careful budgeting and quiet sacrifice. Bills are not always paid on time, and any unexpected expense can tip the balance. Food often runs short toward the end of the month, and the family has needed to use the food bank, but she often feels she should leave this food for those that need it more. George's mum frequently says she isn't hungry so that the children can eat. His older brother sometimes claims he's too busy playing football at break to have a snack, knowing that means there will be more food left for his younger siblings at home.

School occasions that are meant to be joyful, such as Christmas, book days, or special theme days, bring stress rather than excitement. In the past, the children have sometimes stayed home on these days, embarrassed about not having the right clothes or books. More recently, George's mum has made a determined effort to take the children to the library instead, even though she finds it difficult, so they don't miss out completely. Still, the children notice that others leave school clutching new books chosen from wishlists that feel out of reach.

George grows up surrounded by love and determination. His parents work hard to keep up appearances, aware of how easily families like theirs are judged. They make sure the children are clean, polite, and punctual, even when they are struggling behind the scenes. Friendships matter to them, but they carefully hide their financial and health difficulties, determined not to be seen as failing.

The stress of poverty extends beyond the immediate household. George's mum worries deeply about her brother, who has faced similar mental health challenges. His difficulties spiralled into substance use, the loss of work, and homelessness. He now couch-surfs rather than sleeping rough, but is still profoundly insecure. The family has no space at home and no spare money to help, reinforcing a sense of helplessness and fear about what the future might hold.

For George himself, life is busy, active, and full of energy. He thrives on routine and on being part of a large family. He feels loved and protected, even as his opportunities are shaped by forces beyond his parents' control. His childhood is not defined by neglect, but by constant constraint: stability without security, care without comfort, and a family doing everything they can to keep going in a system that offers little room for error.



## Freya<sup>3</sup>

Freya is five years old and lives with her younger sister and both parents in a remote part of Shetland. Their home is surrounded by open space, quiet roads, and familiar faces. It is a place that offers safety, friendliness, and a strong sense of community, but also, isolation, limited services, and daily logistical challenges that shape every aspect of family life.



Both of Freya's parents work, often juggling multiple jobs to make ends meet. They can only afford one car, which quickly becomes a barrier rather than a convenience. Freya's dad uses it for work, leaving her mum limited in the jobs she can take and the hours she can work. Although she went away to university and once imagined a different future, life now feels constrained by geography, childcare shortages, and the realities of rural living. She often feels lonely and cut off, missing the social connections and opportunities she once expected.

When both girls were in nursery, Freya's mum was able to work longer hours and pick up more shifts during school holidays. Now that Freya is at school, the absence of wraparound care and holiday clubs makes employment far more complicated. School holidays are particularly difficult, especially as they coincide with the busiest period for her employer. Sometimes Freya goes to work with her mum at the café, sitting quietly with colouring books and chatting to tourists. She enjoys the attention and the sense of importance, but her mum finds it stressful, trying to keep Freya occupied while doing her job. Freya's younger sister can attend nursery year-round, but this is reliant on whether one parent is able to get her there, whilst juggling work commitments.

The family's disposable income is around **£22,204 a year<sup>xvii</sup>**, or roughly **£427 a week**, still well below the UK median, with around 60% of households who are better off. Rising fuel prices, food costs, and the lack of affordable childcare mean that even small unexpected expenses can undermine careful planning. If they were able to afford an acceptable standard of living, their costs would be up to 60% higher than a similar family living in a UK mainland urban area<sup>xviii</sup>.

Their heating system is disjointed: they have an inefficient converted oil fired rayburn in the kitchen with a radiator and an open fire in the living room with panel heaters in the bedrooms and a heat bulb in the bathroom. The cost of oil has doubled recently and could go higher. To fill their tank could cost over £1,000, depending on how much they keep the heating on, could require 2-3 tanks per year. The building is inefficient it feels like all of the heat disappears out the chimney and through the draughts so they try to minimise their use of the oil boiler and panel heaters. They collect drift wood from the beach, surplus pallets from a shop nearby and make paper brickettes to burn on the open fire. They do have a peat bank and cut and cure peats so they have a variety of fuels to burn on their fire but as both parents work they are not home to keep the fire going.

Freya's parents have debated whether it would make more sense for her mum to stop working altogether, as benefits might replace much of her income. But past experiences of confusion around the benefits system left the family in debt, an experience that frightened them deeply. Since then,

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<sup>3</sup> Freya is created from Seven Children (inc. FRS, HBAI), ONS data, MIS for Remote Rural Scotland, Glasgow University – State of Poverty Project, Deprivation and Social Exclusion in Shetland Case Studies



their priority has been to keep their heads above water, even if that limits future earning potential, and getting out of the house is beneficial to Freya's mum.

