Original Research

Masterestaurant Index of the True Cost of Combos and Promotions 2026: the traditional method understates food cost by 7.4 points

By **Diego F. Parra** · Updated 2026-07-09 · Costing & Finance

QUICK VERDICT

Verdict: traditional combo costing —adding each item's food cost over the list price— understates the true cost because it ignores three simultaneous leaks: the bundle cross-discount, the delivery commission (15%–30% on DoorDash/Uber Eats, per Rezku 2026) and the card swipe fee (2.35% per transaction, per Texas Restaurant Association 2025). With a median food cost of 32.0% in full service (NRA 2024), the real promoted combo frequently exceeds the 32% ceiling that Masterestaurant sets as the maximum. The decision this analysis triggers: cost the combo by contribution margin in dollars per transaction, not by percentage over list price.

Masterestaurant Study / Sector Synthesis · Expert synthesis · cited industry sources · 12 min read · 2026-07-09

What follows reads real public industry data —National Restaurant Association, Toast, Rezku, Black Box Intelligence, Texas Restaurant Association— through a senior consultant's lens; it is not primary research with its own sample. The figures come from those cited sources, and Masterestaurant's contribution is the reading itself: it organizes the numbers by segment and turns them into pricing decisions.

The combo discount is not the problem: the method used to cost it is. The operator divides theoretical food cost by list price, sees a low number, and celebrates, but the live real cost —delivery, card, waste— tells a different story. In limited service, the segment where combos get promoted most, the ratio already sits at 32.4% of sales before a single leak gets added (NRA 2024).

SIDE-BY-SIDE COMPARISON

Side-by-side comparison

	THEORETICAL COST (TRADITIONAL METHOD)	LIVE REAL COST (MASTERESTAURANT READING)
Combo base food cost	✕ 32.0% sales, full service (NRA 2024)	✓ 32.4% sales, limited service (NRA 2024)
Marketplace delivery commission	✕ 0% (assumes dine-in)	✓ 15%–30% per order, 30% standard (Rezku 2026)
Card swipe fee	✕ Not included	✓ 2.35% per transaction (Texas Restaurant Assn. 2025)
Waste and overproduction	✕ Ignored in the recipe cost	✓ ≈$162 billion/year US industry (Restaurant HQ 2025)
Associated labor cost	✕ Not loaded onto the plate	✓ 36.5% sales, full service (NRA 2024)
Occupancy (rent + expenses)	✕ Outside the combo calculation	✓ 6%–10% of sales, healthy ≤10% (Toast benchmarks)
Utilities (energy, gas, water)	✕ Not considered	✓ 2%–5% of revenue (Toast 2025)

Finding 1 — Why traditional combo costing lies about its margin

Traditional costing lies because it divides theoretical food cost by list price and books a profit that the live real cost disputes. Three leaks hit at once and almost never get seen together: the bundle's cross-discount, the delivery commission at 15%–30% (Rezku 2026), and the card swipe fee, 2.35% per transaction (Texas Restaurant Association 2025). A combo priced at 30% food cost on the list SEEMS healthy until it sells through an app carrying that same commission plus a 12% discount off the sticker price — that's where the pretty number breaks. In limited service, the segment where combos get promoted hardest, median food cost already weighs 32.4% of sales (National Restaurant Association 2024), so there's no cushion left to absorb three blind leaks at once, let alone one at a time. Over the NET price —what's left after the bundle discount— is where the contribution margin's survival gets decided, not over the LIST price the traditional recipe cost still uses.

Finding 2 — List price versus net price: where the margin really contracts

Price a combo at $15 with a 12% cross-discount and what actually lands in the register is $13.20; if the dollar food cost was set against the original $15, the real percentage climbs the moment someone does the subtraction. The rule I apply at Masterestaurant fits in one line: cost against what hits the register, never against what the menu says. With limited-service median food cost already at 32.4% of sales (NRA 2024), a 12% discount pushes that ratio up before delivery or card even enter the math. List price is marketing; net price is accounting, and only the second one covers payroll, which in full service already runs 36.5% of sales (NRA 2024). DoorDash and Uber Eats charge 15% to 30% per order —30% is standard— and Grubhub runs 15%–25% (Rezku 2026): that is where the combo's biggest leak lives, exactly in the channel that costs most to promote.

