

Survivors Speak: Forced Choice Matrix for Decision-making

Part of the [“Survivors Speak” Tip Series](#)

After we lost our home in the Tubbs Fire (2017), we found that we were underinsured and it would be impossible for us to rebuild our home at market prices. Three or four months after the fire, it was clear that once we were paid all monies that we were entitled to from our insurer, we would look for a replacement home to buy. The questions then became where do we want to live and what do we want in a home.

I found a tool online called a “forced choice matrix,” which applies to financial priorities.

The gist of this process is to develop a list of wants, then use the decision matrix to rank those from most- to least-important; that is, to force a decision between two items on the list such that one is ranked higher than the other, then tally the “votes”. We based our list on the home we had with a few differences (e.g., one-story home instead of two-story).

Our list in no particular order:

1. Stay in Sonoma County
2. One-story home
3. 2000 sq. ft.
4. Walk-in closet
5. Kitchen open to great room
6. Walk-in pantry
7. View
8. Home oriented to the south
9. Hardwood floors
10. Small yard

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Source: <https://uphelp.org/claim-guidance-publications/survivors-speak-forced-choice-matrix-for-decision-making/> Date: April 21, 2025

11. Quiet neighborhood

The Matrix:

Wants		Votes										
			2	3	4	5	6	7	8	9	10	11
Sonoma Co.	1		2 or 1	3 or 1	4 or 1	5 or 1	6 or 1	7 or 1	8 or 1	9 or 1	10 or 1	11 or 1
1-story	2			3 or 2	4 or 2	5 or 2	6 or 2	7 or 2	8 or 2	9 or 2	10 or 2	11 or 2
2000 ft ²	3				4 or 3	5 or 3	6 or 3	7 or 3	8 or 3	9 or 3	10 or 3	11 or 3
Walk-in closet	4					5 or 4	6 or 4	7 or 4	8 or 4	9 or 4	10 or 4	11 or 4
Open floor plan	5						6 or 5	7 or 5	8 or 5	9 or 5	10 or 5	11 or 5
Walk-in pantry	6							7 or 6	8 or 6	9 or 6	10 or 6	11 or 6
View	7								8 or 7	9 or 7	10 or 7	11 or 7
South-facing	8									9 or 8	10 or 8	11 or 8
Hardwood	9										10 or 9	11 or 9
Small yard	10											11 or 10
Quiet	11											

Filling out the matrix:

Wants		Votes										
			2	3	4	5	6	7	8	9	10	11
Sonoma Co.	1	8	2 or ①	3 or ①	4 or ①	5 or ①	6 or ①	7 or ①	8 or ①	9 or ①	10 or ①	11 or ①
1-story	2	7		3 or ②	④ or 2	5 or ②	6 or ②	7 or ②	8 or ②	9 or ②	10 or ②	11 or ②

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2000 ft ²	3	2			4 or 3	5 or 3	6 or 3	7 or 3	8 or 3	9 or 3	10 or 3	11 or 3
Walk-in closet	4	5				5 or 4	6 or 4	7 or 4	8 or 4	9 or 4	10 or 4	11 or 4
Open floor-plan	5	7					6 or 5	7 or 5	8 or 5	9 or 5	10 or 5	11 or 5
Walk-in pantry	6	0						7 or 6	8 or 6	9 or 6	10 or 6	11 or 6
View	7	6							8 or 7	9 or 7	10 or 7	11 or 7
South-facing	8	2								9 or 8	10 or 8	11 or 8
Hardwood	9	7									10 or 9	11 or 9
Small yard	10	2										11 or 10
Quiet	11	8										

So now our prioritized list was:

1. Sonoma County
2. Quiet
3. One-story, open floorplan
4. View
5. Walk-in closet
6. 2000 ft², south-facing, small yard
7. Walk-in pantry

Our replacement home has 7 of our wants out of the original 11, and we did get the top four.

A few things I will say in retrospect:

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- this makes us sound a lot more rational and calm than we felt. In truth, we were traumatized and this just helped us think more clearly.
- Had I known at the time that each following year we'd be experiencing more wildfires, evacuations, power outages etc., my list would have been really different. In fact, we're thinking of making a new matrix given the ongoing fire conditions in Sonoma County.

Here's a photo of our actual, messy matrix:

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universal													
So. County	1								9	10	11	1	2
1 story	2	1	1	1	1	1	1	1	1	1	1	2	7
2000 sq ft	3		3	4	5	6	7	8	9	10	11	3	2
walk-in cl.	4		2	2	2	2	2	2	2	2	2	4	5
Kitchen/great	5			3	5	6	7	8	9	10	11	5	7
walk-in pantry	6				3	3	3	3	3	3	3	6	6
view	7				5	6	7	8	9	10	11	7	6
near south	8				4	4	4	4	4	4	4	8	2
hardwood	9					6	7	8	9	10	11	9	7
sm yard	10					5	5	5	5	5	5	10	2
quiet	11						7	8	9	10	11	11	8
							6	6	6	6	6		
							8	9	10	11			
							7	7	7	7			
							9	10	11				
							8	8	8				
							10	11					
							9	10					

1	Sonoma
2	quiet
3	1 story
4	kitchen/great rm
5	hardwood
6	view
7	walk-in closet
8	2000 sq ft
9	South facing
10	Small yd
11	walk-in pantry



This “[Survivors Speak](#)” publication was written by Lee and Don Lehrman, 20017 Tubbs Wildfire survivors and Team UP volunteers.

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