

Team Spice Girls

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We used credit and debit card transaction data from the first quarter of 2019 and the first quarter of 2020 to analyze how COVID-19 affected spending across the country. We compared by the state/territory of the cardholder and by purchase categories. Spending declined in California by 30%. The hardest hit industries tended to be services. From challenger banks, payroll cards, and government cards, which skews toward lower income residents, we see that the number of card transactions decreases in LA County. Finally, total sales at bars and restaurants in many zip codes of LA County decreased to nearly 0.

Data sources:

- Aggregate Credit Card and Debit Card Transaction data was collected by Affinity Solutions (<https://www.affinity.solutions>)
- Transactions data from challenger banks, payroll cards, and government cards provided by SafeGraph (<https://docs.google.com/document/d/1clnmNDf59BCLl1amm09dlH1GM5vYbJf80TGDbraiX30/>)
- Restaurant point-of-sale credit card data collected by SmartTab (<https://smarttab.com/>)
 - We were able to access the above datasets through the SafeGraph COVID-19 Data Consortium by signing a Non-Commercial data license agreement with SafeGraph (<https://www.safegraph.com/covid-19-data-consortium>)
- Merchant Category Code (MCC) information from the October 2019 Visa Merchant Data Standards Manual (<https://usa.visa.com/content/dam/VCOM/download/merchants/visa-merchant-data-standards-manual.pdf>)
- City & County of LA ZIP codes scraped from the County of Los Angeles ZIP Code List found on the LA County website (http://file.lacounty.gov/SDSInter/lac/1031552_MasterZipCodes.pdf)

Data visualizations were created with Tableau Public.