

WE ARE DROWNING



Illinois Tipped Workers' Crisis of Stagnating Wages,
Decreasing Tips, and Skyrocketing Cost of Living

MARCH 2025



Introduction

“The minimum wage is supposed to be the minimum to stay afloat, comfortably. ... When will we be able to live comfortably without having to work 3 jobs just to stay afloat?”

—Indy C., Illinois Restaurant Worker

Nearly every poll conducted during and after the November 2024 election pointed to one issue as the top concern facing all voters and working people of every demographic group in Illinois: the rising cost of living.¹ This was particularly acute for Illinois’ lowest-paid workforce — restaurant workers — whose base wages have remained frozen at 60 percent of all other workers’ minimum wage while tips have steadily declined, creating an economic crisis that will remain their top concern in every future election until it is addressed.



Source: CBS News²

“Get rid of subminimum wage! That’s not feasible to live off of. Tipping is for exceptional service, not a replacement for wages!”

—A., Illinois Restaurant Worker

The subminimum wage for tipped workers in Illinois is still just \$9 an hour, compared to the statewide minimum wage for all other workers of \$15.00 an hour.³ A direct legacy of slavery, the subminimum wage impacts a workforce of over 198,000 tipped workers who have a median

income of just \$16,733 a year, including tips. Tipped workers in Illinois are 71 percent women and 23 percent people of color. Ending the subminimum wage for tipped workers would positively impact the entire Illinois restaurant industry, which employs 458,000 workers statewide.^{4,5}

“We need a livable higher minimum wage because we are burnt out and still not making enough money after working several jobs.”

—Julie Baetiong, former IL restaurant worker who left the industry due to low wages

“We won’t be able to survive at this rate. We need change.”

—C. Weirich, Illinois Tipped Worker

“We have been overworked and underpaid for too long.”

—M. Lemens, Illinois Service Worker

Illinois tipped workers' advocacy for One Fair Wage — a full minimum wage with tips on top — has resulted in a historic win for these workers in Chicago. Yet, that increase doesn't help Julie Baetiong, Indy C., A., C. Weirich, M. Lemense, or the over 150,000 other Illinois tipped workers outside of Chicago.⁶ As a result of the current crisis in the cost of living, this fight has now escalated to a fever pitch in the Illinois state legislature.

KEY FINDINGS

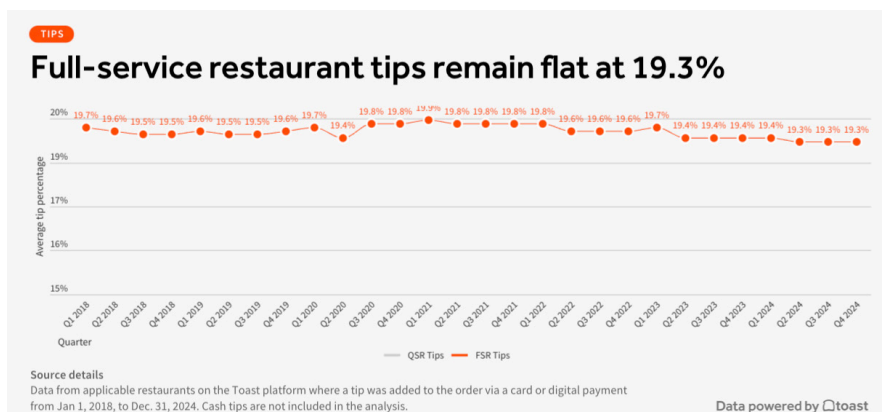
1. Tipping rates are declining even as Illinois tipped workers' wages have stagnated as a percentage of the full minimum wage and the cost of living has skyrocketed.
2. One Fair Wage legislation in Chicago has resulted in significantly higher incomes for tipped workers, both in terms of wages and tips, while restaurant employment has remained constant. Labor costs have increased for restaurants by only 3 percent — roughly the same as inflation.
3. Fair wage states and cities, including Chicago, continue to show steady restaurant establishment and job growth rates, even with skyrocketing inflation.

