

# Totnes

# Cost of living briefing

February 2026



South Hams

## The crisis in living standards is not over

Citizens Advice South Hams is still helping around hundreds of people a month with cost of living issues. We have passed the 'peak' of people needing crisis support, but we are now seeing increasing numbers of people needing help with severe issues like homelessness, highlighting the consequences of such a sustained cost of living squeeze. Households with children are often the worst affected by the living standards crisis. They are more than twice as likely to have fallen behind on household bills, including energy, water, broadband, mobile, car insurance, and mortgage payments, than households without children, and just under twice as likely to have fallen behind on rent than households without children.

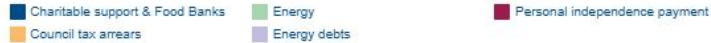
We are also helping significant numbers of people with debt issues - and the amount of debt people owe is also at record highs (averaging over £9,000 in August). Over half the people we help with debt advice are still in a negative budget, where their income isn't enough to cover their costs, even after expert advice.

Our national data set shows that private renters and people with children are some of the most likely to face a negative budget. We continue to see significant numbers of clients whose incomes cannot keep pace with their essential costs. The number of people we help with food bank referrals are still at historically high levels.

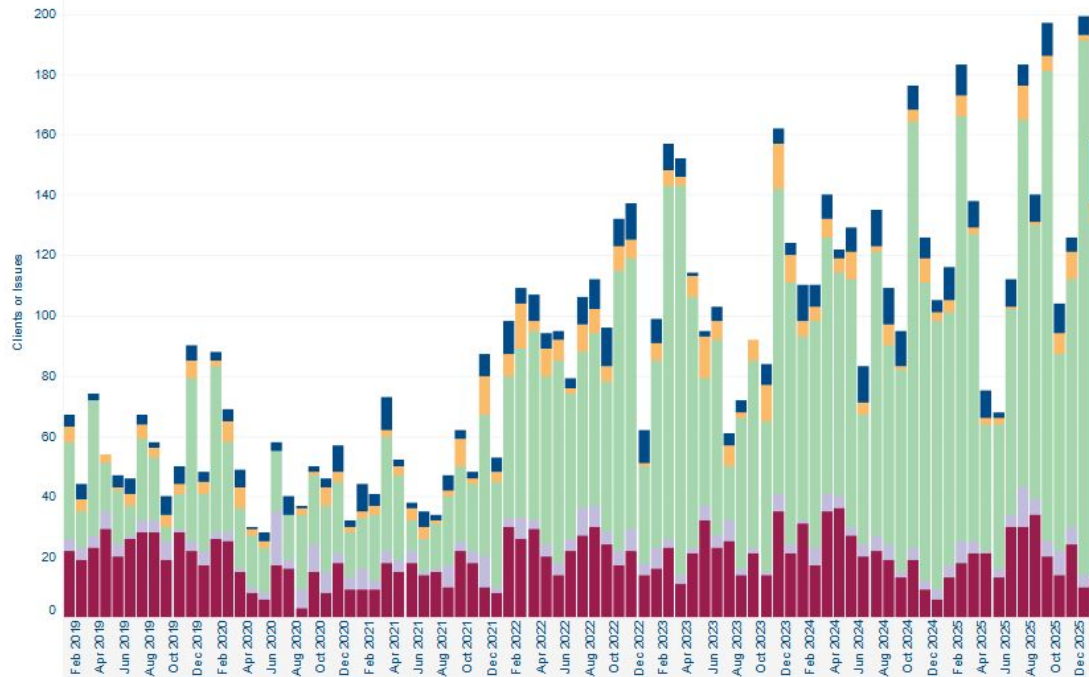


# Totnes

## 1) Five key cost of living Issues



Five Key cost of living issues



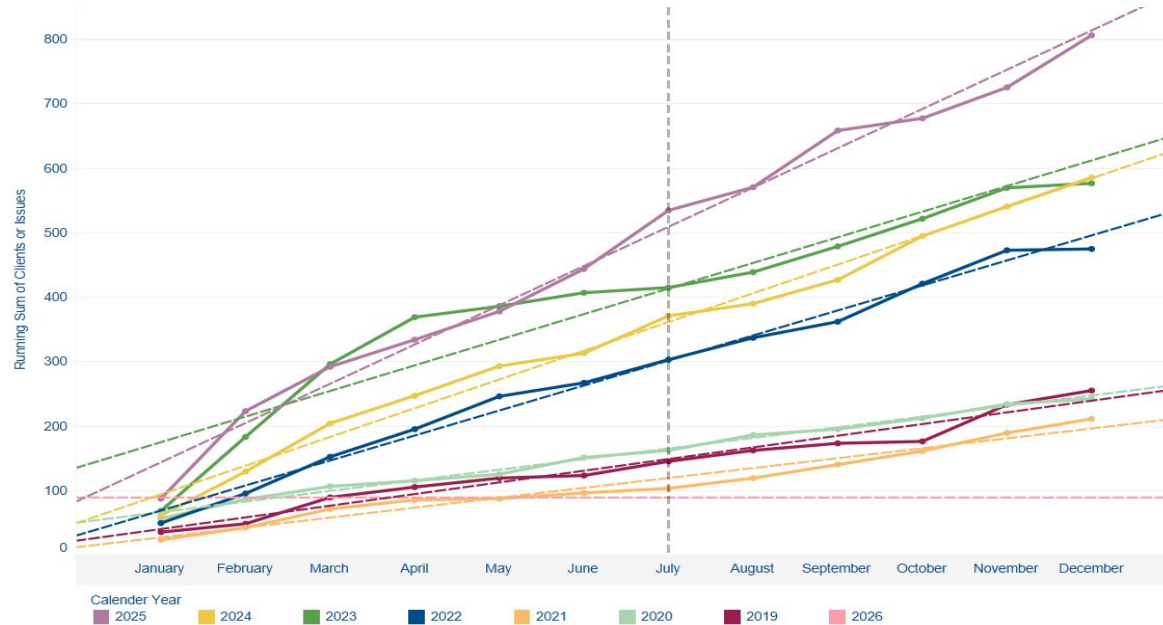
Our local data demonstrates ongoing and elevated levels of financial vulnerability within the Totnes community. Energy affordability remains a dominant issue, with knock-on impacts in debt and food insecurity. Demand has not returned to anything like pre pandemic levels, indicating continued need for frontline advice, hardship support, and targeted intervention funding.

PIP assessments are deeply flawed and often lead to incorrect decisions. Many claimants are wrongly denied thousands of pounds a year and forced to go through a difficult appeals process. 68% of these are overturned in favour of the claimant, usually on the same evidence.

### 3d) Energy year on year

This shows cumulative energy clients by year with trend lines. The trend line for the current year indicates how many clients we might see later in the year based on historic data.

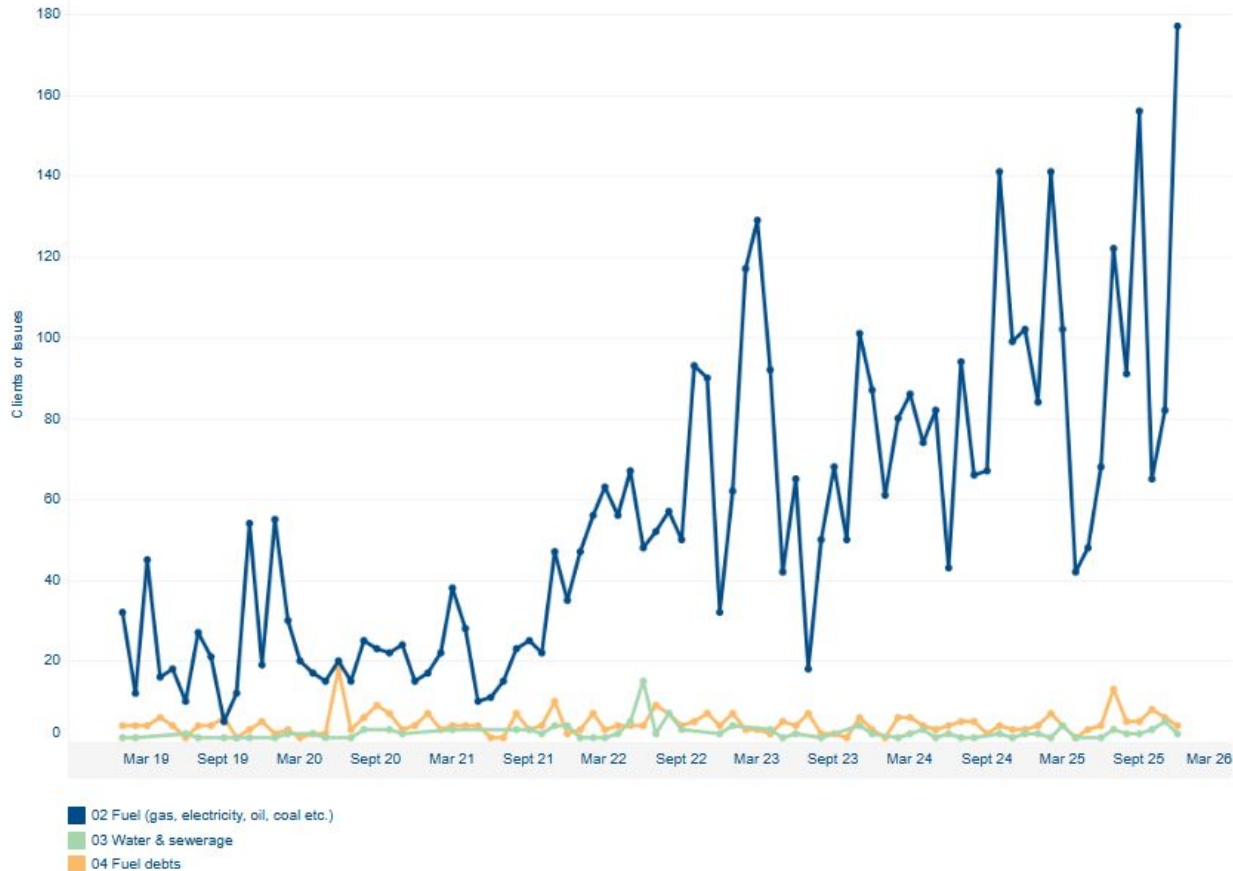
Cumulative number of people who we've helped with energy issues each year



