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Psychologist Dan Kindlon had a chance recently to avoid turning one of his daughters into a material girl -- and he took it.

Julia, then 7, was getting dressed for day camp when she realized that she had left her gym shoes at the family's weekend home two hours away.

In a matter-of-fact tone, she told her parents they had to go back and get them. Mom suggested that Julia wear her hiking boots for the time being and that she'd buy her new shoes that day. But then Kindlon thought about it and told his daughter she could survive the week without new gym shoes.

Julia did just fine, and both she and her father learned that she could overcome a less-than-perfect situation.

"It was a wake-up call for me," he says.

Kindlon believes his own experience reflects a growing issue with baby-boomer parents: Many indulge their kids too much, give them too much stuff, cater to their every whim and demand too little of them in return. And, in doing so, they undermine some of their children's character development -- shortchanging them in vital areas such as generosity, compassion, honesty, self-control and empathy.

Kindlon, who teaches psychology at Harvard University, bases his parenting theories on his survey of 654 teens and 1,078 parents. Most had annual incomes of more than \$50,000; many had incomes of more than \$200,000. Also, he drew from his private practice as a child psychologist and his experience as a father of two girls, 12 and 8. He has incorporated his findings and theories in a new book, Too Much of a Good Thing: Raising Children of Character in an Indulgent Age (Talk Miramax Books, \$23.95).

In Kindlon's survey, 58 percent of the parents said they knew their kids were at least somewhat spoiled.

In fact, many kids today have benefited materially from recent economic boom times, he says. Some receive luxury sports cars for their birthdays; they have laptop computers, cellphones and pagers; they go to exclusive summer camps and on exotic vacations to Africa and take it all in stride, experts say.

Frequently, parents shower their kids with gifts and attention, Kindlon says. They bend over backward so everything is perfect for their children. They hate it when the kids are upset.

All this attention makes children feel they are the center of the universe, he says.

Children who are given so much without having to work for it acquire a sense of entitlement and may not develop a work ethic, which they will need later in life, says Susan Newman, a social psychologist at Rutgers University in New Brunswick, N.J., and author of *Parenting an Only Child* (Broadway Books, \$12.95).

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"Many parents live through their children and the indulgences they wanted for themselves," Newman says.

But possessions alone don't spoil kids, experts say. Some kids get lots of things, but they turn out well, partly because their parents also expect a lot from them -- good grades, good behavior, respect for their possessions, says Ken Springer, associate professor of child development at Southern Methodist University in Dallas.

In some ways, modern parents are doing a great job, Kindlon says. They are emotionally closer to their children and have more fun with them than parents in the past did. Children used to be viewed as economic assets necessary for survival, and families tended to be bigger. Nowadays, parents have fewer children and see their kids as the core of what gives meaning to their lives, he says.

Many parents want life to be easier for their children than it was for them, he says. They don't want their children to have to work at hard, tedious summer jobs, as they did. But, in fact, those kinds of jobs may teach the child to tolerate boredom and make him or her realize how difficult some work can be.

Kindlon says he's also worried that homework demands have gotten out of control, thereby relieving kids of normal household responsibilities.

Additionally, some parents try to insulate their children from the consequences of their actions, Kindlon says. They may try to run interference when the school disciplines their children. But children grow and learn from experiences, even painful ones, he says.

In his survey, Kindlon found that children who were the least self-centered were those who were required to do chores for their allowance and had a good relationship with their fathers. Kids with the fewest problems and the strongest character came from intact families that regularly ate dinner together, and they had parents who were strict about having them keep their rooms clean. Those kids did not have telephones in their bedrooms, and they participated in community service, such as working at food banks.

"If you want a child to have integrity and character, you have to toughen them up a little bit," Kindlon says.