1 | TIPPING RATES DROP TO 6-YEAR LOW AS COST OF LIVING CONTINUES TO CLIMB

While the percentage rate of customer tips is not the only factor in tipped worker pay, the average tip as a percentage of a bill at full-service establishments nationwide has hit a 6-year low. According to data published by Toast, tipping at full-service establishments from Q1 2018 to Q1 2023 remained fairly consistent at 19.7 percent or higher (going as high as 19.9 percent). Since 2023, tipping has declined to 19.4 percent for every quarter, and tipping has fallen to a six-year low of 19.3 percent for the last three quarters of 2024.⁷

TABLE 1

Quarterly Full-Service Restaurants Average Tip as a Percentage



Source: Toast Data: Holiday Parties Fuel Catering Boom for Restaurants. (March 2025)⁸

Even worse, Toast surveyed over 1,500 restaurant customers in February of 2024 and found that 29 percent stated they are declining to tip more often.⁹ Some journalists have attributed this nationwide decline in tipping to tip creep or tipflation, describing the growth of tipping across multiple sectors that makes customers feel as if they are being asked to tip too often.¹⁰ When Toast asked why people may not tip, the top five answers were all

related to customers' frustrations with being asked to newly tip in environments in which they did not tip before.¹¹

While tipping rates have declined, the cost of living has continued to rise. The rate of inflation was nearly 5 percent in 2021, surpassed 8 percent in 2022, and stayed at about 4 percent in 2023.¹² According to the Bureau of Labor Statistics, the current inflation rate using the Consumer Price Index is just shy of 3 percent.¹³ Overall, inflation as measured by CPI over the last five years has increased 23 percent.¹⁴

Some costs have increased at a faster rate than general inflation. Rents nationally increased at a faster rate than inflation at 27 percent since February 2020.¹⁵ Food prices have also outpaced inflation at 28 percent since February 2020.¹⁶ There have also been extremes. In the Midwest, the price of eggs has seen an increase of 470 percent over the past five years.¹⁷

TABLE 2

Average Price: Eggs, Grade A, Large (Cost per Dozen) in the Midwest Census Region

Observations ▾

Feb 2025: 5.892

Updated: Mar 12, 2025 7:41 AM CDT

Next Release Date: Apr 10, 2025

Units:

U.S. Dollars,

Not Seasonally Adjusted

Frequency:

