Office for National Statistics

Article

Consumer card spending in the UK at different times of day: 2019 to 2024

Analysis of consumer card spending trends by time of day across the UK, including spend in a range of merchant categories for every postal district.

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Release date:
1 November 2024

Next release:
To be announced

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1 . Main points

- Total average daily face-to-face spend by UK cardholders was similar on weekdays and weekends, although this differed between merchant categories.

- "Restaurant" and "entertainment" sectors saw higher average weekend spends compared with weekdays.

- During the coronavirus (COVID-19) pandemic, there was shift in consumer spending behaviour, including a decrease in evening and night spending and an increase in spending in the morning and the afternoon.

- Despite concerns about its long-term effect on the economy, the proportion of spend at different times of day has since returned to pre-pandemic levels.

- Lunchtime and afternoons were peak spending times for UK consumers, accounting for approximately two-thirds of total face-to-face spending.

- Spending by time of day varied across seasons; the proportion spent in an evening rose in the summer and fell to its lowest proportion in the winter.

2 . Overview of spending data

The Office for National Statistics (ONS) entered into an agreement with Visa to receive aggregated and anonymised data on UK card payments. This data source offers new opportunities to understand UK consumer spending. This article is part of a series of analytical articles exploring both national and subnational card spending habits to provide new and detailed insights for users.

Spending habits in the UK have varied since 2019 primarily because of the coronavirus (COVID-19) pandemic and cost of living. Despite this there have been little long-term effects regarding the time-of-day consumer spending occurs. This analysis covers face-to-face credit and debit card spending, which is part of the UK spending landscape, but is not exhaustive. Consumers may also use a variety of other payment methods including cash, direct debit, faster payments, or standing orders, which will not be reflected in these data.

Visa provides the ONS with aggregated timing data of when a transaction took place. Each time-of-day group is assigned a time period:

- morning: 6am to 11am

- lunchtime: 11am to 2pm

- afternoon: 2pm to 6pm

- evening: 6pm to 11pm

- night: 11pm to 6am

3 . Time of week spending by sector

Between January 2019 and June 2024, 29% of weekly spend and 28% of weekly transactions occurred on a weekend. The proportion of weekend spend and transactions correspond to approximately two days per week, therefore the average spend per day was similar on a weekday compared with a weekend.

The proportion spent between days of the week varied little over time. The most notable change was seen during coronavirus (COVID-19) restrictions, where the proportion of weekend spend decreased to its lowest of 24% in April 2020.

The average daily spend between weekdays and weekends varied between merchant category groups. Figure 1 shows the proportion of spend in a range of merchant category groups between June 2022 and June 2024.

Figure 1: Average daily spend was similar on weekdays compared with weekends between June 2022 and June 2024

Average proportion of face-to-face spend made on a weekday and weekend, UK, June 2022 to June 2024

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Average proportion of face-to-face spend made on a weekday and weekend, UK, June 2022 to June 2024

