Shadowy Lines That Still Divide

By JANNY SCOTT and DAVID LEONHARDT

There was a time when Americans thought they understood class. The upper crust vacationed in Europe and worshiped an Episcopal God. The middle class drove Ford Fairlanes, settled the San Fernando Valley and enlisted as company men. The working class belonged to the A.F.L.-C.I.O., voted Democratic and did not take cruises to the Caribbean.

Today, the country has gone a long way toward an appearance of classlessness. Americans of all sorts are awash in luxuries that would have dazzled their grandparents. Social diversity has erased many of the old markers. It has become harder to read people's status in the clothes they wear, the cars they drive, the votes they cast, the god they worship, the color of their skin. The contours of class have blurred; some say they have disappeared.

But class is still a powerful force in American life. Over the past three decades, it has come to play a greater, not lesser, role in important ways. At a time when education matters more than ever, success in school remains linked tightly to class. At a time when the country is increasingly integrated racially, the rich are isolating themselves more and more. At a time of extraordinary advances in medicine, class differences in health and lifespan are wide and appear to be widening.

And new research on mobility, the movement of families up and down the economic ladder, shows there is far less of it than economists once thought and less than most people believe. [Click here for more information on income mobility.] In fact, mobility, which once buoyed the working lives of Americans as it rose in the decades after World War II, has lately flattened out or possibly even declined, many researchers say.

Mobility is the promise that lies at the heart of the American dream. It is supposed to take the sting out of the widening gulf between the have-mores and the have-nots. There are poor and rich in the United States, of course, the argument goes; but as long as one can become the other, as long as there is something close to equality of opportunity, the differences between them do not add up to class barriers.

Over the next three weeks, The Times will publish a series of articles on class in America, a dimension of the national experience that tends to go unexamined, if acknowledged at all. With class now seeming more elusive than ever, the articles take stock of its influence in the lives of individuals: a lawyer who rose out of an impoverished Kentucky hollow; an unemployed metal worker in Spokane, Wash., regretting his decision to skip college; a multimillionaire in Nantucket, Mass., musing over the cachet of his 200-foot yacht.

The series does not purport to be all-inclusive or the last word on class. It offers no nifty formulas for pigeonholing people or decoding folkways and manners. Instead, it represents an inquiry into class as Americans encounter it: indistinct, ambiguous, the half-seen hand that upon closer examination holds some Americans down while giving others a boost.

The trends are broad and seemingly contradictory: the blurring of the landscape of class and the simultaneous hardening of certain class lines; the rise in standards of living while most people remain moored in their relative places.

Even as mobility seems to have stagnated, the ranks of the elite are opening. Today, anyone may have a shot at becoming a United States Supreme Court justice or a C.E.O., and there are more and more self-
made billionaires. Only 37 members of last year's Forbes 400, a list of the richest Americans, inherited their wealth, down from almost 200 in the mid-1980's.

So it appears that while it is easier for a few high achievers to scale the summits of wealth, for many others it has become harder to move up from one economic class to another. Americans are arguably more likely than they were 30 years ago to end up in the class into which they were born.

A paradox lies at the heart of this new American meritocracy. Merit has replaced the old system of inherited privilege, in which parents to the manner born handed down the manor to their children. But merit, it turns out, is at least partly class-based. Parents with money, education and connections cultivate in their children the habits that the meritocracy rewards. When their children then succeed, their success is seen as earned.

The scramble to scoop up a house in the best school district, channel a child into the right preschool program or land the best medical specialist are all part of a quiet contest among social groups that the affluent and educated are winning in a rout.

"The old system of hereditary barriers and clubby barriers has pretty much vanished," said Eric Wanner, president of the Russell Sage Foundation, a social science research group in New York City that recently published a series of studies on the social effects of economic inequality.

In place of the old system, Dr. Wanner said, have arisen "new ways of transmitting advantage that are beginning to assert themselves."

**Faith in the System**

Most Americans remain upbeat about their prospects for getting ahead. A recent New York Times poll on class found that 40 percent of Americans believed that the chance of moving up from one class to another had risen over the last 30 years, a period in which the new research shows that it has not. Thirty-five percent said it had not changed, and only 23 percent said it had dropped.

More Americans than 20 years ago believe it possible to start out poor, work hard and become rich. They say hard work and a good education are more important to getting ahead than connections or a wealthy background.

"I think the system is as fair as you can make it," Ernie Frazier, a 65-year-old real estate investor in Houston, said in an interview after participating in the poll. "I don't think life is necessarily fair. But if you persevere, you can overcome adversity. It has to do with a person's willingness to work hard, and I think it's always been that way."

Most say their standard of living is better than their parents' and imagine that their children will do better still. Even families making less than $30,000 a year subscribe to the American dream; more than half say they have achieved it or will do so.

But most do not see a level playing field. They say the very rich have too much power, and they favor the idea of class-based affirmative action to help those at the bottom. Even so, most say they oppose the government's taxing the assets a person leaves at death.

"They call it the land of opportunity, and I don't think that's changed much," said Diana Lackey, a 60-year-old homemaker and wife of a retired contractor in Fulton, N.Y., near Syracuse. "Times are much, much harder with all the downsizing, but we're still a wonderful country."

**The Attributes of Class**

One difficulty in talking about class is that the word means different things to different people. Class is rank, it is tribe, it is culture and taste. It is attitudes and assumptions, a source of identity, a system of exclusion.
To some, it is just money. It is an accident of birth that can influence the outcome of a life. Some Americans barely notice it; others feel its weight in powerful ways.

At its most basic, class is one way societies sort themselves out. Even societies built on the idea of eliminating class have had stark differences in rank. Classes are groups of people of similar economic and social position; people who, for that reason, may share political attitudes, lifestyles, consumption patterns, cultural interests and opportunities to get ahead. Put 10 people in a room and a pecking order soon emerges.

When societies were simpler, the class landscape was easier to read. Marx divided 19th-century societies into just two classes; Max Weber added a few more. As societies grew increasingly complex, the old classes became more heterogeneous. As some sociologists and marketing consultants see it, the commonly accepted big three - the upper, middle and working classes - have broken down into dozens of microclasses, defined by occupations or lifestyles.

A few sociologists go so far as to say that social complexity has made the concept of class meaningless. Conventional big classes have become so diverse - in income, lifestyle, political views - that they have ceased to be classes at all, said Paul W. Kingston, a professor of sociology at the University of Virginia. To him, American society is a "ladder with lots and lots of rungs."

"There is not one decisive break saying that the people below this all have this common experience," Professor Kingston said. "Each step is equal-sized. Sure, for the people higher up this ladder, their kids are more apt to get more education, better health insurance. But that doesn't mean there are classes."

Many other researchers disagree. "Class awareness and the class language is receding at the very moment that class has reorganized American society," said Michael Hout, a professor of sociology at the University of California, Berkeley. "I find these 'end of class' discussions naïve and ironic, because we are at a time of booming inequality and this massive reorganization of where we live and how we feel, even in the dynamics of our politics. Yet people say, 'Well, the era of class is over.' "

One way to think of a person's position in society is to imagine a hand of cards. Everyone is dealt four cards, one from each suit: education, income, occupation and wealth, the four commonly used criteria for gauging class. [Click here to see where you fit in the American population.] Face cards in a few categories may land a player in the upper middle class. At first, a person's class is his parents' class. Later, he may pick up a new hand of his own; it is likely to resemble that of his parents, but not always.

Bill Clinton traded in a hand of low cards with the help of a college education and a Rhodes scholarship and emerged decades later with four face cards. Bill Gates, who started off squarely in the upper middle class, made a fortune without finishing college, drawing three aces.

Many Americans say that they too have moved up the nation's class ladder. In the Times poll, 45 percent of respondents said they were in a higher class than when they grew up, while just 16 percent said they were in a lower one. Over all, 1 percent described themselves as upper class, 15 percent as upper middle class, 42 percent as middle, 35 percent as working and 7 percent as lower.

"I grew up very poor and so did my husband," said Wanda Brown, the 58-year-old wife of a retired planner for the Puget Sound Naval Shipyard who lives in Puyallup, Wash., near Tacoma. "We're not rich but we are comfortable and we are middle class and our son is better off than we are."

The American Ideal

The original exemplar of American social mobility was almost certainly Benjamin Franklin, one of 17 children of a candle maker. About 20 years ago, when researchers first began to study mobility in a rigorous way, Franklin seemed representative of a truly fluid society, in which the rags-to-riches trajectory was the readily achievable ideal, just as the nation's self-image promised.
In a 1987 speech, Gary S. Becker, a University of Chicago economist who would later win a Nobel Prize, summed up the research by saying that mobility in the United States was so high that very little advantage was passed down from one generation to the next. In fact, researchers seemed to agree that the grandchildren of privilege and of poverty would be on nearly equal footing.

If that had been the case, the rise in income inequality beginning in the mid-1970's should not have been all that worrisome. The wealthy might have looked as if they were pulling way ahead, but if families were moving in and out of poverty and prosperity all the time, how much did the gap between the top and bottom matter?

But the initial mobility studies were flawed, economists now say. Some studies relied on children's fuzzy recollections of their parents' income. Others compared single years of income, which fluctuate considerably. Still others misread the normal progress people make as they advance in their careers, like from young lawyer to senior partner, as social mobility.

The new studies of mobility, which methodically track peoples' earnings over decades, have found far less movement. The economic advantage once believed to last only two or three generations is now believed to last closer to five. Mobility happens, just not as rapidly as was once thought.

"We all know stories of poor families in which the next generation did much better," said Gary Solon, a University of Michigan economist who is a leading mobility researcher. "It isn't that poor families have no chance."

But in the past, Professor Solon added, "people would say, 'Don't worry about inequality. The offspring of the poor have chances as good as the chances of the offspring of the rich.' Well, that's not true. It's not respectable in scholarly circles anymore to make that argument."

One study, by the Federal Reserve Bank of Boston, found that fewer families moved from one quintile, or fifth, of the income ladder to another during the 1980's than during the 1970's and that still fewer moved in the 90's than in the 80's. A study by the Bureau of Labor Statistics also found that mobility declined from the 80's to the 90's.

The incomes of brothers born around 1960 have followed a more similar path than the incomes of brothers born in the late 1940's, researchers at the Chicago Federal Reserve and the University of California, Berkeley, have found. Whatever children inherit from their parents - habits, skills, genes, contacts, money - seems to matter more today.

Studies on mobility over generations are notoriously difficult, because they require researchers to match the earnings records of parents with those of their children. Some economists consider the findings of the new studies murky; it cannot be definitively shown that mobility has fallen during the last generation, they say, only that it has not risen. The data will probably not be conclusive for years.

Nor do people agree on the implications. Liberals say the findings are evidence of the need for better early-education and antipoverty programs to try to redress an imbalance in opportunities. Conservatives tend to assert that mobility remains quite high, even if it has tailed off a little.

But there is broad consensus about what an optimal range of mobility is. It should be high enough for fluid movement between economic levels but not so high that success is barely tied to achievement and seemingly random, economists on both the right and left say.

As Phillip Swagel, a resident scholar at the American Enterprise Institute, put it, "We want to give people all the opportunities they want. We want to remove the barriers to upward mobility."

Yet there should remain an incentive for parents to cultivate their children. "Most people are working very hard to transmit their advantages to their children," said David I. Levine, a Berkeley economist and mobility researcher. "And that's quite a good thing."
One surprising finding about mobility is that it is not higher in the United States than in Britain or France. It is lower here than in Canada and some Scandinavian countries but not as low as in developing countries like Brazil, where escape from poverty is so difficult that the lower class is all but frozen in place.

Those comparisons may seem hard to believe. Britain and France had hereditary nobilities; Britain still has a queen. The founding document of the United States proclaims all men to be created equal. The American economy has also grown more quickly than Europe's in recent decades, leaving an impression of boundless opportunity.

But the United States differs from Europe in ways that can gum up the mobility machine. Because income inequality is greater here, there is a wider disparity between what rich and poor parents can invest in their children. Perhaps as a result, a child's economic background is a better predictor of school performance in the United States than in Denmark, the Netherlands or France, one recent study found.

"Being born in the elite in the U.S. gives you a constellation of privileges that very few people in the world have ever experienced," Professor Levine said. "Being born poor in the U.S. gives you disadvantages unlike anything in Western Europe and Japan and Canada."

Blurring the Landscape

Why does it appear that class is fading as a force in American life?

For one thing, it is harder to read position in possessions. Factories in China and elsewhere churn out picture-taking cellphones and other luxuries that are now affordable to almost everyone. Federal deregulation has done the same for plane tickets and long-distance phone calls. Banks, more confident about measuring risk, now extend credit to low-income families, so that owning a home or driving a new car is no longer evidence that someone is middle class.

The economic changes making material goods cheaper have forced businesses to seek out new opportunities so that they now market to groups they once ignored. Cruise ships, years ago a symbol of the high life, have become the ocean-going equivalent of the Jersey Shore. BMW produces a cheaper model with the same insignia. Martha Stewart sells chenille jacquard drapery and scallop-embossed ceramic dinnerware at Kmart.

"The level of material comfort in this country is numbing," said Paul Bellew, executive director for market and industry analysis at General Motors. "You can make a case that the upper half lives as well as the upper 5 percent did 50 years ago."

Like consumption patterns, class alignments in politics have become jumbled. In the 1950’s, professionals were reliably Republican; today they lean Democratic. Meanwhile, skilled labor has gone from being heavily Democratic to almost evenly split.

People in both parties have attributed the shift to the rise of social issues, like gun control and same-sex marriage, which have tilted many working-class voters rightward and upper income voters toward the left. But increasing affluence plays an important role, too. When there is not only a chicken, but an organic, free-range chicken, in every pot, the traditional economic appeal to the working class can sound off key.

Religious affiliation, too, is no longer the reliable class marker it once was. The growing economic power of the South has helped lift evangelical Christians into the middle and upper middle classes, just as earlier generations of Roman Catholics moved up in the mid-20th century. It is no longer necessary to switch one's church membership to Episcopal or Presbyterian as proof that one has arrived.

"You go to Charlotte, N.C., and the Baptists are the establishment," said Mark A. Chaves, a sociologist at the University of Arizona. "To imagine that for reasons of respectability, if you lived in North Carolina, you would want to be a Presbyterian rather than a Baptist doesn't play anymore."
The once tight connection between race and class has weakened, too, as many African-Americans have moved into the middle and upper middle classes. Diversity of all sorts - racial, ethnic and gender - has complicated the class picture. And high rates of immigration and immigrant success stories seem to hammer home the point: The rules of advancement have changed.

The American elite, too, is more diverse than it was. The number of corporate chief executives who went to Ivy League colleges has dropped over the past 15 years. There are many more Catholics, Jews and Mormons in the Senate than there were a generation or two ago. Because of the economic earthquakes of the last few decades, a small but growing number of people have shot to the top.

"Anything that creates turbulence creates the opportunity for people to get rich," said Christopher S. Jencks, a professor of social policy at Harvard. "But that isn't necessarily a big influence on the 99 percent of people who are not entrepreneurs."

These success stories reinforce perceptions of mobility, as does cultural myth-making in the form of television programs like "American Idol" and "The Apprentice."

But beneath all that murkiness and flux, some of the same forces have deepened the hidden divisions of class. Globalization and technological change have shuttered factories, killing jobs that were once stepping-stones to the middle class. Now that manual labor can be done in developing countries for $2 a day, skills and education have become more essential than ever.

This has helped produce the extraordinary jump in income inequality. The after-tax income of the top 1 percent of American households jumped 139 percent, to more than $700,000, from 1979 to 2001, according to the Congressional Budget Office, which adjusted its numbers to account for inflation. The income of the middle fifth rose by just 17 percent, to $43,700, and the income of the poorest fifth rose only 9 percent.

For most workers, the only time in the last three decades when the rise in hourly pay beat inflation was during the speculative bubble of the 90's. Reduced pensions have made retirement less secure.

Clearly, a degree from a four-year college makes even more difference than it once did. More people are getting those degrees than did a generation ago, but class still plays a big role in determining who does or does not. At 250 of the most selective colleges in the country, the proportion of students from upper-income families has grown, not shrunk.

Some colleges, worried about the trend, are adopting programs to enroll more lower-income students. One is Amherst, whose president, Anthony W. Marx, explained: "If economic mobility continues to shut down, not only will we be losing the talent and leadership we need, but we will face a risk of a society of alienation and unhappiness. Even the most privileged among us will suffer the consequences of people not believing in the American dream."

Class differences in health, too, are widening, recent research shows. Life expectancy has increased overall; but upper-middle-class Americans live longer and in better health than middle-class Americans, who live longer and in better health than those at the bottom.

Class plays an increased role, too, in determining where and with whom affluent Americans live. More than in the past, they tend to live apart from everyone else, cocooned in their exurban chateaus. Researchers who have studied data from the 1980, 1990 and 2000 censuses say the isolation of the affluent has increased.

Family structure, too, differs increasingly along class lines. The educated and affluent are more likely than others to have their children while married. They have fewer children and have them later, when their earning power is high. On average, according to one study, college-educated women have their first child at 30, up from 25 in the early 1970's. The average age among women who have never gone to college has
Those widening differences have left the educated and affluent in a superior position when it comes to investing in their children. "There is no reason to doubt the old saw that the most important decision you make is choosing your parents," said Professor Levine, the Berkeley economist and mobility researcher. "While it's always been important, it's probably a little more important now."

The benefits of the new meritocracy do come at a price. It once seemed that people worked hard and got rich in order to relax, but a new class marker in upper-income families is having at least one parent who works extremely long hours (and often boasts about it). In 1973, one study found, the highest-paid tenth of the country worked fewer hours than the bottom tenth. Today, those at the top work more.

In downtown Manhattan, black cars line up outside Goldman Sachs's headquarters every weeknight around 9. Employees who work that late get a free ride home, and there are plenty of them. Until 1976, a limousine waited at 4:30 p.m. to ferry partners to Grand Central Terminal. But a new management team eliminated the late-afternoon limo to send a message: 4:30 is the middle of the workday, not the end.

**A Rags-to-Riches Faith**

Will the trends that have reinforced class lines while papering over the distinctions persist?

The economic forces that caused jobs to migrate to low-wage countries are still active. The gaps in pay, education and health have not become a major political issue. The slicing of society's pie is more unequal than it used to be, but most Americans have a bigger piece than they or their parents once did. They appear to accept the tradeoffs.

Faith in mobility, after all, has been consciously woven into the national self-image. Horatio Alger's books have made his name synonymous with rags-to-riches success, but that was not his personal story. He was a second-generation Harvard man, who became a writer only after losing his Unitarian ministry because of allegations of sexual misconduct. Ben Franklin's autobiography was punched up after his death to underscore his rise from obscurity.

The idea of fixed class positions, on the other hand, rubs many the wrong way. Americans have never been comfortable with the notion of a pecking order based on anything other than talent and hard work. Class contradicts their assumptions about the American dream, equal opportunity and the reasons for their own successes and even failures. Americans, constitutionally optimistic, are disinclined to see themselves as stuck.

Blind optimism has its pitfalls. If opportunity is taken for granted, as something that will be there no matter what, then the country is less likely to do the hard work to make it happen. But defiant optimism has its strengths. Without confidence in the possibility of moving up, there would almost certainly be fewer success stories.
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Life at the Top in America Isn't Just Better, It's Longer

By JANNY SCOTT

Jean G. Miele's heart attack happened on a sidewalk in Midtown Manhattan last May. He was walking back to work along Third Avenue with two colleagues after a several-hundred-dollar sushi lunch. There was the distant rumble of heartburn, the ominous tingle of perspiration. Then Mr. Miele, an architect, collapsed onto a concrete planter in a cold sweat.

Will L. Wilson's heart attack came four days earlier in the bedroom of his brownstone in Bedford-Stuyvesant in Brooklyn. He had been regaling his fiancée with the details of an all-you-can-eat dinner he was beginning to regret. Mr. Wilson, a Consolidated Edison office worker, was feeling a little bloated. He flopped onto the bed. Then came a searing sensation, like a hot iron deep inside his chest.

Ewa Rynczak Gora's first signs of trouble came in her rented room in the noisy shadow of the Brooklyn-Queens Expressway. It was the Fourth of July. Ms. Gora, a Polish-born housekeeper, was playing bridge. Suddenly she was sweating, stifling an urge to vomit. She told her husband not to call an ambulance; it would cost too much. Instead, she tried a home remedy: salt water, a double dose of hypertension pills and a glass of vodka.

Architect, utility worker, maid: heart attack is the great leveler, and in those first fearful moments, three New Yorkers with little in common faced a single, common threat. But in the months that followed, their experiences diverged. Social class - that elusive combination of income, education, occupation and wealth - played a powerful role in Mr. Miele's, Mr. Wilson's and Ms. Gora's struggles to recover.

Class informed everything from the circumstances of their heart attacks to the emergency care each received, the households they returned to and the jobs they hoped to resume. It shaped their understanding of their illness, the support they got from their families, their relationships with their doctors. It helped define their ability to change their lives and shaped their odds of getting better.

Class is a potent force in health and longevity in the United States. The more education and income people have, the less likely they are to have and die of heart disease, strokes, diabetes and many types of cancer. Upper-middle-class Americans live longer and in better health than middle-class Americans, who live longer and better than those at the bottom. And the gaps are widening, say people who have researched social factors in health.

As advances in medicine and disease prevention have increased life expectancy in the United States, the benefits have disproportionately gone to people with education, money, good jobs and connections. They are almost invariably in the best position to learn new information early, modify their behavior, take advantage of the latest treatments and have the cost covered by insurance.

Many risk factors for chronic diseases are now more common among the less educated than the better educated. Smoking has dropped sharply among the better educated, but not among the less. Physical inactivity is more than twice as common among high school dropouts as among college graduates. Lower-income women are more likely than other women to be overweight, though the pattern among men may be the opposite.

There may also be subtler differences. Some researchers now believe that the stress involved in so-called high-demand, low-control jobs further down the occupational scale is more harmful than the stress of
professional jobs that come with greater autonomy and control. Others are studying the health impact of job insecurity, lack of support on the job, and employment that makes it difficult to balance work and family obligations.

Then there is the issue of social networks and support, the differences in the knowledge, time and attention that a person's family and friends are in a position to offer. What is the effect of social isolation? Neighborhood differences have also been studied: How stressful is a neighborhood? Are there safe places to exercise? What are the health effects of discrimination?

Heart attack is a window on the effects of class on health. The risk factors - smoking, poor diet, inactivity, obesity, hypertension, high cholesterol and stress - are all more common among the less educated and less affluent, the same group that research has shown is less likely to receive cardiopulmonary resuscitation, to get emergency room care or to adhere to lifestyle changes after heart attacks.

"In the last 20 years, there have been enormous advances in rescuing patients with heart attack and in knowledge about how to prevent heart attack," said Ichiro Kawachi, a professor of social epidemiology at the Harvard School of Public Health. "It's like diffusion of innovation: whenever innovation comes along, the well-to-do are much quicker at adopting it. On the lower end, various disadvantages have piled onto the poor. Diet has gotten worse. There's a lot more work stress. People have less time, if they're poor, to devote to health maintenance behaviors when they are juggling two jobs. Mortality rates even among the poor are coming down, but the rate is not anywhere near as fast as for the well-to-do. So the gap has increased."

Bruce G. Link, a professor of epidemiology and sociomedical sciences at Columbia University, said of the double-edged consequences of progress: "We're creating disparities. It's almost as if it's transforming health, which used to be like fate, into a commodity. Like the distribution of BMW's or goat cheese."

The Best of Care

Mr. Miele's advantage began with the people he was with on May 6, when the lining of his right coronary artery ruptured, cutting off the flow of blood to his 66-year-old heart. His two colleagues were knowledgeable enough to dismiss his request for a taxi and call an ambulance instead.

And because he was in Midtown Manhattan, there were major medical centers nearby, all licensed to do the latest in emergency cardiac care. The emergency medical technician in the ambulance offered Mr. Miele (pronounced MEE-lee) a choice. He picked Tisch Hospital, part of New York University Medical Center, an academic center with relatively affluent patients, and passed up Bellevue, a city-run hospital with one of the busiest emergency rooms in New York.

Within minutes, Mr. Miele was on a table in the cardiac catheterization laboratory, awaiting an angioplasty to unclog his artery - a procedure that many cardiologists say has become the gold standard in heart attack treatment. When he developed ventricular fibrillation, a heart rhythm abnormality that can be fatal within minutes, the problem was quickly fixed.

Then Dr. James N. Slater, a 54-year-old cardiologist with some 25,000 cardiac catheterizations under his belt, threaded a catheter through a small incision in the top of Mr. Miele's right thigh and steered it toward his heart. Mr. Miele lay on the table, thinking about dying. By 3:52 p.m., less than two hours after Mr. Miele's first symptoms, his artery was reopened and Dr. Slater implanted a stent to keep it that way.

Time is muscle, as cardiologists say. The damage to Mr. Miele's heart was minimal.

