# Cumberland in full

The council tax bill and who receives it, spending by service, payments over £500, senior pay, the report card and how the council compares.

**Figures as of:** 28 September 2026

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**This is a snapshot.** It was generated on 18 November 2026 and does not change. The figures may have been updated since: the live version is at https://whereyourmoneygoes.co.uk/reports/#council-cumberland.

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# Executive summary

The key figures from each part of this report, with the change on a year earlier where the source gives one.

## Cumberland: your area

**£2,511**
Band D council tax, 2026-27
+£117 (+4.9%) vs 2025-26
As of 6 April 2026

**50.1%**
Household waste recycled, 2024-25

**2%**
A roads where maintenance should be considered, 2024-25

## Council tax in Cumberland

**£2,511**
Band D a year, 2026-27
+£117 (+4.9%) vs 2025-26
As of 6 April 2026

**£1,674**
Band A, the lowest
As of 6 April 2026

**+£100**
Band D against the England average of £2,411
Above average
As of 6 April 2026

## Where your council tax goes in Cumberland

**£2,511.32**
Band D bill, 2026-27
As of 6 April 2026

**£1,964.49**
Goes to Cumberland itself (78%)
As of 6 April 2026

**£737.89**
Largest line: children's social care
As of 28 September 2026

# Cumberland: your area

Your area · Last updated 18 November 2026 · https://whereyourmoneygoes.co.uk/your-area/cumberland/

**Cumberland** sets a Band D council tax of **£2,511** for 2026-27, 87 of 296 councils in England from the highest. Police: Cumbria. Fire and rescue: Cumbria. Health: NHS North East and North Cumbria Integrated Care Board and NHS Lancashire and South Cumbria Integrated Care Board. This page links to everything the site holds on the area; the full bill, the report card and parking each have a page of their own.

## Key figures

**£2,511**
Band D council tax, 2026-27
+£117 (+4.9%) vs 2025-26
As of 6 April 2026

**50.1%**
Household waste recycled, 2024-25

**2%**
A roads where maintenance should be considered, 2024-25

**33%**
Reserves as a share of spending, 2023-24

## What is the council tax in Cumberland?

Band D is **£2,511** a year for 2026-27, and Band A, the lowest, **£1,674**. That is £100 above the England average of £2,411, 87 of 296 in England from the highest.

Of a Band D bill, **£2,003** goes to Cumberland.

Every band, who gets the money and how Cumberland compares

Where your council tax goes: from your bill to each service

## How does the council compare?

- Council tax rise this year 4.9% The same as the England figure of 4.9%
- Council tax per head £835 Higher than the England figure of £796
- Ombudsman uphold rate 92% (12 of 13) Higher than the England figure of 86%
- Reserves as a share of net spending 33% Lower than the England figure of 50%
- Borrowing per home £1,958 Lower than the England figure of £3,474
- Accounts, 2025-26 Unsigned 6% of bodies had an opinion delivered by the backstop date
- Ofsted, children's services Good 73% of English councils are good or outstanding
- CQC, adult social care Requires improvement 63% of assessed councils are good or outstanding
- A roads needing maintenance considered 2% Lower than the England figure of 5%
- Recycling rate 50.1% Higher than the England figure of 42.0%
- Major planning decisions on time 67.3% Lower than the England figure of 91.0%

Each figure is set against the figure for England as a whole. They are plain comparisons, one measure at a time: there is no overall score and no ranking of councils. Higher is not always better or worse; what each measure does and does not show is on the methodology page.

The full report card: complaints, finances, audit, pay and services

## Roads, bins and planning

**Roads, recycling and planning in Cumberland**

| Measure | Figure | Period |
|---|---|---|
| A roads where maintenance should be considered | 2% | 2024-25 |
| B and C roads where maintenance should be considered | 6% | 2024-25 |
| Unclassified roads where maintenance should be considered | 33% | 2024-25 |
| Household waste reused, recycled or composted | 50.1% | 2024-25 |
| Major planning decisions made on time | 67.3% | 24 months to end of June 2026 |

Road condition is from the Department for Transport; each figure is compared with England as a whole in the report card.

