

Article

Impact of large events on consumer spending in local UK economies: January 2026

Analysis of the impact of large events on UK consumer spending using Visa cardholder spending data.

Contact:
Card Payments team
card.payments.team@ons.gov.
uk

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1 . Main points

- New data capabilities allow us to understand the impact of events in greater detail, which helps to assure the quality of gross domestic product (GDP) estimates and better interpret and communicate their movements.
- To illustrate these new data capabilities, this article explores card spending during three events: Taylor Swift's 2024 UK tour, Six Nations Championship rugby matches, and the temporary closure of Holyhead Port in Wales in December 2024.
- Taylor Swift concerts had little impact on national consumer spending levels, though Wembley (postal district HA9) saw rises in international spend during concert months.
- French and Irish cardholder spend increased in Cardiff (postal district CF10) during the Six Nations Championships between 2019 and 2025.
- Irish and Northern Irish cardholder spend declined during the temporary closure of Holyhead Port between December 2024 and January 2025, while nearby ports saw an annual increase in Irish cardholder spend.

2 . Assessing the impact of events on GDP using card spending data

In 2023, the Office for National Statistics (ONS) entered into an agreement with Visa to receive aggregated and anonymised data on UK card payments, at national and granular local levels. We are exploring how non-survey data sources, including card spending data, can be used in the measurement of our statistics. We explained this in our [Update on the Office for Statistics Regulation \(OSR\) review into gross domestic product \(GDP\)](#).

This article focuses on how card spend data can indirectly support the quality of economic statistics from a quality assurance perspective. By looking at three recent events, we demonstrate how this more granular dataset can help estimate the impact of one-off events on economic activity.

Over the last decade, there have been several events that we referred to as "materially affecting economic activity". We outline these in more detail in our [Guide to interpreting monthly GDP statistics methodology](#), but two examples include:

- GDP that was affected by an additional bank holiday in June 2012 for Queen Elizabeth II's Diamond Jubilee, followed by increased tourism and ticket sales during the London 2012 Olympic and Paralympic games
- heavy snowfall that affected GDP levels in December 2010, followed by an additional bank holiday for the wedding of the Duke and Duchess of Cambridge in early 2011

Monthly GDP estimates mainly rely on surveys to understand geographically localised disruption. Our traditional datasets include our Monthly Business Survey for estimates of gross value added (GVA) in the retail industry and estimates of household spending, typically derived from our Living Costs and Food Survey. However, data on the impact of shortlived but disruptive events can be difficult to gather. Card spending data can be a supporting source of data. They can help improve the estimation of seasonal trends, such as Christmas shopping spikes, or how one-off factors might have disrupted the typical seasonal pattern.

Card spending data can help us understand the impact of events on GDP in greater detail. To show this, we analyse card spending trends during three events:

- Taylor Swift's 2024 UK tour
- Six Nations Championship rugby matches between 2019 and 2025
- the temporary closure of Holyhead Port in Wales in December 2024

"Domestic spend" refers to spending by UK residents with Visa cards issued by UK banks, and "international spend" refers to spending by customers with internationally issued Visa cards. The analysis in this article covers credit and debit card spending, which is part of the UK spending landscape, but is not exhaustive.

Consumers may also use cash, direct debit, faster payments, or standing orders. More information on card usage is available in [Section 7: Data sources and quality](#), and our [Regional consumer card spending trends quality and methodology information \(QMI\)](#).

3 . Spend in venue districts during Taylor Swift concerts

The publicity surrounding Taylor Swift's stadium tour in London, Cardiff, Edinburgh, and Liverpool in the summer of 2024 prompted speculation of a large economic impact of the concerts. However, the short- and long-term effects of such large-scale events are difficult to isolate within aggregate gross domestic product (GDP) statistics. This is because the localisation of spend may not be visible at a whole-country level once other effects are considered.

Card payment data offer a new way to explore these impacts by enabling analysis at the granular level of postal districts. This allows us to better understand how events influence consumer spending behaviours in specific areas.

