

# Financial Etiquette Survey

Exploring Americans' attitudes on tipping and splitting restaurant bills

February 2020



# Methodology

This survey was conducted online within the United States by The Harris Poll on behalf of TD Ameritrade from October 21 through November 8, 2019, among 1,011 U.S. adults aged 23 and older with at least \$10,000 in investable assets.

This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. The survey includes: Millennials (ages 23-38), Gen X (ages 39-54), as well as Boomers (ages 55-73).



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## Gen X spends the most on dining out, while Boomers spend the least

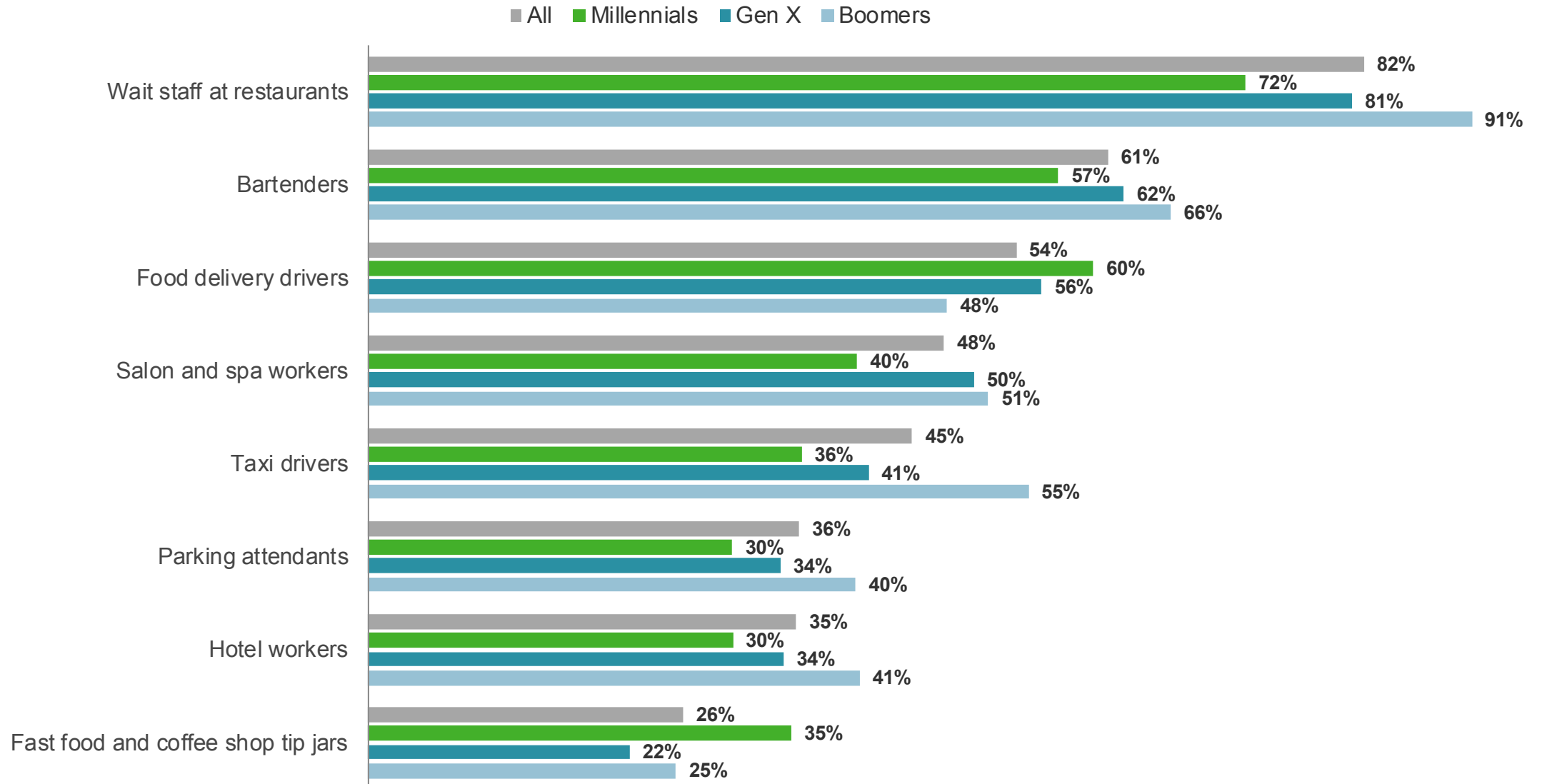
Americans spend \$4,200 per year, on average

