

Inhabit: the Check-Up

by Julie Shain

Introduction

Hi! My name is Julie Shain—a DC-based writer, editor, and mother to three young children. I'm also the creator of Inhabit: a [newsletter](#) and platform to help you explore and test habits from a values-based perspective.

I created Inhabit because I realized there's a gap in the knowledge. We know best practices for how to adopt habits thanks to the work of experts like James and Janice Prochaska, Carlo DiClemente, James Clear, and Charles Duhigg.

What has long been missing (taboo even) is a process to systematically assess habits: a framework to consider which of the many habits floating out there on the internet are actually worth exploring, testing, and adopting.

That's where the Check-Up comes in.

Habits are not one-off decisions. They are among the most important decisions we can make in life—up there with choosing a partner, career or place to live. That's because each decision compounds over time, determining things like the trajectory of a marriage or whether we have the energy to enjoy [quality time](#) with our children.

The Check-Up is a values-based framework to help you consider three things:

1. Constraints on your **resources**: your time, money, and energy.
2. The **relationships** and **life areas** that fill your life with meaning—and most urgently need attention.
3. The **habits** compounding to serve (or undermine) your resources, relationships, and life areas.

There are two ways you can conduct this exercise: [the short version](#) (p. 3) or [the long version](#) (p 4).

I'll always make the case for the long reflection. Setting aside time to consider habits from a comprehensive, values-based perspective is one of the best decisions you can make for your long-term well-being.

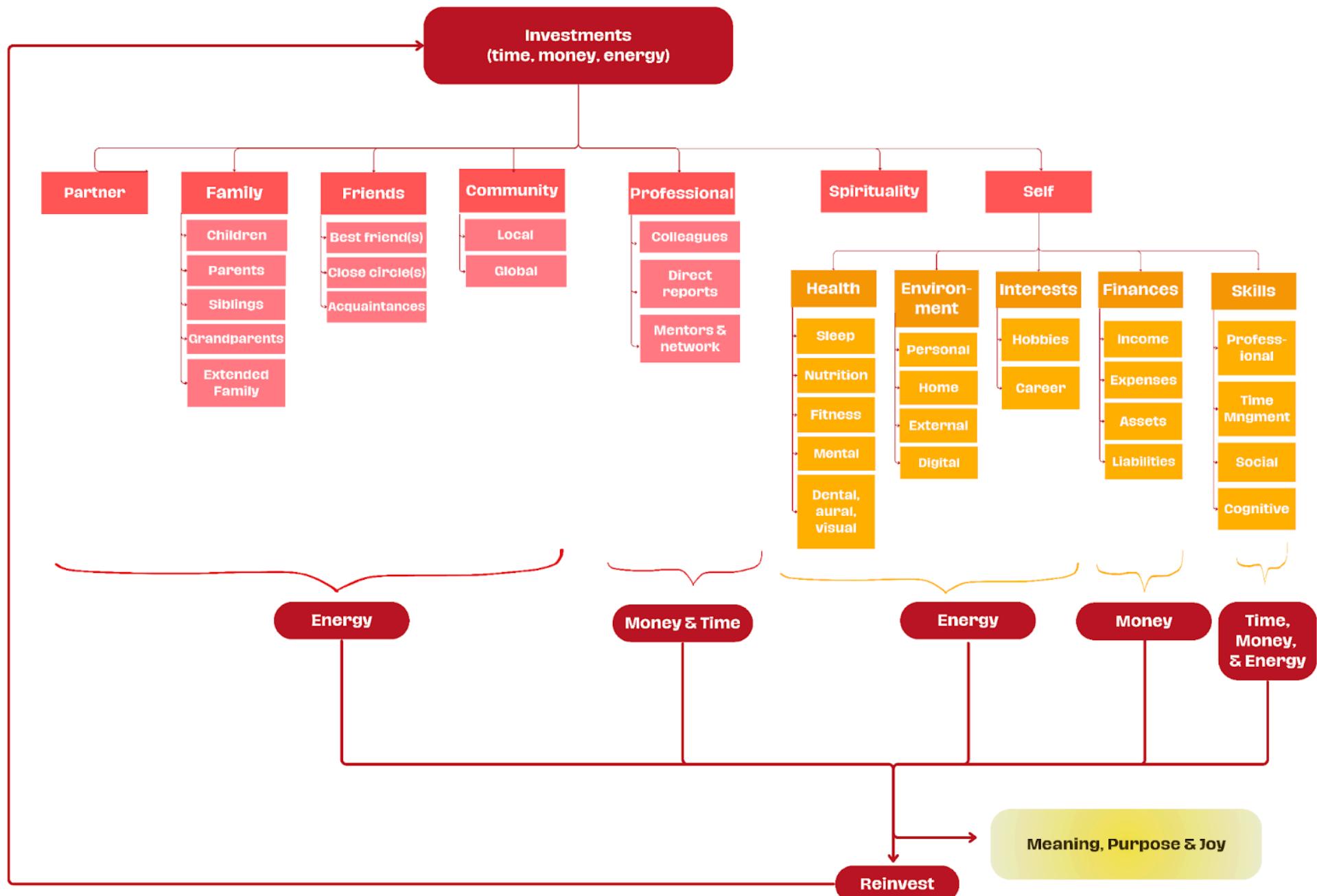
That being said, even if you've got less than an hour you can start to extract ideas for how to systematically consider and test positive habits from a values-based perspective.

