

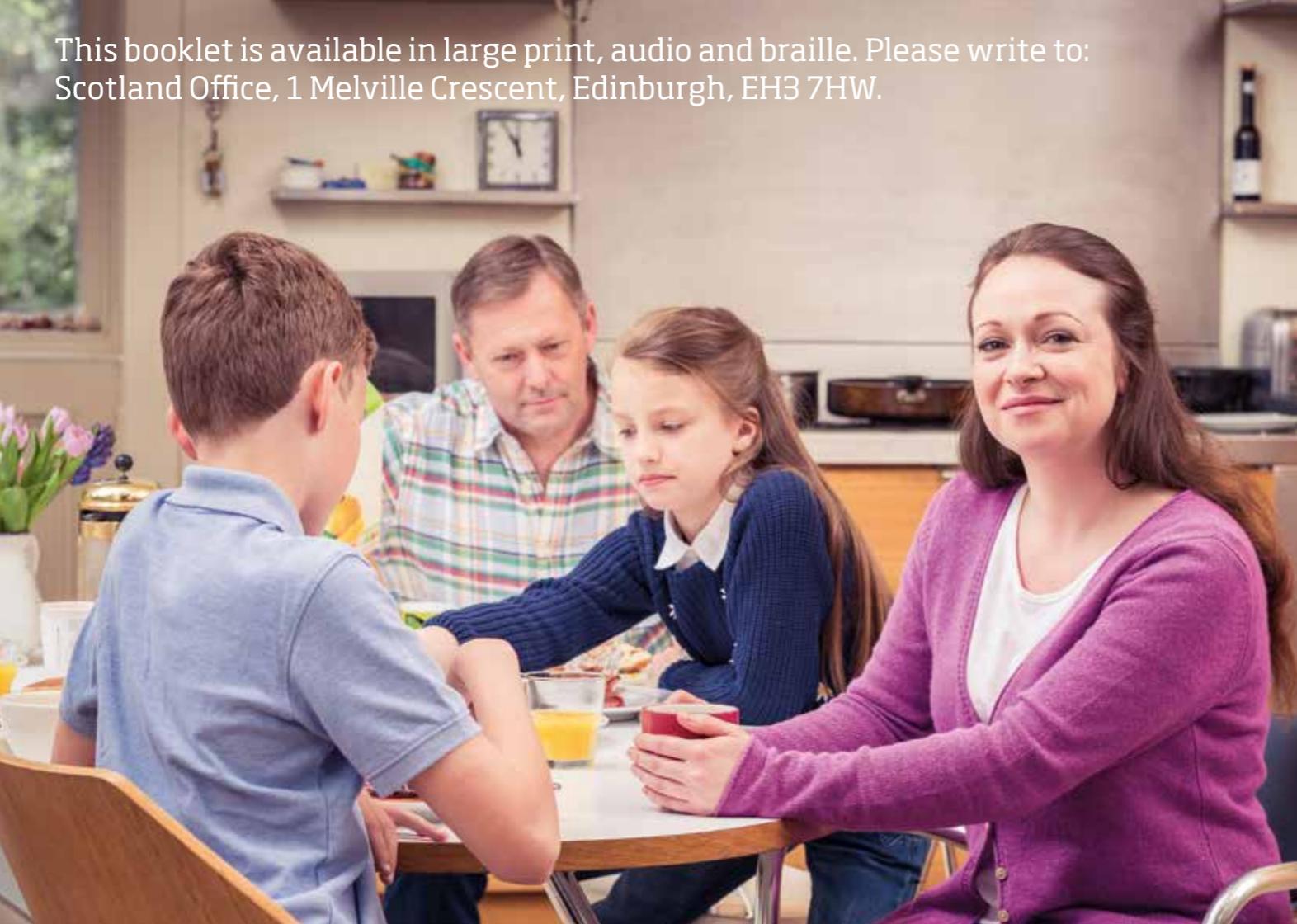
# What staying in the United Kingdom means for Scotland.



HM Government

**Information about the referendum on Scottish independence.**

This booklet is available in large print, audio and braille. Please write to:  
Scotland Office, 1 Melville Crescent, Edinburgh, EH3 7HW.



# A United Kingdom.

# A united future.

On 18th September, you will be asked to make a big decision on the future of Scotland: to remain in the United Kingdom or to leave and become a separate state - permanently.

HM Government believes that there are many reasons why Scotland should stay in the United Kingdom.

It's for you to decide and you should make your choice knowing all the relevant facts.

This booklet provides important information about the issues that affect Scotland's future. If you would like to know more about any of the information found in this booklet, [gov.uk/youdecide2014](http://gov.uk/youdecide2014) has further resources, publications and announcements.

