

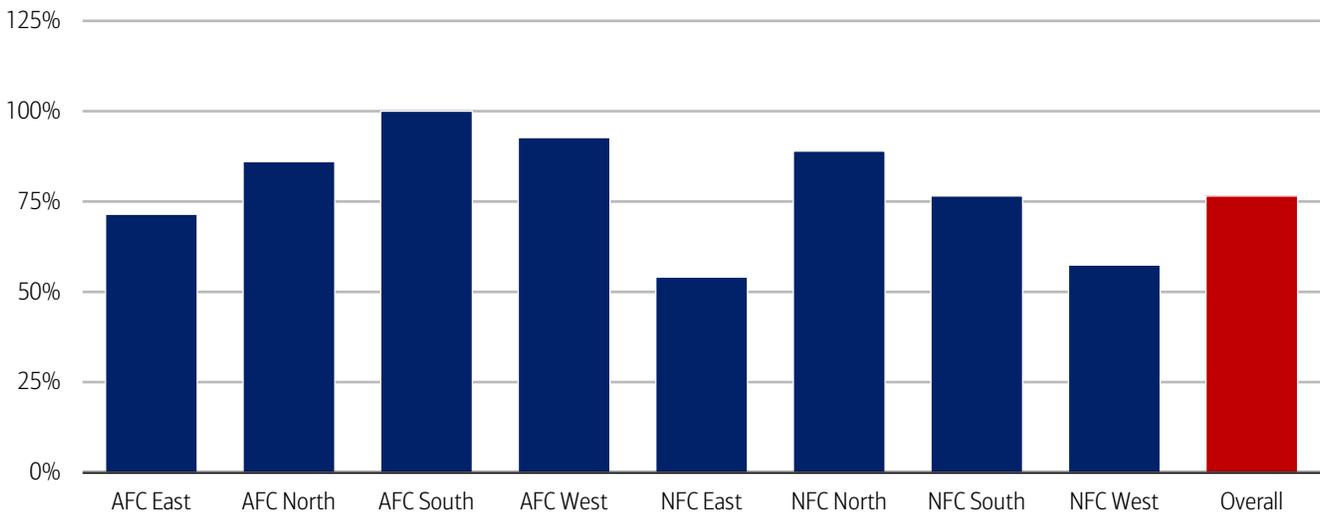
Daily Insights

Football game days are a big boost for local economies

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ZIP codes hosting NFL games experience a significant increase in consumer spending

Average daily increase in total credit and debit card spending on home game days, compared to non-game days, for ZIP codes of National Football League (NFL) stadiums grouped by NFL divisions (2017-2025, %)



Source: Bank of America internal data

Note: American Football Conference (AFC), National Football Conference (NFC)

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With Super Bowl Sunday upon us, it’s a good time to remember the power of sports – to not only bring communities together, but to also lift local economies. According to Bank of America internal data, NFL game days drive a significant rise in spending in the neighborhoods where the stadiums are located. On average, Bank of America card spending in stadium ZIP codes increases by 77% when the local team plays at home. The biggest contributors to that uptick include spending on food and drinks, parking, and lodging.

Step into the stats in today’s latest [On the ball: How football fuels local spending](#).

Methodology

Selected Bank of America transaction data is used to inform the macroeconomic views expressed in this report and should be considered in the context of other economic indicators and publicly available information. In certain instances, the data may provide directional and/or predictive value. The data used is not comprehensive; it is based on **aggregated and anonymized** selections of Bank of America data and may reflect a degree of selection bias and limitations on the data available.

Any payments data represents aggregated spend from US Retail, Preferred, Small Business and Wealth Management clients with a deposit account or credit card. Aggregated spend include total credit card, debit card, ACH, wires, bill pay, business/peer-to-peer, cash, and checks.