In both cases, you'll need:

1. A printout of the positive feedback loop on the next page (download [here](#)).
2. A journaling tool: either a) Google doc, b) mind-mapping software, or or c) an old-fashioned pencil and paper. If you choose the last one, consider including three highlighters: **yellow**, **green**, and **blue**.

Ready? Let's begin.

The Inhabit Positive Feedback Loop



The Short Version

The Short Version of this exercise can help you identify areas of improvement and related habit interventions.

The process is as follows:

1. Print out the “positive feedback loop” [flow chart](#).
2. For Resources: Circle the ones that feel most urgent to address: time, money, and/or energy. These are the resources that feel most scarce, constraining your ability to show up for others.
3. For Relationships: Fill in the names of people that jump out to you as most urgent to address. If you know the person’s love language or most urgent need, jot it down. You can reference the five love languages [here](#).¹ If you don’t know this (and/or are short on time), skip.
4. For Life Areas: Circle the life areas you know are underserved.
5. Now take a glance at the [flow chart](#). Considering your most strained resource (time, money or energy) which boxes may be the most useful to prioritize that could have the biggest impact on your chart as a whole? Choose between 1 and 3 boxes to prioritize and consider efforts that will improve your most strained resource.²
6. Now comes the brainstorm. Jot down several ideas of recurring habits that could, if implemented, have the biggest impact on this relationship. Ideally, you’ll order your brainstorm in descending order of which habits are *least likely* to strain your *most strained* resource (time, money or energy).
 - o For example, I recently realized my daughter Anna was yearning for [quality time](#)—and I was, too. I started to brainstorm which habits we could try out to get more quality one-on-one time in a way that wouldn’t strain my relationships with my other two kids and partner.
 - o Here’s the habit “shopping list”³ I came up with, in increasing order of time and effort:
 - Bath
 - Fold clothes together
 - Reading time
 - Child-led walk
 - Solo school pick-ups
7. Once you are ready to take action, begin testing! As you test over the coming weeks, pay close attention to your Resources, Relationships, and Life Areas. If a habit you’re testing begins severely straining any of these pillars, pause and reassess. Do you need to take a break and try another one? Go back to this brainstorm as needed to consider alternatives.

Now, if you’re the kind of person who likes to go deep and really investigate the health of each relationship, I got you. That’s where the Long Version comes in.

¹ For example, you may know if your partner most urgently needs quality time, words of affirmation or acts of service. If it’s a broader group (like a religious community or close circle of friends) that group may urgently need gift giving (donations) or acts of service (like serving on a board or organizing meet-ups).

² For example, my three this year were: 1) my daughter (quality time), 2) Future Self (health: fitness), 3) Future Self (health: sleep)

³ Note: Inhabit is building out a search tool to help you explore and brainstorm habit ideas. Stay tuned or reply to emails from getinhabit.substack.com if you want to beta test this tool.

The Long Version

The long version of the Check-Up involves asking yourself probing questions to identify **resources**, **relationships**, and **life areas** at the intersection of most *important* and most *urgent* to address.

Once you've figured that out, you can consider which 1 to 3 you want to prioritize—and explore habit interventions in service of those goals. Let's start with...