Proportion of weekday spend ● Proportion of weekend spend
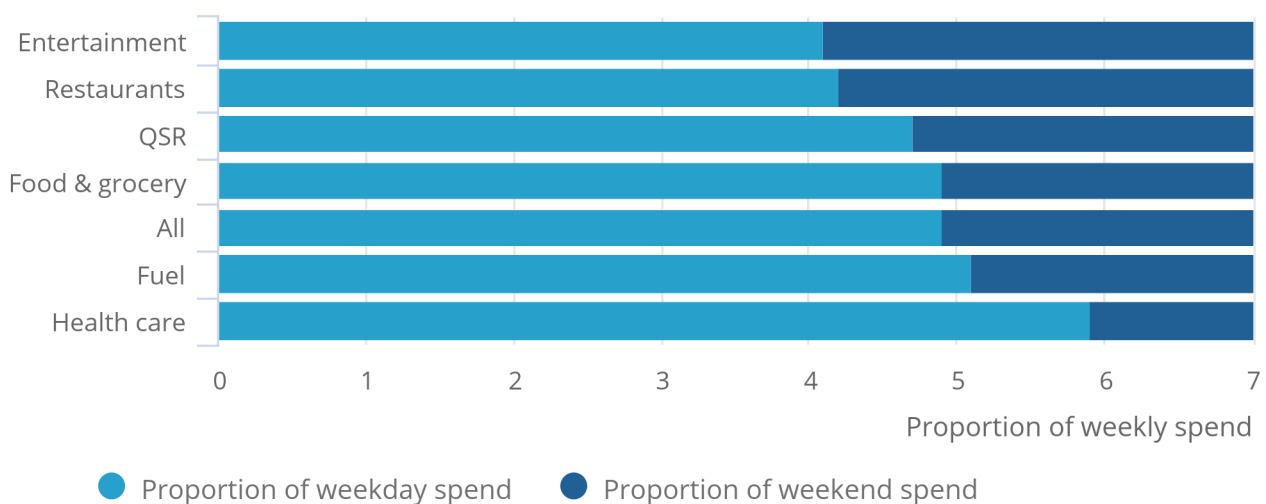
Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2024)

Notes:

1. As the card spending is aggregated monthly, the proportion of spend has been adjusted to account for the different number of weekdays and weekends in each month.

The average daily spend in the "healthcare" and "fuel" sectors was more on a weekday compared with a weekend; the average weekday spend in "healthcare" was about 1.4 times more than the average weekend spend.

Compared with the UK average, the "food and grocery" sector had a similar proportion of spend on a weekday compared with a weekend. In contrast "restaurants", "entertainment", and "quick service restaurant (QSR)" sectors had a lower average spend per day on a weekday compared with a weekend. The "entertainment" sector had the largest difference in average spend on a weekday compared with the weekend of any sector. The amount spent on average per day was 1.3 times more on a weekend compared with a weekday.

4 . Timing of spend

Figure 2 shows the monthly percentage of face-to-face spend made at various times of the day between January 2019 and June 2024.

Figure 2: Percentage of morning spend increased during coronavirus (COVID-19)

Percentage of face-to-face spend made by time of day, UK, January 2019 to June 2024

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Percentage of face-to-face spend made by time of day, UK, January 2019 to June 2024
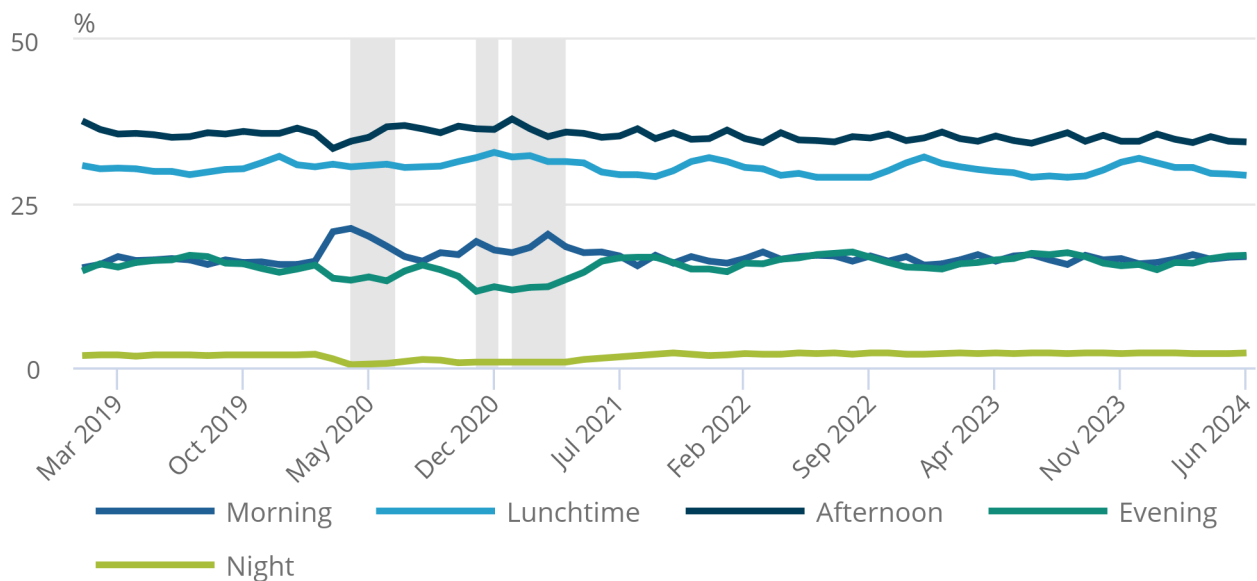
Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2024)

