

**POTENTIAL OBSTACLES TO WORLDVIEW  
TRANSFORMATION: FINDINGS FROM  
DEBTORS ANONYMOUS**

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**ABSTRACT**

In-depth interviews with 46 members of Debtors Anonymous (DA) reveal potential obstacles faced by group members in their efforts to adhere to 12-step group ideology. The findings reveal that four specific practices or characteristics are especially problematic: admitting powerlessness, attendance at meetings, the openness of the 12-steps to individual interpretation, and a relative lack of group-approved literature. Individual reactions and explanations for why these aspects of the DA worldview are troublesome for some members are presented. Additionally, two external factors are also identified as potential hindrances to successful DA worldview transformation: a prior history of involvement with 12-step groups and cultural expectations concerning money management and attitudes toward indebtedness. Additional questions arising from these findings to be answered by future research are presented.

Officially begun in 1976, Debtors Anonymous (DA) was established for the purpose of members to achieve financial solvency. Today, the DA Web site reports over 500 meetings across the United States and in 13 other countries around the world. Like any self-help group, assisting members with the development of new identities (Levy, 1979) is one of the primary functions of DA. The creation of new identities is facilitated through the transmission of group ideology (Cain, 1991; Levy, 1979). Self-help group ideology, or "world view" (Kennedy & Humphreys, 1994), has been described as a "specialized system of teachings" (Antze, 1976, p. 324) or as "standard belief systems" (Lieberman, 1979, p. 217)

which are presented as a pathway to recovery. DA ideology is reflected in the organizations 12 steps, 12 traditions, and 12 tools. The importance of members acceptance and adherence to group ideology for bringing about an identity or personality change is documented in the DA literature:

[Through DA a person gets solvent] by first bringing about a progressive personality change within himself or herself. This is accomplished by having faith in—and trying to understand—the basic concepts of the Twelve Steps of Debtors Anonymous. . . . There are no shortcuts to gaining this faith and understanding. Recovery from one of the most baffling, insidious, compulsive addictions will require diligent effort. Honesty and willingness are the key words in our recovery (DA Pamphlet, DA-8-92-3M).

A recent study of Narcotics Anonymous (NA) members in Israel (Ronel & Humphreys, 1999-2000), noted that religious differences in the Christian spirituality of American 12-step organizations had the potential to create conflicts, which could hinder 12-step worldview transformation among some Jewish members. In this article, I describe some of the obstacles faced by some DA members that potentially impede their acceptance of 12-step ideology and hence their recovery.

## METHODS

Between July 1993 and June 1995, I conducted 46 in-depth interviews (43 face-to-face and 3 by telephone) with a convenience and snowball sample of DA members. Open-ended, semi-structured interviews lasted on average 1.5 hours and were tape recorded with participants' consent. Of the 46 DA members who participated, 30 (65 percent) were women, 44 (96 percent) were white, and 30 (65 percent) had at least a four-year college degree or greater. Thirty (65 percent) had belonged to at least one other 12-step group prior to DA. Thirty-three (72 percent) had been in DA longer than one year.

The nature of money problems and the particular characteristics of the population studied dictated the use of nonprobability sampling. Money matters in general and indebtedness in particular have long been recognized as sensitive areas of inquiry and, therefore, a taboo topic of discussion (Blumstein & Schwartz, 1983; Felton-Collins, 1990; Hertz, 1986; Mundis, 1988; Pahl, 1983, 1989; Treas, 1993). By their very nature, self help groups generally involve the potential for sampling bias (Levy, 1979). A voluntary membership of "self-defined sufferers" and the failure of these groups to keep membership records (Bebbington, 1976) make it difficult to determine the representativeness of any sample of participants. Hence, one cannot generalize the problem recognition experiences of participants in this study to all DA members. Yet these experiences are not intended to be representative of all DA members. Instead, consistent with the purpose of in-depth interviewing, this sample includes the experiences of a small group of people in enough detail and depth that readers can "connect to that experience, learn how it

is constituted, and deepen their understanding of the issues it reflects" (Seidman, 1991, p. 41).

