

How do I leave without losing everything? It is a sequencing problem, not a courage problem.

If you are not alone right now, this page will be in your browser history. You can read it in a private window, or clear it when you are done.

Leaving an abusive relationship without losing everything is a sequencing problem, not a courage problem. What determines how much a woman keeps is largely the order in which things happen — money, housing, documents, disclosure, the children, the timing — and the correct order is different in every household, because it depends on what he controls, what he can see, and what he is likely to do when he finds out.

This page will not give you that order. It cannot: the order depends on facts about your household that no website can see, and getting it wrong is what costs women the most. A trained advocate does that work, free, on the phone, and does not require you to have decided anything. This page explains what the problem actually consists of, and hands you to the people who can solve it. Nothing here is legal, financial, or safety advice.

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What does "losing everything" actually mean?

"Losing everything" is not one fear and it is not about furniture. It is a stack of specific, costable losses that arrive at different speeds: the house or the ability to rent one, the car, your credit, the account you are not on, the job you cannot get to from a shelter, the dog, the church, the school run, your parents-in-law who have been your family for nineteen years, and — the one almost nobody says out loud first — time with your children.

On a survivors' forum, a thread ran to a hundred and sixty replies. It had started in protest at being told, again, to just leave. The question in it was "*So how do you leave and not lose everything???*" and the best answer anybody managed was that the belongings just don't matter. That reply was kindly meant and it is not an answer. The belongings were never what she was asking about. She was asking about the arithmetic.

The financial half of that arithmetic has a name and it is measurable. **Coerced debt is non-consensual credit-related debt incurred in a relationship where one partner uses coercive control over the other** — a loan taken in your name, a card you did not open, a co-signature that was not a choice. In a survey of **1,823 women who contacted the National Domestic Violence Hotline**, **52% reported coerced debt** — 43% coercive transactions, 22% fraudulent ones — and the study found coerced debt significantly associated with damage to the woman's credit ([Adams, Littwin & Javorka, 2020](#)). That population is women already reaching out about abuse, not women in general. What it establishes is that arriving at the point of leaving with a wrecked credit file is common enough to plan around rather than a piece of bad luck peculiar to you.

Not everything you fear losing ends at the separation.

Is the fear rational, or am I catastrophizing?

The fear is rational, and being told it is catastrophizing has probably done you real damage. Both halves are documented. The economic loss is set out above; the period around separation is the period the research has repeatedly identified as carrying elevated risk — not for every woman, not predictably, but consistently enough that it changed how the whole field approaches leaving.

In an eleven-city case-control study comparing **220 women killed by an intimate partner with 343 abused women who had not been killed**, two findings about separation stood out: having separated from an abusive partner after living together was independently associated with increased risk, and the association was substantially stronger where the partner had been highly controlling ([Campbell et al., 2003](#)). That study describes the period around separation, and it is a comparison between two groups of women. There is no number in it that describes you, and no page can produce one.

What that literature is actually for is this: **it is the reason leaving is treated as an operation to be planned rather than a decision to be summoned**. The finding does not say do not leave. It says the transition is the part that requires help. The controlling-partner finding is the clinical link: what it points at is not separation on its own, but separation from a partner already running what coercive control actually is — a course of conduct that does not stop being a course of conduct when you stop being reachable.

Risk in one particular household is assessed, not looked up. **Jacquelyn Campbell**, who led that study, also built the **Danger Assessment** — a structured instrument for weighing risk in a specific case, whose scoring is released only to people certified in her training. The assessing is done by a trained person, not by you at a keyboard. What is free tonight, on the phone, is an advocate who will work through your particulars with you.

If you are in immediate danger, call 911.

National Domestic Violence Hotline — 1-800-799-7233, 24 hours · text **START** to **88788** · thehotline.org

988 Suicide and Crisis Lifeline — call or text **988**

Deaf, DeafBlind and hard-of-hearing callers: National Deaf Domestic Violence Hotline videophone **855-812-1001**, 24 hours (a partnership between the National Domestic Violence Hotline and Abused Deaf Women's Advocacy Services).

Calling leaves the number in your call log and texting leaves the thread in your messages. Both can be deleted afterwards. If that is not something you can do safely, a friend's phone or a payphone is the safer route.

Why won't this page give me a checklist?

This page will not give you a checklist because the checklist is the dangerous part, and because a wrong order costs more than no order. Every downloadable leaving checklist is written for a generic household, and yours is not generic. Whether you should open an account before or after you speak to a lawyer, whether documents move first or last, whether a friend can safely hold anything, whether anything should be moved at all before there is somewhere to go — those answers invert depending on what he monitors, what he can access, what state you are in, and how he has responded before to losing track of you.

You have watched people give you advice about your marriage that was correct in general and catastrophic in particular, because they did not know the one fact that mattered. **A checklist written for everybody is that advice, in permanent form, with a download button.**

The research supports the refusal. **Jessica Goodkind, Cris Sullivan and Deborah Bybee**, analyzing how battered women actually plan for safety, found that the strategies women use are shaped by their specific circumstances and that planning has to be contextualized rather than applied from a standard list ([Goodkind, Sullivan & Bybee, 2004](#)). Where safety planning *has* been evaluated, it is the tailored, delivered-by-a-person version that was tested: a systematic review screened **1,091 records and found 15 studies** of safety planning interventions for adults experiencing interpersonal violence, concluding that safety planning can produce improvement across multiple domains for survivors of intimate partner violence, while noting how uneven and limited the evidence base still is ([Sabuncu et al., 2026](#)).

