

# FOOD INDUSTRY ECONOMIC AND TREND OUTLOOK REPORT



Prepared by:



Food  
Liability  
Insurance  
Program

# 2024

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# 01



## INTRODUCTION

2023 marked one of the fastest growing years for small to mid-sized food businesses (defined as those with \$500,000 or less in revenue per location) and 2024 looks to be another year of steady growth. This report will provide both a statistical and trends-based analysis of the various segments within this industry as well as the market as a whole. We hope that you find the information useful and that 2024 proves to be one of the greatest years yet for your business!

In this report, we have included segment-specific information on the following categories:



Bakers



Food Festival Vendors



Bartenders



Food Carts and Trucks



Caterers



Home / Cottage Food  
Businesses



Farmers Market Sellers



Personal Chefs

# 02



## MARKET-WIDE REPORT

### Customer Behavior Industry Trends

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- Consumers are spending more on food than ever before
  - ▲ In the first 10 months of 2023, the US population spent more than **\$1.97 trillion** dollars on food, an **increase of 6% over 2022**
- The average cost of a meal out is **\$16 per meal** in the United States
  - ▲ With New York demanding the highest average ticket price of \$25 and Wyoming with the least at \$5, **42% of people spend \$11-\$20 per person** for a meal when dining out
- Ticket sizes are going up
  - ▲ **91% of food businesses** surveyed by FLIP believe their ticket sizes will go up in 2024, with 8% expecting they will decrease
- Food business owners expect growth in 2024
  - ▲ **69% of food businesses** surveyed by FLIP believe their businesses **will grow in 2024**, while **25% believe their businesses will remain flat**, and less than 5% believe they will shrink

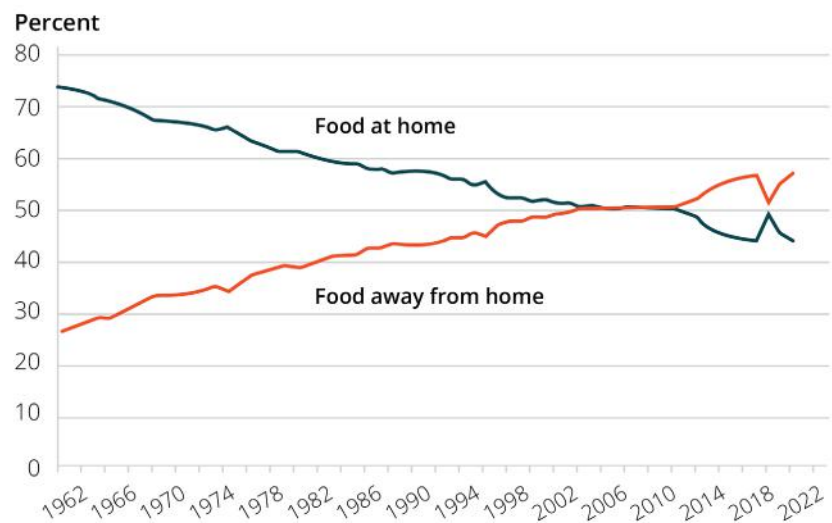


- ➔ People are eating out more
  - ▲ **Food purchased away-from-home** (excluding catering) **increased 9%** in 2023 over 2022 and **accounted for 56.2% of all food spending**. The **average person** eats out **3x per month** and orders takeout 4.5x per month
- ➔ Tipping is getting better – but slowly
  - ▲ Year-over-year, the median tip percentage increased by 2.3%, from 16.93% to 17.32%. **36% of people** are now comfortable tipping at food trucks, with most respondents more comfortable tipping delivery drivers and at sit-down restaurants
  - ▲ **Digital tipping is king**. 64% of people reported leaving a tip at least 11% higher when they tip digitally compared with tipping in cash
  - ▲ 31% of food businesses surveyed by FLIP saw their tips remain the same in 2024 over the previous year, while **13% saw their tips go up**
- ➔ Lunch is still the winner
  - ▲ **Lunch** remains the **most popular meal** to eat out, with dinner being second most important. Notably diners are **eating dinner earlier** than ever (from 6:30pm on average to 6:00pm) due to work-from-home culture and/or in-office schedule flexibility. The breakfast category has seen a sharp decline in recent months, with **only 35% of diners reporting they eat breakfast regularly**

