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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Financial Etiquette Survey

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

Americans spend $4,200 per year, on average

<table>
<thead>
<tr>
<th>Average number of outings per month</th>
<th>Average spending per outing</th>
<th>Average spending per month</th>
<th>Average spending per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>7</td>
<td>$50</td>
<td>$350</td>
</tr>
<tr>
<td>Millennials</td>
<td>6</td>
<td>$57</td>
<td>$342</td>
</tr>
<tr>
<td>Gen X</td>
<td>7</td>
<td>$51</td>
<td>$357</td>
</tr>
<tr>
<td>Boomers</td>
<td>6</td>
<td>$45</td>
<td>$270</td>
</tr>
</tbody>
</table>

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

- Wait staff at restaurants
- Bartenders
- Food delivery drivers
- Salon and spa workers
- Taxi drivers
- Parking attendants
- Hotel workers
- Fast food and coffee shop tip jars

Source: The Harris Poll on behalf of TD Ameritrade; n=1,011
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...

- **More than 35%**: 3% (All), 4% (Millennials), 1% (Gen X), 7% (Boomers)
- **26%-35%**: 8% (All), 11% (Millennials), 9% (Gen X), 5% (Boomers)
- **19%-25%**: 32% (All), 37% (Millennials), 44% (Gen X), 59% (Boomers)
- **16%-18%**: 19% (All), 21% (Millennials), 19% (Gen X), 16% (Boomers)
- **11%-15%**: 13% (All), 12% (Millennials), 18% (Gen X), 9% (Boomers)
- **6%-10%**: 7% (All), 10% (Millennials), 7% (Gen X), 5% (Boomers)
- **5% or less**: 4% (All), 5% (Millennials), 8% (Gen X), 0% (Boomers)

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.

- I consider myself to be a great tipper: 81% (All), 79% (Millennials), 79% (Gen X), 83% (Boomers)
- If you don’t have money for a tip, you shouldn’t go out to eat: 64% (All), 64% (Millennials), 70% (Gen X), 70% (Boomers)
- I exclude the tax when calculating a tip: 53% (All), 55% (Millennials), 47% (Gen X), 58% (Boomers)
- I have witnessed tip-shaming among my peers: 42% (All), 43% (Millennials), 37% (Gen X), 51% (Boomers)
- Tipping is optional: 20% (All), 24% (Millennials), 33% (Gen X), 45% (Boomers)
- I recently left no tip at a restaurant with table service: 8% (All), 24% (Millennials), 34% (Gen X), 33% (Boomers)

Source: The Harris Poll on behalf of TD Ameritrade; n=981 (respondents who dine out at least once a month)
I didn't leave a tip, because…

- The waiter/waitress did not do a good job
  - All: 45%
  - Millennials: 45%
  - Gen X: 44%
  - Boomers: 49%

- Gratuity was included in the bill
  - All: 34%
  - Millennials: 25%
  - Gen X: 41%
  - Boomers: 41%

- The bill was already expensive
  - All: 25%
  - Millennials: 17%
  - Gen X: 33%
  - Boomers: 14%

- The person I was dining with left a big enough tip for both of us
  - All: 21%
  - Millennials: 28%
  - Gen X: 17%
  - Boomers: 9%

- I didn't have enough money
  - All: 16%
  - Millennials: 23%
  - Gen X: 17%
  - Boomers: 12%

Source: The Harris Poll on behalf of TD Ameritrade; n=200
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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

### Friends
- Split the bill equally: 49% (All), 47% (Millennials), 44% (Gen X), 36% (Boomers)
- Have each person contribute only for what they ordered: 44% (All), 37% (Millennials), 36% (Gen X), 34% (Boomers)

### Co-workers
- Split the bill equally: 25% (All), 21% (Millennials), 23% (Gen X), 25% (Boomers)
- Have each person contribute only for what they ordered: 42% (All), 39% (Millennials), 44% (Gen X), 44% (Boomers)

### Significant other
- Split the bill equally: 28% (All), 20% (Millennials), 20% (Gen X), 17% (Boomers)
- Have each person contribute only for what they ordered: 17% (All), 10% (Millennials), 12% (Gen X), 11% (Boomers)

### Adult children
- Split the bill equally: 20% (All), 16% (Millennials), 17% (Gen X), 17% (Boomers)
- Have each person contribute only for what they ordered: 13% (All), 10% (Millennials), 17% (Gen X), 18% (Boomers)

Source: The Harris Poll on behalf of TD Ameritrade; n=981 (respondents who dine out at least once a month); numbers may not add up to 100% as some options did not apply to all survey participants.