



## Chapter One

Years later, when she was an old lady, and many miles away, Polly would find it hard to explain that that was how they had lived back then. That some days they could cross to the mainland in a car, but some days they had to take the boat. Sometimes they were cut off for a long time and nobody would quite know when or how; the tidal charts could only track the tides, not the weather.

‘But wasn’t it awful?’ Judith would ask. ‘Knowing you were cut off?’

And Polly would think back to the way the sun had glinted off the water, when it wasn’t receding, and the light would change and the water would glow pink, rose, violet in the setting sun over to the west, and you knew another day was going past and you weren’t going anywhere.

‘Actually, it wasn’t,’ she’d say. ‘It was lovely. You just had to snuggle down, settle in. It was only you and everyone else on the Mount. Make sure everything was high up, and if the power was still on, that was nice, but if it wasn’t, well, you’d





manage that too. You could see the candles glowing in all the little windows. It was cosy.'

'It sounds about a hundred years ago.'

Polly smiled. 'I know. But it wasn't that long ago, not really . . . It feels like nothing to me. If there's a corner where you plant your heart, it's always with you.'

'But of course that all came much later. To begin with, it *was* awful.'



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Polly leafed through the paperwork they had given her in the shiny folder with the picture of a lighthouse on the front. It was, she noticed, a pretty picture. She was trying incredibly hard to look on the bright side.

And the two men in the room were nice. Nicer than they had to be; so nice, in fact, that they made Polly feel oddly worse instead of better. She felt sorry, rather than angry or defiant.

They were sitting in the back room of the little two-room office in the converted railway station that she and Chris had been so proud of. It was dinky and charming, with an old non-working fireplace in what had once upon a time been the waiting room.

Now both rooms were a mess: files pulled out, computers lugged around, papers strewn everywhere. The very nice men from the bank were patiently going through all of them. Chris was sitting there sullenly, looking like a five-year-old deprived of a favourite toy. Polly was dashing around trying to be helpful, and every so often he would shoot her a





sarcastic look, which she knew meant ‘Why are you being so helpful to these people who are trying to destroy us?’, and even though she supposed he had a point, she couldn’t help herself.

It also occurred to Polly later that the bank employed these people to be nice for exactly that reason: to encourage helpful behaviour, avoid confrontation, stop fights. This made her sad, both for herself and Chris, and for these nice men, whose job day to day was witnessing other people’s misery. It wasn’t their fault. Chris thought it was, of course.

‘So,’ said the older of the two men, who wore a turban and had small neat glasses perched on the end of his nose. ‘The normal form is that bankruptcy procedures come before the circuit court. You don’t both have to go; just one of the directors needs to actually be there.’

Polly winced at the word ‘bankruptcy’. It sounded so final, so serious. Something that happened to silly pop stars and celebrities. Not to hard-working people like them.

Chris snorted sarcastically. ‘You can do that,’ he said to Polly. ‘You love all that busy bee stuff.’

The younger man looked sympathetically at Chris. ‘We realise this is very difficult.’

‘How?’ said Chris. ‘Have you ever gone bankrupt?’

Polly glanced back down at the pretty lighthouse, but it wasn’t really working any more. She tried to think of something else. She found herself admiring the lovely drawings from Chris’s portfolio they’d hung on the wall when they’d first moved there, seven years earlier, both of them in their mid-twenties, full of optimism for launching a graphic





design firm. They had started out well, with some of Chris's clients from his old job, and Polly had worked ceaselessly on the business management side, drumming up new contacts, networking relentlessly, selling to businesses all over Plymouth, where they lived, and as far away as Exeter and Truro.

They had invested in a flat on a new-build development near the waterfront in Plymouth, very minimalist and modern, and had gone to all the right restaurants and bars, to be seen and to do business. It had worked well – for a time. They had felt themselves quite the up-and-comers, loved saying they ran their own business. But then came the 2008 banking crisis, and new technology in computers was making it easier than ever to manipulate images, do your own artwork. With firms cutting back on outside commissions, advertising and freelances, loading more and more on to their own staff, graphic design, as Chris pointed out, went horribly downhill. It got done. Just less and less by them.

Polly had worked her fingers to the bone. She had never stopped pitching, closing, discounting; doing anything to get the sales for her talented other half. Chris, on the other hand, had withdrawn completely, blaming the world for not wanting his wonderful artwork and hand-crafted lettering. He had become sullen and uncommunicative, which Polly had tried to counter by maintaining a positive attitude. It had been pretty tough to keep that up.