➔ Almost half of US **diners expect to spend between \$11 and \$20 per person, per meal** when dining out

- ▲ Nearly half of Americans (42%) spend between \$11 and \$20 per person per meal, and 24% spend between \$21 and \$30. Additionally, 8% spend \$10 or less, 11% spend between \$31 and \$40, 7% spend between \$41 and \$50, and 8% spend more than \$50 per person per meal on average

Shares of total food expenditures in the United States, 1960–2022 1960–2022



Source: USDA, Economic Research Service, Using data from the food expenditure series, nominal expenditures.



➔ Customers continue to prefer “fast-dining” options

▲ A 2023 American Dining Habits survey by US Foods determined the 10 most popular dining options to be:

Fast Food



Fast Casual



Casual Dining



Contemporary Casual



Bar & Grill



Food Trucks, Carts, Stands



Cafes



Ghost Restaurant



Pub



Buffet



Fine Dining





## CUISINE PREFERENCE TRENDS

- ➔ Healthy options continue to reign
  - ▲ **Personalized nutrition:** Growing consumer awareness about nutrition is fueling the demand for personalized nutrition solutions. These solutions encompass nutrigenomics-based diets and also cater to individual preferences such as sugar-free, gluten-free, vegan diets, and clean-label food products
  - ▲ **46% of Americans** would like more personalized advice and solutions to support their health
- ➔ Fusion attracts more attention
  - ▲ As the world becomes more connected, consumers are embracing new and exciting flavors from around the globe
- ➔ Boba
  - ▲ One of the hottest culinary trends is the boba fad. The word boba technically refers to the bite-sized, chewy tapioca pearls found in bubble milk tea, though sometimes people use it to refer to the entire drink itself
- ➔ Plant-based
  - ▲ Cottage cheese is on the rise showing a **70% increase** in people adding cottage cheese to their diet year-over-year
  - ▲ The number of people following a vegan diet in the United States alone increased by a staggering 600% between 2014 and 2017
  - ▲ There are **3 times as many vegetarians as there are vegans**
- ➔ Sustainability
  - ▲ The environmental impact of food remains a significant concern for consumers, with a growing focus on sustainability, carbon footprint reduction, and food waste management
- ➔ Spice tolerance is on the rise
- ➔ **Alternative caffeine** energy boost products **on the rise**
- ➔ Value-conscious options
  - ▲ **Nearly 50% of diners** prefer purchasing something **that is bundled or discounted**

➔ Highest-grossing foods (in order)

 Tacos	 Street food	 Grilled cheese
 Ice cream	 Sandwiches	 Regional foods specific to your area
 Baked goods	 Smoothies and juice	 New food fusions like the pho burrito
 Coffee		



### FUN FACT

Food business owners are split on making adjustments to their menus, **with 35% reporting they do plan to change their menu, 28% not planning to, and 37% unsure**, according to FLIP's survey





## LABOR STATISTICS & TRENDS

### Workers demographics

#### ▲ Diversity

- Food businesses employ more minority managers than any other industry
- **41% of food businesses are owned by minorities** compared to an average of 30% of businesses in the other industries
- 49% of restaurant and foodservice employees are minorities compared to 38% of employees in total US labor force
- 25% Hispanic, 13% Black or African American, 7% Asian
- 6-in-10 chefs and cooks are minorities

#### ▲ Gender

- 54% of employees are female
- The foodservice industry employs more female managers than any other sector in the US economy (49% of managers and 56% of supervisors are female)

#### ▲ Language

- 28% of employees speak a language other than English at home
- 19% speak Spanish at home
- 46% of chefs and 37% of cooks are the most likely to speak a language other than English at home

#### ▲ Wages

- The average salary for a food service worker is \$17.08 per hour in the United States
- Highest-paying city is Atlanta at \$24.88/hour
- The median annual wage for food service managers was \$61,310 in 2022.
- **U.S. small business owners make, on average, \$70,300**



