## Scottish Tourism Index - October 2024 IN 2024, OVER THREE QUARTERS OF SCOTS HAVE TAKEN HOLIDAYS – THE LARGEST PROPORTION POST-PANDEMIC HOWEVER, DOMESTIC BREAKS HAVE CONTINUED TO DECLINE, LARGELY AT THE EXPENSE OF OVERSEAS TRIPS. THERE ARE ENCOURAGING SIGNS HOWEVER THAT 2025 MAY SEE SOME DOMESTIC TOURISM RECOVERY WHAT IS 2024 LOOKING LIKE IN TERMS OF SCOTS' HOLIDAY BEHAVIOURS? SCOTTISH AND EUROPEAN DESTINATIONS 'NECK AND NECK' WITH SPAIN, THE HIGHLANDS & EDINBURGH KEY BENEFICIARIES TO TAKE TAKEN TO TAKE By late October, almost 7 in 10 Scots had taken a TAKEN TO TAKE holiday of some description away from home 2024 holidays in Scotland L LOMOND. ARGYLL HIGHLANDS 3% 13% (69%) and by the end of the year, up to 76% 2% 8% **DUMFRIES & GALL** expect to have done so. A further 2% had not yet 3% 9% 12% 2% 7% 1% **EDINBURGH** 3% 4% 5% ANGUS & DUNDEE ABERDEENSHIRE done so but had holidays booked, whilst 3% 2% 1% were definite that they would take a holiday(s) before the end of the year. Some 2% 'probably 6% 4% 10% 3% ISLANDS 5% 1% FIFE PERTHSHIRE 6% 2% 8% 1% GLASGOW **BORDERS** would - though this is always going to be the AYRSHIRE softest segment based on previous years' data as it is unlikely they will all convert to take holidays. Just under a quarter (24%) are saying that a holiday is at best unlikely to be taken this year. 2024 holidays elsewhere in the UK 2% 2% 4% 2% WALES 6% **NW ENGLAND** 3% **MIDLANDS** By late October, 35% of Scots had taken a domestic home holiday this year and with a 3% 2% 2% 1% 2% 6% 3% 5% OTHER SE ENGLAND 3% 9% YORKSHIRE LONDON further 8% claiming they are likely to do so, we predict that up to 43% of Scots residents will take 3% 1% 5% 2% 3% N IRELAND 3% **SW ENGLAND NE ENGLAND** a staycation of some description. Four destinations are especially popular: the Highlands (up to 13% are likely to visit), Edinburgh (12%), Glasgow (10%), and the Islands (10%). Just under a third intend visiting other parts of the UK this year (31%) with the North West, London and the North East remaining the most popular entities. TAKEN TO TAKE 2024 holidays to Europe 15% 3% SPAIN & ITS ISLANDS 3% 18% 1% GERMANY 5% 6% TURKEY 1% 4% 2% 1% 5% 3% 2% 3% 5% 2% FRANCE 7% CYPRUS PORTUGAL 69% 4% the most popular options. 2% 3% 2% ITALY **GREECE / ISLANDS** 4% BELGIUM We predict that some 41% of Scots are likely to take a holiday in other parts of Europe this year with Spain (18%), France (7%), Italy (6%) and TAKEN **6%** 2024 holidays - long haul TO TAKE TAKEN BY END OCT POTENTIAL TOTAL Germany (6%) the main beneficiaries. The large TO TAKE 1% 1% 2% JAPAN **AUSTRALIA** 1% 1% 1% USA 4% 5% numbers of Scots who visited Germany for the CANADA 2% **SOUTH AFRICA <1%** 2% <1% 1% Euros in June has boosted this particular SOUTH EAST ASIA <1% 2% destination in 2024. One in 8 Scots are travelling 18% long haul in 2024 (12%) with the USA remaining 2% INDIA **NEW ZEALAND SOUTH AMERICA** the most popular option. HOLIDAY TAKING HAS PEAKED AS WE REACH THE END OF 2024 AND DESPITE OVERALL INCREASES, FEWER DOMESTIC HOLIDAYS THAN IN 2023 REMAINS LIKELY Although in the first wave of the Scottish Tourism Index this year (late January), three quarters of Scots expected It is also possible to compare tourism prospects amongst Scots with this time in the last 2 years - we ran identical questions in the same week in late October each year. Overall, the proportion of Scots expecting to take holidays this year is likely to to take holidays this year, there was always going to be some uncertainty at this early stage - only 39% had taken any or had booked holidays by then. In late April and late July, likelihood to holiday held up with three quarters increase slightly by 3 or 4 percentage points to 76%. We are some 4 percentage points ahead of where we were this time last year in terms of holidays already taken (69% compared to 65% last year). The main reason for this increase is that more of us have