



12th October 2026

96% Of Irish Adults Let Money Slide To Avoid Social Awkwardness, Costing The Nation €600 Million Every Year

New AIB research reveals Ireland's 'Politeness Premium' - an average adult loses €150 every year to overpaying on shared bills and uncollected personal debts.

- *96% of adults in Ireland avoid asking for owed money below a certain amount, with only 4% (1 in 25) always asking regardless of the sum.*
- *90% of Irish adults will let up to €50 slide rather than have an awkward money conversation, yet the average adult is currently owed over €100 in uncollected casual debts.*
- *We call it generosity, but feel it as awkwardness: Overpayers outnumber underpayers 2 to 1, and 4 in 10 say unspoken debt has soured a relationship.*
- *Close friends (22%) and colleagues (18%) are cited as the hardest groups to ask for money back from — rising to 29% among women asking close friends.*
- *15 to 1 ratio: When something looks wrong on an account, 75% of adults say speaking to a real human provides the greatest reassurance, compared to just 5% choosing an automated chatbot.*

Social awkwardness around money is costing adults in Ireland an estimated €150 every year in overpaid split bills and uncollected personal debts, according to new behavioural science research commissioned by AIB. Nationally, Irish adults' desire to avoid socially awkward situations has created a 'Politeness Premium' costing the nation roughly €600 million every year.

The study of 1,009 adults across Ireland reveals that 96% of people avoid asking for money owed to them below a certain threshold, with only 4% stating they would always ask regardless of the amount. Most adults let up to €50 slide rather than have an awkward conversation, even though the average adult currently has over €100 in unchased debts owed by friends, family, or colleagues.

The research comes as AIB launches its new Everyday Banking campaign, **Built For Life**, under the bank's overarching brand platform, *For the life you're after*. Grounded in the insight that the life people are after isn't built overnight but in cumulative everyday moments, the campaign highlights how small, daily financial choices represent key moments of forward momentum.

Geographic and Demographic Divide

The research shows that how we handle peer-to-peer debts varies dramatically depending on county, age, and gender across Ireland:

- A geographical divide exists in financial assertiveness, with residents of Co. Galway holding Ireland's highest 'threshold of asking', willingly absorbing up to €32.50 in unpaid amounts before speaking up.

- In contrast, residents in Co. Wexford draw the line much earlier, refusing to let more than €12.50 slide.
- Adults in Co. Limerick are most likely in the country to insist on itemising group bills line-by-line (48%), whereas Co. Dublin residents prefer splitting bills evenly among the group (56%).

We call it generosity. We feel it as awkwardness.

When asked why they hesitate to chase small debts, Irish adults often frame their silence as kindness; citing "they'd do the same for me," "it evens out over time," or "I'd rather be generous than keep score." However, behavioural data reveals the underlying tension when payments arise:

- **The Peer-to-Peer Strain:** 4 in 10 adults say money left unspoken has soured how they feel about a relationship.
- **Group Bill Friction:** 2 in 3 feel discomfort when someone suggests itemising a group bill. Nearly half (46%) regularly overpay on shared bills or rounds to keep the peace, with 25 to 34 year-olds feeling the greatest pressure (74% overpaying regularly).
- **The Maths Doesn't Add Up:** Overpayers outnumber underpayers 2 to 1, with 4 in 10 stating they have never paid less than their fair share.
- **Hardest to Ask:** Close friends (22%) and colleagues (18%) are cited as the hardest groups to ask for money back from. Females find it particularly difficult to reclaim money from close friends, with 29% expressing discomfort.

AIB Everyday Banking, including digital features such as Zippay Split and Zippay Request, turns polite hesitations into seamless transfers, removing the social friction from daily finances and protecting both the money and the relationship.

Navigating Everyday Twists and Turns

Everyday banking is about more than peer-to-peer payments; it is also about having confidence when unexpected moments arise. With financial fraud on the rise, spotting an unfamiliar transaction can cause immediate stress.

The research reveals a clear demand for human reassurance during critical financial moments:

- **The Human Preference:** Three in four adults (75%) say it is most reassuring to speak directly to a real person when resolving unfamiliar account activity, compared to just 5% who would choose an automated chatbot — a preference gap of 15 to 1.
- **Reassurance of Accessibility:** 9 in 10 state that simply knowing customer support is easily accessible reduces their anxiety significantly or completely. Knowing human support is available is rated nearly as reassuring (4.5/5) as having the issue completely resolved (4.6/5).

With a dedicated 24-hour AIB fraud helpline with real people ready across phone and branch networks, AIB turns uncertainty into immediate reassurance, clarity, and next steps.

Commenting on the research, **Dan Bennett, Global Head of Behavioural Science with Ogilvy Consulting**, said, *"People rarely describe their silence around money as awkwardness; they describe it as generosity. But the cost of that politeness is real, showing up both in people's bank accounts and in their relationships. In Ireland, the fear of appearing impolite leads many of us to pay a 'Politeness*

Premium'. Having savvy everyday banking tools that make payments easy and seamless removes that emotional burden, taking the social cost out of daily conversations."

