



The Cost of a Child in Scotland in 2023

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Key points

- In the UK overall, it costs at least £166,000 to bring up a child at an acceptable standard of living.
- In Scotland, family incomes are boosted by a combination of universal and means-tested Scottish government policies, while costs are often lower due to cheaper than average childcare.
- The combined value of these factors can reduce the net cost to low-income families of bringing up a child by over a third.
- For typical out-of-work families in the UK as a whole, social security provides less than half the income they need to meet a socially acceptable standard of living in 2023. In Scotland, the additional support and lower costs mean that this shortfall is reduced to around 40 per cent.
- While working families benefit from lower-cost childcare in Scotland as compared to England, they are often unable to meet the minimum socially acceptable standard of living even if working full time on the 'national living wage.'
- In remote areas of Scotland, the higher cost of essentials such as food and fuel means that even with the additional financial support available via the Scottish government, there is an increased risk of being unable to reach a socially acceptable standard of living.
- While the additional financial support provided to households with children in Scotland is having a positive impact on family incomes compared with the UK as a whole, many are still struggling to meet a socially acceptable standard of living.

1. Introduction

Continued pressures on family budgets during 2023 have meant that the estimated cost of raising a child from birth to 18 in the UK has risen to more than £165,000 for a couple, and over £220,000 for a lone parent.¹ Meanwhile, rising costs and the failure of the UK government to adequately address the ongoing financial challenges facing low-income households have meant that even parents working full time on the 'national living wage' are falling further and further short of being able to reach a minimum socially acceptable standard of living. Nevertheless, while these challenging circumstances are being experienced by households across the UK, in Scotland there has been a stronger commitment from the devolved government to introduce measures designed to improve the lives of low-income households, particularly those with children. This report updates previous analysis of the cost of a child in Scotland,² as compared to the UK as a whole. It considers not only the impact of additional financial support provided to families in Scotland by the state, but also variations in the cost of living, especially in remote rural areas of Scotland where the cost of essentials such as food, clothing and transport can be notably higher than in less remote, more urban areas.³

The analysis builds on the *Cost of a Child in the UK* report, which has been produced annually since 2012. These calculations draw on the Minimum Income Standard (MIS), which sets out the amount needed for UK households to have a socially acceptable living standard, as specified by members of the public in regular research carried out by the Centre for Research in Social Policy, Loughborough University for the Joseph Rowntree Foundation.⁴ MIS is designed to reflect the needs of households in urban areas of the UK outside London, with focus groups carried out in all four nations. Consensus on what is needed to reach MIS varies very little in urban areas of England, Scotland, Wales and Northern Ireland. Similarly, costs in the core basket of goods are also very consistent, as large retailers such as supermarkets and homeware stores tend to use pricing structures that are consistent across the UK. The two budget areas that vary most geographically – housing and childcare – are excluded from core budgets when carrying out analyses at UK level. However, as these form a large part of the outgoings of households with children, considering the geographical variation in these costs can provide important insights into the reasons why the cost of raising a child, and the extent to which families are able to reach MIS, varies in different parts of the UK.

The cost of a child calculations are based on a comparison of the MIS baskets of goods and services, for households with and without children, to estimate the additional household expenditure associated with having a child of different ages, from birth to 18. As well as direct costs such as food and clothing, children can also bring indirect costs for a household – for example, while households without children agree that relying on public transport in urban areas is acceptable, parents say that a second-hand car is a minimum requirement for a socially acceptable standard of living for those with children.

The report also considers the adequacy of benefits and earnings in enabling low-income families to meet the cost of raising a child while having a minimum, decent standard of living. In the UK as a whole in 2023, out-of-work families with two children had less than half the income needed to reach MIS, with lone parents unable to reach MIS even if working full time at the median wage. For parents in work, childcare is often a hugely costly expense (particularly for those with pre-school aged children) and can therefore severely limit their disposable income and

¹ J Stone and M Padley, [The Cost of a Child in 2023](#), Child Poverty Action Group, 2023. The lone parent cost is higher because lone parents do not benefit from economies of scale to the same extent as couple parents.

² D Hirsch and J Stone, [The Cost of a Child in Scotland in 2022: Update](#), Child Poverty Action Group, 2022

³ A Davis and others, [The cost of remoteness - reflecting higher living costs in remote rural Scotland when measuring fuel poverty](#), Scottish government, 2021

⁴ M Padley and J Stone, [A Minimum Income Standard for the United Kingdom in 2023](#), Joseph Rowntree Foundation, 2023

their chances of reaching MIS. However, as noted above, the cost of childcare varies considerably in different areas of the UK. In particular, in the past decade the cost has risen less rapidly in Scotland than in other areas of the UK, and this is reflected in the calculations presented in this report.

2. Comparing the cost of a child in Scotland versus the UK as a whole

This section examines how key differences in costs and financial support for families affect the cost of raising a child in Scotland, as compared to the UK as a whole. The overall cost of a child in the UK is used as a starting point, and is adjusted based on these differences.

Policy context

The previous report in this series⁵ outlined in detail the additional support provided to families by the Scottish government, over and above what is available for parents across the UK. This support combines measures that are provided universally, and additional means-tested support for working and non-working families on lower incomes.

The first of the universal measures, introduced in January 2022, is the provision of free school meals for all children in primary school up to P5 (Year 4 in England and Wales), when children are aged 8 or 9 years old. Children in Scotland had previously been offered free school lunches only up to P3 (the first three years of primary school), as is still the case in England.⁶ During the MIS research, parents agreed that, as a minimum, it was acceptable for children to have a packed lunch at school. In calculating the saving provided by having access to universal free school lunches, we therefore assume that this will offset the cost of packed lunches for the duration of P4 and P5.⁷ Over two years, we estimate that this will save families in Scotland **£774** per child. Plans to extend the provision of free school lunches in Scotland up to P7 (ages 9-11) have not yet come to fruition, so are excluded from the calculations in this year's report.