This includes a range of issues, including energy bill affordability, debt recovery action, issues with billing and customer service

Although energy costs are no longer making headlines, they continue to rise year after year. Many households are coping with these high prices by cutting back on heating and other essentials—a strategy that is increasingly unsustainable. More and more people who previously managed their budgets comfortably are now seeking support with energy bills, showing the growing pressure on household finances.

## Water, Energy and Energy debts



Energy debt has become the most common type of debt we help people with. While energy bills have fallen from their 2022 peak, they remain two-thirds higher than pre-crisis, and many households are rationing or falling into debt.

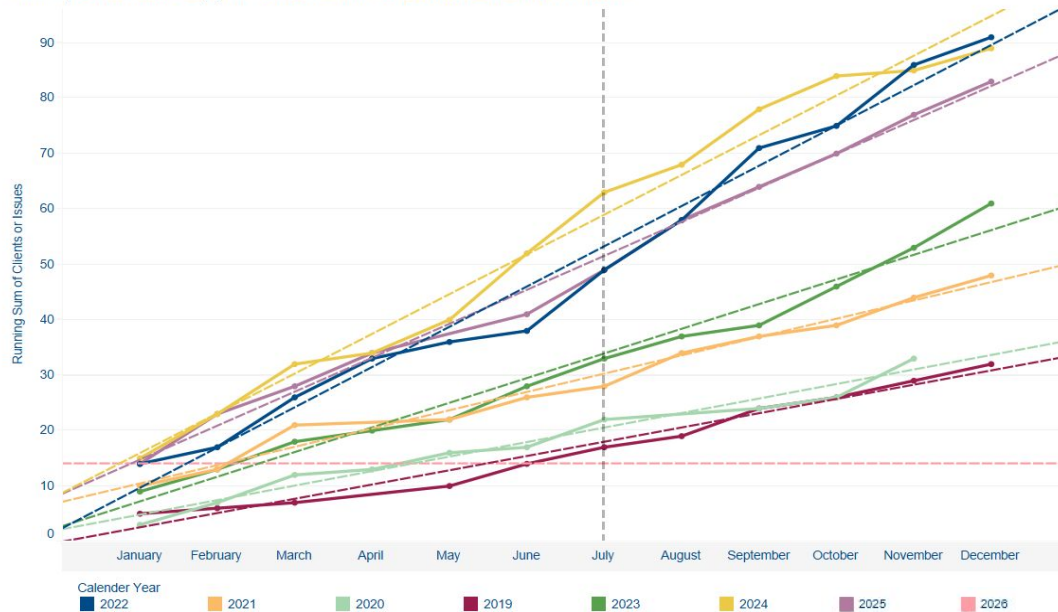
Private renters are facing acute budget pressures due to spiralling rents over recent years - unfreezing Local Housing Allowance (LHA) would have the biggest impact here.

In addition almost one in five bill payers struggled to cover their water bill in the last year, with over a fifth of those having difficulties getting into debt with their supplier as a result. Unsurprisingly, for almost a third of those struggling (31%), problems started when water bills increased by an average of £123 per year from April 2025.

## 4b) Crisis Support year on year

This shows number of people coming to us because they can't afford to eat or need other financial assistance. The trend line for the current year indicates how many clients we might see later in the year based on historic data.