Notes:

1. Percentages are calculated based on the value of face-to-face spending for UK-issued Visa cards at UK merchants.

2. Highlighted periods of national restrictions are defined in Section 10: Data sources and quality.

During the coronavirus (COVID-19) pandemic, there was a reduction in the amount of spending in the evening and night economies. This was because of the effect of national restrictions on the "restaurant", "quick service restaurant (QSR)" and "entertainment" sectors. During this time consumers also spent a greater proportion in a morning and a smaller proportion in an evening compared with the same months in 2019.

Despite concerns about the long-term impact of the coronavirus (COVID-19) pandemic on the "hospitality" sector and continued pressures because of the rising cost of living, consumer habits regarding the time of day in which money is spent have returned to pre-pandemic levels. Spend during the lunchtime and afternoon was less affected by the coronavirus restrictions than the evening and night economies, likely because of spend in the "food and grocery" sector.

On average, between June 2022 and June 2024, a similar proportion of spend was made in the morning compared with the evening; 17% and 16%, respectively. A further 30% of spend was made at lunchtime and 35% in the afternoon. This seven-hour period encompassing lunchtime and afternoon accounted for two-thirds of daily spend. In contrast, the seven-hour night-time period between 11pm and 6am accounted for only 2% of daily spend.

Figure 2 also shows a shift in the time-of-day spend occurring over the calendar year. The proportion of spend made at lunchtime reached a rise of 32% in December annually after the pandemic. This is likely because of a pre-Christmas boost to spending in sectors such as "food and grocery" and "retail goods". The proportion spent at lunchtime then falls by an average of 3 percentage points, to 29% in June.

The proportion of spend occuring in the evening followed an opposite trend to the lunchtime proportion, rising to 17% in August and then falling to its lowest in January, at 15% in 2022 and 2023. This trend is seen in most sectors, including "food and grocery", "fuel", "restaurants", "QSR" and "retail goods". The proportion of spend occurring in the evening increased and decreased in line with the hours of daylight throughout the year, indicating that consumers spent a larger proportion of their total spend during the lighter summer evenings and a smaller proportion when the nights become longer.

A notable exception to these observations was found in the "entertainment" sector; proportional lunchtime spend reached its highest proportion while proportional evening spend reached its lowest in August. The proportion of spend occurring in the morning was also highly seasonal for the "entertainment" sector, increasing in the summer and decreasing in the winter. All of this is likely because of higher consumer spending in the "entertainment" sector during the daytime in the summer months.

The average proportions of spend in the morning, afternoon and night were similar throughout the year when looking at the aggregate totals from all sectors.

5 . Timing by region

Figure 3 shows the proportion of daily spend made at merchants across the UK by time of day between June 2022 and June 2024. For more information on the International Territorial Level (ITL) region where merchants are based, see our Regional consumer card spending trends Quality and Methodology Information (QMI) report.

