Economy

On the ball: How football fuels local spending

03 February 2026

Key takeaways

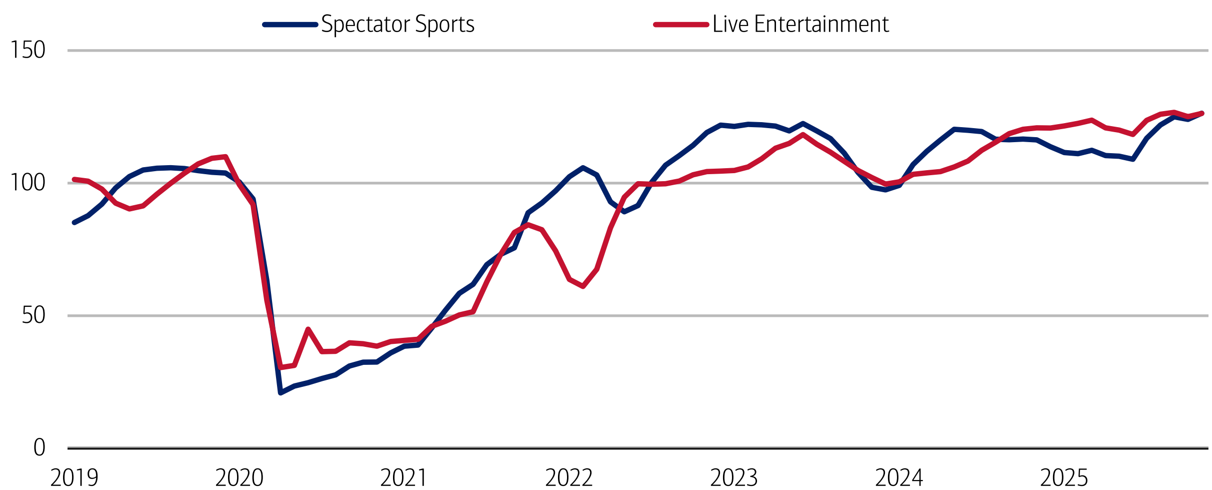
- As the Seattle Seahawks line up against the New England Patriots, we highlight the power of sports in boosting local economies. As of November 2025, consumer spending on attending spectator sports was up over 25% on 2019, according to data from the Bureau of Economic Analysis (BEA).
- And when fans come to games, they bring spending and other economic opportunities to local communities. On NFL game days, in the zip codes where stadiums are located, total credit and debit card spending rises by around 77%, according to Bank of America internal data. Unsurprisingly, the biggest increases are in food and drinks, parking and lodging.
- We also find some evidence of an additional boost for the zip codes around the Super Bowl host stadiums. This year's game will be held at Levi's Stadium in Santa Clara, California; the last time it hosted the event, in 2016, San Francisco reported an influx of more than a million visitors.

Opening drive: The Super Bowl highlights the economic power of sport

The upcoming Super Bowl LX rounds off another season for the NFL (National Football League). This year's final game, on February 8, will be held at Levi's Stadium in Santa Clara, California, and features the National Football Conference (NFC) champion Seattle Seahawks face off against the American Football Conference (AFC) champion New England Patriots. It represents a rematch of Super Bowl XLIX, which took place in 2015 and marks the first time the Seahawks have made the "big game" since then, and first time the Patriots have made it since 2019.

We've remarked before on the power of sports not only in bringing people together but also powering the economy (see: Local Economic Impact of Sports: FIFA Club World Cup & MLB) – and 2025 was no exception. Exhibit 1 shows that consumers spent more than 25% more on sports attendance in November 2025 vs 2019, according to Bureau of Economic Analysis (BEA) data. This was roughly on a par with the strength in live entertainment spending last year.

