

**BY PEG TYRE, JULIE SCelfO AND  
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**E** LOISE GOLDMAN STRUGGLED TO hold the line. She knew it was ridiculous to spend \$250 on a mini iPod for her 9-year-old son Ben. The price tag wasn't the biggest issue for Goldman, a publicist, and her fund-raiser husband, Jon. It was the idea of buying such an extravagant gadget for a kid who still hasn't mastered long division. If she gave in, how would Ben ever learn that you can't always get what you want? Goldman knew there was a good chance the iPod would soon be lost or abandoned, just like Ben's toy-of-choice from last year, a bright blue drum set that now sits forlornly in the basement of their suburban New York home. But Ben nagged and pestered and insisted that "everyone has one." Goldman began

It's an unanticipated legacy of the affluent '90s: parents who can't, or won't, set limits. Now a growing number of psychologists are warning of the dangers of overindulgence and teaching how—and where—to draw the line.

# POWER

to weaken. Ben's a good kid, she reasoned; she wanted him to have what the other kids had. After doing a neighborhood-mom check and finding that Ben's peers were indeed wired for sound, Goldman caved—but not without one last attempt to salvage some lesson about limits. She offered her son a deal. We give you an iPod, you forfeit your birthday party. "Done," he said. Then, without missing a beat: "Now what about getting me my own Apple G4?"

It's an unexpected legacy of the affluent '90s: parents who can't say no. With school starting, the annual assault on the family budget to fill backpacks with all the cool stuff that "everyone" else

**The  
of  
"NO"**



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## Family

has just beginning. This generation of parents has always been driven to give their kids every advantage, from Mommy & Me swim classes all the way to that thick envelope from an elite college. But despite their good intentions, too many find themselves raising "wanting machines" who respond like Pavlovian dogs to the marketing behemoth that's aimed right at them. Even getting what they want doesn't satisfy some kids—they only want more. Now, a growing number of

psychologists, educators and parents think it's time to stop the madness and start teaching kids about what's really important—values like hard work, delayed gratification, honesty and compassion. In a few communities, parents have begun to take action by banding together to enforce limits and rules so that no one has to feel guilty for denying her 6-year-old a \$300 Nokia cell phone with all the latest bells and whistles. "It's almost like parents have lost their parenting skills," says Marsha Moritz, 54, who helped found

the Parent Engagement Network, a support group in Boulder, Colo. "They want to be their kids' best friend and make sure they're having fun, but what the kids really need is for parents to be parents."

While it's certainly true that affluent parents can raise happy and well-adjusted children, the struggle to set limits has never been tougher. Saying no is harder when you can afford to say yes. But the stakes have also never been higher. Recent studies of adults who were overindulged as children paint a discouraging picture of their future. Kids who've been given too much too soon grow up to be adults who have difficulty coping with life's disappointments. They have a distorted sense of entitlement that gets in the way of success both in the workplace and in relationships. Psychologists say parents who overindulge their kids may actually be setting them up to be more vulnerable to future anxiety and depression. "The risk of over-

### CASE STUDY

#### Fairview H.S., BOULDER, COLO.

Even before they graduated from high school in May, these 18-year-olds drove cars that many adults can only dream of owning. From right, Erik Rothschild, Jake Hogan, Dane Yehl

and Michael Whitten, who drove his family's silver Yukon Denali until this spring, when they got him his own. Area parents, concerned that kids are getting too much

too soon, created a support network to set standards. Now they're improving their parenting skills by learning new techniques for communicating with one another.

**53%** of kids say buying certain products makes them feel better about themselves



### CASE STUDY

#### The Villaverdes, CORAL GABLES, FLA.

indulgence is self-centeredness and self-absorption, and that's a mental-health risk," says William Damon, director of the Stanford University Center on Adolescence. "You sit around feeling anxious all the time instead of figuring out what you can do to make a difference in the world."

Today's parents—who themselves were raised on Greatest Generation values of thrift and self-sacrifice—grew up in a culture where "no" was a household word. Goldman remembers that as a teenager, she had to beg for a phone in her room. In a world where families spend "quality time" at the mall instead of in the backyard, her request seems almost quaint. Today's kids want much more, partly because there's so much more to want. The oldest members of this Generation Excess were born in the late 1980s, just as PCs and videogames were making their assault on the family room. They think of MP3 players and flat-screen TVs as essential utilities and they've developed strategies to get them. One survey of grade-school children found that when they crave something

After emigrating from Cuba as a child, Raul Villaverde, 43, now takes pride in providing for his family. "We try to give them everything they want," he says. For Lauren, 12, this

includes a pink bedroom stocked with a TV, DVD player, laptop and several boom boxes. Chandler, 14, also has his own TV and DVD player, as well as several PlayStations.