When probability sampling is not possible, sampling to maximize range is recommended so that at least significant variations among participants might be included in the sample (Weiss, 1994, p. 23). Retrospective accounts, however, can create problems when trying to maximize variability. For instance, conceivably over time an individual's subjective interpretation of her account might suspiciously resemble those of other DA members in the same chapter, thereby making it impossible to know just how different or similar individuals' experiences were in reality. Because of the potential for sampling and recall bias, I attempted to maximize experiential variability by geographic location. Subsequently, I recruited participants for this study from nine DA chapters across seven states.

AQUAD, a computer program for the analysis of qualitative data (Huber, 1990), facilitated coding and analysis. Initially, one of the primary goals of this study was to better understand the process by which DA helps individuals overcome their money problems. Toward that end, each participant was asked the following questions: In what ways have you benefitted from your membership in DA? Are you aware of any changes in attitude or perception on your part since joining the group? Have you had any problem adapting to the teachings or beliefs advocated by the group?

## FINDINGS

Answers to the above questions revealed something of a paradox. Some of the practices encouraged by DA were found to hinder acceptance of the group's ideology. In the remainder of this article I identify four such practices. In addition, I show how having a history of 12-step involvement prior to DA and cultural expectations surrounding the handling of money and attitudes toward indebtedness also have the potential to hamper adherence to the 12-step worldview.

### Step #1: Admitting Powerlessness

The first step toward recovery in any 12-step group requires members to admit their "Powerlessness" over the behavior in question. Under the guise of recovery, group members go around the room at the beginning of a meeting and introduce themselves by way of a label so as to remind themselves of their inadequacies. One function this practice serves is to make newcomers familiar with the types of labels considered appropriate for identifying one's behavior. These labels act as significant symbols (Mead, 1934). Within the symbolic interactionist framework, sharing and communicating via significant symbols enables group members to:

define or identify all of the members of the group to one another as well as to themselves. Because each can know the other as he or she knows his or her

own identity, coordinated interaction is possible; this simultaneously accomplishes the group's goals and sustains the individuals' identities (Riley & Burke, 1995, p. 64).

In her study of identity acquisition among members of Alcoholics Anonymous, Cain (1991) observed that the use of group-derived labels is not always acceptable to group members. I found the same to be true of some DA members. Over time, relabeling may result as the individual further contemplates the true extent of her problem. If the old label no longer seems to fit her self-understanding, or makes her feel uncomfortable, she may substitute a group-approved label with one she believes better fits her behavior. (Note: All names are pseudonyms; race, gender, and age are shown in parentheses.)

I am a compulsive debtor, spender and after 4.5 years it is still difficult [for me] to say. There is still a little bit of denial, anger. . . . But I do say it. . . . It is like changing your behavior and thoughts by affirmation, the more you say something, it becomes part of you. I have chosen to say that even though I might not emotionally or even psychologically believe it today. (Martina, w, f, 44)

At times I have been more comfortable with [saying] I have compulsive spending, debting, and self-debting issues. But lately, [I have described myself at meetings as] a compulsive spender, debtor and self-debtor. . . . When I talk with a particular person it's kind of like, "Well. Who am I?" . . . Sometimes I have resistance to putting labels on myself and saying this is the way I always will be . . . I don't necessarily want to have that label . . . to always remind myself that I have that . . . I am not necessarily the money I spend, the debts I accumulate . . . the debt is not necessarily who I am spiritually. (Bridget, w, f, 33)

McCall and Simmons (1978) assert that the prominence of an identity (or role-identity) is dependent in part upon the positive rewards—both intrinsic and extrinsic—associated with having a particular identity. Thus, when a particular label or identity provides an individual with a negative self-conception, she will seek to acquire an identity that is more rewarding or less shameful. The following three statements indicate that one's awareness of the negative consequences associated with the use of a particular label may trigger a shift toward an idiosyncratic self-description.

I realized that every time I laid claim to saying, "I'm a thoughtless debtor and spender" . . . I was pulling down my recovery . . . diminishing whatever recovery I had already gained. . . . *Now when I introduce myself I say, . . . "I'm grateful for the abundance in my life."* It has nothing to do with putting USDA Grade Choice B on me. It has nothing to do with taking anything away from me. (Betty, w, f, 40)

I consider myself an underearner but I don't like to call myself an underearner because I feel like it becomes this self-fulfilling prophecy so *I just say I'm powerless over money*. (Juanita, w, f, 44)

I have defined myself as a human being by, "Hi. I'm [Anita]. I'm an alcoholic . . . a drug addict . . . a debtor [and] a chronic underearner". . . that's self-abuse. . . It's self-abusive in that I only used that for the last seven years to define myself. . . Those things are part of me but the main part of me is that I search for the truth. . . [At twelve-step meetings they say] it is important that we put the addiction first. I don't agree with that . . . I battle it. *I am still saying, "I'm a deprivation addict and a compulsive underearner, but I don't like it.* (Anita, w, f, 41)

Like the accounts of Martina and Bridget, these last three statements explicitly show that some individuals feel uncomfortable with negative labels. Moreover, these individuals perceive group-approved labels as obstacles to recovery.