Step 1: Resources

Everyone has three essential resources at their disposal: their time, money, and energy.

There are two reasons to begin a New Year's reflection with an assessment of your resources:

1. **Habits are constrained by resources.** If you take on a time-intensive New Year's resolution when time is your most strained resource, you may not be set up for success. On the other hand...
2. **Habits can alleviate resource constraints.** Selecting habits to reduce strain on your resources may yield the greatest dividends for all of your relationships and life areas.

For each of the three resources—time, money, and energy—ask yourself the following questions:

- Does this resource feel strained?
- Have any important relationships suffered as a result of strain on this resource?
- How *urgent* does it feel for me to make changes to this resource to improve my baseline quality of life?

You'll then slot each of these resources into a modified version of the [Eisenhower Matrix](#): a productivity tool that helps identify tasks at the intersection of most important and most urgent.

All three resources are important. The question is usually how *urgent* it might be for you to prioritize investing in one over another. For example, here's what my Check-Up Matrix (sample template [here](#)) looks like at this stage:

Important, less urgent:	Important, urgent:
Money Energy	Time
Less important, not urgent:	Less important, urgent:

Tip #1: Limiting Factor

You might consider putting **money** on the left or the right depending on whether it was a *limiting factor* in your relationships this past year (e.g. whether you were able to give gifts, visit loved ones, or host dinners freely).

Your **energy** might be in the left or right quadrant depending on whether you could be present to enjoy time with the people you care about, and consistently bring your best self to those dynamics.

For many people, **time** feels scarce: we have good energy but are straining to make time for loved ones.

You may have one resource that feels urgent, none, or all three.

Once you've added your resources to the Check-Up Matrix, you can highlight time in yellow, money in green, and energy in blue.

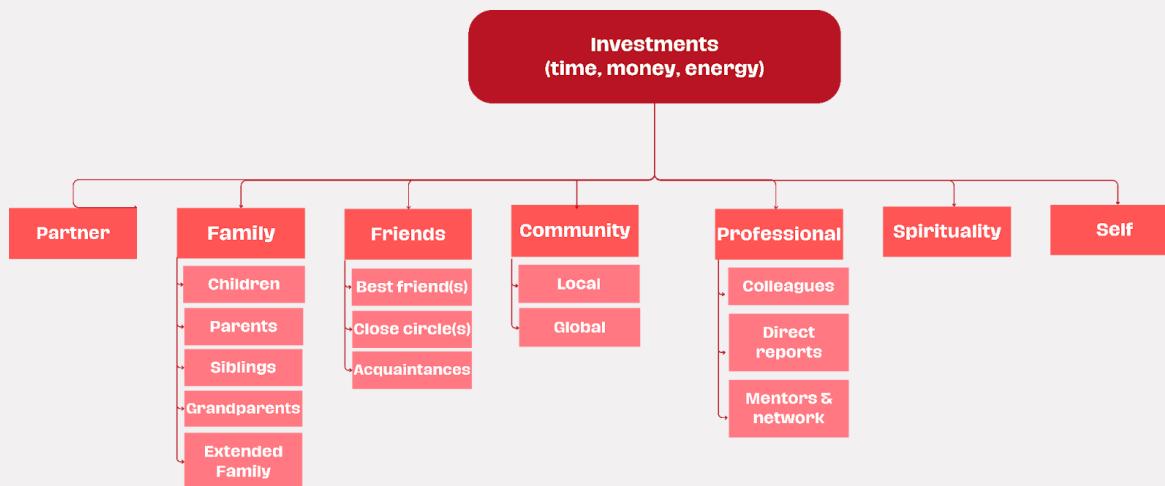
This will eventually allow you to notice throughlines between resources, relationships, and habits. It will also prime you to consider which habits you'd like to invest in and what the ripple effects might be across relationships and life areas.

Note: this step doesn't need to take long. That's a good thing! Sometimes you immediately know which resource needs the most attention.

Step 2: Relationships

There are seven buckets of relationships we tend to invest resources into: a partner, family, friends, community, professional relationships, a spiritual relationship, and a relationship with ourselves (and [future selves](#)).

You can see some example subcategories in the image below.



