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FUTURE OF
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Citizen Preferences for Constitutional Change in Scotland

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Abstract:

This report outlines the results of a survey of a representative sample of the Scottish population designed by researchers at Stirling University and carried out by Yougov in December 2013. We examine economic, social and political motivations for support for Yes and No sides in the Scottish referendum debate. Support for Independence is related to a wide variety of economic beliefs and preferences. Furthermore, risk aversion is clearly a factor shaping voting intentions. A simple one-item risk measure is highly predictive of voting intention with respondents who display lower levels of risk aversion being more likely to state that they would vote Yes in the referendum.

Executive Summary:

This report describes the results from a representative survey of the Scottish population designed by researchers at Stirling University and carried out by Yougov. The survey was carried out in December 2013. The sample was drawn from respondents to the 2011 Scottish Election Study 2011.¹ This made it possible to cross-reference voting intentions in Dec 2013 with characteristics of the individuals in 2011, including their voting behaviour in the elections to the Scottish Parliament in 2011. For this study, 2,037 valid responses were received.

We investigate how our sample intended to vote in the forthcoming referendum on Scottish Independence and how this related to other attitudes, beliefs and personal traits. Specifically, we consider how voting intentions in the referendum relate to attitudes towards policies of the Scottish and UK governments, such as those associated with the Scottish Government's greater support for "universal" benefits as opposed to those that are means tested.

A majority of our respondents were in favour of retaining the Union. The difference between the support for a No vote and that for Yes partly reflect the situation in Dec 2013, when the survey was carried out. One of the most potent predictors of voting intention, unsurprisingly is party affiliation. In particular, Conservative voters almost unanimously support retaining the union, SNP voters almost unanimously support Independence while the vast majority of Labour and Liberal Democrat voters (though not all) support retaining the Union. A range of identity-related factors such as feelings of Scottishness or Britishness are also highly predictive of Constitutional preferences.

As well as such prominent and obvious political predictors of Constitutional preferences, we surveyed respondents on a range of economic and social motivations with some of our key findings including:

- Consistent with previous research, males are more supportive of a Yes vote than females and there is somewhat less support among older voters.
- For those intending to vote Yes, a clear majority would prefer to keep the pound; the next preference being a new Scottish currency and then the Euro.
- Respondents who score highly on a simple scale measuring willingness to take risks show substantially higher support for Independence. However, there is no difference between Yes and No supporters in the importance they attach to the future or making future plans.

¹ See: <http://www.strath.ac.uk/humanities/research/cers/scottishelectionstudy2011/>

- A small percentage of Yes voters would prefer Scotland to remain part of the UK with more devolved powers and a very small percentage of No voters would vote for independence if an independent Scotland kept Sterling.
- Yes voters are more likely to prefer more migration to the country, more likely to take risks, to have stronger preferences for no upper limit on household benefits, and prefer universal tuition fees.
- Yes voters are also more likely to trust the Scottish parliament and Scottish politicians, while distrusting UK parliament and the UK politicians. Different issues are of different levels of importance to different sets of voters.
- Country of birth strongly predicts support for Independence. Of those born in England, Wales or Northern Ireland support for Independence is approximately half that of those born in Scotland.
- For those intending to vote Yes, Scottish pride, Scottish history and Scottish oil were more important in making a decision, while for the No voters, pensions and national debt are more important issues.
- For most issues, Yes voters believe that independence will improve matters, such as taxes and schools, conditions for small businesses and the inequality gap.
- Those intending to vote No think that bank deposits will be less safe after independence. They have similar views on personal tax, pensions and inflation. Those intending to vote No as a majority believe that things will get worse, while those intending to vote Yes believe that things will be better after independence.
- In some issues such as personal taxes, pensions, bank deposits, public broadcasting and inflation the undecided are leaning towards the issue becoming worse.
- A majority of those intending to vote Yes believed that Scotland's influence would improve as well as their own influence with politicians. Overall this suggests that the motivation for intending to vote Yes, for personal circumstances, is motivated more by an expected increase in pride in the country and the ability to influence politicians, than by improvements to jobs or income.
- A majority of 'No' voters believed that influence with other countries would decrease as a result of independence, as would their prospects of finding a job and their own personal income.

To examine the effects of different factors on support for Independence in an integrated fashion we employed a set of controlled statistical analyses. Our baseline statistical model contains gender, nationality at birth and age as predictors of support for Independence. Males show substantially higher levels of support for Independence than females and there

is less support among older age groups. Those born in Scotland are twice as likely to support Independence as Scottish residents who were born in Northern Ireland, Wales or England.

Our second statistical model includes the effects of attitudes to risk and respondents concerns for the future. Of these new variables risk is highly significant. For each point move on a 1-10 scale measuring risk, the probability of supporting Yes increases by 3.6 per cent. This variable explains approximately one-sixth of the gender effect indicating that part of the reason that Independence is less popular with female voters is due to their lack of willingness to take risks compared with men.

Our third statistical model is more expansive and contains extra variables, such as industry, religion, region, education and income. Even though this higher level of risk tolerance continues to have a substantial effect on support for Independence even controlling for these factors.

In summary, support for Independence is related to a wide variety of economic beliefs and preferences including beliefs that an independent Scotland will have better debt and inflation outcomes. However, there is strong support for Scotland keeping the pound among those who intend to vote Yes. Further, risk aversion is clearly a factor shaping voting intentions. A simple one-item risk measure is highly predictive of voting intention with respondents who display lower levels of risk aversion being more likely to state that they would vote Yes in the referendum.

1. Introduction

The aim of this paper is to analyse some of the factors which influence or are associated with voting intentions in the forthcoming referendum on Scottish Independence.

Some obvious individual characteristics are associated with voting intention. Party affiliation is a strong predictor of voting intention. Those with a more “Scottish” than “British” identity are more likely to vote “Yes”. Those who have more faith in Scottish institutions, such as the Scottish Parliament, Scottish politicians and the Scottish police force, are more likely to state a preference for voting “Yes”. While such factors are difficult to assess in terms of causal influence on voting intention and behaviour, they provide important predictive information. We address a wide variety of such factors in Section 2. There are also a variety of demographic factors that might affect voting intentions that are present in the dataset such as age, income per household, education levels, region and industry of the respondent. We address these factors in Sections 2, 3 and 5.

Economic factors are clearly important to examine in terms of their influence on individual’s support for different options. Studying evidence from the Scottish Social Attitudes Survey from 1999 to 2012, Maclean and Thomson (2014) find that there are strong reasons to expect those on lower incomes to be more supportive of Independence. They find that *“those whose main source of income is benefits, those in the lower socio-economic groups and those in the lowest income groups have been consistently more likely to support Independence.”* Additionally they find that those in the lower income group identify more strongly as Scottish than as British. They find that those on lower incomes support Independence *“The disadvantaged are more likely to be positive about Scottish Independence across a range of measures, including confidence, the economy and Scotland’s voice in the world. From their standpoint, any realignment of the established order is unlikely to worsen their relative economic standing, therefore the downside risks of constitutional change are minimised.”*

Examining the Scottish Social Attitudes survey, Curtice (2014), finds that *“Expectations of the economic consequences of Independence certainly seem to make more of a difference to people’s inclination to vote Yes or No... the difference between the level of support for Independence amongst those who take an optimistic view of the economy and the level amongst those who take a pessimistic view is much greater than the equivalent gap ... for people’s expectations of inequality.”* In Sections 2, 4 and 5 of this report we examine the effect of a wide array of economic considerations on voting intentions.

A key factor that we focus on in this paper is attitude to risk. Keating (2014) explains that there might be some association with risk and voting for Independence *“Unionists point to the perils of Independence, the economic uncertainties and the problematic state of public finances in an independent Scotland. They also suggest, with less plausibility, that an*

independent Scotland would not be part of the European Union.” Kam (2012) argues that that people who are risk accepting participate more in political life because politics offers novelty and excitement. Using two data sets she shows that there is a negative correlation with risk and being female or of an older age, two elements which might affect the voting preference for Independence. An innovation of this current paper is that it clearly shows that attitude to risk is an important determinant of voting intention and explains at least somewhat gender differences in support for Independence. This information is provided in Sections 3 and 5 of the document.

Lastly there is the issue of trust that respondents have for some institutions and groups of policy makers, such as the Scottish Parliament and legal service and the UK parliament and UK politicians. Greater levels of trust in the Scottish Parliament than the UK parliament may mean that the respondent is more likely to have an intention to vote for Independence. There may also be some unique effects for voting in Scotland. Bartle and Laycock (2012) argue that in order to affect voting decisions, an issue must be familiar to the voter, arouse feelings and must perceive some difference between parties or candidates on the issue. Thus our study includes issues such as Scottish pride and Scottish history.

The rest of this report is structured as follows. Section 2 examines the predictive power of a large number of variables associated with support for Independence. Section 3 examines the role of economic and risk factors in predicting support for Independence. Section 4 examines the extent to which people would be induced to change their voting intention consequent on different economic scenarios. Section 5 provides the results of statistical models of vote choice.

2. Factors Associated With Voting Intention

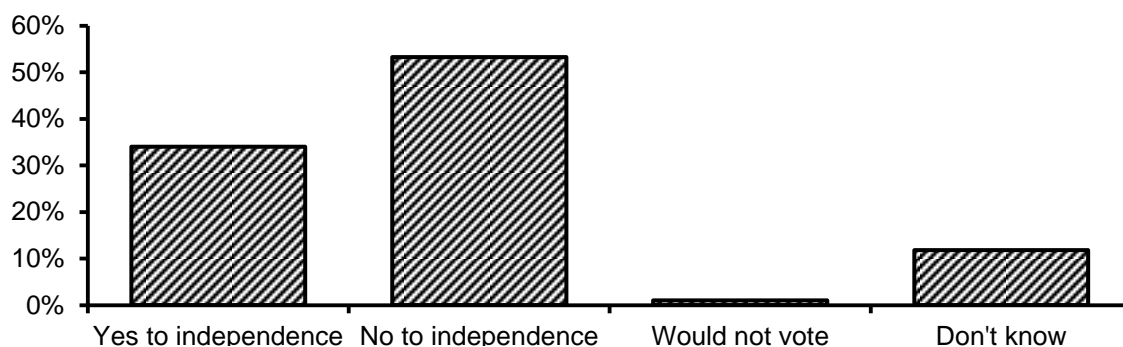
This survey was carried out by Yougov in December 2013. It had 2,037 respondents who gave answers on factors such as age, income and their views on Independence.

2.1 Voting intentions

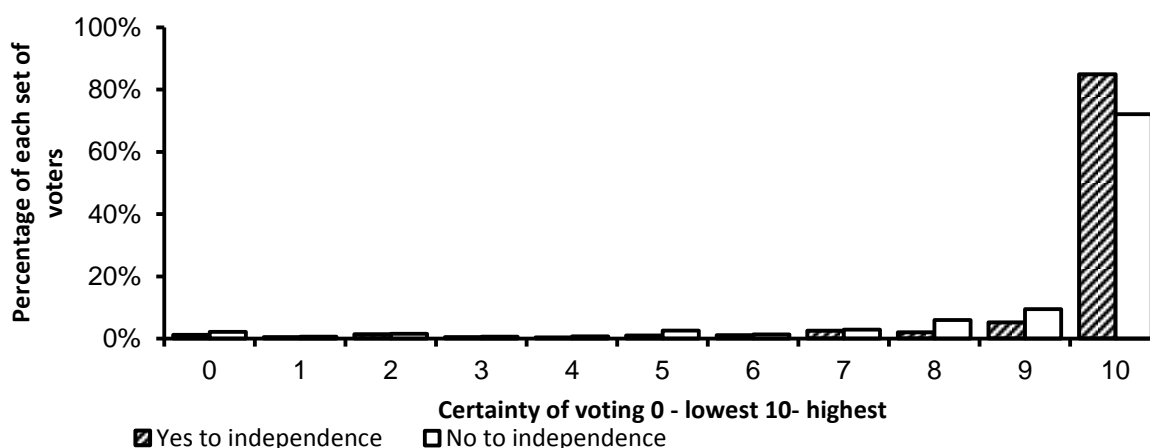
The sample voting intentions were as follows:

*“If there was a referendum tomorrow on Scotland leaving the United Kingdom and becoming an Independent Country and this was the question, how would you vote? **Should Scotland be an independent country?**”* was the question put to respondents.

33.97% would vote Yes, which is a similar level to other polls held at the time of approximately at 31% while 53.22% would vote No which is very similar to 53% which was the level at other polls at the time.

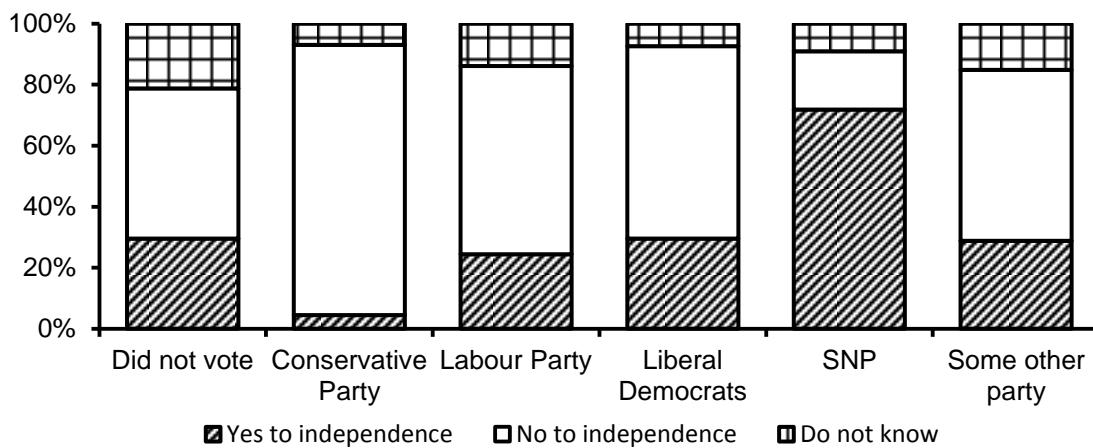


2.2 The likelihood of respondents voting



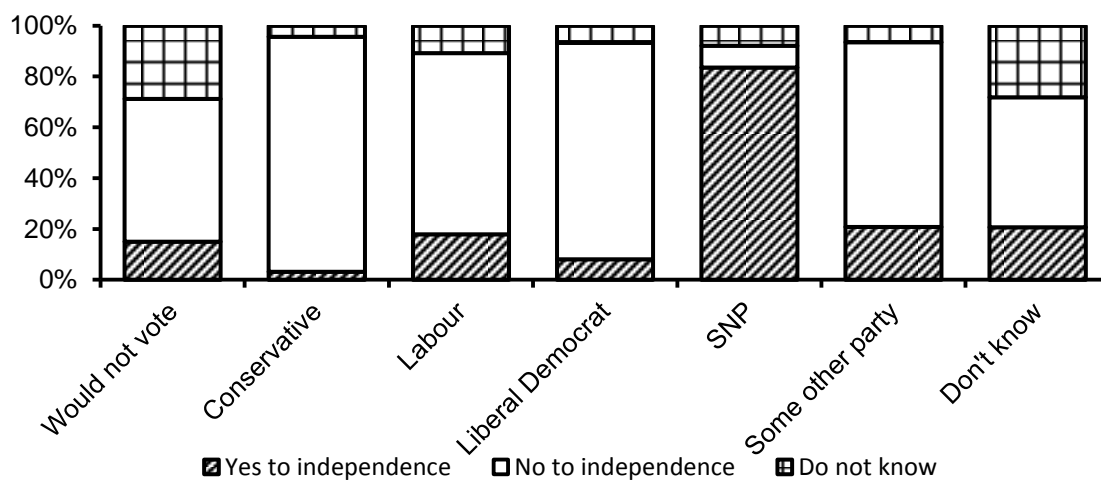
A higher percentage of those intending to vote for Independence are in the highest certainty to vote, than for those intending to vote No, which may give an advantage to the Yes campaign. A low percentage of both those intending to vote Yes and those intending to vote No, have low levels of certainty in voting, only less than 10% of both sets of intended voters have a certainty of voting that is less than 7.