The stadiums, their corresponding postal districts, and the dates of the Taylor Swift concerts were:

- Murrayfield Stadium, Edinburgh (postal district EH12) – 7, 8 and 9 June 2024
- Anfield Stadium, Liverpool (postal district L4) – 13, 14 and 15 June 2024
- Principality Stadium, Cardiff (postal district CF10) – 18 June 2024
- Wembley Stadium, London (postal district HA9) – 21, 22 and 23 June 2024, and 15, 16, 17, 19 and 20 August 2024

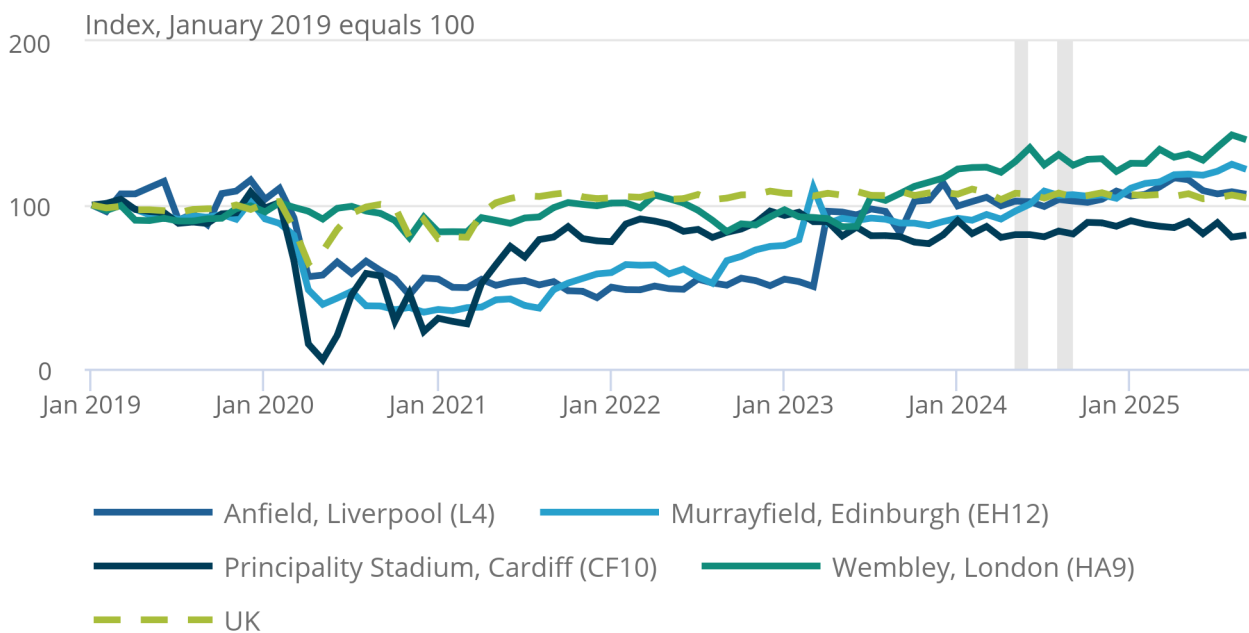
To explore whether consumer spending behaviours were affected by the concerts, we analysed how much spend occurred at merchants within the venue postal districts. Figure 1 shows the seasonally adjusted indexed monthly face-to-face spend by domestic and international cardholders at venue district merchants compared with overall UK spending, covering the period from January 2019 to September 2025.

Figure 1: There were limited changes to consumer spending at venue districts during concert months

Indexed spend at venue postal districts, UK, seasonally adjusted, January 2019 to September 2025

Figure 1: There were limited changes to consumer spending at venue districts during concert months

Indexed spend at venue postal districts, UK, seasonally adjusted, January 2019 to September 2025



Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2025)

Notes:

1. Shifts in spend for districts may appear because of statistical disclosure controls. More information on statistical disclosure is available in [Section 7: Data sources and quality](#).
2. Data in some periods may be affected by coronavirus (COVID-19) restrictions. These periods are defined in Section 7: Data sources and quality.
3. Not all spending made within a venue’s postal district may be captured. For example, pop-up stalls selling a variety of goods might be registered to their headquarters address, which could be outside the venue’s postal district.

The concerts had little impact at the national level, with limited influence on local district spending overall, after seasonal adjustment was applied.