The second universal measure unique to Scotland compared to the rest of the UK is the introduction, in January 2022, of free bus travel to everyone aged up to 21. Although the MIS basket of goods and services for households with children includes a second-hand car, people agreed that there was a need for older children to be able to travel independently, including in some cases to get to school. In 2023, the budget included just under £11 per week for bus travel per secondary aged child, amounting to a saving of more than **£3,300** in the lifetime cost of a child for families in Scotland, compared to the UK as a whole.

There are also a number of means-tested benefits available to families on lower incomes in Scotland. The most substantial of these is the Scottish child payment, available to all families receiving universal credit (UC) and certain legacy benefits. The payment was first introduced in 2019 for children under the age of 6 at a rate of £10 per week, rising to £20 a week in April 2021. In November 2022, the payment was extended to include all children under 16 years old and was increased to £25 per child. In September 2023, more than 320,000 children were

⁵ D Hirsch and J Stone, [The Cost of a Child in Scotland in 2022: Update](#), Child Poverty Action Group, 2022

⁶ In Wales, younger primary school children have received universal free school meals since September 2022, to be extended to all primary school age children in 2024.

⁷ M Padley and A Davis, [The Minimum Income Standard: Understanding the cost of education to households in the UK](#), Child Poverty Action Group, 2023

estimated to be benefitting from the payment.⁸ For eligible families, this amounts to more than **£20,000 per child** from birth to age 16.

Alongside the Scottish child payment, families receiving relevant benefits can apply to receive three ‘best start grant’ payments between the child’s birth and starting school. The first payment is worth £707 for the first child, and £354 for subsequent children. There are then two additional payments of £295 each at ages 3 and 5 for every child. In contrast, parents in the rest of the UK receive only one payment of £500, and only for their first child, via the Sure Start maternity grant. Therefore, a family with two children receive a total of £2,240 in Scotland (an average of £1,120 per child), but only £500 in the rest of the UK. This amounts to additional support of around £1,740, or **£870 per child**, in Scotland.

The final additional benefit for low-income families in Scotland that we consider here is the school clothing grant. The grant provides at least £120 a year to primary and £150 to secondary school pupils to help with the cost of school uniforms. Eligibility for this is more restricted than for the other means-tested support: it is only available to parents who are out of work, or who are working but on a very low income – those receiving UC must earn no more than £726 per month to be eligible for the grant. However, for those who receive the grant, it provides families with an additional **£1,740** over the course a child’s school years.⁹

Childcare costs

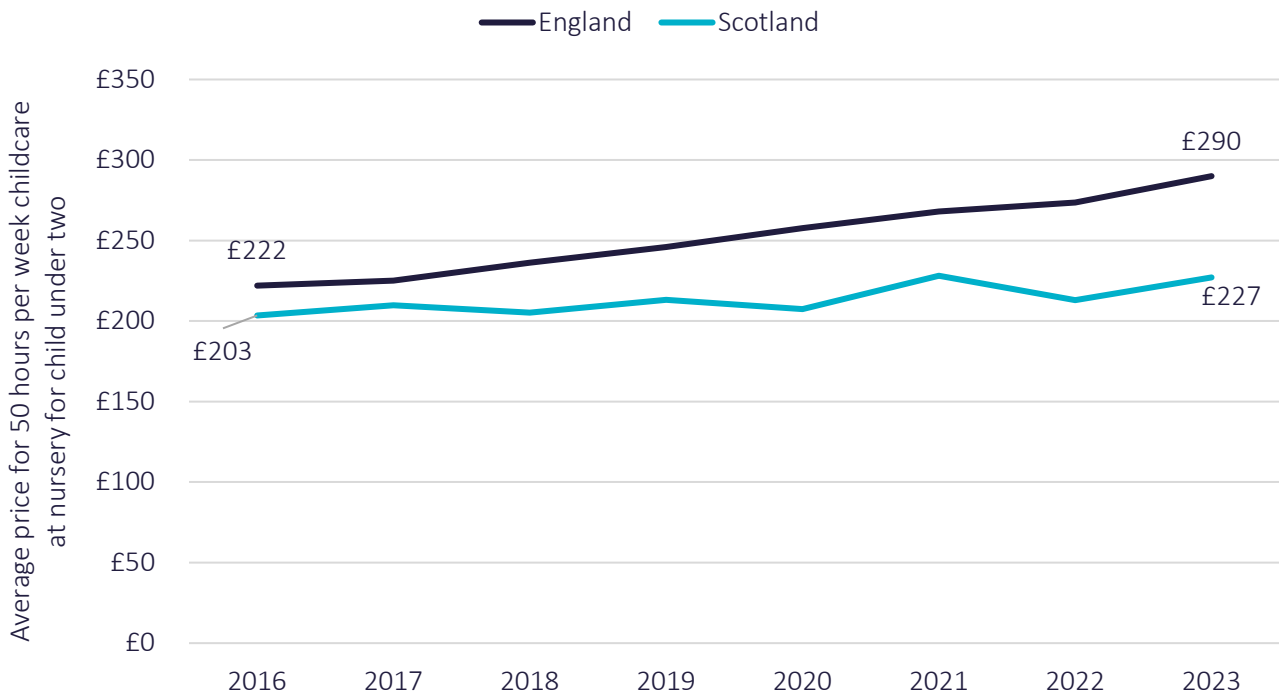
For parents in paid work, childcare accounts for a substantial proportion of the costs associated with having a young child. This has become even more pronounced during the past few years as the cost of childcare has risen rapidly. As noted previously, the absolute cost of childcare varies substantially geographically, but the rate of change in prices also differs. Figure 1 shows the average cost of full-time nursery care for a child aged under two in Scotland versus England, from 2016 to 2023.¹⁰ Not only is the cost of pre-school childcare consistently lower in Scotland, but the rate at which this cost has increased is much steeper in Britain overall, rising by nearly a third since 2016, compared with just 12 per cent in Scotland.

⁸ Scottish government, [Scottish Child Payment: high level statistics to 30 September 2023](#), 2023

⁹ A clothing grant is also available in Wales, and a more limited grant in Northern Ireland. Discretionary payments to subsidise school uniform can be made by local authorities in England.

