

Crossing the Tracks for *L*ove

what to do when you and your partner
grew up in different worlds

Ruby K. Payne, Ph.D.

Crossing the Tracks for Love: What to Do When You and Your Partner Grew Up in Different Worlds by Ruby K. Payne
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Praise for
Crossing the Tracks
for *Love*

Provocative, entertaining, and eye-opening. I wish I'd read this book when I began a cross-cultural relationship with a cowboy. It would have saved us much grief.

—Sara Davidson, author of *Cowboy and Loose Change*

As a psychotherapist, I deal with relationships for a living. Dr. Payne's work helped me understand the hidden rules many of my patients struggle with on a daily basis. It also prompted many funny conversations between my husband and me, such as about the time he took me to a Laundromat during our courtship. Having grown up in an upper-middle-class family, I had never been to one and was fascinated by it. He had grown up in a blue-collar family and had never known another way of washing his clothes!

—Dr. Jill Murray, author of *But I Love Him, Destructive Relationships*, and *But He Never Hit Me*

Crossing the Tracks for Love is groundbreaking. In it, Ruby Payne reveals essential keys for overcoming the hidden obstacles that cause conflict between people who truly love one another and are meant to be together. If a couple starts their relationship aware of this remarkable information, they can avoid years of unnecessary misunderstanding.

—Donna LeBlanc, M.Ed., psychotherapist and broadcaster, author of *The Passion Principle*

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Introduction

I'll never forget meeting the mother of my husband-to-be, Frank. She's a woman whom I dearly loved after we became better acquainted. At the time I was a 20-year-old student, waitressing my way through college by scrimping and saving my pennies. She looked me up and down and said, "Daddy's little rich girl, huh?" Those were the first words out of her mouth.

A heavysset woman with a formidable presence, "Mommy" was seated in a rocking chair on the front porch from which she could overlook the neighborhood. True enough, I was driving a Buick that belonged to my dad. But it was a big boat of a car, and nobody would have mistaken it for new. Her comment rendered me speechless.

When I didn't respond, she continued, "Where did you get those shoes?"

"Well, I bought them," I said. "They're Italian." I was proud of their stylishness.

"Those slacks! Where did you get those?"

"I made them," I replied. Back then I sewed all my clothes by hand.

Mommy only snorted at that: "Hmph."

After the tone of this introduction, I wondered, *Jeez Louise, what did I get myself into here?* Because I didn't know then that people in poverty often say something right off the bat to shock you and establish a power base, I felt as though she believed that I wasn't good enough to date her son. A moment later, as Frank and I were walking into the house, he said, "I would apologize, but it always looks this way." It was a mess inside. Pure chaos. It turns out Frank's mother was following a hidden rule of poverty: Before you can make

a negative comment about me, I'm going to make a negative comment about you. She knew that if I were on the defensive, she would have the advantage.

Soon Mommy and I became friendly. I wasn't making much money on my waitress's salary, so I was living on one meal a day. When she found out, she kindly had Frank bring me over to her place for food. She also started taking me to rummage sales around town—or, rather, I drove her to the sales in my car. "What are you doing on Saturday, Ruby? Pick me up at 6 a.m." She always knew where the best garage sales and rummage sales around town would be. Church sales are the best ones, and you have to arrive early. We'd be standing by the entrance for half an hour, even if it was colder than Hades outside. We had to be first in line to get the best deals. Mommy was an ally of my subsequent marriage to her son, as well as serving as one of my earliest guides through the territory of poverty, about which I initially had no clue.

Frank and I are now divorced. But we were married for more than 30 years. He grew up in extreme poverty, and I grew up middle class. We met during college. For our marriage to survive as long as it did, we had to learn to understand and negotiate the differences arising from our economic backgrounds.

Frank's father died when he was six years old, and his family had to move. His widowed mother and her five children went from a middle-class neighborhood—and lifestyle—to a neighborhood full of generational poverty. Generational poverty is the phrase used to describe poverty in a family that's lasted more than two generations. Situational poverty, as in Frank's family, comes from a temporary reduction in resources due to a death, a divorce, or an illness. Many middle-class people experience this type of poverty during college or before they've established a career. Frank's family had to learn the underlying rules of their new neighborhood in order to blend in and survive.

As a person with a middle-class mindset, I was thoroughly confused when I met Frank's neighbors. Frank is a mix of Cherokee and Caucasian. The neighborhood was 98 percent white, with only a few

Hispanics and Native Americans, and almost no African Americans. I'd never seen people live as they did. Although they were making more money than I was, if they were paid on Friday, they were broke on Monday. Yet they hadn't paid their rent or made their car payments. I simply didn't understand the rules by which they were governing their lives.

Over the years, as I got to know his family (I found a gold mine in the stories and observations of his mother alone) and the many other players in "the neighborhood," I came to realize there are major differences between generational poverty and middle class—and that the biggest differences are not about money but about mindsets and behavior. For instance, Frank's friends were appalled that I didn't know how to fight physically. And I was absolutely appalled that they thought I should. I probably never would have thought anything about it until I saw the same differences among the students in the schools where I subsequently taught.