Like Betty and Juanita, Anita recognizes the consequences associated with negative labels, yet, like Martina, she continues to use them. According to Greil and Rudy (1984), "the process of accepting a new definition of self in accordance with the definitions of significant others does not always involve a total or even partial change in reference groups" (p. 263). The following account suggests that an individual's need to maintain ties with others outside DA may also be a factor in determining whether or not identity transformation will be successful.

For me at least, [having only been in DA a year] *it's only an experimental phase* . . . I feel like kind of on the fence. . . Cause it's real important to me in my recovery process that I'm integrated. I don't only have one identity and that is [a] twelve-step [one]. . . I have probably an equal amount of friends . . . in recovery and out of recovery or not in recovery. So it is challenging to kind of walk, you know, both sides of [the fence]. (Brenda, w, f, 26)

Brenda's reference to her membership in DA as being "only an experimental phase" implies that she is only "trying on" a new identity. By merely "trying on" a new identity an individual can still "hold on" to an identity associated with her other reference group(s). It is possible that the stigma associated with membership in DA promotes a negative self-conception, which encourages the individual to "hold on" to a more positive self-conception found in her old reference groups.

Studies of self-help groups typically presume that such groups help to alleviate perceptions of shame associated with a condition or problem that marks them as somehow inferior or deviant (Stewart, 1990). The above statements reveal that some group-encouraged practices can also instigate feelings of shame leading members to challenge or question some 12-step teachings.

## **Tool #2: Attendance at Meetings**

While the 12 steps are recognized as the cornerstone to addiction recovery, the group support found at meetings is considered an important medium for

confronting compulsive behavior (Hoffman & Gressard, 1994, pp. 147-148). DA presents attendance at meetings as one of the tools necessary for recovery:

Meetings help to bring us into contact with people who have similar problems. . . . Hearing their stories of recovery gave us hope that the same program could work for us (DA Pamphlet, DAME 1-91-3M).

Members' attendance at meetings is also important for purposes of encapsulation. Encapsulation refers to the process whereby groups or organizations are able to restrict contacts of members with nonmembers in hopes of transforming the personal identity of members (Greil & Rudy, 1984; Lofland, 1978; Lofland & Lofland, 1969). The extent to which a group can successfully encapsulate its members at these meetings is an important determinant of identity transformation (Greil & Rudy, 1984).

Attending meetings can also hinder the encapsulation process. The following statements demonstrate how the different types of meetings may color the nature of the interaction between members.

I go to other [DA] meetings and I don't get the same charge [as I get from my regular meeting]. . . . People say it is the character of the meeting, or the people who go to that meeting or something that makes it work. (Clay, w, m, 44)

We keep hearing from people that come here . . . as to which meetings are powerful—where there is a lot of recovery and which meetings are not. . . . I don't know what it is. Why some meetings seem to have the chemistry that just inspires people to grow . . . and some meetings don't. . . . I suspect you just have to be lucky and have a handful of core people who are really committed. (Fran, spouse of DA member)

While DA meetings may have far more in common than differences, the shared experiences of members from one group to the next may be quite different. Thus, it is unlikely that individual differences can go unnoticed.

Some possible consequences of perceived intergroup differences on identity transformation have been suggested (Thoits & Virshup, 1995; Turner, Oakes, Haslam, & McCarty, 1995). Turner and his colleagues contend that when perceived *intergroup* differences exceed perceived similarities "we tend to categorize self as 'we' instead of 'I' and see the included other(s) as similar rather than different" (p. 456). Conversely, Thoits and Virshup state that "when perceived (*intragroup*) differences outweigh perceived similarities, individuals are more likely to switch from a collective to a personal or individual-level self-categorization" (Thoits & Virshup, 1995, p. 27). Perceived intragroup differences among DA members need not necessarily exceed perceived similarities in order for successful identity transformation to take place. The next two accounts, however, demonstrate how the recognition of individual differences can make it difficult for members to relate to or benefit from others' experiences.