**By staying in the United Kingdom, our economies grow together.**



### **All the advantages of the pound.**

As part of the United Kingdom, Scotland has one of the oldest, strongest and most stable currencies in the world, backed up by 31 million taxpayers and the strength of the Bank of England. It would not be possible to recreate today's currency arrangements across two separate states. Staying within the UK is the only way to keep the pound we have now.

### **Closest trading partners.**

The United Kingdom economy is set to recover faster than every other G7 nation. As two-thirds of Scottish exports go to England, Wales and Northern Ireland - more than the rest of the world combined - putting up an international border with the rest of the UK would slow growth just as our economy is starting to take off.



### **More businesses and jobs.**

Many thousands of Scottish jobs are connected to trade with the rest of the United Kingdom. For example, 200,000 Scottish jobs are supported by banking, insurance and finance, and the industry itself estimates that nine out of ten customers live in the rest of the UK.

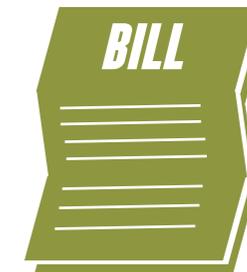


**By staying in the United Kingdom, your money is safe and goes further.**



### **Cheaper bills.**

The United Kingdom's financial standing helps keep interest rates low. That means cheaper loans and mortgages for you and your family. And because the costs of investing in Scotland's energy networks and renewables are shared across the whole of Great Britain, staying in the UK would keep future energy bills for Scottish households up to £189\* a year lower.



### **Safe savings and pensions.**

With Scotland as part of the United Kingdom, your savings in any UK bank or building society are protected by a guarantee of up to £85,000. And State Pensions are more secure because costs are shared by 31 million taxpayers across the UK.

### **A bigger economy that protects us all.**

The United Kingdom economy is the sixth largest in the world. Our collective size, strength and diversity allow us to grow and succeed together, and help to protect jobs in difficult times. In 2008, for example, we were able to provide Scottish banks with support worth more than twice Scotland's national income.



\*Source: Scotland analysis: Energy, HM Government, May 2014

## By staying in the United Kingdom, Scotland's public services are more affordable.



### Lower taxes, higher public spending.

As part of the United Kingdom, Scotland's finances are much stronger with lower taxes and higher public spending. The UK Government estimates that the long-term financial benefit of staying in the UK is worth £1,400\* every year to each person living in Scotland.



### More support for public services.

As part of the United Kingdom, Scotland benefits from public spending that is around 10% higher than the UK average. This helps fund vital public services like health, education and transport.

### Shared public institutions.

Scotland benefits from over 200 United Kingdom institutions and services, including: the BBC, the National Lottery, Her Majesty's Passport Office, Research Councils UK and the DVLA. An independent Scotland would need to create new public institutions, which would be complex and expensive.

\*Source: Scotland analysis: Fiscal policy and sustainability, HM Government, May 2014



## By staying in the United Kingdom, Scotland has a strong voice in the world.



### Protecting our people and promoting our interests.

For centuries Scottish people have been at the heart of the United Kingdom's armed forces, which keep us safe at home and abroad. You can rely on help from over 200 embassies and consulates around the world if you get into difficulty. Scottish businesses are supported around the world by the UK. This includes successfully promoting Scottish exports such as whisky.



### Help for the world's poorest.

The United Kingdom is the second largest aid donor in the world. Our collective influence and reach means that we are helping to end extreme poverty, saving lives during humanitarian crises and making vital contributions to international peacekeeping missions. In response to Typhoon Haiyan in the Philippines, the UK helped one million people by providing food, water, shelter and lifesaving medicine.

### An influential voice in important places.

The United Kingdom is a leading member of the UN and the only country in the world that is also a member of NATO, the EU, the Commonwealth, the G7, the G8 and the G20. As one of the EU's 'big four' nations, the UK is more able to protect Scottish interests in areas like agriculture and fisheries.





**By staying in the United Kingdom,  
Scotland is stronger.**



**A successful family of nations.**

For over 300 years, Scotland has flourished as part of the United Kingdom. Together with England, Wales and Northern Ireland, Scotland has created one of the world's most successful families of nations.

**A strong Scottish Parliament.**

Scotland already has its own Parliament that makes decisions about hospitals, schools, policing and other important matters. From next year, the Scottish Parliament will be getting even more powers to set tax rates and decide if and when to borrow money.

**We all benefit from being together.**

Collectively, the United Kingdom's four nations contain more than 60 million people and nearly 5 million businesses. This larger community provides more opportunities to succeed and greater financial security.





The referendum on 18th September means making a big decision that affects everything: how you live and work, what money you use, the tax you pay, the laws you abide by and the passport you carry. The UK Government believes that by staying united we have much more to share and much more to gain.

**This is a big decision.  
Find out more at  
[gov.uk/youdecide2014](http://gov.uk/youdecide2014)**

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