Mr. Miele spent just two days in the hospital. His brother-in-law, a surgeon, suggested a few specialists. Mr. Miele's brother, Joel, chairman of the board of another hospital, asked his hospital's president to call N.Y.U. "Professional courtesy," Joel Miele explained later. "The bottom line is that someone from management would have called patient care and said, 'Look, would you make sure everything's O.K.?' "
Things went less flawlessly for Mr. Wilson, a 53-year-old transportation coordinator for Con Ed. He imagined fleetingly that he was having a bad case of indigestion, though he had had a heart attack before. His fiancée insisted on calling an ambulance. Again, the emergency medical technician offered a choice of two nearby hospitals - neither of which had state permission to do an angioplasty, the procedure Mr. Miele received.

Mr. Wilson chose the Brooklyn Hospital Center over Woodhull Medical and Mental Health Center, the city-run hospital that serves three of Brooklyn's poorest neighborhoods. At Brooklyn Hospital, he was given a drug to break up the clot blocking an artery to his heart. It worked at first, said Narinder P. Bhalla, the hospital's chief of cardiology, but the clot re-formed.

So Dr. Bhalla had Mr. Wilson taken to the Weill Cornell Center of New York-Presbyterian Hospital in Manhattan the next morning. There, Dr. Bhalla performed an angioplasty and implanted a stent. Asked later whether Mr. Wilson would have been better off if he had had his heart attack elsewhere, Dr. Bhalla said the most important issue in heart attack treatment was getting the patient to a hospital quickly.

But he added, "In his case, yes, he would have been better off had he been to a hospital that was doing angioplasty."

Mr. Wilson spent five days in the hospital before heading home on many of the same high-priced drugs that Mr. Miele would be taking and under similar instructions to change his diet and exercise regularly. After his first heart attack in 2000, he quit smoking; but once he was feeling better, he had stopped taking several medications, drifted back to red meat and fried foods, and let his exercise program slip.

This time would be different, he vowed: "I don't think I'll survive another one."

Ms. Gora's experience was the rockiest. First, she hesitated before allowing her husband to call an ambulance; she hoped her symptoms would go away. He finally insisted; but when the ambulance arrived, she resisted leaving. The emergency medical technician had to talk her into going. She was given no choice of hospitals; she was simply taken to Woodhull, the city hospital Mr. Wilson had rejected.

Woodhull was busy when Ms. Gora arrived around 10:30 p.m. A triage nurse found her condition stable and classified her as "high priority." Two hours later, a physician assistant and an attending doctor examined her again and found her complaining of chest pain, shortness of breath and heart palpitations. Over the next few hours, tests confirmed she was having a heart attack.

She was given drugs to stop her blood from clotting and to control her blood pressure, treatment that Woodhull officials say is standard for the type of heart attack she was having. The heart attack passed. The next day, Ms. Gora was transferred to Bellevue, the hospital Mr. Miele had turned down, for an angiogram to assess her risk of a second heart attack.

But Ms. Gora, who was 59 at the time, came down with a fever at Bellevue, so the angiogram had to be canceled. She remained at Bellevue for two weeks, being treated for an infection. Finally, she was sent home. No angiogram was ever done.

**Comforts and Risks**

Mr. Miele is a member of New York City's upper middle class. The son of an architect and an artist, he worked his way through college, driving an ice cream truck and upholstering theater seats. He spent two years in the military and then joined his father's firm, where he built a practice as not only an architect but also an arbitrator and an expert witness, developing real estate on the side.

Mr. Miele is the kind of person who makes things happen. He bought a $21,000 house in the Park Slope section of Brooklyn, sold it about 15 years later for $285,000 and used the money to build his current house next door, worth over $2 million. In Brookhaven, on Long Island, he took a derelict house on a single acre, annexed several adjoining lots and created what is now a four-acre, three-house compound with an
undulating lawn and a 15,000-square-foot greenhouse he uses as a workshop for his collection of vintage Jaguars.

Mr. Miele's architecture partners occasionally joked that he was not in the business for the money, which to some extent was true. He had figured out how to live like a millionaire, he liked to say, even before he became one. He had worked four-day weeks for the last 20 years, spending long weekends with his family, sailing or iceboating on Bellport Bay and rebuilding cars.

Mr. Miele had never thought of himself as a candidate for a heart attack - even though both his parents had died of heart disease; even though his brother had had arteries unclogged; even though he himself was on hypertension medication, his cholesterol levels bordered on high and his doctor had been suggesting he lose weight.

He was a passionate chef who put great store in the healthfulness of fresh ingredients from the Mieles' vegetable garden or the greengrocers in Park Slope. His breakfasts may have been a cardiologist's nightmare - eggs, sausage, bacon, pastina with a poached egg - but he considered his marinara sauce to be healthy perfection: just garlic, oil, tomatoes, salt and pepper.

He figured he had something else working in his favor: he was happy. He adored his second wife, Lori, 23 years younger, and their 6-year-old daughter, Emma. He lived within blocks of his two sisters and two of his three grown children from his first marriage. The house regularly overflowed with guests, including Mr. Miele's former wife and her husband. He seemed to know half the people of Park Slope.

"I walk down the street and I feel good about it every day," Mr. Miele, a gregarious figure with twinkling blue eyes and a taste for worn T-shirts and jeans, said of his neighborhood. "And, yes, that gives me a feeling of well-being."

His approach to his health was utilitarian. When body parts broke, he got them fixed so he could keep doing what he liked to do. So he had had disc surgery, rotator cuff surgery, surgery for a carpal tunnel problem. But he was also not above an occasional bit of neglect. In March 2004, his doctor suggested a stress test after Mr. Miele complained of shortness of breath. On May 6, the prescription was still hanging on the kitchen cabinet door.

An important link in the safety net that caught Mr. Miele was his wife, a former executive at a sweater manufacturing company who had stopped work to raise Emma but managed the Mieles' real estate as well. While Mr. Miele was still in the hospital, she was on the Internet, Googling stents.

She scheduled his medical appointments. She got his prescriptions filled. Leaving him at home one afternoon, she taped his cardiologist's business card to the couch where he was sitting. "Call Dr. Hayes and let him know you're coughing," she said, her fingertips on his shoulder. Thirty minutes later, she called home to check.

She prodded Mr. Miele, gently, to cut his weekly egg consumption to two, from seven. She found fresh whole wheat pasta and cooked it with turkey sausage and broccoli rabe. She knew her way around nutrition labels.

Ms. Miele took on the burden of dealing with the hospital and insurance companies. She accompanied Mr. Miele to his doctor's appointments and retained pharmaceutical dosages in her head.

"I can just leave and she can give you all the answers to all the questions," Mr. Miele said to his cardiologist, Dr. Richard M. Hayes, one day.

"O.K., why don't you just leave?" Dr. Hayes said back. "Can she also examine you?"

With his wife's support, Mr. Miele set out to lose 30 pounds. His pasta consumption plunged to a plate a week from two a day. It was not hard to eat healthfully from the Mieles' kitchens. Even the "junk drawer" in
Park Slope was stocked with things like banana chips and sugared almonds. Lunches in Brookhaven went straight from garden to table: tomatoes with basil, eggplant, corn, zucchini flower tempura.

At Dr. Hayes's suggestion, Mr. Miele enrolled in a three-month monitored exercise program for heart disease patients, called cardiac rehab, which has been shown to reduce the mortality rate among heart patients by 20 percent. Mr. Miele's insurance covered the cost. He even managed to minimize the inconvenience, finding a class 10 minutes from his country house.

He had the luxury of not having to rush back to work. By early June, he had decided he would take the summer off, and maybe cut back his work week when he returned to the firm.

"You know, the more I think about it, the less I like the idea of going back to work," he said. "I don't see any real advantage. I mean, there's money. But you've got to take the money out of the equation."

So he put a new top on his 1964 Corvair. He played host to a large family reunion, replaced the heat exchanger in his boat and transformed the ramshackle greenhouse into an elaborate workshop. His weight dropped to 189 pounds, from 211. He had doubled the intensity of his workouts. His blood pressure was lower than ever.

Mr. Miele saw Dr. Hayes only twice in six months, for routine follow-ups. He had been known to walk out of doctors’ offices if he was not seen within 20 minutes, but Dr. Hayes did not keep him waiting. The Mieles were swept into the examining room at the appointed hour. Buoyed by the evidence of Mr. Miele's recovery, they would head out to lunch in downtown Manhattan. Those afternoons had the feel of impromptu dates.

"My wife tells me that I'm doing 14-hour days," Mr. Miele mused one afternoon, slicing cold chicken and piling it with fresh tomatoes on toast. "She said, 'You're doing better now than you did 10 years ago.' And I said, 'I haven't had sex in a week.' And she said, 'Well?' "

Just one unpleasant thing happened. Mr. Miele's partners informed him in late July that they wanted him to retire. It caught him off guard, and it hurt. He countered by taking the position that he was officially disabled and therefore entitled to be paid through May 5, 2005. "I mean, the guy has a heart attack," he said later. "So you get him while he's down?"

Lukewarm Efforts to Reform

Will Wilson fits squarely in the city's middle class. His parents had been sharecroppers who moved north and became a machinist and a nurse. He grew up in Bedford-Stuyvesant and had spent 34 years at Con Ed. He had an income of $73,000, five weeks' vacation, health benefits, a house worth $450,000 and plans to retire to North Carolina at 55.

Mr. Wilson, too, had imagined becoming an architect. But there had been no money for college, so he found a job as a utility worker. By age 22, he had two children. He considered going back to school, with the company's support, to study engineering. But doing shift work, and with small children, he never found the time.

For years he was a high-voltage cable splicer, a job he loved because it meant working outdoors with plenty of freedom and overtime pay. But on a snowy night in the early 1980's, a car skidded into a stanchion, which hit him in the back. A doctor suggested that Mr. Wilson learn to live with the pain instead of having disc surgery, as Mr. Miele had done.

So Mr. Wilson became a laboratory technician, then a transportation coordinator, working in a cubicle in a low-slung building in Astoria, Queens, overseeing fuel deliveries for the company's fleet. Some people might think of the work as tedious, Mr. Wilson said, "but it keeps you busy."

"Sometimes you look back over your past life experiences and you realize that if you would have done
something different, you would have been someplace else," he said. "I don't dwell on it too much because I'm not in a negative position. But you do say, 'Well, dag, man, I should have done this or that.'"

Mr. Wilson's health was not bad, but far from perfect. He had quit drinking and smoking, but had high cholesterol, hypertension and diabetes. He was slim, 5-foot-9 and just under 170 pounds. He traced his first heart attack to his smoking, his diet and the stress from a grueling divorce.

His earlier efforts to reform his eating habits were half-hearted. Once he felt better, he stopped taking his cholesterol and hypertension drugs. When his cardiologist moved and referred Mr. Wilson to another doctor, he was annoyed by what he considered the rudeness of the office staff. Instead of demanding courtesy or finding another specialist, Mr. Wilson stopped going.

By the time Dr. Bhalla encountered Mr. Wilson at Brooklyn Hospital, there was damage to all three main areas of his heart. Dr. Bhalla prescribed a half-dozen drugs to lower Mr. Wilson's cholesterol, prevent clotting and control his blood pressure.

"He has to behave himself," Dr. Bhalla said. "He needs to be more compliant with his medications. He has to really go on a diet, which is grains, no red meat, no fat. No fat at all."

Mr. Wilson had grown up eating his mother's fried chicken, pork chops and macaroni and cheese. He confronted those same foods at holiday parties and big events. There were doughnut shops and fried chicken places in his neighborhood; but Mr. Wilson's fiancée, Melvina Murrell Green, found it hard to find fresh produce and good fish.

"People in my circle, they don't look at food as, you know, too much fat in it," Mr. Wilson said. "I don't think it's going to change. It's custom."

At Red Lobster after his second heart attack, Ms. Green would order chicken and Mr. Wilson would have salmon - plus a side order of fried shrimp. "He's still having a problem with the fried seafood," Ms. Green reported sympathetically.

Whole grains remained mysterious. "That we've got to work on," she said. "Well, we recently bought a bag of grain something. I'm not used to that. We try to put it on the cereal. It's O.K."

In August, Ms. Green's blood pressure shot up. The culprit turned out to be a turkey chili recipe that she and Mr. Wilson had discovered: every ingredient except the turkey came from a can. She was shocked when her doctor pointed out the salt content. The Con Ed cafeteria, too, was problematic. So Mr. Wilson began driving to the Best Yet Market in Astoria at lunch to troll the salad bar.

Dr. Bhalla had suggested that Mr. Wilson walk for exercise. There was little open space in the neighborhood, so Mr. Wilson and Ms. Green often drove just to go for a stroll. In mid-October he entered a cardiac rehab program like Mr. Miele's, only less convenient. He would drive into Manhattan after work, during the afternoon rush, three days a week. He would hunt for on-street parking or pay too much for a space in a lot. Then a stranger threatened to damage Mr. Wilson's car in a confrontation over a free spot, so Mr. Wilson switched to the subway.

For a time, he considered applying for permanent disability. But Con Ed allowed him to return to work "on restrictions," so he decided to go back, with plans to retire in a year and a half. The week before he went back, he and Ms. Green took a seven-day cruise to Nassau. It was a revelation.

"Sort of like helped me to see there's a lot more things to do in life," he said. "I think a lot of people deny themselves certain things in life, in terms of putting things off, 'I'll do it later.' Later may never come."

**Ignoring the Risks**

Ms. Gora is a member of the working class. A bus driver's daughter, she arrived in New York City from
Krakow in the early 1990's, leaving behind a grown son. She worked as a housekeeper in a residence for the elderly in Manhattan, making beds and cleaning toilets. She said her annual income was $21,000 to $23,000 a year, with health insurance through her union.

For $365 a month, she rented a room in a friend's Brooklyn apartment on a street lined with aluminum-sided row houses and American flags. She used the friend's bathroom and kitchen. She was in her seventh year on a waiting list for a subsidized one-bedroom apartment in the adjacent Williamsburg neighborhood. In the meantime, she had acquired a roommate: Edward Gora, an asbestos-removal worker newly arrived from Poland and 10 years her junior, whom she met and married in 2003.

Like Mr. Miele, Ms. Gora had never imagined she was at risk of a heart attack, though she was overweight, hypertensive and a 30-year smoker, and heart attacks had killed her father and sister. She had numerous health problems, which she addressed selectively, getting treated for back pain, ulcers and so on until the treatment became too expensive or inconvenient, or her insurance declined to pay.

"My doctor said, 'Ewa, be careful with cholesterol,' " recalled Ms. Gora, whose vestigial Old World sense of propriety had her dressed in heels and makeup for every visit to Bellevue. "When she said that, I think nothing; I don't care. Because I don't believe this touch me. Or I think she have to say like that because she doctor. Like cigarettes: she doctor, she always told me to stop. And when I got out of the office, lights up."

Ms. Gora had a weakness for the peak of the food pyramid. She grew up on her mother's fried pork chops, spare ribs and meatballs - all cooked with lard - and had become a pizza, hamburger and French fry enthusiast in the United States. Fast food was not only tasty but also affordable. "I eat terrible," she reported cheerily from her bed at Bellevue. "I like grease food and fast food. And cigarettes."

She loved the feeling of a cigarette between her fingers, the rhythmic rise and fall of it to her lips. Using her home computer, she had figured out how to buy Marlboros online for just $2.49 a pack. Her husband smoked, her friends all smoked. Everyone she knew seemed to love tobacco and steak.

Her life was physically demanding. She would rise at 6 a.m. to catch a bus to the subway, change trains three times and arrive at work by 8 a.m. She would make 25 to 30 beds, vacuum, cart out trash. Yet she says she loved her life. "I think America is El Dorado," she said. "Because in Poland now is terrible; very little bit money. Here, I don't have a lot of, but I live normal. I have enough, not for rich life but for normal life."

The precise nature of Ms. Gora's illness was far from clear to her even after two weeks in Bellevue. In her first weeks home, she remained unconvinced that she had had a heart attack. She arrived at the Bellevue cardiology clinic for her first follow-up appointment imagining that whatever procedure had earlier been canceled would then be done, that it would unblock whatever was blocked, and that she would be allowed to return to work.

Jad Swingle, a doctor completing his specialty training in cardiology, led Ms. Gora through the crowded waiting room and into an examining room. She clutched a slip of paper with words she had translated from Polish using her pocket dictionary: "dizzy," "groin," "perspiration." Dr. Swingle asked her questions, speaking slowly. Do you ever get chest discomfort? Do you get short of breath when you walk? She finally interrupted: "Doctor, I don't know what I have, why I was in hospital. What is this heart attack? I don't know why I have this. What I have to do to not repeat this?"

No one had explained these things, Ms. Gora believed. Or, she wondered, had she not understood? She perched on the examining table, ankles crossed, reduced by the setting to an oversize, obedient child. Dr. Swingle examined her, then said he would answer her questions "in a way you'll understand." He set about explaining heart attacks: the narrowed artery, the blockage, the partial muscle death.

Ms. Gora looked startled.
"My muscle is dead?" she asked.

Dr. Swingle nodded.

What about the procedure that was never done?

"I'm not sure an angiogram would help you," he said. She needed to stop smoking, take her medications, walk for exercise, come back in a month.

"My muscle is still dead?" she asked again, incredulous.

"Once it's dead, it's dead," Dr. Swingle said. "There's no bringing it back to life."

Outside, Ms. Gora tottered toward the subway, 14 blocks away, on pink high-heeled sandals in 89-degree heat. "My thinking is black," she said, uncharacteristically glum. "Now I worry. You know, you have hand? Now I have no finger."

If Mr. Miele's encounters with the health care profession in the first months after his heart attack were occasional and efficient, Ms. Gora's were the opposite. Whereas he saw his cardiologist just twice, Ms. Gora, burdened by complications, saw hers a half-dozen times. Meanwhile, her heart attack seemed to have shaken loose a host of other problems.

A growth on her adrenal gland had turned up on a Bellevue CAT scan, prompting a visit to an endocrinologist. An old knee problem flared up; an orthopedist recommended surgery. An alarming purple rash on her leg led to a trip to a dermatologist. Because of the heart attack, she had been taken off hormone replacement therapy and was constantly sweating. She tore open a toe stepping into a pothole and needed stitches.

Without money or connections, moderate tasks consumed entire days. One cardiology appointment coincided with a downpour that paralyzed the city. Ms. Gora was supposed to be at the hospital laboratory at 8 a.m. to have blood drawn and back at the clinic at 1 p.m. In between, she wanted to meet with her boss about her disability payments. She had a 4 p.m. appointment in Brooklyn for her knee.

So at 7 a.m., she hobbled through the rain to the bus to the subway to another bus to Bellevue. She was waiting outside the laboratory when it opened. Then she took a bus uptown in jammed traffic, changed buses, descended into the subway at Grand Central Terminal, rode to Times Square, found service suspended because of flooding, climbed the stairs to 42nd Street, maneuvered through angry crowds hunting for buses and found another subway line.

She reached her workplace an hour and a half after leaving Bellevue; if she had had the money she could have made the trip in 20 minutes by cab. Her boss was not there. So she returned to Bellevue and waited until 2:35 p.m. for her 1 o'clock appointment. As always, she asked Dr. Swingle to let her return to work. When he insisted she have a stress test first, a receptionist gave her the first available appointment - seven weeks away.

Meanwhile, Ms. Gora was trying to stop smoking. She had quit in the hospital, then returned home to a husband and a neighbor who both smoked. To be helpful, Mr. Gora smoked in the shared kitchen next door. He was gone most of the day, working double shifts. Alone and bored, Ms. Gora started smoking again, then called Bellevue's free smoking cessation program and enrolled.

For the next few months, she trekked regularly to "the smoking department" at Bellevue. A counselor supplied her with nicotine patches and advice, not always easy for her to follow: stay out of the house; stay busy; avoid stress; satisfy oral cravings with, say, candy. The counselor suggested a support group, but Ms. Gora was too ashamed of her English to join. Even so, over time her tobacco craving waned.

There was just one hitch: Ms. Gora was gaining weight.
To avoid smoking, she was eating. Her work had been her exercise and now she could not work. Dr. Swingle suggested cardiac rehab, leaving it up to Ms. Gora to find a program and arrange it. Ms. Gora let it slide. As for her diet, she had vowed to stick to chicken, turkey, lettuce, tomatoes and low-fat cottage cheese. But she got tired of that. She began sneaking cookies when no one was looking - and no one was.

She cooked separate meals for Mr. Gora, who was not inclined to change his eating habits. She made him meatballs with sauce, liver, soup from spare ribs. Then one day in mid-October, she helped herself to one of his fried pork chops, and was soon eating the same meals he was. As an alternative to eating cake while watching television, she turned to pistachios, and then ate a pound in a single sitting.

Cruising the 99 Cent Wonder store in Williamsburg, where the freezers were filled with products like Budget Gourmet Rigatoni with Cream Sauce, she pulled down a small package of pistachios: two and a half servings, 13 grams of fat per serving. "I can eat five of these," she confessed, ignoring the nutrition label. Not servings. Bags.

Heading home after a trying afternoon in the office of the apartment complex in Williamsburg, where the long-awaited apartment seemed perpetually just out of reach, Ms. Gora slipped into a bakery and emerged with a doughnut, her first since her heart attack. She found a park bench where she had once been accustomed to reading and smoking. Working her way through the doughnut, confectioners' sugar snowing onto her chest, she said ruefully, "I miss my cigarette."

She wanted to return to work. She felt uncomfortable depending on Mr. Gora for money. She worried that she was becoming indolent and losing her English. Her disability payments, for which she needed a doctor's letter every month, came to just half her $331 weekly salary. Once, she spent hours searching for the right person at Bellevue to give her a letter, only to be told to come back in two days.

The co-payments on her prescriptions came to about $80 each month. Unnerving computer printouts from the pharmacist began arriving: "Maximum benefit reached." She switched to her husband's health insurance plan. Twice, Bellevue sent bills for impossibly large amounts of money for services her insurance was supposed to cover. Both times she spent hours traveling into Manhattan to the hospital's business office to ask why she had been billed. Both times a clerk listened, made a phone call, said the bill was a mistake and told her to ignore it.

When the stress test was finally done, Dr. Swingle said the results showed she was not well enough to return to full-time work. He gave her permission for part-time work, but her boss said it was out of the question. By November, her weight had climbed to 197 pounds from 185 in July. Her cholesterol levels were stubbornly high and her blood pressure was up, despite drugs for both.

In desperation, Ms. Gora embarked upon a curious, heart-unhealthy diet clipped from a Polish-language newspaper. Day 1: two hardboiled eggs, one steak, one tomato, spinach, lettuce with lemon and olive oil. Another day: coffee, grated carrots, cottage cheese and three containers of yogurt. Yet another: just steak. Ms. Gora decided not to tell Dr. Swingle. "I worry if he don't let me, I not lose the weight," she said.

Uneven Recoveries

By spring, Mr. Miele's heart attack, remarkably, had left him better off. He had lost 34 pounds and was exercising five times a week and taking subway stairs two at a time. He had retired from his firm on the terms he wanted. He was working from home, billing $225 an hour. More money in less time, he said. His blood pressure and cholesterol were low. "You're doing great," Dr. Hayes had said. "You're doing better than 99 percent of my patients."

Mr. Wilson's heart attack had been a setback. His heart function remained impaired, though improved somewhat since May. At one recent checkup, his blood pressure and his weight had been a little high. He still enjoyed fried shrimp on occasion but he took his medications diligently. He graduated from cardiac rehab with plans to join a health club with a pool. And he was looking forward to retirement.
Ms. Gora's life and health were increasingly complex. With Dr. Swingle's reluctant approval, she returned to work in November. She had moved into the apartment in Williamsburg, which gave her a kitchen and a bathroom for the first time in seven years. But she began receiving menacing phone calls from a collection agency about an old bill her health insurance had not covered. Her husband, with double pneumonia, was out of work for weeks.

She had her long-awaited knee surgery in January. But it left her temporarily unable to walk. Her weight hit 200 pounds. When the diet failed, she considered another consisting largely of fruit and vegetables sprinkled with an herbal powder. Her blood pressure and cholesterol remained ominously high. She had been warned that she was now a borderline diabetic.

"You're becoming a full-time patient, aren't you?" Dr. Swingle remarked.
May 19, 2005

When Richer Weds Poorer, Money Isn't the Only Difference

By TAMAR LEWIN

NORTHFIELD, Mass. - When Dan Croteau met Cate Woolner six years ago, he was selling cars at the Keene, N.H., Mitsubishi lot and she was pretending to be a customer, test driving a black Montero while she and her 11-year-old son, Jonah, waited for their car to be serviced.

The test drive lasted an hour and a half. Jonah got to see how the vehicle performed in off-road mud puddles. And Mr. Croteau and Ms. Woolner hit it off so well that she later sent him a note, suggesting that if he was not involved with someone, not a Republican and not an alien life form, maybe they could meet for coffee. Mr. Croteau dithered about the propriety of dating a customer, but when he finally responded, they talked on the phone from 10 p.m. to 5 a.m.

