2025 Debtors Anonymous Member Survey

Full Comprehensive Report

"What three words come to mind when you think of the D.A. program?"

— 2025 Member Survey, 400 Responses

[Includes all responses that were shared by two or more members]

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2025 D.A. Strategic Planning Survey Report

INTRODUCTION:
Realising D.A.'s Potential

This report presents the findings from the 2025 Debtors Anonymous (D.A.) Member Survey, which collected 400 responses between July and December 2025. The primary purpose of this survey was to gather direct feedback from the Fellowship to inform and shape the creation of the upcoming D.A. 5-Year Strategic Plan.

Framework of the Strategic Plan

The data and feedback collected from the membership are organized around six core focus areas designated for the next five years:

- **Elevate Public Awareness of D.A.**
- **Empower Access to D.A.**
- **Optimize Fellowship-wide Support and Resources**
- **Build a Culture of Continuous, Committed Service**
- **Improve GSB/GSO Infrastructure**
- **Raise Spiritually Sustainable Funds**

Reading the Report: Context and Considerations

As you read through the strategic planning survey findings, please keep a few important administrative and spiritual contexts in mind:

- **Diverse and Contradictory Viewpoints:** The feedback contains many suggestions and opinions that directly contradict one another. Readers may experience strong emotions or find themselves in strong disagreement with certain statements contained herein.
- **Tradition Six and Outside Entities:** In accordance with Tradition Six, D.A. strictly avoids the affiliation of outside entities. However, at the World Service business level, it is occasionally necessary to discuss outside organizations (such as other 12-step fellowships and businesses) to manage our affairs. This report includes direct member quotes that reference these outside entities, with whom D.A. does not affiliate.

Key Finding: The Capacity Challenge

A primary takeaway from this survey analysis is the gap between the Fellowship's desires and the organization's current operational capacity. While the members provided an abundance of helpful suggestions, D.A. at the world level currently lacks the administrative resource base to execute or oversee many of them.

To put our current infrastructure into perspective:

- **Financial and Personnel Limits:** The Debtors Anonymous nonprofit operates on a modest $215,000 annual spending plan with roughly $126,000 reserved for the General Service Office, including a full-time worker and a part-time worker. The remainder goes toward costs of goods

sold (mostly literature), administrative expenses, and essential ongoing programs (e.g. public information, website development, literature translations).
- **Trustee Over-Extension:** World service is overseen by a volunteer General Service Board (GSB) consisting of up to 15 Trustees (9 Trustees as of August 10, 2026). These individuals essentially serve as the executive staff of the entire organization, managing complex workloads and attending multiple monthly meetings (across 10 GSB committees and 5 subcommittees plus liaisonships with WSC committees and caucuses).
- **The Learning Curve:** The Board must also coordinate closely with Conference committees and caucuses. Because these are populated by meeting delegates, many of whom rotate each year, the organization faces a perpetual and significant learning curve that impacts continuity. Alternatively, rotation ensures frequent fresh energy and viewpoints.

The 2026 5-Year Strategic Plan will aim to bridge this gap, balancing the inspiring visions of our membership with spiritually sustainable, realistic growth for our infrastructure.

Question 1: What three words come to mind when you think of the D.A. program?

Members were asked to provide three distinct words reflecting their journey. The responses clustered into distinct thematic categories:

- **Category 1: Spiritual Renewal & Emotional Relief (134 references)**
  This represents the largest category of words, demonstrating that members primarily view D.A. as a psychological and spiritual emergency room that provides immediate internal relief.
  - **Hope, Relief, and Peace (54 references):** Terms highlighting the immediate lifting of financial panic, including words like *Hope*, *Relief*, *Peace*, *Serenity*, and *Sanity*.
  - **Abundance and Prosperity (46 references):** Words shifting focus from a scarcity mindset to an expansive view of life, such as *Abundance*, *Prosperity*, *Freedom*, and *Expansiveness*.
  - **Spiritual Solution and Faith (34 references):** Describing the foundational energy of the program, using words like *Spiritual*, *God*, *Higher Power*, *Faith*, *Blessing*, and *Miracle*.
- **Category 2: Structured Action & Core Tools (112 references)**
  Members frequently think of the practical, rigid, and behavioral requirements necessary to maintain sobriety from debt.
  - **Solvency and Not-Debting (48 references):** The primary objective of the program, captured by words like *Solvency*, *Solvent*, *Not-debting*, and *Abstinence*.
  - **Structure and Discipline (36 references):** Words detailing the behavioral framework of recovery, including *Structure*, *Discipline*, *Action*, *Habits*, *Proven*, and *Structured*.
  - **Numbers and Technical Tools (28 references):** References to the physical data tracking of the program, such as *Numbers*, *Spending Plan*, and *Tools*.
- **Category 3: Human Connection and Rigorous Honesty (81 references)**
  Terms that focus on the communal aspect of the rooms and the character traits required to work the Steps.
  - **Fellowship and Community (41 references):** Emphasizing that recovery cannot be done alone, featuring words like *Fellowship*, *Community*, *Support*, *Care*, *Welcoming*, and *Refuge*.
  - **Accountability and Integrity (22 references):** Focusing on personal responsibility, using words like *Accountability*, *Integrity*, *Honesty*, and *Responsibility*.

    - **Compassion and Acceptance (18 references):** Describing the non-judgmental environment of the meetings, such as *Compassion*, *Acceptance*, *Kindness*, and *Encouraging*.

- **Category 4: Total Impact and Lifesaving Scale (39 references)**
  Strong, singular adjectives used by members to describe the overarching weight of the program on their survival.

    - **Lifesaving and Transformative (24 references):** Expressing deep existential gratitude, including terms like *Lifesaver*, *Lifesaving*, *Transformative*, and *Salvation*.
    - **Impressive and Effective (15 references):** Commenting on the logistical success of the 12-step design, such as *Impressive*, *Effective*, *Durable*, and *Sustainable*.

- **Category 5: Structural Friction and Complications (18 references)**
  A small but vital subset of raw emotional terms reflecting the difficulty, confusion, or internal conflict some members experience with D.A.

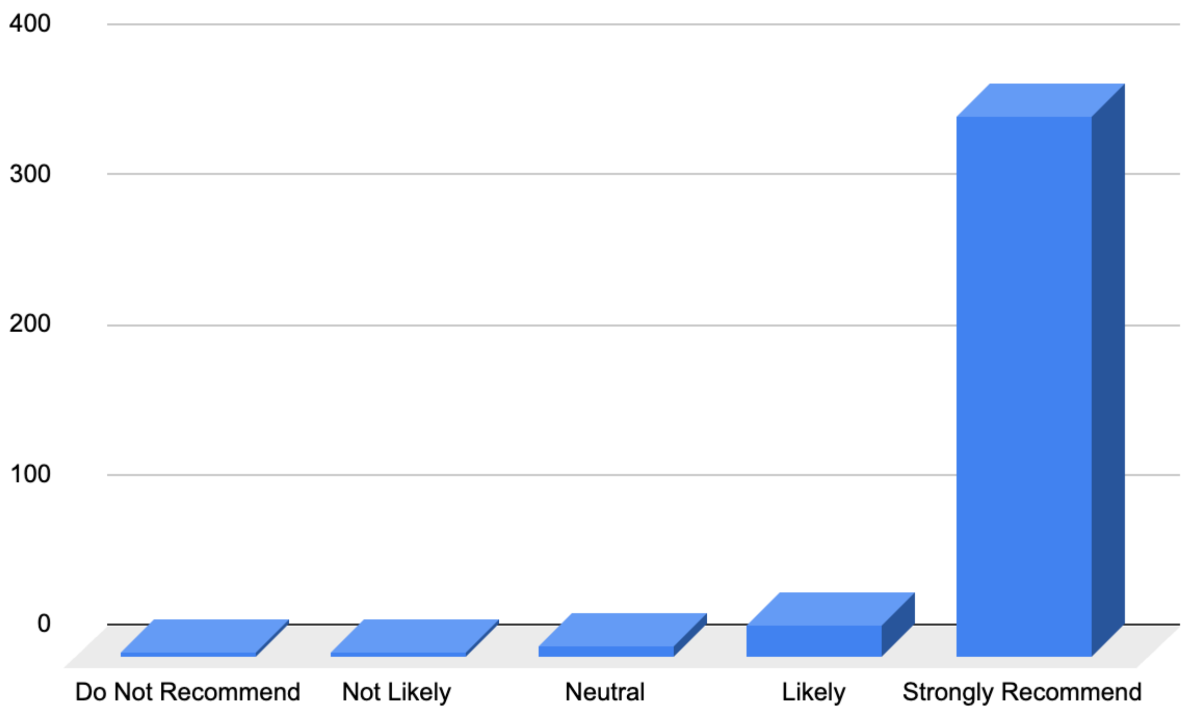
    - **Complexity and Obstacles (10 references):** Capturing the steep learning curve of the program, featuring words like *Complicated* and *Difficult*.
    - **Isolation and Gaps (8 references):** Highing structural friction points, such as *Aloofness*, *No-people-connection*, and *Lack of Sponsors*.

Unique Responses

The majority of the "three-word" inputs look like standard 12-step marketing. However, the following unique single-word combinations or idiosyncratic submissions should be extracted separately, as they reveal distinct undercurrents in the membership's mindset:

- **"Consistent, Durable, and Playful" (1 response):** The inclusion of the word *Playful* is completely unique in a dataset dominated by heavy spiritual or financial terms. It indicates a need to highlight joy, creativity, and lightheartedness in your literature and workshop design to prevent financial sobriety from feeling purely clinical.
- **"Money, Aloofness, No-People-Connection" (1 response):** A concerning, mostly negative entry. This submission should be preserved as a warning sign that certain recovery pathways are failing to connect on a human level.
- **"Adult" (1 response):** A member chose the word *Adult* to describe the program. This implies that working the D.A. Tools forces members to step out of childish or avoidant financial denial and practice mature, real-world responsibility—a valuable theme to echo in sponsorship guidelines.

Question 2: How likely are you to recommend the D.A. Fellowship to a friend interested in the program?



Fellowship Recommendation and Word-of-Mouth Advocacy

To gauge member satisfaction and the perceived health of the program, the survey asked respondents: *"How likely are you to recommend the D.A. Fellowship to a friend interested in the program?"* Out of 400 total survey participants, 396 members responded to this question, yielding an exceptional 99% response rate for this metric.

The scale ranged from 0 (Do Not Recommend) to 4 (Strongly Recommend). The data demonstrates an overwhelming degree of confidence and gratitude toward the Fellowship, with the vast majority of respondents acting as strong advocates for D.A. recovery.

- **Strongly Recommend (Score of 4):** 360 responses (90.9%)
- **Likely (Score of 3):** 21 responses (5.3%)
- **Neutral (Score of 2):** 8 responses (2.0%)
- **Not Likely (Score of 1):** 4 responses (1.0%)

- **Do Not Recommend (Score of 0):** 3 responses (0.8%)

Key Takeaway: An Overwhelming Vote of Confidence

Combined, over **96% of responding members** feel positive about actively recommending Debtors Anonymous to those seeking help with compulsive debting and underearning. This near-unanimous endorsement reflects the deep, life-changing impact of the program on its membership.

In terms of Fellowship growth, it underscores that word-of-mouth networks remain our most powerful tool for public attraction rather than promotion. The marginal percentage of neutral or negative responses (less than 4% combined) provides a minor baseline for future evaluation regarding member retention and early-program expectations.

Question 3: What was most important to you as a newcomer?

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1. Welcoming Environment, Safety, and Lack of Judgment (53 responses)

For a large majority of newcomers, the immediate emotional atmosphere of the meetings was the most critical factor in their decision to stay.

- **Non-Judgmental Reception (22 responses):** Deep appreciation for not being "finger-wagged" or judged for extreme debt, financial wreckage, or compulsive behaviors.
- **Safety and Emotional Security (18 responses):** Finding a safe, private space to openly express financial shame without fear of exploitation.
- **Warm and Gentle Welcomes (13 responses):** Receiving gentle invitations to participate and feeling genuinely cared for by the group.

2. Shared Experience and Ending Isolation (46 responses)

Newcomers arrive carrying immense secrecy and isolation regarding money, making peer identification a major milestone.

- **Hearing "My Story" in Others (24 responses):** The profound relief of hearing other members share identical struggles with debting, spending, and financial paralysis.
- **Realizing "I am Not Alone" (14 responses):** Realizing that compulsive debting is a shared illness rather than a unique personal defect.
- **Openness and Transparency Around Money (8 responses):** Finding a rare cultural space where people talk completely openly and honestly about numbers and financial struggles.

3. Meeting Availability, Accessibility, and Logistics (34 responses)

Practical accessibility to meetings when a newcomer is in acute crisis plays a major role in early retention.

- **Abundant Videoconference/Virtual Options (18 responses):** High praise for the 24/7 or daily availability of video and phone meetings, allowing panicked newcomers to find a meeting at odd hours (e.g., 6:00 AM panic mode).
- **Convenience and Ease of Access (11 responses):** The logistical simplicity of logging into virtual spaces without massive initial geographical or financial barriers.
- **Desire for In-Person Spaces (5 responses):** A small subset highlighting the critical importance of localized, face-to-face contact for true foundational grounding.

4. Immediate Hope and a Clear Path Forward (29 responses)

Newcomers looking at a seemingly impossible financial pit need to see tangible evidence that the program actually works.

- **Stories of Current Prosperity (15 responses):** Hearing "qualifiers" or shares from members who were once at rock bottom but are now stable and prospering.
- **A Proven, Structured Format (14 responses):** The relief of seeing a structured, orderly path (Steps, Traditions, and Tools) that provides immediate direction out of chaos.

5. Early Member Outreach and Initial Accountability (22 responses)

Direct, proactive human connection from existing members immediately following the meeting hour.

- **Phone Calls and Outreach Sheets (13 responses):** Receiving phone lists, WhatsApp[1] group info, or proactive texts from members offering support without being overbearing.
- **Immediate Baseline Directives (9 responses):** Simple, clear early instructions from fellows, such as "don't debt, get to meetings, and just write down your numbers for 30 days".

Unique Responses

The following standalone entries offer highly distinctive perspectives or specific systemic warnings that should be isolated as separate considerations:

- **The "Thirteenth-Stepping" Safety Warning (1 response):** A member shared that a vital aspect of their early safety was finding a room that "wasn't full of 13th-steppers waiting to prey on a woman".
- **Laughter as a Clinical Tool (1 response):** A member listed the single word "Laughter" as what was most important to them. This highlights that breaking the heavy, suffocating solemnity of financial panic with humor is a powerful tool for newcomer retention.
- **The "Spiritual Malady" Primacy (1 response):** One respondent emphasized that realizing "this is a spiritual malady and requires a spiritual solution" was their turning point, specifically falling in love with the D.A. Promises. This serves as a reminder to ensure meeting formats do not become so focused on spreadsheets and debt payments that the underlying spiritual program is obscured.
- **The "Visions" Element Concept (1 response):** A newcomer noted that alongside meetings and advice, "Visions" were the most important initial spark for them. This suggests that introducing the concept of "Visions" early on gives newcomers something aspirational to reach for beyond the depressing reality of their current debts.

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[1] D.A. does not affiliate or endorse outside organizations or products, and we ask members to adhere to the Twelve Traditions at the meeting level.

Question 4: What support or resources would have helped you as a newcomer?

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1. Sponsorship Access and Orientation (62 responses)

Finding a sponsor early on remains the single biggest challenge identified by newcomers across the Fellowship.

- **The Sponsorship Drought (34 responses):** Members noted a severe struggle to find an active Step sponsor quickly. They called for organized lists of available sponsors, dedicated outreach, and faster placement networks.
- **Temporary / "Sponsor Guide" Models (16 responses):** High demand for a temporary hand-holding framework—someone to explain basic procedures, formats, and jargon for the first few weeks before a permanent Step sponsor is acquired.
- **Guidance for Cross-Fellowship Old-timers (12 responses):** A request for explicit frameworks or models on how to work the D.A. Steps if a member already has decades of recovery experience in other programs like A.A.

2. Literature Availability and Cost Barriers (48 responses)

Newcomers frequently arrive financially destitute and find purchasing initial materials to be an immediate barrier to entry.

- **Free and Downloadable PDFs (25 responses):** 6.25% of respondents want to make basic pamphlets, newcomers packets, and core worksheets entirely free to download on the D.A. website, rather than requiring purchase via third-party platforms like Amazon/Kindle.
- **Free Physical Gifting / Scholarship Kits (14 responses):** Requests for home groups to fund physical literature packets to mail out for free to penniless newcomers, or to have physical tables stacked with free materials.
- **The Basic Text Pipeline (9 responses):** Eager anticipation for the completion and release of the "Basic Text" and the "Voices" series to give newcomers a definitive textbook anchor.

3. Dedicated Beginner Meetings and Formats (31 responses)

Regular meetings can feel overwhelming, leading to a demand for distinct, slow-paced instructional spaces.

- **"Nuts and Bolts" Beginner Meetings (19 responses):** Calls for dedicated newcomer meetings focused entirely on explaining basic mechanics, introducing the Twelve Tools, and letting beginners ask operational questions without distraction.
- **Post-Meeting Fellowship ("The Meeting After the Meeting") (12 responses):** Encouraging members to stay after virtual or physical meetings specifically to answer newcomer questions, share phone numbers, and share local contact sheets.

4. Pressure Relief Groups (PRGs) and Tool Clarification (26 responses)

Newcomers find the resource and tracking elements of D.A. to be the most confusing and intimidating hurdle.

- **Demystifying the PRG Process (15 responses):** Requests to explain exactly how a Pressure Relief Group works right off the bat, how to request one, and what numbers to bring, noting that many members felt completely left in the dark about this Tool early on.
- **The Jargon Barrier & "Belonging" Clarity (11 responses):** Better clarity regarding program jargon. Several members noted they initially assumed D.A. was exclusively for massive credit card debt, completely missing that it encompassed student loans, underearning, and compulsive spending.

5. Practical/Realistic Financial Approaches (11 responses)

A small subset of the Fellowship noted a missing layer of practical, real-world instruction regarding money management.

- **The "Science of Money" Workshops (6 responses):** Requests for workshops or materials covering a realistic approach to earning, spending, losing, learning, and investing.
- **Interfacing with Professionals (5 responses):** Specific guidance or templates on when, what, and how to speak to a financial professional, lawyer, or creditor while in early recovery.

6. Already Satisfied / Unsure (43 responses)

- **Had Everything Needed (26 responses):** Members who expressed immense gratitude, stating that the newcomers packet, active phone lists, and immediate member outreach gave them a perfect start.
- **Unsure / Blank (17 responses):** Members who did not provide a specific critique or skipped the prompt.

Unique Responses

The following standalone entries offer highly distinctive suggestions or unique tactical points that should be isolated as separate considerations for the strategic action plan:

- **The Neurodiverse Spreadsheet Alternative (1 response):** A member explicitly noted that they are neurodivergent and found the standard D.A. spending spreadsheets completely "unwieldy" and impossible to manage. They had to spend five years cobbling together an alternative tracking system.
- **The "Time Debting vs. Money Debting" Connection Book (1 response):** A unique request for the Fellowship to commission or write a book linking *time management* directly with *money debting*, specifically targeting codependent spenders who use time-mismanagement as an extension of their financial illness.
- **The "First PRG" Automated Motivation Trigger (1 response):** A member noted that knowing an exact date and time where a team is expecting you to show up with your numbers acts as a massive motivator to track spending from day one.

Question 5: What are your three favorite aspects of the D.A. program that should continue as they are during the next five years?

1. Digital Ubiquity, Hybrid Scheduling, and Tech Assets (124 references)

The expansion of online infrastructure is overwhelmingly cited as the single most critical structural element keeping the Fellowship alive, accessible, and globally integrated.

- **The Global Videoconference/Virtual Grid (64 references):** Widespread insistence on keeping the massive array of daily, round-the-clock internet and phone meetings completely intact, noting that the ease of digital connection has transformed recovery.
- **Website Resources and Audio Archives (38 references):** High praise for keeping the primary website's digital audio recordings—specifically the Steps speaker workshops—accessible to everyone.
- **The "Next Meeting" Link Portal (22 references):** Distinctly calling out the dynamic meeting directory, particularly the next meeting feature, is an asset that must never be removed or complicated.

2. Practical Operational Tooling and Peer Review (115 references)

Members heavily favor the unique, structured action items that differentiate D.A. from purely emotional or abstract recovery groups.

- **The Pressure Relief Group (PRG) System (56 references):** Massive consensus that the formal PRG meeting design, where a member's spending numbers are systematically reviewed by two peers, is the crown jewel of the program.
- **Record Keeping and Spending Plans (34 references):** The foundational practice of tracking numbers daily and maintaining a proactive Spending Plan rather than a restrictive budget.
- **Sponsorship and Action Partners (25 references):** Traditional one-on-one guide dynamics and structured accountability partners that keep members focused on daily action.

3. Traditional Frameworks and Core Principles (86 references)

A major segment of the Fellowship demands that the baseline spiritual and administrative rules remain completely un-compromised over the next five years.

- **Adherence to the Twelve Traditions (42 references):** Strong directives for members and meetings to prioritize the 12 Steps and 12 Traditions.
- **Focus on the Primary Purpose & Anonymity (26 references):** Keeping group energy directed solely at recovering from compulsive debting, while fiercely guarding personal anonymity at the public level.
- **Unbiased Trustees and GSO Structure (18 references):** Applauding the traditional oversight of the General Service Office and calling for the Board of Trustees to remain neutral and objective.

4. Fellowship Diversity and Meeting Formats (48 references)

Members value the wide variety of specialized spaces available, allowing different demographics to find a precise recovery fit.

- **Alternative/Specialty Formats (26 references):** Deep appreciation for maintaining meetings targeted toward specific preferences, including identity-based rooms, gender-specific spaces, and B.D.A. formats.
- **Prosperous Speakers and Speaker Meetings (22 references):** Valuing speaker meetings where members explicitly share experiences regarding the Promises of the program and actual financial prosperity.

Unique Responses

While many responses listed standard pillars like "PRGs and Zoom[2]," the following highly distinctive entries should be captured as standalone data points for the strategic action plan, as they suggest unique literary concepts or structural tools:

- **The "Tools and Vision" Daily Reader Concept (1 response):** A member requested the development of a brand-new daily reflection book specifically focused on the *Twelve Tools* and how to work them with long-term vision, noting: *"A daily reader that specifically focused on the Tools... members sharing their visions and how they worked them... I realize this takes years to put together!"*
- **The B.D.A. "Repayment Matrix" Tool (1 response):** A member noted that their favorite aspect was the specific B.D.A. guidance regarding the "repayment of those in debt to business/personal" entities.
- **The "Mini-PRG" Structural Format (1 response):** A respondent highly praised the concept of "Mini-PRGs".
- **The Institutional "A.A. Literature Integration" (1 response):** Multiple responses cited the Fellowship's ongoing practice of officially utilizing standard Alcoholics Anonymous literature as an active part of D.A. recovery.

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- **The "Comfortable Money Talk" Cultural Standard (1 response):** A member noted that their favorite aspect was encountering an environment that was explicitly *"honest and comfortable talking about money... and the vision of it being OK to be prosperous."*

Question 6: What are three aspects of the D.A. program you think need improvement?

1. Literature Bottlenecks, Modernization, and Formats (38 responses)

Members frequently expressed frustration with the pace of literature development and a strong desire to see foundational texts updated or reformatted.

- **Accelerating the "Basic Text" & Core Works (16 responses):** High demand to clear the world service committee bottlenecks and finally publish the full D.A. "Basic Text" and "Voices" series to give the program a solid, unified anchor equivalent to other major fellowships.
- **De-Gendering and Modernizing Language (13 responses):** Strong calls to scrub dated, binary language (such as "men and women" or gendered pronouns for a Higher Power) across all pamphlets, Step guides, and Pressure Relief Group (PRG) formatting.

2. Infrastructure, Security, and Virtual Meeting Etiquette (26 responses)

While the expansion of online meetings is celebrated, members feel that digital environments currently lack necessary oversight and behavioral standards.

- **Videoconference Etiquette and Meeting Decorum (11 responses):** Concerns regarding a lack of basic etiquette in virtual spaces, specifically calling out the disruptive use of chat features, excessive emojis during shares, and a failure to enforce standard cross-talk or profanity-laced boundaries.
- **Digital Security and Website Access (8 responses):** Demands for tighter videoconference security to prevent disruptions, easier online navigation, and a more intuitive layout on the main website to make resources instantly accessible without relying on external search engines.
- **In-Person Reconnection (7 responses):** A distinct segment calling for a structured return to physical, face-to-face activities, noting that online-only attendance has made some groups detached and less willing to engage in service and financial contributions.

3. Human Infrastructure: Sponsors, PRGs, and Newcomer Onboarding (24 responses)

Suggestions pointing to systemic difficulties that newcomers face when trying to actively practice the core tools of the program.

- **Sponsorship Drought & "Sponsor Guide" Models (11 responses):** Addressing the severe lack of available sponsors, with members proposing structured outreach or a

"sponsor guide" role to hand-hold newcomers through basic procedures before they find a permanent Steps sponsor.
- **PRG Accessibility Barriers (8 responses):** A widespread complaint that existing members are not keen or proactive enough in organizing Pressure Relief Groups (PRGs) for newcomers, leaving vulnerable individuals stranded without their numbers being reviewed.
- **Newcomer-Specific Formats (5 responses):** Requests to build dedicated "nuts-and-bolts" beginner meetings designed specifically for asking operational questions without getting bogged down in institutional politics.

4. Fellowship Culture, Hierarchy, and Traditions (22 responses)

Internal process adjustments targeting how members interact and how authority is perceived within local groups.