Cardholder spending in the HA9 postal district rose sharply during both concert months. In June 2024, spend was 55.3% higher than the previous year. In August 2024, spend was 27.2% higher than the previous year. Overall spend at merchants in the HA9 postal district showed high annual growth throughout 2024. By contrast, cardholder spend declined by 14.1% in June 2023 and grew by 13.4% in August 2023, compared with the previous year.

Spend in the EH12 and L4 postal districts showed annual growth in June 2025, although the growth was not unusual.

The data show minimal increases to monthly spending in the venue postal districts. This may be because of the use of monthly aggregated data, which may not show short-term impacts caused by events only lasting one to five days. While consumer spending may increase on the day of the event, it may be offset by reduced spending in the days before or after the event. Additionally, these venues host other high-capacity events frequently and regularly. Therefore, the impact from the Taylor Swift concerts may be diluted after seasonal adjustments are applied.

Figure 2: Wembley district saw rises in international spend during concert months

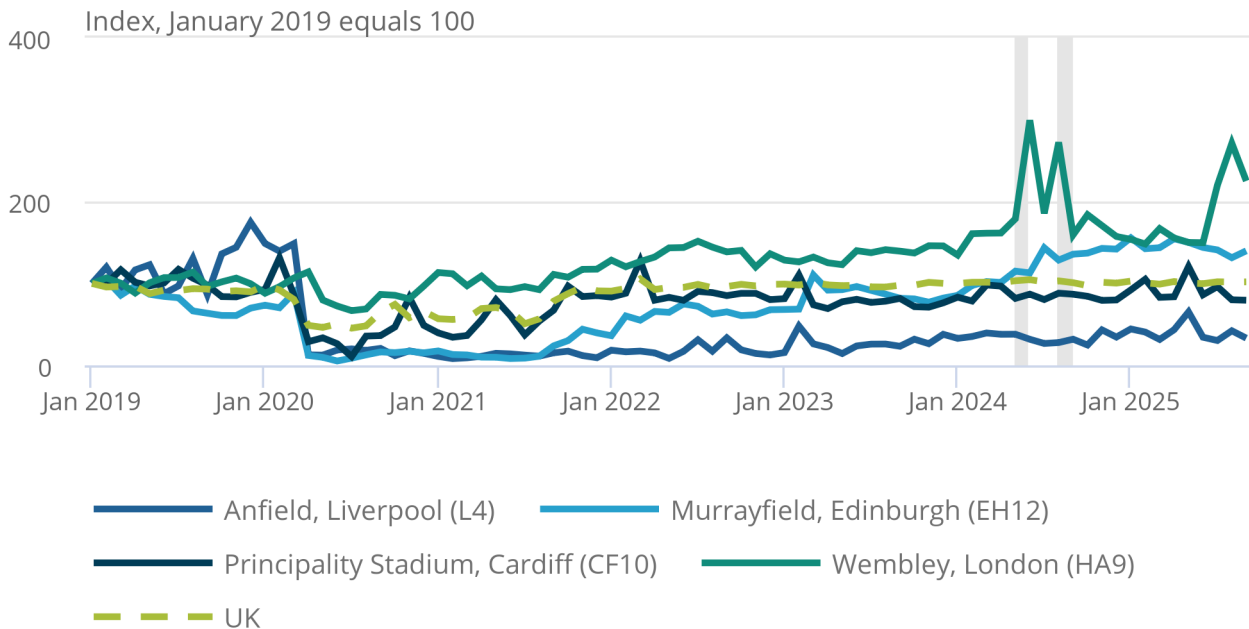
Indexed international spend at venue postal districts, UK, seasonally adjusted, January 2019 to September 2025

Figure 2: Wembley district saw rises in international spend during concert months

Taylor Swift concerts

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Indexed international spend at venue postal districts, UK, seasonally adjusted, January 2019 to September 2025



Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2025)

Notes:

1. Not all spending made within a venue’s postal district may be captured. For example, pop-up stalls selling a variety of goods might be registered to their headquarters address, which could be outside the venue’s postal district.
2. Shifts in spend for districts may appear because of statistical disclosure controls. More information on statistical disclosure is available in [Section 7: Data sources and quality](#).
3. L4 data point for June 2023 has been interpolated.
4. Data in some periods may be affected by coronavirus (COVID-19) restrictions. These periods are defined in Section 7: Data sources and quality.

