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## MONEY AND HUMAN RELATIONSHIPS: NAVIGATING VALUE, POWER, AND EMOTION IN MODERN SOCIETY

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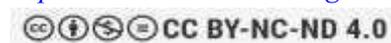
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### Abstract

*This paper explores the dynamic interplay between money and human relationships. From familial bonds to romantic connections and friendships, the role of money often shapes, influences, and sometimes disrupts the emotional fabric of human interactions. Drawing from psychological, sociological, and economic perspectives, this study delves into how monetary concerns impact trust, power dynamics, communication, and relational stability. The paper aims to provide a holistic understanding of how financial issues can both unite and divide people, with recommendations for fostering healthier financial dialogues and expectations within interpersonal relationships.*

**Keywords:** Money, human relationships, financial conflict, trust, power dynamics, relational health, emotional capital

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### I. INTRODUCTION

Human relationships are fundamentally emotional and social constructs, yet they are increasingly affected by material considerations—chief among them, money. While money is a medium of exchange and a measure of economic value, it also holds psychological and symbolic power in human interactions. In contemporary society, where material success often equates with personal worth, money has come to influence how people relate to one another in families, friendships, workplaces, and intimate partnerships.[1]

This paper investigates the multifaceted relationship between money and human connections, seeking to understand how financial resources and attitudes towards money shape relational outcomes. It considers both the unifying and divisive effects of money, offering a balanced perspective grounded in empirical research and theoretical insights.

Human relationships are inherently emotional and social, yet money increasingly shapes their dynamics in modern society. While money is primarily a medium of exchange and a measure of economic value, it also carries symbolic meaning, influencing perceptions of status, security, and self-worth. This dual role makes financial considerations a powerful factor in how people interact within families, friendships, workplaces, and romantic partnerships, often determining the stability and quality of these bonds.[2]

In families, money can serve as both a unifying and divisive force. Financial stability often provides a foundation for security and trust, while financial strain can lead to conflict and stress. Decisions about spending, saving, or sharing resources reflect underlying values and priorities, which can either strengthen familial cohesion or expose differences in expectations. Thus, money becomes a lens through which deeper relational issues are revealed.

Friendships, too, are affected by financial dynamics. While genuine connections are built on trust and shared experiences, disparities in financial resources can create tension. For example, differences in spending habits or lifestyle choices may challenge the balance of reciprocity in friendships. At the same time, generosity and financial support can reinforce bonds, demonstrating care and commitment. Money, therefore, can both complicate and enrich these social ties.[3]

In workplaces, money is often tied to recognition, power, and motivation. Salaries, bonuses, and financial incentives influence not only individual satisfaction but also interpersonal relations among colleagues. Perceptions of fairness in compensation can foster trust and collaboration, while inequities may breed resentment and competition. Here, money functions as both a practical necessity and a symbolic marker of value within organizational hierarchies.

Romantic relationships perhaps most vividly illustrate the complex interplay between money and human connection. Financial compatibility, shared attitudes toward spending and saving, and equitable contributions to household expenses all affect relationship satisfaction. While money can provide stability and opportunities for shared growth, disagreements over financial priorities often become sources of conflict. Ultimately, the role of money in relationships underscores its dual nature: a practical resource and a symbolic force that shapes emotional and social bonds.[4]

## II. THEORETICAL FRAMEWORK

To analyze the connection between money and human relationships, three key theoretical frameworks are employed:

**1. Social Exchange Theory:** Proposes that relationships are based on the cost-benefit analysis of exchanges. Money becomes a tangible medium in this exchange, influencing perceptions of equity and fairness.

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Social Exchange Theory proposes that relationships are maintained through a cost-benefit analysis, where individuals evaluate the rewards they receive against the costs they incur. This framework suggests that people seek relationships that maximize benefits such as emotional support, companionship, or financial stability, while minimizing burdens like conflict, stress, or inequality. The balance of these exchanges determines whether a relationship is perceived as fair and satisfying, or imbalanced and unsustainable.[5]

Within this model, money becomes a tangible medium of exchange that directly influences perceptions of equity and fairness. Financial contributions, whether in households, friendships, or romantic partnerships, are often seen as indicators of commitment and responsibility. When one partner contributes significantly more or less than the other, feelings of inequity may arise, potentially leading to dissatisfaction or conflict. Thus, money serves not only as a practical resource but also as a symbolic measure of relational balance.

Equity theory, closely tied to Social Exchange Theory, emphasizes that fairness in exchanges is critical to relationship stability. If individuals perceive that they are giving more than they receive—whether financially or emotionally—they may feel exploited or undervalued. Conversely, when contributions are balanced, trust and satisfaction grow. Money, in this sense, becomes a visible marker of fairness, shaping how partners interpret their roles and responsibilities within the relationship.