2.3 Past voting record from 2010



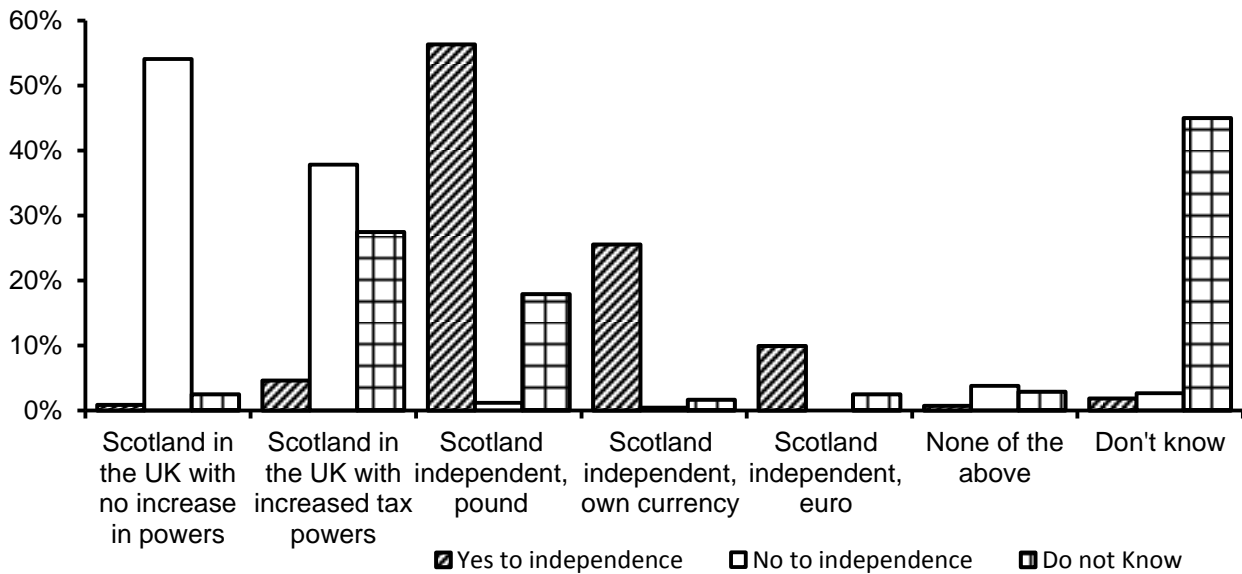
Clearly the biggest supporters of Independence are those who voted for the SNP in 2010, plus some of those who voted for the Labour party and the Liberal Democrats. Even though the voters now believe that they would vote for Independence, in the past they have voted for parties that are against Independence, suggesting that Independence has not been such a dominant issue in the past; other economic or social policies may have been key.

2.4 Likely current voting pattern



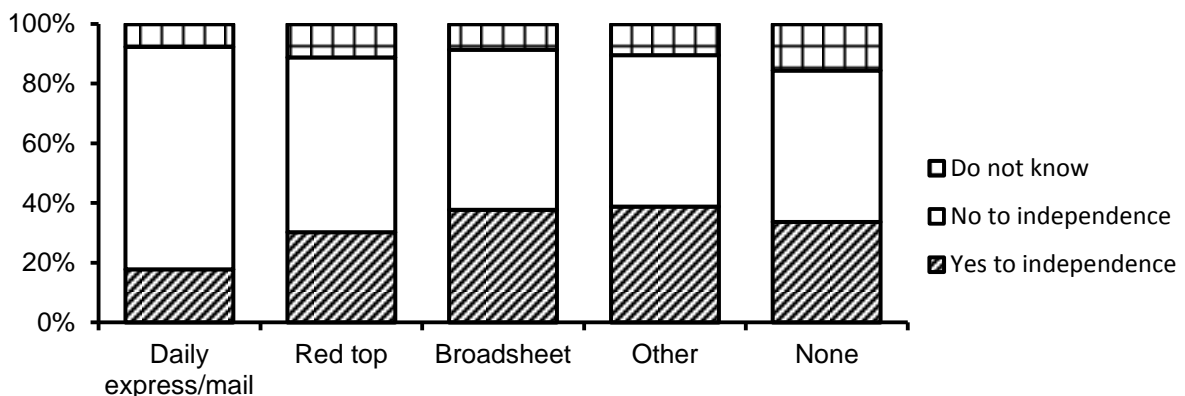
Our survey indicates that support for Independence among SNP voters has increased since the 2010 election, while there is a reduced amount of support by Liberal Democrat voters for Independence. This difference could partly be explained by Liberal Democrat supporters moving to become SNP supporters and examining the aggregate numbers it seems that this is the case.

2.5 Preference for constitutional and currency options



Respondents show that even if they intend to vote for Independence they prefer to keep the pound, rather than the creation of a new currency, or adopting the euro currency. Of the respondents who intend to vote Yes to Independence, a small number would prefer Scotland to remain within the UK but with greater tax powers. Also of those intending to vote against Independence, a small number would prefer Scottish Independence if Scotland was keeping the pound. This suggests that a small number of respondents would choose to vote No to Independence if there were some guarantees of increased tax powers, while a small number of respondents would vote for Independence if they could be guaranteed that Scotland would definitely keep the pound.

2.6 Voting pattern by newspaper readership



Where Red top = Tabloid papers Broadsheet = Guardian, Times, Financial Times, Independent, DT and Herald

Figure 2.6 displays voting pattern by newspaper readership with Daily Express and Daily Mail voters displaying lowest levels of support for Independence.

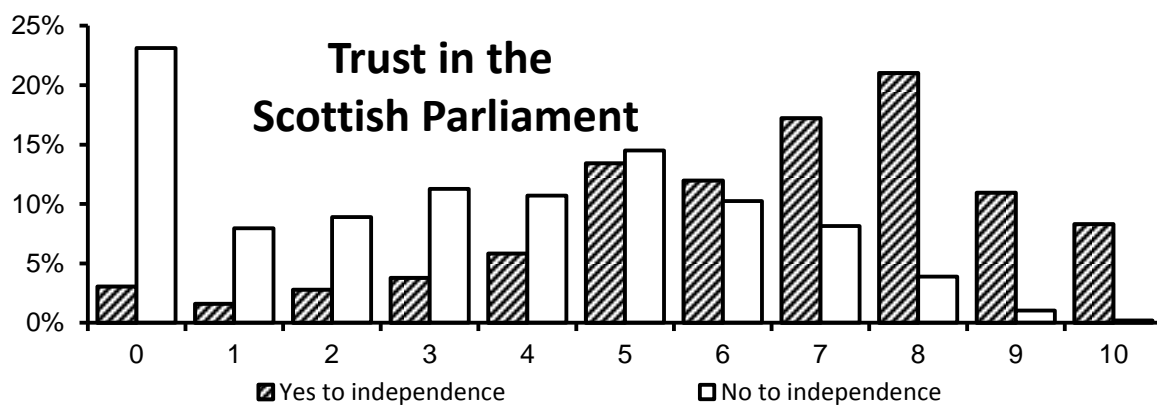
2.7 Feelings and Scottishness and Britishness

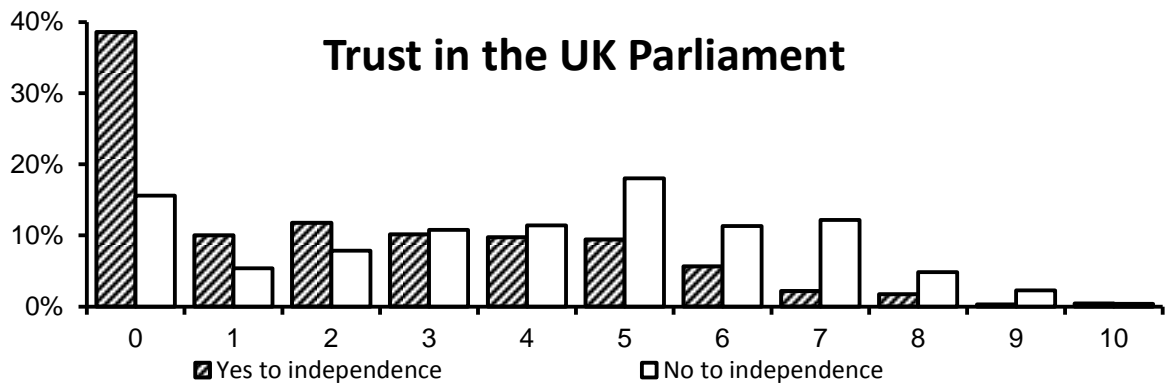


Unsurprisingly there is a clear relationship between identifying as Scottish, rather than British, and support for Independence. Interestingly, those who view themselves as more ‘Scottish than British’ are the most undecided, with the most ‘don’t knows’.

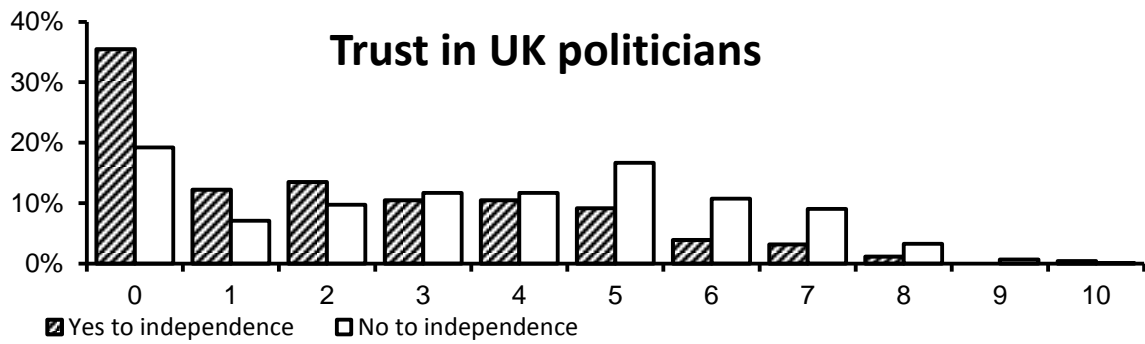
2.8 Trust in institutions

Respondents were asked to rate their trust for different policymakers and institutions.

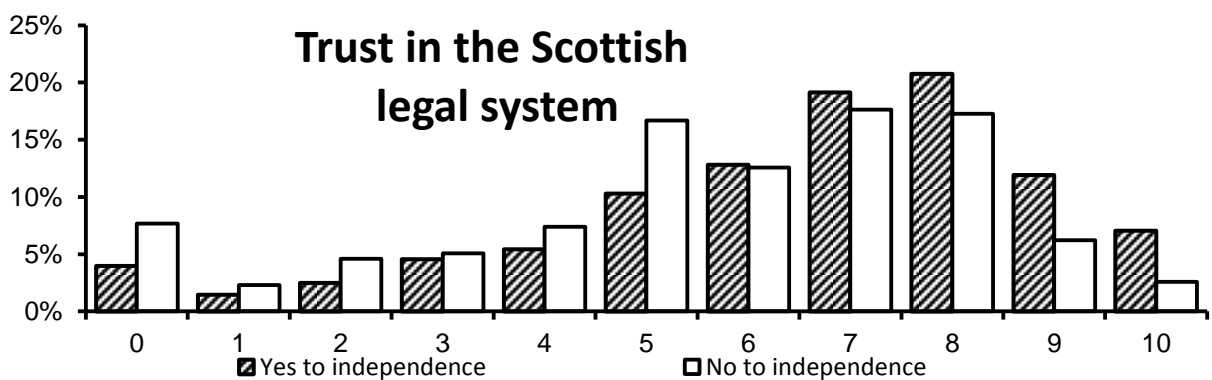




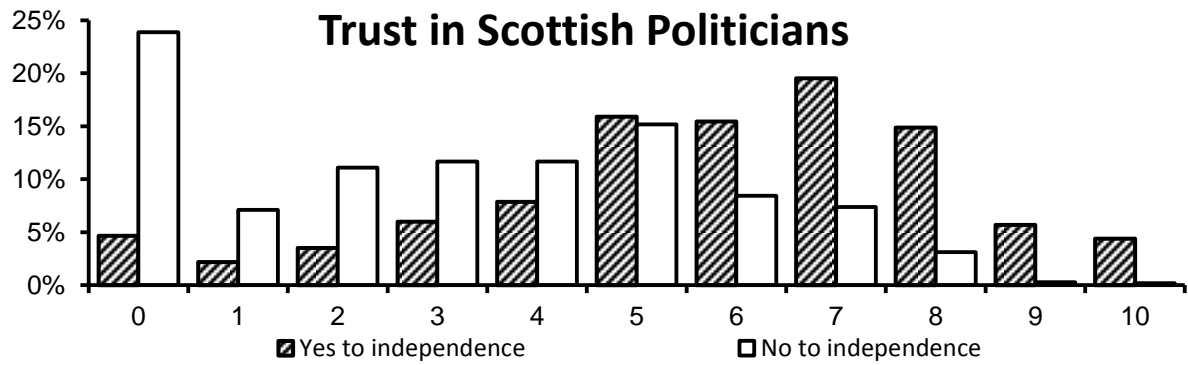
There is a clear negative relationship between voting Yes to Independence and trust in the UK parliament. There is also a strong positive relationship between trust in the Scottish parliament and intending to vote for Independence.



There is a clear negative relationship between intending to vote Yes to Independence and trust in UK politicians.



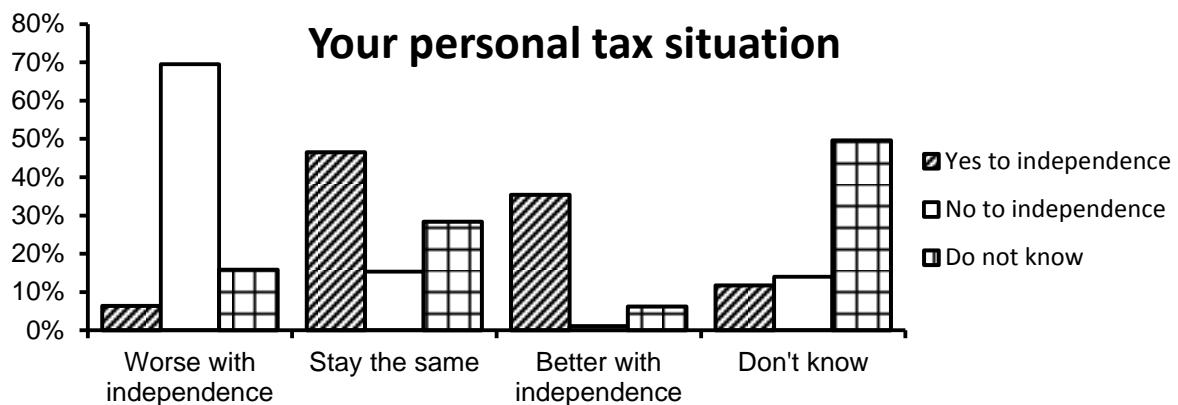
Trust in the Scottish legal system is also stronger among Yes voters. However the levels of trust are more evenly distributed among Yes and No voters than for political institutions.



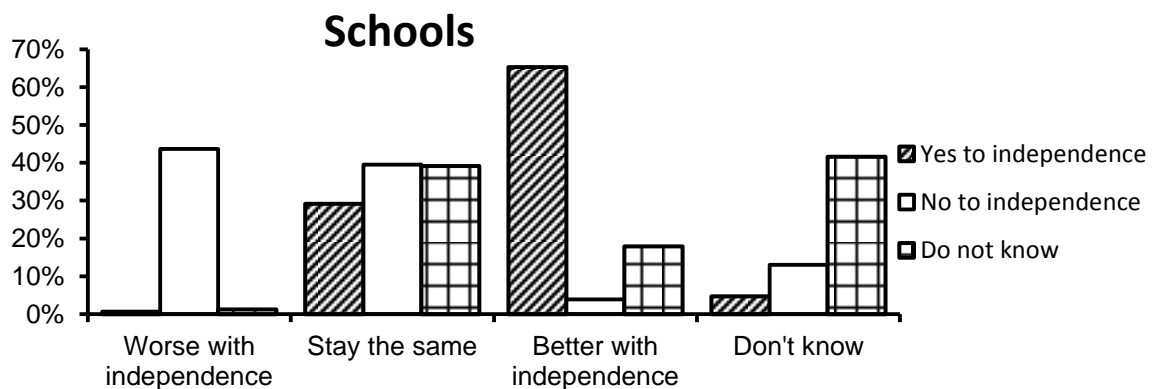
There is also a clear positive relationship between trust in the Scottish politicians and intention to vote for Independence.

In summary there seems to be clear relationships between trust and intentions to vote for Independence. Trust in the Scottish Parliament and Scottish politicians has a positive relationship between intending to vote for Independence, and trust in the UK parliament and UK politicians has a positive relationship with intending to voting No to Independence. Trust in the Scottish legal system seems to have no relationship with voting for Independence.

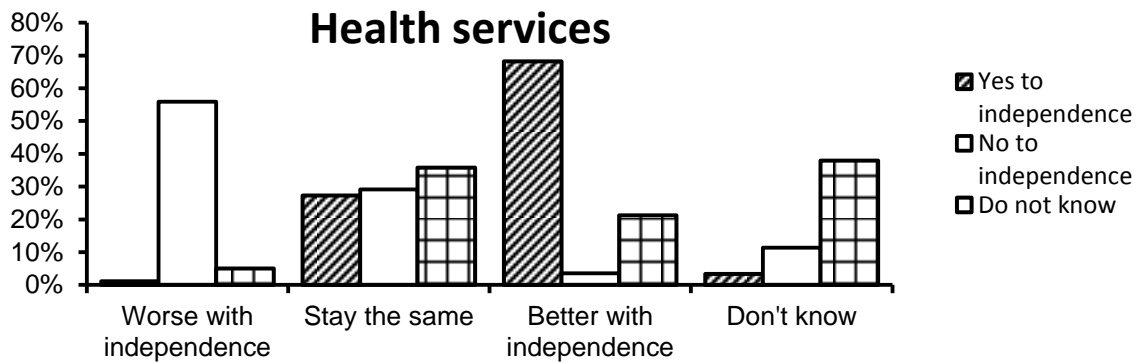
2.9 Opinions on what Independence will bring



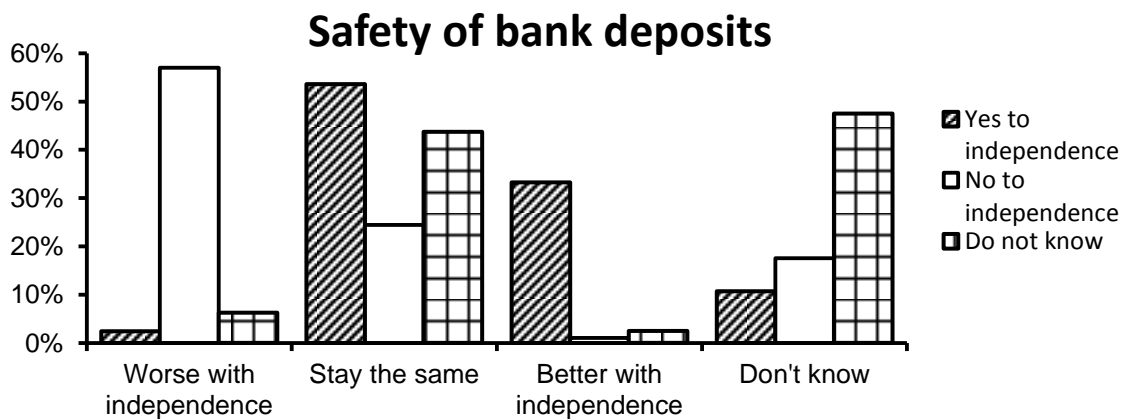
Some issues might be thought to change more with Independence by those intending to vote Yes, than those intending to vote No. There is a greater proportion of those intending to vote No who believe that Independence will be more harmful to their personal tax situation, than the proportion of those who are intending to vote Yes, who believe that Independence will improve their personal taxes. Those intending to vote No are more likely to believe there will be changes in their tax situation with Independence than those intending to vote Yes.



