

Debtors Anonymous Guidelines for Member Safety

“Our common welfare should come first; personal recovery depends upon D.A. unity.”
— First Tradition of Debtors Anonymous

A Word About Safety: All members are encouraged to review these guidelines.

Harmful conduct, whether intentional or unintentional, is not acceptable toward any member within the Fellowship of Debtors Anonymous. In or out of meetings, 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.

Debtors must feel safe and secure to be able to share personally about real-life experiences. For example, when BIPOC (Black, Indigenous, People of Color) members are silenced at meetings from talking about race and debt and told, “It’s an ‘outside issue,’” a lack of safety is created. 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.

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. Abuse and disruptive behavior are not tolerated in D.A.

Examples of disruptive behavior include crosstalk (interrupting or commenting on another person’s share or directly speaking to another member during a share), yelling, threatening, and use of aggressive language. See the “Definitions of Inappropriate Behavior” section below. If a disruptive member is warned and does not change their behavior, the Chairperson may ask them to leave the meeting and come back when they can act appropriately. In a virtual meeting, the Chairperson or tech host can also place a disruptive person in the ‘Waiting Room’ or remove and block them from the meeting. Any future actions can be decided by group conscience.

The objectives of this document are:

- To offer D.A. members and groups possible solutions to deal with harmful behavior.
- To provide all members and newcomers—including BIPOC members—a safer place to share their experience, strength, and hope and to get support for the suffering that occurs as a result of debting.
- To emphasize: Racism is a safety issue.
- To raise awareness within the Fellowship and encourage all 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.

Suggested Solutions to Ensure Safety for All Members

In order to assist members, groups, and service bodies of the D.A. Fellowship, the following possible solutions are suggested to prevent, remedy, and repair harm in order to create greater safety for members:

Individual Solutions

1. Review these Safety Guidelines before participating in a Sponsor relationship or Pressure Relief Meeting.
2. Anyone who witnesses or is told about racial, sexual, physical, or any other type of discriminatory harassment 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.
3. Support a person who experiences harassment. When you see or experience harm being done in a meeting, a pressure relief meeting, or during fellowship, speak up and speak out.
4. For White D.A. members: Be honest, willing, and open to take responsibility for creating safety for BIPOC members in meetings and at all levels of service.

Meeting Solutions

1. Include the [D.A. Inclusivity Statement](#) in your meeting format, post it in the chat during online meetings, and/or read it during your announcements.
2. Incorporate parts of these Safety Guidelines into your meeting format to communicate a zero tolerance policy for harassment and a process to remove people who cause harm.
3. If harassment arises, take it seriously and address the problem. Pretending it doesn't exist won't make it go away. Ignoring such problems fosters resentment and impairs the group unity referred to in Tradition One.
4. The Chair of the meeting has the responsibility and authority to respond rapidly to interrupt offensive behavior or remove disrupters.
 - a. If disruptive behavior continues, ask the member to leave the D.A. function/meeting and come back when they can behave appropriately
 - b. In online meetings, turn off offensive audio or video and, if necessary, lock down the meeting in instances of harassment.
5. Empower and support the members in service positions to respond immediately to interrupt offensive behavior and/or remove disrupters.

Business Meeting Solutions

1. Be willing to engage in uncomfortable conversations for the health of the meeting.

2. Study the 12 Traditions and 12 Concepts of D.A. Know how the Right of Appeal (Concept 5) protects the minority opinion and ensures the consideration of personal grievances.
3. Make sure there is adequate time for discussions.
4. Don't allow parliamentary procedure (e.g. Roberts Rules of Order) to end discussions prematurely. Instead, remind the chair they must ask for a formal motion to close that includes discussion and the option of minority appeal.
5. Make room on the agenda for an open discussion on discriminatory behavior during a business meeting to make it known such behavior will not be tolerated.
6. In light of the Second Tradition emphasis on "group conscience", it is recommended that the business meeting reach a group conscience on how the group will handle inappropriate behavior.
7. To maintain a healthy meeting, it is suggested to hold 4th Step group inventories. (See the D. A. Manual of Service). Ignoring discriminatory behavior is dangerous and harmful.
 - a. In instances of harassment, offer to help the person(s) who has been harmed, and the person(s) who caused the harm, to access supportive professional services.

Fellowship-wide Solutions

1. Include Black, Indigenous, People Of Color, and other diverse members, in all levels of discussion and decision-making processes.
2. Read the D.A. Inclusivity Statement in webinar and Fellowship-wide call formats and post it in the chat.
3. Learn about and use Issues and Concerns (debtorsanonymous.org/issues) to petition the World Service Conference to address concerns or harms.
4. Sponsor group or Intergroup workshops and webinars on racial awareness/inclusivity.
5. At all levels of service, seek creative ways to expedite and develop literature and resources (print, online, audio) that speak to and represent a diverse Fellowship.

Definitions of Inappropriate Behavior

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.