## Food Cost Statistics & Trends

- Food costs continue to stabilize from a two-year period of steep increases
  - ▲ From the beginning of 2023 to end of the year, **wholesale food prices decreased 5.7%**
  - ▲ Despite a slight decrease at the end of last year, prices remain approximately 25% higher than pre-pandemic levels
  - ▲ Ingredients that continue to get more expensive are beef/veal, confectionary ingredients such as sugar and food color, tea, coffee, milk and eggs.
- Average cost margin on food in 2023 was 28-35%
- Food business owners feel the pain of high food costs
  - ▲ **65% of food businesses surveyed by FLIP indicated that rising food costs affected their net income**, while 25% were able to adjust their menu prices to mitigate the impact of the increase in costs. 10% reported costs and net income remaining flat.
- Food business owners expect food costs to keep rising
  - ▲ **65% of food businesses surveyed by FLIP believe their food costs will continue to grow in 2024**, while 31% believe their food costs will remain flat in 2024, and less than 3% believe they will go down.

### MARGINS STAT

Over 40% of food businesses surveyed by FLIP report that they expect their profit margins to be between 5%-10% in 2024



## Technology Trends

- ➔ Custom apps and mobile ordering remain paramount
  - ▲ Hyper-personalized, mobile-friendly ordering remains a strong precursor for a positive customer experience and **can result in up to 40% more profit for food businesses.**
- ➔ AI tools take the stage
  - ▲ From staffing solutions to menu planners, AI tools for food businesses continue to take center stage in the food business industry. Additional use cases for AI tools include inventory management, customer engagement, pricing optimization, food safety, predictive equipment maintenance, and recipe development
- ➔ Going cashless slows
  - ▲ While the benefits of going cashless are appealing to some (labor savings, increased transaction speed, reduced loss), the trend of going cashless is slowing. Why?
  - ▲ Approx 8.4m households are unbanked, and 22% of Americans don't have a credit card
  - ▲ States have outlawed going cashless (NJ, MA, RI) and some cities (NYC, SF, PA)
  - ▲ Credit card processing fees are a burden on owners and saving on the cost is attractive to many operators
- ➔ **69% of food businesses** surveyed by FLIP indicated they **do not plan on going cashless** in 2024, while **30% indicated they plan to or are already cashless**



## Marketing Statistics & Trends

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### ➤ Word of mouth is still the best marketing

- ▲ Offline channels like word of mouth (24%) and foot traffic (17%), were cited as better ways to find out about new restaurants compared to digital channels like social media (15%), online review sites (14%) and Google (19%)

### ➤ Digital presence just as important

- ▲ Google reviews (46%) was the most popular place for users to check restaurant ratings online, more popular than Yelp (23%), TripAdvisor (9%) and OpenTable (6%)
- ▲ "Picture-worthy" food (improved plating) increases sales of a dish by up to 70%
- ▲ 32% of diners check websites before visiting or booking
  - Social media, events, and partnerships
  - Directory listings
  - Traditional marketing

### ➤ Food business owners continue to invest in marketing

- ▲ **34% of food businesses** surveyed by FLIP plan to increase their advertising spend in 2024, while **56%** plan to **spend the same** as in 2023, and **9%** plan to **decrease their spending**

## Food Business Insurance Statistics & Trends

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### ➤ Problems continue to happen and owners are relying on insurance in their time of need

- ▲ The number of food business **insurance claims increased 2.3% in 2023 over 2022**
- ▲ The top insurance claim type in 2023 was an **Auto or Trailer Incident, representing 28% of all claims**. Below are the other types of claims filed:
  - Accident causing damage: 18%
  - Theft: 13%
  - Equipment failure/food spoilage: 13%
  - Fire: 10%
  - Weather: 7%
  - Diner/customer related claim: 3%
  - Missed event: 3%
  - Flood: 2%
  - Other: 2%