Monthly

1Y

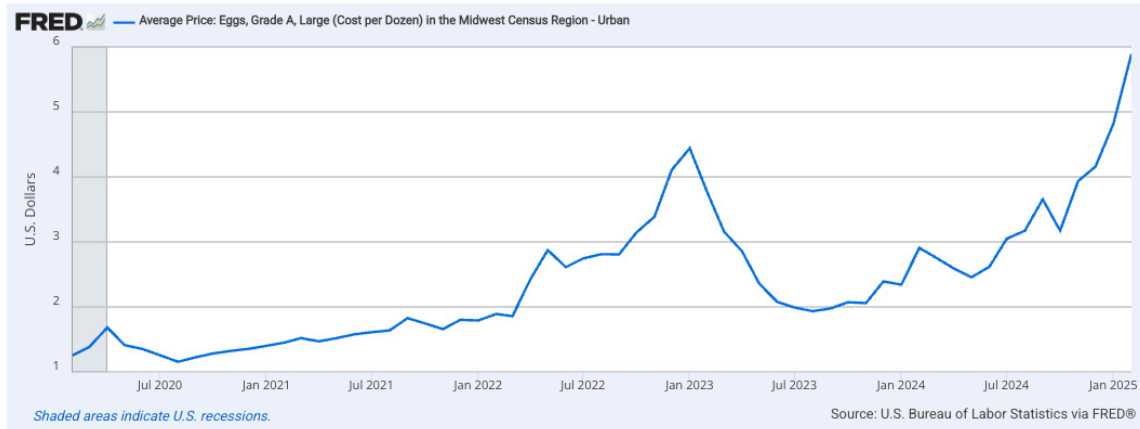
5Y

10Y

Max

2020-02-01 to

2025-02-01



Source: U.S. Bureau of Labor Statistics.¹⁸

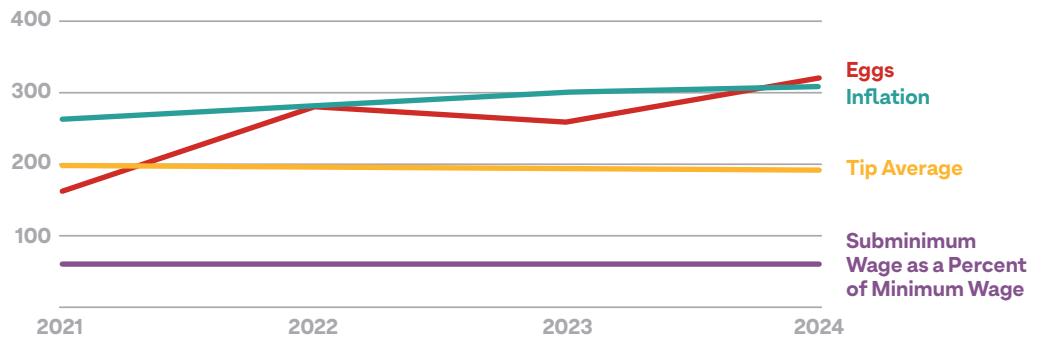
Thus, over the five years since the pandemic, tipping averages have declined by 3 percent, the cost of living has increased by 23 percent, the cost of eggs has increased by 470 percent, and the subminimum wage is still just 60 percent of the full minimum wage.

“Our restaurant industry has been built on the backs of underpaid, unprotected workers. I work alongside single mothers fighting for independence and students putting themselves through school—working long, exhausting shifts without basic protections or guaranteed wages. The cost of living keeps rising—rent, gas, groceries—it’s getting harder just to survive. And people can’t afford to tip like they used to. Tips alone aren’t enough anymore. After eight years in this industry, I know we deserve better. I support One Fair Wage because no one should have to rely on unstable tips to make ends meet. In tough times, we look out for each other. A strong, sustainable industry starts with valuing workers—and that means fair wages. We need One Fair Wage now.”

TABLE 3

National Inflation Rate, Egg Prices, Tipping Average as a Percent and Illinois Legal Subminimum Wage Rate as a Percent of the Full Minimum Wage*

*The graph portrays different Y-axis values to allow for showing changes year to year.



Sources: U.S. Bureau of Labor Statistics, Toast, St. Louis Federal Reserve.^{19,20,21}



“Our restaurant industry has been built on the backs of underpaid, unprotected workers. I work alongside single mothers fighting for independence and students putting themselves through school, working long, exhausting shifts without basic worker protections or guaranteed wages. The cost of living keeps rising — rent, gas, groceries — it’s getting harder just to survive. And consequently people can’t afford to tip like they used to. Tips alone aren’t enough anymore. We are not earning enough to live. After eight years in this industry, I know we deserve better. I support One Fair Wage because no one should have to rely on unstable tips to make ends meet. In tough times, we look out for each other. A strong, sustainable industry starts with valuing workers — and that means fair wages. We need One Fair Wage now.”

—Anneliese Jackson, Elgin, Illinois, tipped worker 8 years in the services

2 | THE CHICAGO EXPERIENCE

Small business employers in Chicago who were compelled to raise wages to recruit and retain staff led the fight to win One Fair Wage in the Windy City and played a major role in the ultimate passage of the bill. The decline in tipping averages, combined with the increased cost of living, has compelled many restaurant employers in Chicago and statewide in Illinois to voluntarily raise pay to recruit and retain staff who are able to earn enough to make it worth working in restaurants.

Restaurant Dive reported last December that the payroll processing company ADP found that “Base wages have grown in absolute terms by 66% for tipped workers.”²² In fact, as a result of small business employers voluntarily raising wages and increases in the minimum wage, restaurant worker income in Illinois has risen faster than inflation from 2020 to 2023. Average hourly and annual income for all workers in establishments rose 29 percent from 2020–2023, compared to inflation increasing 19 percent during that time.^{23,24}

Many small business employers who have voluntarily raised wages to meet the moment have called for policy that would create a level playing field by requiring all restaurants to pay a full minimum wage with tips on top.



