

# Card Expenditure Statistics

March 2014

## Card Expenditure Statistics – March 2014

	Total spending <i>£ billions</i>		Annual growth rates for spending		Number of purchases <i>Millions</i>	
	Mar 2014	Mar 2013	Mar 2014	Mar 2013	Mar 2014	Mar 2013
<b>All plastic cards</b>	<b>46.4</b>	43.4	<b>7.4%</b>	3.9%	<b>977</b>	887
<b>Debit cards</b>	<b>32.6</b>	30.4	<b>8.3%</b>	5.5%	<b>751</b>	680
<b>Credit cards</b>	<b>13.8</b>	13.1	<b>5.4%</b>	0.4%	<b>226</b>	207

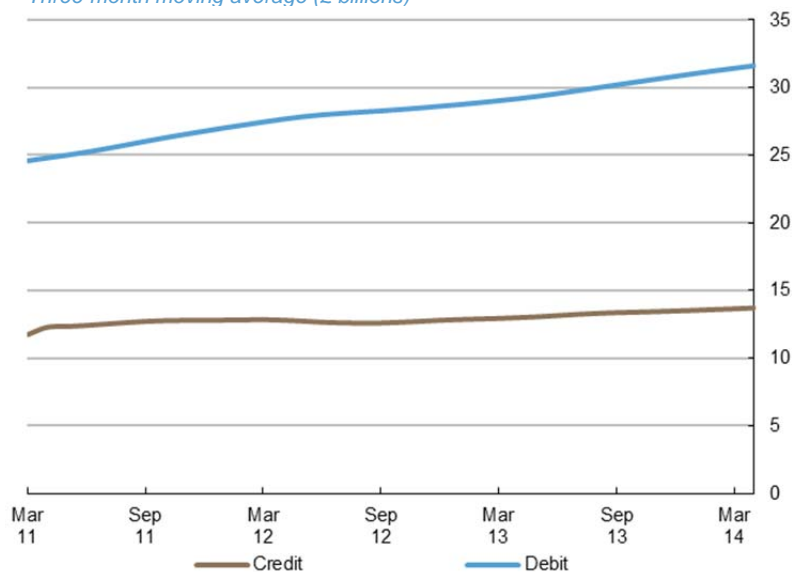
With effect of January 2014 the methodology used for seasonal adjustment - using X12 ARIMA - has been reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process. Unless otherwise stated all data referred to are seasonally adjusted. Unadjusted data are located in tables 3A to 3D. There is a step change in the data between 2010 and 2011 following a change in the reporting population. Average transaction values are based on three-month rolling averages, while growth rates are based on twelve-month rolling periods.

### Introduction

**Plastic card spending** continued to grow strongly in March, after increasing by £0.2 billion to £46.4 billion during the month. The number of purchases reached a record 977 million, up 10 million on February. Factors driving growth included seasonal shopping habits in sectors such as clothing and household goods as well as the continuing rise in **consumer confidence**.

Chart 1

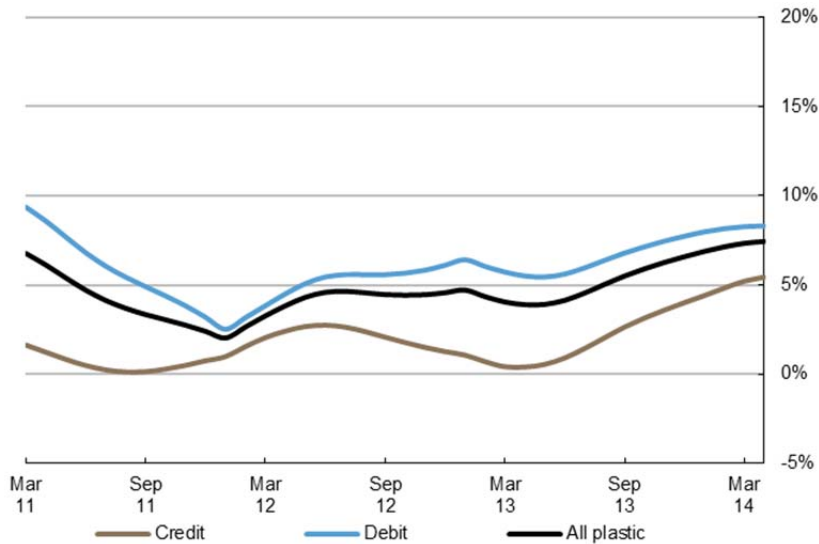
Average monthly expenditure  
Three-month moving average (£ billions)



### Annual growth rates

Growth in plastic card spending continued to accelerate, growing at an annual rate of 7.4% in March, which is the **strongest rate of growth** since the beginning of 2011. Debit card spending grew by 8.3% while that on credit cards increased by 5.4%. Growth in the **service** sector continued to exceed that in **retail sales**. The service sector grew by 9.9% during the month nearly double the growth of spending within retail, which increased by 5.1%.

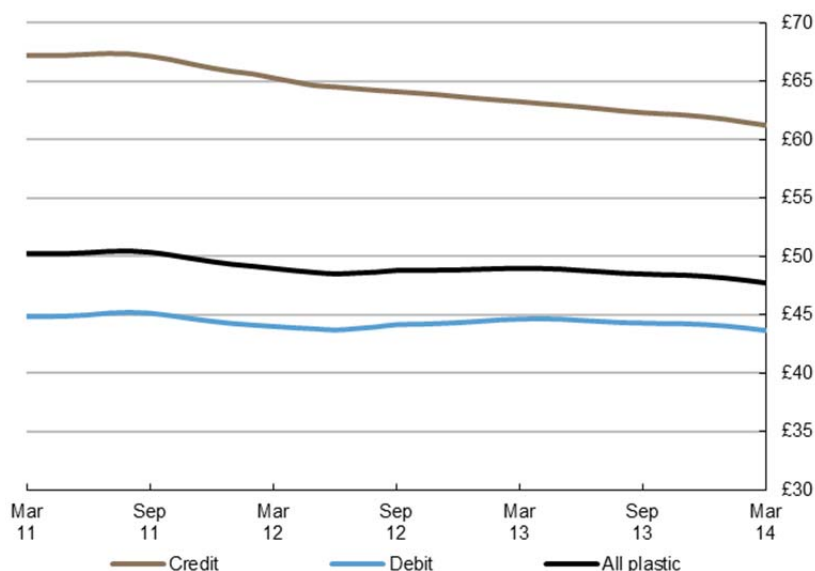
Chart 2  
 Spending on plastic cards  
 Year-on-year growth rates



### Average transaction values

The **average transaction value** (ATV) on all plastic cards decreased between February and March, falling by 23p to £47.74. The ATV for debit cards decreased by 21p to £43.67 while the ATV for credit cards decreased by 25p to £61.24. ATVs for plastic cards have been on a sustained decline since peaking in the middle of 2011. It is likely this has been driven by increased **online spending** coupled with more frequent use of plastic cards for lower value payments. Within the sectors, the ATV in **retail sales** fell slightly to £34.25, while the ATV in **services** decreased more significantly by 77p to £78.24.

**Chart 3**  
Average transaction values  
Three-month moving average



### Spending by sector - retail sales and services

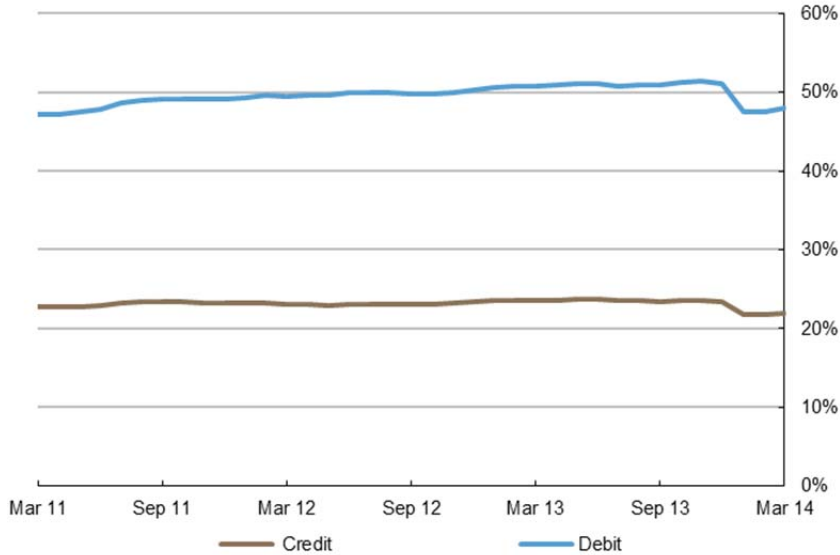
The number of transactions within the **retail sector** increased by 6.2 million to 676 million, with the corresponding spend rising by £0.1 billion to £23.1 billion. A majority of this increase was in the **food & drink** and **household goods** sub-sectors, where spending amounted to £8.8 billion and £3.5 billion respectively. There was however, a slight decrease in spending in **mixed business**.

Meanwhile the number of transactions in the **services sector** increased by 3.7 million to 301 million, but spending was virtually unchanged and stood at £23.3 billion. Some sub-sectors within services however recorded contrasting pictures during the month. There were notable increases in spending within **vehicle sales**, **entertainment** and **other services**, which were offset by a sizable decrease in **financial services**.

It is also worth noting the more pronounced increase in the overall number of transactions relative to spending. This was perhaps driven by a preference by consumers to buy less but more often, as well as a likely reflection of the increasing prevalence of **online spending**.

Chart 4

Proportion of retail sales made on plastic cards (including automotive fuel)  
Three-month moving average



#### Plastic card spending within national retail sales

The **plastic card share of total retail sales** (including automotive fuels)<sup>1</sup> amounted to 69.8% during the month with a split of 47.9% by debit and 21.9% by credit. Within the **food & drink** and **automotive fuels** sub-sectors, plastic card spending in February accounted for 64.4% and 84.5% of all spending respectively.

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<sup>1</sup> CES 3-month moving average spend of £23.0 billion expressed as a percentage of a similar 3-month moving average for ONS Retail Sales - All retailing including automotive fuel (J5A3) which amounted to £32.9 billion.