Merchants in the HA9 postal district saw rises in international spend in June and August 2024. International spend was 113.7% and 92.8% higher, respectively, compared with the same months in the previous year. June and August 2024 saw the highest international spend at HA9 merchants since 2019.

International cardholder spending at merchants in the HA9 postal district also increased in July and August 2025. In August 2025, Wembley Stadium held a number of sold-out events, including six Coldplay concerts, two Blackpink concerts, and two Oasis concerts. In 2024, Wembley Stadium hosted the FA Community Shield football match and AEW: All in London wrestling event, as well as the five Taylor Swift concerts. Despite more events hosted, August 2025 saw a 0.4% decline in spend compared with the previous year.

Increases in card spending show some impact from the Taylor Swift concerts on local spending, especially by international visitors, but little impact nationally. This could be a result of several factors. Large expenses, such as hotels and transportation are likely pre-booked, and therefore effects of these purchases would be spread over time. Additionally, individuals may avoid the venue areas during the busy concert periods, so some spend in the local district may be offset. Also, as the venues host high-capacity events regularly, the Taylor Swift concerts may not have a substantial impact on spending after seasonal adjustment.

4 . Spend in host districts of the Six Nations Championships

Large sporting events can boost local, and potentially national, economies if they attract additional domestic and international spending that would not have happened otherwise. In this section, we look at the example of the Six Nations Championships (known as the Six Nations), which is an annual rugby competition between England, France, Ireland, Italy, Scotland, and Wales.

The Six Nations are held in February and March every year, in cities in each of the participating countries. The matches are typically well-attended, except in 2021, when the matches took place without spectators because of national coronavirus (COVID-19) pandemic restrictions. The host venues in the participating UK countries are:

- England – Twickenham Stadium, Greater London (postal district TW2)
- Scotland – Murrayfield Stadium, Edinburgh (postal district EH12)
- Wales – Principality Stadium, Cardiff (postal district CF10)

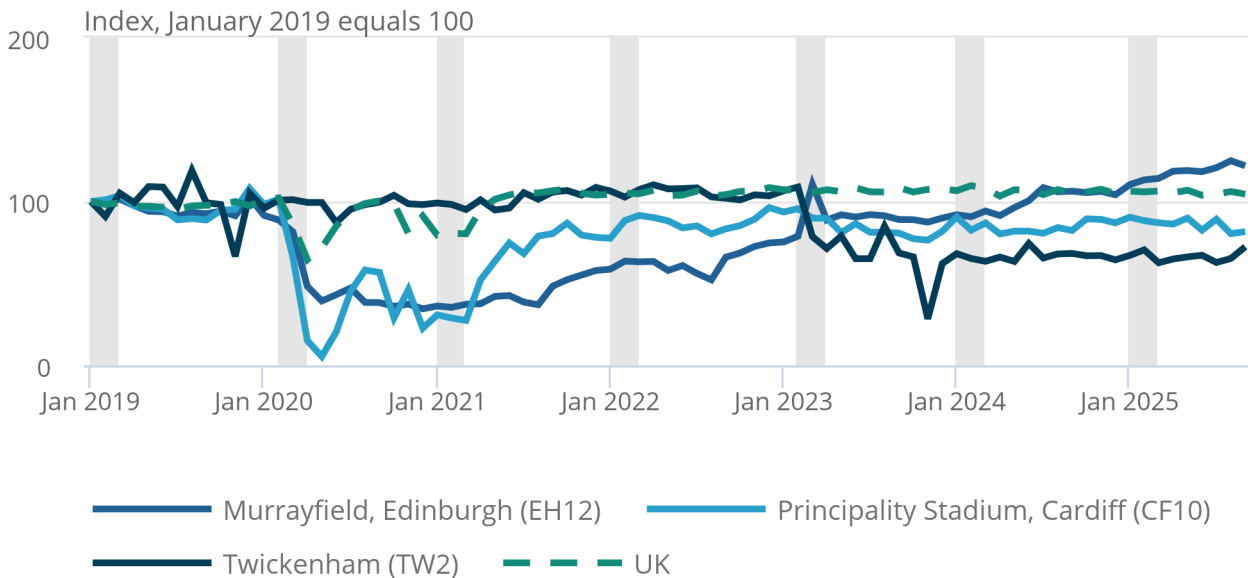
Figure 3 shows the total expenditure by both international and UK cardholders across the postal districts of UK Six Nations venues.