¹⁰ M Jarvie and others, [Coram and Family Childcare Survey 2023](#), Coram Family and Childcare, 2023

Figure 1: Change in nursery costs over time



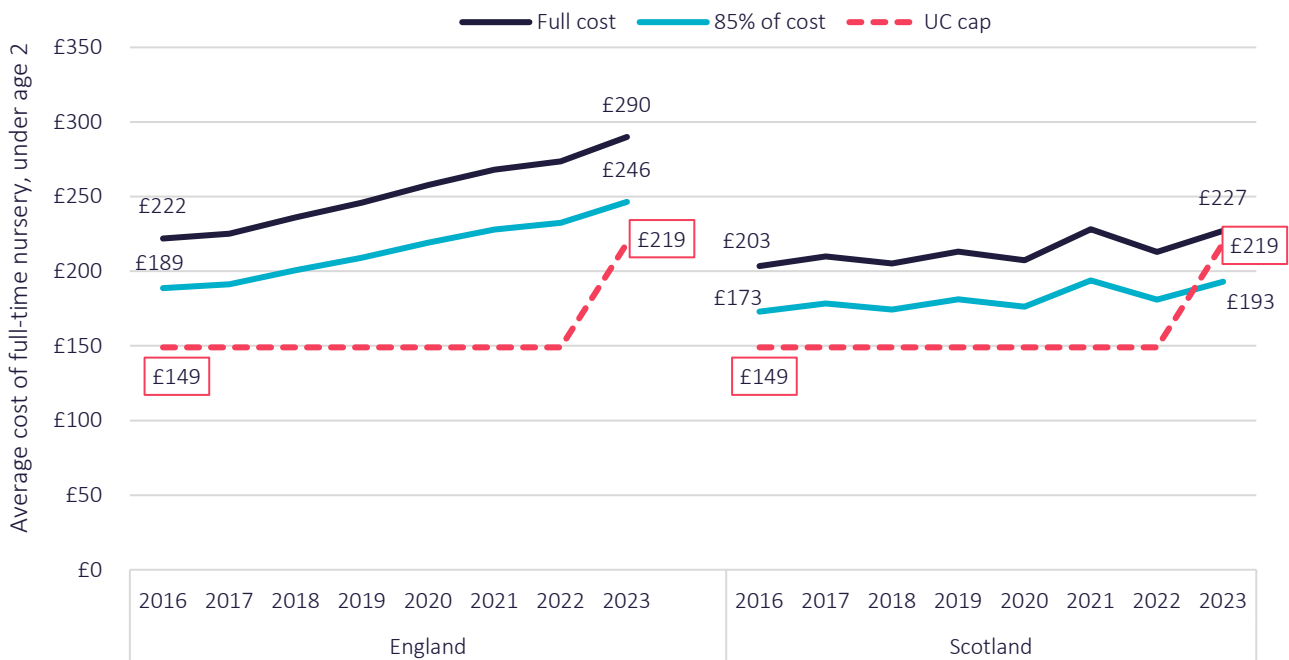
The difference in childcare costs in Scotland means that a working family paying for full-time childcare is paying **£11,000** less in total pre-school childcare costs per child, compared to a family in England. We assume that non-working families will not have any childcare costs. Those working on lower incomes and entitled to UC can claim back up to 85 per cent of their childcare costs up to a fixed ‘cash’ cap, meaning that the net saving is much less, but still amounts to around £1,700 saved in the total cost of childcare up to the child starting school.

Figure 2 shows in more detail the relationship between UC and childcare costs over time in England and Scotland. The total amount of help with childcare costs that families claiming UC can receive is subject to a maximum cash value, and many families will hit this cap before reaching 85 per cent of their total childcare costs. Having remained fixed since 2016, in June 2023 this cash threshold was increased from £149 a week to £219 for one child, and from £255 to £376 a week for two children. While this is a positive change, Figure 2 shows that many families will still need to make up a substantial shortfall. In England, the average cost of nursery for a child under two was £274 a week in 2022. Even if they had been able to claim the full 85 per cent of this (£233 a week), the family would have to make up the additional £41 per week from other income sources; but the cap of £149 per week meant they faced a shortfall of £125 every week. The increase in the cap in 2023 has mitigated this to a degree; but with continued increases in childcare costs, this still leaves families with a shortfall of £70 a week. In Scotland, the situation is less stark – the slower rise in childcare costs over time, as shown in Figure 1, has meant that the shortfall has been less pronounced. In 2023, the average cost of full-time nursery care is now only £8 higher than the cap (£227 versus £219 per week), down from £64 a week in 2022. Moreover, this means that families can receive the full 85 per cent of childcare costs for which they are eligible (an average of £193 per week), leaving them with only £34 a week to find from other income sources.

This highlights the importance of considering differences in costs as well as in the provision of state support in understanding how the costs associated with raising a child differ in Scotland as compared to the rest of the UK.

Later in this report, we explore this further by looking at the role of housing costs in Scotland and how these interact with the benefits system.

Figure 2: Average price of full-time nursery care for children aged under two at nurseries in England and Scotland in relation to the UC cap on childcare costs



The overall cost of a child in Scotland

Table 1 brings together the total impact of the differences between Scotland and the rest of the UK, outlined in this section, on the cost of bringing up a child in Scotland in 2023. Three examples are shown, to illustrate how households of different make ups and employment situations are affected.¹¹

In the first example, families with little or no paid work will benefit from all of the universal and means-tested support available, totalling £27,600 per child for couples. This represents more than a third of the overall cost of raising a child in the UK for couples, and nearly a quarter of the cost for lone parents. For couples, this brings the cost down to less than **£49,000**, compared to £76,000 in the UK as a whole. For lone parents who are not working, the total cost of a child in Scotland is **£95,000**, compared with £122,000 in the UK. We assume that these families will not require formal childcare, so will see no gains from the lower cost of childcare in Scotland.