- **Hierarchical and Cliquish Climates (12 responses):** Critiques regarding meetings becoming "hierarchical" based on a member's years of recovery. Respondents noted that longtimers can act like a "D.A. Police Force," ignoring the service manual and failing to treat newcomers as equals who can be trained.
- **The "Tools Game" vs. Conference-Approved Literature (10 responses):** Tensions surrounding unapproved materials. Several members noted that the "Tools Game" or various spreadsheets have taken on an aggressive, dominant role in certain regions despite not being official Conference-approved literature.

5. Focus on Primary Purpose vs. Outside Controversies (21 responses)

A passionate group of responses warned the Board of Trustees and Intergroups to keep outside political or social topics entirely out of D.A.

- **Rejecting Identity Politics (13 responses):** Explicit warnings that spending meeting time, focus, and energy on contemporary debates regarding gender, race, or identity introduces "outside issues" that violate the 10th Tradition and actively divide the rooms.
- **Reaffirming Surrender and Steps (8 responses):** Reminding the Fellowship to prioritize the 12 Steps and deep personal surrender over purely self-driven, analytical actions.

Unique Responses

The following standalone suggestions offer highly distinctive ideas or distinct structural critiques:

- **The Time-Management and Money Co-Dependency Link (1 response):** One member noted a profound intersection between codependent spending and chronic time-mismanagement that traditional materials fail to address.

- **The "Double Winner" Meeting Pipeline (1 response):** One member found that a massive portion of D.A.'s growth comes from people who already understand 12-step mechanics but need targeted financial boundaries.
- **A Visual "CAL vs. Non-CAL" Registry (1 response):** A member suggested the creation of a definitive, easily readable chart posted at the start of virtual meetings listing exactly which tools, scripts, and books are official Conference-Approved Literature (CAL) versus regional or outside materials, eliminating confusion for newcomers.

Question 7: What is your level of interest in what is happening in D.A. at the World Level? Please explain your response.

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1. High Interest with Active or Aspiring Engagement (23 responses)

Members in this category believe that world service is crucial to the survival of the Fellowship or are actively serving as representatives.

- **Active Servants / Leadership Pipelines (11 responses):** Responses from current General Service Representatives (GSRs), WSC committee/caucus chairs, or past delegates who express deep, ongoing devotion to voting, structural updates, and policy shifts.
- **Desire for Future Involvement (12 responses):** Members who love the idea of world-level service and are eager to step up once they accumulate enough recovery time or stabilize their personal financial situations.

2. Low Interest Due to Personal Crises, Time Constraints, or Anxieties (36 responses)

The largest block of unengaged members cite the immediate, overwhelming demands of early recovery or basic survival as a barrier to tracking macro-level organization issues.

- **The "Gift of Desperation" Focus (18 responses):** Newcomers who explicitly state that they are entirely overwhelmed by panic, major financial anxiety, or bankruptcy. They lack the mental bandwidth to care about world expenses because they are just trying to survive day-to-day without debting.
- **Time Limitations and Burnout (18 responses):** Members who are highly active at the local home-group level or juggle busy personal lives. They intentionally avoid world service to guard their schedules and protect themselves from burning out.

3. Disengagement Due to Ineligible Service Requirements (15 responses)

A distinct group of members want to get involved but are structurally barred by institutional suggested requirements.

- **Lacking Solvency (15 responses):** Members who are highly interested in policy voting or committee work but explicitly note they cannot participate because they currently lack the consecutive solvency duration required to qualify for world service positions.

4. Communication Failures, Disconnect, and Lack of Local Reporting (20 responses)

Members note that their lack of interest is not due to apathy, but rather due to a systemic breakdown in how information flows from the world level.

- **Missing or Inconsistent GSR Reports (12 responses):** Members noting that it is impossible to have a personal interest in what happens at the world level because the meetings they regularly attend fail to provide consistent, clear, or engaging reports on global service matters.
- **Geographical and Digital Remoteness (8 responses):** Members living in rural areas or internationally who view World Service as an abstract concept that feels too geographically distant or disconnected from their isolated, online-only recovery experience.

5. Active Criticism, Institutional Trust Gaps, and Alienation (14 responses)

A small, crucial group of responses expressing active frustration with how the General Service Office (GSO) and Board of Trustees operate, describing the current climate as restrictive or performative.

- **Committee Suppression and Ignored Work (8 responses):** Deep frustration from seasoned servants who state that specialized committees are actively blocked from taking real action. They report that after doing months of creative work, leadership simply ignores it, goes through polite motions, or throws it out entirely without a true explanation.
- **The "Board Bubble" and Lack of Trustees' Approachability (6 responses):** Observations that the leadership environment has become increasingly insulated compared to years past. Members describe the board as overly focusing on minutiae rather than leaving practical decisions to the meeting delegates who serve on WSC committees.

Unique Responses

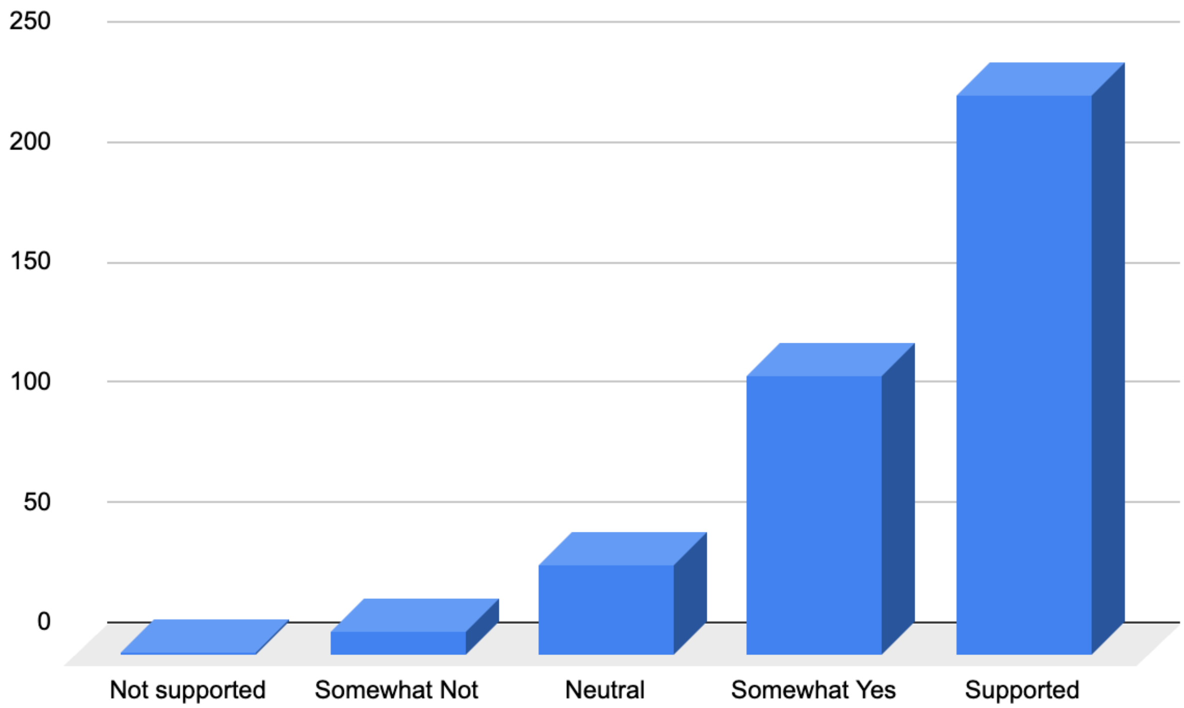
The following standalone critiques offer highly specific operational warnings and distinct strategic concepts that should be isolated as independent data points for the next action plan:

- **The Performative Service Fatigue (1 response):** A member detailed a highly negative systemic cycle where stepping up to national/world level service felt like *"doing a lot of creative work only to be 'yes'd' along politely... then they throw it all out or ignore it and never discuss it with you. No encouragement, support, or carry-through happened."*
- **The Under-Utilized Cross-Fellowship Old-Timer Force (1 response):** Multiple respondents noted they are *"100 days solvent here but have been in other 12-step*

fellowships a long time." They are eager to do service but blocked by local D.A. solvency requirements.

- **The Invaluable Newsletter Content Pivot (1 response):** A member directly tied their lack of interest to the quality of Fellowship communications, stating: *"It would be helpful if the newsletter actually provided immediate value to debtors... I'd like to see brief, clear, fact-based information."*
- **The Solvency Definition Barrier to Group Conscience (1 response):** A member explicitly noted that because the suggested rules regarding service are so rigidly tied to un-broken solvency dates, a massive portion of the Fellowship that struggles with chronic slips is entirely locked out of policy-making. This risks skewing the World Service Conference vote to exclusively reflect the views of long-term affluent or highly stable members, rendering the final policy detached from the realities of the Fellowship's struggling baseline.

Question 8: How well has the D.A. Fellowship supported your needs?



Fulfillment of Member Needs and Program Support

To assess how effectively our recovery infrastructure meets the practical and spiritual needs of the Fellowship, the survey posed the question: *"How well has the D.A. Fellowship supported your needs?"* A total of 398 out of 400 members answered this question, representing a 99.5% completion rate.

The responses were captured on a scale from 0 (Not Supported) to 4 (Supported). The results indicate a highly successful rate of fulfillment, with the vast majority of members reporting that the program actively meets or exceeds their expectations for recovery support.

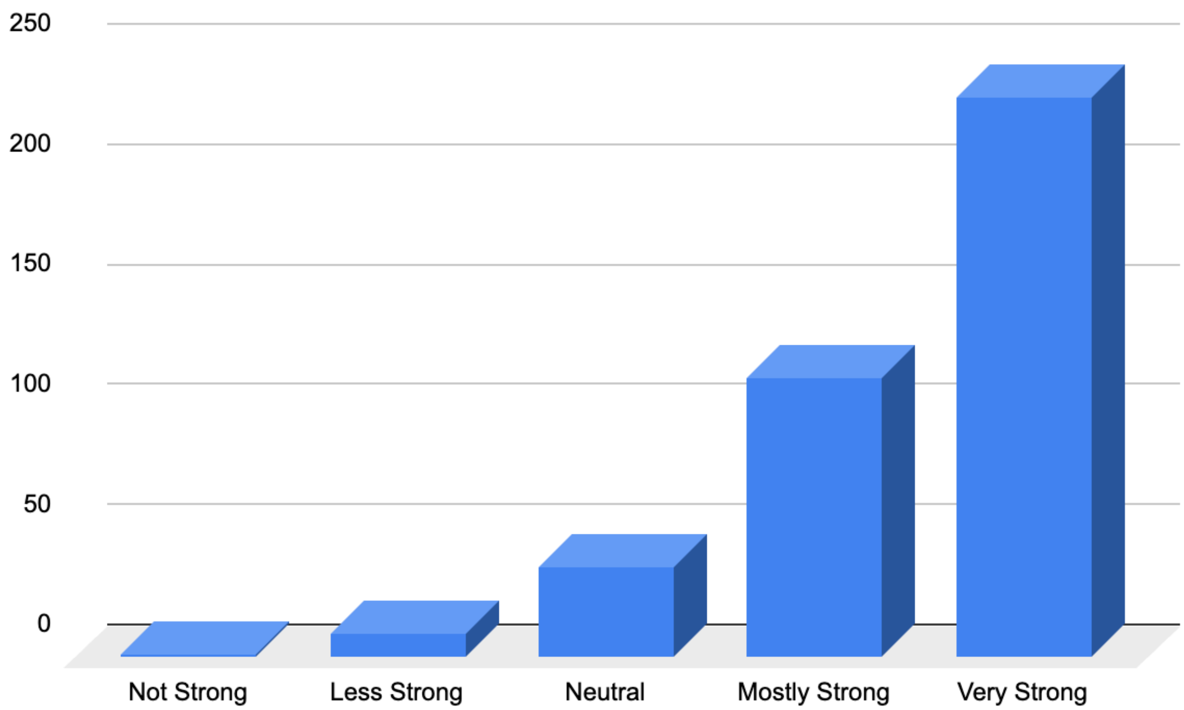
- **Supported (Score of 4):** 233 responses (58.5%)
- **Somewhat Yes (Score of 3):** 116 responses (29.1%)
- **Neutral (Score of 2):** 38 responses (9.5%)
- **Somewhat Not (Score of 1):** 10 responses (2.5%)
- **Not Supported (Score of 0):** 1 response (0.3%)

Key Takeaway: Strong Alignment Between Needs and Recovery

Cumulatively, **87.6% of responding members** express that the D.A. Fellowship successfully supports their needs as they work through compulsive debting and underearning. This strong majority highlights the efficacy of our meetings, literature, and community sponsorship/PRG structures.

The data also reveals that while nearly 60% feel completely supported, a significant segment (nearly 30%) falls into the "Somewhat Yes" category, and roughly 10% remain neutral. This distribution suggests that while the foundational principles of the program are robust, there is an ongoing opportunity for service structures to explore how to convert "partial" support into fully realized recovery—potentially through targeted workshops, enhanced public information, and deeper integration of the tools of the program.

Question 9: How strong is your sense of belonging in the D.A. community?



Fellowship Connection and Sense of Belonging

To evaluate the strength of our relational infrastructure and the inclusivity of our meeting spaces, the survey asked respondents: *“How strong is your sense of belonging in the D.A. community?”* A total of 398 out of 400 members participated in this question, resulting in a 99.5% response rate.

Responses were evaluated on a scale from 0 (Not Strong) to 4 (Very Strong). The data reveals that a robust majority of the Fellowship experiences a deep sense of community connection, though it also highlights an area for mindful fellowship cultivation.

- **Very Strong (Score of 4):** 232 responses (58.3%)
- **Mostly Strong (Score of 3):** 93 responses (23.4%)
- **Neutral (Score of 2):** 55 responses (13.8%)
- **Less Strong (Score of 1):** 14 responses (3.5%)
- **Not Strong (Score of 0):** 4 responses (1.0%)

Key Takeaway: Cultivating Community and Reducing Isolation

Combined, **81.7% of responding members** report a positive, resilient sense of belonging within the D.A. community. This underscores the success of our groups in breaking the isolation that so often accompanies compulsive debting, underearning, and financial hiding.

However, compared to the higher satisfaction rates seen in program recommendation and overall support, the data indicates a softer metric here: nearly 14% of members remain neutral, and 4.5% feel a weak connection to the community. Because a strong sense of belonging is frequently a key driver of long-term member retention, these findings suggest a vital opportunity for groups to enhance welcoming formats for newcomers, strengthen outreach after meetings, and bridge the gap for those who may feel structurally or socially isolated within the Fellowship.

Question 10: If you have ever felt excluded, overlooked, or misunderstood within the Fellowship, please describe what happened and how it affected your recovery or participation.

Cultivating Emotional Safety: Exploring Exclusion in the Fellowship

To assess the emotional safety of our recovery environments and ensure all voices are heard, the survey asked members: **“Have you ever felt excluded, overlooked, or misunderstood within the Fellowship?”**

A total of 398 out of 400 members participated in this question, resulting in a **99.5% response rate**. Their responses broke down as follows:

- **No:** 218 members (54.8%)
- **Yes:** 147 members (36.9%)
- **Not Sure:** 33 members (8.3%)

The 147 members who selected “Yes” (along with 33 who selected “Not Sure,” totaling 180 respondents) were then asked to expand on their experience: **“Please describe what happened and how it affected your recovery or participation.”** The detailed qualitative feedback from these 180 members forms the basis of this report, offering vital insights into how barriers to belonging impact individual recovery and service within the Fellowship.

1. Local Meeting Behavior & Long-Timer Dominance (15 responses)

A prevalent theme involves local meeting environments feeling rigid, cliquish, or dominated by established members, which pushes newer or less connected members away.

- **The "Same Voices" & Shared-Time Dominance (7 responses):** Frustration with the same small group of members dominating shares, cross-talking, or running over time limits without being politely cut off by the host.
- **Old-Timer Exclusion & Aggressive Correction (5 responses):** Experiences where "old-timers" actively excluded or corrected newer members harshly, creating an unwelcoming "D.A. Police" atmosphere.
- **Cliquish Climates & Service Downgrades (3 responses):** Feeling belittled or told that one's service participation is not "integral" or important compared to others in power.

2. Program Identity Tensions: Underearners vs. Debtors (11 responses)

Some members frequently experience internal alienation based on how they fit into the broader definition of "debt" versus "underearning".

- **The Underearner vs. Debtor Hierarchy (6 responses):** Members feeling like "second-class citizens" if they wander in strictly as underearners rather than people with massive consumer credit card debt, wondering if they belong in D.A. at all.
- **Rigid Definitions of Solvency (5 responses):** Feeling severely misunderstood or targeted by members who enforce highly punitive solvency date rules, which causes members to hide their financial realities or drop out of meetings out of fear.

3. Structural Access & Tech Limitations (9 responses)

Logistical and communication barriers that systematically isolate some members from fully participating in the recovery pipeline.

- **The PRG & Sponsorship Bottleneck (5 responses):** Falling into deep loneliness and feeling invisible because months go by without being able to find a sponsor or get existing members to form a Pressure Relief Group (PRG).
- **Digital Ostracization & Website Barriers (4 responses):** Feeling excluded by being locked out of or ignored in specific videoconference settings, alongside finding the *Ways & Means* newsletter and other website content confusing.

4. Modern Cultural Activism vs. Tradition 10 (12 responses)

A distinct subset of responses focused on how contemporary societal debates are manifesting as division within localized groups.

- **Gender-Neutral Language Activism (8 responses):** Deep frustration regarding local Intergroups or committees trying to force or re-vote on changing traditional Step language to gender-neutral terms, which a few members describe as outside activism creating severe division.
- **Identity and Diversity Over-Focus (4 responses):** Feeling overlooked or pushed aside by public controversies surrounding race, gender, and identity politics taking up meeting focus over core Steps and Tools.

5. Denied / Did Not Feel Excluded (48 responses)

- **Never Felt Excluded (32 responses):** Members who stated they have felt entirely welcome, supported, and loved since day one.
- **Internalized Exclusion (16 responses):** Members acknowledging that while they *felt* isolated, it was entirely due to their own disease, tendency to "build walls," or standard fear of jumping into service rather than any overt action by the Fellowship.

Unique Responses

The following standalone suggestions or highly specific complaints offer distinctive viewpoints:

- **The Newcomer "Listening-Only" Circumstance Protocol (1 response):** A member noted that when newcomers are experiencing "significant financial/life circumstances," they are frequently derailed or overlooked during business meetings because the room prioritizes administrative procedures over holding space to listen to acute crisis.
- **The Virtual Meeting Exclusion Claim (1 response):** A member noted a highly specific experience of being "purposely kept out of a videoconference meeting" and feeling "discounted and wrongly accused."
- **The Host-Enforced "No Share Limits" Statement (1 response):** A member explicitly logged off and stopped attending a meeting for a month because when they asked a host to help manage members who shared much longer than others, they were told in no uncertain terms: *"There are no limits to the amount of time for sharing."*
- **The Intergroup "Re-Vote" Compliance Friction (1 response):** A member detailed a systemic breakdown where an Intergroup conducted a rogue "revote" among local groups to push for gender-neutral step language *after* a broader Fellowship-wide vote had concluded. This resulted in IRs completely abandoning the Intergroup in frustration.
- **The Translation Committee Bottleneck Effect (1 response):** A non-English speaking newcomer reported being completely paralyzed in their recovery because the Translation Committee failed to follow up or provide literature in their language. They noted: *"Even when procedures are explained in English, as a newcomer we can't take it forward full-fledged."*

Question 11: What can D.A. do to help members prioritize not incurring unsecured debt, one day at a time?

1. Literature Development and Text Enhancements (36 responses)

Many members feel that explicitly framing day-to-day solvency requires fresh, dedicated written materials that mirror other successful 12-step formats.

- **"Living Solvent" / Daily Living Literature (17 responses):** Strong demand to create a cornerstone piece of literature explicitly modeled after A.A.'s *Living Sober*, titled something like *Living Solvent* or *Living Without Debt*, to be included in the newcomer packet.
- **Short Testimonials & Positive Reinforcement (11 responses):** Requests for booklets packed with very short, punchy personal recovery stories showing *how* members stopped debting, intentionally focusing on hope and positive reinforcement rather than making recovery feel like a heavy burden.
- **Bookmarks, Pamphlets, and Definitions (8 responses):** Creating tangible physical tools like bookmarks or short brochures that clearly define the boundaries of "secured" vs. "unsecured" debt (e.g., explaining why a school loan or borrowing from a friend is unsecured, while a conventional mortgage is secured).

2. Sponsorship, PRGs, and Direct Member Accountability (31 responses)

A large portion of the Fellowship points to structural, human connection as the most effective method for maintaining daily solvency.

- **Immediate PRGs & Number Tracking (14 responses):** Suggestions to get newcomers into their very first Pressure Relief Group (PRG) immediately upon arrival to motivate strict number-tracking and build external accountability.
- **Increasing Sponsor Availability (9 responses):** Strategies to build a larger pool of available sponsors so members don't have to wait weeks for direct, one-on-one Step guidance.
- **Buddy Systems, Bookending, and Daily Commitments (8 responses):** Actively encouraging "solvency buddies," daily spending commitments, and the practice of "bookending" (calling another member right before and right after entering a high-temptation retail environment).

3. Practical Financial Tools and Workshop Themes (29 responses)

Members advocate for pairing spiritual steps with highly grounded, real-world instruction on handling money.

- **Focus on Earning and Job Advancement (12 responses):** A distinct push to address the "underearning" side of the coin, requesting workshops on how to talk about employment, ask for raises, increase hourly wages, and practically earn enough to pay bills.
- **Spending Plans and Prudent Reserves (11 responses):** Focused workshops helping members safely construct personal spending plans and systematically save their very first "prudent reserve" cash runway.
- **Dealing with Creditors (6 responses):** Providing clear, tactical brochures or interactive workshops detailing exactly how to interface calmly and honestly with aggressive credit card companies.

4. Script and Meeting Format Adjustments (18 responses)

Bringing the daily priority of solvency back to the forefront of the actual meeting hour.

- **Defining Solvency Clearly in Formats (10 responses):** Requesting that a clear, standard definition of solvency be explicitly read aloud during the opening format of every meeting to regularly reinforce our priority.
- **Focusing on the Steps Over the Tools (8 responses):** A reminder to emphasize the 12 Steps in meeting formats, arguing that "12 Tools are great for not digging a deeper hole, but the 12 Steps are what actually removes the obsession to debt".

5. Alignment with Traditions and Radical Acceptance (42 responses)

- **Desperation and Personal Willingness (24 responses):** A significant subset of members noting that D.A. is "not a babysitter program" and cannot control anyone; daily solvency ultimately relies entirely on an individual reaching their own point of personal desperation and applying the tools honestly.
- **Sticking strictly to Primary Purpose (18 responses):** Staying intensely focused on the core message, keeping God/Higher Power in the program, and firmly resisting outside political or social distractions that dilute meeting energy.

6. Already Satisfied / Unsure (49 responses)

- **Everything is Being Done Right (21 responses):** Members stating that the current resources (meetings, step work, phone calls) are completely sufficient if an individual actually utilizes them.
- **Unsure / No Ideas (28 responses):** Members who did not have a specific recommendation to share.

Unique Responses

The following standalone suggestions offer highly distinctive ideas or unique tactical points that should be isolated as separate considerations for the action plan:

- **Equating Debt Solvency directly to Chemical Sobriety (1 response):** Design a specific public relations or introductory pamphlet that directly overlays financial debt tracking onto drug/alcohol sobriety timelines, noting that laypeople and newcomers often fail to prioritize solvency because they do not view credit use as an active, mind-altering relapse behavior.
- **The "6 Linear Strategies" Educational Framework (1 response):** Develop an advanced educational or workshop structure based on "6 linear money strategies" to systematically guide members through the natural lifecycle of financial recovery: *Earning, Spending, Saving, Losing, Learning, and Investing*.
- **Integrating Therapy and Medicine into Shares (1 response):** A member suggested that D.A. literature and speakers should explicitly include honest, non-judgmental shares regarding the positive role that professional therapy and psychiatric medicine can play in treating the underlying obsessive-compulsive impulses behind debting.
- **The "Credit Card Company Buddy" Workshop (1 response):** Introduce a highly specific, recurring workshop format that pairs members up specifically to "bookend" and roleplay calling collection agencies, helping anxious debtors manage the deep fear and paralysis associated with addressing legal financial obligations.

Question 12: What can Debtors Anonymous do to become more accessible and inclusive?

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1. Literature and Language Updates (40 responses)

This was one of the most prominent themes, focusing heavily on modernizing the language and offering broader formats.

- **Gender-Neutral Language (13 responses):** Strong call to remove gendered binaries, update the Twelve Steps/Traditions to be gender-neutral, and replace "men and women" with "people" or gender-neutral pronouns.
- **Translation into Other Languages (13 responses):** Demands for professional translations (rather than machine translations), particularly in Spanish, and digital formats for international accessibility.
- **Diverse Representation in Stories (7 responses):** Calls for literature featuring personal recovery stories from people of color, marginalized groups, and those on low/fixed incomes.
- **Disability & Neurodiversity Formats (5 responses):** Requests for large print (noted with appreciation that the 12x12x12 large print is now available), downloadable literature, and printed materials for those overwhelmed by digital spaces.
- **Updating Dated References (2 responses):** Updating text that references "check writing" to modern terms like "making a payment".

2. Public Information and Community Outreach (33 responses)

Members feel D.A. is a "beautiful secret" and need to carry the message more visibly into the outside world.

- **General Outreach & Publicity (13 responses):** Requests for more public visibility, ads, posters, and media presence comparable to A.A.
- **Targeting Professionals and Social Services (8 responses):** Outreach to financial professionals/companies, bankruptcy judges, mental health organizations, therapists, police, hospitals, and schools.
- **Underserved and Vulnerable Communities (7 responses):** Focused outreach in inner cities, marginalized communities, and places like domestic violence shelters or areas facing housing insecurity.
- **Digital & Social Media Presence (5 responses):** Utilizing WhatsApp, YouTube[3] videos, podcasts, or social media campaigns to capture younger demographics.