Figure 3: There were limited changes to consumer spending during the Six Nations at venue districts

Indexed spend at venue postal district, UK, seasonally adjusted, 2019 to 2025

Figure 3: There were limited changes to consumer spending during the Six Nations at venue districts

Indexed spend at venue postal district, UK, seasonally adjusted, 2019 to 2025



Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2025)

Notes:

1. Grey shading shows when the Six Nations Championships took place. The 2021 matches were held without spectators because of coronavirus (COVID-19) restrictions.
2. Not all spending made within a venue's postal district may be captured. For example, pop-up stalls selling a variety of goods might be registered to their headquarters address, which could be outside the venue's postal district.
3. Shifts in spend for districts may appear because of statistical disclosure controls. More information on statistical disclosure is available in [Section 7: Data sources and quality](#).
4. Data in some periods may be affected by COVID-19 restrictions. These periods are defined in Section 7: Data sources and quality.

Between 2019 and 2025, monthly spending at merchants within the host venue postal districts remained relatively similar, with no notable fluctuations during the months when matches were played. This is expected, because each UK host venue typically holds two or three Six Nations matches each year, with the opposing teams varying from year to year.

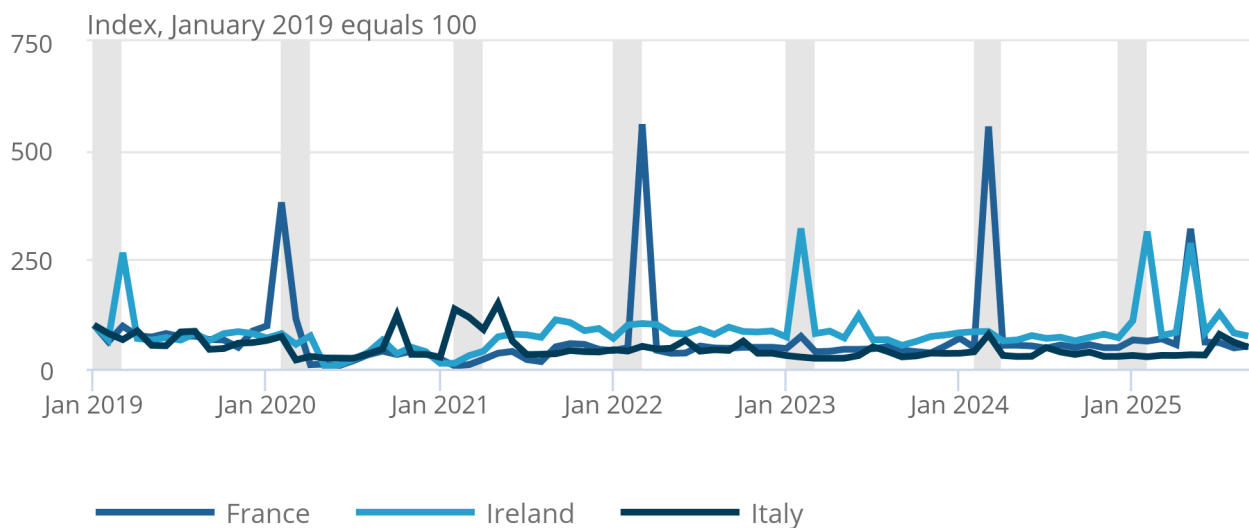
We can explore the impact of international cardholder spending in local areas. As international teams visit UK host venues every two years, year-on-year comparisons are useful to evaluate the influence of the Six Nations on spending in host postal districts. Figure 4 shows total spending at Cardiff (CF10) merchants made by cardholders from Six Nation-participating countries.