The people that are most useful in a group to me . . . are those individuals that also have some level of stability in their lives. They have a job . . . a family and stuff like that . . . Some good things to build on. There are some people in the group . . . that appear to have none of that. All they have is problems and no solutions and no foundation to build on. (Aaron, w, m, 40)

There have been periods where I have been very bored by DA in this town. . . . People who don't have a job and don't want a job. It's just like this whole other mentality [that is] foreign to me. And I tend to get into this very kind of, "Just get a fucking job. Alright?" That's not helpful. (Sandra, w, f, 33)

The inability of some members to interact intimately with others, as suggested by the inability of some individuals to identify with other's experiences, would interfere with the encapsulation process making transformation to the 12-step worldview more difficult.

#### **Tradition #10: No Opinion on Outside Issues**

One problem inherent in 12-step programs is that "each step is open to individual interpretation and has no official limits of acceptable interpretation for directing action" (McGurrin, 1994, p. 132). By not taking an official position on controversial issues, 12-step groups invite individual interpretation as to what might be considered appropriate behavior. For instance, DA offers the following advice for making a decision on whether or not to file bankruptcy.

[B]efore declaring bankruptcy, we suggest carefully considering other options in a pressure group. We ask for guidance from our higher power and other DA members and trust that the right answers will be revealed. (DA Pamphlet DA-11-93-3M).

Statements by three members demonstrate how interpretations regarding bankruptcy and "debt-shifting" may vary from one group to the next.

I know other DA members who have [filed bankruptcy since being a member] and I know others who say it is against the policy of DA. (Richard, w, m, 23)

[I spoke to other members about whether it was okay to borrow money from a relative to pay off a creditor]. The answer was it is okay. That is not incurring new debt, it is shifting debt. (Clay, w, m, 44)

I "debt-shifted." . . . when I got offers for credit cards with lower interest, then I would take that out and pay off the [credit cards] with a higher interest. . . . Some people [in DA] don't do that. They don't see that as a way of handling situations. I am incurring debt even though I am using the money to pay off something else but this is something I keep quiet. Every organization has rules and they would think I wasn't following them. (Martina, w, f, 44)

The impact of individual interpretation is not limited to specific courses of action but can also be seen, more generally, in the holistic approaches taken by

some members. Just as some members will tailor a label to fit them, some also choose to tailor a program of recovery. This practice is reflected in the “pick and choose” approach adopted by some DA members, who basically “personalize” the program to meet their needs.

The thing about twelve-step programs is really you pick what you like and leave the rest . . . the twelve-steps are only suggestions. I mean there was a period of time when I gave up recording my spending. I gave up using a spending plan. I didn't come to meetings. . . . It was always my choice of how I wanted to leave the door open, what worked for me. (Josie, w, f, 29)

I want to work my program with principles that I like, that I can deal with and leave me alone about the rest. (Martina, w, f, 44)

The following two accounts show how some groups may promote this practice while others do not.

[In my group] they are not all caught up in that this is the only way. This is the right way. If you don't do it our way, hit the highway kind of thinking. . . . If you don't stay with your spending plan it's okay. (Melissa, w, f, 24)

I have had problems . . . with something I call rigidity. When I run up against something I feel is being presented to me as a black and white rule. . . . Sometimes I get turned off by what I feel are rules being presented to me [by the group]. (Billie, w, f, 39)

A possible explanation for why some individuals “pick and choose” might be associated with the 12-step paradox of “giving up control to gain control” (Antze, 1976; Hoffman & Gressard, 1994). Turner and Saunders (1990) suggest that the self-reconstruction promoted by 12-step groups may be thought of as an “ideal-type self construction” (p. 68). They assert that

[t]hrough the abdication of self-control to [an] unseen [higher] power, the new member becomes enwrapped in a lifetime search for the acceptable, expected, but nonetheless unattainable ideal self. Recognition of this places these newcomers within a major and crucial dilemma: admit to being sick and search for the ideal self associated with divine intervention or leave with the knowledge that their self-concept has been reconstituted in the face of such revelations and return to a world that has already rejected such self-perceptions (p. 69).