Finding 3 — The delivery commission: the combo's biggest and most ignored leak

What would happen if that same combo sold only dine-in? Real food cost would fall back to the theoretical line, near 30%, and the margin would survive intact; but it sells mostly through the app, so the commission isn't a hypothesis, it's half the real story, and static recipe costing NEVER charges it to the channel. Run the math on a $15 combo at the standard 30% commission: the marketplace keeps $4.50 before the operator covers a single gram of food, and that hole stacks on top of the limited-service food cost of 32.4% of sales (NRA 2024) until the margin is gone. At Masterestaurant we measure this channel by channel, never on average: profitable dine-in, bleeding cash in the app. Two line items explain most of the 7.4 points static recipe costing never books: the card swipe fee, 2.35% per transaction (Texas Restaurant Association 2025), and the combo's waste.

Finding 4 — Swipe fee and waste: the 7.4 points the operator never sees

The card fee alone costs the industry roughly $187 billion a year (National Restaurant Association), and food waste adds another $162 billion annually to the US restaurant sector (The Restaurant HQ 2025) — a figure that grows in combos because they're produced by volume and unsold portions get tossed regardless. Each leak, seen alone, SEEMS minor: 2.35% here, a handful of grams there. Added to the delivery commission of 15%–30% (Rezku 2026), they explain why a combo theoretical at 30% ends up living at 37% or higher. We deduct both BEFORE approving any promotion, not after launching it, because after launch there's no margin left to fix. A combo at 45% food cost can beat one at 28%, and the reason fits in one word: dollars. The traditional method reads percentage and tosses out anything above 32% on sight; Masterestaurant reads what actually reaches the register.

Finding 5 — Percentage of sales versus dollars of margin per transaction

If that 45% combo leaves $6.50 of margin and sells 40 units a day, it contributes $260; a 28% dish that leaves $4.00 and sells 15 units contributes just $60 — the pretty percentage loses, the DOLLAR wins. With full-service payroll at 36.5% of sales (NRA 2024) and healthy occupancy under 10% (Toast), what actually pays those fixed costs is the margin dollar, never the ratio. The bank doesn't charge in percentages, it charges in dollars, and that's why I insist on costing and deciding in dollars per transaction, even when the percentage looks uncomfortable at first. Live real cost gets calculated by starting from the NET price per channel and subtracting the three leaks BEFORE looking at food cost, not after, when it's too late to fix the price. Subtract the bundle discount from the list price first, to find real net revenue.

Finding 6 — How to cost a combo with the live real-cost method, step by step

Apply the channel commission next: 15%–30% for delivery (Rezku 2026) or the 2.35% card fee for dine-in (Texas Restaurant Association 2025). Add a waste cushion to theoretical food cost after that, since the sector loses $162 billion a year to spoilage (The Restaurant HQ 2025) and combos are no exception. Express the result, finally, in dollars of contribution margin per transaction, NEVER in a bare percentage. That's the framework we apply at Masterestaurant before approving any promotion, with limited-service median food cost —32.4% (NRA 2024)— as the baseline, and the ecosystem's costing tool automates these four steps by channel. In a market that has already contracted, a badly costed combo no longer gets forgiven: full service is now roughly 18% smaller than in 2019 (Technomic 2024), and reopening costs between $75,000 and $150,000 for a small takeout spot (Rezku 2025). There's no spare margin to give away on blind promotions, and even less when replacing one hourly employee costs US$2,305 (Black Box Intelligence 2024).

Finding 7 — What this means for the owner in a market that has already contracted

Every dollar a badly costed combo leaks is a dollar less to retain the team that actually delivers. Masterestaurant's synthesis of real sources (NRA, Toast, Rezku, Black Box, Texas Restaurant Association) points to one stubborn discipline: cost on the net price per channel, subtract the three leaks, decide in dollars of margin. Review your best-selling combo today with the live real cost and adjust the price per channel before the next campaign launches; theoretical food cost already lied to you once. Over the LIST price is where the traditional method costs the combo; over the NET price, after the bundle discount, is where the live real cost costs it, and that net is exactly where the contribution margin truly contracts. Theoretical cost takes for granted that everything sells dine-in. Live real cost doesn't: it loads the delivery commission, 15%–30% per Rezku 2026, onto the channel where the combo gets promoted most in QSR.

Finding 8 — Why the traditional method and the live real cost diverge by 7.4 points

Card swipe fee at 2.35% per transaction (Texas Restaurant Association 2025) and waste: two lines the static recipe cost leaves out and the live cost deducts, the exact reason behind those 7.4 points the operator never sees. A combo at 45% food cost can be worth running if its absolute margin lifts the average ticket and speeds table turnover, something the traditional method never catches because it only reads percentage of sales; Masterestaurant reads dollars of margin per transaction, and that dollar is what pays the bills.

POINT BY POINT

Theoretical vs live real cost: verdict by criterion

COSTING BASE

A · THEORETICAL COST (TRADITIONAL METHOD)	B · MASTERESTAURANT
Combo list price	Net price after bundle discount

Verdict: Live real cost wins: margin is defined on net, not on list.

