



Mother's Day Spending Highlights How Cards Help Families and Small Businesses Celebrate

As Americans prepare to celebrate Mother's Day, new data shows the holiday continues to be a major driver of economic activity.

Whether it's booking a last-minute flight home or ordering flowers with rush delivery from 1,500 miles away, credit cards help make it happen quickly, securely, and without added stress.

This year, Americans are expected to spend **\$38 billion** on Mother's Day, with 84% of adults participating, making it one of the biggest retail moments of the year.

A Digital-First Holiday

Mother's Day shopping is increasingly fast, online, and last-minute:

- ▶ **33% of shoppers purchase gifts online** (tied as top shopping channel)
- ▶ Billions are spent on **flowers, dining, and delivery-based gifts**
- ▶ **\$3.2 billion** will be spent on flowers alone

More Value for Families

Credit cards help families celebrate with ease:

- ▶ **Rewards and points** for flights to see Mom—powering **over 15 million** domestic trips in 2024 alone
- ▶ **Fraud protection** for peace of mind
- ▶ **Purchase protections** for online and delivery orders
- ▶ **Flexible payments** when timing matters

A Big Day for Small Businesses

Mother's Day is critical for local businesses like florists and restaurants:

- ▶ **75% of consumers purchase flowers**, often from small businesses
- ▶ High volumes of **time-sensitive and last-minute transactions**

Cards help small businesses:

- ▶ **Serve more customers**, including online and nationwide
- ▶ **Process transactions quickly** during peak demand
- ▶ **Reduce risk** with guaranteed payments

The Cost of Cash Adds Up

Cash may seem simple, but it's often more expensive to handle:

- ▶ **Credit cards: ~2.3%** processing cost
- ▶ **Cash: ~4.7%–5.5%** including labor, theft, and handling

If all Mother's Day purchases were made in cash, processing costs could reach **\$1.9 billion**—compared to **\$798 million with cards**, a difference of more than **\$1.1 billion**.

Bottom Line

Credit cards are not just a convenience — they are essential infrastructure supporting billions in economic activity.

This Mother's Day, electronic payments help businesses operate efficiently while ensuring families can focus on what matters most: celebrating Mom.

