



Committee for the Economy Call for Evidence: Regional Balance Bill

Response by the Consumer Council for Northern Ireland

22 July 2026

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1. Introduction

This is a written submission from the Consumer Council for Northern Ireland (Consumer Council) to the Committee for the Economy Call for Evidence: Regional Balance Bill.

The Consumer Council represents all consumers but in accordance with our founding legislation¹ prioritises those with a disability or a long-term health condition, consumers of a pensionable age, those on low incomes and consumers living in rural areas.

As a designated body under the Rural Needs Act 2016 and Section 75 of the Northern Ireland Act 1998, we have an obligation to ensure government policies recognise consumer needs in rural areas and promote equality of opportunity and good relations across a range of equality categories.

When considering the issue of regional economic performance and living standards, we would begin by highlighting the broader consumer context for consumers in Northern Ireland:

1.1 Household affordability

The Consumer Council monitors the income and expenditure of households in Northern Ireland on a quarterly basis, across four income quartiles. Our latest publication², covering October to December 2025, highlights:

- Average gross household income is 18% less than the UK and average weekly household discretionary income is £127 less.
- Households in the lowest income quartile have just under £53 per week in discretionary income after paying for essentials.
- Lowest earning households spend nearly half (44.2%) of their weekly income to cover the everyday essentials bills.

1.2 Consumer sentiment

Our latest quarterly Cost of Living Pulse Survey³ found that whilst the picture has improved since the peak cost of living pressures recorded in 2022, the current financial climate continues to affect a significant proportion of consumers:

- Around two in five consumers (41%) felt worse off than they did a year ago.
- The vast majority of consumers expressed concerns about home energy prices (94%), food prices (93%) and petrol and diesel prices (89%).

¹ [The General Consumer Council \(Northern Ireland\) Order 1984](#)

² [Northern Ireland Household Expenditure Tracker | Consumer Council](#), Q4 2025

³ [Northern Ireland Consumers and the Cost of Living - Pulse Survey | Consumer Council](#), July 2026

- Broken down by our priority groups, our findings show those living in rural areas are more likely to have seen spending increases compared to urban consumers on their food and groceries (75% vs 63%) and energy bills (74% vs 61%).

1.3 Rurality

Having due consideration to the needs of rural communities has particular significance for Northern Ireland as we have 36%⁴ of consumers living in rural areas compared to England (16.6%⁵) and Scotland (17%⁶).

It is also important to note that population growth in rural areas between 2001 to 2020 outstripped urban areas by a factor of almost three to one⁷ (20% to 7%).

⁴ [Mid-Year Population Estimates | Northern Ireland Statistics and Research Agency](#), Northern Ireland Statistics and Research Agency, September 2025

⁵ [Rural population grows three times faster than urban | Northern Ireland Statistics and Research Agency](#), Northern Ireland Statistics and Research Agency, May 2026

⁶ [Rural Scotland Key Facts 2021](#), Scottish Government, February 2021

⁷ [Key Rural Issues 2023](#), Department of Agriculture, Environment and Rural Affairs, February 2024

2. Our response

We have confined our response to Clause 2:

2.— (1) A Northern Ireland department, in developing, adopting, implementing or revising any policy, strategy or plan, must have due regard to the need to reduce regional disparity and to the Framework.

Our response is drawn from our portfolio of consumer research across key parts of our statutory remit.

Our research findings are not broken down by Local Government District (LGD) areas as the disaggregated data would be too small to be statistically robust. However, survey respondents are selected from each LGD as well as age, sex and socio-economic groups to ensure the survey findings are representative of the overall Northern Ireland population.

Instead, our response focuses on issues that have significance from a rural/urban perspective.

2.1 Transport

Our research has found disparities in rural consumers' experience and satisfaction with public transport services. Key issues include:

- Consumers living in rural areas report more difficulty in reducing their reliance on private cars compared with those living in urban areas (78% vs 61%).⁸
- Almost two-thirds (63%) of consumers in urban areas are satisfied with public transport services compared with only a third 33% in rural areas⁹. Specifically, consumers in urban areas of Ards and North Down reported the highest level of satisfaction (83%), whereas those in rural areas of Ards and North Down were least satisfied (12%).
- Consumers living in rural areas were more likely to regard the price of a public bus as expensive compared to those in urban locations (63% vs 56%)¹⁰.
- Rural consumers' wellbeing and social inclusion can also be affected, with rural consumers more likely to feel unsafe or very unsafe travelling alone by bicycle (58% vs 48%) and walking (46% vs 36%) than urban consumers¹¹
- Rural consumers often rely on buses or trains to connect them to local towns, schools, health services, and to bigger cities. Those most dependent¹² include:
 - younger consumers (18-34 59% / 35-59 43% / 60+ 29%)
 - those in lower socio-economic groups (C2DE 47% vs ABC1 40%)
 - consumers with a disability (52% vs 38%)

