



**Believe
in Scotland**

THE NATIONAL
THE NEWSPAPER THAT SUPPORTS AN INDEPENDENT SCOTLAND

**EVERYTHING
YOU NEED
TO KNOW
ABOUT
SCOTLAND'S
ECONOMY
AND
INDEPENDENCE**

**OPEN
MINDS
ON
INDEPENDENCE**

Why I believe in Scotland ... in the words of 'ordinary' Scots



Scotland's people are a glorious mix. This country has always been a melting pot, and still is. Today we are as bursting with potential as ever.

Ellie Fiddes



1: How Scotland has been tricked into thinking it's too poor

LAST year a poll for Prospect Scotland found that 75% of Scottish voters would vote for independence if they felt they would be better off. As a result, the key Westminster attack on Scottish independence is always that we can't afford it.

There are two major problems with this Unionist argument. Firstly it's just not true. Secondly, Scotland is not prospering within the UK.

It's an established fact that Scotland has an embarrassment of economic advantages over the rest of the UK and indeed over almost all the smaller independent northern European nations.

Look at Scotland's natural wealth. With 8.4% of the UK's population we possess:

- 26% of the UK's renewable energy generation
- 90% of UK hydropower capacity
- 10% of Europe's wave power potential
- 25% of Europe's offshore wind resources
- 25% of Europe's tidal-energy resources

- Before Brexit, Scotland exported £17,456 of goods per head, more than twice the UK figure

- Scotland also possesses between 20% and 34% of the UK's natural wealth dependent on the price of oil.

Of course, that isn't all Scotland contributes to the UK. We produce double our population share of the UK's food – about 16.1% – including about 70% of the UK's fish landings which are now threatened by the mess Westminster has made of Brexit.

So why are some Scots voters still worried about our economy? Because they are being lied to by Westminster politicians. Without Scotland, it's the rest of the UK's economy that would struggle.

That's why pro-Union politicians claim the Government Expenditure and Revenue Scotland (GERS) annual report shows Scotland has a higher budget deficit than England.

It does no such thing. GERS states very clearly that it does not tell us anything about the finances of an independent Scotland. Rather it shows the state of Scotland's finances as part of the UK. GERS

includes spending outside Scotland, that's doesn't benefit Scotland directly, spending on debt that Scotland did not generate nor benefit from and spending that would not be required in an independent Scotland.

Take, for example, the Public Sector Debt Interest (PSDI), which is the fifth-largest expenditure item for the Scottish Government. This is interest to be paid on UK debt and pays back none of the capital. Regardless of where in the UK the debt was incurred it is distributed among the nations of the United Kingdom, based on population.

FOR most of the period while that debt was being built up, Scotland had no borrowing powers and so could not run up any debt of its own. The Scottish economy had been either in surplus or operating with a lower deficit than the UK.

Yet the UK debt interest allocated by GERS in 2019-20 was £4.5 billion. That doesn't mean Scotland had to pay that sum to service its own debt. It had no

ABOUT THE AUTHORS



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powers to borrow any money at all until 2012 and has had only limited borrowing powers since. The share of the debt bears no relation at all to the spending in Scotland.

Let's be clear – Scotland does not have a financial deficit; the UK does and it dumps a population share of its deficit on to Scotland's accounts. If Scotland didn't have to pay off the rest of the UK's debt it would have no debt and no deficit at all.

GERS says absolutely nothing about the expected performance of an independent Scotland. Any suggestions that it does are wrong and made simply to undermine our confidence in our own ability to thrive as an independent country.

We missed out on the full benefit of the oil boom as our wealth went south to London and wasn't reinvested in Scotland. Let's not make the same mistake again. Let's take control of our own economic resources and the decisions over how best to use them to promote Scotland's prosperity.

2: How can Scotland be in debt if it can't borrow?

IT'S clear that Scotland has everything it takes to be an extremely prosperous and successful independent nation. If we look back as far as reliable historical figures go, we can see that in 1980/81, before UK debt started to spiral, Scotland was charged £3bn to service UK debt. But despite that, it managed to record a surplus of more than £1bn.

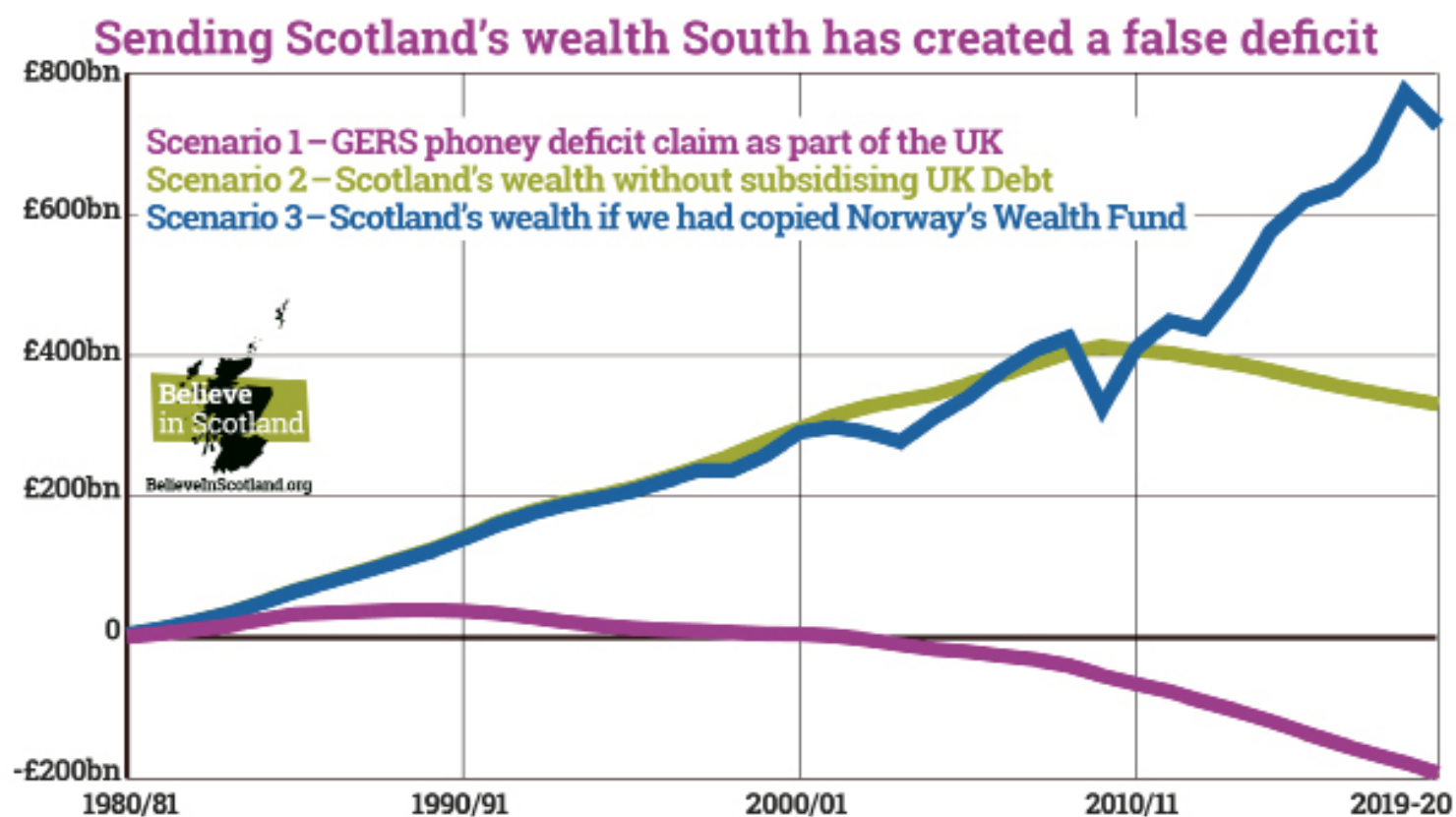
Indeed Scotland's finances showed a surplus until 1990 when the cumulative surplus amounted to £38.8bn (£74bn surplus without debt loading).

Scotland was part of the UK and so Scottish surpluses went to the UK Treasury. Scotland was actually subsidising the UK. As a result the burden of UK debt payments on Scotland's economy started to weigh it down. This meant the surpluses gave the false impression that they declined during the 1990s and the cumulative surpluses were eaten up by UK debt-related deficits.

The UK's debts have grown steadily over those 40 years. Any budget allocated to Scotland in that time that is of a higher value than Scotland's revenues is not a subsidy, it is a loan on which Scotland has to pay interest – a loan that looked to be necessary only because Scotland was subsidising the rest of the UK.

Had we been an independent nation Scotland would have possessed those cumulative surpluses of £74bn and could have chosen to re-invest in Scotland's economy, which would have grown the economy faster. An independent Scotland would have retained the £133bn of debt interest charges as it wouldn't have needed any debt of its own.

It is undeniable that in an independent Scotland those surpluses would have been invested to grow Scotland's economy or



possibly put into a sovereign wealth fund similar to Norway's hugely successful model. Let's assume an independent Scotland would not have given away its massive surpluses to another country. What is the lowest rate of return an independent Scotland could have received on those 1980s surpluses?

THE WORST POSSIBLE OUTCOME

WHAT if an independent Scotland's government had been so incompetent that it could not figure out how to

invest those massive surpluses but simply stuffed them in a bank to gain interest at the standard market rate?

Well, those cumulative surpluses, plus standard bank rates of interest, would have topped out at £412bn cash reserves in the bank in 2009/10 and then started to fall until we had £330.4bn in the bank today.

A BETTER OUTCOME

WHAT if we had simply copied Norway's wealth fund idea? How would Scotland's finances look today? Had

the government of an independent Scotland copied Norway, then Scotland would be £932.395bn better off now than we are today.

Yes, that's right. The daftest thing Scotland could have done as an independent nation would have left Scotland at least £523bn better off today. However, had the government of an independent Scotland copied Norway, then Scotland would be £932.395bn better off now than we are today. Almost one trillion pounds is missing from Scotland's economy from the practice of debt loading alone and upon that accounting trick rests the entire economic case for the Union.

The evidence is clear. The UK Government has created a situation where Scotland's finances show a false deficit, one that has no relationship to the economic performance of Scotland.

In 2014 many people simply didn't know that. They didn't understand that Westminster was so economically incompetent that it didn't care about its policies damaging Scotland.

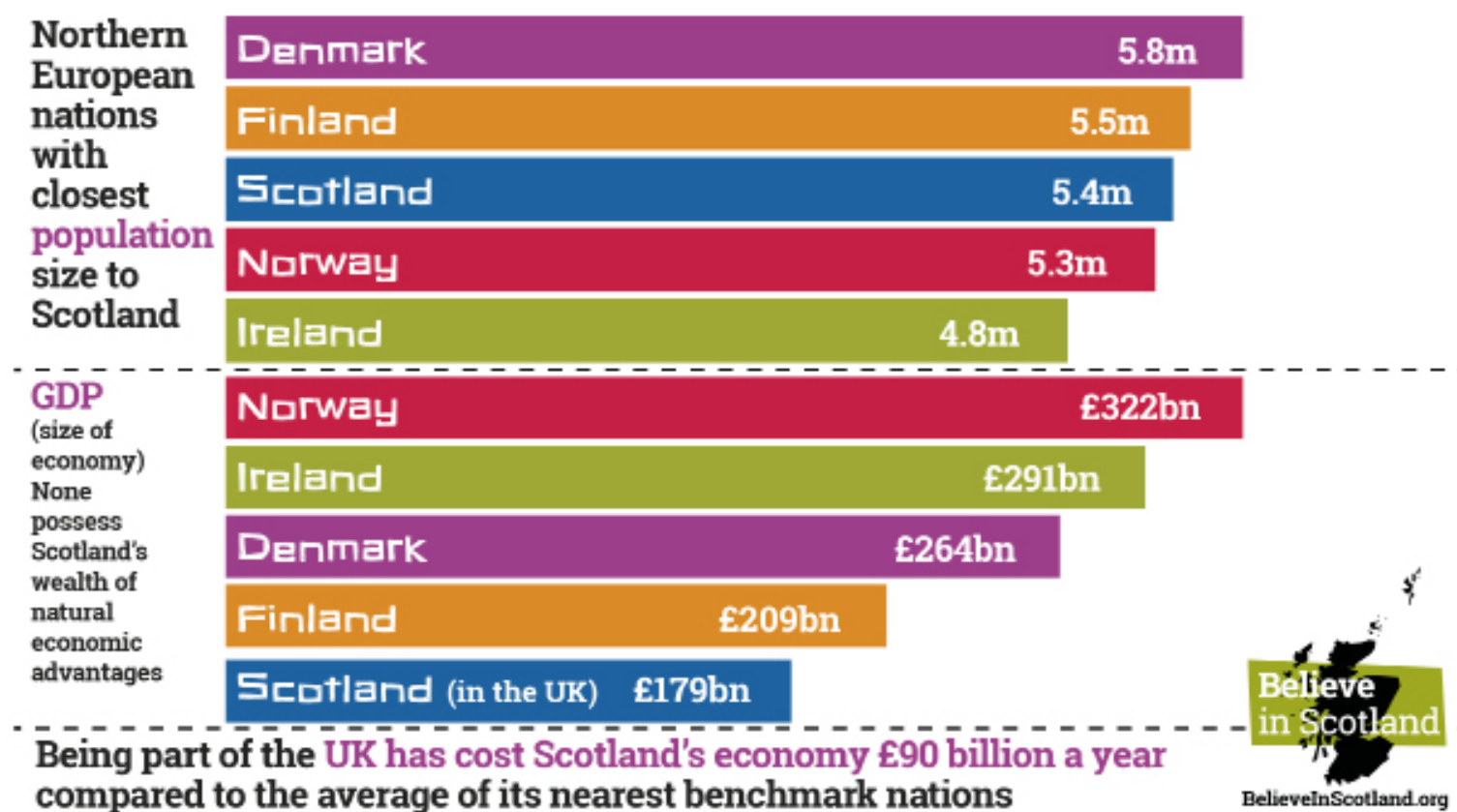
In fact, it was deliberately acting against Scotland's best interests. Now Brexit and the total mismanagement of its Covid-19 response is waking people up to the reality that Westminster really is holding Scotland back.