Typically, people don't think about the hidden rules by which they live. They simply live based on how they grew up. We don't usually learn about them—become conscious of them—until we accidentally break them.

Three or four months into my relationship with Frank, it became clear that my roommate had stolen our rent money. After getting a phone call from the landlord, I confronted her. She lied, telling me, "I paid it." Two days later, the landlord phoned again. So I called my roommate's father and asked, "Where's the money?" In middle class you're taught to use words to resolve conflicts. But she was livid. I couldn't figure it out. *Girl, you're the one who took the money.* I thought, *Why are you mad at me?* We had a conversation that escalated. She threatened to kill me.

Frank overheard part of the conversation and asked, "What's going on?" I explained. He said, "Did you talk to her?"

"Yes, but it didn't help."

"Did you *talk* to her?" he asked in a more menacing voice.

I said, "Gee, I thought I did." Clearly he meant something else.

So, he "talked" to my roommate on my behalf. Honestly, I don't

know what he said. But she moved out the next day. And whenever she saw me after that, she would walk on the other side of the street.

Today, I understand that I broke a rule of poverty when I called my roommate's father. That rule is: Don't come straight out and tell parents about the things their child has done wrong. If you have to deliver bad news, do it through a story or in small increments, rather than point blank, such as: "Your daughter stole money."

A nice thing about being with a partner who operates according to different rules than yours is that you can step up for each other, as Frank did for me. When he saw my roommate basically pushing me around, he recognized me as defenseless within a certain set of social rules. He knew to "talk" to her because he knew how to speak her language. That situation gave me my first inkling that there was a whole bunch of stuff going on in Frank's environment that I didn't understand. It's also when I decided to learn the rules of his reality, which was now overlapping with mine.

What Are the Hidden Rules of Class?

Your best friend is seeing someone who is *so* dissimilar. You married someone who sees the world *so* differently from you. And that last fight you had . . . What was it *really* about? Could it have been about hidden rules of class?

Different environments create different rules. Hidden rules are the unspoken cuing mechanisms that people use to let you know that you do or do not belong. They make sense in a specific context. We have rules by race. We have them by religion. We have them by region of the country. We have them by economic class too. But we rarely talk about them.

How do you know that you've broken a hidden rule? Sometimes it's the way people look at you, which is basically the facial expression a person has after *seeing something moving in a wastebasket*. But even after you've just broken a hidden rule, people seldom say anything to you. You generally have to figure it out for yourself—or, if you're lucky, you have a mentor to walk you through the minefield.

Here's an example: A woman is being considered for an executive position. She and her husband are invited out to dinner. He isn't wearing a tie to a fashionable restaurant, and his table manners leave something to be desired. After the meal is over, the applicant and her husband leave. One executive looks at the other and says, "She married *him*? Forget her." The woman violated a hidden rule of wealth by having an inappropriately attired spouse whose social graces didn't measure up.

In short, *hidden rules represent mindsets, beliefs, and behaviors—and, indeed, there are hidden rules of class.* Hidden rules come out of poverty, middle class, and wealth because each of these environments requires different rules in order to survive and thrive.

A fascinating aspect of the 1990 movie *Pretty Woman*, starring Julia Roberts and Richard Gere, and the 2004 movie *The Notebook*, starring Ryan Gosling/James Garner and Rachel McAdams/Gena Rowlands, is the way in which both films' two main characters seek to bridge the considerable chasm between poverty and wealth (vaulting over middle class). Next time you watch these movies, think of them as studies in the complex, ironic, and often humorous nuances of the hidden rules of social classes—and how they clash.

Hidden rules exist throughout the world, of course, among all peoples and cultures, but this book's center of gravity is the United States of America. There are parallels, to be sure, between some of this nation's hidden rules and those of other countries and cultures, but there also are many differences. The exploration of those differences is beyond the scope of this book, which focuses on the U.S.

What put the whole picture of hidden rules into bas-relief for me were the six years that Frank and I, along with our son, Tom, spent in Illinois living among the wealthy. In 1986 we moved from Corpus Christi, Texas, to Chicago where my husband got a job as a bond trader for the Chicago Board of Trade. There we were rubbing elbows with people earning anywhere from \$500,000 to \$50 million a year. The addition of the third dimension, wealth, clarified the key differences between and among poverty, middle class, and wealth. I discovered that I didn't know the hidden rules of wealth any better

than I'd known the rules of poverty. Furthermore, I learned that the wealthy look at the middle class in just about the same way that middle-class people look at those in poverty.

To show you my level of ignorance, when Frank came home from work one evening and mentioned, "Ruby, one of the traders' wives remodeled her kitchen and spent \$18,000 on the countertop," I immediately asked, "Honey, how long was it?" I was looking at my own countertop, which cost \$10 to \$20 per linear foot, and quickly figured hers had to be about a third of a mile long. It never occurred to me that there was another way to think about a countertop. Frank laughed, saying, "It's shorter than yours."

