



Summer 2025

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Living a Prosperous Life in D.A.

"At my first DA meeting the person speaking told how he had gotten out of debt and was about to buy a house with cash. I remember thinking I would like to do that someday. I didn't stay, I only had £10,000 of debt - not a big deal. Mostly. I felt sorry for people in the meeting with their debt stories. I could cope. I came back in 2001, with £55,000 of debt, no banks would consolidate loans anymore, my cards were maxed out from throwing money at a failing relationship and funding time off work with a young child. My partner was horrified at the debt - he didn't want to be in a relationship with someone who was out of control with money. I was in other fellowships but this was my debt and co-dependency rock bottom rolled into one.

In DA I heard, 'write down your numbers every day for six weeks then have a PRG.' 'Keep coming to meetings.' 'Cut up your credit cards.' 'Get a sponsor.' I did it all. I might be losing my relationship but I was determined to keep my sanity, sobriety, and clean time. Recovery does that, we put one foot in front of the other and do what is suggested. I got a spending plan, liaised with creditors, and rebuilt my life. It took me 19 years to pay down all the debt. During that time I raised my kids, lived well and prosperously within this programme. Basic needs and self care at the top of the list, I saved for holidays, paid my mortgage, and liaised continually with creditors. I took service roles in meetings and discovered the grace and patience that comes from working with my fellows. In 2020 I paid off the last of the debt. Here I am in 2025 able to put down £155,000 of my own cash on a house. Not quite the whole amount but I'm sticking around. DA has given me freedom from the fear of financial insecurity and I never have to figure money out on my own. I am truly honoured to be able to be of service in this fellowship.'

In fellowship and in service,

Geraldine M., GSB Class A Trustee

2024-2025 General Service Board (GSB) Year-End Committee Reports

2024-2025 GSB Communications and Technology Committee

Year-End Report

Introduction

CommTech Members: Chris R. (Chair and Liaison to WSC Tech and WSC FCC), Rob B. (Secretary), Piper N., Sherri H. (ACM), Jeffrey F. (Webmaster),

Mission

The Communications and Technology Committee (CommTech) of the GSB supervises the creation (by WSC FCC) and online publication of our recovery magazine, *Ways & Means*®, and creates the service newsletter, the *DA Focus*. It designs and distributes eNews announcements to the D.A. mailing list (members may sign up at debtorsanonymous.org/eNews), as requested by GSB and WSC Committees and Caucuses, including about upcoming Fellowship-wide calls. CommTech maintains the D.A. website calendar of events, and makes the recordings of speaker shares from events available as free podcasts. It also manages the content of the D.A. website.

CommTech is also charged with recommending, implementing, and overseeing the use of technology in conducting the administrative business of D.A., in keeping with the 12 Traditions and the 12 Concepts of World Service. CommTech assists in the selection and purchasing of computer equipment and software for the office, implements all database handling procedures, oversees creation and maintenance of the website, handles online communications, and plans for future technology needs.

2024/2025 Activities

This conference year we focused on:

- Creating and improving automated and technical processes to increase the efficiency of the GSB and WSC Committees and Caucuses
- Continuing to strengthen security for GSB activities and help ensure legal compliance - the Committee Chair is currently taking a class in cybersecurity for non-profits.
- Supporting the webmaster in website improvements
- Supervising the production of *Ways and Means*, which WSC FCC produces
- Producing the *DA Focus*
- Sending e-news announcements about Fellowship-wide calls, and other news relevant to D.A. members
- Preparing and implementing new registration processes for the upcoming 2025 Conference
- Assisting with prep for official D.A. social media channels
- Supervising the planning for official D.A. social media presence
- Managing Fellowship-wide Calls and video meetings and webinars

Also:

- We had a joint meeting at the beginning of the Conference year with WSC Tech Committee to develop a joint agenda for the year
- Our former PC has greatly increased the effectiveness of non-profit advertising grant. Phil, our former PC, is now an ACM for the Office/Audit Committee, however he continues to report to us on his online advertising results.

2024-2025 GSB Conference Support Committee - CSC

Year-End Report

The board members on this committee this year are Karma K. Chair and liaison to the 2025 Host Committee, Roger H. D.A. Chair, Chris R. Tech committee Chair, Gill B. Finance Committee member and Liaison to the WSC Conference Service Committee, and Claudette B. who joined us in January. We are tasked with working with local host committees to bring the D.A. fellowship to the World Service Conference. Other than Karma and Roger, the 3 other members are all new to the committee and each member brings their experience, strength, and hope to provide a successful WSC.

Since September we have been at work, first accessing the survey from the 2024 conference, and using what we learned as best practices for the 2025 WSC. The Committee has created and continues to add to a spreadsheet all the tasks and their dates necessary for the conference. An outside worker has successfully completed the 2024 World Service Report which can now be found on the D.A. website. We are looking at ways to make the report more cohesive and less redundant, as well as completing it sooner.

The CSC has been guiding a very well-organized San Francisco Bay Area Host Committee as they get ready to host the 2025 WSC. We also answered questions from the WSC-CC through their Liaison, Gill, and provided the RDC with answers to their questions regarding historical and logistical John H. information.

We continue our meetings with the Hotel about menu planning and AV in effort to provide the best possible services for the 2025 WSC. Our F2F at the hotel in March included a gathering with local D.A. members who shared their ideas for the 50th anniversary celebration to be held in 2026. We did get the Registration Packet out by March, using a new platform for registration - Eventsmart with full approval of the GSB.

In May we successfully presented the Pre-Conference Orientation call and this year we added webinar access in addition to the usual phone call option.

We look forward to an enriching WSC this year with several early motions.

In gratitude and Service,

24-25 CSC

2024-25 GSB Finance Committee - Year-End Report

As always, Finance has had a busy year. The committee is made up of four trustees. Matthew E. is chair and treasurer, Gill B. is assistant treasurer, Roger H. as Board Chair and Christine S., our ACM and secretary. The committee meets monthly, remotely with additional conversations as needed.

This is the first fiscal year that the Annual Spending Plan has been based on actual income rather than projected income. In preparing our spending plan for the next conference year, we were forced to make several cuts in our spending plan to address a decrease in donations from the previous year.

We give monthly reports to the Board as part of our monthly board meeting. The treasurer and assistant treasurer meet weekly to discuss the tracking of spending for the fiscal year. The new presentation of the spending plan is proving to be beneficial in tracking income and expenses more accurately.

Due to international conflicts, we lost access to our Wise account which had previously provided us with an inexpensive way to receive and distribute funds to members and other entities outside the US. We are now considering a variety of alternatives but using PayPal -- for now -- to address our international needs.

The numbers:

As of May 31, 2025, Debtors Anonymous' financial performance shows that total income stands at \$184,854, which is about 10% below the year-to-date spending plan of \$206,531. This includes \$64,963 in literature sales (97% of plan), \$116,586 in member contributions (only 86% of plan), and \$3,305 in other income. Despite the shortfall, income from literature remains relatively close to expectations. However, member contributions—our largest source of support—are significantly below plan. These trends suggest we are underperforming against our planned targets, primarily due to reduced contributions. A full-year comparison projects a total income shortfall of roughly \$40,000 if trends continue. This context is important for understanding our overall financial position and upcoming planning decisions.

Spending through May 31, 2025, generally adhered closely to the spending plan, though there are areas where actual costs exceeded the plan. For example, total board-related travel expenses reached approximately \$43,147 against a planned \$35,246 (a 22% over plan), likely due to a mix of higher lodging or travel costs. Bank-type expenses also ran high at \$5,402 compared to the planned \$3,793 (about 42% over). Although some categories are over the spending plan, many more categories are under plan so that D.A. ended month 11 with a surplus of income over expenditure of \$3881.31.

2024-2025 GSB Global / Public Information Committee Year-End Report

The GSB Global PI Committee consists of Piper N (Chair), Matthew E (Co-Secretary) and Karma K (Co-Secretary). This committee also has a PC - Laura L.

MISSION STATEMENT:

The GSB Global Committee works closely with the WSC Global Committee with a scope that includes outreach to and communication with non-US groups.

The GSB Public Information Committee works closely with the WSC PI Committee to carry the message of D.A. to the outside world. The GSB PI Committee works with the media through the Media Contact Person (MCP), a position created in 2006; creates tools; forwards requests; and ensures all communications follow the Traditions.

In our June meeting we spoke about adding a discussion to our face-to-face session regarding best practices for Board work, including proper agenda timing and responsibilities and a protocol for a standardized way to track rotating responsibilities.

The WSC HIP Committee met with officials at the Cook County Jail in order to facilitate bringing in DA meetings along with gently used literature. We hope to further connections with other facilities so that we can provide D.A. meetings and or Literature to as many Jails as possible.

Massachusetts Department of Corrections has also received D.A. literature for use in starting meetings in their correctional facilities.

Piper has made a connection with Deputy Murphy at CRDF Women's Jail in Los Angeles. Deputy Murphy is very positive and excited for us to provide D.A. recovery to the inmates. She will assist us in getting the documents for HIP members to obtain jail clearance so they can go into this facility.

Piper attended the July 9th HIP Committee Meeting to share about the service work of carrying the message into the women's jail in Los Angeles. CRDF wants to add a monthly DA meeting to its roster of Education Based Incarceration programs.

Piper will gather a few volunteers, assist in facilitating jail clearance for them and determine the best day of the month to take in a panel.

D.A. Special Projects Report for 2024 - 2025

Webinar: How should members of D.A. deal with the Media?