They had a lot in common. Each had two failed marriages and two children. Both love dancing, motorcycles, Bob Dylan, bad puns, liberal politics and National Public Radio.

But when they began dating, they found differences, too. The religious difference - he is Roman Catholic, she is Jewish - posed no problem. The real gap between them, both say, is more subtle: Mr. Croteau comes from the working class, and Ms. Woolner from money.

Mr. Croteau, who will be 50 in June, grew up in Keene, an old mill town in southern New Hampshire. His father was a factory worker whose education ended at the eighth grade; his mother had some factory jobs, too. Mr. Croteau had a difficult childhood and quit school at 16. He then left home, joined the Navy and drifted through a long series of jobs without finding any real calling. He married his pregnant 19-year-old girlfriend and had two daughters, Lael and Maggie, by the time he was 24.

"I was raised in a family where my grandma lived next door, my uncles lived on the next road over, my dad's two brothers lived next to each other, and I pretty much played with my cousins," he said. "The whole concept of life was that you should try to get a good job in the factory. My mother tried to encourage me. She'd say, 'Dan's bright; ask him a question.' But if I'd said I wanted to go to college, it would have been like saying I wanted to grow gills and breathe underwater."

He always felt that the rich people in town, "the ones with their names on the buildings," as he put it, lived in another world.

Ms. Woolner, 54, comes from that other world. The daughter of a doctor and a dancer, she grew up in a comfortable home in Hartsdale, N.Y., with the summer camps, vacations and college education that wealthy Westchester County families can take for granted. She was always uncomfortable with her money; when she came into a modest inheritance at 21, she ignored the monthly bank statements for several years, until she learned to channel her unease into philanthropy benefiting social causes. She was in her mid-30's and married to a psychotherapist when Isaac and Jonah were born.

"My mother's father had a Rolls-Royce and a butler and a second home in Florida," Ms. Woolner said, "and from as far back as I can remember, I was always aware that I had more than other people, and I was uncomfortable about it because it didn't feel fair. When I was little, what I fixated on with my girlfriends was how I had more pajamas than they did. So when I'd go to birthday sleepovers, I'd always take them a pair of pajamas as a present."
Marriages that cross class boundaries may not present as obvious a set of challenges as those that cross the lines of race or nationality. But in a quiet way, people who marry across class lines are also moving outside their comfort zones, into the uncharted territory of partners with a different level of wealth and education, and often, a different set of assumptions about things like manners, food, child-rearing, gift-giving and how to spend vacations. In cross-class marriages, one partner will usually have more money, more options and, almost inevitably, more power in the relationship.

It is not possible to say how many cross-class marriages there are. But to the extent that education serves as a proxy for class, they seem to be declining. Even as more people marry across racial and religious lines, often to partners who match them closely in other respects, fewer are choosing partners with a different level of education. While most of those marriages used to involve men marrying women with less education, studies have found, lately that pattern has flipped, so that by 2000, the majority involved women, like Ms. Woolner, marrying men with less schooling - the combination most likely to end in divorce.

"It's definitely more complicated, given the cultural scripts we've all grown up with," said Ms. Woolner, who has a master's degree in counseling and radiates a thoughtful sincerity. "We've all been taught it's supposed to be the man who has the money and the status and the power."

**Bias on Both Sides**

When he met Ms. Woolner, Mr. Croteau had recently stopped drinking and was looking to change his life. But when she told him, soon after they began dating, that she had money, it did not land as good news.

"I wished she had waited a little," Mr. Croteau said. "When she told me, my first thought was, uh oh, this is a complication. From that moment I had to begin questioning my motivations. You don't want to feel like a gold digger. You have to tell yourself, here's this person that I love, and here's this quality that comes with the package. Cate's very generous, and she thinks a lot about what's fair and works very hard to level things out, but she also has a lot of baggage around that quality. She has all kinds of choices I don't have. And she does the lion's share of the decision-making."

Before introducing Ms. Woolner to his family, Mr. Croteau warned them about her background. "I said, 'Mom, I want you to know Cate and her family are rich,' " he recalled. "And she said, 'Well, don't hold that against her; she's probably very nice anyway.' I thought that was amazing."

There were biases on the other side too. Just last summer, Mr. Croteau said, when they were at Ms. Woolner's mother's house on Martha's Vineyard, his mother-in-law confessed to him that she had initially been embarrassed that he was a car salesman and worried that her daughter was taking him on as a kind of do-good project.

Still, the relationship moved quickly. Mr. Croteau met Ms. Woolner in the fall of 1998 and moved into her comfortable home in Northfield the next spring, after meeting her condition that he sell his gun.

Even before Mr. Croteau moved in, Ms. Woolner gave him money to buy a new car and pay off some debts. "I wanted to give him the money," she said. "I hadn't sweated it. I told him that this was money that had just come to me for being born into one class, while he was born into another class." And when he lost his job not long after, Ms. Woolner began paying him a monthly stipend - he sometimes refers to it as an allowance - that continued, at a smaller level, until last November, when she quit her longstanding job at a local antipoverty agency. She also agreed to pay for a $10,000 computer course that helped prepare him for his current job as a software analyst at the Cheshire Medical Center in Keene. From the beginning, the balance of power in the relationship was a sufficiently touchy issue that at Ms. Woolner's urging, a few months before their wedding in August 2001, they joined a series of workshops on cross-class relationships.

"I had abject terror at the idea of the group," said Mr. Croteau, who is blunt and intellectually engaging. "It's certainly an upper-class luxury to pay to tell someone your troubles, and with all the problems in the world, it felt a little strange to sit around talking about your relationship. But it was useful. It was a relief to hear
people talk about the same kinds of issues we were facing, about who had power in the relationship and how they used it. I think we would have made it anyway, but we would have had a rockier time without the group."

It is still accepted truth within the household that Ms. Woolner's status has given her the upper hand in the marriage. At dinner one night, when her son Isaac said baldly, "I always think of my mom as having the power in the relationship," Mr. Croteau did not flinch. He is fully aware that in this relationship he is the one whose life has been most changed.

Confusing Differences

The Woolner-Croteau household is just up the hill from the groomed fields of Northfield Mount Hermon prep school - a constant local reminder to Mr. Croteau of just how differently his wife's sons and his daughters have been educated. Jonah is now a senior there. Isaac, who also attended the school, is now back at Lewis & Clark College in Oregon after taking a couple of semesters away to study in India and to attend massage school while working in a deli near home.

By contrast, Mr. Croteau's adult daughters - who have never lived with the couple - made their way through the Keene public schools.

"I sometimes think Jonah and Isaac need a dose of reality, that a couple years in public school would have shown them something different," Mr. Croteau said. "On the other hand I sometimes wish I'd been able to give Maggie and Lael what they had. My kids didn't have the same kind of privilege and the same kind of schools. They didn't have teachers concerned about their tender growing egos. It was catch-as-catch-can for them, and that still shows in their personalities."

Mr. Croteau had another experience of Northfield Mount Hermon as well. He briefly had a job as its communications manager, but could not adjust to its culture.

"There were all these Ivy Leaguers," he said. "I didn't understand their nuances, and I didn't make a single friend there. In working-class life, people tell you things directly, they're not subtle. At N.M.H., I didn't get how they did things. When a vendor didn't meet the deadline, I called and said, 'Where's the job?' When he said, 'We bumped you, we'll have it next week,' I said, 'What do you mean, next week? We have a deadline, you can't do business like that.' It got back to my supervisor, who came and said, 'We don't yell at vendors.' The idea seemed to be that there weren't deadlines in that world, just guidelines."

Mr. Croteau says he is far more comfortable at the hospital. "I deal mostly with nurses and other computer nerds and they come from the same kind of world I do, so we know how to talk to each other," he said.

But in dealing with Ms. Woolner's family, especially during the annual visits to Martha's Vineyard, Mr. Croteau said, he sometimes finds himself back in class bewilderment, feeling again that he does not get the nuances. "They're incredibly gracious to me, very well bred and very nice," he said, "so much so that it's hard to tell whether it's sincere, whether they really like you."

Mr. Croteau still seems impressed by his wife's family, and their being among "the ones with their names on the buildings." It is he who shows a visitor the framed print of the old Woolner Distillery in Peoria, Ill., and, describing the pictures on the wall, mentions that this in-law went to Yale, and that one knew Gerald Ford.

Family Divisions

Mr. Croteau and Ms Woolner are not the only ones aware of the class divide within the family; so are the two sets of children.

Money is continually tight for Lael Croteau, 27, who is in graduate school in educational administration at the University of Vermont, and Maggie, 25, who is working three jobs while in her second year of law
school at American University. At restaurants, they ask to have the leftovers wrapped to take home.

Neither could imagine taking a semester off to try out massage school, as Isaac did. They are careful about their manners, their plans, their clothes.

"Who's got money, who doesn't, it's always going on in my head," Maggie said. "So I put on the armor. I have the bag. I have the shirt. I know people can't tell my background by looking."

The Croteau daughters are the only ones among 12 first cousins who made it to college. Most of the others married and had babies right after high school.

"They see us as different, and sometimes that can hurt," Maggie said.

The daughters walk a fine line. They are deeply attached to their mother, who did most of their rearing, but they are also attracted to the Woolner world and its possibilities. Through holidays and Vineyard vacations, they have come to feel close not only to their stepbrothers, but also to Ms. Woolner's sisters' children, whose pictures are on display in Lael's house in Vermont. And they see, up close, just how different their upbringing was.

"Jonah and Isaac don't have to worry about how they dress, or whether they'll have the money to finish college, or anything," Lael said. "That's a real luxury. And when one of the little kids asks, 'Why do people sneeze?' their mom will say, 'I don't know; that's a great question. Let's go to the museum, and check it out.' My mom is very smart and certainly engages us on many levels, but when we asked a difficult question, she'd say, 'Because I said so.' "

The daughters' lives have been changed not only by Ms. Woolner's warm, stable presence, but also by her gifts of money for snow tires or books, the family vacations she pays for and her connections. One of Ms. Woolner's cousins, a Washington lawyer, employs Maggie both at her office and as a housesitter.

For Ms. Woolner's sons, Mr. Croteau's arrival did not make nearly as much difference. They are mostly oblivious of the extended Croteau family, and have barely met the Croteau cousins, who are close to their age and live nearby but lead quite different lives. Indeed, in early February, while Ms. Woolner's Isaac was re-adjusting to college life, Mr. Croteau's nephew, another 20-year-old Isaac who had enlisted in the Marines right after high school, was shot in the face in Falluja, Iraq, and shipped to Bethesda Medical Center in Maryland. Isaac and Jonah are easygoing young men, neither of whom has any clear idea what he wants to do in life. "For a while I've been trying to find my passion," Jonah said. "But I haven't been passionately trying to find my passion."

Isaac fantasizes about opening a brewery-cum-performance-space, traveling through South America or operating a sunset massage cruise in the Caribbean. He knows he is on such solid ground that he can afford fantasy.

"I have the most amazing safety net a person could have," he said, "incredible, loving, involved and wealthy parents."

On the rare occasions when they are all together, the daughters get on easily with the sons, though there are occasional tensions. Maggie would love to have a summer internship with a human rights group, but she needs paid work and when she graduates, with more than $100,000 of debt, she will need a law firm job, not one with a nonprofit. So when Isaac one day teased her as being a sellout, she reminded him that it was a lot easier to live your ideals when you did not need to make money to pay for them.

And there are moments when the inequalities within the family are painfully obvious.

"I do feel the awkwardness of helping Isaac buy a car, when I'm not helping them buy a car," Ms. Woolner said of the daughters. "We've talked about that. But I also have to be aware of overstepping. Their mother's house burned down, which was awful for them and for her and I really wanted to help. I took out
my checkbook and I didn't know what was appropriate. In the end I wrote a $1,500 check. Emily Post
doesn't deal with these situations."

She and Mr. Croteau remain conscious of the class differences between them, and the ways in which their
lives have been shaped by different experiences.

On one visit to New York City, where Ms. Woolner's mother lives in the winter, Ms. Woolner lost her debit
card and felt anxious about being disconnected, even briefly, from her money.

For Mr. Croteau, it was a strange moment. "She had real discomfort, even though we were around the
corner from her mother, and she had enough money to do anything we were likely to do, assuming she
wasn't planning to buy a car or a diamond all of a sudden," he said. "So I didn't understand the problem. I
know how to walk around without a safety net. I've done it all my life."

Both he and his wife express pride that their marriage has withstood its particular problems and stresses.

"I think we're always both amazed that we're working it out," Ms. Woolner said.

But almost from the beginning they agreed on an approach to their relationship, a motto now engraved
inside their wedding rings: "Press on regardless."
May 22, 2005

On a Christian Mission to the Top

By LAURIE GOODSTEIN and DAVID D. KIRKPATRICK

For a while last winter, Tim Havens, a recent graduate of Brown University and now an evangelical missionary there, had to lead his morning prayer group in a stairwell of the campus chapel. That was because workers were clattering in to remake the lower floor for a display of American Indian art, and a Buddhist student group was chanting in the small sanctuary upstairs.

Like most of the Ivy League universities, Brown was founded by Protestant ministers as an expressly Christian college. But over the years it gradually shed its religious affiliation and became a secular institution, as did the other Ivies. In addition to Buddhists, the Brown chaplain’s office now recognizes "heathen/pagan" as a "faith community."

But these days evangelical students like those in Mr. Havens's prayer group are becoming a conspicuous presence at Brown. Of a student body of 5,700, about 400 participate in one of three evangelical student groups - more than the number of active mainline Protestants, the campus chaplain says. And these students are in the vanguard of a larger social shift not just on campuses but also at golf resorts and in boardrooms; they are part of an expanding beachhead of evangelicals in the American elite.

The growing power and influence of evangelical Christians is manifest everywhere these days, from the best-seller lists to the White House, but in fact their share of the general population has not changed much in half a century. Most pollsters agree that people who identify themselves as white evangelical Christians make up about a quarter of the population, just as they have for decades.

What has changed is the class status of evangelicals. In 1929, the theologian H. Richard Niebuhr described born-again Christianity as the "religion of the disinherited." But over the last 40 years, evangelicals have pulled steadily closer in income and education to mainline Protestants in the historically affluent establishment denominations. In the process they have overturned the old social pecking order in which "Episcopalian," for example, was a code word for upper class, and "fundamentalist" or "evangelical" shorthand for lower.

Evangelical Christians are now increasingly likely to be college graduates and in the top income brackets. Evangelical C.E.O.’s pray together on monthly conference calls, evangelical investment bankers study the Bible over lunch on Wall Street and deep-pocketed evangelical donors gather at golf courses for conferences restricted to those who give more than $200,000 annually to Christian causes.

Their growing wealth and education help explain the new influence of evangelicals in American culture and politics. Their buying power fuels the booming market for Christian books, music and films. Their rising income has paid for construction of vast mega-churches in suburbs across the country. Their charitable contributions finance dozens of mission agencies, religious broadcasters and international service groups.

On The Chronicle of Philanthropy's latest list of the 400 top charities, Campus Crusade for Christ, an evangelical student group, raised more from private donors than the Boy Scouts of America, the Public Broadcasting Service and Easter Seals.

Now a few affluent evangelicals are directing their attention and money at some of the tallest citadels of the secular elite: Ivy League universities. Three years ago a group of evangelical Ivy League alumni formed the Christian Union, an organization intended to "reclaim the Ivy League for Christ," according to its fund-
raising materials, and to "shape the hearts and minds of many thousands who graduate from these schools and who become the elites in other American cultural institutions."

The Christian Union has bought and maintains new evangelical student centers at Brown, Princeton and Cornell, and has plans to establish a center on every Ivy League campus. In April, 450 students, alumni and supporters met in Princeton for an "Ivy League Congress on Faith and Action." A keynote speaker was Charles W. Colson, the born-again Watergate felon turned evangelical thinker.

Matt Bennett, founder of the Christian Union, told the conference, "I love these universities - Princeton and all the others, my alma mater, Cornell - but it really grieves me and really hurts me to think of where they are now."

The Christian Union's immediate goal, he said, was to recruit campus missionaries. "What is happening now is good," Mr. Bennett said, "but it is like a finger in the dike of keeping back the flood of immorality."

And trends in the Ivy League today could shape the culture for decades to come, he said. "So many leaders come out of these campuses. Seven of the nine Supreme Court justices are Ivy League grads; four of the seven Massachusetts Supreme Court justices; Christian ministry leaders; so many presidents, as you know; leaders of business - they are everywhere."

He added, "If we are going to change the world, we have got, by God's power, to see these campuses radically changed."

An Outsider on Campus Mr. Havens, who graduated from Brown last year, is the kind of missionary the Christian Union hopes to enlist. An evangelical from what he calls a "solidly middle class" family in the Midwest, he would have been an anomaly at Brown a couple of generations ago. He applied there, he said, out of a sense of "nonconformity" and despite his mother's preference that he attend a Christian college.

"She just was nervous about, and rightfully so, what was going to happen to me freshman year," Mr. Havens recalled.

When he arrived at Brown, in Providence, R.I., Mr. Havens was astounded to find that the biggest campus social event of the fall was the annual SexPowerGod dance, sponsored by the Lesbian Gay Bisexual Transgender Queer Alliance and advertised with dining-hall displays depicting pairs of naked men or women. "Why do they have to put God in the name?" he said. "It seems kind of disrespectful."

Mr. Havens found himself a double outsider of sorts. In addition to being devoted to his faith, he was a scholarship student at a university where half the students can afford $45,000 in tuition and fees without recourse to financial aid and where, he said, many tend to "spend money like water."

But his modest means did not stand out as much as his efforts to guard his morals. He did not drink, and he almost never cursed. And he was determined to stay "pure" until marriage, though he did not lack for attention from female students. Just as his mother feared, Mr. Havens, a broad-shouldered former wrestler with tousled brown hair and a guileless smile, wavered some his freshman year and dated several classmates.

"I was just like, 'Oh, I can get this girl to like me,' " he recalled. " 'Oh, she likes me; she's cute.' And so it was a lot of fairly short and meaningless relationships. It was pretty destructive."

In his sophomore year, though, his evangelical a cappella singing group, a Christian twist on an old Ivy League tradition, interceded. With its support, he rededicated himself to serving God, and by his senior year he was running his own Bible-study group, hoping to inoculate first-year students against the temptations he had faced. They challenged one another, Mr. Havens said, "committing to remain sexually pure, both in a physical sense and in avoiding pornography and ogling women and like that."

Mr. Havens is now living in a house owned and supported by the Christian Union and is trying to reach not
just other evangelicals but nonbelievers as well.

**Prayers in the Boardrooms**

The Christian Union is the brainchild of Matt Bennett, 40, who earned bachelor’s and master’s degrees at Cornell and later directed the Campus Crusade for Christ at Princeton. Mr. Bennett, tall and soft-spoken, with a Texas drawl that waxes and wanes depending on the company he is in, said he got the idea during a 40-day water-and-juice fast, when he heard God speaking to him one night in a dream.

"He was speaking to me very strongly that he wanted to see an increasing and dramatic spiritual revival in a place like Princeton," Mr. Bennett said.

While working for Campus Crusade, Mr. Bennett had discovered that it was hard to recruit evangelicals to minister to the elite colleges of the Northeast because the environment was alien to them and the campuses often far from their homes. He also found that the evangelical ministries were hobbled without adequate salaries to attract professional staff members and without centers of their own where students could gather, socialize and study the Bible. Jews had Hillel Houses, and Roman Catholics had Newman Centers.

He thought evangelicals should have their own houses, too, and began a furious round of fund-raising to buy or build some. An early benefactor was his twin brother, Monty, who had taken over the Dallas hotel empire their father built from a single Holiday Inn and who had donated a three-story Victorian in a neighborhood near Brown.

To raise more money, Matt Bennett has followed a grapevine of affluent evangelicals around the country, winding up even in places where evangelicals would have been a rarity just a few decades ago. In Manhattan, for example, he visited Wall Street boardrooms and met with the founder of Socrates in the City, a roundtable for religious intellectuals that gathers monthly at places like the Algonquin Hotel and the Metropolitan Club.

Those meetings introduced him to an even more promising pool of like-minded Christians, the New Canaan Group, a Friday morning prayer breakfast typically attended by more than a hundred investment bankers and other professionals. The breakfasts started in the Connecticut home of a partner in Goldman, Sachs but grew so large that they had to move to a local church. Like many other evangelicals, some members attend churches that adhere to evangelical doctrine but that remain affiliated with mainline denominations.

Other donors to the Christian Union are members of local elites across the Bible Belt. Not long ago, for example, Mr. Bennett paid a visit to Montgomery, Ala., for lunch with Julian L. McPhillips Jr., a wealthy Princeton alumnus and the managing partner of a local law firm. Mr. Bennett, wearing an orange Princeton tie, said he wanted to raise enough money for the Christian Union to hire someone to run a "healing ministry" for students with depression, eating disorders or drug or alcohol addiction.

Mr. McPhillips, who shares Mr. Bennett's belief in the potential of faith healing, remarked that he had once cured an employee's migraine headaches just by praying for him. "We joke in my office that we don't need health insurance," he told Mr. Bennett before writing a check for $1,000.

Mr. Bennett's database has so far grown to about 5,000 names gathered by word of mouth alone. They are mostly Ivy League graduates whose regular alumni contributions he hopes to channel into the Christian Union. And these Ivy League evangelicals, in turn, are just a small fraction of the large number of their affluent fellow believers.

**Gaining on the Mainline**

Their commitment to their faith is confounding a long-held assumption that, like earlier generations of Baptists or Pentecostals, prosperous evangelicals would abandon their religious ties or trade them for
membership in establishment churches. Instead, they have kept their traditionalist beliefs, and their churches have even attracted new members from among the well-off.

Meanwhile, evangelical Protestants are pulling closer to their mainline counterparts in class and education. As late as 1965, for example, a white mainline Protestant was two and a half times as likely to have a college degree as a white evangelical, according to an analysis by Prof. Corwin E. Smidt, a political scientist at Calvin College, an evangelical institution in Grand Rapids, Mich. But by 2000, a mainline Protestant was only 65 percent more likely to have the same degree. And since 1985, the percentage of incoming freshmen at highly selective private universities who said they were born-again also rose by half, to 11 or 12 percent each year from 7.3 percent, according to the Higher Education Research Institute at the University of California, Los Angeles.

To many evangelical Christians, the reason for their increasing worldly success and cultural influence is obvious: God's will at work. Some also credit leaders like the midcentury intellectual Carl F. H. Henry, who helped to found a large and influential seminary, a glossy evangelical Christian magazine and the National Association of Evangelicals, a powerful umbrella group that now includes 51 denominations. Dr. Henry and his followers implored believers to look beyond their churches and fight for a place in the American mainstream.

There were also demographic forces at work, beginning with the G.I. Bill, which sent a pioneering generation of evangelicals to college. Probably the greatest boost to the prosperity of evangelicals as a group came with the Sun Belt expansion of the 1970's and the Texas oil boom, which brought new wealth and businesses to the regions where evangelical churches had been most heavily concentrated.

The most striking example of change in how evangelicals see themselves and their place in the world may be the Assemblies of God, a Pentecostal denomination. It was founded in Hot Springs, Ark., in 1914 by rural and working-class Christians who believed that the Holy Spirit had moved them to speak in tongues. Shunned by established churches, they became a sect of outsiders, and their preachers condemned worldly temptations like dancing, movies, jewelry and swimming in public pools. But like the Southern Baptists and other conservative denominations, the Assemblies gradually dropped their separatist strictures as their membership prospered and spread.

As the denomination grew, Assemblies preachers began speaking not only of heavenly rewards but also of the material blessings God might provide in this world. The notion was controversial in some evangelical circles but became widespread nonetheless, and it made the Assemblies' faith more compatible with an upwardly mobile middle class.

By the 1970's, Assemblies churches were sprouting up in affluent suburbs across the country. Recent surveys by Margaret Poloma, a historian at the University of Akron in Ohio, found Assemblies members more educated and better off than the general public.

As they flourished, evangelical entrepreneurs and strivers built a distinctly evangelical business culture of prayer meetings, self-help books and business associations. In some cities outside the Northeast, evangelical business owners list their names in Christian yellow pages.

The rise of evangelicals has also coincided with the gradual shift of most of them from the Democratic Party to the Republican and their growing political activism. The conservative Christian political movement seldom developed in poor, rural Bible Belt towns. Instead, its wellsprings were places like the Rev. Ed Young's booming mega-church in suburban Houston or the Rev. Timothy LaHaye's in Orange County, Calif., where evangelical professionals and businessmen had the wherewithal to push back against the secular culture by organizing boycotts, electing school board members and lobbying for conservative judicial appointments.