We're going to go one by one for each node on the list. We'll write out the names of each of these people in our lives and consider the following:

1. How [important](#) is this relationship to me? It's hard to designate some relationships as less important than others, but the reality is we can't prioritize everyone all the time.

Here are some questions to help prompt your reflection:

- Does this dynamic feel positive and nurturing? Is it energizing?
- Am I proud of the person I am in this relationship?
- Is the pace of our interactions sustainable?

2. How [urgent](#) does it feel to adopt new habits to change the course of this dynamic? Put another way: is a sense of urgency likely to go down, up, or stay the same if we continue on our current habit trajectory?

Here are some questions to help prompt your reflection:

- How much time do I have [left with this person](#)?
- How much time do we spend in [the zone](#)?
- What is the [quality of our time](#) together?

If we're lucky, many relationships will be important... but very few will feel urgent.

Example: Quality Time

My husband and children are my most important relationships. But the urgency for each is different.

In the past, my relationship with my husband has been strained by resources, usually from low energy (especially after having a baby) leading to unnecessary fights. Today, our habits—how we divide chores and invest in one another—feels positive and stable due to a variety of habit investments that yield better energy.

So long as our habits continue to serve our relationship, we're in a good spot, and have enough bandwidth to invest attention into our other life areas. So important: yes. Urgent: no.

Similarly, my two youngest kids are not yet in school. I work from home and nurse my 11-month-old so I spend quality time with him on a daily basis. My middle child is potty training so we get one-on-one time too.

But my oldest daughter goes to kindergarten and upon reflection, our dynamic needed more attention than I'd realized. She's going in the urgent bucket for now: I need to reassess our habits to yield more reliable quality time.

Ask these questions for each relationship/relationship category on your list, paying special attention to repeat interactions over the course of a week or month: who are the people you interact with regularly?

Slot these relationships to your Check-Up Matrix, potentially noting the person's love language (see tip #2)..

Important, less urgent: Money Energy Partner (acts of service)	Important, urgent: Time Daughter (quality time)
Less important, not urgent: Environment, digital (time)	Less important, urgent: Acquaintance (time, energy)

Tip #2: Love Languages

Going deep on the reflection? You may want to consider including the love languages of people you care most about to ensure you're investing in a way that serves that particular relationship.

Otherwise, you may end up choosing a New Year's resolution like 'express gratitude to my partner' when what they really need is help with chores (act of service).

You can learn more about the five love languages—and how they may apply to partners, friends and others—[here](#).

Go ahead and highlight where appropriate. That will help you start to notice throughlines, tensions, and opportunities where someone's needs may match what you have the opportunity and bandwidth to give.

Step 3: Life Areas

There are five main life areas you can consider when investing in yourself (and your [future self](#)). There are also a potentially infinite number of subcategories.

Here are the five areas we'll focus on:

1. **Health**, including sleep, nutrition, and fitness, among others.⁴
2. **Environment**, including personal care and your home, digital, and outside environments
3. **Interests**, ie your hobbies and passions (and for lucky people—careers)
4. **Finances**, including income, assets, expenses, and liabilities
5. **Skills**, including social, career-related skills, and time management skills

Investing in yourself through life areas can reap huge return-on-investment and improve things like your baseline energy—reaping dividends for every single one of your relationships. They can allow you to better manage your time and money. They can also yield meaning, purpose, and joy on their own.

- If **energy** is your most strained resource, for example, investing in life areas related to health and interests may bring the greatest return on investment.
- If **money** is the limiting factor preventing you from attending or hosting events with loved ones (or meeting new people), investing in finances may be a priority.
- If **time** is inhibiting your relationships you can consider productivity tools and hiring to reduce strain.

For example, below is what I filled in for my Check-Up Matrix. In this example, investing in digital organization (eg by becoming an Inbox Zero person) fell to the bottom of my list in terms of importance and urgency. But that may not be true for everyone! For some, organizational habits can be energizing—or at least time-saving.

There may also be loose relationships that take up a lot of your time and/or effort but don't bring you energy. You can keep entries brief or fill them out with detail (as in the image below). Get as granular as you feel is helpful.

Tip #3: Checking your assumptions

One of the biggest challenges in this exercise is ensuring you have the information you need to confidently place one relationship or life area in a specific category.