This webinar provides concrete examples of application of these resources to specific Media interaction situations.

D.A. SPECIAL EVENT REPORTS 2024-2025

The National Conference of Bankruptcy Judges - NCBJ:

In 2024 we supported the WSC PI Committee to attend the National Conference of Bankruptcy Judges in Austin, Texas.

The National Conference of Bankruptcy Judges is the largest gathering of insolvency professionals in the United States. The conference is attended by several hundred people from all areas of bankruptcy, both consumer (personal) and business. Judges, attorneys, restructuring professionals and others from all over the country are offered informational and educational seminars. Many attendees were very interested to learn about the D.A. program

for the first time. It was gratifying to see so many realize that there is hope for people with problems with money and debt.

The Alcoholics Anonymous International Convention in Vancouver:

D.A. had a presence at the **A.A. International Convention** July 3rd - 6th of 2025. We secured an information booth in the Sober City Marketplace. We coordinated a list of volunteers and created a schedule. We handed out literature and sold all of the books we had on hand. We had pamphlets in English, French and Spanish.

The Chair of our GSB and one of our committee members, along with our wonderful volunteers, carried the message of D.A. to people from all over the world. We spoke with members from Australia, Belgium, Bolivia, Chile, Ecuador, France, Germany, India, Israel, Italy, Mexico, Spain, Sweden and Switzerland. Having a presence at this AA event was a first for D.A.. It was a powerful and affirming experience for our Fellowship.

In grateful service, Piper, Matthew and Karma

2024-2025 GSB Legal Affairs Year-End Report

This service year, the GSB Legal Affairs Committee was reestablished as a separate committee. Last year, it was bundled with GSB Finance. It has been a busy year with the committee doing research for our needs and understanding the changing global landscape on issues of concern for the fellowship.

The Chair of Legal Affairs is Roger H (also Chair of the GSB). The balance of the committee is composed of Gill B., and Claudette B.

D.A. is in full compliance with the requirements of the United States Department of the Treasury requirement for their Financial Crimes Enforcement Network and Beneficial Ownership Information required by all US corporations, including non-profits. This legislation pertains to individuals who directly or indirectly own or control a company to combat money laundering operations and other opaque ownership structures.

Time was also spent researching our insurance needs as a non-profit corporation with Trustees and employees, liability insurance, property insurance and other risk factors affecting us as a small, but global, fellowship. As Debtors Anonymous grows globally and as the world situation changes, having adequate insurance coverage is part of our fiduciary responsibility to the fellowship. Our research is nearing conclusion and a refresh of our insurance providers and coverages needed is almost complete and will be in place for our 2025-2026 service year.

Other topics we addressed so far this service year include:

- Communication with the Office of Foreign Assets Control in Washington, DC regarding the correct procedures in working with D.A. fellowships in the US-sanctioned countries for literature translations.

- Research into our existing copyrights and trademarks to ensure they are globally accepted and not just in the USA.
 - Investigation on protecting our copyrighted material by unauthorized users.
 - Clarification on copywriting our translated materials.
 - Verification regarding new and translated publications (books) and which languages need to be registered with the United States Library of Congress
 - Management of several purchased ISBNs for upcoming literature publications and translations
 - Looking for D.A. members who have skills and the desire to work with the GSB Legal Affairs Committee as an Appointed Committee Member or as a Project Contributor.
 - Reviewing Terms of Service documents from various suppliers or outside enterprises that D.A. has working relationships with.
 - Worked with GSB Communications Technology to update our release forms for members who share on Webinars in addition to other audio and written platforms.
 - Review of procedures for non-English speaking D.A. groups and intergroups who wish to have D.A. copyrighted materials on their websites.
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2024-25 GSB Literature Publications Committee - (LitPub)

Year-End Report

LitPub Members: Rob B. (Chair), Bliss (Secretary), Chris R., Roger H., Helen O.

The Literature Services Subcommittee (LitServ) Members: Bliss (Chair), Rob B., Helen O., Ann M. (PC)

The GSB Literature Publications Committee (LitPub) is now a separate committee from the Literature Translation and Licensing Committee (LTL). The Committee has one sub-committee - the Literature Services Subcommittee (who do the editorial work). The GSB Lit Pub Committee oversees publications of all D.A. Conference Approved Literature (CAL) in global markets.

We have hired a special worker to be our Publications and Editorial Manager (PEM) to assist with the following:

- Support the Chair of the Literature Publications Committee (LitPub) in developing the publishing plan and calendar.
- Support the Literature Publications and Literature Services committees with finding writers, both paid and unpaid, through outreach to the Fellowship.
- Help to inform and execute D.A.'s global publishing strategy - including online platforms for US and European/Asian markets, and for residents in the global south.
- Work with the Chair of Literature Services to collate editorial notes and communicate these with special workers (writers, proofreaders, copy editors etc.)
- Manage schedules and development processes working with Literature Publications and external vendors (designers/layout editors)
- Provide copy, editorial support, and proofreading for the Committees concerned with marketing when needed.
- Prepare a periodic update on Amazon and other sales platforms. Overseeing our 'shop' on the chosen platforms.

- Present publishing updates to the LitPub Chair and occasionally the Fellowship (via Zoom to LitPub).
- Develop the role over time to manage related responsibilities, as needed.

We are working on a single online form to simplify the collection of submissions for all of our literature, and collecting the associated Assignment of Rights forms.

For more information on our literature publications development and approval process, please read pages 96-99 in the [2024 DAMS](#).

Literature Status Report:

1. *The Daily Reader* book
 - a. On track to be completed and available via the GSO and Amazon in August
2. *D.A. Basic Text* book (working title)
 - a. Writer working on second draft
 - b. Currently 24 stories submitted by members under review by LitServ
3. *BDA Stories* book
 - a. WSC BDA to submit stories to LitCom
4. *D.A. Guidelines for Member Safety* service literature
 - a. Preparing an immediate revision for the 2025 WSC
 - b. Working on an in-depth revision with UUOC to add a section on inclusivity
5. *Action Plan* pamphlet
 - a. Under review by LitServ
6. *Relapse and Recovery* pamphlet
 - a. Seeking member stories of relapse and recovery
7. *Couples and D.A.* pamphlet
 - a. Seeking member stories of working D.A. as a couple
8. *Health Issues* pamphlet
 - a. Seeking member stories of how health issues impact D.A. recovery
9. *BDA Numbers* booklet
 - a. WSC BDA to submit updated text to LitCom
10. *BDA Annual Business Plan* pamphlet
 - a. WSC BDA to submit updated text to LitCom
11. *BDA Detaching from Difficult Personalities* pamphlet
 - a. rescinded.

2024-25 GSB Literature Translation and Licensing Committee - (LTL)

Year-End Report

Literature Translation and Licensing Committee (LTL) Members: Piper N. (Current Chair)
Rob B. (Secretary), Roger H., Claudette B., Dora P. (ACM), Beatriz R. (ACM), Rody D. (PC)

The GSB Literature Translation and Licensing Committee (LTL) deals with the translation of D.A. Conference Approved Literature (CAL), working with volunteer translation teams who are D.A. members globally.

For more information on our translation process, click [here](#). A new Translation Handbook with extensive details is currently under development.

Literature and Translations Status Report:

1. Translations:
 - a. French
 - i. BDA Pamphlet under review
 - ii. 12x12x12 published in France by the local Intergroup. Additionally available as an e-book and Print-on-Demand in selected markets.
 - iii. License signed for 10 pamphlets.
 - iv. Daily Reader - translation process now beginning.
 - b. Spanish
 - i. 12x12x12 - Moving to the book layout and e-pub file construction.
 - ii. *Just For This Day* bookmark ready for verification.
 - iii. *D.A. Step Study Guide* - in translation
 - iv. 2025 DAMS - in translation
 - v. Daily Reader - translation process now beginning.
 - c. Portuguese
 - i. 12x12x12 published in Brazil and available as a Print-on-Demand globally.
 - ii. *DA Step Study Guide* - translation complete, now in layout stage
 - iii. *A Currency of Hope* - translation complete, now in layout and cover artwork stage
 - iv. *Just For This Day* bookmark ready for verification.
 - v. Multiple pamphlets under review
 - vi. Daily Reader - translation process now beginning.
 - d. Farsi
 - i. 32 items under review
 - ii. 2 pamphlets - in translation process
 - e. Russian
 - i. 5 pamphlets - in pre-production
 - ii. 12x12x12 in early translation process
 - f. German
 - i. 10 service literature pieces - available for download on German Intergroup website
 - ii. *Just For This Day* bookmark - approved in translation.
 - g. Japanese
 - i. Recently established connection with Japanese translation group
 - h. Italian
 - i. Translation team now working on the 12x12x12. Step One is complete and verified.
 - i. LTL is aware of other translations in process by individuals or groups and are working with them to bring them into compliance for the translation and copyright processes.
2. LTL is excited to be engaged with the new Publication Literature Manager (Special Worker) who is helping us move forward with multiple projects.
3. LTL worked closely with the GSB Global PI, the GSB Chair and our French, Spanish, Portuguese, German and others to create a free trifold brochure suitable for events, libraries, etc. Copies were produced for the recent D.A. presence at the International Convention of A.A. in Vancouver in July 2025. These will also be available as a free

- greyscale download on the D.A. website in both A4 and 8.5 x 11 inch formats for printing by global groups for local use.
4. Our D.A. Chair of the Board, who is a member of LTL, also has engaged with several Chairs and General Managers of other 12 Step Fellowships as part of the 'Day of Sharing' meetings where best practices of translations and global production issues have been shared.
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2024-2025 GSB Nominations and Procedures Committee - (NomPro)

Year-End Report

NomPro Members: Rob B., Matthew E., Bliss T., Roger H. (rotating Chair/Secretary)
Strategic Planning Subcommittee Members: Rob B., Bliss T., Angela J. (PC)

The Nominations and Procedures Committee is primarily responsible for identifying, developing, and nominating potential trustee candidates to the D.A. General Service Board (GSB), and to assess and plan for the long-range viability and growth of the fellowship.

