

# Season 1, Episode 18

**Title:** The Cost of Staying Too Long

**Host:** Jessica Cumming

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## SUMMARY

What happens when loyalty turns into self-abandonment? In this deeply honest and transformative episode, Jessica unpacks the psychological, emotional, and financial cost of staying in a role, relationship, or routine that you've outgrown. She introduces the *Loyalty Audit*, shares her personal stories from corporate life, and equips you with a step-by-step decision framework to reclaim your voice, power, and future. This episode is a mirror — and a map.

**“The cost of staying isn’t just what you’re not earning — it’s who you’re not becoming.”**

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## CHAPTER BREAKDOWN

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## FULL TRANSCRIPT

**Jessica:**

Welcome to *We Are Women, Unapologetically*, the podcast that talks about the good, the bad, the ugly, and the awesome. Careers, life transitions, confidence, and everything in between. Because shift happens, but you don't have to do it alone.

**Here's a statistic that might shock you:** Only 23% of workers under the age of 42 plan to stay with their current employer long term. But what about the rest of us?

What about the women who've been in their companies 5, 10, 20 years? We are the ones who have built our identities around being loyal. We've made ourselves indispensable — and somehow, along the way, **we've made ourselves invisible too.**

Welcome back to *We Are Women, Unapologetically*, the podcast where we dive deep into the truths high-achieving women need to hear but rarely get permission to say out loud.

I'm your host, Jessica, and today, we are having a conversation that might just change everything for you.

**1:12**

Let's talk about **the cost of staying too long.** Why loyalty isn't a career strategy.

Now before you think I'm about to tell you to storm into your boss's office and throw your resignation letter on the desk — breathe.

This is about being radically honest about what staying too long has actually cost you. If anything.

I looked back at Season 1 and realized — we hadn't talked about what happens if you *don't* make a choice. Or if you *don't know how* to.

Because here's what I've learned after coaching hundreds of successful women and, honestly, going through it myself the hard way:

**Sometimes what you call loyalty is fear wearing expensive shoes.**

**2:01**

Let me paint a picture that might feel uncomfortably familiar.

You wake up on a Tuesday — any Tuesday — and realize you can't remember the last time you were genuinely excited to go to work.

You've always been the reliable one. You stay late, cover for others, fix what's broken. You've built your reputation on being dependable — and you're proud of that. But that pride is starting to feel heavy.

**3:03**

Here's what the research says: 38% of employees report high stress in 2024, up from 33% in 2023. But for women in leadership, that number climbs to over 50%.

That's not just burnout. That's identity fusion.

**Identity fusion is when you can't tell where your job ends and you begin.**

You become what you do. Your value becomes inseparable from your title. And leaving doesn't just feel like a career risk — it feels like self-erasure.

**5:09**

Let's get something straight. Loyalty is beautiful. Commitment is admirable.

**But loyalty without boundaries becomes self-abandonment. And self-abandonment is not a career strategy.**

So why do so many smart, capable women stay too long in places that no longer serve them?

We're talking about jobs — but if this applies anywhere else in your life, take it. Run with it.

**6:23**

It's not weakness. It's human psychology. And there are 3 patterns that work against us:

1. **Sunk Cost Fallacy** — You've invested so much, leaving feels like admitting failure. But those investments? They were preparation. They come *with* you.
2. **The Gratitude Trap** — Gratitude doesn't mean you owe your career to a company. Growth and gratitude can co-exist.
3. **Imposter Syndrome in Reverse** — You don't feel like you belong *anywhere else*. You think your success is exclusive to this one place.

**8:03**

Let me tell you about my own moment.

I spent 6+ years in one role at Dell. I was traveling weekends. I was solving everything. No promotion. No raise. And I didn't realize how undervalued I was until I finally left.

That next job? Multiple promotions. More growth. More visibility.

I didn't just leave a job. **I left the version of me that had stopped believing in possibility.**

**9:03**

Now I want to give you the **Loyalty Audit**. These are three questions I use with every single woman I coach — and they cut through all the guilt, all the noise, all the "shoulds."

Ask yourself:

1. **Do I still *love* the work?**

Not the politics. Not the people. The *work* itself.

Do you get excited about it? Do you lose track of time doing it? Do you still feel like you're growing?

If yes — then you're not staying out of loyalty. You're in alignment. Stay and thrive.

