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 the self-destructive thought patterns.

Examples of Underearning Thinking

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

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

If we had ever been able to stop and notice our thoughts, we might also have heard: I tried that already, or, I don’t want to expose myself to criticism. When we did take steps toward developing a positive vision, and preparing for action based on that vision, we heard The Joker in our heads – the internalized critic – invalidate and belittle our efforts: Who do you think you are? or, What makes you think you deserve that?

Did someone die and make you the Monarch?
In desperation many underearners fall into entitlement-thinking and seek rescue. It is often a well-guarded secret that we regularly think to ourselves, *I just want someone to take care of me, to rescue me.*

**Consequences of Our Underearning Thinking**

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

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

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

Ironically many underearners are highly creative and intelligent. We frequently develop positive visions and enjoy episodes of great enthusiasm. Then as if someone flipped a switch, the underearerer chronically loses enthusiasm for his or her latest vision overnight. What we don’t realize is that it is we who are flipping the switch. By listening to our negative thinking, we chronically turn the lights out on our dreams. We cease even the smallest actions toward our latest vision, or we isolate and end up taking the wrong action. In these ways, we actually choose to deny ourselves the joy and spiritual fulfillment that would be gained by fully using our talents and skills to better our own lives and those around us.

**Recovery Thinking**

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

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

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

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

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

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

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