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Governing Wayward Consumers:
Self-Change and Recovery in Debtors Anonymous

by

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A thesis submitted in partial fulfillment
of the requirements for the degree of
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# Table of Contents

ABSTRACT ii  

Chapter One: Introduction 1  

Chapter Two: Literature Review 5  

Chapter Three: Methods and Setting 10  

Chapter Four: Findings and Discussion 14  

Entering DA 15  

The Addicted Self 19  

Techniques of Self-Surveillance 23  

DA Meetings 24  

Keeping Numbers 25  

Spending Plans 27  

TheEnvelope Method 29  

Sponsorships 30  

Pressure Relief Groups 32  

Shopping Strategies 35  

The Sober Self 37  

Becoming Disciplined Consumers 40  

Chapter Five: Conclusions 42  

References 46
ABSTRACT

Previous research on self-change in support groups has focused on the ways individuals accomplish self-change in the “local cultures” of the support group settings. This ethnographic study of the 12-step self-help group Debtors Anonymous (DA) departs from that tradition by focusing on the ways that DA members achieve self-change by employing “recovery” techniques learned from the group in their everyday lives. DA members enter the group during financial crises, often believing they cannot manage their personal finances. By learning techniques of financial management taught by the group, DA members gradually gain “sobriety.” This analysis highlights the important role played by various technologies of self-construction in DA members’ recovery efforts. Drawing on narrative and governmentality theories, this analysis shows how DA members accomplish self-change by learning to become self-monitoring and self-restrained financial managers and consumers.
Chapter One:

Introduction

From a poor, struggling household, from the floor of a one-room apartment, I have gone on to a great place to live, stable income, a thriving new business, and I move toward my vision proactively. I no longer wait for my money to run out before I take action. I have overcome, one day at a time, my almost terminal procrastination. My actions and money flow more freely. My creditors and Uncle Sam know where I live. I have six separate savings funds set aside for vacations, luxuries, investments, taxes, professional expenses, and personal prudent reserve. ... In short, I have learned how to take care of myself (Debtors Anonymous 1999: 62).

The preceding account of self-change was written by a member of the 12-step support group known as Debtors Anonymous, or DA. People join DA because they are seeking help for financial situations that they define as problems, such as credit card debt and bankruptcy. Like other self-help groups, the aim of DA is to teach people ways of transforming their selves to improve the quality of their lives. In the case of DA, the self which members desire is that of a financially responsible consumer.

Judging by recent trends in personal bankruptcies and savings, DA members are not the only Americans experiencing difficult financial situations. Since 1994, the number of Americans filing for personal bankruptcy has almost doubled (Said 2003: B1). In 2003, that rate increased 7.8 percent over 2002, reaching a record high of over 1.6 million filings (Said 2003: B1). At least part of this increase is related to Americans’ decreased savings rates. In the 1980s, Americans saved close to seven percent of their disposable incomes (Schor 1998: 20). By the 1990s, Americans saved only half of that, or
3.5 percent of their disposable incomes (Schor 1998: 20). Thus, in the last several decades, Americans began spending more and saving less of what they earned, leaving them with smaller “nest eggs” to guard against financially difficult times.

One response to financially difficult times is joining DA. In 1971, the group was founded by members of AA who believed that their financial difficulties arose out of an “addictive disease” similar to alcoholism and that “the only solution was to use the Twelve Steps of Alcoholics Anonymous” (Debtors Anonymous 1999: 23). In the years since then, DA claims to have grown considerably. The group claims that more than 300 regular meetings are held regularly in locations throughout the United States and in ten other countries (Debtors Anonymous 1999: 23).

In DA, members attribute their debt to a disease known as “compulsive debting” (Debtors Anonymous 1999: 17). According to DA, compulsive debtors are “sick” (Debtors Anonymous 1999: 17) people because compulsive debting is categorically similar to other addictive diseases, such as alcoholism or compulsive gambling. DA draws upon a number of other 12-step beliefs as well. As in the other 12-step groups such as Alcoholics Anonymous (AA) and Gamblers Anonymous (GA), DA maintains that compulsive debtors are “powerless” over debt and as a result, that their lives become “unmanageable” (Debtors Anonymous 1999: 12). DA characterizes compulsive debting as “a painful, confusing and destructive disorder …[which]… takes many forms from incurring unsecured debt to compulsive shopping, from grandiose thinking to poverty/not enough mentality” (Debtors Anonymous 1999: 10). According to at least one DA member, compulsive debting “is viewed as “a dangerous, rampant, insidious disease that can kill…” (Debtors Anonymous 1999: 50).
In recent decades, sociologists have devoted much attention to self-help groups as settings for self-construction. Many have focused on Alcoholics Anonymous (e.g. Denzin 1987; Cain 1991; Pollner and Stein 2001) and the 12-step groups based on AA’s underlying tenets, such as Codependents Anonymous (Rice 1992; Irvine 1999), Gamblers Anonymous (Rossol 2001) and Narcotics Anonymous (Rafalovich 1999). Others have studied support groups for transsexuals (Mason-Schrock 1996), “battered women” (Loseke 2001), ex-lesbians (Ponticelli 1999), and bereaved spouses (Francis 1997). These scholars seem to agree that “local cultures,” or “localized ways of understanding and representing things and actions, of assigning meaning to lives” (Holstein and Gubrium 2000: 161), play a particularly important role in the process of self-construction.

Sociological research on self-change in “local cultures” has focused on the ways people use language to transform their understandings of self. Two aspects of individuals’ use of language have been studied in detail. One is the construction of “discourses-in-practice,” or the narratives, vocabularies and other symbolic resources provided to members of local cultures that set the “conditions of possibility” (Holstein and Gubrium 2000: 93) for social action. Another area is social actors’ “discursive practices,” or the procedures and mechanisms which members employ to activate and realize “discourses-in-practice” (Holstein and Gubrium 2000: 94). According to Holstein and Gubrium (2000), an analysis of “discourses-in-practice” highlights the symbolic “resources…of self construction” in specific times and places while an analysis of “discursive practices” highlights the “artful procedures through which selves are accomplished” (94).
Despite the tradition of studying self-help and support groups as sites for self-change, scant attention has been paid to how self-help group members’ discursive practices of self-change outside the context of the group. How do members use the “discourses-in-practice” that they learned in the group setting once they leave the confines of the group and how do they put them to work within the ongoing flow of their everyday lives? In this paper, I investigate how DA members “recover” from compulsive debting, paying special attention to the mechanisms and procedures of self-construction which they learned inside self-help group settings but largely employ outside in the course of their everyday lives. I focus here on what Foucault termed “technologies of self,” or the various “local tactics of education, persuasion, inducement, management, incitement, motivation and encouragement” (Rose and Miller 1992: 175) used by DA members to transform their lives and their selves.
Chapter Two:

Literature Review

Scholars already know a great deal about self-change in context of self-help and support groups. We know that self-change is accomplished largely through changing narratives about the self, or self-narratives (Irvine 2000; Mason-Schrock 1996; Loseke 2001). From this perspective, the self is comprised of self-narratives and also constructed by social actors’ the use of narratives. In telling ourselves (and others) stories about who we are, we gain a sense of “having” a self. And by telling particular kinds of stories about who we were (and were), we assemble a sense of ourselves as particular kinds of people. Loseke calls these narratives “formula stories” (2001: 107) because they rely on formulaic characterizations of “types of experience” and “types of people.” Within the context of self-help and support groups, formula stories are important interpretive tools. They help members explain and account for characters and events in their past lives, and act as a “virtual templates for how lived experience may be defined” (Loseke 2001: 107). In short, formula stories are “discourses-in-practice” which provide support group members with a coherent sense of who they are, where they have been, and where they are going.