Figure 3: Of all UK regions, London had the greatest proportion of spend made in an evening between June 2022 and June 2024

Average proportion of face-to-face spend made within a merchant's location by time of day, UK, June 2022 to June 2024

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Average proportion of face-to-face spend made within a merchant's location by time of day, UK, June 2022 to June 2024

Morning ● Lunchtime ● Afternoon ● Evening ● Night
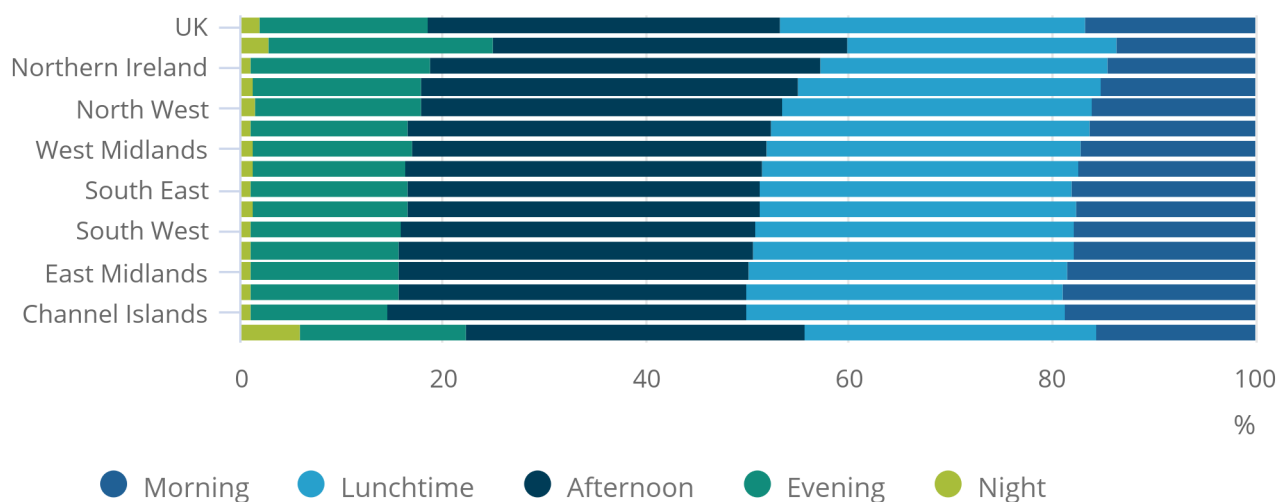
Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2024)

Notes:

1. Spend is assigned to a location based on where the transaction takes place.

2. The merchant location may be unknown if the merchant acquirer has failed to provide location information or information is incorrect.

Figure 3 shows that London had the lowest proportion of morning and lunchtime spend compared with any other region. At merchants in London, 40% of all spend was made between 6am and 2pm (morning and lunchtime periods). In contrast, 50% of all spend made within the Channel Islands, East of England and East Midlands was made in the same time period.

Compared with the UK average, merchants within Scotland, Northern Ireland and London experienced a lower proportion of their spend at lunchtime. Merchants within these regions also had the lowest proportion of morning spend than other regions within the UK. Instead, these three regions experienced a much higher proportion of spend in an evening compared with the UK average. The regional differences can be explained by the varying amount spent in the "food and grocery", "restaurants", and "fuel" sectors throughout the day.

For all regions, except London and the Channel Islands, the sector with the highest proportion of evening spend was "food and grocery". Instead, in London and the Channel Islands, restaurants accounted for the highest proportion of evening spend. Of all spend within London, 9% was made in the evening in the "restaurant" sector and a further 8% in "food and grocery". In comparison, only 4% of all spend in the East of England was made in an evening in "restaurants" and 6% on "food and grocery".

These regional differences continued into the night as the proportion of spend in London remained higher compared with the UK average. Of all night spend, "restaurants" had the highest proportion of spend of any merchant category group in every region. Of all spend made throughout the day in London, over 1% occurred at night in the "restaurant" sector. Of all regions, the Channel Islands was the only other region to experience over 1% of its daily spend within the "restaurant" sector at night.

6 . Timing of transactions by sector

Between June 2022 and June 2024, 17% of transactions occurred in the morning, 27% of transactions were made at lunchtime and 32% in an afternoon. A further 19% of transactions occurred in the evening and 5% at night. The proportion of transactions that occurred by time period differs slightly to the proportion of spend throughout the day. This resulted in the average transaction value varying by time period. The average transaction value is higher in the lunchtime and afternoon economies compared with the evening and night economies.