Crisis | Charitable support & foodbanks & Localised social welfare



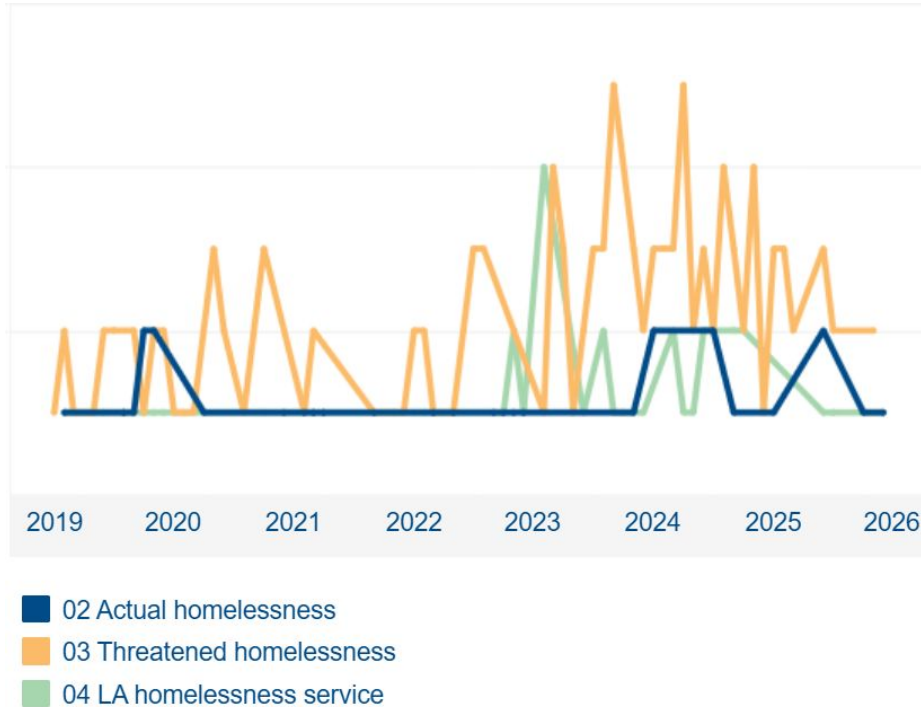
Figures for crisis support represent the number of people Citizens Advice helps with either referrals to food banks' or other charitable support (covers any emergency financial support or support in kind people need to make ends meet) and localised social welfare

Emergency food and hardship support is no longer an occasional need for a small number of households, but a sustained pressure within the Totnes community.

Poor housing conditions such as cold, damp and mouldy homes can lead to serious physical and mental health problems. Inadequate insulation and draughty windows and doors also pushes people's energy bills up as they struggle to heat their home to a comfortable temperature.

Housing quality is a particular issue in the private rented sector as current regulations are insufficient to ensure tenants have a safe, warm home. A third of renters struggle to heat their homes to a comfortable temperature. Local authorities also struggle to enforce standards in communities due to a lack of capacity and funding. More than two in five private renters had to ration gas and electricity to afford their energy bills last winter.

# Homelessness



Our data shows fluctuations in threatened homelessness, with several peaks indicating periods of increased housing instability among clients. Levels of actual homelessness remained relatively low and stable. Overall, this demonstrates ongoing demand for our advice, early intervention, and preventative housing support provision.

Nationally, since 2021, we've seen a 68% increase in people coming to Citizens Advice with a temporary accommodation issue. We see that people are becoming trapped in often unsafe and unsuitable accommodation for too long. People in temporary accommodation face increased costs due to lack of access to cooking facilities, higher public transport costs when placed away from employment or schools, and additional laundry and furniture costs. This is pushing people further into poverty and making leaving 'temporary' accommodation much more difficult.

## **Our campaigns - national and local**

As a member of the national Citizens Advice network, Citizens Advice South Hams can amplify the voice of local people by sharing their experiences with the national social policy and campaigns team. Together we campaign for change at a national and local scale.

Our campaigns for 25/26 are:

- Ending child poverty
- Making social housing rent affordable
- Making benefits work for disabled people

## **We will continue to advocate for those in our community**

While the immediate crisis phase may have eased, the underlying pressures on household finances remain deeply entrenched. Rising energy costs, unaffordable housing, growing debt, and increasing homelessness risks are not isolated issues — they are interconnected symptoms of a prolonged squeeze on living standards. Too many households, particularly families with children, private renters, and disabled people, are still unable to cover their essential costs.

Targeted bill support, affordable housing, and a benefits system that works for disabled people is essential to prevent further hardship. By combining local insight with national campaigning, Citizens Advice South Hams will continue to amplify the voices of our community and push for the structural changes needed to reduce poverty and build financial resilience for the long term.

# Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

[southhamscab.org.uk](https://southhamscab.org.uk)



Published February 2026.

Citizens Advice South Hams is an operating name of South Hams Citizens Advice Bureau Ltd.  
Registered charity 1091133.