2. **Is this really loyalty — or obligation?**

Loyalty means staying because you believe in the mission, values, or people.

**But staying because you feel guilty? Because it's been so long? Because you don't want to let someone down?** That's not loyalty. That's obligation.

Here's the test: If someone else could take your job tomorrow and do it well — would you feel devastated? Or would you feel... relieved?

If you feel relieved? You're not staying for loyalty. You're staying from guilt.

3. **Am I staying because of fear?**

Fear of not finding something better. Fear of starting over. Fear of not being qualified.

But here's what I need you to know:

**Your fear is not proof of your limits. It's evidence of your potential.**

Why would you be afraid of "more" unless part of you believed you were capable of it?

**13:12**

So what do you do with your answers?

Write them down. Not just think about them — *write them down*. Something happens when you see your truth on paper.

If you answered **yes to love** — stay. But renegotiate boundaries. Align your energy. Honor that alignment.

If you answered **yes to loyalty but not love** — you need a conversation. First with yourself. Then with your boss. Can the role shift? Can your spark be rekindled?

But if you answered **yes to fear**?

Sis, **you're not staying — you're hiding**. And you are too powerful to hide.

**14:49**

Let's talk real cost.

Most people think about the cost of *leaving*. Salary. Benefits. Stock. Retirement.

But **what's the cost of staying?**

You're investing in one stock — your current role. And if it's not growing, you're losing return on your energy, ambition, and future.

**16:11**

You become invaluable to your employer — but invisible to yourself.

You stop learning new things. You master your role, but not yourself. You become the go-to person for everything — *except your own life*.

**“The cost of staying isn't just what you're not earning — it's who you're not becoming.”**

**18:03**

And there's another cost — your sense of self. Your confidence. Your vision.

I talked to a woman last month who said, “I used to have big dreams. I just can't remember what they were anymore.”

That's the cost. Not time. Not money. It's *dreams*.

But those dreams? They're not gone. They're buried under responsibility. And the woman you used to be — she's not gone either. She's waiting.

**19:02**

So how do you decide?

I use a 3-part framework:

1. **Future Self Test** — Picture yourself 5 years from now, same job, same life. How does she feel?  
Now imagine you took the leap. Maybe it worked. Maybe it didn't. Either way — how does she feel?

Your future self might get frustrated, but she'll never resent you for trying. **She'll resent you for staying stuck.**

2. **Deathbed Test** — At 85, what will you wish you'd done? What risks will you wish you took?  
You won't wish you stayed longer in a job that drained you. You'll wish you were braver.
3. **Practical Reality Check** — Do you have savings? A network? A plan?  
You don't need all the answers. You just need enough to sleep at night.

**You don't eliminate risk — you take smarter ones.**

And sometimes? **The biggest risk is staying.**

**24:06**

Let's get practical.

If you decide to **stay**:

1. **Negotiate from strength.**  
You're not staying by default. You're staying *on purpose*.
2. **Set new boundaries.**  
What needs to shift so you're not just surviving, but thriving?
3. **Invest in growth.**  
What skills do you want? What impact do you want to make?

If you decide to **leave**:

1. **Plan it.**  
Don't quit in frustration. Save. Network. Update your resume.
2. **Protect your reputation.**  
Leave with integrity. Show up. Speak up. Thank people.
3. **Trust the process.**  
Yes, it's hard. But you're not starting over. You're starting *aligned*.

**27:33**

No matter your choice, do these:

- Talk to mentors
- Update your LinkedIn — even if you stay
- Take care of yourself
- Track your wins
- **Trust yourself**

You will never feel 100% ready. But you *are* ready enough.

**30:07**

Here's the truth: Your career didn't just "happen." You created it — one choice at a time.

So if you keep choosing safety over self? If you keep making yourself smaller to make others comfortable?

You're not stuck. You've forgotten you have a choice.

**31:14**

Here's your homework:

- Do the Loyalty Audit
- Run the Decision Framework
- Have one real conversation with someone who sees your brilliance

And then make a choice.

Not the safe one. Not the expected one.

**The right one — for you.**

Because sis:

**You don't owe anyone your exhaustion.**

**You don't have to earn your dreams.**

**And you never have to stay small to make others comfortable.**

Your time is now.

Your voice matters.

**Your dreams are valid.**

Choose *you*.