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[3] D.A. does not affiliate or endorse outside organizations or products, and we ask members to adhere to the Twelve Traditions at the meeting level.

3. Technology, Meetings, and Digital Accessibility (22 responses)

While Zoom[4] was highly praised as a lifesaver for inclusivity, members see a need for further digital refinement.

- **Virtual World Service Conference (WSC) (5 responses):** Transitioning the WSC to a virtual or hybrid format so international meetings can afford to send delegates.
- **Meeting Format and Availability (6 responses):** Requests for 24-hour virtual meetings in the US, more hybrid options, more frequent/marathon meetings, and funding Zoom accounts for groups that cannot afford them.
- **Zoom Accessibility Features (3 responses):** Integrating Closed Captioning (CC) for the hearing impaired and utilizing Zoom's real-time translation tools for global participation.
- **Website & Directory Optimization (8 responses):** Reorganizing the website to make it user-friendly, updating the directory to be time-zone sensitive, keeping web listings current to prevent "ghost" meetings, and adding rapid-understanding accessibility symbols.

4. Specialty and Affinity Meetings (14 responses)

Creating spaces where specific subgroups feel safe and understood.

- **BIPOC & Marginalized Subsets (5 responses):** Explicitly supporting and openly listing meetings for Black and Brown folks, and subsets of the overall community.
- **LGBTQ+ Spaces (4 responses):** Creating or highlighting dedicated LGBTQ+ and trans-specific meetings.
- **Neurodivergent & Ability-Focused Meetings (3 responses):** Specific meetings tailored to accommodate neurodivergent individuals, the deaf/hard of hearing, and the blind.
- **Age-Specific Groups (2 responses):** Reaching younger members (millennials/Gen Z) with focused groups for issues like compulsive shopping, as well as a "second act" meeting for people starting businesses over age 65.

5. In-Person Meeting Inclusivity (11 responses)

Practical physical and cultural adjustments at the local meeting level.

- **Physical Accessibility (5 responses):** Selecting venues with step-free access, ramps, elevators, wheelchair accessibility, and providing fragrance-free environments.
- **Local Welcoming Frameworks (6 responses):** Assigning dedicated greeters, establishing an "inclusivity coordinator" to connect with newcomers of color, or implementing a specific meeting role to call newcomers after the meeting.

[4] D.A. does not affiliate or endorse outside organizations or products, and we ask members to adhere to the Twelve Traditions at the meeting level.

6. Fellowship Culture, Traditions, and Education (26 responses)

Internal adjustments regarding how members interact, interpret the program, and practice recovery.

- **Inclusivity Statements (7 responses):** Explicitly reading and incorporating the Inclusivity Statement into meeting formats, though some suggest making it shorter to avoid sounding overly political.
- **Cultural Intelligence & Training (4 responses):** Offering cultural workshops to deal with implicit biases in the workplace or community, training for the D.A. Board, and teaching cultural intelligence.
- **Simplifying Jargon & Easing Newcomer Anxiety (5 responses):** Creating an accessible guide to quickly decode D.A. jargon, providing clear newcomer packets on the homepage, and building awareness around "cliquishness" in the rooms.
- **Old-Timer Culture (2 responses):** Encouraging broader participation by addressing the tendency of "old-timers" to dominate readings and volunteer for multiple service positions simultaneously.
- **Adherence to the Traditions / Spiritually Focused (8 responses):** Focusing strictly on the Spiritual Principles/Traditions (specifically Tradition 3 and 10), ensuring D.A. doesn't get drawn into outside political controversies, and moving away from "DEI initiatives" or "woke" trends which some feel cause division.

7. Already Satisfied / Unsure (39 responses)

- **Program is fine as is / highly inclusive (21 responses):** Members who believe the program's foundational framework ("all are welcome") is inherently inclusive and does not need shifting.
- **Unsure / No specific feedback (18 responses):** Members who did not have a recommendation or felt they lacked the perspective to speak for marginalized groups.

Unique Responses

The following are distinct, highly specific suggestions or edge-case needs that should be captured separately rather than getting lost in the broader categories:

- **Financial Reality vs. Poverty Mentality (1 response):** Address the economic discrimination and structural reality of actual poverty versus a self-imposed "poverty mentality"—noting that the two are fundamentally different.
- **Redefining Solvency and Service Penalties (1 response):** The user noted that many debtors suffer from OCD, making "perfect numbers impossible," and taking away their right to do service when they slip creates a "group of second-class members." Focus on recovery, not perfection.

- **High Net-Worth Affinity Groups (1 response):** Create a specific support framework/affinity space for high net-worth debtors (+$1M) who have unique debting dynamics.
- **Substance to Process Addiction Transition Literature (1 response):** Create a specialized pamphlet explaining the exact psychological shift required when moving from substance recovery (where total abstinence is possible) to process addiction recovery (where you must still interact with money).
- **Gendering Mistakes in PRGs (1 response):** Investigate and rectify specific "dated and misguided" gendering recommendations built into Pressure Relief Groups (PRGs) that look out of place to newcomers.
- **Abundance & Inheritances Workbook (1 response):** Provide literature/workbooks addressing the specific fear, shame, and responsibility around receiving large sums, windfalls, or inheritances.
- **Trauma-Root Focus (1 response):** Introduce a layer of program focus or workshops that explicitly look at the trauma roots of compulsive debting and underearning.
- **Directory Transparency (2 responses):** Ensure every single meeting listed in the directory is strictly required to have a functioning email or phone contact person option, so newcomers can ask clarifying questions before attending.

Question 13: What can D.A. do to raise public awareness and reach more debtors?

1. Professional and Institutional Outreach (65 responses)

This category focuses on creating strategic pathways through professionals and organizations who interact directly with people experiencing financial distress.

- **Legal and Bankruptcy Systems (18 responses):** Direct outreach to bankruptcy attorneys, bankruptcy judges, and courthouses so they can refer clients who need behavioral change to prevent repeat filings.
- **Therapists, Counselors, and Healthcare Professionals (23 responses):** Educating psychologists, mental health counselors, psychiatric facilities, rehab clinics, and medical doctors about the profound connection between debt, anxiety, depression, and suicide.
- **Financial and Tax Professionals (15 responses):** Building awareness among CPAs, accountants, banks, credit unions, debt/credit refinancing companies, and financial advisors.
- **Employee Assistance Programs (EAPs) and Corporations (4 responses):** Distributing materials to company HR departments, breakrooms, and corporate wellness initiatives.
- **Clergy and Religious Institutions (5 responses):** Placing literature or offering informational sessions in churches and places of worship.

2. Mass Media, Advertising, and Public Service Announcements (60 responses)

Members frequently pointed to Alcoholics Anonymous (A.A.) as a benchmark model, calling for broader public relations drives to de-stigmatize the illness.

- **Traditional Broadcast and Media Tours (16 responses):** Requests for television, radio (including AM radio news hours), public transport campaigns (subways/buses), billboards, and coordinated press releases.
- **Public Service Announcements (PSAs) (28 responses):** High demand for producing and circulating Conference-approved broadcast or digital PSAs that explain the program while adhering to the principle of "attraction rather than promotion".
- **Press Features and Media Contacts (16 responses):** Cultivating "Friends of D.A." in the media, pitching anonymous recovery stories to finance magazines, and submitting anonymous articles to mainstream publications.

3. Digital Marketing, Social Media, and Technology (51 responses)

A large section of the Fellowship advocates for reaching modern debtors directly in the digital spaces where consumer spending occurs.

- **Organic Social Media Presence (23 responses):** Building official, anonymity-protected accounts on platforms like Instagram, TikTok, Facebook, and YouTube[5] to share speaker recordings and qualifiers.
- **Paid Digital Ads and Retargeting (12 responses):** Running targeted banner, popup, or search ads strategically pointed at individuals who visit debt-consolidation, credit card, or prosperity program websites.
- **Search Engine Optimization (SEO) (8 responses):** Optimizing the main website for modern search engines and AI Large Language Models (LLMs) so D.A. appears first when users type phrases like "help with debt addiction".
- **Digital Media Production (8 responses):** Producing an official D.A. podcast of speaker shares or creating anonymous informative PI videos.

4. Grassroots, Local Community, and Physical Materials (41 responses)

This group champions localized, tangible efforts to bring information directly to physical gathering places.

- **Physical Flyers, Posters, and Community Boards (20 responses):** Pinning flyers and leaving business cards on community bulletin boards at libraries, local health food stores, credit unions, supermarkets, post offices, and gyms.
- **Hospitals and Institutions (H&I) (11 responses):** Bringing D.A. panels and literature into prisons (specifically women's prisons), jails, and assisted living centers.
- **Booths and Informational Days (10 responses):** Renting tables or booths at local community wellness fairs, public information days, or regional recovery festivals.

5. Twelve-Step Inter-Fellowship Visibility (25 responses)

Many members noted that they discovered D.A. through another program and feel this is an essential pipeline.

- **Cross-Fellowship Literature and Outreach (17 responses):** Leaving D.A. pamphlets and flyers at sober clubhouses or providing literature packs directly to A.A., Al-Anon, O.A., and Gamblers Anonymous groups.[5]
- **Convention Presence (8 responses):** Making D.A. visibly present through informational tables or speaker panels at major A.A. and conventions and conferences.

6. Target Demographics and Specific Environments (11 responses)

Focusing specialized outreach campaigns on distinct age groups or vulnerable subsets.

[5] D.A. does not affiliate or endorse outside organizations or products, and we ask members to adhere to the Twelve Traditions at the meeting level.

- **High Schools, Universities, and Young Adults (9 responses):** Speaking to graduating college seniors about solvency, providing handouts to student counseling programs, and leaving leaflets at community colleges.
- **Underserved and Marginalized Demographics (2 responses):** Tailoring outreach specifically toward low-income/poor communities and homeless shelters.

7. Operational, Structural, and Literature Enhancements (11 responses)

Internal process improvements designed to empower individual groups to perform better public information (PI) work.

- **Simplifying PI Literature (4 responses):** Streamlining the complex Public Information manual into simple, one-to-two page printables targeted toward specific professionals.
- **Website Improvements (5 responses):** Updating local and global directory websites to avoid "dead links," and ensuring every group lists a contact email or phone number for newcomers.
- **Training and Structure (2 responses):** Properly training local Public Information Representatives (PIRs) and adding a clear organizational chart showing how Intergroups and World Service interface.

8. Alignment with Traditions / Nuanced Positions (57 responses)

- **Strict Attraction, Not Promotion (23 responses):** Members asserting that D.A. must rely entirely on the 11th Tradition, focusing on working a strong personal program, leading prosperous lives as an example, and trusting God/the universe to bring suffering debtors when they are ready.
- **Already Fine / No Ideas / Unsure (34 responses):** Members who feel the current trajectory is sufficient or lack specific ideas on how to safely navigate public outreach due to anonymity constraints.

Unique Responses

The following entries offer singular, highly specific tactics or perspectives that should be pulled into our planning separately, rather than being consolidated into the broad categories:

- **The Holiday Season Campaign Timing (1 response):** Intentionally focus public relations pitches and digital outreach spikes around peak financial stress periods—specifically *right after Christmas/the holidays*, when holiday credit card debt bills begin arriving.
- **The "Al-Anon[6] Faces Alcoholism" Model (1 response):** Replicate Al-Anon's annual magazine/handout framework by creating a standardized "D.A. Faces Compulsive

[6] D.A. does not affiliate or endorse outside organizations or products, and we ask members to adhere to the Twelve Traditions at the meeting level.

Debting" annual pamphlet designed specifically for members to buy in bulk and drop off in doctor's offices, public restrooms, or neighborhood "little libraries".

- **Branding and Language Complexities (1 response):** Address the name "Debtors Anonymous" directly. Several members noted it has a "big branding problem" because laypeople do not know what "unsecured debt" means. They assume D.A. is strictly for credit card messiness, entirely missing compulsive shopping, spending, and underearning dynamics.
- **The Pop-Culture/Storyline Pipeline (1 response):** Capitalize on mainstream media references. A member shared they found D.A. because a character on the TV show *The Bear*[7] struggled with codependency, leading them to CoDA[7], where someone recommended D.A. The action item is to explore commissioning an original play about the founding of D.A., or utilizing public figures who mention the program.
- **Newcomer Subject-Matter AI Chatbot (1 response):** Program a specialized, conversational AI chatbot hosted on the D.A. homepage to answer basic newcomer questions safely, privately, and instantaneously.
- **Free Public Tools as "Attraction" (1 response):** Create non-member recovery tools on the website—such as a free, publicly downloadable, user-friendly Spending Plan spreadsheet—to attract people who don't yet realize they have a compulsive disorder.
- **Establishing a Comment-Section "Watchdog" (1 response):** Appoint or suggest a service position for a "watchdog" member who monitors mainstream media articles regarding "how I paid off my debt" and anonymously seeds D.A. information into the article's public comment section.
- **Combating Predatory Lender Ads (1 response):** Partner with regulatory entities or pursue public service campaigns to mandate that predatory lenders, check-cashing companies, and online gambling sites display D.A. helpline disclaimers—modeled directly after the warning labels displayed on alcohol and gambling advertisements.
- **The D.A. Subreddit Audit (1 response):** Check, secure, and officially optimize the D.A. Subreddit[7] community, as Reddit's built-in structural anonymity makes it a primary search and community destination for younger demographics.

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[7] D.A. does not affiliate or endorse outside organizations or products, and we ask members to adhere to the Twelve Traditions at the meeting level.

Question 14: What can D.A. do to build a stronger culture of service?

1. Sponsorship and Mentorship Initiatives (51 responses)

The Fellowship highly favors utilizing the sponsor-sponsee relationship as the primary engine to introduce and sustain service work.

- **Sponsor-Driven Service Mandates (23 responses):** Encouraging or requiring sponsors to firmly integrate service into Step work early on, ensuring sponsees know they must "give it away to keep it".
- **Service Sponsorship & Mentorship (18 responses):** Introducing, defining, and actively promoting "Service Sponsors" or mentors to guide members through specific roles rather than letting them figure it out alone.
- **General Sponsorship Drive (10 responses):** Focus on building a stronger overall culture of regular sponsorship first, which naturally yields more service-ready members.

2. Reframing the Message: Benefits & Incentives (47 responses)

Members strongly advise moving away from "guilt trips" and instead pitching service as an act of self-interest that directly boosts financial recovery.

- **The "Service Makes You Rich" Pitch (23 responses):** Highlighting the practical, selfish benefits of service—explicitly emphasizing that committing to service decreases isolation and actively improves personal solvency/income.
- **Personal Stories & Testimonials (13 responses):** Creating dedicated spaces, workshops, or literature featuring stories of "when I got busy, I got better".
- **Positive Reinforcement and Nurturing (11 responses):** Publicly thanking servants, ensuring there is "room to screw up," and eliminating the "stink-eye" or harsh critiques when a volunteer makes a mistake.

3. Structural Adjustments & Role Simplification (41 responses)

Many responses focused on removing the logistical, intimidating barriers that keep members from volunteering.

- **Lowering/Flexing Solvency Requirements (13 responses):** A call to open more positions to newcomers by lessening rigid solvency rules, preventing members from feeling like "second-class citizens" or rule-breakers if an uncontrollable event disrupts their numbers.

- **Clear Guidelines & Simple Job Descriptions (11 responses):** Providing simple, one-page outlines or manuals clearly explaining exactly what a role requires and its spiritual benefit.
- **Enforcing Strict Rotation & Term Limits (9 responses):** Mandating strict rotation to prevent "scarcity consciousness," ensuring a small handful of people do not hog or get permanently "stuck" in roles.
- **Shared and Micro-Commitments (8 responses):** Breaking down massive jobs into short 3-month commitments, one-off tasks, or co-leading/sharing a role between 2 or 3 people to ease newcomers in.

4. Workshops, Events, and Targeted Education (23 responses)

Members recommend actively hosting engaging events centered entirely around the theme of service.

- **Service-Focused Workshops & Speaker Meetings (15 responses):** Organizing fun interactive workshops, mini-PRG events, or dedicated weekend speaker calls focusing entirely on the 12th Step.
- **Traditions and Concepts Studies (8 responses):** Embedding education regarding the 12 Traditions and 12 Concepts directly into regular Fellowship culture to naturally inspire service.

5. New Literature and Meeting Formats (20 responses)

Tactical requests for tangible tools to prompt members during or right after meetings.

- **Dedicated Service Pamphlets & Materials (11 responses):** Designing a specialized brochure/brochures regarding the history, rewards, and slogans of service to include in newcomer packets.
- **Meeting Format Scripts & Slogans (9 responses):** Integrating reminders, readings, or catchphrases (e.g., "Service leads to sanity") directly into the standard daily meeting scripts.

6. World Service Conference (WSC) Reform (10 responses)

Specific critiques on how the global service structure can become less exhausting and more accessible.

- **Simplifying the WSC Experience (6 responses):** Making world service positions less onerous and allowing people to serve on committees without needing to master a massive manual first.
- **Hybrid and Global Alternation (4 responses):** Hosting the WSC as a hybrid event, or hosting it in a non-US country every other year so international groups can afford to participate.

7. Already Strong / Unsure / Unfavorable toward Shifts (62 responses)

- **Culture is Already Strong (16 responses):** Members stating that D.A. already has a stellar culture of service, second only perhaps to A.A.
- **Unsure / Hard to Say (43 responses):** Members who feel it is an age-old dilemma across all fellowships and do not have a clear solution.
- **Anti-Videoconference Sentiment (3 responses):** A small subset noting that virtual meetings encourage people to sit with cameras off "like they are watching TV," advocating for a return to in-person meetings to save the Fellowship.

Unique Responses

The following entries contain highly distinctive, specific ideas or edge-case arguments that should be extracted as standalone action items rather than being lost in general themes:

- **The SAA/OA[8] "Bottom Line" Solvency Model (1 response):** Re-evaluate how strictly solvency is policed. One member suggested moving away from a rigid definition of "solvency day counts" and adopting the "Bottom Line" model used by fellowships like Overeaters Anonymous (OA)[8] or Sex Addicts Anonymous (SAA)[8]. This would allow the definition of debting behavior to vary contextually for neurodivergent individuals or specific financial circumstances, keeping more people eligible for service.
- **The Sponsor Checklist Template (1 response):** Create and distribute a standardized "Sponsor Checklist" that sponsors can use during check-ins. It would feature explicit prompt questions such as: *Are you doing service? What positions are you considering for next elections? Have you talked to a newcomer? How many outreach calls have you made?*
- **The "Boringly Competent" Incentive Pitch (1 response):** Reframe service incentives with transparent realism. A member suggested explicitly telling newcomers: *"The most boring parts of D.A. are pure gold for your recovery—tolerating the nickels and dimes of the budget, reporting at the business meeting. It is a training course for becoming boringly competent with money in the real world."*
- **Embedded Business Meetings (1 response):** Actively push groups to host their monthly business meetings *inside* the regular meeting hour rather than scheduling them separately outside. Groups that made this change reported a massive surge in turnout and service engagement compared to meetings that isolated them.
- **The "Service Token/Coin" Reward System (1 response):** Introduce tangible "Service Coins" or tokens to physically or digitally recognize milestones of service commitments, mirroring the psychological reward of sobriety chips.
- **National Day of Service Event (1 response):** Establish a synchronized, Fellowship-wide "National Day of Service" to simultaneously educate, host panels, and run outreach drives across all intergroups.

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[8] D.A. does not affiliate or endorse outside organizations or products, and we ask members to adhere to the Twelve Traditions at the meeting level.

- **The Long-Term Solvency "Special Call" (1 response):** Create a targeted outreach campaign or a "special call" explicitly designed to re-engage "old-timers" or members with 5+ years of long-term solvency who have drifted away from active service, giving them a direct platform to pass it on.
- **"High Emotions, Low Stakes" Framing (1 response):** Train leaders to market business meetings to anxious newcomers using the phrase: *"Business meetings are a safe sandbox of 'High Emotions, Low Stakes' where you can practice real-world communication skills safely."*

Question 15: What can D.A. do to meet your literature needs and/or the needs of the membership?

1. Digital Access, Cost Barriers, and Platforms (86 responses)

This was the largest theme, highlighting a major modern tension between convenience, cost, and a desire to bypass third-party corporate systems.

- **Make Literature Free Online / Downloadable PDFs (37 responses):** A push to provide free digital downloads of all foundational pamphlets, recovery worksheets, and core books, with members pointing to A.A.'s model of free online access.
- **Alternative Distribution (No Amazon) (19 responses):** Distinct pushback against using Amazon/Kindle[9] due to corporate tracking and shipping expenses. Members want to purchase hard copies and digital files *directly* from the D.A. or Intergroup websites.
- **Kindle, Audiobooks, and Apps (17 responses):** Praise for existing Kindle[9] materials, alongside strong requests for audiobooks (for driving or listening before job interviews) and official digital apps.
- **Virtual Meeting Integration (13 responses):** Requests for standardized scripts or QR codes to text/chat links to newcomers during videoconference meetings, alongside guidance on how to screen-share copyrighted literature legally.

2. Global and International Accessibility (22 responses)

Members outside the United States face severe logistical and financial barriers to obtaining physical literature.

- **Accelerating Translations (12 responses):** Direct requests to speed up the time-consuming world service approval process for translated literature, specifically mentioning Spanish and Japanese committees.
- **Affordable International Shipping & Local Printing (10 responses):** Calls to allow overseas intergroups (specifically mentioning South Africa, the U.K., and Canada) to print literature locally to bypass prohibitive international postage costs.

3. Financial Recovery & New Content Themes (46 responses)

Suggestions for expanding the literature catalog to touch on highly specific financial, personal, and operational realities.

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[9] D.A. does not affiliate or endorse outside organizations or products, and we ask members to adhere to the Twelve Traditions at the meeting level.

- **Diverse Representation & Identity-Specific Stories (14 responses):** Demands for personal stories capturing the financial experiences of BIPOC, LGBTQIA+, trans individuals (and unique medical debt), seniors facing retirement, and people living on low or fixed incomes.
- **New Technical & B.D.A. Tools (18 responses):** Requests for specific pamphlets covering alternate spending plans, business-owner/nonprofit dynamics, navigating modern electronic currency, tax debt, credit card clarity, and dealing with creditors.
- **Relational and Emotional Recovery (14 responses):** Developing materials that tackle the trauma roots of spending, setting boundaries, navigating non-D.A. partners, and "Spiritually Sustainable Earning".

4. Modernizing and Reformatting Existing Core Works (19 responses)

Members want to see the foundational literature consolidated, simplified, or structurally scrubbed of outdated cultural concepts.

- **Gender-Neutral Language Updates (7 responses):** Strong demands to switch from binary terms ("man or woman," "he or she") to modern, gender-neutral pronouns like "they" or "person" throughout all literature.
- **Consolidating Formats into a "Big Book" (6 responses):** Requests to bind the 12x12x12, *A Currency of Hope*, and all individual pamphlets into a single unified textbook, making it less confusing for newcomers.
- **Updating Dated References (6 responses):** Modernizing language that relies heavily on a cash-and-check-writing society to accurately reflect automated payments, digital apps, and algorithmic spending risks.

5. Local Meeting Support & Scholarship Programs (14 responses)

Suggestions on how groups can use physical literature to welcome newcomers and manage local supplies.

- **Scholarship Lit and Newcomer Gifting (9 responses):** Encouraging groups to use 7th Tradition funds to buy physical starter packs and gift them to penniless newcomers who are too afraid to spend money.
- **Reviving the Physical Literature Table (5 responses):** Nostalgia for physical pamphlets on local tables, with warnings against relying solely on screen shares which make newer members "lazy".

6. Structure, Voting, and Fellowship Communications (15 responses)

Internal process improvements at the World Service level to clear administrative bottlenecks.

- **Changing Literature Voting Rules (5 responses):** A request to modify the voting rules for approving updated language in the Steps and Traditions, explicitly arguing that

unreturned ballots from quiet meetings should no longer automatically count as "No" votes.
- **Streamlining the Literature Committee (LitCom) (4 responses):** Delegating the heavy outline writing workload to individual specialized committees, allowing LitCom to function strictly as an editing body.
- **Newsletter & Catalog Reminders (6 responses):** Upgrading the *Ways & Means* newsletter value and sending out automated email blasts to GSRs outlining what literature is actively available or currently in the writing pipeline.

7. Fully Satisfied / Unsure (107 responses)

- **Needs are Fully Met (67 responses):** Massive praise for the newly released Daily Reader and the 12x12x12 workbook, with members stating the Fellowship is doing an exceptional, albeit slow, job.
- **Unsure / No Opinion (40 responses):** Members who did not offer a critique or left the answer blank.

Unique Responses

The following standalone suggestions offer highly specific ideas or distinct procedural complaints that should be separated out for direct consideration:

- **The Kindle "Ownership" Debate (1 response):** A member explicitly argued against Kindle distribution on spiritual grounds, citing that Amazon[10] retains the right to edit or revoke access to digital books arbitrarily. They noted that "renting" content via a corporate license violates the permanent, self-reliant ownership spirit of D.A. recovery.
- **Loosening the "Abstinence" Definition (1 response):** A request to officially loosen the definition of solvency/abstinence in the literature, allowing members to define it contextually for themselves.
- **The "Sponsor Guide" Program (1 response):** The creation of a service-oriented pamphlet or guide outlining a "Sponsor Guide" framework—a temporary hand-holding position where an old-timer explains jargon and procedures to a newcomer for their first few meetings before they seek a permanent Step sponsor.
- **The Comprehensive Newcomer Binder Organizer (1 response):** Design and sell a standardized, small-format personal binder (8.5" x 5.5") specifically configured to hold hole-punched copies of *A Currency of Hope*, the *12x12x12*, spending plan sheets, and PRG records all in one organized layout.
- **The "Non-Conference Approved" Literature Conflict (1 response):** A member strongly warned against the Fellowship's tendency to brand non-conference-approved literature as "bad," noting that they personally found deep recovery using one popular book, while warning that other non-approved items (like the "Fear of Success" script) dilute the Traditions.