Figure 4: Spending by French and Irish cardholders increased in CF10 during the Six Nations

Indexed international cardholder spend at CF10 merchants, UK, seasonally adjusted, 2019 to 2025

Figure 4: Spending by French and Irish cardholders increased in CF10 during the Six Nations

Indexed international cardholder spend at CF10 merchants, UK, seasonally adjusted, 2019 to 2025



Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2025)

Notes:

1. Grey shading shows when the Six Nations Championships took place. The 2021 matches were held without spectators because of coronavirus (COVID-19) restrictions.
2. Spend made by Italian cardholders has been interpolated for April 2020 to June 2020, November 2020 to December 2020, and April 2021.
3. Spend made by Irish cardholders has been interpolated for April 2020 and March 2021.
4. Not all spending made within a venue's postal district may be captured. For example, pop-up stalls selling a variety of goods might be registered to their headquarters address, which could be outside the venue's postal district.
5. Data in some periods may be affected by COVID-19 restrictions. These periods are defined in [Section 7: Data sources and quality](#).

International cardholder spending at merchants in the CF10 postal district increased notably during Six Nations matches held in Cardiff. French cardholders had the largest rise in spending of any of the international visiting teams. In March 2024, when France played Wales at the Principality Stadium, spending by French cardholders increased by 1,326% compared with the same month in the previous year. This increase in spending is similar to those observed in 2020 and 2022, when France also played Wales in Cardiff. These increases were mainly caused by activity in the Restaurants, Quick Service Restaurants (QSR) and Retail Goods sectors.

In addition to the peaks in spending by French cardholders, similar increases were observed among Irish cardholder spending during Six Nations matches where Wales played Ireland at the Principality Stadium.

Merchants in the CF10 postal district also saw a rise in Irish and French cardholder spending in May 2025, which may be related to the European Rugby Champions Cup final, held at the Principality Stadium.

Overall, the impact of card spending in host postal districts during the Six Nations was limited. However, we observed boosts in international spending in host postal districts during these sporting events, indicating a shift in spending behaviours caused by the events.

5 . Spend at Holyhead Port during the 2024 to 2025 port closure

Using the Visa card spending data, we can consider the impacts of infrastructure-related disruptions on the local economy of port districts. For example, Holyhead Port on Anglesey, North Wales is an important port connecting Wales and Ireland. On 7 December 2024, the port suffered infrastructure damage, causing it to close until 16 January 2025. This disruption came during the busy Christmas period, affecting festive travel, logistics, and local businesses who normally benefit from the seasonal increase in footfall.

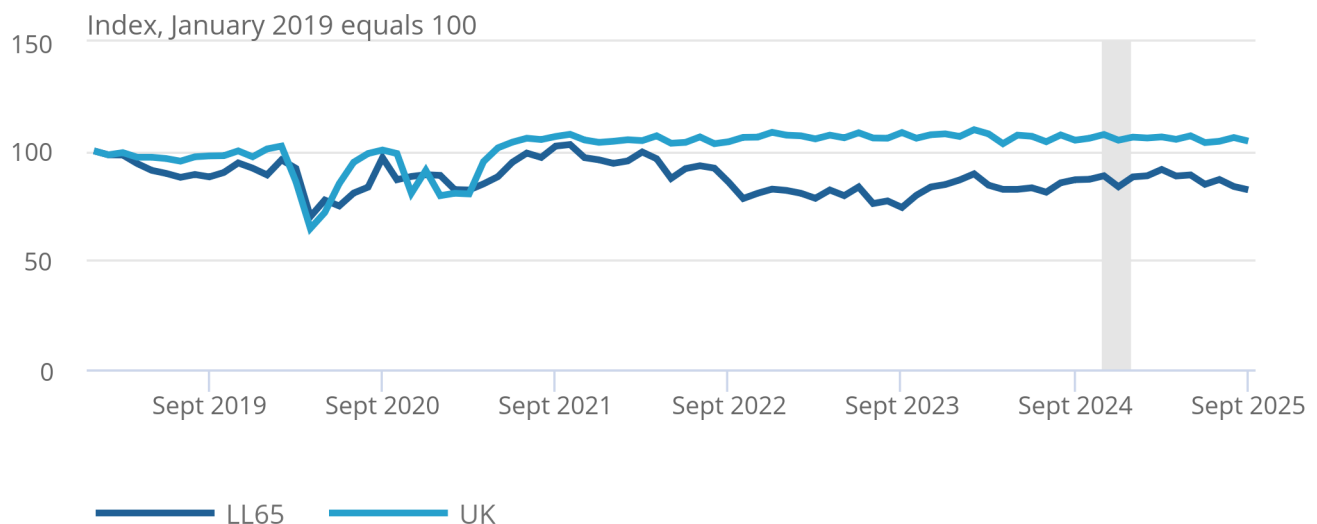
Figure 5 shows the total face-to-face spend made by UK and international cardholders across merchants at the Holyhead port district (LL65) and the rest of the UK between January 2024 and September 2025.