This year we created a new subcommittee: The Strategic Planning Subcommittee. This subcommittee facilitates the GSB's long-term efforts to carry the message of recovery to suffering compulsive debtors around the world and to support compulsive debtors in recovery. It develops strategies and action plans to help D.A. remain an effective Fellowship so that D.A. can fulfill its primary purpose. It works through the GSB to help all levels of D.A.—the GSB, the GSO, the World Service Conference, and the Fellowship—plan and work to establish a strong foundation for the future of D.A. The Subcommittee has planned a special one-hour session for all delegates attending this year's WSC: "The Future of D.A.".

NomPro encourages service by members who may be interested in service opportunities at the world service level. This includes members interested in becoming involved in service as a GSB Trustee, an Appointed Committee Member (ACM), or a Project Contributor (PC). Potential candidates are contacted on an ongoing basis to determine interest in world service. A concerted effort has been made to identify and contact a diverse cross-section of our membership to encourage service at all levels within D.A. Currently we have 5 PC's and 4 ACM's assisting 7 GSB Committees.

A list of members indicating interest in GSB, ACM, or PC service has been updated. Contact is established with all members who have expressed interest at some point, as well as potential Class B trustee applicants.

The GSB added one Class A trustee in 2024 and two in 2025 for a total of 10 Class A trustees and 1 Class B trustee. We continue recording applicant interviews, so the full GSB has access to interviews, and continue to use the GSB Class A trustee and ACM applicant credit card questionnaire.

Committee interviews candidates for Class A and Class B Trustees upon receipt of their application and background information. The GSB currently has up to two Class A (debtor) and up to four Class B (non-debtor) trustee openings. We anticipate three Class A and one Class B

trustee vacancies at the conclusion of next year's (2026) Conference year. **Please let us know if you have any Class A or Class B recommendations.**

Here is the link to apply to be a GSB Trustee: <https://debtorsanonymous.org/gsbapply>

2024-2025 GSB Office/Audit Committee Year-End Report

Committee members included Bliss (chair), Karma K. (GSO Liaison), and Phil W. (secretary)

“The GSB Office Committee, acting in both a managerial and advisory capacity, provides a channel for the concerns of the Office Manager to the full Board for action, sets standards for office operations, makes personnel decisions, provides support to the Office, and, in general, oversees the smooth workings of the General Service Office (GSO).

The Audit committee engages an independent accounting firm to conduct a review of the General Service Board's annual financial statements and meets with that firm to receive and discuss their report. The committee will confirm and assure the independence of the independent accounting firm. It will discuss any weaknesses in internal controls, whether there were any adjustments not recorded on the books, whether the Corporation is following the most appropriate and best accounting principles and whether or not management conducts itself with the highest level of Integrity.”

This year the Office / Audit Committee voted to make the Audit Committee a sub-committee of the Office Committee in order to better serve both committees. We edited the Composition, Scope, and Procedures (CSP) document for the two committees to keep them updated and relevant. We also developed a new Whistle Blower policy for use by employees, volunteers, and Trustees. In April, Phil W. joined the Office / Audit Committee as an Appointed Committee Member (ACM).

The Office Committee Chair, Liaison, and D.A. Office Manager continue to meet twice a month to create a D.A. Employee Handbook, review, update GSO standard operating procedures, and design a phone line after-hours system and phone volunteer training Program.

In February 2025, a new part-time Office Assistant was hired to help out the Office Manager in fulfilling literature orders, tracking donations, and other basic office tasks. The Office Committee oversaw the hiring process for the Literature Publications and Editorial Manager position, assembling a hiring team who conducted over 20 job

interviews. Updates were also made to the job listing for the GSO Digital Archivist - a paid independent contractor to digitize the hardcopy files in the GSO, and we hope to add that expense to the annual D.A. spending plan when there is funding for it. Current Office/Audit Committee projects include developing a system with greater security to store confidential electronic files, generating more in-depth sales reports of

books sold by item, and documenting our hiring process for staff and independent contractors. Institutional memory has been a big theme this year, and the Office Committee has started to determine board tasks most susceptible to neglect or error due to the constant service rotation of board members. Currently volunteer board members in D.A. essentially take on the roles of executive staff in literature and literature translation development, conference planning, website updates, and other tasks that are usually managed by paid staff with longevity and training in larger 12-step fellowships, so the GSB Office Committee would like to find ways for the GSO to help bridge that gap.

2024-2025 World Service Conference (WSC)

Year-End Committee Reports

2024-2025 WSC Business Debtors Anonymous Committee - BDA

Year-End Report

The committee set out achievable goals that for the most part we accomplished in the course of 12 months. We lost one member early on and lost our momentum, but we rebounded and became a mighty team of 4. We started as the “Fabulous five,” and became the “Fierce 4.” See our accomplishments below:

Action 1. To develop a BDA spiritually-inspired numbers tracking system, based on the previously approved “DA Numbers One Approach” template. This tracking sheet aligns with the BDA tools and would be accessible on the DA website.

The committee tested a version during the year that separates personal and business numbers, and offers a thorough template for business categories. We submitted that version to the board to obtain feedback and possibly approval.

Action 2. To develop the concept of a fellowship-wide webinar that supports BDA members on creating a one-page spiritual business plan.

As a group we decided we wanted instead to offer it as literature. We submitted the one-day business plan to the board and it was declined the BDA One-Page Business Plan to be D.A. service literature, but it was approved as a concept for a pamphlet in 2006.

The next step for this pamphlet is for WSC BDA to create and send an outline to WSC LitCom. The pamphlet outline is not just the one-page form. The suggestion was to review our existing pamphlets to get an idea of how they need to be laid out. The text needs to convey how this business plan will help members recover from compulsive debting.

We did not take further action as of yet.

Action 3. To create a quarterly series of fellowship-wide calls offering experience, strength, and hope through a BDA speaker series. We will invite people through an e-blast. A podcast series can be created from these recordings.

We completed 4 fellowship wide calls during the year and had an average of 50 participants. For each call: 3 speakers shared their experience, strength, and hope for 15 minutes each. All of the events were recorded, and the recordings of the 4 events will be available on the DA website. This is our capstone project of the year.

Action 4. To create a podcast on “BDA Tools for Success” focusing on taxes, contracts, marketing, and hiring.

We did not complete this but asked the speakers from the 4 fellowship wide calls to share about a tool of BDA that helped them in their BDA journey.

Action 5. To review the three outlines for pamphlets being returned by the Literature Committee and assess how those documents support our current initiatives and then decide how to amend and proceed.

After seeing how long literature takes to get approved, we decided to stay consistent in championing the voices of our BDA fellows. So, we decided to review existing literature of speaker stories by reading the “BDA Stories” compiled by previous years (found within the BDA committee literature folder). We selected recommended 3 stories for publishing.

https://drive.google.com/drive/folders/1yc8pBMZlaZe4m2OnX6dkPBxHsfkqFQIO?usp=drive_link

Action 6. To create more visibility about BDA tools and concepts on the DA website.

The committee did research on existing BDA literature and provided more content of conference approved-literature for the BDA page on the DA website. We offered links of finding BDA meetings, literature, and provided more BDA tools and concepts from the BDA Literature pamphlet. Right now the text is currently under review by LitPub and will be updated on the BDA page soon.

We officially recommended that DA acquire the rights to a BDA.ORG URL in order to redirect traffic to the DA website, for the annual cost of \$99 for maintaining the site. The DA website: <https://debtorsanonymous.org/getting-started/business-debtors-anonymous/>

2024/2025 WSC - Conference Committee Year-End Report

COMMITTEE OFFICERS

- Chair: Sarah B - Secretary: Robin S - Technology Liaison: Wendie L

COMMITTEE MEMBERS

- Graham O - McCreedy B - Melek M - Trudy F - Gill (Board Liaison)

ACTIVE COMMITTEES

- Voting Procedure Review Subcommittee (Graham + Robin + Wendie)

CONFERENCE COMMITTEE MISSION:

The Conference Committee is concerned with the general welfare of the World Service Conference. This includes:

- The Charter of the World Service Conference and its relationship to the General Service Board and Membership of D.A. as a whole
- Issues related to the format of the annual World Service Conference of Debtors Anonymous
- Assistance to the Host Committee in their planning and logistics
- Recommendation of sites for future annual conferences

SUMMARY OF 2024-2025 COMMITTEE WORK:

Throughout the year, the Conference Committee remained committed to our service mission while also supporting one another's recovery through monthly meetings and shared purpose. In fulfilling our role, we collaboratively developed and submitted three motions, two of which were submitted as Early Motions. We also continued the work of last year's John H Review Sub-Committee- this work happened within a Joint Sub-Committee of the UUOC, Global and Fellowship Communications Committees.

To reflect the growing desire within the Fellowship for increased virtual participation, we proposed a change to the WSC Charter to allow for virtual conference formats:

[Early] Motion 1 - Virtual Conference Language Update

The Conference Committee moves to update the current Section 6 of the WSC Charter to allow for the consideration of a virtual World Service Conference by inserting the following after the first sentence: "The location may be in-person or virtual."