Why I believe in Scotland...



Because it has a well-governed population with a majority view coalesced around respect for others, for ecology and for science, embracing equality of opportunity and collaborative endeavour and which celebrates the advantages of shared community life. In that virtuous crucible, true wellbeing can flourish and lives become fulfilling.

Donald Canavan



Why I believe in Scotland...



As a 'New Scot' I prefer to live in a country which shares my values: social justice, compassion, inclusiveness, internationalism and human rights. Multicultural and open to the world rather than insular and unfriendly.

Diane Van Ruitenbeek

3: Why smaller is best when it comes to successful nations

SCOTLAND is smaller than the UK but it is widely accepted that smaller nations are actually better at creating healthy political and economic systems. Scotland is certainly rich in natural wealth. Scotland possesses 96% of the UK's oil and gas, 63% of its natural gas, 70% of its seafood landings, 10% of Europe's wave-power potential and 25% of Europe's tidal-energy resources.

An independent Scotland would be smaller than the UK in population terms, thus the overall size of its economy would be smaller. But Scotland's economy has traditionally been larger on a per head basis so smaller is not necessarily a problem and could even be an advantage.

The wealth of a nation is best measured in GDP per head, and before Brexit – which Scotland rejected – and the mess Westminster has made of Covid-19, Scotland's GDP per head is £900 per head larger than the UK average.

When you look at the nine smallest nations by population across the European Economic Area, Scotland's economy is larger than the smallest seven put together (Liechtenstein, Iceland, Malta, Luxembourg, Cyprus,

Estonia and Latvia). We looked at the economic data (pre-Covid and pre-Brexit) for the geographically closest northern, western central and western European nations commonly referred to as "small" and benchmarked their performance against the UK.

- The smallest in terms of population is Iceland, with a population of 338,349
- The largest is Netherlands, which has a population of more than 17 million, which is equivalent to 26% of the UK's population
- The other benchmark nations compared include Austria, Belgium, Denmark, Estonia, Finland, Ireland, Luxembourg, Norway, Sweden and Switzerland.

The results show that all those benchmark European nations perceived to be "small" have for decades been outperforming the UK.

FINDINGS

- GDP per head: The UK comes second to last in the group, beating only Estonia. However, Estonia's national debt is 10 times less than the UK's, its exports as a percentage of GDP are more than twice as high

and its pensions are almost double the UK's as a percentage of final earnings – and Estonia is the small nation that the UK performs best against. It has a population of 1.3m and only became independent from the USSR in 1991 – but still beats the UK 3-2 overall.

- National debt as a percentage of GDP: The UK was at that point the second-worst with 86%. Only Belgium was worse, at 100%. With the UK Government's mishandling of Covid and Brexit, the UK's national debt is expected to end up far higher than Belgium's.

- Exports as a percentage of GDP: The UK came last with the worst ratio of 31%.

- Pensions: The UK has by far the worst pensions as a percentage of average earnings at 29%. Ireland comes second-last for pensions at 42%, but this is still 13% higher than in the UK.

- Productivity: The UK again only beats tiny Estonia. Smaller northern European nations such as Denmark and Norway could take an extra day off work and still produce more per worker than the UK, while Sweden could take a half-day.

- GDP: The smaller independent European nations with the population levels most similar to

Scotland – Denmark, Finland, Norway and Ireland – all have economies considerably larger than Scotland's, which has a GDP of £179bn, despite having a similar-sized population at 5.4m. On a per-head basis, Scotland's GDP in the 2018/19 figures worked out at £32,800 per person – £900 higher than the UK's at £31,900.

Scotland possesses massively higher natural wealth than all of the similar-sized nations listed above, with the possible exception of Norway. It outperforms all the small and similar-sized nations highlighted in this section across the broad range of prosperity factors.

Yet our economy is £90 billion smaller than the average of our near neighbours with the most similar population sizes. Why? Because all of those nations are smaller, more agile, and they don't have to pay off the debts of a larger neighbouring country that controls their economy for its own benefit rather than theirs. The UK does not subsidise Scotland ... it is draining Scotland of wealth and opportunity.

BELIEVE IN SCOTLAND'S MANIFESTO FOR WELLBEING PAGE 7

4: The UK failed Scotland ... but Brexit made it much worse

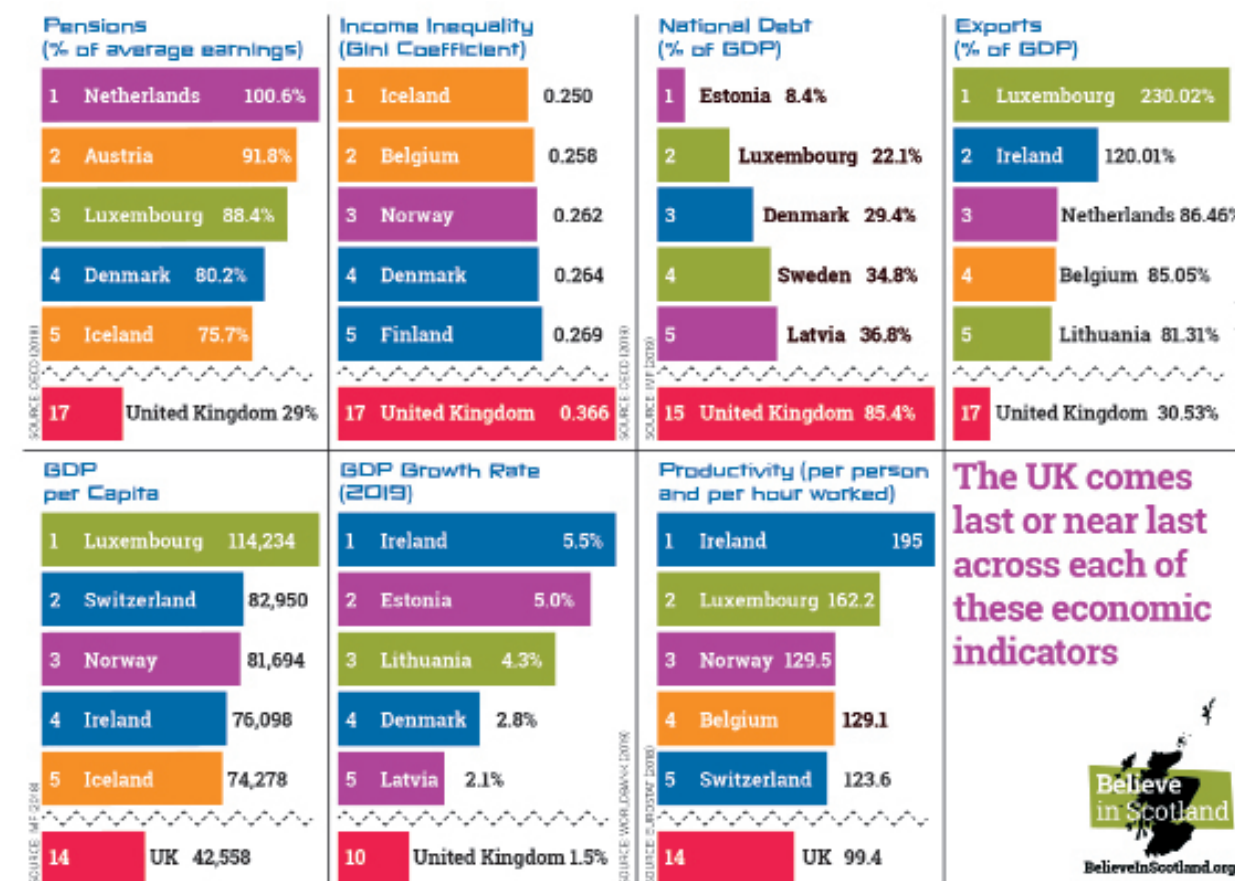
SMALL, more agile, independent nations which have the ability to tailor policy solutions more closely to their needs will always perform better than the UK and better than Scotland can as long as it remains part of the UK.

Nothing proved this more than the unfolding disaster that is Brexit. Scotland voted to remain in the EU, because it was manifestly in our best interests to do so. But our votes were ignored, along with our opinions, our economic drivers and our arguments for a softer Brexit which would have allowed us to stay in the single market.

And just look at the consequences. Scottish fish left rotting in lorries unable to deal with Brexit red tape costing the fishing industry at one point £1m a day in lost exports. Other Scottish industries and smaller firms giving up on European exports altogether because of the terrible trade deal desperately cobbled together by Boris Johnson at the last minute. Lorry driver shortages leading to empty shelves in shops and supermarkets and fears of Christmas chaos.

Those who argue against independence often use the economic impact of Brexit and the Covid-19 pandemic to scare people into believing an independent Scotland could not weather these storms without the support of the UK. The truth is the UK hinders rather than helps us cope with such crises. Its economy shrank last year by more than any of the G7.

Nor does the UK have a strong track record of recovering from financial disasters. It did not recover from the banking crash of 2008 as well as most other countries. It's essential that we build back better from the pandemic and we really



The UK comes last or near last across each of these economic indicators



can't rely on the UK to do so in a fair and successful way.

If being part of the UK really was an economic advantage for Scotland then our country would outperform all similar-sized nations with fewer economic assets, but it doesn't – according to the UK's accounting systems anyway.

So what is it about being in the UK economy that is stopping Scotland? We measured the UK's performance

across seven indicators: five standard economic performance measures and two key economic well-being measures, all prior to the Covid-19 lockdown.

We then benchmarked the UK's results against 16 variously sized northern and western European nations. The economic performance indicators were:

1. Pensions as a percentage of average final income; **2.** Income

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and France, the other two big nations, come second and third last respectively. The UK comes last on four out of the eight indicators, including on overall performance.

Even where it recorded its highest rank, on GDP growth rate, it was equal-last at 13th. The UK only outperformed Estonia, Lithuania and Latvia on productivity and GDP per capita, which were its best results, but that clearly isn't something to boast about.

The UK performs even worse on wellbeing indicators. On pensions, it was so far behind the others that it's worth noting that it offered the lowest pension in the developed world as a percentage of final income.

The data produces not one shred of evidence to support the idea that the size of the UK's economy, its performance or even its long-term economic prospects offer Scotland any form of protection or advantage. It demolishes the myth that the UK subsidises Scotland.

Why I believe in Scotland...



In this world we need a beacon of hope, a nation that is progressive and welcoming. We could show that we are inclusive, multicultural and open to the world rather than insular and unfriendly.

Bob Cook

Why I believe in Scotland...



If we can use our independence to demonstrate that countries can be run with humanity rather than greed, governed with a conscience and not by exploitation, then perhaps we can find like-minded countries and change the world.

Neil Morison



5: The truth about GERS ... it shows why independence is essential

THE annual publication of the UK Government Expenditure and Revenue Report for Scotland (GERS) is routinely used by the Unionist media as evidence of Scotland's inability to afford independence. This year's reaction was worse than ever.

It was hardly surprising that the 2020/2021 GERS report showed the gap between public spending and tax income widen. It was, after all, the year when the pandemic hit. But for Unionist politicians to suggest it showed "Scotland's deficit" grew to £36.3bn doesn't just push the boundaries of credibility – it smashes through them with a sledgehammer.

The first thing to remember is that Scotland's overall budget is set by Westminster. Seventy per cent of its revenues are controlled by Westminster and 40% of its spending. If Westminster wants Scotland's accounts to show a false deficit, then Scotland's accounts will show a false deficit.