For example, maybe you think you're all set on fitness because you run every day, but your [future self](#) will struggle with bone density because you don't do strength training. One of the greatest investments you can make in yourself is to figure out your unknown unknowns—checking beliefs against hard data.

- For a life area like health and finances, there are usually cold facts you can confront—like lab results, tests, wearables, bank statements, etc.
- For relationships you deeply care about, simply checking in with that person is the best way to ensure you're not operating in a bubble—eg falsely believing the relationship is going well when it's actually weakening over time.

⁴ You can also consider other subcategories mental health, dental health, and vision

<p>Important, less urgent:</p> <p>Money: In past years, we've budgeted extra carefully to ensure we could make our mortgage. This year, we've been able to host friends for dinners, visit family frequently, and invest in energy-yielding activities like a gym membership without stress. Thankfully, this doesn't feel like the most pressing limiting factor in our lives and relationships today.</p> <p>Energy: In the past, I struggled to maintain consistent energy and ensure I wouldn't be reactive or distracted when spending time with loved ones. While it's normal for energy to fluctuate, investments in sleep, nutrition, and exercise have yielded significant improvements in my baseline energy.</p> <p>Partner (acts of service): In the past, our relationship was strained with inefficient distribution of chores and lower energy leading to repeated opportunities for friction. Investments in our processes via Fair Play and investments in energy (see above) yielded significant improvements.</p>	<p>Important, urgent:</p> <p>Time: Three general blocks of time: mornings pre-work, work day, post-work. Lots of goals and priorities but never feel like there's enough time in any of the three blocks M-F to get them done (especially post-work). Time feels more abundant on Saturdays.</p> <p>Daughter (quality time): Anna loves talking about "special time." But it's been hard to find that time with her this year. How can I find that time and which block is the best place to focus on?</p> <p>Future Self, fitness (energy, time, money): Medical tests show I have low bone-density and low cardio capacity (VO2 max). While an investment in a strength-training program is costly in all three resources, this area <i>is</i> urgent because these years (20s and 30s) are among my last chances to build a baseline of health that will otherwise trend downward.</p>
<p>Less important, not urgent:</p> <p>Environment, digital (time): I would love to be an inbox zero person. I imagine that would make me feel proud and energized. Unfortunately: probably not going to happen this year and that's okay.</p>	<p>Less important, urgent:</p> <p>Acquaintance (time, energy): I'd love to spend time with that friend I just met. But if I'm being realistic, I have strains on my time with three kids and a full-time job. It's okay not to prioritize everyone at the same time.</p>

Cooking Framework

Building out the four quadrants of the Check-Up Matrix will take a while. But the effort is worthwhile. The goal is to be as intentional as possible about the habits we'll aim to integrate into our lives. If done right, these will bring compounding interest in your key relationships and priorities.

Eventually, the goal will be to build up to a point where the actions you're *naturally and effortlessly taking* (habits) are aligned with your goals, values, and relationship priorities.

To understand that, let's revisit each of these quadrants in the context of a cooking metaphor. Or as I like to call the **4 quadrants**: cooking, simmering, pantry, and sous chef.

Important, less urgent:

Money: In past years, we've budgeted extra carefully to ensure we could make our mortgage. This year, we've been able to host friends for dinners, visit family frequently, and invest in energy-yielding activities like a gym membership without stress. Thankfully, this doesn't feel like the most pressing limiting factor in our lives and relationships today.

Energy: In the past, I struggled to maintain consistent energy and ensure I wouldn't be reactive or distracted when spending time with loved ones. While it's normal for energy to fluctuate, investments in sleep, nutrition, and exercise have yielded significant improvements in my baseline energy.

Partner (acts of service): In the past, our relationship was strained with inefficient distribution of chores and lower energy leading to repeated opportunities for friction. Investments in our processes via Fair Play and investments in energy (see above) yielded significant improvements.

Less important, not urgent:

Environment, digital (time): I would love to be an inbox zero person. I imagine that would make me feel proud and energized. Unfortunately: probably not going to happen this year and that's okay.

Important, urgent:

Time: Three general blocks of time: mornings pre-work, work day, post-work. Lots of goals and priorities but never feel like there's enough time in any of the three blocks M-F to get them done (especially post-work). Time feels more abundant on Saturdays.