Although Polly would never, ever admit it, barely to herself, the fact that the day had finally come – long after she had implored him to wind up the business and find a job elsewhere, and he had accused her of disloyalty and plotting





against him – was something of a relief. It was unpleasant, awful; so shaming, even if lots of people they used to barhop with in the trendy centre of Plymouth were going through – or knew people who had been through – the same thing. Polly’s mother didn’t understand at all; she saw it as something akin to prison. They were going to have to put the house on the market, start over. But having Mr Gardner and Mr Bassi here from the bank at least seemed to mean that something was getting sorted out, something was happening. The last two years had been so miserable and defeating, professionally and personally. Their relationship had been put on hold really; they were more like two people who grudgingly shared a flat. Polly felt wrung out.

She looked at Chris. New lines were etched on his face that she’d not really noticed before. It had been a while, she realised, since she’d really looked at him properly. Towards the end, it had felt that even glancing up when he came back from the office – she always left first, while he would stay, going over their few commissions again and again and again, as if sheer perfectionism might change the inevitable – carried a note of accusation, of blame, so she had kept her head down.

The weird thing was, had it been only their personal lives coming apart, then everyone they knew would have been full of sympathy and help and advice and reassurance. But a failing business . . . people were too scared to say anything. They all kept their distance, and didn’t probe too much, even Polly’s fearless best friend Kerensa.

Perhaps it was because the fear – of penury, of losing the life you had worked so hard for – was too deep, too strong,





and everyone thought their situation might be infectious. Perhaps it was because people didn't really realise. Perhaps the pair of them had kept the facade up too successfully for too long: looking cheery; putting joint meals on the credit card and holding their breath when it was time for it to go through the machine; hand-made birthday gifts – thank goodness Polly could bake, that was useful; hanging on to the flashy black Mazda, though that would have to go now, of course. Polly didn't care about the car. She did care about Chris. Or she had. In the last year or so, she hadn't seen the Chris she knew at all. The sweet, funny man who had been so shy and awkward when they'd got together, then blossomed when he'd started up his own graphic design consultancy. Polly had supported him all the way. They were a team. She'd proved it too; come to work for the business. Put in her life savings (which after the mortgage hadn't been much), fought and fought for custom, charmed and chased and exhausted herself in every conceivable way.

That made it worse, of course. When he'd finally come home that fateful night, a cold cold spring, though it felt more like never-ending winter, and sat down, and she'd looked at him, really looked at him, and he'd said, grimly, 'It's over.'

Local newspapers were closing, so they didn't need advertising, so they didn't need layout or design . . . and businesses didn't really need flyers any more, or they did but they designed them themselves on the web and printed them out at home. Everyone was a designer now, and a photographer, and everything else Chris had once done so well, with so much care and attention to detail. It wasn't really the recession, although that hadn't helped. It was that the world





had changed. He might as well have been trying to sell pagers, or cassette tapes.

It had been months since they'd last made love, but she'd woken often in the early hours to find him lying wide awake beside her, desperately doing sums in his head or just letting misery and anxiety churn around inside him. And she'd tried to find the right words to help, but nothing had.

'No, that won't work,' he'd bark to her every suggestion, from wedding stationery to school yearbooks. Or, 'It's pointless.' He'd become more and more obstructive, until working together was almost intolerable, and because he didn't like any of Polly's ideas for the business, and they had almost nothing coming in, Polly had less and less to do. She'd let him leave first in the morning so he could go for a run; my only form of stress release, he'd said, at which she'd bitten her tongue to stop herself pointing out that any time she suggested anything – a walk, a stroll down to the harbour, a picnic, things that cost nothing – he'd snarl back at her that it was useless and he couldn't be bothered.

Polly had tried to get him to a GP, but that was a waste of time too. He simply wouldn't admit that there was anything wrong – with him, with them, with anything. It was just a slump; it would be all right. Then he came across her looking on a jobs website and that had been the catalyst. The row they'd had that night had nearly blown the roof off, and it had all come tumbling out: how much money he'd borrowed, how much worse the situation was than he'd ever let on to Polly. She'd stared at him open-mouthed.

A week later – a silent, agonising week – he'd slumped in, sat down and looked her straight in the face.





‘It’s over.’