We see a smaller but still substantial impact for working families on low incomes who are receiving UC. Although they are ineligible for the school clothing grant, this is almost entirely offset by the impact of lower-cost childcare – assuming that 85 per cent of these costs are covered by UC. The fact that they must still meet a percentage of

¹¹ In many cases, households will move between different family and employment situations while bringing up children, but these illustrative examples give us an overview of the potential gains.

their childcare costs means that the cost of a child in Scotland remains slightly higher than for non-working families, but is still much lower than in the UK, at an estimated **£54,000** for couples and **£109,000** for lone parents.

Families where the parents are working full time and earning enough that they are ineligible for UC will receive only the universal support (free school meals for P4 and P5, and free bus travel), but will save an estimated £11,000 in childcare costs per child, amounting to a total saving of around £15,000 per child. This brings the estimated cost of raising a child down from £166,000 for couples and £220,000 for lone parents in the UK, to **£151,000** and **£205,000**, respectively, in Scotland.

While these examples illustrate that, overall, families receiving out-of-work benefits see the most substantial positive impact for the policies implemented in Scotland, it remains the case that these households are surviving on very low incomes. Table 2 shows the example of a couple or lone parent with two children of pre-school and primary school age, comparing what they receive from out-of-work benefits with the income required to meet the needs of the whole household according to MIS. In the UK as a whole, these families receive less than half what they need to reach a minimum socially acceptable standard of living. In Scotland, the additional support does improve their situation, but their income still falls around 40 per cent below the MIS benchmark. Notably, previous research has indicated that falling 25 per cent below the MIS benchmark is associated with an increased risk of experiencing material deprivation.¹² These families remain firmly in this at-risk group, even in the more generous Scottish system.

While the situation is slightly better for working families, they are still in many cases unable to reach MIS. For example, in the UK as a whole, a lone parent with a pre-school- and a primary-school-aged child still falls 24 per cent below the MIS benchmark even if working full time on the 'national living wage'. Even with two parents working, their income falls 8 per cent below MIS.¹³ In Scotland, the Scottish child payment and best start grants improve things a little, but the lone-parent family still falls 20 per cent below MIS, while the couple family falls 4 per cent below.¹⁴

¹² D Hirsch, M Padley and L Valadez, [A Poverty Indicator Based on a Minimum Income Standard](#), Centre for Research in Social Policy, Loughborough University, 2016

¹³ J Stone and M Padley, [The Cost of a Child in 2023](#), Child Poverty Action Group, 2023

¹⁴ Note that these calculations are net of rent, childcare and council tax.

Table 1: Total benefit to family, for each child from birth to age 18, of lower costs or higher benefits in Scotland compared to the rest of the UK

	Gains/savings per child in different household circumstances		
	Family with little or no work: qualifies for means-tested benefits, but no childcare costs	Family working full time, paying for childcare and receiving UC	Family working full time, paying for childcare and not eligible for UC
Benefits and lower costs in Scotland			
Free school meals P4-P5*	£774	£774	£774
Free bus travel	£3,354	£3,354	£3,354
Scottish child payment	£20,857	£20,857	
Best start grants**	£870	£870	
School clothing grant	£1,740		
Lower cost childcare		£1,678	£11,189
Total benefit to family	£27,595	£27,534	£15,318
Total cost of a child, UK			
Couple parents	£76,178	£81,930	£166,218
Lone parent ¹⁵	£122,411	£136,066	£220,354
Total cost of a child, Scotland			
Couple parents	£48,583	£54,396	£150,900
Lone parent	£94,816	£108,533	£205,037
Total benefit to a family in Scotland as % of total UK cost			
Couple parents	36%	34%	9%
Lone parent	23%	20%	7%

*Assumed gain includes those previously entitled to means-tested support, by making it easier to take up when stigma removed.

**Average for first two children, net of UK's Sure Start maternity grants.

***Assumes no childcare where little or no work; 85 per cent of childcare covered where working full time and receiving UC.

¹⁵ The lone parent cost is higher because lone parents do not benefit from economies of scale to the same extent as couple parents, therefore the additional cost of a child is higher for these families.

Table 2: Out-of-work benefits as a % of minimum costs for a family with children aged 4 and 8, UK and Scotland

	Out of work family with children aged 4 and 8	
	Couple parents	Lone parent
Weekly costs, net of rent, council tax and childcare	£633	£519
Benefits available, UK*	£301	£254
Shortfall £, UK	£332	£265
Shortfall %, UK	52%	51%
Value of additional benefits in Scotland	£63	£63
Total value of benefits in Scotland	£364	£317
Shortfall £, Scotland	£270	£203
Shortfall %, Scotland	43%	39%

*UC plus child benefit, minus typical contribution to council tax, for an out-of-work family. In Scotland, this contribution may be lower. Where it leads to a zero council tax contribution, this will further reduce the shortfall in the overall budget shown in this table by approximately one percentage point.

3. Housing costs

Alongside childcare, housing is one of the most substantial additional costs associated with raising a child. Through the MIS research, parents agree that, as a minimum, households with children could rent in social housing. However, in reality this is often difficult to access, and many families are reliant on the private rental sector. Around 10 per cent of children in Scotland were living in private rented accommodation in the financial year ending 2022.¹⁶ This is particularly important when considering the interaction between costs and social security, as the extent to which private rents are covered by UC depends both on the local housing allowance (LHA), which sets the maximum allowable rent for those receiving the housing element of UC, and on the benefit cap, which restricts the total amount of UC that certain households can receive.

The MIS budgets work on the basis of households with one child requiring a two-bedroom property, and those with two or more children requiring at least three bedrooms. However, the amount of help that families can receive with their rent – both in private and social rented housing – is further restricted by the number, age and sex of children in the household. For example, a couple with two children will only receive support for a three-bedroom property if the children are of different sexes and at least one is aged over 10.

