

Olivia

Lone parent - Private rented - Brae -
Bottom 4% of household incomes in
Shetland

"She heats only the rooms they need. The damp has given Olivia a cough her mum worries about every day. She hesitates before asking for help again - not because things have improved, but because she worries it will seem like too much."



Shetland's Seven Five-Year-Olds

KEY THEMES

Hidden poverty

Olivia's mum is in work - Shetland's strong employment figures suggest families like hers are fine. They are not. Poverty in Shetland is dispersed and invisible, hidden beneath a community that appears well-off.

High cost of living

Working part-time in Shetland is far harder than working part-time elsewhere. No mains gas, food costs more, transport is unavoidable. Her income does not stretch the way it would in an urban area.

Fuel poverty

Their rented home is cold and damp. Around 50% of Shetland homes rely on electric-only heating - far more expensive than the UK norm.

Stigma

Olivia's mum worries that 'word travels' in a small community. The Inequalities paper identifies stigma as a key reason people do not access support they are entitled to.

KEY STATISTICS

4%

of Shetland households have an income below £10,000 - Olivia's household sits in this group.

It costs 30% more

to reach an acceptable standard of living in Shetland vs a UK urban area - the gap between heating the house and not.

40%

of Shetland households are in fuel poverty (2022/24 avg) - the highest in Scotland alongside Orkney and Western Isles.

22%

of those helped by Shetland's foodbank are under 16 - up from 17% the previous year. Olivia is among the children this figure represents.

George

Two parents - Private rented - Lerwick -
Family of five on benefits and limited
paid work

*"His mum says she's not hungry so
the children can eat. His older
brother skips his school snack so
there's more food at home. His dad
calculates every hour of work
against the risk of losing benefits
they cannot afford to give up."*



Shetland's Seven Five-Year-Olds

KEY THEMES

In-work poverty

George's dad works, but only up to the point where additional earnings would cost the family more in lost benefits than they would gain in wages. Employment is not a simple route out of poverty.

Benefits trap

The complexity of Universal Credit creates a trap. Errors lead to sanctions, and any rise in income can trigger a worse overall position. The Inequalities paper describes this as a 'careful calculation' - not a choice.

Mental health

George's mum lives with anxiety and depression. Mental wellbeing scores in Shetland have declined in recent years, and cumulative financial hardship - stress, isolation, relationship strain - is a documented consequence.

Food insecurity

Food runs short toward the end of the month. George's mum skips meals. Hunger among Shetland young people is higher than the Scottish average.

KEY STATISTICS

8.6%

of young Shetland people say they go to school or bed hungry 'always or often' - higher than the Scottish average of 8.3%.

29.3%

say they go hungry 'sometimes' - compared to 25.8% across Scotland. More than a quarter of young people in Shetland experience food insecurity.

It costs 30% more

to reach an acceptable standard of living in Shetland - felt in every shop visit, every heating bill, every school trip request.

£11,088

average debt per Citizens Advice Bureau case in Shetland (2025/26) - well above Scotland's average of £6,526.

Freya

Two working parents - Own home - Remote Shetland - One car between them

"Bad weather drives into the children's bedroom. The family sleeps together for warmth. Her mum has no one close by she could rely on in a crisis. Plans for an extension are long gone."



Shetland's Seven Five-Year-Olds

KEY THEMES

Geographic inequality

The cost of an acceptable standard of living increases with distance from Lerwick. Freya's family is among the most affected - where services are scarce, transport limited, and housing harder to maintain.

Fuel poverty & housing

Their home is inefficient and expensive to heat. No mains gas, an old oil boiler, draughts and dampness - poor housing condition combined with fuel poverty is a typical problem in remote Shetland.

Isolation & loneliness

Freya's mum is lonely. She went to university, imagined a different future, but geography and childcare gaps have narrowed her world. The Inequalities paper identifies loneliness as a major public health risk.

Benefits complexity

The family once tried the benefits system, ended up in debt, and has not returned. This pattern is common - past confusion deters future claims, reducing household income further.

KEY STATISTICS

It costs 62% more

to reach an acceptable standard of living in the most remote parts of Shetland vs a UK urban area.

40%

of Shetland households are in fuel poverty - the highest in Scotland alongside Orkney and Western Isles. Freya's family sleeping together for warmth is what this statistic looks like.

£3,456/yr

typical energy cost for an all-electric Shetland property - compared to £1,641 for a UK average household.

1 in 5

Shetland residents sometimes feel lonely; 6.3% feel lonely often. Geographical remoteness intensifies loneliness, with real health consequences.

Harry

Two full-time working parents - Own home - Remote Shetland - Four children

"Both parents work full-time. They are still below the UK median. They cannot afford for every child to do every activity. His teenage sister feels isolated, stuck, and uncertain about her future."



Shetland's Seven Five-Year-Olds

KEY THEMES

In-work poverty

Both parents work full-time and still fall below the UK median - a direct consequence of high costs eroding wages that would be adequate elsewhere.