holidays taken to Europe and further afield this year (+3% and +2% respectively) – however this has partly been at the expense of holidays in Scotland (-1%) and to other UK destinations (-1%). of us still planning to do so (75%), and this has increased very slightly to 76% in late October. However, 69% of us have now either already taken a break somewhere or have booked one. The seasonal spread of Scots holidays varies by destination and predicted breaks to most destinations peaks in August & September. The exceptions are Scotland itself and Europe with June the main month of travel – in Europe inflated this year by the Euros in Germany. **HOLIDAYS TAKEN ANNUAL PREDICTED HOLIDAYS PLANNED HOLIDAYS ANTICIPATED** TO END OCTOBER **HOLIDAY TOTALS ANTICIPATED ANNUAL TOTALS SEASONAL SPREAD OF SCOTS'** JANUARY APRIL AUGUST 2022 2023 2024 **2022 HOLIDAYS & BREAKS 2024 SCOTLAND** SCOTLAND SCOTLAND Already taken a holiday(s) F M A M J J A S O N D OTHER PARTS OF THE UK Holiday(s) booked 69% **65%** Already taken a ASOND holiday(s) EUROPE **Definitely will** 2% Probably will 41% **Definitely will** 33% 38% 41% 29% 32% 35% Probably will LONGER HAUL Probably won't Probably won't Definitely won't 11% Definitely won't SCOTTISH HOME HOLIDAY CHARACTERISTICS IN 2023 - SHORTER. LOWER SPEND AND FEWER IN NUMBER WITH A CONTINUED TREND TOWARDS SELF-CATERING ACCOMMODATION ACCOMMODATION USED 2023 vs 2024 vs As we have seen above, the proportions of Scots 2023 vs 2024 vs **ACTIVITIES UNDERTAKEN** 43% taking holidays at home this year has decreased ON 2024 HOME HOLIDAYS 2022 2023 But when we look at the detail, this is not the only downturn. Some 43% of us are taking fewer 2022 ON 2024 HOME HOLIDAYS 2023 **Took fewer** breaks in Scotland than we did in 2023, and for **Scottish breaks** 38%, they are also shorter in duration. And 59% +4% **REST & RELAXATION** 32% N/C **SELF CATERING** than in 2023 reflecting the economic situation, over half of us have tried to keep our domestic home holiday 50% +1% **VISITS TO THE OUTDOORS** costs as low as possible through reduced spending wherever possible (54%). 23% -7% +2% **LARGE HOTEL** 48% -13% **EATING/DRINKING OUT** 38% 21% +8% -3% The trend towards self-catering accommodation **FRIENDS & RELATIVES** 36% since the pandemic has continued in 2024 with the **ACTIVE OUTDOOR PURSUITS** +8% Shorter in four percentage point increase over 2022 duration than in 34% experienced last year maintained in 2024. There has been a slight 'bounce back' however in some 19% -4% N/C **SMALL HOTEL BOUGHT TAKEAWAY FOOD** -5% previous years serviced accommodation compared to 2023: a 2% increase in the use of large hotels, and 1% 32% +4% **COOKED YOUR OWN MEALS** 15% -2% -5% **B&B/GUEST HOUSE** +1% increases in B&Bs and Guesthouses after larger decreases in 2023. There have also been small 30% 54% **VISITS TO HISTORIC PROPERTIES** -2% OWN CARAVAN 10% +1% +1% increases in the use of own caravans: +1% between 2022 and 2023 and a similar increase 29% -2% SHOPPED FOR GIFTS, SOUVENIRS **Kept costs as** again in 2024. OWN TENT 1/2/ low as possible +3% -2% 25% **VISITED PURPOSE BUILT ATTRACTIONS** -3% All of the above is a reflection of Scots trying to by reduced reduce their holiday spend - and this is also spending HOSTEL/BUNKHOUSE 59 -2% 24% evident when it comes to their activities. Only MEETING/MIXING WITH LOCALS visits to the outdoors (+1%), active outdoor pursuits (+3%) and visits to attractions (+1%) have increased over 2023. Declines experienced in **CULTURAL ACTIVITIES** 2023 have continued in 2024 for eating/drinking SPENDING ON SCOTTISH HOLIDAYS IN 2024 COMPARED TO PREVIOUS YEARS out (-2%), visits to historic properties (-4%) and the purchase of gifts and souvenirs (-1%). More encouragingly however, fewer appear to be WHY SPENT MORE? WHY SPENT LESS? cooking their own meals on holiday with food brought from home however (-5%) with some evidence of a shift to buying