Ultimately, the integration of financial considerations into relational exchanges highlights the dual role of money as both a practical necessity and a symbolic tool. It can unify partners when managed equitably, reinforcing trust and cooperation, or divide them when imbalances occur. By recognizing the influence of money in relational dynamics, individuals and counselors alike can better understand how perceptions of fairness and equity shape the quality and longevity of human connections.

**2. Attachment Theory:** Suggests that financial stability or instability can activate attachment behaviors. Those with anxious or avoidant attachment styles may exhibit unhealthy money-related habits in relationships.

Attachment Theory provides a useful framework for understanding how financial stability or instability can trigger attachment-related behaviors in romantic relationships. At its core, the theory suggests that individuals develop attachment styles—secure, anxious, or avoidant—based on early

experiences with caregivers. These styles influence how people respond to stress and seek closeness in adulthood. Money, as a source of security and potential stress, often becomes a key factor that activates these attachment patterns.[6]

For individuals with an anxious attachment style, financial instability may heighten feelings of insecurity and fear of abandonment. They might respond by becoming overly preoccupied with financial matters, seeking constant reassurance from their partner, or engaging in controlling behaviors around money. This can create tension in the relationship, as financial stress amplifies their underlying need for closeness and validation.

Conversely, those with avoidant attachment styles may react to financial instability by withdrawing or distancing themselves emotionally. They might avoid discussing money altogether, resist joint financial planning, or insist on maintaining separate finances to preserve independence. While this strategy may reduce their immediate anxiety, it can undermine trust and cooperation in the relationship, leaving their partner feeling unsupported or excluded.

Ultimately, financial stability plays a significant role in shaping how attachment behaviors manifest in relationships. Securely attached individuals are more likely to approach financial challenges collaboratively, viewing money as a shared responsibility rather than a source of conflict. By recognizing how attachment styles influence money-related habits, couples and counselors can better address underlying insecurities, fostering healthier financial management and stronger emotional bonds.

**3. Symbolic Interactionism:** Examines how individuals assign meaning to money within relationships. Money may symbolize control, love, status, or security depending on the cultural and personal context.

Symbolic Interactionism provides a lens for understanding how individuals assign meaning to money within relationships. Rather than viewing money solely as a practical resource, this perspective emphasizes its symbolic role in shaping interactions. Depending on personal experiences and cultural context, money may represent love, care, control, or independence. These meanings influence how partners interpret financial behaviors, such as spending, saving, or sharing, and can deeply affect relational satisfaction.

For some, money symbolizes security and stability. In this context, financial contributions are seen as acts of responsibility and commitment, reinforcing trust within the relationship. Couples who view money as a symbol of security may prioritize joint financial planning and saving, interpreting these actions as investments in their shared future. This symbolic meaning fosters cooperation and strengthens the bond between partners.

In other cases, money may represent control or power. When one partner earns or manages significantly more, financial decisions can become a means of asserting dominance. This dynamic often leads to conflict, as the symbolic meaning of money shifts from shared resource to a tool of influence. Symbolic Interactionism highlights how these interpretations are not inherent to money itself but are socially constructed through interaction and negotiation.

Finally, money can also symbolize love and care, particularly when financial generosity is equated with affection. Gifts, shared expenses, or financial support may be interpreted as expressions of commitment and emotional investment. However, if these gestures are absent or perceived as unequal, partners may feel undervalued. By examining the symbolic meanings attached to money, Symbolic Interactionism reveals how financial behaviors are intertwined with emotional and cultural narratives, shaping the quality and dynamics of relationships.

### **III. MONEY IN FAMILIAL RELATIONSHIPS**

#### **Parent-Child Dynamics**

Parents often use money to express care or maintain control. Financial support during adolescence and early adulthood can significantly impact children's sense of autonomy or dependency. Studies show

that while financial assistance often helps children succeed academically or professionally, it may also delay psychological independence and promote entitlement if not managed with clear boundaries (Lareau, 2011).

Parent-child dynamics often involve money as both a practical resource and a symbolic tool. Parents frequently use financial support to express care, providing for their children's needs and helping them pursue education or career opportunities. This support can foster feelings of security and gratitude, reinforcing the bond between parent and child. At the same time, money can also be used as a means of control, with parents setting conditions or expectations around financial assistance, which may influence children's autonomy and decision-making.

Financial support during adolescence and early adulthood plays a particularly significant role in shaping children's sense of independence. On one hand, it can empower young adults to focus on academic or professional goals without the burden of financial stress. Studies show that such assistance often contributes to higher achievement and smoother transitions into adulthood. On the other hand, when financial help is excessive or unconditional, it may delay psychological independence, leaving children reliant on their parents for longer than necessary.