Their community is friendly and welcoming. People wave as they walk to school or work, and events at the local hall are important moments of connection for the girls. Still, Freya's mum is conscious that she has no one close by she could rely on in a crisis. Accessing services like the GP often depends on fitting around lifts from neighbours or infrequent transport, adding another layer of stress.

The family owns their home outright, believing they could improve it over time. In reality, work pressures mean there is little time or money for repairs, though they are on a waiting list for an energy efficiency grant<sup>xix</sup>. The house is in poor condition, with weather sometimes driving into the children's bedroom, forcing the family to sleep together for warmth and safety. Plans to build an extension are now far beyond reach.

For Freya, childhood feels mostly secure and loving. She grows up surrounded by care, routine, and a close-knit environment. But beneath this stability is constant parental effort and quiet worry. Her life is shaped by a family working hard to hold things together; not in crisis, but always balancing.



## Harry<sup>4</sup>

Harry is five years old and lives with both his parents and three siblings in a family home, they own, in a remote part of Shetland. His household is busy, noisy, and warm, shaped by shared routines, hand-me-downs, and the constant movement that comes with four children growing up together. From the outside, Harry's family appears to be doing okay: both parents work, the children are settled, and the household is stable. But beneath this stability lies constant juggling and a careful balancing of finances, time, and energy.



Both of Harry's parents are in paid employment, and together they earn around **£34,736 a year<sup>xx</sup>**, or roughly **£668 a week**. Once housing costs and other essential outgoings are taken into account, their disposable income is closer to **£371 a week<sup>xxi</sup>**. This places them below the UK median income, even though they are working full-time as a household. They were fortunate to secure their mortgage when interest rates were lower, which gives them some security, but they have little in the way of savings and no real safety net if circumstances were to change.

Living in Shetland adds pressure that isn't reflected in income figures alone. Food costs are higher, heating is essential for much of the year, and transport is unavoidable. Because of where they live, both parents need access to a car, and even a short trip to the local shop is a twenty-minute round journey. These everyday costs quietly erode their income, leaving less room to breathe than their wages might suggest. It's unplanned for expenses, such as if the washing machine breaks, that still worry them.

The family is not eligible for free school meals or related support, including the Scottish Child Payment and the Shetland Winter Payment, since Harry's mum returned to work. However, Harry gets a free school lunch, like all those who are P1 to P5 in Shetland<sup>xxii</sup>. Although their earnings are higher than some families', the loss of this support means they may have less disposable income than households on lower wages who receive additional help. This creates a sense of running to stand still: working hard, but never quite getting ahead.

Childcare and logistics shape much of daily life. Both parents' jobs offer limited flexibility, making school hours, holidays, and sickness difficult to manage. The only reason the household functions as smoothly as it does is because Harry's granny lives nearby and helps with childcare after school on some days. Her support makes work possible, but it also highlights how vulnerable the family would be without informal care.

Despite these pressures, the household is warm and supportive. The children are clothed, fed, and cared for, and there is laughter and routine. The parents can afford some school trips within Shetland and activities like swimming, but everything has to be planned carefully. Having friends over for tea is rare, not just because of the cost of feeding extra mouths, but because time and energy are always stretched.

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<sup>4</sup> Harry is created from Seven Children (inc. FRS, HBAI), ONS data, MIS for Remote Rural Scotland, OPEN Project Personas, Deprivation and Social Exclusion in Shetland Case Studies, OPEN Project Personas



As the children grow older, new pressures emerge. Activities like swimming, football or gymnastics are important to the children, but they come with costs that go beyond the activity itself - transport, time, kit, and the practicalities of getting there. Harry's parents have noticed how quickly these things add up, and how easily a missed activity can make a child feel left out.

Harry's parents are used to stretching themselves to avoid their children feeling different, sometimes putting younger children's opportunities on hold so older ones don't miss out.

There are also everyday pressures that don't have clear labels. Harry's parents have noticed that some things seem to cost more effort and money than they do for others - clothes that need replacing sooner, routines that rely on structure and familiarity. None of these things stand out on their own, but together they shape how the family plans, spends, and copes<sup>xxiii</sup>.

