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#### **BRIEFING SCOTLAND'S CHOICE**



### Freedom or ruin

As Scotland gears up for a vote on independence, the coalition is on the attack, saying Scots would have faced catastrophe in the financial crisis on their own. Sophie McKay reports

#### WESTMINSTER **V HOLYROOD**

A referendum is coming, but the coalition is fighting back



Can Scotland afford independence? The costs of a split have come under scrutiny once more since the Scottish National party won an absolute majority in elections in May to Holyrood. Alex Salmond, left, its leader and Scotland's first minister, vowed to hold a referendum on independence "in the second half of the parliament", which means in 2014 or 2015. It is not yet clear when the vote will be held — or how, constitutionally, a break-up of the United Kingdom would be managed — but battle lines are already being drawn, with the three main parties at Westminster opposing the idea. David Cameron has said: "If they want to hold a referendum, I will campaign to keep our United Kingdom together with every single fibre I have.'

## **FRAGILE**

economy relie heavily on the public sector



The Scottish economy continues to recover from recession but the process is delicate. As in the rest of Britain, manufacturing has been overtaken by the service industries over the past 50 years, but the public sector plays a disproportionate role: about one in four workers is employed by the state, and government spending per person is £1,600 higher than in England. Scotland still manufactures many products for export, though. Food and drink are high on the list: whisky sales abroad are worth £3 billion a year. And there is North Sea oil: beneath the waters off Scotland are the largest reserves in the EU. About 100,000 people — or 4% of the working population — are employed in the oil industry.

#### **CRIPPLED BY** THE BANKS

**HBOS** and RBS bailout bigger than Scottish economy



In Glasgow last week Danny Alexander, left, chief secretary to the Treasury, said independence would have been "catastrophic" for Scotland during the recession. The Treasury has calculated that Scotland's share of the UK's national debt in 2009-10, based on its population, would have been about £65 billion. That does not include the cost of recapitalising the banks RBS and HBOS, which would have dwarfed the budget of an independent Scotland, presenting it with a crisis of the scale faced by Iceland or Ireland Economists have warned that Scotland's large public sector and low levels of enterprise put it at risk of slipping to "Third World" status. One think tank has estimated that by 2030 living standards in Scotland will be akin to those in Poland and Turkey.

#### **WHO GETS OIL MONEY?**



A report by the Scottish government claimed that in 2009 the country would have had a budget surplus of £1.3 billion if allowed to keep the proceeds of North Sea oil, but a £15.5 billion deficit without them. Salmond has argued that the Scottish economy would benefit from greater power to vary taxes; yet if, as speculated, this meant he would cut corporation tax, corresponding cuts in public spending would be necessary. "An independent Scotland would clearly be economically viable," Professor John Kay, one of Salmond's leading economic advisers, said in May. "But whether Scotland, the remainder of the UK or both would be better off after separation is much less certain."

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# Douse the fiery fantasy, go for a semolina marriage



Following the lead of Cheryl and Ashley Cole, many couples now survive infidelity more readily than boredom. They may end up wishing they had chosen comfort over excitement

hy do marriages end? Betrayal and infidelity, people assume, involving flouncing off, the slamming of doors, the Particip hurling of crockery. But I've always thought the real killer was boredom, shallow as it sounds. No drama; just a petering-out. It's the sinking feeling of waking up in the morning, turning your head towards the pillow next to yours and thinking, "Oh, it's still you. There you still are. And there you will be, till death us do part", followed by a deep internal sigh.

I feel vindicated because new figures bear out my theory. For the first time, "falling out of love" has trumped infidelity in the why-people-get-divorced stakes. And falling out of love means boredom, which creeps up on you unawares and can indeed prove fatal.

The accountancy firm Grant Thornton carries out a survey on divorce every year that involves questioning more than 100 leading lawyers. This year, when it came to reasons for instigating a divorce, "falling out of love" beat "infidelity" by two percentage points — a small but significant departure. A Grant Thornton director said: "We are seeing an increasing number of celebrities putting up with alleged affairs in their ... relationship ... It may be that this is starting to have an effect on the behaviour of couples affected by extramarital affairs, with more marriages than before surviving a bout of infidelity.

I do hope this isn't true: the idea that people should use the relationships of celebrities such as Cheryl Cole as blueprints for their own marriages strikes me

as not terribly healthy.

I prefer to imagine that an increasing number of them have come to realise that infidelity, while unpleasant and painful (to say nothing of grotty), needn't inevitably represent the final nail in the coffin. But I shan't weary you with what a friend calls my "European" views. How you respond to infidelity is obviously subjective: one person may raise their eyes to heaven and make a cup of tea, and another may need antidepressants and years of therapy. And, of course, "falling out of love" and infidelity are related: people are not unfaithful to people they're madly in love with.