SALES CHANNEL

A · THEORETICAL COST (TRADITIONAL METHOD)

Assumes 100% dine-in

B · MASTERESTAURANT Deducts delivery 15%–30% per channel (Rezku 2026)

Verdict: Live real cost wins: the combo is promoted mostly on delivery.

DECISION METRIC

A · THEORETICAL COST (TRADITIONAL METHOD)

Food cost % over sales

B · MASTERESTAURANT Contribution margin in USD per transaction

Verdict: Live real cost wins: absolute dollars decide the cash, not the percentage.

LEAKS INCLUDED

A · THEORETICAL COST (TRADITIONAL METHOD)

Theoretical food cost only

B · MASTERESTAURANT Food cost + delivery + swipe fee + waste

Verdict: Live real cost wins: real food cost rises those 7.4 hidden points.

SIDE-BY-SIDE COMPARISON

Traditional method (theoretical cost) UNDERSTATES FOOD COST

- ✕ Adds each combo item's food cost over the list price.
- ✕ Assumes every sale happens dine-in, with no delivery commission.
- ✕ Ignores the 2.35% per-transaction card swipe fee (Texas Restaurant Assn. 2025).
- ✕ Does not deduct the combo's waste or overproduction.
- ✕ Reports a 'pretty' food cost that does not survive the real P&L.

Masterestaurant reading (live real cost) MASTERESTAURANT

- ✓ Costs by contribution margin in dollars per transaction, not by percentage.
- ✓ Deducts the delivery commission (15%–30%, Rezku 2026) channel by channel.
- ✓ Includes the card swipe fee and the combo's real waste.
- ✓ Keeps the combo food cost under the 32% maximum ceiling.
- ✓ Decides on prime cost and break-even, not on list price.

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	THEORETICAL COST (TRADITIONAL METHOD)	LIVE REAL COST (MASTERESTAURANT READING)
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THE NUMBERS THAT MATTER

The true-cost scorecard: industry figures by segment

32.0%
Median food cost, full service (2024)

32.4%
Median food cost, limited service (2024)

30%
Standard marketplace delivery commission per order

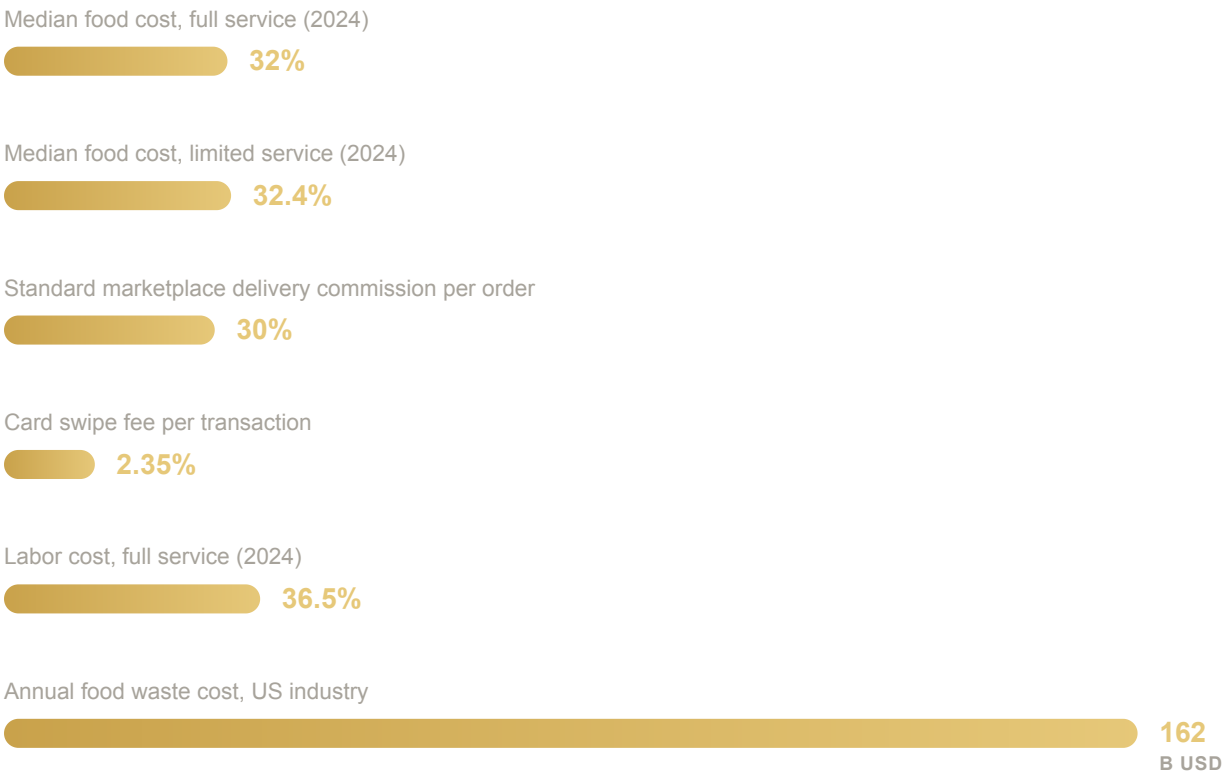
2.35%
Card swipe fee per transaction

36.5%
Labor cost, full service (2024)