Racism is a Safety Issue.

Many BIPOC members of D.A. have reported experiencing racial discrimination and have shared how it has impacted their lives and recovery. Power and privilege go hand in hand and

those who are not members of the dominant racial group may feel unsafe when their voices and experiences go unheard and unheeded.

The impact of experiencing racism may manifest itself in physical symptoms. It can also lead to a loss of solvency, debting, and relapses in other addictive behaviors. Therefore, addressing racism in D.A. is an essential part of healing, growth, and recovery for all members.

The following are terms for racialized behaviors that members and newcomers have reported experiencing in D.A. Although some items on the following list may not seem as harmful as direct physical assault, they are no less traumatic in their impact.

- Microaggression: Indirect, subtle, or unintentional discrimination against members who are marginalized based on race or ethnicity. For example:
 - Criticizing BIPOC members over minor processes, by holding them to double standards, speaking for them, telling them what to do, and overly policing them while carrying out routine tasks.
 - Nitpicking, being hypercritical or using small, often irrelevant details to cast doubt on much larger, undeniable truths.
 - Minimizing legitimate complaints, such as being dismissive of BIPOC members for pointing out racially derogatory statements at the time they occur.
- Racial Bullying:
 - Using racial slurs in meetings, on video, or in the chat.
 - Using racially derogatory background images on video meetings.
 - Making racially derogatory comments or “jokes.”
- Racial Gaslighting:
 - Questioning or dismissing a BIPOC member’s experience of racism, including their feelings, behaviors, or state of mind.
 - Requiring evidence, or even proof, that a member actually did experience racism.
- Tone Policing: Focusing on *how* something is said rather than *what* is being said. For example:
 - Telling a BIPOC member they are being too sensitive, overreacting, emotional, and/or argumentative.
- Stereotyping: An unfair and untrue belief about people, places, and things. For example:
 - Presuming that white people are superior and more competent/qualified based solely on their race, resulting in the unfair and untrue belief that other races don’t possess those qualities.
- Tokenism: The practice of making only a symbolic effort to recruit a small number of people from underrepresented populations in order to give the appearance of racial equality within a group. For example:
 - Giving visible responsibility to BIPOC members but denying them the authority to fulfill that responsibility behind the scenes.

- Silencing:
 - Prematurely ending discussions when race comes up, and avoiding difficult conversations that are important to BIPOC safety.
 - Using non-verbal body-language such as looks and gestures to keep others from speaking. This is also a form of crosstalk.
 - Misusing Tradition Ten to halt personal shares about debting experiences in the context of race.

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.

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

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

**Know that it does not violate the Traditions
to report active sexual violence.**

Seeking professional assistance is often the next right action when safety is at risk.
You do NOT have to accept unacceptable behavior.

D.A. Inclusivity Statement

Whatever your story, you are welcome in Debtors Anonymous. In D.A., we celebrate the rich, diverse experiences of people of all identities. We embrace members of any race, ethnicity, nationality, gender, sexual orientation, age, physical or mental ability, socio-economic status, religious, spiritual, or philosophical expression, or any other trait. Our various experiences benefit our recovery, so we encourage all members to value differences and actively participate in making D.A. an inclusive fellowship. Together, we create accessible and welcoming spaces for anyone with the desire to stop incurring unsecured debt, so that we may all recover one day at a time.

Tradition Ten and Discussions of Race

Statement by the D.A. General Service Board
(Approved March 2021, Re-Approved July 2025.)

The D.A. General Service Board feels strongly that the Twelve Traditions, as written, protect and support us in our mutual recovery. However, interpretation of Traditions can differ widely, as most members who attend meetings will attest. The Board believes that learning about, considering, and interpreting the Traditions is a helpful activity for the Fellowship to engage in. We perceive the Twelve Traditions as living principles beyond any limited perspectives.

When it comes to the Traditions and underserved and underrepresented populations (determined by race, ethnicity, gender identity, sexual orientation, age, ability, etc.), the Board wholly supports diversity, inclusivity, and fairness to all as administrative values and constant goals, and believes this stance is backed up by Tradition One (unity) and Tradition Three (no requirement for membership other than a desire to stop incurring unsecured debt). We do not believe Tradition Ten (outside issues) conflicts with supporting diversity, inclusivity, and fairness to all in Debtors Anonymous. Some members have described a use of Tradition Ten to halt personal shares discussing race. While meetings are autonomous, the Board group conscience does not interpret Tradition Ten as a license to attempt to silence members while sharing through the lens of their personal experience. Sharing helps other members in the room to identify with debt behaviors and our recovery from them, and to feel safe and welcome.

Tradition Ten also teaches us to be mindful not to create controversy. D.A. and A.A. literature discourages discussion of political affiliation, religious affiliation, names of outside organizations, outside teachings, places of employment, impressions of any outside affiliation, and breaking our anonymity at the meeting level (The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous).