



# INTO PROSPERITY

UA-UK Intergroup newsletter

Edition 6

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## UA-UK IG Meetings

11:15-12:45

Zoom ID 817 9153 9917

- **AGM:** Saturday  
8 November 2025 –  
Everyone is welcome!

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## Essential Information

- [UA-UK IG website](#)
- [Weekly meetings](#)
- [Upcoming events](#)

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## Edition 7

Email contributions to...  
[newsletter@underearneranonymous.co.uk](mailto:newsletter@underearneranonymous.co.uk)

## Welcome to Edition 6

A celebration took place at the end of May 2025 to mark the 20<sup>th</sup> anniversary of Underearner Anonymous in the UK.

Welcome to the 6<sup>th</sup> edition of the UA-UK newsletter which also celebrates that. We hope you will enjoy reading about the beginning of UA in the UK and have an opportunity to reflect on how you have benefited from the courage and constancy of the fellows who did service all those years ago when the programme was in its infancy.

In this edition you can also find contributions on Step 6 and its spiritual principle Willingness, a comment on Tradition 6 and its spiritual principle Solidarity and Tool 6: Goals Pages. It has been difficult sourcing contributions and as such UA-UK Intergroup is planning to run writing workshops to assist with visibility through writing about your business (as well as the newsletter). See more details on that in this edition.

The newsletter itself is aimed to be a quarterly edition which invites contributions on a step and its spiritual principle, a tradition and its spiritual principle, a UA tool and a theme, as well as UA-UK service announcements. We also welcome questions from newcomers which can be addressed in subsequent editions. Do get in touch if you want to contribute or share news from your groups, or if you have ideas for themes for future editions.

We cannot wait to read you!

In loving fellowship, *Ellie, Jodie, Sarah, Rachel, Liz and Perry*  
UA-UK Intergroup Newsletter Committee Officers

## Step 6: Were entirely ready to have God remove all these defects of character.

*Two fellows share their experience of Step 6 and its spiritual principle, Willingness.*

### “Letting this step work me”

Step six has been some of my hardest and most beautiful work in recovery. It was the first step where I had to truly let go and surrender, allowing a power greater than myself to do the work rather than attacking it on my own behalf. In steps one to five, I still had the ability to pretend to myself that I was the one doing the work. I could take the actions suggested by my sponsor, make my way steadily through my homework and retain the illusion of control. Yes, recovery was a process that I could do.

In step six, there is no such illusion. I can't work step six; I have to let it work me. Becoming ready is not something I can do via an act of will; if this were so, there would be no need for UA at all. Here, my only tool is to pray for the willingness to have my defects removed – then wait for my prayers to be answered. I can't make that happen; only God can.

I have worked this step a number of times in UA and the defects that arise are always both familiar and new. At the moment, I am wrestling with selfishness and self-seeking, self-indulgence, control, avoidance, lethargy, and profound codependence; I am sure there are many many more. These defects not only contribute to underearning but turn down the volume and colour on my entire life. I don't want these defects to govern my thinking or (in)action. I want them to be removed. But at the same time, I hold on to them: they're familiar, they get me things I think I want, the work of change is hard and sometimes unpalatable. So there is a war. I can't win that war by deciding I'm going to – and, indeed, my definition of winning can change from hour to hour, from moment to moment. So I have to hand it over and let God decide it all.

Step six has given me a profound sense of both my own limitations and the grace that lies in such frailty. I cannot fix myself, much as I would like to believe I can. I can pray for my defects to be removed, and I can pray for the willingness to let go of them. I can't answer my own prayers, though. The only thing I can do is surrender and accept what I'm granted. In the words of one UA slogan that I love: "I don't run the shop; I just work here" – even when the shop is my own character, God is still in charge.

Sometimes my character defects are removed quickly, sometimes slowly. Sometimes they are not removed at all, and my job is then to practise acceptance and cohabit with them, as best I can, one day at a time. Sometimes they turn out not to be defects at all; perhaps they do not stand in the way of my usefulness to God and my fellows after all. It's not my job to discern.

I am so grateful for step six. I tend not to enjoy it, though it has many moments of strange dark beauty, and some of transcendence. It always takes longer than I want it to take. But I can't go from step five to step seven. I have to go through the underworld first, letting this step work me, praying for willingness again and again and then trusting that I'm being given what I need.

*Francesca*

## **“The only urgent thing is that we make a beginning”**

Having agreed to write an article for this newsletter several weeks ago, I realise two of my defects of procrastination and perfectionism need to be added to the list again for another mini Step 6 and 7.

When I first took Step 6, I hovered around it for five years! I wondered when I would be “entirely ready”. I don’t know if I have ever been entirely ready actually. So in the end I had to act as if and take the step anyway, letting go of perfection and settling for progress. My experience of taking this step was that it was more of an organic unfolding of becoming ready, rather than a one-off decision or a clear-cut state of total willingness. The totality of “all these defects” also made me balk at first – I didn’t know where to begin. Having completed a Step Four that was so comprehensive and in-depth, I couldn’t even remember ALL my defects, despite having written reams about them! So again, I settled for a less than perfect summing up – looking at principle defects around pride, greed, gluttony, lust and other “cardinal sins”. The only thing I didn’t seem to have was sloth, as I had been a workaholic for so many years that I couldn’t admit to laziness. If anything I needed to learn to rest more, which is something I am still working on.

