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[Back to previous page](#)

Carolyn Hax: When partners don't share same idea of comfortable

By [Carolyn Hax](#), Published: October 1 | Updated: Saturday, October 5, 11:01 PM

Dear Carolyn: I was taught by my parents to live frugally, which meant never using more than I needed. I would reuse clothes and keep a car until it practically fell apart. We always lived comfortably as a family, but it was definitely a test of limits because our space was only as much as we needed.

My new fiance has a very different view of frugality. He comes from a much stronger economic background than I did, and, while he lives well within his means and is never financially irresponsible, he has never had to be frugal.

Now, we're considering buying a house together. I believe it's important philosophically to limit oneself, if only as a reminder that others don't have as much. In my opinion, we should have just enough to live reasonably well, and that's it. It's a value I would like to transfer to my children because it implies a consciousness for those less fortunate.

My husband-to-be, on the other hand, wants a nicer and bigger house with more yard than we could ever use. Such a purchase wouldn't hurt his/our finances at all. We would certainly be more comfortable. But, to me, buying a bigger house would throw aside one of my most central core values: living modestly to make a statement about the importance of social equity.

My fiance's lack of understanding about this point is putting me on the verge of breaking off the engagement. Sure, it's his money (and, one day, our money), and he can spend it the way he wants. But if my children one day thought it was okay not to live frugally because of our example, I'd feel like I failed as a parent. Am I digging my heels in too much? Or is it a deal-breaker and is it time to call it quits? — *Signed, Why Can't He Just See It?*

I'll start with the easy part: Living according to your values is important; understanding and being understood in your marriage is important; setting a good example for your someday children is important; weighing your choices now for their impact on these important things in the future is important.

And getting this all said is important, because the details that make up these big concepts get complicated quickly.

For example, when you're living according to your values and sharing your life in marriage, whose values

take precedence when his and yours don't perfectly align? Do you think it's okay to have issues on which you or he won't budge? If so, and if this is one of them, then we can skip the rest: You tell him this is central to your life purpose, to the extent that you're unwilling to marry unless he buys into your idea of economic fairness as driver of all material choices.

Note the *your idea of*. Another complication is that there isn't just one lifestyle that underscores "the importance of social equity." What if, say, you had a big house and used it to host charity benefits, or house foster children? What if a status-brand car would outlast any other? What about modeling generosity vs. frugality?

There's also a lifetime's worth of complexity in the word "reasonable." Does "reasonable" living space include a guest room — to promote close family ties or idea-circulation via worldly visitors — or a home office so you can get by with one car? Or does "reasonable" mean shelter and hygiene, period? Does the amount of yard you can "use" change if you're growing your own food, or teaching kids about nature and giving them room to be independent?

How did you decide where to draw all these lines — did you put your own thoughts and self into their placement, or did you just trace over Daddy's?

And your fiance: Is he just about desires, or does he have a core? Do you know it well? Respect it?

Which brings us to where it gets really fun: Imagine your fiance signs on to your whole philosophical program, lives it with you and helps teach it to your kids — and your kids use their 800-square-foot compassionate-childhood experience to shape a firm belief in as much house as their borrowing power can wrangle them, because, with God as their witness, they'll never bump into siblings again.

"Our example" is up to you, but what they *do* with it is up to them. You can and should teach values, but you cannot "transfer" them.

Which brings us back to your fiance and the possible deal-breaker. If you and he haven't dug into all this thoroughly enough to get at whats and whys like these, then I don't think you're in a position to break or even make any deals, much less impress future kids.

A couple's thinking won't always match. It can't. But matching the depth of it, and its transparency, is a worthy bar to clear.

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