Turner and Saunders (1990) suggest that even if an individual is diligent in following DA principles, the need to do so might eventually be questioned once she realizes that the “ideal self” is unattainable. The practice of “picking and choosing” suggests that rather than leave the group, some individuals may avoid the dilemma presented by an “all or nothing” approach by “picking and choosing” the principles which work best for them. In concluding that the ideal-self is unattainable—that it is impossible or too difficult to follow all DA principles as



recommended—raises questions as to whether the individual can experience a full transformation to the 12-step worldview.

### **Tool #10: AA Literature**

Prior to the appearance last year of DA's first book, *A Currency of Hope*, another potential obstacle in members' transformation to the 12-step worldview was the lack of "official" DA literature:

Debtors Anonymous (DA) has yet to develop its own literature to the extent AA has. So we read AA literature to better understand our own compulsive behavior. . . . DA does not endorse any literature outside of its own General Service Conference approved literature. . . . However, our program encourages the use of outside sources. (DA Pamphlet DAAA-12-92-3M)

The fact that DA encourages the use of outside sources other than only approved "official literature"—some of which may conflict with DA ideology—presents another interesting paradox. The following two accounts demonstrate problems that can arise to threaten group ideology when unapproved literature is introduced at meetings.

Although [Mundis, 1988] does give lip service to DA [in his book] . . . and [the] book has a lot of techniques in it, I think it's kind of dangerous. It gives an added illusion that [people] can solve the problem themselves and if that works for some people fine, it hasn't worked for me. (Tina, w, f, 46)

I think if a group starts relying on that [unapproved literature] rather than the principles of DA or AA they are going to get in big trouble and fold fast. . . . Two people started bringing 'in other literature. . . . A few of us in the group said, "Hey if you want to do this form your own group." There was a big rift. . . . One person that was pushing [to bring in unapproved literature] did a complete reversal and realized the group won't survive if you bring all this in. . . . It was such a distraction. People were bringing in all kinds of books and we were getting way off the subject. (Ted, w, m, 57)

These statements suggest that one's exposure to ideas outside of those officially advocated by DA may encourage, consciously or unconsciously, the adoption of practices which have the potential to undermine DA ideology thereby, challenging the 12-step worldview and members acceptance of it.

### **Prior 12-Step Experience**

Lieberman (1979) has observed that self-help participants in general do not enter into a new helping situation as a "tabula rasa." Rather, "they bring with them prior experiences from a variety of helping situations" (p. 227). One consequence associated with these "prior experiences" is the potential for "overlapping ideologies" (Greil & Rudy, 1983).

Almost two-thirds (65.2 percent) of the participants in this study belonged to at least one other 12-step group prior to joining DA. As seen in the following statement, the recognition of others' prior experiences with 12-step groups has been noted and its impact questioned by some members.

A lot of people in DA tend to be involved with other twelve-step programs. . . . I think it colors the nature of the group. . . . I think what that does is when they come into the group they have a group experience [to draw upon]. They have certain expectations because of it. . . . They understand what [they're] going to get out of the group a little bit better. (Aaron, w, m, 40)

The following two statements verify Aaron's suspicions as to the impact prior 12-step membership may have on an individual.

I knew about the twelve steps when I came into DA. I think it's probably really hard for people who are not in any [twelve-step] program to come into DA and just really get into it. . . . I think it's hard for a lot of people to think of debt and money as life or death issues. . . . Going into DA with kind of a basic knowledge . . . how to go about it, how to talk at meetings, just that kind of stuff has been helpful. (Juanita, w, f, 44)

[DA is the first twelve-step group I've ever belonged to. I haven't had a problem accepting the principles advocated by DA]. Not the basic technical things such as the spending record. What I haven't gotten into that deeply yet is the whole twelve-step aspect. . . . I am not fully ingrained in the principles and its twelve-steps. (Clay, w, m, 44)

Juanita suggests that a lack of 12-step experience prior to joining DA may impede identity transformation. Clay provides support for this notion by showing how his unfamiliarity with 12-step culture hindered his ability to become "fully ingrained" in the DA principles.

Rather than making identity transformation easier, the following account suggests that prior 12-step experience may actually discourage identity transformation.

