

NI 'cash heaviest' part of UK - see how ATMs rank in your area

The average adult in Northern Ireland withdrew £2,274 in 2024

[belfastlive](#)



Stock image (Image: Getty)

After the closure of more than 1,500 banks in the last four years, our map shows how fast different parts of the UK are moving towards a low-cash society - and the places where cash is still king.

New analysis by LINK, the UK's cash access and ATM network, shows that the [shift away from cash](#) has sped up dramatically since the pandemic. Cash use has been in decline over the last 20 years anyway, as more customers choose to bank and pay for things digitally or with contactless cards.

But LINK's latest analysis shows that the total value of cash withdrawn from cash machines in every single constituency of the UK has seen a [significant fall since Covid-19](#). In 2019, £116bn was withdrawn from ATMs compared to £80bn in 2024, a 31% fall. That means UK banking customers are withdrawing £100m less from ATMs every day compared to before the pandemic.

ATM transactions, including balance enquiries, have also dropped off. In 2019, there were 1.73 billion transactions compared to 921 million in 2024, a 41% drop. However, LINK data shows that the average withdrawal value has increased from £65 to £85 over the same time period. Consumers are visiting ATMs less, but when they do they take out more cash.

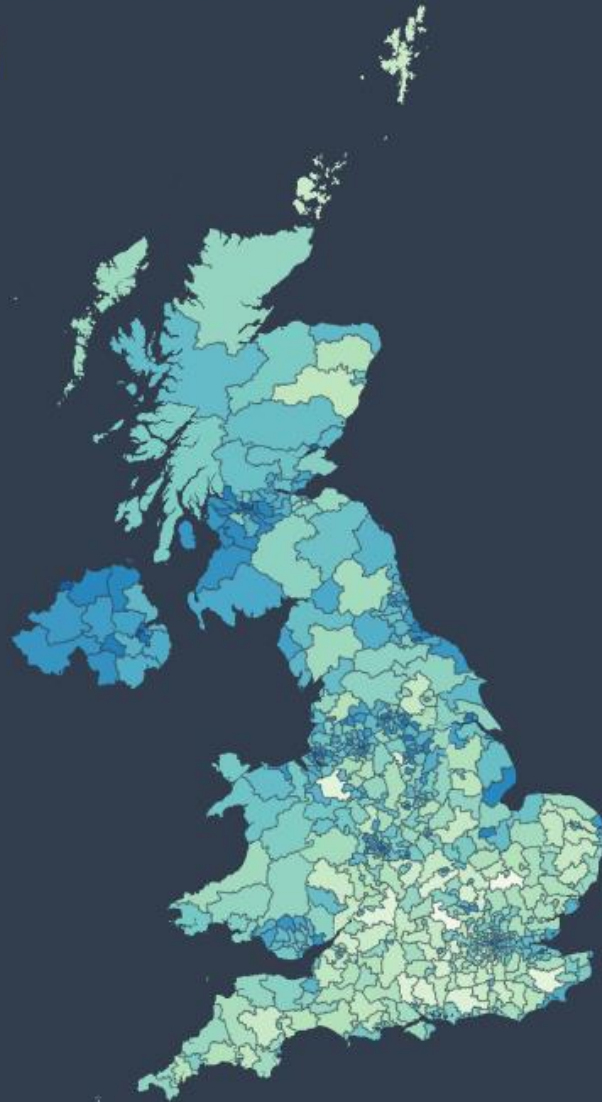
Northern Ireland is the 'cash heaviest' part of the UK, with the average adult still withdrawing £2,274 in 2024, compared to the national average of £1,424.

How fast is the UK moving to a low-cash society?

The parliamentary constituencies that rely on cash the most and least

Cash transactions per person

Low High



Map: Richard Ault • Source: LINK • [Get the data](#) • Created with [Datawrapper](#)

ATM use has fallen in every UK constituency, but some constituencies, particularly those with high levels of deprivation, have been much slower to reduce their reliance on cash.