In response to ongoing concerns about our voting procedures, we submitted a motion to amend the WSC Charter to:

1. Lower the voting threshold for fellowship-wide motions from $\frac{3}{4}$ to $\frac{2}{3}$ of registered groups
2. Include a third voting option of "abstain"

[Early] Motion 2 - Fellowship-Wide Voting Procedure Reform

The Conference Committee moves to update The Conference Charter Section 3 (DAMS 2024 edition pg. 88) to lower the total number of votes necessary for a motion to pass from $\frac{3}{4}$ to $\frac{2}{3}$ of registered groups and to add a third voting option of "abstain" in addition to "for" and "against".

The changes in wording to the DAMS are in italics below:

No change in Article Ten (10) of the Charter or in the Twelve Traditions of Debtors Anonymous or in the Twelve Steps of Debtors Anonymous may be made with less than the written consent of two-thirds (2/3) of the Debtors Anonymous groups. All fellowship wide votes will include the option to vote “abstain”.

Motion 3 - Process for Meeting Removal

Finally, we proposed the addition of a clearly defined process to the DAMS regarding the rare and sensitive issue of meeting removal, to better guide and inform both members and the General Service Board.

The WSC Conference Committee moves that the following language is added to the DAMS:

Process for Removal of a Group’s Meeting Information.

“Each group is autonomous except in matters affecting other groups or D.A. as a whole”. (D.A. Fourth Tradition).

The General Service Board (GSB) takes seriously the rare occasion in which a group's listing may need to be removed. The following is a list of reasons that would initiate an investigation into a group and may result in their listing being removed from the DA database:

- Complaints that a group is violating one or more of the DA Traditions, which affect DA as a whole:
- Notifications that no one is present at a meeting location
- The group requires payment to attend a meeting or to participate in a workshop.
- A D.A. Group/Meeting is also registered with another Twelve-Step fellowship.
- A group has been listed in error.

No group will ever be removed without a thorough investigation by a sub-committee of the GSB first taking place, including discussion with the group in question. Additionally, a group has the right to appeal any decisions made regarding their removal and to have their meeting relisted upon addressing the concerns for which the meeting was removed. Anyone who wishes to raise a concern / complaint about a specific group should send an email to office@debtorsanonymous.org giving details of the issue.

We thank all committee members for their dedication and spirit of service throughout the year. It has been a privilege to contribute to the continued evolution and accessibility of the World Service Conference, and to support the growth and unity of Debtors Anonymous as a whole.

2024-2025 WSC Fellowship Communications Committee - FCC

Year-End Report

The members of the FCC until the end of June 2025:

Chairperson Geraldine Mc, Vice-Chair Marriane B, Secretary Katie Mc, Tech Support Ken H, Alfa, Marianne B, Monty P treasurer.

Our liaison is Chris R GSB

The mission statement of the FCC has changed this year with the addition of the project “Debtors Anonymous Founder’s Day” and is as follows:

“The Fellowship Communications Committee (FCC) facilitates communication and promotes collaboration among the debtor who still suffers, the Debtor’s Anonymous membership, the World Service Conference committees and caucuses, and the General Service Board. It oversees Debtor’s Anonymous Founder’s Day, Promise 6 day, as well as the curation and editing of the Ways and Means.”

The projects being worked on are:

1. Ways and Means (WAM) (curate and edit): Team Katie Mc (Chairperson), Alfa Z, Marianne B, Monty P.

Ways & Means is the D.A. recovery magazine filled with stories by D.A. members about their personal recovery in the program of Debtors Anonymous.

The FCC acquired this project in the year 2023-24 and a very enthusiastic team took on the significant task of curating and editing this online magazine. The WAM sub-committee meets monthly to discuss and formulate a plan to execute such a publication. WAM creates a newsletter from scratch. Roles are devised for each subcommittee member, artwork is created, specific members' stories are sought out and after a final GSB review, the issue is released. Our goal for this WSC year was to produce 4 issues of WAM. As of early July 2025, 3 have been published and one currently remains under review with the GSB.

WAM made a call for *Letters to the Editor* at the end of 2024, and one was received in early 2025. That letter it is lined up to be published in the final issue of this service year. We look forward to more feedback from the Fellowship! Although up to 10 submissions were made to the Ways and Means @ debtors anonymous . org submission email address, not all submissions have been published. This committee works hard to provide a cohesive and easy-to-read newsletter, thus prohibiting the publication of all essays. Though not all submissions have been included, they are stored on a Google Drive to be used for future issues. At this time there is a Spanish language submission and a proposal to explore the topic of Couples in D.A, among a handful of other essays.

In addition to the early motion proposed to change Ways and Means to Within Our Means, on the day of convocation, this subcommittee will propose an even more descriptive name change to, *Within Our Means: Stories of D.A. Recovery*.

The WAM subcommittee would love to have your story in our newsletter! Please consider submitting stories of recovery of 200-1000 words to: waysandmeans@debtorsanonymous.org

2. Events Subcommittee: D.A. Founders Day and Promise 6 Day Team: Ken H and God

D.A. Founders' Day

The inaugural D.A. Founders' Day was held on April 15th this year. To commemorate the 49th year of Debtor's Anonymous, we held 3 fellowship-wide webinars on the 15th. Each webinar had two 20-minute speakers followed by a Q&A session from the attendees.

The sessions included members who were around in the early days of D.A. from places like South Africa, London, New York City, and Los Angeles. There were a combined total of over 150 attendees across the 3 sessions.

Seeing as this was the first-ever D.A. Founders Day event, we would call this event a success. We are looking forward to expanding this format for the 50th anniversary of D.A. next year.

Promise 6 Day

Promise 6 Day was held on June 14th this year. There were a handful of events (4-10) held worldwide based on the registry data we have on the website. There is also the possibility of groups holding a Promise 6 Day event without registering it to the global site.

While promoting this event, the subcommittee received the feedback that "Promise 6 Day" was somewhat confusing to those who are unfamiliar with the event. This year, we are considering bringing a motion to change the name of the event to include "Fellowship" in the title, as well as make it a month-long or week-long event to make things easier for groups at an individual level.

3. Instagram Subcommittee: Geraldine Mc

FCC is part of the Joint Instagram sub-committee: (UUOC), Tech Committee and (FCC)
Instagram is a free photo and video-sharing app.

The purpose of using Instagram is to:

- Reach a wider audience, mainly to reach and welcome the debtor who still suffers.
- This year we have brought DA to Instagram with the first post having gone live and more posts already with the board for consideration
- Help Ways & Means (WAM) reach a wider audience within the Fellowship using quotes already approved.
- Include updates on important events within the fellowship, including public information (PI) events which may or may not be included in the current issues of WAM due to publication scheduling.
- Share the wealth of existing D.A. literature – this would ideally also appear in WAM.

The FCC is a great committee to be part of because of its diversity of projects and unity as an enthusiastic and positive-thinking team.

2024-2025 WSC HIP Committee Year-End Report

MEMBERS: We are a small but mighty group and we've served brilliantly together. Karma (GSB Liaison), Kathryn I. (Chair), Helen O. (Secretary) and Pam D. (Vice Chair).
MISSION: Carrying the message is the focus of the Hospitals, Institutions and Prisons Committee and we utilize the Debtors Anonymous HIP Starter Kit and other D.A. Service Literature available to the entire D.A. Fellowship as a tool for outreach efforts and supports and trains HIP representatives as guided by the 12 Traditions of Debtors Anonymous.

GOALS:

1. Getting DA Meetings into jails
2. Organize events with former H.I.P. to share
3. Each member will reach out to 5 Institutions this year.

2024-2025 Activities

We developed an "Elevator Speech" for outreach

Outreach as follows:

1. Chicago AA Area Office
2. Placer County H&I Meetings
3. Cook County Jail Director of Programming
4. Corrections Group out of Boston AA Intergroup
5. Bridgewater State Hospital
6. Barnstable County Correctional Facility
7. Chaplaincy at Mass General Hospital
8. Brigham Women's Hospitals
9. Placer Co. Sheriff's Chaplaincy
10. VA In Massachusetts
11. Boston Medical Center
12. Made a flyer with removable tabs with promises of D.A. and contact info, GREAT idea from a member of New England Intergroup
13. We organized two Business Meetings with past H.I.P. member to share with us.
14. Outreach continued throughout the year.
15. Coordination between GSB Liaison for D.A. Literature to be mailed to the Director of Program Services at Massachusetts Department of Correction. The Director was so pleased about our outreach efforts.

FRUITION - Cook County Jail

1. NOVEMBER: First outreach
2. DECEMBER: we received a list of outdated and damaged literature from the GSB Secretary.
3. JANUARY: A group of Chicago based D.A. members met to discuss forming a D.A. H.I.P "Group" to begin facilitation of D.A. meetings into the Jail.
4. FEBRUARY. D.A. members met with Cook County Jail employees

- Feb. 20, 2025 for training. We connected with our GSB Liaison and the General Service Board to mail D.A. Literature into the Jail
5. APRIL Literature delivered to the Jail! The Chicago Group submitted applications to the Jail, Background Checks to come. The Group will meet to decide on the format they will use.
 6. MAY: The first D.A. Meeting will take place at Cook County Jail May 18, 2025, between 9-10 AM., there will be an ongoing meeting held monthly.
 7. JUNE: A second meeting took place June 15, 2025.