From the narrative identity perspective, self-change is thought to be almost entirely a narrative accomplishment. For example, in Cain’s (1991) study of identity acquisition in Alcoholics Anonymous, she documents how newcomers learn to become
“AA persons” as a result of learning to creatively apply the formulaic “AA story” to their own lives. Cain (1991) concludes that:

As the newcomer learns the structure of the AA story, and learns the model of alcoholism encoded in the story, he learns to place the events and experiences of his own life into this form. He learns to tell his own life as an AA personal story, and through this, to understand his own life as an AA life and himself as an AA person. He comes to understand why, and how, he is an alcoholic” (244).

Cain’s explanation of how a person becomes an “AA person” focuses on how they learn to apply the formula story of AA to their own lives, exemplifying the narrative identity perspective on self-change in support groups.

Yet self-change through storytelling is more complex than merely applying a formula story to one’s autobiography. Narrative scholars agree that even formula stories have “narrative elasticity” (Gubrium and Holstein 2000: 116) and can be “endlessly reiterated and reassembled” (Gubrium and Holstein 2000: 116) to meet the needs of narrators and audiences in particular “local cultures”. For example, all 12-step self-help groups employ some version of the notion of “hitting bottom” in their localized formula story of addiction and recovery. Yet the meaning of “hitting bottom” is often interpreted and presented quite differently in different locales. That is because the “discourse-in-practice” of “hitting bottom” “shifts about in discursive practice” (Holstein and Gubrium 2000: 123) as social actors bend, expand and contract formula stories to meet their needs.

Other scholars approach self-change from different perspectives. From the perspective of governmentality theory, the self is intimately tied to issues of self-discipline and self-governance. Foucault developed the term “governmentality” to focus attention on the “complex of notions, calculations, strategies, and tactics through which diverse authorities…have sought to act upon the lives” (Rose 1996: 152) of individuals.
According to Foucault, the contemporary regime of the self was begun in a prison. In his “geneology” of ideas and practices surrounding the “birth of the prison” as an institution, he maintains that the logic and tactics of the modern prison increasingly become the basis for other social institutions. He wrote that, “the prison transformed the punitive procedure into a penitentiary technique… from the penal institution to the entire social body” (Foucault 1979: 298). In current times, the logic and procedures of the prison have been accepted in other locales and by different social institutions, such as schools, hospitals, the legal system, and, I argue, even self-help groups.

Foucault advanced the underlying concepts of what has come to be called governmentality theory. Three concepts within governmentality theory are relevant to the present study. First is the idea that social control though coercion is unnecessary within contemporary regimes of power. Governmentality theorists explain that modern social control should no longer be equated with the power to coerce individuals to conform to social codes. According to governmentality theorists, power, or what some may term social control, is:

…not so much a matter of imposing constraints upon citizens as of ‘making up’ citizens capable of bearing a kind of regulated freedom. Personal autonomy is not the antithesis of political power, but a key term in its exercise, the more so because most individuals are not merely subjects of power but play a part in its operations” (Rose and Miller 1992: 174).

To governmentality theorists, the aims, desires, and tactics of the self are implicitly considered aspects of social power.

Second is the issue of self-change based on expert knowledge, or what Rose calls “therapeutics” (Rose 1996: 156). Both the aims and the practices of self-change are
linked to the exercise of power. Yet, individuals desire self-change because it is considered morally worthy, not because they are being coerced. According to Rose:

"Therapeutics...may be analyzed as a heterogenous array of techniques of subjectification through which human beings are urged and incited to become ethical beings, to define and regulate themselves according to a moral code, and establish precepts for conducting or judging their lives, to reject or accept moral goals (Rose 1996: 156)."

Third is the concept of what Foucault referred to as “technologies of self” (Foucault 1988: 18). Such technologies are the practical activities of thought and behavior which individuals use on themselves in the hopes of becoming morally and ethically improved persons. I view technologies of the self as referring to all the discourses, narratives, formula stories, vocabularies, and practical activities used for self-change.

Following Rose (1996), I approach self-change in DA as an outgrowth of “enterprise culture” (153). The central values of enterprise culture—that the individual becomes “an entrepreneur of itself, seeking to maximize its own powers, its own happiness, its own quality of life” (Rose 1996: 158)—articulate well with the tenets of DA, which seeks to activate the individual’s own capacities for self-change. Individuals living in enterprise cultures “are incited to live as if making a project of themselves” (Rose 1996: 157), just as DA members make the improvement of their financial lives into projects. Of course, DA is only one of many self-help groups in what has sometimes been called our “self-help culture” (Wolkomir 2001: 306). Whatever the problem, it seems like there is a self-help group to aid the individual in solving it. As Rose points out, self-help groups flourish within enterprise culture because even the most mundane events of everyday life have “been transformed into ‘life events’, remediable problems of coping
and adjustment” (Rose 1996: 158-59). The underlying moral of enterprise culture—that the individual has a self that they should tirelessly strive to make better—seems almost unquestionable. Indeed, the fact that it is so taken for granted is what makes it such a powerful cultural imperative.

Technologies of the self abound in enterprise culture: Fad diets, self-improvement workshops, self-help books, and therapists are but a few of the more popular ones. In the context of a self-help group such as DA, the technologies of self-construction used by its members are meant to identify the “symptoms” of compulsive debting, then retrain the self so that it conducts itself according to standards of “sobriety” set by the group.

This study examines the projects of self-change carried out by members of DA, paying special attention to the “technologies of self” which they learn in the local culture of DA but largely carry out in the context of their everyday lives. In what follows, I illustrate strategies and tactics DA members employ to transform their perceptions and thoughts about themselves as well as their habits and behaviors as consumers and managers of their own personal finances.
Chapter Three:

Methods and setting

I gained access to DA by attending weekly meetings as a participant in one DA chapter in a large city in Florida. I attended approximately 30 weekly meetings and one “pressure relief meeting.” Through my participation in this chapter’s activities, I gained familiarity with DA’s distinctive culture and language, and with the DA program for recovery from compulsive debting. Like other new initiates, more experienced members often gave me advice and recommendations about how to “recover.” I was told to read the DA literature, to record the details of my finances in a notebook, and to “maintain phone contact” with other members—all of which I did. In short, I embarked on the career of a new DA member and became one of the “regulars” at this chapter’s weekly meetings.

The meetings I attended were intimate gatherings. Typically, no more than six people were in attendance at any meeting; on average there were three to five. Most of the meetings were populated by “regulars” who commonly attended three or four meetings per month. Meetings lasted between one and a half to two hours.

I learned quickly that one’s spending and personal finances are deeply entwined with one’s understanding of self and can be richly embellished in one’s autobiographical constructions. To DA members seeking “recovery,” every act of consumption—actual or imagined—has biographical significance, and thus has significance to their self-change
projects. I was struck by the great amount of work it took to “recover” from compulsive debting using the “DA program.” In this way, my membership role in the group provided me with access to this hidden community and allowed me to observe first-hand the issues and concerns of DA members working to “recover” from compulsive debting.

After attending meetings for several months, I began to share my research interests with the other “regulars” in the group. To gain insight into DA members’ understandings, experiences, and tactics of identity transformation, I conducted open-ended, in-depth interviews with four “regulars” in my chapter who identified as compulsive debtors in “recovery.” All of the DA members I interviewed were women. My sample was limited to women for practical reasons: only one other man (besides myself) attended meetings regularly. The sample was racially, ethnically, and religiously diverse. Two interviewees were white, one was African-American, and one was Latina. One interviewee was Jewish and three were Christian. The sample was also socioeconomically diverse. Judging by employment, three interviewees were working class and one was middle class. Of the working class interviewees, one was unemployed (she had been laid off by a large retail chain), one was employed part-time in a low-wage service company and was looking for a new job, and one was employed in a low-wage full-time public sector agency. The middle class interviewee was self-employed as a consultant and her husband was also employed in consulting. Since DA is an anonymous group and because it does not collect demographic data about its members, it is difficult to gauge the representativeness of this sample. I asked a more experienced member this question (she had been a member for over ten years and had attended regional and national DA meetings), and she told me the DA population at large is generally similar to
this chapter in terms of race and ethnicity, but more diverse in terms of class and gender. All of the interviews were conducted in participants’ homes except for one, which was conducted in a coffee shop near the location of the weekly meeting. Although I used no formal interview protocol, I began every interview with the same open-ended question, “I was wondering if you could tell me how you came to DA.” I allowed the participants to tell their stories, and spoke little, except to show my understanding and to probe for more complete answers. Each of the interviews lasted between one and a half to two hours.