Orlaith Ryan, Chief Customer Officer at AIB, commented, *"The behavioural science research that AIB's new Everyday Banking campaign is rooted in highlights how social dynamics impact our daily finances, create social friction and can even cost people money. That's why at AIB we have designed our updated complete banking experience around real customer behaviours."*

By combining easy to use digital tools such as the AIB Mobile App and AI support tool, Abi, with readily accessible human support across our branches and phonelines, we ensure customers never have to choose between digital convenience and human reassurance. Whether it's removing the awkwardness from daily payments or providing the safety net of a real person when things feel urgent or personal, our goal is to give customers total clarity, confidence, and peace of mind, delivering a complete banking experience that is truly Built For Life."

For full information on AIB's Everyday Banking offering, visit <https://www.aib.ie/ways-to-bank/mobile-banking>.

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NOTES TO EDITORS

- **Methodology:** Quantitative survey of N=1,009 adults aged 18+ in the Republic of Ireland, conducted by Bounce Insights on behalf of AIB and Ogilvy.
- **Politeness Premium Calculation:** Modelled estimate combining average estimated overpayments on shared bills and unchased casual debts over 12 months. National figure calculated against CSO adult population data (3.9m adults).

NOTES TO EDITORS: STATISTICAL CALCULATION APPENDIX

1. Survey Methodology: Quantitative research conducted by Bounce Insights on behalf of AIB and Ogilvy among a nationally representative sample of **N=1,009 adults aged 18+** in the Republic of Ireland. Quotas set on Age, Gender, and Region.

2. Calculation of Headline & Sub-Heading Statistics:

- "96% Let Owed Money Slide" / "Only 4% Always Ask":

- *Survey Question:* "What is the largest amount you'd simply let go, rather than asking for it back?"
- *Calculation:* Exactly 4.0% of respondents selected "*I would always ask, no matter the amount*". The remaining 96.0% (968 of 1,009 respondents) selected a monetary threshold (€5 to €200+) below which they let money slide. Thus, **96% (24 in 25) do not always ask for money owed.**
- **"€600 Million National Politeness Premium":**
- *Per-Adult Model:* Calculated using trimmed mean annual estimates combining:
 1. Average annual overpayments on shared bills/rounds (~€50–€68/year).
 2. Average uncollected casual debts (~€82–€100/year).
 3. Combined per-adult annual average = **~€153.85 per adult per year** (reported as €150).
- *National Scaling:* Multiplied by the Central Statistics Office (CSO) Republic of Ireland adult population (18+) of **3.9 million adults**: €153.85 per adult × 3,900,000 adults = €600,015,000 ≈ €600 Million Nationwide
- **"90% Let Up to €50 Slide":**
- *Survey Question:* "What is the largest amount you'd simply let go, rather than asking for it back?"
- *Calculation:* Cumulative sum of respondents selecting thresholds between €0 and €50 (€5, €10, €20, €30, €50, or Always Ask). Exactly **89.8% (~90%)** specified a personal threshold of €50 or lower.
- **"Average Adult Owed Over €100 in Uncollected Debts":**
- *Survey Question:* "Roughly how much money in total do you estimate friends, family or colleagues owe you that you've never chased up in the past 12 months?"
- *Calculation:* Banded response midpoints (€5, €18, €38, €75.50, €150.50, €350.50, €750, €1200) averaged across respondents reporting unchased debts produced a mean of **€102.40 per adult.**
- **"4 in 10 Say Unspoken Debt Soured Relationship":**
- *Survey Question:* "Has a friend or family member not paying you back, however small the amount, ever changed the way you feel about that relationship?"
- *Calculation:* 28.5% answered "*Yes, slightly for the worse*" or "*Yes, significantly for the worse*". When combined with respondents reporting active relationship strain/tension over bill splitting, **38.2% (~4 in 10)** reported negative relationship impacts.
- **"15 to 1 Preference Ratio (Human vs. Chatbot)":**

- *Survey Question:* "How reassuring would you find each of the following if you spotted a suspicious transaction?"
- *Calculation:* 75.2% selected "*Speaking directly to a real person*" as their most reassuring option, compared to 5.0% selecting "*Automated 24/7 chatbot support*".
75.2% (Human Support) ÷ 5.0% (Chatbot) = 15.04 to 1 Ratio
- **"Hardest to Ask: Close Friends (22%) and Colleagues (18%) / 29% for Women":**
- *Survey Question:* "Who do you find it hardest to ask for money back from?"
- *Calculation:* "A close friend" was selected by **21.5% (~22%)** overall, and **28.8% (~29%)** among female respondents. "A colleague" was selected by **17.5% (~18%)** overall. Close friends and colleagues represent the #1 and #2 most cited groups nationwide.