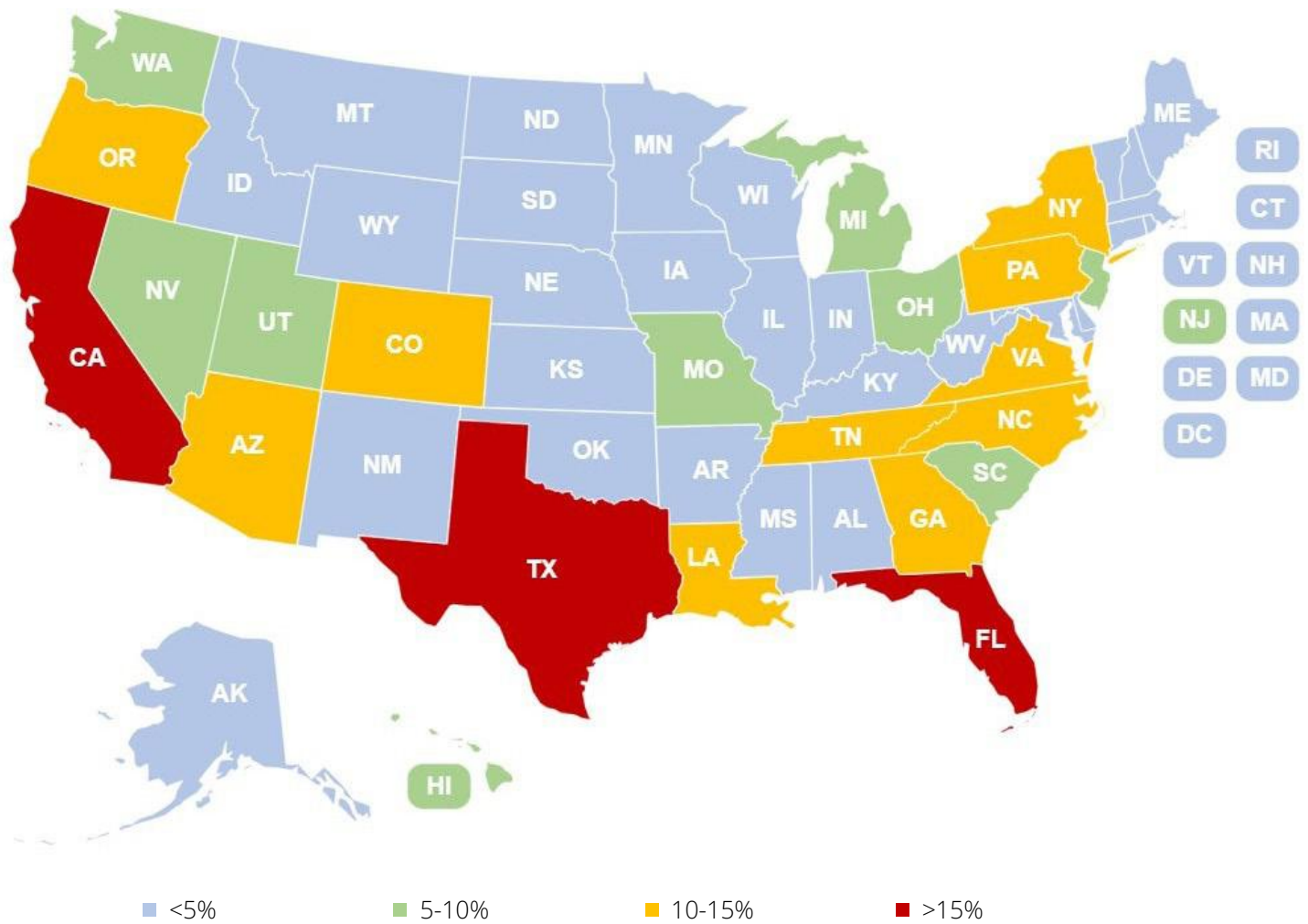


The average cost of food business insurance was **\$46/month**

The average payout of all insurance claims was **\$4,632** ranging from \$35-\$319,575

▲ The top three types of businesses that experienced a loss and filed an insurance claim were **Caterers, Food Truck/Trailers, and Farmers Market Vendors**

