



NEWS RELEASE

Mastercard Dreamonomics Research Finds U.S. Small Businesses Are Prioritizing Predictable Growth, With the TCS New York City Marathon Showing the Opportunity Major Moments Can Create

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Mastercard Economics Institute analysis shows small restaurants and bars along the Marathon route saw a 22% race-day spending lift, peaking at 40% in early afternoon – as new research finds entrepreneurs increasingly focused on growth that is predictable, protected and easier to manage.

PURCHASE, N.Y.--(BUSINESS WIRE)-- New North America findings from **Mastercard's Dreamonomics research** show small and medium-sized businesses (SMEs) are redefining growth in a more demanding economy, prioritizing stability, preparedness and resilience over rapid expansion.

The findings reinforce a key insight from Mastercard's inaugural global Dreamonomics report: While entrepreneurs remain ambitious, they increasingly want growth that is predictable, protected and easier to manage. As businesses navigate increasingly complex operating environments, they are seeking the insights, intelligence and confidence needed to make smarter decisions and capture opportunity when it emerges.

Why it matters

For small businesses, major events can create sudden increases in customer traffic, spending and operational pressure.

From race weekends and seasonal tourism to holiday shopping periods and major sporting events, growth often

arrives in concentrated moments. According to Dreamonomics, entrepreneurs are focused not only on attracting customers, but on ensuring they are prepared to serve them when demand surges.

"Every small business starts with a dream, but turning that dream into sustainable growth requires confidence, preparation and the ability to act when opportunity arrives," said Ginger Siegel, North America Small Business lead at Mastercard. "Small business owners are looking for more than support, they're looking for confidence. By combining economic insights, practical tools and trusted guidance, we're helping entrepreneurs prepare for what's next and realize their potential when demand accelerates."

What Mastercard is doing

To address this need, Mastercard is releasing **Race Ready**, a new small business playbook designed for high-traffic moments.

The initiative launches ahead of the 2026 TCS New York City Marathon, where businesses across all five boroughs will welcome hundreds of thousands of runners, spectators and visitors. Combining expert guidance, economic insights and practical business considerations, Race Ready helps entrepreneurs anticipate demand, prepare operations and maximize opportunities during major moments.

Mastercard will also spotlight small businesses along the Marathon route, beginning with **LIC Bar** in Queens and **IndiCo Coffee Co.** in Manhattan, using consumer spending and foot-traffic insights to illustrate how local businesses can prepare for increased activity during race weekend.

By the numbers

The **Mastercard Economic Institute**¹ analyzed the impact of the 2025 TCS New York City Marathon on small restaurants and bars along the Marathon Route. The analysis found:

- 22% spend lift: Small restaurants and bars experienced a 22% boost to spending in 2025, relative to the underlying trend, along the marathon route. This is up from a 15% spend lift in 2023.
- Peak boost is 40% additional spending: Looking at distribution throughout the day, the peak was a 40% incremental boost at small restaurants and bars.
- 2 p.m. to 4 p.m. is prime time: More than one-third of Marathon Sunday spending occurs during this two-hour window. Activity begins to build in the late morning, with spending accelerating around 11 a.m.

What's next

The initiative reflects Mastercard's broader commitment to helping small businesses grow with greater confidence

through the insights, tools and support they need to prepare for moments of increased demand.

Through Mastercard's partnership with New York Road Runners, the company will spotlight long-standing businesses along the Marathon route and share insights into how entrepreneurs prepare for one of New York City's largest annual surges in consumer activity.

About Mastercard Economics Institute

The Mastercard Economics Institute provides insights into global and local economic trends using advanced analytics and Mastercard's proprietary data assets. Established in 2020, MEI supports businesses, governments and policymakers with economic monitoring services and timely analysis on economic themes including consumer spending, retail and travel trends and other local and global barometers of economic performance. MEI offers valuable perspectives to inform decision-making and promote sustainable growth worldwide through our thought leadership series and through Mastercard's **specialized product offerings**.

About Mastercard

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a sustainable economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential.

1 Aggregated and anonymized 2025 Mastercard transaction data

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