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- **Punitive Solvency Restrictions in Literature (1 response):** A protest against strict, rigid literature interpretations regarding "solvency dates." The member noted that stripping long-term members of their service rights due to minor ledger faults acts as a punitive "D.A. Police Force" mechanism that terrifies newcomers.
- **The Celebrity/Pop-Culture Strategy (1 response):** Explore crowdsourcing anthologies or paid video series featuring prominent artistic recovery advocates to break down the 12 Steps in a fun, modern, and lively digital format.

Question 16: What can D.A. do to increase member contributions (7th Tradition)?

1. Meeting Formats, Structure, and "The Minute of Silence" (50 responses)

A substantial portion of the Fellowship noted that moving away from a physical basket makes it too easy to forget to give, advocating for structurally creating space within virtual meetings.

- **The One-Minute Silent Pause (23 responses):** Implementing a strict, timed 30-to-60-second pause or moment of silence immediately after the 7th Tradition announcement. Multiple groups reported that stopping the meeting flow to allow members to focus solely on navigating their banking apps increased contributions by up to 40%.
- **Script Changes and Frequency (16 responses):** Altering the language in old, rote scripts to make people pay attention, and making the announcement at both the beginning/middle and end of the meeting.
- **Setting Meeting/Weekly Goals (11 responses):** Having the treasurer calculate and state a clear weekly/monthly budget goal, updating the group on what has been collected so far, and "passing the virtual basket again" if the goal hasn't been met.

2. Digital Platforms and Payment Methods (44 responses)

Members strongly emphasize that digital banking in online meetings is complicated, calling for a broader, more secure suite of tech options.

- **Diversifying Payment Options (22 responses):** Direct demands to include many payment options, including Venmo, Zelle, PayPal, CashApp, Apple Pay, Google Pay, and direct bank ACH billing. (Note that D.A. does not affiliate or endorse these companies).
- **QR Codes and Screen-Sharing (12 responses):** Standardizing the use of prominent QR codes screen-shared directly onto a videoconference grid, alongside posting clear copy-paste links early and slowly into the chat.
- **International and Multi-Currency Giving Tools (10 responses):** Providing a direct mechanism for overseas members attending US/foreign meetings to donate, bypassing prohibitive international transaction roadblocks (specifically mentioning difficulties in Canada, Ireland, and Australia).

3. Financial Transparency & Impact Accountability (43 responses)

Members express a reluctance to contribute to what feels like a vague, "nebulous pot," demanding a clear visual of where the money goes.

- **Visual Aid One-Pagers & Charts (18 responses):** Creating clear, graphic PDFs showing exactly "where your dollar goes" (e.g., $X to print flyers, $Y to translate text), or mimicking an old A.A. chart comparing the cost of a subway fare/coffee to $1 in the basket.
- **World Service / GSB Transparency (17 responses):** Publishing simplified, highly accessible global P&L reports and budget updates in the *Ways & Means* newsletter so members understand global office overhead.
- **Targeted/Project-Specific "Pots" (8 responses):** Allowing members to allocate their donations directly to separate funds they care about, such as a specialized literature-printing pot or the John H. Scholarship fund.

4. Reframing the Spiritual Message: Incentives vs. Threats (32 responses)

Many members feel current fundraising approaches lean into scarcity and arm-twisting, calling instead for a positive focus on recovery and gratitude.

- **Reframing as a Tool for Personal Solvency (17 responses):** Pitching monetary giving as an active, therapeutic action that builds an "abundance mindset," fights contraction/fear, and proves to the debtor that "there is enough".
- **Gratitude, Value, and Tithing (15 responses):** Reminding members to give in proportion to the value they have received (e.g., "if the program saved you $500 in compulsive spending this month, consider giving back").

5. Structured Giving Campaigns and Slogans (25 responses)

Leveraging uniform, catchy, and repetitive institutional milestones to incentivize routine giving.

- **The "$7 on the 7th" Initiative (14 responses):** Widespread support for revitalizing or heavily promoting the campaign where members donate $7 on the 7th day of every month directly to World Service.
- **The "Thrive with Five" Campaign (6 responses):** Reviving the standard suggestion of a $5 minimum donation per meeting to adjust for modern inflation.
- **Milestone / Birthday Donations (5 responses):** Encouraging members to celebrate D.A. birthdays or years of recovery by donating a corresponding dollar amount (e.g., $1 or $5 per year of recovery).

6. Sponsorship Actions & Program Progress (15 responses)

Integrating financial giving directly into the operational recovery pipeline.

- **Sponsorship Integration (10 responses):** Requiring sponsors and Pressure Relief Groups (PRGs) to check in on giving and explicitly help sponsees build a dedicated "D.A. Donation/Spirituality" category line directly into their personal Spending Plans.
- **Accelerating Literature Outputs (5 responses):** Pointing out that members will gladly give more if World Service demonstrates momentum by completing translations and publishing the Basic Text faster.

7. Nuanced / Cautionary / Anti-Shift Positions (40 responses)

- **Protect the Destitute Newcomer (14 responses):** Strong warnings against generating financial pressure or shame. Members stress keeping the baseline reminder clear: "You are more important than your money," and allowing those in extreme debt pits to give $0 until they stabilized.
- **Unsure / No Solutions (26 responses):** Members who acknowledged that digital tracking in the videoconference era is an unresolved cross-fellowship dilemma.

Unique Responses

The following entries offer singular, highly specific tactics or structural critiques that should be isolated as standalone considerations for our action plan:

- **The Sponsor Checklist Template (1 response):** Create and distribute an official "Sponsor Checklist" for old-timers to audit their sponsees. It would mandate specific questions: Have you put a line for D.A. into your spending plan? Are you contributing directly to D.A. GSO? Have you talked to a newcomer?
- **The "Assistant Treasurer" Role for Tech Inclusivity (1 response):** Suggest that online groups implement a specific "Assistant Treasurer" service position. This second individual's sole role is to house alternative banking apps (like Venmo[11] if the primary treasurer only has Zelle) so the group stops "leaving money on the table" due to rigid, single-app setups.
- **The Centralized Intergroup "Zoom[11] Clearinghouse" Model (1 response):** To solve the legal, tax, and anonymity issues of individual group treasurers holding D.A. funds in personal bank accounts, create a centralized Intergroup system. Online meetings would use central Intergroup Zoom rooms, digital contributions would flow directly to the Intergroup portal, and the Intergroup would track and credit the home group accordingly.
- **The "Meeting Back-Pay" Accountability Method (1 response):** Introduce a concept in literature where members track how many meetings they attend while broke or underearning. They record this "debt of gratitude" in their numbers, and when they later receive a windfall, inheritance, or major raise, they proactively "back-pay" the Fellowship for the free meetings that kept them alive.
- **Anti-Fiscal Sponsorship Position (1 response):** A member issued an explicit warning to "take a position against fiscal sponsorships". They noted observing other 12-step

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programs utilize third-party fiscal agents, which they claim structurally destroys grassroots member contributions and trust.

- **The Ledger Transparency Publication (1 response):** Publish a biannual "ledger publication" detailing exactly what every single registered group in the Fellowship has contributed. The member notes: *"Not to shame, but to acknowledge who is putting in... We track our numbers daily; I see zero harm in showing the numbers at the level of local, state, country, and world."*
- **Mergers to Save Videoconference Resources (1 response):** Actively encourage small online meetings that are struggling financially to merge into unified "Zoom[12] Rooms," sharing a single paid videoconference account resource to instantly lower overhead.
- **Merchandise Sales (1 response):** Supplement traditional 7th Tradition baskets by designing and retailing official D.A. apparel, such as t-shirts and hats.
- **The "Non-Profit Status" Group Exploration (1 response):** Form a committee to investigate the legal realities of local groups. While D.A. globally is a non-profit, local group collections technically are not, which a member noted creates an underlying structural tax complication that needs clarity.
- **The "Step 12" Step Work Correlation:** Tie giving directly to the 12th Step by designing a specialized "7th Tradition / Step 12 Workshop" to remind members that funding the administrative infrastructure is an act of carrying the message to the suffering debtor.

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Question 17: Is there anything else you might share for the development of D.A.'s next strategic plan?

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1. Public Information, Real-World Visibility, and Growth (22 responses)

A strong segment of the Fellowship wants D.A. to outgrow its "adolescent stage" and establish a more visible presence in society.

- **Broad Public Placement (13 responses):** Active suggestions to place informational posters, leaflets, and meeting information at physical locations of high temptation or high vulnerability, such as post offices, credit unions, lending agents, casinos, and sports bookmakers.
- **Targeting Modern and Digital Spaces (9 responses):** Utilizing corporate enterprise approaches, improving local Intergroup communication networks, and ensuring that digital spaces (like websites) are easily searchable for non-members.

2. Adherence to Traditions / Rejection of Identity Politics (20 responses)

A highly passionate segment of the responses warned the leadership against allowing contemporary cultural trends to split the Fellowship.

- **Focusing Strictly on Tools and Steps (12 responses):** Direct assertions that the program should stick purely to the 12 Steps, 12 Traditions, and primary purpose. Members state that "people don't need to change the program to get in—they need to get in the program to change themselves."
- **Objections to "Identity Politics" and Social Grouping (8 responses):** Direct warnings that introducing divisions based on gender, race, or income level introduces outside distractions and "outside political issues." Members claim this creates an atmosphere of dominance, contention, and division that harms group unity.

3. Literature Production and Output Acceleration (18 responses)

Members frequently cited frustration with how long it takes for new materials to move from drafting to final publication.

- **Speed Up the Basic Text (11 responses):** Intense demand to prioritize, complete, and release the "Basic Text" for Debtors Anonymous, as well as the "Voices" series, to give the Fellowship a solid foundation comparable to A.A.'s Big Book.

- **Fewer Board-Generated Messages / Focus Energy (7 responses):** A direct request for the Board of Trustees to reduce the amount of time and energy spent on "meet-the-board" sessions or administrative updates, and instead reallocate those resources directly into pushing literature through the bottleneck.

4. Demographics and Specialized Recovery Realities (15 responses)

Members want strategic planning to address shifting economic trends that affect distinct brackets of the population.

- **Retirees and Fixed Incomes (8 responses):** A strong call to develop specific strategies, literature, and resources tailored for aging members, retirees, and those living on fixed incomes due to disability.
- **Medical Debt Focus (7 responses):** A request to introduce dedicated panels, literature, or workshops dealing explicitly with the unique psychological and legal burden of medical debt, which operates differently from consumer credit debt.

5. Local Meeting Dynamics & The Newcomer Experience (14 responses)

Suggestions regarding how large meetings or systemic cultures can accidentally alienate people who are just walking through the door.

- **Addressing Overwhelming Large Meetings (8 responses):** Concerns raised about massive, "outsized" regional meetings being so large and business-focused that they remove a layer of intimacy, leaving wandering newcomers feeling confused and invisible.
- **Simplifying the Newcomer Process (6 responses):** Providing immediate direction, belonging, and relief to the fragile newcomer without subjecting them to complex group politics or heavy administration on day one.

6. Trustee Governance and Communication Reform (11 responses)

Internal process critiques demanding that the highest levels of service become more interactive.

- **Breaking the "Board Bubble" (6 responses):** Requests for the Board of Trustees to stop being so protected in a separate bubble. These members describe current communications from the board as "shut off," one-way, and non-interactive.
- **Avenue for Direct Feedback (5 responses):** Creating an open, interactive annual videoconference meeting or membership update where regular members can voice thoughts directly to trustees instead of just receiving mandates.

7. No Additional Feedback / Satisfied (46 responses)

- **No / None / Not at this time (46 responses):** Members who indicated they had nothing further to add or skipped the question because they felt their views were captured in previous sections.

Unique Responses

The following entries from unique members offer singular, specific ideas that may be isolated as possible items for the strategic plan:

- **The Enterprise Digital Account Strategy (1 response):** Have the world level of D.A. officially negotiate and set up an official, centralized "enterprise account" with a primary videoconference company. By purchasing licenses in massive bulk, World Service could provide steep discounts directly back to local home groups, instantly lowering meeting overhead Fellowship-wide.
- **The Popular Meeting Paradox (1 response):** Investigate a strategic approach to managing "mega-meetings." The survey notes that single massive meetings can end up accidentally defining the face of D.A. in an entire region, skewing a newcomer's perception into thinking D.A. is strictly a business/corporate networking program rather than a spiritual recovery home.
- **The "Trustee Communication Watchdog (1 response)":** Evaluate the psychological distance between the membership and the Board. A unique response explicitly noted that they "cannot fully trust an organization that has not followed the Traditions," warning that one-way, non-interactive communication from leadership causes members to withhold their 7th Tradition contributions at the global level and keep them entirely local.
- **Developing "Boringly Competent" Real-World Tooling (1 response):** Expand the strategic plan's scope beyond just escaping debt to mapping out ongoing "unfolding debting forms." This includes establishing specialized modern resource workshops tracking specific real-world transitions such as vehicle financing, health options, and conventional vs. unconventional elder care.
- **The "Anonymity vs. Visibility" Structural Audit (1 response):** Suggestions to commission an internal study explicitly defining the precise operational boundaries between maintaining personal anonymity at the public level versus boldly bringing D.A. literature into community facilities, rehabilitation centers, and prisons. Members feel the Fellowship is currently "afraid of money" and hiding behind anonymity out of a structural fear of expansion.

Part 2:
Understanding the D.A. Membership

2025 D.A. Member Demographic Survey Report

INTRODUCTION:
Understanding the D.A. Membership

This report presents the findings from the 2025 Debtors Anonymous Member Survey, which collected 400 responses between July and December 2025. The secondary purpose of this survey section was to gain a comprehensive understanding of responding D.A. members—who we are, how we connect, and how our recovery manifests across diverse backgrounds. This data is intended to help inform future Fellowship growth, structure targeted outreach, and inform the composition of focus groups for further strategic planning.

In observance of our Traditions, the following steps were taken throughout survey development to ensure they were held in integrity. The Strategic Planning Subcommittee consulted with experts to ensure all questions were in line with 12-step standard practices. The Subcommittee also researched similar membership surveys in other 12-step fellowships, like the Alcoholics Anonymous 2022 Membership Survey. To that end, we assure the D.A. Fellowship that:

- All survey questions about member identities were optional.
- The options related to identities were focused on collecting serviceable data.
- Data collected will stay confidential, preserving anonymity.
- The majority of data has been reported in aggregate form; excerpts from written responses are not linked to any individual.
- Data will inform who we reach out to for small focus groups and ethnographies in order to represent a diversity of experiences and needs during the next phase of strategic planning.

Framework of the Demographic Survey

The data and feedback collected from the membership in this section are organized around:

- **Connection and Pacing:** Understanding how members discover D.A., their length of time in the program, and how they navigate working the Twelve Steps with a sponsor.
- **Recovery Behaviors and Milestones:** Identifying the primary debting behaviors affecting members (such as underearning and compulsive spending) alongside milestones in continuous financial solvency.
- **Service and Representation:** Mapping fellowship engagement across local service positions and group representation at the World Service Conference (WSC).
- **Demographic Diversity:** Examining crucial data regarding sample members' geographic location, age ranges, racial identities, gender identities, sexual orientation, relationship dynamics, parental status, and socio-economic backgrounds (both in childhood and at present).

Reading the Report: Context and Considerations

As you read through the demographic survey findings, please keep a few important administrative and spiritual contexts in mind:

- **An Optional Snapshot:** Because portions of this demographic questionnaire were optional, the findings represent a specific, voluntary snapshot of the active Fellowship rather than an absolute census. It reflects 400 dedicated individuals who chose to share their personal narratives and life circumstances to aid our collective future.
- **Unity Across Diversity:** In alignment with Tradition One, our common welfare must come first, and our personal recovery depends upon D.A. unity. While this report highlights a vast spectrum of backgrounds spanning over 23 countries, our diverse paths are united by a singular, shared purpose: a desire for solvency, freedom, and spiritual growth.

Key Finding: A Vibrant, Multi-Generational, and Evolving Fellowship

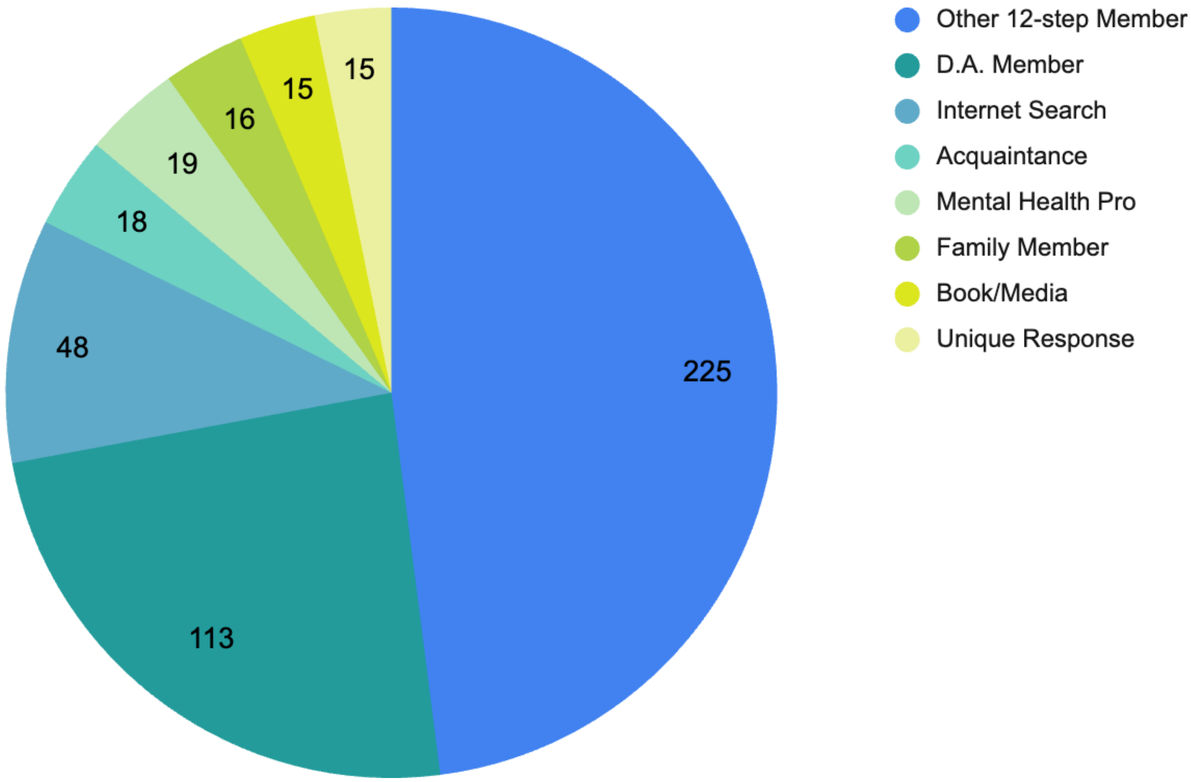
A primary takeaway from this demographic analysis is the incredible depth of experience and the changing landscape of how members engage with the program:

- **A Healthy Span of Recovery:** The data demonstrates a highly balanced representation of recovery experiences. D.A. is actively supported by both a vital influx of newcomers navigating their first year and a sturdy foundation of "Founding" members who carry decades of continuous solvency and institutional wisdom.
- **The Sponsorship Opportunity:** A notable data point reveals that nearly one-third (29.5%) of responding members have never completed the 12 Steps with a sponsor. This highlights a crucial opportunity for the Fellowship to focus energy on strengthening sponsorship networks, demystifying step-work pacing, and providing better supportive materials.
- **The Digital Shift:** The findings underscore a massive modern shift toward virtual meeting spaces, which now drive nearly three-quarters of member attendance. While physical, in-person meetings remain an indispensable anchor for local community and physical connection, the dominance of online platforms emphasizes where accessibility and geographic flexibility are shaping modern recovery.

Ultimately, getting to know "Who We Are" gives us the empirical clarity needed to execute our 5-Year Strategic Plan. This demographic baseline ensures that as D.A. grows its global infrastructure and expands public awareness, its steps forward remain firmly anchored in the real, diverse, and lived experiences of the Fellowship.

M-1. How did you find out about D.A.?

395 Responses, Multiple Choice



Pathways to Recovery: How Members Discover D.A.

To better understand our public outreach footprint and map how suffering debtors find their way to our rooms, the survey included the multiple-choice question: *"How did you find out about D.A.?"* Out of 400 total participants, 395 responded to this question. Because respondents were permitted to select more than one pathway, the 395 responding members generated a total of 469 distinct connection points.

The data highlights that our strongest pipeline for growth relies heavily on intersecting 12-step fellowships and personal member advocacy, though digital discovery and professional referrals also represent vital access points.

- **Other 12-step Member:** 225 selections (57.0% of respondents)
- **D.A. Member:** 113 selections (28.6% of respondents)
- **Internet Search:** 48 selections (12.2% of respondents)
- **Mental Health Pro:** 19 selections (4.8% of respondents)
- **Acquaintance:** 18 selections (4.6% of respondents)
- **Family Member:** 16 selections (4.1% of respondents)

- **Book/Media:** 15 selections (3.8% of respondents)
- **Unique Response:** 15 selections (3.8% of respondents)

Key Takeaway: The Power of Inter-Fellowship Advocacy and Dual Recovery

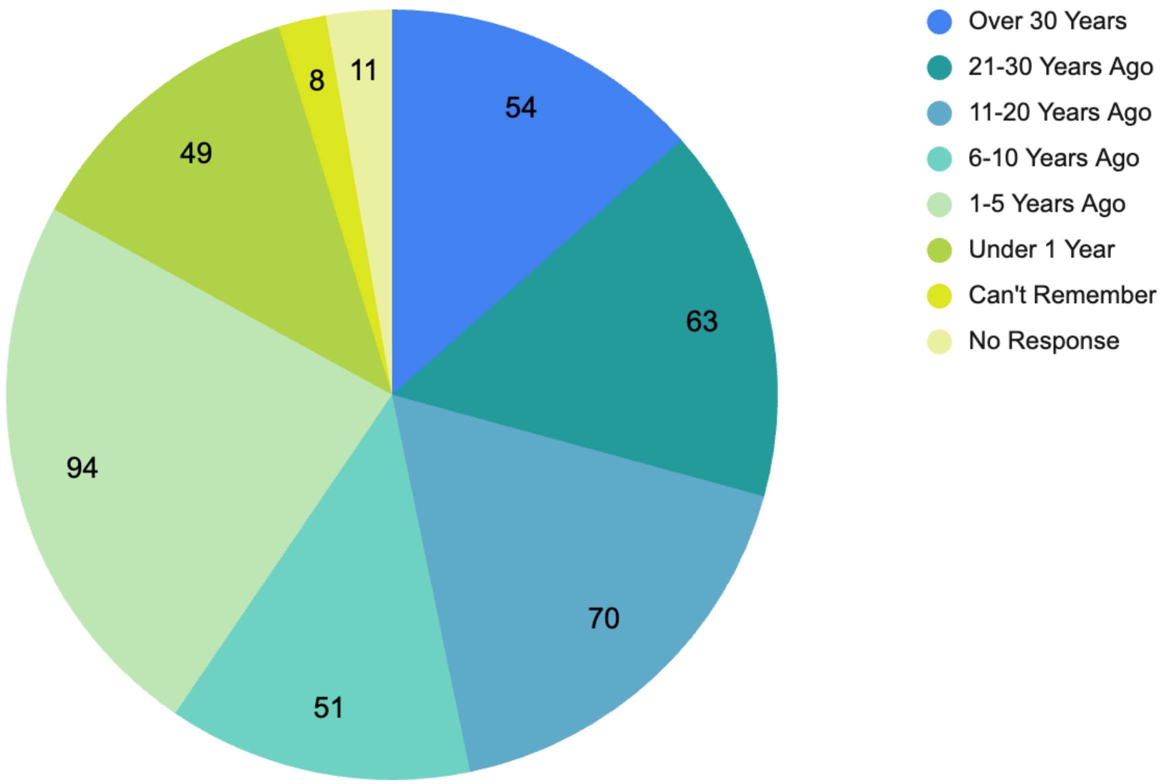
The single most significant revelation from this data is that **57% of D.A. members** discovered the program through a member of another 12-step fellowship. When combined with the 28.6% who found out through an active D.A. member, it becomes clear that over **85% of our membership** is guided to our doors via direct, personal 12-step advocacy. This underscores the profound reality of dual recovery and highlights why maintaining strong, cooperative relationships with other anonymous programs is our most effective vehicle for carrying the message.

Simultaneously, **Internet Search (12.2%)** stands out as the leading non-relational discovery method. As physical meeting directories have evolved, our digital presence—namely search engine visibility and the user-friendliness of our main website—serves as a primary front door for those suffering in isolation without a 12-step connection.

Finally, while referrals from **Mental Health Professionals (4.8%)**, **Family Members (4.1%)**, and **Book/Media (3.8%)** represent smaller percentages, they point to critical opportunities for our Public Information (PI) committees. Enhancing outreach to therapists, financial counselors, and regional media outlets remains an open horizon to ensure that professionals know exactly where to send individuals struggling with compulsive debting, compulsive spending, underearning, and related debting behaviors.

M-2. When was the date of your first D.A. meeting?

391 Responses



Fellowship Longevity and Member Retention

To map the generational distribution, retention, and institutional memory of our community, the survey asked respondents: *"When was the date of your first meeting?"* Out of 400 total participants, 391 members responded to this question, yielding a 97.8% response rate (with 11 members choosing not to respond).

The results reveal an extraordinarily balanced and resilient Fellowship, characterized by a healthy influx of newer members working alongside a powerful, highly dedicated core of longtime and founding recovery pillars.