Daughter (quality time): Anna loves talking about "special time." But it's been hard to find that time with her this year. How can I find that time and which block is the best place to focus on?

Future Self, fitness (energy, time, money): Medical tests show I have low bone-density and low cardio capacity (VO₂ max). While an investment in a strength-training program is costly in all three resources, this area is urgent because these years (20s and 30s) are among my last chances to build a baseline of health that will otherwise trend downward.

Less important, urgent:

Acquaintance (time, energy): I'd love to spend time with that friend I just met. But if I'm being realistic, I have strains on my time with three kids and a full-time job. It's okay not to prioritize everyone at the same time.

Pantry

sous chef

Here's what they mean:

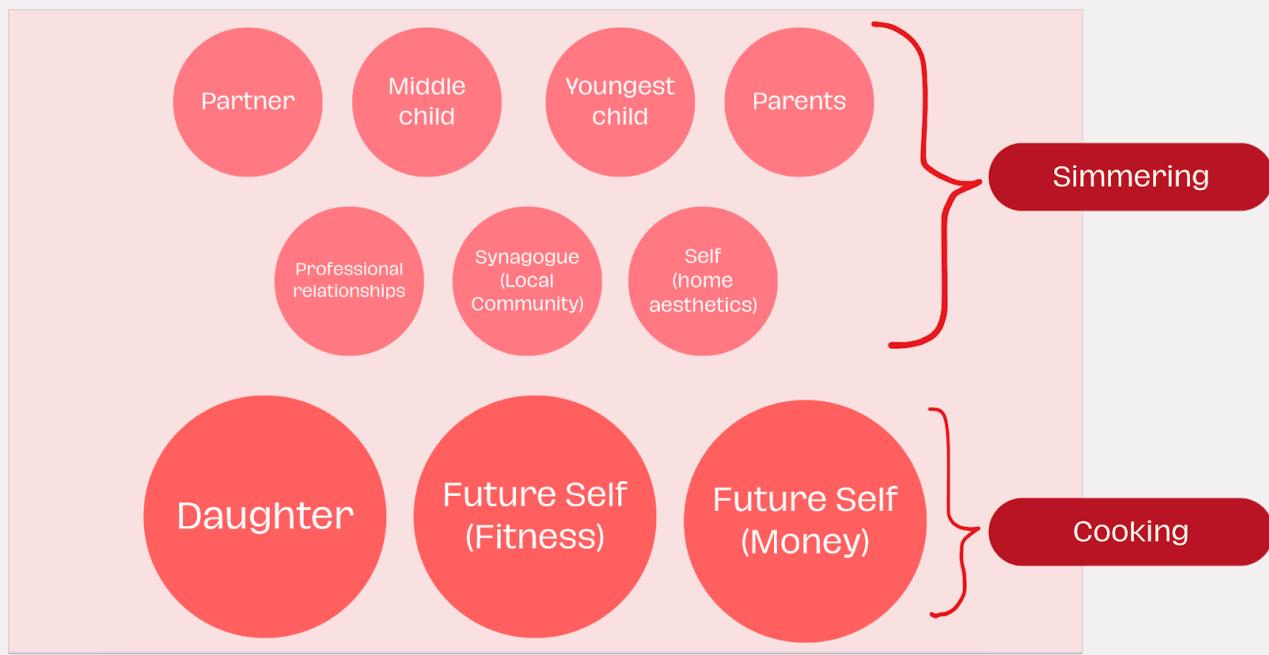
- **Cooking** (top right): These are the relationships, resources, and life areas that are highly important but, for one reason or another, need urgent attention. This will be the area of focus for habit development. The goal is to shop around for habit recipes that enable you to move these from "cooking" to "simmer."
- **Simmering** (top left): The dream quadrant (in my opinion). These are the relationships, resources, and life areas where your habits serve you well and nothing is a five-alarm fire. Personally, I want as many relationships on simmer as I can reasonably juggle. That's because the more relationships and life areas we

can enjoyably handle, the more diversified our investments and the richer our lives may feel. That being said, there's an upper limit to how much we can reasonably handle at any time. Which brings us to...