'A Bunch of Heathens'

Mr. Havens, the Brown missionary, is part of the upsurge of well-educated born-again Christians. He grew
up in one of the few white households in a poor black neighborhood of St. Louis, where his parents had moved to start a church, which failed to take off. Mr. Havens's father never graduated from college. After being laid off from his job at a marketing company two years ago, he now works in an insurance company's software and systems department. Tim Havens's mother home-schooled the family's six children for at least a few years each.

Mr. Havens got through Brown on scholarships and loans, and at graduation was $25,000 in debt. To return to campus for his missionary year and pay his expenses, he needed to raise an additional $36,000, and on the advice of Geoff Freeman, the head of the Brown branch of Campus Crusade, he did his fund-raising in St. Louis.

"It is easy to sell New England in the Midwest," as Mr. Freeman put it later. Midwesterners, he said, see New Englanders as "a bunch of heathens."

So Mr. Havens drove home each day from a summer job at a stone supply warehouse to work the phone from his cluttered childhood bedroom. He told potential donors that many of the American-born students at Brown had never even been to church, to say nothing of the students from Asia or the Middle East. "In a sense, it is pre-Christian," he explained.

Among his family's friends, however, encouragement was easier to come by than cash. As the summer came to a close, Mr. Havens was still $6,000 short. He decided to give himself a pay cut and go back to Brown with what he had raised, trusting God to take care of his needs just as he always had when money seemed scarce during college.

"God owns the cattle on a thousand hills," he often told himself. "God has plenty of money."

Thanks to the Christian Union, Mr. Haven's present quarters as a ministry intern at Brown are actually more upscale than his home in St. Louis. On Friday nights, he is a host for a Bible-study and dinner party for 70 or 80 Christian students, who serve themselves heaping plates of pasta before breaking into study groups. Afterward, they regroup in the living room for board games and goofy improvisation contests, all free of profanity and even double entendre.

Lately, though, Mr. Havens has been contemplating steps that would take him away from Brown and campus ministry. After a chaste romance - "I didn't kiss her until I asked her to marry me," he said - he recently became engaged to a missionary colleague, Liz Chalmers. He has been thinking about how to support the children they hope to have.

And he has been considering the example of his future father-in-law, Daniel Chalmers, a Baptist missionary to the Philippines who ended up building power plants there and making a small fortune. Mr. Chalmers has been a steady donor to Christian causes, and he bought a plot of land in Oregon, where he plans to build a retreat center.

"God has always used wealthy people to help the church," Mr. Havens said. He pointed out that in the Bible, rich believers helped support the apostles, just as donors to the Christian Union are investing strategically in the Ivy League today.

With those examples and his own father in mind, Mr. Havens chose medicine over campus ministry. He scored well on his medical school entrance exams and, after another year at Brown, he will head to St. Louis University School of Medicine. At the Christian Union conference in April, he was pleased to hear doctors talk about praying with their patients and traveling as medical missionaries.

He is looking forward to having the money a medical degree can bring, and especially to putting his children through college without the scholarships and part-time jobs he needed. But whether he becomes rich, he said, "will depend on how much I keep."

Like other evangelicals of his generation, he means to take his faith with him as he makes his way in the
world. He said his roommates at Brown had always predicted that he would "sell out"—loosen up about his faith and adopt their taste for new cars, new clothes and the other trappings of the upper class.

He didn't at Brown and he thinks he never will.

"So far so good," he said. But he admitted, "I don't have any money yet."
The College Dropout Boom

By DAVID LEONHARDT

CHILHOWIE, Va. - One of the biggest decisions Andy Blevins has ever made, and one of the few he now regrets, never seemed like much of a decision at all. It just felt like the natural thing to do.

In the summer of 1995, he was moving boxes of soup cans, paper towels and dog food across the floor of a supermarket warehouse, one of the biggest buildings here in southwest Virginia. The heat was brutal. The job had sounded impossible when he arrived fresh off his first year of college, looking to make some summer money, still a skinny teenager with sandy blond hair and a narrow, freckled face.

But hard work done well was something he understood, even if he was the first college boy in his family. Soon he was making bonuses on top of his $6.75 an hour, more money than either of his parents made. His girlfriend was around, and so were his hometown buddies. Andy acted more outgoing with them, more relaxed. People in Chilhowie noticed that.

It was just about the perfect summer. So the thought crossed his mind: maybe it did not have to end. Maybe he would take a break from college and keep working. He had been getting C's and D's, and college never felt like home, anyway.

"I enjoyed working hard, getting the job done, getting a paycheck," Mr. Blevins recalled. "I just knew I didn't want to quit."

So he quit college instead, and with that, Andy Blevins joined one of the largest and fastest-growing groups of young adults in America. He became a college dropout, though nongraduate may be the more precise term.

Many people like him plan to return to get their degrees, even if few actually do. Almost one in three Americans in their mid-20's now fall into this group, up from one in five in the late 1960's, when the Census Bureau began keeping such data. Most come from poor and working-class families.

The phenomenon has been largely overlooked in the glare of positive news about the country's gains in education. Going to college has become the norm throughout most of the United States, even in many places where college was once considered an exotic destination - places like Chilhowie (pronounced chill-HOW-ee), an Appalachian hamlet with a simple brick downtown. At elite universities, classrooms are filled with women, blacks, Jews and Latinos, groups largely excluded two generations ago. The American system of higher learning seems to have become a great equalizer.

In fact, though, colleges have come to reinforce many of the advantages of birth. On campuses that enroll poorer students, graduation rates are often low. And at institutions where nearly everyone graduates - small colleges like Colgate, major state institutions like the University of Colorado and elite private universities like Stanford - more students today come from the top of the nation's income ladder than they did two decades ago.

Only 41 percent of low-income students entering a four-year college managed to graduate within five years, the Department of Education found in a study last year, but 66 percent of high-income students did. That gap had grown over recent years. "We need to recognize that the most serious domestic problem in the United States today is the widening gap between the children of the rich and the children of the poor,"
Lawrence H. Summers, the president of Harvard, said last year when announcing that Harvard would give full scholarships to all its lowest-income students. "And education is the most powerful weapon we have to address that problem."

There is certainly much to celebrate about higher education today. Many more students from all classes are getting four-year degrees and reaping their benefits. But those broad gains mask the fact that poor and working-class students have nevertheless been falling behind; for them, not having a degree remains the norm.

That loss of ground is all the more significant because a college education matters much more now than it once did. A bachelor's degree, not a year or two of courses, tends to determine a person's place in today's globalized, computerized economy. College graduates have received steady pay increases over the past two decades, while the pay of everyone else has risen little more than the rate of inflation.

As a result, despite one of the great education explosions in modern history, economic mobility - moving from one income group to another over the course of a lifetime - has stopped rising, researchers say. Some recent studies suggest that it has declined over the last generation. [Click here for more information on income mobility.]

Put another way, children seem to be following the paths of their parents more than they once did. Grades and test scores, rather than privilege, determine success today, but that success is largely being passed down from one generation to the next. A nation that believes that everyone should have a fair shake finds itself with a kind of inherited meritocracy.

In this system, the students at the best colleges may be diverse - male and female and of various colors, religions and hometowns - but they tend to share an upper-middle-class upbringing. An old joke that Harvard's idea of diversity is putting a rich kid from California in the same room as a rich kid from New York is truer today than ever; Harvard has more students from California than it did in years past and just as big a share of upper-income students.

Students like these remain in college because they can hardly imagine doing otherwise. Their parents, understanding the importance of a bachelor's degree, spent hours reading to them, researching school districts and making it clear to them that they simply must graduate from college.

Andy Blevins says that he too knows the importance of a degree, but that he did not while growing up, and not even in his year at Radford University, 66 miles up the Interstate from Chilhowie. Ten years after trading college for the warehouse, Mr. Blevins, 29, spends his days at the same supermarket company. He has worked his way up to produce buyer, earning $35,000 a year with health benefits and a 401(k) plan. He is on a path typical for someone who attended college without getting a four-year degree. Men in their early 40's in this category made an average of $42,000 in 2000. Those with a four-year degree made $65,000.

Still boyish-looking but no longer rail thin, Mr. Blevins says he has many reasons to be happy. He lives with his wife, Karla, and their year-old son, Lucas, in a small blue-and-yellow house at the end of a cul-de-sac in the middle of a stunningly picturesque Appalachian valley. He plays golf with some of the same friends who made him want to stay around Chilhowie.

But he does think about what might have been, about what he could be doing if he had the degree. As it is, he always feels as if he is on thin ice. Were he to lose his job, he says, everything could slip away with it. What kind of job could a guy without a college degree get? One night, while talking to his wife about his life, he used the word "trapped."

"Looking back, I wish I had gotten that degree," Mr. Blevins said in his soft-spoken lilt. "Four years seemed like a thousand years then. But I wish I would have just put in my four years."

The Barriers
Why so many low-income students fall from the college ranks is a question without a simple answer. Many high schools do a poor job of preparing teenagers for college. Many of the colleges where lower-income students tend to enroll have limited resources and offer a narrow range of majors, leaving some students disenchanted and unwilling to continue.

Then there is the cost. Tuition bills scare some students from even applying and leave others with years of debt. To Mr. Blevins, like many other students of limited means, every week of going to classes seemed like another week of losing money - money that might have been made at a job.

"The system makes a false promise to students," said John T. Casteen III, the president of the University of Virginia, himself the son of a Virginia shipyard worker.

Colleges, Mr. Casteen said, present themselves as meritocracies in which academic ability and hard work are always rewarded. In fact, he said, many working-class students face obstacles they cannot overcome on their own.

For much of his 15 years as Virginia's president, Mr. Casteen has focused on raising money and expanding the university, the most prestigious in the state. In the meantime, students with backgrounds like his have become ever scarcer on campus. The university's genteel nickname, the Cavaliers, and its aristocratic sword-crossed coat of arms seem appropriate today. No flagship state university has a smaller proportion of low-income students than Virginia. Just 8 percent of undergraduates last year came from families in the bottom half of the income distribution, down from 11 percent a decade ago.

That change sneaked up on him, Mr. Casteen said, and he has spent a good part of the last year trying to prevent it from becoming part of his legacy. Starting with next fall's freshman class, the university will charge no tuition and require no loans for students whose parents make less than twice the poverty level, or about $37,700 a year for a family of four. The university has also increased financial aid to middle-income students.

To Mr. Casteen, these are steps to remove what he describes as "artificial barriers" to a college education placed in the way of otherwise deserving students. Doing so "is a fundamental obligation of a free culture," he said.

But the deterrents to a degree can also be homegrown. Many low-income teenagers know few people who have made it through college. A majority of the nongraduates are young men, and some come from towns where the factory work ethic, to get working as soon as possible, remains strong, even if the factories themselves are vanishing. Whatever the reasons, college just does not feel normal.

"You get there and you start to struggle," said Leanna Blevins, Andy's older sister, who did get a bachelor's degree and then went on to earn a Ph.D at Virginia studying the college experiences of poor students. "And at home your parents are trying to be supportive and say, 'Well, if you're not happy, if it's not right for you, come back home. It's O.K.' And they think they're doing the right thing. But they don't know that maybe what the student needs is to hear them say, 'Stick it out just one semester. You can do it. Just stay there. Come home on the weekend, but stick it out.'"

Today, Ms. Blevins, petite and high-energy, is helping to start a new college a few hours' drive from Chilhowie for low-income students. Her brother said he had daydreamed about attending it and had talked to her about how he might return to college.

For her part, Ms. Blevins says, she has daydreamed about having a life that would seem as natural as her brother's, a life in which she would not feel like an outsider in her hometown. Once, when a high-school teacher asked students to list their goals for the next decade, Ms. Blevins wrote, "having a college degree" and "not being married."

"I think my family probably thinks I'm liberal," Ms. Blevins, who is now married, said with a laugh, "that I've just been educated too much and I'm gettin' above my raisin'."
Her brother said that he just wanted more control over his life, not a new one. At a time when many people complain of scattered lives, Mr. Blevins can stand in one spot - his church parking lot, next to a graveyard - and take in much of his world. "That's my parents' house," he said one day, pointing to a sliver of roof visible over a hill. "That's my uncle's trailer. My grandfather is buried here. I'll probably be buried here."

**Taking Class Into Account**

Opening up colleges to new kinds of students has generally meant one thing over the last generation: affirmative action. Intended to right the wrongs of years of exclusion, the programs have swelled the number of women, blacks and Latinos on campuses. But affirmative action was never supposed to address broad economic inequities, just the ones that stem from specific kinds of discrimination.

That is now beginning to change. Like Virginia, a handful of other colleges are not only increasing financial aid but also promising to give weight to economic class in granting admissions. They say they want to make an effort to admit more low-income students, just as they now do for minorities and children of alumni.

"The great colleges and universities were designed to provide for mobility, to seek out talent," said Anthony W. Marx, president of Amherst College. "If we are blind to the educational disadvantages associated with need, we will simply replicate these disadvantages while appearing to make decisions based on merit."

With several populous states having already banned race-based preferences and the United States Supreme Court suggesting that it may outlaw such programs in a couple of decades, the future of affirmative action may well revolve around economics. Polls consistently show that programs based on class backgrounds have wider support than those based on race.

The explosion in the number of nongraduates has also begun to get the attention of policy makers. This year, New York became one of a small group of states to tie college financing more closely to graduation rates, rewarding colleges more for moving students along than for simply admitting them. Nowhere is the stratification of education more vivid than here in Virginia, where Thomas Jefferson once tried, and failed, to set up the nation's first public high schools. At a modest high school in the Tidewater city of Portsmouth, not far from Mr. Casteen's boyhood home, a guidance office wall filled with college pennants does not include one from rarefied Virginia. The colleges whose pennants are up - Old Dominion University and others that seem in the realm of the possible - have far lower graduation rates.

Across the country, the upper middle class so dominates elite universities that high-income students, on average, actually get slightly more financial aid from colleges than low-income students do. These elite colleges are so expensive that even many high-income students receive large grants. In the early 1990's, by contrast, poorer students got 50 percent more aid on average than the wealthier ones, according to the College Board, the organization that runs the SAT entrance exams.

At the other end of the spectrum are community colleges, the two-year institutions that are intended to be feeders for four-year colleges. In nearly every one are tales of academic success against tremendous odds: a battered wife or a combat veteran or a laid-off worker on the way to a better life. But over all, community colleges tend to be places where dreams are put on hold.

Most people who enroll say they plan to get a four-year degree eventually; few actually do. Full-time jobs, commutes and children or parents who need care often get in the way. One recent national survey found that about 75 percent of students enrolling in community colleges said they hoped to transfer to a four-year institution. But only 17 percent of those who had entered in the mid-1990's made the switch within five years, according to a separate study. The rest were out working or still studying toward the two-year degree.

"We here in Virginia do a good job of getting them in," said Glenn Dubois, chancellor of the Virginia Community College System and himself a community college graduate. "We have to get better in getting
him out."

'I Wear a Tie Every Day'

College degree or not, Mr. Blevins has the kind of life that many Americans say they aspire to. He fills it with family, friends, church and a five-handicap golf game. He does not sit in traffic commuting to an office park. He does not talk wistfully of a relocated brother or best friend he sees only twice a year. He does not worry about who will care for his son while he works and his wife attends community college to become a physical therapist. His grandparents down the street watch Lucas, just as they took care of Andy and his two sisters when they were children. When Mr. Blevins comes home from work, it is his turn to play with Lucas, tossing him into the air and rolling around on the floor with him and a stuffed elephant.

Mr. Blevins also sings in a quartet called the Gospel Gentlemen. One member is his brother-in-law; another lives on Mr. Blevins's street. In the long white van the group owns, they wend their way along mountain roads on their way to singing dates at local church functions, sometimes harmonizing, sometimes ribbing one another or talking about where to buy golf equipment.

Inside the churches, the other singers often talk to the audience between songs, about God or a grandmother or what a song means to them. Mr. Blevins rarely does, but his shyness fades once he is back in the van with his friends.

At the warehouse, he is usually the first to arrive, around 6:30 in the morning. The grandson of a coal miner, he takes pride, he says, in having moved up to become a supermarket buyer. He decides which bananas, grapes, onions and potatoes the company will sell and makes sure that there are always enough. Most people with his job have graduated from college.

"I'm pretty fortunate to not have a degree but have a job where I wear a tie every day," he said. He worries about how long it will last, though, mindful of what happened to his father, Dwight, a decade ago. A high school graduate, Dwight Blevins was laid off from his own warehouse job and ended up with another one that paid less and offered a smaller pension.

"A lot of places, they're not looking that you're trained in something," Andy Blevins said one evening, sitting on his back porch. "They just want you to have a degree."

Figuring out how to get one is the core quandary facing the nation's college nongraduates. Many seem to want one. In a New York Times poll, 43 percent of them called it essential to success, while 42 percent of college graduates and 32 percent of high-school dropouts did. This in itself is a change from the days when "college boy" was an insult in many working-class neighborhoods. But once students take a break - the phrase that many use instead of drop out - the ideal can quickly give way to reality. Family and work can make a return to school seem even harder than finishing it in the first place.

After dropping out of Radford, Andy Blevins enrolled part-time in a community college, trying to juggle work and studies. He lasted a year. From time to time in the decade since, he has thought about giving it another try. But then he has wondered if that would be crazy. He works every third Saturday, and his phone rings on Sundays when there is a problem with the supply of potatoes or apples. "It never ends," he said. "There's a never a lull."

To spend more time with Lucas, Mr. Blevins has already cut back on his singing. If he took night classes, he said, when would he ever see his little boy? Anyway, he said, it would take years to get a degree part-time. To him, it is a tug of war between living in the present and sacrificing for the future.

Few Breaks for the Needy

The college admissions system often seems ruthlessly meritocratic. Yes, children of alumni still have an advantage. But many other pillars of the old system - the polite rejections of women or blacks, the spots
This was the meritocracy Mr. Casteen described when he greeted the parents of freshman in a University of Virginia lecture hall late last summer. Hailing from all 50 states and 52 foreign countries, the students were more intelligent and better prepared than he and his classmates had been, he told the parents in his quiet, deep voice. The class included 17 students with a perfect SAT score.

If anything, children of privilege think that the system has moved so far from its old-boy history that they are now at a disadvantage when they apply, because colleges are trying to diversify their student rolls. To get into a good college, the sons and daughters of the upper middle class often talk of needing a higher SAT score than, say, an applicant who grew up on a farm, in a ghetto or in a factory town. Some state legislators from Northern Virginia's affluent suburbs have argued that this is a form of geographic discrimination and have quixotically proposed bills to outlaw it.

But the conventional wisdom is not quite right. The elite colleges have not been giving much of a break to the low-income students who apply. When William G. Bowen, a former president of Princeton, looked at admissions records recently, he found that if test scores were equal a low-income student had no better chance than a high-income one of getting into a group of 19 colleges, including Harvard, Yale, Princeton, Williams and Virginia. Athletes, legacy applicants and minority students all got in with lower scores on average. Poorer students did not.

The findings befuddled many administrators, who insist that admissions officers have tried to give poorer applicants a leg up. To emphasize the point, Virginia announced this spring that it was changing its admissions policy from "need blind" - a term long used to assure applicants that they would not be punished for seeking financial aid - to "need conscious." Administrators at Amherst and Harvard have also recently said that they would redouble their efforts to take into account the obstacles students have overcome.

"The same score reflects more ability when you come from a less fortunate background," Mr. Summers, the president of Harvard, said. "You haven't had a chance to take the test-prep course. You went to a school that didn't do as good a job coaching you for the test. You came from a home without the same opportunities for learning."

But it is probably not a coincidence that elite colleges have not yet turned this sentiment into action. Admitting large numbers of low-income students could bring clear complications. Too many in a freshman class would probably lower the college's average SAT score, thereby damaging its ranking by U.S. News & World Report, a leading arbiter of academic prestige. Some colleges, like Emory University in Atlanta, have climbed fast in the rankings over precisely the same period in which their percentage of low-income students has tumbled. The math is simple: when a college goes looking for applicants with high SAT scores, it is far more likely to find them among well-off teenagers.

More spots for low-income applicants might also mean fewer for the children of alumni, who make up the fund-raising base for universities. More generous financial aid policies will probably lead to higher tuition for those students who can afford the list price. Higher tuition, lower ranking, tougher admission requirements: they do not make for an easy marketing pitch to alumni clubs around the country. But Mr. Casteen and his colleagues are going ahead, saying the pendulum has swung too far in one direction.

That was the mission of John Blackburn, Virginia's easy-going admissions dean, when he rented a car and took to the road recently. Mr. Blackburn thought of the trip as a reprise of the drives Mr. Casteen took 25 years earlier, when he was the admissions dean, traveling to churches and community centers to persuade black parents that the university was finally interested in their children.

One Monday night, Mr. Blackburn came to Big Stone Gap, in a mostly poor corner of the state not far from Andy Blevins's town. A community college there was holding a college fair, and Mr. Blackburn set up a table in a hallway, draping it with the University of Virginia's blue and orange flag.
As students came by, Mr. Blackburn would explain Virginia's new admissions and financial aid policies. But he soon realized that the Virginia name might have been scaring off the very people his pitch was intended for. Most of the students who did approach the table showed little interest in the financial aid and expressed little need for it. One man walked up to Mr. Blackburn and introduced his son as an aspiring doctor. The father was an ophthalmologist. Other doctors came by, too. So did some lawyers.

"You can't just raise the UVa flag," Mr. Blackburn said, packing up his materials at the end of the night, "and expect a lot of low-income kids to come out."

When the applications started arriving in his office this spring, there seemed to be no increase in those from low-income students. So Mr. Blackburn extended the deadline two weeks for everybody, and his colleagues also helped some applicants with the maze of financial aid forms. Of 3,100 incoming freshmen, it now seems that about 180 will qualify for the new financial aid program, up from 130 who would have done so last year. It is not a huge number, but Virginia administrators call it a start.

A Big Decision

On a still-dark February morning, with the winter's heaviest snowfall on the ground, Andy Blevins scraped off his Jeep and began his daily drive to the supermarket warehouse. As he passed the home of Mike Nash, his neighbor and fellow gospel singer, he noticed that the car was still in the driveway. For Mr. Nash, a school counselor and the only college graduate in the singing group, this was a snow day.

Mr. Blevins later sat down with his calendar and counted to 280: the number of days he had worked last year. Two hundred and eighty days - six days a week most of the time - without ever really knowing what the future would hold.

"I just realized I'm going to have to do something about this," he said, "because it's never going to end."

In the weeks afterward, his daydreaming about college and his conversations about it with his sister Leanna turned into serious research. He requested his transcripts from Radford and from Virginia Highlands Community College and figured out that he had about a year's worth of credits. He also talked to Leanna about how he could become an elementary school teacher. He always felt that he could relate to children, he said. The job would take up 180 days, not 280. Teachers do not usually get laid off or lose their pensions or have to take a big pay cut to find new work.

So the decision was made. On May 31, Andy Blevins says, he will return to Virginia Highlands, taking classes at night; the Gospel Gentlemen are no longer booking performances. After a year, he plans to take classes by video and on the Web that are offered at the community college but run by Old Dominion, a Norfolk, Va., university with a big group of working-class students.

"I don't like classes, but I've gotten so motivated to go back to school," Mr. Blevins said. "I don't want to, but, then again, I do."

He thinks he can get his bachelor's degree in three years. If he gets it at all, he will have defied the odds.
May 26, 2005

15 Years on the Bottom Rung

By ANTHONY DePALMA

In the dark before dawn, when Madison Avenue was all but deserted and its pricey boutiques were still locked up tight, several Mexicans slipped quietly into 3 Guys, a restaurant that the Zagat guide once called "the most expensive coffee shop in New York."

For the next 10 hours they would fry eggs, grill burgers, pour coffee and wash dishes for a stream of customers from the Upper East Side of Manhattan. By 7:35 a.m., Eliot Spitzer, attorney general of New York, was holding a power breakfast back near the polished granite counter. In the same burgundy booth a few hours later, Michael A. Wiener, co-founder of the multibillion-dollar Infinity Broadcasting, grabbed a bite with his wife, Zena. Just the day before, Uma Thurman slipped in for a quiet lunch with her children, but the paparazzi found her and she left.

More Mexicans filed in to begin their shifts throughout the morning, and by the time John Zannikos, one of the restaurant's three Greek owners, drove in from the North Jersey suburbs to work the lunch crowd, Madison Avenue was buzzing. So was 3 Guys.

"You got to wait a little bit," Mr. Zannikos said to a pride of elegant women who had spent the morning at the Whitney Museum of American Art, across Madison Avenue at 75th Street. For an illiterate immigrant who came to New York years ago with nothing but $100 in his pocket and a willingness to work etched on his heart, could any words have been sweeter to say?

With its wealthy clientele, middle-class owners and low-income work force, 3 Guys is a template of the class divisions in America. But it is also the setting for two starkly different tales about breaching those divides.

The familiar story is Mr. Zannikos's. For him, the restaurant - don't dare call it a diner - with its $20 salads and elegant décor represents the American promise of upward mobility, one that has been fulfilled countless times for generations of hard-working immigrants.