Refusing to publish a sequence is not withholding something from you. It is declining to hand you a plan built for a house this page has never been inside. What this page can do instead is make sure you know that the person who *can* build it exists, is trained, and is free.

What does a safety planner actually do, and what does it cost?

A safety planner is a trained advocate who builds a plan around your specific household, and it costs nothing. The National Domestic Violence Hotline describes a safety plan as a personalized, practical plan to improve your safety **while experiencing abuse, while preparing to leave, or after you leave** — three situations, of which leaving is only one — and they will build one with you by phone, text or chat, 24 hours a day.

The Hotline's own account of the work is that its advocates "will never make decisions for you," and what that looks like from your end is questions rather than instructions — who has access to the phone, who is on the lease, where the children are during the day, what happened the last time he could not reach you.

Three things about that call surprise women consistently. **You do not have to have decided anything**, and you do not have to intend to leave — that is what those three situations are for. **Nothing you tell them is checked against anything**: the Hotline's privacy policy defines an anonymous contact as one in which no identifying information is verified, and inbound text numbers are scrambled before an advocate sees them.

A shelter connection is something they offer, not something they impose. The Hotline says advocates "may be able to offer direct connect services to your local shelter, where we can transfer your call" — offered, and

yours to decline. What Hotline advocates do hold is local information about housing, legal aid, benefits and courts, and they will hand you as much of it as you want, free. One limit belongs here rather than in a footnote: Hotline advocates are **mandatory reporters**, and where a child's welfare is concerned, locating information you give can go to child protective services. That is true of every helping profession, therapy included.

For the legal half, which is a different profession again, WomensLaw.org is free and organized state by state, and a family lawyer in your own state is the person for anything about property, custody or filing. **No website is that person, and this one does not pretend to be.**

Why does leaving need planning rather than courage?

Leaving needs planning rather than courage because courage was never the missing ingredient. You have already done frightening things, raised subjects you knew would cost you, and got through days you did not think you would get through. If bravery were what stood between you and a different life, you would have gone years ago — which is what makes the courage framing so corrosive, because it quietly locates the failure in you.

The logistical problem is money, housing, documents, transport, employment, childcare, immigration status, animals — real, external, and solvable by people whose job it is. **The psychological problem** is that the same situation which produced the need to leave has been removing the capacities leaving requires: your confidence in your own account, your network, your money, your sense that you are entitled to take up room in a lawyer's office. Both are real. Only one is fixed by planning, and neither is fixed by resolve. That second half has a mechanism, and it is not a character description.

Women arrive at this question having already done more preparation than they can see. They can say, in detail, which documents are in which drawer, what the account balance was on the fifteenth, which friend would take the dog, and how long the drive to her sister's is at seven in the morning. They have been planning for years and calling it worrying. What they have not had is one person to say the plan out loud to, who knows what the next step is and is not going to be shocked.

How will I know when I'm ready?

Readiness is not a feeling that arrives, and waiting to feel certain is waiting for something the situation is built to prevent. Women who are still deciding usually describe the same test: *when I'm sure*. Certainty of that kind is manufactured by circumstances being stable, and yours are not. What can exist instead of certainty is arrangements — a place, a number, a lawyer's name, an advocate who knows your particulars — and arrangements can be built long before a decision, without becoming one.

Nothing in that paragraph is an instruction to go. This page does not tell you to leave and does not tell you to stay. If you are not leaving, nothing here asks you to. If what is holding the question open is that he has been good lately, that is its own question.

One last thing about the word *everything*. The women who come out of this in the best shape are not the ones who lost the least. They are the ones who did not have to reconstruct, afterwards, what had actually happened to them, because somebody had already given them an accurate account of it in words that held up.

What this page can tell you, and what it cannot

This page can tell you what "losing everything" refers to, why the fear is rational rather than a failure of perspective, why the leaving period requires planning, what a safety planner does and what it costs, and why no website can give you a sequence. This page cannot tell you what to do first, whether to go, or when. Those need a person with information about your household, and that person is free and available tonight.

One thing said plainly, because you have been on the receiving end of the opposite. **The question you asked is a good question.** *How do I leave without losing everything* is not the question of a woman making excuses. It is the question of a woman doing a risk assessment, correctly, on incomplete information, without help. The people who answered it with *the belongings just don't matter* were not being cruel. They just did not have the answer either.

If you want the answer: **National Domestic Violence Hotline, 1-800-799-7233**, 24 hours, or text **START** to **88788**. It is free, and you do not have to have decided anything. For legal questions, [WomensLaw.org](https://www.womenslaw.org) and a family lawyer in your state.

Safety planning belongs to advocates. The other half — the account of what happened, the anger, whatever has been getting you through, and the memories that talking about has not touched — is what therapy is for, and it is worth finding somebody trained in it.

You do not have to have decided anything to start. Not leaving. Not staying. Nothing at all.

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- WomensLaw.org — free, state-by-state legal information for survivors. womenslaw.org

Educational content. Not therapy, legal, medical, or financial advice. Nothing on this page is an assessment of any person or any relationship, and nothing on it is a safety plan.