	Average number of outings per month	Average spending per outing	Average spending per month	Average spending per year
All	7	\$50	\$350	\$4,200
Millennials	6	\$57	\$342	\$4,104
Gen X	7	\$51	\$357	\$4,284
Boomers	6	\$45	\$270	\$3,240

# Wait staff at restaurants (82%) and bartenders (61%) are most likely to receive tips

About a quarter of Americans (26%) typically tip in fast food and coffee shop tip jars

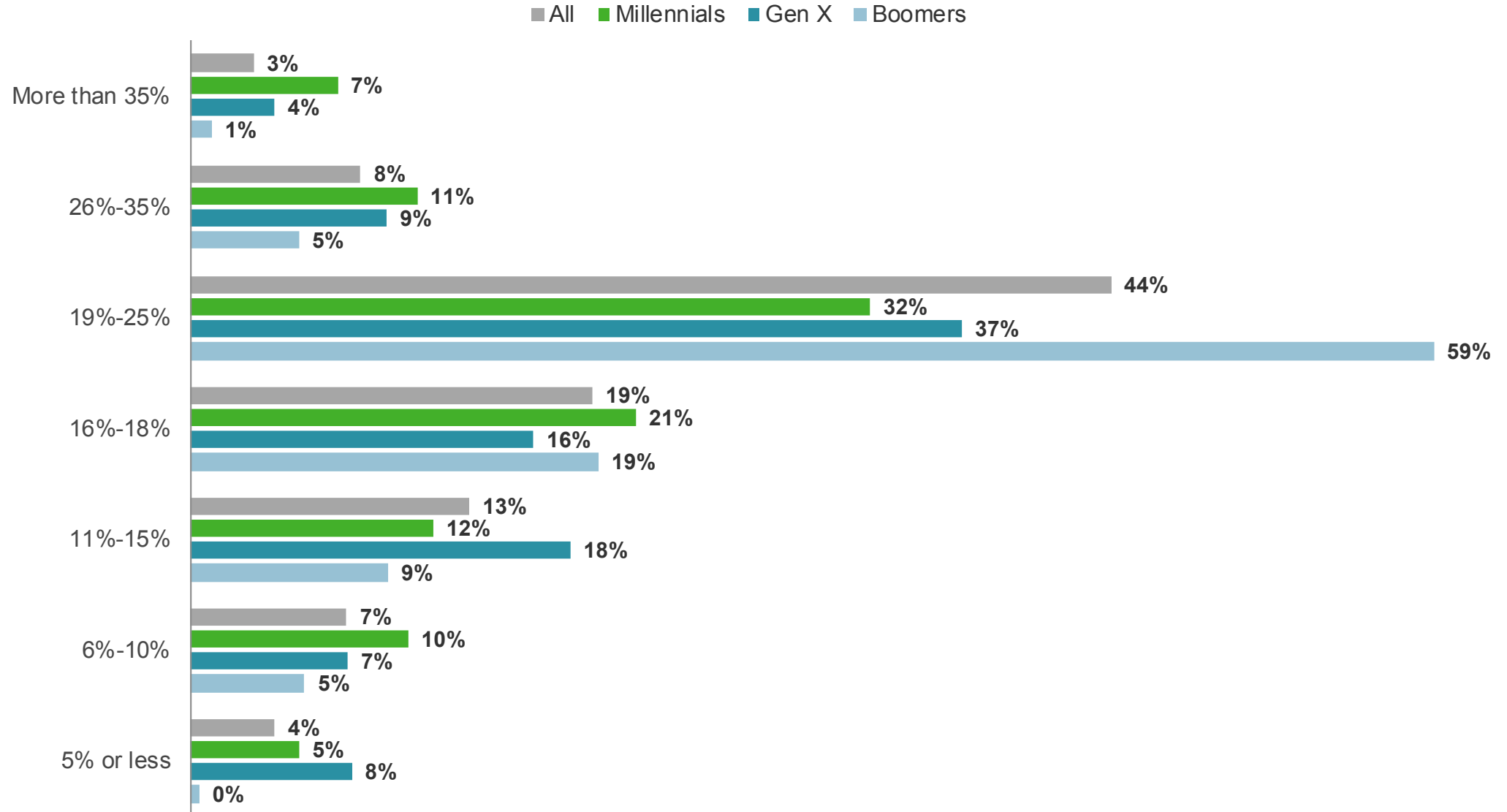
For which of the following groups do you typically leave a tip?