A couple with two children on UC receives £308 per week in out-of-work benefits, excluding the housing element, but they can only receive a maximum of £115 per week to help with their rent before hitting the benefit cap. The cap remained fixed at £385 per week for households with children outside London from 2016 until April 2023, at which point it was increased to £423 per week. But despite this increase, families in many areas of Scotland will

¹⁶ Department for Work and Pensions, *Family Resources Survey, 2021-2022, 2023* [data collection]. UK Data Service. SN: 9073, DOI: doi.org/10.5255/UKDA-SN-9073-1

still be unable to meet their housing costs through UC. Although private rents are as much as 30 per cent lower in Scotland than in England,¹⁷ there is substantial variation in rent levels within Scotland.

Figures 3a and 3b show the LHA rates and lower quartile rents for a two-bedroom property by broad rental market area (BRMA) in Scotland in 2023/24. In 12 of the 18 areas, families can receive their full eligible rent (based on the LHA) via the housing element of UC before hitting the benefit cap. However, in the remaining areas, they need to make up the shortfall, ranging from £12 a week in the Highlands and Islands, to £75 a week in Lothian. Moreover, the freeze in LHA rates since 2020 means that actual rents are now exceeding LHA rates in all 18 BRMAs (Figure 3b), so in reality many families will still need to make up a shortfall. Only in the very cheapest area, Dumfries and Galloway, is rent covered by UC at the lower quartile rent. In Lothian, the shortfall is more than double, at £159 per week.

For those with older children who are renting a three-bedroom property, the situation is even worse. Figure 4a shows that families in only three of the 18 BRMAs have their full eligible rent covered by UC. Based on the lower quartile rents for three-bedroom properties (Figure 4b), shortfalls range from £14 per week in Dumfries and Galloway, to £259 per week in Lothian.

While these numbers paint a stark picture for families in the private rental sector, there is a recognition by the Scottish government that these UK-wide policies are leaving households at risk of suffering material hardship due to being unable to meet their basic costs. In 2017, responsibility for discretionary housing payments (DHPs) was devolved to the Scottish government, and funding is allocated to local authorities to help people who are struggling with housing costs. This includes people who are receiving housing benefit (or the housing element of UC) if there is a shortfall in covering their rent. As part of this, the Scottish government is committed to fully funding the mitigation of the 'bedroom tax' and the benefit cap as far as possible within devolved powers. While this system is far from perfect, not least because it relies on tenants being aware of the provision and applying to their council to receive DHPs, it does go some way to alleviating the financial hardship that could potentially result from families being unable to cover their housing costs.

¹⁷ [UK Housing Review 2023 Table 54](#)

Figure 3a: Weekly out-of-work benefits for a couple with two children, showing maximum entitlement for the housing element of UC, by Scottish BRMA, two bedrooms

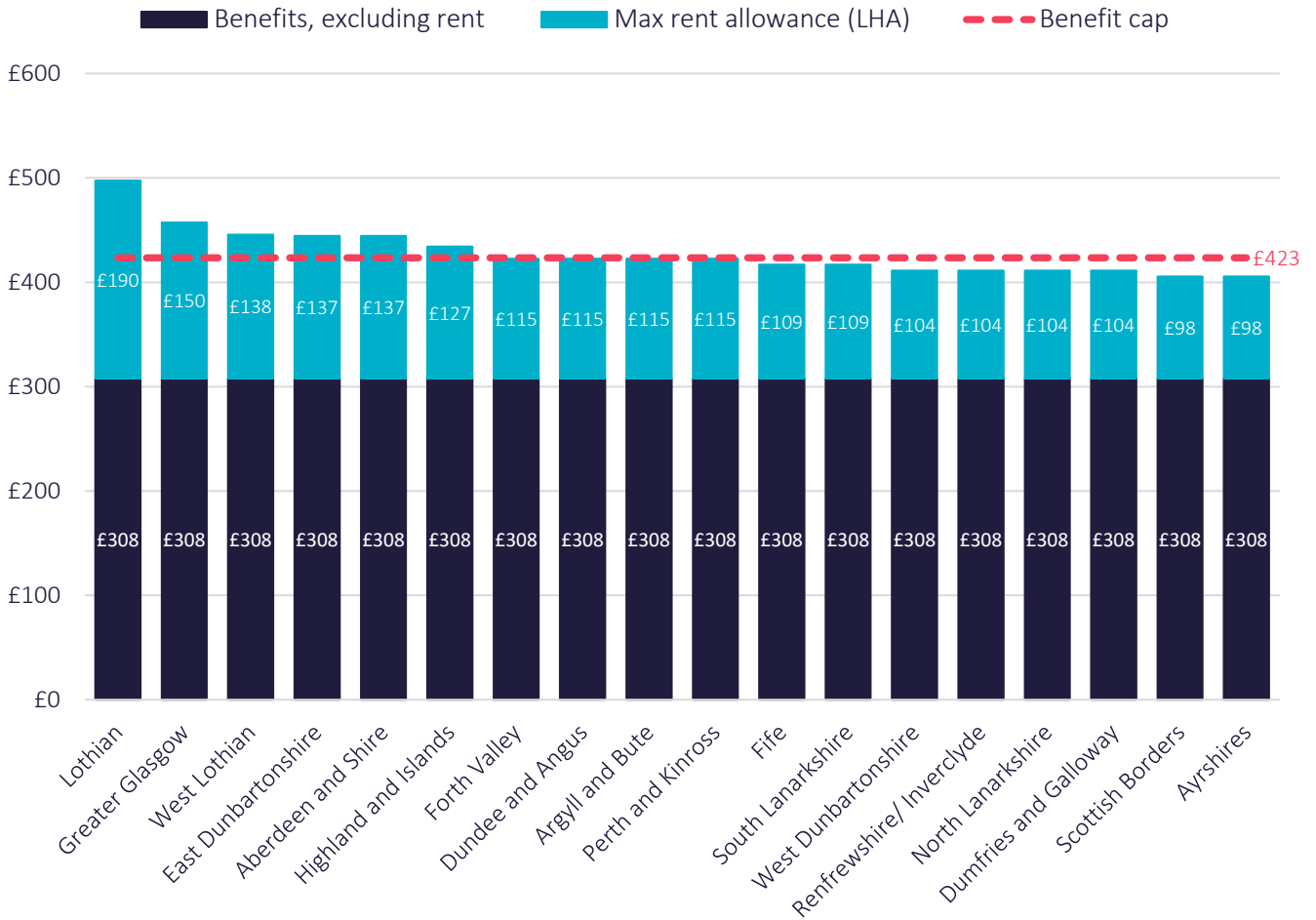


Figure 3b: Weekly out-of-work benefits for a couple with two children, showing lower quartile private rents by Scottish BRMA, two bedrooms