In exchange, though, the kids are required to do chores. Grandma thinks they should do even more to help out at home. Says mom Toni: "They've got a good work ethic."

**75%** of parents say their kids do fewer chores than children did 10 or 15 years ago

new, most expect to ask nine times before their parents give in. By every measure, parents are shelling out record amounts. According to market researchers Packaged Facts, families with 3- to 12-year-olds spend \$53.8 billion annually on entertainment, personal-care items and reading materials for their children. This is \$17.6 billion more than parents spent in 1997. Teens are spending huge amounts of money themselves, some of it cadged from their families and the rest from after-school jobs. Last year 12- to

19-year-olds spent roughly \$175 billion, \$53 billion more than in 1997, according to Teen Research Unlimited.

In the heat of this buying blitz, even parents who desperately need to say no find themselves reaching for their credit cards. Kechia Williams is a 32-year-old single mother of five who works as a custodian at Emory University in Atlanta. She rises at 4 a.m. to get to work at 6 in order to make \$9 an hour. She has to work overtime to pay for basics like new school clothes and supplies.

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And yet, her children do demand and often get costly gifts. The oldest boys, Darryl, 15, and Kwentavius, 12, have a PlayStation 2 and several games that cost \$60 apiece that they play on a big-screen TV. "They're always begging for brand names—FUBU, Polo, Tommy, Gucci, Nike—especially the ones the rappers are talking about," says Williams. "I constantly have to remind them my paycheck will go only so far," she says. "But that doesn't stop them from wanting it. The stuff is all over the TV, and the videos, then some of the other kids have it." Williams knows how they feel; she had very little growing up. "I can see it in their eyes sometimes, how bad they want something, and I want to get it for them."

Darryl and Kwentavius are responding to a tidal wave of marketing aimed at kids. According to the American Academy of Pediatrics, the average American child sees more than 40,000 commercials a year. That's in addition to fast-food outlets in schools, product placements in TV shows and movies, even corporate sponsorship of sports stadiums. "There's virtually no escape from it," says Susan Linn, a Harvard psychologist and the author of "Consuming Kids: The Hostile Takeover of Childhood." "The marketers call it 'cradle-to-grave brand loyalty.' They want to get kids from the moment they're born."

And this generation of parents is uniquely ill equipped to counter the relentless pressure. Baby boomers, raised in the contentious 1960s and '70s (the era of the "generation gap"), swore they would do things differently and have a much closer relationship with their own children. Many even wear the same Gap clothes as their kids and listen to the same music. "So whenever their children get angry at them, it makes this generation feel a lot guiltier than previous generations," says Laurence Steinberg, a psychologist at Temple University and the author of "The 10 Basic Principles of Good Parenting." Today's parents put in more hours on the job, too; at the end of a long workweek, it's tempting to buy peace with "yes," rather than mar precious family time with conflict. Anxiety about the future is a factor as well. How do well-intentioned parents say no to all the sports equipment and arts and language lessons they believe will help their kids thrive in an increasingly competitive world? But these parents are confusing permissiveness with love. Experts agree: too much love won't spoil a child, but too few limits will.

In their zeal to make their kids happy, parents fail to impart the very values they say they want to teach. Jenn Andrick, a 23-year-old editorial assistant in New York, describes herself as a recovering "spoiled brat." As a child in Omaha, she says, she

## 17 Variations On a Theme

In theory, setting limits with your children should be easy. In practice, though, when they beg and whine, it can be very tough. Minnesota parenting expert Jean Illsley Clarke came up with this handy crib sheet.

- Read it aloud. Then repeat.
1. No.
  2. No, for sure.
  3. No, and that's final.
  4. No! Do not ask me again.
  5. I have thought about it and the answer is no.
  6. We don't have money for that right now.
  7. You already have enough of those.
  8. I don't approve of it.
  9. Nice try.
  10. I already know you know how to nag.
  11. Go find something else to do.
  12. I'm starting to get really angry with you.
  13. Your whining makes me think you already have too many toys.
  14. I remember saying no.
  15. Who is the grown-up here?
  16. I'm not going to change my mind about this.
  17. It's your money, but I'm in charge.