But for Juan Manuel Peralta, a 34-year-old illegal immigrant who worked there for five years until he was fired last May, and for many of the other illegal Mexican immigrants in the back, restaurant work today is more like a dead end. They are finding the American dream of moving up far more elusive than it was for Mr. Zannikos. Despite his efforts to help them, they risk becoming stuck in a permanent underclass of the poor, the unskilled and the uneducated.

That is not to suggest that the nearly five million Mexicans who, like Mr. Peralta, are living in the United States illegally will never emerge from the shadows. Many have, and undoubtedly many more will. But the sheer size of the influx - over 400,000 a year, with no end in sight - creates a problem all its own. It means there is an ever-growing pool of interchangeable workers, many of them shunting from one low-paying job to another. If one moves on, another one - or maybe two or three - is there to take his place.

Although Mr. Peralta arrived in New York almost 40 years after Mr. Zannikos, the two share a remarkably similar beginning. They came at the same age to the same section of New York City, without legal papers or more than a few words of English. Each dreamed of a better life. But monumental changes in the economy and in attitudes toward immigrants have made it far less likely that Mr. Peralta and his children will experience the same upward mobility as Mr. Zannikos and his family.
Of course, there is a chance that Mr. Peralta may yet take his place among the Mexican-Americans who have succeeded here. He realizes that he will probably not do as well as the few who have risen to high office or who were able to buy the vineyards where their grandfathers once picked grapes. But he still dreams that his children will someday join the millions who have lost their accents, gotten good educations and firmly achieved the American dream.

Political scientists are divided over whether the 25 million people of Mexican ancestry in the United States represent an exception to the classic immigrant success story. Some, like John H. Mollenkopf at the City University of New York, are convinced that Mexicans will eventually do as well as the Greeks, Italians and other Europeans of the last century who were usually well assimilated after two or three generations. Others, including Mexican-Americans like Rodolfo O. de la Garza, a professor at Columbia, have done studies showing that Mexican-Americans face so many obstacles that even the fourth generation trails other Americans in education, home ownership and household income.

The situation is even worse for the millions more who have illegally entered the United States since 1990. Spread out in scores of cities far beyond the Southwest, they find jobs plentiful but advancement difficult. President Vicente Fox of Mexico was forced to apologize this month for declaring publicly what many Mexicans say they feel, that the illegal immigrants "are doing the work that not even blacks want to do in the United States." Resentment and race subtly stand in their way, as does a lingering attachment to Mexico, which is so close that many immigrants do not put down deep roots here. They say they plan to stay only long enough to make some money and then go back home. Few ever do.

But the biggest obstacle is their illegal status. With few routes open to become legal, they remain, like Mr. Peralta, without rights, without security and without a clear path to a better future.

"It's worrisome," said Richard Alba, a sociologist at the State University of New York, Albany, who studies the assimilation and class mobility of contemporary immigrants, "and I don't see much reason to believe this will change."

Little has changed for Mr. Peralta, a cook who has worked at menial jobs in the United States for the last 15 years. Though he makes more than he ever dreamed of in Mexico, his life is anything but middle class and setbacks are routine. Still, he has not given up hope. Querer es poder, he sometimes says: Want something badly enough and you will get it.

But desire may not be enough anymore. That is what concerns Arturo Sarukhan, Mexico's consul general in New York. Mr. Sarukhan recently took an urgent call from New York's police commissioner about an increase in gang activity among young Mexican men, a sign that they were moving into the underside of American life. Of all immigrants in New York City, officials say, Mexicans are the poorest, least educated and least likely to speak English.

The failure or success of this generation of Mexicans in the United States will determine the place that Mexicans will hold here in years to come, Mr. Sarukhan said, and the outlook is not encouraging.

"They will be better off than they could ever have been in Mexico," he said, "but I don't think that's going to be enough to prevent them from becoming an underclass in New York."

Different Results

There is a break in the middle of the day at 3 Guys, after the lunchtime limousines leave and before the private schools let out. That was when Mr. Zannikos asked the Mexican cook who replaced Mr. Peralta to prepare some lunch for him. Then Mr. Zannikos carried the chicken breast on pita to the last table in the restaurant.

"My life story is a good story, a lot of success," he said, his accent still heavy. He was just a teenager when he left the Greek island of Chios, a few miles off the coast of Turkey. World War II had just ended, and
Greece was in ruins. "There was only rich and poor, that's it," Mr. Zannikos said. "There was no middle class like you have here." He is 70 now, with short gray hair and soft eyes that can water at a mention of the past.

Because of the war, he said, he never got past the second grade, never learned to read or write. He signed on as a merchant seaman, and in 1953, when he was 19, his ship docked at Norfolk, Va. He went ashore one Saturday with no intention of ever returning to Greece. He left behind everything, including his travel documents. All he had in his pockets was $100 and the address of his mother's cousin in the Jackson Heights-Corona section of Queens.

Almost four decades later, Mr. Peralta underwent a similar rite of passage out of Mexico. He had finished the eighth grade in the poor southern state of Guerrero and saw nothing in his future there but fixing flat tires. His father, Inocencio, had once dreamed of going to the United States, but never had the money. In 1990, he borrowed enough to give his first-born son a chance.

Mr. Peralta was 19 when he boarded a smoky bus that carried him through the deserted hills of Guerrero and kept going until it reached the edge of Mexico. With eight other Mexicans he did not know, he crawled through a sewer tunnel that started in Tijuana and ended on the other side of the border, in what Mexicans call el Norte.

He had carried no documents, no photographs and no money, except what his father gave him to pay his shifty guide and to buy an airline ticket to New York. Deep in a pocket was the address of an uncle in the same section of Queens where Mr. Zannikos had gotten his start. By 1990, the area had gone from largely Greek to mostly Latino.

Starting over in the same working-class neighborhood, Mr. Peralta and Mr. Zannikos quickly learned that New York was full of opportunities and obstacles, often in equal measure.

On his first day there, Mr. Zannikos, scared and feeling lost, found the building he was looking for, but his mother's cousin had moved. He had no idea what to do until a Greek man passed by. Walk five blocks to the Deluxe Diner, the man said. He did.

The diner was full of Greek housepainters, including one who knew Mr. Zannikos's father. On the spot, they offered him a job painting closets, where his mistakes would be hidden. He painted until the weather turned cold. Another Greek hired him as a dishwasher at his coffee shop in the Bronx.

It was not easy, but Mr. Zannikos worked his way up to short-order cook, learning English as he went along. In 1956, immigration officials raided the coffee shop. He was deported, but after a short while he managed to sneak back into the country. Three years later he married a Puerto Rican from the Bronx. The marriage lasted only a year, but it put him on the road to becoming a citizen. Now he could buy his own restaurant, a greasy spoon in the South Bronx that catered to a late-night clientele of prostitutes and undercover police officers.

Since then, he has bought and sold more than a dozen New York diners, but none have been more successful than the original 3 Guys, which opened in 1978. He and his partners own two other restaurants with the same name farther up Madison Avenue, but they have never replicated the high-end appeal of the original.

"When employees come in I teach them, 'Hey, this is a different neighborhood,' " Mr. Zannikos said. What may be standard in some other diners is not tolerated here. There are no Greek flags or tourism posters. There is no television or twirling tower of cakes with cream pompadours. Waiters are forbidden to chew gum. No customer is ever called "Honey."

"They know their place and I know my place," Mr. Zannikos said of his customers. "It's as simple as that."

His place in society now is a far cry from his days in the Bronx. He and his second wife, June, live in
Wyckoff, a New Jersey suburb where he pampers fig trees and dutifully looks after a bird feeder shaped like the Parthenon. They own a condominium in Florida. His three children all went far beyond his second-grade education, finishing high school or attending college.

They have all done well, as has Mr. Zannikos, who says he makes about $130,000 a year. He says he is not sensitive to class distinctions, but he admits he was bothered when some people mistook him for the caterer at fund-raising dinners for the local Greek church he helped build.

All in all, he thinks immigrants today have a better chance of moving up the class ladder than he did 50 years ago.

"At that time, no bank would give us any money, but today they give you credit cards in the mail," he said. "New York still gives you more opportunity that any other place. If you want to do things, you will."

He says he has done well, and he is content with his station in life. "I'm in the middle and I'm happy."

**A Divisive Issue**

Mr. Peralta cannot guess what class Mr. Zannikos belongs to. But he is certain that it is much tougher for an immigrant to get ahead today than 50 years ago. And he has no doubt about his own class.

"La pobreza," he says. "Poverty."

It was not what he expected when he boarded the bus to the border, but it did not take long for him to realize that success in the United States required more than hard work. "A lot of it has to do with luck," he said during a lunch break on a stoop around the corner from the Queens diner where he went to work after 3 Guys.

"People come here, and in no more than a year or two they can buy their own house and have a car," Mr. Peralta said. "Me, I've been here 15 years, and if I die tomorrow, there wouldn't even be enough money to bury me."

In 1990, Mr. Peralta was in the vanguard of Mexican immigrants who bypassed the traditional barrios in border states to work in far-flung cities like Denver and New York. The 2000 census counted 186,872 Mexicans in New York, triple the 1990 figure, and there are undoubtedly many more today. The Mexican consulate, which serves the metropolitan region, has issued more than 500,000 ID cards just since 2001.

Fifty years ago, illegal immigration was a minor problem. Now it is a divisive national issue, pitting those who welcome cheap labor against those with concerns about border security and the cost of providing social services. Though newly arrived Mexicans often work in industries that rely on cheap labor, like restaurants and construction, they rarely organize. Most are desperate to stay out of sight.

Mr. Peralta hooked up with his uncle the morning he arrived in New York. He did not work for weeks until the bakery where the uncle worked had an opening, a part-time job making muffins. He took it, though he didn't know muffins from crumb cake. When he saw that he would not make enough to repay his father, he took a second job making night deliveries for a Manhattan diner. By the end of his first day he was so lost he had to spend all his tip money on a cab ride home.

He quit the diner, but working there even briefly opened his eyes to how easy it could be to make money in New York. Diners were everywhere, and so were jobs making deliveries, washing dishes or busing tables. In six months, Mr. Peralta had paid back the money his father gave him. He bounced from job to job and in 1995, eager to show off his newfound success, he went back to Mexico with his pockets full of money, and he married. He was 25 then, the same age at which Mr. Zannikos married. But the similarities end there.

When Mr. Zannikos jumped ship, he left Greece behind for good. Though he himself had no documents, the compatriots he encountered on his first days were here legally, like most other Greek immigrants, and
could help him. Greeks had never come to the United States in large numbers - the 2000 census counted only 29,805 New Yorkers born in Greece - but they tended to settle in just a few areas, like the Astoria section of Queens, which became cohesive communities ready to help new arrivals.

Mr. Peralta, like many other Mexicans, is trying to make it on his own and has never severed his emotional or financial ties to home. After five years in New York's Latino community, he spoke little English and owned little more than the clothes on his back. He decided to return to Huamuxtitlán (pronounced wa-moosh-teet-LAHN), the dusty village beneath a flat-topped mountain where he was born.

"People thought that since I was coming back from el Norte, I would be so rich that I could spread money around," he said. Still, he felt privileged: his New York wages dwarfed the $1,000 a year he might have made in Mexico.

He met a shy, pretty girl named Matilde in Huamuxtitlán, married her and returned with her to New York, again illegally, all in a matter of weeks. Their first child was born in 1996. Mr. Peralta soon found that supporting a family made it harder to save money. Then, in 1999, he got the job at 3 Guys.

"Barba Yanni helped me learn how to prepare things the way customers like them," Mr. Peralta said, referring to Mr. Zannikos with a Greek title of respect that means Uncle John.

The restaurant became his school. He learned how to sauté a fish so that it looked like a work of art. The three partners lent him money and said they would help him get immigration documents. The pay was good.

But there were tensions with the other workers. Instead of hanging their orders on a rack, the waiters shouted them out, in Greek, Spanish and a kind of fractured English. Sometimes Mr. Peralta did not understand, and they argued. Soon he was known as a hothead.

Still, he worked hard, and every night he returned to his growing family. Matilde, now 27, cleaned houses until the second child, Heidi, was born three years ago. Now she tries to sell Mary Kay products to other mothers at Public School 12, which their son, Antony, 8, attends.

Most weeks, Mr. Peralta could make as much as $600. Over the course of a year that could come to over $30,000, enough to approach the lower middle class. But the life he leads is far from that and uncertainty hovers over everything about his life, starting with his paycheck.

To earn $600, he has to work at least 10 hours a day, six days a week, and that does not happen every week. Sometimes he is paid overtime for the extra hours, sometimes not. And, as he found out in May, he can be fired at any time and bring in nothing, not even unemployment, until he lands another job. In 2004, he made about $24,000.

Because he is here illegally, Mr. Peralta can easily be exploited. He cannot file a complaint against his landlord for charging him $500 a month for a 9-foot-by-9-foot room in a Queens apartment that he shares with nine other Mexicans in three families who pay the remainder of the $2,000-a-month rent. All 13 share one bathroom, and the established pecking order means the Peralta's rarely get to use the kitchen. Eating out can be expensive.

Because they were born in New York, Mr. Peralta's children are United States citizens, and their health care is generally covered by Medicaid. But he has to pay out of his pocket whenever he or his wife sees a doctor. And forget about going to the dentist.

As many other Mexicans do, he wires money home, and it costs him $7 for every $100 he sends. When his uncle, his nephew and his sister asked him for money, he was expected to lend it. No one has paid him back. He has middle-class ornaments, like a cellphone and a DVD player, but no driver's license or Social Security card.
He is the first to admit that he has vices that have held him back; nothing criminal, but he tends to lose his temper and there are nights when he likes to have a drink or two. His greatest weakness is instant lottery tickets, what he calls "los scratch," and he sheepishly confesses that he can squander as much as $75 a week on them. It is a way of preserving hope, he said. Once he won $100. He bought a blender.

Years ago, he and Matilde were so confident they would make it in America that when their son was born they used the American spelling of his name, Anthony, figuring it would help pave his passage into the mainstream. But even that effort failed.

"Look at this," his wife said one afternoon as she sat on the floor of their room near a picture of the Virgin of Guadalupe. Mr. Peralta sat on a small plastic stool in the doorway, listening. His mattress was stacked against the wall. A roll of toilet paper was stashed nearby because they dared not leave it in the shared bathroom for someone else to use.

She took her pocketbook and pulled out a clear plastic case holding her son's baptismal certificate, on which his name is spelled with an "H." But then she unfolded his birth certificate, where the "H" is missing.

"The teachers won't teach him to spell his name the right way until the certificate is legally changed," she said. "But how can we do that if we're not legal?"

Progress, but Not Success

An elevated subway train thundered overhead, making the afternoon light along Roosevelt Avenue blink like a failing fluorescent bulb. Mr. Peralta's daughter and son grabbed his fat hands as they ran some errands. He had just finished a 10-hour shift, eggs over easy and cheeseburgers since 5 a.m. It had been especially hard to stand the monotony that day. He kept thinking about what was going on in Mexico, where it was the feast day of Our Lady of the Rosary. And, oh, what a feast there was - sweets and handmade tamales, a parade, even a bullfight. At night, fireworks, bursting loud and bright against the green folds of the mountains. Paid for, in part, by the money he sends home.

But instead of partying, he was walking his children to the Arab supermarket on Roosevelt Avenue to buy packages of chicken and spare ribs, and hoping to get to use the kitchen. And though he knew better, he grabbed a package of pink and white marshmallows for the children. He needed to buy tortillas, too, but not there. A Korean convenience store a few blocks away sells La Maizteca tortillas, made in New York.

The swirl of immigrants in Mr. Peralta's neighborhood is part of the fabric of New York, just as it was in 1953, when Mr. Zannikos arrived. But most immigrants then were Europeans, and though they spoke different languages, their Caucasian features helped them blend into New York's middle class.

Experts remain divided over whether Mexicans can follow the same route. Samuel P. Huntington, a Harvard professor of government, takes the extreme view that Mexicans will not assimilate and that the separate culture they are developing threatens the United States.

Most others believe that recent Mexican immigrants will eventually take their place in society, and perhaps someday muster political clout commensurate with their numbers, though significant impediments are slowing their progress. Francisco Rivera-Batiz, a Columbia University economics professor, says that prejudice remains a problem, that factory jobs have all but disappeared, and that there is a growing gap between the educational demands of the economy and the limited schooling that the newest Mexicans have when they arrive.

But the biggest obstacle by far, and the one that separates newly arrived Mexicans from Greeks, Italians and most other immigrants - including earlier generations of Mexicans - is their illegal status. Professor Rivera-Batiz studied what happened to illegal Mexican immigrants who became legal after the last national amnesty in 1986. Within a few years, their incomes rose 20 percent and their English improved greatly.

"Legalization," he said, "helped them tremendously."
Although the Bush administration is again talking about legalizing some Mexicans with a guest worker program, there is opposition to another amnesty, and the number of Mexicans illegally living in the United States continues to soar. Desperate to get their papers any way they can, many turn to shady storefront legal offices. Like Mr. Peralta, they sign on to illusory schemes that cost hundreds of dollars but almost never produce the promised green cards.

Until the 1980's, Mexican immigration was largely seasonal and mostly limited to agricultural workers. But then economic chaos in Mexico sent a flood of immigrants northward, many of them poorly educated farmers from the impoverished countryside. Tighter security on the border made it harder for Mexicans to move back and forth in the traditional way, so they tended to stay here, searching for low-paying unskilled jobs and concentrating in barrios where Spanish, constantly replenished, never loses its immediacy.

"Cuidado!" Mr. Peralta shouted when Antony carelessly stepped into Roosevelt Avenue without looking. Although the boy is taught in English at school, he rarely uses anything but Spanish at home.

Even now, after 15 years in New York, Mr. Peralta speaks little English. He tried English classes once, but could not get his mind to accept the new sounds. So he dropped it, and has stuck with only Spanish, which he concedes is "the language of busboys" in New York. But as long as he stays in his neighborhood, it is all he needs.

It was late afternoon by the time Mr. Peralta and his children headed home. The run-down house, the overheated room, the stacked mattress and the hoarded toilet paper - all remind him how far he would have to go to achieve a success like Mr. Zannikos's.

Still, he says, he has done far better than he could ever have done in Mexico. He realizes that the money he sends to his family there is not enough to satisfy his father, who built stairs for a second floor of his house made of concrete blocks in Huamuxtitlán, even though there is no second floor. He believes Manuel has made it big in New York and he is waiting for money from America to complete the upstairs.

Manuel has never told him the truth about his life up north. He said his father's images of America came from another era. The older man does not know how tough it is to be a Mexican immigrant in the United States now, tougher than any young man who ever left Huamuxtitlán would admit. Everything built up over 15 years here can come apart as easily as an adobe house in an earthquake. And then it is time to start over, again.

**A Conflict Erupts**

It was the end of another busy lunch at 3 Guys in late spring 2003. Mr. Peralta made himself a turkey sandwich and took a seat at a rear table. The Mexican countermen, dishwashers and busboys also started their breaks, while the Greek waiters took care of the last few diners.

It is not clear how the argument started. But a cross word passed between a Greek waiter and a Mexican busboy. Voices were raised. The waiter swung at the busboy, catching him behind the ear. Mr. Peralta froze. So did the other Mexicans.

Even from the front of the restaurant, where he was watching the cash register, Mr. Zannikos realized something was wrong and rushed back to break it up. "I stood between them, held one and pushed the other away," he said. "I told them: 'You don't do that here. Never do that here.' "

Mr. Zannikos said he did not care who started it. He ordered both the busboy and the waiter, a partner's nephew, to get out.

But several Mexicans, including Mr. Peralta, said that they saw Mr. Zannikos grab the busboy by the head and that they believed he would have hit him if another Mexican had not stepped between them. That infuriated them because they felt he had sided with the Greek without knowing who was at fault.
Mr. Zannikos said that was not true, but in the end it did not matter. The easygoing atmosphere at the restaurant changed. "Everybody was a little cool," Mr. Zannikos recalled.

What he did not know then was that the Mexicans had reached out to the Restaurant Opportunities Center, a workers' rights group. Eventually six of them, including Mr. Peralta, cooperated with the group. He did so reluctantly, he said, because he was afraid that if the owners found out, they would no longer help him get his immigration papers. The labor group promised that the owners would never know.

The owners saw it as an effort to shake them down, but for the Mexicans it became a class struggle pitting powerless workers against hard-hearted owners.

Their grievances went beyond the scuffle. They complained that with just one exception, only Greeks became waiters at 3 Guys. They challenged the sole Mexican waiter, Salomon Paniagua, a former Mexican army officer who, everyone agreed, looked Greek, to stand with them.

But on the day the labor group picketed the restaurant, Mr. Paniagua refused to put down his order pad. A handful of demonstrators carried signs on Madison Avenue for a short while before Mr. Zannikos and his partners reluctantly agreed to settle.

Mr. Zannikos said he felt betrayed. "When I see these guys, I see myself when I started, and I always try to help them," he said. "I didn't do anything wrong."

The busboy and the Mexican who intervened were paid several thousand dollars and the owners promised to promote a current Mexican employee to waiter within a month. But that did not end the turmoil.

Fearing that the other Mexicans might try to get back at him, Mr. Paniagua decided to strike out on his own. After asking Mr. Zannikos for advice, he bought a one-third share of a Greek diner in Jamaica, Queens. He said he put it in his father's name because the older man had become a legal resident after the 1986 amnesty.

After Mr. Paniagua left, 3 Guys went without a single Mexican waiter for 10 months, despite the terms of the settlement. In March, an eager Mexican busboy with a heavy accent who had worked there for four years got a chance to wear a waiter's tie.

Mr. Peralta ended up having to leave 3 Guys around the same time as Mr. Paniagua. Mr. Zannikos's partners suspected he had sided with the labor group, he said, and started to criticize his work unfairly. Then they cut back his schedule to five days a week. After he hurt his ankle playing soccer, they told him to go home until he was better. When Mr. Peralta came back to work about two weeks later, he was fired.

Mr. Zannikos confirms part of the account but says the firing had nothing to do with the scuffle or the ensuing dispute. "If he was good, believe me, he wouldn't get fired," he said of Mr. Peralta.

Mr. Peralta shrugged when told what Mr. Zannikos said. "I know my own work and I know what I can do," he said. "There are a lot of restaurants in New York, and a lot of workers."

When 3 Guys fired Mr. Peralta, another Mexican replaced him, just as Mr. Peralta replaced a Mexican at the Greek diner in Queens where he went to work next.

This time, though, there was no Madison Avenue address, no elaborate menu of New Zealand mussels or designer mushrooms. In the Queens diner a bowl of soup with a buttered roll cost $2, all day. If he fried burgers and scraped fat off the big grill for 10 hours a day, six days a week, he might earn about as much as he did on Madison Avenue, at least for a week.

His schedule kept changing. Sometimes he worked the lunch and dinner shift, and by the end of the night he was worn out, especially since he often found himself arguing with the Greek owner. But he did not look forward to going home. So after the night manager lowered the security gate, Mr. Peralta would wander...
One of those nights he stopped at a phone center off Roosevelt Avenue to call his mother. "Everything's O.K.," he told her. He asked how she had spent the last $100 he sent, and whether she needed anything else. There is always need in Huamuxtitlán.

Still restless, he went to the Scorpion, a shot-and-beer joint open till 4 a.m. He sat at the long bar nursing vodkas with cranberry juice, glancing at the soccer match on TV and the busty Brazilian bartender who spoke only a little Spanish. When it was nearly 11 p.m., he called it a night.

Back home, he quietly opened the door to his room. The lights were off, the television murmuring. His family was asleep in the bunk bed that the store had now threatened to repossess. Antony was curled up on the top, Matilde and Heidi cuddled in the bottom. Mr. Peralta moved the plastic stool out of the way and dropped his mattress to the floor.

The children did not stir. His wife's eyes fluttered, but she said nothing. Mr. Peralta looked over his family, his home.

"This," he said, "is my life in New York."

Not the life he imagined, but his life. In early March, just after Heidi's third birthday, he quit his job at the Queens diner after yet another heated argument with the owner. In his mind, preserving his dignity is one of the few liberties he has left.

"I'll get another job," he said while baby-sitting Heidi at home a few days later. The rent is already paid till the end of the month and he has friends, he said. People know him. To him, jobs are interchangeable - just as he is to the jobs. If he cannot find work as a grillman, he will bus tables. Or wash dishes. If not at one diner, then at another.

"It's all the same," he said.

It took about three weeks, but Mr. Peralta did find a new job as a grillman at another Greek diner in a different part of New York. His salary is roughly the same, the menu is roughly the same (one new item, Greek burritos, was a natural), and he sees his chance for a better future as being roughly the same as it has been since he got to America.

**A Long Day Closes**

It was now dark again outside 3 Guys. About 9 p.m. Mr. Zannikos asked his Mexican cook for a small salmon steak, a little rare. It had been another busy 10-hour day for him, but a good one. Receipts from the morning alone exceeded what he needed to take in every day just to cover the $23,000 a month rent.

