Response

I do not believe that income tax in Scotland should be higher than in the rest of the UK.

If we wish to attract entrepreneurs, consequent investment in the Scottish Economy and higher rates of growth, we are not going to achieve this by penalising potential investors with higher rates of tax.

If anything our tax rates should be lower than the UK to attract inward investment away from other parts of the UK especially the South East.

Question: How do we fund lower rates of income tax?

Answer: One of the possible ways is to reduce universal benefits which are not based on the ability to pay but are handed out like sweeties to all the electorate regardless of means.

Many 60+ pensioners have paid off their mortgages, have state pensions and private pensions and are extremely comfortably off. Compare many of them to people in their 20s, 30s and 40s who are struggling to obtain a mortgage, have a family to support, and have substantial transport costs to and from work etc.

I believe fundamentally, we are skewing benefits too far in the direction of the 60+ age bracket and this section of the community is increasing at a far faster rate than the rest of the working population who are being required to fund these benefits. Bus passes for example, being handed out at age 60, when most people are still working and when the retirement age is now 67 (due to increase further with life expectancy) are grossly unfair and financially untenable going forward.

Yours sincerely
Andrew Watson