➡ Insurance claims happen all over the country with some states experiencing a greater number of total claims (by percentage)



➡ Over 60% of all insurance claims filed **resulted in a payout**

## Bakers Statistics & Trends

- ➔ The Baking sector is growing!
  - ▲ The bakery sector **grew by 2.45% in 2023**
- ➔ Bakers tend to have a **profit margin** ranging **from 5% to 15%**
  - ▲ Smaller, specialized bakeries with higher-priced artisanal goods might achieve a higher profit margin
- ➔ Median pay for **labor** in baking is **\$15.76**
  - ▲ The job growth outlook for baking is 5% in 2024
- ➔ Seasonal offerings can bump sales
  - ▲ 63% (3 out of 5) of consumers pointed to a seasonal or limited offering as an impulse purchase
  - ▲ 41% (2 out of 5) consider seasonal flavors when deciding to try a limited offer or a new product



- ➔ Most profitable bakery food items
  - ▲ **Cookies** generate 12% of all bakery sales
  - ▲ **Cakes** account for 24% of all bakery sales
  - ▲ **Donuts** cross-sell with a coffee offering to increase purchase value
  
- ➔ "Treat yourself" remains leading promotion
  - ▲ The American Bakers Association reported that **84% of Americans consider it acceptable to occasionally treat themselves** to baked goods like cookies, cupcakes, doughnuts, or pies
  
- ➔ Clean ingredients help sell
  - ▲ Bakery products claiming to contain natural and organic ingredients have witnessed increased demand in the United States
  
- ➔ Bakery menu trends
  - ▲ Asian influence
  - ▲ Instagram-worthy treats
  - ▲ Elevated bread offerings
  - ▲ Laminated dough dessert
  
- ➔ Operating margin
  - ▲ On average, bakeries tend to have a profit margin ranging **from 5% to 15%** while smaller, specialized bakeries with higher-priced artisanal goods might achieve a higher profit margin



## Bartenders Statistics & Trends

- The mobile bartending sector is growing
  - ▲ The mobile bartending sector **grew by 3% in 2023**
  - ▲ Mobile bars account for 3.5% of the U.S. food truck industry
- Bartenders are charging more
  - ▲ Mobile bartenders have **increased their rates by 17%** in 2023 over 2022 with an average cost of **\$40-\$55 per hour, per bartender**
- Special events and holidays come at an upcharge
  - ▲ Mobile bartenders **are charging 30-50% more** than the usual rate for high-traffic days such as holidays
- Specialized menus are a must
  - ▲ Signature drinks and menus prove to be popular and can boost sales when events are pay-per-drink
  - ▲ Don't forget the mocktails! Nonalcoholic drinks are becoming increasingly popular and warrant a space on bar menus