## CASE STUDY

### The Bourgoignies, HOMESTEAD, FLA.

Seeking a simpler life, Georges and Denise Bourgoignie sold their suburban home and moved to rural Florida. But for a time their teenage girls, Chelsea, 17 (bottom, center),

and Gaia, 15 (bottom, right), opted to stay with Grandma in order to be closer to school, their friends and their favorite malls. The girls are wild for pricey handbags from Vuitton,

Dior, Kate Spade and Gucci. But Mom worries that over-indulgence has made them careless. "They have a total disregard for things because they don't have to work for it."

## 73% of parents say today's kids are too focused on buying and consuming things

regularly manipulated her hardworking parents into fulfilling her every whim—special toys, dance lessons, fashionable clothes and a car. "I told them if they loved me, they'd get it for me," she recalls. Now, as a young adult perched precariously on the first rung of her career ladder, she's finding it impossible to live within her means and still relies on handouts from Mom and Dad.

Once she was the envy of all her friends because "I always had more than anyone." But these days, she says, she envies her roommates who know how to stick to a budget. And her mother, Debbie Love, keeps asking herself if it might finally be time to "cut her off."

No one is suggesting Scrooge as a parental role model. What parents need to

find, psychologists say, is a balance between the advantages of an affluent society and the critical life lessons that come from waiting, saving and working hard to achieve goals. That search for balance has to start early. Eve and Jay Gagné, both 30, were both brought up by single moms in New Hampshire, so they know what it's like to go without. Now that Eve, an at-home mother, and Jay, a computer executive, have income for luxuries that their parents didn't, they love to treat their daughter, Sydney, 3, to clothes and toys. But Eve says they're trying hard to be reasonable and not spend too much money on perfect party dresses. "She's going to get dirty," Eve says, "and she'll grow out of it and it ends up costing a fortune ... When it comes down to it, nobody really notices the outfit. They notice her behavior." Recently, the Gagnés let Sydney play with a giant stuffed rocking horse at a toy store. Sydney wanted to ride it home, but the Gagnés said no. They could easily afford it, Eve said, "but we didn't want to give in to every whim." Sydney had a meltdown and her parents held firm. "We would like to run the show," says Eve.

Psychologists like Temple University's Steinberg say that's exactly what they should be doing. "Children need limits on their behavior because they feel better and more secure when they live within a certain structure." Parents should not make the mistake of projecting their own needs or feelings on their children. "As adults, we don't like it when other people tell us what we can and can't do," he says. "To children, it doesn't feel that way." Children learn self-control by watching how other people behave, especially their parents.

Learning how to overcome challenges is essential to becoming a successful adult. Whether it's having to earn money to buy Stila cosmetics in this season's palette or adding more hours in the library to pull up a grade, kids need to have parents who are on the sideline cheering them on but not caving in. Raul and Toni Villaverde, who live in a suburb outside Miami, say they've tried to walk the line between giving their children what they want and providing them with a strong enough work ethic so that they will become self-reliant. With an older sister at Brown University, 10th grader Chandler Villaverde has set his sights on MIT. Toni has made it clear she expects him to keep his grades up. So far he's gotten mostly A's and B's. "I got one C one time," says Chandler. His mom's very palpable disappointment was enough to get him back on track: "I never got a C again." Toni sometimes gave Chandler a hand with school projects in middle school. Not anymore. "Most things I try to do on my own,"

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he says. The Villaverdes also insist their kids do chores. Chandler takes care of the garbage and dishes, while his sister Lauren, 12, gets the mail, makes coffee and is learning to do the laundry.

Families like the Villaverdes are in the minority. Few parents ask kids to do anything around the house because they think their kids are already overwhelmed by social and academic pressures; adding lawn mowing or laundry almost seems cruel. And who wants to nag a 12-year-old (for the fifth time) about taking out the garbage? "When parents have so little time with their kids," says Irene Goldenberg, a family therapist and professor emeritus at UCLA, "they don't want it to be filled with conflict." But kids who have no responsibil-

## Kids who get too much too soon often have trouble coping with the inevitable ups and downs of life

ities never learn one of life's most basic lessons: that every individual can be of service to others and that life has meaning beyond one's own immediate happiness.

That means parents who want to teach values have to take a long, hard look at their own. "It's going to be a tough sell to your kids if you're not walking the walk," says Thomas Lickona, a development psychologist at the State University of New York at Cortland. "It starts with parents' leading a life that centers on higher values so you have credibility when you try to teach that standard."