I was confused. "Then I guess I just don't understand," I admitted.

"Ruby, it's pure Italian Carrara marble. Hand-cut."

On another occasion, the wife of a bond trader got sick, so (not knowing the hidden rules of wealth) I took her a casserole. Although that was a social *faux pas*, I didn't know it at the time. I even went upscale with a Pyrex bowl, which she didn't end up returning—breaking one of *my* hidden rules. When I got to her home, she took one look at my gift and said, "Put it in the *kitchen*." Well, you know, I was upset that she was so rude. And she was irritated that I was so stupid. But nothing was ever said.

A big problem with hidden rules is that they're seldom articulated. But more importantly, they're equated with intelligence. You see, the first time you break a hidden rule, people say, "Ooh, I don't know about him/her." The second time, they just shake their heads. By the third time, they're telling their friends, "Well, you know, the wheel's turning, but the hamster's dead."

The problem is that hidden rules are learned. The group that has the most power, the most money, or the greatest number of people . . . they believe their own hidden rules are best. And, if you don't use them, they're sure it's because you're either rude or stupid. So the rules can drive a wedge between people who otherwise might get along.

When we lived in Illinois, I accepted a position as an elementary school principal in Barrington, a suburb you would not consider "poverty row." Ninety-five percent of my students' parents were in

the country's top 1 percent of household incomes. As the principal of this affluent population, I began to rethink many of my beliefs about poverty and wealth. One of the myths we have in the U.S. is that if you're wealthy you're smarter. I believed I'd find that true. But when I got in there, I discovered I'd been hired because their achievement scores were low. The rich Illinois students had no more native intelligence than the poor students I'd worked with earlier in my career.

In addition, I noticed that the achievement levels of affluent African-American, Hispanic, and Asian children were similar to those of wealthy Caucasian children. If they had the same package of resources, there was absolutely no difference in their accomplishments. Money was not the only resource they needed.

In fact, researchers have identified ten fundamental resources that make students and adults good learners and highly functional. Several of these resources, such as emotional resilience, spirituality, and mental skills (reading, writing, and computing), are internal. Many of these resources, such as having role models, social support, and enough money, are external. Knowledge of hidden rules is an important internal resource. Even when individuals lack money, with other resources they can thrive and succeed. If they have money, yet lack other resources, they usually succumb to stress and falter.

The Origins of This Book

By the mid-1990s, after completing my doctoral dissertation at Loyola University of Chicago, I was back in the Texas educational system. I also was doing some reflecting on my learning about hidden rules and the three social classes in the United States. While serving as director of staff development in Baytown in the fall of 1994, an education colleague contacted me in desperation, saying, "Ruby, we've got 800 students, and last year we had 900 discipline referrals. My staff needs training. If we have another year like this one, I'm just not going to make it." Her building had been redistricted, going from 24 percent low-income to 64 percent low-income in two years.

“I need you to tell me more about your data,” I answered. “I don’t want to assign staff development unless we know a little bit more.”

“Forget the data,” she replied.

“Give me an example,” I persisted.

“One thing that makes the teachers so mad is that the students laugh when they discipline them. And we’ve had many, many fights over the phrase ‘your mama.’ ”

“Well, you’ve got to know that saying ‘your mama’ is partly cultural,” I said matter-of-factly. “It’s due to the role of the mother in poverty.”

She went on: “We’ve also had many, many fights over ‘he-said-she-said-you-said-they-said.’ ”

“Well,” I said, “He-said-she-said fights usually involve an instigator, and if you know who the instigator is you can handle it.”

Then the principal said, “Ruby, I don’t understand. We give students a positive compliment and for the next two weeks they’re the worst-behaved kids we’ve got.”

“You don’t want to do that positive stuff too much in public,” I replied. “I mean, it’s OK to do that with a group, but individually no. I’d do that privately. In public, people in poverty often will give a negative compliment.”

She said, “I don’t know what that is.” One thing led to another, and she said, “You need to share this information with the teachers.”

“They already know it, so it would only bore them,” I answered.

“I had never heard it,” she stated.

But I was convinced it was common knowledge. “It’s in the research,” I said.

Still the woman wouldn’t take no for an answer. “Even if it is in the research,” she said, “please come and share what you know.” Finally, I relented. As a result, I spent five one-hour sessions after school with members of her staff. They found the material eye-opening, and they told other teachers they knew, who told others. By January 1995 I had lots of people calling me during the day from outside my district wanting information. Each phone call was

basically an hour. It was putting me farther behind than normal. So I kept on saying, “Go read the research!”

One man called me back quite upset. He said, “I did a thorough search of the literature, and I can’t find this type of information anywhere. Tell me where it is.” In fact, I hadn’t done a search myself. And when I did, I couldn’t find it either. So I wrote a book for educators called *A Framework for Understanding Poverty*. The material for that and subsequent books—targeted to educators, churches, and social service agencies—comes from numerous sources. One in particular is my own marriage. In the intervening years, I’ve made more than a thousand presentations on this and related subjects.