“I’m so happy that the Chicago City Council has passed One Fair Wage. It’s been really hard to find people, we’ve been raising wages to recruit staff. This new law will create a level playing field and signal to all workers that it’s worth coming back to work in restaurants.”

—Terri Evans, Owner, Windy City BBQ, Chicago

The new law has required an 8 percent increase in tipped workers’ base wages each year, but has only increased total labor costs for the restaurant industry by only 3 percent a year — roughly in line with current annual inflation.²⁵

It is important to remember that the law is not requiring an 8 percent increase on an establishment’s entire labor force. In practice, the law is requiring a much smaller increase to an employer’s bottom line. According to Square, 62 percent of workers in the Chicago restaurant industry already make at least the full minimum wage before tips.²⁶ Since this affects only 38 percent of these businesses’ workforce, an 8 percent raise for these workers only represents a 3 percent increase in labor costs for the industry.

3 | RESTAURANT WORKER TIP INCOME, ESTABLISHMENT AND EMPLOYMENT CONTINUES TO GROW IN FAIR WAGE STATES AND CITIES

Previous research has found that all workers at restaurants see higher wages in fair wage states compared to subminimum-wage states.²⁷ However, research published by Toast and the payroll company ADP shows that tipped workers in particular in cities that are phasing in a full minimum wage with tips on top are seeing real increases in their overall income, including wages and tips.



Toast specifically examined national tipping data from September 2023 to September 2024 and compared it to the tipping rates of the fair wage state of California, along with Chicago and Washington, D.C. two places that have begun to phase in fair wages for tipped workers.²⁸ Toast found that “Despite being paid the highest hourly wage, tips per hour in California increased the most. Servers made a median of \$24.10 in tips per hour in September 2024, a 5.8% increase from a year prior.”²⁹ Toast also showed that while tips have had seasonal fluctuations throughout the year, there has been no collapse in tipping in these areas.³⁰

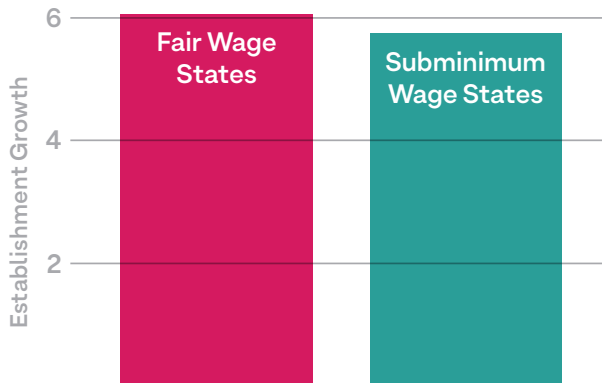
In a recent report issued in December 2024, ADP examined tipped worker income, including both wages and tips, over the last 4 years in 10 metro areas, including the Washington, D.C., and Chicago Metro areas. While parts of these metro areas include places not implementing fair wage laws, ADP still found positive results: “Chicago workers had the fastest four-year pay growth, at 49 percent, driven by an in-

crease in median base pay of more than 100 percent, from \$5.21 to \$11.02 an hour. Median tipped wages increased 37 percent during the same window, the third-highest growth.”³¹ ADP also found that places with higher median base pay, including two metro areas in Florida that have increased tipped worker pay for the last three years, have maintained similar hourly amounts of tips as places with much lower median base pay.³²

The recent ADP data matches government data showing that restaurant workers in fair-wage states in 2021 made on average \$2,419 in wages and tips more than workers in subminimum wage states.³³ This difference increased by over \$766 by 2023 to an annual wage gap of \$3,184.92, with the average annual income of a restaurant worker in a subminimum wage state being \$25,113.23 while in fair wage states the average annual income was \$28,298.14.³⁴