In Closing, I cannot thank the Team Members enough! Pam D. spent a tremendous amount of time in her outreach to Cook County Jail staff for Literature to be delivered and planning training between the Jail and Chicago local D.A. members. It is your efforts that brought the meeting to life. And thank you to our GSB Liaison Karma K. for your availability and input whenever we needed help and for arranging with Teresa H. the literature shipments. It feels so satisfying that we were able to make such great use of a literature surplus. To our GSB Office Manager Teresa H., THANK you for your time and patience in your effort to mail Literature to the jail. I know we must have had you on your tippy tippy toes many times in response to our email requests. You were brilliant to work with! Admirable work by all, Bravo! Helen O. was such a delight to work with and kept our minutes and stored them well. I can't tell you how many times I asked "now where are the Minutes stored again?" Her gentle soul and calm manner infused our Committee work with "Good Orderly Direction". She is leaving the Committee to work with the GSB as a Trustee and BOY are they lucky to have her! Thank you all and HP!

2024-2025 WSC Global Committee - GloCom Year-End Report

The Global Committee's Mission:

The Global Committee (GloCom) exists to connect D.A. members across the globe by supporting emerging fellowships and meetings, especially those held in languages other than English. Our mission is to develop global initiatives and facilitate cross-cultural exchanges of experience, strength, and hope. By deepening our understanding of how individuals around the world experience unsecured debt, the barriers they face, and the tools they need, we work to extend the hand of D.A. to suffering debtors wherever they may be.

Committee Composition and Meetings

The Global Committee continues to be composed of 10 General Service Representatives from regions including Australia, Germany, South Africa, Costa Rica, Iceland, and across the United States. Our liaison from the General Service Board, Piper, has remained a steadfast support throughout the year.

Monthly meetings have been held regularly and continue to open with a paragraph from the D.A. Manual for Service, grounding our work in D.A.'s core service principles. These readings have sparked rich discussions and strengthened our sense of unity and purpose.

Global Contact List

One of our major efforts this year has been the creation and launch of the Global Contact List. This project aims to support the growth of D.A. in emerging fellowships by connecting non-English-speaking members with solvent, multilingual fellows who can provide sponsorship, facilitate PRGs, assist with translations, and offer outreach support.

A flyer was created and distributed globally beginning in April 2025. It invited D.A. members who are bi- or multi-lingual to sign up via a secure form and indicate the types of service they are willing to offer. As of this report, 31 fellows have registered. Each volunteer receives a thank-you response from the Global committee and their information is stored in a private database currently maintained by the Global Contact List Subcommittee.

In the future, the Global Committee is working with GSB to transfer the file to the GSB drive, where an automatic response system will be set up. Members of the Global Committee may request view-only access, ensuring they can utilize the multilingual volunteer pool to help facilitate connections. At the same time, the form itself will remain protected from accidental edits.

To support continuity, a detailed handover guide was created for the incoming 2025-2026 Global Committee. While the flyer has been well received and will continue to be distributed quarterly via D.A.'s E-News, no direct service requests have yet been made. However, the infrastructure is now in place to respond quickly when the need arises.

We also created a 30 second Call-To-Action script intended to be read in meetings (see below). This 104-word statement can alternatively be posted in chat during virtual meetings:

“The global D.A. fellowship is calling on English-speaking fellows who are solvent and bi- or multi-lingual to support still suffering individuals and emerging fellowships around the world.

Working the steps and traditions is the basis of recovery. It can be very difficult when fellows have limited access to recovery while also lacking resources, like literature, in native languages.

We are looking for fellows to help with translations, outreach, offering PRMs, sponsorship and other services.

If interested, please click on: <https://bit.ly/dagloballist> and submit your contact information. We will respond with next steps.

Thank you to those willing to provide this service.”

Step Study Workshop

The Step Study subcommittee has continued to explore the best way to offer a globally accessible workshop to support D.A. members in emerging areas. One of the early ideas was to identify pilot countries. After investigating the possibility of starting with Iran, we discovered that they are already conducting their own step studies successfully. This opened the door for us to shift focus toward learning from their experience as a possible model for other regions.

We attended and evaluated a variety of formal step study formats. We found most of

these step studies were designed to lead a group of fellows under the facilitation and guidance of more experienced fellows:

- Some study formats met virtually, once a week over four weeks, focusing on three steps per session.
- Another provided a virtual, four-hour comprehensive single-session, with a large fellowship audience representing multiple programs and language translation channels.
- We reviewed a D.A. intergroup offering of a virtual 12-week study concentrating on a step each week with the suggestion that attendees commit to step work between, and during, sessions.
- Others offered an in-person, supportive and engaging exploration of steps 4 through 7, with an introduction to step 8, that follows an A.A. format with origins going back to the 1940s.
- Finally, we walked through the Twelve Steps Study Guide for D.A. on a self-paced basis.

As we continue to assess the needs of different fellowships, the subcommittee remains committed to providing ongoing visibility to practical, culturally adaptable, step study materials and rooted in D.A. literature.

Tools Challenge and Recovery Resources

Our third subcommittee focused on creative ways to share the D.A. Tools and recovery resources through interactive workshops and games. Initially, we proposed holding a Fellowship-Wide Call to gather broader input, yet the General Service Board recommended a more targeted approach. In response, we partnered with Intergroups to host a workshop titled “Recovery Games Around the World.”

The workshop featured the long-standing ‘Tools Game’ hosted by the Southern California Intergroup, which has been played for decades and remains popular among members. The second was the ‘Tools Challenge’ developed by the Europe, Middle East, and Africa (EMEA) Intergroup, in collaboration with D.A. South Africa. This game has already been translated into Farsi and is currently being used in Iran. The third event was hosted by Northern California Intergroup (NCDA) and featured the ‘Audacious Bootcamp,’ inspired by a game created in Australia as part of a 90-day recovery intensive.

The “Recovery Games Around the World” workshop has resulted in the engagement of over 120+ participants in games and has demonstrated the effectiveness of gamification in supporting recovery.

Additionally, within the Global Committee, three growth initiatives occurred. A subcommittee formed in the year to explore recovery support specific to the Africa-Asia Pacific region. This group includes fellows from South Africa, Japan, and Australia to continue to focus on growing internationally.

The URL www.businessdebtorsanonymous.org was secured by D.A. in collaboration with BDA Committee and Global Committee members. And thirdly, Intergroup Caucus has liaised with Global Committee members in beginning consideration in motioning for the Caucus

to become a committee for the purpose of serving intergroups across the world.

Recommendations for incoming Global Committee members 2025-2026

Recommendation 1:

We recommend that the World Service Conference adopt our previously submitted proposal regarding returning GSR participation. GSRs who are unable to attend the WSC in person due to visa issues, health conditions, disabilities, or financial hardship should be allowed to continue participating remotely as voting members of their WSC committee for the remainder of their three-year term. This would be contingent upon confirmation of prior participation, documentation of intent and effort to attend, and approval by both the outgoing and incoming committees.

Recommendation 2:

We recommend that the 2025-2026 Global Committee continue management of the Global Contact List. This includes maintaining the list of multilingual volunteers and responding to service requests. We also encourage the development of a formal process to log and track service connections made through the list.

Recommendation 3:

We further recommend that the incoming committee create a strategy to promote the Global Contact List to fellowships that may need these services. This includes ensuring emerging groups are aware of available support and reinforcing the quarterly promotion schedule via D.A.'s E-News.

Recommendation 4:

Generate further visibility to the Twelve Steps Study Guide for D.A. as an ever-reliable spiritual tool for English-speaking fellows, who are solvent and bi- or multilingual, to support still suffering non-English native speaking individuals and emerging fellowships around the world.

Recommendation 5:

Establish ongoing contact with non-English emerging fellowships that have existing materials that support and sustain their spiritual growth while inquiring on their needs for additional means of support.

Recommendation 6:

Investigate how we might scale those existing avenues of support into reliable tactics and make them accessible to new and emerging fellowships.

Recommendation 7:

Accelerate multiple language translations of the Twelve Steps Study Guide for D.A.

Recommendation 8:

Reinforce the Study Guide as an able aid for sponsors to guide sponsees through the 12 Steps.

Recommendation 9:

Review, edit and distribute the Call-To-Action script for use across D.A. with the intention to grow our active list of fellows to guide newcomers and still suffering fellows

through the Twelve Steps Study Guide for D.A.

Closing Thoughts

The Global Committee is honored to support D.A.'s global growth and the unique needs of fellowships around the world. We believe the initiatives developed this year — particularly the Global Contact List, the Step Study research information and the Recovery Games — will serve as building blocks for further expansion and engagement. We thank every member who has served on this committee and look forward to seeing the work carried forward by the next cohort.

2024-2025 WSC Intergroup Caucus Year-End Report

Members: Ellen E, Co-Chair; Judy B, Co-Chair; Katie P, Tech/Secretary/Treasurer; Megan P, Tech; Diana, Domingo R; Graham O; Kim H; Drew S
GSB Liaison: Gill B

Statement of Purpose: The Intergroup Caucus is composed primarily of ISRs but also includes GSRs and Trustees who have experience with their local Intergroups. The main function of this caucus is to create tools, resources, and a better understanding of the role of an Intergroup in the overall organizational structure of D.A. The Intergroup Caucus helps support both new and existing Intergroups. The Intergroup Caucus also contributes to the efforts to regionalize D.A.

Accomplishments:

We responded to four Issues and Concerns.

