DIY OR OUTSOURCE?

A practical worksheet for deciding whether a household task is worth your time, money and energy.

NET OUTSOURCING VALUE (NOV)

NOV = (H × R × E) – C

If NOV is greater than $0: outsourcing has a positive estimated value. **If NOV is less than $0:** DIY has the better result under this model.

STEP 1 · ESTIMATE YOUR NUMBERS

Variable	What to include	Your estimate
H · Hours required	Total hours to do it yourself, including setup, cleanup, errands and store trips.	_____ hours
R · Hourly time value	Your after-tax hourly earning rate, or a reasonable value you assign to your personal time.	$_____ / hour
E · Energy multiplier	A factor from 0.1 to 2.0 reflecting how much you value getting this task off your plate.	_____
C · Cost to hire	The actual quote for someone else to complete the same task.	$_____

STEP 2 · CHOOSE YOUR ENERGY MULTIPLIER

0.1–0.5	You enjoy the task, feel energized, or find it relaxing. Your time has a lower opportunity cost for this activity.
1.0	Neutral. The task feels like an ordinary use of your time.
1.5–2.0	You are depleted, dread the task, or expect it to take a significant toll on your remaining time or energy.

STEP 3 · CALCULATE YOUR NOV

(H _____ **× R** $_____ **× E** _____ **) – C** $_____ **=**	**NOV: $**_____
My decision:	■ OUTSOURCE ■ DIY ■ GET ANOTHER QUOTE / RECHECK MY ESTIMATES

STEP 4 · THINK BEYOND THE NUMBER

What would I do with the time I get back?	_____
Are there quality, safety or convenience reasons to DIY or hire a pro?	_____
Is this a one-time expense or a recurring cost I can budget for?	_____

Remember: This is a decision aid, not a precise measure of your time or well-being. Use a realistic hourly value, compare equivalent services, and factor in taxes, materials, scheduling, quality and safety where relevant. A positive NOV does not automatically mean outsourcing fits your budget.