The Quill

Autumn 2026

A Periodic Newsletter for Distribution to the Members of the Three Rooms Club
Please feel free to circulate this newsletter to your colleagues

An on-line copy of this newsletter is available on the club website at

www.3roomsclub.london

Need to Contact the Club?
Our mailing address is: The Three Rooms Club, Room 136, Lloyd's, 1 Lime Street, London EC3M 7HA
Email: Tim Willens secretary@3roomsclub.london

Welcome to our Autumn 2026 Edition of the Quill

In this edition of the Quill…….

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From the Editor

Welcome to our Autumn 2026 edition of the Quill, in this edition you will find details of the next Get Together which includes the opportunity for a lunch on the same day and also our 2027 plans for the distribution of the Quill.

There is good news from our friends at the Insurance Museum with details of an exhibition at the Bank of England and news that the Three Rooms Charitable Trust is supporting the museum.

The Editor becomes a stand in Grumpy Old Man and Roger Foord recounts the story of King Canute.

And finally, the Tax Payers Alliance spills the beans on Britain's Benefits Crisis including government funded Motability cars for alcoholics and how much your council is in debt. Take a look there are some scary numbers.

Martin Robinson
Editor of the Quill
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Keeping in Contact

Our website aims to keep members up to date with club news. We are very keen to speed up the communication with our members, but currently the mainstay of our communication is via surface mail.

We do not have many of our Members' email addresses, if you have an email address, please do let Paul Coombes know your details.
Email to: paulgcoombes@msn.com

You can find past editions of the Quill on our website at: www.3roomsclub.london/the-quill

Articles and Pictures for Future Editions

We need news stories and pictures from the past and present please do send any content to the Editor of the Quill: martinbrob@gmail.com

A Reminder about our Change of Bank

In 2022 we commenced the process of changing our bank from Coutts to NatWest.

The agreement we have with Coutts was that they would continue to process subscriptions received from Members (Standing Orders and Direct Debits) during an extended 'change-over' period to give our members time to make the necessary arrangements to change their banking instructions.

If you have not taken the necessary action, we are asking you to please change your Standing Order/Direct Debit to pay your annual subscription of £15 to our Business Current Account details below.

Account Name: Three Rooms Club
Bank: NatWest
Account Number: 31459153
Sort Code: 56-00-18

If you have any questions regarding the account transfer please contact our Treasurer, Vernon Ashford: vashford@hotmail.co.uk

Our Next Get Together

Our next Get Together will be held on Thursday 12th November, The Get Together will be held at the City University Club, 42 Crutched Friars, London EC3N 2AP. The City University Cub is at the location of the former Lloyds Club.

We have a new offering for you to consider. The City University Club have offered us a 2 course set lunch with a ½ bottle of wine and tea and coffee for £50 per person on the day of our Get Together. We would be delighted if members would join Committee members for lunch.

This will be followed by our Get Together commencing at 16:00 with a buffet at 18:00 at £15 per person. There will as usual be a pay bar.

At the Get Together we will be joined by members of the family of the late Don Coombe and there will be a tribute to Don.

I hope you will join us for the lunch and / or the Get together.

Your invitation is included as a loose-leaf attachment to this edition of the Quill.

Please complete and return the enclosed order form if you would like to join us and reserve your place. Attendance will be allocated on a first come first served basis and no access will be available at the lunch or at the evening Get Together without a prior reservation.

The Quill – Changes to Distribution from 2027

The Quill has been an important part of the Three Rooms Club for many years, keeping members informed about the Club, its activities and the work it supports.

The Club currently spends approximately £4,500 each year on printing and distributing the Spring and Autumn editions of the Quill. This is, by a considerable margin, the Club's largest single annual expenditure.

The Three Rooms Committee has therefore reviewed how the Quill is produced and distributed, with the aim of directing as much of the Club's funds as possible towards our charitable giving.