- **Newcomers in Early Recovery (Under 1 Year):** 49 responses (12.5% of respondents)
- **Stabilizing in Recovery (1 to 5 Years Ago):** 94 responses (24.0% of respondents)
    - *1 to 2 years ago (2023–2024):* 48 responses
    - *3 to 5 years ago (2020–2022):* 46 responses
- **Established Members (6 to 10 Years Ago):** 51 responses (13.0% of respondents)

    - *6 to 8 years ago (2017–2019):* 33 responses
    - *9 to 10 years ago (2015–2016):* 18 responses
- **Longtime Members (11 to 20 Years Ago):** 70 responses (17.9% of respondents)
    - *11 to 15 years ago (2010–2014):* 26 responses
    - *16 to 20 years ago (2005–2009):* 44 responses
- **Senior Fellowship (21 to 30 Years Ago):** 63 responses (16.1% of respondents)
    - *21 to 25 years ago (2000–2004):* 41 responses
    - *26 to 30 years ago (1995–1999):* 22 responses
- **Founding Members (Over 30 Years Ago):** 54 responses (13.8% of respondents)
    - *31 to 35 years ago (1990–1994):* 26 responses
    - *Over 35 years ago (1989 and earlier):* 28 responses
- **"I Don't Remember":** 8 responses (2.0% of respondents)

Key Takeaway: A Balanced Ecosystem of Experience and Hope

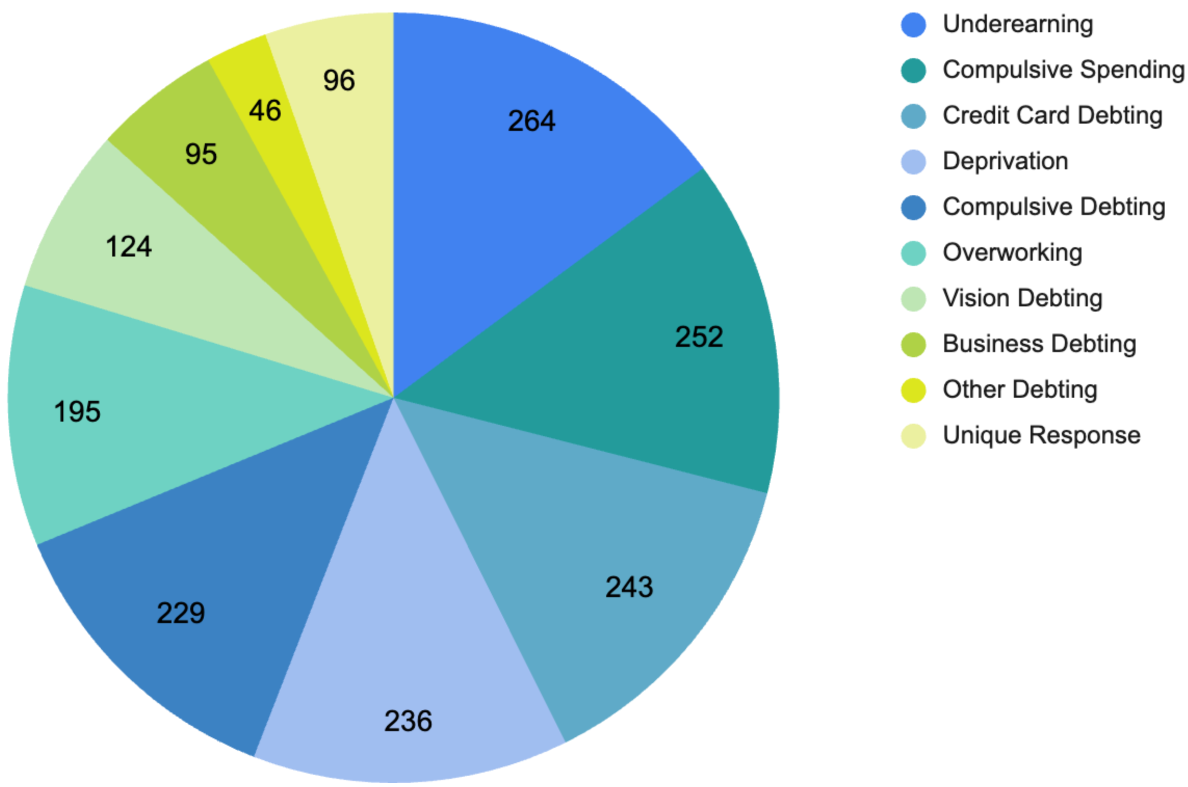
The data highlights a remarkably sustainable ecosystem within Debtors Anonymous. Over **47% of the responding Fellowship** consists of members who have been in the program for more than 11 years, with a staggering **13.8% boasting over three decades of continuous recovery**. This high concentration of Senior and Founding members ensures that D.A. possesses an invaluable reservoir of institutional wisdom, sponsorship depth, and structural stability.

Concurrently, the pipeline for growth remains vital. Over **one-third of the Fellowship (36.5%)** is comprised of members in their first five years of recovery. This group represents the active, evolving frontline of the program—navigating early solvency, integrating newer digital meeting structures, and transitioning into local service.

Ultimately, this span proves that D.A. is not a transient program; it is a lifelong sanctuary where the hope brought in by the newcomer is steadily transformed into the enduring stability of our longtime pillars.

M-3. What were/are your Debting Behaviors?

393 Responses, Multiple Choice



Patterns of Manifestation: Profile of Debting Behaviors

To map the diverse and complex ways financial disease manifests across our community, the survey asked the multiple-choice question: *"What were/are your debting behaviors?"* A total of 393 out of 400 members responded to this metric. Because compulsive debting rarely occurs in isolation, respondents were encouraged to select all behaviors that applied to their experience, generating a total of 1,780 distinct data points across the 393 individuals.

The data illustrates that while structural debt (like credit cards) remains a heavy burden, behavioral and spiritual challenges—specifically underearning, compulsive spending, and deprivation—are equally dominant forces driving members into recovery.

- **Underearning:** 264 selections (67.2% of respondents)
- **Compulsive Spending:** 252 selections (64.1% of respondents)
- **Credit Card Debting:** 243 selections (61.8% of respondents)
- **Deprivation:** 236 selections (60.1% of respondents)
- **Compulsive Debting:** 229 selections (58.3% of respondents)
- **Overworking:** 195 selections (49.6% of respondents)

- **Vision Debting:** 124 selections (31.6% of respondents)
- **Business Debting:** 95 selections (24.2% of respondents)
- **Other Debting:** 46 selections (11.7% of respondents)
- **Unique Response:** 96 selections (24.4% of respondents)

Key Takeaway: The Interconnected Matrix of Disease and the "Invisible" Symptoms

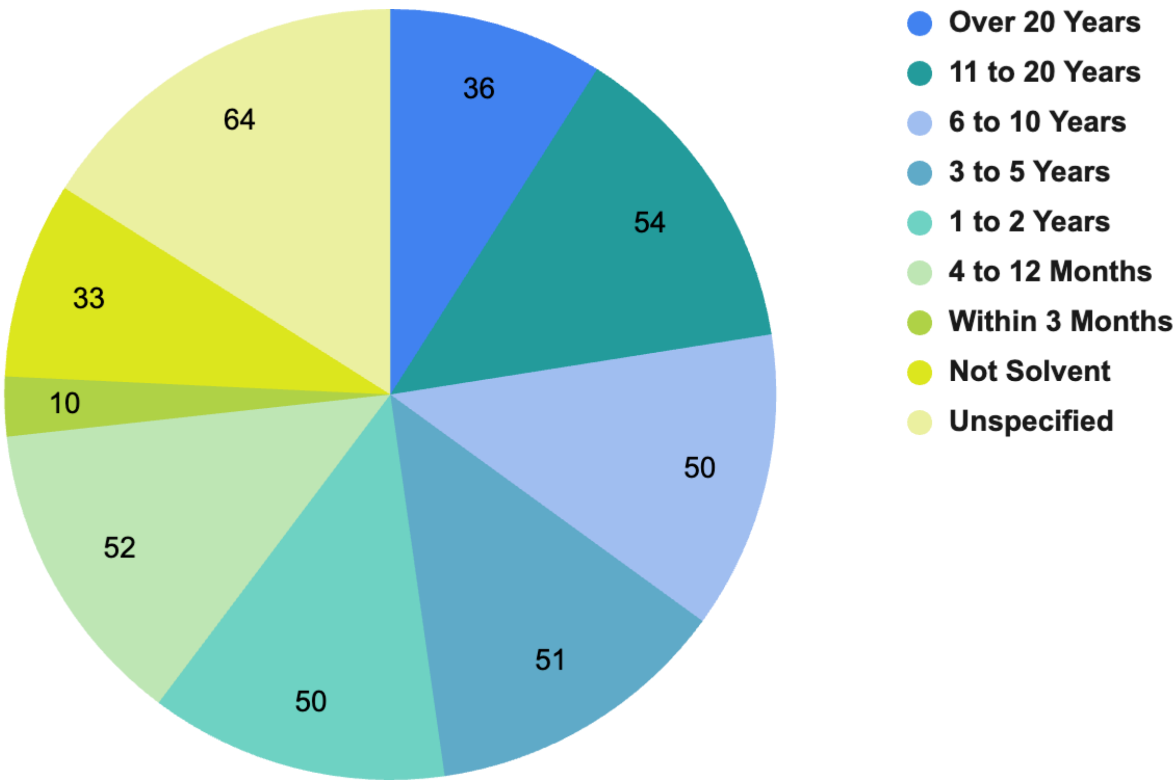
The most striking insight from this behavioral mapping is the sheer volume of overlap: on average, **individual D.A. members struggle with 4 to 5 distinct debting behaviors simultaneously**. This metric emphasizes that debting is a systemic, multi-faceted disease that cannot be remedied by simply cutting up a credit card or creating a spending plan.

Furthermore, the data clearly vindicates D.A.'s modern focus on the less visible, non-traditional forms of debting:

- **The Grip of Underearning & Overworking:** Ranking as the number one behavior reported, **Underearning (67.2%)** impacts more members than actual credit cards. Combined with **Overworking (49.6%)**, this demonstrates that nearly half to two-thirds of the Fellowship battles the exhausting cycle of a dysfunctional relationship with time, labor, and self-worth.
- **The Paradox of Deprivation:** Over **60% of respondents identify with Deprivation**. This high percentage highlights that for a majority of our members, the disease manifests not just as reckless outflow (**Compulsive Spending at 64.1%**), but as an inability to provide for one's own basic needs, buy necessary tools, or enjoy a decent standard of living even when funds are available.
- **Vision and Business Growth:** With nearly a third of the Fellowship struggling with incurring debt in the pursuit of a vision, aka **Vision Debting (31.6%),** and nearly a quarter with **Business Debting (24.2%)**, there remains a distinct and critical need for focused recovery resources, literature, and workshops dedicated explicitly to Business Debtors Anonymous (B.D.A.) material and the cultivation of personal and professional visions.

M-4. "What is your D.A. Solvency Date?"

374 Responses



Milestones in Financial Solvency: Tracking Continuous Recovery

To understand the depth of recovery and the practical application of D.A.'s primary tool, the survey asked respondents: *"What is your D.A. solvency date?"* In D.A., solvency is defined as not incurring any new unsecured debt. Out of 400 total participants, 374 members responded to this question (yielding a 93.5% response rate), while 26 chose not to answer.

The data illustrates a highly resilient community, showcasing that long-term, continuous financial solvency is not only achievable but sustained by a significant portion of our membership over multiple decades.

- **Early Solvency & First-Year Milestones (Under 1 Year):** 62 responses (16.6% of respondents)
    - *Recent Solvency (Within 3 months of late 2025):* 10 responses
    - *4 to 12 Months Solvent (Late 2024 – Mid 2025):* 52 responses
- **Solidifying the Foundation (1 to 5 Years Solvent):** 101 responses (27.0% of respondents)
    - *1 to 2 Years Solvent (2023 – 2024):* 50 responses

    - *3 to 5 Years Solvent (2020 – 2022):* 51 responses
- **Long-Term Financial Stability (6 to 10 Years Solvent):** 50 responses (13.4% of respondents)
    - *6 to 8 Years Solvent (2017 – 2019):* 37 responses
    - *9 to 10 Years Solvent (2015 – 2016):* 13 responses
- **Masters of the Tools (11 to 20 Years Solvent):** 54 responses (14.4% of respondents)
    - *11 to 15 Years Solvent (2010 – 2014):* 21 responses
    - *16 to 20 Years Solvent (2005 – 2009):* 33 responses
- **Decades of Continuous Solvency (Over 20 Years Solvent):** 36 responses (9.6% of respondents)
    - *21 to 30 Years Solvent (1995 – 2004):* 24 responses
    - *Over 30 Years Solvent (1994 and earlier):* 12 responses *(with the earliest tracing back to 1980)*
- **Not Solvent:** 33 responses (8.8% of respondents)

(Note: An additional 64 individuals provided "Unspecified" responses, which included 38 omissions or "Confidential" answers, 16 uncertain replies such as "not sure" or "don't track," and 10 unique text responses.)

Key Takeaway: Solvency Works, But Definitions Vary

The clear headline from this metric is that **nearly two-thirds of responding members (64.4%) possess more than a year of continuous financial solvency**, with a remarkable 24% celebrating over a decade of debt-free living. This serves as powerful empirical evidence for the newcomer that the tools of Debtors Anonymous work over a lifetime. Furthermore, the fact that 16.6% are navigating their first year alongside 8.8% who are currently "Not Solvent" proves that our rooms remain an active sanctuary for those seeking acute help.

However, several members explicitly noted that they struggled to define or track an exact date due to the "vague" nature of behavioral symptoms like underearning or deprivation, rather than traditional credit card accumulation. Comments included:

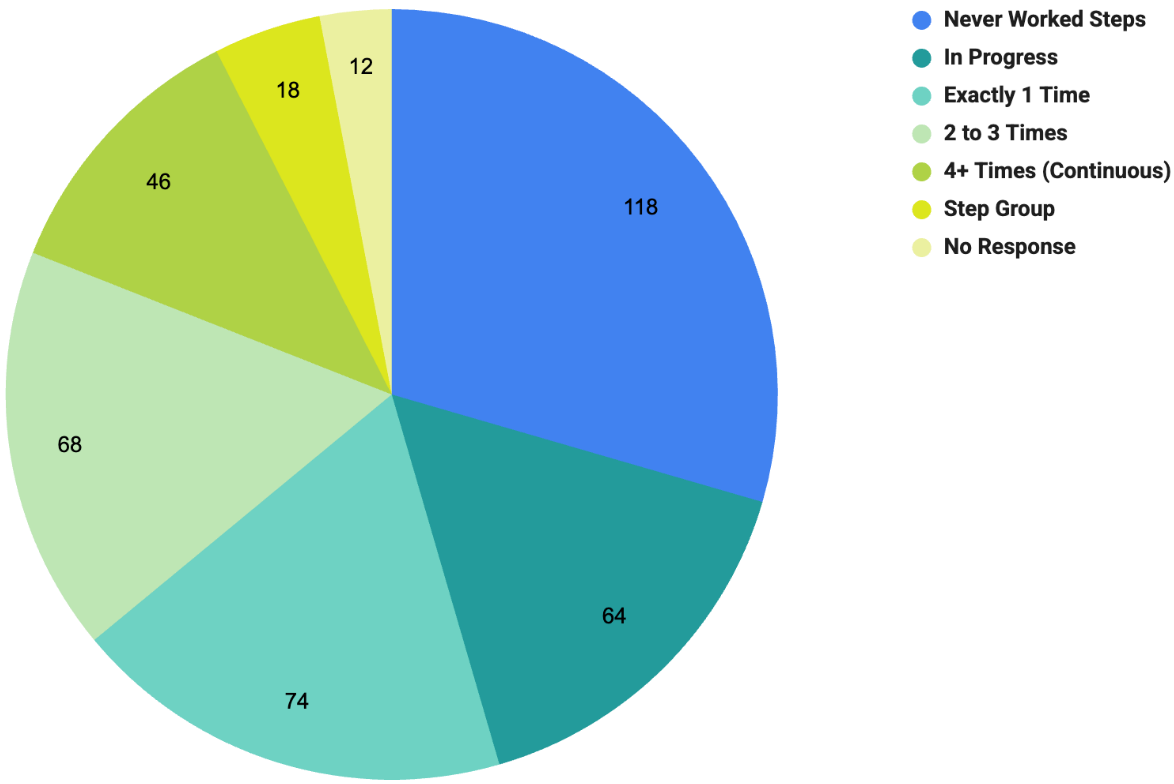
- *“Haven't figured out how to define solvency for me because of vague behaviors.”*
- *“I’m more an underearner than debtor.”*
- *“Depends on whom you ask. Use credit cards now but never carry a balance so some would say I’m not solvent. I don’t care frankly...”*

Other members noted that an obsession with calendar dates can sometimes overshadow internal transformation, sharing: *“What spiritual awakening have you had is the real question.”*

These varied perspectives highlight an ongoing educational opportunity for the Fellowship. While maintaining a clear, unambiguous solvency date remains a bedrock anchor of the D.A. program, service committees and sponsors may need to place additional emphasis on helping members define what "solvency" looks like when applied specifically to compulsive underearning, business operating cash, and patterns of self-deprivation.

M-5. Number of times you've completed the D.A./B.D.A. Steps with a Sponsor?

388 Responses



Spiritual Progress and Sponsorship: Tracking Step Completion Cycles

To assess the depth of spiritual recovery and evaluate the core infrastructure of member-to-member sponsorship within the program, the survey asked respondents: *"Number of times you've completed the D.A./B.D.A. Steps with a Sponsor?"* Out of 400 total participants, 388 members responded to this question, yielding a 97.0% response rate (with 12 responses classified as unspecified, skipped, or typographical errors).

The data reveals that while a combined majority of the Fellowship is actively engaged in or has completed the Twelve Steps, a surprisingly large segment remains entirely uninitiated in formal, one-on-one Step work, highlighting a critical structural opportunity for our service bodies.

- **Standard Milestone Completions (1 to 3 Times):** 142 responses (36.6% of respondents)

    - *Exactly 1 Time:* 74 responses — The majority of step-graduates, establishing a primary recovery foundation.
    - *Exactly 2 Times:* 43 responses — Members who re-worked the steps to deepen their recovery or navigate a relapse.
    - *Exactly 3 Times:* 25 responses — Established members solidifying long-term recovery metrics.
- **Zero Step Completions / Never Worked the Steps:** 118 responses (30.4% of respondents)
    - *Absolute Zero:* 102 responses — Members who explicitly stated "0," "none," "never," or "not even once."
    - *Attempted But Defeated:* 16 responses — Members who actively tried but stalled out (e.g., *“3 attempts, once in a group, zero 1-1 completions”* or *“got all the way through Step 4... Need to start over”*).
- **In Progress for the Very First Time:** 64 responses (16.5% of respondents)
    - *General "In Progress":* 39 responses — Newcomers currently navigating their initial lifecycle of step work.
    - *Stalled at Specific Milestones:* 25 responses — Members explicitly anchored at a bottleneck:
        - *Steps 2 / 3:* 9 responses
        - *Steps 4 / 5:* 12 responses
        - *Steps 8 / 9:* 4 responses
- **Multi-Cycle & Advanced Step Work (4+ Times):** 46 responses (11.9% of respondents)
    - *4 to 5 Times:* 21 responses — Dedicated members using sequential completions as ongoing spiritual maintenance.
    - *More than 5 Times / Continuous:* 16 responses — High-frequency entries indicating intensive, repeated cycles (e.g., *“5+,” “10,” “20?”*).
    - *“Too Many to Count”:* 9 responses — Longtime pillars who have fully integrated the step cycles into their lifelong routine.
- **Alternative Formats (Group Work & Cross-Fellowship):** 18 responses (4.6% of respondents)
    - *Step Study Groups Only:* 11 responses — Members who completed the steps collectively in a class or workshop framework rather than one-on-one (e.g., *“I have only completed them in groups. And that was once.”*).
    - *Cross-Fellowship Experience:* 7 responses — Dual-recovery members relying primarily on step cycles completed in other anonymous programs.

Key Takeaway: The "Sponsorship Gap" and Bottleneck Milestones

The standout finding from this data is that **30.4% of active, responding members have never completed the Twelve Steps with a sponsor**. When combined with the 16.5% who are currently trying to finish their first cycle, it becomes clear that nearly **half of the active Fellowship (46.9%) is operating without the spiritual insulation of a fully realized Step toolkit**. This represents a major public health baseline for D.A. and points directly to where our collective energy must be spent: demystifying Step work, strengthening local sponsorship lines, and developing literature targeted at breaking early-recovery paralysis.

For those currently in progress, the data explicitly highlights **Steps 4 and 5 as the single greatest bottleneck in the program**. Nearly half of all stalled members are anchored at this specific inventory juncture. This empirical proof underscores a vital need for focused workshops and structural encouragement regarding the Fourth Step, helping members push past the shame and financial fear that so frequently cause them to stop writing.

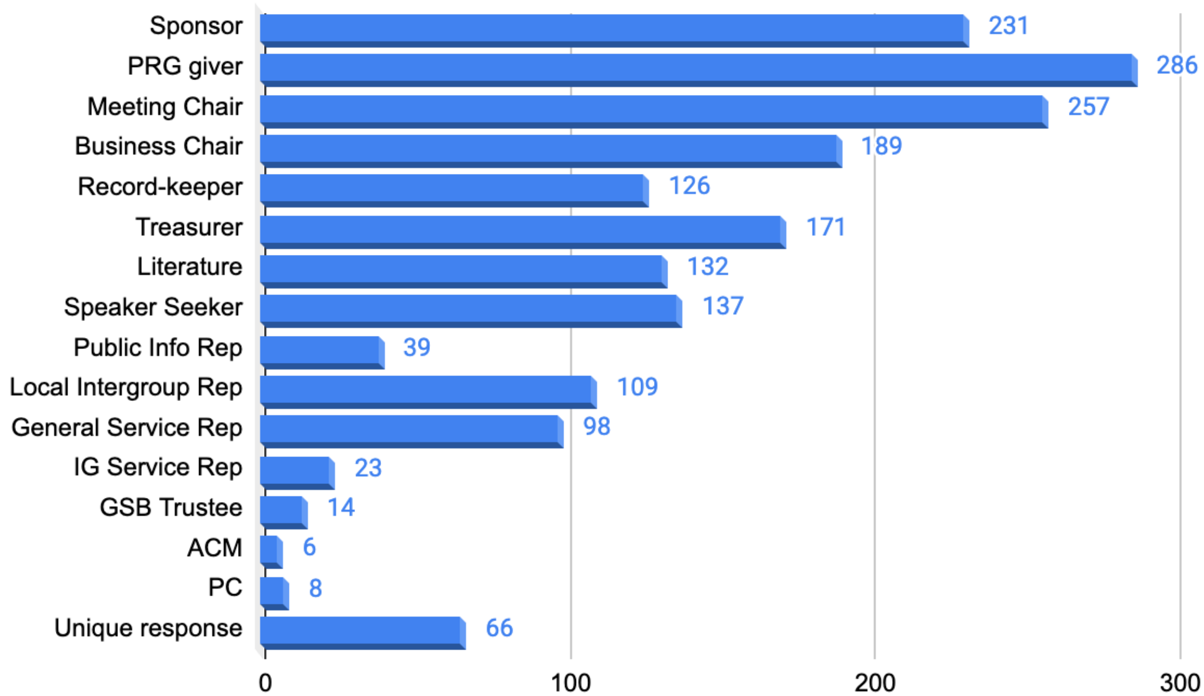
Voices from the Fellowship: Distinctive Sponsorship Dynamics

Several standalone text responses offered highly distinctive, qualitative insights into how Step work is actually manifesting on the ground, challenging traditional assumptions:

- **The "Sponsee Mirroring" Framework:** One member noted they had completed the steps *“1 [time] with sponsor, several with sponsees.”* This highlights a critical, tactical reality: many longtime pillars refresh and maintain their own recovery not by constantly resetting their own step cycles, but through the profound spiritual mirror of guiding others through the text.
- **The "Slow Bloomer" Self-Label:** A member shared, *“I am a slow bloomer,”* detailing getting stuck on Step 4 in the traditional "Yellow Book" before switching to the "Blue Book" to start completely over at Step 1. This candid admission provides a voice for chronic underearners and debtors who experience high shame over moving slowly, validating that recovery is a customized marathon, not a race.
- **The Reality of Realistic Pacing:** Diverging from the modern expectation of rapid step progression, an entry explicitly stated: *“Once; with the Big Book as well. Took 2.5 years.”* This serves as an incredibly comforting baseline for the Fellowship, illustrating that a thorough, multi-year approach to the steps can yield an immensely stable foundation.
- **Alternative Regional Fast-Tracking:** Conversely, another respondent noted completing the steps *“Once with my sponsor, every 60 days with StepsponsorDA, our workshop.”* This reveals the presence of highly structured, fast-paced regional subcultures operating within the modern Fellowship, proving that our international community is actively experimenting with diverse timelines to meet the varying speeds of member needs.

M-6. What service positions have you held?

368 Responses, “Select all that apply”



Service and Accountability: Giving Back to the Fellowship

To map the depth of service engagement and evaluate the health of our leadership pipeline, the survey asked respondents the multiple-choice question: *“What service positions have you held?”* Out of 400 total participants, 368 members responded to this question. Because service is an ongoing, evolving practice in recovery, respondents were encouraged to select all positions they have held throughout their D.A. lifespans. The 368 responding members generated an impressive total of 1,892 individual service markers.

The data reveals a remarkably active and service-oriented Fellowship, with a massive concentration of energy focused on local group survival alongside a smaller, highly dedicated core carrying the torch of general service.

