CarbonArc

The infrastructure for the AI economy

INSIGHT BRIEF

CONSUMER BEHAVIOR · JULY 2026

The World Cup Host-City Lift

Overall impact, the winners and losers (so far) by city density

EXECUTIVE SUMMARY

The World Cup has lifted host-city spending against a softening national consumer, but the impact has been uneven across cities and selective across categories.

01

A real lift in a soft market

Host metros grew total credit card spend by +0.7% while comparable non-host metros fell to −0.6%, a 1.3-point relative advantage. Active cardholders held up better too, so the edge came from relatively broader participation, not just bigger tickets. Against a consumer that was softening everywhere else, that outperformance is a headline.

02

The lift is uneven

By density, lift was least in the densest hosts and widened as cities thinned, from +0.4 points in dense metros to +2.0 in sprawl. Density was not destiny, however: eight of eleven hosts beat their control, but Boston, Seattle and Dallas led while Miami, San Francisco and Philadelphia trailed.

03

Not every category benefited

The gains concentrated in everyday local spending: restaurants, quick service, delivery. Big-ticket and experiential categories went the other way, with amusement parks, rideshare and fine dining all losing ground versus control. The tournament reallocated spending toward local consumption more than it created a broad boom.

THE RESULT

Where the host city lift is showing up, and where it isn't

Everyday local spending sits positive at the top; mobility and the experiential categories fall negative at the bottom. Non-US credit cards are not included, which may impact the rideshare story, and cap the apparent host city lift.

11 US host metros vs 15 density-matched controls; four matched weeks, group stage. All figures are host-minus-control relative lift (pp).

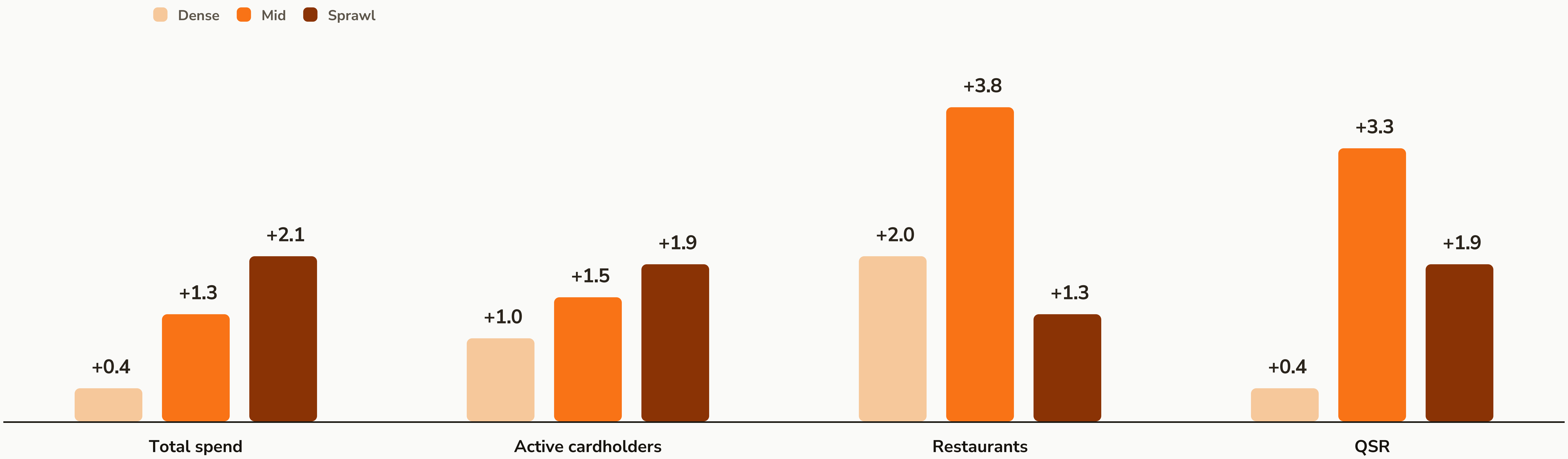
Control Cities/CBSAs:
DENSE: Chicago, Washington, Baltimore, Milwaukee, Pittsburgh
MID: Denver, Minneapolis, Portland, San Diego, Sacramento
SPRAWL: Tampa, Charlotte, Nashville, San Antonio, Orlando

Source: Carbon Arc Credit Card – US Complete Panel - CA0056; Carbon Arc Foot Traffic - CA0060

THE PATTERN

The edge grows as cities thin out

Host minus control, by density tier, across everyday-spend metrics. The gap is thinnest in dense hosts and widest in sprawl.