Figure 5: One-off impacts on spending during port closure

Indexed spend at Holyhead Port postal district, UK

Figure 5: One-off impacts on spending during port closure

Indexed spend at Holyhead Port postal district, UK



Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2025)

Notes:

1. Data in some periods may be affected by COVID-19 restrictions. These periods are defined in [Section 7: Data sources and quality](#).

During the port closure, the pre-Christmas boost to spend at merchants in the LL65 postal district was smaller than in previous years. Monthly spend in LL65 increased by 1.3% between November and December 2023, compared with a decrease of 5.6% in the same months of 2024.

Spending in LL65 was higher in January 2025 compared with the previous year; it increased by 1.6%, despite the port being closed for half of the month and a 43% drop in ship visits compared with January 2024, according to our [Weekly shipping indicators dataset](#).

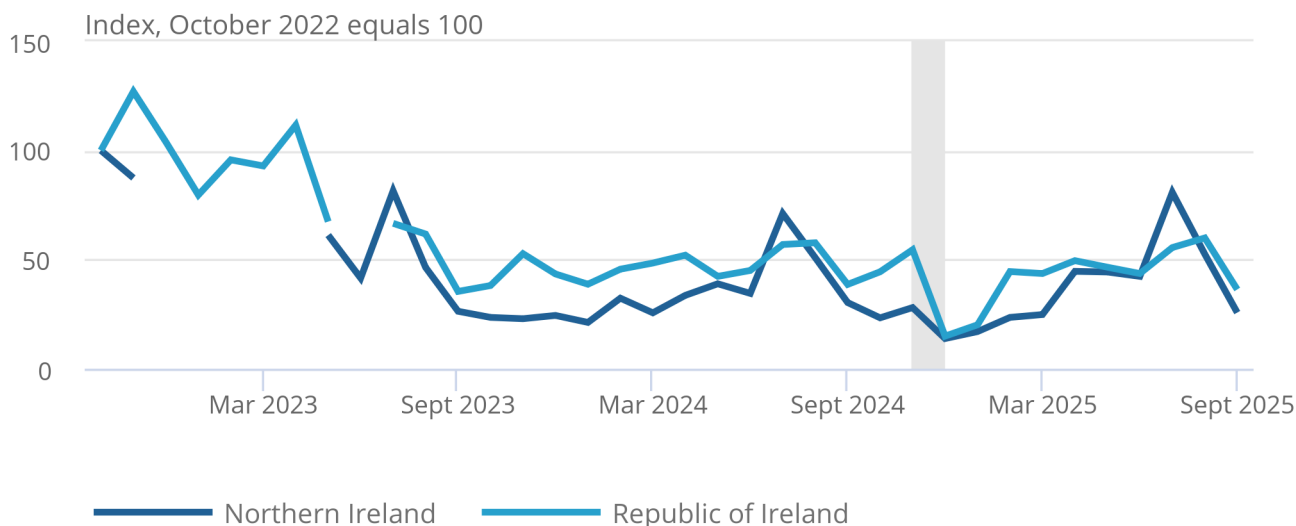
Holyhead Port is an important ferry link between the UK and Ireland, used by both passenger and freight traffic. Its closure affected the inbound spend from Irish and Northern Irish cardholders. Figure 6 shows the sum spend at merchants located LL65 by cardholders from Ireland, and Northern Ireland indexed to October 2022.