We identified three sources of information regarding D.A. Intergroups and familiarized ourselves with them:

- o [Debtors Anonymous Manual for Service](#) - Chapter 3, pages 55-58

- o [The Intergroup Service Handbook](#)

- o March 3, 2019 • [“United We Stand: Importance of Intergroups” • fellowship-wide call presented by WSC Intergroup Caucus](#)

Domingo presented an in-depth chronological history of Intergroups in D.A.

The process of collecting contact information for individual intergroups was begun.

A survey, which had been started by earlier Intergroup Caucuses, was converted to a questionnaire and received approval from the GSB for distribution. Initial responses are expected during 2025 WSC Fellowship Day at a table staffed by Caucus members.

With help from the Tech committee and approval from the GSB, a webpage with Intergroup information was created on the debtorsanonymous.org website. The contents were derived from conference-approved sources. Kudos to Katie P.

Suggestions to the 2025-2026 Intergroup Caucus:

Continue working with the Intergroup Questionnaire

- o Review the questionnaire responses obtained at WSC 2025

- o Revise the questionnaire based on the experience at the conference

- o Work with GSB Trustee Chris to create an online version of the questionnaire
- o Send the questionnaire out to Intergroups who didn't complete the questionnaire at the conference

Maintain the Intergroup webpage on the D.A. website

- o Add and revise content as indicated
- o Grow the directory with contact information for individual Intergroups, ensuring that permission for any personal phone numbers or emails is received
- o Identify and remove discrepancies between the Intergroup Service Handbook and the DAMS.

2024-2025 WSC Literature Committee Year-End Report

At the WSC Conference in Ottawa in 2024, Lit Comm started out with 8 members who voted to focus their efforts on one main subject (the Traditions and Concepts Study Guide), with three subcommittees to support existing work. The year's mission statement was as follows:

“Our purpose for the year is to facilitate the publication of literature that serves the fellowship as a whole. Anything we work on for the year must ladder up to that purpose, and to that end, we decided we will work on the Traditions and Concepts Study Guide as a group, with a focus on including a plurality of voices, experiences, and expressions.

In addition to that work, we formed three official subcommittees that will meet over the next year:

1. SSEC Sub-Committee: to finish the work on the SSEC Suggestions Outline.
2. Visibility and Vulnerability Sub-Committee: to finish the work of streamlining that existing outline.
3. Voices Sub-Committee: to review stories as they come in for our various Voices pamphlets: Black Voices, Retirement Voices, Young People's Voices, and potentially Gender Identity Voices.”

Unfortunately, Lit Comm lost 3 out of our 8 members, and 5 out of our 12 scheduled meetings did not have enough members to conduct business. However, despite the low attendance, the Literature Committee was still able to work on the following:

1. We wrote and got approved a “Young Peoples in Debtors Anonymous” voices [flyer](#) to collect stories of solvency from members 35 years of age or under, or members who came into DA when they were 35 years of age or under.
 - a. We have at least one story already submitted for review, and there may be more in the YP Gmail account. youngvoicespamphlet@debtorsanonymous.org
 - b. SUGGESTION FOR NEXT YEAR: Use the flyer to continue collecting stories, and ensure more people in DA know we're collecting stories. Also suggest publishing it on the DA website (talk to Tech Comm).
2. We have stories for the Retirement Voices Pamphlet reviewed, edited, ranked, and approved in the Retirement Voices folder, and those are ready to go to Lit Pub.
 - a. SUGGESTION FOR NEXT YEAR: Pass those to Lit Pub.

3. We reviewed the SSEC Suggestions Outline and passed it back to SSEC. They came back to us with their final draft. We were not able to vote on whether we should move it to Lit Pub or make edits due to a lack of quorum.
 - a. SUGGESTION FOR NEXT YEAR: Review the work in the first few meetings, and if you think it's acceptable to move to Lit Pub, vote to do so.
4. We reviewed the Global Committee's Tools Challenge materials and their request to have Lit Comm bring forth a motion to implement the Tools Challenge, and we agreed that it was not our place. Our response read, in part:

"As a group, we decided that it's not within the Literature Committee's purview to approve, review, or bring forth a motion about the Tools Challenge. That is because the Literature Committee's purpose is to write, review, and approve **new** Debtors Anonymous literature. Since you'll be using existing literature, and going through the proper channels to distribute that literature, it is not up to us whether or not you create an activity or event around said literature—that's up to you all, individual Intergroups, or the GSB's event chair.

The only time this would be under our purview is if you were creating new literature to distribute. Because the only "new" information you're sharing with the fellowship is about how the event works and what its purpose is, you do not need us to move forward."

5. We passed the Visibility and Vulnerability outline back to that committee for edits and reviews. They still have it.
6. We got up to Tradition 5 in the [Study Guide outline](#). The way we did that was by all reading the Tradition together in the meeting, and then simply having the Chair share her screen and take notes while discussing what we found interesting.
 - a. SUGGESTION FOR NEXT YEAR: Continue the work.

In conclusion, it was an honor to serve as chair of the WSC Literature Committee, and while engagement may have been lower than year's past, I firmly believe in the work we *were* able to conduct. Collecting stories to complete this Young Voices pamphlet is necessary work done in service of the newcomer who might feel alone, and the Traditions and Concepts are the critical foundations of our program. A study guide to work them, just as we have for the steps, would no doubt greatly benefit individual recovery and the health of the organization as a whole.

Thank you for letting me be of service.
Shira K.

2024-2025 WSC Public Information Committee-PI Mid-Year Report

Committee Members:

Dale B - UUOC Liaison, Debbie M, Diana W - Tech, Kris W, Loreen M - Chair, Matthew E - Liaison, Tanya H, Sindai - Brazil

We followed up on actions with the Veterans Administration. We had been trying to get a national headquarters contact. We were assured that all of the Debtors Anonymous information that was forwarded to VA forwarded was passed along to the National office for distribution to the VA population, but unfortunately no contact information was available..

We attended the National Conference of Bankruptcy Judges gathering in Seattle. We were funded by the GSB. Thank You! It was an amazing service opportunity. Please click the link for the full report. [National Conference of Bankruptcy Judges](#)

We are focussing on Northern Ontario - Eastern/Central Canada.

Further, DA will have a presence at AA World Service Convention in Vancouver. Two board members will attend.

We followed up with a journalist in India who would like to interview fellows from India and the UAE. We gave her permission to do so and sent her an article on the History of DA and also media guidelines and a Release Form. She will obtain permission from each fellow to use their material within DA guidelines.

She has previously written an article for Forbes on [Workaholics Anonymous](#).

In the UK, we are finalising the date to record the “Cost of Living crisis” podcast . <https://www.bbc.co.uk/newsround/68370090> This will be offered to companies to share with their employees.

DA Intergroup are arranging a UK in person conference for October 4, 2025. Working with the organisers and promoting the event in the north of the UK. <https://debtorsanonymous.org.uk/intergroup/>

The PI Committee voted unanimously to invite Sindai, our Brazilian rep, to be a special member of the PI Committee and attend meetings.

2024-2025 WSC Resource Development Committee - RDC

Year-End Report

MEMBERS:

Matthew (GSB Liaison), Kate N (Chair) Shana (Secretary), Rebecca (Vice Chair), Lisa (Tech Support) Geraldine (Treasurer) as well as Deborah, Domingo, Judy, Katy, Kerstin, Odilia & Susan

MISSION: Revenue for D.A. is the focus of the Resource Development Committee, including:

- Increasing Seventh Tradition contributions and clarifying the use of Seventh Tradition funds
- Encouraging member participation in service at all levels
- Increasing awareness within the D.A. Fellowship about the importance of self-support

(rev. 8/13)

2024/2025 Committee Completed ACTIVITIES:

- Reinvigorated this Committee, as it did not form for the 23-24 WSC year.
- Ensured that our work can be replicated by future RDC Committees if desired.
- Responded to Issues and Concerns as requested.
- The following Resources were Developed:
 - o Flyer - Year End Contributions to GSO
 - o Fellowship Wide Call - “Celebrating the Wealth of our Shared DA Resources”
 - o Fellowship Wide Call - “Demystifying the John H Scholarship”
 - o Workshop - “Solvency and Permission to Earn More”
 - o Workshop - “Stepping Up & Into Faith”
 - o Workshop - “Steps 1, 2 & 3”
 - o Workshop- “Funraiser”

SUBCOMMITTEES:

• **Workshops Subcommittee** (Odilia, Chair) This subcommittee was small but mighty and generated over 300.00 in direct donations to support the John H scholarship.

• **7th Tradition Subcommittee** (Open, Chair) Originated with a Vision of: “*Educate & Expand the 7th Tradition for DA fellowship (Time & Money)*” This subcommittee was disbanded and members joined other subcommittees. You can thank them for your Year End Contributions reminder flyer. This talented subcommittee has some recommendations for future campaigns, which can be summarized in these two Themes.

