

Talking About Money Is More Taboo Than Politics, Religion and Weight

Gen Zers most comfortable discussing money matters

NEW YORK – October 27, 2025 – With the holiday season rapidly approaching, a new Bankrate survey finds that Americans are less comfortable discussing financial topics such as their bank account balances, salaries and credit card debt, compared with other potentially sensitive issues such as politics, religion and their weight.

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<https://www.bankrate.com/banking/financial-taboos-survey/>

About 3 in 5 U.S. adults (61%) say they would be uncomfortable talking about their bank account balances with family members or close friends, placing it as the most sensitive among the seven issues Bankrate asked about.

Details of one’s love life came in next, with 51% of U.S. adults saying they would be uncomfortable discussing the subject with family or close friends.

When it comes to other financial topics, 47% of respondents say they are uncomfortable discussing credit card debt, while 45% feel uneasy talking about their salary.

In contrast, Americans are less likely to say they would be uncomfortable delving into other potentially delicate matters such as their weight (31%), political views (24%) and religious views (18%).

“We always hear that it’s risky to bring up topics such as politics and religion at holidays and social gatherings, but our survey reveals that money and romance are much bigger taboos,” said Bankrate Senior Industry Analyst Ted Rossman. “We need to get better at talking about money. Not that you need to spill all of your financial details to total strangers, but it’s important to be able to talk about money goals and challenges with close friends and family.

Topic	Comfortable Discussing this Topic with Family or Friends	Uncomfortable Discussing this Topic with Family or Friends
Bank account balance	39%	61%

Love life	49%	51%
Credit card debt	53%	47%
Salary	55%	45%
Weight	69%	31%
Political views	76%	24%
Religious views	82%	18%

Younger generations and Gen Zers in particular (ages 18-28) are more comfortable discussing topics related to their finances than older generations.

Gen Zers (ages 18-28): More than half say they are comfortable discussing their bank account balances (52%), credit card debt (59%) and salaries (64%).

Millennials (ages 29-44): 41% are comfortable discussing their bank account balances, 54% are comfortable discussing their credit card debt and 59% are comfortable discussing their salaries.

Gen Xers (ages 45-60): 36% comfortable discussing bank account balances, 50% comfortable discussing credit card debt, 49% comfortable discussing salaries.

Baby boomers (ages 61-79): 33% comfortable discussing bank account balances, 50% comfortable discussing credit card debt, 51% comfortable discussing salaries.

When it comes to gender, men are much more comfortable than women discussing all three money categories:

- Salary (59% of men and 52% of women are comfortable)
- Credit card debt (58% of men and 48% of women are comfortable)
- Bank account balance (45% of men and 34% of women are comfortable)

Another potentially awkward money topic is lending money to someone with the expectation of being paid back (by cash, check, credit card, Venmo, etc.), or footing the bill for a group expense with the same expectation (a restaurant bill, event tickets, a group gift, etc.). About 7 in 10 U.S. adults (69%) have found themselves in this position at some point.

However, more than half (55%) who have done so experienced at least one negative event in the process, including 44% who lost money, 26% who suffered a damaged relationship, 7% who experienced a lower credit score and 4% who got into a physical altercation.

“Only [lend money](#) you can afford to lose,” Rossman added. “It’s like they say on the airplane – put your oxygen mask on before helping others. If offering financial assistance doesn’t fit in your budget right now, it’s okay to delicately say no or offer to help in another fashion. And if you do offer financial help, you need to be okay with never seeing the money again.”

Methodology:

This survey has been conducted using an online interview administered to members of the YouGov Plc panel of individuals who have agreed to take part in surveys. All figures, unless otherwise stated, are from YouGov Plc. The total sample size was 2,474 U.S. adults, of whom 1,695 have lent money and/or paid for a group expense with the expectation of being paid back. Fieldwork was undertaken between September 15-17, 2025. The survey was carried out online and meets rigorous quality standards. It gathered a non-probability-based sample and employed demographic quotas and weights to better align the survey sample with the broader U.S. population.

About Bankrate:

Bankrate has guided savers and spenders through the next steps of their financial journeys since 1976. Whether it's rates or information on mortgages, investing, credit cards, personal loans, or insurance, the company offers various free resources to help consumers reach their goals. From product comparison tools to award-winning editorial content, Bankrate provides objective information and actionable next steps. It’s why over 100 million people put their trust in Bankrate every year.

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