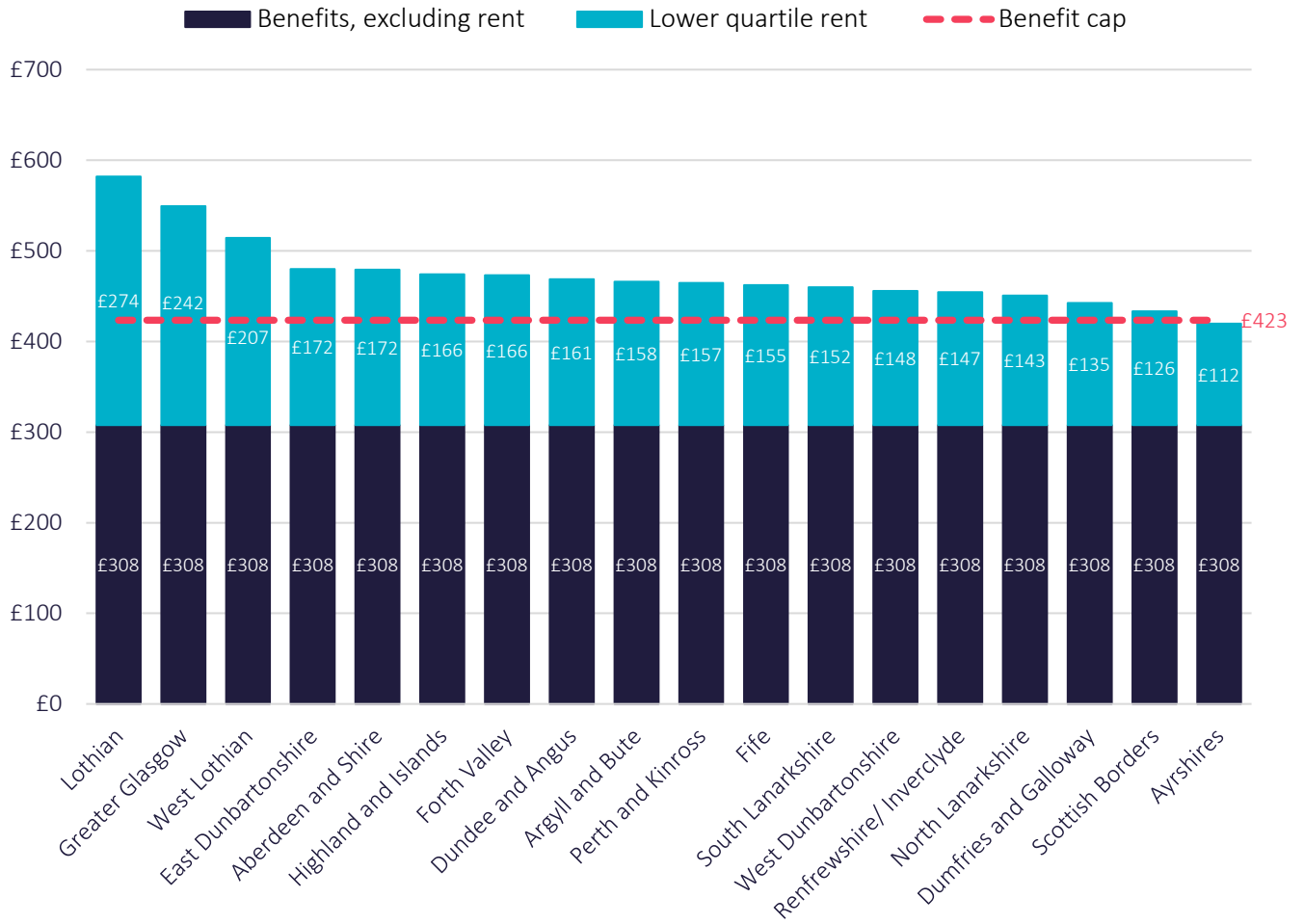


Figure 4a: Weekly out-of-work benefits for a couple with two children, showing maximum entitlement for the housing element of UC, by Scottish BRMA, three bedrooms