A new way to receive the Quill

From 2027, the Quill will move to a digital-only format. We will no longer produce or distribute a printed edition, but the Quill itself will continue to be published twice a year, in April and October. Past editions of the Quill are already available on the Club's website at: https://3roomsclub.london/the-quill/

For members for whom we hold an email address, we will send an email notification each time a new Quill edition is published, with a direct link to the latest Quill in our website. The notification will include an invite for the next Get Together with booking and payment details.

Members who have not provided an email address will still be able to access the latest edition online at the above address in April and October each year. An advertisement for the next Get Together will appear under the events section of the club website for those members who have not provided an email address.

We would like to thank Richard Taylor and his colleagues from Canon UK for their excellent support in the printing and distribution of the Quill.

More for charity

This change will remove approximately £4,500 of annual printing and distribution costs. The Committee intends that the resulting saving will enable the Club to increase the funds available for charitable donations.

Moving to digital distribution also avoids the environmental impact associated with printing and sending hundreds of copies of the Quill by post.

We appreciate that some members may prefer receiving a printed copy, but after careful consideration the Committee believes that this is the most effective way to ensure that the Club's resources are used where they can have the greatest benefit.

If you would like to receive email notifications when future editions of the Quill are published, please ensure that the Club has your current email address by advising Paul Coombes paulgcoombes@msn.com

Our industry has a remarkable history. Let's make sure it has a permanent home & The 3 Rooms Club Charitable Trust Steps Up

Preserving the History of Our Insurance Market

There are many of us who have enjoyed long and rewarding careers in the Lloyd's and London Insurance Market. During our careers, many of us have also had the privilege of promoting our industry around the world – introducing clients, friends, family and business acquaintances to the remarkable institution that is Lloyd's, perhaps taking them into the Room and showing them at first hand the unique environment in which our market operates.

For many of us, that experience has also created a deep appreciation of the history, traditions and people that have shaped the London insurance market over hundreds of years.

That history deserves to be preserved.

The Insurance Museum, under the leadership of Reg Brown and his colleagues, is working to ensure that the remarkable story of our industry is properly recorded, recognised and made accessible to future generations. The ambition is to establish a permanent Insurance Museum in the City of London – in the very heart of the market whose history it seeks to preserve.

This is an important opportunity for those of us who have benefited from being part of this extraordinary industry to give something back.

In this issue of *The Quill* you will see an invitation to visit the Bank of England and see first-hand the considerable progress that has already been made towards establishing a permanent museum.

I would urge everyone who has an affection for, or connection with the London Insurance Market to consider how they can help. A personal donation would be greatly appreciated, but support does not necessarily have to be financial. You may be able to encourage your firm, employer, colleagues, clients or business contacts to support the project, make an introduction, provide sponsorship or simply help spread the word.

The Insurance Museum is seeking to preserve **our** industry's history – the history in which so many of us have played a part.

If we do not help preserve that history now, there is a real risk that much of it will be lost to future generations.

Your Committee has already demonstrated its support by making a donation to the Insurance Museum. I hope that many of you will now consider what you can do to help ensure that a permanent Insurance Museum becomes a reality.

PLEASE DO VISIT

AFTER THE FIRE: INSURANCE, FINANCE & A REBUILT CITY
5 October – 27 November 2026
Bank of England Museum, Bartholomew Lane, London EC2R 8AH

Admission is free. The museum is open Monday to Friday, 10am–5pm, with selected late openings on Thursdays.

Three Rooms Charitable Trust Signs the Insurance Museum Slip Campaign

The Three Rooms Club Charitable Trust is delighted to announce it is a Bronze Founder Donor of the Insurance Museum (IM), having made a recent donation to the Sign The Slip campaign.

The Sign The Slip campaign, is raising funds to open a permanent museum and educational centre in the heart of EC3, dedicated to all things insurance. This fantastic resource will share the fascinating story of insurance, provide a centre for entertainment as well as education, generate greater interest and awareness of the social and economic importance of insurance and attract talent into the sector.