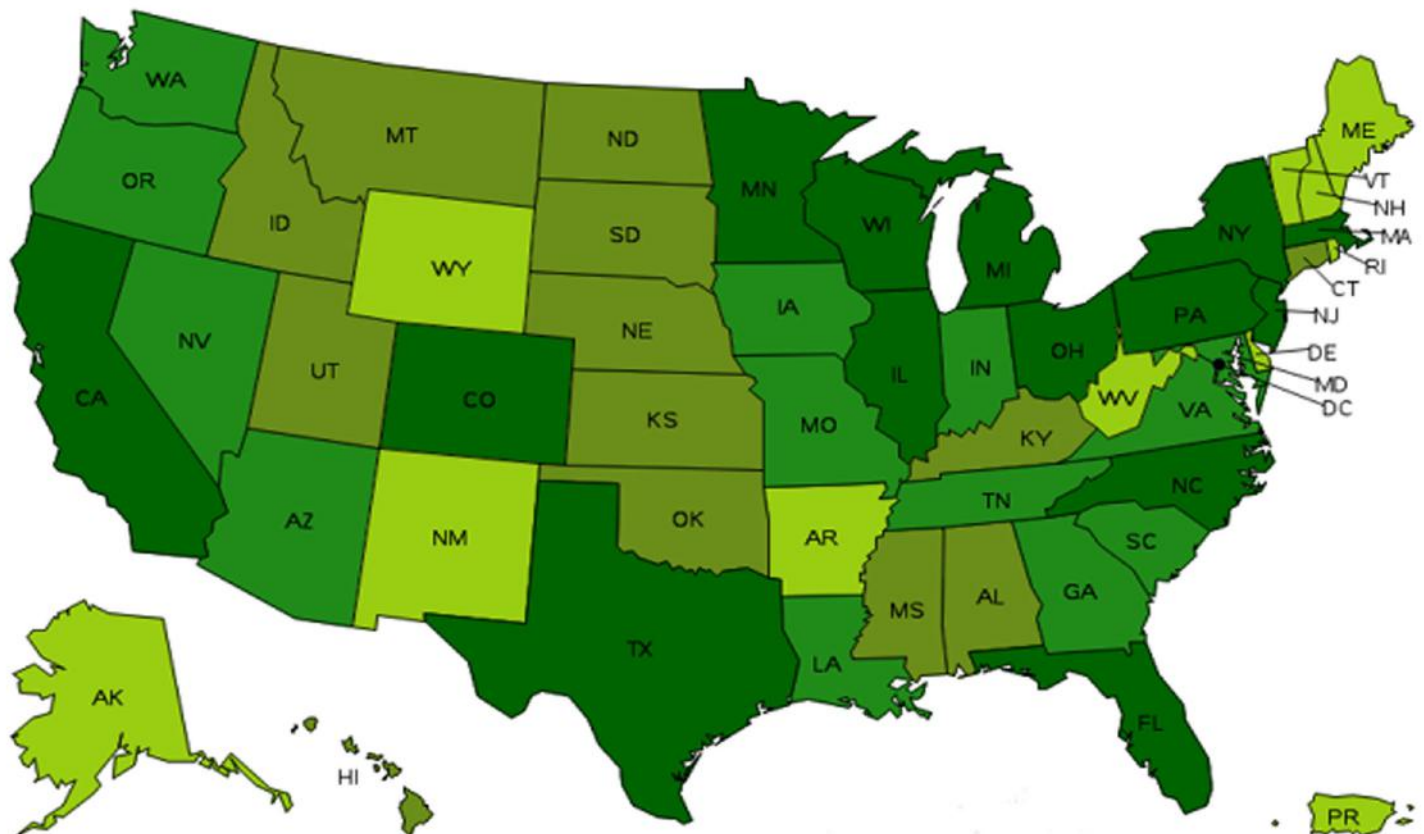




➤ Mobile bar offering trends

- ▲ Tequila is making a comeback, specifically at large-scale events
- ▲ Rum continues to lead in consumer preference
- ▲ Spritz cocktails are a hot trend with specially designed cocktails gaining interest
- ▲ Consumers interest in alcohol-free or lower-alcohol choices at an all-time high
- ▲ "Craft gin" distilled locally continues to gain traction

**Employment of bartenders, by state, May 2022**



**Employment**

- 190-3,090
- 3,240-7,160
- 7,340-14,360
- 15,220-57,480

Blank areas indicate data not available.

## Caterers Statistics & Trends

- The catering sector is growing rapidly
  - ▲ The catering sector is growing at a **7.7% rate YoY**, surpassing **\$12.2B in 2023**
    - There were 90,919 caterer businesses in the US as of 2023, an increase of 5.2% from 2022
    - California (12,245 businesses), New York (8,427 businesses) and Florida (5,473 businesses) are the states with the most number of caterers businesses in the US
  - ▲ The **average profit margin** for the catering sector was **7-8% in 2023**
  - ▲ The number of people employed in the catering industry in the US increased 5.2% on average over the five years between 2018 and 2023
  - ▲ The average catering business in the US has **3.0 employees**
  - ▲ The average **minimum catering order** in the US was **\$350**
  - ▲ Newest trends in catering were:
    - Grazing tables
    - Instagrammable
    - Personalization
    - Sustainable/support Local
    - Vertical food & bev Stations