I also observed and participated in one “pressure relief meeting” with two other DA members. In “pressure relief meetings,” the organizing member invites two other, more experienced DA members to review their financial records and give practical advice. The organizer of the meeting I attended “wanted clarity” about some financial issues, and she invited one other, more experienced member and myself to assist her with this. The “pressure relief meeting” took place at the same location as the weekly meeting and lasted two hours. I taped-recorded this meeting and the interviews and transcribed the tapes shortly after completion.

In addition to the interviews and the “pressure relief meeting,” I also used the group’s literature as data. I analyzed the books *A Currency of Hope* (Debtors Anonymous 1999), *How to Get Out of Debt and Live Prosperously* (Mundis 1988), and *Earn What You Deserve* (Mundis 1995). The book, *A Currency of Hope* (Debtors Anonymous 1999), is officially endorsed by DA. In addition to reference information about the group’s history and its philosophy, it contains thirty-eight autobiographical narratives written by DA members in “recovery.”
The other two books—both written by Jerrold Mundis—are not officially endorsed by DA, though the back cover of *How To Get Out of Debt, Stay Out of Debt and Live Prosperously* (1988) states that Mundis is a “recovered debtor” and is “intimately familiar with the Debtors Anonymous program” (Mundis 1998). These books were highly regarded by experienced DA members for the “wisdom” of their practical recommendations for recovery. On several occasions, I observed older members recommend these books to new members because they had “lots of good advice.” All of the above literature was offered for sale at the DA meetings I attended and used as potential material to be discussed in the “sharing” portion of the meetings. Taken together, the DA literature provided a rich source of knowledge about the group’s ideology and what it considers to be a canonical recovery from compulsive debting.

I analyzed the data using a grounded theory approach (Charmaz 2000). As I transcribed interviews and made notes on group literature, I coded them for emergent themes. Over several months, I wrote a series of analytic memos and papers in which I inductively analyzed those data. The following sections are based on that analysis.
Chapter Four:

Findings and Discussion

This analysis focuses on the ways DA members accomplish self-change using the discourse and practical techniques made available to them within the “DA program.” The DA discourse—encoded in members’ “recovery talk” and in the group literature—constructs DA members’ financial troubles as products of an unrecognized, untreated disease: compulsive debting. Within DA, compulsive debting is considered a “personality” defect whose only treatment option is “gradual personality change” (Debtors Anonymous 1999: 11). Thus, individuals who seek “recovery” using the DA program are embarking on projects of self-change.

The DA constructions of the condition (compulsive debting) and the people in that condition (compulsive debtors) result in a distinctive set of practical techniques for self-change called the “DA program.” Much of the DA program takes the form of listening to advice and recommendations from more experienced members, then putting those recommendations into practice. As such, the DA program provides members with sets of interpretive and practical techniques for achieving “recovery.”

DA members employ interpretive techniques of the DA program in order to transform their understanding of themselves and their capabilities as consumers and managers of their own personal finances. Members employ practical techniques of the DA program in order to change their habits of consumption and financial management.
The institutional emphasis on the procedural accomplishment of self-change is widely understood and discussed among DA members. Indeed, during one interview, when I asked the member to describe the DA recovery process, she told me that DA “is a program of action.”

Techniques for self-change made available within DA exemplify Foucault’s notion of “technologies of self.” According to Rose (1996), “technologies of self” are types of ethical practices “by which individuals come to construe, decipher, act upon themselves in relation to the true and false, the permitted and the forbidden, the desirable and undesirable” (153). Analyzing both the discourse and the technologies of self used by members of DA reveals how the discourse of compulsive debting gives rise to a distinctive set of self-change practices.

**Entering DA**

Each individual in this study joined DA because they were seeking help with the elimination of credit card debt. Yet for these individuals, credit card debt was not the only source of financial strain they were seeking to eliminate. During interviews, in meetings, and in the DA-promoted literature, I noticed that individuals often decided to attend DA when their finances were in crisis—often complicated by multiple financial problems. I asked Carla (all names are pseudonyms) to describe her life around the time she decided to join. She responded:

[I started attending DA] when I lost my job and I had to find another job, but the pay wasn’t the same, and the hours weren’t the same, and I didn’t have money to pay my bills. I was really making the minimum. They came in the mail, I just paid the minimum. So if it was an $11 dollar check that I paid, if it was a $35 check that I paid, I wouldn’t pay anything over because I didn’t have anything extra to pay.
Carla’s life at the time she decided to join DA was indeed in crisis. She had serious concerns about her income potential from work and about her ability to pay her bills.

When I asked Karen the same question, she said:

[I had] racked up about $15,000 in student loan debt and $5,000 in credit card debt and I had a car payment and I didn’t have a permanent job or place to live and I didn’t know how I was going to meet my financial obligations from one day to the next.

Karen’s response was similar to Carla’s in that she had concerns about how she would meet her “financial obligations” from one day to the next. And like Carla, Karen’s unease was predicated on several financial worries. The DA literature abounded with similar stories. The following example is typical:

Though I had a little money, I didn’t know where it would go, because it wouldn’t last. With no stable income and just a few strained friendships, it’s no wonder why. I had no real prospects, my creditor and IRS problems were overwhelming, and I didn’t know where to turn. (Debtors Anonymous 1999: 60)

Although credit card debt was one of many sources of financial worry for individuals in this study, locating a single reason for joining DA would be difficult.

The emotional effects of financial crises such as the ones discussed above were decidedly negative for the people in this study. During meetings, on more than one occasion, I saw first-time attendees cry as they described their financial situations. In interviews, I asked members how they felt about their financial lives around the time they entered DA. For example, Carla told me, “It was very humiliating for me that I didn’t have money to pay my bills.” She proceeded to describe how she would avoid picking up mail from her mailbox for weeks at a time because she was afraid of receiving more bills. I probed further, asking what other emotions she experienced during that time. After a pause, she said, “Shame. Lots of shame….that I couldn’t make my payments on my
credit cards.” Carla’s feeling of shame was echoed in the DA literature. One member wrote in their autobiography, “I felt so much shame. I was devastated.” (Debtors Anonymous 1999: 37). Another person quoted in the literature vividly described their emotions in this way:

We had credit cards. We lived from cut-off notice to cut-off notice. We were behind in our rent. And then, I lost my job. The balls we were frantically juggling all dropped… I couldn’t breathe. I couldn’t eat. I couldn’t find a job. I was immobilized most of the time… (Debtors Anonymous 1999: 70).

For the DA members in this study, the decision to seek outside help for their financial difficulties was not made quickly. Instead, their decisions came after a period of careful deliberation. For example, I asked Jane what led up to her decision to join DA. She told me:

… I heard about DA right after I had filed for bankruptcy. But I still would make up excuses why I shouldn’t go. …[finally] I showed up. And it was still a very strange surreal experience, because I had read about DA eight months earlier.

Similarly, another member wrote in their autobiography that, “I had known about Debtors Anonymous for nearly a year before I joined.” (Debtors Anonymous 1999: 142). Deliberations over joining sometimes took longer than a year. When I asked Louisa about her decision to join the group, she told me that she “spent four years trying to go to a DA meeting.”