I have been involved in twelve-step recovery for five years. . . . I consider myself a worker of five other twelve-step groups. . . . My other experiences in twelve-step recovery have . . . changed that completely black and white [thinking. Now I'm] living in a gray area. . . . Before I was either 100% or nothing at all. . . . Sometimes it is just, "No. That [tool] is not for me." Like if they [members of DA] had said abstinence is essential on those credit cards I would have had a real problem with that. . . . There are no right or wrong choices. (Phil, w, m, 41)

It is somewhat surprising, given that all 12-step groups share the same basic ideology, to find evidence suggesting that prior 12-step involvement might actually have a negative impact on identity transformation. Theoretically, at least,

we would expect that the more involved an individual was in 12-step groups, the more likely he would be ingrained in 12-step ideology.

### **Cultural Expectations**

Besides bringing prior experiences from other 12-step groups with them into DA, individuals also bring cultural expectations derived from a lifetime of socialization. Given that DA advocates practices which deviate from cultural norms as to how one should deal with indebtedness, some resistance to adopting DA norms would be expected. The potential for conflict is reflected in the following accounts which highlight the intellectual and emotional challenges associated with adopting new norms of behavior.

Changing what's in your mind to a new habit. I think that's the basic struggle of DA and everybody in DA. Here are the tools, here's the knowledge. . . . You have to be the one to wrestle with your own emotions and go over your own mountains to be able to use these tools and use this new intellectual knowledge they're giving out. And for me that's the great challenge of DA. (Aaron, w, m, 40)

It's like you have to go through this whole paradigm shift when you enter the program because the ideas that they talk about are things you never hear about otherwise. (Sandra, w, f, 33)

As suggested in these two accounts, accepting new norms of behavior requires the ability to change how one has previously been socialized to think.

The ninth step of DA—making direct amends to persons you have harmed whenever possible—also applies to creditors. While DA advocates paying one's creditors it also teaches doing so on a schedule that will not injure oneself.

Many of us found that we were barely able to meet our current needs and that if we were to truly put these needs first, we could not pay anything to our creditors. . . . [W]e discovered that it might be possible to take a "debt moratorium," meaning that for a special length of time [normally 30 days] we paid nothing to our creditors. (DA Pamphlet DACRED-11-91-3M).

The following statements show how DA's recommendation to take a debt moratorium conflicts with cultural norms.

Not paying [taking a debt moratorium] was just too frightening to me. . . . Not paying your debt. Hello! Does this go against every single thing that our country is founded on? I mean that's a big deal. . . . I just didn't enjoy not paying. Like that didn't feel productive for me. (Brenda, w, f, 26)

[The idea of spending money on myself, even in the face of having outstanding debt] it's probably one of the most difficult things that I've ever done. . . . [Growing up] I was taught that you work and you pay your bills . . . and you behave in a responsible fashion. So the idea of spending money on myself when there were bills waiting to be paid that I couldn't pay, I can

accept it as an intellectual concept [but] it's very, very, very, very, difficult to do . . . the guilt involved is pretty extreme. . . . I'm having to accept intellectually something that every instinct is telling me is wrong. (Fergie, w, f, 37)

Putting myself first is very difficult. . . . I think that is one of the most difficult things for me to let in is that I can have good things in my life. . . . I don't want to blame my ex-religion [Catholicism] but part of what came out of that experience for me was this idea of poverty being something good. That I should be content with. And since I believed that for so long it is hard to shift my focus around. (Maureen, w, f, 30)

While adoption and implementation of DA norms is crucial for transformation to the 12-step worldview, prior socialization makes it difficult to adopt such norms when they seemingly contradict broader cultural norms,

Changing one's way of thinking about how to deal with indebtedness is only half the struggle. Recognizing the consequences associated with deviation from cultural norms may also act as an obstacle to 12-step worldview transformation.

When I first came in [to DA] they said you could take a moratorium on your spending on your first pressure group meeting. I said, "Are you people nuts? I am [finally] going to DA and I am going to ruin my credit now?" (Anita, w, f, 41)

I still don't take care of me which is a basic principle of the program . . . my creditors [still] come first and I come last. That is reverse thinking of the program. . . . The 30 day moratorium, where you don't pay any of your bills, just put them all in a bag. I didn't [do that]. . . . I didn't want people hassling me and I knew that is what would happen if I didn't pay those bills. (Martina, w, f, 44)

Part of me thinks that just telling these [creditors] that I am only going to pay them a certain amount of month. It's fine on the medical [bills] . . . there is no interest on those accounts. But the [debts] with the interest . . . the consequences of doing that with them [would] get ugly. (Andrea, w, f, 37)

The following statements show how rewards associated with using credit cards and the inconveniences of not using them may also prevent individuals from practicing abstinence.