## What does the council make from parking?

This council does not appear in the latest parking return.

What the law lets a council spend a parking surplus on is on parking fines and council parking income.

## Who is your MP?

A council area can span several constituencies, so your MP depends on your address. Enter your postcode in the box at the top of this page to see your MP and what their office cost, find any MP by name or constituency , or see every constituency and its MP on the MP map.

## How much crime is recorded here?

In the 12 months to August 2026, police recorded **77.9 crimes per 1,000 residents** in Cumberland, excluding anti-social behaviour, against 82.5 across England.

Cumberland on the crime map, down to streets of a few hundred homes

### Your police precept

A Band D home in Cumberland pays **£338.94** police precept in 2026-27. It funds **Cumbria**, which has £165m in all for 2026-27. The precept is set once for the whole force area and spent across the whole force area, so the crime figures above for Cumberland are not what its precept bought.

Cumbria: funding, precept and results for the whole force

## Who runs police, fire, health and ambulances here?

**The bodies that serve Cumberland, and their latest money**

| Service | Body | Latest | Per resident |
|---|---|---|---|
| Police | Cumbria | £165m (2026-27) | £321 |
| Fire and rescue | Cumbria Fire and Rescue Service | £35m (2025-26) | £67.51 |
| Ambulance | North West Ambulance Service NHS Trust | £553m (2024-25) | £71.67 |
| NHS | NHS North East and North Cumbria Integrated Care Board | £10.3bn (2028-29) | £3,379 |
| Roads | Cumberland | £8m (2023-24) | £28.80 |
| Schools | Cumberland | £238m (2026-27) | £843 |
| Council spending | Cumberland | not published | — |
| Social care | H6X4G | £232m (2024-25) | £829 |
| Waste and recycling | Cumberland | not published | — |

Each body serves a wider area than Cumberland, and its money is for the whole of that area. Its page has its funding over time and what is recorded alongside it; public services near you looks them up for any postcode. Water is not covered yet: see Discover Water.

Which bodies cover Cumberland: ONS lookups of local authorities to police force areas, fire and rescue authorities, integrated care boards and local health boards (Open Government Licence v3.0); where an area is split between integrated care boards, the one covering most residents is named.

## How does Cumberland look against other councils?

See Cumberland on the council map, alongside every other council on council tax, complaints, reserves, audit and inspections, or browse every council.

## Common questions

- **How much is council tax in Cumberland?** Band D is £2,511 a year for 2026-27. Every band.
- **Which police force covers Cumberland?** Cumbria police force area. Fire and rescue: Cumbria.

# Council tax in Cumberland

Your area · Last updated 18 November 2026 · https://whereyourmoneygoes.co.uk/council-tax/england/cumberland/

Council tax in **Cumberland** for 2026-27 is **£2,511 a year for a Band D home**, £1,674 for Band A and £5,023 for the top band. That is £100 above the England average of £2,411. It ranks 87 of 296 billing areas in England. Figures are the council's own set rates.

## Key figures

**£2,511**
Band D a year, 2026-27
+£117 (+4.9%) vs 2025-26
As of 6 April 2026

**£1,674**
Band A, the lowest
As of 6 April 2026

**+£100**
Band D against the England average of £2,411
Above average
As of 6 April 2026

**87 of 296**
Rank in England, highest first
As of 6 April 2026

## What is the bill for each band?

**Council tax by band in Cumberland, bands A to H**

| Band | A year | A month |
|---|---|---|
| Band A | £1,674.21 | £139.52 |
| Band B | £1,953.25 | £162.77 |
| Band C | £2,232.28 | £186.02 |
| Band D | £2,511.32 | £209.28 |
| Band E | £3,069.39 | £255.78 |
| Band F | £3,627.46 | £302.29 |
| Band G | £4,185.53 | £348.79 |
| Band H | £5,022.64 | £418.55 |

## Who gets the money?

**Band D bill in Cumberland by receiving body**

| Who receives it | Band D | Share |
|---|---|---|
| Cumberland | £2,003 | 80% |
| Other precepting bodies | £509 | 20% |

Each body sets its own precept and the council simply collects them together. The council that sends the bill keeps only its own share.

