

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."