Among merchant category groups, the number of transactions that occurred varies by time of day. Figure 4 shows the proportion of face-to-face transactions that occurred in each time period between June 2022 and June 2024 for a range of merchant category groups.

Figure 4: A third of all food and grocery transactions were made in the afternoon between June 2022 and June 2024

Average proportion of face-to-face spend made at a range of sectors by time of day, UK, June 2022 to June 2024

Figure 4: A third of all food and grocery transactions were made in the afternoon between June 2022 and June 2024

Average proportion of face-to-face spend made at a range of sectors by time of day, UK, June 2022 to June 2024
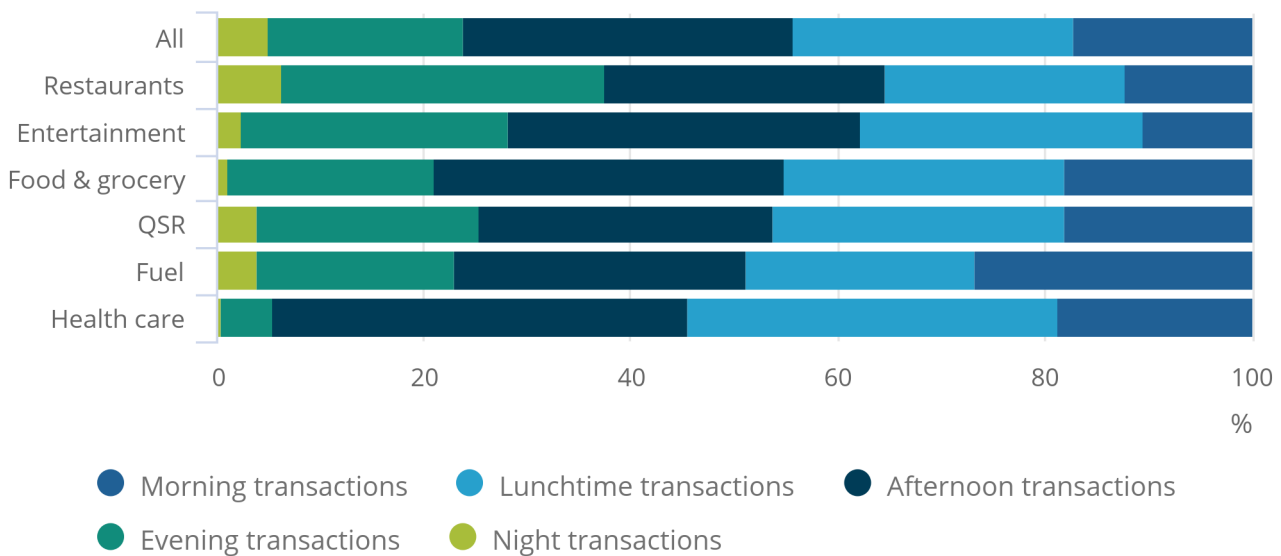
Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2024)

Notes:

1. Sectors are defined by Merchant category groups (MCGs) provided by Visa. MCGs indicates the primary type of trade conducted by a given merchant. More information is given in our Regional consumer card spending trends Quality and Methodology Information (QMI) report.

Compared with all UK transactions, "food and grocery" and "quick service restaurant (QSR)" had a similar proportion of transactions at each time of day.

Of all "QSR" transactions, a similar proportion were made at lunchtime compared with the afternoon, however, the proportion of spend was slightly lower at lunchtime. This resulted in the average transaction value at "QSR" merchants being slightly higher in the afternoon. The average transaction value was highest in the evening, suggesting consumers spent more on their evening food and drink compared with other times of the day.

Compared with all UK transactions, "fuel" had a larger proportion of transactions that occurred in the morning (27%) and afternoon (28%), the timings of which corresponded to cardholders travelling before and after traditional working hours.