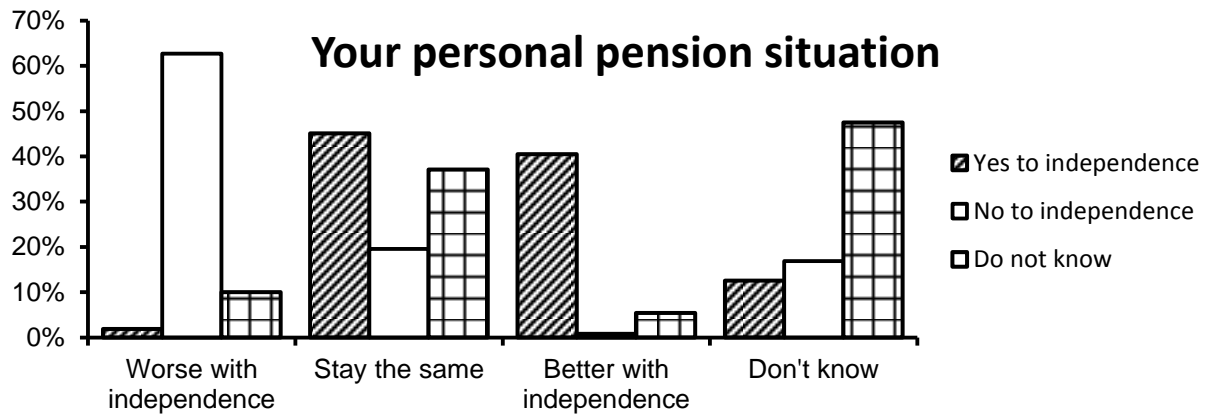
A larger proportion of those intending to vote Yes believe that Independence will have a positive effect on schools, than No voters believing that schools will be worse with Independence. Those intending to vote Yes are more likely to believe there will be changes in school quality with Independence than those intending to vote No.



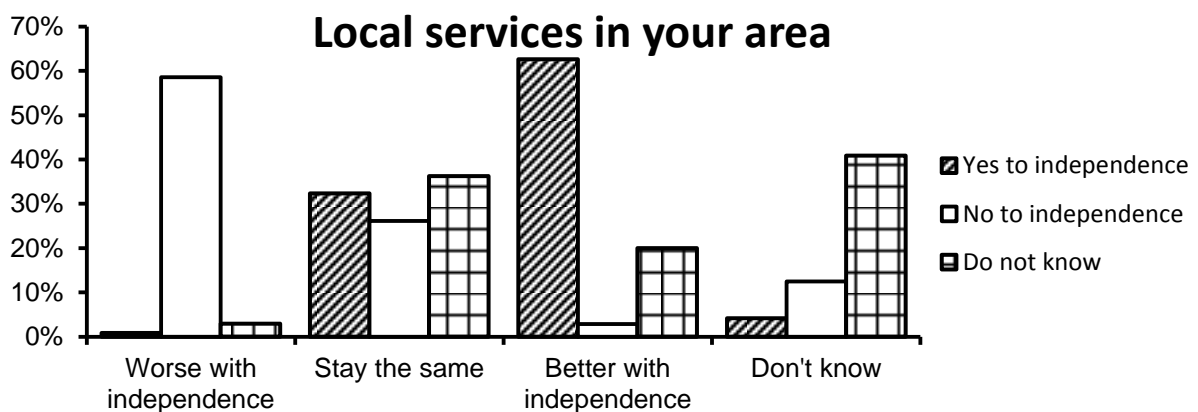
A larger proportion of those intending to vote Yes to Independence, are positive about Independence improving health services, than No voters believing that health services will be worse after Independence. Those intending to vote Yes are more likely to believe there will be changes in health services with Independence than those intending to vote No.



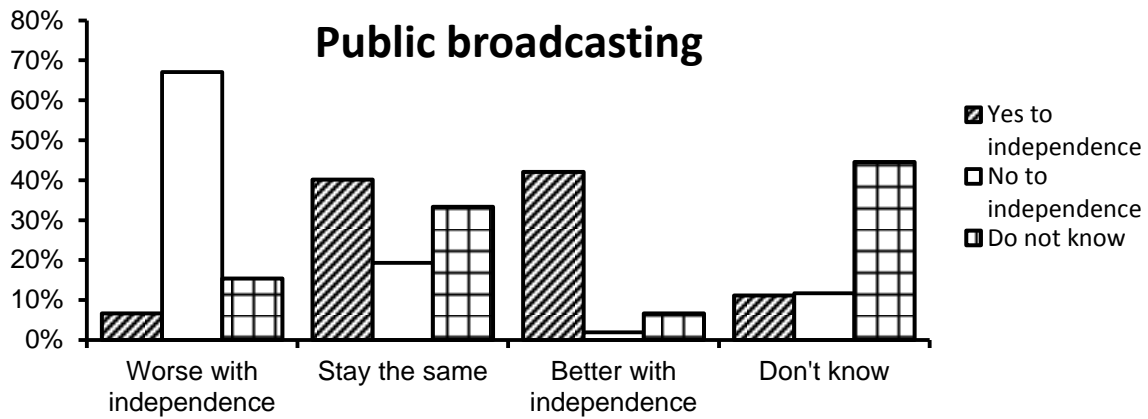
A larger proportion of those intending to vote No believe that bank deposits will be less safe after Independence than the proportion of those intending to vote Yes believe that bank deposits will be more secure after Independence. Those intending to vote No to Independence are more likely to believe there will be changes in safety of bank deposits with Independence than those intending to vote Yes.



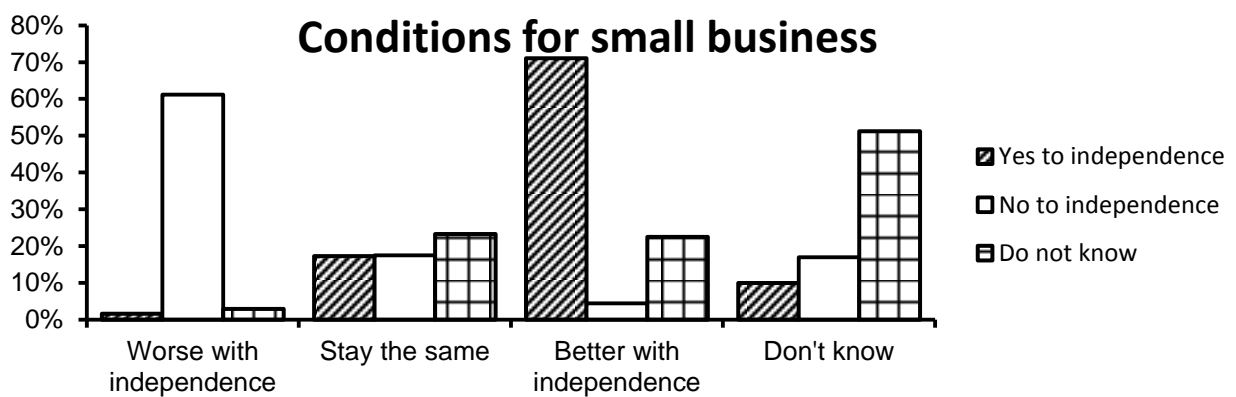
A larger proportion of those intending to vote No believe that their pension situation will be worse after Independence than the proportion of those intending to vote Yes believe that their pension situation will improve. Those intending to vote No to Independence believe there will be bigger changes in pensions with Independence than those intending to vote Yes.



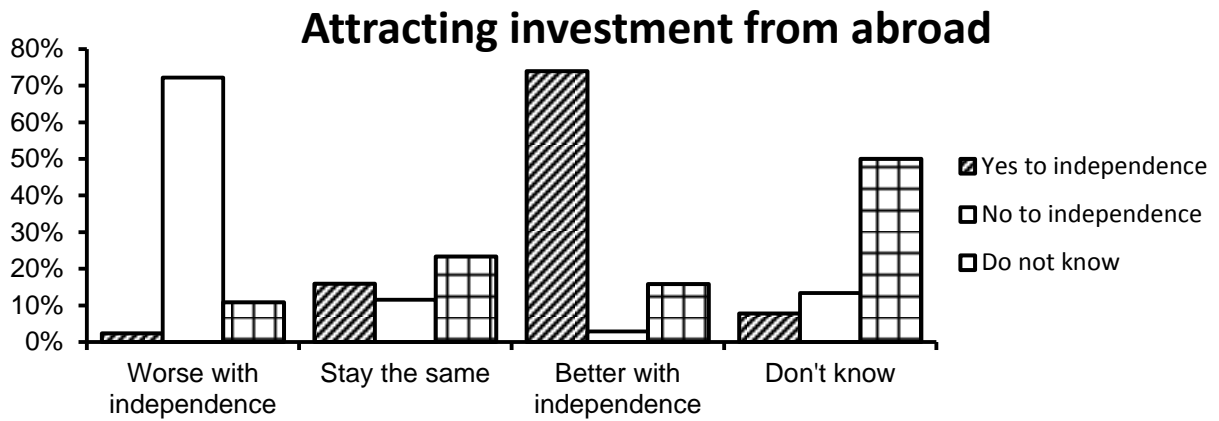
Those who intend to vote on Independence are fully opposed to each other on local services changing.



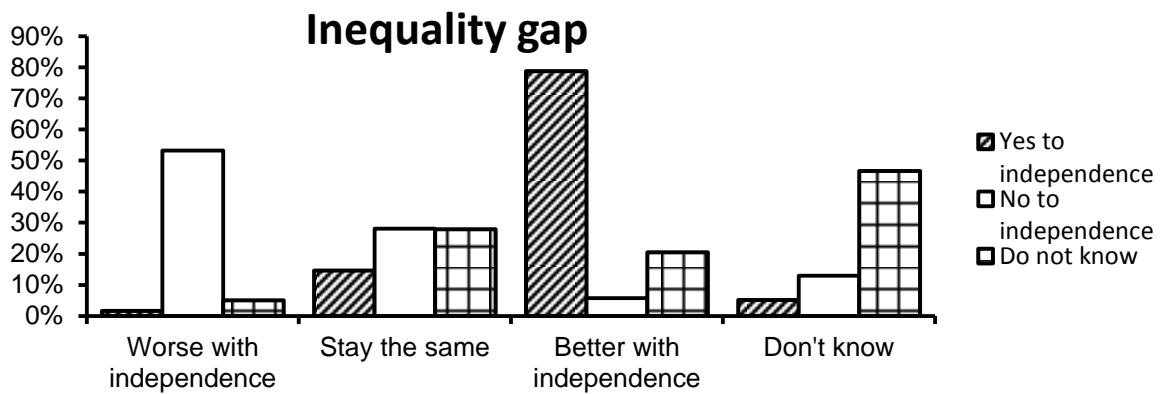
Of those who intend to vote No, there is a larger proportion that believe that public broadcasting will be worse after Independence than the proportion of those intending to vote Yes who believe that public broadcasting will improve after Independence. Those intending to vote No to Independence believe there will be bigger changes in public broadcasting with Independence than those intending to vote Yes.



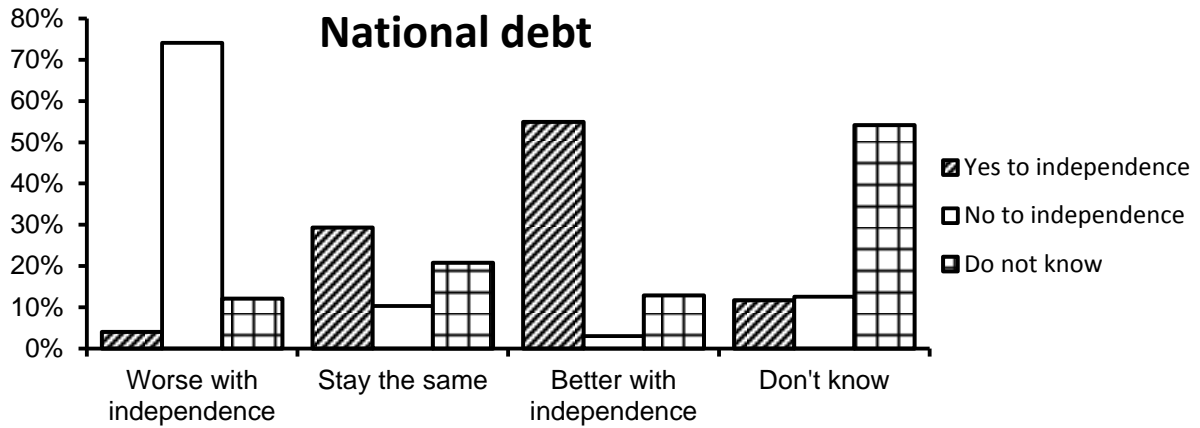
Those who intend to vote on Independence are fully opposed to each other on local services changing. Both sets of voters with intentions have similar proportions who believe that conditions will be better or worse.



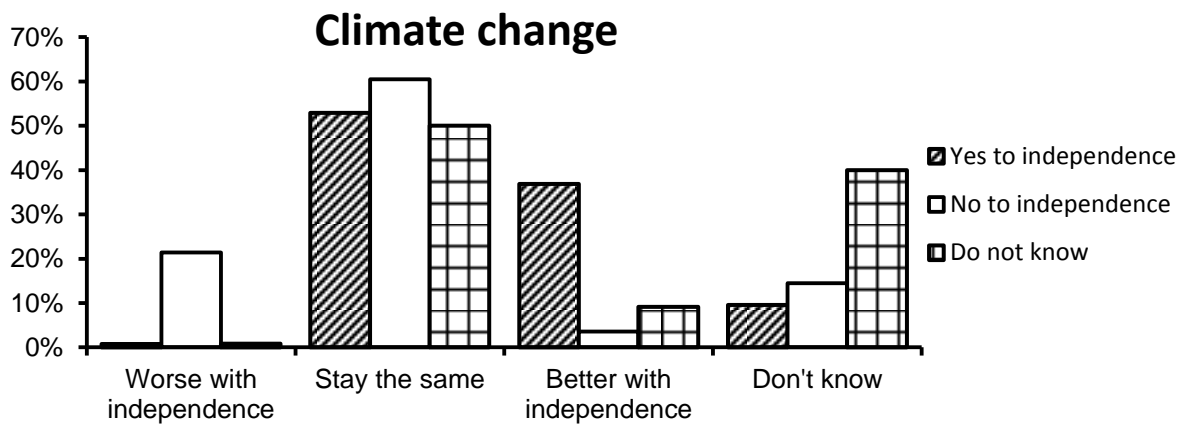
Both sets of voters have strong and opposing views on the effect of Independence on attracting investment from abroad.



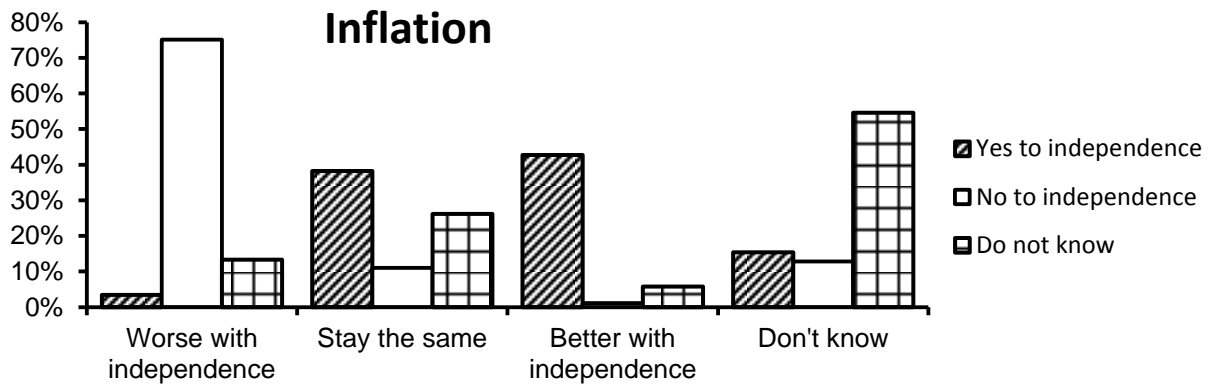
Of those intending to vote Yes, there is a larger proportion that believe that the inequality gap will improve after Independence, than the proportion of those intending to vote No who believe that inequality will be worse with Independence. Those intending to vote Yes expect bigger changes in the inequality gap with Independence than those intending to vote No.