DRIVEN FROM BOTH SIDES Host total spend rose across tiers (Dense +0.5%, Mid +0.1%, Sprawl +1.4%) while controls fell in the less-dense tiers (Dense +0.1%, Mid –1.2%, Sprawl –0.7%).

Source: Carbon Arc Credit Card – US Complete Panel - CA0056

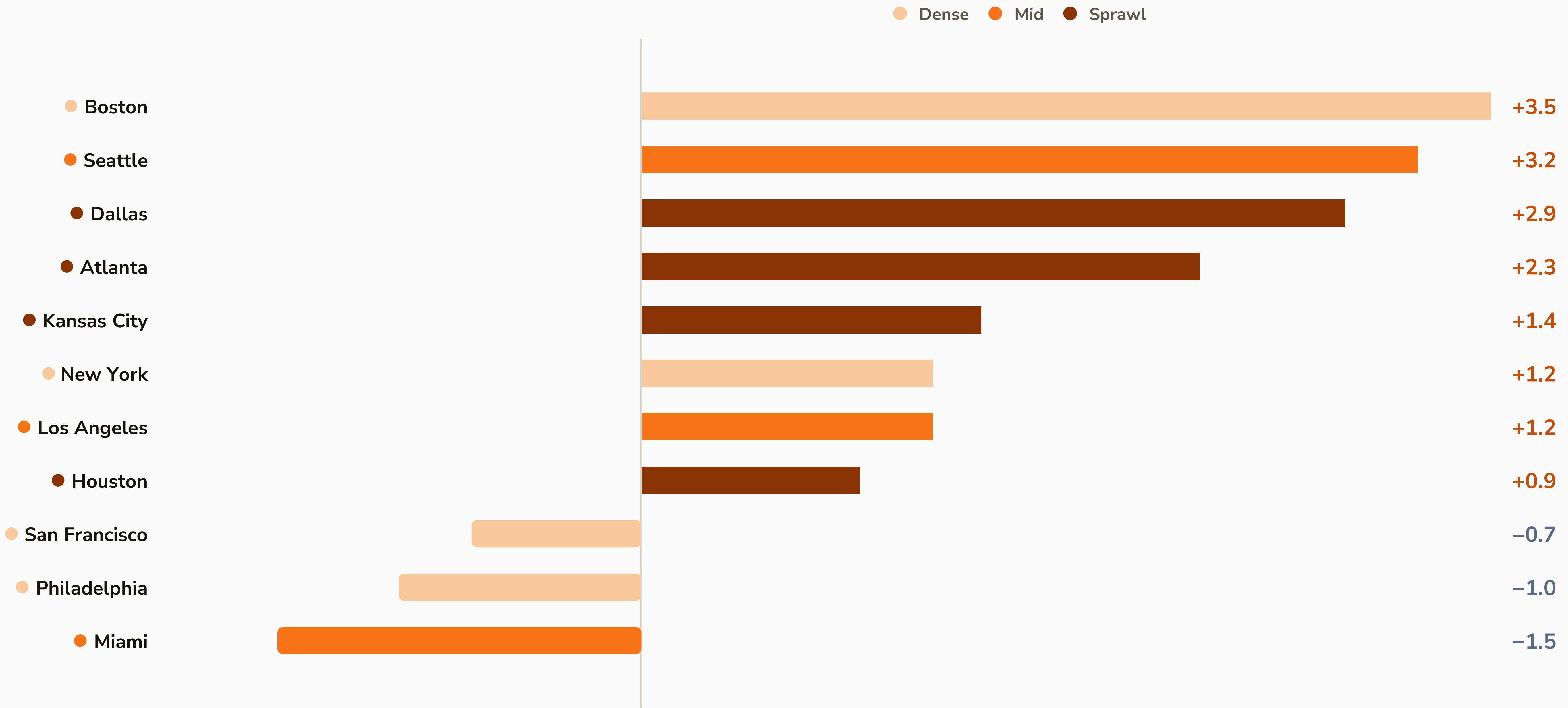
CITY BY CITY

Broken down by city, not all hosts are feeling the same gains

Total credit card spend, each host minus its density-matched control (pp). Sorted by lift; colored by tier.