TABLE 4

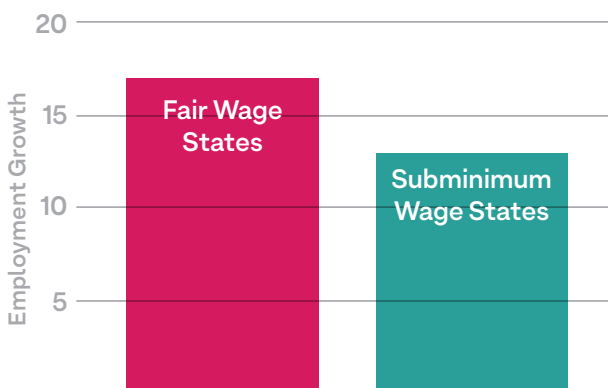
Restaurant Establishment Growth in Fair Wage Vs Subminimum Wage States



Source: U.S. Bureau of Labor Statistics. (Sept, 2024). Quarterly Census of Employment and Wages. Private, NAICS 722 Food services and drinking places, All States and U.S. 2021- 2023 Annual Averages, All establishment sizes.³⁷

TABLE 5

Restaurant Employment Growth In Fair Wage Vs Subminimum Wage States



Source: U.S. Bureau of Labor Statistics. (Sept, 2024). Quarterly Census of Employment and Wages. Private, NAICS 722 Food services and drinking places, All States and U.S. 2021- 2023 Annual Averages, All establishment sizes.⁴⁰

Research comparing fair-wage states to subminimum-wage states shows that fair-wage states have maintained strong growth rates in the number of restaurant establishments and workers. California, for example, has experienced a 12.9 percent increase in small business restaurants compared to a 5.4 percent increase in small business restaurants in Illinois from January 2020 to February 2022.³⁵

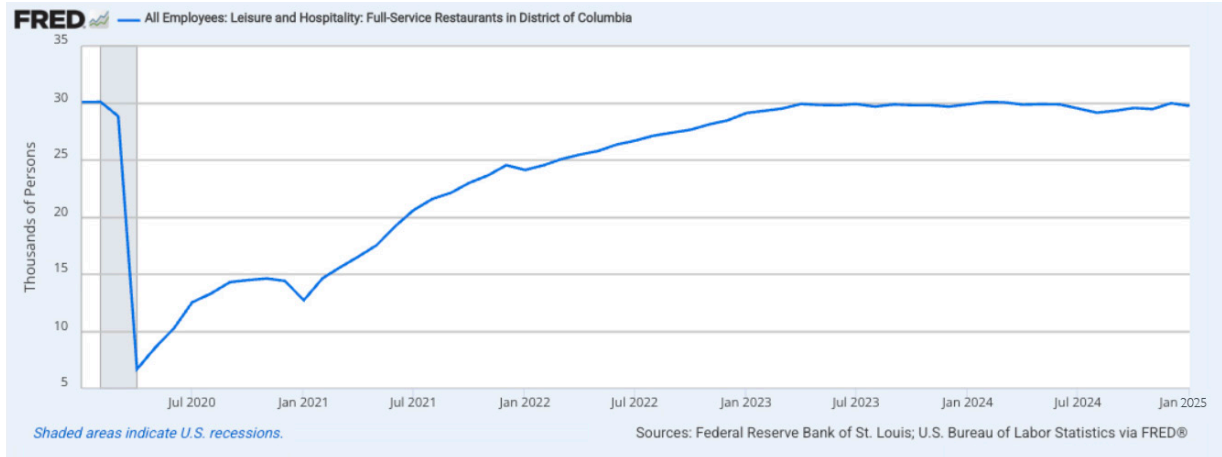
U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages data of food services and drinking places show that from 2021 to 2023, the number of restaurant establishments in the 50 states and the District of Columbia increased by 38,637 or 5.8 percent from 665,743 to 704,380. The number of restaurant establishments in subminimum wage states grew from 537,130 to 567,975 or an increase of 5.74 percent, while fair wage states grew at a faster rate at 6.05 percent from 128,613 to 136,405.³⁶