locally from A lot A bit A lot A bit Much more more takeaways less less the same Food costs High Whilst similar proportions ended up spending 6% more on Scottish holidays to those spending less (each 24%), this reflects the fact that prices have 18% increased (resulting in more spending) whilst increased costs of living means that many have less money to spend on holiday. This picture has been consistent over the last two years. HIGH PRICES ARE STILL HAVING AN IMPACT - ESPECIALLY ON THE DEMAND FOR DOMESTIC HOLIDAYS - WHILE INCREASING FUEL BILLS ARE BACK IN THE PICTURE Economic uncertainty is still playing a role when it comes to holiday decisions and behaviours of many Scots this year. The continued high cost of living is impacting 33% of us and 26% are impacted by inflation - although both have decreased slightly across the year. More directly, the costs of holidays are having an increasingly negative impact - domestic holidays slightly more so than overseas holidays (29% and 28% respectively) - undoubtedly contributing to the continued decreases in home holidays over the last 12 months. A continued slow improvement in perceived exchange rates is also probably exacerbating the apparent decrease in domestic holidays as an outbound barrier is further reduced. The removal of the energy price cap means the increase in fuel bills is becoming significant again (a barrier to 26%). A number of non-economic barriers have shown notable decreases compared with earlier in the year - rail and airport disruptions have been less impactful this year on holidays than has been the case previously. Worries about climate change, extreme heat and the wars in Ukraine and the Middle East have had relatively low impacts compared with the economic factors mentioned earlier. Cost of overseas holidays Increases in mortgage rates airports Jan '23 43% Jan '23 34% +2% Jan '23 28% Jan '23 33% Jan '23 Jan '23 Jan '23 16% -3% Jan '23 29% 16% 14% Jan '23 16% Jan '23 17% Jan '23 44% Apr '23 33% Apr '23 22% Apr '23 28% Apr '23 36% Apr '23 13% 12% Apr '23 Apr '23 Apr '23 13% Apr '23 13% Apr '23 11% 12% Aug '23 34% -7% 41% Aug '23 31% Aug '23 30% Aug '23 22% Aug '23 14% 11% 1/0 Aug '23 Aug '23 16% Aug '23 14% Aug '23 16% Aug '23 Oct '23 11% Oct '23 27% 37% 25% Oct '23 27% Oct '23 Oct '23 Oct '23 Oct '23 10% 14% 10% Jan '24 13% +1% Oct '23 12% Oct '23 11% Oct '23 Oct '23 11% Oct '23 12% Jan '24 14% +5% Jan '24 29% Jan '24 31% -3% Jan '24 30% 0/6 Apr '24 30% Jan '24 19% Jan '24 26% Jan '24 14% Jan '24 14% 38% 0/c Apr '24 19% Jan '24 16% Jan '24 Apr '24 29% Apr '24 29% -3% Apr '24 28% Apr '24 14% 14% 14% 14% 11% Apr '24 20% Apr '24 15% Apr '24 7% Apr '24 11% 9% Apr '24 Apr '24 14% Aug '24 29% Aug '24 26% +2% Aug '24 23% Aug '24 20% Aug '24 35% Aug '24 27% Aug '24 12% Aug '24 10% Aug '24 16% Aug '24 13% 13% Aug '24 11% Aug '24 11% OCT '24 14% Aug '24 Aug '24 19% Aug '24 OCT '24 26% OCT '24 26% OCT '24 18% OCT '24 15% OCT '24 11% -2% OCT '24 28% OCT '24 13% OCT '24 10% OCT '24 9% OCT '24 29% OCT '24 10% OCT '24 12% OCT '24 11% OCT '24 12% THE NATURE OF HOLIDAYS TAKEN IN 2024 HAS CONTINUED TO EVOLVE LOOKING FORWARD TO 2025. SOME POSSIBLE OPTIMISM AHEAD FOR DOMESTIC TOURISM? For the first time in three years at this time, there is some positive news about domestic tourism looking ahead We have already seen the affect that to next year. The trend that we have witnessed this year - a reduction in the number of domestic breaks by economic measures such as cost of living and Scots, both in Scotland and elsewhere in the UK coupled with an increase in trips to Europe may be coming to an end. At this stage, Scots are suggesting a 3 percentage point net INCREASE in main holidays in Scotland next year compared to 2024 – and an even bigger net increase for short breaks (+6%). Holidays to other parts inflation have had on holiday choices this year. This is further illustrated by the fact that 54% of us have kept costs