## Event-Based Food Business Statistics & Trends

- Attendance at events featuring food is increasing
  - ▲ More than **two out of five US consumers likely to attend** at least one in-person special event in the next 12 months (43%)

### FARMERS MARKET VENDORS

- The number of farmers markets in the US is still growing
  - ▲ The number of markets in the United States has grown to 8,771, at a rate of 7% per year on average; however, growth is slowing
  - ▲ Total estimated **annual sales** at Farmers Markets in 2023 was an estimated **\$1 billion**
- Total attendance is growing, but hard to track
  - ▲ The average number of attendees to farmers markets varies by state but is on average 1,000 attendees
  - ▲ Many farmers markets do not track the number of attendees
- There are 70 vendors on average at markets
  - ▲ The average number of vendors at each market is 70 vendors, with small communities averaging 24 vendors and large communities averaging 124 vendors



- ➔ Selling at Farmers Markets is more profitable than selling through retail
  - ▲ Studies indicate that farmers market vendors **receive between 40%-70% more for their products at the market than selling them through wholesale outlets**
- ➔ Booth fees are still low
  - ▲ The **average cost of a farmers booth is \$50-\$60 in the US**; however, some states can be much higher. Other factors include premium placement and power needs. Discounts are offered for “full-season” purchases



## FOOD TRUCK/CART STATISTICS & TRENDS

- ➔ Food trucks/carts are on the rise
  - ▲ There are **43,215+ food truck businesses** operating in the United States
  - ▲ Between 2018 and 2023, the food truck business grew at a 9.9% annual rate
  - ▲ Food truck income in the U.S. is expected to **surpass \$2 billion by 2030**
- ➔ The proof is in the numbers
  - ▲ **Most full-time food trucks generate between \$250,000 to \$500,000 in gross revenue per year**, with operating margins between 7%-8%
  - ▲ The average food truck in the US employs 1.2 people, and the number of people employed in food trucks increased by an average of 8.4% over the past 5 years
  - ▲ The highest costs of operating a food truck is labor accounting for over 25% of total costs
  - ▲ **Hot dog cart owners** located near New York City's Central Park make **an average profit of \$100,000 per year**
  - ▲ Nationally, food truck owners make between \$24,000 and \$153,000 per year, or typically half of total profit



### FUN FACT

Insurance claims for food truck and cart businesses decreased 12.5% from 2022 to 2023, with an average payout of \$13,578.11



- ➔ Permitting still a large expense
  - ▲ Average permit and license costs come to about \$1,864
  - ▲ The most difficult cities to set up a food truck business are Boston, Washington, D.C., San Francisco, Minneapolis, and Seattle. For example, a food truck in Boston can expect to pay a whopping \$17,066 in fees
- ➔ Food and labor are majority of costs
  - ▲ Around **27% of total costs incurred** by a food truck go toward **paying employee wages**
  - ▲ **Food purchases account for 43.1% of total food truck costs**, and rent/utilities 6.3%
- ➔ Menu trends
  - ▲ Mexican cuisine accounted for the largest market share—34.6%
  - ▲ Italian cuisine is the fastest-growing, with a compound annual growth rate of 8.4% over the period of 2022 to 2030
- ➔ More customers means more revenue
  - ▲ The maximum amount of customers the average food truck is capable of serving in an hour is in the 80-120 range depending on the type of food



## Personal Chefs Statistics & Trends

- The personal chef sector is still growing
  - ▲ The personal chef sector is growing at a **2.4% rate YoY**, surpassing **\$4.5B in 2023**
    - There were approximately 6,500 personal chef businesses in the US as of 2023, with around 22,000 employees
  - ▲ The average operating margin for personal chefs is among the highest in the food sector, with **average margins of 80%**
  - ▲ Both men and women are actively participating in personal chef businesses, around 50/50
  - ▲ The average weekly cost of “out-of-home” personal chef services is about \$465 (plus the cost of food) with average prices ranging from \$180 to \$750
  - ▲ The average daily cost of “in-home” personal chef services is between \$150-\$400 per person, per day (plus the cost of food)
  - ▲ Average hourly costs of personal chefs are between \$100-\$400 per hour for every 10 servings
  - ▲ The average salary for a private chef is **around \$110,000 to \$225,000**.
  - ▲ Menu trends for personal chefs continue to move towards:
    - Health-conscious offerings
    - Sustainable and “earth-friendly” choices
    - Preference-based “fusions” and custom concepts
  - ▲ TikTok has emerged as one of the best marketing platforms for private chefs, garnering attention from celebrities and the ultra-wealthy