Exhibit 1: Spending on live entertainment has strengthened post-pandemic, especially for sporting events
Real personal consumption expenditure on spectator amusement by type (monthly, seasonally adjusted, 2019=100)



Source: Haver Analytics

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The NFL is a key component to this story. In the 2025 season, the home games of the Seahawks and the Patriots, for example, drew in over 1.1 million spectators. And fans coming to the games bring spending power to local economies and support employment and growth. Attendance is not the only way that sport impacts the overall economy. Many fans watch the game from their sofa – and pay for the pleasure via cable and streaming (see also: [Streaming: From trickle to torrent]) – while others watch in local bars and restaurants, spurring spending there.

Leaving it all on the field: Big boosts to spending on game days

To take a closer look at the NFL's impact on local spending, we conducted a similar analysis to our previous work on Major League Baseball (MLB) and the FIFA Club World Cup. In those studies, we found significant increases in spending in the neighborhoods of the stadiums hosting games.

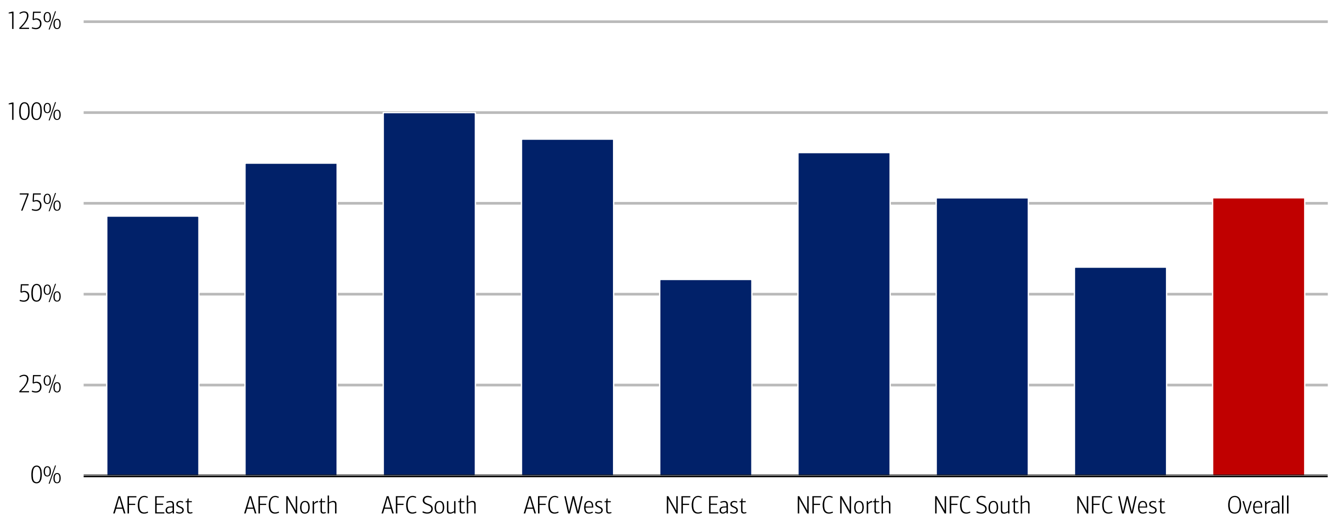
We use daily Bank of America internal credit and debit card data from 2017 to 2025 to look at how overall Bank of America card spending changed on home game days in the zip codes where the NFL stadiums are based. The data is fairly noisy, including disruption from the pandemic, so we look for the average impact across these years after controlling for seasonality and yearly differences.

Exhibit 2 shows our findings, grouping NFL teams and their corresponding stadium zip codes by the divisions in which they play. Across the league, game days are associated with a 77% increase in overall Bank of America card spending within host-stadium zip codes.

This impact varies from the highest – the AFC South (Houston Texans, Indianapolis Colts, Jacksonville Jaguars and Tennessee Titans) – to the lowest – the NFC East (Dallas Cowboys, Philadelphia Eagles, Washington Commanders and New York Giants). But overall, all divisions show strong, positive spending boosts on home game days.

Exhibit 2: There is a large boost to spending in the zip codes hosting NFL games

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



Source: Bank of America internal data. See methodology for composition of the divisions.