as low as possible of the UK (+2%) and to Europe (+3%) are also likely to increase, suggesting an increase in holiday taking by reducing their spending when on holiday. Showing the importance of holidays in the protected their holiday by were much more careful annual financial budget however, 4 in 10 of us protected holidays by cutting back elsewhere (39%) and a similar proportion booked at the booked their holiday at making cut backs SCOTS HOLIDAYS IN 2025 VS 2024.. on spending when on the last possible moment elsewhere holiday last minute in the hope of getting good deals and offers (39%). More encouraging however is that a third of us were more able to take OTHER PARTS **EUROPE** SCOTLAND SCOTLAND **LONG HAUL** OF THE UK (MAIN HOLIDAYS) (SHORT BREAKS) holidays than feared at the start of 2024 (32%) – suggesting a slowly improving economic situation for many. Other factors continue to play a role, not least Covid - it is still causing one in five of us to feel uncomfortable about foreign travel (21%) and 29%, fearing last are uncomfortable going were more able to take were more likely to use a abroad because of holidays than feared at tour operator because of minute changes or cancellations, are more continuing Covid concerns likely to use tour operators because of this the start of 2024 so many uncertainties 15% 15% 16% 14% 20% 17% 13% 15% and other uncertainties. OVER HALF OF SCOTS ARE CONSIDERING A BREAK OVER THE WINTER MONTHS (NOVEMBER '24 TO MARCH '25) WINTER BREAKS The winter season has always been a challenging time for tourism businesses in Scotland. For this edition of the Scottish Tourism Index we included a series of questions to better understand attitudes and **AND HOLIDAYS:** behaviours as well as what's important to them when choosing destinations and accommodation. This has highlighted a number of positives and considerable potential if businesses can embrace some of these requirements Positively, 17% of Scots have already booked a winter holiday (between November and March) and a further 18% are very likely to do so and 19% claim to be 'quite likely' – this amounts to over half of Scots adults (54%). Only 40% are outright rejectors. Scottish destinations are the most popular (24%) with Europe not far behind (18%). The relative appeal of Scotland vs other UK vs Europe vs further afield is interesting – and described below – each having its own benefits and specific attractions for holidays at this time of the year. **WHAT DO SCOTS HAVE** 25% 54% **PLANNED AND WHAT** 19% 18% 17% **COULD MAKE A** 15% DIFFERENCE? 5% **VERY** DON'T KNOW **NOT VERY NOT AT ALL ALREADY** QUITE LIKELY BOOKED LIKELY LIKELY LIKELY VINTER BREAK DESTINATIONS UNDER CONSIDERATION - AND THE APPEAL HIGHLANDS OTHER UK SCOTLAND 3% 3% LONDON **EDINBURGH** LAKE DISTRICT ISLANDS 1% OTHER NW ENGLAND PERTHSHIRE 24% 15% **NE ENGLAND** ARGYLL, LOCH LOMOND **SW ENGLAND GLASGOW** WALES ABERDEENSHIRE APPEAL: APPEAL: Natural Scenery and Outdoor Activities- appreciation of Scotland's landscapes with winter bringing a unique beauty Proximity and Accessibility: e.g. Lake District, Cotswolds, and Yorkshire Natural Beauty and Scenic Landscapes · Cost-Effectiveness: Winter breaks in Scotland are seen as affordable Cost-Effectiveness Proximity and Convenience · Family and Social Connections as on · Milder Climate in Some Regions: e.g. Cornwall and Pet-Friendly options are easier to find Relaxation - Scotland is an ideal place to unwind • Family and Friend Visits: plans to visit loved ones during the • Festive and Cultural Experiences: Places like parts of Southern England Tradition and Familiarity: Certain destinations, like London and York are noted for their Christmas and take a break from work or urban settings, with · Cultural and Festive Experiences e.g. Christmas markets, Blackpool, hold traditional or nostalgic value a preference for its peaceful, rural areas. Hogmanay. **SPAIN & BALEARICS** FLORIDA 