

Step One



We admitted we were powerless over debt—that our lives had become unmanageable.

When we came to Debtors Anonymous, we knew that something was terribly wrong. We might have been deep in debt with unsecured credit or charge cards or perilously behind in our taxes, or we might have been struggling to keep up with our bills. Some of us found D.A. in the midst of eviction, foreclosure, or other legal action. Others of us had bounced checks until the associated fees far outpaced the original check amounts. Some of us were alarmed to see our debts spiral out of control as we indulged in extravagant or even frivolous purchases while bills went unpaid. Some of us were self-employed individuals who found ourselves borrowing just to cover business costs or were business owners who were months behind in our payroll or payroll taxes. There were those among us in D.A. who had never used credit or charge cards but were under a debt burden due to student loans or money owed to doctors, lawyers, friends, and family, or who had very little debt but felt trapped in situations where there was never quite enough money to take care of basic needs.

In all cases, we thought we knew exactly what was wrong:

“I’ve got to get these credit cards paid off. Then I’ll be OK.”

“My credit score is shot, I just have to rebuild it.”

“If I could only get the tax authorities (or my spouse/partner or my boss or these creditors) off my back, I’d be fine.”

“I have to get my phone (or power or Internet) turned back on.”

“If I can cut expenses, I’ll be able to get by.”

“If I could just learn to save money, I wouldn’t have to borrow it.”

Then there is the one that so many of us saw as a panacea before D.A.:

“I just need to make more money.”

It really seemed to us as though the trouble were external rather than within. We believed that *anyone* in our circumstances would have used debt the way we did; it was a bad economy or bad luck or a crisis or a moment of need that was to blame. If we did think we were at fault, we believed that we lacked sufficient discipline or financial experience or mathematical ability. If we could just learn these things, we would handle our money like other people. We declared bankruptcy, convinced that we were entitled to start over after a run of bad luck. Then with a clean slate, we would start fresh. Or we refinanced our homes to wipe out our debt. This time things would be different. However, we who did in fact gain new skills, perhaps even managing to live by a budget or a credit counseling plan for a while, soon found ourselves once again slipping behind and living beyond our means. What, then, is our problem?

Step One tells us the true nature of what we are dealing with, namely, that we are *powerless over debt*. It wasn’t that we needed to better understand our debting behavior, figure out a smarter way to manage our money, get control over our spending, learn the rules of smart borrowing, or even earn more money. There are many individuals who can improve their lives by doing these things, but for us, such methods were not sufficient. Unlike most people, we of Debtors Anonymous found ourselves in the grip of a chronic, progressive illness: compulsive debting.

What does it mean to be a compulsive debtor? It means that our behavior with debt is characterized by compulsion—a consuming need

to engage in certain behaviors that, although they may provide a sense of triumph or satisfaction or security in the short run, in the end cause pain and unmanageability in our lives and in the lives of those around us. In the midst of our compulsion, we really believe that purchasing a certain item will make us fit in or make us happy. We really think that we must write checks to pay bills whether or not there are sufficient funds in our bank account. We truly believe that, even though we are repeating a behavior that has caused us financial and emotional trouble many times before, somehow this time it will be OK. Or we just close our eyes and spend.

Powerlessness over debt shows up in a variety of patterns. Some of us engaged in compulsive use of credit or charge cards to purchase things even when we had the money to pay for them. Some compulsively borrowed unsecured funds to make ends meet, whether through loans with institutions or personal loans from family or friends. Some of us could not break free of impulse shopping, compulsively using our credit or charge cards to purchase gifts for ourselves or others without a moment's thought to how we would pay for them. Some of us were stuck in situations where we were never properly compensated for our work and were chronically behind in purchasing necessities and paying bills. In some cases, we were living as paupers, refusing to spend what little money we did have because we feared the disaster that would wipe us out. In all cases, our behaviors resulted in acquisition of debt that burdened our lives with worry, grief, and shame.

In Debtors Anonymous we learned that, for us, the foundation of our recovery was to stop incurring unsecured debt one day at a time—no matter what. To some this sounded easy, while to others it sounded utterly impossible. In D.A. we learned that it *was* possible. However, the compulsion to live beyond our means was powerful, and those of us with the disease of compulsive debting had to admit our powerlessness over it in order to begin to recover. The amount we made, had, or owed was irrelevant; what mattered was the compulsion and our inability to overcome it alone.

