



CARS, DRIVING AND CATCHING RIDES

Excerpt from bestselling book,
Parenting With Love and Logic, by
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Teenage transportation is a thought-provoking issue for parents. All we have to do is imagine other teens driving our kids around, or our kids driving themselves and their friends around, and plenty of thoughts will come to mind.

We want to handle car responsibilities with our teens the way the real world does. Having wheels is a great privilege as well as a great responsibility.

Before teens learn to drive, we should explore with them the new dangers they're going to face. Some parents handle the transportation issue by laying down the law. Other parents handle it by getting their teens to think about life in the fast lane. Effective parents might hold a conversation like this:

DAD: "Kyle, if you were to die before you were twenty-one—and I hope you don't—how, statistically, would you die?"

KYLE: "I don't know."

DAD: "Oh, I bet you do. What are the two major ways teens die?"

KYLE: "Suicide?"

DAD: "Right. Do you think you're the suicidal type?"

KYLE: "No...."

DAD: "I don't, either. So you probably won't die by suicide. How else would you die early?"

KYLE: "Car accident?"

DAD: "Right! If you were to die before you were twenty-one, it would probably be in a car

accident. And generally, in these car accidents, there is something else involved. What's that?"

KYLE: "Alcohol."

DAD: "You're right. Do you think about this very often, or don't you think about it much?"

KYLE: "I don't think about it much."

DAD: "I see. Now, considering the kids who die, do you think they think about it a lot, or do you think they probably don't?"

KYLE: "They probably don't."

DAD: "Right. So you fit the profile. Anyway, I just want you to know that I love you and would miss you if you were killed before you're twenty-one."

KYLE: "I know, Dad. I'll be careful."

DAD: "Thanks."

This love-and-logic dad has placed the responsibility of driving squarely in Kyle's lap. He guides his son in realizing that driving is a life-and-death issue, but he doesn't threaten or cajole him. Future conversations along these lines can help Kyle spell out how he will be careful in other driving situations.

There are other general love-and-logic strategies for handling teenage transportation issues.

First, wise parents consider offering their teens "good guy" auto insurance. "Good guy" auto insurance means the parents pay the premium based on teens maintaining a "B" average in school, achieving a flawless driving record, and in most states, having completed driver's education. Then, if teens get a ticket or their grades slide down, parents can respond with sorrow, not anger, as they say, "Gee, what a bummer for you. Your insurance is going to go up now. How do you think you'll pay for the increase?"

Second, wise parents do not buy cars for their teens unless their teens are responsible, nose-to-the-grindstone young adults. Many teens own their own cars—and many more want to. In most cases, the parents are the ones who buy them. However, we believe that parents should buy a car for their teen only if the teen has demonstrated that he or she can handle the responsibility. And then, the car they buy should be an old one. If the teen has an accident, the parents don't have to get bent out of shape—only the car is bent out of shape.

Third, parents have the right to restrict who rides with their teen when the teen is driving.

After all, it's their car. However, parents ought to set reasonable restrictions by carefully explaining why certain people should not ride with their teens.

Finally, a word of caution. Most states allow teens to get their driver's license when they have reached age sixteen. However, many teens who are chronologically sixteen are socially and emotionally age fourteen or younger. Some children, who may have repeated several grades, are still in junior high at sixteen. Wise parents will discourage their teens from obtaining a license until they are socially and emotionally sixteen years of age. Generally speaking, this means the teen is functioning on an eleventh-grade level.

I (Jim) am a strong advocate for teens making a deposit in the parents' savings account, equal to the amount of the insurance deductible, prior to driving. The parent-teen understanding is that in the event of an accident the money will go to repair the car. The youngster will then be able to drive again once a new deposit is made. Teens who drive under these conditions are usually much safer drivers. Here's a sample conversation between Mom and teen on car insurance.

TAMMY: "Mom, am I going to get to use the family car when I get my driver's license?"

MOM: "Sure. All you'll need to do is make a deposit in my savings account for the amount of the insurance deductible: \$250."

TAMMY: "How come?"

MOM: "That way if you're unfortunate enough to have an accident, I won't have to worry about getting the car fixed."

TAMMY: "I don't have that much money."

MOM: "Oh, I might consider holding something of yours for the deposit as long as it's valuable enough for me to sell quickly to get the \$250. Or maybe you'd like to call the agent and do some cost comparisons on lowering the deductible? Then you could make up the difference in the premiums. Either is fine with me."

Tammy makes a call to the agent and comes back for another talk with Mom.

TAMMY: "Geez, Mom, if we lower the deductible, the premiums go out of sight. I can't afford that."

MOM: "Now you know why we have a higher deductible. What are you going to do?"

TAMMY: "If I let you hold some of my stuff, do I still get to use it?"

MOM: "No, banks don't operate that way."

TAMMY: "Well, what happens if I have an accident and you sell my stuff to pay the deductible? Do I still get to drive?"

MOM: "Oh, you'll get to drive again as soon as you come up with another deposit. But don't worry about it, I'm sure you'll be careful. Let me know when you've decided what you're going to do."

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Available at www.loveandlogic.com