However imperfect my attempt at step six, I was genuinely willing to have God remove whatever was in the way. I remember years ago buying a pack of Angel cards and I so often drew the card of “willingness” that I wondered what was going on. It pictured an Angel before a sink piled high with dishes. I had spent so much time doing domestic cleaning work one way or another that I thought it ironic this card kept coming to me. I was living in a caravan at the time twenty-five years ago, and I also had a quote stuck on the wall which said “the Shamanka travels lightly, her most powerful tool is the condition of willingness, practised with discernment”.

Being willing means that I don’t complain or argue about what has to be faced or done. I simply take the action, having prayed for strength and courage for whatever it is. There is something about ease which comes from a condition of willingness. I might bargain now and again, but mostly, just putting one foot in front of the other and placing my body where it needs to be useful, means that life takes care of itself. I don’t have to deal with so much resistance. I think being willing is a very practical state to be in, and it is about simply getting out of the way. I know this can be far easier said than done, but with practice and commitment to being of service, willingness comes more easily.

Step six is a process of undoing and of raising the bar. As the “Twelve & Twelve” says “The only urgent thing is that we make a beginning and keep trying... we shall need to make a brand new adventure into open-mindedness. We shall need to raise our eyes toward perfection, and be ready to walk in that direction. It will seldom matter how haltingly we walk. The only question will be ‘Are we ready?’”

*Rachel C*

## **Let It Be Done**

*by Andrew M*

Am I *entirely* ready  
to have God remove all these  
defects of character?

Some defects feel  
like old friends, they've stuck  
with me so long,

or stuck to me,  
maybe less like old friends  
than barnacles. I'm a whale,

weighed down with them  
to the ocean floor, and the sea  
can't quite reach my skin.

I've been almost a shipwreck.  
Not that lost, not that grounded,  
not dead, not consigned

to the past, not forgotten,  
never entirely abandoned,  
just equally encrusted.

But God, yes God -  
because we still say God -  
sent a rescue team.

Though it seemed sometimes,  
when the water was murky  
that I was the only diver,

soon I would glimpse  
in the gloom  
the others, all descending

to their own half-whale  
half-wreck.

Some had searchlights,

some were accompanied  
by depth-plunging rays  
from the sun above the surface

and some held another's hand,  
helping them find the way  
to their own half-buried self,

while some were heading  
back up, hugging their own  
less barnacled body

and some had surfaced  
and were splashing about,  
but all knew the depths

and all were ready  
to make another dive,  
for the sake of self and other

in sight of sea, of sky,  
of earth, of sun; none  
of this is simply our doing.

Are we ever *entirely* anything,  
including ready? I'm ready enough  
to dive again: let it be done.

## **Tradition 6: A UA group ought never endorse, finance, or lend the UA name to any related facility or outside enterprise, lest problems of money, property, or prestige divert us from our primary purpose (and its spiritual purpose, Solidarity)**

*It seems to the editorial team that it is particularly challenging getting contributions on the traditions. None were received for this edition except this short reflection related to Tradition 6.*

### **Solidarity with the messages**

It would have been easy for a fellowship life UA to endorse books or online materials or courses related to money, finance, investment because arguably the topics would be relevant. I am glad it hasn't. Different authors have different ideas and association with any one in particular would have been problematic for me. I prefer to know the recovery fellowships (this one and any other) has their own literature rather than endorse materials created and serving "outside enterprises". This for me ensures solidarity with the messages and the spiritual nature of the recovery programme.

I do, however, read and learn from a range of other sources. I am not closed to that at all. Some have been recommended by fellows. But I like to keep programme and outside literature separate, it just feels "clean" that way. It helps me to know UA is not endorsing any of the outside sources.

*Anonymous*

## **Tool 6: Goals Pages**

*We set goals for all aspects of our lives, write them down, measure our progress and reward achievement.*

*Two fellows share their experience with goals pages.*

### **A year later: 365 actions**

I am not entirely sure I remember how I first engaged with goals pages. I just know that they sort of made sense as an idea.

I remember reading in a book about making peace with money this process of defining a goal and then listing some actions that I would need to have been taken by this time next year; then say 4-5 actions that would need to have been taken in the next 6 months; then 3 – in the next month; then a couple next week and finally one action I can take towards that goal today.

It might go like this:

Goal: Start investing as a way to earn more passive income

Actions I need to have taken within a year (by, say, 1 Oct 2026):

- Opened an account on a share dealing platform
- Worked out a process of putting money aside for investing

- Read 5 books on investing
- Signed up for and completed a course on investing
- Talked to people in fellowship who invest

Within the next 6 months (by 1 May 2026) I would have:

- Looked at 3 different share dealing platforms and chosen one
- Opened an account there
- Set up a standing order for £100 to go towards investing
- Read 3 books on investing
- Researched and signed up for a course on investing

Within the next month (by 1 Nov 2025) I would have:

- Talked to 5 people from my home group about investing and their Experience, Strength, Hope (ESH) with that
- Talked to my sponsor about their ESH re investing
- Had an initial look at investing platforms – 10 min search

Within the next week (by 8 Oct 2025) I would have:

- Picked up a book on investing and started reading it
- Spoken to my sponsor about wanting to invest – my fears and blockages

Tomorrow I would:

- Go to the library and look at the finance and investing section, then pick up a book

I have used this process of timelining and then actions I would need to have completed along it on many goals. It allows me to make what initially feels like an unsurmountable task to one action I can take today, which always feels way more possible. It's like this saying about "How do you eat an elephant? You start with one bite".