This last point bore further examination. Many of us came into D.A. in

the certainty that if we had more money, we would not have to debt or we would be able to make our debt payments with no difficulty. If we had more money, we would be OK. D.A. experience showed that this seductive belief was simply not true for us. Looking honestly at our own histories, we saw that we had experienced the same kind of financial trouble for much of our lives regardless of our income level. Whether it was that first minimum-wage job or a desirable position in a chosen profession, we behaved the same way with debt, and our debt burden increased with time. In D.A. we saw members who had very lucrative positions or highly profitable businesses who were nonetheless trapped in the cycle of debt. To our surprise, we also saw members with relatively low, sometimes fixed, incomes who were thriving due to D.A. recovery. It was vital that we understood that the problem was the compulsion, not the circumstances. Although a higher income was sometimes needed, more money would not solve all our problems; only recovery from compulsive debting could do that.

Another barrier to our admission of powerlessness was the belief that once we understood the roots of our behaviors with debt, we would no longer be trapped by them. However, even though clarifying where we came from might be interesting and useful, it was not sufficient to alter our compulsive debting. The belief that gaining self-knowledge would solve the problem was simply another expression of trying to gain control over the problem, rather than admitting our powerlessness and lack of control.

As we became more willing to let go of our old beliefs, we began to see past our immediate call for help and our immediate desire for control over our situation. We realized that we were afraid. Our fear fed our denial about how we were living and about the consequences of our behavior. When we finally let go of that denial and faced the truth, it was painful, but it also brought us something we were lacking: hope. Maybe there was another way. Maybe the D.A. program would work for us. Maybe our admission of powerlessness was the first step out of compulsive debting and into recovery and wholeness.

This, then, constitutes powerlessness: driven by compulsive debting, we engage in behaviors that are detrimental to ourselves and others and that grow progressively worse over time. Once we have admitted this difficult truth about ourselves, we have begun our recovery journey.

But what about the rest of Step One: *that our lives had become unmanageable*? For most of us, it was the unmanageability that brought us to Debtors Anonymous—the ever-lengthening list of what was going wrong in our lives. Many of us felt stressed out and hopeless about our situations. Maybe we were avoiding answering the phone out of fear of harassment from creditors. Perhaps we were experiencing the shame of having to face yet one more bounced check. Maybe our utilities were getting cut off or we were facing eviction due to missed payments. Perhaps our personal or business relationships were damaged by our debting.

As we examined the unmanageability in our lives, many of us became aware of deeply ingrained patterns that affected much more than our financial well-being. We realized that debting and its consequences governed how we related to the world in general; our disease manifested in our limiting beliefs, in our lack of trust in ourselves and in life. We were plagued by vagueness and a lack of clarity that created chaos in many areas of our lives. Some of us felt stuck in a pattern of always being behind, never seeming to catch up or get current. We lived in a state of reaction to the events in our lives. At the first sign of a problem, we went for the quick fix, eliminating the possibility of a true solution. In the end, it was fear that was in charge, not us. Our experience suggests that self-centered fear is a key component to our disease.

The reality of powerlessness and unmanageability can be tough to accept. Some of us stubbornly refused to admit there was something wrong with us and clung to the idea that circumstances, other people, institutions, or something else outside ourselves was at fault. We often rebelled at the idea that we had lost control and tried to explain how we were different, the exception that proved the rule. Still others of us responded to Step One with a certain glee; after all, if we were powerless, we were not truly responsible for our actions and their consequences. However,

when we sat in D.A. meetings and listened to others' stories, we saw that we were not so different after all. We could identify with many of the stories and situations and knew that we did indeed belong. Looking around in D.A., we saw that others had found recovery by living the principles of the D.A. program. Looking clearly at our own lives and at the experience of those who were healing from compulsive debting, we became willing to do as they did and accept responsibility for our actions.

Over time and with help, we began to experience Step One in a new way. Whether abruptly or gradually, we stopped fighting the reality of powerlessness and of the unmanageability in our lives. It is true: before coming to D.A., we were powerless over debt, unable to break free from the compulsion to live beyond our means. It was also true that this compulsion and its consequences had rendered our lives unmanageable. Once we could admit this, we broke through our denial, giving voice to what, at some level, we already knew. As we grew in this early phase of recovery, we were surprised to find that we could not only make the admission but welcome it. We stopped saying, "I can do this myself." It was a relief to set down the burden of trying to do it all ourselves and repeatedly failing; it was a relief to reclaim all the time, energy, intelligence, and creativity that had gone into our denial. It felt freeing, and indeed, Step One was the beginning of freedom.