Boredom, though: that's another thing altogether, and more interesting because there is such a thin line between boredom and the kind of idyllically comfortable, cosy familiarity that, from the outside, is often the most enviable thing about marriage. From the inside it can be bliss also: unexciting bliss, but bliss all the same, like an especially beloved pair of slippers.

It used to be, of course, that this kind of

slipper-like familiarity was the very cornerstone of marriage: you got hitched young, giddy with love, but you knew perfectly well that the relationship would in time evolve to the point where you were two people who'd been together for so long that you hardly needed words in order to communicate, and you didn't find the idea grossly claustrophobic and off-putting. That you would at some point "fall out of

love" — ie, get bored — was a given, but it didn't matter terribly, given what replaced it, namely companionship. You'd watch

A small study by the University of East London has found that and other dramatic stuff the effects of caffeine may be all in

> Participants were given decaf coffee and told it was caffeinated, and vice versa, before having their reaction times, mental performance and mood tested. The conclusion was that the anticipation of caffeine was what gave people the "hit", or the semblance of one: there was no real difference in results otherwise.

I find this intriguing because I'm interested in how we ascribe magical, talismanic properties to stuff we consume - see also the idea that a cigarette can both relax you and make you more alert (absurd), or the notion that a cup of tea is always the answer, regardless of the question.

But as someone who has an on-off relationship with coffee, I think the findings are confusing. If you don't drink the stuff for three months and then have a double espresso, you feel like you've just been injected with amphetamine, and not in a good way. Have another and you'll be jangling about all day, feeling both hyper and nauseous (this also applies to sugar).

Coffee is a drug, and a powerful one at that, and consuming it has physical effects. I can accept that it doesn't make you faster or more productive, but the idea that nothing much happens when you drink it is way off the mark.

the TV in silence, perhaps call each other "Mum" and "Dad" once you had children, and potter happily, if unexcitingly, along for all the decades left to you.

Today, the idea of getting married for companionship would strike most youngish people as risible, unless they were abnormally lonely or desperate to begin with. This is a shame, but people's expectations have become ridiculous. They get married out of love, of course, but also out of a love of ostentation, or out of a desire to have a big party and lots of presents, or to ponce about in church for

about the second time in their lives. The pressure to have "the best day of your life" — bigger, flashier, shinier than anybody else's — has reached ludicrous levels, often resulting in months of serious stress (before) and years of debt (after). And people seem to believe that, once the old wedding band is slipped on, human beings become straightforward and morally exemplary, and that their marriage will most resemble the one in their favourite romcom or romantic novel, spectacular sex and angelic infants included. Talk

about setting yourself up for a crash. The only way to make a marriage work, it seems to me, is to move away from the delusional modern idea and revert to the Mum and Dad version: to embrace the inevitable tedium. We've become very bad at being bored, but there's nothing terribly the matter with boredom. It can be quite soothing; comforting, even.

Unless you actively dislike the person you're with — and nothing in the Grant Thornton findings suggests this is the case: the emphasis is very much on thinking, "You're perfectly nice but slightly boring, so I'm off" — it ought to be embraced more.

I've written before about my admiration of stolidity: I genuinely find it very touching. It's easy to make fun of slightly boring people living their slightly ploddy lives, but they tend to be happier than those with more action-packed existences.

Children, of course, are where this prescription can go wrong. While it is undeni-ably better for children to live with one contented parent than toxically with two who can't stand each other, the jury's still out on what effect sharing a roof with two parents who find each other incredibly dull has on young people in the long term. For me, it conjures up stifling, suffocating atmospheres of the kind that make me want to run for the hills, but perhaps it's quite nice in a bland way, like semolina.

What the Grant Thornton numbers boil down to is that, if push comes to shove, we'd rather be sexually betrayed than bored — a very 21st-century conclusion. What logic tells us is that embracing boredom is probably the key to a happy union.

It's no wonder the institution of marriage is in such a mess when you see how hard it is to reconcile these two polar opposites. Maybe it's time to engage with the thought that marriage isn't a fabulous feast of gloriousness but like mashed potato — bland, unoriginal, nourishing, comforting. And, yes, quite boring — but possibly none the worse for it, if you like that sort of thing.

**WORK IS TO MOVE AWAY FROM THE DELUSIONAL MODERN IDEA AND EMBRACE** THE INEVITABLE

**TEDIUM** 

THE ONLY WAY TO

**MAKE A MARRIAGE**