These ambitions are dependent on the financial support of the sector. If you would like to find out more about IM, become a member or register for their newsletter you can visit **https://insurance.museum** to learn more about the Sign The Slip campaign or to make a philanthropic donation visit: **/slip.insurance.museum/sign-the-slip**.

Martin Robinson,
Chairman
Lloyd's Three Rooms Club & Charitable Trust

Membership Matters

Notices of Resignation received from Members

Mr. E.J. **HALL** (Ted) – Member No. 00731

Mr. A.M.O. **SIGWART** (Anthony) – Member No. 1515

Mr. J.M. **GRAHAM** (John) – Member No. 1563

Notification of Deceased Members

Mr. M.F. **RACE** (Michael) – Member No. 1575

Mr. M.H. **WOODS** (Michael) – Member No.1386

Mr. M.J.V. **HOUSLEY** (Michael) – Member No. 00992, Died Summer, 2025

Mr. B.W. **GOODWIN** (Barry) – Member No. 1288, Died July 30th, 2025

Mr. R. **FITTER** (Roger) – Member No.00904, Died September 16th, 2025

Mr. R.P.C. **HILLYARD** (Robin) – Member No. 00973, Died October 24th, 2025

Mr. D.A. **MOCATTA** (David) – Member No. 00564, Died January 5th, 2026

Mr. J.A. **GIBBONS** (John) – Member No. 00970, Died February 17th, 2026

Mr. B. **BLAMEY** (Brian) – Member No. 1108, Died March 27th, 2026

Mr. A.F. **HAMPTON** (Alan) – Member No. 1092, Died April 25th, 2026

Mr. D. **CAMPBELL-JONES** (Donald) – Member No. 1328, Died May 25th, 2026

Mr. B.R. **WHITE** (Brian) – Member No. 00807, Died May 27th, 2026

Mr. R.A. **ELLIS** (Bob) – Member No. 00372, Died June 23rd, 2026

Mr. R.J. **LIONE** (Ray) – Member No. 1206, Died July, 2026

Notification of Changes of Address

Sir Alexander **GRAHAM**, G.B.E – Member No.00438

Mr. M.J. **BONDS** (Martin) – Member No. 1388

Mr. P. **PERRY** (Phillip) - Member No. 1584

Mr. T.A.R. **GOULD** (Tim) – Member No. 1444

Mr. L. **STRINGER** (Laurence) – Member No.1733

Mr. C. **BRINSMEAD** (Christopher) – Member No. 00128

The Grumpy Old Man

My grumpy old colleagues are away at present travelling and are almost certainly compiling complaints about their travel and accommodation experiences. I will open the surgery on their return to hear their woes. I know of one who had his river cruise on the Rhine cancelled due to a shortage of water, I'm not sure who he will blame for that. I don't think South Eastern Water are responsible for that one.

Those of you who remember, will recall that in the Autumn 2024 edition of the Quill I penned an article about the CEO of South Eastern Water. During a TV interview he wore a site hat with a notice "Dispose of by 2026" on the rear of the hat. I enquired of Southern Eastern Water, was it the hat or the wearer who was to be disposed of? Eventually I received an answer from South Eastern Water and they were at pains to point out it was the site hat that the disposal notice applied to and not the wearer. I had a feeling it was the wearer who would be disposed of. Well I was right, goodbye in 2026, David Hinton, Southern Eastern Water CEO.

So what else is bothering me?

Well, trying to steer clear of politics, I can't help but be astounded that the benefits system is growing by the day, not as a result of providing a safety net to those in need but supporting the lifestyle of many people. In this edition of the Quill there are a couple of Tax Payers Alliance articles that highlight how out of control the finances of the UK are and another about how much in debt your council is in. One piece of interesting news is that there are 770 people in the UK who claim Motability cars as a result of alcohol misuse! In that case I'm going to be practising hard and targeting a BMW M5.