# Table 1 Card expenditure statistics (seasonally adjusted)

## Summary<sup>1 and 2</sup>

			Number of purchase transactions (millions)									Value of purchase transactions (£ millions)								
			All sectors			Retail sales			Services			All sectors			Retail sales			Services		
			Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																				
	2009		2,004	5,945	7,949	1,227	3,896	5,123	777	2,048	2,826	125,184	262,231	387,415	61,621	125,440	187,061	63,563	136,791	200,354
	2010		2,010	6,500	8,510	1,382	4,718	6,100	628	1,782	2,410	128,320	289,841	418,161	69,519	148,650	218,169	58,801	141,191	199,992
	2011		2,259	7,227	9,487	1,555	5,298	6,853	704	1,929	2,633	151,222	324,224	475,446	78,869	165,510	244,379	72,353	158,714	231,067
	2012		2,373	7,831	10,204	1,622	5,638	7,260	751	2,193	2,944	152,822	345,007	497,829	81,027	174,910	255,937	71,795	170,097	241,892
	2013		2,550	8,389	10,940	1,736	5,965	7,702	814	2,424	3,238	159,556	372,541	532,097	84,507	183,330	267,837	75,049	189,211	264,260
Monthly																				
	2013	Mar	207	680	887	141	486	627	66	194	260	13,062	30,387	43,449	6,947	15,050	21,997	6,115	15,337	21,452
		Apr	209	685	894	143	489	632	66	196	262	13,147	30,569	43,716	6,985	15,100	22,085	6,162	15,469	21,631
		May	211	691	902	144	493	637	67	198	265	13,251	30,780	44,031	7,036	15,180	22,216	6,215	15,600	21,815
		Jun	213	698	911	145	498	643	67	200	267	13,327	30,972	44,299	7,077	15,270	22,347	6,250	15,702	21,952
		Jul	214	702	916	146	500	647	68	202	270	13,365	31,146	44,511	7,091	15,340	22,431	6,274	15,806	22,080
		Aug	215	708	923	147	503	650	68	204	273	13,407	31,331	44,738	7,099	15,410	22,509	6,308	15,921	22,229
		Sep	216	712	928	147	505	652	69	207	276	13,447	31,506	44,953	7,110	15,460	22,570	6,337	16,046	22,383
		Oct	217	717	934	147	507	654	70	210	280	13,481	31,701	45,182	7,101	15,500	22,601	6,380	16,201	22,581
		Nov	218	722	940	148	509	657	71	213	283	13,548	31,927	45,475	7,122	15,550	22,672	6,426	16,377	22,803
		Dec	220	729	949	148	513	661	72	217	288	13,588	32,123	45,711	7,128	15,610	22,738	6,460	16,513	22,973
	2014	Jan	222	736	958	150	516	666	73	220	292	13,657	32,298	45,955	7,158	15,670	22,828	6,499	16,628	23,127
		Feb	224	743	967	151	519	670	73	224	297	13,721	32,474	46,195	7,200	15,770	22,970	6,521	16,704	23,225
		Mar	226	751	977	152	524	676	74	227	301	13,785	32,600	46,385	7,244	15,870	23,114	6,541	16,730	23,271
Year-on-year growth rates (percentages)																				
Annual																				
	2009		1.8	8.9	7.0	3.5	9.0	7.6	-0.7	8.8	6.0	-0.3	7.3	4.7	1.6	8.0	5.8	-2.2	6.6	3.7
	2010		0.3	9.3	7.1	12.7	21.1	19.1	-19.3	-13.0	-14.7	2.5	10.5	7.9	12.8	18.5	16.6	-7.5	3.2	-0.2
	2011		12.4	11.2	11.5	12.5	12.3	12.3	12.2	8.2	9.3	17.8	11.9	13.7	13.4	11.3	12.0	23.0	12.4	15.5
	2012		5.1	8.4	7.6	4.3	6.4	5.9	6.6	13.7	11.8	1.1	6.4	4.7	2.7	5.7	4.7	-0.8	7.2	4.7
	2013		7.4	7.1	7.2	7.0	5.8	6.1	8.4	10.5	10.0	4.4	8.0	6.9	4.3	4.8	4.6	4.5	11.2	9.2
Monthly																				
	2013	Mar	4.4	6.5	6.0	3.7	4.6	4.4	5.9	11.7	10.2	0.4	5.5	3.9	2.0	4.3	3.6	-1.4	6.7	4.2
		Apr	4.5	6.1	5.7	3.9	4.2	4.1	5.8	11.2	9.7	0.5	5.4	3.9	2.0	4.0	3.4	-1.1	6.9	4.5
		May	4.7	5.8	5.6	4.2	4.0	4.0	5.8	10.7	9.5	0.9	5.6	4.1	2.2	3.9	3.3	-0.6	7.4	5.0
		Jun	5.1	5.7	5.6	4.7	3.9	4.1	6.0	10.5	9.4	1.4	6.0	4.5	2.6	3.9	3.5	0.1	8.1	5.7
		Jul	5.6	5.9	5.8	5.2	4.2	4.4	6.4	10.4	9.3	2.0	6.4	5.0	3.0	4.0	3.7	0.9	8.9	6.5
		Aug	6.0	6.1	6.0	5.7	4.4	4.7	6.8	10.3	9.4	2.6	6.8	5.5	3.5	4.1	3.9	1.7	9.6	7.2
		Sep	6.4	6.3	6.3	6.1	4.7	5.0	7.2	10.2	9.4	3.1	7.1	5.9	3.8	4.2	4.1	2.5	10.1	7.8
		Oct	6.8	6.5	6.5	6.4	5.0	5.4	7.5	10.2	9.5	3.6	7.5	6.3	4.0	4.4	4.3	3.2	10.6	8.4
		Nov	7.1	6.8	6.8	6.7	5.4	5.7	7.9	10.3	9.7	4.0	7.7	6.6	4.1	4.6	4.5	3.8	11.0	8.8
		Dec	7.4	7.1	7.2	7.0	5.8	6.1	8.4	10.5	10.0	4.4	8.0	6.9	4.3	4.8	4.6	4.5	11.2	9.2
	2014	Jan	7.8	7.5	7.6	7.3	6.2	6.5	8.9	10.9	10.4	4.8	8.2	7.1	4.4	5.0	4.8	5.3	11.4	9.6
		Feb	8.2	8.0	8.0	7.6	6.6	6.8	9.5	11.5	11.0	5.2	8.3	7.3	4.6	5.2	5.0	5.9	11.4	9.8
		Mar	8.5	8.5	8.5	7.8	7.0	7.2	10.0	12.2	11.7	5.4	8.3	7.4	4.7	5.3	5.1	6.3	11.4	9.9

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.



# Table 2B Card expenditure statistics (seasonally adjusted)

## Retail sales<sup>1 and 2</sup>

Value of purchase transactions (£ millions)

Total retail sales

	Value of purchase transactions (£ millions)																		Total retail sales			
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Value of purchases			
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2009	18,120	60,230	78,350	7,063	13,920	20,983	6,358	12,690	19,048	14,420	16,560	30,980	15,660	22,040	37,700	5,860	12,668	18,528	61,621	125,440	187,061	
2010	18,700	63,730	82,430	7,157	13,960	21,117	6,806	13,650	20,456	14,680	18,890	33,570	15,540	23,570	39,110	6,636	14,850	21,486	69,519	148,650	218,169	
2011	20,990	69,420	90,410	7,124	14,760	21,884	7,839	14,500	22,339	15,190	20,480	35,670	17,520	24,370	41,890	10,206	21,980	32,186	78,869	165,510	244,379	
2012	22,570	73,950	96,520	7,704	16,390	24,094	8,212	15,620	23,832	15,380	21,590	36,970	16,740	24,460	41,200	10,421	22,900	33,321	81,027	174,910	255,937	
2013	24,140	77,850	101,990	8,686	17,920	26,606	8,661	16,080	24,741	15,900	23,200	39,100	16,440	24,430	40,870	10,680	23,850	34,530	84,507	183,330	267,837	
Monthly																						
2013	Mar	1,990	6,450	8,440	695	1,440	2,135	704	1,310	2,014	1,290	1,840	3,130	1,380	2,020	3,400	888	1,990	2,878	6,947	15,050	21,997
	Apr	2,000	6,450	8,450	704	1,450	2,154	710	1,320	2,030	1,300	1,870	3,170	1,380	2,020	3,400	891	1,990	2,881	6,985	15,100	22,085
	May	2,010	6,460	8,470	713	1,470	2,183	718	1,330	2,048	1,320	1,910	3,230	1,380	2,020	3,400	895	1,990	2,885	7,036	15,180	22,216
	Jun	2,020	6,480	8,500	723	1,490	2,213	726	1,340	2,066	1,330	1,940	3,270	1,380	2,030	3,410	898	1,990	2,888	7,077	15,270	22,347
	Jul	2,020	6,490	8,510	731	1,510	2,241	732	1,350	2,082	1,340	1,960	3,300	1,370	2,040	3,410	898	1,990	2,888	7,091	15,340	22,431
	Aug	2,030	6,510	8,540	738	1,530	2,268	735	1,360	2,095	1,340	1,970	3,310	1,360	2,050	3,410	896	1,990	2,886	7,099	15,410	22,509
	Sep	2,030	6,520	8,550	743	1,540	2,283	735	1,360	2,095	1,350	1,990	3,340	1,360	2,060	3,420	892	1,990	2,882	7,110	15,460	22,570
	Oct	2,030	6,540	8,570	749	1,550	2,299	734	1,360	2,094	1,350	2,010	3,360	1,350	2,060	3,410	888	1,980	2,868	7,101	15,500	22,601
	Nov	2,030	6,570	8,600	757	1,550	2,307	732	1,360	2,092	1,360	2,030	3,390	1,360	2,060	3,420	883	1,980	2,863	7,122	15,550	22,672
	Dec	2,030	6,590	8,620	766	1,550	2,316	733	1,370	2,103	1,360	2,060	3,420	1,360	2,060	3,420	879	1,980	2,859	7,128	15,610	22,738
2014	Jan	2,030	6,610	8,640	776	1,540	2,316	736	1,380	2,116	1,370	2,090	3,460	1,370	2,060	3,430	876	1,990	2,866	7,158	15,670	22,828
	Feb	2,040	6,650	8,690	785	1,530	2,315	741	1,400	2,141	1,390	2,120	3,510	1,370	2,060	3,430	874	2,010	2,884	7,200	15,770	22,970
	Mar	2,050	6,710	8,760	793	1,510	2,303	747	1,410	2,157	1,400	2,140	3,540	1,380	2,070	3,450	874	2,030	2,904	7,244	15,870	23,114