This process helps me see that if I do one action today, and a year later I have taken 365 actions, I would very likely be way way ahead with achieving/getting closer to that goal.

I have a notebook with this process listed for a whole bunch of goals and review its pages periodically so I can engage with the next right actions.

One thing I am not very good at is rewarding achievement. In some way the achievement is the reward for me but I know I have some work to do there too and I am open to change over time.

*Ellie*

## **"Here's to joy!"**

I made vision boards for 25 years picturing what I wanted to manifest in my life: a house, a motorhome, a career performing and creating, running retreats in the Mediterranean, enjoyment of animals and nature, travel and relaxation, health spas and holidays. So many dreams were fulfilled over the years. Not everything was picture-perfect of course in reality – that's life. But I did dare to dream. I used to ask myself "What would you do if you had only six months to live and all the money in the world?". This was my starting point to dream bigger, when I was living in London on the dole, but really wanted to travel around the Med as a clown. Where the dream meets the dollar is where things become practical. That was in early money recovery for me and I was keeping figures and records, so that it wasn't all a pie in the sky, and by writing things down

as well as picturing them, life began to change, through baby steps mostly, as well as via some leaps of faith.

However where I find myself now is in a very different place. I look at the goals pages in UA and find it hard to know what to envisage. I am in a transitional phase in my sixties, not having the same physical energy I had back then to create so many external dreams, and also wanting to focus more on simplicity and inner spiritual work.

So I thought for this article I would just write about one of the questions from the Goals pages: "Am I willing to enjoy my life? What will enjoyment look like?"

I have experienced three major deaths of family members in the last six months, and as well as going through a very intense period of bereavement, my own mortality has come before me in a way it hasn't before. God willing I will live many more years, but the poignancy of losing my brother and cousin has sharpened my attention. It makes me ask bigger questions about how to live now and how to really enjoy the time left.

So whilst I don't have dreams or ambitions about making it big in the world any more, and whilst I want to spend more and more time on inner spiritual work, I did recently write a new bucket list. Right at the top was "more daily rest and siestas!" I also want to go on a safari trip before I pop my clogs! I'd like to walk a section of the Camino de Santiago, keep committing to animal rescue, and stay close to the way I am made with clowning, writing, painting, singing, swimming, walking every day, joining a pilates group, conducting local ceremonies, making a poetry book and writing a memoir, with creative space every day for at least two hours with the phone switched OFF! I'd like to keep welcoming in fun and friendships, with gentleness for myself and others.

At my recent birthday party, in blowing out 65 candles, a part of me thought for a moment that I might wish for a new love of my life to appear and whisk me off to paradise, but instantly realising I am already in paradise, what I actually wished for was long healthy lives for all of us, and ultimately to die well!

On my bucket list is also written in capitals: "ACCEPTANCE". I think this is the most crucial thing and of course what we pray for at every meeting when we say the serenity prayer. It is relatively easy in my experience to focus on what we want and to manifest things, but life also throws curveballs. Being able to stay calm, serene and surrendered in the face of whatever comes is how I can exercise spiritual muscle. My father was in AA and sober for over forty years before he died. The day before his sudden unexpected fatal stroke fifteen years ago, I asked how he felt about memory loss from vascular dementia, and he simply said "I accept it, dear". I found that so humbling and inspirational. I hope that whatever comes to me I will have that much acceptance. I think this is actually one of my biggest goals.

A quote keeps coming as goals shift and change and I can't quite get a handle on a clear vision for growing older: Joseph Campbell said "If the path you're on is clear, you're probably on someone else's"! I do think that divine mystery unfolding in unexpected ways is one of the great gifts of living magically and creatively, so I wish also to stay open and to live as fearlessly as I can within the Unknown.

Back to joy – giving up attachment to suffering and being willing to make my own joy a priority are goals aligned with living the twelfth step on a daily basis. I can still waste far too much time doom-scrolling! I think being conscious of how much or how little time might be left is a good way to, as one of my favourite poets John O'Donohue said:

"gather yourself  
And decide carefully

How you now can live  
The life you would love  
To look back on  
From your deathbed”

HERE’S TO JOY!

Rachel C

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## Topic

### 20 years of UA in the UK

*We invited fellows to share their memory of the starting days of UA in the UK in 2005*

#### Inspiration came from DA and BDA

I would like to take this opportunity to express my gratitude for the UA fellowship and all who came to meetings, took service and carried the message of recovery for the last 20 years, as we are about to celebrate UA’s 20th birthday on January 28 2025.

The inspiration for starting a UA 12 step meeting came to me as a result of recovery work in both DA and BDA. I was not a debtor and never have been in debt but had an uneasy relationship with money. This uneasiness manifested as stress, fear and anxiety around money, income and work. My realisation was that if one were to earn what they truly deserved, there would be no need for stress, anxiety and debt.

In both DA and BDA I discovered like-minded people with the same issues who, like me, identified with a number of underearning symptoms, and who were looking forward to finding a solution to this problem.

The answer to our prayers came from the management of Blandford St. Church in Marylebone in which DA had its meetings. We were told that starting in January 2005 the church was to undergo major building works and with their sincere apologies we would have to stop all 12 step meetings. We were basically given our “marching orders.”

