COMPENDIUM #60

AFTER 319 YEARS: THE HUMAN COST OF UNIONIST RULE

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> *An Evidence-Based Commentary on Debt, Poverty, Public Policy and Political Accountability.*

For more than three centuries Scotland has existed within a political union whose defenders have consistently promised prosperity, security, economic competence and political stability.

After 319 years, the argument can no longer revolve around promises. It must revolve around results.

The fundamental question is simple. If the Union has been such an overwhelming success, where is the evidence in the daily lives of ordinary people? Not in ministerial speeches. Not in election slogans. Not in carefully managed headlines. In reality.

The reality facing millions of households today is one of debt, insecurity, rising costs and declining confidence that political institutions still understand the pressures under which ordinary families live.

According to Household Debt: Economic Indicators published by the House of Commons Library, household debt peaked at 156.7% of disposable income and still stood at 116.5% in 2026. Parliamentary research also notes record demand for debt advice and increasing reliance on credit during the cost-of-living crisis. [commonslibrary.parliament.uk], [commonslibrary.parliament.uk]

Behind those figures stand real people. Working families carrying debt from month to month. Households worried about mortgage renewals. Parents attempting to stretch wages that no longer stretch far enough.

The defenders of Westminster frequently speak about sound economic management. Yet many citizens experience economic management as a constant struggle merely to stay afloat.

The record of public policy since the financial crisis raises equally serious questions. According to the Institute for Fiscal Studies , reductions in government borrowing were achieved through taxation measures, welfare reductions and significant restraints on public spending. The organisation reported that spending outside health remained substantially below previous levels for many years. [.uk], [.uk]

Meanwhile, the Institute for Government concluded that public services entered the 2020s in a more fragile position due to the cumulative effects of austerity and the pandemic. [.uk]

These are not abstract discussions conducted by economists and civil servants. They affect schools. They affect social care. They affect local councils. They affect policing. They affect transport. They affect communities.

When budgets are squeezed, ordinary people feel the consequences first. The political class rarely does.

Brexit provides another example of a major constitutional and economic decision whose consequences continue to be debated. The United Kingdom's independent fiscal watchdog, the Office for Budget

Responsibility , continues to say its central assumption is that the post Brexit trading relationship will leave imports and exports around 15% lower in the long run than if the UK had remained in the European Union, while reducing long-run productivity by approximately 4%. [obr.uk], [obr.uk]

That assessment does not come from constitutional campaigners. It comes from an official institution established by Parliament itself. [obr.uk]

Then came the mini-budget crisis of 2022. A government introduced major unfunded tax reductions without the usual scrutiny associated with the Office for Budget Responsibility. Confidence collapsed, markets reacted sharply and the Bank of England was forced to intervene. [, [

The consequences were not suffered by financial commentators. They were suffered by households. Mortgage costs rose. Borrowing became more expensive. Family budgets came under further strain. Once again, ordinary people paid for decisions they had not made.

The Social Ledger of Modern Britain

Official statistics published by the Department for Work and Pensions recorded 3.27 million children living in relative low-income households after housing costs in 2024-25. Parliamentary research reported that 31% of children were living in relative poverty after housing costs.

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These are not percentages on a spreadsheet. They represent real children. Real families. Real communities. Parents going without meals so that children can eat. Households living one unexpected bill away from crisis. Families working hard yet falling behind. The reality becomes still harsher during winter.

The parliamentary report Winter Mortality notes that winter mortality in the United Kingdom remains higher than in some colder European countries and identifies fuel poverty and poor housing as contributing factors. It cites estimates that approximately 10% of excess winter deaths are attributable to fuel poverty and 21.5% to cold homes. [post.parliament.uk], [.uk]

The same parliamentary research notes that excess winter deaths ranged between 20,000 and 50,000 annually between 2000 and 2019. [post.parliament.uk]

Meanwhile, the UK Health Security Agency estimated 2,544 cold-associated deaths during cold weather episodes in England during winter 2024-25. [gov.uk]

An elderly person afraid to switch on the heating. A widow wondering whether the pension will stretch to the end of the month. A family forced to choose between warmth and other essentials. A disabled citizen trapped by circumstances beyond their control.

This is where public policy leaves Westminster and enters people's homes. This is where political decisions become human consequences.

Many citizens argue that the deepest problem is not simply policy failure. Every government in history has made mistakes.

The deeper problem is the perception that those making decisions rarely experience the consequences themselves. When bills rise, ministers still receive salaries. When services struggle, Parliament remains heated and operational. When ordinary people face impossible choices, those who designed the policies often remain insulated from the effects.

The burden falls elsewhere. It falls on workers. It falls on pensioners. It falls on families. It falls on children.

This has created something even more dangerous than anger.

It has created disbelief.

The greatest challenge facing Westminster today is not criticism. Governments have always faced criticism. The greatest challenge is the growing number of people who no longer believe.

People can tolerate hardship when they trust leadership. They can endure sacrifice when they believe there is improvement. What destroys confidence is the feeling that promises are repeated endlessly while problems remain.

Debt remains high. Poverty remains widespread. Fuel poverty continues to affect households. Public confidence continues to weaken.

Where are the results?

The purpose of accountability is not to encourage despair. It is to encourage improvement.

No nation is condemned to repeat its mistakes. No political system is beyond reform. No society is required to accept poverty, fuel insecurity, child poverty or declining opportunity as permanent conditions.

Scotland possesses extraordinary talent, resilience, creativity and potential. The challenge of the future is not merely to identify failures. It is to build something better.

Whether change comes through constitutional reform, economic renewal, improved governance or greater democratic accountability, progress begins when citizens examine evidence honestly and refuse to accept rhetoric.

After 319 years, the verdict should be based on outcomes. On lived experience. On a determination that future generations deserve better than excuses.

The future remains unwritten. It is a reason for hope.

A politics rooted in accountability is possible. A society in which prosperity is measured by the wellbeing of ordinary people.

The first step is refusing to look away from the evidence. The second is having the courage to act upon it.

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