⁸ [Decarbonisation of Transport in Northern Ireland - summary report](#), June 2023, Consumer Council

⁹ [Understanding the barriers to greater public transport use in Northern Ireland](#), August 2025, Consumer Council

¹⁰ Impact of public transport fare increases on consumers in Northern Ireland, not yet published, Consumer Council

¹¹ [Understanding consumer needs relating to night-time travel and personal safety](#), September 2024, Consumer Council

¹² [Understanding the barriers to greater public transport use in Northern Ireland](#), August 2025, Consumer Council

- consumers in lower income households (<£20K 61% / £20-£40K 40% / >£40K 36%)
- those that don't have access to a car or van (77% vs 35%)

To address regional disparities, it will be important to look at the provision of integrated transport, with a focus on improving options for consumers who live in rural areas. Community transport, private operators, improved Park and Ride facilities, demand responsive transport (DRT) and taxi operators have a crucial role in providing a joined-up service in future.

Rural accessibility to rail must also be addressed within an integrated transport network. The All-Island Strategic Rail Review¹³ recommendation to "integrate bus service and rail service timetables to connect communities where direct rail access proves to be unviable" is particularly important in this context.

2.2 Food

Our food accessibility research¹⁴ has found that access to transport can have a significant impact on the overall cost of food shopping for consumers living in rural areas.

Higher food shopping costs for rural consumers can be attributed to several factors. These include the cost of petrol and diesel for those who use a private vehicle to access better choice and value for money further afield. For those without access to a car, additional costs may include taxi fares for transporting shopping bags home, or because of infrequent bus services.

When considering the price paid for food itself, our research found rural consumers spend on average £116.66 per week on food shopping, compared to £94.82 for urban consumers. This can often be due to proximity to different types of food shop, i.e. small convenience stores and local supermarkets which tend to be more expensive versus larger supermarkets and discount stores.

With food accounting for almost a quarter of lowest earning households weekly spend¹⁵, it will be important to consider the challenges and regional disparities some communities may face when accessing food choice and affordability.

2.3 Postal services

Our research has found that rural consumers' experiences of postal services can differ from those in urban areas. Our research into the Universal Service Obligation in 2025¹⁶ found those living in rural areas were less likely than urban residents (18% vs 32%) to receive letters at least weekly and were more likely to report an irregular service.

Rural consumers can also face disparities in terms of their access to, and reliance upon the Post Office network. The Post Office network provides critical access to a

¹³ [All-Island Strategic Rail Review](#), July 2024, Department for Transport/Department for Infrastructure

¹⁴ [Rural Routes to Food | Consumer Council](#) November 2025

¹⁵ [Northern Ireland Household Expenditure Tracker | Consumer Council](#), Q4 2025

¹⁶ Universal Service Obligation in 2025, Consumer Council, not yet published

range of services including postal, banking and cash access, government services and utility bill payment.

However, the Post Office network has declined in Northern Ireland in recent years. From 2021- 2025 there was a reduction of 49 Post Offices in Northern Ireland rural areas.¹⁷

Our research¹⁸ conducted in 2022 highlighted the importance of Post Office accessibility for all consumers, particularly those living in rural areas. Key findings include:

- Over half (51%) of consumers said they use the Post Office at least once a month. This increased to 58% for those living in rural areas.
- Almost a quarter (24%) of consumers said they have used a Post Office to return online shopping. This increased to 31% for consumers living in rural areas.
- Over two-thirds (69%) of consumers say it would be useful to use the Post Office as a hub to collect parcels rather than having the items delivered to their home. This increases to 75% for consumers living in rural areas.

2.4 Banking and access to cash

Banking services have also been impacted by branch closures. Research completed in 2023¹⁹ found that between May 2020 and January 2023, 52 bank branches closed in Northern Ireland, which was 27% of the total network.

The Consumer Council has continued to track bank branch closures and estimate that from May 2020 to May 2026 Northern Ireland will have lost almost half (48%) of the total bank branch network, with rural communities disproportionately impacted.