Looking back, it was a great opportunity to start a meeting for the only issue that was never seriously addressed either in DA or BDA: under-earning. The truth is: if we earnt what we truly deserved there would be no need for debt, hence the need to start a UA meeting.

This opportunity was taken on with great enthusiasm. To start with, there were only five of us. We agreed to take on all service positions and share the cost of rent between us.

A room was found in Hinde St. Methodist Church and on 28 Jan 2005 we held our first EWUD (“Earn What You Deserve”) UA meeting, and as the saying goes: “The rest is history.”

Our commitment was sincere, firm and the word was spread with great passion.

Within the first 12 months we were fully organized and were able to provide sponsorships because we had already worked the 12 steps in DA or BDA, kept a spending record, had spending plans — personal and business — and attended many PRG (Pressure Relief Group) meetings.

UA attracted such great number of members that two years later we were able to start a second meeting.

New groups were organized in London and in other European countries.

During Covid lockdown, the “Earn What You Deserve” Zoom meeting came into existence and is still going strong.

The 10 O’Clock “Earn What You Deserve” face-to-face meeting kept going whenever the Methodist Church allowed us to use the premises, thus managing to survive the lockdown, offering recovery to all who needed it.

We are pleased to share that one of our members has taken the initiative to start a new face-to-face meeting in the Chelsea area of London.

This effort reflects our shared commitment to reach out to those seeking support in their recovery journey (we encourage anyone interested to attend and support this new UA meeting) as it embodies our primary purpose — to carry the message to the underearners who still suffer.

I would like to share my personal recovery from underearning during the last 20 years. It is my understanding that the 12 step program is of a three-fold nature — spiritual, emotional and practical. And that consistently all three aspects have worked.

My recovery has been consistent and financially rewarding. With the help of the programme I paid off my mortgage within two years, have regular holidays, have a generous prudent reserve and long term investments, and was able to give a lump sum of money to my daughter towards a house buying deposit. Over the years I have attended meetings, taken on service positions, not debted, developed spiritual practice (morning & night), sponsored a number of people and have been a witness to their life change/prosperity.

I have an ongoing privilege of collaborating with dedicated UA individuals in Russia to support the growth of UA groups sharing recovery, strength and hope. I am grateful for the opportunity to do and to learn from such resilient members of their UA community.

My aspirations for the future of UA are full of hope for its growth, based on amazing healing effects it has had over the years for all of my fellows who truly deserve to earn what they deserve, to prosper and to attain peace of mind regarding their finances and work.

In fellowship,

*Ivanka*

*Note from the Editor: You can find out about other new face-to-face meetings (in addition to the one mentioned in the above contribution later in this edition.*

## **One of the best light bulb moments for me was attending a UA meeting on Wall Street**

In 2004 I was in the process of refinancing a property development. I tried my landline and it was dead. I projected that the bank would ring, find it's dead, think I have been cut off, and abandon the refinance. So I decided to end my life. Whilst working out the process, I started getting angry about how much would go to my ex-wife, unless I made a new will, and how awkward it would be to ask my neighbour to witness it at 9pm in the evening. Then I realized that if there was so much going to my Ex, what was the problem, and I started laughing at the absurdity of the situation. Then the landline rang and it was a friend with whom I got honest. He said he had not been able to get close to me for the last 2 weeks and suspected something was wrong.

I reflected on the seriousness of my condition and sought help in DA. After attending numerous meetings and getting to know people, one of the members suggested I attend prosperity meetings in UA at Hinde Street. After two weeks, I started attending the Saturday group at 9.30am. After a

few months, another member asked me if I was prepared to co-found another UA meeting in the next door room, based as an action meeting, along with another member. The discussion was based around the existing meeting becoming quite cramped, with members sitting on the floor, together with a concern that it focused on feelings, and that whilst initially people's rock bottom was mostly emotional, it was nevertheless a program of action and the focus ought to be on the solution.

We started the meeting and members were encouraged to share their step work to the group. When someone had step work to read out, the normal course of the meeting, (which otherwise was to open the book and read from wherever it opened and share back on that subject), would be halted to focus on the person's stepwork. Members would relate to and give feedback on the step work, in the same way that a sponsor would validate a sponsee's experience and offer helpful feedback. Whilst members also shared their fears and emotions, at every meeting every member would get current with what action they had taken the previous week, and what action they were taking in the coming week. This commitment to the group was a powerful driver to complete those tasks.

One of the best light bulb moments for me was attending a UA meeting in Wall Street in New York. It was in a basement and the literature metal cupboard was locked. The secretary suggested that we read from the AA "Twelve & Twelve", so we opened it at step one. It dawned on me that this was a spiritual illness and that the steps were the freedom from the basement of deprivation. It crystalized and simplified the process. In the group in London, we started sharing with each other spiritual literature we had each read, based around financial recovery. The religious dogma of restriction, which I had inherited in my formative years, was replaced with messages of hope and financial mastery, as part of the ascension process.

My step one was predominantly restrictive – not giving to myself, in the same way that I did with food, not feeding the money tree. Instead, all of my financial resources were spent on my business. How could I pour from an empty cup? I had to learn to change. One exercise suggested to me was to open a ledger, to commit to spend a thousand pounds on myself and to give a description of what it would be spent on, as a theoretical process. The next day to make it two thousand, the next day, three thousand, and so on and so forth. The method of doing this gradually jacked open the prison bars of my mind.