Clearly, people seeking solutions to what they see as personal finance problems have many options from which to choose—from professional services such as the Consumer Credit Counseling Service, credit consolidators, and accountants to self-guided solutions such as financial advice books and workshops. With so many options, why choose DA?
In interviews and in the DA-promoted literature, one aspect of the accounts of group entry seemed particularly striking: a large subset of DA members had already accepted the “12-step tenets” of addiction and recovery when they decided to join DA. By “acceptance,” I mean that these members expressed faith in the truth and efficacy of 12-step groups as treatments for addictions. Each of the five participants I spoke with had attended at least one other 12-step group prior to DA. Of the thirty-eight autobiographies presented in the literature, at least fifteen were written by individuals who described themselves as “recovering” from other addictions in 12-step groups such as Alcoholics Anonymous, Al-Anon, and Codependents Anonymous. In one autobiography, a member wrote that, “I came to Debtors Anonymous for the first time when I had six years of recovery in Alcoholics Anonymous, ACA [Adult Children of Alcoholics], and Al-Anon (Debtors Anonymous 1999: 69). Another member touched on the same theme, writing, “I had almost a year in two other Twelve Step programs, and I attended five to seven meetings a week [when I began attending DA].” (Debtors Anonymous 1999: 153).

DA members I spoke with showed their acceptance of 12-step addiction discourse in other ways as well. For example, when I asked Louisa what led up to her decision to join DA, she said:

… about a year into my [OA] recovery I transferred my addiction into compulsive shopping. So I used compulsive shopping to keep myself clean in this other program. So as long as I was compulsively shopping, I wasn’t overeating... And so I continued to compulsively shop about eight years.

Louisa’s comment that she “transferred” her addiction from “overeating” to “compulsive shopping” suggests that she believed not only in the existence of these groups’ tenets individually but also believed in their compatibility.
Many of those with prior 12-step support group experience were referred to DA from “12-step friends.” Judging from the accounts, such referrals figured prominently in individuals’ decisions to join DA. One member wrote:

Early one fall, I was out with a friend…. [who told] me that she had been going to a program called Debtors Anonymous and that this program was helping her to live free of worry about money. I trusted this friend and, on that alone, I went to my first DA meeting” (Debtors Anonymous 1999: 31)

Similarly, another member wrote that she joined DA because, “A friend had been telling me about DA for years, so I decided to give it a try” (Debtors Anonymous 1999: 99). The role of “trusted” friends seemed to contribute to these members’ decisions to join DA. These examples also illustrate a “word-of-mouth” circulation of discourse in society.

For people in this study, the path to DA membership began with various economic crises that were often accompanied by painful, negative emotions. For many, though, financial and emotional upheaval was not what brought them to DA. Rather, prior acceptance of 12-step addiction discourse and referrals from trusted friends played important roles in their decisions to join the group.

The Addicted Self

As in other 12-step support groups, much of the time in DA meetings is focused on telling and listening to autobiographical stories about addiction and recovery. Members refer to this as “sharing.” The stories members learn to tell center on their difficulties with money and the actions they are taking to overcome these problems. In DA discourse, “sharing” stories of addiction and recovery is considered a necessary step for each member’s successful recovery. The DA preamble, which is read aloud at the beginning of every meeting, explains that DA is “a fellowship of men and women who
share their experience, strength and hope with each other” (Debtors Anonymous 1999: 11). Because of the importance of sharing personal stories, each meeting devotes a considerable amount of time to it. In the meetings I attended, members spent slightly more than half the meeting time “sharing” their autobiographical stories.

Within DA, convincing autobiographical stories begin with the presentation of an “addicted self.” The “addicted self” presented by DA members is one that suffers from the addictive “disease” (Debtors Anonymous 1999: 17) of compulsive debting. DA draws heavily from the wider discourse on addiction and recovery and thus envisions “addiction” as a chronic disease. A Currency of Hope (Debtors Anonymous 1999) explains that compulsive debting, like alcoholism or drug addiction, “is a disease that never gets better, only worse, as time goes on” (17). Thus, the “addicted self” DA members learn to embrace is a defective self—one whose core “personality” (Debtors Anonymous 1999: 19) fails them in money matters. DA members envision this “personality” as a collection of relatively permanent “traits” that can be used to understand and explain their behavior. Three “traits” of “the addicted self” emerged as dominant themes in my analysis of the autobiographical stories presented in interviews and in A Currency of Hope (Debtors Anonymous 1999).

First, the “addicted self” lacks restraint in matters of consumption. It is an uncontrollable, impulsive and acquisitive self, purchasing what it wants, whenever it wants. In the literature, one member described this “trait” of the “addicted self” vividly, writing:

It was as though there were [sic] a monster living in me that needed immediate gratification. Tomorrow wouldn’t do; the monster needed more and more, and needed it now. (Debtors Anonymous 1999: 56)
During interviews, I asked members if they could describe the “symptoms” of their compulsive debting. Without hesitation, each person answered my question, all but one making reference to this “trait” of the “addicted self.” I asked Jane this question, and she answered by recalling some recent incidents from her past:

…I wouldn’t think twice about going into a store and buying a new outfit, and I wouldn’t think twice about, “Oh wow! This would look great in my living room!” or “This would look good in my bathroom!” I could use a couple more towels.” But in reality, I didn’t need any new towels. I could live without these little decorations in my bathroom.

Jane’s story reflects her belief that she should have shown more restraint before purchasing the things she did. Others described this trait of the “addicted self” more dramatically. For example, I asked Louisa to define compulsive debting. She answered, recalling a recent shopping trip with her daughter:

And the compulsive piece about it is not having any control. You know, this desire … that is overpowering. The other day my older daughter went shopping, and I left her in the store and I went walking around the mall. And I describe it like I was Jerry Lewis, with epileptic fits... But my body was convulsing because I wanted to go into stores and buy things. And I needed nothing. I didn’t need anything.

Louisa’s story touches on the theme of “lack of restraint” and introduces one more characteristic of the “addicted self”: a lack of agency, or feeling “out of control.” Louisa’s story reflects that she felt like she was physically possessed by her desire to buy more things and thus, not able to control her actions. Like Jane’s story above, Louisa alludes to a psychological show-down taking place inside her. On one side is the out-of-control “addicted self” and on the other is the careful, restrained “sober self” which believes that it “needed nothing.”
Second, the “addicted self” lacks the skills and knowledge needed to independently manage its own finances. I heard this aspect of the “addicted self” invoked numerous times during DA meetings when members said that “money was above my head.” In my interview with Karen, for example, she described herself as “someone who has a lack of knowledge about money…someone who doesn’t understand money.” Accounts of deficient skills and knowledge were also invoked in the DA literature. For example, one quoted member admitted that, “Until 1985, I didn’t know how a credit card worked. Oh, I knew you used it to at the store and had to pay it off later on, but I knew nothing about the concept of revolving credit” (Debtors Anonymous 1999: 40).

Third, in addition to lacking knowledge about “general principles” of financial management, the “addicted self” also lacks specific knowledge about its own financial affairs, its own possessions, and its own “needs.” In DA, members refer to this as “terminal vagueness.” When I asked Jane to define compulsive debting, she referred to “terminal vagueness,” saying, “…I think a compulsive debtor is somebody who as a whole who doesn’t pay attention to how they’re spending their money.” In the DA literature, “terminal vagueness” was a recurrent theme in members’ autobiographies. One member wrote:

I have always been vague about how much money I had in my stash, either dramatically overestimating or underestimating it, often by over half! … I was compulsively inattentive to my finances. (Debtors Anonymous 1999: 53)

This member explicitly linked the notion of “terminal vagueness” to the notion of compulsion, saying she was “compulsively inattentive.” Some DA members used their “terminal vagueness” as a mark of categorical difference between them and people not suffering from compulsive debting. Louisa discussed her difficulties with shopping and
with managing her finances. I asked her how she could distinguish her “needs” from her “wants.” She said, “Like a ‘normie’ would remember, ‘Oh, gee! I need a pair of jeans. Well, I’m not a ‘normie’! I probably have no idea how much [sic] jeans I have in my closet.” Louisa’s statement that she has “no idea” about how many pairs of jeans she owns reveals how she defines herself: as a person with “terminal vagueness.” Additionally, Louisa uses this “trait” of the “addicted self” to define normality. In Louisa’s thinking, “normies,” or normal people, are able to catalog their possessions whenever they like, apparently helping them to distinguish “needs” from “wants.”

Techniques of Self-Surveillance

The DA program encompasses a variety of activities that aim to identify and change the thought and behavior patterns of an “addicted self.” Members believe that once patterns of addiction are identified, they can be gradually replaced with new habits of thought and behavior deemed “healthier” by the group. DA members undertake these activities on a regular basis—sometimes daily—because the “patterns” of addiction are thought to run deep in their “personalities” (Debtors Anonymous 1999: 17).

The foundation of the program includes regular participation in DA meetings, keeping written records of spending and income (called “keeping numbers”), creating and following a budget (called a “spending plan”), maintaining a relationship with a “sponsor,” and organizing regular “pressure relief meetings” to assess the progress of members’ “recovery” and give practical suggestions for action.
DA Meetings

As in other 12-step support groups, DA meetings are places in which social networks are formed and the organizational discourse is disseminated. Meetings function as clearinghouses for the group’s discourse and techniques for self-change.

The first half of the meeting is called “sharing.” During “sharing” a volunteer leader picked a short passage from the DA recovery literature, then other members alternate turns at reading the passage aloud to the others. After reading, members “shared” their thoughts about the passage and related it to their personal experiences. As in other 12-step support groups, the “sharing” portion of DA meetings encouraged members to construct autobiographical stories about their lives. The autobiographical accounts they constructed in meetings tended to focus on aspects of their lives most salient to the group: their spending and personal finances.

In each meeting, after the “sharing” section of meetings concludes, the “accountability” section begins. This is a time when members speak freely, interrupt each other, and give advice. In the meetings which I attended, new members were treated gently. There seemed to be an informal rule not to overwhelm new members with too much advice or too many recommendations. Instead, new members were usually told that the only thing necessary for them to do was return for additional meetings or read some of the DA literature. By their second or third meetings this rule seemed to relax, and it seemed acceptable to give recommendations and advice. The following story, written by anonymous DA member in the literature, typifies my own observation of the way that new members are handled in DA meetings:

What I heard at my first few meetings gave me hope. Since all my efforts had failed, I resolved to do whatever these DA people told
me to do. I began by writing down everything I spent, getting rid of my credit cards, and paying my bills on time. After some initial shyness, I began talking to people after meetings, getting their phone numbers and calling them. (Debtors Anonymous 1999: 99)

Another person shared a similar experience from his first several DA meetings. He wrote:

They told me there were three things I should do. First, I should stop incurring any unsecured debt. … Second, I was told to come to six meetings in two weeks. I was lucky that there were four meetings each week within three miles of where I had lived. … the third thing they told me to do… [was] write down in a little notebook every penny I spent and every penny I earned. … (Debtors Anonymous 1999: 179)

These stories reveal that the type of information exchanged in DA meetings is not only an exchange of personal stories, it is also an exchange of practical advice for recovery.

**Keeping Numbers**

How do individuals who self-identify as “compulsively inattentive” to money matters gain enough awareness of their finances to achieve financial solvency? According to DA advice, the answer lies in daily financial record-keeping, or what members refer to as “keeping numbers.” Soon after joining DA, members are encouraged to begin creating a “penny by penny” (Debtors Anonymous 1999: 134) record of each of their purchases and sources of income on a computer or in a notebook. In theory, “keeping numbers” should be a daily affair, and the members I interviewed seemed to hold themselves to this standard. They told me that “keeping numbers” took about fifteen to thirty minutes of their time every day.

Within the DA literature and in each of the interviews, DA members said that they believed “keeping numbers” helped them overcome “terminal vagueness” about financial matters. One member wrote in their autobiography that, “I may occasionally forget how much money I have, but I have accurate records close at hand if I do”
(Debtors Anonymous 1999: 54). In my interview with Jane, she said that “keeping numbers” reduced the ambiguity she experienced with her finances:

… As I got more into DA and following the 12 steps, I became more in control of my money rather than letting my money control me and not knowing where my money went. Like, “God, I had $60 bucks in my purse the other day! What did I spend it on?” So I would go back to my notebook and look it up and found I wasn’t spending as much.

“Keeping numbers” helped Jane understand how she was spending money, and it did something else, too: it allowed her to construct a sense of herself as progressing through the DA program. As Jane “got more into DA,” she was able to refer to her numbers and feel “more in control” of her financial life. For Jane, the knowledge she gained from “keeping numbers” was evidence of her recovery.

Other members used their financial records as a gauge of their progress in the program as well. In the literature, one male DA member recalled how reviewing his numbers led him to an important re-evaluation of himself and his past behavior:

When I became willing to do spreadsheets … I saw that I was not spending recklessly as I had believed, but had been underearning and couldn’t meet my reasonable expenses (Debtors Anonymous 1999: 60).

For this member, assessing his “numbers” led him to a new perception of his self and his finances; it also implied a novel set of actions for his “recovery.” Prior to reviewing his “numbers,” this member believed he had been “spending recklessly.” After his assessment, however, his understanding of the situation and himself changed. He concluded he had been “underearning,” or, not earning enough income to support himself. These two interpretations of the situation call for two distinct courses of action. Whereas reckless spending implies a need for fiscal restraint, “underearning” implies the
need for additional income. Done properly, the act of “keeping numbers” involves more than financial analysis; it provides DA members with empirical evidence that they can use to revise their self-understandings.

**Spending Plans**

Despite their many self-diagnosed troubles with shopping, none of the DA members in this study could completely refrain from doing it. They still bought groceries, they still bought gasoline, and they still went to the movies. “Sobriety,” as it was envisioned by the DA members in this study, was not viewed as the eventual cessation of shopping. Instead, it was viewed as carefully monitored, planned and controlled shopping. According to advice book author Jerrold Mundis (1995), “[t]he Spending Plan provides you with absolute clarity about what is going on with your money, and a means through which you can begin taking control of it” (96-97). According to Mundis (1995), “spending plans” are “nearly always essential” (97) for recovery from compulsive debting. The DA members in this study seemed to agree with him on this point. All of the members I interviewed talked of using “spending plans” regularly.

In the DA literature and in interviews, members repeatedly said that they wished they were more analytical and calculating in matters of personal finance, and that “spending plans” could help them achieve this goal. Carla elaborated on this in detail:

And I’m learning that I need to split my money for my groceries, my food items, my personal needs, and my household needs like my cleaning supplies and detergents. I’ve never done stuff like that. I don’t know really how much I need to spend at the beginning of the week because I said twenty dollars…that should do it! But something I never thought about is that I need to do laundry! And I need things to put into the laundry! I never thought about that…
What is a “spending plan”? Simply put, it is a list of products and services which DA members plan to buy in the future. Creating and using a spending plan involves several steps. The first step involves carefully reviewing “numbers,” or records of prior spending, and assessing whether those expenditures seemed reasonable. After appraising their prior spending, DA members then plan their future purchases, always with the goal of spending only the money they have at hand, and never using credit cards. In *Earn What You Deserve* (1995), Mundis explains how to do this:

> You may, for example, want to compensate for overspending…last month by spending nothing at all … this month, or by keeping the amount to $10 or $15. Follow this procedure…making whatever adjustments you think appropriate (96).

As I gained familiarity with the ways that members use “spending plans” in their daily lives I realized that these plans are also powerful tools for self-change. Members who integrate “spending plans” into their routines learn how to categorize and plan their money and the things it buys in novel ways. For example, Jane told me she used a “spending plan” as a reminder of when to pay her bills:

> Because in DA I’ve learned to set up a plan where on a certain date I know, like my car payment, I owe a certain amount of money. And I wrote down every time I made a payment. And the things that were due. And if I paid it, I write down “paid.” And I’m also more aware of how much I owe. Whereas before well, I knew I owed money, but it was a very abstract thing. It wasn’t a finite thing.

After using her “spending plan” became a habit, Jane was able to track her income and expenses more accurately; doing so became a “finite thing.” Like Jane, Karen felt that using a “spending plan” was a valuable technique for her recovery. She told me that using her spending plan was teaching her to “take [her] money seriously.” I was intrigued by this statement and asked her what this meant. She responded, “For me, …like before I’m
going to spend twenty dollars I’ll think about it and I’ll, you know, I’ll look and see if it’s in my plan.” Judging from Karen’s response, she seemed to value planned spending over spontaneous spending. This was a theme echoed by others as well. For example, Louisa told me she was so accustomed to following her spending plan that she had quit writing it down—there was no need to write it down because she had memorized it. She said:

… my spending parameter is I go out to lunch once a week. It would have to be something really special for me to go out to lunch more than that. … And we go out to dinner once a week. We go to the movies once a month. We’ve got this down to a science. … We have our routine from keeping those numbers for many years.

For Louisa, controlled consumption had become habitual. Ironically, she learned the habit of controlling her consumption in this way in order to “recover” from another habit: compulsive debting.

*The Envelope Method*

The “envelope method” is a variation on the traditional spending plan. This technique was not written about in any DA literature and knowledge of it appears to be transmitted orally from one member to another. This recovery technique requires members to group the items they plan to buy into categories, then assign each category to a letter-sized envelope which they fill with a specific amount of money. After filling each envelope, members carry them along on their daily rounds, using them as visual and tactile reminders of what and how much money they had planned to spend. Karen explained how she uses the “envelope method”:

So I’ve got five different envelopes in my pocket right now. And they get filled up every Friday. So Friday is my payday, even though I get paid every two weeks at work. And I’ve got my entertainment envelope, my toiletries envelope, my seventh tradition envelope, my miscellaneous which I have a pretty high amount for me because I can use it for anything, it gives me some
flexibility, and then I have my groceries envelope. And my sponsor has coached me every time I spend money out of one of these envelopes I write it down on the outside of the envelope so I know where the money went.

Like Karen, Carla also used the “envelope method.” Carla weighed the “envelope method” against the use of a debit card, which subtracts money directly out of a bank account:

What I’m learning is to deal with cash, and its tough. The debit card is just so easy for me to do what I need to do. Most of the places you go they accept a debit card. So what I’m learning is to go to the bank, take out what I need, put it in little envelopes with labels like light bill, the rent, groceries, and I find that to be tough. I actually find it to be tough to do because I don’t deal with the cash. I need that to work. I got to figure out how much I need to get out a week and how much I need for this and how much I need for that. And it was suggested to me that once the money in the envelope is gone, that’s it. You see, I never did that! I want out of debt. I want recovery. So I’m willing to do that, because I’m just tired of living like this.

From Carla’s perspective, using a debt card was more convenient than the “envelope method.” However, from the perspective of her sponsor who urged her to use it, the inconvenience of the “envelope method” is also what makes it such a valuable technique for “recovery.” Properly used, the “envelope method” serves as a visual reminder of how she “should” be spending money. For Carla, who clearly wanted a stable, planned financial life, the inconvenience of the “envelope method” was outweighed by its promise of bringing “recovery.”

**Sponsorships**

Soon after joining DA, new members are encouraged to find a sponsor to consult about recovery efforts. A sponsor can be any DA member with more experience in the program. Because a sponsorship can be conducted over the telephone and on the internet,
the two members sometimes live hundreds or even thousands of miles away from each other. This was the case for Louisa, whose sponsor lived in a different state.

The prototypical sponsorship is a long-term relationship in which the sponsor becomes acquainted with the particular issues important to the recovery of what DA members call the “sponsee.” Of the members I interviewed, all but one had a sponsor, and in the DA literature, most members mentioned a sponsor.

Sponsors act as trusted mentors and coaches. When “sponsees” are faced with dilemmas, they call on their sponsors to guide them. For example, Louisa revealed that she calls her sponsor whenever she decides to buy something that costs more than fifty dollars. After Louisa explains to her sponsor why she wants the item, they collaboratively decide whether or not she should buy it. Often, members set up regular appointments with their sponsors to discuss issues, set goals, and track progress. Such was the case with Karen, who told me:

I have a sponsor whom I call Tuesday mornings and Friday mornings and she’s been in the program like a dozen years and she has a lot of wisdom and knowledge about working on spending plans and spending money and not spending impulsively and avoiding going into stores when it’s not a healthy thing.

I asked Karen if she could describe the relationship with her sponsor in more detail. She recounted her recent desire to join a gym. She had visited several gyms, and had almost decided to purchase a membership at one which would give her a reduced rate. However, she remained unsure if she could afford it and uncertain if she should commit to a year-long membership. She called her sponsor for advice:

And I called my sponsor and I wanted to go back that day and sign and she said “Your finances the way they are, I think we need to wait on it. ….” And I’m really glad I did, because I don’t even really know if I wanted to join a gym.
On her sponsor’s advice, Karen postponed joining the gym. For Karen and other DA members, decisions such as this are not made hastily because spending decisions made in haste are thought to be signs of the “addicted self.” By recognizing that she was on the verge of making a hasty decision, Karen placed her trust with her sponsor and deferred the decision to a later time. In this way, she and others like her are able to keep the “addicted self” in check.

**Pressure Relief Groups**

After several months in the “DA program,” members are encouraged to organize a “pressure relief group” to review their financial situation and solicit advice from other, more experienced members. The DA literature recommends that the initiating member invite “two other persons from the group who have been abstinent for three… months and who usually have more experience in the program” (Debtors Anonymous 1999: 15). Unlike sponsorships, which can be carried on over great distances and which are meant to be long-lasting relationships, “pressure relief groups” meet in person to provide intensive diagnostic and advice-giving services for their organizers. The meetings of a “pressure relief group” are referred to as “pressure relief meetings.”

Karen had convened the “pressure relief meeting” I observed because she had questions about how to spend a tax refund and because she wanted advice about a self-help workshop she wished to attend in the coming months. Helen, the other DA member, had more than ten years’ experience in DA, and seemed highly respected by the other members for her extensive experience with the program. She attended most weekly meetings and often was able to provide useful, practical advice to other DA members who had questions about their recoveries. We opened the meeting by holding hands
around a small table and saying a prayer. Helen scanned the financial records which Karen brought with her and the two of them spent about thirty minutes discussing various details of Karen’s finances. After concluding that Karen’s finances appeared to be in order, the discussion turned to the topic of the upcoming self-help workshop Karen wanted to attend.

The workshop was organized by a non-profit organization which Karen and Helen referred to as GAIN. GAIN was run by a man named Andrew and was based on the principles of the 12-step group Overeaters Anonymous. Both Karen and Helen were well-acquainted with Andrew and with GAIN, as they had both known him from Overeaters Anonymous. The GAIN workshop which Karen wanted to attend cost $1,200 and was held over one week. Karen said that Andrew had offered her a “scholarship” of $600 if she would agree to work 60 hours, and she had accepted his offer immediately. After thinking about it, Karen said she felt uncomfortable with this agreement.

After hearing the terms of the agreement, Helen insisted that working 60 hours for a “scholarship” and also paying a $600 workshop fee was not a fair arrangement for Karen. Helen pointed out that with this $600 “scholarship,” Andrew was paying her only $10 an hour, a pay rate that did not seem commensurate with Karen’s experience. Helen pointed out that Karen had a Bachelor’s degree and almost ten years in the field, not to mention the many hours of work she had “donated” to GAIN in the past. Repeatedly, Helen urged Karen to talk with Andrew and negotiate a rate of $20 an hour for her work. Karen balked at Helen’s recommendations. Helen asked to hear more about Karen and Andrew’s original discussion, and the following exchange ensued:

Karen: He asked me what I get at my regular job, and I said eleven something.
Helen: Darling, you’re underpaid. People make more at McDonald’s. … There are people without a high school diploma that make more than that. You are horribly underpaid. I make more than that as a secretary. My job requires a high school diploma and two years’ experience.

Karen: I am an underearner.

Helen: You are definitely being underpaid.

Karen: I’m underearning, I mean, I don’t have to stay there like that. They’re not underpaying me. I like to take ownership. I’m underearning.

Helen: Yes, you are. And my suggestion is, in GAIN, don’t be underearning there. Use this as an experimental time to practice not underearning. Just a thought, and you don’t have to do it. It’s just something I want you to start putting your head around. And if you hit massive resistance, I want you to notice that. And why would you be worth $20 an hour? Your knowledge and background and skill level is huge! But, I’d like you to just put your head around that and notice how much resistance you have and maybe even write a little bit about that.

Karen: Gosh, this is a vulnerable area. It really is.

Helen: Tell me what you’re willing to do.

Karen: I’m willing to talk to Andrew again….

Helen wanted Karen to talk with Andrew to negotiate a higher wage, but Karen was initially unwilling to do so. Clearly, Karen was not averse to working for her “scholarship”, but she felt uncomfortable asking Andrew for higher wages. The problem, as she saw it, was that she was an “underearner”—that her “addicted self” unconsciously drove her to accept inadequate wages for her work. Thus, Karen perceived the issue as a psychological problem over which she had little control, and thus, little chance of solving.
Helen initially disagreed with Karen’s assessment of “underearning”, and she tried to convince Karen that her low wages arose from being “underpaid” by employers. Helen insisted that Karen’s low wages did not stem from defective psychology, but from unfair business practices—practices which were also negotiable. At the end of the exchange, however, Helen changed her approach. She asked Karen what she “would be willing to do” to secure a higher wage. In the end, Karen acquiesced and agreed to talk with Andrew.

This exchange illustrates a common dilemma for DA members: They desire to be financially responsible and prosperous, yet the language that they use for self-identification reifies an “addicted self” that is incapable of achieving those goals. The solution, at least in this situation, was to ignore the supposed deficiencies of the “addicted self” and to focus instead on the individual’s capabilities for action, as Helen did in the exchange above.

**Shopping Strategies**

Throughout this research, I was struck by the innovative ways that DA members put the group’s discourse of consumer restraint into practice within their daily lives. Moving beyond the officially sanctioned “tools” of the DA program, these members invented their own techniques to help them avoid unplanned spending, much like individuals who learn the rules of grammar are able to make novel sentences.

Some of these invented techniques of self-restraint appear as straightforward alterations of existing DA “tools.” For example, one of the twelve “tools” of DA is maintaining phone contact with other DA members (Debtors Anonymous 1999: 15). At one point in this research, I received a call from a DA member using a mobile phone who
was in the middle of a shopping trip and wanted my advice. She was thinking of buying something that cost about ten dollars and had the cash on hand to purchase it. She wanted to know if I thought it would be a “compulsive purchase.” After thinking about it for a moment, I told her I believed it would be okay to spend ten dollars. Using a mobile phone during a shopping trip to ask for a DA member’s advice appears to be a creative update of the old tradition of maintaining phone contact with other DA members.

Jane also told me about a technique she had invented that added several steps to her “spending plan.” In this technique, she would not only make a shopping list of items to buy from the information contained in her “spending plan,” but she would also choose from which stores she would purchase these items. Jane ordered the information on her list chronologically, starting with the stores she would visit first. If a store was in a mall and not visible from the street, she would call ahead and ask for the store’s precise location so she could avoid having to walk past stores she did not plan to visit. Once she had gathered this information, she would add it to her shopping list. She seemed pleased with this technique, as planning her shopping trips in this way saved her from “running around haphazardly.”

Other invented techniques of self-restraint seem quite unlike any others discussed in meetings or in the DA literature. For example, Louisa told me how she deals with unplanned trips to shopping malls. When her teenage children ask to be taken shopping, she drops them off at the front entrance then walks around the outside of the mall while she waits for them to return at a pre-determined time. Others devised similar kinds of techniques for moving through consumer spaces. For example, Jane told me that she had invented a technique to help her resist temptations which arose while she was shopping
for items on her “spending plan.” If she was in the mall and walking by stores which were not on her shopping list, she would imagine that the doors to those stores were closed and that it was impossible to go inside. Jane said that by doing this she spent less money and felt like she had more control over it.

**The Sober Self**

The narrative formula of DA begins with the presentation of the “addicted self,” but it does not end there. The final chapter of the DA narrative formula is marked by the presentation of the “sober self.” Resuscitated through its hard work in the “DA program,” “sober self” has discovered its “inner strength” and moral worth. Occasionally, the “sober self” struggles with unrestrained consumer temptation and the chaos of disordered personal finances, but it has learned the underlying lesson of DA: that working the DA program heals the “symptoms” of the “addicted self.” In my analysis of DA members’ narratives, three characteristics of the “sober self” emerged.

First, the “sober self” is at peace, no longer racked by the negative emotions from the past. Whereas the “addicted self” was distraught over its financial problems, the “sober self” feels secure in its knowledge that the cause of those problems has been mostly uprooted. One member described it this way:

> I’ve learned to stay positive, not to give in to the doubt or despair that comes with this compulsive disease. I’ve learned I do have a compulsive disease, but with the help of DA and my Higher Power, I can be healed (Debtors Anonymous 1999: 122).

One’s financial problems do not have to be completely solved to invoke this aspect of the “sober self.” According to the narrative formula, any DA member who uses the DA “tools” can experience its positive emotional effects. For example:
Today, I still have debts amounting to almost $10,000, but I know that I will pay them off in time. By working the tools of D.A., calling my friends and sponsor, adhering to my spending plan, listening to my Pressure Relief Group and meticulously keeping records, the fear and shame about my debts have been removed. When I receive an occasional call from a creditor, my heart doesn’t pound even as it did a year ago (Debtors Anonymous 1999: 45).

Second, the “sober self” has attained clarity about its own “needs” and its financial situation as well as the “general principles” of money; the “terminal vagueness” which once clouded its vision has been erased, replaced by self-perceptions of wisdom and maturity. I asked Karen what she has learned from DA. She said:

I feel more mature, I feel more responsible, I feel less naïve… when people talk about money and financing, I know where they’re coming from. It’s not some abstraction that I’ve never really had a relationship with. It’s something that I understand now.

According to the narrative formula of DA, when the “terminal vagueness” is cleared, DA members begin to see their “true selves,” which “active addiction” had hidden from them. One member wrote about her self-discovery in this way:

Somehow, when I stopped hiding and being vague about money issues, I became clear about other areas of my life. Instead of acting out the ugly duckling I believed I was, I found that a beautiful swan had been there all along—strength, courage, and all (Debtors Anonymous 1999: 50).

Third, having gained a sense of strength, serenity and financial clarity, the “sober self” becomes a self-supporting individual focused on its own needs, wants and desires. This aspect of the “sober self” was presented when DA members said they were “taking care of myself” or “working on my visions.” For example, one member wrote:

Since coming to DA, I have paid my rent and utilities every month, eaten well, enjoyed vacations and entertainment, returned to graduate school to finish my Master’s degree, and paid cash for
everything including my computer (Debtors Anonymous 1999: 134).