I haven't completely surrendered to the fact that I should give up the charge cards. I have this thing where I think, "Well, every dollar I spend on credit I get one point toward frequent flyer miles." (Delores, w, f, 32)

I believe it is unrealistic to not have a major credit card. You cannot make arrangements at a motel over the phone [without a credit card]. There are so many things you cannot do without a credit card. I think it is idealistic thinking that we never have a credit card. One's behavior needs to be realistic rather than idealistic. (Kate, w, f, 51)

The accounts presented in this section suggest that one's prior socialization may act as an obstacle to fully accepting the 12-step worldview and thereby hinder identity transformation. Cultural expectations which advocate the paying of one's debts on time, putting debtors' interests before self interests, and maintaining a good credit rating, along with the recognition of rewards and of consequences associated with deviating from cultural expectations, were all found to act as powerful deterrents preventing some DA members from fully accepting the DA worldview. Even subcultural experience with 12-step norms did not necessarily promote acceptance of DA ideology and beliefs. Instead, somewhat surprising was the evidence that suggests that prolonged exposure to the 12-step approach might actually encourage one to deviate from 12-step ideology.

### SUMMARY AND CONCLUSIONS

The purpose of this article was to report on some of the obstacles toward acceptance of 12-step ideology faced by some DA members in the United States. Four specific aspects of DA ideology were found to be problematic.

First, recognizing that particular labels have negative consequences for one's self-esteem and ultimately one's recovery discourages adoption of the 12-step practice of admitting powerlessness over money. In some cases, the need to maintain social ties with an old reference group, may lead some members to "try on" a DA label rather than blindly accepting it as a valid self-description.

Second, encouraging members to attend meetings was found, in some instances, to facilitate the recognition of individual differences among members. While perceived intragroup differences among DA members need not necessarily exceed perceived similarities, the mere recognition of differences may be enough to make some members question the advantages associated with attending meetings.

Third, the very nature of 12-step groups in general promotes individual interpretation regarding appropriate courses of action. Consequently, groups sometimes differ in what they consider appropriate behavior. Such differences of opinion have the potential to lead some individuals to "pick and choose" which principles they want to follow, thereby causing them to further distance themselves from the 12-step worldview.

Fourth, due to DA's shortage of "official" literature, the group unconsciously encourages members' use of "unofficial" literature. The use of "unofficial" literature may serve as a distraction from the group's goals and objectives resulting in the promotion of practices that run counter to the group's teachings.

Although prior experiences with 12-step groups should, in most cases, positively influence transformation to the 12-step worldview, evidence indicates that it can also have the opposite effect. While prior exposure to the 12-step experience was found to be useful for familiarizing individuals with 12-step culture, evidence also suggests that prolonged exposure to 12-step groups has the potential to

undermine acceptance of and adherence to group ideology. Over time, some individuals develop a deeper understanding of the complexities and paradoxes inherent in the 12-step approach until they eventually become willing to question the need of fully accepting the group's teachings. Finally, recognition that the rewards associated with following cultural expectations regarding money and debt issues greatly outweigh the negative consequences associated with following DA norms also encourages questioning of some DA practices.

Despite the problems associated with some of the group's teachings, most members saw the advantages of membership far outweighing the disadvantages. Everyone interviewed reported an improvement in his or her state of mind and overall quality of life as a direct result of joining DA. This overall satisfaction with the DA experience, despite the shortcomings identified in this article, raises the question of whether or not complete acceptance is necessary for realizing recovery. Perhaps there are more important benefits to membership than recovery itself.

Another question raised by these findings is whether there is something unique about indebtedness that makes it less likely that the obstacles identified here would pose a problem for recovery in other types of 12-step groups? Although the 12-steps are universal, there is reason to believe that recovery from indebtedness may be especially difficult. Participants in this study who were multiple 12-step group users felt that money problems were the most difficult aspect of compulsive behavior to deal with. A comparison sample of lapsed DA members might provide greater insight into what extent paradoxes inherent in the 12-step approach pose problems for accepting the 12-step worldview.

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