An interesting phenomenon arose at my lectures and seminars. People in the audience began coming up to me on breaks and during mealtimes to let me know that the material on hidden rules rang true within their own close relationships and was influencing them for the better. They made such comments as:

- “This is the best marital seminar I’ve ever been to.”
- “If I had known about the hidden rules sooner, I never would have divorced my first husband.”
- “It’s a huge relief to know that the disagreements my wife and I have aren’t personally motivated.”
- “Now that I understand the hidden rules, they don’t seem like such a big deal.”

Several people told me that they shared my information with their spouse and now feel empowered when they argue because they can agree: “Wow, that’s really a hidden rule we’re arguing about!” As a result, they take their conflicts to the level of the underlying issues instead of the personal level.

Since the volume of personal responses to the material was so impressive, I felt sure this was knowledge that could benefit many people. After all, statistics indicate that 40 percent of our nation’s

population shifts one economic class—up or down—within their lifetime. I decided to write a book where individuals and couples could turn to find pertinent facts and advice about coping with clashes between their hidden rules.

The Purpose of This Book

The book you're now holding explores the hidden rules of class as they show up in *relationships*—particularly marriage and other intimate relationships. It contains the kind of information I wish had been available when Frank and I were first married. My hope is that the insights of this short book will help you, the reader, be able to better understand—and perhaps reinterpret—your experiences in light of the *hidden rules* that each of us has inherited from our own original economic environments.

Each of us brings our personal hidden rules into our intimate relationships, whether we are dating or married. If you think about it, each of us is a rich piece of fabric that varies from person to person. We possess threads that come from our ethnicity, our race, our religion, and the region of the country in which we grew up. Then there are threads, such as gender, that cross cultures. Certain things are going to happen to you because you're a woman or a man, no matter where you live. Aging is another thread; things happen to you based on your age. Economics is another cross-cultural thread. There are patterns of poverty seen worldwide, whether you live in Haiti, Australia, or the U.S., that exist due to the cause-and-effect factors of daily survival.

Let me be clear. This book is about class, not race. Its purpose is to tease out this tiny, but significant, thread in our lives, which is economics, and make sense of how it affects our intimate relationships. There are many cultural differences that influence relationships too, and these are valid. I just don't feel qualified to discuss them.

I believe that every marriage and close relationship is unique, as are its two partners. Although we're talking about patterns in this book, I would be heartsick if the information were used to stereotype

anyone. To discuss a group of people you must talk about their patterns of behavior, but if you start applying those patterns equally to everybody in a given group without regard to their individual personality, history, and preferences, you have stereotyped them. Please adopt an open-minded stance with respect to your partner and yourself—and others who are being described—as you try these ideas and patterns on for size.

Remember, I began my work on the hidden rules as a teacher and principal interested in helping students do better in school and to prepare them for successful lives. That meant showing young people how to make the transition out of poverty and function in the middle-class world of school and the workplace—if they chose to embrace those possibilities.

Similarly, I plan to teach you three sets of hidden rules (one for each economic class in the U.S.), so you know how and when to apply them. When we're making transitions from one class to another, or when we enter into relationships with people from backgrounds different from our own, it can be vitally important to understand that there are two sets of rules in operation underneath our interactions. This information helps reduce conflict.

There may be a time when you say, "I don't value that rule on my own, but I understand it and can live by it in this situation"—such as when you're dealing with your significant other's family and old friends, or when you're helping your spouse advance in his/her career by attending a business event or a meal with the boss and colleagues.

This book will not make value judgments about one set of rules over another set of rules. I'm not interested in changing your behavior or the behavior of your spouse or significant other. Indeed, I couldn't change you even if I wanted to. My only goal is to provide you with options—and awareness. When you know the hidden rules, you have more choices. You can choose whether or not you want to alter your behavior or embrace a different way of doing things. But unless you're informed, you won't get the opportunity to decide.

Code switching is the term social scientists use to describe the ability to follow different rules in different environments. Everyone

already understands that there are different sets of rules for behavior. For instance, everyone knows you don't do the same things in a casino that you do in a church, right? Except praying, that is. If you learn the hidden rules, you can code switch as necessary.

The book is organized like peeling an onion—we'll go through layers and layers of issues that have to do with the different economic classes and their mindsets, habits, and guiding values. We'll examine the hidden rules of class that pertain to work, leisure time, gender identity, food, appearance, home furnishings, education, parenting, in-laws, money management, charity, social activities, and religion, among others. We'll also touch on communication styles and systems of conflict resolution.

In the process, it is my hope that we may all experience both illumination and healing in those relationships closest to our heart.

CHAPTER 1

Do You Understand the Hidden Rules of Class?

Let's start with a brief self-inventory. Please check the items that apply to you. There are no "right" or "wrong" answers, but if you have more than half of the items checked in a given section, it may tell you something about the nature of the relationship you have with your significant other.

Could You Cope with a Spouse/Partner Who Came from Generational Poverty (or Had That Mindset)?