This reliance can sometimes foster entitlement, where children come to expect ongoing financial support regardless of circumstances. Without clear boundaries, parental assistance may unintentionally undermine the development of responsibility and self-sufficiency. For example, young adults who do not learn to manage money independently may struggle with financial decision-making later in life, perpetuating dependency on their parents.

Ultimately, the role of money in parent-child dynamics reflects a delicate balance between care and control. While financial support can be a powerful tool for nurturing success and stability, it must be managed thoughtfully to avoid hindering autonomy. Establishing boundaries and encouraging financial responsibility ensures that children benefit from parental assistance while still developing the independence necessary for adulthood. This balance strengthens relationships by combining care with respect for individuality.

### **Intergenerational Expectations**

In many cultures, children are expected to support aging parents financially. This reciprocal relationship can reinforce familial bonds but may also lead to strain if financial resources are limited or unevenly distributed among siblings. A 2021 Pew Research Center study found that over 60% of middle-aged adults in the U.S. provide financial support to both aging parents and adult children, increasing emotional stress and relationship conflicts.

Intergenerational expectations around financial support are deeply embedded in many cultures, where children are often expected to provide for aging parents. This reciprocal arrangement reflects values of filial piety, gratitude, and responsibility, reinforcing familial bonds across generations. Financial assistance in this context is not merely practical but symbolic, representing care and respect for elders. It ensures that parents feel secure in later life while affirming the continuity of family ties.

However, these expectations can also create strain, particularly when financial resources are limited or unevenly distributed among siblings. Disparities in income or willingness to contribute may lead to conflict, resentment, or feelings of unfairness within families. The burden of responsibility often falls disproportionately on certain children, which can disrupt sibling relationships and create long-term tension. In such cases, the cultural ideal of reciprocity collides with economic realities, complicating family dynamics.

Recent studies highlight the growing pressures of these intergenerational obligations. A 2021 Pew Research Center report found that over 60% of middle-aged adults in the U.S. provide financial support to both aging parents and adult children. This dual responsibility—often referred to as the “sandwich generation”—places significant emotional and financial stress on caregivers. Balancing the

needs of two generations can lead to burnout, strained marriages, and conflicts over resource allocation, underscoring the complexity of modern family obligations.

Ultimately, intergenerational financial expectations reflect both cultural values and socioeconomic conditions. While they can strengthen bonds and ensure continuity of care, they also risk creating stress and conflict when resources are stretched thin. Addressing these challenges requires open communication, equitable distribution of responsibilities among siblings, and, in some cases, broader social policies to support families. By balancing tradition with practicality, families can honor cultural expectations while safeguarding the well-being of all members.

#### **IV. MONEY AND ROMANTIC RELATIONSHIPS**

##### **Financial Compatibility**

One of the most cited reasons for divorce is financial conflict. Disagreements over spending habits, savings, and debt management often reveal deeper issues of trust and value alignment. Couples with similar financial goals and open communication report higher relationship satisfaction (Dew, Britt, & Huston, 2012).

Financial compatibility includes not just income levels, but also financial values, risk tolerance, and budgeting styles. Misalignment can create power imbalances where one partner controls financial decisions, leading to resentment or dependency.

##### **Gender Roles and Economic Power**

Historically, men were seen as primary breadwinners, with economic power influencing their roles in romantic relationships. However, as more women participate in the workforce and out-earn their male partners, traditional power dynamics are shifting. These shifts can lead to tension, particularly when societal expectations do not align with economic realities (Tichenor, 2005).

##### **Money as a Symbol of Love or Control**

Gift-giving and financial support are often interpreted as acts of love, but they can also be used manipulatively. Financial abuse, a form of intimate partner violence, involves controlling access to money, limiting a partner's earning ability, or using debt as leverage. Understanding the symbolic use of money in romantic settings is essential for evaluating the health of a relationship.

##### **Friendship and Financial Expectations**

While friendships are ideally grounded in mutual affection, financial disparities can create discomfort or distance. When one friend consistently pays for outings or offers loans, the relational balance may shift, leading to guilt, resentment, or dependence. Informal lending among friends often lacks formal agreements, increasing the risk of conflict.

A survey by Bankrate (2022) reported that 44% of Americans who loaned money to friends experienced negative consequences in the relationship, with 27% losing contact altogether.

Sharing economic experiences (e.g., travel, dining, entertainment) can strengthen friendships, but transparency and mutual understanding about financial limits are key to maintaining harmony.