- **Pantry** (bottom left): Some relationships and life areas are not as important as others. That's okay! The pantry is shelf stable. It's not going anywhere. I can choose to remake my life as an inbox zero person, there's just not a pressing need to do that today, above everything else.
- **Sous chef** (bottom right): The relationships and life areas that are not as important to you as the others but still feel urgent for some reason or another. Maybe it's because you don't have the resources to devote attention there right now, even though you'd like to. This is where you ask for help—bring in someone else (sous chef) or habit stack or consider bringing people in for a "cooking class"—invite someone to join you in a habit you're already doing.

Here's why this framework may help you.

There are only *so many priorities* we can be "cooking" with at a time. Think of a stovetop. Can you realistically expect any chef to be working on 15 different dishes at once?



Free up some bandwidth by prioritizing the relationships and life areas that most *urgently* need attention (top right "cooking" quadrant).

We'll want to identify and test specific habits that may be able to move our priorities *leftward*, from urgent (cooking) to stable (simmering).

Now it's up to the fun part: habit selection.

Step 4: Habits

Habits are the automatic patterns compounding over time to serve (or undermine) resources and relationships.

To identify routines we may want to consider testing, focus on the top right quadrant. You may need to reduce resource investment in the bottom two quadrants (pantry and sous chef) to free up time, money, and energy.

Here's what you can do. Under each relationship, resource, and life area, start to explore and brainstorm potential habit investments that would help move resources, relationships and life areas from "cooking" to "simmering" (leftward).

Here's my approach:

1. Explore habits you suspect might be able to get these relationships into simmer, and add them to a running "shopping list" for consideration. Inhabit is testing a platform to help you with this! If you're interested in beta testing, please reply to an email from getinhabit.substack.com or contact me [here](#).
2. Order your habit ideas from least to most effortful/costly/time-intensive (considering whatever resource is most strained for you).
3. Systematically play around and test them out, paying close attention to relationships on simmer to ensure none fall through the cracks (rapidly increase in urgency) as you tweak your schedule to do this.

Example: Quality Time, Cont'd

I recently realized my daughter Anna was yearning for [quality time](#)—and I was, too. I started to brainstorm which habits we could try out to get more quality time together without straining my relationships with my other two kids and partner.

Here's the habit "shopping list" I came up with, in increasing order of time and effort:

- Bath
- Fold clothes together
- Reading time
- Child-led walk
- Solo school pick-ups

I already give my kids a bath (parent of the year!). But when I do, I usually put as many kids as I can in there at once. Separating out the kids would take effort, but was still the *lowest effort* habitual change I could imagine testing to see if it reliably yields one-on-one quality time with my daughter.

If that doesn't work, another idea is bringing back our old habit of folding laundry together. Next step up in effort is going back to our old bedtime routine of reading multiple books together. Then, establishing a nightly, 15-minute walk.

My goal during this period is to move one of my cooking items into simmering by testing habits (daily walk, doing chores together, etc.) until I find the one that fits.

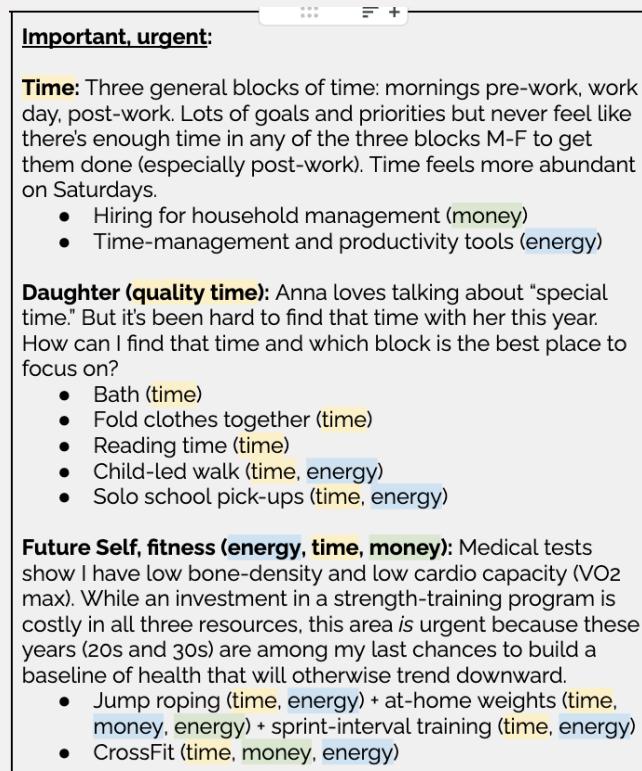
Below is an example of a few habit brainstorms focused on reducing urgency for relationships, resources, and life areas. If any habit effectively addresses a problem, that is a *huge* win. I've then effectively moved a relationship from "cooking" to "simmer."