It would bother me if my spouse or partner:

- Repeatedly gave money to a relative who would not work.
- Left household bills unpaid in order to give money to a relative.
- Loaned the car to a relative who doesn't have insurance and cannot be insured.
- Allowed a relative to move in and stay with you.
- Didn't pay attention to time (e.g., missed dates, was extremely late, didn't show).
- Quit jobs without having another one because he/she didn't like the boss.
- Cursed at his/her boss in public.

- Physically fought—fairly frequently.
- Didn't think education was important.
- Left items in the house unrepaired.
- Used physical punishment on the children as part of discipline.
- Viewed himself as a “fighter” or a “lover” who works hard physically.
- Served food from the stove, and ate most meals in front of the TV.
- Almost always had the TV and/or radio on, and often loudly.
- Kept the house dark on the inside—poorly lit and with window coverings closed.
- Kept organizational patterns of household chaotic.
- Bought clothing from secondhand stores, garage sales, and so on.
- Bought designer clothing or shoes for our children, but didn't pay an urgent household bill.
- Made a big deal about the quantity of food.
- Viewed me as a possession.
- Had family members who made fun of me for having a college degree.
- Bragged about me by talking badly about me.
- Chose to spend time with relatives, rather than spending time with me.
- Purchased alcoholic beverages for entertainment before paying for necessities (e.g., car insurance, utilities, rent).

Could You Cope with a Spouse/Partner Who Came from Middle Class (or Had That Mindset)?

It would bother me if my spouse or partner:

- Spent long hours at the office.
- Required our household to run on a budget.
- Planned out our week in advance.
- Started a college fund at the birth of our child.
- Hired a plumber to do a needed repair.
- Fixed the plumbing himself/herself.
- Played golf every weekend with his buddies.
- Kept a job that he/she hates for financial reasons.
- Rigidly adhered to time demands—and was often early.
- Was organized, keeping a paper trail on everything.
- Refused to give money to relatives who weren't working.
- Refused to allow a relative to come live with us.
- Planned vacations a year in advance.
- Spent evenings taking graduate courses.
- Devoted considerable time to a community charitable event.
- Shopped for high-quality clothing/shoes/accessories, then charged those items.
- Withdrew TV, computer, and other privileges from the children as part of discipline.
- Paid for our child's college expenses and tuition.
- Paid for tennis, golf, dance, swimming, and other types of lessons for our child.

- Often made a big issue over the quality of food.
- Bought reprints and numbered artwork as part of our home's décor.
- Purchased furniture for its practicality and match to the décor.
- Had family members who discounted me because of my lack of education or achievement.

Could You Cope with a Spouse/Partner Who Came from Old Money (or Had That Mindset)?

It would bother me if my spouse or partner:

- Spent money on private club memberships.
- Had a trust fund from birth.
- Insisted on the artistic quality and merit of household items, clothing, accessories, and so on.
- Had a personal assistant to assist with purchases of clothing and accessories.
- Spent money on a personal tailor and physical trainer.
- Spent a great deal of time on charitable activities and did not make or take money for that time.
- Placed our children in the care of a nanny.
- Insisted that our children be placed in private boarding schools at the age of six.
- Talked a lot about the presentation of food.
- Staffed and maintained homes in more than one country.
- Spent money on a private airplane and/or yacht.

- Established trust funds for our children at birth.
- Maintained social and financial connections with individuals whom I didn't like.
- Had family members who looked down on me because of my bloodline or pedigree (or lack thereof).
- Kept an accountant, lawyer, domestic service agency, and investment broker on retainer.
- Was adamant about details, insisting on perfection in virtually everything.
- Wanted to have nothing further to do with a decent individual who didn't have a suitable connection.
- Spent \$1 million-plus on an original piece of art, and would *only* purchase original works of art.
- Attended an Ivy League college or university.
- Valued me largely for my social connections.
- Reviewed family assets and liabilities on a monthly basis.
- Purchased furniture and furnishings for their artistic merit or designer designation.
- Kept almost no food in the house.

Identifying what we cannot cope with or tolerate helps us to determine the hidden rules that we ourselves live by. If you placed a check mark next to several items in the poverty and middle-class mindset lists, most likely you are affluent or grew up in wealth. If you placed check marks next to items in the poverty and wealth mindset lists, you are probably middle class. And, if you placed most of your check marks beside items in the middle-class and wealthy mindset lists, chances are you grew up in poverty.

The Hidden Rules of Class and Relationships

When I was in San Francisco for a conference a few years ago, the man driving my limousine from the airport was a Russian immigrant. During the ride we conversed. In Russia he had been a teacher, and his wife had been a medical doctor, yet neither of them was practicing in the United States. I asked him whether he was glad he'd come to America, although he'd had to change professions, and he said yes. "Why?"

"It's a money pot," he said. "It's freedom." He told me that if you were a teacher right then in Russia, your average salary (if you were even getting paid) was equivalent to \$25 a month. A loaf of bread cost about 68 cents. The driver went on to explain, "If you have to work all day long just to have enough money for food for one person for one day, that's what you're going to spend all your time doing. But if you can make enough money or food in one day to keep two people alive, that other person can do something besides survive and work."

