

## Composite Story

### The Story of Michelle

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Michelle lives in Edinburgh with her two school-age boys, Ryan (5) and Fraser (9). She used to work for a local catering firm, but the lack of flexibility over working hours proved too difficult to combine with caring for her children. Her eldest son has been diagnosed with autism, and he doesn't always make it to school. There was a learning support teacher who helped him, but she left and hasn't been replaced yet.

Most jobs need a commitment to regular shifts that she just can't cope with just now. She's glad of the benefit income she gets – the Scottish Child Payment has been especially helpful. But it's still hard to make ends meet given the cost of living. The cost of gas, electricity and food has increased sharply over recent months, and the struggle to keep up with all the bills is causing her a lot of stress and anxiety. The rent went up as well after the rent freeze ended. She privately rents her flat, and she's managed to meet the rent, but she keeps the heating off for as long as possible. The kids are always complaining about the flat being freezing. She is on the waiting list for social housing, but she's been told it will be years before a house becomes available. The council recently put her council tax up by 10% and it's her biggest worry. She was struggling before the increase and is in council tax arrears. Her arrears started small, but with added penalties and enforcement fees, her debt has spiralled. She's frightened about what comes next.

Michelle is eager to pick up work where she can but is scarred from the last time she got some shifts in the run-up to Christmas last year. It took her over the threshold for her Universal Credit (UC). That meant she also lost her Scottish Child Payment and a host of other benefits for two months. That was the start of her debt troubles. She tried to set up a payment plan, but even the smallest instalment meant cutting back even more on essentials like food and heating.

The summer holidays were hard. She used to take the boys to swimming but the nearest swimming pool is 40 minutes away by public transport. The kids get free travel, thankfully, but it's nearly £5 for her to get there and back by bus, plus the cost of entry – it's just too much now. There was a local judo class that the boys loved, but it's closed down now. Fraser finds sports at school really hard but the judo gave him confidence. She heard that the library might be closing too – that would be hard as she uses it to access the computer for job searching and claiming benefits while the boys look at the books and games.

Michelle would love to be a nurse – this would give her and her boys more stability and a greater quality of life and has always liked caring for people. But when she looked into it, she was worried that the student loan would mean more debt and lost benefits, as well as additional child care costs and worries. Now at the shops, she's starting to see Christmas stuff appearing – goodness knows how she will be able to afford all that comes with Christmas.