This tracking has found that, while virtually no city or town has avoided a closure, those branches that remain are increasingly concentrated in larger settlements²⁰:

The research also found:

- Over one in five (21%) of consumers had seen the closure of their local bank branch, with the majority (84%) of those affected reporting it had a negative impact on them.
- Of those impacted, over half (53%) of those in rural areas described this impact as having been major.

Our research also mapped Northern Ireland's banking services, including post offices and bank branches. At the time of this research, we found:

- Only one fifth (21.2%) of the rural population lived within 1km of such a service

¹⁷ [Post Office Network Report](#), Post Office Ltd, March 2025

¹⁸ [Consumer Access to Postal Services at the Post Office Network in Northern Ireland](#), Consumer Council, October 2022

¹⁹ [Access to Banking](#), Consumer Council, June 2023

²⁰ [Urban - Rural Classification, Settlement Bands](#), 2015, NI Statistics and Research Agency

- More than half (59%) lived further than 2km away.

Access to cash remains an important issue in Northern Ireland. Data from LINK²¹ revealed that consumers here withdrew the highest amount of cash per head across the UK regions in 2025 with:

- £2,249 withdrawn per adult in Northern Ireland
- Compared to a UK average of £1,352.

Previous data from LINK showed that cash withdrawals had declined across the UK since the Covid-19 pandemic, but that Northern Ireland showed the slowest decline²².

Rural areas such as West Tyrone, Mid-Ulster and Fermanagh featured in the twenty areas with slowest declines in ATM withdrawals which could indicate a higher reliance on cash compared to urban areas.

This reliance highlights the continued need for rural consumers to have access to cash as a payment method.

2.5 Energy

Consumer Council research continues to identify a range of challenges facing energy consumers, particularly those in rural areas, where existing infrastructure, affordability concerns, and access to alternative energy sources create complex issues.

Home heating oil reliance

With approximately half of the population unable to connect to gas there is less choice for rural consumers²³. These households depend on oil and solid fuels for heating.

Northern Ireland has a large percentage of domestic homes using heating oil with over 60% of homes using heating oil as their primary heating source.²⁴ This figure then rises to 82% of homes in rural areas.²⁵

The 2026 conflict in the Middle East led to a significant supply chain disruption, delivery delays and rapidly rising prices for oil and petroleum products, including kerosene. Heating oil is an unregulated market where increases to wholesale prices and supply chain costs are almost immediately passed on to oil customers.

The COVID-19 pandemic, followed by the 2022 invasion of Ukraine, led to large increases in oil, gas and electricity prices to record levels at the time. Prices had stabilised by 2023 but remained almost twice the pre-pandemic level.

²¹ [Average UK adult withdrew £1,352 from ATMs in 2025](#), LINK, February 2026

²² [LINK reveals where we've moved away from cash since COVID](#), LINK, March 2025

²³ [Gas Distribution Price Control \(GD23\) Final Determination | Utility Regulator](#), Page 1 "By the end of 2021, the distribution network had extended to make gas accessible to over half a million gas consumers, with over half of these already connected."

²⁴ [Continuous Household Survey, Heat and Insulation Results 2024/25](#), Northern Ireland Statistics and Research Agency, Energy Intelligence Team, Energy Group, Department for the Economy, November 2025

²⁵ [The cost of living crisis in Scotland, Wales and Northern Ireland](#), Centre for Progressive Policy, 19 July 2023

The status quo of importing volatile fossil fuels reinforces the need to increase locally generated renewable energy so that we have energy security, price stability and a sustainable energy source and are no longer exposed to global price shocks.

The Consumer Council will soon be publishing research on the impact of this most recent crisis on home heating oil consumers.²⁶ This shows that fuel poverty is higher in rural areas than urban areas (31% vs 22%).²⁷

2.6 Water

The impact of wastewater capacity constraints on building more houses and growing the economy has been widely reported. As part of our current work programme, the Consumer Council is undertaking a research project which will investigate consumer awareness and views on wastewater and the challenges facing the sector. We can share the findings of this research when the project has concluded later in 2026/27.

2.7 Telecommunications

Connectivity

Consumer Council research into levels of digital exclusion in Northern Ireland²⁸ has found respondents living in a rural area were less likely to have reliable broadband and mobile data compared to those in urban areas (77% vs 91%) and were more likely to report having access that is unreliable or slow (14% vs 4%).

Mobile roaming

Around a fifth (21%) of respondents reported issues with their mobile connecting to a Republic of Ireland network when they are at home, which can incur roaming charges.

