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### Separate checks, if you don't mind

#### Recession's reality check is prompting more diners to request splitting the bill

By Christopher Borrelli

Tribune reporter

February 6, 2009

Clare Battersby has never been one to pick up the check. The 24-year-old, a recent college graduate, works as a Chicago account executive for a downtown marketing firm. She is not rich. So, the other night, when the bill arrived at the end of dinner, to be certain there was no confusion, she grabbed a napkin and drew on it a map of who ordered what—she and her boyfriend, sitting here, ate and drank this; her sister and her sister's date, sitting over there, ate and drank that.

She handed the map to the server, who brought back two separate itemized checks, one for each couple. "Now that I think about it, though, we should have just split it 50-50," she said. "If I was with a couple I didn't know as well, I'd worry I came across cheap. But it was just my sister."

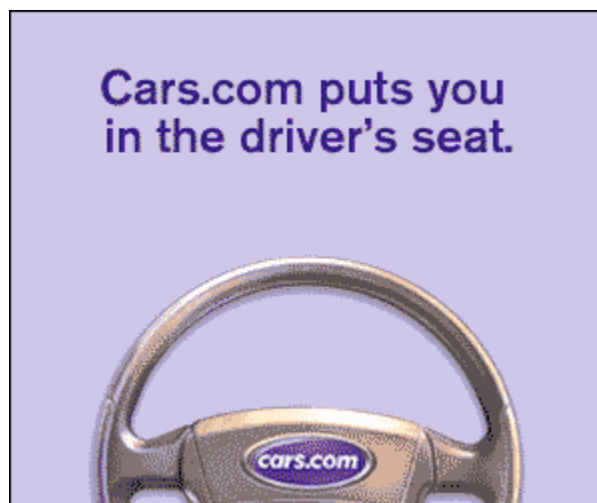
Besides, Battersby wants to be fiscally responsible about how she pays her restaurant checks these days.

She's not alone.

With a cautious eye on a dissolving economy, or out of simple frustration with an awkward tradition, an increasing number of Chicago diners say they are asking for separate itemized checks when they eat out with a group. Unless they are splitting dishes (and sometimes even when they are), they want to pay only for what they ordered.

The evidence is primarily anecdotal—diners tend to be ashamed to admit they ask for a separate itemized check. But many area restaurants say they are seeing a loss of patience with that old practice of customers evenly splitting the check, or even picking up the tab.

Jim Senhauser, who owns Chicago Singles Dining and Social Club, said that when he goes out to dinner with friends now, "people are not as magnanimous. You couldn't believe how many of my friends are out of work or underemployed. In the past, the most financially sound of us might pick up the burden, but that's less true [now]—no one is buying me a drink."



Chicagoans still split checks evenly, of course, but many say they've grown wary of picking up the tab for people at their table who habitually order more than everyone else, raising the average on everyone's bill.

A bleak economy has only served to embolden them.

Battersby, for instance, said she still splits checks evenly from time to time—two ways, three ways. But more and more, she finds herself looking askance at the guy down the table who has ordered "five beers when I'm having a beer and cup of soup. I don't want to put in more to cover this guy."

"Especially with big parties, we're seeing this," said Phil Olsen, manager of Poag Mahone's Carvery and Ale House in Chicago. "The other day, we had a bill that was about \$90 for six people and we got, no kidding, \$9.50 on one credit card and \$24 on another, and the rest of the bill was paid in cash. Why? Because nobody is anxious to pay for anyone else now."

Historically, when the check comes, there's an uneasiness, said Jonathan Fox, chef-owner of La Madia, a pizzeria and wine bar in River North. "You're waiting to see who pays what, and how much you're going to get stiffed. We still see [evenly] split bills, but we're also seeing, like, two people sharing a pizza and appetizer and asking for checks that reflect how *hungry* they were. We just had this party who had that very order, and the less hungry person paid \$4 and the other one paid \$11."

Indeed, itemizing out separate checks is becoming so prevalent that Isadore Kharasch, a Chicago-based restaurant consultant, is suggesting to his clients that their servers always ask big parties upfront if they will need separate, itemized checks.

The National Restaurant Association, the leading industry trade association, has not studied any forms of check splitting, said Hudson Riehle, senior vice president of research. But the association plans to. He said there is anecdotal evidence that breaking a bill into individual itemized checks has caught on—for instance, customers are carrying less cash and saying they don't eat out enough. Less cash in a customer's pocket points to more credit card charges, he said; and if customers are saying they don't eat out enough, then they're probably trying to save more money when they do eat out.

Ron Paul, president of Chicago-based Technomic, a food-service market research group, said it plans to study itemizing soon. "Logic tells us people strapped for cash do not want someone else to shoulder their check if it means they have to pay more next time. [Especially if] they plan to eat out occasionally," Paul said.

Ina Pinkney, of Ina's restaurant in the Market District, has seen a lot of hard staring lately: "I think the whole tone at the restaurant table has changed. At the beginning of the meal, you see internal calculations in their eyes. There are more sidelong glances when someone is ordering wine. Which is why, at the end of the meal, a party of five drops five cards for five separate checks."

Seana Monahan, Pinkney's general manager, used to have a shtick: A table would be fighting over who would pick up the check. So Monahan would step to the table and say, "Do I have to break this up?" She would get a laugh. "But I can't remember the last time I pulled that out," she said.

Consider Dan McCarty, who owns a graphic design company in Des Moines. He says, "I have always been 'the payer,' that guy who says, 'I'll get it,' and picks up the check."

But not lately.

He came to Chicago recently for his 38th birthday and ate with 14 family members and friends, many of whom live in Chicago. They chose The Bristol, a loud, immensely popular Bucktown restaurant with long communal tables and smart modernistic contours. Everyone paid their own checks—even McCarty. "We've been itemizing it," he said. "I tend to, these days, definitely. I drink maybe an \$8 martini. Why pay for my sister's \$200 bottle of wine? You have to be smart about this now."

Asked about when he requests separate itemized checks, however, he said, "We wait until the end [of the meal]."

Which tends to be a restaurant's biggest gripe about itemizing checks: They're expecting customers to handle the check in typical ways. Then they receive multiple credit cards and very specific requests for breaking down a check. It slows them down—at any time during the meal, but particularly when a server is expecting to clear a table for a new customer. Never mind that more credit cards mean more credit card processing fees—81 percent of diners pay with a credit or debit card, according to Technomic.

"We used to frown on getting so many cards," said Kristin Jones, director of operations for Uncommon Ground restaurants. "But we've learned to accommodate it now. To be honest, we're trying not to say no to any request at the moment."

Yet there are those restaurants that fight back—the South Loop Pan-Asian restaurant Cuatro limits each table to three credit cards. And Darryl Jendrzejak, general manager of the popular breakfast spots Orange, in Roscoe Village and Lakeview, said late last summer they included on every menu a "no itemizing checks" rule in response to excessive requests for separate itemized checks.

The biggest headaches—or rather, the strangest—are coming from business lunches, restaurants say. Poag Mahone's Olsen said, "They're asking for all appetizers on this card, all entrees on this card and drinks on their personal cards because the company cut expense accounts."

Still, in a sense, said Enrique Cruz, an art director for a North Shore publishing firm, the new math of splitting checks is just a response to diners recognizing what's most important—their own financial welfare. "I grew up with the kind of values that said the man should always pick up the check or at least split it with other people. But for the most part now I'm just paying for myself and my wife when we go out with friends. Everyone understands why."

Said Fox of La Madia: "I think the meaning of 'split the check' is about to change—it now means paying for what you ate. At the end of the meal, we're not doing as much long division on our napkins anymore."

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