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What are fans spending on when they come to the game? To answer this, we broke down the card data into key categories (Exhibit 3). The results are unsurprising: food and drinks, parking, and lodging are all big winners on game day. In fact, the boost to these categories is almost double the impact across all other categories of spending.

Finally, where do we find the biggest impact on local spending during home games? Exhibit 4 shows that the Kansas City Chiefs come out on top in our analysis. Perhaps this should not come as a surprise given their success – appearing in four out of five Super Bowls so far this decade. Additionally, we can't rule out a potential "Swift Lift" for the Chiefs, too.

Weather could be another factor impacting game day spending, especially in open-air stadiums where conditions can be severe in winter. For example, teams like the New England Patriots, Buffalo Bills, Chicago Bears, and Green Bay Packers could often face snowstorms. As a result, games in these four stadiums generate an average 68% spending boost on game days across all categories, below the national average of 77%. Still, just like our favorite players from those teams, their fans don't shy away from the tough weather and their game-day spending remains nearly as strong as the national average.

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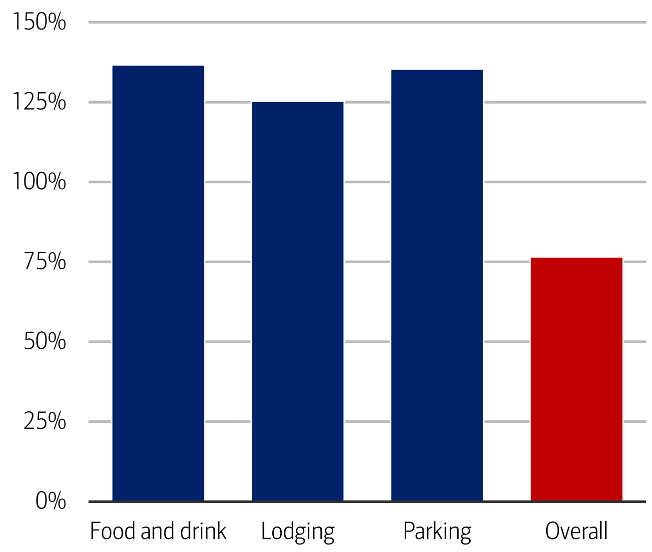
Exhibit 3: Food and drink, parking and lodging are the big winners on game day

Average daily increase in total credit and debit card spending on home game days across select spending categories, compared to non-game days, for zip codes of all NFL stadiums (2017-2025, %)



Source: Bank of America internal data

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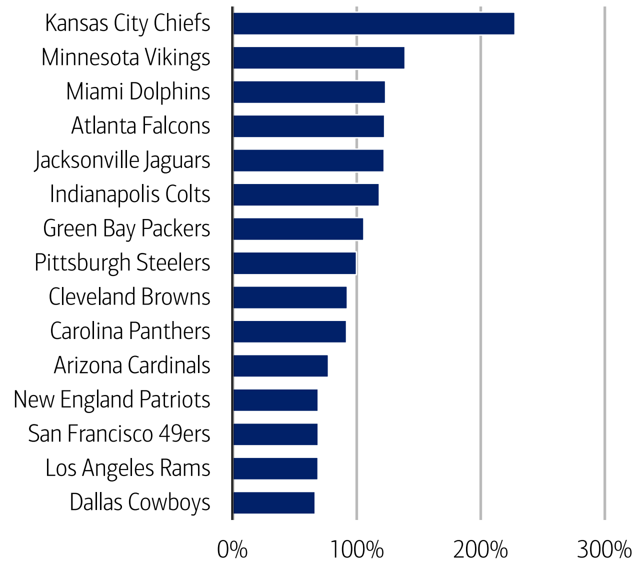
Exhibit 4: The Chiefs are in the lead

The 15 largest average daily increases in total credit and debit card spending on home game days, compared to non-game days, for zip codes of NFL stadiums (2017-2025, %)



Source: Bank of America internal data

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Touchdown: The Super Bowl impact

