

1 Underearning and Our Thinking

2 Introduction

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

Comment [1]: Is there something missing here. What is the addiction to? Avoidance, maybe?

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

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

19 Examples of Underearning Thinking

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

26 Often we listen to self-defeating and self-pitying inner thoughts: *"I'm too old," "I have*
27 *no real talents anyway," "I'm just not that good at what I do," "I'll probably never*
28 *accomplish anything worthwhile" or, "No matter what I do, the future will be the same*
29 *as the past!"*

30 If we had ever been able to stop and notice our thoughts, we might also have heard:
31 *"I tried that already," or "I don't want to expose myself to criticism."* When we did take
32 steps toward developing a positive vision, and preparing for action based on that
33 vision, we heard The Joker in our heads—the internalized critic—invalidate and
34 belittle our efforts: *"Who do you think you are?" or "What makes you think you*
35 *deserve that? Did someone die and make you Emperor?"*

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

39 **Consequences of Our Underearning Thinking**

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

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

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

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

64 Recovery Thinking

65 Willingness is Fundamental to Recovery

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

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

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

82 Self-Acceptance Follows Willingness

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

91 Gratitude Follows Self-Acceptance

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

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

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

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