An example of restrictive living was told to me, of a member who lived in a house in Chelsea but only had one chair and a bed. I am still a work in progress in this respect. Another time I was standing on the street in a ski resort up in the mountains of Switzerland. I rang one of the three co-founders of the meeting and said I was struggling with not working, feeling irresponsible. The member asked me: "If you went for an interview and they said you had got the job but you were not allowed any holidays, what would be your response?" I said "I would tell them they are crazy!" "There you go", the member said, "you are crazy, so go and enjoy a day's skiing!"

The other co-founder, on another occasion when I expressed doubt around giving time off to myself, explained to me that holidays are taken so that those moments can be remembered, and relished in times of hardship in business, to keep one going through the difficult times. They said that holidays are essential to an abundant and prosperous life. I started to set boundaries around my work, stopping at 6pm, taking time off at weekends for meetings and fellowship, and resting on Sundays. One of the co-founders asked if anyone wanted to attend another 12 step group to deal with childhood trauma, and I put my hand up, so it wasn't too long before we co-founded another mixed group to help others with the same issue.

I am grateful for my surroundings in my childhood, but I felt exploited like a servant, running errands, picking up my mother's prescriptions, feeding the animals, lighting the fire, drawing the curtains at night, serving my parents and guests with their drinks and food, and cleaning up afterwards. This being kept "on the go" gave me a strong work ethic, but apart from my surroundings and food, there was no love or nurturance or reward. So I learnt how to serve without reward and how to underearn. I was also used by my eleven and eight years older half brothers for their pleasure. My parents' form of communication was arguing about money. He would say, "you overspend" and she would say "you are useless", so there was a general message of lack. The direction of chat towards me was condescending, patronizing and hyper-critical.

The day I received the hard-won planning permission for the Academy, the small voice within said, "take a suite in the Ritz". I railed against this in my mind. I thought "no, the Ritz is for old grannies having tea, no way am I going!" But I have learnt to follow spiritual direction and the suggestions of my peers, as I can unknowingly and compulsively block my own progress. I learnt in UA, if you have a vision, take steps towards it. So I rang the Ritz to enquire about their rates. The person said, "you are a member of our club, so we will give you a 50% discount on a standard room and upgrade you to a suite". I thought, "OK, here is the green light, the confirmation, I have to take the next step and show up". In the morning I walked into the sitting room, and as I got halfway across the room, I felt the energy of love come towards me. I had finally given to myself, and the universe was matching that step by sending me the same. As the fellowship says, it doesn't matter what your past is, what matters is what you do now.

There have been many times I have prayed, saying "I am in fear", and a small voice comes back "good". I take it to mean that despite my fear, I must continue to put one foot in front of the other to strengthen my faith muscles. I often pray for guidance, as I want to be purposeful and useful, and it adds meaning to my actions. Sometimes I get reassurance when it is really needed, and for this I am immensely grateful. I have learnt that my relationship to God is of the highest value, and thus it is the one I nurture and rely on, more than any other. I am grateful for my second chance at life. It is helpful for me to take my inventory, to say the serenity prayer in times of crisis, to do a victory list, to stay grounded and to make a gratitude list.

The tree of recovery from childhood incest has within it recovery from underearning. It is the root of my self-deprivation and restriction. The same co-founder and I co-founded another 12 step recovery group at Hinde Street for Anorexics and Bulimics, ABA, and the root of that disease is restriction. As is the case with food, every person is different. As my OA sponsor explained to me, "God made all food, but not all food is good for Robert". Each member is different and their recovery will unfold in different ways at different times, and what works for one person may differ distinctly from another. As is suggested, take what you like and leave the rest. Look for the similarities, not the differences.

The 10 am UA Hinde Street Action group remained strong and recovery blossomed. I left the UK in 2010 to move overseas, which I had been planning for the previous fifteen years. By this time I had benefitted from the support of the group. On the site that I had tried to refinance in 2004, I had restored the derelict old house and converted it into six apartments, and built four more houses, with 23 apartments in all. There was no UA overseas and I greatly missed the meetings, although as a group we kept in touch. In 2020 Covid happened, and on the 28th March 2021 one of the other co-founders sent me a link to the online version of the 10am Hinde Street meeting.

I have attended these meetings regularly since then. Three years later in 2024, the Government granted me planning permission for 118 houses with 45% affordable housing, and in addition a 60 bed care home for specialist elderly care. I had been working on this community project for 34 years. There are many additional financial benefits to the local community, funding for

the police, education and biodiversity benefits as well. The project is being carried out by a FTSE 100 public company that has the cash flow and expertise to deliver the project in a timely manner, and the affordable housing by a Housing Association who already provide and manage 22,000 homes in the region.

To acquire the change of use from the previous planning I had in 2008 for a teaching academy, I partnered with the best planners in the UK. The ability to trust, to ask for help, to build relationships and to stick with the winners was all gained in UA. I was in contact with the housing association since 2001 and with the planners for nine years. It was whilst doing service in another 12 step fellowship that a member suggested I reach out to those planners. I helped them on another major site in a local town ten miles away before they reciprocated by helping me. The building of professional relationships, the continuity and fabric of those relationships necessary to deliver this project has been a consequence of the support of the UA fellowship.