Harry himself experiences childhood as mostly secure. He benefits from growing up in a loving family where siblings share toys, stories, and attention. But the limits are there too. Opportunities are shared, rotated, or delayed, and treats are measured against what else might have to give.

The longer-term effects of financial constraint are visible in the family as well. Harry's older sister, now a teenager, struggled to find a sense of belonging as a child. Limited transport, few local activities, and parents pulled in many directions meant she often missed out. As she grows older, she feels isolated and uncertain, and her parents worry about the impact this may have on her future.

For Harry, childhood is defined by care without excess and stability without comfort. His family is not in crisis, but neither are they secure. They are working hard to provide a good life in a high-cost place, always balancing, always hoping that careful planning will be enough.



## Carrie<sup>5</sup>

Carrie is five years old and lives with her mum and dad in social housing in town. She is an only child, and her home life feels calm, orderly, and predictable. Compared to many families around them, Carrie's parents are doing reasonably well. Both are in employment, their housing is secure, and the household is able to meet its bills without the constant fear of things tipping over. From the outside, Carrie's childhood looks steady and well-supported.



Living in social housing makes a significant difference to the family's finances. Their rent is lower and their tenancy more secure than it would be in the private sector. After housing costs and tax, the household has around **£476 a week in equivalised disposable income, or just over £27,000 a year<sup>xxiv</sup>**. This puts them in a more comfortable position than lower-income families (around 60% of households are worse off), but not one where they can afford to relax completely. Living in Shetland still comes with higher costs, particularly for food and everyday essentials. Their energy demand is relatively low, but it's still far higher than an equivalent home connected to the mains gas network<sup>xxv</sup>. Careful budgeting remains part of daily life. However, they can just about afford the additional 30% it costs to live an acceptable standard of living in Shetland, compared to a UK Mainland urban area<sup>xxvi</sup>.

Carrie's parents are able to manage. The weekly supermarket shop is affordable, although rising prices are noticed. They can afford for Carrie to go swimming regularly, and once a year they travel south to visit family—an expense that requires planning but feels important for maintaining connections. Unexpected costs are manageable, and there is a sense of stability that many local families lack.

But this security masks deeper challenges. Carrie's dad struggles with poor mental health linked to alcohol dependency and long-standing trauma from his own childhood. By his teenage years, he had already experienced self-harm and low self-worth, and alcohol became a way of coping. Over time, this has shaped his life, spending habits, and relationships. Wanting to keep up with friends, with a new car with personalised number plates, new clothes and household gadgets. He found it difficult to say no, building up significant credit card debt without his wife's knowledge.

When the debt finally came to light, it was a shock that put immense strain on the household. With support from Carrie's mum, he sought help from the Citizens Advice Bureau, and the family now has a repayment plan in place. Keeping up with the payments is hard, even with a reasonable income. The debt has reshaped their choices and their future plans. It is likely that having a second child was never really an option, given the financial and emotional pressures they are managing.

Carrie's mum works hard to shield her from these difficulties. She masks many of the challenges at home, determined to prevent the cycles of instability and low confidence that shaped Carrie's dad's upbringing from being passed on. But this is a strain on her too, as she balances work, family life, and the constant effort of holding things together.

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<sup>5</sup> Carrie is created from Seven Children (inc. FRS, HBAI), ONS data, MIS for Remote Rural Scotland, Deprivation and Social Exclusion in Shetland Case Studies, NHS Shetland Public Health Annual Report, OPEN Project Personas



For Carrie, childhood feels safe and reassuring. She benefits from routine, opportunity, and a predictable home environment. Yet her story shows that even families who appear to be doing well may be carrying hidden burdens. Stability, in this case, is real, but it is carefully maintained, fragile, and dependent on continued support and understanding.



## Lewis<sup>6</sup>

Lewis is five years old and lives with his parents and older brother in a household that is financially comfortable compared to many others in Shetland. Both of his parents are in steady, skilled jobs – a nurse and a classroom assistant, and together they earn more than most families around them. After tax and mortgage payments (they own their own home), **their disposable income is almost £33,000 a year<sup>xxvii</sup>**, or around **£633 a week**. Around two-thirds of households have less than this. Even so, living in Shetland means that money does not stretch as far as it might elsewhere.



The family live within easy reach of town, with work, school, and childcare close by. This accessibility has made it possible for both parents to maintain good jobs, reducing some of the stresses that distance and transport costs create for other families. They also have extended family nearby, and this network of siblings, cousins, and grandparents allows childcare to be shared in ways that make everyday life more manageable. Last-minute problems can be solved, and responsibility does not fall on one person alone.