And now here they were in the wreckage of their business with the very nice Mr Gardner and Mr Bassi, and every happy dream and plan they’d come up with in the days when they thought they could do anything . . . every piece of paperwork she’d watched him sign as they popped the champagne, christened the desk in the lovely little office, goggled at their ad in the Yellow Pages . . . all of it was gone, into a world that really didn’t care how hard they’d worked or how much they’d wanted it or any of those reality-show clichés that actually were completely irrelevant in the scheme of things. It was over. All the pictures of lighthouses in the world couldn’t change that.







## Chapter Two

‘Here are the things I have,’ said Polly, walking through the town, the chill spring wind catching her. She was desperately trying to gear herself up and count her blessings; she had a summit with her best friend and didn’t want to be in tears when she met her.

‘I am healthy. I am well, apart from the dodgy ankle that I twisted dancing in that bar, which served me right. I have my own faculties. I have lost my money in a business, but people lose more all the time. I haven’t been in any natural disasters. My family are all well. Annoying, but well. My relationship . . . people go through far worse. Far worse. It’s not like we have to divorce—’

‘What are you doing?’ said Kerensa, loudly. Even though she was tottering on really high heels, she still moved as fast as Polly did in her Converse and had caught up with her on her own way home from her management consulting job. ‘Your lips are moving. Are you actually going properly crazy? Because you know . . .’



‘What?’

‘Might be a strategy. Disability living allowance?’

‘KERENSA!’ said Polly. ‘You are awful. And no, I was counting my blessings, if you must know. I’d got to “don’t have to get divorced.”’

Kerensa pulled a face that would probably have expressed doubt if she hadn’t had so much Botox that it was often difficult to tell quite what she was feeling, although she would then immediately explain at high volume.

‘Good Lord, seriously? What else was there? Two arms, two legs?’

‘I thought we were meant to be meeting so you could cheer me up.’

Kerensa held up the clanking bag from the wine shop.

‘We most certainly are. So go on, how far did you get? Once you’d discounted homeless, jobless, all that.’

They had stopped outside Kerensa’s immaculate Plymouth town house, which had two little orange trees either side of the polished red door with the brass knocker.

‘Actually, I’m not so sure I do want to come over,’ said Polly, but she didn’t really mean it. This was Kerensa’s way; she always confronted life head-on. Something Polly should have done a little more of in the last year or so, she knew, as the business went down the tubes and Chris became ever more unreachable. She had asked Kerensa for professional advice only once, when they’d had a bit to drink at a Christmas party years ago, and Kerensa had told her that what they were doing was risky and then had begged her not to ask again. Polly had convinced herself that all businesses were risky and the subject had never been mentioned since.





‘Well, you’re here now, and I’m not eating all these Pringles by myself,’ said Kerensa cheerfully, taking out her key on its Tiffany fob.

‘You never eat Pringles,’ grumbled Polly. ‘You put them all out, then you go, “Oh, I had a gigantic lunch that I’m pretending about, please eat these Pringles, I can’t keep them, they’ll go off.” Which they don’t, by the way.’

‘Well, if you stay, you can eke them out in the manner of your choosing, rather than guzzle them down like a starving vole.’

Before Polly could say anything, Kerensa put up her hands.

‘Just stay for tonight.’

‘OK,’ said Polly.



Polly closed her eyes when she said it, but there it was, set out by Mr Gardner and Mr Bassi: the bank was going to take the flat. When she had told her mother, her mother had basically responded like she’d had a child then sold it. That was why she tried not to confide in her mother more often than was strictly necessary.

‘So. I am trying to look on the bright side of this.’

‘Of being homeless?’

‘Shut up. I am just going to need a place of my own.’

Kerensa tried to wrinkle her brow, then looked at the light dusting of Pringle crumbs Polly had left on the BoConcept sofa.

‘Just you?’

Polly bit her lip. ‘We’re not breaking up. It’s just . . . I’m not sure the two of us, kicking about in a tiny horrible rental . . .’





She took a deep breath and a large slug of wine.

‘He said he wants to go back to his mum’s for a bit. Just until . . . until we get ourselves a bit straight, do you know what I mean? Then we can see how the land lies.’

Polly was doing her best to pretend this was the result of a calm, logical decision-making process rather than tempestuous fights and sulking.

‘I mean, it’ll be good . . . a bit of a change.’

Kerensa nodded sympathetically.

‘Until the flat sells . . . I mean, I have nothing. If it fetches more than we’re expecting, that might clear the debts, but . . .’