"As of April 2025, almost 73,000 claimed Motability cars for mental health conditions such as anxiety, autism and ADHD. Alcohol misuse accounted for 770 and obesity for 800".

Next on my list is consumer credit agencies……..
Experian to be precise. Under their credit scoring, 1250 is according to Experian the highest score you can achieve. Using my no cost access to Experian I received advice of my credit score of 1250 with a note that there was one important issue that needed my urgent attention. I contacted Experian and they said that, in order to find out what the important matter was I needed to upgrade to a £14.99 monthly subscription. It turns out the important issue that I needed to attend to was only the £14.99 upgrade! All it boiled down to was a clumsy marketing exercise by Experian and needless to say I will not be parting with £14.99 per month. In this age of confidentiality how come the likes of Experian have been given so much of our personal information in order that they can make money?

Opening a bank account…….
For a private club, I have since May 2026 been trying to open a bank account with Nat West. The account was finally opened in early August and an application was made to secure online banking facilities. As at the time of writing this article, the application for online banking has been refused. No explanation as to why and their email stated that they were unable tell me the reason for the refusal in an email. A phone call revealed that the form I filled in was complete except for the name and signature of one of the company directors who had already signed the form in the relevant box but they needed his name and signature on page 5. When I explained there were no boxes for the name and signature on page 5, they confirmed the boxes were missing from the form. I just wonder why such organisations should be trusted to handle money! It looks like Nat West were a bad choice, we only approached them because our previous bank TIDE (Not a proper bank by the way) were so useless.

How is the Central Technology in the Market Progressing?

Thank you to Roger Foord of Lime Street Systems Solutions Ltd. for a follow up article on market technology.

When I was young I remember the story of King Canute and his demands for the tide to stop and thinking he was 'potty'!

In fact, however, he was just the opposite and was proving to his fawning acolytes that he wasn't 'All Powerful' as they had thought. He knew that the tide could never be commanded or regulated to stop, ever.

Technology has the same traits as it never stops once started on a new path. When I first started in technology in the 1970's data was held on magnetic tapes (Any old rerun of a 'Man from Uncle' amuses me with them revolving in the back ground). Tapes gave rise to discs and then earlier this century discs became 'the cloud' (Don't look up as they aren't really up there!).

It is the evolution of 'cloud' technology and the immense power of 'chips' which has given rise to all information now being stored in data centres and it is this information which has given rise to Artificial Intelligence and the worrying power that AI is having on our lives.

Like King Canute and the tide there is no stopping its progress whatever regulators, technology experts or Donald Trump say. It might be slowed down or partially regulated but it is now set in motion and might eventually cause global mayhem.

From a Lloyd's perspective and its managing of the global insurance a reinsurance market it is bound to be a question that needs asking but to which there doesn't appear to be a conclusive answer.

Lloyd's big deal is the fact that both underwriters and brokers have their expertise of their Class of Business gathered over many years and clients like what they see and get in return for their premium. But one could see a time when a risk manager in Asia gives AI a chance instead of visiting a broker in EC3.

A London brokers submission to underwriters could and is already, likely to benefit from a faster production but with a visual overview and correction.

Lloyd's, as opposed to other financial markets and the general insurance market, is unique with its personal touch and happily is expanding, not reducing, its Underwrting area to a third 'gallery' which seems like great news.

Technology, however, is no great friend of a 'face to face' market where the technology expertise for central changes to this practice over the past 30 years has failed dismally. Personally I hope that AI doesn't give these past costly efforts at change their 'moment of glory'.

Roger Foord
Lime Street Systems
Solutions Ltd.

New exhibition opens exploring the origins of professional insurance

For those who look back at their career in insurance with genuine fondness, we heartily recommend a visit to the Bank of England. This Autumn, the Insurance Museum (IM) is bringing a new exhibition to its museum space, ***After The Fire: Insurance, Finance and a Rebuilt City,*** which aims to bring to life the early days of the profession.