There is no set of official accounts that tells us how an independent

Scotland's economy would fare, nor what its finances would look like. Any attempt to analyse Scotland's finances is instantly hampered by the fact that Scotland is not an independent nation and therefore does not have the same financial data, trade statistics, costs and revenue information available to work with that a normal independent country would have.

Of the 26 income figures quoted in GERS, 25 are estimated and there are no fully reliable Scottish-specific income tax, corporation tax, VAT or national insurance figures. So GERS does not accurately indicate what Scotland's true financial position is as part of the UK and it most definitely does not tell us what our finances would look like after independence had been achieved.

The fact that GERS is a set of accounts for Scotland as a region of the UK and not as a separate nation impacts on how the GERS figures are compiled. This is important to know for three key reasons:

- It means that multiple UK-wide costs such as a population share

of the UK's debt are applied to Scotland's expenditure in GERS – even though the borrowed money was not spent in Scotland. Many of the major expenditures reported in GERS are not controlled by the Scottish Government and therefore are actually under the control of the UK Government.

- Several of the key revenues – such as oil and gas taxation, corporation tax and VAT – are controlled by the UK Government, which can make decisions that significantly lower or raise Scotland's income without any reference to the Scottish Government. The UK Government actually lowered oil and gas taxation to less than zero (for many companies) after 2014 and so decreased Scotland's revenues and created a fake deficit.

- Despite all that, GERS demonstrated that for 38 years in a row Scotland had higher GDP per head and a lower illustrative deficit as a percentage of GDP. The past few years – when the GERS falsified deficit has been higher than the UK's – relate to the UK Government's decision to lower

taxes on oil extraction and thus lower Scottish revenues.

Scottish Government expenditure is calculated by the UK chancellor, who sets a budget for England based on bids by UK ministerial departments. Scotland is then allocated a block grant, which is essentially a population percentage share of the UK budget. The Scottish Government must always balance its budget and cannot overspend.

Far from ruling out independence, this year's GERS figures showed why Scotland can never flourish within the Union and why independence is essential for its future.

The question that everyone in Scotland needs to ask about GERS is this: If being a part of the UK offered Scotland some form of economic advantage, why do smaller independent nations in Europe who don't possess Scotland's natural wealth and economic advantages have economies that outperform not just Scotland but the UK as a whole on a per head basis?

WHAT HAPPENS TO PENSIONS AFTER A YES VOTE? PAGE 9

6: Believe in Scotland's Manifesto for Wellbeing

WE know we have the talent and resources to flourish as an independent country – but what kind of country do we want to use our independence to create? What could our economy and society look like if we were to design it around the values, hopes and dreams of the people of Scotland rather than the needs of the city of London?

The global health crisis has changed everything. People have come to realise we cannot continue with the old, failed way of managing our economy. The system championed by Westminster is creating huge inequalities, reducing social mobility, trapping families and pensioners in a cycle of poverty, keeping wages low while prices rise and negatively impacting climate change.

Our economic system and our way of organising society is unsustainable and needs to be reset to focus on the wellbeing of the people, society, the economy and the environment.

We need to move away from the concentration on the wealth of nations and focus on the wellbeing of nations. Believe in Scotland is leading the thinking on this and is developing a Manifesto for Wellbeing.

We created a wellbeing policy framework, polled 1000 voters living in Scotland and found there was majority support – mostly more than 75% – for each of the policy positions in our manifesto.

Believe in Scotland's Manifesto for Wellbeing

1: Quality of life, equality, fairness, happiness and health are all economic outcomes that should be given equal weight to economic growth.

2: The focus of the economy should be to serve the needs of the people



and society more than the needs of big business and finance.

3: To be able to live with dignity while experiencing wellbeing and security should be a basic human right and not something that comes only with wealth.

4: You cannot have a thriving economy without a thriving society and you cannot have a thriving society without a thriving economy.

5: Austerity has failed, slowed economic growth, harmed people and society and made the country more susceptible to economic and health crises.

6: Post-coronavirus, our economic policies need to be re-engineered to generate higher levels of equality in health, wealth, wellbeing and access to opportunity.

7: If we build society and our

economy more successfully after coronavirus, we can create a new economic approach that will allow both our economy and our society to thrive and be more resilient in the face of economic crises.

8: The nature of work is changing and we need to invest more heavily in innovation, encouraging better business practices.

9: Education is an investment in our children and young people and should be free and open to everyone.

10: Small businesses are the backbone of our economy. Greater government investment in creativity and innovation is needed to help them grow and create better-quality jobs.

11: Government expenditure on welfare and health is higher due to the inequalities in the current

economic system and a wellbeing approach would reduce those costs.

12: Economic success being more equally shared amongst society would result in better growth.

13: Greater access to personal development opportunities for all will increase social mobility and benefit the economy in the long-term.

14: Ending poverty, inequality and unfairness, while increasing minimum wage and job security, will boost the economy.

15: People need to feel more secure in their livelihoods. A universal basic income for every adult citizen would provide that security and end in-work and pensioner poverty.

16: Decision-making should be less centralised to give people a greater democratic voice in local issues.

17: We need to reduce our economy's carbon outputs and waste, make transport more sustainable and make recycling and repairing far more prominent.

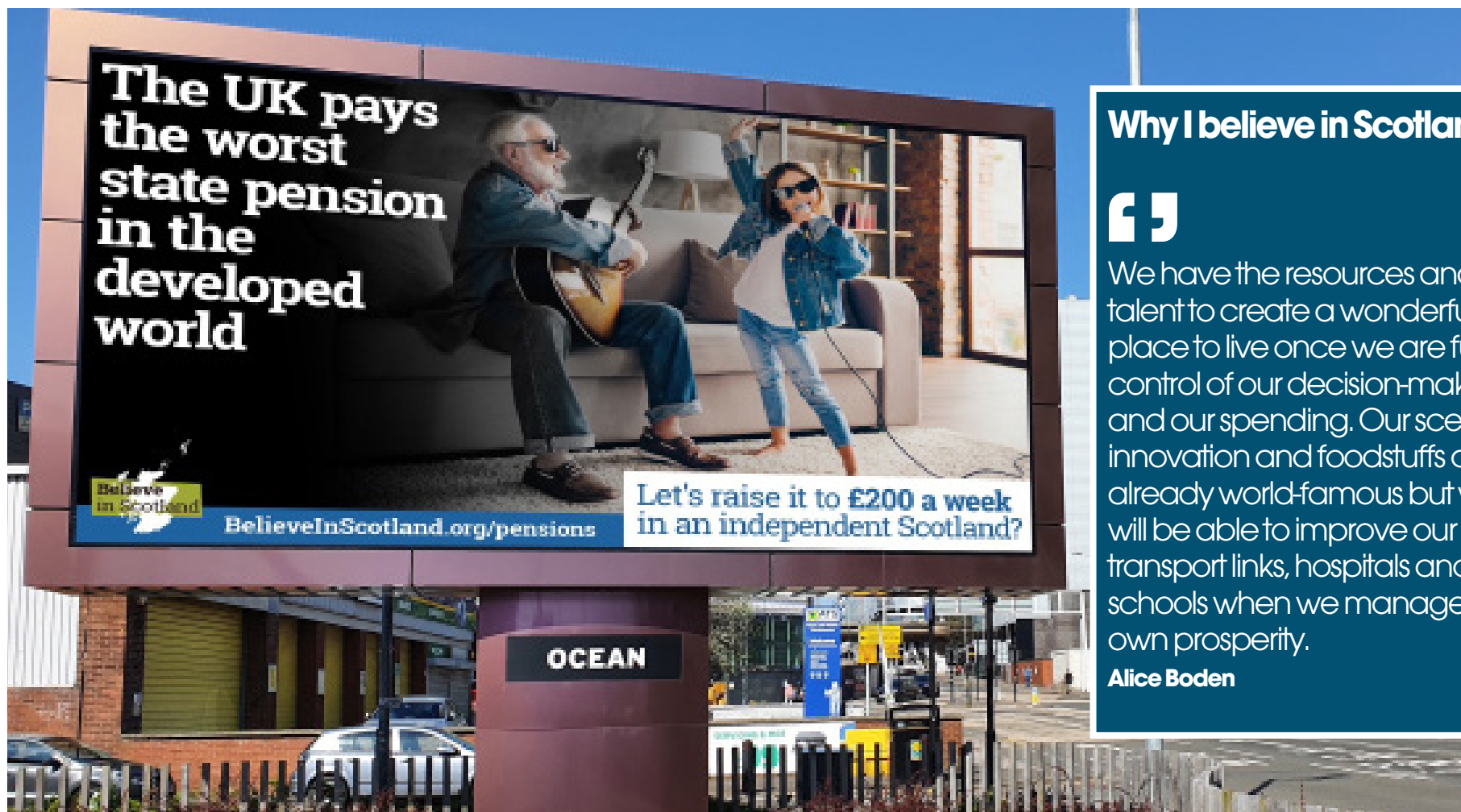
Of course we can't guarantee all this will happen immediately with independence but both the SNP and their new partners in Government, the Scottish Greens, are committed to introducing a Wellbeing approach.

We can, however, guarantee it will not happen at all if we don't become independent.

Why I believe in Scotland...

“ We can be an independent, welcoming and inclusive country, happy to give all a chance at success. We need people of all beliefs and nationalities who are willing to support our values, want a better life for our children and have a desire to protect the weakest in our society.

Ann Mcmeechan



Why I believe in Scotland...



We have the resources and the talent to create a wonderful place to live once we are fully in control of our decision-making and our spending. Our scenery, innovation and foodstuffs are already world-famous but we will be able to improve our transport links, hospitals and schools when we manage our own prosperity.

Alice Boden

7: The UK has the worst state pension in the developed world

AT the core of our wellbeing agenda is understanding the value of looking after the most vulnerable in our society. Recent actions by the UK Government have shown it has no interest in doing that.

A classic example of the UK Government's priorities is the state pension, which is the worst in the developed world in terms of its value versus average wages.

It ranks bottom in a list of countries compiled by the Organisation for Economic Co-operation and Development (OECD), paying out just 28.4% of the average wage.

Top of the pension table in the data is the Netherlands (100.6%), followed by Portugal (94%) and Italy (93.2%). The second-worst is Mexico (29.6%) but it is quite a jump to the third-worst, Poland, which pays 38.6% of the average wage. The average pension of all the countries on the list is 62.9%.

Thus the drop in earnings from employed to retired in the UK is the largest in the developed world. That isn't because the UK can't afford

pensions... it is a political decision.

The UK Government simply has a policy of not paying a good pension because that significantly boosts the financial sector by encouraging those who can afford it to buy private pensions. That diverts money away from the local/real economy into the City of London-based financial economy.

It also condemns those who simply can't afford a private pension – those who have experienced unemployment, poor mental or physical health or who could only find low-waged work – to live in poverty in old age, to endure years of worrying about heating their houses in the winter and even in some cases to early death. It's getting worse too – the UK Government has already scrapped free TV licences and has announced it is suspending pension protections to pay for its mismanaged Covid-19 spending.

An independent Scotland will prioritise pensioner wellbeing

THE SNP have set a goal for all Scottish pensioners to receive £179.60 a week in an

independent Scotland – a rise of £42.00 a week on the basic state pension.

Believe in Scotland is calling for a rise to £200.00 (+£62.40) a week, followed by gradual increases until Scottish pensioner poverty is eradicated altogether.

Almost all of that money would go straight into the local economy. It would be spent in supermarkets, in clothing shops, with local tradesmen, at the bingo or local cafes. That would stimulate the local economy and create jobs and profits and significantly raise taxation revenues, thus making it cost-effective.

That ambition would need to be achieved through staged increases following independence and followed with a staged series of rises until pensioner poverty is eradicated.

This is no pipe dream. Scotland is a country rich in resources and talent.

We can afford to increase our pensions and it makes economic sense to do so. If every other developed country in the world can afford decent pensions then an

independent Scotland, with all its wealth and natural economic advantages, could too. It is being part of the UK that has been stopping us from doing so.

Of course, those who want us to remain in the UK don't want you to know this. It suits them and their friends in the City of London to keep things the way they are.

INDEPENDENCE WILL FREE

US from generations of the UK Government's economic mismanagement, then as Scotland's economy grows pensions will get progressively better.

INDEPENDENCE IS THE ONLY WAY

to protect pensions and end pensioner poverty. Only through independence can we afford better pensions, as the costs of being part of the UK are holding back our economy.

Scotland is a wealthy nation, but Westminster greed and mismanagement is causing pensioner poverty and that is just not acceptable.

Above: A recent Believe in Scotland billboard campaign focused on the UK's terrible state pension

8: What happens to pensions after a Yes vote?

FAR from putting pensions at risk, independence gives us the chance to significantly increase a state pension which is currently the worst in the developed world.

