



The Bacs annual processing statistics 2022 are now available to view below. The statistics show use of Direct Debit and Bacs Direct Credit. The statistics are presented in a format which shows volume by industry sector and sub-sector.

It provides specific data for each sub sector giving an overview of the behaviour of the UK population when it comes to the day-to-day financial habits. The extra detail offers your organisation an insight into the usage and trends of both Direct Debit and Bacs Direct Credit for your specific sector.

As well as detailed information, we have also provided some key facts and figures in the infographic on the right and below.

## Business to Business Collections

|   |               |
|---|---------------|
| General B2B collections   | <b>36,776</b> |
| Commercial billing (including utilities, telephones, insurance) | <b>23,376</b> |
| Tax collection/National Insurance contributions                 | <b>12,253</b> |
| Business rates  | <b>7,231</b>  |
| Leasing and rentals   | <b>11,021</b> |
| Credit card fees  | <b>4,752</b>  |
| <b>Total</b>  | <b>95,409</b> |

## Subscriptions

|  |                |
|--|----------------|
| Road tax                                       | <b>127,873</b> |
| Charity donations                              | <b>112,475</b> |
| Gym/health club subscriptions                  | <b>62,601</b>  |
| Lottery / gaming                               | <b>72,844</b>  |
| Trades unions/political party membership       | <b>40,690</b>  |
| General subscriptions                          | <b>41,067</b>  |
| Opticians subscriptions                        | <b>16,701</b>  |
| Cultural / historical membership               | <b>16,953</b>  |
| Magazine / newspaper subscriptions             | <b>13,132</b>  |
| Vehicle breakdown recovery membership          | <b>19,749</b>  |
| Club / society / professional membership       | <b>12,777</b>  |
| Education fees                                 | <b>6,762</b>   |
| Environment Agency fees (inc fishing licences) | <b>99</b>      |
| <b>Total</b>                                   | <b>543,723</b> |

## Utilities / Household Bills

|   |                  |
|---|------------------|
| Mobile telephone billing                            | <b>613,441</b>   |
| Domestic fuels                                      | <b>279,852</b>   |
| Council tax   | <b>228,127</b>   |
| Subscription TV / broadband services / cable phones | <b>186,294</b>   |
| Water bills   | <b>173,716</b>   |
| Television licences                                 | <b>150,674</b>   |
| Mortgage repayments                                 | <b>67,778</b>    |
| Loan repayments                                     | <b>27,777</b>    |
| Housing rents                                       | <b>9,220</b>     |
| <b>Total</b>  | <b>1,736,879</b> |

## Insurance Premiums

|  |                |
|--|----------------|
| General insurance                            | <b>370,742</b> |
| Life insurance                               | <b>176,180</b> |
| Appliance insurance (inc service plans)      | <b>135,431</b> |
| Health insurance                             | <b>73,637</b>  |
| Pet insurance                                | <b>40,237</b>  |
| Household insurance (contents and structure) | <b>23,988</b>  |
| Motor insurance                              | <b>15,737</b>  |
| <b>Total</b>                                 | <b>835,952</b> |

## Other Payment Types

|                                     |                  |
|-------------------------------------|------------------|
| Unspecified/unclassified debits     | <b>619,568</b>   |
| Retail purchases                    | <b>330,240</b>   |
| General financial services payments | <b>272,678</b>   |
| Card account payments               | <b>127,699</b>   |
| Unpaid debits                       | <b>98,186</b>    |
| Vehicle finance                     | <b>27,523</b>    |
| Regular savings                     | <b>4,233</b>     |
| Occupational pension contributions  | <b>2,243</b>     |
| Facilities management               | <b>1,441</b>     |
| Student loan repayments             | <b>1,597</b>     |
| Car care                            | <b>579</b>       |
| Self storage                        | <b>430</b>       |
| Claims for unpaid cheques           | <b>0</b>         |
| Credit card debit - E1              | <b>0</b>         |
| <b>Total</b>                        | <b>1,486,417</b> |

## Contra

|        |               |
|--------|---------------|
| Contra | <b>13,328</b> |
|--------|---------------|

**Total Direct Debits** **4,711,709**

All payment figures are '000s

## Business to Business Payments

|                      |                |
|----------------------|----------------|
| General B2B payments | <b>130,952</b> |
| Retailer settlements | <b>31,739</b>  |
| <b>Total</b>         | <b>162,691</b> |

## Employment-related Payments

|                       |                |
|-----------------------|----------------|
| Payroll               | <b>359,007</b> |
| Occupational Pensions | <b>90,590</b>  |
| Expenses              | <b>4,842</b>   |
| <b>Total</b>          | <b>454,439</b> |

## Other Payment Types

|                                    |                |
|------------------------------------|----------------|
| Unspecified / unclassified credits | <b>248,215</b> |
| Business to consumer payments      | <b>38,796</b>  |
| Other government payments          | <b>80,472</b>  |
| Payment of refunds                 | <b>28,181</b>  |
| Lottery / gaming payouts           | <b>16,849</b>  |
| Local authority B2B                | <b>6,459</b>   |
| Unpaid credits                     | <b>1,649</b>   |
| Settlement credits                 | <b>43</b>      |
| Credit card refund - E2            | <b>0</b>       |
| <b>Total</b>                       | <b>419,015</b> |

## State / Other Benefits

|                                     |                |
|-------------------------------------|----------------|
| State Pensions                      | <b>269,539</b> |
| Child Benefits                      | <b>150,246</b> |
| Pension Credits                     | <b>62,179</b>  |
| HMRC Child Tax Credits              | <b>32,291</b>  |
| Employment and Support Allowance    | <b>39,987</b>  |
| HMRC General Tax Credits            | <b>15,740</b>  |
| Carers Allowance                    | <b>31,623</b>  |
| Personal Independence Payments      | <b>38,322</b>  |
| Housing Benefit                     | <b>40,570</b>  |
| Disability Living Allowance         | <b>16,995</b>  |
| Universal Credit                    | <b>55,668</b>  |
| Attendance Allowance                | <b>18,779</b>  |
| HMRC Working Tax Credits            | <b>9,374</b>   |
| Jobseekers Allowance/Income Support | <b>6,839</b>   |
| Other state benefits                | <b>13,574</b>  |
| Winter Fuels                        | <b>4</b>       |
| Industrial Injuries Benefit         | <b>7,702</b>   |
| DWP Christmas Bonus                 | <b>8,050</b>   |
| Student Loan advances               | <b>7,095</b>   |
| HMRC SA and VAT refunds             | <b>2,256</b>   |
| Cold Weather payments               | <b>1,515</b>   |
| Incapacity Benefits                 | <b>58</b>      |
| <b>Total</b>                        | <b>828,406</b> |

## Financial Services Payments

|                             |                |
|-----------------------------|----------------|
| Annuities/personal pensions | <b>33,818</b>  |
| National Savings interest   | <b>40,680</b>  |
| Dividends                   | <b>15,065</b>  |
| Insurance settlements       | <b>5,282</b>   |
| Interest payments           | <b>1,967</b>   |
| Debt repayments             | <b>3,112</b>   |
| Loan advances               | <b>712</b>     |
| <b>Total</b>                | <b>100,636</b> |

## Contra

|        |              |
|--------|--------------|
| Contra | <b>8,252</b> |
|--------|--------------|

**Total Bacs Direct Credits** **1,975,869**

All payment figures are '000s