

Moak

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own counsel when it comes to the decision to tip.

For the study, Creditcards.com polled 1,002 adults. The survey found four out of five Americans claim they always tip at restaurants, averaging 18 percent. The statistics indicate people with higher incomes tend to leave better tips. Among other findings:

» About two-thirds of us tip our hairstylist or barber, while 12 percent say they never do.

» Nearly a third of people leave a tip for coffee-shop baristas, but slightly more people say they never tip them.

» More than a quarter of people surveyed say they always tip the housekeeping staff at a hotel, but more (31 percent) said they never do.

» Nearly 60 percent of men say they tip more than the historic customary 15 percent, while just under half of women say they do.

» Younger restaurant patrons tend to tip less, older ones more.

Tipping psychology and practices have been studied endlessly, with various results. Some studies allege America's tipping system is outdated, does little to improve service and might even be causing harm and furthering discrimination. Others say it actually helps improve service (albeit not as much as one might think). Some establishments have policies to stop their employees from accepting tips at all, while others have added a non-negotiable "service fee" to all checks

in lieu of a gratuity, or started adding an automatic tip to bills for large groups.

Knowing whom to tip, under what circumstances to leave a gratuity and how much is a moving target, and often results in anxiety. Will the pizza delivery guy consider you a skinflint if you handed him 67 cents in sofa change after he stood in the rain with your extra-large pepperoni while you looked for your checkbook? Most likely. Would it make a difference if that pizza were a few minutes after the promised delivery time, or if he didn't make eye contact as he handed you the box? All of these things and more affect the decision to tip.

But many people I know lean toward being generous. If you've ever waited tables, delivered pizza or cut hair, you may remember what it felt like to have done everything right, yet still get stiffed on the tip. Most people in service professions are not in control of the entire experience, and, like all of us, they have their good days and bad ones. On the other hand, a rotten attitude can result in poor service; most people would tend to be less generous in that case. With all these variables, it's likely that tipping will remain controversial well into the future.

To read the entire study, visit <http://bit.ly/2sVwcfv>. And if you're looking for some advice on whom to tip, and under what circumstances, some good tipping guides have been published; a couple of good ones are from AARP at <http://bit.ly/2sX6bw2> and TripAdvisor at <http://bit.ly/1XDtG63>.

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