Where your council tax goes: from your bill to each service

## How does it compare?

Band D here is **£100 above** the England average, 87 of 296 councils from the highest.

### Cumberland among the England councils nearest it, Band D 2026-27




Ranked highest first. Every council is in the full table.

## How does Cumberland compare? The report card

Official figures on complaints, finances, audit, pay and services for Cumberland, each from the body that published it and set against the figure for England. See every council on the council map.

Cumberland was created on 1 April 2023, replacing Cumbria County Council (in part), Allerdale, Carlisle, Copeland (SI 2022/331). Figures for years before then belong to those councils.

- Council tax rise this year 4.9% The same as the England figure of 4.9%
- Council tax per head £835 Higher than the England figure of £796
- Ombudsman uphold rate 92% (12 of 13) Higher than the England figure of 86%
- Reserves as a share of net spending 33% Lower than the England figure of 50%
- Borrowing per home £1,958 Lower than the England figure of £3,474
- Accounts, 2025-26 Unsigned 6% of bodies had an opinion delivered by the backstop date
- Ofsted, children's services Good 73% of English councils are good or outstanding
- CQC, adult social care Requires improvement 63% of assessed councils are good or outstanding
- A roads needing maintenance considered 2% Lower than the England figure of 5%
- Recycling rate 50.1% Higher than the England figure of 42.0%
- Major planning decisions on time 67.3% Lower than the England figure of 91.0%

Each figure is set against the figure for England as a whole. They are plain comparisons, one measure at a time: there is no overall score and no ranking of councils. Higher is not always better or worse; what each measure does and does not show is on the methodology page.

### What do complaints to the ombudsman show?

**Local Government and Social Care Ombudsman: Cumberland, 2025-26**

| Measure | Cumberland | For comparison |
|---|---|---|
| **Complaints and enquiries received** | 77 | — |
| **Complaints and enquiries decided** | 69 | 79 in 2024-25 |
| **Detailed investigations** | 13 | — |
| **Upheld** | 12 | — |
| **Uphold rate** | 92% | 86% for every body the Ombudsman covers; 85% for similar councils |
| **Upheld cases where the council had already offered a satisfactory remedy** | 0% | 13% for every body the Ombudsman covers |
| **Ombudsman's recommendations the council complied with** | 100% | 99.9% for every body the Ombudsman covers |
| **Uphold rate in 2024-25** | 80% | — |

An uphold rate depends on how many complaints reach a detailed investigation. With few investigations, one decision moves it a long way.

Source: Local Government and Social Care Ombudsman, Annual review of local government complaints, 2025-26.

This council is not in the Housing Ombudsman's landlord tables for 2025-26, which list landlords with five or more findings. Most councils without their own homes are not.

## How healthy are its finances?

**Reserves, spending and borrowing: Cumberland**

| Measure | Cumberland | For comparison |
|---|---|---|
| **Net revenue spending, 2023-24** | £229.0m | — |
| **Reserves at the end of 2023-24** | £75.8m | — |
| **Reserves as a share of net spending** | 33% | 50% for England |
| **Outstanding borrowing at 30 June 2026** | £271.5m | — |
| **Borrowing per home on the valuation list** | £1,958 | £3,474 across English billing authorities |

Earmarked and unallocated revenue reserves at the end of the year, excluding schools and public health, as a share of net revenue expenditure. Much of any council's reserves is set aside for particular purposes. Borrowing is total outstanding loans of every kind; councils borrow mainly to pay for buildings, roads and housing, and the figure does not show what the borrowing was for.

Source: Ministry of Housing, Communities and Local Government, Local authority revenue expenditure and financing: revenue outturn time series, 2025-26; Ministry of Housing, Communities and Local Government, Local authority borrowing and investment live table, 30 June 2026; Ministry of Housing, Communities and Local Government, Council Taxbase statistics, 2025.