So I remain grateful to you all, as you all have your part in meeting the community needs, in the delivery of this project, as I could not recover on my own, it is we not me. The town in question at the outset in the Countryside report had a high level of social and economic deprivation. The local MP reported in the media that in 2002 the town had the highest percentage of heroin users per capita in the UK. The town in the local plan had the greatest social housing need in the district. UA is about helping its members to recover, and those members' recovery is dependent on them helping others. As it says, we keep what we have by giving it away. It is by God's grace and all of you that I am alive today to carry this message.

Thank you.

*Robert*

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## Topic

### UA, Marriage & Divorce

*Fellows share their experience, strength and hope of UA, marriage and divorce.*

#### **The principles of UA have helped my marriage on so many levels**

The principles of UA have helped my marriage on so many levels and I am immensely grateful how UA has brought a spiritual perspective on time and money into my life.

Firstly, the idea of underbeing has challenged my co-dependency and a tendency to get lost in other people's dreams and wishes. By identifying, through action meetings, what my goals were, I could self-connect. It is this self-connection that has been the biggest gift and so important in allowing me to bring my adult me into the relationship.

Secondly, the tools have helped me define a vision for me and our life together. We often do vision boards and action plans together. We have a shared vision. We bring this to our family "home meetings". It is about aligning any actions with this vision and moving towards it, together. To be honest, initially it meant a lot of overdoing, "efforting" and trying to control. But that's the beauty of recovery. I get to slowly become who I am meant to be, imperfectly. Today, recovery often means doing less and being more. It has created space in my heart and mind to truly see my husband. This has really created a depth, quality of life, nurture and satisfaction beyond my wildest dreams.

Thirdly, whilst initially I thought UA was all about money, I realised that time and my energy were the more important aspects to me. Rather than earn more so I could fill that hole in my soul (remnants of my childhood?) and make up for a lack of self-esteem, I started spending time on what actually aligned with my values. Initially I used time tracking to become more efficient but I now mostly plan my week, gently, and commit my actions. This has created harmony and balance in my marriage. And it is from this harmonious place that I get to take conscious adventures.

*Chiara*

## **Underearning, Marriage and Divorce**

I'm not sure exactly why I put myself forward to write on this topic, but something was edging me along to do it. Possibly it's because I embodied all of the above. It's fair to say that my underearning led me to marriage in the first place and subsequently spurred me on towards divorce less than two years later.

As an underearner and an underbeing person I was scared in the world. Lack of decision and procrastination was a daily curse and yet I wanted to be a part of the world – to thrive and find my place.

The fear was probably what drove me forward to attach to another, a form of escapism because the pain of being an underearner and all of what that embodied was too great. I also didn't understand it. I had no conscious idea that I was an underearner, I just knew that I was terribly caught up in the preoccupation of what I would do with my life and the pain of not being able to put a step forward in any direction. Or if I did, I would doubt myself and begin something else.

My husband would physically enact my behaviour – by standing on one leg and having the other leg in the air, trying to move forward, but unable to put that foot down and advance.

It frustrated him. I was unhappy, working in jobs that were not equitable with my education and I had no vision. The fact that he was frustrated would make me feel worse, because I couldn't fix my behaviour. It's a sad thing to watch somebody you have decided to build your life with be so helpless, and pre-occupied with their helplessness.

I am certain I attached to him because of my underearning. I thought he was terribly smart and had an interesting career, so I could ride on his coat tails and have an interesting life through him. But then something else happened, I was able to blame him for my underearning. The underearning, you see, never goes away, the marriage is not going to cover it. Rather than taking responsibility for it, I cast the blame on the person closest to me. It was my husband's fault, I thought. He was stopping me from being who I was destined to be.

I was being propelled along by this thought, and the only way of getting solace was to exit the marriage, but the cycle would repeat itself and I would be looking for the next person to attach to, to cover up the pain of underearning. Inevitably they would be the next one to stop me from reaching my potential.

SLAA was my first 12 step fellowship. I reached it after many painful years of enacting the cycle I describe above. It led me to DA which led me to UA.

I am now in a relationship after 12 years of mostly not being in one. I am proud to say that I am looking after myself. I see it as being necessary to keep growing my own talents, to be responsible for my income and expenditure. Recovery has helped me to find connection in the world. Connection was a result of trust – trust in other fellows, then in friends, then in my work and seeing that I could be of service to others.

I no longer hated my job, thinking that I should be doing something else. Gratitude replaced resentment. It began to work for me and I have built up my income to a place that enables me to be self-sufficient. This self-sufficiency was a vital part of my journey before being able to function as an adult in a relationship. I can't be a 'limpet' expecting another to save me. Respect for myself and what I do and that act of taking responsibility and seeking help where needed, not just from a partner, but from a network of fellows and co-workers for example, makes me a much stronger and capable human being.

The journey hasn't stopped. There are still times when I am afraid – afraid of speaking up, of conflict in the work-place, but I keep chipping away. I am guided by my HP, by action meetings and PRG's. If I could say something to my younger self, it would have been something along the lines of 'don't worry so much. Forget the stigma about being single. Sort yourself out. Learn to love yourself. Don't be afraid'.