The behavior of people from poverty, middle class, and wealth varies because the social classes have different degrees of economic freedom. Specific forms of behavior make sense in the context of having money or lacking money because people have a tendency to invent rules to help them adapt to their circumstances and fulfill their basic human needs. These rules circulate among family and friends, as success strategies get handed down. People also learn rules by emulating role models. In the end, the classes process information differently, and their decision making is driven by different forces. That's why mindsets, behavior, and beliefs are shared within groups. Everyone just knows this is the way "our kind of people" do things.

Over the years I have heard many people assert, "Money is important." Fair enough. Money is. But money doesn't change thinking. The research on lottery winners in the United States, for example, shows that within five years 80 to 90 percent are in worse financial shape than before they won. The majority of winners do not effectively modify their spending, saving, and investment habits to preserve their newfound wealth.

People tend to keep the same mindsets, the same habits, and the same belief systems that they've always had, even when they don't need them anymore to survive, unless two things happen: They enter a relationship, or they get an education.

Often couples make a mutual transition from poverty to middle class, or from middle class to wealth, when they find a way to increase their income. In other relationships one partner is climbing the income ladder. A marriage may initiate the transition, or people may meet and become a couple after the transition. No matter how they occur, transitional relationships put people in contact with unfamiliar mindsets and lifestyles. They can give folks access to more resources, as well as place greater stress on them. As the adage goes, "Everyone comes with baggage." That may be good, bad, or neutral. Multiple factors contribute to, or detract from, making a successful transition.

Even if you and your partner have the same financial standing today, it's possible that you're following two different sets of hidden rules, both originating in your childhoods. An "irritating" personality trait that you keep nagging your spouse to eliminate, or vice versa, may actually be a sign of a hidden rule. Would you recognize that rule—and understand it—if you saw it in action? Could you cope with the hidden rule in the long run if your spouse never renounced it? How harmonious your relationship ultimately can be depends on how well both you and your spouse are able to tolerate differences.

Is One Mindset Better Than Another?

One of the myths of middle class is that everybody (especially those in poverty) wants to be middle class. It isn't true. One of the myths of wealth is that everybody wants to be affluent. Also not true. What's true is that just about everybody wants more money, which is an altogether separate matter. Most people, however, haven't thought through the consequences of increased income.

Consider them now. Wouldn't you like to have \$10 million a year? Think of all you could do with that money. *But* would you like to spend hours and hours with lawyers and accountants, making sure

that you're not being ripped off; looking at legal agreements; planning debutante balls; dealing with dozens of requests a week for money from family, friends, strangers, charities, and other causes; and maybe even going to polo matches? You might want money, but you may not be too thrilled with the lifestyle and expectations that usually come with it.

Examine the middle-class lifestyle objectively. How desirable is it? Many middle-class people get up at 6 a.m. and scurry around before going to work. They work hard (eight to ten hours a day, sometimes more), then rush home to make dinner. They've got to take care of the laundry. They've got to go fill up the car with gas. I've been middle class, so I know very well. Just when they're exhausted, around 9 p.m., they might suddenly find out that one of their kids has a project due in school tomorrow. When this happened with my son, I ended up at Wal-Mart at 10 o'clock buying poster board, then stayed up half the night building the Great Wall of China. The next morning middle-class people get up, often in a state of sleep deprivation, and do it all over again.

One of the ladies in Frank's old neighborhood found out that I get up at 4 a.m. She was appalled. "Honey, you're crazy," she said. "You need to do like I do. I get up at 9 o'clock. I have a cup of coffee. I watch TV. Then I relax." Well, now who is the fool?

In middle class you also never quit a job until you have another one because you don't want to mess up your material security. Even if you're madder than a hornet, when you leave a job you write the company management a letter thanking them for the opportunity of working for them—you don't want to burn any bridges.

In generational poverty, when you get mad on the job, what do you do? You quit. And there are two things you do before you leave. You tell them what they can do with that job (and where they can put it), and you tell them what you think of them.

The daughter of a middle-class colleague of mine was dating a boy from an affluent family who decided he wanted to hold down a job for some pocket money. His father and grandfather were both on the board of directors of the bank. Although the teen had a trust

fund, he wouldn't be able to access his personal wealth before age 21. So he got a job in a local factory. When his father found out where the boy was working, he came to the plant and demanded his son quit on the spot, saying, "There's never been a _____ who got a W-2 Form in his life. You will not work here."

Whether we come from poverty, middle class, or wealth, we think and act differently, as each environment or setting produces different strengths to ensure survival, along with its own set of hidden rules. Most workplaces in the United States today operate by middle-class values, and workers from poverty often find it difficult to learn or be successful. Too often, employers don't understand why an individual from poverty does not learn or respond as *they* would, even after repeated explanations. At the same time, workers don't understand what they're expected to produce and why.