1% **EUROPE CANARY ISLANDS** CALIFORNIA FRANCE OTHER USA **ITALY** AUSTRALIA 8% GERMANY SE ASIA 1% **NETHERLANDS** TURKEY APPEAL: APPEAL: Warmer Climates and Sunshine: Popular destinations include Florida and California, the Caribbean, and · Warmer Weather and Sunshine: especially Spain, Italy, · Historical and Scenic Attractions: Europe offers a rich · Special Events and Celebrations: Specific cultural or and the Canary Islands. array of historical sites, scenic landscapes, and cultural religious festivals are a draw, adding to the seasonal Festive and Cultural Experiences: Europe's winter charm is enhanced by Christmas markets and festive other tropical or warm places like Thailand and Dubai. appeal of these destinations. diversity - different from home Family Visits: Visiting family abroad and reconnecting with loved ones over the holiday season. Unique Cultural Experiences: Long-haul destinations Escape from High Energy Costs: Travelling to warmer places is a way to reduce heating costs at Sports and Winter Activities: Some are drawn to Europe for skiing, snowboarding, and other winter sports, Quick Getaways and Shorter Travel Times: Europe's Visiting Family and Friends who live in Europe home during winter. offer rich cultural experiences and traditions that differ significantly from the UK, appealing to those looking Affordability: The appeal of cheap flights, affordable proximity allows for quick getaways, which are Adventure and Novelty: Long-haul trips often offer manageable in terms of travel time and logistics unique landscapes, wildlife, and activities accommodation, and better value for money for something beyond Europe WHAT ARE THE IMPORTANT CONSIDERATIONS FOR A WINTER BREAK IN SCOTLAND - AND WHAT WORDS COME TO MIND? When it comes to winter breaks in Scotland, a whole range of factors become important, however two stand out: the appeal of local food and drink is extremely important to 26% on such holidays and quite important to a further 40%. Whilst accommodation where you can be cosy in front of the fire is also very appealing: extremely important to 20% and very important to 40%. These factors, coupled with other features listed below illustrate the types of EXTREMELY IMPORTANT **QUITE IMPORTANT** messaging and products which could be particularly appealing if tourism businesses want to attract that local audience this winter. LOCAL FOOD AND DRINK 26% When asked to spontaneously write down one word which captured their ideal Scottish holiday, 'cosy' was the main unprompted response (15% of Scots) but with other mentions of snow, scenery, relaxation and peace and quiet. When provided with a prompted list of words and asked to choose their 'top three' considerations, three stand out: peaceful (46%), cosy (41%) and affordable (41%). A need for exploration and discover and to recharge were also popular STAYING COSY IN FRONT OF THE FIRE 20% 40% **ACTIVITIES FOR FAMILIES** 18% 26% 46% VISITING VILLAGES AND TOWNS 16% 45% **WORDS THAT CAPTURES YOUR IDEAL SCOTTISH BREAK** PEACEFUL COSY 41% INDOOR ATTRACTIONS 14% 37% unpredictable 41% AFFORDABLE sintalating VISITING PUBS 14% whisky 33% Varied Magical **EDUCATIONAL** 29% sunny EXPLORE Invigorating Picturesque morning Scenes peaceful Nothing Ice Breathing FOREST WALKS 13% Existance explore Heating 34% 23% QUIET Hogmanay Dogs festive take place Sun none Glenshee Christmas Amazing Comfortable garden perfection cozy exciting 13% RECHARGE 22% NIGHT-SKY ACTIVITIES 26% home weather quite Energising weather expensive food nice traditional expensive food market cold are considered with the constant control of the control o friend 18% DISCOVER Natural qith hot Atmospheric BEACH WALKS 13% 34% Scenery family Cody Snowy Beauty Snowy Beauty Assynt husk tranquility LOCAL 13% front ore Grand log fresh Luxury Snowy Beauty WELLBEING EXPERIENCES 12% fun Aviemore front mountain Imagine TASTY 13% holiday Restful Escape