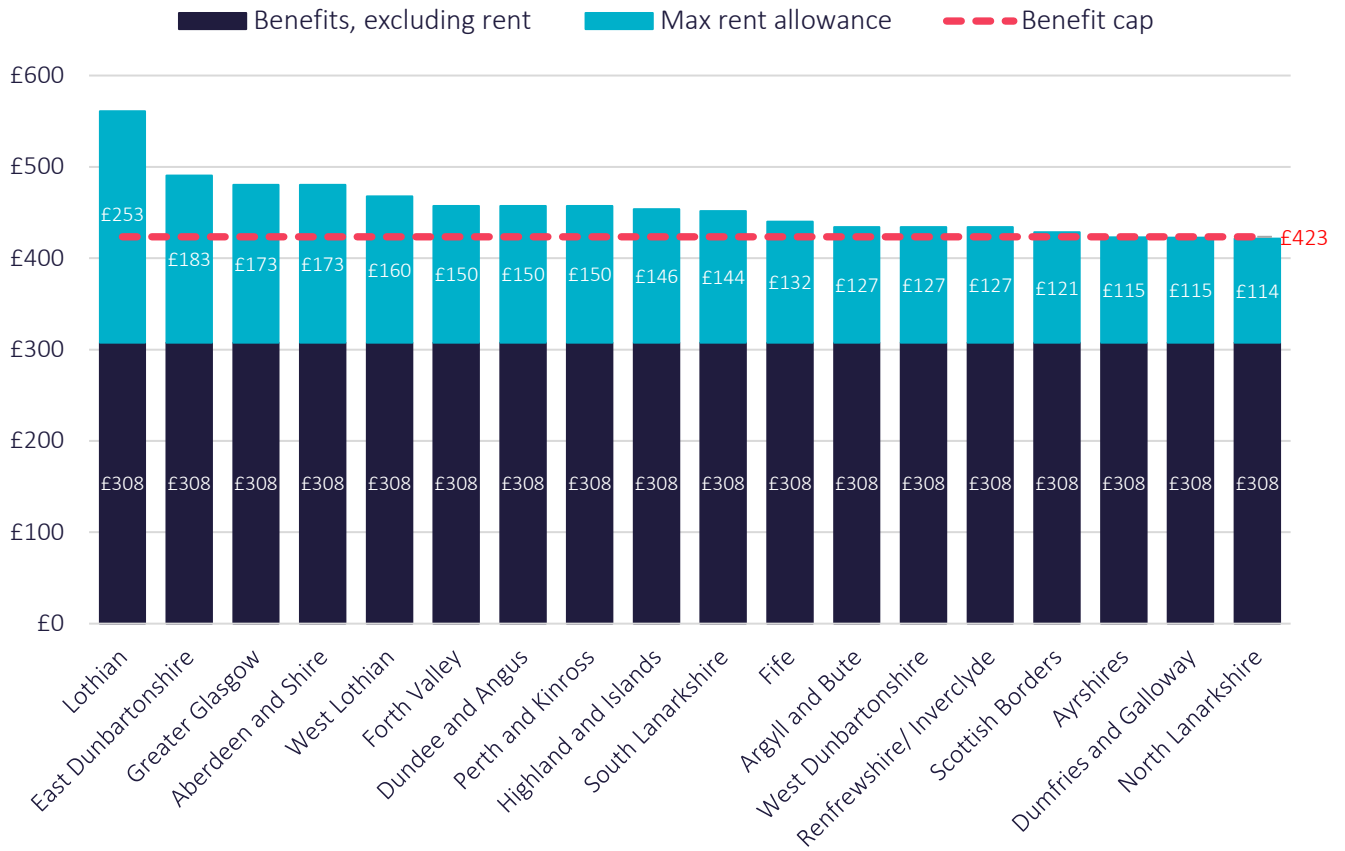
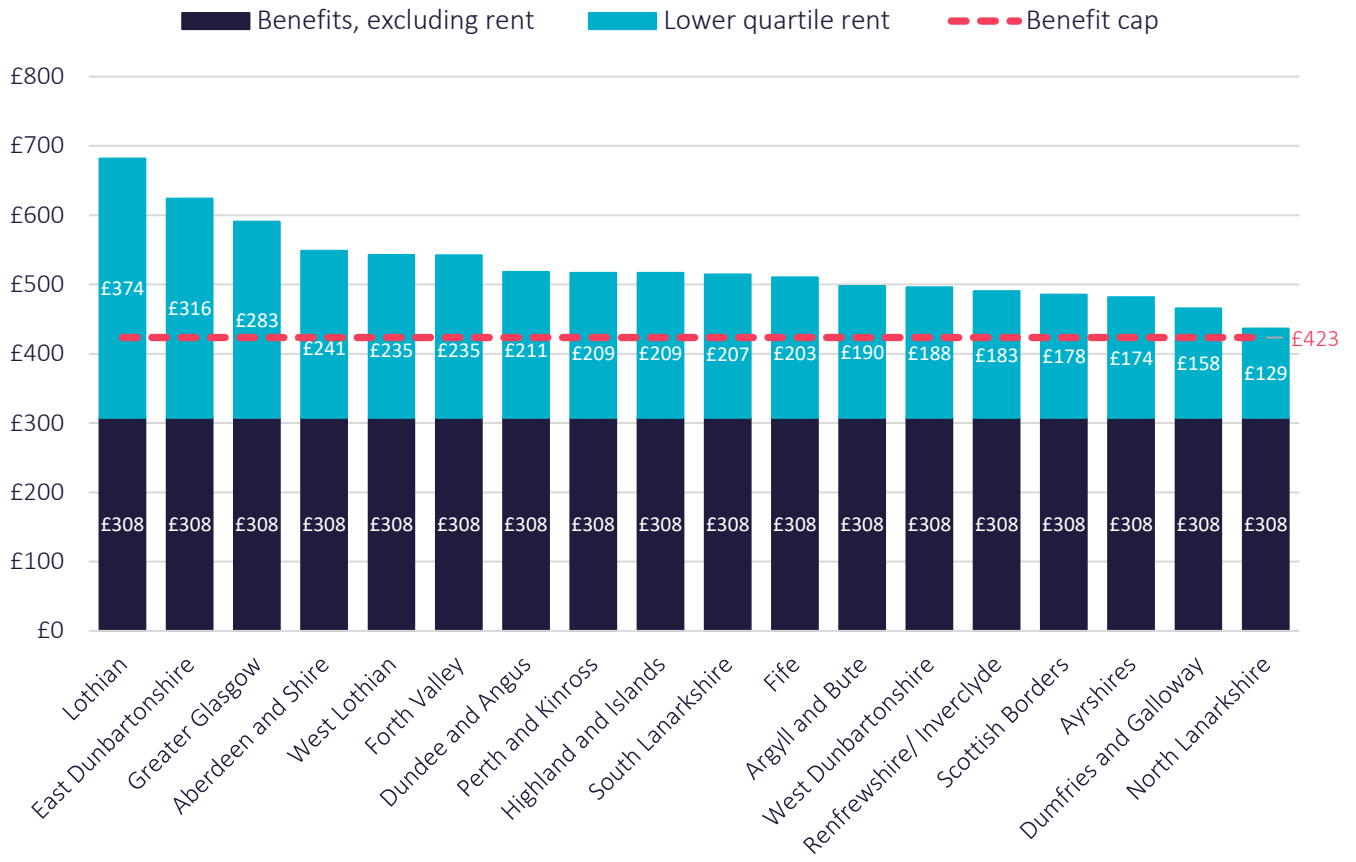