‘But you’re not counting on it?’

‘The way my luck is at the moment,’ said Polly, ‘I probably will get a tiny bit of money back, and as I leave the bank after picking it up, a bolt of lightning will come out of the sky and set it on fire. Then a piano will fall on my head and knock me down a manhole.’

Kerensa patted her hand.

‘How’s Chris doing?’

Polly shrugged. ‘About the same. They were very nice, the receiver guys. You know, considering.’

‘What a horrible job.’

‘It’s a job,’ said Polly. ‘I’m quite impressed by that at the moment.’

‘Are you looking?’

‘Yes,’ said Polly. ‘I am overqualified and far too old for every single job on earth. Plus nobody seems to pay for entry-level jobs any more. Plus I really need an address.’

Kerensa said instantly, ‘You know you can live here.’

Polly looked round at the immaculate, pristine single





woman's lair. Kerensa had her pick of men – a result of an extremely fit body, expensive clothes and an incredibly snotty attitude – but had never been remotely interested in settling down with anyone. She was like a pedigree cat, thought Polly gloomily, whereas she, Polly, was more like a big, friendly, messy dog. Maybe a springer spaniel; she had long strawberry-blonde hair and small features.

'I would rather sleep in a bin than risk our friendship sharing a place again.'

'We had a great time living together!' said Kerensa.

'We did not!' retorted Polly. 'You went out every weekend with those braying bellends with boats and you never did the washing-up!'

'Well, one, I asked you to come with us every weekend.'

'And I didn't go because they were bellends.'

Kerensa shrugged.

'And two, I never washed up because I never ate anything. You were the one trailing flour and yeast everywhere.'

Polly's baking hobby had never quite left her. Kerensa actually believed that carbs were poison and genuinely thought she was allergic to gluten. It was amazing they were as good friends as they were.

'Still, not a chance,' said Polly, looking sad. 'But God, I don't think I could move in with a bunch of twenty-somethings and pretend to get down with the kids.'

She had turned thirty-two earlier in the year. She wondered, briefly, if one of the tiny upsides of being a bankrupt would be having a good excuse to stop buying wedding and christening presents for absolutely everybody she knew.

Kerensa smiled. 'You totally could. You could go clubbing.'





‘Oh God.’

‘Stay up all night talking about the meaning of life and smoking dope.’

‘Oh Christ.’

‘Go camping at musical festivals.’

‘Seriously,’ said Polly. ‘I’m in despair already and you’re rubbing salt. Rub rub rub. Mmm. Salt.’

Kerensa handed over the Pringles tube with a practised air of weariness.

‘Well, carry on staying with me, I’ve told you.’

‘On your zillion-dollar sofa in your one-bedroom apartment for an unspecified amount of time?’ said Polly. ‘Thank you, it’s kind of you to ask, but I’m going to look online. For me, by myself. It’ll be . . . cool.’



Kerensa and Polly pored over the laptop in silence. Polly was scrolling through the list of flats within the budget set by the bank. It was not an edifying sight. In fact, rents seemed to have gone crazy. It was awful.

‘That’s a cupboard,’ said Kerensa periodically. ‘That one doesn’t have any windows. Why would they take a picture of the stained wall? What’s the other wall like? I know that street from when I dated that ambulanceman. It’s the local bottling blackspot. People get bottled.’

‘There’s nothing,’ said Polly, panicking. She’d had no idea, not really, that their mortgage was so low and rentals were so high. ‘There’s absolutely nothing.’

‘What about an “executive flatshare”?’

‘They’re incredibly expensive, and you have to pay for





satellite television and probably share with some weirdo who keeps weights in his room.'

As she scrolled further down, Polly grew more and more worried. She didn't know quite how low her standards could go, but the more she looked at it, the more she realised she had to be on her own. However much she was trying to keep up appearances with Kerensa and Chris and her mum, something truly awful had happened and it wasn't going to go away, not for a long time. The thought of herself crying quietly in her bedroom surrounded by partying young things was desperate at best, utterly tragic at worst. She needed to retreat, get her bounce back. She was not instantly going to start dressing ten years younger and talking about boy bands. Or go back to her mum, who loved her and would do anything for her, but who would also undoubtedly sigh, and make sorrowful enquiries about Chris and talk about other people's grandchildren and . . . No. Their relationship was all right, but she doubted it was quite up to this.

So then. What?