Similar misunderstandings can happen in every area of life. Most schools, like workplaces, are structured according to middle-class values. If your spouse comes from poverty, you may have different interpretations about the importance of education both for yourself and for your children—or how to interact with your kids' teachers and school administrators. Without being prepared for what to expect in circumstances beyond our own experience, we all rely on the mindsets that made sense in the context of our original background. Your spouse may be surprised by what you take for granted.

Here's an example. Frank had four years of college and is an articulate man. Therefore, I was stunned by his response to a parent/teacher meeting at our son's school. Tom was in the third grade and had a problem with another child. Since I worked for the school district at the time, I said, "It would be better if you went up to the school because of my position." Little did I know what I had set up.

When Frank came home, he was livid. Almost verbatim, he said, "I will never go back up there again. They've got to go six-to-one to talk to you. They don't have the guts to talk to you one-on-one. They gang up on you." Well, he went to the school expecting to talk to one person, and the staff had brought in everyone involved in Tom's education, thinking, no doubt, that having everyone present

would be the most efficient way of working at things. It also would show their commitment. When Frank saw six people waiting for him, as far as he was concerned, that was a fight. He made two of them cry before he left.

I could have been angry with Frank—I guess I was a little. However, I understood why he reacted as he did, and I have to admit that it made sense from his point of view. When he calmed down, we spoke about it and decided I'd be the primary one to handle parent/teacher meetings in the future. Either I'd attend them alone or we'd go together.

There are times when spouses from poverty will be better equipped to handle a certain kind of situation. On other occasions spouses from middle class and wealth will be better equipped. The context is the determining factor for who has the stronger ability to handle a particular problem or fulfill a specific need. Remember that many people want to expand their abilities. We aren't obliged to settle for the status quo.

Definitions of Poverty and Wealth

In the 2000 census the United States had 111 million households and 283 million people. Median household income—half having less and half having more—was around \$44,000. To be considered “statistically rich” you had to be in the top 20 percent of households, those earning above \$75,000 per year (with an overall average of \$86,000). The lowest 20 percent had an annual income of \$17,600 or less, which for a family of four was the official definition of poverty in 2001. Just 2 percent of households had an income above \$200,000.

If you look at net worth (subtract liabilities from assets) in 2000, about 2 to 3 percent of households in the United States had a net worth of a million dollars or more. In the world there are 6 billion people. Only 1 billion people have an annual income of \$7,500 or more in U.S. dollars.

Every race has its poor, its middle class, and its wealthy. The greatest numbers of people in poverty in the United States are Caucasian,

because there are more Caucasians in our country than any other population. Statistically speaking, however, larger percentages of minority groups are poor. The highest percentage of poor appears to be Native American, followed by African Americans, Hispanics, Asians, and then Caucasians. Nationwide, childhood poverty runs around 20 percent, and it's growing in rural areas and first-ring suburbs.

Poverty exists for five main reasons:

- Lack of educational attainment.
- Family structure.
- Immigration.
- Language issues.
- Substance abuse and addiction; there are more biochemical problems in poverty than the other two classes due to the environment.

Women and children are at the greatest risk for poverty. In 1999 a woman needed to have educational achievement two levels higher than a man to earn equal pay. A woman with a bachelor's degree had a median income similar to a man with a high school diploma. A woman with a high school diploma had a median income similar to a man who had never gone to high school. Women with a high school degree or less are having the majority of children. One out of two marriages ends in divorce, and the kids tend to stay with the mother. Only about 30 percent of the people who are ordered to pay child support do. So mothers and their children often experience situational poverty.

Poverty is relative, and so is wealth. A lot of people comment, "We were poor growing up. But everybody was poor. We didn't think a thing about it." People who are wealthy often say, "It's all on paper anyhow." Or they'll cite someone who has more money than they do. So whether you're rich or poor is largely an internal measurement.

What Are Some of the Hidden Rules of Class?

When you're moving from poverty to middle class or from middle class to wealth, you're using part of the rules of the group with which you grew up and part of the rules of the group into which you're moving. However, if your family has been in any group for two generations or more, that group's hidden rules will be the only ones you know. These rules shape your thinking and behavior enormously.

If you were making the transition from welfare poverty to the working middle class, the poverty you could experience would be situational. Your values would include the importance of education. Middle class is the educational piece of the class puzzle. New-money wealth is about the level of your income and establishing a social network, though your other values may remain middle class. Old-money wealth is predominantly focused on maintaining and using connections to preserve wealth. The thinking, behavior, and values of each economic group are subtly different.

It's common in public schools to see students who have brand-new pair of Nikes or a Tommy Hilfiger shirt, but they can't pay for their books. Or students are on the free or reduced-cost lunch program, but they bring in a dollar or two every day for ice cream. Or they don't have a pencil and paper, but they've got the latest CDs and videos. Maybe there's a trailer court in your town where the mobile homes are beat up, but there's a brand-new satellite dish in the yard. These people operate by the hidden rules of money in poverty, which emphasize relationships with people and entertainment.

In middle class people typically meet their financial obligations first—meaning they make their house and car payments and take care of most of their other bills (except, perhaps, credit-card bills). Then, if they have a few bucks left, they might go to the movies. If you fall into this group, next time you get paid, try handling your money differently. Just once, go out and have a good time. Cash your paycheck at the local bar. Then, when the world gets clear and you can see again, check to see how much money you have left.

