

PRESS RELEASE

15/07/2020



LLOYDS BANK

THE GREAT BRITISH DINNER DIVIDE: MAJORITY PREFER NOT TO SPLIT THE BILL

- **Two fifths prefer to split the bill equally, a third want to pay for just their own meal and 15% prefer to take it in turns to pay in full**
- **Almost a third of Brits have a conversation about splitting the bill every time they eat out**
 - **Since lockdown eased a week ago, almost half have already faced the awkward topic of splitting the bill**
 - **A quarter of people in England have eaten out since lockdown eased**

It's not just current social distancing measures dividing diners, but how to split the bill, according to the latest research from Lloyds Bank. While around two fifths (42%) of people prefer to split the bill equally, a third (34%) only want to pay for what they have eaten, and a further 15% prefer to take it in turns to pay in full.

New research has revealed that during lockdown, Brits have most missed treating themselves and their family to a nice meal (30%), followed by eating with people from outside their household (24%) and being able to get out of the house (23%).

With a quarter (24%) of people in England having eaten out since lockdown eased, almost half (47%) of them say they have already faced the awkward conversation about splitting the bill.

Reluctance to discuss how to settle up at dinner can leave many people feeling awkward, particularly when eating with colleagues (42%), friends (35%), or even family members (26%). Dining with a partner or on a date seems to be the least awkward with just 13% reporting some level of discomfort when the bill arrives.

Of those who feel uncomfortable, 16% say it's because they find it difficult to talk about money, with men (18%) feeling this more than women (14%). Almost a fifth (19%) of people say it is because they worry about what other people will think about their finances and over a third (37%) say it's because of issues with affordability. Almost half (46%) feel awkward because they don't like paying more than they think they should or to cover other people's costs.

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With bashful Brits renowned for their reluctance to talk about money there are, in fact, several occasions where people are likely to expect the cost of their dinner to be covered by others. Almost half (45%) of Brits expect a free dinner on their birthday and over a quarter (28%) would expect their fellow diner to pay if they suggested the meal initially. Salaries are also a consideration for some, with almost one in 10 (9%) believing the highest earner should pay the bill.

Jo Harris, Managing Director at Lloyds Bank, said “With restaurant dinners back on the menu following the easing of lockdown restrictions, for many this could be a good time to stop and consider how our fellow diners may be feeling about the prospect.

“Over the last few months many people’s finances have been affected in ways in which they could have never expected or prepared for; even something as seemingly innocent as arranging a meal out could now create new concerns or anxieties about money.

“Being brave enough to have open and honest conversation about our finances could not only make all the difference to the dinnertime dynamic but it could also help people feel more in control of their money and how they are able to manage it.”

The tipping point

The research also revealed that, whether to leave a tip - and how much - can also make for an uncomfortable conversation. People have different budgets, leading to a range of sometimes opposing views, on how much is reasonable, or whether to tip at all.

Whilst most people do leave extra cash for service, 13% of UK adults never leave a tip in a restaurant; increasing to almost a quarter (23%) of those aged 18-25. Restaurant staff are most likely to receive a tip if their diners are aged over 55, with this age group being the least likely (9%) to say they would never leave a little extra cash, for their waiter or waitress.

Scottish people are more generous than their neighbours, with over nine in 10 (92%) always leaving a tip, compared to 87% in England, and 82% in Wales.

Dinner dates

Almost half of men (45%) are prepared to pick up the costs of eating out with a love interest compared to just one in 10 women (10%). Around one in four (28%) daters say they usually ‘go dutch’ and split the bill equally. Furthermore, 16% of women go as far as to say that they would expect their date to pay the bill, compared to just 3% of men.

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Ends

The Lloyds Bank M-word campaign

Conversations about money – the M-word - can be difficult as most of us don't feel very comfortable talking about our finances with our loved ones. We try to avoid the conversation, change the subject, or put it off until another time. But sometimes those conversations are the most important ones to have. Not talking about money can be a source of stress, anxiety, and unnecessary problems for many families. That's why Lloyds Bank have partnered with Relate, a charity that specialises in relationships, to help find ways to make those conversations about money in families easier. Whether it's having a chat with the bank of Mum and Dad, or talking about the "what ifs" in life, we think it's time families started using the M-word.

For more information visit: <https://www.lloydsbank.com/help-guidance/mword.html>

All figures, unless otherwise stated, are from YouGov Plc and Opinium. Total sample size was 2,195 and 1,006 adults respectively. Fieldwork was undertaken between 2nd-3rd March and 10th – 12th July 2020 respectively. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

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