THEME: Strengthening Our Fellowship through the 7th Tradition

1. ***Contribute Mindfully at Each Meeting***
2. ***Cover Local Expenses First***
3. ***Pooled People Power: Unite to Support Our Service Structure***
After covering local expenses, each group can make a powerful impact by pooling their remaining funds and following the recommended distribution:
 - o 25% to the General Service Office (GSO)
 - o 25% to Intergroup
 - o 25% to your GSR Area Group
 - o 25% to the John H. Scholarship fund
 - o OR percentages determined according to group conscience
4. ***In 2024-25, pooled group contributions to GSO totaled \$147,464.06.***
Unity in action.
5. ***Contributions Are Down – Action Is Needed*** *This year, the GSB Treasurer reports contributions are down 11%. While careful management has helped, our ability to provide literature, support new groups, and carry the message.*

THEME: Take Action Today:

- *Bring the 7th Tradition up in your next business meeting.*
- *Educate members about where the money goes and why it matters.*
- *Suggest using Venmo, PayPal, or QR codes to make contributing easier.*
- *Share this message – let’s keep D.A. thriving for the newcomers.*

- **Inventory Subcommittee** (Geraldine, Chair) - Vision of: *Celebrating the wealth of DA through a fellowship wide call, clarity on how GSRs get to the WSC each year and raising awareness to the abundance of resources we already have.*

Ad Hoc Project By Inventory Subcommittee (3):

1. Groups/Meeting Inventory - Lead presenter is Domingo R. Fellows are encouraged to view this report here. [Ad Hoc Report - Groups Meeting Inventory for publication.pdf](#) This effort echoes the vision cast by the D.A. General Service Board in the early 2000s, when they named a goal of expanding from 460 registered groups to 1,000, embracing virtual tools, and shifting the Fellowship's orientation from scarcity to spiritual prosperity. In many ways, this report is a continuation of that call – a reflection on how much we've grown, how we're adapting, and how we might support continued recovery for all who seek it. Our focus here is on the meeting landscape: where, when, how, and how often D.A. members gather today for the purposes of recovery, fellowship, and service. Resulting Recommendations made are:

- Conduct regular group inventories
- Explore time zone-based service offerings to make recovery more accessible across global communities
- Strengthen support for virtual and hybrid meetings, particularly in under-resourced or newly forming regions where connection tools are vital to participation

2. John H. Scholarship Data - Lead Presenter is Kerstin. Fellows are encouraged to view this report here. [Ad Hoc Report - John H Scholarship for publication.pdf](#) It discusses the John H Scholarship, its origins, its processes and its development over time from 2000 - Present. It combines nicely with the Fellowship Wide Call from March 22nd. It highlights that Conference Host Committee, which changes with each year, is tasked with management of the fund. To reduce loss of institutional memory, the GSO is keeping track of the John H. stats moving forward.

3. Ways & Means - Lead Presenter is Deborah R. Fellows are encouraged to view this report here [Ad Hoc Report - Ways and Means for publication.pdf](#) Deborah reviewed a selection from the years 2010 to 2015. She found the Ways & Means is an Abundant Resource Documenting our Fellowship History & Vital Internal Debates. Her report concludes that: Ways & Means is an Integral and Often Underused D.A. Resource Available 24-7.

2024-2025 WSC Spiritually Sustainable Earning Caucus - SSEC Year-End Report

The 2024-2025 WSC Spiritually Sustainable Earning Caucus consisted of the following members at inception: Kerstin H, Chair, Ragna F, Vice Chair, Julie B, Recording Secretary, Mark M, Tech Liaison, Angela J, Dale B, Greg K, Melek M, Trudie F, Shana KS and Stefanie

S.

Membership as of July 2025: Kerstin H, Chair, Julie B, Recording Secretary, Angela J, Dale B, Greg K, Melek M, Shana KS and Stefanie S.
Our Board Liaison is Piper N.

The caucus' work is inspired by three meetings in the US, a BDA focused SSE mtg in Sydney, Australia, and a SSE meeting in South Africa. These five SSE meetings, which this caucus helped create in 2021, are now thriving with enthusiastic attendance.
SSEC Statement of Purpose:

The Spiritually Sustainable Earning Caucus (SSEC) serves to support the D.A. Fellowship in gaining clarity around issues of earning in the D.A. program. Our vision is to broaden the Fellowship wide understanding of how spiritually sustainable earning fits into D.A. recovery, encouraging a comprehensive and spiritual approach by working the Twelve Steps and using the Tools of DebtorsAnonymous.

In addition to our work attempting to fulfill that mission during this conference year, we supported each other in our continued recovery at our monthly caucus and sub-committee meetings and through the bond created in doing service together.
To support the awareness of Spiritually Sustainable Earning within the DA Fellowship the SSE Caucus created four subcommittees:

1. Fellowship Wide Calls (Dale, Ragna, Shana, Stefanie)

Our Fellowship-Wide-Call was held on April 5th 2025. Three speakers shared on How Spiritually Sustainable Earning supports their recovery in D.A. The call was a huge success with over 130 attendees. The call resulted in an immediate influx of new attendees in our existing SSE meetings, as well as requests for information on how to bring the topic of Spiritually Sustainable Earning to existing meetings.

(a) Personal share of a caucus member: "I feel that I am a shining example of the impact that our Fellowship Wide Call had. I started to attend SSE meetings regularly after that call. And I heard people share on the meeting I attended that it was their first time as well because of the FWC. I have made the Sunday morning SSE meeting a regular meeting in my schedule and have since taken on a service position as Chair there. I also spoke to a woman in WA this past week who has 19 years of time in that program and have introduced her to the SSE meetings. She was very grateful to hear this as a lot of people in UA are feeling the absence of a strong Fellowship. I shared that I feel SSE is a great mashup of DA/UA/WA."

2. Becoming a Committee (Trudie, Kerstin)

This Sub Committee disbanded at the end of 2024. Pursuing becoming a committee was not a priority for the SSE Caucus this year. The value of being a Caucus was in encouraging additional support and participation from GSRs of several committees. A future SSE Caucus can reconsider the question of becoming a committee.

3. Literature: SSE Tools Pamphlet (Angela, Julie, Mark, Melek, Kerstin)

The Literature Sub Committee developed the second piece of SSE literature: The Tools of Spiritually Sustainable Earning. The draft of the pamphlet was completed and sent to LitCom in early May 2025. We hope that the SSE tools will become available to the D.A. fellowship

soon, to support D.A. and B.D.A. members in their growth towards earning in alignment with their Higher Power's will. We are thrilled that we were able to get the 12 tools of SSE developed in time for the DA 2025 WSC and the incoming Literature Committee. We did not liaise with LitCom, as they were understaffed in 2024/45. We hope that the incoming LitCom will receive this piece of literature with as much enthusiasm as we experienced creating it. :)

4. Development of an "Elevator Pitch" (Greg, Mark, Kerstin)

This "pitch" describes Spiritually sustainable earning to the DA fellowship at large. This sub-committee has also developed an SSE meeting script that DA and BDA meetings with a rotating meeting format can use as focus for one of their monthly meetings. We will announce the availability of the script via constant contact and if time permits in the Ways and Means Newsletter. A flier, introducing the fellowship to our efforts and to the Individual & Group pitches is included with this report.

Respectfully submitted,

Kerstin H, Chair, Spiritually Sustainable Earning Caucus 2024-2025

WSC Spiritually Sustainable Earning Caucus Announcement

The WSC Spiritually Sustainable Earning Caucus sends its greetings. We believe that living without unsecured debt requires balance between not only how we spend, but also how we earn. While DA literature and meetings often focus on overspending, the lack of earnings can remain unaddressed, even though it is just as spiritually and materially costly. To help bring this part of the disease into the light, we have developed literature and tools that support earning in alignment with our higher power's will for us. This literature is currently in review with the GSB Literature Publication Committee and the WSC Literature Committee respectively.

In addition, we now offer a meeting script that meetings with a rotating format can use to dedicate one meeting a month to the topic. The question then became: how do we share this with the fellowship? To that end, we've created two short pitches. The first invites individual members to explore their relationship with earning; the second invites groups to consider adding an SSE-focused meeting to their rotation. It is with hope and gratitude that we offer both below:

PERSONAL PITCH

In DA, balance is found by addressing both overspending and under-earning. While overspending requires pausing to break compulsive habits, under-earning calls for stillness to recognize opportunities and the courage to act. Spiritually Sustainable Earning (SSE) helps individuals move past fear and inaction to connect with true abundance. SSE meetings can be found on the DA website, or a group may choose to explore this topic by dedicating one of its monthly meetings to it.

GROUP PITCH for meetings with a rotating meeting format:

As a DA group considers the topics covered from week to week and month to month, it may become clear that earning is not often mentioned. The Spiritually Sustainable Earning (SSE) caucus invites groups to consider designating one meeting each month as a Spiritually Sustainable Earning meeting. This meeting can focus on helping fellows discover the abundance that surrounds us all and the ability to move past the fear that prevents connection to that abundance.

A suggested meeting format can be found at the following link: [Resources for Meetings & Groups](#).

2024-2025 WSC Technology Committee - TechComm Year-End Report

Members: Megan P (Co-Chair), Mark M (Co-chair), Katie P (Treasurer), Chris R (GSB Liaison), Peter C, *Phil W (WSC Committee Liaison)* - resigned May/25, Lisa S (Secretary)* - resigned Dec/24*

Phil W (WSC Committee Liaison) - resigned May/25, as he joined the GSB. We are thrilled for him!

Introduction

It has been a wonderful year for the Technology Committee.

Statement of Purpose: The Technology Committee is composed of delegates who have experience with and/or interest in leveraging technology to grow D.A. The Tech Committee focuses on harnessing technology to improve access to D.A.'s resources, facilitate communication within D.A. and reach out to the debtor who still suffers. The committee advises the Conference and the GSB, as well as providing hands-on technical expertise where applicable.

To move that mission forward this year, we created **two** subcommittees: Tools, Training & Support, and Website,

We formed **one** joint subcommittee with BDA to work on podcasts.

We formed **one** joint subcommittee with Fellowship to work on Instagram.