It was agreed Exceptional Financial Support for 2023-24, 2024-25, 2025-26, 2026-27. Each is dated and linked in the events below.

## What have the auditors said?

**Audit of the accounts: Cumberland**

| Accounts year | Status recorded by PSAA | Opinion signed |
|---|---|---|
| **2025-26** | Unsigned | Not yet |
| **2024-25** | Post backstop opinion delivered | 13 March 2026 |

"Delivered by backstop" means the auditor gave an opinion by the statutory backstop date. Many opinions given that way were disclaimed or qualified because the deadline cut the audit short; PSAA publishes which type of opinion each council received only as national totals, so it is not shown here. Auditors' value-for-money findings are in each auditor's annual report on the council's website.

Source: Public Sector Audit Appointments, Monthly audit opinion data, 2025-26.

## What are senior staff and councillors paid?

Senior pay and councillor allowances for Cumberland have not yet been read from its statement of accounts. There is no central dataset of either; they are being added council by council, each with a link to the page of the accounts it comes from.

## How are its services rated?

**Service ratings and performance: Cumberland**

| Measure | Cumberland | For comparison |
|---|---|---|
| **Children's services, Ofsted overall effectiveness** | Good | 26 November 2024. 73% of English councils judged good or outstanding |
| **Adult social care, CQC assessment** | Requires improvement | 29 January 2026. 63% of assessed councils rated good or outstanding |
| **A roads where maintenance should be considered, 2024-25** | 2% | 5% in England |
| **B and C roads where maintenance should be considered, 2024-25** | 6% | 7% in England |
| **Unclassified roads where maintenance should be considered, 2024-25** | 33% | 17% in England |
| **Household waste sent for reuse, recycling or composting, 2024-25** | 50.1% | 42.0% for England |
| **Major planning decisions on time, 24 months to end of june 2026** | 67.3% | 91.0% for England |
| **Non-major planning decisions on time, 24 months to end of June 2026** | 73.4% | 90.7% for England |

Inspections happen at different times, so a rating can be several years old; the date is shown with each. Planning figures are measured differently in each nation: share of decisions made within the statutory time (13 weeks for major, 8 for non-major) or an agreed extension, over 24 months. Recycling rates are measured differently in England, Scotland and Wales, so compare within a nation.

Source: Ofsted, Children's social care: local authority inspection outcomes, as at 31 March 2026; Care Quality Commission, Local authority assessments, latest assessment; Department for Transport, Road condition statistics: data tables (RDC), 2024-25; Department for Environment, Food and Rural Affairs, Local authority collected waste management: annual results, 2024-25; Ministry of Housing, Communities and Local Government, Live tables on planning application statistics (P151, P153), 24 months to end of June 2026.

### What has happened recently?

Decisions and publications by official bodies about Cumberland, newest first. Each links to the body that made or published it. News reports are not included.

1. 1 April 2026 Council tax Council tax for 2026-27: Band D £2,511, up 4.9% on the year before Ministry of Housing, Communities and Local Government
2. 27 February 2026 Audit backstop Listed by MHCLG as not meeting the audit backstop requirements for 2024-25 Draft accounts published by the deadline: no. Audit opinion delivered by the backstop date: no. Ministry of Housing, Communities and Local Government
3. 23 February 2026 Exceptional Financial Support Exceptional Financial Support agreed in principle for 2026-27 £11.834m (support agreed in-principle) Ministry of Housing, Communities and Local Government
4. 28 February 2025 Audit backstop Listed by MHCLG as not meeting the audit backstop requirements for 2023-24 Draft accounts published by the deadline: no. Audit opinion delivered by the backstop date: no. Ministry of Housing, Communities and Local Government
5. 20 February 2025 Exceptional Financial Support Exceptional Financial Support agreed in principle for 2025-26 £23.439m (support agreed in-principle) Ministry of Housing, Communities and Local Government
6. 29 February 2024 Exceptional Financial Support Exceptional Financial Support agreed in principle for 2024-25 £22.582m Ministry of Housing, Communities and Local Government
7. 29 February 2024 Exceptional Financial Support Exceptional Financial Support agreed in principle for 2023-24 £10.636m Ministry of Housing, Communities and Local Government
8. 15 May 2023 Ombudsman Ombudsman report: upheld, other Local Government and Social Care Ombudsman public interest report, case 22-012-051. Local Government and Social Care Ombudsman
9. 1 April 2023 Reorganisation Cumberland council created Replaced Cumbria County Council (in part), Allerdale, Carlisle, Copeland. legislation.gov.uk, SI 2022/331
10. 5 May 2022 Election Local election: 46 seats won Labour Party 27, Conservative and Unionist Party 7, Liberal Democrats 4, Independent 3, Labour and Co-operative Party 3, Green Party 2 Democracy Club