With the remaining money, pay the bills you can. Cycle off the bills you can't pay until the next payday.

I'm joking, yet when I make this suggestion to a roomful of hardworking teachers at my seminars, they've usually been middle class for so long they don't even find it funny. It offends their hidden rules.

Imagine if you were in that "entertainment comes first" poverty mindset for two generations or more. You would have few possessions. In rural poverty, families often have land, which means their outlook is basically middle class, though they don't have much cash. Why? You can't keep the land without the mindset of paying your bills before going out and having a good time. In the middle-class mindset of two generations or more, your decision making centers on three considerations: work, achievement, and material security.

In wealth that's existed for two generations or more, your thinking radically changes about money. You have so much money that you can't take care of it by yourself. You have to have people help you. A few years ago *Forbes* magazine published an article about a Brazilian construction tycoon with a personal fortune of a hundred million dollars. His investment counselor in Los Angeles squandered the Brazilian's entire fortune—and the Brazilian didn't know it for a month. If you're wealthy, your accountant can rip you off, your domestic staff knows all your habits and where your every possession is. If they wanted to rob or kidnap you, it would be easy. Therefore, you seek to ensure your security and your privacy, as well as to maintain your wealth. Your decision making is made against social, political, and financial considerations.

Table 1 on pages 26 and 27 compares (in shorthand) a handful of hidden rules among the classes that we'll be looking at in greater depth throughout this book. As you read them, please remember that these are general patterns rather than stereotypes. The mindsets and actions of different people in these groups may or may not conform to the patterns.

**Table 1. Hidden Rules
Among the Classes**

	POVERTY
POSSESSIONS	People.
MONEY	To be used and spent.
PERSONALITY	Is for entertainment. Sense of humor highly valued.
SOCIAL EMPHASIS	Social inclusion of people he/she likes.
FOOD	Key question: Did you have enough? Quantity most important.
CLOTHING	Clothing valued for its individual style and expression of personality.
TIME	Present most important. Decisions made for "the moment," based on feelings or survival.
EDUCATION	Valued and revered in abstract but not as reality.
DESTINY	Believes in fate. Cannot do much to mitigate chance.
LANGUAGE	Casual register. Language is about survival.
FAMILY STRUCTURE	Tends to be matriarchal.
WORLDVIEW	Sees world in terms of local setting.
LOVE	Love and acceptance conditional, based on whether individual is liked.
DRIVING FORCES	Survival, relationships, entertainment.
HUMOR	About people, sex.

MIDDLE CLASS	WEALTH
Things.	One-of-a-kind objects, legacies, and pedigrees.
To be managed.	To be conserved and invested.
Is for acquisition and stability. Achievement highly valued.	Is for connections. Financial, political, social connections highly valued.
Emphasis on self-governance and self-sufficiency.	Emphasis on social exclusion.
Key question: Did you like it? Quality most important.	Key question: Was it presented well? Presentation most important.
Clothing valued for its quality and acceptance into norm of middle class. Label most important.	Clothing valued for its artistic sense and expression. Designer most important.
Future most important. Decisions made against future ramifications.	Traditions and history most important. Decisions made partially on basis of tradition and decorum.
Crucial for climbing ladder of success and making money.	Necessary tradition for making and maintaining connections.
Believes in choice. Can change future with good choices now.	<i>Noblesse oblige.</i>
Formal register. Language is about negotiation.	Formal register. Language is about networking.
Tends to be patriarchal.	Depends on who has money.
Sees world in terms of national setting.	Views world from international perspective.
Love and acceptance conditional, based largely on achievement.	Love and acceptance conditional, related to social standing and connections.
Work, achievement.	Financial, political, social connections.
About situations.	About social <i>faux pas</i> .

Understanding Is the First Step

Class clashes do not have to be disastrous. In fact, most are minor and can be used as opportunities to clear the air and improve communication. Your personal differences with your spouse or partner don't have to become an added source of tension in your relationship. Life itself provides plenty of challenges to overcome. Your relationship can survive as long as both individuals are resilient and remain committed to making it work.

Shifting thinking from the personal to the underlying is an important element in conflict resolution. While I cannot tell you exactly what to do to resolve any issues that arise in your relationship, if you understand what the real issues are that you're in conflict over, at least you'll know where to begin talking and what you need help with. Understanding the hidden rules is the first step in helping you and your mate make genuine decisions—and maintain both your partnership and the quality of mutual respect.

In the next chapter, before we delve deeper into ways that hidden rules show up in specific areas of life, we'll take a quick look at the qualities of resilient people. Then, as we explore the hidden rules together, it will make sense when I point out, "Here's an observable pattern, and here's an intervention you can use *if that pattern is causing friction in your relationship—or somehow getting in the way of your happiness and leading the life you want to lead*. Here's a pattern, and here's an intervention . . . Here's another pattern, and here's another intervention . . ."