A report about pensions in the event of a Yes vote in indyref1 published by the Scottish Government in 2013 states:

“Everyone currently in receipt of the basic state pension, graduated retirement benefit, state earnings-related pension scheme or the state second pension would receive these pensions as now, on time and in full.”

Who would pay it is likely to be the subject of negotiation. Whatever arrangement is agreed upon, your pension would be protected. It is certainly plausible that the Scottish Government could inherit the full pension liability.

This would, however, require payment from the UK Government to the Scottish Treasury to release the UK Government from its obligations to pensioners, obligations that cannot be avoided.

Such an arrangement would be best for people living in Scotland who have already accrued a portion of a UK pension through NICs, as they would probably prefer to receive their pension from one government. For those people of working age who are living and working in Scotland at the time of independence, the UK pension entitlement they have accrued would become their Scottish State Pension entitlement.

Steve Webb, the then UK pensions minister, told a Westminster committee in 2014 that anyone who “accumulated rights” for pension cash would be entitled to the money after independence. There was absolutely no risk to the money.

The cost of providing a pension in Scotland is currently around

The UK pays the worst state pension in the developed world



Believe in Scotland

believeinscotland.org/pensions

Let's raise it to £200 a week in an independent Scotland?

6-8% cheaper than in the rUK because of lower life expectancy. Scottish Government figures suggest the taxation raised in Scotland is sufficient to pay for all services currently devolved as well as cover the pension and social security arrangements paid in Scotland by the UK Government.

So the cost of pensions to an independent Scottish Government would be lower than – or at most the same as – it is right now.

The infrastructure to deliver pensions is already in place. Pension Centres based in Motherwell and Dundee will continue to administer and manage state pensions. Public-sector employment costs in an

independent Scotland are expected to increase by 1%, with 100 extra staff being required in social security and pensions at a cost of £25m. However, they would generate additional tax revenues of £1.5m, as well as immeasurable benefits from increased personal spending.

THERE would, of course, be additional costs if a future Scottish Government decided to increase the pension. Believe in Scotland is calling on the Scottish Government to immediately pay £200 per week per pensioner and we can more than afford that rise.

It would be fair to say that

Scotland's natural wealth, alongside the other advantages of the Scottish economy, would make it possible to afford to raise the state pension to the average level for developed countries.

Occupational pensions will not be affected by independence. Private pension assets will be protected by existing legislation. Each occupational pension scheme establishes the conditions that govern the operation, which the company has to fulfil regardless of political circumstances. If you are due an occupational pension, you will get your full entitlement in an independent Scotland as your contract with the supplier will still stand.

In the case of final salary pensions, a fund is obliged to pay you the amount that was agreed in advance. The only occasions in which this has not happened has been when the firm has gone into liquidation, in which case there are adequate industry protections to guarantee your investment.

The ultimate backstop is the Pension Protection Fund (PPF), which protects the entire pension of those who have already retired and 90% of those who are still working.

All protections that exist as part of the UK will also be in place in an independent Scotland.

Why I believe in Scotland...



With our independence we can build an even fairer, greener and more progressive country. That's the kind of country I want my son to grow up in. One that has open arms to welcome people in need and people with skills and talent who want to make it their home.

Eilidh Gittus

Why I believe in Scotland...



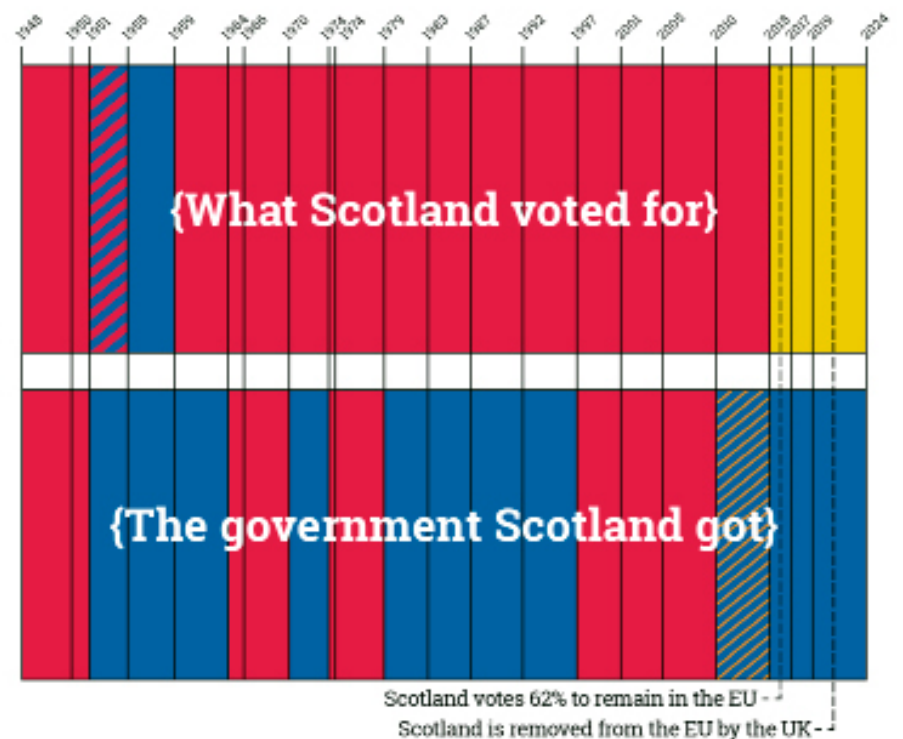
I lived and worked in Norway for many years, and have seen first-hand the benefits of a progressive government. Scotland could easily be that prosperous, embracing country. I want to see a fairer, more equitable and greener Scotland, free of the corruption and nepotism of Westminster.

Liam Anton

Scotland will have got the government it voted for 46% of the time between the 1945 and 2024 General Elections



Scotland's democratic deficit



9: Scotland voted against Brexit but is suffering the worst effects

BREXIT has slashed Scotland's exports to the EU, pushed large and small firms to the brink of bankruptcy, cost jobs and millions in lost orders, caused food shortages in shops and restaurants and now threatens chaos at Christmas.

Ironically, the area of the UK to suffer most from Brexit is the area which wanted it least: Scotland.

After the UK voted Leave, the Scottish Government continued to seek solutions to the many looming Brexit problems until the very last minute, but Westminster's entrenched attitude made any form of compromise impossible.

This democratic deficit is built into the very foundations of the United Kingdom, which is as far away from being a union of equals as it is possible to get.

Votes cast in Scotland do not have any impact on the result of UK elections and referendums, as the population of the rest of the UK as a whole, and of England in particular, is so much larger. In a voting system based on the principle of overall majority rule, which does not recognise the views of individual nations, Scotland will never have a

voice. The last time Scotland voted for a Conservative Westminster government was in 1955.

In the 1959 General Election, 47.2% of Scots voted for the Tory government, led first by Harold Macmillan and then Alec Douglas-Home, but the Tories failed to win a majority of Scottish seats.

In the 66 years since the 1955 election, the UK has had a Conservative government, for which Scotland did not vote, for more than 42 years.

Not only did Scotland not vote for the Conservatives ... it was diametrically opposed to some of the policies they inflicted on the country, and now we have Brexit, which Scotland wholeheartedly rejected.

Those policies included the poll tax, which was one of several initiatives by Margaret Thatcher hated in Scotland. She replaced domestic rates and imposed this on Scotland in 1989, a full year before it was adopted in England and Wales. Scotland rejected her hard-right policies but had to suffer their effects because it was consistently outvoted in general elections.

Westminster, with 533 English MPs and only 59 Scottish MPs, will not prioritise Scotland's interests.

That's not a particularly contentious statement ... it is simply a fact. Recognising that fact has nothing to do with Scottish nationalism and everything to do with simple arithmetic.

THE EU referendum in 2016 is just the latest example of the democratic deficit. The referendum unleashed a form of British nationalism which saw anti-EU feelings grow and inspired a campaign to take back "control" from the EU, despite the fact that Britain's sovereignty was not challenged in any way by the European Union, and most Brexiteers could not explain what powers they believed had been moved from Westminster to Brussels.

Scotland voted 62% to remain in the EU but the UK voted to leave by 52% to 48%, with England voting to leave by 53.4% to 47.6%. Wales voted 52.5% for Leave, while Northern Ireland voted 58% to remain. By sheer force of UK numbers, the Brexiteers got their way.

Immediately after the vote there was still an opportunity

to mitigate against the worst repercussions, by recognising opinions within Scotland and Northern Ireland.

The Scottish Government proposed a negotiated continued access to the single market and customs union. It argued that was not a perfect position and certainly not as good as EU membership. But it tried to convince Westminster that being in a less-than-perfect position while remaining within the single market was preferable to the limited number of alternatives.

Westminster turned a deaf ear to Scotland's government. As time passed it became clear that Boris Johnson would have preferred to leave the EU with no trading deal at all rather than "compromise" and remain within the single market.

Political pressure eventually forced Johnson into cobbling together some vestige of a trade arrangement before the deadline expired.

It was the worst of all possible worlds, as events since the arrangement, which took effect on January 1, have shown.

FIVE HUGE PROBLEMS IN THE WAKE OF A BOTCHED BREXIT PAGE 12

10: Big mistakes which show the mess the UK made of Brexit

AFTER the UK voted to leave Europe, Scotland's First Minister Nicola Sturgeon argued there were already a range of different arrangements within the single market and the EU framework which could be adapted for Scotland.

She said: "The fact is that the negotiations ahead – given the unprecedented circumstances in which we now find ourselves – will be characterised by a necessity to find practical solutions to a range of complex issues. It is in this spirit that we seek to find solutions that will respect the voice and protect the interests of Scotland."

However, the months ahead were characterised by dismissal after dismissal by Westminster of Scottish suggestions. Our continued membership of the single market was refused. No attempt was made to even try to make an arrangement acceptable to the Scottish Government.

Mistake followed mistake as time ran out for the British government to make an acceptable deal. These included:

- Sticking so rigidly to "getting Brexit done" that it made negotiations with the EU impossible. When the trade "deal" put together at the last minute by Boris Johnson came into effect on January 1, it was immediately apparent there were serious problems.

An increase in paperwork and red tape has stopped lorries from getting produce to European markets on time. The Scottish fishing industry has been the hardest hit, with produce rotting in lorries taking twice or three times as long to reach their destinations. Losses have been estimated to be as high as £1m a day



and some firms have been close to closure.

Figures from the Office for National Statistics report a 63% slump in Scottish exports to Europe. Fish and shellfish alone were down by 83%.

- Using Brexit as an attack on devolution and to reduce the powers of the Scottish Parliament. Westminster has taken away the Scottish Parliament's right to spend money that once came from Europe. It has set up the ludicrously titled "levelling up" fund and uses it without considering priorities set by our own parliament. It's now the subject of legal action after so many Tory constituencies benefited from the fund.

- Breaking promises to keep

Scotland involved and informed in negotiations with the EU. Following the Brexit vote, then prime minister Theresa May said that the Brexit process would not be triggered until there was a UK approach and that Scotland would be "fully engaged" in the process. In fact, Scotland was kept entirely out of the negotiations and at no stage agreed that any aspect of Brexit should proceed.

Michael Russell, then Scotland's constitution secretary, told the Scottish Parliament in June last year that the UK "negotiating mandate" for the talks on the future relationship between the UK and the EU and the draft UK legal texts on which the negotiations are meant to be based were drawn up entirely without input from Scotland.

A majority of MSPs at Holyrood voted in December against Boris

Johnson's trade deal. The Scottish Parliament said it would have a "severe detrimental impact on Scotland" and that leaving the EU was a "mistake of historic significance".

- Underestimating the effect that the loss of EU workers in the UK would have. A shortage of lorry drivers has led to food shortages in shops and supply problems to restaurant chains such as McDonald's and KFC. Retailers' stocks have fallen to their lowest level for decades and there are fears supplies of Christmas toys and even turkeys will be hit.

Above: the European Parliament in Brussels

- Underestimating just how big a problem taking Northern Ireland out of the EU would be. Controversy has raged over the Northern Ireland Protocol set up by Boris Johnson to prevent a hard border between Northern Ireland and the Irish Republic. Britain wants to change it, but the EU has said the protocol should remain in place. Polls have shown support for the pro-Brexit Democratic Unionist Party falling to its lowest levels since the mid-1970s.

It's hard to imagine Brexit having caused more damage to our economy and a government more dismissive of Scotland's interests and opinions. The unravelling which followed the referendum vote makes such a mockery of the case put forward by Better Together in 2014 that it makes another independence vote essential.

Why I believe in Scotland



I teach in a university and I see amazing students with bright ideas that will come to shape our future if given half a chance. I work alongside brilliant colleagues who are already at the forefront of international research in their field. The talent is here, and we can be a bold small nation like our Scandinavian and European neighbours.