### Does the council think something here is wrong?

If you represent Cumberland and think a figure here is wrong, out of date or unfairly presented, email hello@whereyourmoneygoes.co.uk with this page's address and the source you would point to. Every correction is logged, with its date, on the corrections page.

## How much of the council's spending does this cover?

Council tax paid for **22.1%** of the money Cumberland had to spend in 2023-24. The rest came from government grants (43.4%), business rates (4.4%) and fees, charges and other income (30.1%). That is why a grant cut can raise your bill even when the council has not changed what it does. See where it goes.

## Where can I find out more?

What council tax is and why it works this way, including why the bands are still based on 1991 property values in England and Scotland, and how every area compares, everything else on Cumberland: parking, roads, your MP and local services, and Cumberland on the council map.

## Common questions

- **How much is council tax in Cumberland?** Band D is £2,511 a year for 2026-27. Band A is £1,674 and the top band £5,023.
- **Is council tax in Cumberland higher than average?** Yes. Band D here is £100 above the England average of £2,411.

# Where your council tax goes in Cumberland

Your area · Last updated 18 November 2026 · https://whereyourmoneygoes.co.uk/council-tax/england/cumberland/where-it-goes/

A Band D council tax bill in **Cumberland** is **£2,511.32** for 2026-27, split between Cumberland £1,964.49, Cumberland: adult social care precept, this year's increase £38.15, Cumbria Police and Crime Commissioner and Chief Constable £338.94, Cumbria PCC-FRA £103.14, Parish and town councils (average for the area) £66.60. Shared out in proportion to what each body spends, the largest single line is children's social care at Cumberland: **£737.89** of the bill. Council tax pays for 22% of the council's own spending; the rest is government grant, business rates and fees.

## Key figures

**£2,511.32**
Band D bill, 2026-27
As of 6 April 2026

**£1,964.49**
Goes to Cumberland itself (78%)
As of 6 April 2026

**£737.89**
Largest line: children's social care
As of 28 September 2026

**22.1%**
Of the council's money that comes from council tax, 2023-24
As of 28 September 2026

## Who gets your bill

Figures are for a **Band D** home. Bands A to H pay a fixed fraction of this, set in law.

Parish precepts differ from parish to parish; this is the average across the area, and a home outside any parish pays none.

## And where does that bit go?

Choose any part of the bill to see how it divides, then keep going as far as the published returns allow. Every level has its own link you can share.

An interactive map or explorer appears here on the live page.

## Parks, street cleaning and roads here

What Cumberland spent, net of income, on the lines readers ask about most. Roads and street cleaning are also shown per mile of road the council looks after, where it is the highway authority. Gully cleaning and verge cutting are inside routine maintenance; no return splits them out.