This exhibition will be a landmark achievement for the Insurance Museum (IM). As IM Director Howard Benge states: "At the core of IM's ambitions, is to share the story of insurance to a wider public; to educate, to inform and to encourage new talent into the sector. This exhibition is a fantastic opportunity to start to show what IM can achieve." He continues, "For us, this is just the start. With the financial backing of the insurance sector, IM's ultimate ambition is to house a permanent exhibition and educational centre in the heart of EC3, dedicated to all things insurance."

The exhibition is brought to the public in partnership with the Bank of England and runs from 5 October to 27 November 2026. It explores three interconnected developments within the world of insurance and finance, which helped transform London and ultimately, international commerce. Visitors will be taken back to London around 1700 – a time when the City was being rebuilt after the Great Fire, international trade was expanding and the foundations of modern insurance and finance were beginning to take shape.

The background to the story is the Great Fire of London of 1666, which devastated much of the City. Emerging from this destruction was an extraordinary period of rebuilding and innovation. Fire insurance developed in response to the social and economic risks exposed by the catastrophe. At the same time, London's growing international trade created an increasing need to insure ships and cargoes.

Alongside these developments, new financial institutions and networks emerged. The Bank of England was established in 1694, while the Royal Exchange, the City's coffee houses and emerging insurance businesses brought together merchants, investors, shipowners, brokers and underwriters. The result was a remarkably modern, interconnected financial ecosystem.

Benge elaborates: "After the Great Fire, London had to reinvent itself. Out of that period of rebuilding came new ways of understanding and managing risk, new financial relationships and a rapidly expanding international marketplace. Through the exhibition, we want to set a stage, where visitors feel they can take a small step into that world and get a feel for the people and ideas behind the institutions and practices that would eventually become recognisable to generations of insurance professionals."

The exhibition has been designed by mr.creative studio, whose work includes some of London's best-known heritage and visitor attractions, while acclaimed illustrator and printmaker Alice Pattullo provides the original artwork. Together, they have created a richly textured and atmospheric interpretation of the early financial City.

Pattullo's distinctive illustrations and the tactile exhibition design are intended to give visitors more than historical information. They want to create a sense of actually being there – walking through the streets, entering the coffee house and encountering the people who were helping to shape London's commercial future.

Expected to be the most anticipated feature of the exhibition, is a reconstruction of the interior of Edward Lloyd's Coffee House. While Lloyd's is now synonymous with the global insurance market, its origins were considerably more modest: a coffee house where merchants, shipowners, brokers and insurers could meet, exchange intelligence and discuss ships, cargoes and risks. The reconstruction brings to life some of that activity, alongside a large-scale street scene depicting London around 1700.

Benge says he is thrilled with the result. "Visitors will encounter an 80-square-metre exhibition featuring the Royal Exchange, Grocers' Hall and Lloyd's Coffee House, together with illustrated figures representing some of the people who inhabited the City. It is a world of

merchants, investors and underwriters – but also of information, relationships and trust. In many respects, those fundamentals will feel remarkably familiar to anyone who spent a working life in insurance.

What makes the story particularly interesting is that these were not isolated developments. Insurance, finance and trade were becoming increasingly intertwined. That relationship is still at the heart of the modern insurance profession."

The exhibition represents an important milestone for the Insurance Museum. Until now, much of its work has been delivered through digital galleries, talks, webinars, tours and educational resources. Its longer-term ambition is considerably bigger: to establish a permanent Insurance Museum in the heart of London's EC3 insurance district, complete with an educational centre.

The museum was the brainchild of former CII President Reg Brown, who believes insurance deserves a museum of its own, similar to that of the Bank of England. That ambition needs sector support through philanthropic and company donations through their Sign The Slip fundraising campaign. The aim is to raise £1 million a year, with an initial target of £3 million, to establish and fund a permanent museum.

The Insurance Museum wants to make insurance accessible to audiences who may know surprisingly little about the industry that underpins so much of modern life. Its educational programme aims to reach children, young people, parents, teachers, students and insurance professionals – with a particular focus on inspiring the young to consider insurance as a future career.