Of those who intend to vote No, there is a larger proportion that believe that national debt will be worse after Independence than the proportion of those intending to vote Yes who believe that national debt will improve after Independence. Those intending to vote No to Independence believe there will be bigger changes in national debt with Independence than those intending to vote Yes.



The majority of respondents, both those supporting Yes and those supporting No, do not believe that the referendum outcome will impact on climate change. Yes voters have somewhat stronger beliefs than No voters that their preferred outcome will improve the situation.

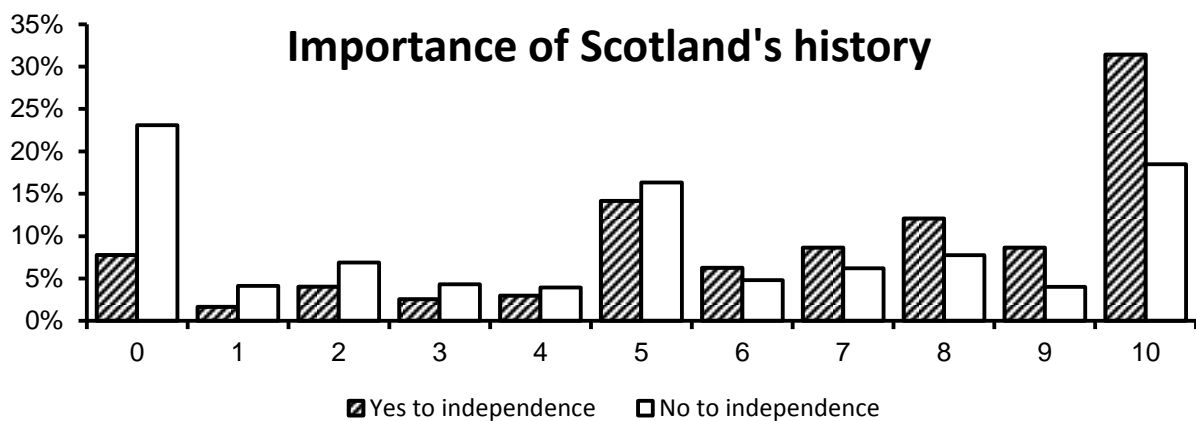
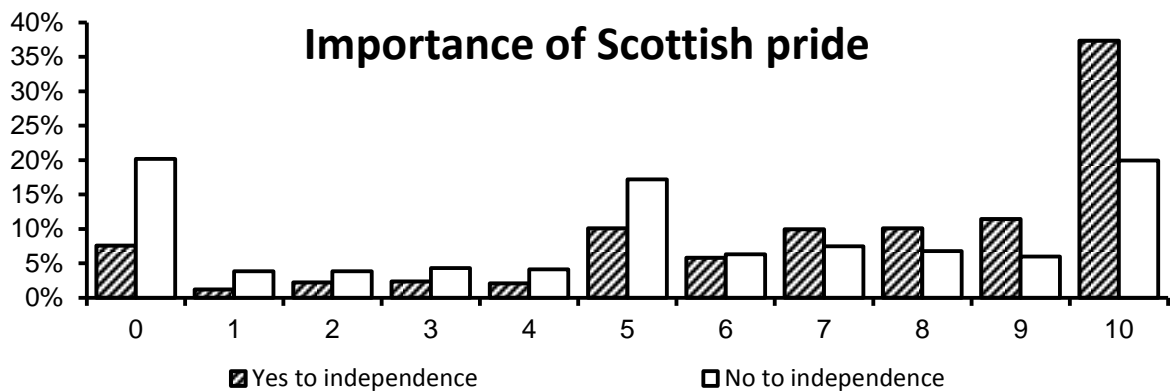


Inflation is believed to be worse after Independence by a large proportion of those intending to vote No to Independence. For those intending to vote Yes, there are similar levels of belief in inflation staying the same or getting better after Independence. Those intending to vote No to Independence believe there will be bigger changes in inflation with Independence than those intending to vote Yes.

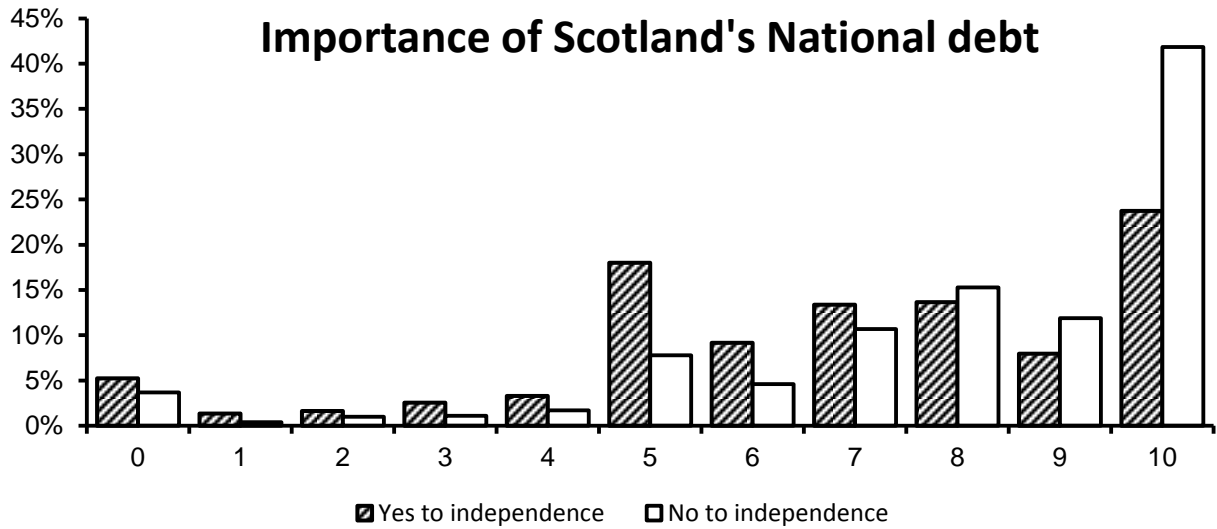
In summary, on most of the issues those who intend to vote Yes and those who intend to vote No are fully opposed, thinking that the issue will be worse or better in accordance with their vote on Independence. The issues with the biggest differences of opinion are schools, health services, conditions for small business, attracting investment from abroad, national debt and inflation.

2.10 Importance of various factors for the voting decision.

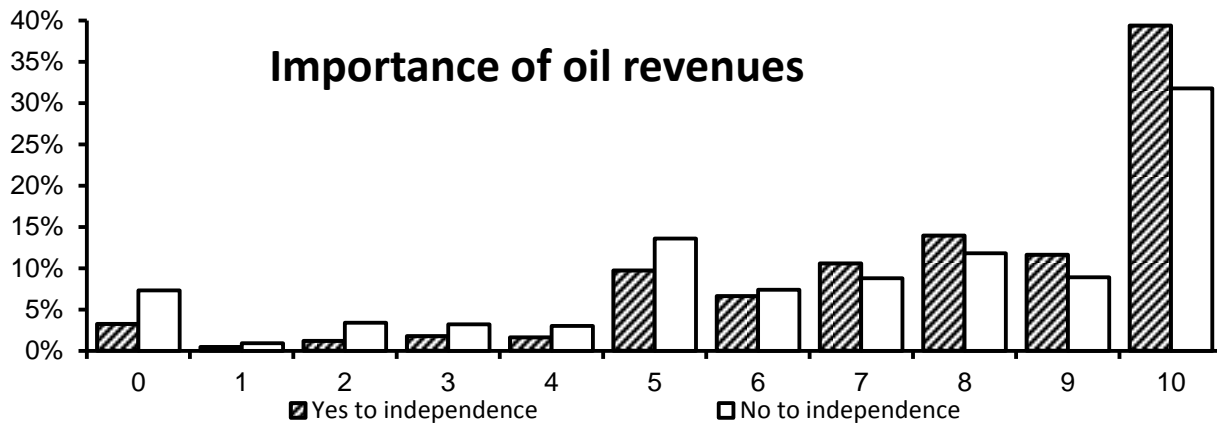
Respondents were asked to : *“Please rate on a scale of 0-10 how important the following factors are in deciding how you are going to vote in a referendum on Scottish Independence Please answer on the following 0 to 10 scale where 0 is 'not at all important' and 10 is 'extremely important’”*



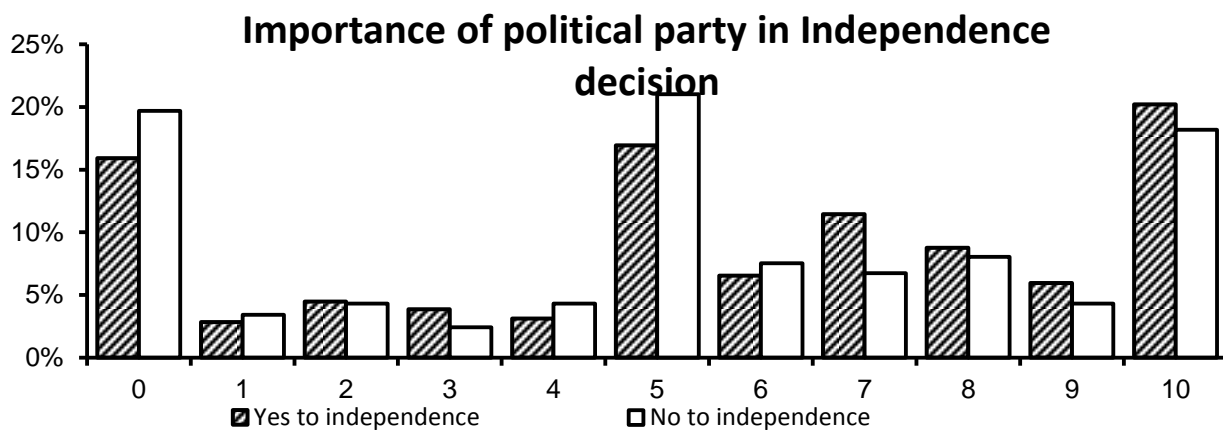
Scottish history and Scottish pride are more important to those voting Yes to Independence.



Scotland's national debt is more important for those voting No to Independence.

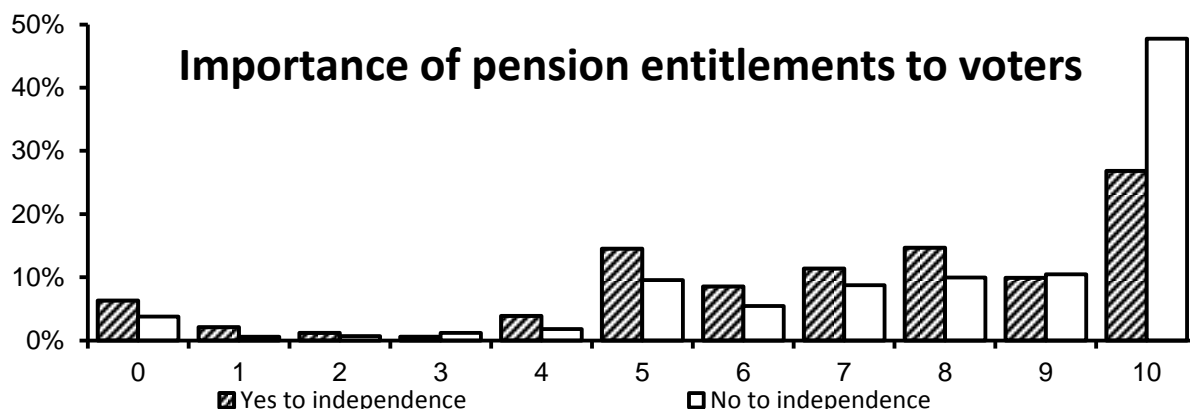


Oil revenues are also more important for those voting Yes for Independence.

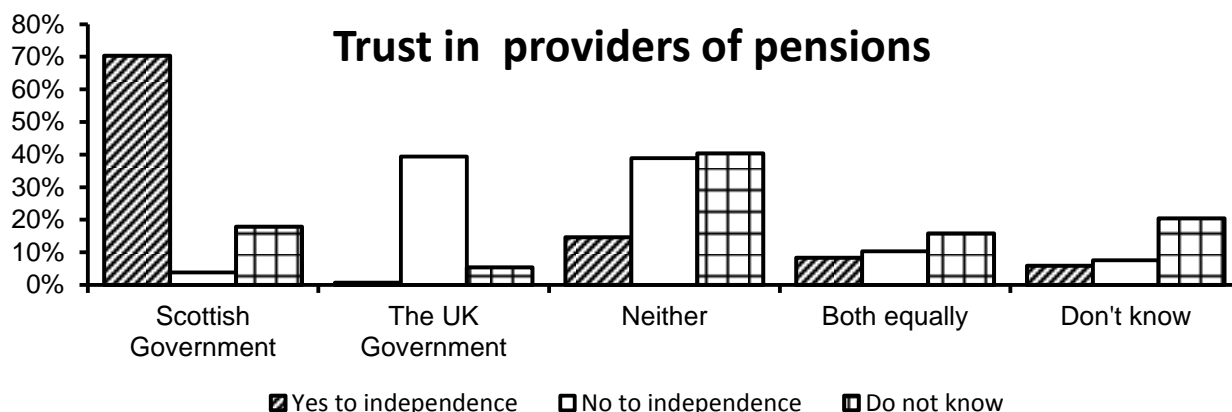


Political party is slightly more important for those voting Yes for Independence.

2.11 Importance of pensions and trust in pensions



Pension entitlements are more important to those voting No to Independence. This links into the graph below which shows trust in providers of pensions. Respondents were asked who they would trust the most to ensure that pension entitlements were secure.

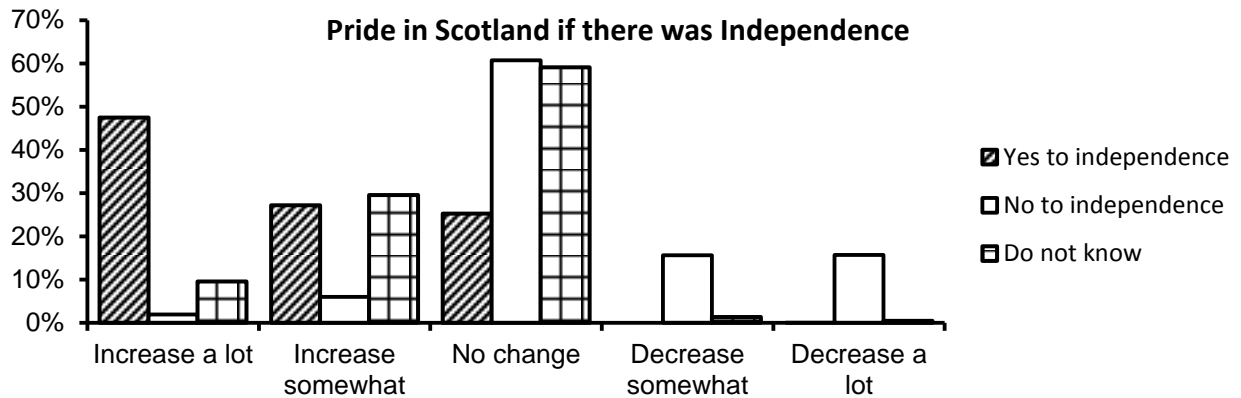


Here, it is clear that for those intending to vote Yes to Independence trust the Scottish government the most.

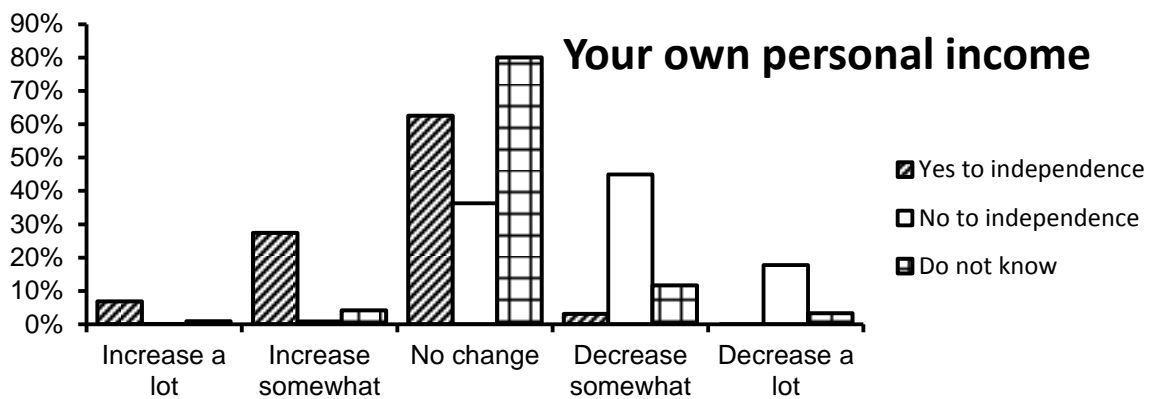
In summary pensions, oil revenues, national debt, Scottish pride and Scottish history could be significant issues. From the graphs, those intending to vote No seem to attach greater importance to the national debt and pensions. Those intending to vote Yes voters seem to attach more importance to oil revenues, Scottish history and Scottish pride.