Digital exclusion

Digital skills can also impact connectivity. Our research highlights that a substantial number of consumers are uncomfortable with common digital tools such as authenticator apps (20%), webchats (19%), QR codes (18%) and online identity methods like fingerprint login (13%). Our findings show that discomfort is typically higher for those aged 65 or over and those living in rural areas.

Plans and initiatives aimed at boosting digital inclusion will need to have regard for those living in rural areas to ensure they have reliable and fast connection to the internet.

It also continues to be important to ensure there are offline channels and support for those without adequate internet access or lacking confidence and skills, to complete daily activities using online methods only.

²⁶ Survey of consumers that use home heating oil, Consumer Council, not yet published.

²⁷ Understanding Fuel Poverty levels and energy affordability in Northern Ireland Consumer Council, not yet published.

²⁸ Digital Exclusion in Northern Ireland, Consumer Council, not yet published.

3. Conclusion

The overarching objective of the Regional Balance Bill is to impose a duty on the Executive to develop a Framework which sets out how disparities in regional economic performance and living standards are to be addressed across government.

The Programme for Government (PfG) 2024-2027 'Our Plan: Doing What Matters Most' recognises the need to ensure that everyone living in Northern Ireland benefits from economic growth, and that creating the right infrastructure will lay the foundations for 'more prosperous rural and urban communities'.

The drive to improve regional balance is a key objective in the Economic Vision²⁹ for Northern Ireland which aims to support areas suffering from economic disadvantage. This objective is reflected in the Department for Economy's (DfE) 2025/26 Business Plan³⁰ which sets out what DfE will do to 'grow a globally competitive and sustainable economy, and to promote regional balance, ensuring that everyone shares in the benefits of prosperity'.

Our report in 2022³¹ found consumer spending accounted for 64% of total economic output. Addressing regional disparities would create the right conditions for establishing economic security and success, which is inextricably linked to increasing consumer confidence.

The evidence provided in our response highlights a range of disparities for consumers living in rural areas across key areas of everyday life: transport, food, energy, postal services plus access to banking services and cash.

We therefore welcome the introduction of measures which would place a duty on **'Northern Ireland departments in developing, adopting, implementing or revising any policy, strategy or plan, must have due regard to the need to reduce regional disparity and to the Framework.'**

²⁹ [Statement from Minister Murphy - economic vision, February 2024](#)

³⁰ [DfE Business Plan 2025-26, June 2025](#)

³¹ [The Importance of the Consumer to the Northern Ireland Economy | Consumer Council](#), December 2022

4. Contact information

If you have any questions, require further information or wish to discuss any aspect of our consultation response, please contact:

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The Consumer Council consents to this response being published.

Annex 1: About the Consumer Council

The Consumer Council was established in April 1985 as a non-departmental public body (NDPB). We operate under DfE, our sponsor department, on behalf of the Northern Ireland Executive, as Northern Ireland's statutory consumer body.

Our extensive legislative underpinning covers consumer affairs, energy, transport, water and sewerage, post and food accessibility. We also have a comprehensive brief for financial inclusion and EU Exit matters.

We champion Northern Ireland consumers, understand their needs, safeguard their rights and interests, and act as their trusted, independent voice.

We represent all consumers but prioritise those who are disabled or chronically sick, are of pensionable age, are on low incomes and live in rural areas.

We are a designated super-complaints body set up under the Enterprise Act 2002 and the Financial Services and Markets Act 2000 Order 2013. Under these Acts, the Consumer Council can, if we believe a UK market is, or appears to be, significantly harming the interests of consumers, raise a super-complaint on behalf of consumers to the: Financial Conduct Authority (FCA), Civil Aviation Authority (CAA), Office of Rail and Road (ORR), Competition and Markets Authority (CMA), Office of Communications (Ofcom), Office of Gas and Electricity Markets (Ofgem), Water Services Regulation Authority (Ofwat), and the UR.

We are a designated body under the Rural Needs Act 2016 and Section 75 of the Northern Ireland Act 1998. In this role, the Consumer Council aims to ensure government policies recognise consumer needs in rural areas and promote equality of opportunity and good relations across a range of equality categories.

Consumer protection principles

We apply eight consumer protection principles of access, choice, safety, information, fairness, representation, redress and education across all our statutory and non-statutory functions, paying particular attention to consumers most at risk of harm.

They help us to judge whether markets are fair, to set minimum standards, and to shape our policy positions. They also ensure our work reflects and represents the diversity of consumer experience.

For more information, visit [Consumer Council for Northern Ireland](#).

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