Both "restaurant" and "entertainment" sectors had a high proportion of afternoon, evening and night transactions compared with all UK transactions. Between June 2022 and June 2024, 63% of "restaurant" and "entertainment" transactions were made between the afternoon and night (2pm to 6am).

The number of transactions that occurred in the "restaurant" sector rose throughout day. The proportion of "restaurant" transactions in the morning was 12% and steadily rose to 31% in the evening. During the evening, the average transaction value was also the highest of any other time period in the "restaurant" sector.

7 . Local evening and night spending

Examining the data at postal district level gives insight into local face-to-face spending. In Figure 5, users can select a postal district and explore the proportion of total daily spend received by merchants in that postal district between 6pm and 6am.

Figure 5: Total evening and night (6pm to 6am) spend differs across the UK

Proportion of face-to-face spend made in an evening and night, UK, January 2019 to June 2024

Notes:

1. Spend is assigned to a location based on where the transaction takes place.

2. Statistical disclosure controls are applied by Visa before providing the data to the ONS. Spending data will be unavailable for a postal district where this would allow the identification of a person, business, or organisation.

3. Data for postal districts in Northern Ireland are available using the csv or xlsx download linked after Figure 5.

The following example shows how this can be used to explore spend in two different quarters. This can help to understand that consumer spending behaviour varies throughout the year. Figure 5 shows the proportion of spend made in an evening and night in the postal district TR6, a popular UK holiday destination. In Quarter 2 (Apr to June) 2023, evening and night spend at merchants within TR6 was 7 percentage points higher compared with Quarter 4 (Oct to Dec) 2023.

Alternatively, Figure 5 can be used to understand how the proportion of spend made in an evening and night combined differs for merchants in different postal districts. Figure 5 shows the postal district M2, a postal district covering parts of Manchester's city centre, where 30% of spend between April and June 2024 took place in an evening or night. This compares with 19% in M24, a more rural area of Greater Manchester.

8 . Local spending by merchant sector

Figure 6 shows the proportion of spend for postal district M2 that a range of important merchant category groups contribute to during each time period of the day, between April and June 2024. This reveals that this district had a high proportion of "restaurant" spend at all times of day. The proportion of "restaurant" spend is highest in the evening and night periods when comparing with the UK average. Of all spend made within this postal district in an evening, 72% was made to "restaurants" and a further 10% in "quick service restaurant (QSR)", compared with the UK average of 30% and 5%, respectively. Data showing the proportion of spend each merchant category group contributes to each postal district in the UK is available by downloading the csv or xlsx file linked after Figure 6.

Figure 6: Postal district M2 had a high proportion of "restaurant" spend at all times of day between April and June 2024

Proportion of spend each sector contributes to each postal district in the UK for each quarter from 2019 to 2024

Figure 6: Postal district M2 had a high proportion of "restaurant" spend at all times of day between April and June 2024