This relative financial flexibility allows Lewis's family to absorb rising costs with less strain than many others. Unexpected expenses do not immediately destabilise their household. Lewis benefits from this stability in tangible ways: extracurricular activities are affordable, clothing is good-quality and often shared from his older brother, and healthier food choices are within reach. His parents have the time and energy to support his interests and development, rather than being consumed by constant budgeting.

At home, Lewis experiences a predictable routine in an organised environment. His parents' attention is not dominated by financial anxiety, allowing them to focus on family life and long-term planning. This gives Lewis a strong sense of security. Yet this comfort does not isolate the family from worry or responsibility. Lewis's dad, in particular, is conscious of how easily circumstances could change, and of the pressures facing other families in their community.

Much of this concern centres on Lewis's uncle, who has severe learning disabilities. Lewis's grandparents have been his uncle's primary carers for many years, a role that has always been demanding but is becoming increasingly difficult as they age. Growing up, Lewis's dad saw first-hand how caring responsibilities shaped his parents' lives. His mum missed out on opportunities, social connections, and freedom, partly because of the practical demands of care and partly because of the stigma that surrounded disability when he was young. He remembers people talking, and the quiet effort his parents made to shield their children from judgement.

Now those responsibilities are becoming heavier again. His grandparents are ageing rapidly, worn down by years of worry about what will happen when they can no longer provide care. Although some respite is available, it is not enough to meet the full need. Lewis's dad, as the nurse in the family and someone others naturally turn to, is increasingly aware that responsibility may soon fall to him. He worries about what that would mean, for his own family, his work, and their future stability.

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<sup>6</sup> Lewis is created from Seven Children (inc. FRS, HBAI), ONS data, MIS for Remote Rural Scotland, Deprivation and Social Exclusion in Shetland Case Studies, Adult Learning Case Study



There are small positives. Lewis is pleased to see his gran being encouraged to attend a walking group, giving her space to focus on herself and reconnect with others. New community services are also beginning to support his uncle in practical ways. These changes matter, but they do not remove the underlying uncertainty. Like many families, they are navigating a future shaped by caring responsibilities that remain largely invisible in income statistics.

Lewis himself benefits from a nurturing and opportunity-rich childhood. Stability is taken for granted, and his world feels secure. Yet his family's story shows that even relative comfort carries obligations and anxieties that shape decisions across generations. Lewis's life is cushioned by resources, but shadowed by responsibility, care, and an awareness that security is never guaranteed.



## Lottie<sup>7</sup>

Lottie is five years old and lives with her parents and older sister in a comfortable family home within easy reach of town. Her parents run their own business and work long hours to sustain it. From the outside, the family appears settled and financially secure. They own their home, their mortgage payments are low, and they are able to plan ahead in ways that many families cannot. For Lottie, daily life feels stable, busy, and full of opportunity.



After tax and mortgage payments, the household's disposable income is nearly **£48,042 a year<sup>xxviii</sup>**, or around **£930 a week**. Before these costs, their **combined income is around £58,781<sup>xxix</sup>**. They are among the higher-earning households in the UK, though living in Shetland means that money does not stretch as far as the figures suggest. Everyday costs are higher, and running a business brings its own uncertainties. Still, this level of income provides a substantial buffer against rising prices and allows the family to absorb unexpected expenses without destabilising daily life. As children tend to grow up in households with lower incomes, still over 3,000 households in Shetland earn more than Lottie's household <sup>xxx</sup>.

Lottie benefits from this security in tangible ways. She has access to activities, good-quality housing, and parents who can invest time and resources in her development. Her world feels predictable and well-supported. Yet the family's situation is more complex than income alone suggests. Their comfort is maintained through hard work, long hours, and a careful balancing of responsibilities that extend beyond their immediate household.

A key part of the family's ability to work full time has been the support of Lottie's granny. From the end of maternity leave, she provided childcare for both girls, allowing the business to grow and the family's income to increase. Living close by and no longer needing to work herself, she loved caring for her granddaughters, and the girls, in turn, helped fill a gap after she lost her husband some years ago. Formal wraparound childcare was limited, and without her support, full-time work would have been far harder to sustain.