##### **Workplace Relationships and Money**

Money is central to workplace relationships in the form of salaries, bonuses, and job security. Perceptions of fairness in pay can affect morale, loyalty, and peer interactions. Inequitable compensation fosters resentment and undermines team cohesion.

Moreover, financial incentives are often used to shape behavior. However, overemphasis on monetary rewards can erode intrinsic motivation and reduce collaboration. Employees may compete rather than cooperate, leading to a toxic work environment.

The 2023 Gallup State of the Global Workplace Report noted that workers who feel adequately compensated and recognized financially are significantly more engaged and productive than those who feel underpaid.

##### **Cultural Perspectives on Money and Relationships**

Cultural norms significantly shape how money is perceived and managed in relationships. In collectivist cultures, financial obligations to family members are seen as moral duties. In contrast, individualist cultures may prioritize financial independence and personal responsibility.

Dowries, bride prices, and wedding expenditures, common in South Asia and parts of Africa, exemplify the intersection of culture, money, and relational commitment. These practices, while culturally meaningful, can also impose financial burdens and stress on families.

Migration also plays a role. Immigrant families often navigate dual cultural expectations—supporting relatives in their home countries while adapting to new financial norms in their host societies.

### **Digital Finance and Changing Relationship Norms**

Technology has transformed the financial landscape of relationships. Couples now manage finances through apps, split bills digitally, and discuss money more openly via social media and forums. However, digital tools also introduce challenges, such as privacy concerns, hidden debts, or impulsive spending.

Online dating platforms have also altered expectations around financial status. Users often list income or career status as key attributes, reinforcing the association between money and desirability.

### **Emotional Costs of Financial Strain**

Financial stress is one of the leading causes of anxiety and depression, affecting interpersonal behavior and emotional availability. During economic downturns or job loss, individuals may withdraw from relationships due to shame or irritability. These periods test relational resilience, often revealing the strength of emotional bonds over material comfort.

Therapists and counselors increasingly include financial literacy and management in relationship counseling, highlighting the central role money plays in emotional and relational well-being.

## **V. STRATEGIES FOR FINANCIAL HARMONY IN RELATIONSHIPS**

1. **Open Communication:** Honest discussions about income, debts, and financial goals build trust and minimize misunderstandings.
2. **Joint Financial Planning:** Shared budgeting and saving for common goals strengthen partnerships and align values.
3. **Financial Education:** Learning basic financial principles empowers individuals to make informed decisions, reducing stress and dependency.
4. **Setting Boundaries:** Clear agreements around lending, gift-giving, and financial responsibilities maintain relational integrity.
5. **Therapeutic Interventions:** Couples therapy and financial counseling can resolve deep-seated money-related conflicts.

### **Conclusion**

Money is not simply an economic instrument—it is deeply embedded in the emotional and structural fabric of human relationships. Within families, friendships, workplaces, and romantic partnerships, financial matters often act as both a practical necessity and a symbolic marker of trust, care, and responsibility. The way individuals handle money—whether through generosity, frugality, or control—can reveal underlying values and shape the emotional tone of their interactions. Thus, money becomes a lens through which relational dynamics are expressed and interpreted.

At the same time, money can be a source of conflict when expectations or values diverge. Disagreements over spending, saving, or financial priorities often reflect deeper issues of autonomy, fairness, or power. Yet, when managed with transparency and mutual respect, money can serve as a tool for connection and shared growth. Couples who openly discuss financial goals, families who set clear boundaries around support, and colleagues who

negotiate fair compensation all demonstrate how financial cooperation can strengthen trust and collaboration.

The symbolic power of money also extends across cultural contexts. In some societies, financial generosity is equated with love and care, while in others, independence and self-sufficiency are prized. These cultural narratives influence how individuals interpret financial behaviors, shaping expectations within relationships. Understanding these symbolic meanings is essential for navigating diverse social settings, as it highlights the role of money not just as currency but as a cultural and emotional signifier.

Looking ahead, the digital age introduces new complexities into financial behavior and relationships. Online transactions, digital currencies, and virtual economies are reshaping how people manage and perceive money. These changes raise questions about trust, transparency, and ethics in digital relationships, where financial exchanges may lack the tangible cues of traditional interactions. Exploring these dynamics will be crucial for understanding how money continues to evolve as both a practical and symbolic force in human connection.

Future research should also examine intergenerational wealth transfers and cross-cultural monetary ethics. As families navigate inheritance, caregiving responsibilities, and financial support across generations, money becomes a central factor in sustaining or straining bonds. Similarly, globalization demands greater awareness of how different cultures assign meaning to financial practices. By investigating these nuances, scholars can deepen our understanding of how money influences relational resilience, ensuring that financial matters contribute to stronger, more equitable human connections in a rapidly changing world.

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