Proportion of spend each sector contributes to each postal district in the UK for each quarter from 2019 to 2024
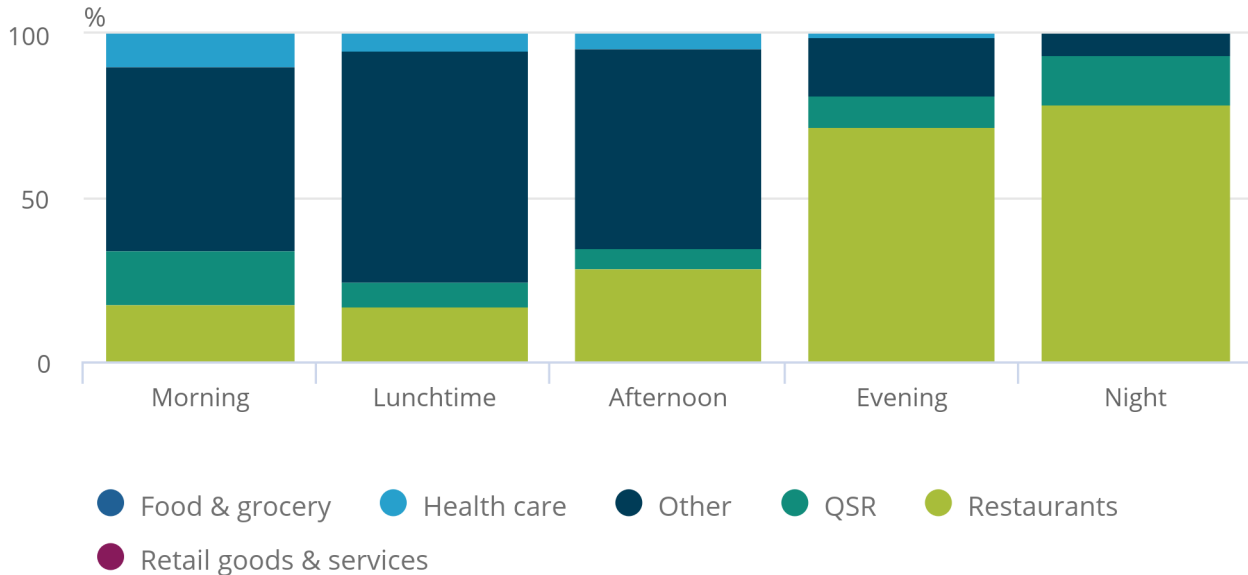
Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2024)

Notes:

1. Spend is assigned to a location based on where the transaction takes place.

2. Statistical disclosure controls are applied by Visa before providing the data to the Office for National Statistics. Spending data are unavailable for a postal district where a person, business or organisation can be identified. Where spend data are unavailable for a given sector because of these controls, the spend for that sector will appear in "Other". The category "Other" refers to all spending that is not categorised in the sectors within the chart.

3. Spending data for a postal district are also unavailable where there are no data for overall spending as the data cannot be appropriately portioned.

4. Sectors are defined by Merchant category groups (MCGs) provided by Visa. MCGs indicates the primary type of trade conducted by a given merchant. More information is given in our Regional consumer card spending trends Quality and Methodology Information (QMI) report.

5. The proportion of spend each sector contributes to each postal district in the UK for each quarter from 2019 to 2024 can be found in the dataset provided with this chart.

9 . Glossary

Debit and credit card transactions

These cards facilitate the transfer of money for goods and services rendered without the usage of cash. These transactions occur both in-person through contactless and chip and pin, and online through mail order or e-commerce. All card data that the Office for National Statistics (ONS) receives are anonymised and aggregated to protect against disclosure of individuals' consumer data.

Financial payment system

Debit and credit cards are provided by card issuers that enable consumers to make payment transactions. Card issuers are financial institutions such as a bank or building society responsible for providing a customer with a card. Card schemes, of which Visa is one, are payment networks that provide a range of services. For consumer payments, card schemes provide secure connectivity for merchants to transact with cardholders, either face-to-face or online, and ensure those merchants safely receive their funds from the cardholder's bank.

Merchant category

A merchant category code (MCC) is a four-digit number assigned to describe a merchant's primary business based on annual sales volume measured in local currency. Where a merchant is engaged in more than one type of business the merchant can either use the MCC that reflects the highest annual sales volume or use different MCCs for different lines of business. In addition, some MCCs identify a specific merchant or type of transaction. In the dataset provided by Visa, card spending data are aggregated where a specific MCC would disclose an individual business's activity. A merchant category group (MCG) is assigned to define an industry using a set of MCCs.

Merchant location

Merchant location is gathered from the merchants register. The merchant acquirer (bank or financial institution that processes card payments for a merchant) is responsible for providing the card network with the correct location of each merchant outlet, as set out in the [Visa merchant data standards manual (PDF, 1.46MB)](#). For in-store transactions with a fixed location, the merchant location will be where the transaction took place. For merchants that do not have a fixed location, the location can either be where the transaction took place or the merchant's principal place of business.