Skating WILDLIFE SPOTTING 12% 31% shine comforting Peace Ski cabin relaxing hotel also Cool ACCESSIBLE good Serenity great don GREEN goood beautiful Splendid freezing 24% RECONNECT 11% LIVE TRADITIONAL MUSIC SESSIONS Xmas wonderland Beaches Fantastic Relaxed Scenic culture view History hillwalk tranquil beach Free ENERGISE Countryside bracing Baltic Breathtaking **LOCAL WINTER EVENTS/FESTIVALS** 30% altic Breathtaking Comfort somewhere Calm warming Comfort somewhere Calm Edinburgh Adv. winter drink todo rural Warm refreshing Coastal Memorable chilled Coastal DISCONNECT cost tub Lesuire hiking Idyllic Cheap Space Space enture Idilic 9% 24% HIKING Dry Eventful crisp walk Affordable Sceneary Warmer nature Stunning EXHILIRATE 7% Energise cosiness landscape expected frosty Hospitality scottish New SNOWBOARDING AND SKIING 6% 14% Outside Relax resort Solitude AWAKEN 5% Cant lovely Freedom CYCLING 6% CHALLENGE ACCOMMODATION TYPES FOR A SCOTTISH WINTER BREAK, WILLINGNESS TO PAY, WHAT ARE THE MAIN REQUIREMENTS AND HOW THEY DIFFER FROM OTHER TIMES OF THE YEAR When it comes to the type of accommodation most likely to be considered for a Scottish winter break, the slightly greater appeal of serviced accommodation at this time of the year: 23% would choose a small hotel and 16% would choose a larger hotel. That said, AirBnB (13%) and other self-catering options (10%) are also popular. On average, Scots would be willing to pay an average of around £125 per room per night on a Scottish winter break – though the pre-family and empty nester markets would both pay more than those in other age groups. As would be expected, willingness to pay also reflects availability of disposable income across the different socio-economic groups. The box below highlights the key requirements SMALL HOTEL 23% amongst Scots from their winter holiday accommodation – warmth, cleanliness and affordability all being key. LARGE HOTEL 16% MAIN REQUIREMENTS FROM WINTER ACCOMMODATION: MAXIMUM SPEND PER ROOM PER NIGHT AIRBNB 13% ON A SCOTTISH WINTER BREAK Warmth and Cosiness: a warm, cozy atmosphere, often mentioning features like a fireplace, log burner, or good heating to keep out the winter chill. HOMES OF FRIENDS/ RELATIVES 11 % Cleanliness, comfortable furnishings, and cozy, inviting OVERALL MEAN £125 accommodations are essential Affordability: A large portion of respondents seek BED AND BREAKFAST 11% affordable options, emphasising value for money and a 770/ AGE: 18-24 balance between quality and cost. Scenic and Peaceful Locations: There is a desire for scenic, 25-34 £136 Scenic and Peaceful Locations: There is a desire for scenic, quiet locations with views of natural landscapes, often with easy access to outdoor walks and attractions. Self-Catering and Practical Amenities: there is a desire for practical amenities, such as self-catering facilities (kitchens, cooking appliances) to allow for more independent stays, as well as basics like WiFi, TV, and good bathrooms. Family and Pet-Friendly Options: Accommodations that are family-friendly and pet-friendly are important for many. Unique and Traditional Charm: Some respondents look for accommodations with unique, rustic touches - often a cottage or cabin atmosphere. £120 35-54 OTHER SELF CATERING 10% 55+ £128 **GUESTHOUSE 6%** SEG: ABS £142 £125 C1S **OWN CARAVAN** 4% C2s £116 17% DES £112 or cabin atmosphere. OTHER - PLEASE SPECIFY 2% Extra Features for Relaxation: Additional features like hot tubs, open fires, and spa facilities are appreciated as they enhance the winter getaway experience, providing a cozy, OWN TENT 2% luxurious feel. 8% 6% In summary, a desire for warmth, comfort, affordability, and scenic tranquility, with a preference for cozy, self-sufficient spaces that feel like a home away from home. HOSTEL/BUNKHOUSE 2% UP TO £50 £50 - £99 £100 - £149 £150 - £199 £200 - £249 £250 OR MORE

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