

## Card Expenditure Statistics [CES] – April 2009

Seasonally-adjusted

### At a glance key figures for April

	Total spending £ billions		Annual growth rates for spending		Number of purchases millions	
	2009	2008	2009	2008	2009	2008
<b>All plastic cards</b>	<b>31.8</b>	31.2	<b>5.1%</b>	9.2%	<b>654</b>	611
<b>Debit cards</b>	<b>21.3</b>	20.5	<b>8.0%</b>	12.5%	<b>487</b>	446
<b>Credit cards</b>	<b>10.5</b>	10.7	<b>-0.1%</b>	3.5%	<b>167</b>	164

**Plastic card spending** in April was 2.4% lower than in March with **debit card** spending falling by £0.6 billion and **credit card** spending by £0.1 billion. Annual growth rates continued to decline, with credit card spending moving into negative growth for the first time since March 2007. The average plastic card purchase value in April was £48.88, the lowest since September 2006. Credit card purchases averaged £62.97, and those on debit cards £44.07.

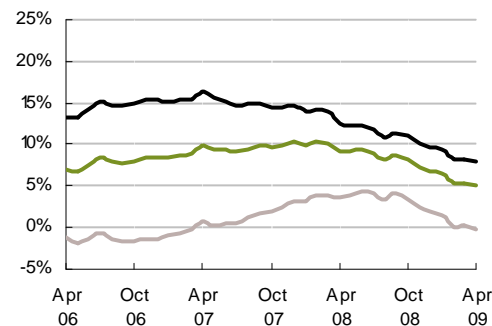
The plastic card share of total retail sales<sup>1</sup> in April was 65.3%, and has increased from 63.3% over the past 12 months.

Although there was a slight increase of 0.7% in plastic card spending in the food & drink sector comparing April to March, with the total rising to £6.6 billion, all other retail sectors recorded falls. Spending across the services sectors also showed small falls in each. At the detailed level, where the data are not seasonally-adjusted, plastic card payments to charities in March and April were some 20% higher than the average of the previous six months reflecting an estimated £45 million of donations over the period coinciding with the Comic Relief appeal.

<sup>1</sup>CES 3-month moving average spending for April of £15.5 billion expressed as a percentage of a similar 3-month moving average for National Statistics 'All retailing' (EAQV) based on the value of Retail Sales at current prices (SA) that gives a figure of £23.8 billion.

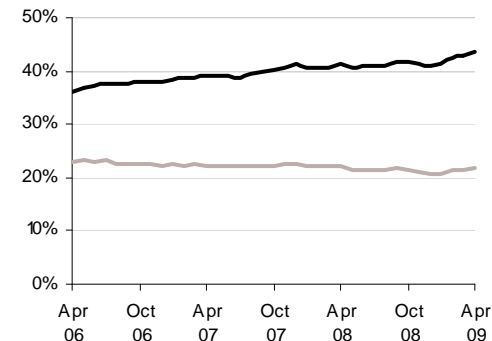
**Chart 1**

Spending on plastic cards  
Annual growth rates



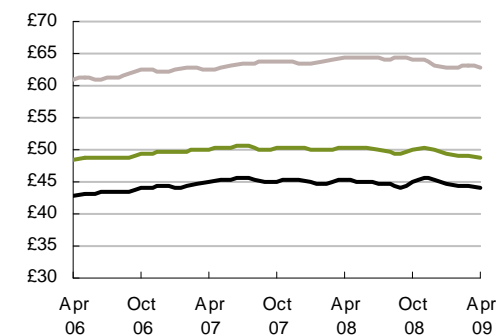
**Chart 2**

Percent of retail sales made on plastic cards  
Three-month moving average



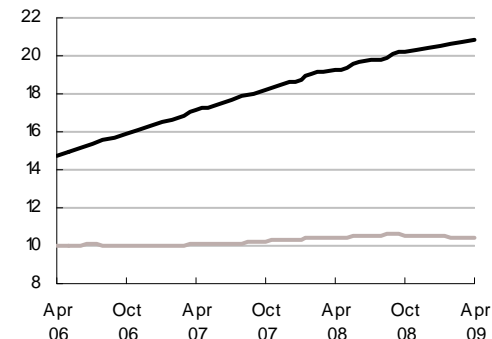
**Chart 3**

Average transaction values  
Three-month moving average



**Chart 4**

Average monthly expenditure  
£ billions



— Debit cards  
— Credit cards  
— All plastic cards