Subcommittee Updates

Tools & Training:

The Numbers, One Approach spreadsheet (N1A) was released in Google Sheets and Microsoft Excel versions. **The Numbers, One Approach training** via Zoom Webinar was held on March 15, 2025 and was attended by 168 people from all over the world. (And was DA's very first fellowship-wide webinar EVER!). Once the presentation was over, recording was stopped and Q&A was held that lasted over an hour past the planned completion time of the webinar. The recording is now available on the DA Website. Support is being provided on a best effort basis by the Tech Comm via email. There is also a plan to update the Help tab in the N1A worksheet with more detailed instructions on. The content has been submitted to the Tech Comm for review and submission to our Tech Comm liaison .

The tech and tools group held a **Google Workplace training session** on Oct 27, 2024 for all committee/caucus tech liaisons. Format was a slideshow (in Google Drive), along with example walkthroughs and questions. Tech Com continues to encourage all WSC attendees to use the Google platform and Drive for archiving and committee/caucus accessibility, and are considering another training about a month before the next Conference. There were a significant number of attendees at the in-person at the last conference and we received feedback that it was very useful. So we're planning to have that same type of in-person training at the beginning of the next Conference. In addition, we're planning to have drop-in support hours each day during the next conference.

We have been monitoring the email line wsc.techcom@debtoranonymous.org for any questions/suggestions re: downloading or function of N1A, and have fixed a couple small errors based on member suggestions.

Website:

- Peter created a revised home page and menu structure for the webmaster and CommTech to consider, the webmaster Jeff had concerns about using a carousel so Chris has asked him to make an alternative which is yet to be seen.
- Vanessa (Special PC, member TechCom 2023/24)'s analysis and report on the user experience with the existing web site was presented to the GSB. We're working on a list of specific relatively easy changes to make some improvements to the user experience, primarily around navigation. Work on this will continue into the next year.
- Submitted recommendations for a new landing page to the GSB.
- Pete is working with Katie and Megan on a new suggested site map: <https://gitmind.com/app/docs/mpx82d1q>
- Pete is investigating technical feasibility for adding a chat feature to the website and/or WhatsApp chat plugin available from the website.
- Up next: Creating a website change request list based on Vanessa's user experience analysis.

Joint Subcommittee Updates

Podcasts (with BDA):

Peter has created a demo podcast for evaluation using the pre- and post-podcast script. He also evaluated several podcast platforms and issued a report on them. It was decided that only new content with separate release forms would be created moving forward.

Instagram (with Fellowship):

- There were 3 members (Megan P, Will M - UUOC, and Geraldine - Fellowship Committee), who submitted 5 images to be released. They are approved by the GSB and as of June/25, are now only waiting on a fellowship-wide email to be drafted informing the fellowship the instagram is ready.

GSB:

- This year TechCom has been more closely integrated with CommTech, through helping edit, proofread, and push N1A through
- Provided input to GSB on whether the Fellowship should purchase the domain name debtorsanonymous.com. Being held by a company that buys domain names and they want to sell it to us for \$4500. The overall feedback was that price too high and not a good use of fellowship funds.
- Provided input to GSB about possible members who could assist with a cyber security assessment on the DA website.

Thank you,
—Megan P & Mark M, TechCom Chairs, 2024-25

2024-2025 WSC Underserved and Under-Represented Outreach Committee-UUOC Year-End Report

Membership

Members: Will M. (Chair), Darrell G. (Vice Chair), Kathy K (secretary), Suzanne M (treasurer), Ahava B, Camilla F, Charlotte L, Dale B, Ellen E, Kim H, Maggie F, Sandra Y, Sharon Y, Tenzin P, Yanira C, and GSB Liaison is Roger H.

Introduction

This was an exciting year for the Underserved and Under-Represented Outreach Committee (UUOC).

The mission of the UUOC is to support the Fellowship in carrying the message of Debtors Anonymous to the debtor in underserved and under-represented populations and locations. We

coordinate with World Service Conference committees and caucuses by developing best practices for doing that work and sharing it with D.A. as a whole.

To deliver on that mission this year, we have established five subcommittees: Fellowship-wide Calls, Gender-Identity and Debt, Race and Debt, Uncomfortable Conversations and Unintended Consequences and Virtual Conferences as well as Unhoused Recovery.

We formed a joint subcommittee with the FCC and TechCom: Instagram.

We also formed a joint subcommittee with the Conference and Global Committees looking at the John H Scholarship Allocation process.

Fellowship-wide Calls

This subcommittee supports and provides infrastructure to other UUOC subcommittees in proposing and delivering Fellowship-wide Calls.

This subcommittee also conceived and proposed a Fellowship-wide Call, sponsored by the UUOC, in February 2025: “Attending the World Service Conference: GSRs, ISRs & Fundraising.” We had three speakers who covered 1) the Debtors Anonymous service structure 2) Roles of the GSR and ISR and 3) Fundraising sources to help in attending the World Service Conference.

The recording of this call is now available on debtorsanonymous.org

Gender Identity and Debt

This subcommittee continued the work of the 2023-2024 subcommittee of the same name. Together with the Literature Committee, we submitted an early motion for a pamphlet on Gender Identity and Debt: Voices of Gender-Expansive Debtors. This motion will be voted on at the Conference this August.

Race and Debt

This subcommittee continues to develop the outline of the Race and Debt pamphlet which addresses the systemic connections between Race and Debt.

Uncomfortable Conversations and Unintended Consequences (inc Virtual Conference)

Our Purpose: To openly and honestly talk about subjects that may have blocked our ability to feel like or be full participants in D.A. Since D.A. is a global fellowship, it is critical that issues of racial discrimination be clearly and emphatically addressed.

1. Race and the Safety Guidelines. The majority of this subcommittee’s efforts focused on adding a section on racial discrimination in D.A. to the Safety Guidelines and getting the revised document posted to the D.A. website. This section was written 3 years ago but has not yet been included.

We were greatly disappointed when the GSB Literature Publications Committee decided that the whole of the Safety Guidelines document would have to go through a rewrite process, including the section on racial discrimination, before the revised document could be published.

2. Early motion on virtual World Service Conferences. This subcommittee worked with the Conference and Global Committees to submit an early motion to change the Charter of Debtors Anonymous to allow the possibility of future, virtual World Service Conferences. Virtual Conferences would allow for many more D.A. Groups (most of which meet virtually) to participate in the WSC where decisions are made about D.A.

3. Inclusivity Statement. This subcommittee endeavoured to spread the word about the Inclusivity statement and encouraged groups to include the statement in their meeting scripts. It was found that the majority of groups are unaware of the inclusivity statement or have chosen not to take a group conscience about including it in their meeting format. What are alternative ways of letting the suffering debtors know that they are welcomed?

4. Step Study and Reflection on Our Blind Spots in Relating to “Others” in D.A. This subcommittee met regularly to raise their consciousness about racial identity in D.A. They used relevant readings, videos, lectures, and self reflective discussion to understand white privilege and to explore more effective and expansive ways of practicing the 12th Step in Debtors Anonymous.

Recommendations for next year

We recommend that the 2025 - 2026 UUOC:

1. Plan a DA webinar series that will explore how unconscious beliefs and assumptions can impact our ability to carry the message of recovery to all debtors, while increasing awareness of inclusivity through the lens of D.A.’s Tools and Traditions, especially the Tool of Awareness. It aims to inspire loving, compassionate service, support personal growth, and strengthen group integrity by aligning more deeply with our shared spiritual principles.
2. Continue the work of addressing racial discrimination in the updated Safety Guidelines and including the Safety Guidelines in the Debtors Anonymous Manual of Service (DAMS).
3. Find a way to combine and feature mentions of race concerns that are already on the website but in disparate places such as the Race & Debt podcasts of 2022 and The DA Focus piece of 2021 on using Tradition 10 incorrectly to censor D.A. members sharing on how race has affected their debtors stories..
4. Continue looking at the John H Scholarship and how it is allocated. Why are some longtime, functioning meetings with new GSRs given no award at all? What are the guidelines for making decisions that will expand D.A.'s message to communities (geographically, socio-economically, racially, etc) that have not been included in the past?

Unhoused Recovery

The objective of the Unhoused Recovery Subcommittee is to explore the relationship between debtors, underearning and homelessness. To initiate that exploration, the subcommittee put together a panel of DA members who have had or are currently experiencing housing insecurity in any of its many forms. That panel took place on a private Zoom meeting on Nov 13, 2024, and consisted of the three subcommittee members and six panelists.

A full report of findings was compiled and presented. This subcommittee found that homelessness, in all its variations, is a huge problem amongst the fellowship in D.A. This issue is not addressed in any piece of Conference-approved literature or openly discussed within the Fellowship. We learned that, for most of us, the biggest monthly expense people have is housing and yet it is often overlooked in covering other expenses.

The UUOC sponsored a Fellowship Wide Call in March 2025: “Experiences of Housing Insecurity: A Debtor’s Unspoken Fear.” The recording is now available at <https://debtorsanonymous.org/2024-2025-conference-year/>

This subcommittee also worked with the Literature Committee to submit an early motion for the 2025 Conference: to develop a pamphlet outline on the subject of housing insecurity and debting.

After this, this subcommittee has also been reviewing the “Twelve Signs of Compulsive Debting” with the possibility of updating these signs to reference housing issues.

Recommendations for next year

One of the common themes heard from participants in the various calls was that this is a shadow/dark subject even in D.A. and that members don’t feel comfortable sharing about it. This subcommittee recommends that the 2025-2026 Underserved and Under-represented Outreach Committee look at developing a suggested Debtors Anonymous meeting format specifically for members who are experiencing or have experienced housing insecurity.