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Busting Addiction and Its Myths Episode 12 Season 3

Does Addiction Hide in Your Wallet?

I've mentioned before that addiction comes in a hundred forms, and in a previous episode I spoke of the idea that people often do not realize that they are addicted until they are in such pain that they are compelled to find its source.

More often than not, and by that, I mean more than half the time, there is financial chaos at home when the home also includes an alcoholic or addict, whether the addict is the head of the household or not.

Think about it. How could there not be financial chaos if the family dynamic is based on co-dependent thinking, such as denial, mistrust, fear, resentment, lying, and occasionally, abuse and violence?

How does this show up? It invariably shows up as unrestrained spending and debts.

Let's refer to the 12 signs of compulsive debting as described by Debtors Anonymous, yet another fellowship that has saved me from the anxiety associated with financial chaos. See if you can see yourself in the following scenarios ripped right out of the pages of our diaries:

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations. *My comment: in other words, living in a state of ignorance or denial.*
2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them. *Comment: small dishonesties on our part breed mistrust.*
3. Poor savings habits. Not planning for taxes, retirement or other non-recurring but predictable items, then feeling surprised when they come due. *Comment: live for today, don't worry about tomorrow until you panic when tomorrow becomes today.*
4. Compulsive shopping; being unable to pass up a "good deal", making impulsive purchases, leaving price tags on clothing so that they can be returned; not using items you've purchased. *The high we get is in buying the stuff, not in using it for a genuine purpose.*
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met. *Some of us think that we should get points for acting like normal people.*
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up. *Cash is pedestrian whereas credit boosts my image.*
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with. *We get so used to drama; we'll create one just to feel normal. A drama of our creation is a way of life.*
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them. *This is another form of creating excitement in an adrenaline-filled fight or flight lifestyle.*
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money. *Shame is the companion of one who is addicted to spending and debting.*
10. Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level. *For some, an unrealistically low opinion of oneself results in devaluing their worth; it is almost the opposite of those who spend and debt to build themselves up and/or soothe pain.*

11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors. *These are the consequences of living in vagueness to the point where unsecured debt and high-interest debt payments steal your money, your peace of mind, and your self-respect.*

12. A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to. *This is magical thinking untethered from reality and keeps compulsive debtors from facing reality and ultimately healing from the disorder.*

So, what do we do about all that?

Debtors Anonymous, DA, is where I learned how to truly grow up after so many years living in the vagaries of money. I always made lots of money, having reached the pinnacle of my so-called career in the advertising business in New York with a corner office on the 26th floor of 1515 Broadway in Times Square. But even though I made lots of money, I never had any.

Now you might be thinking that this guy joins every 12-step group that comes along whenever he has a problem. The issue I faced was this: where could I find people who have found a solution to a problem just like mine and where I don't have to spend a fortune to find help? You need to remember here that I had had such success in AA, which saved me from a life of insane drunkenness, that I had a lot of confidence that once again, I could find a solution to my rampant spending in recovery where I was enjoying the financial fruits of recovery and I did not would not waste this one last chance to become reasonably financially secure.

When I married a lovely Thai Buddhist woman 11 years ago, I became that much more motivated to build a life without the fear of economic insecurity for us both.

So, let me share the written approach that debtors' anonymous uses in its 12-step program as follows:

The Twelve Tools of Debtors Anonymous

Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We

attain a daily reprieve from compulsive debting by practicing the Twelve Steps of Alcoholics Anonymous (applied to spending and debting over which we are powerless as money addicts).

We use the following Tools of Recovery:

1. Meetings

We attend meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.

2. Record Maintenance

We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.

3. Sponsorship

We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

4. Pressure Relief Groups and Pressure Relief Meetings

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

5. Spending Plan

The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment, and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include prudent reserve, retirement, and special purchases.

6. Action Plan

With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.

7. The Telephone and the Internet

We maintain frequent contact with other D.A. members by using the telephone, email, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

8. D.A. and A.A. Literature

We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debting.

9. Awareness

We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.

10. Business Meetings

We attend business meetings that are held monthly. Many of us have long harboured feelings that “business” was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.

11. Service

We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.

12. Anonymity

We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time when we are together.

What is the point here after all?

The key point is that *it's not about the money, it's about the compulsion*, and the certain knowledge that *I cannot stop doing this and start doing the opposite on my own.*

What have we learned today?

1. The odds are that in an addicted household, the disease has run through the family like a freight train, destroying any semblance of normalcy and wrecking the family finances.
2. Being or becoming a compulsive spender and debtor, although not limited to addicts and their families is a common and tragic outcome of addictive disorder. It sows chaos across every dimension of family life.
3. The fundamental dynamic of spending and debting uncontrollably is an infantile desire to *not be held accountable* for anything, really. That's why the 12 steps of AA are so pertinent; the same sentiment holds true for addicts and alcoholics. We are all children who do not want to grow up.
4. The many symptoms I called out above are meant to see if you can identify with some of these behaviours and attitudes, and to see if you could find some release from the bondage of debt.
5. It is indeed not about the money which is but a signal of the problem. It's about the compulsion, and with the Tools of Debtors Anonymous, some of us have been blessed to find our release from this potentially tragic compulsion.

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