# Majority of Americans typically tip more than 15% at a restaurant with table service

## 19%-25% is the most common tipping range for Americans

When dining at a restaurant with table service, I typically leave a tip of...



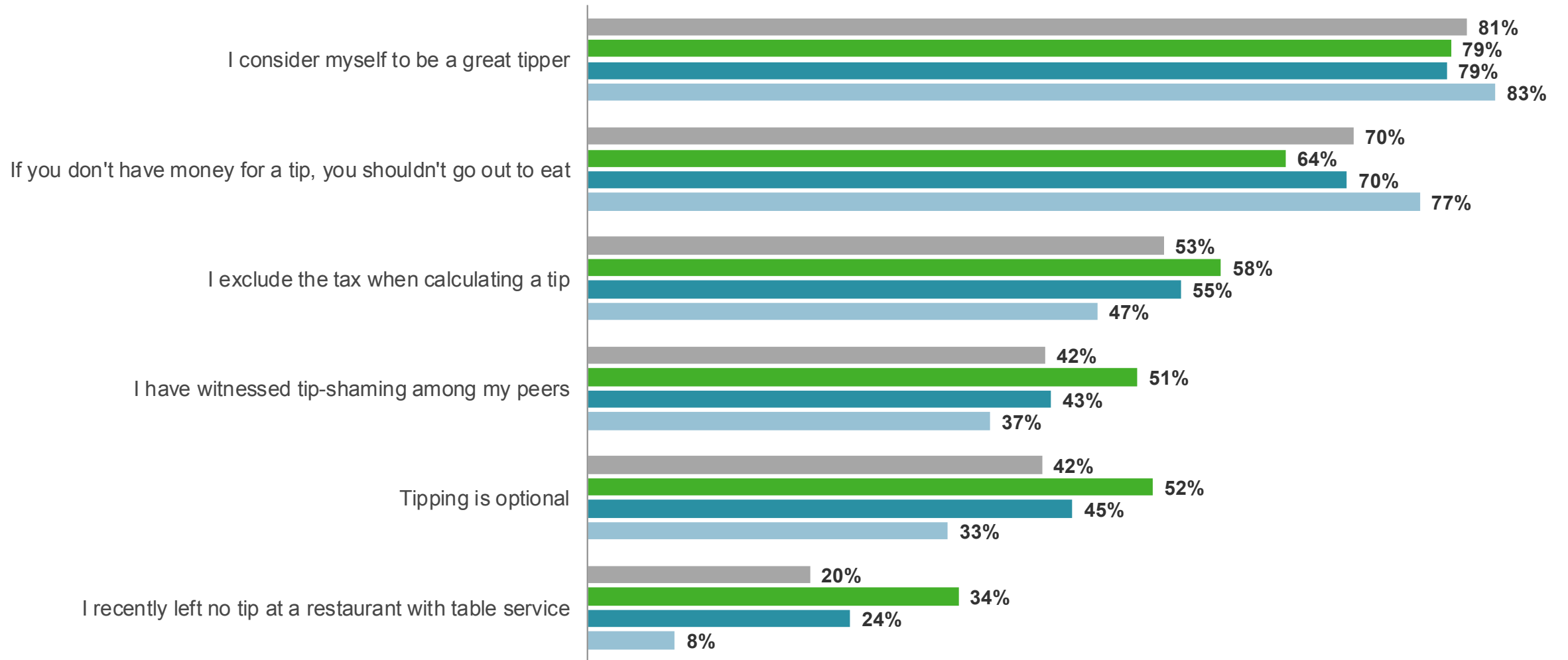
Source: The Harris Poll on behalf of TD Ameritrade; n=981 (respondents who dine out at least once a month)

# Eight in 10 Americans (81%) consider themselves to be great tippers

## While four in 10 Americans (42%) believe that tipping is optional

Please rate the following statements on dining out and/or tipping.

