

My boyfriend asked me to move in, so I made him a spreadsheet

How I analyzed the risks and rewards of cohabitation

[Melody Grace](#) Apr 19

It was a beautiful, whirlwind six months. One of those rom-com romances 15 years in the making. We were doing the long-distance thing between the Bay Area and Reno, NV. Seeing each other every weekend was great, but the distance was wearing on us... especially him.

One night on the phone he said, “Listen, I’m kind of over this long distance thing. I need to you to think about what it would look like if I moved there, or you moved here. Don’t answer right away, talk to your friends, make a spreadsheet. Do your thing.”

After a few conversations with friends and my therapist, I pulled up a blank google spreadsheet and I started plugging in risks, considerations and action items.

I gave each consideration, from emotional wellness to rental markets, a concern rating from 1–10. 1 being not concerned at all, 10 being freaking out about it. We each had a column to give our ratings, along with a space for why we gave the rating we did.

I was really concerned about the rental market in the Bay Area, he less so, but not by much. Financial considerations were concerning for both of us. We both had good jobs in our respective cities and in order to make this work, one of us would need to take a risk.

I finished up my portion of the sheet and sent it off to my man.

He looked it over and responded:

“Thanks so much for doing exactly what I asked. I’ll fill in my portions soon but upon looking at everything laid out in rows and columns... **I’m not ready to move in with you.**”

Perfect. We had things to do. Areas needing our attention and action items to cross off.

One area of concern for me, was our lack of fighting. The honeymoon phase feels amazing, but how do we handle conflict? Our action items were clear:

- Visit an Ikea
- Travel internationally

We went to Ikea following weekend and booked a trip to Mexico that night. Both experiences resulted in zero fights and almost no stress.

1	Consideration	Melody's Concern Level	Morgan's Concern Level	Melody's Thoughts	Morgan's Thoughts	Suggested Action Item - Melody
2	Emotional	5	6	Are we both healed enough from our previous relationships to join our resources and lives together?	I'm feeling pretty confident in my distance from my previous relationships but I'm more concerned about you just coming out of a divorce. I want you to do everything you need to heal a move on. If that's more time living alone, I'd understand.	Melody-to-discuss-this-in-depth-with-therapist.
3	Financial	3 Reno/8 SF	4 Reno/5 SF	Ever the pragmatist it's makes sense that we get a place together for financial reasons. We've only had high level, vague conversations about finances and what we'd feel comfortable with... I think a frank and detailed conversation is in order before making any real decisions.	Money in the Bay Area will be need to be managed a little bit more but I think we can do it. The bootcamp thing sounds like a great way to get you started down a path to make as much, if not more, than I'll be making. And if we share a one bedroom walking distance from my work, I'll be in a MUCH better place myself even without the raise. When you add that in, I think we'll be OK.	Work up a couple budget scenarios and see wh reasonable considering our incomes and the rei markets. Make a list of what we'd want in a plac talk about what we feel comfortable paying.
4	Relationship stability	3 (revised down from 8)	3	We haven't had any major fights or disagreements - what does that look like? We haven't traveled internationally together, how would we do in that scenario? We haven't been in a many high stress situations. Unless the 17-hour car trip back from the eclipse counts... that was kind of high stress.	While we haven't had any blow-up fights, I think that might be becuse we're not the kind of people who do that... We've had disagreements and been in plenty of stressful situations. We just handle them really well.	Schedule-a-long-weekend-trip-to-Mexico-or-Port something-for-early-January-or-December-Mayt IKEA?
5	Rental market	3 Reno/7 SF	2 Reno/5 SF	Finding a nice affordable place in Reno is a bit tricky - not as bad as the Bay but it takes some time and work.	Findind a rental place is never super easy; but if we start soon and don't leave it until the last min, we should be OK. If we look in Reno, you'll end up needing to do most of the leg-work and the opposite is true for the East Bay. But I'm 100% committed to doing everything I can to either help	Keep a finger on the pulse of the market and m over the next couple months.

There were also more serious things needing to be worked through. Fears even an Ikea trip couldn't assuage.

But we had the hard conversations and weighed the costs. We looked at budgets and discussed financial habits and goals. We revised ratings up or down as feelings and situations changed.

The practice of making a spreadsheet and putting it all together helped us enter into a financial partnership intentionally.

I've told many people this story and several asked for a copy of my spreadsheet.

WARNING: I'm not a relationship expert, just a nerd who loves spreadsheets. But if this can help people make more informed, intentional decisions about their lives together — AWESOME!

So here's a link to your very own [Cohabitation Risk Assessment Worksheet](#). Make a copy and fill in your own considerations. Let me know how it goes and if you'd change anything.