2.12 Changes with Independence

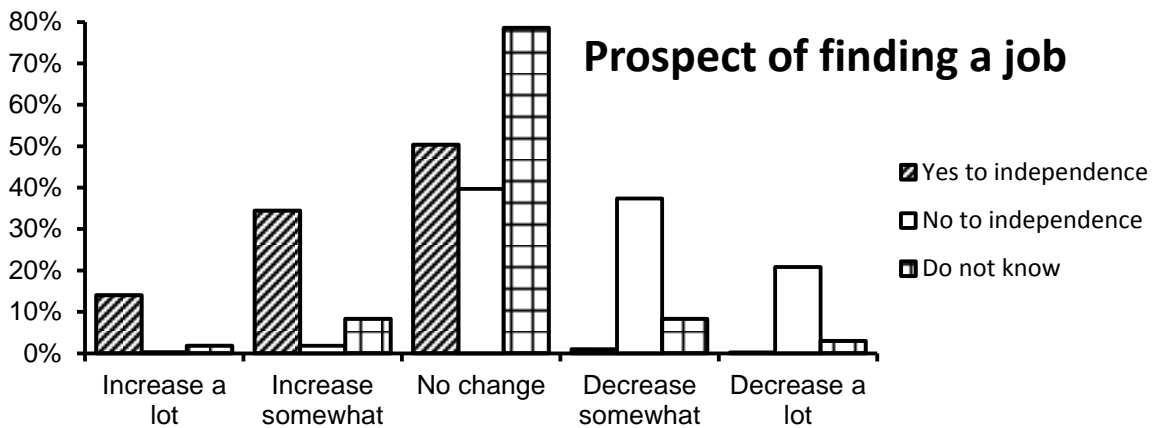
Respondents were asked their opinion on several topics that could change with Independence.



Clearly, pride in Scotland would increase for those who intend to vote Yes to Independence while those intending to vote No have as a majority view that their pride in Scotland will not change.



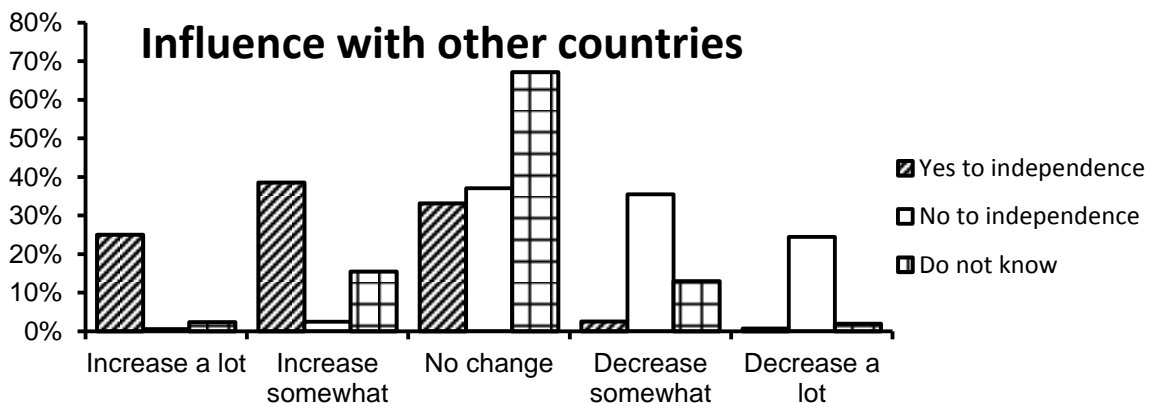
Those who intend to vote Yes to Independence believe that their income will improve with Independence, while those intending to vote No believe that their income will decrease with Independence.



Those who intend to vote Yes to Independence believe that their job prospects will improve with Independence, while those intending to vote No believe that their job prospects will decrease with Independence.

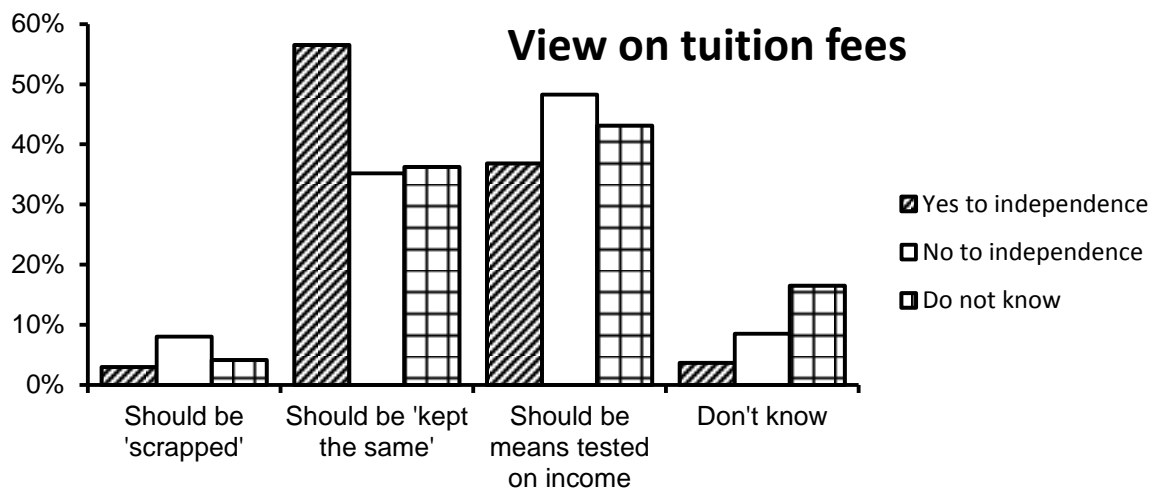


Those who intend to vote Yes to Independence believe that their influence with politicians will improve with Independence, while those intending to vote No have as a majority view that their influence with politicians will not change.

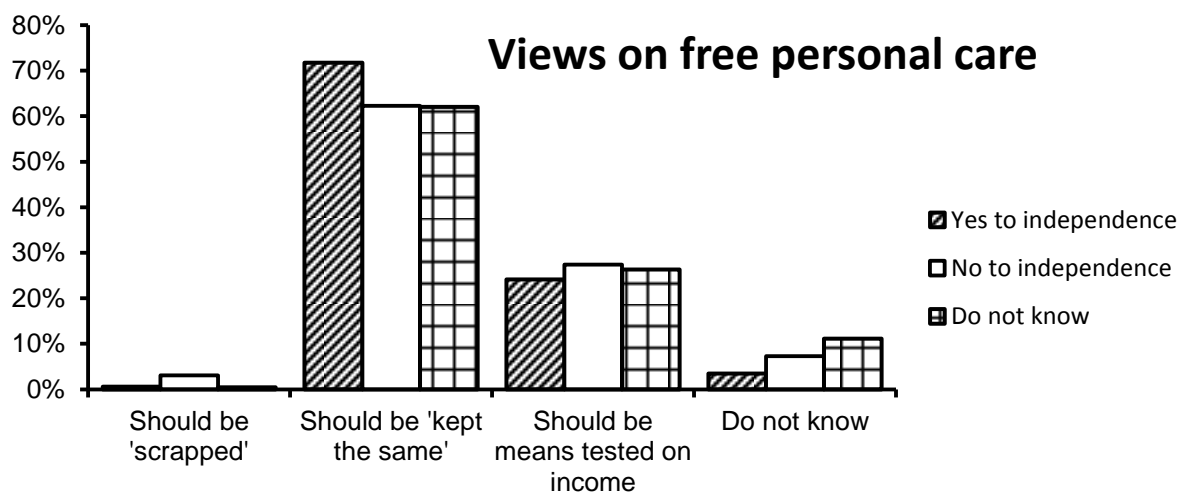


Those who intend to vote Yes to Independence believe that their income will improve with Independence, while those intending to vote No believe that their income will decrease with Independence.

2.13 Universalism versus means-testing and Independence



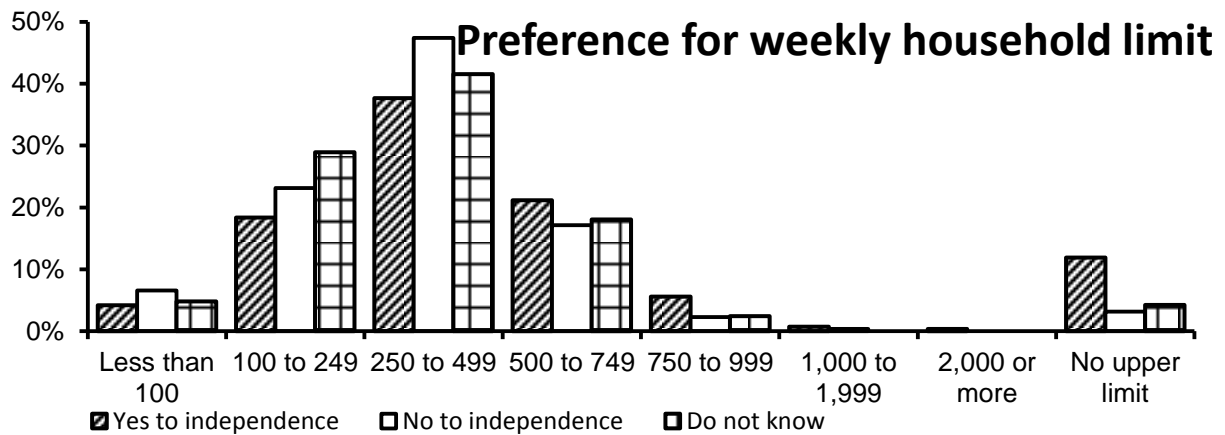
There is a noticeable positive relationship between intending to vote for Scottish Independence and support for universal tuition fees.



There is a small relationship between intending to vote No to Independence and preferring means tested free personal care.

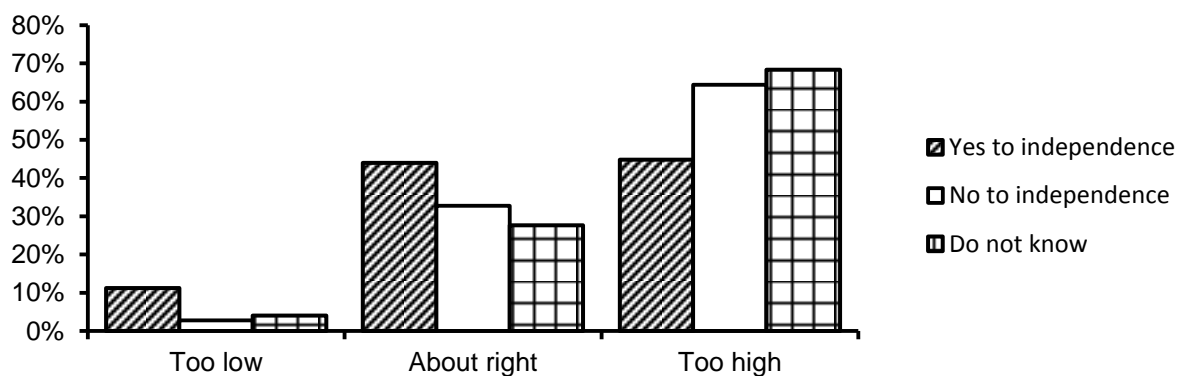
2.14 Preference for weekly household limit of benefits

A £500 a week limit has been introduced on the amount of benefits a non-working household can receive. Where would you set the weekly limit?



Preferences are similar for voters, however 12% of those intending to vote Yes compared to 3% of those intending to vote No who believe that there should be No upper limit on benefits.

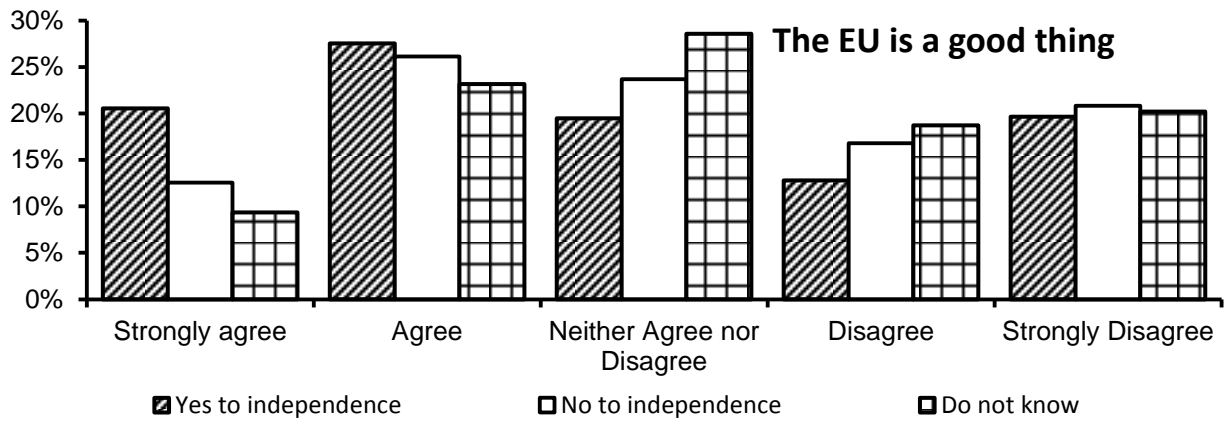
2.15 Attitudes to migration into the country



A majority of both Yes and No voters believe that migration into Scotland is too high. This was more pronounced with those intending to vote No, than those intending to vote Yes.

2.16 Attitudes to European Union

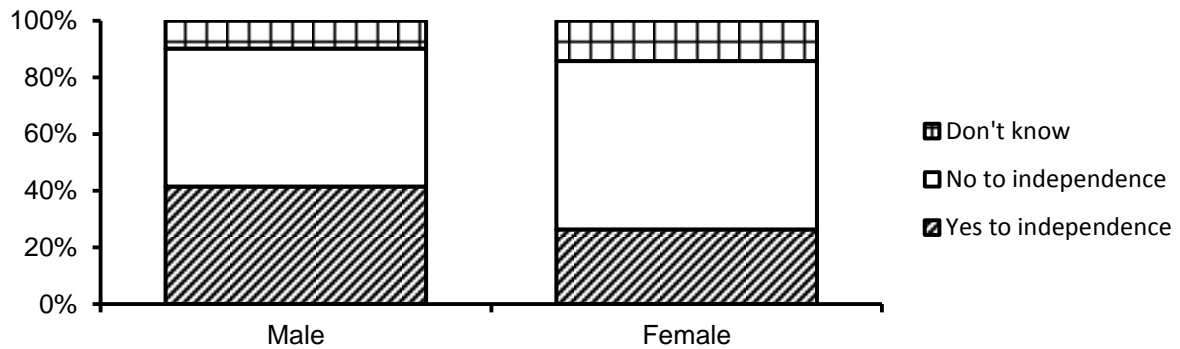
Respondents were asked to rate various statements about Europe. Below are their answers to the question with the largest difference between Yes and No voters.



The above graph shows that there is a slight trend towards those intending to vote No to Independence voters believing the EU is not a good thing, while Yes to Independence voters believe it is a good thing.

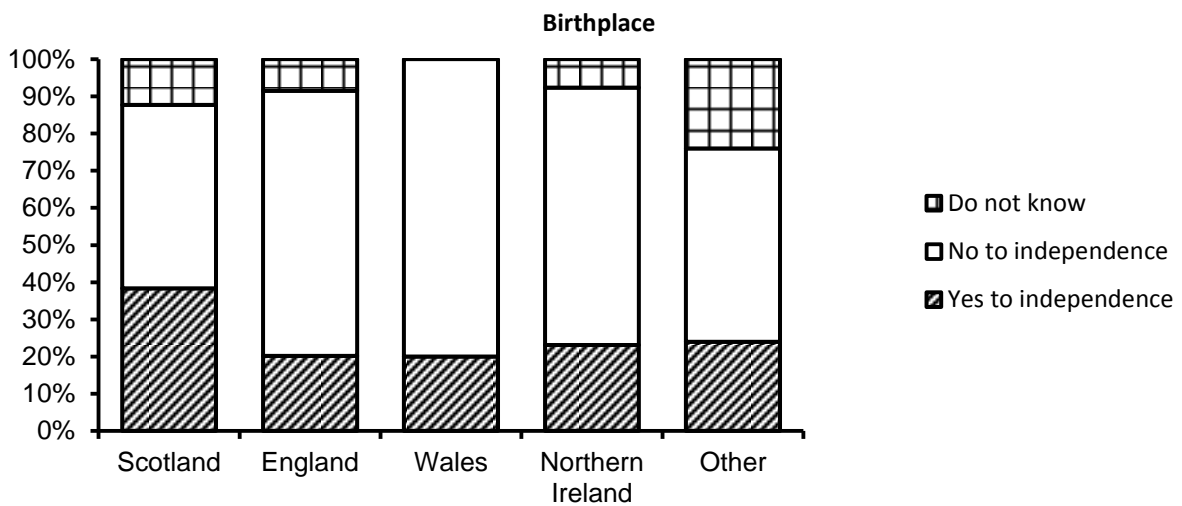
3 Determinants of Voting Intentions

3.1 Gender

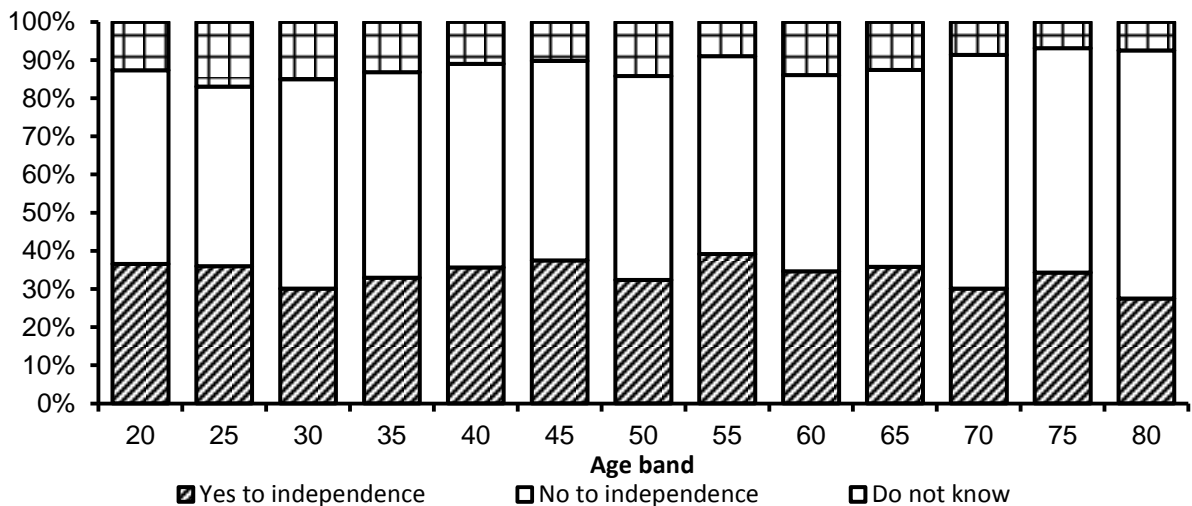


A greater proportion of men than women support Independence. Women are more likely to vote No to Independence. Females are also less decided.