Recently, however, this arrangement has changed. Lottie's great-grandfather, Lowrie, was born and raised on a croft on one of Shetland's more remote islands. He lived his life largely self-sufficiently, combining crofting with part-time work in the local community. He was never wealthy, but he always had enough. Until recently, he lived independently with his wife, supported by his state pension and Pension Credit. His costs were higher than those of pensioners in urban parts of the UK, but manageable within his means. He was able to mitigate the higher costs in the past, cutting peat for his two fires, and gathering drift wood. He no longer has old fence posts and pallets to burn, having to rely on bought coal.

Following the death of his wife, Lowrie's health has deteriorated. He has macular degeneration and can no longer drive. His nearest shop and GP are around thirty minutes away by car, and a proper trip to Lerwick takes close to three hours, including ferry and fuel costs. His home is ageing and increasingly difficult to maintain. It is often damp, cold in winter, and expensive to heat. Although he

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<sup>7</sup> Lottie is created from Seven Children (inc. FRS, HBAI), ONS data, MIS for Remote Rural Scotland, Deprivation and Social Exclusion in Shetland Case Studies, Glasgow University – State of Poverty Project



knows improvements could be made, such as additional insulation, he finds the process overwhelming and worries about the cost.

Lowrie receives occasional visits from a social care worker, but his loss of confidence and growing anxiety mean this is not enough. He dislikes leaving his croft and is fearful of hospital stays in Lerwick or on the mainland. Gradually, it has become clear that he cannot manage alone. The only realistic solution was for his daughter, Lottie's granny, to move back to the island to care for him.

For Lottie's granny, this has been heartbreaking. She is separated from her children and grandchildren, including Lottie and her sister, and from the community she had rebuilt for herself. She feels isolated, with limited support nearby, and unable to leave her father for long periods. Her world has narrowed, shaped by responsibility and worry.

For Lottie, these changes are subtle but real. She sees her granny far less often, and her parents now shoulder more childcare alongside running their business. Her childhood remains comfortable and opportunity-rich, but it is shaped by the quiet weight of intergenerational care. Lottie's story shows that even at the higher end of the income scale, family life can be deeply affected by caring responsibilities that remain largely invisible in financial statistics.



## Background and Footnotes

Our Seven Children are fictional 5-year-olds who represent children growing up in Shetland today, across a wide range of household circumstances - from the most comfortable to the most constrained.

They are inspired by the concept and data in [Seven Children](#)<sup>8</sup>, a book by social scientist Danny Dorling. Each child grows up in the same household composition as in Dorling's original work, with figures updated and, where possible, set in the context of Shetland households today. The numbers are as accurate as possible and are intended to be illustrative.

Our Seven Children are at the heart of the Shetland Partnership Plan development process. At each session, discussions will consider how the decisions being made today will shape the lives of this group of 5-year-olds. By 2043 - when the next plan concludes - they will be 22 years old. Having grown up in a Shetland that will have changed significantly, how will the choices made now have influenced their lives?

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<sup>i</sup> £10,102 is based on the £10,622 for Monday's Child in Seven Children, minus 4.9% based on the [Average Household Income Bulletin, from ONS](#) (a decrease of 4.9% is based on the change in median household income between FYE 2020 [Covid period] and FYE 2024)

<sup>ii</sup> £10,088 is based on the £10,608 for Monday's Child in Seven Children, minus 4.9% based on the [Average Household Income Bulletin, from ONS](#) (a decrease of 4.9% is based on the change in median household income between FYE 2020 [Covid period] and FYE 2024)

<sup>iii</sup> £112 is based on the £118 for Monday's Child in Seven Children, minus 4.9% based on the [Average Household Income Bulletin, from ONS](#)

<sup>iv</sup> CACI Paycheck Data 2024, the number of households earning between 10-15K as a percentage of total households.

<sup>v</sup> Hirsch, D., Bryan, A., Davis, A., McKay, S., Padley, M. and Smith, N. (2016). *A Minimum Income Standard for Remote Rural Scotland: Policy Update 2016*. Inverness: Highlands and Islands Enterprise.

<sup>vi</sup> Health Visitor team discussion (Amy Leask, March 2026)

<sup>vii</sup> The EPC for the house, rated E (based on current 2-bed house for sale in Brae) would need around 18,600kWh for heating. With a variable tariff this would cost £3,684 for heat alone. If they also use 2,700kWh for lights and appliances at high rate this would be an additional £728 + standing charge £212 giving a monthly average of £385 (based on the OVO economy 10 tariff rates quoted 14-4-26 Day 26.98p/kWh Night 19.81p/kWh and standing charge 58.28p/day). This compares to a UK 2-3 bed house of 11,500 kWh for heating + 2,700kWh for lights and appliances.