8/11

host metros beat their matched control on total spend



Source: Carbon Arc Credit Card – US Complete Panel - CA0056

CITY BY CITY

Every host city, every category

Host city minus its density-matched control (pp). Everyday food skews positive; rideshare and amusement skew negative. Amusement is relative, so some hosts read positive by falling less than their controls; fine dining is excluded here as too thin.

Host behind control — Host ahead of control

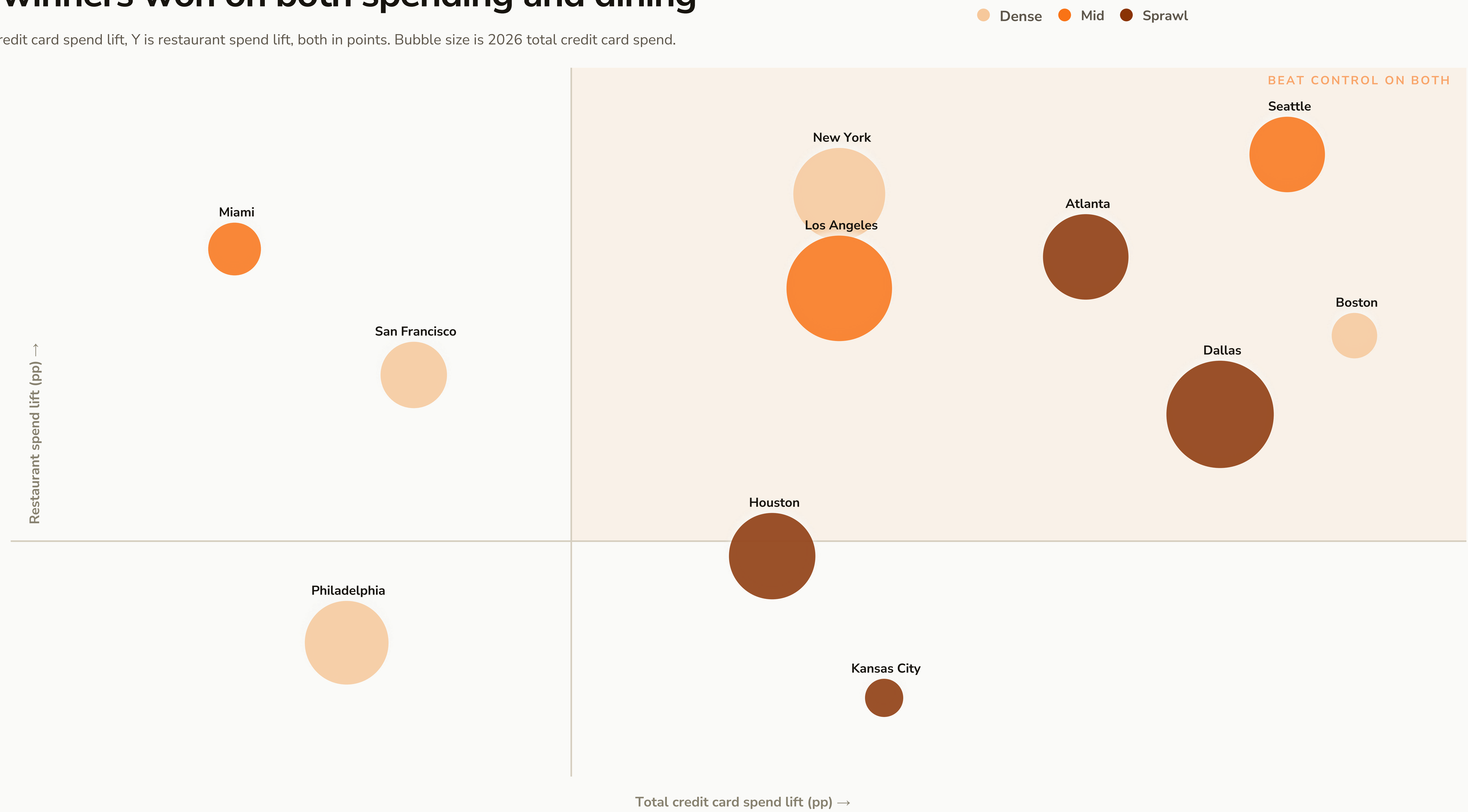
	Total spend	Restaurants	Quick service	Casual dining	Foot traffic	Rideshare	Amusement
New York	+1.2	+4.4	+4.0	−3.3	−1.4	−10.0	−6.7
San Francisco	−0.7	+2.1	−0.1	0.0	−4.2	−0.6	+4.4
Boston	+3.5	+2.6	+2.0	+7.9	+0.2	+7.6	+13.5
Philadelphia	−1.0	−1.3	−3.0	−4.2	+1.4	−4.9	+5.3
Seattle	+3.2	+4.9	+7.5	+6.3	+1.8	−4.4	−17.0
Los Angeles	+1.2	+3.2	+0.9	+5.0	−1.5	−1.9	−10.4
Miami	−1.5	+3.7	+2.1	+4.7	−0.4	−1.4	−10.1
Atlanta	+2.3	+3.6	+6.3	+1.5	−0.3	+5.9	−11.6
Dallas	+2.9	+1.6	+1.3	+0.6	+1.7	+2.9	−8.3
Houston	+0.9	−0.2	+0.4	−1.3	+1.8	−2.1	−5.0
Kansas City	+1.4	−2.0	−1.0	−3.6	+3.5	−10.5	−31.2