Phil Braham

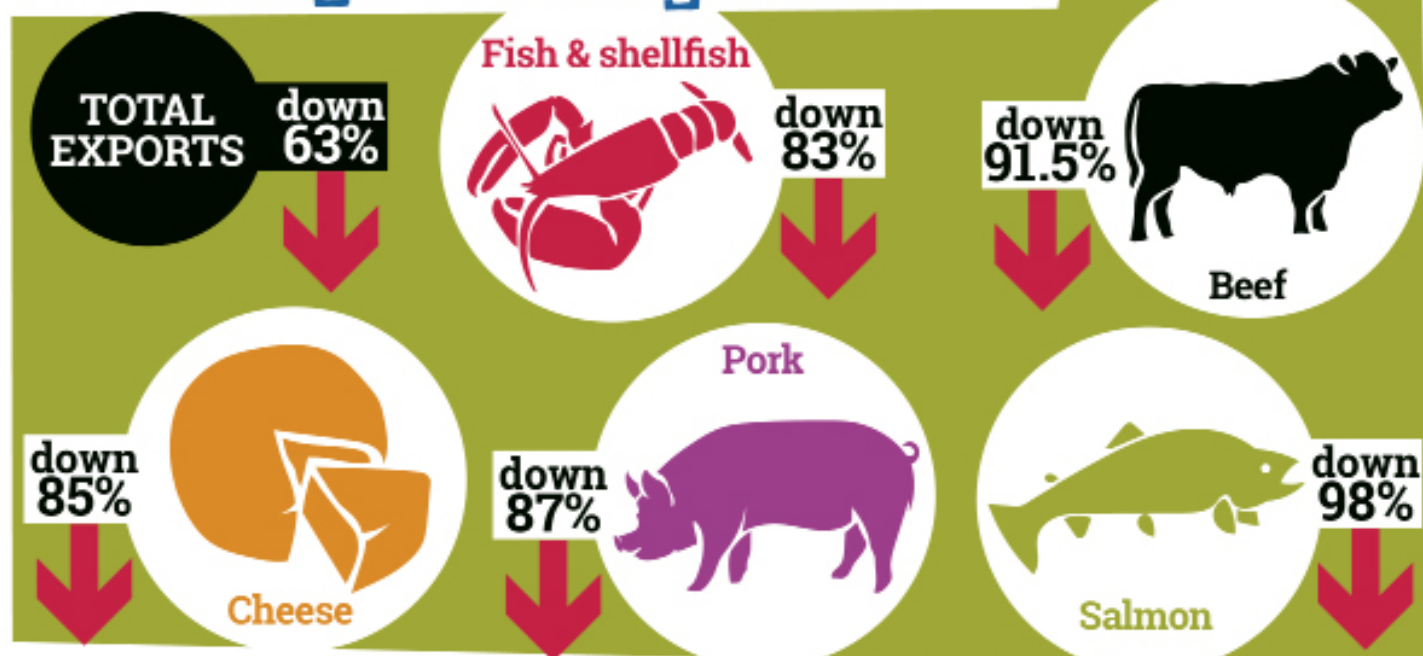
Why I believe in Scotland...



We have the opportunity to learn from the best practice all over the world and to create a better, fairer, greener country. A country that reaches out into the world as an example of how to do things for the benefit of its people and environment.

Cathryn Jones

Brexit damage to Scotland's economy is unforgivable



SOURCE: OFFICE FOR NATIONAL STATISTICS / SCOTTISH FOOD AND DRINK FEDERATION

11: Five huge problems that a botched Brexit leaves in its wake

THE Brexit process has descended into chaos since the beginning of the year. Leaving Europe was always going to be difficult, but the unbelievable intransigence of the UK Government has made it worse than even the most pessimistic of predictions suggested Brexit with a deal could be. Here are five major problems which have emerged since the deal took effect on January 1.

1: Border chaos

THERE has been a huge increase in the volume of paperwork and red tape needed at borders. This has had a catastrophic effect on exports, losing British firms millions of pounds.

UK Government assurances that normal service would soon be resumed have come to nothing. A bid to recruit up to 30,000 new customs agents to help cope with the extra work at the border has failed.

The Road Haulage Association said at the end of January that freight exports were still significantly down on expected levels.

2: Scotland's fishing industry decimated

THE Scottish fishing industry has been worst-hit by the Brexit fiasco. Figures published by the Office of

National Statistics revealed the fish and shellfish industries suffered a massive 83% drop in exports during January.

Fish was left rotting in lorries which could not get produce to European markets in time. For an industry that relies on the freshness of its products, the delays had a devastating effect. Losses have been put as high as £1 million a day.

3: The full effect of the export crash

SCOTLAND exports twice as many goods per head as the rest of the UK and so it has been the hardest hit by Boris Johnson's pretence of having a workable trade deal. UK Government estimates of the damage to Scottish exports stated EU exports slumped by 63% in January compared with the same month last year. British exports overall fell by 40.7%.

In addition to Scottish fish and shellfish exports falling by a staggering 83%, Scottish meat exports dropped by 59% and dairy by 50%. However, a later report by the Scottish Food and Drink Federation states the true situation is far worse. It found salmon exports were down by 98%, beef exports dropped by 91.5%, pork by 86.9% and cheese by 84.9% in January compared to the previous year.

There were no similar falls with Britain's trade with non-EU countries, suggesting the catastrophic figures were almost exclusively to do with Brexit, not Covid.

4: Northern Ireland

NORTHERN Ireland voted 55.8% to 44.2% to remain but, like Scotland, was pulled out against its wishes. That means it is out of Europe while the Republic of Ireland remains in, but a hard border between them was politically unacceptable.

The solution was the Northern Ireland Protocol. That was supposed to allow Northern Ireland to continue to follow many EU rules governing the trade in goods and to allow lorries to drive across the land border without being inspected.

The protocol has not been fully implemented after "grace periods" were introduced in a bid to iron out problems. Britain now wants radical changes to the protocol but the EU refuses to renegotiate.

5: Shortages of food and other goods.

BREXIT has limited the ability of lorry drivers to work in Europe and the UK. The Road Haulage Association says lorry driver figures are 100,000 lower than they need to be.

The result is a massive problem with the UK supply chain.

The bigger supermarkets cannot get all the supplies of food they need. Restaurants such as Nando's, McDonald's and KFC have been running out of food and drinks.

Retailers say stocks are at their lowest level since the 1980s and are warning of Christmas chaos. Most say Brexit is the main cause.

Let's be clear. The scale of the problems is down to the intransigence of the UK Government.

If Boris Johnson had listened to the Scottish Government, we could have found a way to remain in the single market with all the benefits that would have brought.

An independent Scotland will rejoin the EU and that will mean we can have the most advantageous trade deal with the EU and the rest of the world.

If you think that means we won't be able to trade as freely with England then you just have to look at Norway (not in the EU) and EU member Sweden who manage to have almost frictionless trade and freedom of movement between them.

**THE KEY TO
POWERING
OUR FUTURE
PAGE 15**

12: Independence will boost our reputation for innovation

SCOTLAND has a proven track record of being a highly innovative nation and this can be one of the foundations upon which to build an exciting economic future.

Scotland's recent growth in information technology, life sciences, software and gaming and space technologies has been astonishing. Life sciences, for example, has seen a 24% growth in size. The software sector expanded by 72% in eight years, with projected growth of 17% creating 63,000 new jobs before 2025.

The number of gaming companies in Scotland soared by 1800% between 2008 and 2019. One of the world's top-selling game series is made in Scotland. Grand Theft Auto is the fifth most successful games franchise of all time with 220 million sales and counting.

The fact Scotland, and Glasgow in particular, is leading the way in satellite technology across Europe is something that often surprises people. With 70 satellites a year built in Glasgow, it's no surprise that Scotland will also be the location of the first spaceport in the UK. Where else could you find enough room and the ideal conditions to launch so many satellites?

All this demonstrates that Scotland's entrepreneurial base is innovative and ready to play a leading role in emerging new industrial sectors.

But as impressive as our performance has been, we can still do far better. The UK is consistently outperformed by independent nations with similarly sized populations to Scotland when it comes to spending money on research and development (R&D). Norway, Belgium and the Netherlands devote significantly

bigger budgets to the sector, as do larger nations such as Germany and France.

The faster-growing, more prosperous, smaller European nations spend an average of more than 3% of GDP on R&D, yet the UK spends only 1.68%. A report by Nesta, a UK innovation foundation, claimed that if Scotland could build towards an R&D spend of 3.4% of GDP over five years, its economy could grow by around £12bn annually. But the Scottish Government does not possess all the policy tools required to place innovation at the top of the industrial agenda.

Small and medium-sized enterprises (SMEs) are a large part of Scotland's economy. SMEs employ more people for less turnover. This creates more jobs

here than in nations dominated by large corporations. One of the best opportunities for rapid growth and increased productivity in the Scottish economy would be to rapidly increase R&D commercialisation, as well as innovation and productivity investment in SMEs.

THE nature of innovation is changing. We often think of it in terms of those eureka moments when a real breakthrough is discovered. Those mind-blowing discoveries do indeed take place. One of the biggest in recent years was the discovery of the Higgs boson particle in Geneva in 2012, named after Edinburgh physicist Peter Higgs, who predicted its discovery in 1964.

However, the more mundane truth is such moments are rare. Real economic growth comes from what is known as close to market, applied or downstream innovation.

The latter is all about adding value to products, understanding customer needs, analysing niches, proof of concept and testing prototypes. The need for businesses of all sizes to connect to and partner with universities conducting relevant research is key.

The fact we have four universities in the top 200 in the world for research – more than any other nation on a per-head basis (that has more than one university) – is a real advantage. Scotland needs to invest in the changing face of innovation and promote those changes so our economy can grow in added-value sectors and create more highly skilled, highly paid, better-quality jobs.

The Scottish Government doesn't have the powers to change corporation tax, for instance, or offer credits to encourage innovation. Neither does it have any control over the nation's defence budget – most of which is spent outside Scotland and therefore does not directly benefit our economy.

We also currently lack the powers to create research connections and the investment culture that could take our success to the next level.

An independent Scotland would take control of the powers needed to turbocharge innovation and serve as a key to building a better future for this country and those who live here.

Innovation is the key driving Scotland's economy to future success

70 satellites were manufactured in GLASGOW last year, more than any other European city

Scotland's Life Sciences sector saw 24% growth over five years creating 13% more jobs

The number of digital games companies in Scotland soared 1,800% between 2008 and 2019

One of the world's top selling game series is made in Scotland: Grand Theft Auto is the fifth most successful games franchise of all time – with 220 million sales and counting

Scotland's digital economy generates 12,800 new highly qualified professional jobs a year

SCOTLAND THE BRIEF

Believe in Scotland

BelieveInScotland.org

Grangemouth will be the location for a new European hub for the chemical sciences sector

Sutherland will host the UK's first spaceport

Scotland's software sector grew by 96% between 2008-19

Why I believe in Scotland...



We have the potential to be an example of how things can and should be – a modern, progressive, European, internationalist democracy, where people are looked after, valued and encouraged. A country where we cherish and protect our environment – particularly our wild areas – and where we welcome new arrivals. Where equality, respect and learning are front and centre and where we continually work together towards building a better, brighter future for ourselves and our children.

Douglas Williams

Why I believe in Scotland...



We are innovative, proud and hard-working. We have an abundance of resources – more than many other successful independent countries: food and drink, renewable energy, fisheries, textiles, gaming ... not to mention our beautiful land.

Sharon Murray



13: From life sciences to space ... future-proofing our economy

RAPIDLY growing new and high-tech industries are emerging as key drivers of a Scottish economy far more diverse than the rest of the UK which is significantly more dependent on the volatile financial markets than Scotland is on oil and gas, for example.

Here we look at three key Scottish industrial sectors where innovation is paying dividends and the threats they face:

LIFE SCIENCES

LIFE sciences is a wide-ranging industry encompassing pharmaceuticals, biomedical science, medical biotechnology, environmental sciences and even some food processing. Basically, these are the sciences that have to do with organisms, such as human beings, plants and animals.

Although there are life sciences businesses across the country, it is an especially important industry in Tayside. Dundee University's role in life sciences research supports 16% of all jobs on Tayside. Dundee University was ranked as the most influential scientific research institution for pharmaceuticals in the world for the period 2006-16, ahead of the likes of the Massachusetts Institute of Technology and the University of California, Berkeley. Edinburgh

University was also in the top 10.

Around 770 companies employ more than 41,000 people in this sector in Scotland. The industry body, Life Sciences Scotland, expects the Scottish life science cluster to reach a turnover of £8bn by 2025, which makes it a key sector in Scotland's future economy.

This sector's turnover is already more than £5.2bn per year. Life sciences experienced a 52% growth in turnover between 2010 and 2016 and a 16% employment growth.

However, this is one of a large number of economic sectors which is suffering significantly from the effects of Brexit, because the UK no longer has access to many of the benefits of the EU system.