**Cumberland, 2023-24**

| Line | Net spending | Per resident | Similar councils, per resident | Per mile of road | Change |
|---|---|---|---|---|---|
| **Parks and open spaces (including play areas)** | £2.9m | £10 | £18 | — | — |
| **Street cleaning** | £3.7m | £13 | £14 | £1,623 (similar: £7,471) | — |
| **Road and bridge maintenance** | £4.3m | £15 | £11 | £1,896 (similar: £5,446) | — |
| **Structural maintenance (resurfacing, bridges)** | £4.3m | £15 | £2.53 | £1,896 (similar: £1,478) | — |
| **Winter service (gritting)** | £1.1m | £3.83 | £1.82 | £480 (similar: £986) | — |
| **Street lighting (including energy)** | £2.7m | £9.53 | £9.72 | £1,194 (similar: £5,138) | — |

Miles of road: Department for Transport road lengths, 2025; locally managed major roads and all minor roads. More on what council tax does and doesn't pay for.

## What it adds up to

**Cumberland: net spending per resident by service, 2023-24, against the median for unitary councils in England**

| Service | Per resident | Median |
|---|---|---|
| Education | £557 | £718 |
| Children's social care | £387 | £300 |
| Adult social care | £370 | £483 |
| Running the council | £67 | £51 |
| Environment and regulation | £58 | £111 |
| Public health | £45 | £65 |
| Roads and transport | £42 | £49 |
| Parks, leisure, libraries and culture | £39 | £38 |
| Housing (not council homes) | £32 | £34 |
| Planning and development | £19 | £22 |
| Other services | £16 | £9.20 |

- Cumberland spent **44.4**% of its gross service spending on its own staff in 2023-24 (median for unitary councils in England: 31.1%); the rest went on suppliers, contractors, grants, benefits and other running costs.

### What this data does and doesn't show

- These are each body's own figures, as reported to government in its revenue outturn return. Net spending is after the fees, charges and grants a service brings in.
- Your bill is for 2026-27; it is shared out using the latest published return, which covers an earlier year. The mix of spending changes little from one year to the next, but it does change.
- Council tax is not ring-fenced: this shows your bill in proportion to spending, not what your money bought. Where a precept is set aside for adult social care, it is shown against adult social care.
- No council publishes spending at street or property level, so nothing here says what was spent near you.
- Sub-service lines are the ones the national returns itemise. Councils describe their own budgets differently; their budget books and statements of accounts have more detail.

## Sources

- Ministry of Housing, Communities and Local Government, Council Tax levels set by local authorities in England: Table 10, local authority level data, published 25 March 2026. Open Government Licence v3.0.
- Ministry of Housing, Communities and Local Government, Local authority revenue expenditure and financing: Revenue Outturn multi-year data set, published 28 September 2026. Open Government Licence v3.0.

How the split is worked out, and how the three nations' returns are matched to one list of services, is on the methodology page. The dataset is on the data page. See also council tax in Cumberland and everything else about Cumberland.

## Common questions

- **What does council tax pay for in Cumberland?** A Band D bill of £2,511.32 is split between Cumberland, Cumberland: adult social care precept, this year's increase, Cumbria Police and Crime Commissioner and Chief Constable, Cumbria PCC-FRA, Parish and town councils (average for the area). In proportion to spending, the largest line is children's social care, £737.89.
- **Is council tax ring-fenced for particular services?** No. Council tax is pooled with grants, business rates and fees. The adult social care precept is the exception: councils raise it for adult social care.

# Sources and licences

Every dataset behind the figures in this document, with its publisher, the date its figures are as of, and the licence they are used under.

| Source | Publisher | Figures as of | Licence | Used in |
|---|---|---|---|---|
| **Council Tax levels set by local authorities in England** | Ministry of Housing, Communities and Local Government | the 2026–27 financial year | Open Government Licence v3.0 | Cumberland: your area; Council tax in Cumberland; Where your council tax goes in Cumberland |
| https://www.gov.uk/government/collections/council-tax-statistics | | | | |
| **Local authority revenue expenditure and financing: Revenue Outturn multi-year data set** | Ministry of Housing, Communities and Local Government | 28 September 2026 | Open Government Licence v3.0 | Where your council tax goes in Cumberland |
| https://assets.publishing.service.gov.uk/media/6ab26ffffe72ed1e2b02ee74/Revenue_Outturn_time_series_data_v4.csv | | | | |

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