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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.

Table 1. Hidden Rules Among the Classes	POVERTY	MIDDLE CLASS	WEALTH
POSSESSIONS	People.	Things.	One-of-a-kind objects, legacies, and pedigrees.
MONEY	To be used and spent.	To be managed.	To be conserved and invested.
PERSONALITY	Is for entertainment. Sense of humor highly valued.	Is for acquisition and stability. Achievement highly valued.	Is for connections. Financial, political, social connections highly valued.
SOCIAL EMPHASIS	Social inclusion of people he/she likes.	Emphasis on self-governance and self-sufficiency.	Emphasis on social exclusion.
FOOD	Key question: Did you have enough? Quantity most important.	Key question: Did you like it? Quality most important.	Key question: Was it presented well? Presentation most important.
CLOTHING	Clothing valued for its individual style and expression of personality.	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.
TIME	Present most important. Decisions made for “the moment,” based on feelings or survival.	Future most important. Decisions made against future ramifications.	Traditions and history most important. Decisions made partially on basis of tradition and decorum.
EDUCATION	Valued and revered in abstract but not as reality.	Crucial for climbing ladder of success and making money.	Necessary tradition for making and maintaining connections.
DESTINY	Believes in fate. Cannot do much to mitigate chance.	Believes in choice. Can change future with good choices now.	<i>Noblesse oblige.</i>
LANGUAGE	Casual register. Language is about survival.	Formal register. Language is about negotiation.	Formal register. Language is about networking.
FAMILY STRUCTURE	Tends to be matriarchal.	Tends to be patriarchal.	Depends on who has money.
WORLDVIEW	Sees world in terms of local setting.	Sees world in terms of national setting.	Views world from international perspective.
LOVE	Love and acceptance conditional, based on whether individual is liked.	Love and acceptance conditional, based largely on achievement.	Love and acceptance conditional, related to social standing and connections.
DRIVING FORCES	Survival, relationships, entertainment.	Work, achievement.	Financial, political, social connections.
HUMOR	About people, sex.	About situations.	About social <i>faux pas</i> .

UNSKILLED LABOR		BEGINNING SUPERVISION		MID-MANAGEMENT		EXECUTIVE LEVEL	
KNOWLEDGE LEVEL	What I can do.	What I can get others to do.	What I know.	Who I know.			
RESPONSIBILITIES	Completion of tasks.	Completion of group tasks. Recommendations about hiring and firing.	Completion of projects and implementation of processes. Authority to hire and fire.	Identification of systems, products, services, and processes within business unit and among other related business units.			
CONNECTIONS	Connections/comraderie within group.	With your immediate boss and group you are supervising.	Internal connections up, down, and across organization crucial to success.	Internal connections up, down, and across organization crucial to success.			
PROTOCOL/CULTURE	Social inclusion of people he/she likes.	Mix of what boss wants and norms of group.	Corporate hierarchy observed and followed.	Emphasis on social exclusion.			
FINANCIAL	Only as it relates to specific tasks.	Only as it relates to group task.	Departmental budget.	Profit and loss of business unit. Global strategic sales/revenues.			
PLANNING	Daily, if any.	Planning for group tasks and task delegation.	Weekly to annual. Project management.	Strategic. Quarterly to multi-year.			
TIME COMMITMENT	For hours paid.	Some overtime.	50-60 hours a week.	Position involves spouse, social activities, and extensive travel 60-80 hours a week.			
SCHOOLING	High school diploma or less.	High school or some college.*	Often a couple of years of college or college degree.	Often MBA.			
RELOCATION	Not required.	Not required.	Maybe required.	Not required.			
TECHNICAL EXPERTISE	Not required but desirable.	Recommended.	Use of specific software applications required.	Understanding and use of technical systems as they relate to strategic and financial success of business unit.			

* Increasingly, two years of college is becoming a requirement for many occupations.

Three Mindsets About Money

Early on in our marriage, I repeatedly said to Frank, “We’re going to buy a house.”
“No we’re not.”
“Yes we are.”

“But when you go into debt people ‘own’ you,” he insisted. In poverty, because the interest rates people pay are so high, they seemingly can never get them paid off.

“No they don’t,” I replied. “My parents were in debt for 30 years on their farm and they’re not ‘owned.’” They had a reasonable mortgage rate.

So we argued for a year. Then we found a house that was part of an estate sale. This was during the recession of the 1970s. Our combined income was \$36,000 a year. We owed only \$150 a month on our truck, so we weren’t even close to the acceptable upper limit for indebtedness. The house payment was going to be just \$300 a month. To my middle-class way of thinking, it was a good deal.

When we told Frank’s mother we were buying a house, Mommy nearly had a heart attack. She went around telling everybody, “They’re going to lose that house, they’re going to lose that house—and then they’re going to have to move in with one of us!” The real fear, of course, was that she would have to take us in.

So I kept repeating, “We are *not* going to lose this house.” We bought it.

A year later we sold that house for 60 percent more than we had paid. Then everyone in Frank’s family went out and bought a house. We thought that was great.

The Role of Abstractions, Paper, and Records

Imagine that your husband is killed in an accident. You receive a \$6 million settlement. The pastor of your church encourages you to put the money in the bank and live off the interest. You put part of the interest back into the principal and receive an income of \$5,000 a month (after taxes). All your relatives come to you and say that you must share. You explain that you can’t because then you wouldn’t get any money. They ask how much you’re getting, so you tell them. They laugh and laugh, telling you “the man” (the banker) took everything, leaving you with next to nothing. He sends you a little bit each month to keep you quiet. You show them the bank statement. They laugh and laugh, saying anyone can put anything on paper. So you all go to the bank and ask to see the \$6 million in the vault. Now the banker laughs.