Figure 4b: Weekly out-of-work benefits for a couple with two children, showing lower quartile private rents by Scottish BRMA, three bedrooms



4. Cost variations in remote areas of Scotland

Aside from childcare and housing, household costs are broadly comparable across urban areas of the UK. However, in remote rural areas of Scotland the minimum cost of an acceptable standard of living can be substantially higher than in urban areas. Research adapting MIS to take into account the higher costs associated with living in remote rural Scotland has shown that these costs relate both to differences in needs – such as longer travel times to work and to access facilities – and to the higher costs of essentials such as food and clothing.¹⁸ Table 3 shows the minimum weekly budget of a couple with two children aged 4 and 8 in urban UK for selected budget areas, compared with the estimated costs in remote rural areas of Scotland.¹⁹ These figures are illustrative, and are unlikely to fully capture the additional costs associated with living in remote rural Scotland, but they demonstrate the impact on family budgets.²⁰ Overall, the budget for these key items increase by around £80 per week for households living in remote areas, meaning that even with the additional financial support available to them, households with children in Scotland are still be at an increased risk of being unable to reach a socially acceptable standard of living.

Table 3: Minimum weekly budgets, remote Scotland compared to urban UK, selected items, 2023 (estimated)

MIS budget area	Couple with children aged 4 and 8		
	Urban UK	Remote Scotland, mainland	Scottish Islands
Food	£144.86	£150.80	£163.86
Clothing	£53.16	£58.82	£59.95
Household goods	£34.08	£36.28	£38.48
Personal goods and services	£54.21	£52.04	£55.29
Transport	£126.13	£183.55	£152.79
Social and cultural participation	£118.88	£129.50	£140.11
Total	£531.32	£610.98	£610.48
Addition for these items		£79.66	£79.16

5. Conclusion

The additional financial support provided to households with children in Scotland is offsetting to some degree UK-wide punitive policies such as the two-child limit and the benefit cap that are pushing families into financial

¹⁸ A Davis and others, *The cost of remoteness - reflecting higher living costs in remote rural Scotland when measuring fuel poverty*, Scottish government, 2021

¹⁹ The calculations are based on research in 2020 and 2021, working with communities in remote Scotland to establish minimum budgets appropriate for these areas, with results index-uprated to 2023 values.

²⁰ Domestic fuel is not included in Table 3 because it can vary so much from case to case in remote areas of Scotland, particularly according to fuel source, housing construction and climate.

hardship. The Scottish child payment in particular is providing low-income families with a substantial boost to their incomes, and the Scottish government estimates that in 2023/24 it could lift 50,000 children out of poverty.²¹ Combined with other policies, the payment can reduce the overall cost of raising a child by more than a third compared to the rest of the UK. This, in turn, means that these families are less likely to fall below the income threshold required for a minimum socially acceptable standard of living. Nevertheless, out-of-work families are still falling around 40 per cent below the MIS income requirement, and while this is better than the rest of the UK (where the same family would not even have half of what is needed for a decent standard of living), much more remains to be done to protect children and their families from financial hardship and its consequences.

Even within the current system, more could be done to ensure that families are receiving the benefits to which they are entitled. The estimated take-up rate for the Scottish child payment for children aged under six increased to 95 per cent in 2022-23, up from 87 per cent in the previous year, indicating that most parents of young children are now accessing this additional support.²² However, the estimated take-up rate for children aged 6-15 years following the extension of the Scottish child payment to older children in November 2022 was only 77 per cent in the financial year ending March 2023. Although take-up is likely to have increased as awareness of the extended eligibility has increased, this indicates the importance of making sure that families are able to access the financial support that is being offered. This also includes DHPs; in 2023 to 2024, the Scottish government has made more than £80 million available to local authorities to spend on DHPs – and it is crucial that these funds are fully allocated to help households struggling to meet their housing costs.

The Scottish government also needs to make good on its promises. In particular, the extension of universal free school meals to include all primary school-aged children has been repeatedly postponed and is yet to be implemented. If this were introduced, it could save families an additional £7.50 per week for every week that their child is in school. For families on very low incomes, this could make a real difference to their chance of meeting weekly outgoings – particularly in the context of rising food costs.

A more radical approach is also being discussed in Scotland, with the potential development of the Minimum Income Guarantee.²³ This would involve reform to services, employment and social security, including a targeted payment for anyone that falls beneath the Minimum Income Guarantee level. This level is yet to be agreed, but would likely fall between the relative poverty line and MIS. If implemented, this could be truly transformative in improving the lives of households with and without children. In the short term, the measures already introduced by the Scottish government are paving the way for a different approach to social security.

Finally, it is important to remember that Scotland is not homogenous – estimates of the additional costs faced by those in remote rural areas show that the cost of a child varies not only between Scotland and the other UK nations, but also *within* Scotland. And, while the analysis presented here gives an overall view of the cost of raising a child in Scotland, we must be mindful of the unique circumstances of individual families that sit behind these numbers, and that those families on very low incomes in Scotland continue to experience very real challenges in meeting their needs.

²¹ Scottish government, [Scottish Child Payment - estimating the effect on child poverty](#), 2022

²² Scottish government, [Take-up rates of Scottish benefits: November 2023](#), 2023

²³ Scottish government, [Minimum Income Guarantee Expert Group Interim](#), 2023

About the author

Dr Juliet Stone is research fellow at CRSP, where she focuses on quantitative analysis of income adequacy. She also provides support for qualitative work, including the collection of focus group data for calculation of the Minimum Income Standard for London. She has a background in social epidemiology, health inequalities and social determinants of population processes. Her research interests stem from a broad focus on understanding the consequences of differential socioeconomic circumstances from a life course perspective, and include family and household dynamics, health inequalities and the social implications of housing policy.

About CPAG in Scotland

Child Poverty Action Group (CPAG) in Scotland works for the one in four children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good. We provide training, advice and information to make sure hard-up families get the financial support they need.