The exhibition's programme includes school workshops, family activities, talks, tours, walking tours and sector-focused events. A family trail will explore London's historic fire marks and their connection with the early fire insurance companies.

To visit the IM virtual galleries visit: insurance.museum. To support the Sign The Slip fundraising campaign visit: slip.insurance.museum/sign-the-slip.

AFTER THE FIRE: INSURANCE, FINANCE & A REBUILT CITY
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Bank of England Museum, Bartholomew Lane, London EC2R 8AH

Admission is free. The museum is open Monday to Friday, 10am–5pm, with selected late openings on Thursdays.

Britain's Benefits Crisis

Our thanks to the Tax Payers Alliance (TPA) for their agreement to publish their findings

Well here we are at the end of the TPA's first Welfare Week. Don't worry, this wasn't some woke nonsense dredged up from the depths of an HR department. In last week's bulletin, I said we were preparing to reveal the inner workings of Britain's benefits system. Our week of exposés didn't disappoint as we revealed the size and scope of Britain's dependency crisis, digging beneath the headlines to show what's really going on. From which areas are seeing the greatest increase in claims and what people are claiming for to the surge in psychiatric disorders and the flash motors being dished out, we uncovered it all.

It's quite the ride so buckle up…

Welfare Hotspots

We kicked things off with the news that 2.4 million working age Brits (6.5 per cent) were, as of March 2026, receiving universal credit (UC) with no requirement to work, entitling them to an additional UC payment worth up to £429.80 per month, on top of any other benefits they receive.
In 25 council areas, at least one in ten working age adults hold limited capability for work and work-related activity (LCWRA) status. Blackpool had the highest proportion of their population with LCWRA at 14.1 per cent, compared to an average of 8.3 per cent across the North West.

Our findings showed a big regional divide with Wales, the North East, and North West making up 9 of the top 10 local authorities with the highest rates of LCWRA. By contrast, 8 out of the 10 council areas with the lowest rates are in the South East.
Particularly alarming was that 804,476 people in their 20s and 30s were holding LCWRA status, 4.2 per cent and 5.5 per cent respectively. Indeed, in seven local authorities, the share of 20 to 29 year olds on LCWRA was higher than 60 to 64 year olds, places like West Devon, North Norfolk, Monmouthshire, and Wealden.
As John O'Connell told *the Sun*: "*These welfare hotspots underline just how severe Britain's benefits crisis has become. The health element of universal credit is supposed to be for special cases, but now it means millions of working age people are given extra money to sit at home without any requirement to look for work.*"

One-in-Five Receiving UC

Of course this was just the tip of the iceberg. We revealed that one-in-five working age people are now claiming universal credit.
Of those aged between 20 and 64 in England and Wales, 20.3 per cent were receiving universal credit as of May 2026.
Again, there were particularly worrying figures for younger age groups as 1.3 million (17 per cent) of those in their 20s and 2 million (23 per cent) in their 30s claimed UC. Together this was 3.3 million people under the age of 40.
Among those in their 20s, claims for UC reached 33.9 per cent in Blackpool followed by Thanet at 31.6 per cent, and Great Yarmouth and Hartlepool at 30.8 per cent. The picture was even bleaker for those in their 30s as it hit 40.6 per cent in Blackpool, 38.4 per cent in Great Yarmouth, and 38 per cent in Hartlepool. At the other end of the spectrum, council areas in London occupied 8 out of the top ten spots for claims among people aged 60 to 64, with 51 per cent in Tower Hamlets.