Across the country, many parents and educators are reaching out for guidance on how to say no. The American Society of Professional Education, a continuing-education firm based in North Carolina, last year launched a seminar for mental-health professionals (which includes psychologists, social workers, family therapists and school counselors) to learn about dealing with over-indulged children and their "enabling parents." Demand was so great that the \$169 daylong seminar was repeated more than



## CASE STUDY

### The Williamses, ATLANTA, GA.

Despite the financial strain of raising five kids (left to right: Akqua, 7; Alexis, 9; Keionna, 10; Darryl, 15, and Kwenta-vius, 12) on a custodian's salary, mom Kechia struggles

to get her brood the same toys as everyone else. High on the wish list? A Barbie Jeep, FUBU clothes, top-of-the-line Nike sneakers and an electric scooter that retails for about

\$300. They're good kids who keep their grades up, she says. And while they understand that "sometimes Mama just can't afford it," they still want the stuff they see on TV.

**30%** of parents say that brand preference is of 'major importance' when buying for kids

350 times in the last year. "We've been to every state except Montana," says spokesman Conrad Stuntz. But not because parents there are any different. "We just couldn't work it into our schedule," he says. In one session, the seminar explains the "distorted thoughts" of overindulgent parents, including the self-imposed pressure they feel to constantly keep their kids happy. In another, attendees learn how to convert overindulgent parents into "mentoring" parents.

In Eden Prairie, Minn., a group of concerned mothers recently invited Jean Illsley Clarke—a parent educator and author of "How Much Is Enough?"—to come help them deal with what one said was "the problem we're having with our neighbors." They all complained that it was *other* parents who eroded their hard-fought efforts to set appropriate limits for their kids. Sitting in the meeting room of the Assembly of God Church, 20 moms expressed their gen-

uine frustration. "How do we keep grandparents from buying and buying and buying?" "How many birthday gifts should my kid get?" "How many Game Boys are enough?" Clarke urged the mothers to band together. "Parents have trouble knowing what is enough," she told them. Even children can understand that treats are reserved for special occasions: "Thanksgiving is really great, but if we had it every week, wouldn't it be awful?" She encourages parents and grandparents to discuss these issues so everyone sticks to the same rules, and to find other families who share their values: "Create your own village."

That's exactly what some parents in Boulder, Colo., are trying to do. The scenic college town on the border of the Rockies has long been home to progressive families who eschew cars in favor of bike rides to the local organic grocery. But over the past decade, an influx of wealthy families brought an infusion of SUVs and Starbucks. Boulder parents were alarmed by a

rise in teenage alcohol and drug abuse. Christine Denning, a local psychotherapist who specializes in adolescent and parent issues, treated one 17-year-old patient who always insisted on getting her own way. "She felt everything would be fine if everybody moved out of the house and she could have it" all to herself, says Denning. "That's her fantasy."

Lamenting that their kids were out of control, a group of parents and educators last year formed the Parent Engagement Network, which now offers monthly workshops that cover such topics as parenting skills, morality and ethics for children, and understanding the impact of media on kids. The group also distributes a pamphlet (from Assets for Colorado Youth) listing ways parents can show they care without buying things: notice them, tell them how thoughtful a certain action is, acknowledge their insights in a conversation, show excitement in their discoveries, listen to their stories.

But change doesn't come easily. The senior parking lot at Boulder's Fairview High School remains overrun with luxury cars, and many members of the most recent graduating class spent their spring break in Puerto Vallarta. Parents still feel they have a lot to learn about how to work with their

neighbors to enforce the same values. At one network meeting, a woman raised her hand and requested that the speakers role-play what she should say if she called another parent to check on her kids. "I thought it was a joke," says Fran Raudenbush, a school administrator and a founder of the group. "But it wasn't. Parents are starving for information."

Psychologists say even the simplest steps can yield tremendous benefits. When Mary Pipher's son, Zeke, now 34, was a teenager, he had nothing in common with his psychologist mother, author of "Reviving Ophelia." She is bookish, an introvert who likes to spend time in the garden. He was a jock and a partier who stayed out too late and bugged her constantly for more spending money. Finally, she instituted a free zone: once a week, the pair would go out to breakfast with no haranguing or begging for money. Sometimes, the two would have deep conversations and sometimes they would say barely anything at all. But it was a big relief, says Pipher. "Going shopping together is not much better quality time than no time at all. That free zone is what parents want." And it's what kids want, too—even if they won't admit it.