As the quotation above illustrates, DA members who feel they have achieved “sobriety” remain deeply committed to consumption. Having overcome most of the moral weaknesses of addiction, the “sober self” feels that it deserves more from life, and that it can achieve more. In this way, the “sober self” presented by DA members is a highly individualized self, unaffected by outside events. From its perspective, the external world presents unlimited potential; the only limits on the “sober self” are internally imposed ones. For example:

This program has shown me that the universe is abundant and that I am worthy of my portion of that abundance: All I have to do is claim it! (Debtors Anonymous 1999: 57)

To the “sober self,” the outside world is a cornucopia of possibilities: “all I have to do is claim it!” And the reverse is equally true. If a “sober” DA member finds that they do not have everything they want or feel they deserve, it must be caused by internal limitations set by the self. To return to the earlier example from Karen’s “pressure relief meeting,” from Karen’s perspective, her low wages were not due to external forces (in this case, “being underpaid”) but instead, they were caused by her own unconscious problem with “underearning.” In Karen’s view, the problem of low wages is not an economic, and therefore social problem; it is a psychological one in which she should “take ownership” in order to solve. Echoing Karen, another member invoked this aspect of “sober self” in the following way:

I am an infinitely creative being with lots of support, and I need not be bound by convention or habit or mass mind or social pressures. Further, I recognize that what I assume will happen or expect will happen is more likely to happen than what I do not
assume or expect. My mental energy contributes to what manifests in my life—for good or ill. (Debtors Anonymous 1999: 89)

**Becoming Disciplined Consumers**

As a model for self-construction, the “sober self” has apparently resolved the moral dilemma of debt. It remains tightly wedded to consumerism, yet avoids the deleterious effects of unrestrained consumer spending. Having learned to apply the lessons of DA to their own lives, “sober” DA members become disciplined consumers; they are able to monitor their thoughts and actions for “symptoms” of compulsive debting, then reign themselves back in using the “tools” of the group. For example:

I still *love* to spend money. That’s what my disease is, and I accept it. Fighting it did me no good. Whenever I go shopping for anything from toothpaste to a winter coat, my heart pounds and my spirits rise. Once in a store, even though I have a list, I still find myself wandering around looking at everything else that I don’t need… and I become angry and sad. …Whenever I get those feelings, I no longer try to stuff them, I acknowledge their existence and check my D.A. list for a meeting. (Debtors Anonymous 1999: 146)

DA members repeatedly articulated that learning DA’s techniques of self-government were valuable, worthwhile, and even pleasurable. One member wrote, “…I still love shopping and love the smell of new clothes, but now I feel fantastic when I buy something I can afford and pay cash” (Debtors Anonymous 1999: 151).

One of the precepts of recovery in all 12-step groups is that recovery is a lifelong project. The DA members in this study seemed resigned to this “fact.” During the interviews, I asked each member how long they would stay in DA; each of them said they would stay for the rest of their lives. Carla’s response was typical:

I think [I’ll remain in DA] for the rest of my life. Because like I said, I have a tendency of forgetting who I am. … Because this is a lifelong thing. And 3 years is not going to cure it. 5 years is not
going to cure it because I’ve been doing it [debting] for like 30 years.

Another member, who had been “sober” for some time, reiterated Carla’s feeling:

Occasionally, money issues come back to haunt me. At one point, I lost clarity about my checking account and came close to losing my solvency again. But I have found the answer for me is always in the tools of the program. I look to see which tool I am neglecting. More often than not, it is my reading D.A. and A.A. literature or going to meetings. (Debtors Anonymous 1999: 66)

To these DA members, the meaning of consumption had merged with the ethic of self-restraint; the two ideas had become inseparable aspects of their self-images, and their notions of actions they “needed” to take in order to become “sober” compulsive debtors. These members had learned to use the panoptic gaze, and had turned it towards themselves. Their recoveries were not contingent upon external managers or guardians; they had become self-governing beings.
Chapter Five:

Conclusions

This study has documented the myriad strategies, plans, calculations, and surveillance methods used by DA members to effect self-change and become “sober” compulsive debtors in recovery. My analysis shows that bringing these technologies of self-construction out of their local culture and into their everyday lives was essential to the process of recovering from compulsive debting. For DA members, self-surveillance tactics such as attending DA meetings, “keeping numbers,” maintaining “spending plans,” employing “the envelope method,” fostering relationships with sponsors, organizing “pressure relief groups,” and deploying novel shopping strategies were all important in creating and sustaining identities as “sober” compulsive debtors. Taken together, the various ‘technologies of self” used by DA members begin to resemble a toolkit of symbolic resources for self-change which can be used in multiple settings.

Judging by the accounts of DA members in this study, “working the DA program” appears to help people overcome the negative emotional effects of personal financial crises. The DA members in this study were emphatic that using the symbolic resources of DA “worked if you work it.” In this regard, learning to monitor the self for “symptoms” of financial trouble had financial and emotional benefits for individuals.

In DA, self-change involves teaching members to become financially “responsible,” restrained financial managers. In the process, DA members learn different
meanings of money, finance, and the world of consumer goods. They learn to monitor their income and expenses and learn to control their spending through “keeping numbers” and “spending plans.” These “tools” of DA are integrated into the self though repeated action and reflection, and judging by DA members’ accounts, successful integration of these actions into the self seems to depend on committing them to habit.

Through their recovery efforts, DA members become self-restrained consumers. They not only learn to value the idea of self-restraint, but they also learn how to put that idea into practice through the use of “spending plans” and other shopping strategies. DA members’ accounts of shopping experiences reveal that they creatively employ the DA “tools” of self-restraint. They also invent their own techniques. DA members’ invented recovery techniques exemplify the notion in governmentality theory that individuals are always implicated in the exercise of power.

Numerous scholars have illustrated the important role of narrative in self-change. For example, in Irvine’s (2000) study of narratives of codependency, she found that members of Codependents Anonymous (CODA) learned to apply that group’s proprietary formula stories to their self-stories. As a result, they began to understand themselves as codependent people. But Irvine points out that learning to apply the formula story to one’s life does not “reduce the experience of having a self to mastering a story” (23) because selfhood “hinges…on believing in one’s own stories” (24). How do self-stories become believable and credible to oneself and to others?

One way stories gain credibility is through practical action. Although the DA members in this study used the “tools” of the DA program to gain a sense of control over their finances and their consumer lives, their practical actions in these areas provided
their self-stories richness and credibility they would otherwise lack. As DA members came to understand themselves as compulsive debtors in need of “recovery,” they began to scrutinize and manage their actions, imbuing them with new meanings. Members learned to understand their actions as symptomatic of “active addiction” and of “recovery.” Ironically, the actions they took to “recover” from compulsive debting—such as “keeping numbers” and maintaining “spending plans”—also served as evidence of their “disease.” financial and consumer matters.

For DA members, many of the actions that are taken to “recover” from compulsive debting happen outside the context of DA meetings and in the flow of their everyday lives. Indeed, self-surveillance techniques such as “keeping numbers” and following “spending plans” can be seen as ways of extending the “discourses-in-practice” from the meetings to the rest of their lives. The actions they take in outside the group in their daily lives are brought back into the group though “sharing,” sponsorships and “pressure relief groups.”

Judging by the many people in this study who were members of multiple 12-step groups, the redemption narrative of addiction and recovery shared by these groups seems to be an attractive one. The large number of DA members who originated their 12-step experience in other groups suggests that these groups are increasingly popular settings for self-change, and also that the 12-step notion of “sobriety” gained through self-restraint has become a general template for self-construction—one that can be easily transposed from one setting to another.

The DA discourse on addiction and recovery renders social structure invisible. Judging from DA members’ accounts, social forces initiated outside the self, such as
unemployment or low wages, are seen as psychological phenomena, as symptoms of “addiction” and “recovery.” In Karen’s “pressure relief meeting,” when she applied the group’s psychological discourse to her own finances, she transformed the issue of low wages from “being underpaid” into an issue of “underearning.” Karen located the cause of her low wages in her self and her own self-identified psychological defects, rendering the effects of social structure as negligible and unimportant. In DA, the focus on individual selves is so dominant that there is little sight of a social or political world outside the self.

The selves constructed by DA members appear to be exemplars of the “enterprise culture” which Rose (1996) theorized. Evidence from this study affirms that “sober” DA members, like the “enterprising selves” which Rose (1996) theorized, seek to “maximize [their] own advantage by inventing and promoting new projects by means of individual and local calculations of strategies and tactics, costs and benefits” (153) and that they do so by disciplining the thoughts and actions of the self.

DA members are not the only ones who effect changes to their selves using such technologies. It appears that others, working in groups and individually, use similar technologies of self-construction. Indeed, anyone who seeks to improve the state of their “health, wealth, tranquility, and virtue” (Rose 1996: 168) may be an appropriate subject of future study. More studies are needed to examine how such technologies of self-construction are invented and used in the context of local cultures and in everyday life.
References