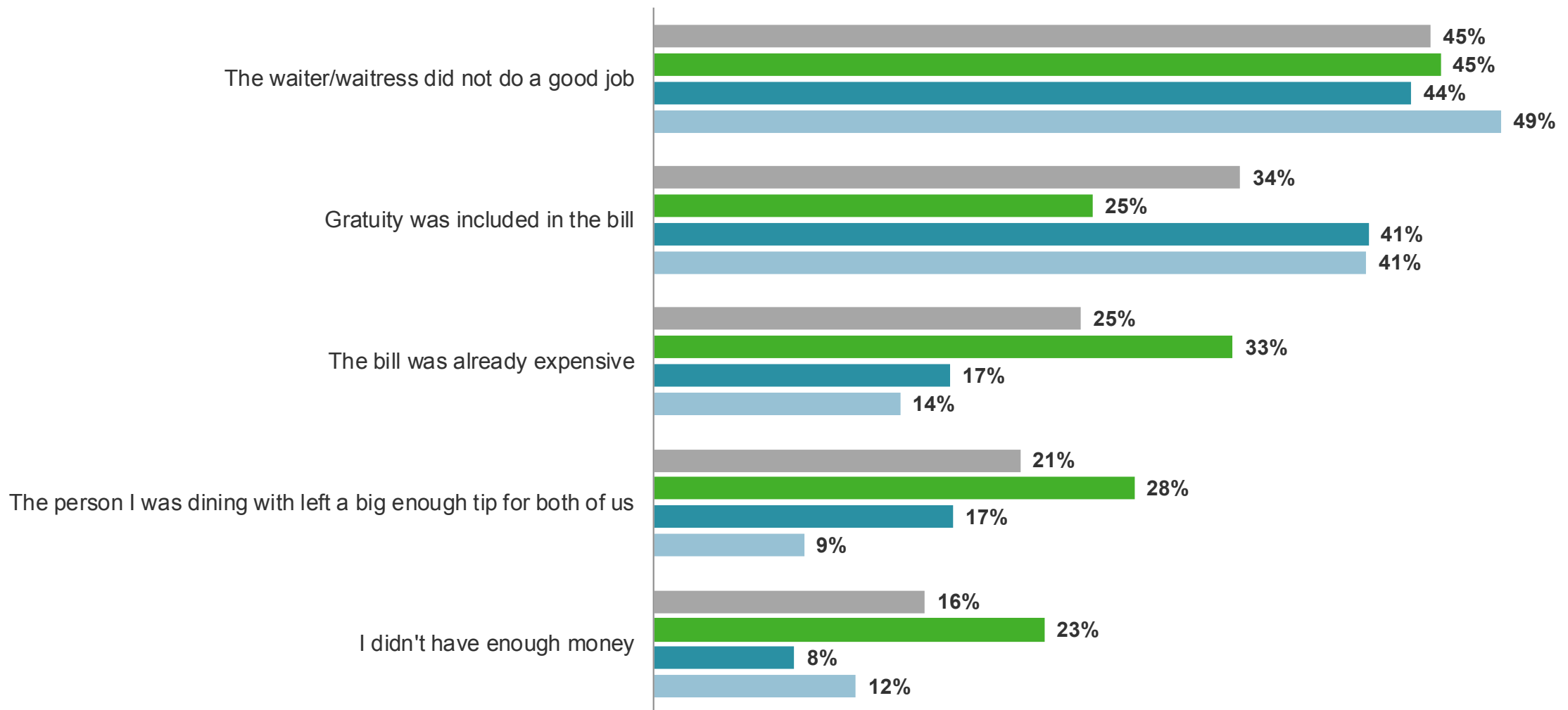
■ All ■ Millennials ■ Gen X ■ Boomers



# The no. 1 reason why Americans didn't leave a tip is because the waiter/waitress did not do a good job

## I didn't leave a tip, because...

■ All ■ Millennials ■ Gen X ■ Boomers



# Millennials are almost three times more likely than Boomers to split the bill equally with their significant other

When dining out with each of the below, do you prefer to split the bill equally or have each person contribute only for what they ordered?

■ All ■ Millennials ■ Gen X ■ Boomers