Geographic inequality

Living remotely means two cars are a necessity, every trip to a shop takes time and fuel, and children's activities involve logistics urban families do not face. The income gap within Shetland has been widening since 2014.

Young people

Harry's older sister is experiencing what the Inequalities paper documents: limited transport, few activities, a sense of exclusion, and the 'Shetland grapevine' making it harder to seek help.

KEY STATISTICS

42%

of working households in Shetland were estimated not to earn enough for an acceptable standard of living (2017). Harry's family is part of this majority.

3/4

of children in island and remote Scottish communities live in working households - poverty is not concentrated among workless families.

9.3%

child poverty rate in Shetland - 372 children. The headline looks good; the reality for those 372 does not.

Income gap

is widening within Shetland since 2014: from a £23k–£35k range to a £27.5k–£60.8k range. Remote households tend to sit at the lower end.

Carrie

Two working parents - Social housing -
Lerwick - Apparently stable household

"From the outside, Carrie's life looks steady and well-supported. Her dad's hidden debt and alcohol dependency are carefully managed - for her sake. Stability here is real, but it is fragile, and it has a cost."



Shetland's Seven Five-Year-Olds

KEY THEMES

Hidden need

Carrie's family exemplifies the paper's central argument: Shetland's inequalities are hidden. Debt and mental health difficulties are not visible in employment or income statistics. This masking is itself a consequence of stigma.

Debt & mental health

Carrie's dad accumulated credit card debt in secret, driven by the pressure to keep up appearances. Around 20% of CAB debt cases in Shetland involve people in full-time work.

Gender inequality

Carrie's mum absorbs the additional emotional labour of holding the family together. Women in Shetland disproportionately carry these hidden burdens, including higher rates of harassment and violence.

KEY STATISTICS

£11,088

average debt per CAB case in Shetland (2025/26) — vs £6,526 Scottish average. Debt in Shetland is consistently and significantly higher than the national average.

20%

of Shetland CAB debt cases involve people in full-time employment. Carrie's dad is in work - his debt is not a symptom of unemployment.

50%+

of women surveyed in Shetland (2024) reported discrimination, sexual harassment or violence.

66%

of Council housing tenants say heating and energy costs are their greatest concern - even in social housing, energy costs remain a dominant pressure.

Lewis

Two skilled workers - Own home -
Near Lerwick - Comfortable but
shadowed by caring responsibilities

"Lewis's grandparents have cared for his uncle - who has severe learning disabilities - for decades. Now they are ageing and exhausted. The respite available is not enough. Lewis's dad knows what is coming."



Shetland's Seven Five-Year-Olds

KEY THEMES

Disability

Lewis's uncle has severe learning disabilities. Shetland has a higher incidence of learning disabilities than the Scottish average. Disabled people face significantly higher rates of poverty, discrimination, and exclusion.

Unpaid caring

Lewis's grandparents have given their lives to caring, largely invisibly and unsupported. Caring responsibilities are 'largely invisible in income statistics' - but shape family lives across generations.

Stigma

Lewis's grandfather recalls the stigma around his son's disability when the children were young. The Inequalities paper records that stigma remains a live issue for disabled people and their families in Shetland today.

KEY STATISTICS

28%

poverty rate for disabled people - compared with around 20% for non-disabled people.

Up to 33%

poverty rate in families where both disabled adults and disabled children are present.

£1,095/mo

extra that disabled households need on average to reach the same standard of living as non-disabled households (Disability Price Tag Report, 2025).

Higher

incidence of learning disabilities in Shetland than the Scottish average, with sustained demand for neurodevelopmental support.

Lottie

Business-owning parents - Own home -
Near Lerwick - Among the higher
earners in Shetland

"Lottie's granny moved back to a remote island to care for her ageing father. She is now separated from her family - isolated, worn down, with very little support. Lottie's parents are running the business and raising the children without her."



Shetland's Seven Five-Year-Olds

KEY THEMES

Intergenerational care

Lottie's story shows that inequality touches every income level through caring responsibilities. Her granny's withdrawal from town life affects the whole family - none of which appears in any financial statistic.

Geographic isolation

Lowrie - Lottie's great-grandfather - can no longer drive, cannot afford his bills, and cannot easily access health or social care. Access deprivation affects 22 of Shetland's 30 datazones.

Older people & fuel poverty

Lowrie's home is cold, damp, and expensive to heat. He can no longer cut peat. Older people in remote areas face the combined pressure of high energy costs, poor housing, and limited access to services.

KEY STATISTICS

62% more

cost of an acceptable standard of living in the most remote parts of Shetland. Lowrie's state pension does not account for this premium.

£3,456/yr

typical energy cost for an all-electric Shetland property - vs £1,641 UK average. Lowrie's reliance on coal in an ageing home makes his costs even higher.

22 of 30

Shetland datazones are in the 15% most deprived in Scotland for access to services. A trip to Lerwick from Lowrie's island takes close to three hours.

~100

homelessness applications in Shetland since 2018/19. Poor housing condition in remote Shetland is persistent and largely invisible.