3.2 Birthplace



3.3 Age



	20	25	30	35	40	45	50	55	60	65	70	75	80
N	63	153	93	91	118	136	176	212	266	285	266	102	40

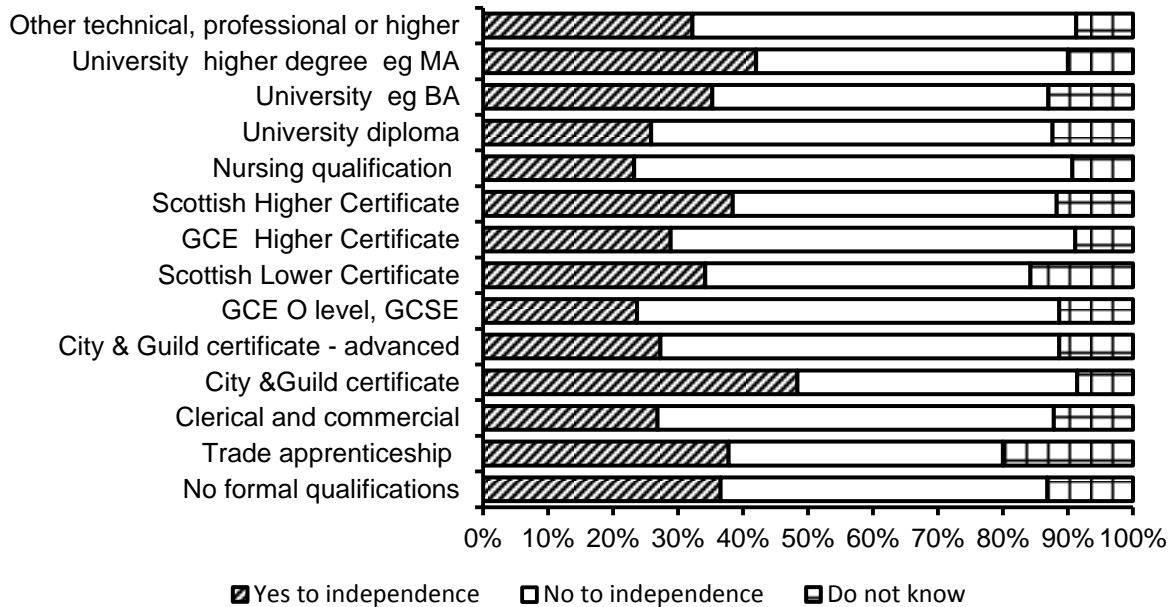
Age bands with a low number of respondents are not shown here.

There is a slight tendency for older respondents to be less supportive of Independence.

3.4 Education



There seems to be a very slight decrease in support for Independence with extra years of education, though this level of support increases with those who have been educated for more than 20 years. An alternative way of looking at this relationship is to examine the qualifications held and support for Independence, as below.

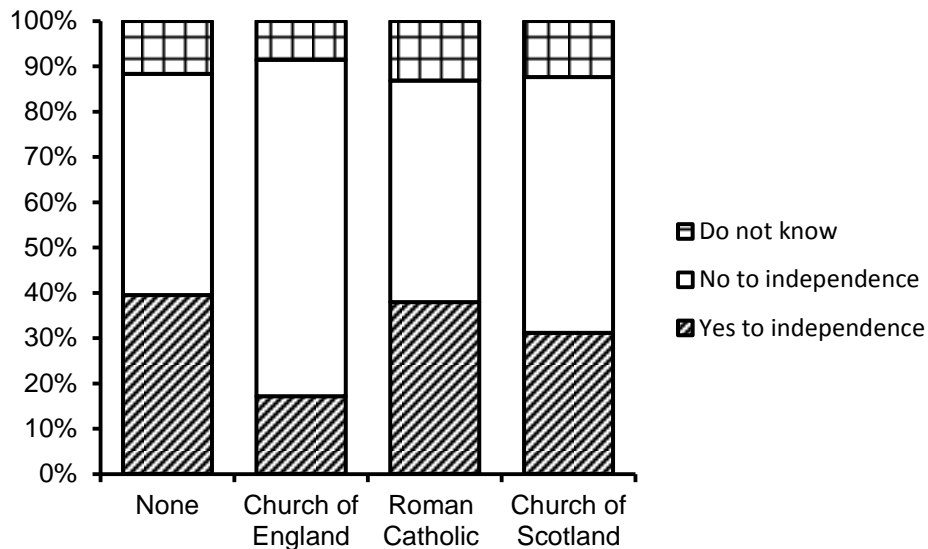


	No formal qualification	Apprentice	Clerical and commercial	City & Guild	City & Guild advanced	GCE O level, GCSE	Scottish Lower
N	175	45	41	93	44	97	114
	GCE Higher	Scottish Higher	Nursing qualification	University diploma	University eg BA	University eg MA	Other
N	90	281	43	89	346	150	264

Education levels with a low number of respondents are not shown here.

The Yes to Independence support is highest among those with a City & Guild certificate. Other education levels associated with higher levels intention to vote Yes include a Masters or above university degree and a Scottish Higher certificate. The lowest support for Independence is for those with nursing qualifications. Otherwise there does not seem to be any strong link with education and the voting decision.

3.5 Religious Affiliation

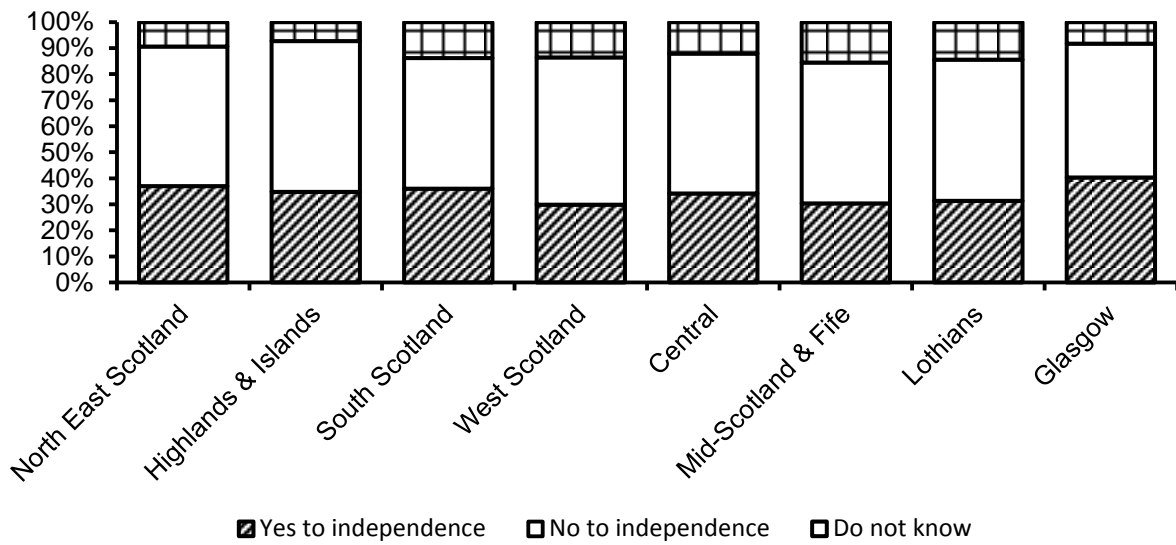


	None	Church of England	Roman Catholic	Church of Scotland
N	407	106	191	494

Religions with a small number of respondents are not shown here.

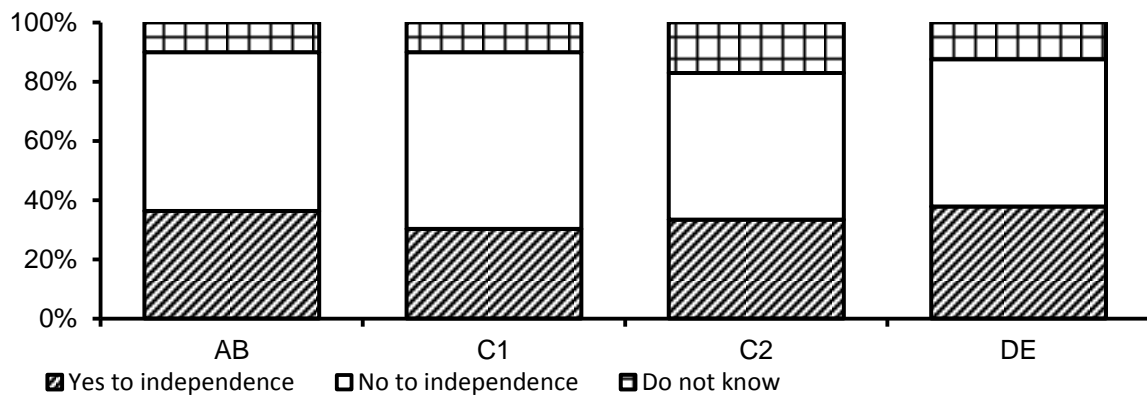
As can be seen in Figure 3.5 above, support for Independence is higher among those with no religious affiliation and Roman Catholics than members of the Church of Scotland and support for a No outcome is particularly high among Church of England members.

3.6 Region



Glasgow is the region with the highest level of support for Independence, but generally there is no clear pattern of difference between regions.

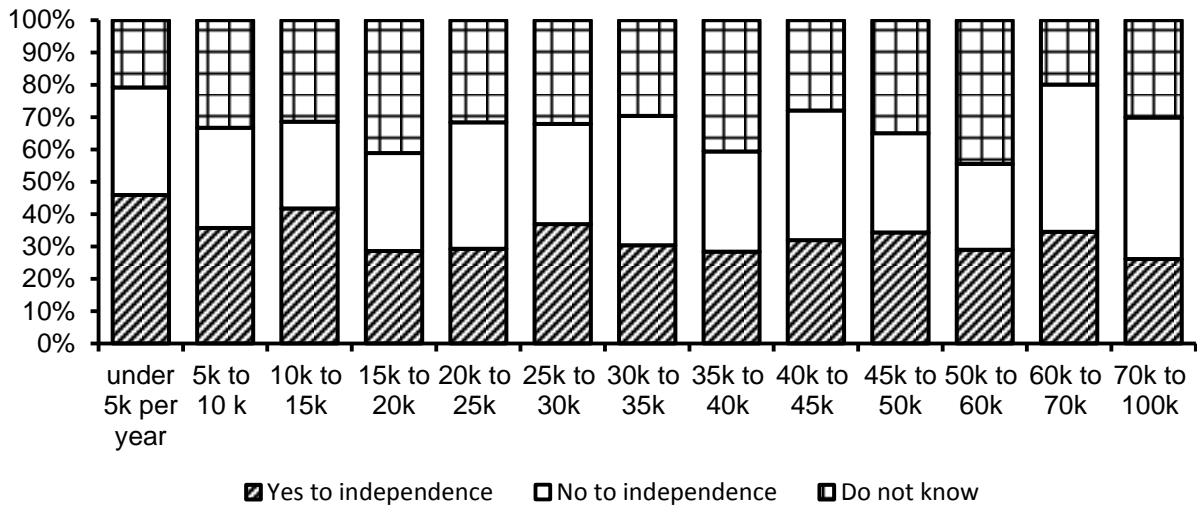
3.7 Social class



AB= Upper class & middle class C1= Lower middle class C2=Skilled working class DE= working class and subsistence level

AB, the upper class & middle class, and DE, the working class and subsistence level, have the highest levels of support for Independence compared to the other social grades, but this difference is small.

3.8 Income

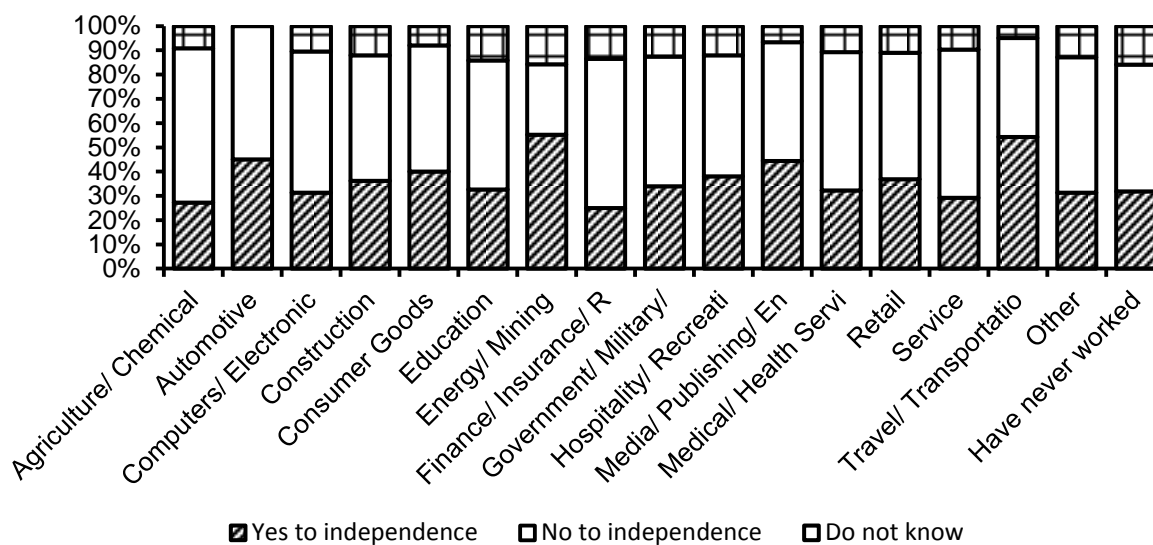


	under 5k per year	5k to 10 k	10k to 15k	15k to 20k	20k to 25k	25k to 30k	30k to 35k	35k to 40k	40k to 45k	45k to 50k	50k to 60k	60k to 70k	70k to 100k
N	47	133	177	162	168	158	129	124	92	75	89	70	43

Income bands with a low number of respondents are not shown here.

There is a slight tendency for those on higher incomes to say No to Independence. However the graph shows the greatest levels of support of Yes for Independence among those households earning up to 15K and those earning 25k to 30 k. Those on 35k to 40k and 50k to 60k are the most undecided.

3.9 Industry

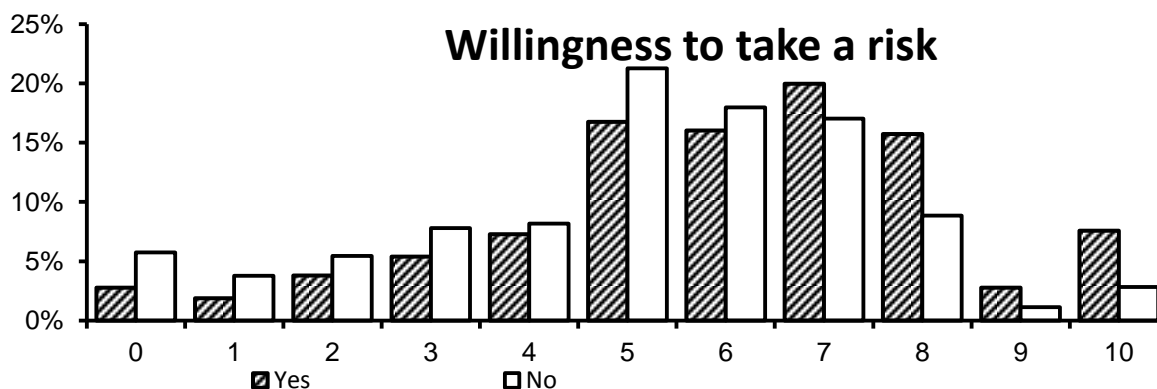


	Agriculture	Automotive	Computers	Construction	Consumer Goods	Education	Energy Mining	Finance
N	22	20	67	58	25	156	38	104
	Government	Hospitality	Media	Medical	Retail	Service	Travel	Other
N	230	50	45	158	163	72	81	373

Industries with a small number of respondents are not shown here.