- **Sponsor:** 231 selections (62.8% of respondents)
- **PRG (Pressure Relief Group) giver:** 286 selections (77.7% of respondents)
- **Meeting Chair:** 257 selections (69.8% of respondents)
- **Business Meeting Chair:** 189 selections (51.4% of respondents)
- **Business Meeting Record-Keeper:** 126 selections (34.2% of respondents)
- **Treasurer:** 171 selections (46.5% of respondents)
- **Literature Coordinator:** 132 selections (35.9% of respondents)

- **Speaker Seeker:** 137 selections (37.2% of respondents)
- **Public Information Representative:** 39 selections (10.6% of respondents)
- **Local Intergroup Representative:** 109 selections (29.6% of respondents)
- **General Service Representative (GSR) to the World Service Conference (WSC):** 98 selections (26.6% of respondents)
- **Intergroup Service Representative to the WSC:** 23 selections (6.2% of respondents)
- **GSB (General Service Board) Trustee:** 14 selections (3.8% of respondents)
- **ACM (Appointed Committee Member to a GSB committee):** 6 responses (1.6% of respondents)
- **PC (Project Contributor to a GSB project):** 8 responses (2.2% of respondents)
- **Unique response:** 66 selections (17.9% of respondents)

Key Takeaway: Strong Grassroots Foundation vs. The General Service Bottleneck

The single most encouraging insight from this audit is the staggering rate of participation in D.A.'s foundational recovery tools. Nearly **78% of responding members have acted as a Pressure Relief Group giver**, and **nearly 63% have served as a sponsor**. This indicates that the vital, life-saving machinery of D.A.—the peer-to-peer transmission of solvency and financial planning—is functioning at an exceptionally high level across the international community. Furthermore, local group infrastructure is robustly supported, with over half to two-thirds of members stepping up to serve as **Meeting Chairs (69.8%)** and **Business Meeting Chairs (51.4%)**.

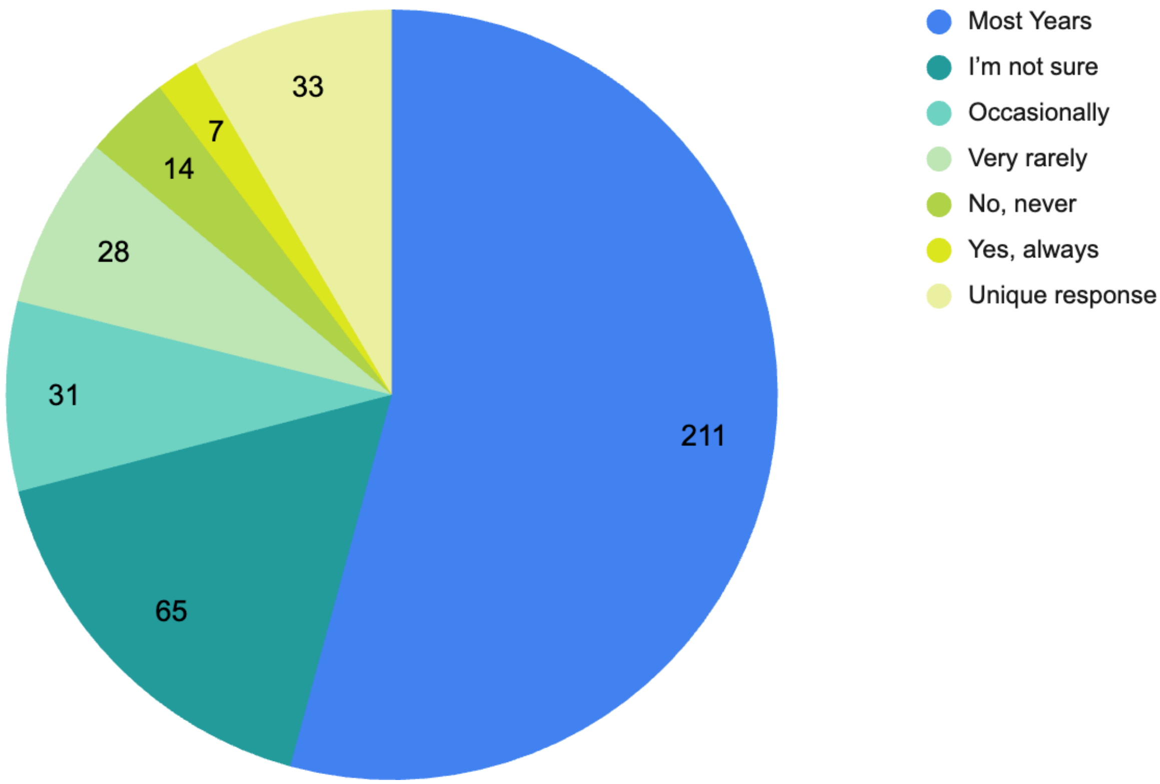
However, as we trace service up the inverted triangle toward world recovery structures, we observe a steep drop-off in participation:

- **The World Service Core:** While over a quarter of respondents have served as a local **General Service Representative (26.6%)**, participation drops significantly at the broader institutional levels, such as **GSB Trustees (3.8%)**, **ACMs (1.6%)**, and **Project Contributors (2.2%)**. This highlights a narrow, heavily relied-upon leadership core carrying out the heavy administrative tasks of the global Fellowship.
- **The Public Information Deficit:** Only **10.6% of members** have ever served as a Public Information Representative (PIR). This directly echoes our earlier finding that very few newcomers find D.A. via professional or media pipelines. Because public outreach requires active group representatives to carry literature to hospitals, clinics, and financial institutions, this low service metric represents a critical area where our Fellowship is currently underserving its primary purpose.

Ultimately, these numbers show a community that is deeply invested in keeping its own rooms healthy and functioning. The challenge and opportunity for our 5-Year Strategic Plan will be to successfully inspire and demystify the transition from local group service into wider regional and global service structures.

M-7. Does your group send a representative to the World Service Conference?

390 Responses



Group Representation at the World Service Conference (WSC)

To measure the connection between grassroots meetings and the broader global governance of Debtors Anonymous, the survey asked respondents: *"Does your group send a representative to the World Service Conference?"* Out of 400 total participants, 390 responded to this question, yielding a strong 97.5% response rate (with 10 members choosing to skip the question).

The data outlines how effectively local groups participate in the collective conscience of our global Fellowship, highlighting a solid baseline of engagement alongside a notable gap in institutional awareness.

- **Most Years:** 211 responses (54.1% of respondents)
- **I'm not sure:** 65 responses (16.7% of respondents)
- **Occasionally:** 31 responses (7.9% of respondents)
- **Very rarely:** 28 responses (7.2% of respondents)
- **No, never:** 14 responses (3.6% of respondents)

- **Yes, always:** 7 responses (1.8% of respondents)
- **Unique response:** 33 responses (8.5% of respondents)

Key Takeaway: Strong Base Engagement and the "Awareness Gap"

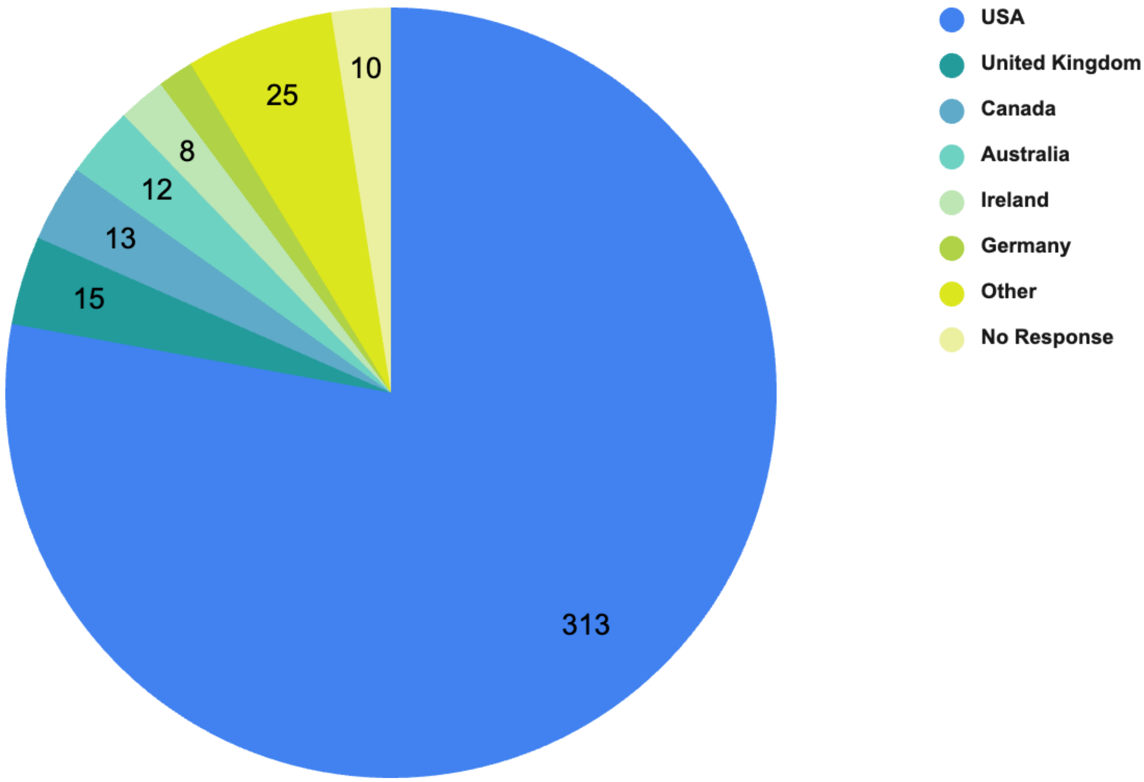
Cumulatively, **55.9% of responding members belong to groups that maintain consistent representation** at the World Service Conference (*"Yes, always"* and *"Most Years"* combined). When adding meetings that participate *"Occasionally"* or *"Very rarely,"* the total active connection line to the WSC reaches **71%**. This demonstrates that a healthy majority of the Fellowship is linked to the broader service structure, ensuring that local group perspectives help shape the literature, policies, and strategic planning of the General Service Board.

However, a highly telling metric is that **16.7% of active members simply do not know** if their home group sends a representative (*"I'm not sure"*). This substantial percentage reveals a communication gap at the meeting level. It indicates that while a group may be structurally active in world service, the General Service Representative (GSR) or Intergroup Service Representative (ISR) may not be effectively reporting back to the local business meeting, or the group may not be fully educating its membership on why WSC participation matters.

With **3.6% of groups explicitly completely disconnected (*"No, never"*)**, our service bodies have a clear opportunity to demystify the Conference process. Bridging this gap will ensure that every local meeting recognizes its vital role in helping carry out D.A.'s ultimate administrative and spiritual responsibilities.

M-8. What is your location?

387 Responses



Global Footprint and Geographic Distribution

To map the international reach of our message and identify regional recovery hubs, the survey asked respondents: *"What is your location?"* Out of 400 total participants, 387 members provided their location, yielding a 96.8% completion rate, with 2.5% of the total dataset choosing to leave this metric unspecified.

The data reveals that while Debtors Anonymous maintains a deeply rooted concentration in North America, our recovery infrastructure supports a vibrant, widespread global presence spanning multiple continents and time zones.

- **United States (USA):** 77.9% of total respondents (313 responses)
- **United Kingdom (UK):** 3.7% of total respondents (15 responses)
- **Canada:** 3.2% of total respondents (13 responses)
- **Australia:** 3.0% of total respondents (12 responses)
- **Ireland:** 2.0% of total respondents (8 responses)
- **Germany:** 1.5% of total respondents (6 responses)
- **Other Countries:** 6.2% of total respondents (24 responses combined)
- **No Response:** 2.5% of total survey pool (10 responses)

Summary Statistics and Regional Concentrations

- **Primary Concentration:** The vast majority of survey respondents (77.9%) reside in the United States, confirming that the USA remains the primary administrative and structural anchor of the Fellowship's active data pool.
- **Top 3 USA States:** Within the United States membership, a massive geographic concentration exists on the coasts. **California, New York, and Massachusetts** are highly dominant, accounting for **over 49%** of the total USA-based respondents.
- **Global Reach:** Beyond North America, D.A. members in this dataset span at least **23 different countries**. Outside of the primary English-speaking nations, active recovery nodes are showing vital signs across Europe, Latin America, Asia, and Africa.

Number of Respondents by Country

The complete breakdown of the 387 participating members by nation highlights the localized nature of our international growth:

Region	Country (Number of Respondents)
North America	USA (313), Canada (13), Mexico (2)
Europe & UK	United Kingdom (15), Ireland (8), Germany (6), France (4), Denmark (1), Italy (1), Portugal (1), Switzerland (1), the Netherlands (1)
Oceania	Australia (12)
Latin America & Caribbean	Brazil (2), Aruba (1), Colombia (1), Panama (1)
Middle East & Asia	Israel (2), Japan (2), China (1), India (1)
Africa	South Africa (3), Ghana (1), Kenya (1)

Key Takeaway: The Hybrid Frontier and Global Accessibility

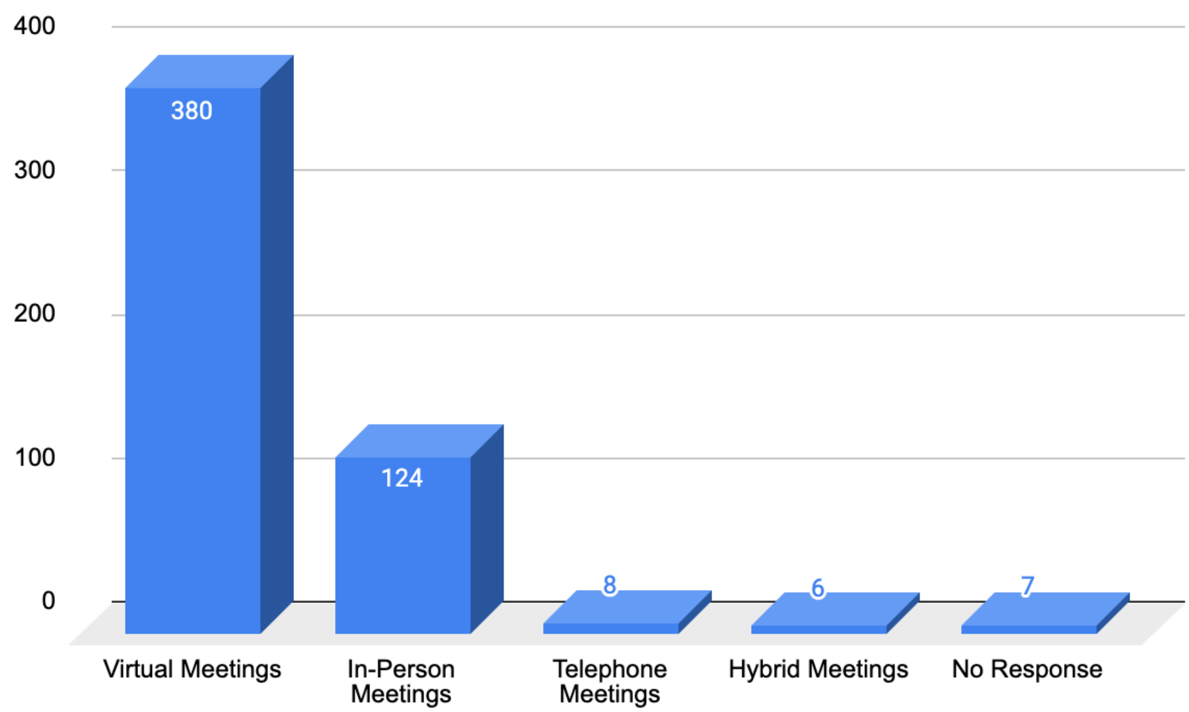
The single most significant strategic insight from this geographic mapping is the paradox of a localized vs. global Fellowship. While nearly four out of five respondents are located in the United States—and nearly half of those are clustered in just three states—the program is simultaneously answering the cries of suffering debtors in remote corners of the world, from Kenya and Aruba to Colombia and China.

This footprint strongly reflects the modern transformation of D.A. into a digital-first frontier. The emergence of lone members or tiny pockets of recovery in countries with only one or two respondents is largely made possible by the proliferation of virtual meetings. These global members can instantly bridge the gap of geographic isolation by connecting to established pipelines in the US or UK.

For our World Service structure and Public Information committees, this data underscores a vital dual mandate: we must continue to support and fortify the heavy, traditional institutional structures in our high-density coastal hubs, while actively expanding translation service efforts, literature accessibility, and time-zone-friendly digital frameworks to nurse these emerging international seeds into self-sustaining local Intergroups.

M-9. Which of the following meetings do you attend?

395 Responses, "Select all that apply"



Digital Evolution and Meeting Accessibility: Attendance Trends

To evaluate how our community gathers and interacts across a changing technological landscape, the survey asked the multiple-choice question: *"Which of the following meetings do you attend?"* Out of 400 total participants, 395 responded to this question, while 7 chose to leave it blank. Because members frequently utilize multiple meeting formats to support their personal recovery, respondents were permitted to select more than one option. The 395 participating members generated a total of 518 distinct attendance selections.

The data highlights a profound and structural shift toward digital spaces as the primary vehicle for D.A. recovery, while reaffirming that physical and alternative platforms continue to provide critical anchoring points for a significant portion of the membership.

- **Virtual Meetings:** 380 responses (73.4% of total selections / 96.2% of respondents)
- **In-Person Meetings:** 124 responses (23.9% of total selections / 31.4% of respondents)
- **Telephone Meetings:** 8 responses (1.5% of total selections / 2.0% of respondents)
- **Hybrid Meetings:** 6 responses (1.2% of total selections / 1.5% of respondents)

Strategic Summary: Meeting Attendance Trends

- **The Overwhelming Dominance of Virtual Platforms:** Digital spaces have become the functional baseline of modern D.A. recovery. An astonishing **96.2% of all responding members attend virtual meetings**, which account for nearly three-quarters (73.4%) of all attendance selections. This trend reflects a strong preference for the immediate accessibility, geographic flexibility, and lower barriers to entry provided by online platforms.
- **The Enduring Value of In-Person Connection:** Despite the digital shift, physical spaces remain irreplaceable for a dedicated core of the Fellowship. Nearly **one-third of all respondents (31.4%) still attend physical, in-person meetings**. This meaningful segment underscores that many members continue to rely heavily on the deeper physical connection, localized community, and hands-on accountability that only in-person environments can foster.
- **Niche Engagement Formats:** Alternative delivery systems—namely Telephone and Hybrid formats—currently serve a very small minority, combining for just 2.7% of all selections. While these platforms do not serve as primary connection points for the broader membership base, they remain critical tools for accessibility, providing lines of communication for visually impaired members, those lacking high-speed internet, and transitioning groups.

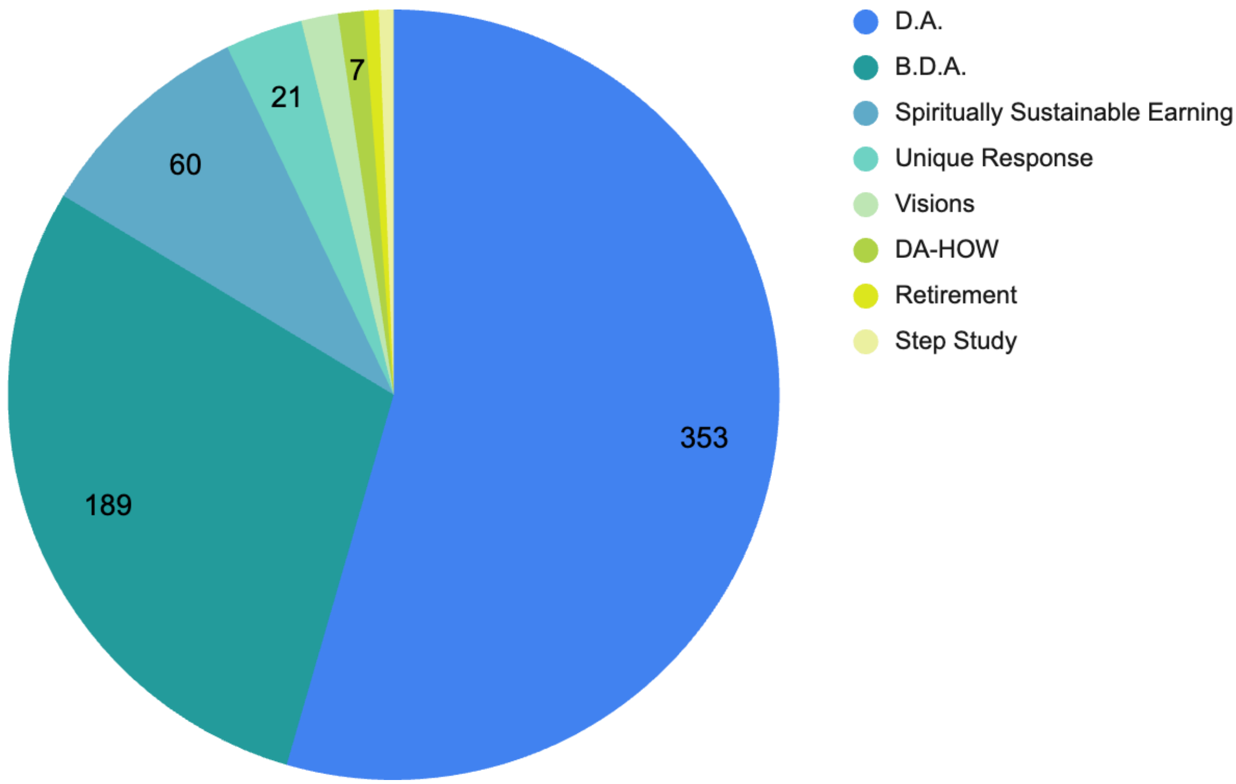
Key Takeaway: The Reality of the Hybrid Recovery Model

The single most significant strategic revelation in this dataset is that **D.A. members are increasingly blending formats to build a customized, hybrid safety net**. With 518 selections coming from 395 respondents, a large portion of our membership does not look at recovery as an "either/or" choice between digital and physical. Instead, members routinely mix platforms to protect their solvency.

This cross-pollination means a debtor might attend several high-convenience virtual meetings throughout the week to maintain continuous connection, while anchoring their recovery around a local, weekly in-person meeting for intensive community bonding. For our world and regional service structures, this behavior carries a clear directive: we must avoid treating virtual and physical spaces as competing ecosystems. To best serve the modern Fellowship, our literature, outreach, and structural support must view these platforms as complementary pillars of a singular, interconnected global network.

M-10. What is the focus of the meetings you attend?

395 Responses, Multiple Choice



Ecosystem of Recovery: Meeting Focus and Topic Engagement

To discover where our members focus their energetic attention and how they utilize specialized recovery frameworks, the survey asked the multiple-choice question: *"What is the focus of the meetings you attend?"* Out of 400 total participants, 395 members responded to this question, while 5 chose to leave it blank. Because members frequently utilize diverse meeting topics to build a well-rounded recovery schedule, respondents were encouraged to choose all options that applied. The 395 participating members generated a total of 648 individual meeting focus selections.

The data demonstrates that while our primary, foundational Fellowship structures remain the mainstay of attendance, a significant and expanding portion of the membership actively seeks out highly specialized sub-topics to address specific dimensions of financial recovery.

- **D.A. Meetings:** 353 responses (54.5% of total selections / 89.4% of respondents)

- **B.D.A. (Business Debtors Anonymous) Meetings:** 189 responses (29.2% of total selections / 47.8% of respondents)
- **Spiritually Sustainable Earning Meetings:** 60 responses (9.3% of total selections / 15.2% of respondents)
- **Unique Response:** 21 responses (3.2% of total selections / 5.3% of respondents)
- **Visions Meetings:** 10 responses (1.5% of total selections / 2.5% of respondents)
- **DA-HOW Meetings:** 7 responses (1.1% of total selections / 1.8% of respondents)
- **Retirement Meetings:** 4 responses (0.6% of total selections / 1.0% of respondents)
- **Step Study Meetings:** 4 responses (0.6% of total selections / 1.0% of respondents)

Strategic Summary: Meeting Focus Attendance Trends

- **The Foundational Twin Pillars:** Traditional **D.A. Meetings (89.4%)** and **B.D.A. Meetings (47.8%)** stand as the core infrastructure of the membership's recovery. The near-unanimous attendance of core D.A. meetings confirms a healthy baseline centered around standard program literature, while the massive, near-50% participation in Business Debtors Anonymous underscores that a profound portion of our membership is navigating business ownership and freelance work.
- **The Rising Focus on Earning:** Clustered closely below the foundational frameworks, **Spiritually Sustainable Earning (15.2%)** has emerged as the single largest specialized meeting focus type. This high volume of interest emphasizes that members are intensely focused on integrating spiritual values directly with practical financial health, utilizing meeting spaces specifically to overcome the mental blocks of underearning.
- **The Long-Tail Niche Ecosystem:** The data reveals a vibrant, highly specialized "long-tail" of sub-topic meeting formats serving smaller groups within the broader Fellowship. Formats such as **Visions (2.5%)**, **DA-HOW (1.8%)**, **Retirement (1.0%)**, and targeted **Step Study (1.0%)** meetings, and many others, act as crucial micro-communities.