From 2021 to 2023, employment in fair wage states outpaced subminimum-wage states by 4 percentage points.³⁸ Subminimum wage states saw employment in these establishments increase by 13 percent (8,709,708 workers in 2021 to 9,813,752 in 2023), employment increased by 17 percent in fair wage states (1,949,942 workers in 2021 to 2,272,162 in 2023).³⁹

While enough time has not passed to draw final conclusions in either place, US Bureau of Labor Statistics data show that in the short time Chicago and Washington, D.C. have started raising tipped workers’ wages, the number of workers in establishments has remained consistent.⁴¹

TABLE 6

All Employees: Leisure and Hospitality: Full-Service Restaurants in District of Columbia Over 5 Years



Source: U.S. Bureau of Labor Statistics and Federal Reserve Bank of St. Louis date accessed March 26, 2025.⁴²

Data from Washington, D.C. shows that restaurant employment in the District has remained constant. In fact, the data from the District of Columbia highlights the dangers of media and elected officials focusing too much on the month-to-month changes over short periods of time.



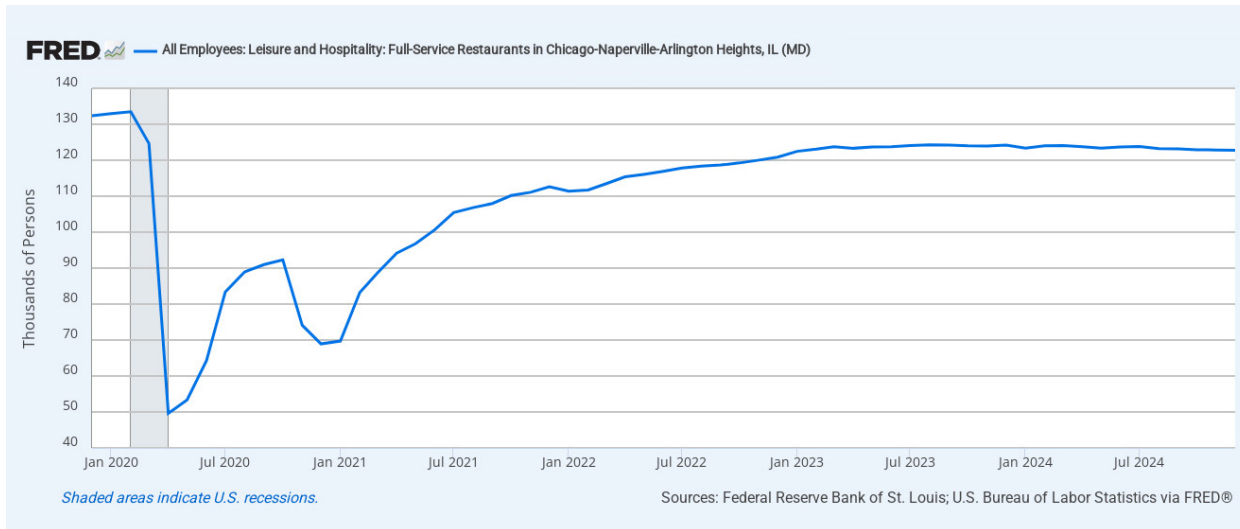
The employment numbers for January 2024 were first reported to be much lower than the number of positions in December of 2023. This was incorrectly pointed to as proof of a sudden change due to the passage of policy to phase in a wage increase for tipped workers.⁴³ In reality, the data is a seasonally adjusted figure and requires revisions to create a complete picture — something that requires months more data and analysis. This is why elected officials, business leaders, and members of the media should not be quick to draw conclusions from month-to-month (often seasonal) changes in employment, tipping, or anything else.

Serious economists examine longitudinal studies covering several years of data to understand how changes to the minimum wage may or may not change employment. For example, researchers at Cornell University looked at wage increases over a 20 year period and found “the results of this study confirm previous findings, namely, that the relatively modest mandated increases in employees’ regular and tipped minimum wages in the past twenty years have not had large or reliable effects on the number of restaurant establishments or restaurant industry employment levels, although those increases have raised restaurant industry wages overall.”⁴⁴

Similarly, although not enough time has passed to draw conclusions, Chicago restaurant employment has remained constant even after the passage of the One Fair Wage legislation in October 2023.