*Anonymous*

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### Questions from the fellowship

#### **Q: Where can I find personal stories of UA fellows on Steps 1-5 or Traditions 1-5 or Tools 1-5 (time recording, meetings, sponsorship, possession consciousness, service)?**

Newcomers may find it particularly useful to read personal shares in writing on the initial steps and tools. Past editions of the newsletter have stories of experience, strength and hope related to steps 1-5 as well as traditions 1-5 and the first five tools of UA. You can find them in electronic (pdf form) at <https://underearnersanonymous.co.uk/newsletter/>

#### **Q: Can the newsletter be printed and handed out to newcomers or sold as literature at face-to-face meeting?**

Feel free to print off some copies and leave the newsletter out in public places as a way to spread awareness about the fellowship – perhaps at a local library, doctor's surgery or a waiting room. UA-UK Intergroup can also support face-to-face meetings with the cost of printing the newsletter to distribute to newcomers. Please get in touch with UA-UK Intergroup for more details – see <https://underearnersanonymous.co.uk/contact/> or directly with the treasurer at [treasurer@underearnersanonymous.co.uk](mailto:treasurer@underearnersanonymous.co.uk) to organise that.

#### **Q: Where can I find the recordings of UA-UK convention shares?**

The recordings from past conventions can be found at <https://underearnersanonymous.co.uk/events/ua-uk-conventions/>

#### **Q: I am thinking of starting a new UA meeting. Is there any support available from UA-UK Intergroup?**

UA-UK Intergroup will consider and vote on providing financial support to new face-to-face meetings with rent and printing of literature costs until they become established. To apply, just attend an Intergroup meeting to propose your motion. The details of the UA-UK Intergroup meetings are at <https://underearnersanonymous.co.uk/intergroup/calendar/>

### Q: Are there face-to-face UA meetings in the UK?

In addition to the Hinde Street meeting (which has been going on for 20 years) and the Brighton hybrid meeting, the following face-to-face meetings exist:

The **Chelsea UA meeting** needs your support to thrive.



Chelsea UA Promises  
Studio 1  
The Moravian Church  
381 King's Rd  
Chelsea  
SW10 0LP

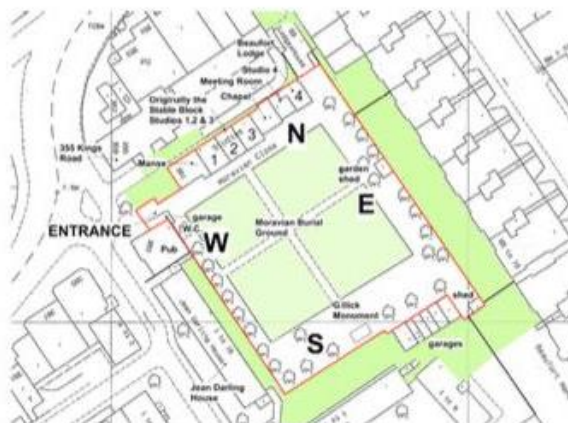
6.45 Thursdays.

Busses from Sloane Square 22, 319, 19. Alight at Beaufort Street

Free on street parking after 6.30

Contact, Murray 07740 619 300

A meeting of Underearners Anonymous. Once the stable yard of Thomas More, the Moravian Ground is a unique historical garden. It is an ancient and tranquil sanctuary. "These days, the worshippers refer to the burial ground as *Gods Acre*, which has a rather nice ring to it, and it's certainly a peaceful escape from the bustle of posh Chelsea beyond the walls."



We have a new UA face-to-face meeting in North London!

### Abiding As Abundance

- Tuesday evenings 6:45pm to 7:45pm
- St. Margaret's Church, Victoria Avenue, Finchley, London N3 1BD.
- 5 minute walk from Finchley Central tube station on the Northern line (NOT Finchley Road tube).
- Entrance via front door with free off street and on street parking.
- A warm welcome to all UA's. Seasoned travellers and newcomers.
- Please spread this message to your UA groups.

The **Bristol** meeting has closed. If you are interested in helping to re-establish this Bristol group, please email [uabristol@gmail.com](mailto:uabristol@gmail.com)

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## Updates and News from UA-UK Intergroup

### Messages from Intergroup Service Members

*Fellows share information related to their service role at UA-UK Intergroup level*

#### Getting contributions for the newsletter....

...has been way harder than I ever thought. I thought everyone would really welcome the opportunity to share their story and experience. But that does not always seem to be the case.

The editorial service team makes announcements but unless we ask people individually hardly any contributions come.

Even those who promise to deliver 600 words often do not. It is such a shame that we are not collecting more stories to share with newcomers and carry the message.

I remember hearing in UA meetings: “Underearners fear being visible, becoming larger and more exposed”. If the experience with this publication is anything to go by – I can see how that is the case.

Might you want to step out of hiding and contribute a story? It is a way to practice Step 12 and carry the message. Please consider it. It takes 1-2 hours to write 600 words. As UA teaches: “It does not need to be perfect, just done”.

Newcomers and oldcomers to the fellowship would love to read your shares. Send contributions to [newsletter@underearnersanonymous.co.uk](mailto:newsletter@underearnersanonymous.co.uk)

*Ellie, UA-UK Intergroup Newsletter Rep*

#### **Want to hone in your writing skills for visibility of your work projects? “Visions and Visibility” writing skills online workshop will take place on Sunday 2 November 2025 at 3pm**

Join us online on Sunday 2 November at 3-5pm UK time and write a 600 word article from scratch in just 2 hours!

In this 2-hour Zoom workshop for UA members, you’ll be guided step-by-step to create a clear, engaging 600-word article.