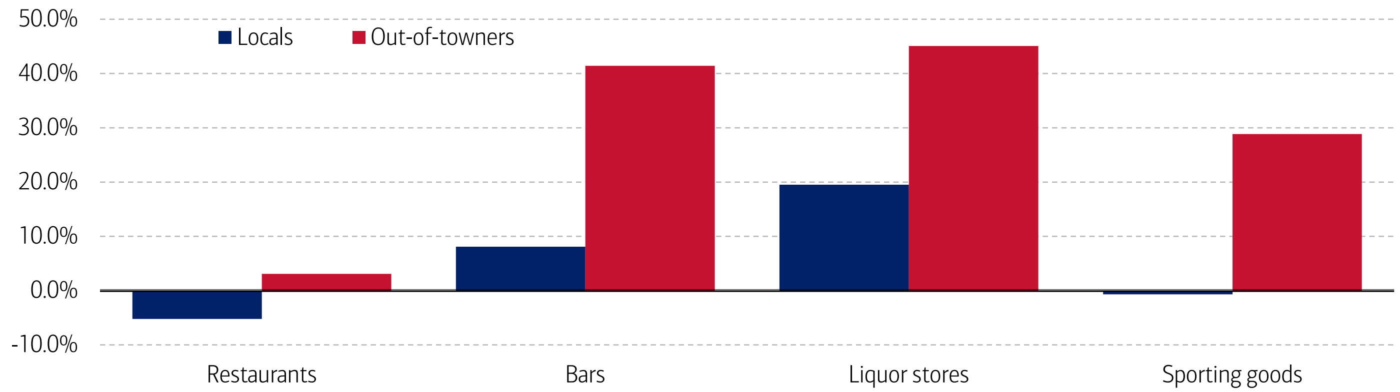
So, NFL games boost spending in their neighborhoods, which likely supports the local economy and bring jobs to the areas in and around stadiums. But what of the "big game" itself?

We looked at our data to see whether a Super Bowl generates an additional spending boost both in the stadium and surrounding area, over and above the usual positive game day impact. We find a positive effect on spending in five of the past nine Super Bowls, with a median boost of 7% on top of the usual game day impact.

And our previous analysis of the 2024 Super Bowl LVIII in Las Vegas (see: More than just a game) found significant boosts to retail spending from visitors during Super Bowl weekend, particularly on alcohol and sporting goods (Exhibit 5).

Exhibit 5: During Super Bowl LVIII weekend 2024 in Las Vegas, local bars, liquor stores, and sporting goods stores benefitted the most from visitors' spending; spending in bars and liquor stores was up over 40%

Credit card spending per active non-local household by select brick-and-mortar retail categories (% increase/decrease from the average February weekend monthly spend)



Source: Bank of America internal data

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The Super Bowl's impact on the Bay Area

So what about this year's final at Levi's Stadium in the San Francisco Bay Area? Our analysis above for 2017-2025 reveals a typical home game day impact on total card spending of around 70% at this stadium, which bodes well for the upcoming "big game". And the last time Levi's Stadium hosted the Super Bowl, in 2016, when the Broncos beat the Panthers 24-10, the San

Francisco Super Bowl 50 Host Committee estimated around 1.1 million fans came to the city, with big boosts to the city's revenues from higher hotel and sales tax takes.

This incremental boost in spending in San Francisco could stand to benefit local businesses. According to the 2025 Bank of America Business Owner Report, of the 58% of business owners that modify their business plans during major cultural events like sports games and concerts, over half of them experienced increased sales and one-third saw more foot traffic, either in-store or online.

Together, this suggests that even small surges in spending tied to major events can ripple meaningfully through local economies. When businesses lean into these moments – whether by hiring more, adjusting inventory, or offering targeted promotions – they have the potential to capture the benefits of a Super Bowl-sized boost with both residents and visitors.

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:

1. Gen Z, born after 1995
2. Younger Millennials: born between 1989-1995

3. Older Millennials: born between 1978-1988
4. Gen Xers: born between 1965-1977
5. Baby Boomer: 1946-1964
6. 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