There are stronger preferences for a Yes vote in those working in energy/mining and travel & transport. Finance and services have the lowest levels of support for Independence. In the public sector (Education, health and government), 54% would vote No, while in all other industries, 53% would vote No.

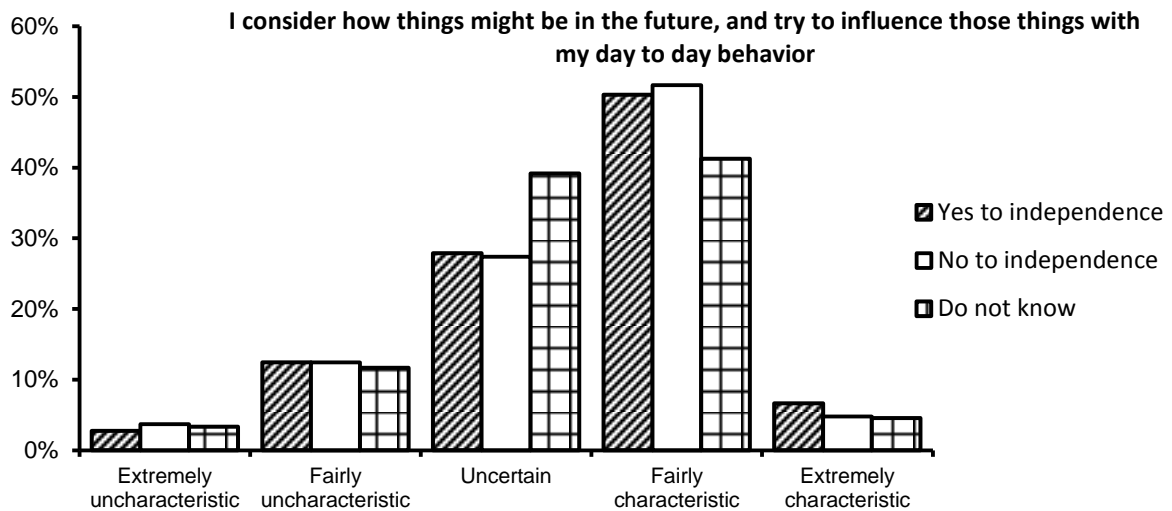
3.10 Attitudes to risk

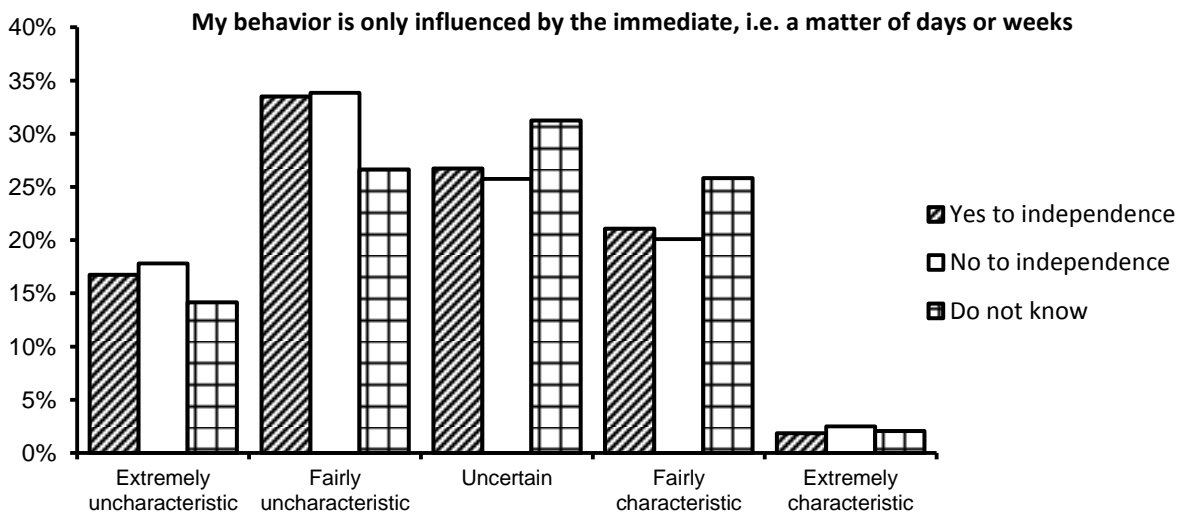
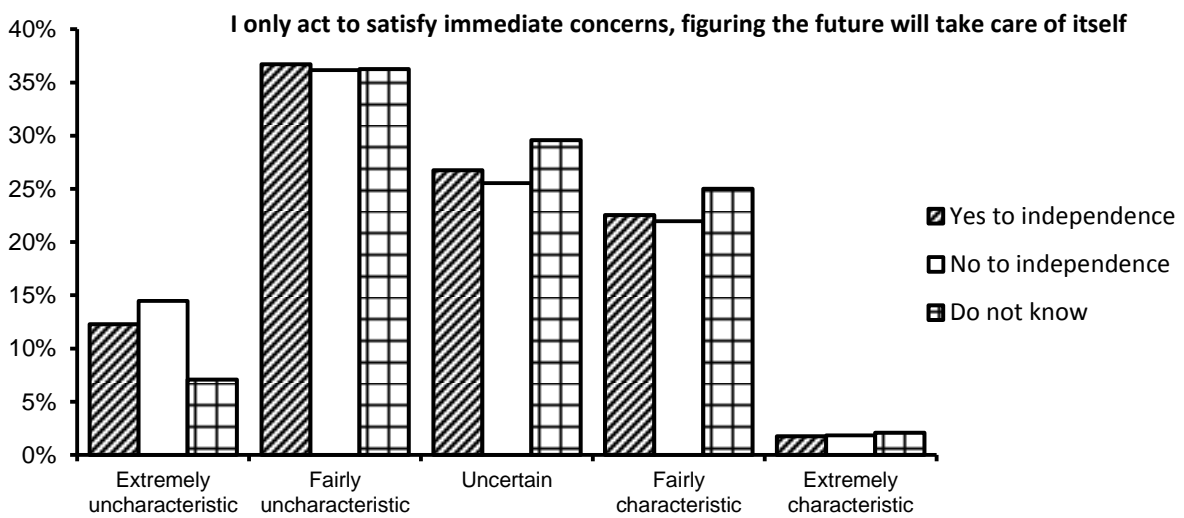
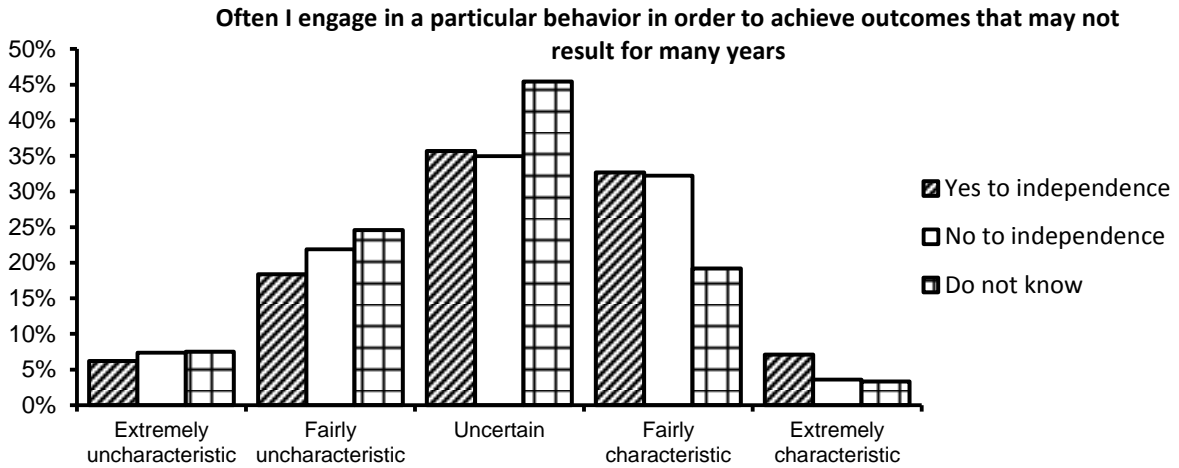


There is a clear relationship between higher levels of risk taking and willingness to intend to vote Yes for Independence.

3.11 Attitudes toward the Future

We elicited respondents attitude to the future which is a key variable used in many economic studies to examine people’s behaviour and preferences. As can be seen below this variable is very similarly distributed across Yes and No voters, something that is confirmed in the statistical analysis in Section 5.





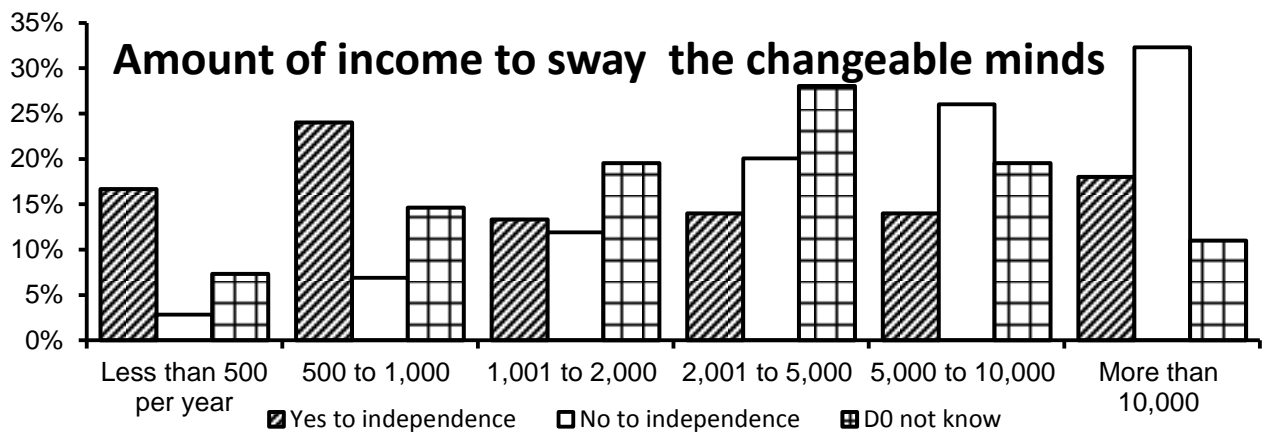
4 Income as a Motivating Factor

4.1 Amount of extra income per year promised that would change your mind about how to vote on Independence.

Respondents were asked: *Thinking about Independence, how much extra income, per year, would you need to be promised to change your mind about how to vote?*



The minds of those intending to vote No to Independence are slightly more changeable. However both groups of voters are most likely not to change their minds on the Independence vote even with promises of extra income per year.



Of the changeable minds (which is a small proportion of each set of voters), those intending to vote No show a relationship of greater numbers of voters changing their view with greater levels of money promised. However Yes to Independence voters do not show a pattern in the amount of money they would need to change more minds.

5. Statistical Models of Voting Choice

In the following section we statistically analyse the factors that predict supporting a Yes as opposed to a No vote in the September referendum. We use probit models² which allows us to examine how predictive each factor we analyse is while controlling for the other factors.

Table 5.1 displays the results of a series of probit models:

Panel A displays the results of a baseline statistical analysis examining the effects of gender, age and nationality on probability of intending to vote Yes. Women are substantially less likely to intend to vote Yes. Similarly among older age groups the probability of supporting Yes declines. Those born in other parts of the UK are approximately 20 percentage points less likely to vote Yes. This contrasts with those born outside the UK, who are only around 12 percentage points less likely than the Scottish-born to vote Yes. The difference in voting intention between those born in rUK and the Scots-born carries a much greater level of statistical significance than does the difference between those born outside the UK and the Scots-born.

Panel B includes the effect of risk aversion and attitudes to the future. As can be seen, attitudes to the future have no effect on probability of supporting a Yes vote. However, there is a significant and substantial effect of attitudes towards risk. Those with high levels of tolerance of risk have substantially higher levels of support for Independence. For each point move on the 1-10 scale, the probability of supporting Yes increases by 3.6 percentage points. Adding this variable reduces the gender effect by 18 per cent, indicating that part of the reason that Independence is less popular with female voters is their lower willingness to accept risks.

Probit C contains extra variables, such as industry, religion, region, education and income. Even though other possible explanations have been included, risk is still a significant determinant of voting intention. Interestingly, this model also reveals some relatively strong associations between religion and voting intention. Those who belong to high-income households are less likely to support independence. In relation to the arguments about risk, those on higher incomes have more to lose. If individuals value potential losses higher than they do potential gains, a widely validated theory known as *loss aversion*, then this group may be more likely to vote No. Interestingly, there is also less support for Independence among members of the Church of Scotland, Baptists and Methodists than among Roman Catholics and those of no faith. One can speculate on the historical roots of such division, but this requires further analysis before any conclusion could be drawn.

² Estimated using the dprobit routine in Stata

Tables 5.1 Statistical Models of Intention to Vote Yes in Scottish Referendum

(A) $y_i = 1$ if respondent votes for Independence.

0 if respondent votes No for Independence.

	Dy/dx	Z test
Gender		
Female	-0.148***	(-6.270)
Ageband		
25	0.005	-0.0568
30	-0.080	(-0.943)
35	-0.073	(-0.867)
40	-0.048	(-0.588)
45	-0.024	(-0.294)
50	-0.075	(-0.991)
55	-0.035	(-0.468)
60	-0.047	(-0.633)
65	-0.053	(-0.722)
70	-0.121*	(-1.702)
75	-0.087	(-1.074)
80	-0.178*	(-1.841)
85	-0.203	(-1.374)
Nationality at birth		
England	-0.209***	(-6.902)
Wales	-0.228**	(-2.183)
Northern Ireland	-0.185	(-1.427)
Other	-0.122*	(-1.891)
N=1776		
Pseudo R2 0.0471		
LR chi2(18) = 111.91		
Estat correctly classified 62.50%		
H ₀ : omitted variables 0.358 - reject H ₀		

*** p<0.01, ** p<0.05, * p<0.1

Notes: excluded categories: Scotland nation at birth, 20 age band.

(B) $y_i = 1$ if respondent votes for Independence.

0 if respondent votes No for Independence.

Risk	Dy/dx	Z test
Riskiness	0.034***	-6.424
Time preference		
Patience	0.001	-0.177
I consider how things might be in the future, and try to influence those things	-0.003	(-0.178)
Often I engage in a particular behaviour in order to achieve outcomes that	0.020	-1.355
I only act to satisfy immediate concerns, figuring the future will take care of	0.002	-0.132
My behaviour is only influenced by the immediate, i.e. a matter of days	0.004	-0.257
Gender		
Female	-0.121***	(-4.996)
Age band		
25	0.020	-0.248
30	-0.060	(-0.698)
35	-0.062	(-0.728)
40	-0.033	(-0.404)
45	-0.007	(-0.0915)
50	-0.047	(-0.601)
55	-0.011	(-0.140)
60	-0.023	(-0.310)
65	-0.030	(-0.412)
70	-0.098	(-1.358)
75	-0.065	(-0.784)
80	-0.156	(-1.558)
85	-0.187	(-1.237)
Nationality at birth		
England	-0.210***	(-6.913)
Wales	-0.216**	(-2.008)
Northern Ireland	-0.186	(-1.428)
Other	-0.135**	(-2.089)
N= 1776		
Pseudo R2 = 0.0674		
LR chi2(24) = 159.97		
Estat correctly classified = 63.57%		
H ₀ : omitted variables 0.665 - reject H ₀		

*** p<0.01, ** p<0.05, * p<0.1

Notes: excluded categories: Scotland nation at birth, 20 age band.

(C) $y_i = 1$ if respondent votes for Independence.

0 if respondent votes No for Independence.