## Year-on-year growth rates (percentages)

	Year-on-year growth rates (percentages)																					
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Total retail sales			
Annual																						
2009	3.2	10.1	8.5	0.3	2.7	1.9	7.9	13.1	11.3	0.1	6.5	3.4	-0.4	4.2	2.2	-12.1	-2.2	-5.5	1.6	8.0	5.8	
2010	3.2	5.8	5.2	1.3	0.3	0.6	7.0	7.6	7.4	1.8	14.1	8.4	-0.8	6.9	3.7	13.2	17.2	16.0	12.8	18.5	16.6	
2011	12.2	8.9	9.7	-0.5	5.7	3.6	15.2	6.2	9.2	3.5	8.4	6.3	12.7	3.4	7.1	53.8	48.0	49.8	13.4	11.3	12.0	
2012	7.5	6.5	6.8	8.1	11.0	10.1	4.8	7.7	6.7	1.3	5.4	3.6	-4.5	0.4	-1.6	2.1	4.2	3.5	2.7	5.7	4.7	
2013	7.0	5.3	5.7	12.7	9.3	10.4	5.5	2.9	3.8	3.4	7.5	5.8	-1.8	-0.1	-0.8	2.5	4.1	3.6	4.3	4.8	4.6	
Monthly																						
2013	Mar	7.1	5.5	5.9	8.5	9.2	8.9	2.1	4.3	3.6	-0.4	3.2	1.7	-4.4	-1.0	-2.4	1.0	4.0	3.1	2.0	4.3	3.6
	Apr	7.1	5.3	5.7	8.8	8.6	8.7	2.1	3.5	3.0	-0.5	2.9	1.5	-4.3	-1.5	-2.6	1.0	4.1	3.1	2.0	4.0	3.4
	May	7.2	5.1	5.6	9.3	8.2	8.6	2.4	3.1	2.9	-0.5	2.9	1.5	-4.1	-1.8	-2.7	1.2	4.4	3.4	2.2	3.9	3.3
	Jun	7.4	5.1	5.6	9.8	8.0	8.6	3.1	2.9	2.9	-0.1	3.2	1.8	-3.7	-1.9	-2.6	1.7	4.7	3.8	2.6	3.9	3.5
	Jul	7.5	5.1	5.6	10.4	8.0	8.8	3.8	2.9	3.2	0.4	3.6	2.3	-3.3	-1.8	-2.4	2.1	5.0	4.1	3.0	4.0	3.7
	Aug	7.7	5.1	5.7	11.0	8.2	9.1	4.4	2.8	3.4	1.0	4.1	2.8	-2.9	-1.6	-2.1	2.5	5.1	4.3	3.5	4.1	3.9
	Sep	7.7	5.1	5.7	11.5	8.5	9.5	4.9	2.8	3.5	1.5	4.7	3.4	-2.5	-1.3	-1.8	2.6	5.1	4.3	3.8	4.2	4.1
	Oct	7.5	5.2	5.7	11.9	8.8	9.8	5.1	2.8	3.6	2.1	5.4	4.0	-2.3	-1.0	-1.5	2.6	4.9	4.2	4.0	4.4	4.3
	Nov	7.3	5.3	5.7	12.3	9.1	10.1	5.3	2.7	3.6	2.7	6.3	4.8	-2.1	-0.6	-1.2	2.6	4.6	3.9	4.1	4.6	4.5
	Dec	7.0	5.3	5.7	12.7	9.3	10.4	5.5	2.9	3.8	3.4	7.5	5.8	-1.8	-0.1	-0.8	2.5	4.1	3.6	4.3	4.8	4.6
2014	Jan	6.6	5.1	5.5	13.2	9.5	10.7	5.8	3.3	4.2	4.1	8.8	6.8	-1.6	0.4	-0.4	2.4	3.7	3.3	4.4	5.0	4.8
	Feb	6.1	5.0	5.2	13.5	9.5	10.8	6.1	3.8	4.6	5.0	10.1	8.0	-1.4	0.8	-0.1	2.2	3.4	3.1	4.6	5.2	5.0
	Mar	5.7	4.8	5.0	13.8	9.4	10.8	6.4	4.4	5.1	5.7	11.3	9.0	-1.1	1.3	0.3	2.0	3.1	2.8	4.7	5.3	5.1

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

<sup>3</sup> Automotive Fuels data is effective from January 2010. Data shown pre 2010 are for growth trend purposes only; these data are excluded from totals as these are already included in their former Services sector of Motoring (now known as Vehicle Sales & Service)



# Table 2C Card expenditure statistics (seasonally adjusted)

Services<sup>1 and 2</sup>

Number of purchase transactions (millions)

Total services

	Vehicle Sales & Services <sup>3</sup>						Entertainment			Hotels			Travel			Financial			Other services			Number of purchases		
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
<b>Annual</b>																								
2009	236	658	894	206	593	798	37	31	68	101	183	283	32	112	144	167	471	638	777	2,048	2,826			
2010	76	204	280	222	726	947	37	35	72	97	202	299	32	129	161	164	487	650	628	1,782	2,410			
2011	51	89	139	268	882	1,150	51	43	94	116	236	352	33	145	178	186	535	721	704	1,929	2,633			
2012	50	93	144	309	1,062	1,371	53	48	100	123	265	389	30	160	190	187	564	751	751	2,193	2,944			
2013	53	104	157	352	1,218	1,570	54	53	108	130	284	413	29	173	202	196	592	788	814	2,424	3,238			
<b>Monthly</b>																								
2013	Mar	4	8	12	28	96	124	4	4	9	11	23	33	2	14	17	16	48	64	66	194	260		
	Apr	4	8	13	28	97	125	4	4	9	11	23	34	2	14	17	16	49	65	66	196	262		
	May	4	9	13	29	98	127	5	4	9	11	23	34	2	14	17	16	49	65	67	198	265		
	Jun	4	9	13	29	100	129	5	4	9	11	24	34	2	14	17	16	49	65	67	200	267		
	Jul	4	9	13	29	101	130	5	4	9	11	24	35	2	15	17	16	49	66	68	202	270		
	Aug	4	9	13	30	103	133	5	5	9	11	24	35	2	15	17	16	50	66	68	204	273		
	Sep	5	9	13	30	105	135	5	5	9	11	24	35	2	15	17	17	50	67	69	207	276		
	Oct	5	9	14	31	107	138	5	5	9	11	24	35	2	15	17	17	50	67	70	210	280		
	Nov	5	9	14	31	109	140	5	5	9	11	25	36	2	15	17	17	51	67	71	213	283		
	Dec	5	9	14	32	112	144	5	5	9	11	25	36	2	15	17	17	51	68	72	217	288		
2014	Jan	5	10	14	32	114	146	5	5	10	11	25	37	2	15	17	17	51	68	73	220	292		
	Feb	5	10	14	33	117	150	5	5	10	11	26	37	2	15	17	17	52	69	73	224	297		
	Mar	5	10	15	34	119	153	5	5	10	11	26	37	2	15	17	17	52	69	74	227	301		

Year-on-year growth rates (percentages)

<b>Annual</b>																							
2009	-4.7	5.0	2.2	4.3	18.7	14.6	1.0	13.7	6.5	-2.3	8.6	4.5	-0.6	1.1	0.8	0.1	4.8	3.6	-0.7	8.8	6.0		
2010	-67.8	-69.0	-68.7	7.8	22.4	18.7	1.7	10.1	5.6	-3.2	10.3	5.5	0.6	15.3	12.1	-1.9	3.3	2.0	-19.3	-13.0	-14.7		
2011	-33.2	-56.6	-50.3	20.8	21.5	21.4	36.5	24.4	30.7	19.3	16.9	17.7	3.0	11.8	10.0	13.7	9.9	10.9	12.2	8.2	9.3		
2012	-0.9	5.5	3.2	15.3	20.4	19.2	3.4	11.3	7.0	6.1	12.5	10.4	-9.8	11.0	7.1	0.3	5.5	4.1	6.6	13.7	11.8		
2013	5.4	11.3	9.2	14.0	14.7	14.6	3.5	11.5	7.3	5.3	6.9	6.3	-3.8	8.0	6.1	5.2	4.9	5.0	8.4	10.5	10.0		
<b>Monthly</b>																							
2013	Mar	0.1	5.5	3.6	14.9	18.7	17.8	-1.2	8.0	3.0	4.7	9.5	8.0	-10.8	8.9	5.4	-0.1	3.0	2.2	5.9	11.7	10.2	
	Apr	0.5	5.7	3.9	14.6	17.9	17.1	-2.1	7.7	2.4	4.2	8.9	7.3	-10.5	8.4	5.1	0.1	2.6	2.0	5.8	11.2	9.7	
	May	0.9	6.1	4.3	14.3	17.1	16.5	-2.5	7.9	2.3	3.9	8.4	6.9	-9.9	8.2	5.0	0.5	2.5	2.0	5.8	10.7	9.5	
	Jun	1.4	6.6	4.7	14.2	16.5	16.0	-2.3	8.3	2.6	3.8	8.1	6.7	-8.9	8.1	5.2	1.1	2.7	2.3	6.0	10.5	9.4	
	Jul	1.9	7.1	5.3	14.2	16.0	15.6	-1.8	8.9	3.2	3.9	7.9	6.6	-7.8	8.2	5.5	1.8	2.9	2.6	6.4	10.4	9.3	
	Aug	2.4	7.7	5.8	14.2	15.6	15.3	-1.0	9.5	3.9	4.1	7.5	6.4	-6.7	8.2	5.7	2.5	3.2	3.0	6.8	10.3	9.4	
	Sep	3.0	8.4	6.5	14.2	15.2	15.0	0.0	10.0	4.7	4.3	7.1	6.2	-5.7	8.2	5.9	3.2	3.5	3.4	7.2	10.2	9.4	
	Oct	3.7	9.2	7.3	14.0	14.9	14.7	1.1	10.4	5.5	4.5	6.8	6.1	-4.8	8.2	6.1	3.9	3.9	3.9	7.5	10.2	9.5	
	Nov	4.5	10.2	8.2	13.9	14.7	14.5	2.3	10.9	6.3	4.8	6.7	6.1	-4.2	8.1	6.2	4.5	4.3	4.4	7.9	10.3	9.7	
	Dec	5.4	11.3	9.2	14.0	14.7	14.6	3.5	11.5	7.3	5.3	6.9	6.3	-3.8	8.0	6.1	5.2	4.9	5.0	8.4	10.5	10.0	
2014	Jan	6.4	12.5	10.4	14.3	15.0	14.8	4.8	12.2	8.4	5.8	7.3	6.8	-3.5	7.8	6.0	5.7	5.4	5.5	8.9	10.9	10.4	
	Feb	7.3	13.7	11.4	14.7	15.6	15.4	6.1	13.1	9.4	6.3	7.9	7.4	-3.2	7.6	5.9	6.2	5.9	6.0	9.5	11.5	11.0	
	Mar	8.0	14.6	12.3	15.4	16.5	16.3	7.1	13.9	10.4	6.8	8.5	8.0	-2.9	7.5	5.9	6.6	6.4	6.4	10.0	12.2	11.7	

1 There was a step change in 2011 due to a change in reporting population

2 With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

3 With effect of January 2010 Automotive Fuels was published as a separate sub-sector in retail sales. See tables 2A and 2B

## Table 2D Card expenditure statistics (seasonally adjusted)

### Services<sup>1 and 2</sup>

Value of purchase transactions (£ millions)