162
B USD
Annual food waste cost, US industry

VISUALIZATION

The numbers, visualized



Sources: National Restaurant Association 2024 · Rezku — Third-Party Delivery Fees 2026 · Texas Restaurant Association 2025 · The Restaurant HQ — Food Waste Statistics 2025

Chart by masterestaurant.com

REAL CASE

“The mistake I see over and over: the owner builds a combo, divides theoretical food cost by list price, sees 28% and celebrates. I ask him to subtract the Uber Eats commission from the channel where he sells it most, and the card swipe fee, and that 28% becomes 35.4%. That's when he understands why the location moves volume and generates no cash. The combo wasn't wrong; it was mis-costed.”

— Diego F. Parra, Masterestaurant

HOW TO APPLY IT IN YOUR RESTAURANT

How to place your combo in the live real cost

1. **Cost over net price, not list**
   Take the combo price AFTER the bundle discount and calculate food cost over that net. Using the 32.0% full-service median (NRA 2024) as a reference, verify that the real combo does not exceed the 32% ceiling Masterestaurant sets as the per-plate maximum.

2 **Load delivery and card onto the channel**
Subtract the marketplace commission (15%–30%, 30% standard per Rezku 2026) on each delivery order and the 2.35% per-transaction card swipe fee (Texas Restaurant Assn. 2025). A combo profitable dine-in can lose money on delivery: cost it channel by channel.

3 **Deduct waste and overproduction**
Waste costs the US industry ≈$162 billion a year (Restaurant HQ 2025). Estimate the combo's real shrinkage —lost portions, overproduction of bundle items— and add it to the effective food cost before deciding whether the combo stays.

4 **Decide by contribution margin, not percentage**
A combo at 45% food cost can be profitable if its absolute contribution margin lifts the average ticket and table turnover. Read dollars per transaction, anchor the decision to break-even, and use the Masterestaurant prime-cost framework for the final verdict.

FAQ

Frequently asked questions about the true cost of combos and promotions

By how much does the traditional method understate combo food cost?

Up to 7.4 percentage points. Theoretical cost ignores the delivery commission (15%–30%, Rezku 2026), the card swipe fee (2.35%, Texas Restaurant Assn. 2025) and waste, which together push the real food cost above the 32% ceiling.

What is the maximum recommended food cost for a combo?

32% per plate is the maximum per the Masterestaurant framework, aligned with the industry median of 32.0% in full service and 32.4% in limited service (NRA 2024). Above that ceiling, the combo erodes contribution margin.

Why does a dine-in profitable combo lose money on delivery?

Because the marketplace charges 15%–30% per order (Rezku 2026), 30% standard. That commission comes straight out of the combo's margin. A combo at 30% food cost dine-in can run out of cash on delivery if not costed channel by channel.

Should labor and rent be loaded onto the combo cost?

Not onto the plate. Labor (36.5% of sales in full service, NRA 2024) and occupancy (6%–10%, Toast) go to the business break-even, not the combo recipe cost. The combo carries food cost, delivery, card and waste.

DATA & SOURCES

Sector data 2026 (official sources)

Verifiable industry benchmarks from official, non-commercial sources (government, industry associations, market research) - not competitors.

Metric	Benchmark 2026	Source
Inflación food-away-from-home 2024	**+4.1% en 2024**	USDA ERS 2025 (vía Apicbase)
Operadores con costos laborales al alza	**99% reportó gastar más en mano de obra (2024)**	TouchBistro 2024 (vía Apicbase)
Food cost óptimo del sector	**28–35% (promedio full-service 32.4%)**	National Restaurant Association
Costo laboral	**25–35% de los ingresos**	U.S. Bureau of Labor Statistics
Ventas del sector (EE.UU.)	**proyección ≈US$1,55 billones en 2026 pese a presión de costos**	National Restaurant Association — SOI 2026
Prime cost objetivo (food + labor)	**55–65% de ventas (meta sana ≤60%)**	Toast · Restaurant Payroll Guide