DIGITAL INDUSTRIES

DIGITAL industries is a relatively new term that captures the evolving nature of technology in the economy. It blends the older concept of Information and Communications Technology (ICT) companies with those that are not specifically ICT but operate in the dynamic digital economy. That includes:

- E-commerce and e-business
- Supporting infrastructure (hardware, software, telecom, communications equipment)
- Software publishing for business operations
- Software publishing for

entertainment, e.g. the digital games industry

- Online publishing of data and information.

The digital sector is predicted to become the fastest-growing industry in Scotland up to 2024. The latest available figures demonstrate that approximately 9500 tech companies registered in Scotland in 2018. The sector is predicted to create an extra 12,800 highly skilled jobs per year.

Continuing that growth of digital industries is key to the future prosperity of Scotland. However, growth is outstripping the supply of skilled workers and a third of companies say they find it a challenge to recruit the people they need to keep growing. Brexit is making these difficulties even worse.

THE SPACE INDUSTRY

THE space industry is a fast-growing part of the wider aerospace sector, which includes defence, and is estimated to be worth £6.4bn to the Scottish economy. The space sector is the largest segment, contributing £2.6bn gross domestic product (GDP) to the Scottish economy directly and as much as another £1bn through its supply chain.

Space industries are of growing importance to Scotland, where about 20% of all the UK's space-related jobs are based.

There are approximately 132 space-related organisations operating in Scotland, 83 of which are headquartered here – a 27% increase on the previous year. The space sector in Scotland supports 7500 jobs, creating on average 300 jobs a year. The Scottish Government expects the space sector to be worth £4bn by 2030.

It should come as no surprise that the largest threat to this sector is Brexit. Although membership of the European Space Agency (ESA) is not tied to EU membership, no grants to encourage space research and development (R&D) have ever been given to a country outside of the European Economic Area (EEA), which consists of EU and EFTA members.

Sutherland in Scotland has been named as the location for the UK's first spaceport, although an objection has been lodged and a judicial review hearing is expected. AstroAgency, which has its headquarters in Scotland, has won funding from the UK Space Agency to establish a space hub on behalf of the Scottish Space Leadership Council (SSLC), and Prestwick Airport has received £80m to enable space-related activities.

Pictured above: Scottish universities are leading the way globally in research

14: The key to powering our future

A RECENT interview with climate change activist Greta Thunberg was unfairly spun as an attack on the Scottish Government's claim to be a world leader in this area.

So let's be clear on how exactly Scotland is contributing to moves to reduce global warming.

Scotland only narrowly missed out on generating the equivalent of 100% of its electricity demand from renewables in 2020. The latest figures show it reached 97.4% from renewable sources. That's a huge stride forward in just a decade. When this target was set in 2011, renewable technologies generated just 37% of national demand.

Industry body Scottish Renewables says output has tripled in the past 10 years, with enough power being produced from renewables to provide for the equivalent of seven million households. In 2019, Scotland met 90.1% of its equivalent electricity consumption from renewables, according to Scottish Government figures. That was 53.2% better than the UK average.

Exports of renewable electricity are also higher than they've ever

been. We exported £745m worth of electricity in 2019 as wind power increasingly became what some experts call "the country's second North Sea oil". More than 17,000-gigawatt hours were transmitted to England and Wales that year, the highest total ever recorded.

The renewables industry offers Scotland huge potential for growth. In the race to replace traditional ways of generating energy with alternatives involving natural processes, wind, wave, tidal, solar, geothermal and hydroelectric energy have become the key environmentally friendly energy sources of the future. Biomass energy is also classified as renewable.

Scotland was the first country in the world to vote to recognise a climate emergency. The Scottish Parliament has passed a Climate Change Act which set legally binding targets of a 75% reduction in greenhouse gas emissions by 2030 (on 1990 levels) and reaching net-zero emissions by 2045.

Scottish Renewables chief executive Claire Mack said: "Scotland's ambitious climate change targets have been a

tremendous motivator to the industry to increase deployment of renewable energy sources, and in the last 10 years alone we have more than tripled our renewable electricity output – enough to power the equivalent of more than seven million households."

Not only does Scotland have natural wealth, its government has the political will to make the most of it. Its actions include establishing the Energy Investment Fund that will invest £20m in low-carbon energy infrastructure, supporting the marine energy sector and tidal innovation through the £10m Saltire Tidal Energy Challenge Fund and investing £60m in the Low Carbon Infrastructure Transition Programme (LCITP).

Westminster has not followed suit and is actively holding Scotland back from exploiting its natural advantages. The Conservative government's policy has notably ignored the implications of massive changes in the supply of energy. Its thinking is still clearly focused on the expansion of Heathrow and nuclear power plants such as Hinkley Point. In 2016, Westminster voted to end grants for new onshore



wind turbines, a move which resulted in a 57% fall in investment in 2017. In contrast, investment in renewable energy has increased in Scotland. Even in the onshore wind industry, where the UK Government cuts will be felt the hardest, there is growth.

The differing priorities of the UK and Scottish governments mean the case for giving Scotland the power over its own energy policy is simple and would allow both countries to tailor policies to their economic advantages.

Energy-sector stakeholders in the north-east are looking to establish the region in areas such as tidal energy, offshore wind and hydrogen. Renewables would get far more funding in an independent Scotland as it would be a priority for Holyrood, not an afterthought to Westminster.

Only independence will allow Scotland to shape the renewable sector and for its full potential to be realised. We cannot risk the possibility that Westminster will once again squander the opportunities that Scotland's natural energy sources offer. Let's learn the lessons of the past.

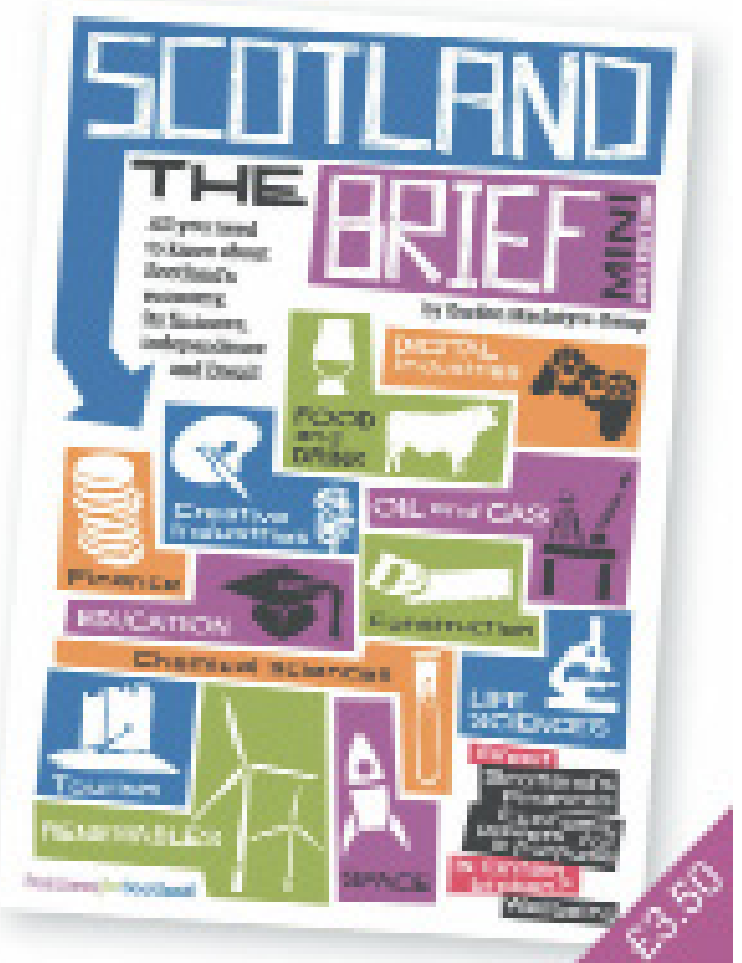
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15: BUSTING

Why I believe in Scotland...



I want to leave my grandchildren a free, caring, outward-looking Scotland that will support them whatever they want to achieve in life. As a Waspi woman I might be unable to leave them a gift of money but I believe the above trumps that.

Anne Wallace



FOR as long as there has been a campaign for Scotland's independence, there has been an active Westminster spin machine pumping out a stream of myths designed to persuade people that it would end in disaster.

You might think Westminster's standing would have been dented by the long list of UK projects up to and including the fiasco of Brexit that have ended in disaster, but somehow Union supporters continue to argue that we need the UK and not the other way around.

So we've decided to bust the top-10 myths about Scottish independence. In no particular order, these are:

MYTH 1: YOU'LL HAVE HAD YOUR REFERENDUM

WESTMINSTER response number one. Any suggestion that Scotland should vote again on independence is rejected out of hand on the basis we already voted on the issue in 2014 and that a few key players in the Yes campaign referred to the vote as a "once-in-a-generation event".

That was not a promise that Scotland would never again seek a vote on remaining in a failing Union. It was simply an expression to capture the magnitude of

the referendum opportunity. Unexpected developments have changed the landscape to such an extent that a second vote has become a necessity.

Brexit, at a stroke, undermined the main argument of the pro-Union side in 2014. We were told the only way to guarantee remaining in the EU was to vote against independence. We were then thrust into a referendum to leave Europe in which Scotland's and Northern Ireland's desire to remain was overruled.

If you assume that some of those who voted against independence in 2014 did so because they believed the Better Together argument that it was the only way to stay in Europe, it's surely only right we should have another vote now that we have been pulled out.

The Good Friday Agreement has a caveat that there can be a referendum on Irish unification no sooner than every seven years – Saturday, September 18, 2021, is the seventh anniversary of the Scottish independence referendum, so by the UK Government's own measure, a reasonable amount of time has passed.

MYTH 2: SCOTLAND HAS A HUGE DEFICIT BECAUSE WE

SPEND TOO MUCH ON PUBLIC SERVICES

NO matter how often pro-Union campaigners are shown the evidence to disprove this nonsense, they keep on repeating it. There is no set of accounts that gives us any indication of how an independent Scotland's economy would fare, nor what its finances would look like.

The deficit myth emerged from a set of financial reports called GERS (Government Expenditure and Revenue Scotland), but the government the GERS accounts relate to is the United Kingdom Government and GERS includes the hidden costs (billions) of being part of the UK. Every year since records began, Scotland has been paying interest on a population share of the UK's debts. Between 2015 and 2020 this has added £18bn – an average of £3.607bn per year – to the cost of running Scotland.

Looking at GERS reports that go back 40 years, Scotland's share of UK debt interest amounted to a staggering £133bn. Scotland had no borrowing powers until very recently and so played no part in running up that debt. Had Scotland been an independent country, its entire borrowing requirement over those 40 years would have been ZERO. If

Scotland weren't subsidising UK debt, Scotland would be at least £508bn better off today than GERS falsely claims it is.

MYTH 3: THE COSTS OF ESTABLISHING SCOTLAND AS AN INDEPENDENT COUNTRY WILL BE HUGE

NOT so. Much of the infrastructure needed already exists and has done since devolution was introduced in 1999. Scotland's governance infrastructure can be broken down into three categories:

- Infrastructure already under Scottish Government control: Scotland already possesses most of the essential institutions and infrastructure to administer and govern in some of the most important and largest policy areas.

- Infrastructure for those policy areas that had previously been reserved to Westminster: Scotland would inherit the existing UK institutions that already exist north of the Border and which we already pay for.

- New infrastructure required

Pictured above: A polling station on referendum day 2014. The suggestion that Scotland should not get another vote on the issue is nonsense

THE MYTHS



as a result of independence: Essentially, the only major institutions Scotland would need to establish from scratch would be a central bank, a financial services authority and other financial regulators.

ACCORDING to research by the London School of Economics, this would require 1500 staff and cost £50m over five years. However, at the current rate of tax, those staff would return £30m to the Scottish Treasury. Around 6600 public-sector jobs would need to be created or transferred to Scotland to build the governance infrastructure.

The transition costs over five years (including the £50m for banking and financial regulation above) would be £439m. The additional tax and national insurance revenues to Scotland would be £75m, meaning a net cost of £364m. To put that into context, as part of the UK, the cost to Scotland of the refurbishment of the Palace of Westminster will be around £300m over the same period – a cost that Scotland won't have to meet if it becomes independent.

MYTH 4: BUSINESS LEADERS ARE WORRIED ABOUT THE EFFECTS OF INDEPENDENCE. IT'S not difficult to blow this one out of the water. Just look at the success of Business for Scotland, an organisation of businesspeople who all support the principle of independence and campaign to bring it about. Business for Scotland was set up by Gordon MacIntyre-

Kemp in 2012. It campaigned in the run-up to the 2014 referendum and continued growing after the vote. As we approach another independence referendum, it's more successful and larger than ever.

