

When couples clash over class

When lovers from opposite sides of the tracks marry, the endings sometimes aren't so happy.

By [Kris Frieswick, MSN Money](#)

It's the plotline that has launched a thousand plays and movies: Two crazy kids from opposite sides of the tracks meet, fall in love and, despite the objections of friends and family, run off together and get hitched, determined to make a life together in the protective glow of their love.

There's a reason they call it a fairy tale.

As the child of such a marriage, I'm here to tell you that the glow is no match for culture clashes, money battles and the resentment that comes when a spouse fails to defend his or her partner from judgmental family or friends. Many couples don't survive the strain, and their marriages end in divorce. Others morph from happy young couples to bitter old marrieds. Some couples navigate this minefield with a minimum of drama and have happy, satisfying unions -- although none can completely avoid the challenges that come from growing up in different worlds.

Fortunately, however, experts say an unhappy ending can be avoided. Here's how.

Happy mixed-class marriages start even before you say "I do." They start on the day when families and their histories get introduced and are expected to get along. Someone is usually disappointed. In our house, it was my father's family, who thought my well-to-do mother and her family were horrible snobs (they weren't).

During their 32-year marriage, my dad's family never stopped believing that my mother would bankrupt him with extravagant demands. The facts -- that she never made any such demands, that my siblings and I grew up hearing the word "no" a lot and cutting coupons -- never altered his family's opinion. And that put a tremendous strain on them both.

 [Video: Very frugal existence](#)

Part of the problem: My dad never stood up to defend my mother against his family's sniping.

"A lot of mistakes are made when you don't side with your spouse and instead choose your family over them," says Dr. John W. Jacobs, a couples psychiatrist in New York City and author of ["All You Need is Love and Other Lies About Marriage."](#)


"Twenty years later, there's still a fight going on about the level of disappointment the spouse felt for being thrown over."

 [Video: Conflict over cost of wedding](#)

The only way to successfully combat this kind of pressure, experts say, is to create with your spouse a unified front, a new family unit that gets your foremost allegiance. That's how Brenda Pizzo and Kevin Tringale have dealt with the issue. The pair, who married in the 1970s, soon found that Brenda's working-class family clashed with Kevin's family of academics.

"My parents were very threatened by his parents," says Brenda, whose parents never graduated from high school. "My family didn't feel like they measured up, and Kevin's family never gave them an indication that they felt they did."

Brenda hosted family holidays for both families at her house for several years, but eventually Brenda's sister and mother simply stopped attending (her father had passed away years earlier).

"There's some friction that just can't be repaired," says Brenda. Instead of caving in and spending their holidays separately with their families, Kevin and Brenda have continued to host a holiday party at their home, and always invite both families -- although nowadays, only the Tringales accept.  [Quiz: Test your financial compatibility](#)

It takes real commitment to prevent that kind of family pressure from crushing a marriage. But pressure can come from inside the marriage, too.

Erin Robbins, who "grew up in country clubs," is engaged to Jose Nuno -- a successful insurance company project manager and first-generation American whose working-class family is originally from Mexico. Their disparate families get along famously. "We all get along great," says Robbins, 25. "We

completely intermingle the families."

Still, she and Jose face some friction about money issues. The issues stem from their family histories. Erin and Jose have

found that financial habits can be hard to break.

Erin, who has worked since she was 16, says she knew growing up that if she didn't have the money for something very important, her parents would help her out. "Jose didn't have that fallback," says Erin; as a result, he considers every single purchase very seriously. "I feel like I have to sell him on every idea with pie charts and graphs to convince him," she laughs. "But every penny is precious to him. For me, it's like 'Let's just do it.'"

She recalls an argument they had after a spendy trip to New York City. "When he got the bills a month later, he was really angry that we had spent so much money," she recalls. The couple had a huge fight about it and ended up separating briefly as a result.

In therapist-speak, Jose and Erin have competing "money scripts." The term, coined by Ted and Brad Klontz, psychologists who specialize in counseling couples on money issues, refers to the back stories that create our feelings and relationship with money. And when spouses have different scripts, the resulting

clash can dramatically affect the relationship.

One of the most common scripts for couples from very different socioeconomic backgrounds is "the person from the wealthy side feels there will always be enough money," says Brad Klontz, a clinical psychologist who practices in Hawaii. "The person from the poor side feels there will never be enough money. The wealthier person spends more because he or she believes there's money coming in, and the poorer person will have great anxiety about spending, and desperation about the need to save."

Ted Klontz, Brad's father, practices in Nashville, Tenn., and counsels many famous singers who wound up marrying less-wealthy members of their entourages. He sees couples with rich/poor scripts married to each other all the time.

The best way to reconcile the two, he says, is to realize that "it's not you two that are arguing. The beliefs you grew up with, and internalized, are competing. We tell them not to judge the other person. It's the different money scripts fighting."

One way to rewrite those scripts is to dig down to their psychological source, and ask if your attitudes toward money are still valid, given your current financial situation. Rick Kahler, a financial planner in Rapid City,

S.D., says that the scripts can often be defanged by facing deep-seated fears.

"It may not cure you, but at least you can gain some more flexibility in your thinking," says Kahler, who co-wrote a book with the Klontzes called "[The Financial Wisdom of Ebenezer Scrooge : 5 Principles to Transform Your Relationship with Money.](#)" "The problems come when the play changes, but the script doesn't."

Sure wish somebody had mentioned that to my parents. [Video: Powdered milk was the Great Satan](#)