

# Financial Services in Northern Ireland

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We carry out research to quantify the lived experience in Northern Ireland relating to financial services, focusing on financial exclusion, access to cash and borrowing, and levels of lending, savings and debt.

## Access to banking

Between May 2020 and January 2023, banks in Northern Ireland permanently closed 52 branches.

We carried out research in 2022 to understand the impact of bank branch closures on Northern Ireland consumers. The research shows that bank branch closures have a bigger negative impact on vulnerable consumers, including those who have a disability or who are on low incomes.

- [View the full Access to banking services in Northern Ireland report here.](#)

## Debt and disability

We carried out research to explore how consumers, particularly those with a disability, are coping financially during the current cost of living crisis. Our research explores the impact that the rising cost of energy and food have on households.

- [View the Disability, Finances and Debt - households with a disabled person research](#)
- [View the Disability, Debt and Food research report](#)
- [View the Disability, Debt and Energy research report](#)
- [View the Coping financially following the cost-of-living crisis report](#)

## Lending, savings and debt

- [Summary report of research on lending, savings and debt - September 2022](#)
- [Full report of research on lending, savings and debt - September 2022](#)
- [Lending, Savings and debit - July 2020](#)

## Illegal lending in Northern Ireland

- [Christians Against Poverty research into illegal lending in Northern Ireland - 2021](#)

- [Overview of Advice NI's report on illegal lending - 2021](#)
- [Full report of Advice NI's report on illegal lending - 2021](#)
- [Illegal money lending and debt report - 2020](#)
- [Illegal lending - the human story - 2019](#)

## **Women living with debt**

- [Summary report of research on woman living with debt - March 2022](#)
- [Full report of research on woman living with debt - March 2022](#)

## **Impact of Covid-19 on financial difficulties**

- [Summary report of research on the impact of Covid-19 on financial difficulties - September 2022](#)
- [Full report of research report on the impact of Covid-19 on financial difficulties - September 2022](#)
- [Summary report on Ulster University's research on the impact of Covid-19 and associated lockdown on financial difficulties, debt and illegal money lending - 2021](#)
- [Full report on Ulster University's research on the impact of Covid-19 and associated lockdown on financial difficulties, debt and illegal money lending - 2021](#)

## **Barriers to financial inclusion**

- [Summary report of research on barriers to inclusion in financial services - May 2021](#)
- [Full report of research on barriers to inclusion in financial services - May 2021](#)

## **Interactions between high-cost credit and housing costs in Northern Ireland**

- [Summary report of A vicious cycle: The interactions between high-cost credit and housing costs in Northern Ireland - 2021](#)
- [Full report of A vicious cycle: The interactions between high-cost credit and housing costs in Northern Ireland - 2021](#)



# **The impact of bank branch closures in Northern Ireland**

We explain how our research shows that those most impacted by bank branch closures in Northern Ireland are vulnerable consumers and those living in rural areas.

[Read our article](#)