Any **Small Business** payments data represents aggregate spend from Small Business clients with a deposit account or a Small Business credit card. Payroll payments data include channels such as ACH (automated clearing house), bill pay, checks and wire. Bank of America per Small Business client data represents activity spending from active Small Business clients with a deposit account or a Small Business credit card and at least one transaction in each month. Small businesses in this report include business clients within Bank of America and generally defined as under \$5mm in annual sales revenue.

Unless otherwise stated, data is not adjusted for seasonality, processing days or portfolio changes, and may be subject to periodic revisions.

The differences between the total and per household card spending growth rate (if discussed) can be explained by the following reasons:

1. Overall total card spending growth is partially boosted by the growth in the number of active cardholders in our sample. This could be due to an increasing customer base or inactive customers using their cards more frequently.
2. Per household card spending growth only looks at households that complete at least five transactions with Bank of America cards in the month. Per household spending growth isolates impacts from a changing sample size, which could be unrelated to underlying economic momentum, and potential spending volatility from less active users.
3. Overall total card spending includes small business card spending while per household card spending does not.
4. Differences due to using processing dates (total card spending) versus transaction date (per household card spending).
5. Other differences including household formations due to young adults moving in and out of their parent's houses during COVID.

Any household consumer deposit data based on Bank of America internal data is derived by anonymizing and aggregating data from Bank of America consumer deposit accounts in the US and analyzing that data at a highly aggregated level. Whenever median household savings and checking balances are quoted, the data is based on a fixed cohort of households that had a consumer deposit account (checking and/or savings account) for all months from January 2019 through the most current month of data shown.

Bank of America aggregated credit/debit card spending per household includes spending from active US households only. Only consumer card holders making a minimum of five transactions a month are included in the dataset. Spending from corporate cards are excluded. Data regarding merchants who receive payments are identified and classified by the Merchant Categorization Code (MCC) defined by financial services companies. The data are mapped using proprietary methods from the MCCs to the North American Industry Classification System (NAICS), which is also used by the Census Bureau, in order to classify spending data by subsector. Spending data may also be classified by other proprietary methods not using MCCs.

Ipsos conducted the 2025 Bank of America Business Owner Report survey online between September 11 and September 23, 2025, using a pre-recruited online sample of business owners. Ipsos contacted a national sample of 819 small business owners in the United States with annual revenue between \$100,000 and \$4,999,999 and employing between two and 99 employees. Ipsos also interviewed a national sample of 253 medium-sized business owners in the United States with annual revenue between \$5,000,000 and \$49,999,999 and employing between two and 499 employees. The final results for the national small, medium-sized, and combined (small and medium-sized) business owner samples were weighted to their respective national benchmark standards for size, revenue and region.

Generations, if discussed, are defined as follows: Gen Z, born after 1996; Younger Millennials: born between 1989-1995; Older Millennials: born between 1978-1988; Gen Xers: born between 1965-1977; Baby Boomers: 1946-1964; Traditionalists: pre-1946.

Any reference to card spending per household on gasoline includes all purchases at gasoline stations and might include purchases of non-gas items.

Where mentioned in the text, AFC/NFC divisions are as follows:

American Football Conference (AFC)

AFC East: Buffalo Bills; Miami Dolphins; New England Patriots; New York Jets

AFC North: Baltimore Ravens; Cincinnati Bengals; Cleveland Browns; Pittsburgh Steelers

AFC South: Houston Texans; Indianapolis Colts; Jacksonville Jaguars; Tennessee Titans

AFC West: Denver Broncos; Kansas City Chiefs; Las Vegas Raiders; Los Angeles Chargers

National Football Conference (NFC)

NFC East: Dallas Cowboys; New York Giants; Philadelphia Eagles; Washington Commanders

NFC North: Chicago Bears; Detroit Lions; Green Bay Packers; Minnesota Vikings

NFC South: Atlanta Falcons; Carolina Panthers; New Orleans Saints; Tampa Bay Buccaneers

NFC West: Arizona Cardinals; Los Angeles Rams; San Francisco 49ers; Seattle Seahawks

Additional information about the methodology used to aggregate the data is available upon request.

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Disclosures

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