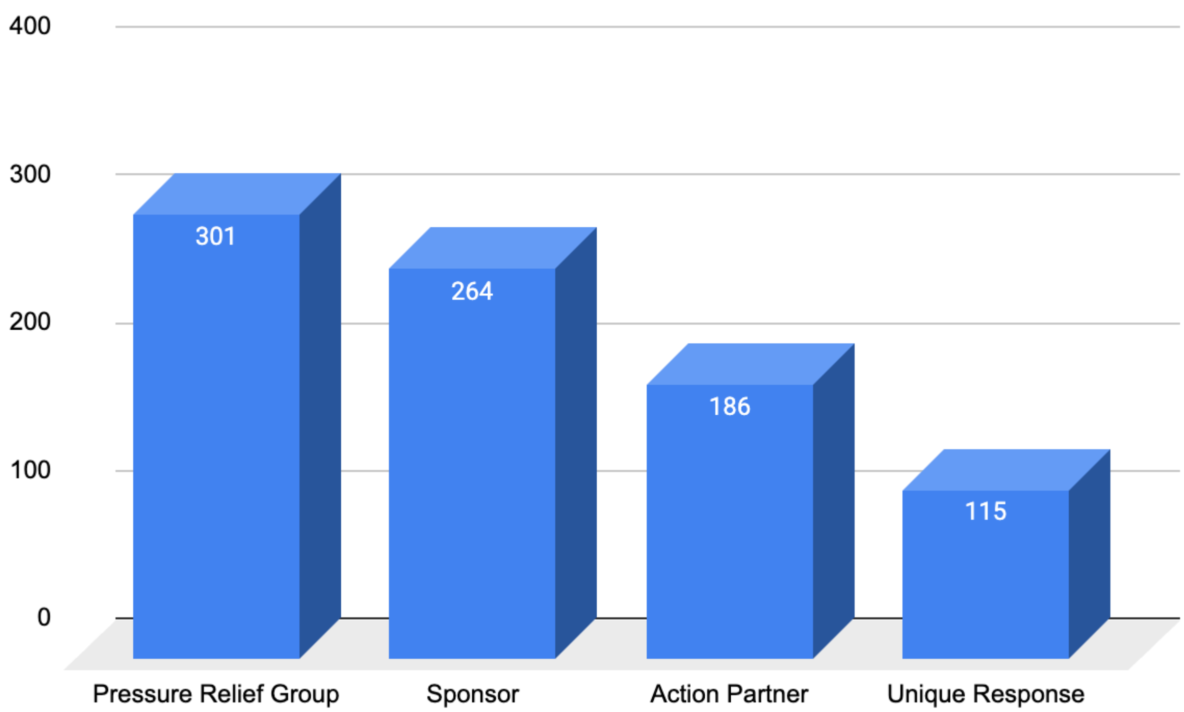
Key Takeaway: The Holistic Approach to Financial Healing

The overarching insight from this focus-mapping exercise is that **D.A. members rarely treat their recovery as a singular, uniform experience**. On average, members are combining at least two distinct meeting styles to cultivate a comprehensive, holistic safety net.

The significant intersection between standard D.A., business-oriented B.D.A., and spiritually sustainable earning meetings shows that members are dividing their schedules intentionally: utilizing core meetings to anchor their spiritual solvency, business meetings to manage corporate or freelance clarity, and specialized focus groups to map out life visions and earning growth. For the General Service Board and literature committees, this multi-tiered participation highlights a clear mandate to continue developing and supporting specialized pamphlets and service materials that feed these highly vital, targeted sub-movements within the global room infrastructure.

M-11. Besides meetings, what D.A. support tools do you currently use?

375 Responses, Multiple Choice



Additional Recovery Structures: Utilizing D.A. Support Tools

To evaluate how members fortify their recovery outside of standard meetings, the survey asked: *"Besides meetings, what D.A. support tools do you currently use?"* Out of 400 total participants, 375 members responded to this question, while 25 chose to leave it blank. Because members frequently utilize multiple overlapping structures to support their financial sobriety, respondents were permitted to select more than one option. The 395 participating members generated a total of 866 individual tool selections.

The data demonstrates that the majority of the Fellowship relies heavily on structured, personal partnerships to maintain continuous solvency.

- **Pressure Relief Groups (PRGs):** 301 responses (80.3% of respondents)
- **Sponsors:** 264 responses (70.4% of respondents)
- **Action Partners:** 186 responses (49.6% of respondents)
- **Unique Responses:** 115 responses (30.7% of respondents)

Strategic Summary: Support Tool Trends

- **The Power of Pressure Relief:** An overwhelming 80.3% of responding members actively utilize Pressure Relief Groups. This indicates that the vast majority of our community integrates D.A.'s core structured Tool—meeting with two experienced recovery partners to review spending, income, and formatting a customized action plan—as a foundational element of their daily lives.
- **The Sponsorship Baseline:** Following closely behind, 70.4% of respondents maintain an active relationship with a sponsor. This strong majority aligns with our previous findings on Step work and highlights that one-on-one spiritual guidance remains a primary pillar for the active membership base.
- **Daily Accountability Chains:** Nearly half of all respondents (49.6%) utilize Action Partners. This reflects a high reliance on regular, often daily, peer-to-peer check-ins to manage immediate spending impulses, track numbers, and relieve the isolation of compulsive debting.

Key Takeaway: The Appetite for Interactive Tools

The significant volume of write-in entries within the Unique Responses (30.7%) category reveals an incredibly valuable insight into the modern membership landscape. A notable portion of these entries explicitly referenced structured, external recovery games and tracking exercises used by members to gamify the daily application of the tools and track small financial victories.

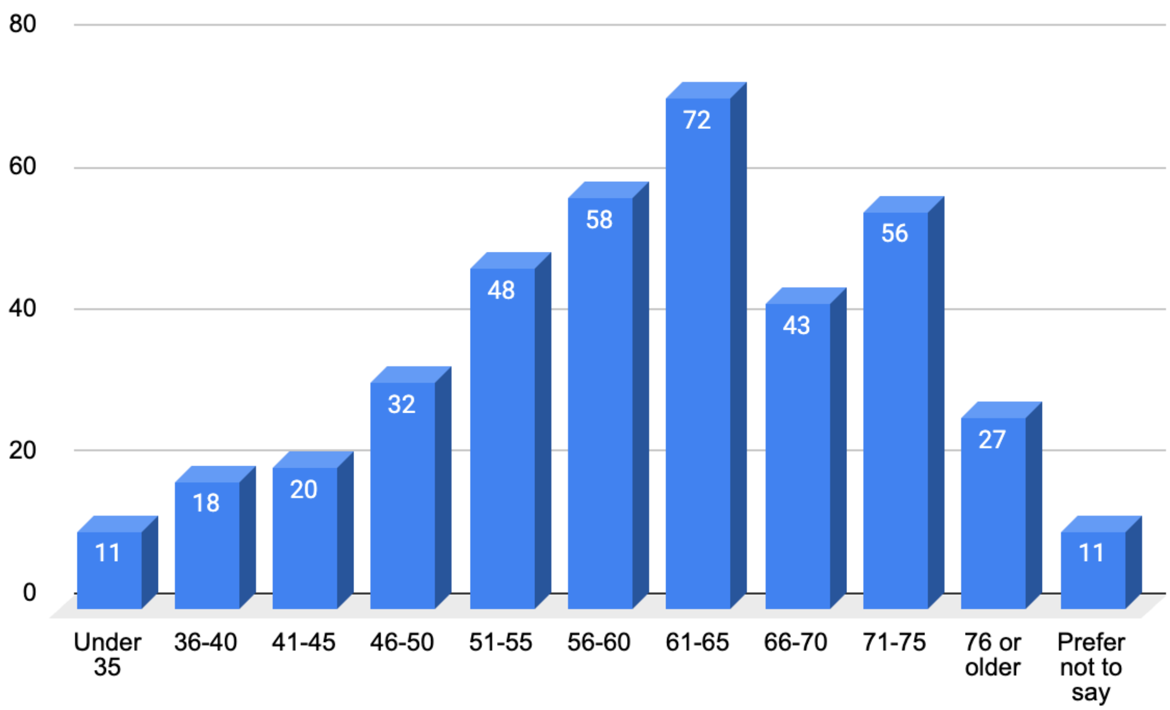
From a strategic and administrative perspective, this trend requires careful handling in accordance with our Fellowship's spiritual traditions:

- **Honoring the Sixth Tradition:** In alignment with Tradition Six (stating that a D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise), this report refrains from naming or endorsing specific external products, copyrighted tools, or proprietary systems used by members in their private lives.
- **An Opportunity for Conference-Approved Literature:** For our World Service Conference and Literature Committees, this data highlights a clear, collective craving within the Fellowship for more engaging, interactive, and structured daily tracking systems.

Rather than relying on external formats that can blur traditional boundaries, this trend represents an excellent opportunity for D.A. to develop new, dynamic, Conference-approved tools, worksheets, and tracking systems. Designing these resources internally will directly satisfy the membership's appetite for structured accountability while keeping the global community safely anchored within the spiritual principles of the Twelve Traditions.

M-12. What is your age range?

396 Responses



Generational Distribution: Member Age Demographics

To understand the generational landscape of our community and evaluate the accessibility of our program across different stages of life, the survey asked respondents: *"What is your age range?"* Out of 400 total participants, 396 members responded to this question, yielding a 99.0% response rate.

The data demonstrates that Debtors Anonymous is heavily supported by a mature membership base, with a significant concentration of individuals in mid-to-late adulthood, alongside a smaller baseline of younger members.

- **Under 35:** 11 responses (2.8%)
- **36–40:** 18 responses (4.5%)
- **41–45:** 20 responses (5.1%)
- **46–50:** 32 responses (8.1%)
- **51–55:** 48 responses (12.1%)
- **56–60:** 58 responses (14.6%)
- **61–65:** 72 responses (18.2%)
- **66–70:** 43 responses (10.9%)

- **71–75:** 56 responses (14.1%)
- **76 or older:** 27 responses (6.8%)
- **Prefer not to say:** 11 responses (2.8%)

Key Takeaway: The Maturity Matrix and Outreach Opportunities

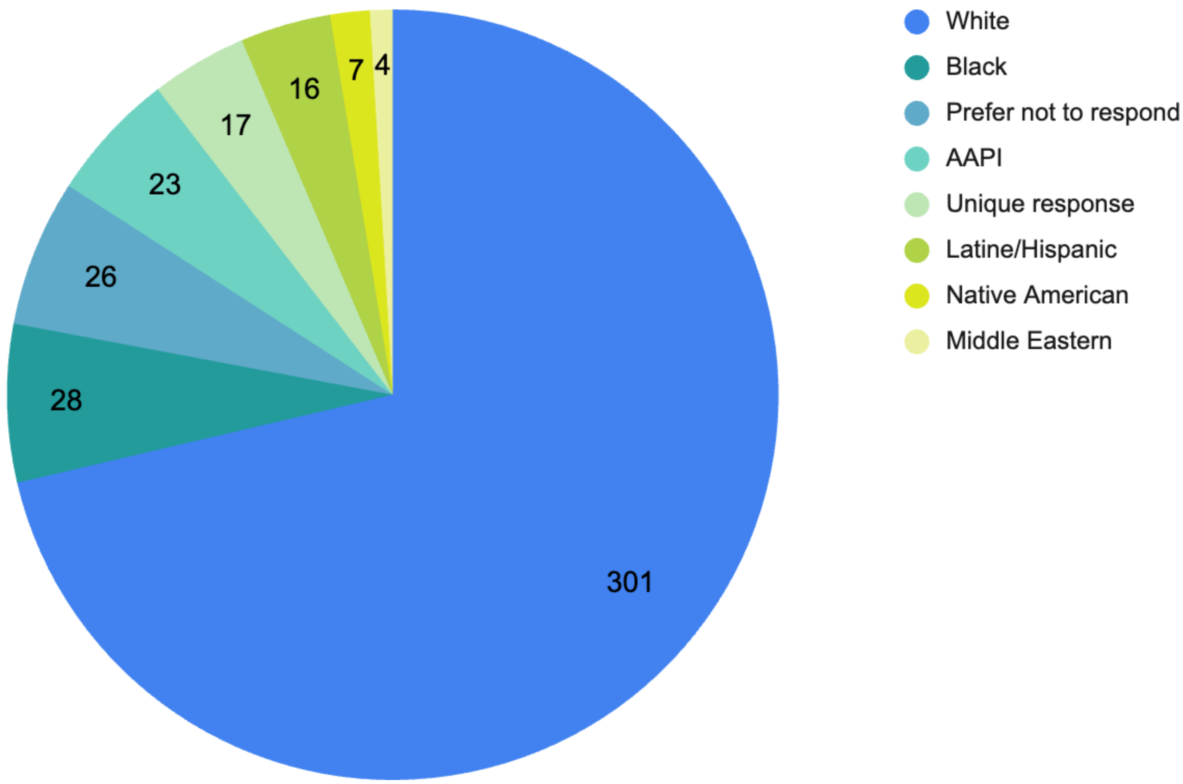
The defining characteristic of this demographic profile is its concentration in older age brackets. Over **two-thirds of the responding Fellowship (64.6%) is over the age of 55**, with the single largest segment falling between the ages of 61 and 65 (18.2%). This high density of mature members brings immense life experience, emotional sobriety, and financial history into our rooms, providing a stable foundation for sponsorship and service.

Conversely, the data highlights a clear drop-off at the younger end of the spectrum. Members **under the age of 40 account for just 7.3% of the total dataset**. While compulsive debting, student loan burdens, and underearning acutely impact young adults navigating modern economic challenges, this demographic is significantly underrepresented in our current survey pool.

For our strategic outreach and Public Information committees, these findings present a distinct blueprint. While we must continue to support our mature membership with literature and meeting structures tailored to late-stage career transitions and retirement planning, there is a vital need to develop targeted initiatives aimed at younger generations. Enhancing our digital visibility, optimizing social media informational pathways, and addressing modern financial pressures—such as gig-economy underearning and digital credit structures—will be essential to carrying the message to the next generation of D.A. members.

M-13. With which of the following racial categories do you identify?

387 Responses, Multiple Choice



Demographic Composition: Member Racial Identity

To understand the cultural diversity of our community and identify opportunities for broadening our reach, the survey asked the multiple-choice question: *"With which of the following racial categories do you identify?"* Out of 400 total participants, 387 members responded to this question. Because identity can be multi-faceted, respondents were permitted to select multiple categories or write in unique responses, yielding a total of 422 selections across the 387 participating individuals.

The data shows a high concentration of White-identifying members, alongside smaller representation from diverse racial and ethnic backgrounds.

- **White:** 301 responses (77.8% of respondents)
- **Black:** 28 responses (7.2% of respondents)
- **Prefer not to respond:** 26 responses (6.7% of respondents)
- **AAPI (Asian American and Pacific Islander):** 23 responses (5.9% of respondents)

- **Unique Response:** 17 responses (4.4% of respondents)
- **Latine/Hispanic:** 16 responses (4.1% of respondents)
- **Native American:** 7 responses (1.8% of respondents)
- **Middle Eastern:** 4 responses (1.0% of respondents)

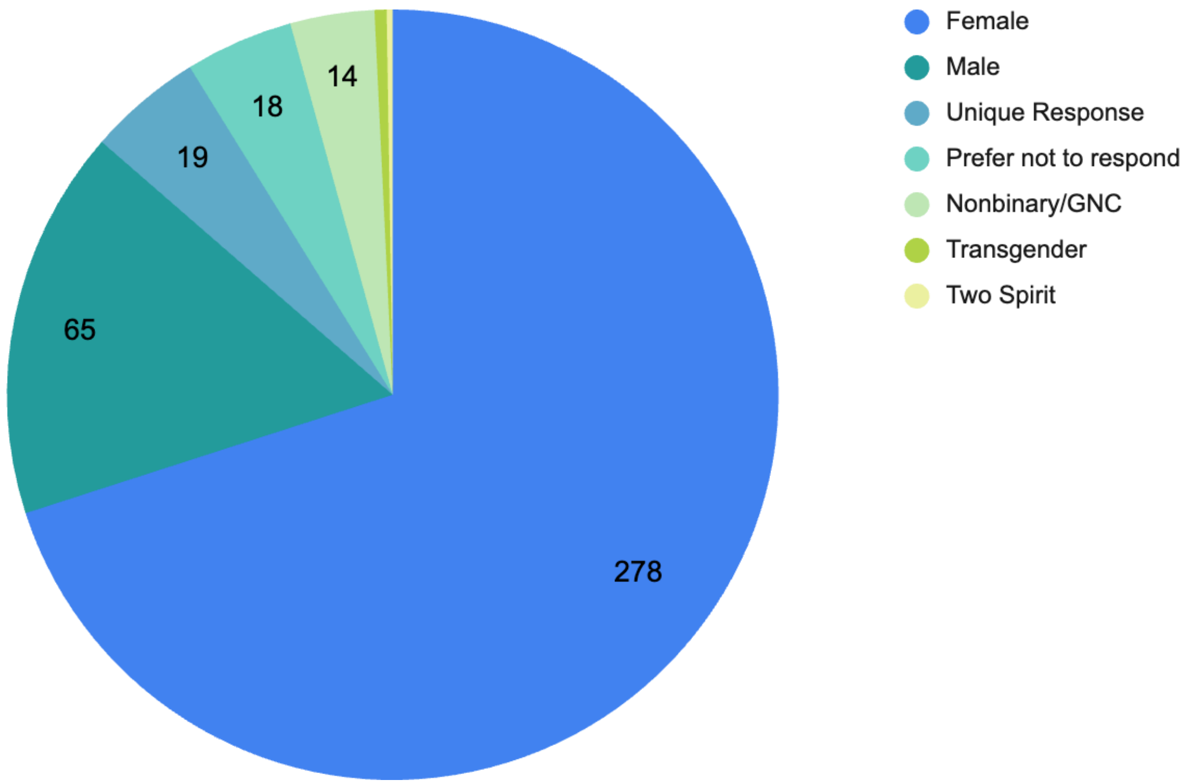
Key Takeaway: Representation and Inclusive Outreach

The primary finding from this demographic profile is that over three-quarters of the responding Fellowship (77.8%) identifies as White. While this highlights a very stable and active baseline membership, the smaller percentages across Black (7.2%), AAPI (5.9%), Latine/Hispanic (4.1%), Native American (1.8%), and Middle Eastern (1.0%) communities signal a clear demographic imbalance compared to the broader, highly diverse global population struggling with compulsive debting.

For our strategic development and Public Information committees, these figures indicate a vital opportunity for growth. To fulfill our primary purpose of carrying the message to those who still suffer, our outreach efforts must actively focus on lowering barriers to entry for underrepresented groups. This could include expanding translations of core literature, supporting the creation of targeted special-interest meetings, and fostering public relations initiatives that reach diverse neighborhoods, socioeconomic groups, and cultural communities. Ensuring that all suffering debtors see themselves reflected in our recovery materials is essential to building an increasingly inclusive global Fellowship.

M-14. With which of the following gender identities do you identify?

391 Responses, Multiple Choice



Demographic Composition: Member Gender Identity

To analyze the gender representation within our community and evaluate how our recovery spaces support diverse gender experiences, the survey asked the question: *"With which of the following gender identities do you identify?"* Out of 400 total participants, 391 members responded to this question. Because gender identity can be multi-faceted, respondents were permitted to write in unique responses, yielding 397 total selections across the 391 participating individuals.

The data shows a highly significant concentration of female-identifying members, alongside smaller representation from male, nonbinary, and transgender communities.

- **Female:** 278 responses (71.1% of respondents)
- **Male:** 65 responses (16.6% of respondents)
- **Unique Response:** 19 responses (4.9% of respondents)
- **Prefer not to respond:** 18 responses (4.6% of respondents)

- **Nonbinary/Gender Non-Conforming:** 14 responses (3.6% of respondents)
- **Transgender:** 2 responses (0.5% of respondents)
- **Two Spirit:** 1 response (0.3% of respondents)

Key Takeaway: Gender Representation and Targeted Outreach

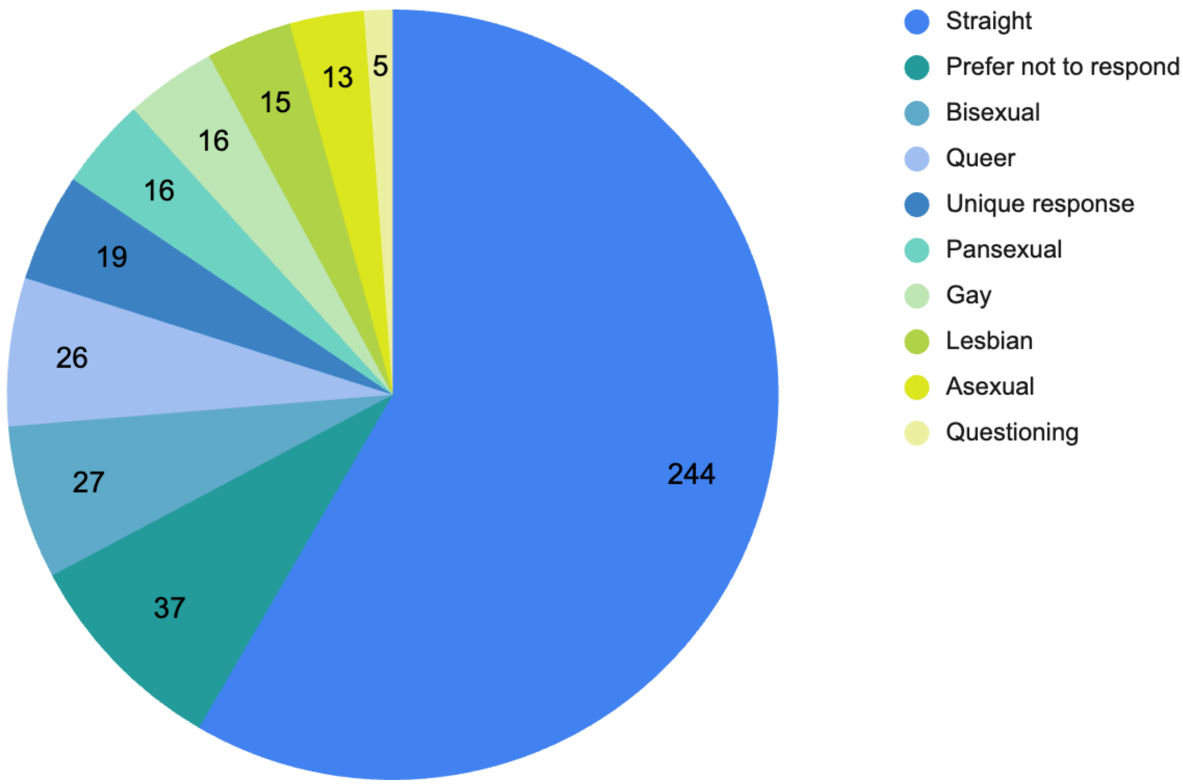
The primary finding from this profile is the overwhelming presence of female-identifying individuals, who make up nearly three-quarters of the responding Fellowship (71.1%). While this strong participation demonstrates that D.A. provides a highly supportive environment for women navigating compulsive debt and underearning, the relatively low participation of male-identifying members (16.6%) and gender-expansive individuals (4.4% combined across Nonbinary, Transgender, and Two Spirit) points to a clear demographic gap.

For our strategic development, literature, and Public Information committees, these statistics offer valuable guidance:

- **Addressing the Male Participation Gap:** Historically, societal stigma surrounding financial failure and the pressure to be a "provider" can create deep shame for men struggling with debt. The low percentage of male respondents suggests a need for targeted outreach, such as sharing stories of recovery from male members in D.A. newsletters, to help break down these barriers of isolation.
- **Supporting Gender-Expansive Members:** With 17 respondents identifying as nonbinary, transgender, or two spirit, and 19 providing unique, personalized descriptions of their gender experience, there is an active and vital diverse community within our rooms. Supporting the registration of LGBTQIA+ special-interest meetings and ensuring our literature utilizes inclusive language will help maintain D.A. as a safe, welcoming sanctuary for all suffering debtors, regardless of gender identity.

M-15. Which of the following describes your sexual orientation?

384 Responses, Multiple Choice



Demographic Composition: Member Sexual Orientation

To understand the diversity of our community and evaluate how inclusive our recovery spaces are, the survey asked the multiple-choice question: *“Which of the following describes your sexual orientation?”* Out of 400 total participants, 384 members responded to this question. Because identity is deeply personal and can be multi-faceted, respondents were permitted to select multiple categories or write in unique responses. This yielded a total of 442 selections across the 384 participating individuals.

The data shows a predominant representation of straight-identifying members, alongside a highly significant and diverse representation of LGBTQIA+ identities.

