



Service Literature

## **Debtors Anonymous Guidelines for Member Safety**

“Our common welfare should come first;  
personal recovery depends upon D.A. unity.”

— First Tradition of Debtors Anonymous

All D.A. members are responsible for the well-being of Debtors Anonymous. Individual recovery from incurring unsecured debt is dependent on meetings being safe places in which to participate with other recovering debtors.

Inappropriate conduct toward any member within the Fellowship of Debtors Anonymous, in or out of meetings, is not acceptable. Our Tradition of anonymity and our practice of confidentiality between members should never be interpreted to mean that a member must be silent about any kind of abuse among members, especially if it involves physical, sexual, racial, and/or any other discriminatory harassment.

The objectives of this document are:

- To offer D.A. members and groups possible solutions to deal with inappropriate behavior including, and sometimes going beyond, the decision of a group conscience.
- To provide all members and newcomers—including Black, Indigenous, People of Color (BIPOC), LGBTQ+, and women—a safe place to share their experience, strength, and hope.
- To raise awareness within the Fellowship and encourage members to take responsibility for the creation of a safe environment for any participant who may be targeted.
- To ensure professionals view D.A. as a safe place to refer new members.
- To assist D.A. in continuing to grow as a strong and unified Fellowship, and to better work together to fulfill D.A.'s mission of helping those who struggle with incurring unsecured debt and related financially compulsive behaviors.

## Definitions of Inappropriate Behavior

**Sexual Harassment** is unwelcome romantic or sexual behavior, which could be expected to make a person feel scared, humiliated or intimidated. Sexual harassment can be physical, verbal, or written. It can include:

- Sexually suggestive behavior, such as leering or staring
- Non-consensual touching, fondling, or hugging
- Sexually charged comments or jokes
- Repeated requests to date and/or a request for sex
- Explicit emails, text messages, or posts on social networking sites
- Sexual assault

**Discriminatory Harassment** is any unwelcome, offensive conduct that targets an individual based on race, sex, age, socioeconomic status, disability, religion, national origin, color, genetic information, and/or sexual orientation.

- BIPOC members have reported unacceptable racialized behaviors in D.A., including these examples:
  - Being severely criticized over minor processes, being held to double standards, having others speak for them, or being overly "policed" while carrying out routine tasks (this is sometimes referred to as "microaggression")
  - Being told they are too sensitive, overreacting, emotional, and/or argumentative when they attempt to address racially derogatory statements ("tone policing")
  - Having people in program doubt the validity of their experience and/or demand evidence that statements are absolutely correct ("racial gaslighting")
  - Encountering ingrained beliefs that members of certain races are more believable, qualified, or possess other superior traits ("stereotyping")
  - Being given responsibility and then denied the authority to act ("tokenism")
  - Having members misuse Tradition Ten to halt personal shares discussing race ("silencing")
- While meetings are autonomous, the D.A. General Service Board group conscience does not interpret Tradition Ten as a license to attempt to silence members sharing through the lens of their inborn experience.
- While discriminatory harassment has been reported by BIPOC members, it is unacceptable toward any individual or group of members.

**Predatory / Inappropriate Behavior** can cause people to feel unwelcome, scared, discriminated against, excluded, ashamed, or harassed. Vulnerable members could be prey to abusive

behavior and cannot always be expected to have the knowledge and experience to handle certain situations. These actions could interfere with their personal recovery.

Examples of such behavior might be:

- using vulgar language; shouting or screaming
- using aggressive/threatening language or hand gestures; aggressive attitudes
- using bigoted language
- describing sexual or violent acts in detail
- engaging in verbal/physical attack
- requesting to borrow money or obtain free services/belongings from a newcomer or another member
- bullying any member into silence

### Possible Solutions

In order to assist members, groups, and service bodies of the Fellowship, the following possible solutions are suggested.

1. In light of the Third Tradition, each group could have a group conscience on inappropriate behavior and how they will handle it.
2. If racial or sexual harassment arises, take it seriously and address the problem. Ignoring such problems fosters resentment and impairs the group unity referred to in Tradition One.
3. Discuss inappropriate behaviors promptly and review these safety guidelines as part of your business/group conscience meeting. Ensure incoming meeting chairs have read these guidelines and the group has discussed a plan to promote safety.
4. Update the meeting format by adding the D.A. Inclusivity Statement along with language making it clear that unacceptable behavior is not tolerated in the meeting.
5. An open discussion on predatory or discriminatory behavior during a business meeting will make it known it will not be tolerated.
6. Asking permission instead of making demands can help make difficult conversations easier. For example, "May we discuss this?" rather than "We have to discuss this."
7. When a newcomer arrives at a meeting, it is suggested they should be taken under the wing of experienced group members who demonstrate clear, strong, healthy boundaries and recovery.
8. Sponsorship in Debtors Anonymous is a powerful way of providing the newcomer with support they need. Suggesting to both sponsors and newcomers that they only work with members for whom they are unlikely to have a sexual attraction can be fundamental to everyone's safety and solvency.

9. Anyone who witnesses or is told about inappropriate behavior by a member, in or out of the meeting, need not deal with it alone. Talk about it with your sponsor or a trusted friend in the program.
10. Support a person who experiences verbal, physical, sexual, and/or racial harassment to speak up and out.
11. Avoid the use of Robert's Rules of Order to end discussions prematurely.
12. Become versed in the 12 Traditions and 12 Concepts of D.A., including the Right of Appeal (Concept 5) that safeguards minority opinion and ensures the consideration of personal grievances.

If offensive, disruptive, discriminatory, and/or predatory members do not change their behaviors:

- Ask them to leave the D.A. function/meeting and come back when they can act appropriately.
- Report sexual and/or racial harassment and violence to those who are trained to protect people, including the legal authorities if that is a safe option.

Seeking professional assistance is often the next right action when safety is at risk.

You do NOT have to accept unacceptable behavior.