We’ll pick a topic from the upcoming newsletters and together we’ll use simple structures and AI tools to make writing easier.

By the end, you’ll leave with a strong draft (maybe even finished) article ready to publish as an act of service.

You’ll also have acquired valuable skills you can use for newsletters, blog posts, or future projects.

The link to attend will follow shortly by announcements into the various WhatsApp groups and on the UA-UK website events page.

*Liz*

## Group Announcements (from September 2025 UA-UK IG meeting)

For GSRs to read out at business meetings or copy/paste into groups WhatsApp chat forums.

### 1. Visitors welcome

- Want to know more about UA-UK?
- You are welcome to attend our UA-UK IG monthly meetings as a visitor.
- Next meeting: AGM will take place on Saturday 8 November 2025, 11:15-12:45
- Details here... <http://underearnersanonymous.co.uk/intergroup/calendar/>

### 2. Vacant IG Officer positions

- Are you interested in doing service at Intergroup level?
- We have five vacant IG Officer positions...
  1. Chair (December 2025)
  2. Secretary
  3. Treasurer (December 2025)
  4. UK Meetings Representative
  5. Literature Secretary

Check out the role definitions here...

<http://underearnersanonymous.co.uk/intergroup/ua-uk-ig-officers/>

### 3. UA Newsletter: Sub-Committee

- An electronic copy of this UA UK Newsletter Edition 6 can be found at:  
<https://underearnersanonymos.co.uk/newsletter/>
- Face to face meetings are invited to print copies for newcomers.
- The Newsletter Sub-Committee is now inviting contributions for Edition 7.  
Contributions to be circa 600 words with more guidance to contributors on the newsletter page above. Submissions to [newsletter@underearnersanonymous.co.uk](mailto:newsletter@underearnersanonymous.co.uk)
- Closing Date for Edition 7 contributions is the end of October 2025 (but feel free to send a contribution at any time and we will consider it for inclusion in a subsequent edition)

### 4. About UA Leaflet: Meetings

- Does your UA meeting require printed copies of the About UA leaflet? If so, UA-UK Intergroup can support you with printing (email [secretary@underearnersanonymous.co.uk](mailto:secretary@underearnersanonymous.co.uk)), and funding the cost of doing so, if less than £100 (email [treasurer@underearnersanonymous.co.uk](mailto:treasurer@underearnersanonymous.co.uk)).

The Newsletter Sub-Committee invites contributions, questions and ideas for Edition 7 by 31 October on the following...

## Edition 7

**Step 7:** *Humbly asked God to remove our shortcomings*, spiritual principle: **Humility**.

**Tradition 7:** *Every UA group ought to be fully self-supporting, declining outside contributions*, spiritual principle: **Responsibility**.

**Tool 7: Action Meetings** – *We organise action meetings with other UA members to discuss our earning concerns and to generate actions that will bring more prosperity into our lives.*

**Topics: 'Underearning and Marriage/Divorce'**

Perhaps your underearning has led to a breakdown of your marriage, perhaps you are going through divorce at the current time and struggling to earn as a result of the havoc surrounding the separation, perhaps you have been through divorce and taken care to not underearn with the settlement.

We would like to hear experience, strength, hope stories of fellows and their experience of earning/underearning impacted by divorce.

The Newsletter Sub-Committee is also inviting contributions on the following topics for future editions:

***"And now about sex" – underearning and relationships***

What has the impact of your underearning been on your relationships? Is your partner also an underearner? How does underearning impact your sex relations?

***Underearners on Holiday***

Have you been able to afford holidays? What kind of holidays do underearners go on? How do you manage money whilst on holiday? Can you afford to take a holiday from earning?

***Inheritance/Dealing with grief while continuing to earn***

What do underearners do when they suddenly find themselves with inheritance? How does grief impact earning capacity?

***Questions from the fellowship:*** *We invite questions from fellows which could be answered by experienced fellows.*

## Visions & Visibility

**Sunday 2 November, 3-5pm UK**

*Join us online on Sunday 2 November at 3-5pm UK time and write a 600 word article from scratch in just 2 hours!*

*The link to attend will follow shortly by announcements into the various WhatsApp groups and on the UA-UK website events page.*

## **Goals**

*Could you apply the same goals pages approach to writing a contribution for Edition 7?*

*Why not try it, both the approach as well as the contribution?*

**Goal:** *Submit a contribution to Edition 7 by the deadline of 31 October 2025.*

### **Actions:**

#### **To be taken within 1 month (by 31 October 2025)**

- *Prayed and meditated about my contribution*
- *Started writing circa 600 words*
- *Finished my draft*
- *Sent my draft to my sponsor to check if there is anything not in line with the UA programme and Traditions*
- *Sent my reviewed draft to [newsletter@underearnersanonymous.co.uk](mailto:newsletter@underearnersanonymous.co.uk)*

#### **To be taken within 2 weeks (by 15 October 2025)**

- *I will have left my original draft to one side for 3 days after drafting it before editing*
- *I will have re-read my draft and edited it*

#### **To be taken within 1 week (by 8 October 2025)**

- *I will have read the guidance to contributions*
- *I will have clarified the deadline and entered that and various planned actions in my diary*

### **Tomorrow**

- *I will choose a topic that I can contribute on for Edition 7 (Step, Tradition, Tool or Theme)*