Online and face-to-face spending

Face-to-face transactions are defined as those where the credit or debit card is present for the transaction. This is where a consumer buys something instore and uses a payment card, including contactless payments. Online transactions are defined as transactions where the payment card is not present. This includes where a purchase is made over the internet, telephone or an app is used to take payment.

Transaction timing

The time of day that a transaction occurs is gathered by Visa. While Visa aims to provide the time at which a consumer makes a transaction, for some sectors the time may be slightly different. For example, Transport for London uses a pay-as-you-go cap, which is calculated throughout the day and charged later than the face-to-face transaction.

10 . Data sources and quality

Card spending data

Analysis in this article is based on aggregated and anonymised data on UK card payments provided by Visa Europe Limited. Visa operate a card scheme that is used by a variety of card issuers, including debit and credit card providers. Visa has a Global Privacy Program to ensure proper safeguards are applied to personal information that they collect, use and share, and respecting privacy is crucial. Visa aggregate and anonymise data before sharing to remove information that would allow us to identify the activity of an individual or business within the dataset.

Card spending covers part of UK spending habits and is not exhaustive. It will not cover cash transactions or direct debit payments or other payment methods such as buy now, pay later. In 2022, 59% of payment transactions in the UK were made using cards, 14% using cash and 10% using direct debit according to UK Finance's payment markets summary 2022 (PDF, 436KB). These figures reflect the number of transactions made and would differ if looking at the value of payments. The value spent on cards is lower as a percentage of these types of transaction because of large value payments such as salaries, mortgages and bills usually being paid via direct debit and faster payments. Overall, UK credit and debit card holders made 2.5 billion purchase transactions in June 2023 totalling £84 billion, as explained in UK Finance's card spending update for June 2023 (PDF, 225KB).

These data, although not adjusted for inflation, can be used to give an indication of spending habits. The Regional consumer card spending trends Quality and Methodology Information (QMI) report about the Visa data covers the strengths and limitations of the data.

Excluded categories

Spending in some merchant categories is deemed as sensitive by Visa for legal reasons. This spending is excluded from the data published in this article. The following types of spending are excluded:

- betting and gambling

- insurance, money and financial institutions

- religious and political organisations

- legal services

- funeral services

National restrictions

The grey shaded area in Figure 2 refers to periods where coronavirus (COVID-19) restrictions across the UK were in effect. While guidance varied between the nations and regions of the UK at various times, for practical purposes restrictions are limited to three main periods.

In order of occurrence, these were:

- the first national lockdown in the UK (23 March 2020) to the easing of restrictions with non-essential shops reopening in England (15 June 2020)

- the second lockdown in England (5 November 2020) to the lockdown being replaced with a three-tier system in England (2 December 2020)

- the third lockdown announced in Scotland and England (4 January 2021) to "stay at home" restrictions ending in England (29 March 2021)

Official statistics in development

These statistics are labelled as "official statistics in development". Until September 2023, these were called "experimental statistics". Read more about the change in the guide to official statistics in development.

11 . Related links

[Regional consumer card spending, UK: 2019 to 2023](#)
Article | Released 6 November 2023
Analysis of consumer card spending trends covering what UK cardholders are spending money on and how this varies across the UK.

[Consumer card spending, flow of spending across the UK: 2019 to 2023](#)
Article | Released 25 March 2024
Analysis of consumer card spending trends covering where UK cardholders are spending money. This analysis shows consumer spending habits on a local level, by publishing a dataset showing where consumers originated from for merchants at every postal district across the UK.

[International consumer card spending, UK and abroad: 2019 to 2023](#)
Article | Released 17 June 2024
Analysis of consumer card spending habits covering where international cardholders are spending money in the UK and which countries UK cardholders spend in.

12 . Cite this article

Office for National Statistics (ONS), released 30 October 2024, ONS website, article, [Consumer card spending in the UK at different times of day: 2019 to 2024](#)