But the group's members are not the only businesspeople who look forward to an independent Scotland. A survey carried out in 2020 found that only 4% of the UK's most senior business leaders believe Scotland will not become independent, with most chief executives and finance directors relaxed about the prospect.

The survey carried out by leading research company Ipsos Mori found 95% of the top executives are confident their company would adapt to the consequences of the new constitutional arrangement.

Most of those questioned either disagreed or strongly disagreed with the statement: "If Scotland became an independent country it would be a significant risk to my company." Some 22% either agreed or strongly agreed with the statement, while 19% had no opinion.

MYTH 5: A NEW SCOTTISH CURRENCY WOULD BE DIFFICULT TO ESTABLISH

THE question of which currency an independent Scotland would use loomed large over the first referendum. The idea of a separate, new Scottish currency has gained support, although it is generally accepted it would only be introduced after a period during which sterling would still be used.

There are several relatively recent examples of newly independent

countries that have created and launched their own currency both quickly and effectively. Estonia gained independence from the Soviet Union in August 1991. Less than a year later it became the first former Soviet Union country to replace the Russian ruble with its own currency, the Estonian kroon. The introduction of this new currency was efficient and successful. Estonia joined the European Union in 2004 and adopted the euro in 2011.

Croatia formed its own national bank in 1990, before the country was actually independent. When it became independent the following year, it introduced its own currency, the dinar. After the Croatian economy was damaged by the Balkan wars, it implemented a stabilisation programme which introduced a new currency, the kuna. Since then, the currency has remained stable and has effectively countered inflationary expectations. Croatia continues to use the kuna in the present day.

Slovakia became an independent state in 1993 after the Velvet Revolution peacefully ended communist rule in Czechoslovakia. By February 8, 1992, the official monetary separation had taken place and the Slovak koruna was established, just one month and seven days after the separation of the Czechoslovak Federation took place.

Slovakia and its new currency succeeded in ensuring stable and low inflation, a steady, growing economy and convergence to the

EU economies. Slovakia adopted the euro in 2009, five years after joining the EU in 2004.

These examples demonstrate that new currencies were created and launched quickly and effectively under far more difficult circumstances than would be the case with Scotland leaving the UK.

MYTH 6: INDEPENDENCE WOULD THREATEN PENSIONS

We have already explained that UK state pensions are the worst in the developed world. An independent Scotland could do very much better.

It is remaining in the UK which poses a threat to our pensions. The UK state pension system is failing older people and, with an ageing population, it is unsustainable for future generations. It is inadequate to help pensioners live a life free from worrying about financial security.

A report published by the Scottish Government in 2013 states that "everyone currently in receipt of the basic state pension, graduated retirement benefit, state earnings-related pension scheme or the state second pension would receive these pensions as now, on time and in full".

So the money you have paid into the UK state pension pot will be protected if Scotland

Pictured above, left: Boris Johnson and Douglas Ross argue that indyref2 would be illegal without a Westminster Section 30 order. They are wrong. Graphic: Stewart Bemner

Above, right: First Minister Nicola Sturgeon speaking at a Business for Scotland dinner

Continued on page 18

Why I believe in Scotland...



I'm English and have been living here for 10 years. Before I came here I was a trade union activist and held socialist views and beliefs. I soon realised that the Scottish Labour Party was not up to the socialist standards I had always held. It was then a question of exploring what the SNP were about. The rest is history now. I have enjoyed campaigning all over this wonderful Scotland, with our saltires waving from our cars and motorcycles and attending most of the rallies.

Alan James Magnus-Bennett



Continued from page 17

votes to become independent. However, that doesn't mean your pension will continue to be paid at its present low level. The government of an independent Scotland could decide to increase it.

The SNP have set a goal for all Scottish pensioners to receive £179.60 a week in an independent Scotland – a rise of £42 a week on the basic state pension.

Believe in Scotland is calling for a rise to £200 (an increase of £62.40) a week, followed by gradual increases until Scottish pensioner poverty is eradicated altogether.

MYTH 7: NATIONALISM IS BY ITS VERY NATURE A BAD THING

THE desire for independence is often linked by its critics to a right-wing nationalism which has caused conflict and division all over the world. The independence debate is very often portrayed as a choice between nasty nationalism and good traditional "British" values.

That, of course, isn't the choice at all. The current values of the UK Government are born out of a particularly unpleasant strand of British nationalism. It's these values that have driven Brexit and that are behind moves to strip away powers from the Scottish Parliament and stop it from enacting progressive legislation, for instance on protecting children's rights.

Westminster likes to describe independence supporters as separatists but it is they who have separated Britain from its trading partners and neighbours, risked peace in Northern Ireland and reduced its standing in the world.

The type of civic nationalism embraced by Scotland couldn't be more different. The Scottish

Government wants more immigrants, not fewer. It recognises the taxes new Scots pay will grow our economy and that the different cultures they bring will make Scotland a more diverse nation. We want to reconnect with our European friends.

Independence means extending the hand of friendship and encouraging good relations with the global community. It means co-operation rather than conflict.

MYTH 8: AN INDEPENDENT SCOTLAND WOULD BE LAST IN THE QUEUE TO JOIN THE EU

FIRST of all, there is no queue to join the EU. Five countries are "recognised candidates" – Turkey (which applied in 1987), Northern Macedonia (2004), Montenegro (2008), Albania (2009) and Serbia (2009). The criteria for being considered for membership are that a "European state" respects the "principles of liberty, democracy, respect for human rights and fundamental freedoms, and the rule of law". It's almost impossible to imagine an independent Scotland failing to meet those standards given it was a member for 47 years.

Scotland would have to apply to rejoin the EU because the UK left and took Scotland with it even though we voted 62% to remain. None of the other 26 countries in the EU has suggested blocking an application from Scotland, should one be forthcoming.

Barbara Lippert, the director of research at the German Institute for International and Security Affairs in Berlin and an expert in EU enlargement, believes Brexit has been a "gamechanger" for many in Europe, helping them understand why some Scots want to leave the UK.

MYTH 9: YOU CAN'T HOLD A REFERENDUM WITHOUT WESTMINSTER'S 'PERMISSION'

PRIME Minister Boris Johnson certainly insists this is the case. He has said that he will not pass a Section 30 order, which he claims is necessary to legitimise an independence referendum. He and his party leader in Scotland, Douglas Ross, argue that a referendum held without a Section 30 order would be "illegal". The Scottish Government disagrees.

The SNP disagree and the party's roadmap to independence includes holding a referendum within the current parliamentary term, preferably before the end of 2023. They won overwhelming backing for a referendum in the May Holyrood election and have since agreed a power-sharing deal with the Scottish Greens, establishing a pro-independence majority Scottish government.

Nicola Sturgeon insists Holyrood has the democratic right to hold a legal referendum without Westminster's "permission" and there is considerable support for that position. Ciaran Martin, the top civil servant who negotiated the Edinburgh Agreement which paved the way for the 2014 referendum, says Johnson's position fundamentally changes the Union from one based on consent to one based on the force of law. A law that many constitutional lawyers do not believe exists and can be challenged in court.

MYTH 10: INDEPENDENCE FOR SCOTLAND WOULD ABANDON THE REST OF THE UK TO PERMANENT TORY RULE SURELY both Scotland and England have the right to choose their own

governments? In any case, it's simply not true to suggest Scotland regularly imposes a government on the UK that English voters rejected.

In fact, in only four of the 18 elections between 1945 and 2010 would the result have been changed without Scottish votes:

- In 1964, Labour's House of Commons majority of seats would have been lost without Scotland. The Tories would have been the largest party but would not have had a majority.

- In February 1974, Labour were the largest party but did not have a majority of seats. Without Scotland, the Conservatives would have been the largest party but would not have had a majority.

- In October 1974, Labour won a majority of seats. Without Scotland, Labour would still have been the largest party but would not have had a majority.

- In 2010, the Tories were the largest party but did not have a majority of seats. They formed a government in coalition with the LibDems. Without Scotland, the Tories would have won an outright majority.

In the remaining 14 elections during the same period, the result would have been unchanged had Scotland been independent. That includes five majority Labour governments.

If Scotland became independent, it would still be possible for the rest of the UK to elect majority Labour governments should it choose to do so. Scotland, on the other hand, would always get the government it votes for.

Pictured above: Scotland could embrace a form of civic nationalism far removed from that of the right-wing UK Government

16: Must Scots settle for cronyism and incompetence?

OUR ambition does not end with winning independence. That is just the start. It simply offers us the opportunity to create the country we want to live in. The debate around independence is really about competing visions of our country's future. As we emerge from the Covid pandemic, we must seize the opportunity to rebuild our economy so that it better serves the needs of our people rather than simply replicate the old, failing system that created a society riven by inequalities and social divisions.

To do that, we need a clear idea of what that country looks like and the actions needed to create it. We already know the kind of country the UK Government wants to recreate. We know, for example, that the scale of economic inequality in the UK has been substantially higher than in other developed countries. Research in 2018 showed most households in the UK had disposable incomes below the then mean of £34,200.

That mean income had been rising by 2.2% on average for the previous five years. But most of that rise was accounted for by a 4.7% rise in the average income of the richest fifth in the country. The poorest fifth saw a fall in income of 1.6%. The richest fifth had an income more than 12 times higher than the income earned by the poorest fifth.

We certainly know Boris Johnson is perfectly happy – indeed prefers – to preside over a society driven by greed. Delivering the annual Margaret Thatcher lecture in 2013, he declared that inequality is essential to fostering what he described as the “spirit of envy” and said greed was a “valuable spur to economic activity”.



He was at it again earlier this year when he told a committee of backbench Tory MSPs that the reason Britain had developed a Covid vaccine was “because of capitalism, because of greed”. He later tried to pass the remark off as a joke but you can see how it echoes the philosophy he outlined in 2013.

The Scottish Parliament has only limited tax-raising powers but in 2017 it introduced a system that reduced the tax burden on the less well-off and increased it for those earning more. Last year, that new system raised an extra £456m.

The Conservatives, of course, have

the interests of the well-paid close to their hearts. The UK Government is in the middle of controversies over suspect PPE deals, tax breaks for businesspeople close to ministers and a former health secretary who owns shares in a company delivering services to the NHS.

DO we really want to let the responsibility for the Covid recovery remain with a government mired in sleaze, promoting a greed-is-good philosophy and demonstrating such incompetence with our former

European partners? Independence provides us with the opportunity to rebuild Scotland with wellbeing at the very heart of its economy. Nicola Sturgeon recently urged us to follow the words popularised by the late Scottish writer and artist Alasdair Gray: “Work as if you live in the early days of a better nation.”

That would surely involve designing a new economic system that would work for most people living in Scotland rather than just the wealthy few. The cornerstones of our neoliberal economy – financialisation, consumerism, small government and globalisation – are all crumbling. They don't need to be propped up but completely replaced by a radical new approach to economics fit for the modern world.

The recovery from the pandemic offers a huge opportunity to transform our economy into one that puts people's health and wellbeing over profits. We can't tweak what we've got when what we've got is so inadequate. This is why our push to have another independence referendum and thereafter to become an independent country is not, as many Union-supporters claim, a distraction from the Covid recovery, but an essential component that will allow Scotland to play a full part in that economic transformation and to properly benefit from it.

Why I believe in Scotland...



Not because I think it's inherently better than anywhere else, but because I think it can be. Not because I think we're more clever, noble or kind than other people, but because I think we can strive to be. Not because I think it's perfect, but because I think it has the power to dream big, to imagine better things, and to take real, meaningful steps towards them. This is a time for bold thinking, for shaping society in new ways that give everybody opportunity and bring everybody's talents to the fore.

Jennie Kermode

Why I believe in Scotland...



I believe that Scottish nationalism is inclusive. I believe our place is with Europe, not the Old Etonian cabal that sits in Westminster. Independence is just adulthood. Scotland ticks all the boxes for me. I believe in a kind of radical humanism which is based on the idea that with the right education, communication and perspective, human beings can sort most of their problems.

Sanjoy Das



17: Here's the truth about borders after a Yes vote

IN this supplement we have debunked the biggest myths about Scottish independence, but we also understand that some complexities and issues do lead to genuine concerns. One complex issue is the question of the border arrangements between an independent Scotland and the rest of the UK (rUK) given that Scotland wants to rejoin the EU.

The concern comes from the fact that Brexit has been a disaster in terms of managing border and customs checks with the EU and on the island of Ireland.

The claim goes that if Brexit-created borders are as bad as this, then how bad would a border between Scotland and England be? Well, it's perfectly possible to have fairly seamless trade between an EU member and a non-member. The difficulties currently ravaging Scotland's exports are caused by UK Government incompetence.

It takes some nerve for the UK Government to say that having borders and customs controls are a price worth paying for the UK to have the ability to negotiate unilateral trade deals outside the

EU but that those same borders would be disastrous for Scotland. Scotland won't become independent for at least another four years. The SNP have sensibly declared that a referendum won't take place until after the health crisis is over and so the earliest it could safely occur is May 2022 but it's more likely to be between September 2022 and September 2023.