He finished the salmon quickly, left final instructions with the lone Greek waiter still on duty and said good night to everyone else. He put on his light tan corduroy jacket and the baseball cap he picked up in Florida.

"Night," he said to the lone table of diners.

Outside, as Mr. Zannikos walked slowly down Madison Avenue, a self-made man comfortable with his own hard-won success, the bulkhead doors in front of 3 Guys clanked open. Faint voices speaking Spanish came from below. A young Mexican who started his shift 10 hours earlier climbed out with a bag of garbage and heaved it onto the sidewalk. New Zealand mussel shells. Uneaten bits of portobello mushrooms. The fine grounds of decaf cappuccino.

One black plastic bag after another came out until Madison Avenue in front of 3 Guys was piled high with trash.
"Hurry up!" the young man shouted to the other Mexicans. "I want to go home, too."
When the Joneses Wear Jeans

By JENNIFER STEINHAUER

BEACHWOOD, Ohio - It was 4:30 p.m., sweet hour of opportunity at the Beachwood Place Mall.

Shoppers were drifting into stores in the rush before dinner, and the sales help, as if on cue, began a retail ritual: trying to tell the buyers from the lookers, the platinum-card holders from those who could barely pay their monthly minimum balance.

It is not always easy. Ellyn Lebby, a sales clerk at Saks Fifth Avenue, said she had a customer who regularly bought $3,000 suits but "who looks like he should be standing outside shaking a cup."

At Oh How Cute, a children's boutique, the owner, Kira Alexander, checks out shoppers' fingernails. A good manicure usually signals money. "But then again," Ms. Alexander conceded, "I don't have nice nails and I can buy whatever I want."

Down the mall at the Godiva chocolate store, Mark Fiorilli, the manager, does not even bother trying to figure out who has money. Over the course of a few hours, his shoppers included a young woman with a giant diamond ring and a former airplane parts inspector living off her disability checks.

"You can't make assumptions," Mr. Fiorilli said.

Social class, once so easily assessed by the car in the driveway or the purse on the arm, has become harder to see in the things Americans buy. Rising incomes, flattening prices and easily available credit have given so many Americans access to such a wide array of high-end goods that traditional markers of status have lost much of their meaning.

A family squarely in the middle class may own a flat-screen television, drive a BMW and indulge a taste for expensive chocolate.

A wealthy family may only further blur the picture by shopping for wine at Costco and bath towels at Target, which for years has stocked its shelves with high-quality goods.

Everyone, meanwhile, appears to be blending into a classless crowd, shedding the showiest kinds of high-status clothes in favor of a jeans-and-sweatsuit informality. When Vice President Dick Cheney, a wealthy man in his own right, attended a January ceremony in Poland to commemorate the liberation of Nazi death camps, he wore a parka.

But status symbols have not disappeared. As luxury has gone down-market, the marketplace has simply gone one better, rolling out ever-pricier goods and pitching them to the ever-loftier rich. This is an America of $130,000 Hummers and $12,000 mother-baby diamond tennis bracelet sets, of $600 jeans, $800 haircuts and slick new magazines advertising $400 bottles of wine.

Then there are the new badges of high-end consumption that may be less readily conspicuous but no less potent. Increasingly, the nation’s richest are spending their money on personal services or exclusive experiences and isolating themselves from the masses in ways that go beyond building gated walls.

These Americans employ about 9,000 personal chefs, up from about 400 just 10 years ago, according to
the American Personal Chef Association. They are taking ever more exotic vacations, often in private planes. They visit plastic surgeons and dermatologists for costly and frequent cosmetic procedures. And they are sending their children to $400-an-hour math tutors, summer camps at French chateaus and crash courses on managing money.

"Whether or not someone has a flat-screen TV is going to tell you less than if you look at the services they use, where they live and the control they have over other people's labor, those who are serving them," said Dalton Conley, an author and a sociologist at New York University.

Goods and services have always been means to measure social station. Thorstein Veblen, the political economist who coined the phrase "conspicuous consumption" at the beginning of the last century, observed that it was the wealthy "leisure class," in its "manner of life and its standards of worth," that set the bar for everyone else.

"The observance of these standards," Veblen wrote, "in some degree of approximation, becomes incumbent upon all classes lower in the scale."

So it is today. In a recent poll by The New York Times, fully 81 percent of Americans said they had felt social pressure to buy high-priced goods.

But what Veblen could not have foreseen is where some of that pressure is coming from, says Juliet B. Schor, a professor of sociology at Boston College who has written widely on consumer culture. While the rich may have always set the standards, Professor Schor said, the actual social competition used to be played out largely at the neighborhood level, among people in roughly the same class.

In the last 30 years or so, however, she said, as people have become increasingly isolated from their neighbors, a barrage of magazines and television shows celebrating the toys and totems of the rich has fostered a whole new level of desire across class groups. A "horizontal desire," coveting a neighbor's goods, has been replaced by a "vertical desire," coveting the goods of the rich and the powerful seen on television, Professor Schor said.

"The old system was keeping up with the Joneses," she said. "The new system is keeping up with the Gateses."

Of course only other billionaires actually can. Most Americans are staring across a widening income gap between them and the very rich, making such vertical desire all the more unrealistic. "There is a bigger gap between the average person and what they are aspiring to," Professor Schor said.

But others who study consumer behavior say that the wanting and getting of material goods is not just a competitive exercise. In this view, Americans care less about emulating the top tier than about simply having a fair share of the bounty and a chance to carve out a place for themselves in society.

"People like having stuff, and stuff is good for people," said Thomas O'Guinn, a professor of advertising at the University of Illinois who has written textbooks on marketing and consumption. "One thing modernity brought with it was all kinds of identities, the ability for people to choose who you want to be, how you want to decorate yourself, what kind of lifestyle you want. And what you consume cannot be separated from that."

Falling Prices, Rising Debt

Throughout the mall in this upscale suburb of Cleveland, high-priced merchandise was moving: $80 cotton rompers at Oh How Cute, $40 scented candles at Bigelow Pharmacy. And everywhere, it seemed, was the sound of cellphones, one ringing out with a salsa tune, another with bars from Brahms.

Few consumer items better illustrate the democratization of luxury than the cellphone, once immortalized as the ultimate toy of exclusivity by Michael Douglas as he tromped around the 1987 movie "Wall Street"
Now, about one of every two Americans uses a cellphone; last year, there were 176 million subscribers, almost eight times the number a decade ago, according to the market research firm IDC. The number has soared because prices have correspondingly plummeted, to about an eighth of what they were 10 years ago.

The pattern is a familiar one in consumer electronics. What begins as a high-end product - a laptop computer, a DVD player - gradually goes mass market as prices fall and production rises, largely because of the cheap labor costs in developing countries that are making more and more of the goods.

That sort of "global sourcing" has had a similar impact across the American marketplace. The prices of clothing, for example, have barely risen in the last decade, while department store prices in general fell 10 percent from 1994 to 2004, the federal government says.

Even where luxury-good prices have remained forbiddingly high, some manufacturers have come up with strategies to cast more widely for customers, looking to middle-class consumers, whose incomes have generally risen in recent years; the median family income in the United States grew 17.6 percent from 1983 to 2003, when adjusted for inflation.

One way makers of luxury cars have tapped into this market is by introducing cheaper versions of their cars, trying to lure younger, less-affluent buyers in the hope that they may upgrade to more prestigious models as their incomes grow.

Mercedes-Benz, BMW and Audi already offer cars costing about $30,000 and now plan to introduce models that will sell for about $25,000. Entry-level luxury cars are the fastest growing segment of that industry.

"The big new trend that is coming to the U.S. is 'subluxury' cars," said David Thomas, editor of Autoblog, an online automotive guide. "The real push now is to go a step lower, but the car makers won't say 'lower.' "

The luxury car industry is just one that has made its products more accessible to the middle class. The cruise industry, once associated with the upper crust, is another.

"The cruise business has totally evolved," said Oivind Mathisen, editor of the newsletter Cruise Industry News, "and become a business that caters to moderate incomes." The luxury end makes up only 10 percent of the cruise line market now, Mr. Mathisen said.

Yet today's cruise ships continue to trade on the vestiges of their upper-class mystique, even while offering new amenities like on-board ice skating and wall-climbing. Though dinner with the captain may be a thing of the past, the ships still pamper guests with spas, boutiques and sophisticated restaurants.

All that can be had for an average of $1,500 a week per person, a price that has gone almost unchanged in 15 years, Mr. Mathisen said. The industry has kept prices down in part by buying bigger ships, the better to accommodate a broader clientele.

But affordable prices are only one reason the marketplace has blurred. Americans have loaded up on expensive toys largely by borrowing and charging. They now owe about $750 billion in revolving debt, according to the Federal Reserve, a six-fold increase from two decades ago.

That huge jump can be traced in part to the credit industry's explosive growth. Over the last 20 years, the industry became increasingly lenient about whom it was willing to extend credit to, more sophisticated about assessing credit risks and increasingly generous in how much it would let people borrow, as long as those customers were willing to pay high fees and risk living in debt.

As a result, to take one example, millions of Americans who could not have dreamed of buying their own
homes two decades ago are now doing so in record numbers because of a sharp drop in mortgage interest rates, a surge in the number of mortgages granted and the creation of the sub-prime lending industry, which gives low-income people access to credit at high cost.

"Creditors love the term the 'democratization of credit,' " said Travis B. Plunkett, the legislative director of the Consumer Federation of America, a consumer lobbying group. "Over all, it has certainly had a positive effect. Many families that never had access to credit now do. The problem is that a flood of credit is now available to many financially vulnerable families and extended in a reckless and aggressive manner in many cases without thought to implications. The creditors say it has driven the economy forward and helped many families improve their financial lives, but they omit talking about the other half of the equation."

The Marketers' Response

Marketers have had to adjust their strategies in this fluid world of consumerism. Where once they pitched advertisements primarily to a core group of customers - men earning $35,000 to $50,000 a year, say - now they are increasingly fine-tuning their efforts, trying to identify potential customers by interests and tastes as well as by income level.

"The market dynamics have changed," said Idris Mootee, a marketing expert based in Boston. "It used to be clearly defined by how much you can afford. Before, if you belonged to a certain group, you shopped at Wal-Mart and bought the cheapest coffee and bought the cheapest sneakers. Now, people may buy the cheapest brand of consumer goods but still want Starbucks coffee and an iPod."

Merchandisers, for example, might look at two golfers, one lower middle class, the other wealthy, and know that they read the same golf magazine, see the same advertisements and possibly buy the same quality driver. The difference is that one will be splurging and then play on a public course while the other will not blink at the price and tee off at a private country club.

Similarly, a middle-income office manager may save her money to buy a single luxury item, like a Chanel jacket, the same one worn by a wealthy homemaker who has a dozen others like it in her $2.5 million house.

Marketers also know that today's shoppers have unpredictable priorities. Robert Gross, who was wandering the Beachwood mall with his son David, said he couldn't live without his annual cruise. Mr. Gross, 65, also prizes his two diamond pinkie rings, his racks of cashmere sweaters and his Mercedes CLK 430. "My license plate reads BENZ4BOB," he said. "Does that tell you what kind of person I am?"

But a taste for luxury goods did not stop Mr. Gross, an accountant, from scoffing as David paid $30 for a box of Godiva chocolates for his wife. The elder Mr. Gross had been to a local chocolate maker. "I went to Malley's," he said, "and bought my chocolate half price."

Yet virtually no company that has built a reputation as a purveyor of luxury goods will want to lose its foothold in that territory, even as it lowers prices on some items and sells them to a wider audience. If one high-end product has slipped into the mass market, then a new one will have to take its place at the top.

Until the early 1990's, Godiva sold only in Neiman Marcus and a few other upscale stores. Today it is one of those companies whose customers drift in from all points along the economic spectrum. Its candy can now be found in 2,500 outlets, including Hallmark card stores and middle-market department stores like Dillard's.

"People want to participate in our brand because we are an affordable luxury," said Gene Dunkin, president of Godiva North America, a unit of the Campbell Soup Company. "For under $1 to $350, with an incredible luxury package, we give the perception of a very expensive product."

But the company is also trying simultaneously to hold on to the true luxury market, which has increasingly
been seduced away by small, expensive artisan chocolate makers, many from Europe, that are opening around the country. Two years ago, Godiva introduced its most expensive line ever, "G," handmade chocolates selling for $100 a pound. Today it is available only in holiday seasons and only at selected stores.

The New Status Symbols

While the rest of the United States may appear to be catching up with the Joneses, the richest Joneses have already moved on.

Some have slipped out of sight, buying bigger and more lavish homes in neighborhoods increasingly insulated from the rest of Americans. But the true measure of upper class today is in the personal services indulged in.

Professor Conley, the New York University sociologist, refers to these less tangible badges of status as "positional goods." Consider a couple who hire a baby sitter to pick up their children from school while they both work, he said. Their status would generally be lower than the couple who could pick up their children themselves, because the second couple would have enough earning power to allow one parent to stay at home while the other worked.

But the second couple would actually occupy the second rung in this after-school hierarchy. "In the highest group of all is the parent who has a nanny along," Professor Conley said.

Status among people in the top tier, he said, "is the time spent being waited on, being taken care of in nail salons, and how many people who work for them." From 1997 to 2002, revenues from hair, nail and skin care services jumped by 42 percent nationwide, Census Bureau data shows. Revenues from what the bureau described as "other personal services" increased 74 percent.

Indeed, in some cases, services and experiences have replaced objects as the true symbols of high status. "Anyone can buy a one-off expensive car," said Paul Nunes, who with Brian Johnson wrote "Mass Affluence," a book on marketing strategies. "But it is lifestyle that people are competing on more now. It is which sports camps do your kids go to and how often, which vacations do you take, even how often do you do things like go work for Habitat for Humanity, which is a charitable expense people can compete with."

In the country's largest cities, otherwise prosaic services have been transformed into status symbols simply because of the price tag. In New York last year, one salon introduced an $800 haircut, and a Japanese restaurant, Masa, opened with a $350 prix fixe dinner (excluding tax, tips and beverages). The experience is not just about a good meal, or even an exquisite one; it is about a transformative encounter in a Zen-like setting with a chef who decides what will be eaten and at what pace. And it is finally about exclusivity: there are only 26 seats. Today, one of the most sought-after status symbols in New York is a Masa reservation.

And that is how the marketplace works, Professor Conley says. For every object of desire, another will soon come along to trump it, fueling aspirations even more.

"Class now is really like three-card monte," he said. "The moment the lower-status aspirant thinks he has located the nut under the shell, it has actually shifted, and he is too late."
The Five-Bedroom, Six-Figure Rootless Life

By PETER T. KILBORN

ALPHARETTA, Ga. - Kathy Link is 41 with blond-streaked pigtails and, at 5-foot-9, straight as a spear. She is still in the red sun visor and tennis whites she wore leading her fitness class at the Forum Gym and winning at doubles afterward. Tucked by her seat is her color-coded itinerary.

Kaleigh, 8, is red. With school over this afternoon in late August, she has already been dropped off at her soccer practice blocks from home. Kristina, 11, is dark green, and Kelsey, 13, is yellow. Kristina must get to her soccer practice four miles to the north, and Kelsey to her practice 14 miles to the south.

Ms. Link (blue for work, light green for family and volunteering) surveys the clotted intersection at the mouth of her 636-house Medlock Bridge subdivision. After moving here four years ago and choking on traffic, she made a rule: "Wherever I'm going has to be within one mile of the house," she said. But she breaks the rule two or three times a day, driving 10 and 15 times the one-mile distance.

She squeezes the wheel of her white, eight-seat, leather-upholstered 2003 GMC Denali S.U.V. "Go, people," she pleads. Her knuckles go white. Twice she taps the horn. A timid driver in a gray van three cars ahead tiptoes into the Atlanta-bound avalanche along Highway 141. Ms. Link impatiently pulls abreast, saying, "I have to see who she is."

A rookie "relo," she decides, someone newly relocated to Alpharetta and to its traffic. She herself is a veteran relo, having moved three times in the past 10 years to help keep her husband's career on track. She admits she is beginning to feel the strain of her vagabond life. "It's like I'm on a hamster wheel," she says.

Ms. Link and her husband, Jim, 42, a financial services sales manager for the Wachovia Corporation of Charlotte, N.C., belong to a growing segment of the upper middle class, executive gypsies. The shock troops of companies that continually expand across the country and abroad, they move every few years, from St. Louis to Seattle to Singapore, one satellite suburb to another, hopscotching across islands far from the working class and the urban poor.

As a subgroup, relos are economically homogenous, with midcareer incomes starting at $100,000 a year. Most are white. Some find the salaries and perks compensating; the developments that cater to them come with big houses, schools with top SAT scores, parks for youth sports and upscale shopping strips.

Others complain of stress and anomie. They have traded a home in one place for a job that could be anyplace. Relo children do not know a hometown; their parents do not know where their funerals will be. There is little in the way of small-town ties or big-city amenities - grandparents and cousins, longtime neighbors, vibrant boulevards, homegrown shops - that let roots sink in deep.

"It's as if they're being molded by their companies," said Tina Davis, a top Alpharetta relo agent for the Coldwell Banker real estate firm. "Most of the people will tell you how long they'll be here. It's usually two to four years."

The Links bought their first home 15 years ago in what was then the master planned community of Clear Lake City, Tex., now a part of Houston. In 1994, they moved to the old Baltimore suburb of Severna Park and three years later to Pittsford, N.Y., near Rochester. In another three years they bought a five-bedroom,
A four-bath home here, 25 miles north of Atlanta, where Mr. Link started work at an office of the First Union Corporation, which became part of Wachovia.

The Population Sprawls

Still inching along, Ms. Link passes strip malls. She goes by the gym, chiropractors, nail shops, colonnaded stucco banks, hair salons, 16-pump gas stations, self-storage lots, Waffle Houses, a tanning place and a salon that tattoos on lipstick and eyeliner so they will not fade in the pool.

She dodges the orange barrels of road-widening crews spreading asphalt in a futile effort to keep up with a north Fulton County population that has swelled to 273,000 from 170,000 in the 90's, a decade when the city of Atlanta barely grew, to 416,000 from 394,000. Sidewalks start and stop. No one dares ride a bicycle or walk a dog. She crosses over Georgia 400, the clogged artery that pumps hundreds of thousands of commuters into Alpharetta's glass and brushed-metal office parks and, an hour's drive south, into downtown Atlanta.

She passes developments that from the air look like petri dishes of tadpoles, each head a cul-de-sac. In new subdivisions, signs in fancy script trumpet "price points," to show relos where to roost: Brookdale, $300's; Wildwood, $400's; Wolf Creek, $300's to $500's; Quail Hollow, $500's; Inverness, $600's to $800's; White Columns, $700's to $1.5 million; Greystone, $900's to $4 million.

The Hispanic landscaping crews are out with old Ford pickups tugging eight-foot flatbed trailers. They trim the edges of spongy Bermuda grass lawns and attack the grubs, fire ants and weeds. Toys and even garden hoses are tucked out of sight lest the subdivision homeowners' association issue warnings and fines. Garage doors, all motorized, must stay shut.

After dropping off Kelsey and Kristina, Ms. Link has to double back and pick up Kaleigh and take her to golf. She will wait for Kelsey to finish soccer before picking up Kristina and taking her to cheerleading practice. Another mother will have to retrieve Kristina so that Ms. Link can be home when Kaleigh's math tutor comes.

Jim (orange) cannot help. He is gone two to five days a week, to Boston, New York, Chicago, New Orleans, Dallas and most often Charlotte. Monday and Tuesday, the itinerary says, "Jim in meetings, Charlotte." For Wednesday, it says, "Jim in meetings, Philadelphia."

A Different Segregation

Today's relos are the successors of itinerant white-collar pioneers of the 1960's, like the computer salesmen for whom I.B.M. meant I've Been Moved. They are employees of multinational industry: pharmaceutical salespeople, electronic engineers, information technology managers, accountants, data analysts, plant managers, regional vice presidents, biotechnologists, bankers, manufacturers' representatives and franchise chain managers.

They are part of a larger development that researchers are finding: an increasing economic segregation. A Brookings Institution analysis of census data last year reported that the percentage of people living in affluent or poor suburbs in 50 metropolitan areas increased from 1980 to 2000, and the percentage living in middle-income areas declined.

Just how many relos there are is hard to determine. The tide rolls with corporate fortunes and the global economy, and relos are not singled out in census statistics. But in a survey from March 2002 to March 2003, the Census Bureau said that about three million people moved to another county, state or country because employers had transferred or recruited them.

With the spread of global industry's new satellite office parks, the relos churn through towns like Alpharetta; Naperville, Ill., west of Chicago; Plano, Tex., outside Dallas; Leawood, Kan., near Kansas City; Sammamish, Wash., outside Seattle; and Cary, N.C., which is outside Raleigh and, its resident nomads
Converging on these towns, relos have segregated themselves, less by the old barriers of race, religion and national origin than by age, family status, education and, especially, income. Families with incomes of $100,000 head for subdivisions built entirely of $300,000 houses; those earning $200,000 trade up to subdivisions of $500,000 houses. Isolated, segmented and stratified, these families are cut off from the single, the gay and the gray and, except for those tending them, anyone from lower classes.

Unlike their upper-middle-class kindred - the executives, doctors and lawyers who settle down in one place - relos forgo the old community props of their class: pedigree and family ties; seats on the vestry and the hospital board; and the rituals, like charity balls. Left with the class's emblematic cars, Lily Pulitzer skirts and Ralph Lauren shirts, their golf, tennis and soccer and, most conspicuously, their houses, they have staked out their place and inflated the American dream.

"What is the American dream?" said Karen Handel, chairwoman of the Fulton County Commission in Alpharetta. "It's to have a house of your own, the biggest house you can afford, on the biggest lot you can afford, with a great school for your kids, a nice park to spend Saturday afternoon with your kids in, and deep in amenities that get into the trade-offs with traffic."

More so than the classes below and above them - the immobilized poor of old cities and rural backwaters, the factory-bound working class and the old- and new-money rich - this is a fluid, unstable group. Those who lose jobs or decline promotions to let the children finish high school where they currently are sometimes relocate in place. They call the midnight movers to haul them to cheaper subdivisions, or seize the equity gains on their homes to move up.

The Link house stands on a cul-de-sac, up a slight rise with tall young oaks raining acorns over a small front yard and a curtain of cedar and pine bordering the back. It is three stories tall, with beige stucco walls and wide fieldstone panels flanking a varnished oak front door with leaded glass.

The house has a two-story family room hung with folk art, a room for guests that holds the girls' upright piano, a master suite upstairs with a bathroom with a wide white vanity on each side of the door and a Jacuzzi enclosed in pinkish marble tiles. Three blocks away are the tennis courts, the pool, two soccer fields and the two-story community clubhouse.

Alpharetta may be deep in Dixie, but its accent is not. Of the 30,000 people who live in the Links' census tract, 75 percent were born outside Georgia. Six percent are black, and 12 percent are Asian. Fewer than 3 percent are over 65; fewer than 2 percent are poor or unemployed.

Two-thirds of the adults have had four or more years of college and earn more than $100,000 a year, twice the American family average. Their homes are worth an average of $400,000, twice the national average, and they have nearly twice as many rooms as the average house. "Everybody here is in the top 10 percent of what they do," Steve Beecham, a home mortgage broker, said, "or they desire to be in the top 10 percent."

In politics, Republican candidates are shoo-ins. Few Alpharetta lawns sprouted campaign signs in November because the area's four contenders for the state legislature and a new candidate for Congress were all Republicans and ran unopposed.

Just Passing Through

When the Links began house-hunting in early 2000, Mr. Link said, "school was No. 1." After settling on the best school districts, he said, "we looked within price points." At their $300,000 limit, all they could afford in a good district near Atlanta was a three-bedroom, two-bath ranch-style house. "I wanted four bedrooms, two and a half baths and a basement," Ms. Link said, "and I had to have a yard."

The house the Links eventually bought in Medlock Bridge, built in 1987, has 3,900 square feet and 1,110
more in a basement with a wall of windows facing the backyard. There is a recreation room with a bar, and a fifth bedroom. "The basement is approximately the same size as my parents' entire house," Mr. Link said. The Links paid $313,000 and took an 80 percent mortgage.

Pleased though they have been with the house, the Links never considered it permanent.

At the dishwasher one evening last September, Ms. Link said, "Jimmy has been saying, 'This travel is killing me.' I'm shocked we're still here. Every home we went to, I said, 'Could you sell this house?' I did not think we would be here four years. Early on, I told Jimmy, 'Wherever you choose to work, we will make a life.'

"Jimmy's the one making the money. I want him to be happy and successful. Every area you move into, you buy into the lifestyle. Alpharetta is very big on tennis and soccer. We chose to participate in that."

