

Research Project Abstract – Andra Sonea, University of Warwick

My PhD research focuses on the modelling access to everyday banking. I worked on the case of the UK and zoomed-in on a few regions while experimenting with a few spatial accessibility measures. My objective was to define indicators of access to banking which can be dynamically used by regulators in order to help close the newly formed “banking deserts”. I complemented the quantitative findings with field research in South Wales, a region with a diversity of communities – urban and rural, deprived and wealthy, industrial, agricultural, and touristic. The observations in the field helped me refine the quantitative measures of access. I worked with isochrones and modified floating catchment areas on datasets extracted for this research between 2019 and 2024.

At ERS Summer School I would like to present a new piece of research which uses the “lost capacity” which is estimated based on the opening times of the closed points of service. More precisely, using monthly extracted data for all the bank branches in the UK and all the post office network I identified the closures and their opening hours at point of service level. Combining the capacity lost with the socio-demographic attributes of small statistical areas, I will run geographic weighted regressions in order to show patterns of the areas affected by these closures.