In 15 council areas, at least 30 per cent of the working age population received UC while in 54 local authorities, the figures showed that a quarter are claiming. Blackpool topped this list too with 35.2 per cent in receipt in May 2026.
Speaking to journalists, William Yarwood said: "*In some places, dependency on universal credit has become endemic. Generations are being dumped on benefits: written off and condemned to a life of dependency as ministers make it harder for them to find a job. If Andy Burnham was serious about growth in every postcode, he would be making it more affordable to hire young people*."
While some of those who are receiving universal credit are in work, having 20 per cent of the population reliant on benefits is clearly unsustainable.
A key issue here is what people are being able to claim for. Diving into the data, the TPA team uncovered a massive explosion in claims for autism, mixed anxiety and depressive disorder (MADD), and ADHD. Across parliamentary constituencies in England and Wales, PIP claims for MADD increased by an average of 108.5 per cent between April 2021 and April 2026, while autism claims rose by 136.6 per cent.
Overall, psychiatric disorders accounted for an average of 39 per cent of PIP claims across constituencies, rising to 51.7 per cent in Bristol Central. ADHD, autism and MADD together accounted for more than half of all PIP claims attributed to psychiatric conditions.
Alongside the rise in psychiatric disorders, we found 52,210 are now getting PIP for non-specific back pain, where no specific underlying cause has been identified making symptoms harder to verify independently. The number of claimants with non-specific back pain as their main disabling condition increased by 58.9 per cent in five years.

Not Forgetting the Cars

Rounding off the week, we revealed the shocking 79.9 per cent average rise in enhanced mobility PIP claims, giving those who qualify access to the Motability scheme. Over 2 million people.
In case you were wondering, the Motability scheme allows the extra benefit to be exchanged for a far more generous package including a new car on a rolling three year lease, multiple driver insurance, breakdown cover, servicing & MOT, a home charging point for electric vehicles, and an exemption from vehicle excise duty.
Enhanced mobility claims in Enfield jumped 130.2 per cent between April 2021 and April 2026, the largest increase in the country while the North East was the region with the most recipients at 124,064.
As of April 2025, almost 73,000 claimed Motability cars for mental health conditions such as anxiety, autism and ADHD. Alcohol misuse accounted for 770 and obesity for 800. The number of luxury brand cars like Mercedes, BMW, and Audi, reached 13,000. Naturally, I was less than impressed and told *Express* readers: "*A benefits system that pays for claimants to cruise around in flashy cars is not fit for purpose*."

Benjamin Elks, Grassroots Development Manager, Tax Payers Alliance

Local Authority Debt

Our thanks again to the Tax Payers Alliance (TPA) for their agreement to publish their findings.

I think it is worth looking at **https://taxpayersalliance.com/briefing-local-authority-debt/** and click on the "SEE FULL DATA SET"

You can see your local council circumstances.

Sorry if you live under Woking Council, the debt is £2,185,377,000 that's £20,697 per resident!

Here are some highlights from the report by the TPA

Local authority debt in the UK reached a record high of £154.6 billion in 2025-26
Local authority debt in England was equivalent to more than 53 million average band D council tax bills.
Local authority debt in England and Wales in 2025-26 was more than seven times the estimated £18.6 billion cost of repairing all potholes on local roads in England and Wales.

The TaxPayers' Alliance is warning of a "ticking time bomb" as local authorities continue to increase debts.

Local authority debt in the UK reached a record £154.6 billion in 2025-26, an increase of £6 billion, or 4.1 per cent, on the previous year, new TaxPayers' Alliance research has revealed.

Published ahead of the Local Government Association (LGA) Annual Conference and Exhibition in Bournemouth, the TPA has found that council debt has more than doubled since 2009-10. In cash terms, local authority debt has risen by £84.6 billion, from £70 billion to £154.6 billion.

The ten most indebted local authorities held a combined £35.8 billion of debt, nearly a quarter of the UK total. Transport for London was the most indebted local authority body, with £14 billion of debt, while Birmingham was the most indebted council outside Greater London Authority bodies, with £3.5 billion.

Dates For Your Diary

Three Rooms Club "Get Togethers"

Thursday 13th May 2027 commencing at 16:00

Potential for a lunch

Thursday 18th November 2027 commencing at 16:00

Potential for a lunch