**H**OW MUCH IS TOO MUCH? HOW DO YOU SAY NO? ARE WE TEACHING our kids everything they need to become kind, self-sufficient adults? These are questions that keep parents up at night. We asked a panel of experts—who between them have raised 17 children—how to balance materialism with values. Martin Seligman, Laurence Steinberg and Thomas Lickona are psychologists at the University of Pennsylvania, Temple University and SUNY Cortland, respectively. Ann Pleshette Murphy is the former editor of Parents Magazine and author of “The Seven Stages of Motherhood.” Peter Slovenski is a track coach at Bowdoin and coauthor of “Old School America.” Mary Pipher, also a professor, wrote the 1994 best-seller “Reviving Ophelia.”

**All parents want to give their kids the best of everything. How do they know when they're giving too much?**

**Martin Seligman:** When every new thing leads to demands for more.  
**Mary Pipher:** Almost all parents are giving too much. Most children need time, not money. What I mean is slow time, lying around on the floor being tickled, or reading a book, or making a salad.  
**Laurence Steinberg:** The question is, really, whether your child's sense of self is excessively wrapped up in what he or she has. Ask yourself this: if, tomorrow, your children lost all their material possessions, how unhappy would they be? If devastated, then something is clearly wrong.  
**Ann Pleshette Murphy:** Simply trust your gut. If you give in and then experience a sinking feeling, or if buying yet another treat leads to resentment or anger, then it's time

to make some changes.

**Once parents decide to impose limits on what they give their children, how do they say no? And how do they hold the line?**

**Thomas Lickona:** Have a family meeting where you lay out your values and your reasons for limits. It's much easier to say no when you have a rule or standard in place—better yet, written down and posted on the refrigerator.  
**Steinberg:** One approach is to give the children an allowance. A good way to handle these situations is to turn a request for stuff into a choice the child has to make: you can have x dollars to spend on clothes and you have to decide how to use it. If your child has an after-school job, you should hammer out an understanding about how that money will be spent and saved.  
**Peter Slovenski:** You need to develop the healthy scorn for materialism that our grandparents had. The

pressure from children to get more stuff can appear relentless, but it is humorous and fun once you define the struggle: intelligence and parents are on one side while indulgence and immaturity are on the other side.

**Pipher:** Start today with “No means no.”

**Murphy:** Parents must form a united front. The minute you crack the door to the possibility of a yes, your child is guaranteed to hurl his body through that door. If one parent is the good cop, the other the bad cop, you're going to get nowhere.

**What happens to kids—developmentally, emotionally—who have everything they want?**

**Pipher:** They're set up to be narcissistic, spoiled, not inclined to work hard, and with impulse-control problems.

**Slovenski:** If children get sucked into the cult of materialism, they miss out

on the more inspiring lessons of life that are required for marriage, work and citizenship.

**Seligman:** Chores are a precursor of good mental health and success in life, and I suspect a life of freebies is a precursor of the reverse.

**Lickona:** Being contented is not having what you want but wanting what you have. The wisdom of the ages in all cultures teaches us that happiness is to be found in the spiritual realm, not in material possessions. Teen suicide has

tripled since 1960, despite the fact that our children have much more in a material sense than generations past.

**Is there a downside to setting limits and saying no?**

**Steinberg:** Your child will be mad at you from time to time, but that's fine. I think a lot of parents have trouble with this. Parents need to know not only that it's OK but that if the rest of your relationship is strong, your child's anger will fade pretty quickly.  
**Murphy:** It's never good to become so entrenched or rigid that you stop listening to your child. Sometimes children

become demanding as a way of connecting. Listening doesn't necessarily weaken your position. What children want more than anything is to know you've heard them.

**Slovenski:** There is no downside to setting limits. Saying no is a beautiful part of our role as parents.

**Quotes to pin on your refrigerator?**

**Seligman:** You can't spoil a baby.

**Murphy:** No kid spoils himself.

**Lickona:** If your kids believe things will make them happy, ask them this: “What was the last

thing you wanted and got? How long did it make you happy?”

**Steinberg:** Be careful of the sort of role model you are. Many parents who complain about their children's materialism are quite materialistic themselves.

**Slovenski:** Our teenage children need to perceive us as mothers, fathers and mentors rather than as credit-card owners.

**Pipher:** Trust your common sense. Live a simple life, live a compassionate life, be kind, be patient, take care of other people. Be useful, delay gratification, don't be greedy.