

Underearning and Our Thinking

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Introduction

In UA, we define twelve Symptoms of Underearning. Many of us immediately recognize these symptoms and identify with them. But a symptom is only what appears on the surface. The underlying cause occurred over many years. Some call the problem an addiction, others a spiritual disease. As with other addictions (behaviors that continue despite harmful consequences) recovery from underearning seems to require bottoming out.

The journey begins when we work Step One and admit that underearning has made our lives unmanageable. We admit that we have been powerless over our underearning and underachieving. We admit the pain and suffering that has resulted from our inability to provide for ourselves and others. And we admit the truth about our current circumstances and the history of our underearning behavior.

When we work the Twelve Steps, we inevitably traverse the terrain of our thinking. We become willing to look at how our thinking has contributed to our underearning and underachieving quagmire. We begin to recognize self-destructive thought patterns.

Examples of Underearning Thinking

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24 Alternating messages bang around inside the head of the underearner. One day we think,
25 I'll never have any money, or There's never enough time. Everyone else gets the breaks.
26 Then we may move to denial. Who needs money anyway? or, Money's not really that
27 important. More desperate thoughts can follow when we convince ourselves that it is
28 actually dangerous to have a lot of money: Money is corrupt. Isn't it more righteous to be
29 poor?

30

31 Often, we listen to self-defeating and self-pitying inner thoughts: I'm too old, or, I have no
32 real talents anyway, or I'm just not that good at what I do. I'll probably never accomplish
33 anything worthwhile.

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35 If we had ever been able to stop and notice our thoughts, we might also have heard I tried
36 that already, or, I don't want to expose myself to criticism. When we did take steps toward
37 developing a positive vision and preparing for action based on that vision, we heard The
38 joker in our heads – the internalized critic – invalidate and belittle our efforts:

39 Who do you think you are? or, What makes you think you deserve that?

40 Did someone **die and put you in charge** ~~make you the Monarch?~~

41

42 In desperation, many underearners fall into entitlement thinking and seek rescue. It is
43 often a well-guarded secret that we regularly think to ourselves, I just want someone to
44 take care of me, to rescue me.

45

46 **Consequences of Our Underearning Thinking**

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48 The effects of our underearning thinking ripple through all aspects of our lives. As
49 underearners, we persist at work that doesn't serve us and we demonstrate ambiguous
50 behaviors that result in job instability. Some of us stay in work situations when we know
51 we are not being paid what we are worth.

52

53 Many of us volunteer too much of our time when we cannot afford to do so, or give our
54 services without charge when there is no clear benefit. We sabotage opportunities for
55 prosperity in a myriad of ways and routinely undervalue our time rather than use it to
56 further our own goals.

57

58 Our thinking habits actually reinforce negative beliefs and behavior, which include coping
59 devices that enable us to ignore the reality of our underearning. We live in a state of
60 vagueness – vagueness about time, money, our needs, and our expenses. This habit of
61 vagueness extends also to our perception of both our failures and successes.

62 Ironically many underearners are highly creative and intelligent. We frequently develop
63 positive visions and enjoy episodes of great enthusiasm. Then as if someone flipped a
64 switch, the underearner chronically loses enthusiasm for his or her latest vision overnight.

65 What we don't realize is that it is we who are flipping the switch. By listening to our
66 negative thinking, we chronically turn the lights out on our dreams. We cease even the
67 smallest actions toward our latest vision, or we isolate and end up taking the wrong action.

68 In these ways, we ~~actually~~ choose to deny ourselves the joy and spiritual fulfillment that

69 would be gained by fully using our talents and skills to better our own lives and those
70 around us.

71

72 **Recovery Thinking**

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74 **Willingness Is Fundamental to Recovery.** As we work the Twelve Steps in UA, and
75 seeds of recovery begin to germinate within us, we become willing to look at how our
76 thinking has contributed to the problem of our underearning. New questions arise based
77 on this willingness to face the truth without fear or harsh self-judgment. We might ask:
78 What has been my part in the problems of the past? How have I contributed to my current
79 circumstances?

80

81 As we progress, we gain a heightened awareness of any negative thoughts that arise in
82 our minds. We begin to see many aspects of our life through a new lens – those both
83 directly and indirectly related to our earning life. Based on this heightened awareness we
84 ask: What am I getting out of this? How is this serving me? Being open to new answers
85 brings a sense of self-mastery and manageability into lives formerly trapped in
86 helplessness.

87

88 We begin taking steps to challenge our fear-based thinking. When we feel overwhelmed
89 or defeated, instead of drawing within and isolating, we ask: Who can I reach out to?
90 Who can support me to take continued action? Could I collaborate? Reaching out helps
91 us to ask further questions, such as, What will the market bear for my services?

92

93 **Self-Acceptance Follows Willingness.** We find a renewed appreciation for both our
94 inborn talents and those we've developed along the way, whether or not we've been able
95 to parlay them into earning. Before making decisions or taking action that could re-create
96 old patterns or reinforce old habits of self-denial or even self-destruction, we ask, Does
97 this serve me now? We begin to believe in our talents and abilities and we realize that it
98 is important for us to serve them. This is the beginning of self-acceptance. We wonder:
99 How am I serving my work or art? How am I bringing forth my particular gifts or talents?
100 How can I use my advantages to help myself and others?

101

102 **Gratitude Follows Self-Acceptance.** When self-acceptance and gratitude replace our
103 negative thinking we begin to say yes to possibility instead of no, and our lives open up.
104 We notice the abundance that is already there. Joyful, purposeful uses for money and
105 income are embraced. We allow ourselves small niceties formerly denied. Talents are
106 developed. Visions are revealed. Money becomes the servant rather than the master.
107 Gratitude and prosperity are attitudes that take root and flourish in the mind of the former
108 underearner.

109

110 While such shifts may be subtle, recovery becomes more obvious as new, healthy,
111 profitable thoughts arise and good habits set in. One day we realize we are actually feeling
112 more comfortable with prosperity. We might think to ourselves: I want and deserve, a
113 balanced way of life. What would an abundant vacation look like to me?
114 How can I be more generous?

115

116 A peaceful, abundant way of life gradually unfolds. One day at a time, life becomes more
117 balanced and harmonious as the spiritual nature of the program leads us toward greater
118 service to ourselves, our God, and our community.