# Home Food (Cottage) Business Statistics & Trends

➤ The home food (cottage) business sector is growing

- ▲ Nationwide, 49 states and the District of Columbia now have cottage food programs, which allow residents to sell baked goods and other shelf-stable, non-potentially hazardous foods directly to consumers
- ▲ 28 states allow cottage food businesses to sell online to buyers within state limits
  - 18 states allow cottage food producers to sell through retail outlets like grocery stores

➤ Baked goods, cereals and sweet treats are the leading menu options for home-based food businesses

 Cakes	 Preserves	 Dry Cake Mixes
 Cookies	 Pie Fillings	 Bread Mixes (Dry)
 Cupcakes	 Dry Nuts	 Dry Cookie Mixes
 Pies	 Dry Cereals	 Candy / Candies
 Breads	 Granola	 Coffee
 Jams	 Popcorn	 Pet Foods (fastest growing category)
 Jellies	 Kettle Corn	





- ➔ Getting started has never been easier
  - ▲ The average start-up costs for an at home food business are \$10,000-\$44,000
  - ▲ Laws are slowly changing to allow for more home-based food businesses. Most cottage food laws describe what you food you can sell, labeling restrictions and obligations, and product volume, among others. In most states, operators will need to the following; a kitchen inspection, zoning permits, and a business license. Some states have strict rules against pets on premises, or the total volume of food being sold. In Florida, for example, sales can't exceed \$250,000 annually. Once Florida bakers reach that threshold, they must either stop selling for the year or transition their businesses into a commercial kitchen space and out of the home
  
- ➔ States allowing shipping and even interstate sales
  - ▲ A major opportunity for home-based (cottage) food businesses is the shift to allowance of interstate sales
  - ▲ **Arkansas, Florida, & Oklahoma** now allow producers to ship to other states. There are some other states (like PA) that already allowed interstate shipping, but it's much more complex to become a cottage food business in those states. **Alabama, California & New Mexico** also improved their laws by allowing in-state shipping





## Key Takeaways

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### ➔ The food business is growing industry-wide

- ▲ US consumer **spending on out-of-home dining increased by 6% over 2022 with 42% of diners spending \$11-20 per person** for a meal when dining out
- ▲ **69%** of food business owners expect their businesses to grow in 2024 and **91%** foresee ticket prices increasing 2023

### ➔ Food costs are stabilizing

- ▲ After a two-year period of steep increases in food costs, from the beginning of 2023 to the end, wholesale food prices decreased 5.7%; however, costs remain approximately 25% higher than pre-pandemic levels
- ▲ 65% of food businesses surveyed by FLIP indicated that rising food costs affected their net income, while 25% were able to adjust their menu prices to mitigate the impact of the increase in costs. 10% reported costs and net income remaining flat

### ➔ Insurance remains imperative

- ▲ Food business insurance claims were up 2.3% in 2023 when compared to 2022 with the average claim resulting in a payout of \$4,632
- ▲ Auto or trailer Incident claims represented the highest claim type of all claims filed, approximately 28%

## Closing Note from FLIP

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From everyone here at Food Insurance Liability Program (FLIP), we sincerely hope you found the insights in this report valuable for benchmarking your business and fostering its growth in the upcoming year. Although this comprehensive report is an annual endeavor, we consistently publish resources tailored specifically for our clients in the food industry and we encourage you to explore these resources in the blog section of our website. While every year comes with its own set of challenges, we hope that 2024 proves to be one of the most successful years to date for your business. We are truly grateful for the opportunity to support you on your business journey.

- The FLIP Team

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BUSINESS NEEDS AT [FLIPROGRAM.COM](https://FLIPROGRAM.COM)**



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