Source: Carbon Arc Credit Card – US Complete Panel - CA0056; Carbon Arc Foot Traffic - CA0060

WINNERS AND LOSERS

The winners won on both spending and dining

X is total credit card spend lift, Y is restaurant spend lift, both in points. Bubble size is 2026 total credit card spend.

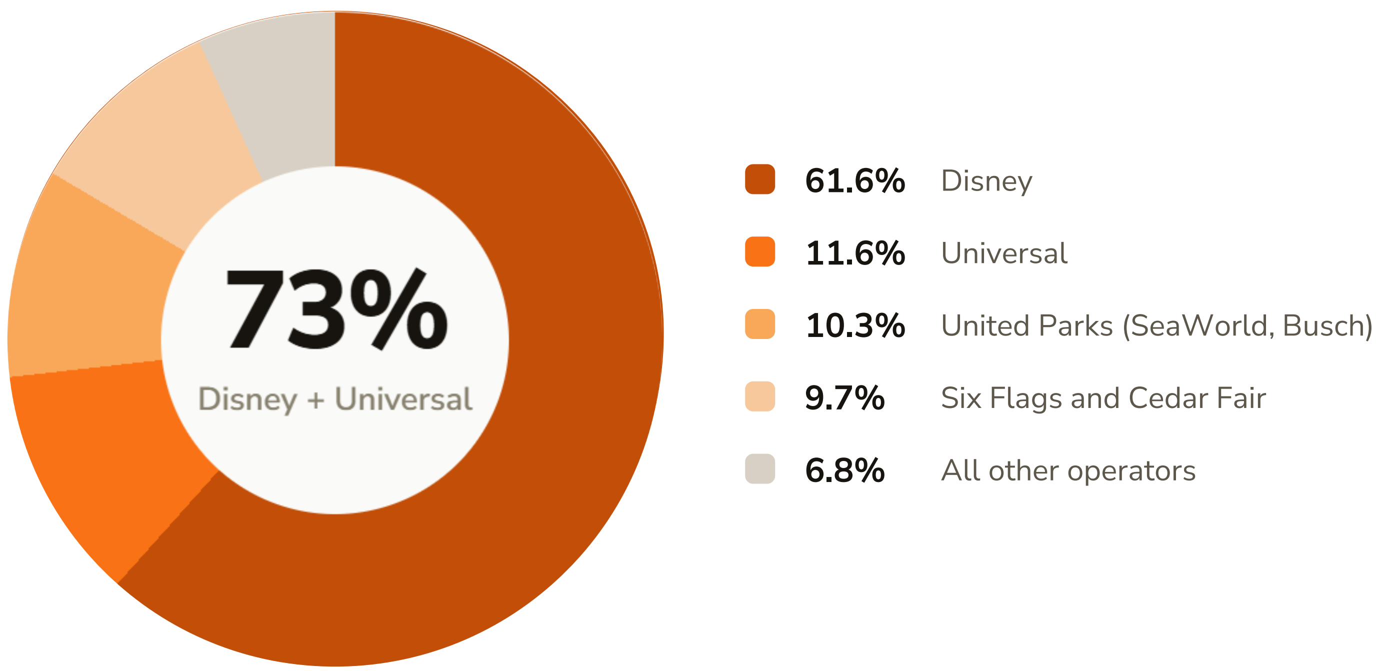


Source: Carbon Arc Credit Card – US Complete Panel - CA0056

Amusement park drag has been an almost-universal phenomenon

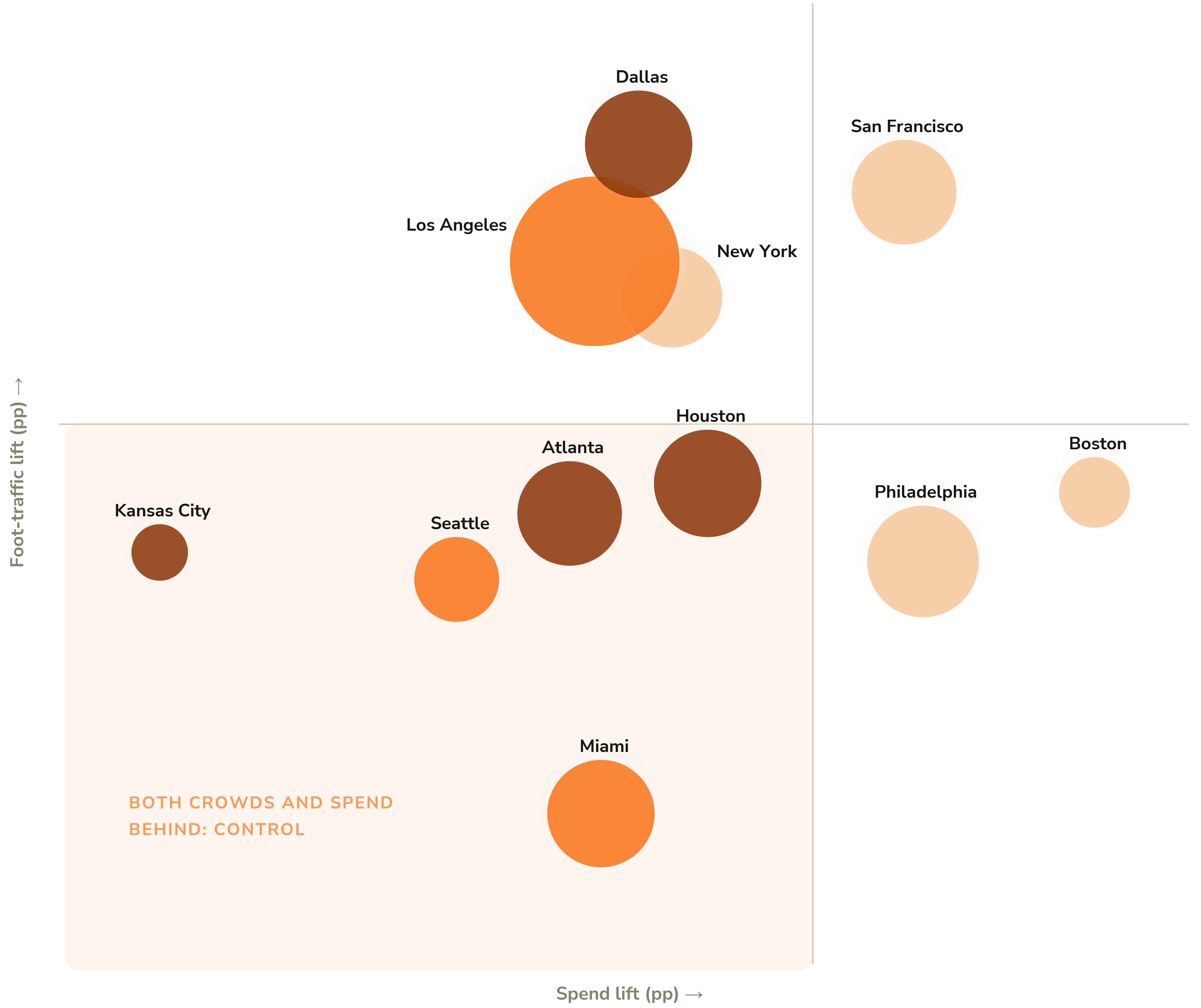
A handful of operators own the category, and host-city park spend lagged comparable non-host metros almost everywhere. In Los Angeles, New York and Dallas, foot traffic beat control while spend fell short.

Share of category card spend, by operator



Spend lift vs foot-traffic lift, host minus control (pp)

Bubble size = 2026 park card spend



Both axes are lift versus density-matched controls. Foot traffic is modeled device presence near parks, not confirmed gate entries. Small-park metros are thin and directional: Boston and Seattle are single-park markets, so their lift swings hard.

Source: Carbon Arc Credit Card – US Complete Panel - CA0056; Carbon Arc Foot Traffic - CA0060