Figure 6: Irish and Northern Irish cardholder spend decreased at Holyhead Port during its closure

Indexed Irish and Northern Irish cardholder spend at Holyhead port postal district (LL65), UK, non-seasonally adjusted

Figure 6: Irish and Northern Irish cardholder spend decreased at Holyhead Port during its closure

Indexed Irish and Northern Irish cardholder spend at Holyhead port postal district (LL65), UK, non-seasonally adjusted



Source: Aggregated and anonymised data on UK card payments provided by Visa Europe Limited (2025)

Notes:

1. Limited length of time-series because of data disclosure.
2. Spend values are not seasonally adjusted because of the insufficient length of time series.

Irish and Northern Irish cardholder spend at merchants in the LL65 postal district fell during the months the port was closed. Irish cardholder spend decreased by 65.7% compared with December 2023. Northern Irish cardholder spend decreased by 43.4% compared with December 2023.

During the temporary closure of Holyhead Port, alternative routes were made available. This included extra services from Fishguard Port and Liverpool Birkenhead. Figure 7 shows total monthly spend made by Irish cardholders across merchants in the port districts.

Figure 7: Birkenhead and Fishguard ports saw an increase in spend made by Irish cardholders during the closure of Holyhead Port

Indexed cardholder spend at selected ports, UK, non-seasonally adjusted

Notes

1. Limited length of time-series because of data disclosure.
2. Spend values are not seasonally adjusted because of the insufficient length of time series.

During the closure of Holyhead Port in December 2024, spending by Irish cardholders increased at merchants in the Fishguard, Liverpool Birkenhead, Stranraer, and Pembroke Port districts. At Fishguard, spend rose by 111.2% compared with December 2023, while Birkenhead saw a 34.0% year-on-year increase.

Although this suggests a shift in spending patterns, the limited data series and gaps in the data make it difficult to attribute these changes to the port closure. As a result, we cannot conclusively determine whether the observed increase was directly caused by the disruption at Holyhead.

6 . Glossary

Debit and credit card transactions

Debit and credit 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, that are 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.

Seasonal adjustment

Seasonal adjustment is the identification and removal of consistent and systematic variation in time series associated with the time of year.

Merchant location

Merchant location is gathered from the merchant's 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 \(PDF, 1,546KB\)](#).

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.

7 . Data sources and quality

Card spending data

Analysis in this article is based on aggregated and anonymised monthly 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 by 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 \(PDF, 226KB\)](#).

These data, although not adjusted for inflation, can be used to give an indication of trends in consumer spending habits. Our [Regional consumer card spending trends quality and methodology information \(QMI\)](#) about the Visa data covers the strengths and limitations of the data.

Cardholder spending values in this analysis are adjusted based on the number of cardholders in the first month of the dataset. This allows the growth or loss in spend to be shown independent of the number of cardholders in the dataset. More information is available in our Regional consumer card spending trends QMI.

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

Statistical disclosure controls

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 postal district because of these controls, visible shifts in spend for that district may appear.

National restrictions

Our time series covers periods where coronavirus (COVID-19) restrictions were in effect across the UK.

While guidance varied between the nations and regions of the UK, for practical purposes restrictions are limited to three main periods.

In order, these were the:

- first national lockdown in the UK (23 March 2020) to easing of restrictions with non-essential shops reopening in England (15 June 2020)
- second lockdown in England (5 November 2020) to lockdown being replaced with three-tier system in England (2 December 2020)
- third lockdown announced in Scotland and England (4 January 2021) to "stay at home" restrictions ending in England (29 March 2021)

8 . Future developments

Our [plan for ONS economic statistics](#) sets out the need to improve the quality of our core statistics. This article showcases new data capabilities in the Office for National Statistics (ONS), using timely, granular card spending data to measure local economic activities and improve the quality assurance and communication of gross domestic product (GDP) expenditure statistics. Future analyses of major events using card data may be published if the impact is found to be substantial.

Our ongoing work also looks at using card data to improve the measurement of digital trade and tourism statistics. More information about this will be published in the future.

9 . Related links

[Consumer card spending in the UK at different times of day: 2019 to 2024](#)

Article | Released 1 November 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.

[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.

10 . Cite this article

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