Served over “Solved”

No relationship is ever “solved.” That’s because relationships aren’t problems—they’re opportunities to connect.

But when they’re underserved, habit interventions can help us serve those relationships to change the projected course of the relationship from underserved to mutually beneficial (“simmering”).

Effective habit hygiene involves regularly assessing and reassessing your priorities, routines, and patterns to ensure you’re on a trajectory that effectively serves your values: your most important and urgent relationships, life areas, and resources.



Important, urgent:

Time: Three general blocks of time: mornings pre-work, work day, post-work. Lots of goals and priorities but never feel like there's enough time in any of the three blocks M-F to get them done (especially post-work). Time feels more abundant on Saturdays.

- Hiring for household management (money)
- Time-management and productivity tools (energy)

Daughter (quality time): Anna loves talking about “special time.” But it’s been hard to find that time with her this year. How can I find that time and which block is the best place to focus on?

- Bath (time)
- Fold clothes together (time)
- Reading time (time)
- Child-led walk (time, energy)
- Solo school pick-ups (time, energy)

Future Self, fitness (energy, time, money): Medical tests show I have low bone-density and low cardio capacity (VO₂ max). While an investment in a strength-training program is costly in all three resources, this area *is* urgent because these years (20s and 30s) are among my last chances to build a baseline of health that will otherwise trend downward.

- Jump roping (time, energy) + at-home weights (time, money, energy) + sprint-interval training (time, energy)
- CrossFit (time, money, energy)

Conclusion

There are ways to tweak and optimize this exercise and improve on habit selection, testing, and implementation. You can subscribe to the Inhabit newsletter [here](#) to get weekly reflections and tips with these values in mind.

If you've made it this far, congratulations (and thank you!). You've gotten the play-by-play on how to do a holistic, relationships-informed New Year's reflection to develop habits in accordance with your values.

To recap, that includes assessing:

- **Your three resources:** time, money, and energy. If any are deeply strained (if not all three), consider prioritizing that resource (by shopping habits in service of it) to get the biggest return on investment for *all* your relationships.
- **Relationships**, from your partner to colleagues to local community members. Start to build a picture of the relationships that are at the intersection of most *important* and most *urgent*. Those are the ones you'll want to prioritize building new habits to better serve. You'll also do this for **life areas**, which give you the resources you can reinvest into relationships.
- **Habit shopping and experimentation.** This is the fun part: searching for the habits that may effectively alleviate strain on your resources and relationships, freeing you up to focus on the next, most important thing. You can search for habits and start to build a "shopping list" to draw from, explore, and test. Stay tuned for a tool to help you with this by subscribing to getinhabit.substack.com.

Acknowledgements & Resources

This exercise draws lessons from a series of excellent and thought-provoking New Year's reflections I've tested over the years, including Alex Vermeer's 8,760 Hours reflection ([here](#)).

My understanding of the precious nature of time was most formatively shaped by Tim Urban's "The Tail End." Read [here](#).

I was exposed to the Eisenhower Matrix productivity tool by writer Sahil Bloom in his book, "The 5 Types of Wealth" ([here](#)).

There are many habit-related exercises, authors, and thinkers who have profoundly shaped my perspective and life for the better, including through the following books:

- "The Happiness Project" by Gretchen Rubin
- "Fair Play" by Eve Rodsky
- "The Power of Habit" by Charles Duhigg
- "Atomic Habits" by James Clear
- "Changing to Thrive" by James Prochaska and Janice Prochaska
- "The 7 Habits of Highly Effective People" by Stephen Covey
- "The Glucose Revolution" by Jessie Inchauspé
- "Unbreakable" by Dr. Vonda Wright
- "Next Level" by Stacy Sims, PhD and Selene Yeager

You can subscribe to the Inhabit newsletter—with more habit-related tips, thought exercises, and reflections—[here](#). Please reply to let me know if you conduct this exercise. I'd love to hear from you.

Thank you for reading!

Yours in habit,

Julie