After a Yes vote, there would be negotiations, a transition period and Scotland would likely become independent in January 2026.

To assume the UK would not have managed to reach an accommodation on borders and customs controls with the EU by then is unthinkable. The UK economy would have collapsed. If the government was that incompetent and didn't reach a new understanding with the EU, then the economic cost in jobs and growth and the resultant hyperinflation and harsh austerity would mean Scotland simply could not afford to remain part of a self-destructing UK.

An independent Scotland, either having joined the EU during the transition period (not guaranteed but possible) or that had applied to

rejoin the EU, would have the same trade deal with rUK that all the EU countries would have by then, plus far better access to the world's largest single market. Thus Scottish exporters would enjoy significant commercial advantages over those in the rUK.

The SNP have stated their plans to trade in sterling for a currency transition period, and if the hard borders persist and the UK economy sinks then sterling will drop in value and make Scottish goods significantly cheaper to import to the rUK than goods made in countries that don't trade in sterling. Assuming that sterling falls in value by about 10%, that will make Scottish exports 10% cheaper to the EU single market and that would start an exporting and manufacturing jobs boom.

WHAT about freedom of movement? New members of the EU have to sign up to the Schengen Agreement unless they have a pre-existing freedom of movement agreement with a nation that isn't in Schengen. It isn't legally possible

for the EU to refuse Scotland the same deal. So freedom of movement with rUK will be maintained despite being in the EU whilst also having the same freedom of movement of people, goods and finance we enjoyed as part of the EU before Brexit – but without Schengen.

Will there have to be border posts? No. With the right agreement, border checks can be electronic, pretty seamless and not physical. Yes, there would be more paperwork, but to export to the EU the same paperwork would be required and so companies that trade outside of Scotland would already be on top of that.

Norway is not in the EU but its major export markets are the UK, Germany, Netherlands, France and Sweden, which are all in the EU, with the recent exception of post-Brexit UK. Its major sources of imports are Germany, Sweden, China, US and Denmark. So one of the richest nations in the world per capita has border checks between itself and all of its major trading partners.

Pictured above: Scotland's border would not necessarily have border posts – for example, checks can be done fairly seamlessly electronically

18: A Holyrood you trust or a Westminster you don't?

THE contrast between the standards of governance at the parliaments of Holyrood and Westminster has never been starker.

The behaviour of senior politicians at both are governed by ministerial codes but the ways in which that code is administered – and indeed how seriously breaches are regarded – is significant.

Westminster is embroiled in a series of scandals over contracts given to ministers' friends and colleagues, who paid for renovations to 10 Downing Street, and allegations that the ministerial code has been broken on several occasions.

Yes, there have been allegations of ministerial misbehaviour north of the Border – but the way they have been dealt with has been much more transparent. First Minister Nicola Sturgeon spent eight hours giving evidence to a Holyrood committee probing how allegations against former First Minister Alex Salmond were mishandled.

She was also the subject of an independent inquiry by QC James Hamilton, who found that she had not broken the code. After his findings were published, Sturgeon said she would have resigned if she had been found to have done so.

The UK Government only just crept in to the top 20 of "good governance" parliaments when a list was drawn up in 2018 based on the Worldwide Governance Indicators (WGI) report produced by the World Bank – and that was before Boris Johnson and Brexit. New Zealand, Norway, Finland, Switzerland and Sweden were the top five most highly rated according to the WGI criteria. The UK was 19th.

Scotland isn't graded separately



from the UK but if it were it would certainly be higher than 19th. Let's look at the six good governance indicators and how Scotland would measure up:

1: Voice and Accountability

THE extent to which a country's citizens are able to participate in selecting their government.

Scotland uses a proportional electoral system which means that an independent Scotland would have an in-built advantage over the UK in terms of voice and accountability.



For example, in 2017, 47% of people said the Scottish Government was "very good" or "quite good" at listening to people's views before taking decisions, whereas only 16% said the same for the UK Government.

2: Political Stability

PERCEPTIONS of the likelihood of political instability and/or politically motivated violence, including terrorism.

The World Bank has reduced the UK's score to 57/100 in terms of

political stability. No explanation has been given but the assumption must be that this is as a result of the Westminster Government's mismanagement of Brexit. An independent Scotland within the Common Market and Customs Union via EU or EFTA membership would be far more politically stable than the UK.

3: Government Effectiveness

THIS includes perceptions of the quality of public services, the quality of policy formulation and implementation and the credibility of the government's commitment to such policies.

A poll carried out by YouGov between November 3 and December 30 last year found people trust the Scottish Government more than twice as much as they do the UK Government.

There is, therefore, no evidence that government effectiveness in an independent Scotland would be an issue. In fact, the evidence suggests it is more likely to improve in terms of WGI score and to be more aligned to the values and priorities of the Scottish people.

4: Regulatory Quality

BY adopting EU standards, Scotland would already meet all of the requirements, although some new regulatory bodies would have to be established.

5: Rule of Law

THIS includes people's confidence in the rules of society, in particular the quality of contract enforcement, property rights, the police and the courts.

Scotland already has its own legal system, which is held in high regard throughout the world.

6: Control of Corruption

TRUST in the Scottish Government is generally extremely high. A Scottish Social Attitudes survey published last September and carried out between August 2019 and March 2020 showed that public trust in the Scottish Government to act in Scotland's best interests was four times as high as trust in the UK Government.

When it comes to governance, it's worth considering what the effect on Britain's reputation as a well-governed, democratic country would be of Johnson's refusal to acknowledge Scotland's democratically articulated support for a second independence referendum.

Why I believe in Scotland...



I want a country where everyone is valued, no matter their place of origin or the size of their bank account. I want a country where differences in colour, heritage and sexual orientation are celebrated rather than used as a stick with which to hit people. I want a country that is proud of its past but doesn't feel the need to recreate it; a country that meets other nations with the open hand of friendship and co-operation rather than the closed fist of backward-looking xenophobic hate.

Iain McLaughlin

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19: When indyref2 goes ahead heads AND hearts say Yes

THIS supplement has provided a fantastic opportunity to spell out the benefits independence would bring to Scotland and to point out the inaccuracies being peddled by those who want to undermine our country's advancement.

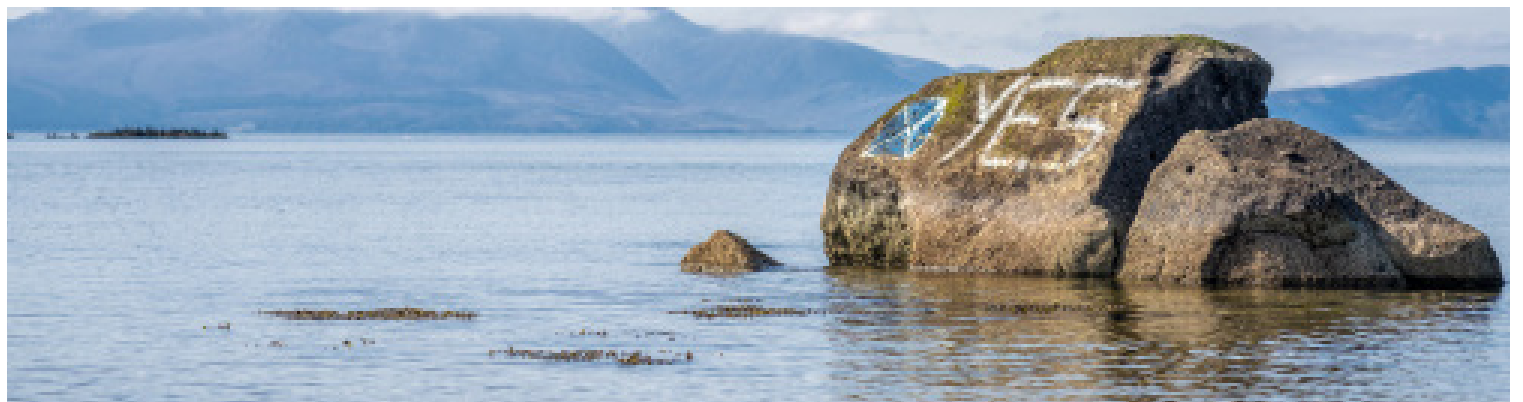
We hope it has convinced you Scotland has all it needs to thrive as an independent country. We think the evidence overwhelmingly demonstrates that it is absurd to even suggest Scotland would not be one of the wealthiest and most successful nations in the world.

After all, most countries manage to thrive, many around the same size as Scotland but with only a fraction of the natural resources we can take advantage of. In fact, every small-to-medium-sized independent nation in northern and western Europe consistently performs significantly better than the UK across a range of economic and wellbeing measures.

Independence isn't unusual ... it's normal. Most countries are independent and it's difficult to think of any which would vote to give that up.

So let's look back at some of the big arguments we've put forward.

- Scotland is rich in natural resources. We can boast, for example, more than a quarter of the UK's renewable energy generation and 90% of its hydropower. Renewables met 97% of Scotland's electricity demand in 2020. Output has tripled in the past decade and enough power is now being provided from renewables for the equivalent of seven million households.
- The renewables industry currently contributes more than £6.4bn to Scotland's economy and employs more than 23,000 people. This offers a massive opportunity to seize our place in the power industry of the future – but renewables represent



just one economic sector in which Scotland has the ability to excel.

- Scotland is an innovative nation and that ability can help us identify and target many other growing economic sectors. Life sciences, for example, which has seen a 24% growth. The software sector has expanded by 72% in eight years. The number of gaming companies in Scotland soared by 1900% between 2008 and 2019. Glasgow has become a world-leader in satellite technology and Scotland will be the site of the UK's first spaceport.
- Scotland's economy is broad-based and more diverse than the UK's. It is not dependent on any single sector. It is resilient to shocks and contains clusters of leading-edge businesses in several industrial sectors with high-growth potential. We have so much to be optimistic about ... but to reach our full potential in this new world, we simply cannot allow ourselves to be held back by the dead hand of the UK.
- UK accounting procedures required to be used by the Scottish Government are designed to give the impression that Scotland needs the help of Westminster to survive. It does so by heaping a proportion of

debt on Scotland's shoulders, despite the fact the Scottish Government had until recently no borrowing power and without taking any account of where the borrowed money has actually been spent.

- Opponents of independence constantly claim Scotland has a huge spending deficit ... despite the fact the Scottish Government is legally obliged to balance the books and is forbidden to operate a deficit. This economic sleight of hand hides the fact that for years Scotland's oil and gas industry actually subsidised the rest of the UK, and UK Government spending in Scotland does not compensate for that drain. It becomes inevitable that the accounts of Scotland will show false deficits. Phoney deficits are not an argument against independence, they are an argument for independence.

- We are continually told Scotland is too small to stand as an independent country, but there is plenty of evidence that small countries can do better than larger ones if they are governed properly. Westminster has not excelled at governance.

- An overriding ambition to "get Brexit done" drove Boris Johnson to cobble together a terrible trading

deal in the last few days before the final, final deadline for the UK's departure. The result has been dreadful for British exports, particularly Scottish industries such as fishing. All the problems thrown up by Brexit are down entirely to the incompetence of the Westminster government and its inability to properly negotiate.

- Those who oppose independence specialise in dire warnings about the effect independence would have on pensions. The truth is Britain's present state pension is terrible. In fact, according to data from the Organisation for Economic Co-operation and Development, it's the worst in the developed world. An independent Scotland is far more likely to increase it.

- The arguments for independence are not just about the economy. The real debate is about what kind of country we want an independent Scotland to be.

This is particularly important as we emerge from the Covid pandemic. It's essential we don't simply replicate the economic system that had inequality and injustice in its DNA. Instead, we should have an economy with wellbeing rather than perpetual growth at its core. An economy that works for us rather than the other way around.

- Which government really promotes the value of democracy: a Scottish government elected by a system of proportional representation which takes account of the way the whole country votes and seeks to reflect the diversity of modern Scotland, or a Westminster government which refuses to accept the democratically articulated will of the Scottish people and vows to ignore the return of a pro-independence majority of MSPs?

Why I believe in Scotland...



We are the same size and population as many of the most successful nations in the world and we have more natural resources and more great universities per capita than any of them. So when I see so many pockets of deprivation, I ask why. Then I look south to London and the answer is staring me straight in the face.

Andrew S Walker

Believe in Brexit & Boris' Broken Britain

OR

Believe in Scotland

PLEDGE YOUR SUPPORT FOR INDEPENDENCE

BELIEVE IN SCOTLAND is the largest, most active, and most effective national independence campaign.

We've teamed up with more than 100 local Yes groups, the National Yes Network, the Scottish Independence Foundation and The National to launch the biggest independence push since 2014.

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