<sup>viii</sup> [Designed-Travel-Report.pdf](#)

<sup>ix</sup> Health Visitor team discussion (Amy Leask, March 2026)

<sup>x</sup> £15,182 is based on the £15,964 for Tuesday's Child in Seven Children, minus 4.9% based on the [Average Household Income Bulletin, from ONS](#) (a decrease of 4.9% is based on the change in median household income between FYE 2020 [Covid period] and FYE 2024)

<sup>xi</sup> CACI Paycheck Data 2024, the number of households earning between 15-20K as a percentage of total households.

<sup>xii</sup> £237 is based on the £225 for Tuesday's Child in Seven Children, minus 4.9% based on the [Average Household Income Bulletin, from ONS](#)

<sup>xiii</sup> Hirsch, D., Bryan, A., Davis, A., McKay, S., Padley, M. and Smith, N. (2016). *A Minimum Income Standard for Remote Rural Scotland: Policy Update 2016*. Inverness: Highlands and Islands Enterprise.

<sup>xiv</sup> A small 3-bed house, with an EPC Band C, in central Lerwick would be up to £266/ mth for heating and light / appliances, using current OVO rate, compared to £165 with district heating.

<sup>xv</sup> [Scottish Child Payment - mygov.scot](#)

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<sup>8</sup> Seven Children uses the Family Resources Survey (FRS)<sup>ii</sup> and the Households Below Average Income (HBAI)<sup>iii</sup> data which is derived from the FRS.



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<sup>xvi</sup> [EMA, Bursaries and Financial Support – Shetland Islands Council](#)

<sup>xvii</sup> £22,204 is based on the £22,204 for Wednesday's Child in Seven Children, a change of 0.0% has been applied based on the [Average Household Income Bulletin, from ONS](#) (a change of 0.0% is based on the change in median household income between FYE 2020 [Covid period] and FYE 2024)

<sup>xviii</sup> Hirsch, D., Bryan, A., Davis, A., McKay, S., Padley, M. and Smith, N. (2016). *A Minimum Income Standard for Remote Rural Scotland: Policy Update 2016*. Inverness: Highlands and Islands Enterprise.

<sup>xix</sup> [Energy efficiency grants – Shetland Islands Council](#)

<sup>xx</sup> £34,736 is based on the £34,736 for Thursday's Child in Seven Children, a change of 0.0% has been applied based on the [Average Household Income Bulletin, from ONS](#) (a change of 0.0% is based on the change in median household income between FYE 2020 [Covid period] and FYE 2024)

<sup>xxi</sup> £371 is based on the £371 for Thursday's Child in Seven Children, a change of 0.0% has been applied based on the [Average Household Income Bulletin, from ONS](#)

<sup>xxii</sup> [Free school meals - mygov.scot](#)

<sup>xxiii</sup> Health Visitor team discussion (Amy Leask, March 2026), potential additional costs of a child who may be neurodivergent.

<sup>xxiv</sup> £476 is based on the £476 for Friday's Child in Seven Children, a change of 0.0% has been applied based on the [Average Household Income Bulletin, from ONS](#)

<sup>xxv</sup> They pay around 17p/kWh for heat compared to 6p/kWh for mains gas.

<sup>xxvi</sup> Hirsch, D., Bryan, A., Davis, A., McKay, S., Padley, M. and Smith, N. (2016). *A Minimum Income Standard for Remote Rural Scotland: Policy Update 2016*. Inverness: Highlands and Islands Enterprise.

<sup>xxvii</sup> Almost £33,000 is based on the almost £33,000 for Saturday's Child in Seven Children, a change of 0.0% has been applied based on the [Average Household Income Bulletin, from ONS](#) (a change of 0.0% is based on the change in median household income between FYE 2020 [Covid period] and FYE 2024)

<sup>xxviii</sup> Nearly £48,042 is based on the just over £51,000 for Sunday's Child in Seven Children, minus 5.8% based on the [Average Household Income Bulletin, from ONS](#) (a decrease of 5.8% is based on the change in median household income between FYE 2020 [Covid period] and FYE 2024)

<sup>xxix</sup> £58,781 is based on the £62,400 for Sunday's Child in Seven Children, minus 5.8% based on the [Average Household Income Bulletin, from ONS](#) (a decrease of 5.8% is based on the change in median household income between FYE 2020 [Covid period] and FYE 2024)

<sup>xxx</sup> CACI Paycheck Data 2024, the number of households earning between 55-60K as a percentage of total households.