Risk	Dy/dx	Z test
Riskiness	0.036***	-6.34
Time preference		
Patience	0.002	-0.318
I consider how things might be in the future, and try to influence those things	0.006	-0.322
Often I engage in a particular behaviour in order to achieve outcomes that	0.017	-1.107
I only act to satisfy immediate concerns, figuring the future will take care of	0.001	-0.055
My behaviour is only influenced by the immediate, i.e. a matter of days	0.007	-0.426
Gender		
Female	-0.128***	(-4.713)
Age band		
25	-0.037	(-0.433)
30	-0.150*	(-1.692)
35	-0.126	(-1.371)
40	-0.086	(-0.955)
45	-0.059	(-0.656)
50	-0.083	(-0.963)
55	-0.073	(-0.861)
60	-0.087	(-1.035)
65	-0.094	(-1.113)
70	-0.145*	(-1.732)
75	-0.099	(-1.053)
80	-0.215**	(-2.061)
85	-0.232	(-1.572)
Nationality at birth		
England	-0.220***	(-6.423)
Wales	-0.237**	(-2.156)
Northern Ireland	-0.210	(-1.578)
Other	-0.113	(-1.614)
Industry		
Have never worked	-0.038	(-0.200)
Other	-0.006	(-0.0320)
Travel/ Transportation	0.189	-0.991
Telecommunications/ Networking	-0.157	(-0.779)
Service	-0.034	(-0.184)
Retail	0.013	-0.0699
Pharmaceuticals	0.174	-0.458
Medical/ Health Services	0.034	-0.186
Media/ Publishing/ Entertainment	0.103	-0.525
Hospitality/ Recreation	0.071	-0.362
Government/ Military/ Public Service	0.058	-0.32

Industry (continued)		
Finance/ Insurance/ Real Estate	-0.077	(-0.440)
Energy/ Mining	0.293	-1.444
Education	0.030	-0.167
Consumer Goods	0.024	-0.116
Construction	-0.067	(-0.372)
Computers/ Electronics	-0.037	(-0.200)
Automotive	-0.034	(-0.163)
Agriculture/ Chemicals/ Forest Products	-0.178	(-0.945)
Industry not classified	-0.021	(-0.119)
Religion		
Other	-0.072	(-1.000)
Buddhist	-0.185	(-0.856)
Islam/Muslim	-0.108	(-0.538)
Jewish	-0.216	(-0.884)
Free Presbyterian	-0.079	(-0.421)
Baptist	-0.236**	(-2.054)
Methodist	-0.332**	(-2.196)
Presbyterian/ Church of Scotland	-0.140***	(-3.792)
Roman Catholic	-0.026	(-0.517)
Church of England/ Anglican/	-0.173***	(-2.779)
Religion don't know	-0.046	(-1.239)
Region		
Lothians	-0.014	(-0.264)
Mid-Scotland & Fife	0.004	-0.0705
Central	-0.022	(-0.437)
West Scotland	-0.074	(-1.333)
South Scotland	0.025	-0.491
Highlands & Islands	0.007	-0.123
North East Scotland	0.008	-0.156
Household income		
150,000 and over	-0.175	(-0.956)
100,000 to 149,999 per year	-0.120	(-0.838)
70,000 to 99,999 per year	-0.240**	(-2.457)
60,000 to 69,999 per year	-0.173*	(-1.854)
50,000 to 59,999 per year	-0.109	(-1.136)
45,000 to 49,999 per year	-0.073	(-0.740)
40,000 to 44,999 per year	-0.175**	(-2.000)
35,000 to 39,999 per year	-0.127	(-1.436)
30,000 to 34,999 per year	-0.143*	(-1.652)
25,000 to 29,999 per year	-0.056	(-0.631)
20,000 to 24,999 per year	-0.174**	(-2.097)
15,000 to 19,999 per year	-0.056	(-0.640)
10,000 to 14,999 per year	0.066	-0.732

Household income (continued)		
5,000 to 9,999 per year	-0.080	(-0.912)
Income unknown	-0.118	(-1.472)
Education level		
Other technical, professional or higher qualification	-0.029	(-0.518)
University or CNAA higher degree (eg M.Sc, Ph.D)	0.109	(-1.6)
University or CNAA first degree (eg BA, B.Sc, B.Ed)	0.038	(-0.67)
University diploma	-0.127*	(-1.799)
Teaching qualification (not degree)	-0.149	(-1.188)
Nursing qualification (eg SEN, SRN, SCM, RGN)	-0.032	(-0.314)
Scottish Higher Certificate	0.036	(-0.632)
GCE A level or Higher Certificate	-0.060	(-0.817)
Scottish Ordinary/ Lower Certificate	-0.056	(-0.853)
CSE grade 1, GCE O level, GCSE, School Certificate	-0.131*	(-1.902)
CSE grades 2-5	-0.050	(-0.323)
ONC	-0.056	(-0.476)
City and Guild certificate – advanced	-0.155*	(-1.793)
City and Guild certificate	0.065	(-0.918)
Clerical and commercial	0.038	(-0.369)
Recognized trade apprenticeship completed	0.085	(-0.87)
Youth training certificate/skillseekers	0.255	(-1.238)
Education not known	-0.027	(-0.343)
Social grade		
Lower middle class	-0.0864**	(-2.525)
Skilled working class	-0.020	(-0.479)
Working class and subsistence	0.015	(-0.368)
N=1761		
Pseudo R ² = 0.12		
LR chi ² (98) = 293.48		
Estat= 68% correctly classified		
H ₀ : omitted variables 0.432 - reject H ₀		

*** p<0.01, ** p<0.05, * p<0.1

Notes: excluded categories: no formal qualifications, less than 5,000 income, Glasgow (region), No religion, aerospace industry , Scotland nation at birth, 20 age band, social grade Upper class excluded

Some categories predicted the model perfectly and were dropped by dprobit.

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DOI 10.3366/scot.2014.0008, ISSN 0966-0356.

Appendix 1: Questionnaire and Codebook

[scot1] {single} If there were a general election held tomorrow, which party would you vote for?

- <1> Conservative
- <2> Labour
- <3> Liberal Democrat
- <4> Scottish National Party (SNP)
- <5> Some other party
- <6> Would not vote
- <7> Don't know

[scot2 if scot1==5] {single} And which of these parties would you vote for?

- <1> Green
- <2> United Kingdom Independence Party (UKIP)
- <3> British National Party (BNP)
- <4> Respect
- <5> Some other party
- <6> Don't know

[scot3] {single} How likely would you be to vote in a UK General Election if it were to take place soon, on a scale of 0 to 10, where 10 means you are absolutely certain to vote and 0 that you are absolutely certain NOT to vote?

- <1> 0 - certain not to vote
- <2> 1
- <3> 2
- <4> 3
- <5> 4
- <6> 5
- <7> 6
- <8> 7
- <9> 8
- <10> 9
- <11> 10 - certain to vote
- <12> Don't know

[scot4]{single} If there were an election to the Scottish Parliament tomorrow, and thinking about the constituency vote, how would you vote?

- <1> Conservative
- <2> Labour

- <3> Liberal Democrat
- <4> Scottish National Party
- <5> Some other party
- <6> Wouldn't vote
- <7> Don't know

[scot5] {single}And thinking about the regional or party vote for the Scottish Parliament, which party list would you vote for?

- <1> Conservative
- <2> Labour
- <3> Liberal Democrat
- <4> Scottish National Party
- <5> Green
- <6> Scottish Socialist Party
- <7> Solidarity
- <8> Some other party
- <9> Wouldn't vote
- <10> Don't know

[scot6] {single}And, how likely would you be to vote in a Scottish Parliamentary election if it were to take place soon, on a scale of 0 to 10, where 10 means you would be absolutely certain to vote and 0 that you would be absolutely certain NOT to vote?

- <1> 0 - certain not to vote
- <2> 1
- <3> 2
- <4> 3
- <5> 4
- <6> 5
- <7> 6
- <8> 7
- <9> 8
- <10> 9
- <11> 10 - certain to vote
- <12> Don't know

****If there was a referendum tomorrow on Scotland leaving the United Kingdom and becoming an Independent Country and this was the question, how would you vote?***

[scot7] {single}Should Scotland be an independent country?

- <1> Yes

- <2> No
- <3> Would not vote
- <4> Don't know

[scot8] {grid roworder=randomize} How, if at all, do you think the following aspects of Scottish life might change if Scotland became independent?

- [scot8_1]Your personal tax situation
- [scot8_2]Schools
- [scot8_3]Health Services
- [scot8_4]Safety of Bank Deposits
- [scot8_5]Your personal pension situation
- [scot8_6]Local services in your area
- [scot8_7]Public Broadcasting
- [scot8_8]Conditions for Small Businesses
- [scot8_9]Attracting investment from abroad
- [scot8_10]Inequality (gap between rich and poor)
- [scot8_11]National debt
- [scot8_12]Climate change
- [scot8_13]Inflation

- <1> Worse with Independence
- <2> Stay the same
- <3> Better with Independence
- <4> Don't know

[scot9] {single} If Scotland became independent, how would you expect your life to change?

- <1> Get worse with Independence
- <2> Stay the same
- <3> Get better with Independence
- <4> Don't know

[scot10] {grid roworder =randomize} Do you think any of the following would increase or decrease if Scotland became independent?

- [scot10_1]Your income
- [scot10_2]Your chance of finding a job
- [scot10_3] Your pride in Scotland
- [scot10_4] Your ability to influence local politicians
- [scot10_5]Your connections with other countries

- <1> Increase a lot

- <2> Increase somewhat
- <3> No change
- <4> Decrease somewhat
- <5> Decrease a lot
- <6> Not applicable to me

[scot11]{grid roworder =randomize} Please rate on a scale of 0-10 how important the following factors are in deciding how you are going to vote in a referendum on Scottish Independence? Please answer on the following 0 to 10 scale where 0 is 'not at all important' and 10 is 'extremely important'

- [scot11_1]National pride
- [scot11_2]Scotland's history
- [scot11_3]UK Government welfare policies (benefits and old age pensions)
- [scot11_4]UK Government defence policies including Trident
- [scot11_5]Other UK Government policies
- [scot11_6]How the Scottish economy will fare with Independence
- [scot11_7]Scotland's national debt
- [scot11_8]The oil revenues available to an independent Scotland
- [scot11_9]Your support for a political party
- [scot11_10]My job prospects
- [scot11_11]My tax situation
- [scot11_12]My pension entitlements

<0> 0 - not at all important

<1> 1

<2> 2

<3> 3

<4> 4

<5> 5

<6> 6

<7> 7

<8> 8

<9> 9

<10> 10 - extremely important

<11> Don't know

****Moving on...****

[cap]A £500 a week limit has been introduced on the amount of benefits a non-working household can receive. Where would you set the weekly limit?

<1> Less than £100

<2> £100 to £249

- <3>£250 to £499
- <4>£500 to £749
- <5>£750 to £999
- <6>£1,000 to £1,999
- <7>£2,000 or more
- <8>No upper limit
- <9>Don't know

[scott12] {single} Which of the following options would you prefer?

- <1> Scotland to remain within UK with no increase in powers
- <2> Scotland to remain within UK with increased tax powers
- <3> Scotland independent, but keeping the pound
- <4> Scotland independent but with its own currency
- <5> Scotland independent and joins the euro
- <6> None of the above
- <7> Don't know

[scot13] {single} Which of the following best describes how you see yourself?

- <1> Scottish, not British
- <2> More Scottish than British
- <3> Equally Scottish and British
- <4> More British than Scottish
- <5> British, not Scottish
- <6> Other
- <7> Don't know

[scot14]{multiple} Would you describe your national identity as? (Please tick all that apply.)

- <1> Scottish
- <2> English
- <3> Welsh
- <4> Northern Irish
- <5> British
- <6> Other
- <7 xor> Don't know

[scot15] {grid roworder = randomize} To what extent do you agree or disagree with the

following statements?

-[scot15_1]I feel attached to Europe

-[scot15_2]I feel I am a citizen of the European Union

-[scot15_3]The membership of the UK in the European Union is a good thing

-[scot15_4]The European Parliament takes into consideration the concerns of European citizens

-[scot15_5] I trust the institutions of the European Union

-[scot15_6] It is very important for me which particular candidates win seats and become MEPs in the European Parliament Elections

-[scot15_7] It is very important for me which particular political party gains the most seats in the European Parliament elections

<1> Strongly agree

<2> Agree

<3> Neither Agree nor Disagree

<4> Disagree

<5> Strongly Disagree

<6> Don't know

[addq1]Which of the following best represents your views?

<1> The free bus pass scheme should be scrapped and not replaced.

<2> The free bus pass scheme should remain in its current form

<3> The free bus pass scheme should be replaced with a scheme available only to those on lower incomes.

<4> Don't know

<5> No opinion

[addq2]Which of the following best represents your views?

<1> Free college fees should be scrapped and not replaced.

<2> All students, whatever their parent's income, continue to get their universities fees paid by the Scottish Government

<3> Free college fees should be replaced with a scheme available only to those from lower income households.

<4>Don't know

<5>No opinion

[addq3]Which of the following best represents your views?

- <1>The winter fuel payment should be scrapped and not replaced.
- <2> The winter fuel payment should remain in its current form
- <3>The winter fuel payment should be replaced with a scheme available only to those on lower incomes.
- <4> Don't know
- <5> No opinion

[addq4]Which of the following best represents your views?

- <1> The free personal care scheme should be scrapped and not replaced
- <2> All older people, whatever their income, should continue to be entitled to free personal care
- <3>The free personal care scheme should be replaced with a scheme available only to those on lower incomes.
- <4> Don't know
- <5> No opinion

** Now we want to ask you some questions about how you react to uncertainty and how you view the future**

[scot16] {single}On a scale of 0-10 where 0 is generally unwilling to take risks and 10 is generally willing to take risks how would you rate yourself?

- <0> 0 - unwilling to take risks
- <1> 1
- <2> 2
- <3> 3
- <4> 4
- <5> 5
- <6> 6
- <7> 7
- <8> 8
- <9> 9
- <10> 10 - willing to take risks
- <11> Don't know

[scot17] {single} Are you generally an impatient person, or someone who always shows patience? Please indicate how patient you are on a scale of 0 to 10, where 0 indicates "very impatient" and 10 indicates "very patient".

- <0> 0 - very impatient

- <1> 1
- <2> 2
- <3> 3
- <4> 4
- <5> 5
- <6> 6
- <7> 7
- <8> 8
- <9> 9
- <10> 10 - very patient
- <11> Don't know

[scot18a if Scotland==1]{single} Imagine you had won £1,000 in a lottery. Almost immediately after you collect your money you receive the following offer from a reputable bank: if you invest with them, there is a chance to double your money in two years. However, it is as likely that you could lose half the amount you invest. What part of the £1,000 would you choose to invest with the bank?

- <1> 0
- <2> £200
- <3> £400
- <4> £600
- <5> £800
- <6> £1000

[scot18b if Scotland==2]{open-inrange 0 1000} Imagine you had won £1,000 in a lottery. Almost immediately after you collect your money you receive the following offer from a reputable bank: if you invest with them, there is a chance to double your money in two years. However, it is as likely that you could lose half the amount you invest. What part of the £1,000 would you choose to invest with the bank?

[scot19] {grid} For each of the statements below please indicate whether or not the statement is characteristic of you.

-[scot19_1] I consider how things might be in the future, and try to influence those things with my day to day behavior

-[scot19_2] Often I engage in a particular behavior in order to achieve outcomes that may not result for many years

-[scot19_3] I only act to satisfy immediate concerns, figuring the future will take care of itself

-[scot19_4] My behavior is only influenced by the immediate, i.e. a matter of days or weeks

- <1> Extremely uncharacteristic
- <2> Fairly uncharacteristic
- <3> Uncertain
- <4> Fairly characteristic
- <5> Extremely characteristic

[scot20]{single} Do you contribute to a pension for yourself?

- <1> Yes
- <2> No
- <3> Don't know

[scot21]{single} Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people? Please tell me on a score of 0 to 10, where 0 means you can't be too careful and 10 means that most people can be trusted.

- <0> 0 - can't be too careful
- <1> 1
- <2> 2
- <3> 3
- <4> 4
- <5> 5
- <6> 6
- <7> 7
- <8> 8
- <9> 9
- <10> 10 - most people can be trusted
- <11> Don't know

[scot22]{grid roworder = randomize} Please tell me on a score of 0-10 how much you personally trust each of the institutions where 0 means you do not trust the institution at all, and 10 means you have complete trust in the institution.

- [scot22_1] Scottish Parliament
- [scot22_2] UK Parliament
- [scot22_3] Scottish Politicians
- [scot22_4] UK Politicians
- [scot22_5] The Scottish Police
- [scot22_6] Scottish Legal System
- <0> 0 - do not trust at all

- <1> 1
- <2> 2
- <3> 3
- <4> 4
- <5> 5
- <6> 6
- <7> 7
- <8> 8
- <9> 9
- <10> 10 - complete trust
- <11> Don't know

[scot23]{single}Who would you trust most to ensure that your pension entitlements were secure?

- <12> The Scottish Government
- <13> The UK Government
- <14> Neither
- <15> Both equally
- <16> Don't know

[scot24]{single}Thinking about Independence, how much extra income, per year, would you need to be promised to change your mind about how to vote?

- <1> No amount would make me change my mind
- <2> Less than £500 per year
- <3> £500 to £1,000 per year
- <4> £1,001 to £2,000 per year
- <5> £2,001 to £5,000 per year
- <6> £5,000 to £10,000 per year
- <7> More than £10,000 per year
- <8> Don't know

[scot25]{single}Where were you born?

- <1> Scotland
- <2> England
- <3> Wales
- <4> Northern Ireland
- <5> Other

[scot26] {single}How long have you lived at your address?

- <1> Less than 12 months
- <2> 12 months but less than 2 years
- <3> 2 years but less than 3 years
- <4> 3 years but less than 5 years
- <5> 5 years but less than 10 years
- <6> 10 years or longer

[scot27]{single}How satisfied are you with your life nowadays. Please use the following 0 to 10 scale where 0 is 'not at all satisfied' to 10 is 'completely satisfied'.

<0> 0 - not at all satisfied

<1> 1

<2> 2

<3> 3

<4> 4

<5> 5

<6> 6

<7> 7

<8> 8

<9> 9

<10> 10 - completely satisfied

<11> Don't know

**** We now wish to explore your views on migration into Scotland****

[scot28]{single}Do you think the level of migration into Scotland in the last decade has been:

<1> Too low

<2> About right

<3> Too high

<4> Don't know

[scot29]{single} Which of the following represents your view of what will happen to immigration into Scotland in the event of a "Yes" vote?

<1> No opinion

<2> I think the number of people coming to Scotland would increase and I think this would be a good thing.

<3> I think the number of people coming to Scotland would increase and I think this would be a bad thing.

<4> I think the number of people coming to Scotland would decrease and I think this would be a good thing.

<5> I think the number of people coming to Scotland would decrease and I think this would

be a bad thing.

<6> I don't think the outcome of the referendum will make a difference