	Value of purchase transactions (£ millions)																		Total services			
	Vehicle Sales & Services <sup>3</sup>			Entertainment			Hotels			Travel			Financial			Other services			Value of purchases			
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2009	14,660	35,510	50,170	9,614	14,610	24,224	5,302	2,721	8,023	13,090	14,100	27,190	5,740	32,820	38,560	15,157	37,030	52,187	63,563	136,791	200,354	
2010	8,753	24,840	33,593	9,956	17,050	27,006	5,502	3,081	8,583	12,810	15,860	28,670	5,919	39,430	45,349	15,861	40,930	56,791	58,801	141,191	199,992	
2011	7,780	22,460	30,240	14,070	20,680	34,750	8,637	3,844	12,481	16,290	18,480	34,770	7,187	46,460	53,647	18,389	46,790	65,179	72,353	158,714	231,067	
2012	7,545	23,560	31,105	14,690	22,760	37,450	8,870	4,317	13,187	16,550	20,600	37,150	5,480	49,980	55,460	18,660	48,880	67,540	71,795	170,097	241,892	
2013	7,654	25,630	33,284	15,680	24,540	40,220	9,249	4,781	14,030	17,440	22,000	39,440	5,122	55,120	60,242	19,904	57,140	77,044	75,049	189,211	264,260	
Monthly																						
2013	Mar	633	2,050	2,683	1,270	1,980	3,250	745	387	1,132	1,420	1,800	3,220	440	4,550	4,990	1,607	4,570	6,177	6,115	15,337	21,452
	Apr	637	2,090	2,727	1,280	1,990	3,270	758	389	1,147	1,430	1,830	3,260	434	4,550	4,984	1,623	4,620	6,243	6,162	15,469	21,631
	May	639	2,120	2,759	1,290	2,010	3,300	769	390	1,159	1,450	1,840	3,290	427	4,540	4,967	1,640	4,700	6,340	6,215	15,600	21,815
	Jun	638	2,130	2,768	1,300	2,020	3,320	776	392	1,168	1,460	1,840	3,300	421	4,540	4,961	1,655	4,780	6,435	6,250	15,702	21,952
	Jul	637	2,140	2,777	1,310	2,040	3,350	781	396	1,177	1,460	1,830	3,290	418	4,570	4,988	1,668	4,830	6,498	6,274	15,806	22,080
	Aug	637	2,150	2,787	1,320	2,060	3,380	784	401	1,185	1,470	1,820	3,290	417	4,630	5,047	1,680	4,860	6,540	6,308	15,921	22,229
	Sep	638	2,170	2,808	1,330	2,080	3,410	788	406	1,194	1,470	1,820	3,290	418	4,690	5,108	1,693	4,880	6,573	6,337	16,046	22,383
	Oct	642	2,210	2,852	1,340	2,100	3,440	793	411	1,204	1,480	1,850	3,330	419	4,730	5,149	1,706	4,900	6,606	6,380	16,201	22,581
	Nov	648	2,260	2,908	1,350	2,130	3,480	798	417	1,215	1,490	1,890	3,380	420	4,710	5,130	1,720	4,970	6,690	6,426	16,377	22,803
	Dec	654	2,300	2,954	1,350	2,160	3,510	802	423	1,225	1,500	1,930	3,430	419	4,640	5,059	1,735	5,060	6,795	6,460	16,513	22,973
2014	Jan	660	2,350	3,010	1,360	2,200	3,560	804	428	1,232	1,510	1,960	3,470	418	4,550	4,968	1,747	5,140	6,887	6,499	16,628	23,127
	Feb	664	2,380	3,044	1,370	2,250	3,620	804	434	1,238	1,510	1,990	3,500	417	4,460	4,877	1,756	5,190	6,946	6,521	16,704	23,225
	Mar	667	2,400	3,067	1,380	2,290	3,670	805	440	1,245	1,510	2,000	3,510	415	4,360	4,775	1,764	5,240	7,004	6,541	16,730	23,271

### Year-on-year growth rates (percentages)<sup>2</sup>

Annual																						
2009	-5.1	7.7	3.6	-0.2	12.8	7.2	-3.3	11.8	1.3	-5.1	2.8	-1.2	-2.3	11.2	9.0	3.0	0.9	1.5	-2.2	6.6	3.7	
2010	-40.3	-30.0	-33.0	3.6	16.7	11.5	3.8	13.2	7.0	-2.1	12.5	5.4	3.1	20.1	17.6	4.6	10.5	8.8	-7.5	3.2	-0.2	
2011	-11.1	-9.6	-10.0	41.3	21.3	28.7	57.0	24.8	45.4	27.2	16.5	21.3	21.4	17.8	18.3	15.9	14.3	14.8	23.0	12.4	15.5	
2012	-3.0	4.9	2.9	4.4	10.1	7.8	2.7	12.3	5.7	1.6	11.5	6.8	-23.8	7.6	3.4	1.5	4.5	3.6	-0.8	7.2	4.7	
2013	1.4	8.8	7.0	6.7	7.8	7.4	4.3	10.7	6.4	5.4	6.8	6.2	-6.5	10.3	8.6	6.7	16.9	14.1	4.5	11.2	9.2	
Monthly																						
2013	Mar	-2.5	4.7	2.8	4.7	8.9	7.2	-2.5	9.7	1.3	2.1	9.0	5.8	-23.9	8.0	3.9	0.4	4.4	3.3	-1.4	6.7	4.2
	Apr	-2.4	4.8	3.0	4.8	8.5	7.1	-3.4	9.4	0.6	2.3	8.7	5.8	-21.9	8.0	4.3	0.6	5.3	4.0	-1.1	6.9	4.5
	May	-2.2	5.1	3.3	5.1	8.4	7.1	-3.6	9.3	0.4	2.8	8.6	6.0	-20.0	8.2	4.8	1.1	6.7	5.2	-0.6	7.4	5.0
	Jun	-1.8	5.5	3.6	5.4	8.3	7.2	-3.3	9.4	0.7	3.4	8.6	6.3	-17.9	8.4	5.3	1.8	8.8	6.8	0.1	8.1	5.7
	Jul	-1.4	5.9	4.1	5.9	8.2	7.3	-2.5	9.7	1.4	4.0	8.4	6.4	-15.9	8.8	6.0	2.6	10.9	8.6	0.9	8.9	6.5
	Aug	-0.9	6.2	4.4	6.3	8.2	7.4	-1.4	10.0	2.2	4.5	8.0	6.4	-13.8	9.3	6.8	3.4	12.8	10.2	1.7	9.6	7.2
	Sep	-0.4	6.4	4.7	6.5	8.2	7.5	-0.2	10.3	3.2	4.8	7.3	6.2	-11.8	9.9	7.6	4.2	14.3	11.5	2.5	10.1	7.8
	Oct	0.1	7.0	5.3	6.6	8.1	7.5	1.2	10.5	4.2	5.0	6.8	6.0	-9.8	10.4	8.3	5.1	15.4	12.5	3.2	10.6	8.4
	Nov	0.8	7.8	6.1	6.6	7.9	7.4	2.7	10.6	5.3	5.2	6.6	6.0	-8.1	10.5	8.6	5.9	16.2	13.3	3.8	11.0	8.8
	Dec	1.4	8.8	7.0	6.7	7.8	7.4	4.3	10.7	6.4	5.4	6.8	6.2	-6.5	10.3	8.6	6.7	16.9	14.1	4.5	11.2	9.2
2014	Jan	2.1	9.9	8.1	6.8	7.9	7.5	5.9	10.9	7.6	5.9	7.2	6.6	-5.1	9.6	8.2	7.4	17.4	14.6	5.3	11.4	9.6
	Feb	2.8	11.0	9.0	7.1	8.3	7.8	7.3	11.2	8.6	6.2	7.7	7.1	-3.7	8.5	7.4	8.1	17.6	15.0	5.9	11.4	9.8
	Mar	3.2	12.0	9.9	7.4	9.0	8.4	8.4	11.5	9.4	6.4	8.1	7.4	-4.4	7.2	6.1	8.6	17.7	15.2	6.3	11.4	9.9

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

<sup>3</sup> With effect of January 2010 Automotive Fuels was published as a separate sub-sector in retail sales. See tables 2A and 2B



Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

## Detailed sector breakdown - services sectors (not seasonally adjusted)

	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	Total (latest 12 months)
Auto rental	444,025	458,184	522,338	489,944	568,433	543,062	485,611	473,719	405,564	378,236	396,858	383,576	444,885	5,550,410
Auto parts & accessories	779,557	808,033	818,781	757,895	840,498	769,158	727,202	749,248	737,727	675,823	731,647	702,179	813,522	9,131,713
Auto services	1,591,231	1,588,090	1,840,875	1,805,694	1,940,151	1,744,976	1,873,939	2,037,002	1,966,855	1,848,561	1,878,503	1,826,107	2,018,661	22,369,414
Auto repair shops	923,453	856,560	916,930	869,571	964,830	887,079	872,674	897,179	858,596	773,682	873,209	836,421	988,773	10,595,504
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	589,945	600,366	623,701	582,632	642,726	594,801	582,371	552,130	503,874	447,933	526,409	519,371	650,525	6,826,839
<b>Vehicle Sales &amp; Services</b>	<b>4,328,211</b>	<b>4,311,233</b>	<b>4,722,625</b>	<b>4,505,736</b>	<b>4,956,638</b>	<b>4,539,076</b>	<b>4,541,797</b>	<b>4,709,278</b>	<b>4,472,616</b>	<b>4,124,235</b>	<b>4,406,626</b>	<b>4,267,654</b>	<b>4,916,366</b>	<b>54,473,880</b>
Restaurants	13,789,048	14,268,412	15,755,368	15,229,409	16,863,448	16,623,470	15,801,604	16,388,914	15,858,167	15,937,174	14,497,422	15,000,918	17,383,616	189,607,922
Public houses	2,257,454	2,449,348	2,822,324	2,647,743	3,110,038	2,979,687	2,745,144	2,684,763	2,631,824	2,993,454	2,507,341	2,682,597	3,178,876	33,433,139
Catering services	435,817	418,851	490,990	476,850	520,905	471,538	504,396	550,595	551,530	522,021	502,140	509,397	577,975	6,097,188
Video stores	223,571	177,795	211,623	207,425	236,033	238,633	260,410	253,977	259,755	257,361	291,986	236,679	216,475	2,848,152
Cinema, theatre & dance	1,615,358	1,797,455	1,962,841	1,643,893	1,749,483	1,906,702	1,647,853	2,093,374	2,277,896	2,317,580	2,081,910	1,865,420	1,758,778	23,103,185
Concerts & entertainers	53,441	54,841	55,232	52,200	50,850	60,150	55,633	70,775	69,054	65,612	53,303	56,341	56,671	700,662
Tourist attractions	319,761	552,456	619,599	564,750	829,470	1,016,178	587,624	1,016,739	319,256	510,630	259,559	313,539	394,829	6,283,729
Amusement parks	31,082	77,591	75,869	67,812	101,739	159,874	69,718	67,845	35,059	25,533	20,430	33,766	38,110	773,346
Aquariums	14,228	28,967	26,124	24,764	34,775	46,964	24,187	21,257	14,471	13,400	14,041	20,535	23,566	293,051
Sports & games establishments	2,669,667	2,656,062	2,470,431	2,109,328	2,409,896	2,358,234	2,417,377	2,452,705	2,402,197	3,601,297	3,409,375	2,996,871	3,516,752	32,800,525
Professional sports clubs	96,796	125,093	159,320	101,822	144,167	143,750	121,256	119,270	123,279	150,241	118,217	102,277	129,269	1,537,961
Gambling	4,673,074	4,035,780	4,714,783	4,062,450	4,452,755	4,406,338	4,934,217	5,108,341	4,956,463	5,810,300	5,726,962	5,358,815	6,132,327	59,699,531
Personal services	399,566	239,267	290,843	230,843	325,713	301,968	284,495	288,351	265,324	303,603	241,369	220,650	244,799	3,329,352
Miscellaneous entertainment	583,266	640,859	660,254	604,977	728,678	729,031	639,812	651,210	555,754	458,249	588,093	572,751	644,883	7,474,551
<b>Entertainment</b>	<b>27,162,129</b>	<b>27,522,777</b>	<b>30,347,728</b>	<b>28,084,266</b>	<b>31,557,950</b>	<b>31,442,517</b>	<b>30,093,726</b>	<b>31,262,016</b>	<b>30,320,029</b>	<b>32,771,655</b>	<b>30,312,148</b>	<b>29,970,556</b>	<b>34,296,926</b>	<b>367,982,294</b>
<b>Hotels</b>	<b>4,194,928</b>	<b>4,629,392</b>	<b>4,900,990</b>	<b>4,768,431</b>	<b>5,218,476</b>	<b>4,863,882</b>	<b>4,682,612</b>	<b>4,840,124</b>	<b>4,467,429</b>	<b>4,088,300</b>	<b>4,083,032</b>	<b>4,145,655</b>	<b>4,779,228</b>	<b>55,467,551</b>
Airlines	1,617,420	1,604,131	1,649,270	1,513,849	1,547,170	1,494,484	1,723,032	1,593,212	1,338,321	1,076,908	1,793,149	1,472,817	1,632,121	18,438,464
Airport terminals	21,918	27,018	31,822	36,935	49,342	42,104	39,687	37,187	28,978	26,467	30,805	30,311	37,202	417,858
Railways	5,300,173	5,540,668	5,851,360	5,594,415	6,086,672	5,318,403	5,860,525	6,167,437	5,935,621	5,470,311	5,395,775	5,136,056	6,016,771	68,374,014
Buses	612,654	618,037	705,755	704,617	772,351	687,817	779,826	780,117	747,833	641,808	699,472	705,467	797,647	8,640,747
Sea travel	123,407	129,327	179,664	170,911	198,375	205,810	152,438	139,008	117,598	108,514	129,609	141,283	180,642	1,853,179
Travel agents	1,816,261	1,611,842	1,954,532	1,825,848	1,913,479	1,677,311	1,714,068	1,858,481	1,624,009	1,493,578	2,139,052	1,838,082	1,962,089	21,612,371
Timeshares	34,470	27,273	17,792	16,645	18,896	20,169	15,865	19,255	17,274	17,424	27,484	20,608	18,897	237,582
Camping grounds	137,458	207,035	256,300	248,568	336,029	351,884	192,332	138,217	74,780	65,531	108,435	113,108	160,290	2,252,509
Miscellaneous travel	819,241	847,934	918,469	886,770	955,758	895,220	866,976	918,403	852,825	814,053	794,911	793,733	902,792	10,447,844
<b>Travel</b>	<b>10,483,002</b>	<b>10,613,265</b>	<b>11,564,964</b>	<b>10,998,558</b>	<b>11,878,072</b>	<b>10,693,202</b>	<b>11,344,749</b>	<b>11,651,317</b>	<b>10,737,239</b>	<b>9,714,594</b>	<b>11,118,692</b>	<b>10,251,465</b>	<b>11,708,451</b>	<b>132,274,568</b>
Telegraph services / Wire transfer money order	3,538	3,329	9,627	12,125	8,853	10,710	3,562	14,162	12,789	14,129	15,188	15,915	16,698	137,087
Insurance services	1,738,545	1,647,218	1,736,851	1,623,387	1,990,189	1,825,786	1,817,639	1,777,630	1,495,708	1,433,304	1,629,910	1,526,165	1,760,216	20,264,003
FIs - cash disbursements (auto & manual)	21,269	21,240	22,838	20,811	21,056	17,902	19,838	20,716	17,252	13,429	15,639	16,258	17,396	224,375
FIs - merchandise & services	482,500	422,686	458,502	448,319	383,972	367,453	370,040	382,694	367,261	367,935	390,220	353,889	417,721	4,730,692
Non-FIs - foreign currency, travellers' cheques	69,922	84,043	95,817	94,819	117,080	110,369	109,358	73,686	53,056	53,897	56,886	63,712	74,872	987,595
Security brokers and dealers	13,755	31,121	13,042	12,388	10,116	9,218	9,663	10,294	10,311	9,894	10,758	8,450	8,458	143,713
Tax preparation services	257	236	208	174	165	158	160	153	150	121	203	201	216	2,145
Tax payments	21,261	18,384	4,768	4,102	5,687	5,410	15,128	4,248	3,859	3,900	3,494	3,719	3,648	76,347
Fines, bail and bond payments	62,787	60,268	70,418	63,179	71,377	68,253	66,050	75,357	71,201	69,803	71,855	68,784	74,170	830,715
Miscellaneous financial	72,632	87,636	107,240	87,148	97,891	97,862	83,017	84,951	77,303	66,068	71,097	69,499	86,999	1,016,711
<b>Financial</b>	<b>2,486,466</b>	<b>2,376,161</b>	<b>2,519,311</b>	<b>2,366,452</b>	<b>2,706,386</b>	<b>2,513,121</b>	<b>2,494,455</b>	<b>2,443,891</b>	<b>2,108,890</b>	<b>2,032,480</b>	<b>2,265,250</b>	<b>2,126,592</b>	<b>2,460,394</b>	<b>28,413,383</b>

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

## Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	Total (latest 12 months)
Telecoms	1,926,370	2,008,061	1,952,321	1,863,297	2,030,451	1,957,400	1,991,756	2,037,282	1,932,087	1,992,186	1,957,337	1,737,496	1,922,201	23,381,875
Utilities	449,284	384,438	397,801	355,259	385,297	355,440	372,424	404,266	361,679	358,992	395,102	375,005	423,441	4,569,144
Contractors (residential & commercial)	257,518	267,615	272,941	249,244	280,760	263,823	272,471	301,694	287,437	238,202	264,917	254,564	279,307	3,232,975
Gardening services	49,193	68,914	82,824	67,952	61,476	51,862	46,834	47,954	47,483	61,863	34,612	37,552	66,987	676,313
Veterinary services	553,594	584,575	607,799	579,700	662,903	663,843	617,063	654,717	605,735	590,999	618,075	561,027	612,151	7,358,587
Photocopying & printing	265,328	286,438	261,551	241,239	253,464	249,200	273,726	310,710	320,936	344,367	298,378	237,636	267,338	3,344,983
Photographic studios	99,736	104,091	116,518	122,589	144,646	109,804	108,821	145,031	150,555	137,012	88,093	86,768	102,648	1,416,576
Beauty & barber shops	1,454,447	1,503,101	1,615,705	1,556,995	1,716,842	1,607,502	1,523,249	1,573,468	1,609,096	2,041,008	1,458,788	1,389,438	1,577,388	19,172,580
Employment agencies	31,346	30,436	27,665	25,191	29,770	28,316	26,477	29,037	26,698	23,239	22,428	21,330	22,317	312,904
Counselling services	6,922	6,498	6,157	6,078	6,617	6,270	6,485	6,576	5,798	4,636	5,896	5,458	6,201	72,670
Legal services	59,789	57,342	76,349	37,594	78,636	40,894	73,516	60,488	41,321	66,712	58,778	39,898	78,454	709,982
Laundry & cleaning	164,799	183,297	201,407	200,717	222,004	188,185	196,271	206,888	193,682	181,537	183,012	163,424	190,058	2,310,482
Funeral services	12,915	12,921	12,957	11,543	12,360	11,059	10,783	12,250	11,806	11,689	12,826	11,994	13,069	145,257
Medical services	1,159,297	1,141,235	1,249,898	1,172,932	1,274,330	1,154,617	1,194,498	1,328,013	1,263,840	1,127,482	1,309,962	1,191,535	1,279,940	14,688,282
Moving & courier services	372,815	386,953	431,937	418,551	435,212	381,354	391,457	448,352	435,760	418,601	386,531	384,439	418,748	4,937,895
Repair shops (not auto)	63,821	58,123	63,663	57,418	66,113	61,440	60,133	66,033	65,551	63,803	66,667	58,736	60,509	748,189
Accounting services	31,420	28,230	28,707	26,774	29,496	32,711	35,968	38,928	37,146	36,013	45,387	35,026	36,575	410,961
Advertising, consultancy & PR	78,709	98,742	90,001	79,670	86,779	82,752	79,424	82,082	83,131	61,132	70,899	64,049	73,146	951,807
Computer programming	1,306,286	1,260,313	1,350,347	1,257,317	1,352,741	1,249,594	1,397,593	1,504,643	1,590,037	2,009,671	1,362,008	1,174,166	1,356,973	16,865,403
Farming services	96,751	105,026	108,725	100,834	107,924	99,169	98,637	102,921	105,644	120,129	103,931	97,123	111,280	1,261,343
Miscellaneous professional services	875,676	949,812	945,189	865,059	930,223	900,722	946,325	967,131	926,776	875,755	935,356	880,584	958,144	11,081,076
Engineering services	48,141	56,881	52,044	51,699	58,159	51,674	50,428	55,696	50,653	44,337	50,440	48,815	54,097	624,923
Marina services	40,659	65,685	76,424	74,297	107,982	101,596	62,551	46,742	36,912	36,047	34,776	31,179	50,505	724,696
Wrecking & salvage yards	3,670	3,886	4,284	4,059	4,443	3,982	3,633	3,894	3,365	2,530	3,544	3,178	3,606	44,404
Pest control	2,833	2,857	3,168	2,899	3,939	3,599	2,996	3,426	2,786	2,363	2,526	2,287	2,657	35,503
Educational establishments	597,361	517,258	567,916	537,608	542,482	455,560	785,644	752,379	704,570	571,025	776,327	629,403	757,142	7,597,314
Child care services	18,347	19,930	18,394	15,590	17,279	18,590	17,732	21,442	18,613	18,333	23,664	22,588	19,639	231,794
Social, political & religious organisations	1,228,690	1,025,691	1,356,107	1,234,677	1,345,963	1,277,436	1,363,567	1,347,088	1,526,509	1,327,738	1,183,485	1,101,393	1,497,052	15,586,706
Government services	2,130,631	2,186,840	2,362,713	2,258,583	2,449,924	2,244,558	2,298,025	2,412,727	2,221,893	2,103,513	2,408,356	2,342,378	2,567,896	27,857,406
Miscellaneous services	1,368,082	2,240,045	1,379,833	1,299,076	1,467,129	1,327,713	1,337,170	1,416,482	1,425,366	1,968,180	1,412,100	1,343,621	1,507,244	18,123,959
Commercial equipment	902,142	878,844	926,106	854,846	910,074	892,327	979,572	1,015,092	995,875	948,365	987,945	868,457	927,720	11,185,223
Other services	15,656,572	16,524,078	16,647,451	15,629,287	17,075,418	15,872,992	16,625,229	17,403,432	17,088,740	17,787,459	16,562,146	15,200,547	17,244,433	199,661,212
<b>Total services</b>	<b>64,311,308</b>	<b>65,976,906</b>	<b>70,703,069</b>	<b>66,352,730</b>	<b>73,392,940</b>	<b>69,924,790</b>	<b>69,782,568</b>	<b>72,310,058</b>	<b>69,194,943</b>	<b>70,518,723</b>	<b>68,747,894</b>	<b>65,962,469</b>	<b>75,405,798</b>	<b>838,272,888</b>
<b>TOTAL</b>	<b>194,528,155</b>	<b>193,739,411</b>	<b>216,328,629</b>	<b>205,278,279</b>	<b>231,087,375</b>	<b>214,382,708</b>	<b>212,830,944</b>	<b>219,808,091</b>	<b>223,264,099</b>	<b>250,471,267</b>	<b>207,496,933</b>	<b>192,622,510</b>	<b>224,042,288</b>	<b>2,591,352,534</b>





Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

## Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

£	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	Total (latest 12 months)
Telecoms	81,006,548	81,752,897	86,217,569	80,832,382	88,500,373	86,233,671	89,871,129	97,593,362	91,605,961	92,488,707	92,435,243	79,909,314	85,249,144	1,052,689,752
Utilities	90,243,556	80,469,639	70,766,653	61,756,902	64,187,210	56,392,681	71,185,095	65,327,296	55,082,315	55,124,731	66,422,427	64,564,568	79,561,318	790,840,835
Contractors (residential & commercial)	75,618,960	73,969,739	82,275,212	75,711,516	83,751,304	79,291,180	84,729,261	91,393,171	89,360,957	75,210,216	81,295,735	78,149,649	89,489,336	984,627,276
Gardening services	5,488,265	6,416,217	8,959,384	6,671,929	6,123,235	5,262,106	5,904,809	4,306,455	5,950,008	4,230,527	3,610,208	5,122,954	6,467,052	69,024,884
Veterinary services	50,348,574	53,576,703	55,899,068	53,732,816	60,290,487	59,554,710	56,402,410	59,711,544	55,512,605	53,316,744	58,508,144	53,099,520	57,447,118	677,051,869
Photocopying & printing	36,791,687	34,509,303	36,185,090	34,053,063	34,713,686	35,640,936	36,851,687	41,641,113	39,811,281	36,458,049	37,280,743	33,206,000	35,940,524	436,291,475
Photographic studios	7,111,787	7,513,826	7,686,858	7,677,701	9,185,796	7,474,123	7,603,455	8,593,401	9,629,806	9,095,336	6,261,586	6,047,939	7,372,729	94,142,556
Beauty & barber shops	80,003,887	81,403,647	87,311,193	83,834,623	90,568,016	85,292,648	83,242,597	86,391,523	88,685,911	106,567,431	77,742,629	76,367,195	86,986,574	1,034,393,987
Employment agencies	28,516,933	24,565,085	24,782,463	24,631,882	28,902,730	26,933,153	25,761,253	29,767,087	27,872,176	24,922,636	19,759,846	22,453,643	23,432,930	303,784,884
Counselling services	1,169,968	1,142,244	1,154,998	864,173	950,697	1,236,494	1,044,845	1,072,618	1,145,066	1,038,653	1,335,256	1,290,479	1,800,816	14,076,339
Legal services	21,874,630	19,742,046	22,402,051	20,143,558	22,855,586	21,470,962	21,773,263	23,331,020	21,678,304	19,518,609	22,115,102	21,932,750	24,970,941	261,934,192
Laundry & cleaning	5,653,781	6,254,639	6,965,989	6,850,546	7,636,844	6,669,304	6,846,083	7,183,044	6,903,605	6,310,790	6,292,255	5,542,432	6,605,755	80,061,286
Funeral services	14,989,400	14,250,819	13,872,223	12,089,510	13,133,184	11,812,162	11,736,961	13,872,840	14,149,015	14,102,176	15,159,458	14,280,785	15,323,363	163,782,496
Medical services	162,507,666	156,414,951	173,254,864	162,313,183	175,069,265	156,517,872	161,718,614	184,229,180	175,464,791	153,067,271	174,090,678	164,585,099	178,647,227	2,015,372,995
Moving & courier services	39,054,373	38,605,999	41,158,875	40,876,389	45,508,150	39,098,386	39,844,087	45,875,203	42,301,459	40,823,203	41,338,663	38,423,107	42,110,663	495,964,184
Repair shops (not auto)	9,505,263	9,473,821	10,330,371	9,667,660	11,203,334	9,844,847	10,145,250	10,096,639	10,157,391	10,240,642	10,244,301	9,057,588	10,000,809	120,462,653
Accounting services	7,729,907	6,404,776	6,419,240	6,132,826	6,478,360	6,550,649	6,773,782	7,781,778	7,721,110	7,597,801	9,721,220	8,038,148	8,397,078	88,016,768
Advertising, consultancy & PR	9,009,806	9,908,015	9,951,409	8,327,609	7,834,617	8,203,546	8,203,546	8,593,682	8,028,212	6,512,091	8,178,067	7,155,563	7,838,293	99,677,776
Computer programming	85,189,202	80,399,058	120,760,312	84,867,513	87,158,397	100,476,099	89,075,528	96,470,856	98,253,750	117,895,489	89,030,660	77,173,474	86,643,863	1,128,204,999
Farming services	9,689,575	9,921,924	10,616,737	10,039,638	11,388,989	10,613,297	10,467,614	11,106,085	10,791,595	11,078,418	10,557,430	9,819,920	10,819,749	127,221,396
Miscellaneous professional services	150,334,786	154,716,945	166,440,535	153,800,917	163,085,183	163,781,037	175,021,105	163,073,409	145,174,348	135,820,634	167,379,520	145,534,552	164,188,054	1,898,016,239
Engineering services	15,669,638	17,678,626	16,335,663	15,264,447	16,556,080	15,188,188	14,812,211	16,285,307	14,613,272	13,625,452	14,707,616	14,345,073	16,048,906	185,460,841
Marina services	9,850,282	11,010,430	11,246,087	10,564,036	13,326,157	11,311,648	8,222,346	7,186,073	5,496,553	5,427,560	6,990,813	5,927,051	10,518,488	107,227,242
Wrecking & salvage yards	734,309	748,555	869,044	837,178	903,496	855,994	872,093	718,845	885,622	540,929	794,461	696,363	791,639	9,514,219
Pest control	641,358	572,521	619,393	472,808	596,394	544,015	619,276	593,733	505,576	460,647	524,890	544,576	544,726	6,598,555
Educational establishments	99,223,868	122,122,117	111,980,902	99,606,861	113,419,428	148,496,229	312,295,739	194,172,993	108,210,062	99,757,683	199,416,619	113,421,873	108,233,207	1,731,133,713
Child care services	2,017,328	2,106,675	2,262,509	2,188,780	2,490,953	2,178,294	2,265,255	2,472,815	2,241,838	2,138,260	2,651,321	2,329,576	2,464,740	27,791,016
Social, political & religious organisations	95,957,075	68,569,821	75,303,699	69,015,732	78,655,030	73,051,946	83,680,820	87,278,895	94,417,871	84,785,581	99,606,978	78,921,455	102,189,551	995,477,379
Government services	193,605,613	197,610,364	242,222,499	225,479,917	263,214,014	252,260,711	207,743,546	230,522,757	212,256,280	218,974,189	336,231,048	293,173,193	279,973,801	2,959,662,319
Miscellaneous services	81,286,634	121,437,741	83,678,601	77,539,522	88,144,010	81,376,749	87,775,118	87,308,740	85,045,871	98,638,690	84,484,050	77,638,485	96,269,451	1,069,337,028
Commercial equipment	124,472,578	119,548,348	130,456,044	124,084,698	132,251,768	125,950,579	128,015,165	139,801,934	132,417,825	117,595,887	130,031,013	120,854,976	136,328,017	1,537,336,254
Other services	1,595,297,237	1,612,817,491	1,718,385,535	1,569,930,315	1,729,394,828	1,689,195,287	1,850,503,943	1,823,920,175	1,661,203,659	1,623,365,032	1,874,197,980	1,629,607,300	1,782,655,862	20,565,177,407
<b>Total services</b>	<b>6,147,064,950</b>	<b>6,210,367,664</b>	<b>6,817,058,015</b>	<b>6,372,819,030</b>	<b>6,836,875,214</b>	<b>6,385,585,611</b>	<b>6,549,767,976</b>	<b>6,543,256,081</b>	<b>5,954,199,318</b>	<b>5,712,683,532</b>	<b>6,518,159,626</b>	<b>5,923,244,232</b>	<b>6,750,046,369</b>	<b>76,574,062,668</b>
<b>TOTAL</b>	<b>12,604,416,430</b>	<b>12,645,224,259</b>	<b>14,023,560,945</b>	<b>13,096,352,462</b>	<b>14,240,977,070</b>	<b>13,390,014,496</b>	<b>13,541,544,948</b>	<b>13,788,057,915</b>	<b>13,620,574,454</b>	<b>14,577,110,119</b>	<b>13,129,139,250</b>	<b>11,900,920,532</b>	<b>13,749,151,958</b>	<b>161,702,628,408</b>





Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

## Detailed sector breakdown - services sectors (not seasonally adjusted)

	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	Total (latest 12 months)
Auto rental	482,036	483,514	523,682	501,996	577,243	557,777	498,134	517,988	471,383	461,894	454,600	451,410	514,159	6,013,780
Auto parts & accessories	1,563,576	1,584,907	1,617,193	1,517,743	1,690,518	1,549,472	1,482,669	1,540,011	1,513,042	1,371,648	1,499,221	1,490,642	1,771,765	18,628,831
Auto services	3,352,765	3,332,098	3,921,113	3,840,284	4,213,611	3,961,649	4,063,540	4,421,938	4,325,723	4,586,904	4,193,395	4,138,412	4,633,178	49,631,845
Auto repair shops	1,780,174	1,634,699	1,750,471	1,665,669	1,849,378	1,692,522	1,672,303	1,761,197	1,655,639	1,466,292	1,704,640	1,670,663	2,009,072	20,532,545
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,139,653	1,168,966	1,210,826	1,136,144	1,268,469	1,175,654	1,143,899	1,086,278	983,254	872,981	1,042,666	1,040,754	1,351,666	13,481,557
<b>Vehicle Sales &amp; Services</b>	<b>8,318,204</b>	<b>8,204,184</b>	<b>9,023,285</b>	<b>8,661,836</b>	<b>9,599,219</b>	<b>8,937,074</b>	<b>8,860,545</b>	<b>9,327,412</b>	<b>8,949,041</b>	<b>8,759,719</b>	<b>8,894,522</b>	<b>8,791,881</b>	<b>10,279,840</b>	<b>108,288,558</b>
Restaurants	54,588,222	54,463,103	60,204,782	56,312,683	61,305,013	60,575,958	59,708,345	63,760,719	63,027,311	65,601,268	59,350,203	62,087,330	72,931,097	739,327,812
Public houses	9,306,444	9,628,657	11,216,689	10,201,227	11,886,431	11,093,333	10,695,756	10,794,019	10,667,601	12,689,124	10,751,670	11,791,199	14,081,221	135,496,927
Catering services	1,394,434	1,335,013	1,530,115	1,433,908	1,548,396	1,478,991	1,561,808	1,863,468	1,895,032	1,728,899	1,734,223	1,829,422	2,093,311	20,032,586
Video stores	593,990	616,404	344,650	334,896	318,552	390,601	624,193	380,396	447,308	311,703	198,588	182,634	188,577	4,338,502
Cinema, theatre & dance	3,729,965	4,782,763	5,567,210	4,541,112	5,027,141	5,637,914	4,135,979	4,768,837	5,606,455	6,022,338	5,558,432	5,114,323	4,635,390	61,397,894
Concerts & entertainers	154,879	162,550	151,462	131,447	119,481	163,355	141,321	177,875	170,571	169,888	159,777	180,527	174,707	1,902,961
Tourist attractions	540,408	1,088,922	1,004,205	865,106	1,088,922	1,004,206	865,106	1,232,206	870,049	584,727	557,832	459,281	636,561	10,811,942
Amusement parks	111,122	281,204	267,531	271,707	352,172	507,622	269,535	252,891	140,141	88,580	81,873	130,790	158,919	2,802,965
Aquariums	53,221	99,901	92,469	94,178	126,161	168,193	92,852	74,916	52,130	44,242	54,512	81,936	105,289	1,086,779
Sports & games establishments	2,932,208	3,137,079	3,106,897	2,796,145	2,754,774	3,268,650	2,969,255	3,094,336	2,778,843	3,241,403	3,646,461	3,435,505	3,858,399	38,087,747
Professional sports clubs	178,716	234,360	257,523	185,094	258,392	278,035	223,763	218,100	217,694	269,481	219,775	202,934	251,178	2,816,329
Gambling	20,744,897	22,628,628	19,627,778	18,369,678	18,086,390	19,057,100	20,068,703	21,335,951	19,766,979	22,660,450	23,133,686	21,534,909	26,200,510	252,470,762
Personal services	440,072	307,456	460,738	460,738	497,745	461,906	436,599	445,625	368,826	389,121	394,394	394,688	461,679	5,121,179
Miscellaneous entertainment	670,136	880,587	816,475	702,707	1,286,023	1,112,756	743,412	802,071	643,017	598,712	766,700	840,306	852,830	10,045,596
<b>Entertainment</b>	<b>95,438,714</b>	<b>99,646,627</b>	<b>104,690,188</b>	<b>96,700,626</b>	<b>104,798,877</b>	<b>105,996,716</b>	<b>102,617,010</b>	<b>108,839,253</b>	<b>106,366,635</b>	<b>114,373,041</b>	<b>106,509,575</b>	<b>108,443,064</b>	<b>126,758,369</b>	<b>1,285,739,981</b>
<b>Hotels</b>	<b>4,034,039</b>	<b>4,329,132</b>	<b>4,616,808</b>	<b>4,439,723</b>	<b>5,091,596</b>	<b>5,128,864</b>	<b>4,465,880</b>	<b>4,579,835</b>	<b>4,242,980</b>	<b>4,322,729</b>	<b>4,291,520</b>	<b>4,396,419</b>	<b>5,149,527</b>	<b>55,055,013</b>
Airlines	1,358,240	1,398,459	1,659,233	1,556,133	1,665,068	1,611,641	1,390,724	1,560,545	1,217,459	1,121,761	1,825,452	1,494,520	1,737,978	18,238,973
Airport terminals	31,868	41,098	43,217	47,363	66,721	60,254	58,234	46,307	34,352	34,982	36,677	38,279	50,907	558,391
Railways	16,143,037	17,230,363	17,345,000	16,263,274	17,974,745	15,766,535	17,001,197	18,348,074	17,454,317	17,466,653	16,284,432	15,749,958	18,117,208	205,001,756
Buses	1,677,549	1,708,868	1,912,331	1,896,390	2,079,562	1,985,312	2,229,313	2,388,162	2,473,044	2,256,666	2,607,204	2,606,014	2,983,242	27,126,108
Sea travel	134,277	145,364	172,534	179,982	225,367	243,457	167,130	151,048	129,792	126,243	126,938	126,142	154,512	1,948,509
Travel agents	1,811,321	1,822,196	1,874,227	1,758,247	1,837,386	1,658,703	1,509,253	1,424,372	1,144,591	1,107,435	2,168,672	1,820,965	2,051,308	20,177,355
Timeshares	35,950	28,111	4,542	4,098	4,801	5,205	5,077	4,809	3,962	3,917	6,867	5,024	4,701	81,114
Camping grounds	439,623	634,257	754,953	709,802	990,839	1,120,503	584,973	453,379	234,727	209,861	292,283	345,266	529,631	6,860,474
Miscellaneous travel	934,646	1,001,646	1,043,066	1,025,094	1,145,793	1,193,771	1,062,374	1,131,610	1,050,654	1,044,351	972,890	1,005,696	1,160,982	12,837,927
<b>Travel</b>	<b>22,566,511</b>	<b>24,010,362</b>	<b>24,809,103</b>	<b>23,440,383</b>	<b>25,990,282</b>	<b>23,645,381</b>	<b>24,008,275</b>	<b>25,508,306</b>	<b>23,742,898</b>	<b>23,371,869</b>	<b>24,321,415</b>	<b>23,191,864</b>	<b>26,790,469</b>	<b>292,830,607</b>
Telegraph services / Wire transfer money order	64,859	69,256	77,413	80,830	85,891	88,110	75,991	95,600	102,388	114,567	110,422	112,626	131,687	1,144,781
Insurance services	3,175,540	3,077,061	3,246,698	3,170,640	3,770,244	3,565,295	3,534,555	3,559,212	3,016,007	2,804,116	3,253,960	3,104,990	3,611,175	39,713,953
Fis - cash disbursements (auto & manual)	3,454	3,341	5,774	6,601	7,589	7,526	7,346	7,563	6,299	9,471	9,731	12,512	10,850	94,603
Fis - merchandise & services	9,728,708	8,859,562	9,569,979	9,289,472	9,799,356	9,360,638	8,988,025	9,823,300	9,330,101	9,915,332	9,775,939	8,819,893	10,460,191	113,991,781
Non-Fis - foreign currency, travellers' cheques	741,842	791,771	860,909	892,020	957,718	951,998	929,240	671,022	550,810	563,103	608,549	657,622	754,526	9,189,288
Security brokers and dealers	161,334	173,001	139,250	115,877	100,387	117,018	162,477	904,873	147,183	115,370	154,917	128,688	196,132	2,455,173
Tax preparation services	1,189	1,021	1,089	912	1,055	842	766	781	679	482	803	728	768	9,926
Tax payments	130,401	126,514	26,780	23,796	29,619	26,172	104,077	26,061	23,254	22,664	24,170	20,813	23,359	477,279
Fines, bail and bond payments	507,093	460,759	510,023	483,068	527,452	548,572	502,140	589,209	572,121	556,486	579,224	554,418	642,922	6,526,394
Miscellaneous financial	136,822	162,271	181,617	169,263	192,271	175,469	160,869	165,878	153,488	133,058	133,508	138,989	174,936	1,941,617
<b>Financial</b>	<b>14,651,242</b>	<b>13,724,557</b>	<b>14,619,525</b>	<b>14,232,479</b>	<b>15,471,582</b>	<b>14,841,640</b>	<b>14,465,486</b>	<b>15,843,499</b>	<b>13,902,330</b>	<b>14,234,649</b>	<b>14,651,223</b>	<b>13,551,279</b>	<b>16,006,546</b>	<b>175,544,795</b>

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

## Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	Total (latest 12 months)
Telecoms	10,318,453	10,948,098	10,616,347	10,247,508	10,834,969	10,635,775	10,707,474	10,762,997	10,361,858	10,823,183	10,796,273	9,640,691	10,831,117	127,206,290
Utilities	2,637,881	1,979,506	2,118,022	1,920,198	2,123,788	1,975,231	2,087,333	2,231,554	2,046,557	2,026,921	2,160,247	2,008,142	2,277,975	24,955,474
Contractors (residential & commercial)	486,656	509,182	513,382	477,439	543,130	514,989	535,368	595,381	571,622	487,652	518,702	515,099	587,744	6,369,690
Gardening services	102,363	137,341	161,868	136,684	127,034	110,064	101,134	103,135	106,558	140,139	80,481	84,601	140,779	1,429,818
Veterinary services	1,530,916	1,583,014	1,638,905	1,563,070	1,807,626	1,807,849	1,678,998	1,804,102	1,642,146	1,573,620	1,667,526	1,555,093	1,732,102	20,054,051
Photocopying & printing	339,695	408,305	360,755	311,351	320,244	323,597	360,843	422,663	450,675	490,695	379,017	344,683	393,923	4,566,751
Photographic studios	314,166	318,825	355,410	369,459	406,925	345,757	332,692	416,809	434,175	425,439	290,150	298,775	352,493	4,346,909
Beauty & barber shops	4,749,183	4,878,805	5,177,444	4,941,979	5,354,871	5,070,196	4,803,960	4,938,620	4,883,155	6,264,809	4,577,956	4,584,394	5,322,042	60,798,231
Employment agencies	10,849	9,637	10,684	9,922	10,957	10,127	10,220	8,758	6,087	6,087	8,175	7,729	8,634	108,636
Counselling services	104,475	111,469	105,799	95,594	115,610	102,628	104,234	110,290	101,630	102,363	104,200	97,969	115,716	1,267,502
Legal services	158,718	146,430	164,711	153,657	173,971	157,791	161,550	173,706	159,215	138,924	166,110	162,750	182,830	1,941,645
Laundry & cleaning	406,917	447,108	477,896	472,117	513,810	447,929	477,514	505,303	476,758	450,422	445,445	411,576	482,745	5,608,623
Funeral services	28,132	27,015	28,833	26,315	28,361	25,741	25,656	28,878	27,402	27,063	30,559	29,043	32,655	337,521
Medical services	2,694,586	2,612,643	2,852,077	2,642,520	2,892,370	2,659,137	2,754,685	3,075,228	2,905,292	2,577,547	3,043,019	2,858,295	3,089,795	33,962,608
Moving & courier services	299,371	342,126	397,752	376,203	412,113	379,257	370,968	419,385	403,254	431,961	400,897	355,119	400,601	4,689,636
Repair shops (not auto)	113,452	104,904	111,864	102,602	116,578	112,966	109,336	119,242	116,177	123,568	115,713	109,494	116,263	1,358,707
Accounting services	265,959	290,561	293,544	269,612	307,007	289,958	302,302	330,579	297,327	286,223	352,835	302,307	337,500	3,659,755
Advertising, consultancy & PR	170,137	224,454	187,949	159,632	174,723	165,544	160,914	168,777	166,130	122,846	140,294	134,155	150,673	1,956,091
Computer programming	1,585,625	1,464,715	1,598,498	1,426,252	1,609,444	1,465,275	1,555,013	1,174,600	810,749	722,924	693,977	619,188	671,769	13,812,404
Farming services	257,788	272,359	278,923	264,218	283,831	265,824	267,204	277,436	283,639	322,474	286,159	274,343	310,399	3,386,809
Miscellaneous professional services	2,986,973	2,959,849	3,283,496	3,071,834	3,400,394	3,224,516	3,385,626	3,737,546	3,649,785	3,660,044	3,715,496	3,420,188	3,822,010	41,330,784
Engineering services	71,848	72,293	80,876	82,541	91,761	83,614	81,628	92,637	84,276	72,750	78,665	79,793	91,699	992,533
Marina services	64,452	97,537	112,610	108,090	155,282	150,618	96,065	75,527	62,697	64,701	57,173	57,058	89,092	1,126,450
Wrecking & salvage yards	9,642	8,996	11,078	10,770	11,792	10,969	10,079	10,503	9,930	7,728	9,686	9,963	11,157	122,651
Pest control	3,706	3,682	4,188	4,055	5,398	5,291	4,149	4,771	3,878	3,414	3,508	3,199	3,636	49,169
Educational establishments	2,148,566	1,711,095	2,247,889	1,671,538	1,380,528	1,011,992	2,373,647	3,085,454	2,915,945	2,183,997	2,853,111	2,632,963	3,123,187	27,191,346
Child care services	136,299	143,232	138,631	110,795	121,451	135,325	126,619	159,702	138,143	126,814	178,070	177,852	159,288	1,715,922
Social, political & religious organisations	2,654,740	2,101,181	2,772,085	2,495,102	2,696,220	2,540,438	2,775,127	2,842,365	2,920,141	2,504,065	2,245,172	2,239,170	3,310,531	31,441,597
Government services	6,132,219	6,465,951	7,171,745	6,734,617	7,459,792	7,088,713	6,901,496	7,460,728	6,662,824	6,573,169	7,864,360	6,993,114	7,538,347	84,714,856
Miscellaneous services	5,757,003	10,989,124	6,154,889	5,626,443	6,172,859	5,420,983	5,576,645	5,854,799	5,632,726	7,667,269	5,621,450	5,298,194	6,199,073	76,214,454
Commercial equipment	1,560,211	1,517,941	1,608,347	1,445,169	1,508,863	1,516,759	1,788,740	1,794,048	1,694,069	1,782,522	1,713,344	1,550,429	1,704,777	19,625,008
Other services	48,100,981	52,887,378	51,036,497	47,327,286	51,161,702	48,054,853	50,027,219	52,785,523	50,026,439	52,191,333	50,397,770	46,855,369	53,590,552	606,341,921
<b>Total services</b>	<b>193,109,691</b>	<b>202,802,240</b>	<b>208,795,406</b>	<b>194,802,333</b>	<b>212,113,258</b>	<b>206,604,528</b>	<b>204,444,415</b>	<b>216,883,828</b>	<b>207,230,323</b>	<b>217,253,340</b>	<b>209,066,025</b>	<b>205,229,876</b>	<b>238,575,303</b>	<b>2,523,800,875</b>
<b>TOTAL</b>	<b>659,216,306</b>	<b>673,148,380</b>	<b>704,944,497</b>	<b>672,928,595</b>	<b>749,474,972</b>	<b>691,850,330</b>	<b>697,265,871</b>	<b>726,395,775</b>	<b>718,661,322</b>	<b>807,663,082</b>	<b>687,165,550</b>	<b>663,714,836</b>	<b>773,056,370</b>	<b>8,566,269,580</b>





Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

## Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

£	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	Total (latest 12 months)
Telecoms	295,194,074	326,217,706	318,327,073	308,159,640	325,953,973	318,863,552	331,500,689	344,349,276	324,610,484	335,300,244	345,726,054	297,315,259	339,678,620	3,916,002,570
Utilities	443,057,826	370,977,264	274,720,536	236,208,371	243,340,943	211,864,154	361,247,555	238,970,304	211,318,563	208,503,419	240,602,317	240,985,029	300,350,547	3,139,089,002
Contractors (residential & commercial)	118,915,368	118,761,096	132,099,818	125,669,967	142,186,767	132,616,117	142,786,128	162,074,000	157,437,074	136,046,509	136,888,779	138,204,139	159,616,860	1,684,387,254
Gardening services	5,884,668	7,590,751	9,728,334	8,328,160	8,658,660	6,983,347	6,629,684	6,708,629	6,511,654	7,023,438	5,310,085	5,547,964	9,184,405	88,205,111
Veterinary services	88,992,952	93,006,230	97,030,301	92,813,100	106,770,141	105,868,551	98,863,501	106,376,752	96,671,387	91,432,644	101,290,708	94,039,813	105,062,027	1,189,225,155
Photocopying & printing	22,785,865	23,350,249	23,914,344	22,109,689	23,027,173	22,198,131	24,510,016	27,650,675	27,052,511	24,772,707	24,303,411	22,483,252	25,367,769	290,739,927
Photographic studios	10,776,401	11,574,301	12,068,635	11,836,607	14,208,429	11,473,080	11,919,235	13,685,262	14,902,237	14,639,440	9,639,804	10,078,351	11,857,625	147,883,006
Beauty & barber shops	188,608,065	192,553,773	203,899,445	193,193,265	208,892,500	199,288,960	191,830,130	197,448,331	196,898,423	243,837,821	177,500,706	183,206,172	212,570,868	2,401,120,394
Employment agencies	1,376,603	1,103,445	1,271,095	1,228,667	1,327,751	1,341,191	1,373,090	1,389,773	1,343,704	1,123,738	1,465,954	1,343,084	1,594,566	15,906,058
Counselling services	6,715,671	7,221,886	7,192,962	6,215,863	7,163,843	6,367,391	6,591,045	7,139,987	6,291,357	6,133,762	6,343,743	6,233,781	7,221,051	80,116,671
Legal services	81,265,612	75,795,588	85,226,270	82,589,028	95,350,242	85,623,673	86,933,676	94,087,433	86,455,698	74,329,018	82,465,721	77,494,849	88,345,777	1,014,696,973
Laundry & cleaning	10,361,619	11,521,309	12,463,251	12,425,070	13,790,216	12,129,176	12,884,521	13,628,609	12,850,200	12,026,171	11,792,698	10,587,970	12,545,235	148,644,426
Funeral services	33,392,078	31,111,487	33,834,667	30,212,241	32,347,227	29,821,711	30,091,089	35,345,234	34,682,847	34,291,569	39,094,876	37,326,159	41,891,295	410,050,402
Medical services	223,571,560	214,041,595	239,995,279	225,244,076	246,993,334	229,917,003	229,917,003	257,935,546	242,398,551	212,364,223	246,380,254	237,644,367	261,025,331	2,834,748,741
Moving & courier services	27,341,144	27,835,728	32,264,064	32,569,035	37,512,495	35,344,432	33,891,130	37,040,464	35,347,485	33,806,947	32,657,886	29,392,206	33,662,685	401,324,557
Repair shops (not auto)	10,591,058	10,419,441	11,278,260	10,622,080	12,454,485	11,830,641	11,362,507	12,040,582	12,009,753	12,000,711	11,444,106	10,884,160	12,107,879	138,454,605
Accounting services	16,078,586	15,754,078	16,762,569	17,487,635	17,969,120	17,891,311	17,509,135	19,368,576	18,272,354	17,459,720	23,145,515	19,071,677	20,135,680	220,827,370
Advertising, consultancy & PR	11,746,699	13,668,885	13,396,969	11,774,919	12,854,579	11,278,364	11,493,302	12,185,100	11,459,702	9,052,505	11,295,508	10,668,870	11,593,422	140,722,125
Computer programming	35,549,055	36,342,817	37,825,560	35,392,700	38,861,514	36,347,816	39,734,614	40,518,505	36,092,311	36,781,620	38,812,837	32,175,902	35,131,064	444,017,260
Farming services	18,149,540	18,747,706	20,414,332	20,106,071	22,414,252	20,994,968	20,848,856	22,126,143	21,766,748	22,736,921	21,308,918	19,795,505	22,246,110	253,506,530
Miscellaneous professional services	558,309,154	566,805,614	552,538,001	519,747,318	576,787,453	558,320,804	627,648,940	670,730,387	531,148,791	501,558,663	634,220,895	540,259,786	650,602,417	6,930,369,069
Engineering services	18,222,491	17,857,498	19,730,418	19,166,471	20,963,280	19,047,591	19,458,273	21,021,165	18,703,132	16,522,590	17,774,706	18,084,923	20,957,790	229,287,837
Marina services	11,180,611	13,447,090	14,023,914	12,886,792	16,509,592	14,578,480	10,649,987	9,358,571	7,370,882	7,136,961	8,424,326	8,111,521	14,324,542	136,822,658
Wrecking & salvage yards	1,314,443	1,291,235	1,511,162	1,329,797	1,691,550	1,527,891	1,433,529	1,629,771	1,433,209	1,105,356	1,373,989	1,414,370	1,624,409	17,366,268
Pest control	606,247	545,155	617,462	523,680	657,043	636,976	532,018	634,499	565,813	474,442	554,710	527,708	579,819	6,849,325
Educational establishments	150,714,686	244,399,893	187,222,346	130,102,526	147,008,113	218,043,731	715,591,666	600,546,301	241,667,125	199,280,773	466,713,026	222,855,448	178,157,464	3,551,588,412
Child care services	11,579,061	12,477,961	12,762,230	11,674,096	13,682,777	11,679,262	12,190,215	14,034,151	11,412,467	11,412,467	15,221,560	13,520,657	14,562,967	155,837,411
Social, political & religious organisations	106,754,230	81,812,814	92,169,633	84,382,216	102,342,257	97,347,731	102,718,018	116,991,908	109,678,977	89,416,198	93,820,152	83,003,182	118,781,593	1,172,464,679
Government services	1,196,644,377	1,320,191,328	1,642,522,130	1,667,537,359	2,093,620,979	1,666,958,146	1,211,617,829	1,601,572,163	1,449,613,799	1,576,988,115	3,048,834,528	1,949,079,267	1,698,889,857	20,927,425,500
Miscellaneous services	454,926,414	911,467,416	518,245,412	471,812,249	579,615,993	461,144,432	481,712,384	502,165,055	449,210,548	490,746,027	586,085,339	447,877,498	514,148,450	6,414,230,803
Commercial equipment	130,157,337	125,065,424	134,817,184	129,245,014	138,653,857	135,500,822	145,752,014	150,083,450	141,846,360	124,646,009	134,341,182	125,835,517	154,120,909	1,639,907,742
Other services	4,290,763,495	4,902,956,763	4,759,873,656	4,532,593,702	5,303,610,538	4,683,721,614	5,001,221,779	5,338,836,602	4,518,230,747	4,552,950,728	6,574,834,293	4,895,048,386	5,077,939,033	60,141,817,841
<b>Total services</b>	<b>15,780,036,145</b>	<b>16,586,464,299</b>	<b>16,292,577,100</b>	<b>15,462,991,648</b>	<b>16,928,874,475</b>	<b>15,747,643,305</b>	<b>16,147,413,814</b>	<b>17,259,008,706</b>	<b>14,575,359,556</b>	<b>14,687,118,057</b>	<b>17,830,754,968</b>	<b>15,458,563,425</b>	<b>18,253,726,777</b>	<b>195,230,496,130</b>
<b>TOTAL</b>	<b>30,088,594,632</b>	<b>31,150,800,840</b>	<b>31,387,607,141</b>	<b>29,908,493,565</b>	<b>32,999,619,864</b>	<b>30,484,191,796</b>	<b>31,355,481,730</b>	<b>32,887,317,597</b>	<b>30,579,428,978</b>	<b>33,646,705,216</b>	<b>32,129,606,700</b>	<b>28,981,013,865</b>	<b>34,129,492,761</b>	<b>379,639,760,053</b>