Ms. Link's favorite place was Pittsford, an affluent apple-pie town outside Rochester with a congenial mix of transient families and long-settled ones. "Up there each town has its own little village and one main street where you can walk and ride your bike and get someplace safely," she said. Kelsey and Kristina started school and soccer there. Ms. Link became a certified personal trainer and began volunteering. She joined the Junior League.

Creating the Illusion of History

The actual city of Alpharetta covers only 23 square miles in the northern half of Fulton County, but many subdivisions in adjoining unincorporated areas, like Medlock Bridge, carry Alpharetta ZIP codes. The city has no real core, although it has a small downtown with a Main Street, City Hall, some restaurants, a Methodist and a Baptist church, two beauty parlors, a variety store, a new gift shop called Everything Posh and a cemetery.

Just off Main Street, flanking an alley between two small parking lots, a pair of white wooden arches proclaim "Historic Downtown." But they lead only to the back walls of stores. Nearby is the Alpharetta Historical Society, housed in a 100-year-old Queen Anne house. The house is a relo. A truck brought it up from Roswell in 1993.

"Illusionism is something that people have enjoyed for centuries," Diana Wheeler, the director of community development, said. "We're creating new applications. It's a matter of how it's carried out. It's a quality issue. You convert the illusion into something that has value to you. Maybe solid columns held up roofs, and hollow columns create the illusion they do. People will go to great lengths to impress others."

Tim Bryan builds illusions, designing million-dollar houses of at least 4,500 square feet. Mr. Bryan said clients "want it to look like a house that's evolved over a century, to appear to have been lived in for 100 years or more, with the look of having been added onto." To achieve the look, a Bryan house may have a section of brick and next to it one of stone, then one of cedar shake.

With their price-pointed subdivisions, developers create pecking orders. "We're all busy looking down on each other," said Neal Martineau, 74, a retired advertising man who last summer was getting ready to move from just outside Alpharetta to West Virginia. "'I'm better than you are and I'm going to show you.' It's a kind of bullying. It's architectural bullying."

"I'm faking it here," Mr. Martineau said. "I have property that does not have enough meadow to feed a horse, but I call it a horse farm."

"The car may be the most visible sign of status," he said. "My Mercedes is indicative of who I am. I am also a bit of a fraud. I probably shouldn't have a Mercedes, but I'm happy to wear a Mercedes. It's a way I have of making myself feel important, to have someone look at the best car on the road and know I'm in it."

One result of Alpharetta's subdivision-dotted terrain is the isolation of families from people unlike
themselves. Zoning and planning are partly responsible, and so is the traffic. Except for the commute to work, the orbit of Medlock Bridge residents consists of the schools, the community pool, the tennis courts, the clubhouse, the shops along Medlock Bridge Road and the St. Ives Country Club right across from the subdivision.

Atlanta seems so far away. "We haven't been to any cultural events or sporting events as a family because it's an all-night event," Mr. Link said. People shop on the Internet. Rather than go to the car wash, they can call Tony Lancaster, who comes around in his van and brings the water, too. "Anything a shop can do, I can do mobile," Mr. Lancaster said.

Their seclusion helps keep the neighborhood safe, which is important to the Links. "We'll get a little rash of golf clubs stolen," Mr. Link said. "Mailboxes have been hit or bent. We'll see where cars have gotten keyed. But that's about it."

"The good thing about it is that it is a very comfortable neighborhood to live in," Mr. Link said. "These are very homogenous types of groups. You play tennis with them, you have them over to dinner. You go to the same parties."

"But we're never challenged to learn much about other economic groups," he said. "When you talk about tennis, guess what? Everybody you play against looks and acts and generally feels like you. It doesn't give you much of a perspective. At work, diversity is one of the biggest things we work on."

Alpharetta employers say that the $250,000 starting point for a detached, single-family house freezes out their secretaries and technicians, janitors and truck drivers, cashiers and data clerks. The prices exclude the city's own teachers and firemen. Of Alpharetta's 365 full-time city employees last fall, 112, or less than a third, lived in the city. Of 74 police officers, just the chief and two sergeants lived here.

House cleaners, like Linda Bates, live 30 or 40 miles away. Ms. Bates works for Unlimited Cleaning Services, a company that supplies housekeepers with a checklist of the clients' requirements. A client may never speak to the cleaner or get the same one twice, and that is all right with Ms. Bates.

"If I have to be at a house at 8:30, I will leave my house at 7," she said. "We just clean the house and go, like the air-conditioning man. I never bother personal things. I never answer the telephone. I don't like being there when they get there."

**Adjusting to Differences**

Kathy Link came from Highland Park, an old planned community of what are now multimillion-dollar homes four miles north of downtown Dallas. Jim Link grew up in a Houston subdivision, Bellaire, in a house where his parents have lived for 34 years. They went to Texas A&M University in College Station, met at a student pub where Mr. Link tended bar and married three years later, in 1988. She found work as an editor for an aerospace company. Mr. Link went into the insurance and mutual fund business, and from there he made the switch to banking.

Hardy, trim and darker toned than his wife, in disposition still the affable bartender, Mr. Link mans the beer cooler at holiday parties at the Medlock Bridge clubhouse. Ms. Link is more reserved. Her tennis doubles partner's high-five is a slap. Hers is a tap. Often as she leaves the court one mother or another stops her and, taller than most, she settles an arm over the woman's shoulder as they walk. She pretends to have the time.

The Links agree on most things. In November, they voted for President Bush. They splurge on their children's sports and tutoring and piano lessons and deny them computers and televisions in their rooms and cellphones.

But her family was better off than his, and every now and then their views diverge on money. When he sees the occasional $140 charge for having her hair highlighted, she said, "he cringes."
"Kathy's goal for college for the kids," he said, "is like her mother's was for her, that they not have to work." He worked, and it is fine with him if his children do.

Ms. Link is happy in the $45,000 Denali that they financed. He is happy with the 2000 green Ford Taurus he bought used from CarMax for $10,000 in cash.

They are clear of the troubles with credit card debt that built up after Kelsey and Kristina were born. Mr. Link earns something over $200,000, with bonuses based on the strength of the economy and his sales staff's success. Ms. Link earns around $4,000 from personal training and fitness instruction and plans to build on that as the children get older.

They have about $100,000 equity in the house and about $10,000 in college funds they started for the girls last year.

"We do all the basic stuff out of salary," Mr. Link said. "Bonuses are free for everything else, like extra saving, big vacations and major repairs on the house." Bonuses last year bought the family their first ski trip, a week after Christmas in Steamboat Springs, Colo.

For all their moving, the Links try to carry on an upper-middle-class tradition of volunteering and knitting community ties. Barely settled in Medlock Bridge, Mr. Link ran for the board of the homeowners association and won. The board then made him president and, in effect, the mayor. He paid the $15,000 initiation fee for the family to join the St. Ives Country Club.

Ms. Link joined a neighborhood group to play bunko, a social dice game favored by Alpharetta women, many of whom think of it as an excuse to get together and have a few glasses of wine. She began editing the subdivision's newsletter and set up an e-mail chain that reaches 350 Medlock Bridge homes. She spends two hours on Tuesday mornings at a Bible study meeting.

And she has bored into the schools. She became a vice president of the elementary school PTA and took on its newsletter. She is a room parent for Kaleigh's third-grade class and organizes science projects there. At her kitchen computer command post, she tracks the girls' reports and test scores on school Web pages. Kelsey's October report showed a 97 average, but then she got a 78 on a Spanish test. In a week, she had a tutor.

"The women are like the rulers," Kelsey said on a drive with her father during a weekend soccer tournament in Columbus, Ga. "They have the big cars. The dads have the little cars and just go to work." She said her mother thought that her father was too relaxed on the road.

Mr. Link said, "Kathy becomes impatient with me when I'm going 70 in a 65 zone."

"No, Daddy," Kelsey said. "It's when you're going 60."

Lately, Ms. Link's frenzied schedule has been grinding her down. Early last summer she gave up bunko. In August she dropped her PTA jobs and the community newsletter. In October, she was asked to lead a fund-raising drive for Kristina's cheerleading squad and said no. "I had never done that," she said.

But something else always seems to come up. She resumed editing the community newsletter because her successor gave it up. In November she learned of a school redistricting plan and shook her e-mail chain to mobilize opposition.

All her activity began creating tension at home. On the sidelines of one of Kristina's soccer games in October, Mr. Link said: "The single biggest thing to change is, Kathy has to be more judicious about how she volunteers. She would never give up Bible study. But she's now playing in three or four tennis leagues."
She agreed. "I volunteer way too much," she said.

"It doesn't mean you shouldn't be involved," he told her, "but it doesn't mean you have to be the leader."

**Unexpected Challenges**

The Links are the first to say they have not really found a way to make their Alpharetta life work. They found good schools, safe streets, neighbors they like and a big house and a yard. But they did not count on the grueling traffic, on how far away everything seems, on how much is asked of volunteers to sustain the community, or on the stresses of a breadwinner's travels. They have no deep connections here, no old friends, no parents to sit for their children.

Ms. Link thinks about Highland Park, with her Presbyterian church and easy access to Dallas. She thinks about Rochester. "In Rochester," she said, "everything fell into place." In Alpharetta what weighs on her is just the daily grind.

"We haven't found a church," she said. "We went church shopping. I would find places my children liked and I didn't or that I liked and they didn't. We found one, but it's a half-hour drive away. We don't have that kind of time."

"It's all here," she said, "but it's an hour drive away. Here it's like, 'Get the heck out of my way.' It's like go, go, go. We're just going, going, going. I call it drowning. It's when you can't see the top of the water."

"In Rochester," she said, "you could go to festivals and street fairs, and museums and farms and pick your own apples and not have a death grip on your child."

"In Rochester I had two best friends," she added. "I don't have a girl best friend here in Alpharetta. There's no one person I can call up to confide in. I called up one girl, and I scared her."

**Exploring a Change**

In the summer of 2003, Jim Link and Wachovia considered some organizational changes that might have led to a move for the family, but nothing came of them. Last summer the discussions resumed, and in September he was promoted. Starting Nov. 1, he became national sales manager for a broader range of the bank's money management services than he had been selling.

"It rounds me out," he said, folding laundry in the family room and watching a Georgia Tech football game on television.

Whether to leave Alpharetta was left hanging, he said.

But they decided that the moving should stop for a while - nine years, at least, from the time Kelsey starts high school until Kaleigh finishes. With his BlackBerry, laptop and access to the Hartsfield-Jackson Airport, Mr. Link could do his new job from here. Wachovia leaves the choice up to him but tells him that moving to Charlotte should help his career.

"I told my boss, 'If you're willing to fund a full relocation package, I'm willing to do it,' " he said.

Back home from the family ski trip to Steamboat as the year ended, the Links seemed to be leaning toward one more move.

"I will remake myself to be a better mother and a better wife," Ms. Link said. "I've paid my dues."

Mr. Link said: "We would try to be closer and more plugged in to the city. Kathy would continue volunteering, because that's how she gets involved. We would require that the kids be involved in something."
They were not telling friends, or the girls. Once word got around, they feared, teachers and coaches would start writing the girls off. Kelsey had figured it out. As they packed for Steamboat, Ms. Link said, "she asked, 'Are we moving?' Jimmy couldn't lie. He said, 'It looks like it,' " and told her to keep mum.

They worry about Kristina. The shyest of the three girls, she was slow to take to Alpharetta. Then she bloomed. In her special-education reading class, she got 100's all fall and in January moved to a regular class. She won her soccer team's Golden Boot award for scoring the most goals.

The Links called in Tina Davis, the real estate agent. Afternoons when the girls were in school, Ms. Link searched the Internet for homes and schools in Charlotte and found that it, too, was a sea of new subdivisions. The average commuting time is 24 minutes, the same as Atlanta.

Then she found Myers Park, a prosperous, close-in community of 8,700 where most of the houses are more than 60 years old and 10 minutes from downtown. She found the Myers Park Presbyterian Church.

"It's like the one I went to in Highland Park," she said.

Mr. Link got home on Feb. 9 after three days in Phoenix. He found a long e-mail message from Wachovia. "We got our paperwork," the relocation package, he said.

They told the girls after school. Kelsey took it easily, sad only that she would not be going to Northview High School with her friends. Kaleigh beamed, then frowned about losing friends and teachers.

Kristina was in the kitchen with Ms. Link when Mr. Link came in.

"Your dad's got something to tell you," Ms. Link said.

"We're moving to Charlotte," he said.

Kristina paused. She would be leaving Rebecca, a friend of five years

"I hate you," she said. "When?"

"In June," he said.

"What about soccer?"

She would keep playing here through May, they told her, and then get onto a team in Charlotte. She brightened a little.

That night Mr. and Ms. Link went to dinner at Sia's, their favorite restaurant, just across Medlock Bridge Road.

"I'm happy," she said. "It's finally over. For four years, it's been when, when, when."

She told Jim: "I'm wired to settle in wherever we move and make a life for you and the family. But I still want a one-mile radius. I'm not going to do another Alpharetta."

By Kristina's 12th birthday on April 16, pale green buds had broken out in the oaks in front of the Links' house. A landscaping crew was setting pink and white petunias into the new pine straw mulch around the shrubs. Inside, floors had been sanded and the master bath retiled in beige limestone. "Finished basement," the red headline on Tina Davis's sign out front said.

Mr. Link left early that day to take Kelsey to a soccer game 30 miles away. Ms. Link and Kristina watched Kaleigh's Green Gators near home.

"Go, Kaleigh!" Ms. Link shouted. "Get in the middle, Kaleigh. Go!"
On the sidelines, a father turned to her.
"Kathy, what's this I hear you're leaving?"

"We are," she said.

"Work stuff?"

"Wachovia," she said. "Charlotte."

"We're going to miss you," he said.

"It's kind of bittersweet," she said. "We want to be there nine years, but you never know."

In May, the Links sold their house in Alpharetta for $420,000 and bought a Cape Cod in Charlotte for $627,500. It is half the size of the one in Alpharetta, but it is in leafy old Myers Park. The Myers Park Country Club, the Presbyterian church and top-rated public schools are less than a mile away.

On a visit last week, the girls got library cards. They tried out for a soccer club and all three made the cut. They will move in July.
NANTUCKET, Mass. - In spring, along with the daffodils, crowds on the ferry and workers raking the beaches, comes the ritual of real estate gossip. What properties changed hands over the winter? And who could possibly be paying those out-of-sight prices?

That 15-acre waterfront parcel for sale for $15 million? It was snatched up after only one day on the market. Turns out the purchaser was Steven Rales, the billionaire entrepreneur who owns at least 61 acres next door and bought the parcel to protect his privacy and waterfront views, said Dalton Frazier, a local real estate agent.

Have any other palatial estates expanded? Not so long ago H. Wayne Huizenga, the billionaire founder of Blockbuster and owner of the Miami Dolphins, wanted more elbow room and bought a neighboring house for $2.5 million. Richard Mellon Scaife, the publisher and heir to a banking fortune, bought an extra house too; he needed it for the staff.

The real estate frenzy, even in the dead of winter, is only the most visible reminder that over the past decade or so this 50-square-mile, fishhook-shaped island off the Cape Cod coast has come to be dominated by a new class: the hyper-rich. They emerged in the 1980's and 1990's, when tectonic shifts in the economy created mountains of wealth. They resemble the arrivistes of the Gilded Age, which began in the 1880's when industrial capitalists amassed staggering fortunes, except that there are so many of them and they seem to be relatively anonymous.

Like their precursors, they tend to be brash, confident and unapologetic. They feel they have earned their money, and they are not shy about spending it. They construct huge mansions, outdo one another in buying high-end status symbols like mega-yachts (100 years ago it was private railroad cars) and not infrequently turn to philanthropy. Their wealth is washing over the upper reaches of society as it did a century ago, bringing cultural and political clout as they take up positions on museum boards and organize presidential campaign fund-raising dinners.

And they seem unconcerned about being accepted by the old money. If the blue bloods want to mix with them, fine. But if not, the hyper-rich are content to stick with their kind. If they cannot join an exclusive country club, they form their own. They are very good at creating a self-enclosed world where the criterion for admission is not the Social Register, but money.

Once a low-key summer resort, Nantucket is rapidly turning into their private preserve, joining the ranks of other enclaves like Palm Beach, Aspen, the Hamptons and Sun Valley. Now that the hyper-rich have achieved a critical mass, property values have zoomed so high that the less-well-off are being forced to leave and the island is becoming nature's ultimate gated community.

"It's a castle with a moat around it," said Michael J. Kittredge, a 53-year-old entrepreneur who realized a fortune when he sold his Yankee Candle Company seven years ago for about $500 million. He was relaxing in the living room of his 10,000-square-foot house, which has a basement movie theater and a 2,000-bottle wine cellar. A separate residence a quarter-mile away houses staff members and a gym.

"Successful people want to be with other successful people," Mr. Kittredge said. "Birds of a feather," he added. "On Nantucket you don't feel bad because you want a nice bottle of wine. If you order a $300 bottle in a restaurant, the guy at the next table is ordering a $400 bottle."

Dressed in blue jeans and a pink button-down shirt, he looked across the breadth of his swimming pool at a
spectacular water view. The island, he said, is rapidly dividing into two types of people: "the haves and the have-mores."

**New-Fashioned Values**

Nantucket, with its vistas overlooking cranberry bogs and more than 80 miles of beaches, has always had its share of rich people. In the first half of the 19th century, owners of whaling ships amassed fortunes from oil and built the still well-preserved Federalist and Greek Revival mansions on upper Main Street.

During the last century, Vanderbilts, Mellons, duPonds and other wealthy families built residences here. Over time, as inherited wealth smoothed the rough edges, their descendants morphed into American high society and evolved a signature style of living based on understatement and old-fashioned patrician values.

Some of the scions of these older families are still here. They spend their time sailing, playing tennis and sometimes recalling the halcyon days of crossing the moors behind packs of beagles to hunt down rabbits. The mix of the old aristocratic families and the hyper-rich often plays out as a none-too-subtle tug of war between class and money.

Nina Chandler Murray, an 85-year-old relative of the Poor family from Standard & Poor's, the investment credit rating firm, is convinced that the world of the elite was more genteel in the old days.

"Coming from a New England background, you had a honed discipline of what was expected," Dr. Murray, a psychologist, said over iced tea and chocolate chip cookies on the porch of her hillside home above the harbor. "Showing off money was a sin. It was not that status was not important, but marriage was very closely controlled and predetermined, and everyone knew where everyone else fit."

A family name alone was enough to place someone in the pecking order. Wealthy people dressed down. Women eschewed heavy jewelry. The uniform for a man was a plain shirt, faded "Nantucket red" Bermuda shorts and Topsiders. Now, Dr. Murray suggested, the rule is: If you've got it, flaunt it.

"What has happened in America is that achievement is so important that everyone wants everyone else to know what they have done," she continued. "And in case you don't know, they want to tell you with a lethal combination of houses, cars and diamonds."

Dr. Murray was appalled at a recent dinner party when a woman leaned over to her and said, "My husband paid $250,000 to join the golf club, and he doesn't even play golf."

**Work Hard, Spend Hard**

Mr. Kittredge, who began his candle-making business at age 16 in his mother's kitchen and says he was raised in a "lower-class to lower-middle-class" home, holds attitudes typical of many of the newcomers. When prodded he will say that he worked hard for his money and that others can do the same. He is unapologetic about spending it lavishly and says that he has paid his dues in the form of taxes, which he estimates at $500 million so far. He also says that the chasm between the old-timers and the newcomers is inevitable.

"Money makes a lifestyle," he said. "It creates a division between the old money and the new. It is a little bit of class jealousy. We go to a cocktail party and a guy is telling my wife about his airplane. So finally the question comes up: 'How do you get over to the island?' and she says, 'We come by plane.' And he says, 'What kind of plane?' and she says, 'A G-IV.' And so the wind comes out of the guy's sails."

"The old money guy has a twin-prop airplane and that is pretty incredible," Mr. Kittredge continued. "For his time, that is pretty great. Now he is talking to a guy who is half his age who has a transcontinental jet. That is the end of the conversation."

"Or you meet someone and they start telling you about their boat. He has a 45-foot boat and he is very happy with it. Then he'll say, 'Do you have a boat?' And you say, 'Yes.' 'Well, what kind of boat do you have?' And you say, 'A Fed Ship.' And he says, 'How big is it?' That's how people rank them. So I have to say, 'It's 200 feet.' It's the end of the conversation. Is there envy? Yes, could be. Was he a wealthy guy in his day? Absolutely, but relative to today - no. The two worlds can mix as long as they don't talk too much."
The accouterments of wealth play a different role for the old-money clans than they do for the new wealthy, says Nelson W. Aldrich Jr., author of "Old Money."

"For many self-made men," Mr. Aldrich said, "homes, boats and even membership in expensive clubs are trophy signs of wealth. But for the older money, a boat may well be part of a tableau that has to do with family, with his grandparents and his children. It is part of his identity. If he walked away from the conversation, it was because he thought he was talking about his boat as part of his life. Instead he found he was talking about money, and he doesn't like being reminded that he lives in a competitive world."

Over time, some say, the new money will not prove much different. "Ultimately, the new money becomes as insular as the old money because it gains the power to exclude," said Michael Thomas, a novelist who, like his father, was a partner at Lehman Brothers and whose mother came from an old New England family. "Once you have the power to exclude, you have what people have been seeking in old money."

The single greatest change brought by the hyper-rich is in the cost of housing. The average Nantucket house price last year jumped 26 percent, to $1.672 million, said H. Flint Ranney, a veteran real estate broker.

Last fall one waterfront residence, with its own elevator, wine cellar, theaters and separate guesthouse, sold for $16 million, the year's record.

"Shame has somehow gone out the window," Mr. Thomas said. "There is no incentive to exercise control."

A handful of the new affluent indulge their fantasies with gusto. Michael S. Egan, the founder of Alamo Rent-a-Car, built his own baseball field, complete with a batting cage and stands. Roger Penske, the automotive tycoon and former race car driver, tussled for months with the Historic District Commission until he finally won permission to build a faux lighthouse that joins the two wings of his multimillion-dollar home. The investment banker Robert Greenhill likes to fly his Cessna jet to the Nantucket airport or his Cessna seaplane to his waterfront dock.

The rise in real estate values has, of course, benefited many of the old-timers. With some of their fortunes eroding, they find they are sitting on an extremely valuable asset, a realization that adds a touch of ambivalence to their protests against changes that are all too obvious.

One such change is at the airport. On high summer weekends, more than 250 Challengers, Gulfstreams and Citations a day might land there, vying for parking spaces. Some jets drop off passengers for a round of golf and whisk them away after.

In easternmost Siasconset, the gray-shingled fishermen's cottages that occupied the corners of plots of sea grass and wildflowers are giving way to mansions in private cul-de-sacs. Here and there hedges have sprouted up, tall as windsurfers, to partition the property parcels. They separate the community, contributing to the ineffable sense that something familiar and precious about the ethos of the island is disappearing.

"At least one new family has built a hedge to avoid people seeing them as they pass by," said Wade Green, 72, who has summered here for years. "Those open paths had an old-fashioned elegance to them. It is part of an old and fading spirit of community. Blocking them off is an unfriendly and antipublic thing to do."

Not all the changes here are striking. Downtown, with its cobblestone streets and absence of traffic lights, could still pass as a quaint New England fishing village. But some harbingers horrify the old-timers: upscale restaurants, boutique windows displaying expensive designer jewelry and the arrival of the first ever chain store, a Ralph Lauren shop.

On the sidewalks, class speaks through clothes. "The old money wears Lilly Pulitzer, J. McLaughlin and C K Bradley," said one saleswoman, who wanted her name withheld to avoid offending customers. "They wear gold hoops, and if they buy new jewelry it is pearls or they upgrade their diamond rings. The new money wears Juicy Couture, Calypso and big necklaces. They even go to different restaurants. The old people go to 21 Federal and the new people go to the Pearl. They don't want to mix. They want to show off for each other."

But the lines cross. A handful of the hyper-rich gravitate toward Lily Pulitzer to give themselves a blue-blood look. And some pedigreed teenagers lust for Juicy Couture.

Daisy Soros, wife of the harbor designer Paul Soros and sister-in-law of the financier George Soros, has been
coming to Nantucket since the 1960's, an era when few women, new money or old, dressed up. She thinks that the newcomers are beginning to influence the culture.

"Everybody is building monster houses now, and they are all dressing up," Mrs. Soros said. "Now even I wear Manolos," she added with a laugh.

Some say that too much is being made of all these distinctions. "The only people who are truly class conscious," said Roger Horchow, who realized his fortune when he sold his catalog business to Neiman Marcus in 1988 for $117 million, "are the second tootsie wives of men with big bankrolls."

Why Wait? Build a New One

When there is a division between the old and the new, it is apt to express itself on the most time-honored of battlefields: the putting green, the tennis court or the marine berth.