- **Heterosexual:** 244 responses (63.5% of respondents)
- **Prefer not to respond:** 37 responses (9.6% of respondents)
- **Bisexual:** 27 responses (7.0% of respondents)
- **Queer:** 26 responses (6.8% of respondents)

- **Unique Response:** 19 responses (4.9% of respondents)
- **Pansexual:** 16 responses (4.2% of respondents)
- **Gay:** 16 responses (4.2% of respondents)
- **Lesbian:** 15 responses (3.9% of respondents)
- **Asexual:** 13 responses (3.4% of respondents)
- **Questioning:** 5 responses (1.3% of respondents)

Key Takeaway: Cultivating Inclusive and Safe Spaces

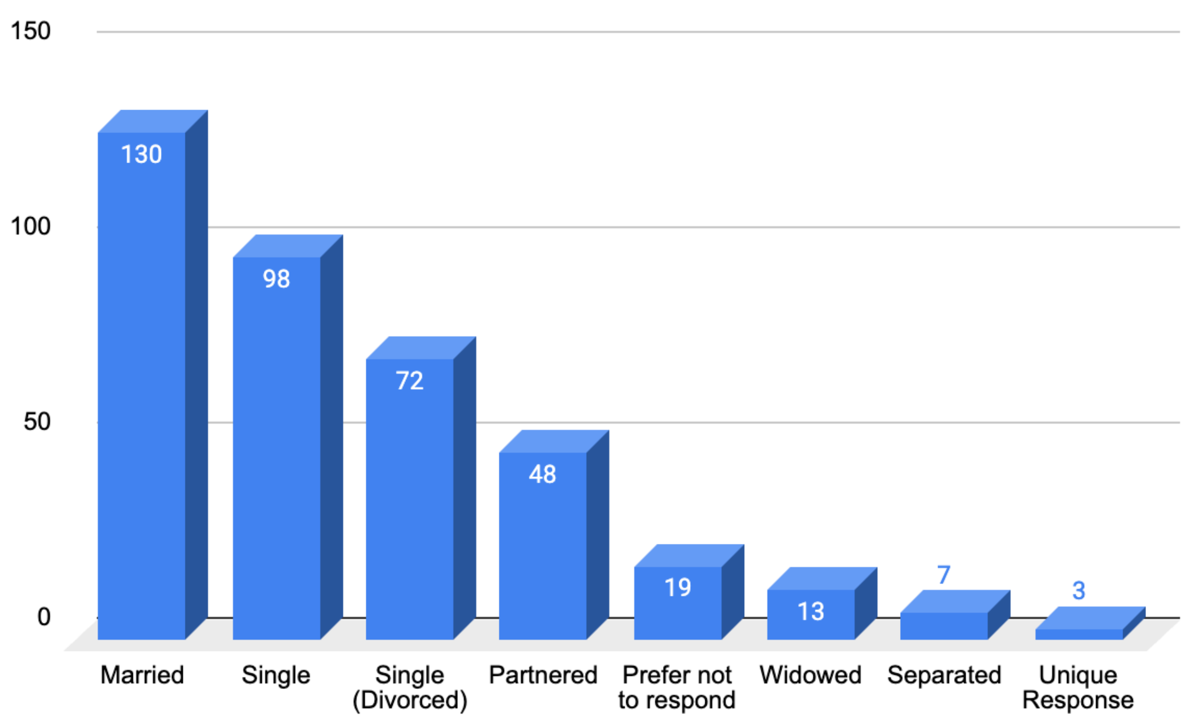
The primary finding from this metric is that while the majority of the responding Fellowship identifies as straight (63.5%), there is an exceptionally strong LGBTQIA+ presence within Debtors Anonymous. Combined, members identifying as Bisexual, Queer, Pansexual, Gay, Lesbian, Asexual, or Questioning make up **30.7% of the responding population** (118 individuals). This indicates that nearly one-third of our active membership identifies within the LGBTQIA+ spectrum.

For our strategic planning, literature, and Public Information committees, these statistics offer vital structural insights:

- **A Sanctuary for Marginalized Communities:** Marginalized sexual orientations and gender identities often face systemic economic hurdles, employment discrimination, and unique financial anxieties. The high concentration of LGBTQIA+ members in D.A. suggests that our rooms are perceived as a safe, non-judgmental harbor where these specific financial traumas can be addressed.
- **Support for Special-Interest Groups:** With nearly a third of the Fellowship identifying as LGBTQIA+, our service bodies should continue to actively support and list special-interest meetings. Ensuring that meeting directories, regional intergroups, and literature remain highly visible and welcoming to queer individuals is crucial to carrying the D.A. message effectively.
- **Respecting Anonymity and Privacy:** The fact that nearly 10% of respondents selected "Prefer not to respond" reminds us of the paramount importance of our Twelfth Tradition. Maintaining a sacred space of personal anonymity ensures that all members—regardless of how public they are about their lives outside of the rooms—feel completely safe and protected when seeking recovery from compulsive debting.

M-16. Please indicate your current relationship status

390 Responses



Relationship Dynamics: Current Member Partnership Status

To understand the social and supportive structures surrounding our members in their personal lives, the survey asked: *"Please indicate your current relationship status."* Out of 400 total participants, 390 members responded to this question, yielding a 97.5% response rate, while 10 chose to leave it blank.

The data reveals a balanced distribution between partnered and independent living situations, highlighting that recovery is pursued across a wide variety of domestic and relational landscapes.

- **Married:** 130 responses (33.3% of respondents)
- **Single:** 98 responses (25.1% of respondents)
- **Single (Divorced):** 72 responses (18.5% of respondents)
- **Partnered:** 48 responses (12.3% of respondents)
- **Prefer not to respond:** 19 responses (4.9% of respondents)

- **Widowed:** 13 responses (3.3% of respondents)
- **Separated:** 7 responses (1.8% of respondents)
- **Unique Response:** 3 responses (0.8% of respondents)

Key Takeaway: Relational Contexts and Financial Recovery

The primary finding from this profile is the almost equal split between members navigating recovery within a shared household and those operating independently. Combined, **45.6% of respondents are in committed, shared-income relationships** (*"Married"* and *"Partnered"*), while **48.7% are navigating their finances as single individuals** (*"Single"*, *"Single (Divorced)"*, *"Widowed"*, and *"Separated"*).

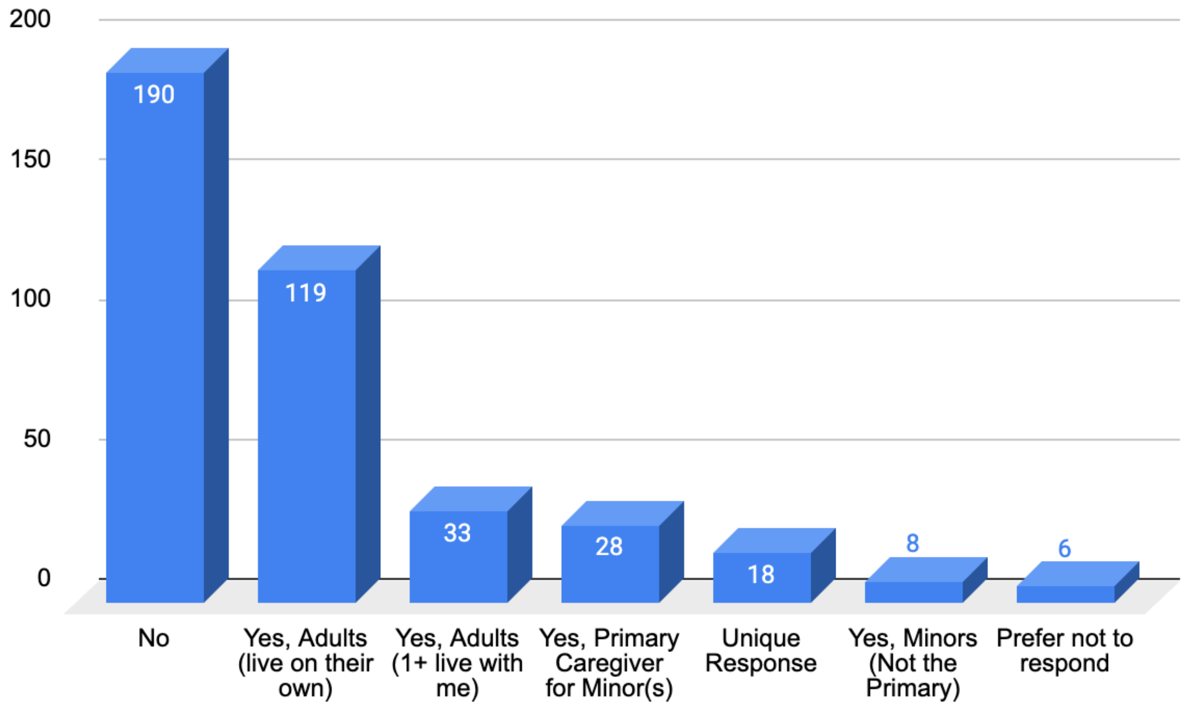
This split emphasizes that D.A. must cater to two very different financial realities:

- **Navigating Shared Finances:** For nearly half of the Fellowship, recovery involves communicating about money, debt, and earning with a spouse or partner who may not be in the program. This highlights the critical importance of D.A. tools like the Pressure Relief Group (PRG) in helping members develop healthy communication strategies, set boundaries, and co-create household spending plans without triggering old, compulsive behaviors.
- **Solitary Financial Responsibility:** For the other half of the Fellowship, financial recovery is handled entirely on an individual basis. Single, divorced, or widowed members face the unique pressure of being sole earners and decision-makers, which can sometimes lead to isolation or underearning. For these individuals, the peer-to-peer connection of D.A. sponsors, action partners, and meetings provides a crucial surrogate system of accountability and support.

Whether sharing a life with a partner or rebuilding independent stability, these figures show that our literature and service tools must continue to address the diverse relational contexts in which our members practice these principles.

M-17. Do you have any children?

390 Responses



Demographic Composition: Family and Caregiving Status

To understand the domestic responsibilities of our members and evaluate how caregiving impacts their recovery journeys, the survey asked: *"Do you have any children?"* Out of 400 total participants, 390 members responded to this question, yielding a 97.5% response rate, while 10 chose to leave it blank.

The data reveals that while a slight majority of the Fellowship does not have childcare responsibilities, a very large segment is navigating parenthood at various stages, from raising minors to supporting adult children.

- **No:** 190 responses (48.7% of respondents)
- **Yes, Adults (who live on their own):** 119 responses (30.5% of respondents)
- **Yes, Adults (one or more live with me):** 33 responses (8.5% of respondents)
- **Yes, Primary Caregiver for Minor(s):** 28 responses (7.2% of respondents)
- **Unique Response:** 18 responses (4.6% of respondents)
- **Yes, Minors (not the Primary Caregiver):** 8 responses (2.1% of respondents)
- **Prefer not to respond:** 6 responses (1.5% of respondents)

Key Takeaway: Caregiving Demographics and Financial Pressure

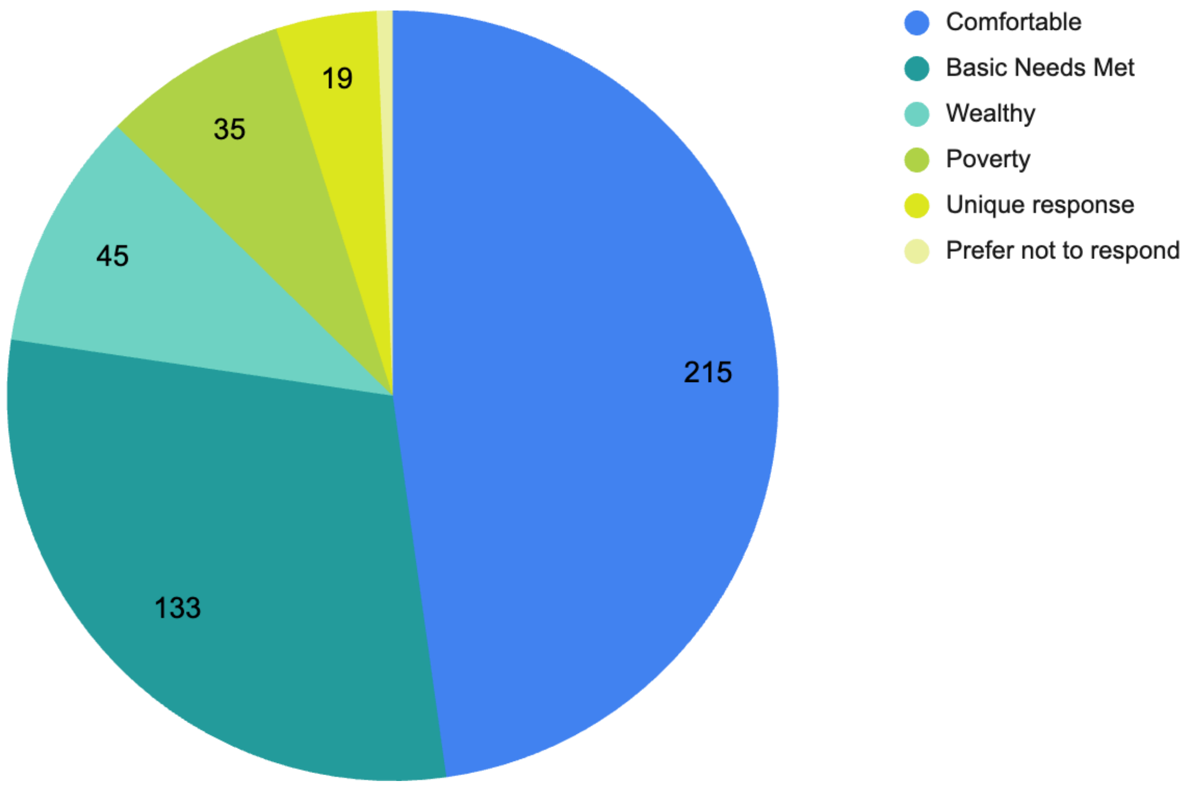
The primary finding from this profile is the significant presence of parents within our recovery spaces. Combined, **48.3% of responding members have children** across different age brackets. This substantial portion of the Fellowship faces unique financial and emotional dynamics that directly intersect with their recovery:

- **The Launching and Multigenerational Phase:** The largest group of parents consists of those with adult children living independently (30.5%). However, a notable 8.5% of respondents support adult children who still reside with them. In an economic landscape marked by high living costs, this dynamic can introduce complex financial boundaries or the temptation to incur debt to assist family members.
- **The High-Pressure Minor Caregiving Segment:** While representing 7.2% of the total respondent pool, the primary caregivers for minors face intense, immediate financial obligations. Navigating the costs of childcare, education, and basic needs while committing to a program of recovery requires immense support.

For our strategic development and local groups, this data highlights the value of addressing family dynamics openly. Incorporating discussions around setting healthy financial boundaries with adult children, managing household spending plan pressures, and balancing parental duties with service commitments helps ensure D.A. remains a practical and supportive anchor for families.

M-18. Primary Household Income in Childhood?

397 Responses



Socioeconomic Background: Childhood Household Income

To explore the socioeconomic backgrounds of our members and understand how early-life financial environments may influence their relationship with money, the survey asked: *"Primary Household Income in Childhood?"* Out of 400 total participants, 397 members responded to this question, yielding a 99.3% response rate, while 3 chose to leave it blank.

The data reveals that our members come from a wide range of economic backgrounds, with the majority recalling a childhood where basic needs were comfortably met or exceeded.

- **Comfortable:** 215 responses (54.2% of respondents)
- **Basic Needs Met:** 133 responses (33.5% of respondents)
- **Wealthy:** 45 responses (11.3% of respondents)
- **Poverty:** 35 responses (8.8% of respondents)
- **Unique Response:** 19 responses (4.8% of respondents)

- **Prefer not to respond:** 3 responses (0.8% of respondents)

Key Takeaway: The Shared Experience of Compulsive Debting Across Class Lines

The primary finding from this profile is that compulsive debting and underearning are not limited to any single economic class. Combined, **over two-thirds of the responding Fellowship (65.5%) grew up in households described as comfortable or wealthy**. Conversely, **over 42% experienced childhoods where only basic needs were met, or where they lived in poverty**.

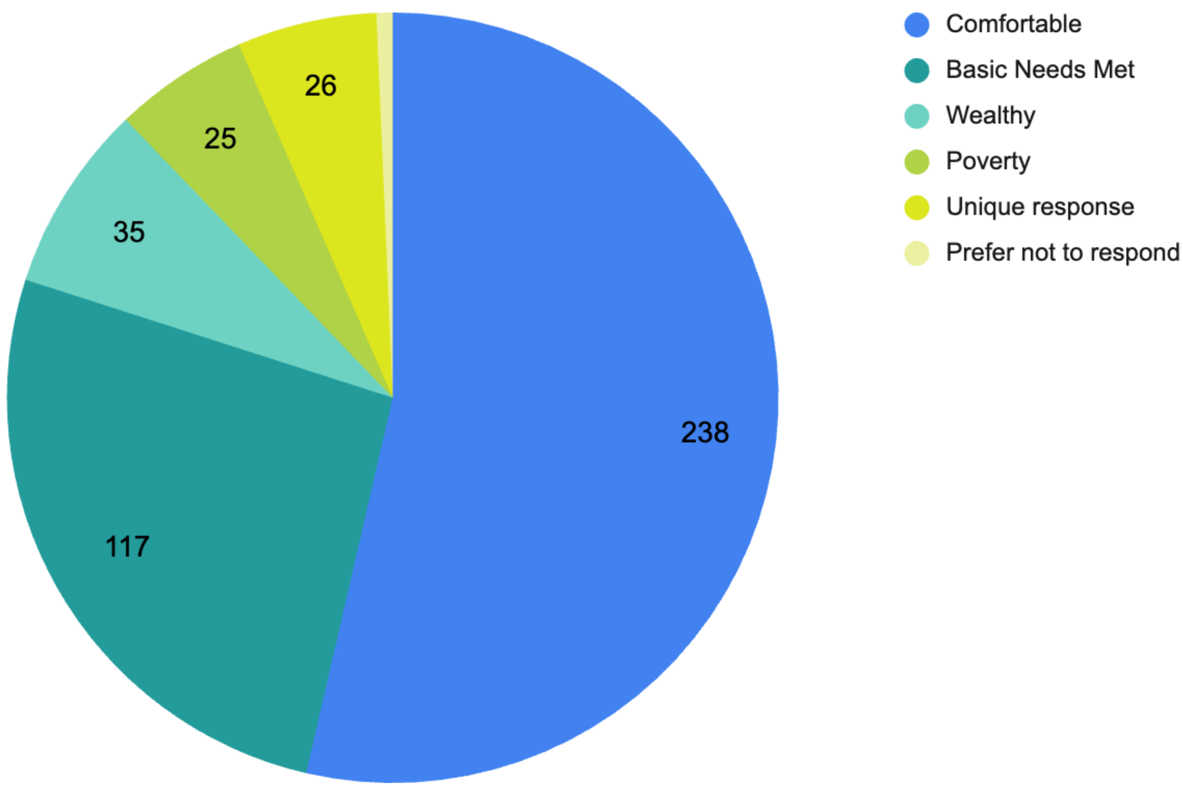
This diverse spread highlights a crucial clinical and spiritual truth within our recovery:

- **Beyond Material Circumstance:** The high percentage of members from financially stable or affluent childhoods indicates that compulsive debting is not merely a consequence of material deprivation. For many, the roots of the disease are emotional and spiritual, pointing to a complex relationship with money, security, and self-worth that developed regardless of early household wealth.
- **Addressing Childhood Financial Trauma:** For those who grew up with their basic needs met or in poverty, early experiences of scarcity can leave deep imprints. These experiences often manifest later in life as a struggle to ask for adequate compensation, chronic underearning, or using debt to cope with deep-seated fears of deprivation.

For our strategic development and literature committees, this data suggests that D.A. remains highly effective at uniting individuals from vastly different upbringings under a shared solution. Our literature and meeting topics can continue to explore these diverse childhood contexts, helping members heal their early financial narratives as they build a solid foundation of current solvency.

M-19. Personal Household Income at Present?

397 Responses



Socioeconomic Status: Present Household Income

To assess the current financial standing of our recovery community and understand how practicing D.A. principles translates into material stability, the survey asked: *"Personal Household Income at Present?"* Out of 400 total participants, 397 members responded to this question, yielding a 99.3% response rate, while 3 chose to leave it blank.

The data reveals that a significant majority of the participating membership currently experiences financial comfort or stability, while a smaller segment continues to navigate severe financial strain.

- **Comfortable:** 238 responses (60.0% of respondents)
- **Basic Needs Met:** 117 responses (29.5% of respondents)
- **Wealthy:** 35 responses (8.8% of respondents)
- **Poverty:** 25 responses (6.3% of respondents)
- **Unique Response:** 26 responses (6.5% of respondents)
- **Prefer not to respond:** 3 responses (0.8% of respondents)

Key Takeaway: Solvency, Earning Growth, and Ongoing Needs

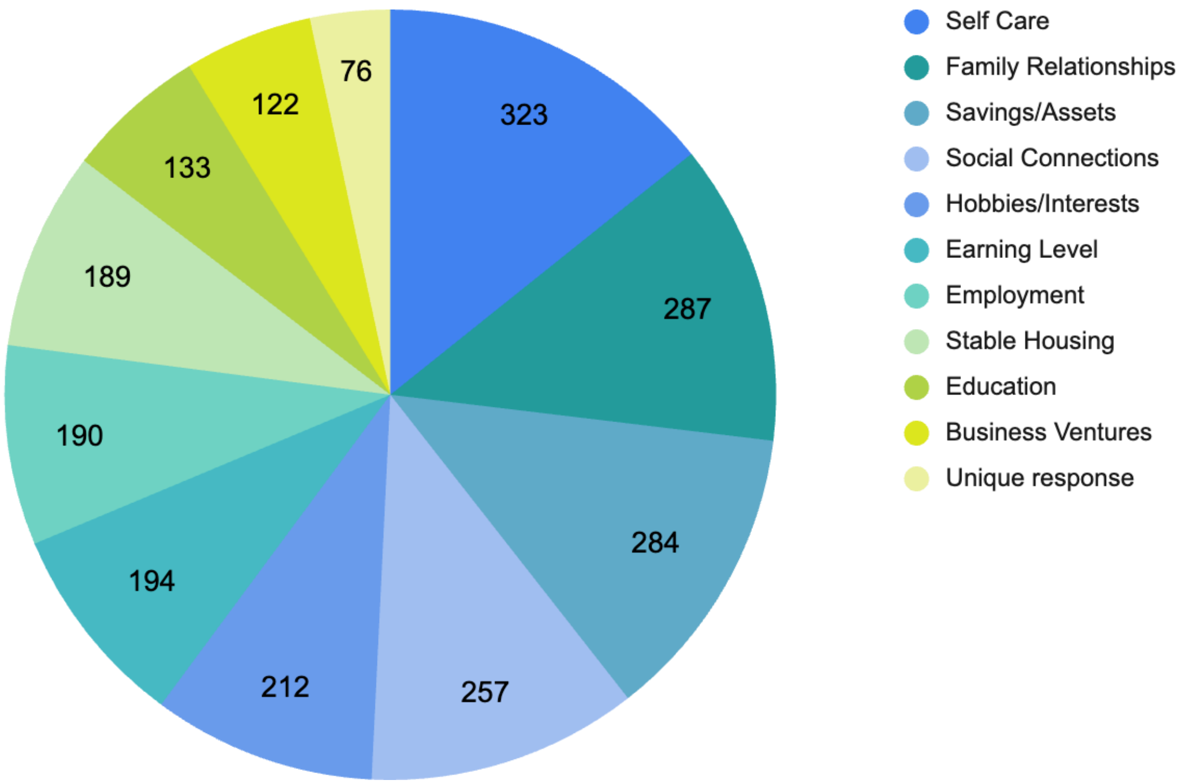
Comparing these current figures to the childhood socioeconomic data offers a powerful perspective on the economic journey of our members:

- **A Foundation of Current Stability:** Collectively, **89.5% of responding members currently report that their basic needs are met or that they are financially comfortable**. Given that compulsive debting and underearning often lead to severe financial chaos, this high level of current stability is a testament to the effectiveness of the D.A. program. It indicates that working the D.A. Steps and the application of D.A. Tools—such as spending plans, action plans, and keeping records—helps members build and sustain functional, stable lives.
- **The Persistent Challenge of Poverty and Underearning:** Despite the general trend toward stability, **6.3% of respondents (25 individuals) still report living in poverty**, and 29.5% are just meeting their basic needs. Additionally, the 26 unique write-in responses often detail complex, fluctuating incomes or transitioning financial states. This highlights that for a portion of our Fellowship, overcoming chronic underearning and building true financial solvency is a long-term process that requires continuous, targeted support.

For our service structures, these findings reinforce the necessity of our dual focus. We must continue to celebrate and support the recovery of those who have achieved financial comfort, while ensuring our literature, workshops, and sponsorship pipelines remain deeply accessible to those still struggling in the acute stages of poverty and financial distress.

M-20. Since being in D.A., do you feel your life has improved in any of the following areas?

387 Responses, Multiple Choice



Holistic Growth: How D.A. Transforms Lives

To measure the real-world impact of the program beyond financial metrics, the survey asked the multiple-choice question: *"Since being in D.A., do you feel your life has improved in any of the following areas?"* Out of 400 total participants, 387 members responded to this question. Because recovery is multi-dimensional and impacts many areas of life, respondents were permitted to select multiple categories or write in unique responses. This yielded a total of 2,245 individual selections across the 387 participating members.

The data reveals that the benefits of the program extend far beyond the balance sheet, flowing into physical, social, emotional, and spiritual dimensions of life.

- **Self-Care:** 323 responses (83.5% of respondents)
- **Family Relationships:** 287 responses (74.2% of respondents)
- **Savings/Financial Assets:** 284 responses (73.4% of respondents)
- **Social Connections:** 257 responses (66.4% of respondents)

- **Hobbies/Interests:** 212 responses (54.8% of respondents)
- **Earning Level:** 194 responses (50.1% of respondents)
- **Employment:** 190 responses (49.1% of respondents)
- **Stable Housing:** 189 responses (48.8% of respondents)
- **Education:** 133 responses (34.4% of respondents)
- **Business Ventures:** 122 responses (31.5% of respondents)
- **Unique Response:** 76 responses (19.6% of respondents)

Key Takeaway: The Spiritual Side of Financial Recovery

The most compelling finding from this dataset is that the highest-ranking areas of improvement are not explicitly financial. While substantial majorities of the Fellowship reported progress in **Savings and Financial Assets (73.4%)** and **Earning Levels (50.1%)**, the single most widely experienced benefit of the program was **Self-Care (83.5%)**, followed closely by **Family Relationships (74.2%)**.

This distribution highlights several core aspects of our recovery:

- **Recovery is More Than Numbers:** Compulsive debting is often a symptom of underlying self-neglect, isolation, and relational strain. The high rate of improvement in self-care, family relationships, and social connections (66.4%) demonstrates that as members stop debting and begin tracking their numbers, they simultaneously learn to value themselves and rebuild damaged support systems.
- **A Solid Foundation for Financial Success:** Improvement in personal well-being, stable housing (48.8%), and personal interests (54.8%) provides the emotional stability required to make clear, rational financial decisions. When self-care and relationships are healthy, members are far better equipped to systematically improve their employment status (49.1%), explore business ventures (31.5%), or pursue further education (34.4%).

Ultimately, this data serves as a powerful confirmation of the Promises of the D.A. program. It illustrates that when members commit to these Twelve Steps and Tools, they do not just find a way out of debt—they recover a balanced, rich, and deeply fulfilling life.