TABLE 7

All Employees: Leisure and Hospitality: Full-Service Restaurants in Chicago-Naperville-Arlington Heights, Illinois Over Five Years



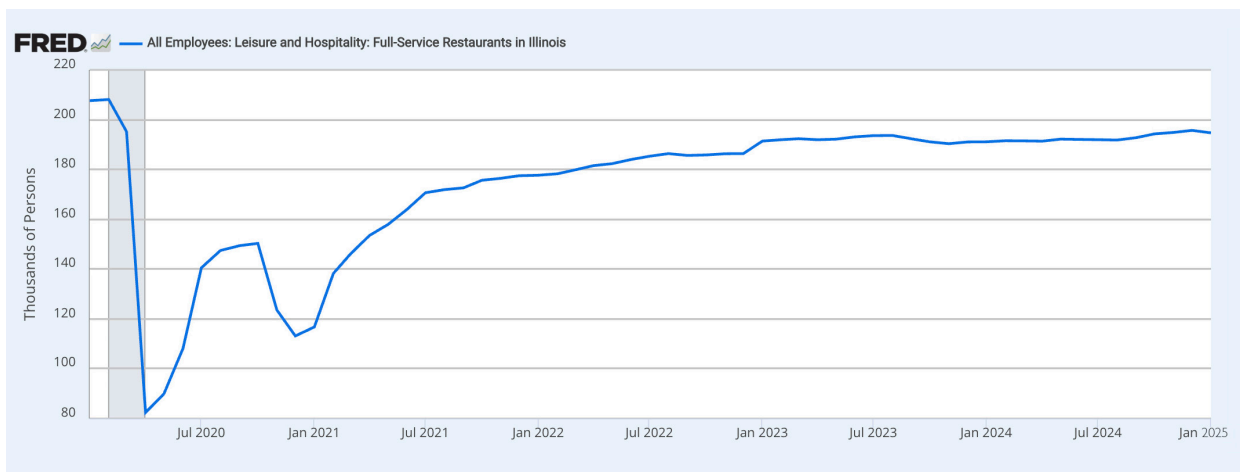
Source: U.S. Bureau of Labor Statistics and Federal Reserve Bank of St. Louis, date accessed March 26, 2025.⁴⁶

If we wish to look at a longer period of wage growth, the state of Florida has been raising tipped worker wages every September over the last three years, from \$5.54 to \$9.98, and will eventually hit \$11.98 while the full minimum wage will reach \$15.⁴⁶ The state has seen employment increases from August 2021 to January 2025 with Food Services and Drinking Places employment in Florida adding approximately 65,000 jobs — an 8 percent increase.⁴⁷

Yet we need not only look outside of Illinois for evidence that raising tipped workers' wages will not hurt restaurant employment. Illinois itself has increased tipped worker pay from \$5.50 in January 2020 to \$9 in 2025.⁴⁸ Similar to Chicago, the state has seen steady post-pandemic employment and overall, the state's employment is trending upward.⁴⁹

TABLE 8

All Employees: Leisure and Hospitality: Full-Service Restaurants in Illinois Over 5 Years



Source: U.S. Bureau of Labor Statistics and Federal Reserve Bank of St. Louis, date accessed March 26, 2025.⁵⁰

Conclusion

For the last fifteen years, Illinois' tipped workers have been advocating for One Fair Wage, making many of the arguments outlined in this brief and many more. The subminimum wage for tipped workers is a direct legacy of slavery that has forced a workforce that is overwhelmingly women to tolerate the highest levels of economic insecurity and sexual harassment of any industry because they must tolerate inappropriate customer behavior in tips. They have pointed to the experiences of the seven states that have already ended the subminimum wage for tipped workers and have positive restaurant establishment, employment and tipping growth rates.

But now, the skyrocketing cost of living, combined with the decline in tipping and stagnant wages, has raised the challenge of the issue to crisis proportions. It has compelled small business restaurants across the state to raise wages voluntarily, and many have joined forces with workers to call on the state to finally pass legislation to end this legacy of slavery immediately.

End Notes

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