The existing clubs are still the preserves of the old wealth, but new clubs are springing up to welcome newcomers, as well as some longtime residents who grew impatient with waiting lists. For years the Sankaty Head Golf Club had a waiting list that seemed to extend for decades. So in 1995, Edmund A. Hajim, an investment banker in Manhattan, and others created the Nantucket Golf Club, assiduously designed to look as if it had been around forever. It became such a hit that its list is now full, too, even at a cost of $325,000 (80 percent reimbursable upon departure), as opposed to the $30,000 it costs to join Sankaty Head.

In the same way, the old Nantucket Yacht Club has spawned a rival, the Great Harbor Yacht Club. About 300 families have already bought memberships, which now cost $300,000.

Some Nantucketers applaud the new clubs.

"Why shouldn't they start a club if they can't get into the old ones," said Letitia Lundeen, who was raised in the social whirl of New York and Washington and now runs an antiques store here.

The resentment of new money riles Liz Petkevich, whose husband, J. Misha Petkevich, an investment banker and former Olympic figure skater, helped found the new yacht club.

Her husband worked hard for what he achieved, she said. "Does that mean we are better than anyone else? No. But we should not be penalized because we cannot get into the old yacht club."

In the old days, the clubs were homogenous and dominated by white Anglo-Saxon Protestant families.

"When I first came here it was the tail end of the 'grande dame' era," said David L. Hostetler, a sculptor, who arrived in 1971. "The place was dominated by WASP women in Bermuda shorts. There were hardly any Jews."

Today the island's elite is diversified enough to support a synagogue where membership has reached 250 families and where the yarmulke worn during services is Nantucket red and decorated with miniature whales.

One place where the old and the new do mix is charity events. As in cultural and philanthropic institutions from San Francisco to New York City, the old money has made room at the table for the new money to replenish the coffers. There are more and more fund-raising events, and they are no longer the low-key affairs they once were. Last year the annual cocktail party and auction for the Nantucket Historical Association instituted valet parking and a classical quartet in black tie.

Some appreciate the infusion of money and energy that the newcomers have brought. "The old money doesn't like to spend money because they worry about whether they can make it again," Ms. Lundeen said. "Even when they can spend it, they often think it's vulgar and unnecessary. The newcomers have brought the island up to par with their demands."

Everything New Is Old

Old-time Nantucketers are given to trading what one of them called "barbarian stories." Did you hear that Rick Sherlund, a Goldman Sachs partner, annoyed some of his neighbors when he hired Jackson Browne to entertain at his anniversary party? Or that Jon Winkelried, another Goldman Sachs partner, had the nerve to close off a
small road that people had been using for as long as anyone can remember? Or that Louis V. Gerstner, the former
I.B.M. chief executive, hired a Boston litigator to help him push through a plan for a large new house on his $11
million waterfront plot?

Aggressive behavior, Dr. Murray said, is natural to the species. "And after all, why should they give it up?" she
said. "Look where it has gotten them. That is exactly how they made their money."

One Nantucketer was L. Dennis Kozlowski, the former chief executive of Tyco International, on trial a second time
on charges of criminal larceny, accused of looting the company of tens of millions of dollars. His lavish New York
apartment, with its $6,000 shower curtain, became a symbol of the over-the-top corporate lifestyle.

To some, the multimillion-dollar party that Mr. Kozlowski gave on Sardinia to celebrate his wife's birthday - replete
with a vodka-spewing ice sculpture fashioned after Michelangelo's "David" - was a modern echo of the lavish
celebrations of the Gilded Age.

Subtler distinctions between old and new money lie in the attitude toward work. The financier David Rubinstein
bought a 15-acre waterfront property, tore down the existing house, as many wealthy buyers have done, and put
up a 8,000-square-foot home. The stunning view lets him watch the sun rise and set, and yet he has boasted to
friends that he spends only 12 days a year here; a rock on his front lawn reads: "I'd rather be working."

Robert E. Torray, who is a co-manager of a mutual fund family and has been flying here on his company's
Gulfstream since the 1980's, is either on the golf course or working the phone in his cranberry red library. He likes
it here because there are Wall Street moguls everywhere and wherever he goes he can talk business.

That is hardly the attitude of some veteran summer residents, who find comfort in the thought that they can
occasionally be fogged in without worrying about the office. For them, being rich means a license to break
schedules and to play. "If you are working," said Nicki Gamble, whose husband, Richard, is an heir to the Proctor &
Gamble fortune, "it is very nerve-racking. The way to be here is not to be working."

Caught by a Boom

The high cost of housing is squeezing middle-class people off the island.

The former principal of Nantucket High School, Paul Richards, and his wife, Martina, a nurse, moved last year to
Needham, Mass., after renting here for five years. "The expense of that together with having two little children
made a home beyond reach," Mr. Richards said. "It was frustrating to be driven away from two jobs that we very
much enjoyed, but a starter home for our family would have cost over $600,000."

Linda Finney Williams, administrator of the Nantucket Zoning Board of Appeals, who has a 19-year-old son in
college and an older daughter in law school, said, "I'm hanging on by my fingernails."

"The cost of living has risen so much that it's very hard on us."

The demand for labor is so great that every weekday roughly 400 workers fly in from the mainland for construction,
gardening, plumbing and other services. The commute may be a nuisance, but the money makes it worthwhile. It
also explains why building is so expensive; the additional costs are passed along to customers.

John Sheehan, a 65-year-old construction worker who rises every day at 4:30 a.m. to catch a plane from Hyannis,
does not complain. "I have always been in the lower-middle-class area," Mr. Sheehan said. "But the times are
good for me now. I'm making more money than I ever did and I'm living more comfortably."

To try to stem the outflow of workers the Nantucket Housing Office, a private nonprofit group, has proposed a one-
time "McMansion" tax of $8 per square foot on any construction space exceeding 3,000 square feet.

The bill has several more hurdles, but if it is approved, the proceeds would be used to build housing for families
making $120,825 a year or less.

Some real estate agents worry that the hyper-rich will resent the tax, but so far wealthy homebuilders seem to
regard it as a pittance compared with the other costs they incur.
Despite the money to be made, some shop owners and other locals miss the way the island used to be.

Though she applauds their self-confidence, Ms. Lundeen, the antiques dealer, says she is sometimes appalled by what she considers the cavalier ignorance of some women who are suddenly rich. "They don't want to learn," she said. "I had a monogrammed tray and when I proposed it to a customer, she said, 'Why would I want other people's monograms?' These women have never inherited anything."

Robin Bergland, a young florist who moved here from Manhattan, has stopped providing flowers for weddings. "The final straw was a wedding where a Wall Street executive tried to bill me for the wedding gown and medical expenses," she said. "He charged that the roses I used to decorate their party tent ruined the hem of the bride's dress and caused her aunt to trip and break her leg.

"I got threatening phone calls daily. I was terrified until I gave the case to my lawyer and they went away. There's no question it was unlikely to have happened five years ago."

The old summer people "used to try and fit in," said Arlene Briard, a taxi driver who has lived here 35 years. "They didn't want to differentiate themselves by class or by a look that said how much money I have. When I sold TV Guides to people, I'd walk into a house, sit down and have a lemonade with people or play tennis with them at the yacht club. Now they get in my taxi and find a way to tell me that they belong to the Nantucket Golf Club.

"Class has a certain grace," Ms. Briard said. "Just because you can go to Chanel and buy a dress does not mean you have class. A person who just pays their bills on time can have class."

**Correction: June 10, 2005, Friday:**

A front-page article on Sunday about the life of the rich in Nantucket and a front-page article on June 1 about affluent families who often relocate because of their employment both misspelled the name of a clothing brand emblematic of the upper middle class. It is Lilly Pulitzer, not Lily.
June 5, 2005

Richest Are Leaving Even the Rich Far Behind

By DAVID CAY JOHNSTON

When F. Scott Fitzgerald pronounced that the very rich "are different from you and me," Ernest Hemingway's famously dismissive response was: "Yes, they have more money." Today he might well add: much, much, much more money.

The people at the top of America's money pyramid have so prospered in recent years that they have pulled far ahead of the rest of the population, an analysis of tax records and other government data by The New York Times shows. They have even left behind people making hundreds of thousands of dollars a year.

Call them the hyper-rich.

They are not just a few Croesus-like rarities. Draw a line under the top 0.1 percent of income earners - the top one-thousandth. Above that line are about 145,000 taxpayers, each with at least $1.6 million in income and often much more.

The average income for the top 0.1 percent was $3 million in 2002, the latest year for which averages are available. That number is two and a half times the $1.2 million, adjusted for inflation, that group reported in 1980. No other income group rose nearly as fast.

The share of the nation's income earned by those in this uppermost category has more than doubled since 1980, to 7.4 percent in 2002. The share of income earned by the rest of the top 10 percent rose far less, and the share earned by the bottom 90 percent fell.

Next, examine the net worth of American households. The group with homes, investments and other assets worth more than $10 million comprised 338,400 households in 2001, the last year for which data are available. The number has grown more than 400 percent since 1980, after adjusting for inflation, while the total number of households has grown only 27 percent.

The Bush administration tax cuts stand to widen the gap between the hyper-rich and the rest of America. The merely rich, making hundreds of thousands of dollars a year, will shoulder a disproportionate share of the tax burden.

The Times set out to create a financial portrait of the very richest Americans, how their incomes have changed over the decades and how the tax cuts will affect them. It is no secret that the gap between the rich and the poor has grown, but the extent to which the richest are leaving everyone else behind is not widely known.

The analysis also found the following:
Under the Bush tax cuts, the 400 taxpayers with the highest incomes - a minimum of $87 million in 2000, the last year for which the government will release such data - now pay income, Medicare and Social Security taxes amounting to virtually the same percentage of their incomes as people making $50,000 to $75,000.

Those earning more than $10 million a year now pay a lesser share of their income in these taxes than those making $100,000 to $200,000.

The alternative minimum tax, created 36 years ago to make sure the very richest paid taxes, takes back a growing share of the tax cuts over time from the majority of families earning $75,000 to $1 million - thousands and even tens of thousands of dollars annually. Far fewer of the very wealthiest will be affected by this tax.

The analysis examined only income reported on tax returns. The Treasury Department says that the very wealthiest find ways, legal and illegal, to shelter a lot of income from taxes. So the gap between the very richest and everyone else is almost certainly much larger.

The hyper-rich have emerged in the last three decades as the biggest winners in a remarkable transformation of the American economy characterized by, among other things, the creation of a more global marketplace, new technology and investment spurred partly by tax cuts. The stock market soared; so did pay in the highest ranks of business.

One way to understand the growing gap is to compare earnings increases over time by the vast majority of taxpayers - say, everyone in the lower 90 percent - with those at the top, say, in the uppermost 0.01 percent (now about 14,000 households, each with $5.5 million or more in income last year).

From 1950 to 1970, for example, for every additional dollar earned by the bottom 90 percent, those in the top 0.01 percent earned an additional $162, according to the Times analysis. From 1990 to 2002, for every extra dollar earned by those in the bottom 90 percent, each taxpayer at the top brought in an extra $18,000.

President Ronald Reagan signed tax bills that benefited the wealthiest Americans and also gave tax breaks to the working poor. President Bill Clinton raised income taxes for the wealthiest, cut taxes on investment gains, and expanded breaks for the working poor. Mr. Bush eliminated income taxes for families making under $40,000, but his tax cuts have also benefited the wealthiest Americans far more than his predecessors’ did.

The Bush administration says that the tax cuts have actually made the income tax system more progressive, shifting the burden slightly more to those with higher incomes. Still, an Internal Revenue Service study found that the only taxpayers whose share of taxes declined in 2001 and 2002 were those in the top 0.1 percent.

But a Treasury spokesman, Taylor Griffin, said the income tax system is more progressive if the measurement is the share borne by the top 40 percent of Americans rather than the top 0.1 percent.

The Times analysis also shows that over the next decade, the tax cuts Mr. Bush wants to extend indefinitely would shift the burden further from the richest Americans. With incomes of more than $1 million or so, they would get the biggest share of the breaks, in total amounts and in the drop in their share of federal taxes paid.

One reason the merely rich will fare much less well than the very richest is the alternative minimum tax. This tax, the successor to one enacted in 1969 to make sure the wealthiest Americans could not use legal loopholes to live tax-free, has never been adjusted for inflation. As a result, it stings Americans whose incomes have crept above $75,000.

The Times analysis shows that by 2010 the tax will affect more than four-fifths of the people making $100,000 to $500,000 and will take away from them nearly one-half to more than two-thirds of the recent tax cuts. For example, the group making $200,000 to $500,000 a year will lose 70 percent of their tax cut to the alternative minimum tax in 2010, an average of $9,177 for those affected.

But because of the way it is devised, the tax affects far fewer of the very richest: about a third of the taxpayers reporting more than $1 million in income. One big reason is that dividends and investment gains, which go mostly to the richest, are not subject to the tax.

Another reason that the wealthiest will fare much better is that the tax cuts over the past decade have sharply lowered rates on income from investments.
While most economists recognize that the richest are pulling away, they disagree on what this means. Those who contend that the extraordinary accumulation of wealth is a good thing say that while the rich are indeed getting richer, so are most people who work hard and save. They say that the tax cuts encourage the investment and the innovation that will make everyone better off.

"In this income data I see a snapshot of a very innovative society," said Tim Kane, an economist at the Heritage Foundation. "Lower taxes and lower marginal tax rates are leading to more growth. There's an explosion of wealth. We are so wealthy in a world that is profoundly poor."

But some of the wealthiest Americans, including Warren E. Buffett, George Soros and Ted Turner, have warned that such a concentration of wealth can turn a meritocracy into an aristocracy and ultimately stifle economic growth by putting too much of the nation's capital in the hands of inheritors rather than strivers and innovators. Speaking of the increasing concentration of incomes, Alan Greenspan, the Federal Reserve chairman, warned in Congressional testimony a year ago: "For the democratic society, that is not a very desirable thing to allow it to happen."

Others say most Americans have no problem with this trend. The central question is mobility, said Bruce R. Bartlett, an advocate of lower taxes who served in the Reagan and George H. W. Bush administrations. "As long as people think they have a chance of getting to the top, they just don't care how rich the rich are."

But in fact, economic mobility - moving from one income group to another over a lifetime - has actually stopped rising in the United States, researchers say. Some recent studies suggest it has even declined over the last generation.
In Fiction, a Long History of Fixation on the Social Gap

By CHARLES McGRATH

On television and in the movies now, and even in the pages of novels, people tend to dwell in a classless, homogenized American Never-Never Land. This place is an upgrade, but not a drastic one, from the old neighborhood where Beaver, Ozzie and Harriet, and Donna Reed used to live; it's those yuppified city blocks where the friends on "Friends" and the "Seinfeld" gang had their apartments, or in the now more fashionable version, it's part of the same exurb as One Tree Hill and Wisteria Lane - those airbrushed suburbs where all the cool young people hang out and where the pecking order of sex and looks has replaced the old hierarchy of jobs and money.

This is progress of a sort, but it's also repression, since it means that pop culture has succeeded to a considerable extent in burying something that used to be right out in the open. In the old days, when we were more consumed by social class, we were also more honest about it.

There is an un-American secret at the heart of American culture: for a long time, it was preoccupied by class. That preoccupation has diminished somewhat - or been sublimated - in recent years as we have subscribed to an all-purpose, mass-market version of the American dream, but it hasn't entirely disappeared. The subject is a little like a ne'er-do-well relative; it's sometimes a shameful reminder, sometimes openly acknowledged, but always there, even, or especially, when it's never mentioned.

This was particularly true in the years before World War II, when you couldn't go to the movies or get very far in a novel without being reminded that ours was a society where some were much better off than others, and where the class divide - especially the gap separating middle from upper - was an inescapable fact of life. The yearning to bridge this gap is most persistently and most romantically evoked in Fitzgerald, of course, in characters like the former Jay Gatz of Nowhere, N.D., staring across Long Island Sound at that distant green light, and all those moony young men standing in the stag line at the country club, hoping to be noticed by the rich girls.

But there is also a darker version, the one that turns up in Dreiser's *American Tragedy* (1925), for example, where class envy - a wish to live like his rich tycoon uncle - causes Clyde Griffiths to drown his hopelessly proletarian sweetheart, and where the impossibility of transcending his lot leads him inevitably to the electric chair. (In the upstate New York town of Lycurgus, where the story takes place, Dreiser reminds us that "the line of demarcation and stratification between the rich and the poor ... was as sharp as though cut by a knife or divided by a high wall."

Some novels trade on class anxiety to evoke not the dream of betterment but the great American nightmare: the dread of waking up one day and finding yourself at the bottom. This fear gets an earnest and moralizing expression in early books like P. H. Skinner's 1853 novel, "The Little Ragged Ten Thousand, or, Scenes of Actual Life Among the Lowly in New York," which is pretty much summed up by its title. By the turn of the century, though, in works like Stephen Crane's "Maggie: A Girl of the Streets" and Frank Norris's *McTeague," about a San Francisco dentist who, unmasked as a fraud, sinks to a life of crime and degradation, the treatment had turned grim and unflinching.

These books were frankly meant to shock their middle-class readers - to scare the daylights out of them - even as they played on their sympathies. They suggested that the worst thing that could possibly happen to an American was to topple from his perch on the class ladder, as happens to poor Hurstwood in Dreiser's "Sister Carrie." In his besotted pursuit of Carrie (who meanwhile trades on her beauty and charm to move up from her Chicago boarding house to the bright lights of Broadway), he loses everything and crashes all the way from restaurant-owning prosperity to scabbing for work as a trolley car driver.

The poor are noticeably absent, however, in the great artistic flowering of the American novel at the turn of the 19th century, in the work of writers like Henry James, William Dean Howells and Edith Wharton, who are almost exclusively concerned with the rich or the aspiring middle classes: their marriages, their houses, their money and...
their stuff. Not accidentally, these novels coincided with America's Gilded Age, the era of overnight fortunes and conspicuous spending that followed in the wake of the Civil War.

To a certain extent James, Wharton, et al. were merely writing about the world around them, though in James there is sometimes a hint of aesthetic snobbery, a sense that refined writing required a refined subject matter. (In "The Ambassadors," for example, he explains that the Newsomes made their fortune in manufacturing, but can't quite bring himself to be so vulgar as to tell us exactly what they made.) In Wharton and Howells, on the other hand, there is frequently an edge of satire, and sometimes a hint of seismic rumble.

Wharton's most vivid characters are not the aristos, the sons and daughters of the great New York families, who are all a little bloodless and sexually underpowered, but people like Lily Bart, whose lifestyle outstrips her pocketbook and who winds up in economic freefall. And then there are the climbers and the nouveaux, people like Undine Spragg in "The Custom of the Country," who arrives in New York from provincial Apex City, Kan., determined to rise up in society the old-fashioned way - by marrying, which she does not just once but three times, if you count the one that was supposed to be a secret. One of the messages of the novel is that in America new money very quickly, in a generation or less, takes on the patina of old; another is that the class structure is necessarily propped up by deceit and double standards.

But to a generation of writers after Wharton that structure - the lives and mores of the rich, the well born and the climbers - proved endlessly diverting. Young men and women on the make, and older ones trying anxiously to cling to their perch, throng an entire bookcase full of American fiction.

John O'Hara, for example, made a whole career of chronicling the upper and upper middle classes from before the First World War until after the Second, and no one ever observed more astutely the little clues that indicated precisely where one stood on the class ladder: the clubs and fraternity pins, the shoes, the shirt collars. J. P. Marquand pored over much the same territory and, like O'Hara, became both a popular and a critical success. Every now and then a racy book about lowlife - "Tobacco Road" for example - would catch the public fancy, but for a surprisingly long time middle-brow fiction in America was about upper-middle-class life.

What was the appeal? Vouyerism, in part. (It didn't hurt O'Hara's sales one bit that he saw it as part of his mission to inform us that upper-class people had very busy sex lives.) Fiction back then had a kind of documentary function; it was one of the places Americans went to learn about how other Americans lived. In time novels ceased to be so reportorial, and after World War II, moreover, as the middle class in America swelled in numbers and importance, the world of the upper crust lost some of its glamour and importance.

The old kind of class novel - about striving and trying to move up by learning the upper-class code - is still being written. "Prep," a first novel by Curtis Sittenfeld, about an ambitious scholarship girl who finds herself in over her head, smoldering with class resentment, at a school that closely resembles Groton, recently became a surprise best seller. But more often the upper class is portrayed these days as a little beleaguered and merely trying to hang on, like the members of the New England family in Nancy Clark's 2003 novel "The Hills at Home," all failures in one way or another, who have retreated back to the ancestral manor, or like Louis Auchincloss's WASPy lawyers and businessmen, who have a sense of themselves as the last of a breed.

Elsewhere in the fictional landscape, a number of young writers - short-story writers especially - are still working in the afterglow of our once very hot literary romance with the world of Wal-Marts and trailer parks, so vividly evoked in the writing of Raymond Carver, Bobbie Ann Mason and Frederick Barthelme, among others. But to a considerable extent novels these days take place in a kind of all-purpose middle-class America, in neighborhoods that could be almost anyplace, and where the burdens are more psychic than economic, with people too busy tending to their faltering relationships to pay much attention to keeping up with the neighbors.

It's a place where everyone fits in, more or less, but where, if you look hard enough, nobody feels really at home. Our last great middle-class hero, someone who really enjoyed his vacations and his country club, was John Updike's Rabbit Angstrom, and he died a premature death. Nowadays when a writer like Richard Russo, Russell Banks or Richard Price comes along, with an old-fashioned, almost Dickensian vision of life among the poor and working classes, it's a little startling; they seem like explorers who have returned from some distant land.

Novel reading is a middle-class pastime, which is another reason that novels have so often focused on the middle and upper classes. Mass entertainment is another matter, and when Hollywood took up the class theme, which it did in the 1930's, it made a crucial adjustment. During the Depression, the studios, which were mostly run by
immigrant Jews, turned out a string of formulaic fantasies about life among the Gentile upper crust. These movies were essentially twin variations on a single theme: either a rich young man falls for a working girl, as happens in, say, *Easy Living* to take one of many examples, or an heiress takes up with a young man who has to work for a living (in a number of cases he's a newspaperman, which was Hollywood's idea of a truly disreputable profession back then).

*Joan Crawford* made a specialty of the working girl role, in movies like *Sadie McKee* and *Dancing Lady* and also did the heiress in *Love on the Run* and *I Live My Life* But the great example of this genre is *It Happened One Night* with Claudette Colbert and Clark Gable, who famously dispensed with wearing an undershirt.

*It Happened One Night* implicitly answered the question of what an upper-class woman got in return for trading down: great sex. In other versions of the story the upper-class person is merely thawed and humanized by the poorer one, but in every case the exchange is seen as fair and equitable, with the lower-class character giving as much as he or she gets in return. Unlike the novels of class, with their anxieties and sense of unbridgeable gaps, these are stories of harmony and inclusion, and they added what proved to be an enduring twist on the American view of class: the notion that wealth and privilege are somewhat crippling conditions: if they don't make you an out-and-out twit, they leave you stiff, self-conscious and emotionally vacant until you are blessed with a little lower-class warmth and heart.

The formula persisted right up through movies like *Love Story* and *Pretty Woman* though it seems to be in disuse now that films, like novels, are increasingly set in an upscale, well-scrubbed America where WASP's are an endangered, pitiable species. Like the in-laws in *Meet the Fockers* and *My Big Fat Greek Wedding* they are still hopelessly uptight but not that wealthy anymore.

Television used to be fascinated with blue-collar life, in shows like *The Honeymooners,* *All in the Family,* *Sanford and Son* and *Roseanne,* but lately it too has turned its attention elsewhere. The only people who work on television now are cops, doctors and lawyers, and they're so busy they seldom get to go home. The one vestige of the old curiosity about how other people live is in so-called reality television, when Paris Hilton and Nicole Richie drop in on rubes in *The Simple Life,* or when upper- and middle-class families trade moms on *Wife Swap* and experience a week of culture shock.

But most reality television trades in a fantasy of sorts, based on the old game-show formula: the idea that you can be plucked out of ordinary life and anointed the new supermodel, the new diva, the new survivor, the new assistant to Donald Trump. You get an instant infusion of wealth and are simultaneously vested with something far more valuable: celebrity, which has become a kind of super-class in America, and one that renders all the old categories irrelevant.

Celebrities, in fact, have inherited much of the glamour and sexiness that used to attach itself to the aristocracy. If Gatsby were to come back today, he would come back as Donald Trump and would want a date not with Daisy but with Britney. And if Edith Wharton were still writing, how could she not include a heavily blinged hip-hop mogul?

But if the margins have shifted, and if fame, for example, now counts for more than breeding, what persists is the great American theme of longing, of wanting something more, or other, than what you were born with - the wish not to rise in class so much as merely to become classy. If you believe the novels of Dickens or Thackeray, say, the people who feel most at home in Britain are those who know their place, and that has seldom been the case in this country, where the boundaries of class seem just elusive and permeable enough to sustain both the fear of falling and the dream of escape.
Class Matters: A Bibliography

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