

The Chore Purification

A Handbook for Buying Back Your Wednesday

TIME AFFLUENCE

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The Question Worth Asking

Every recurring chore you hate has an answer to a question you've probably never actually run the numbers on: what would it cost to make this someone else's problem, and why haven't you already done it. Most people know the chore they'd pay to remove. Very few have actually priced it against what an hour of their own time is worth, and fewer still have acted on the answer. This handbook is that calculation, worked through properly, once.

The Calculation

Step one: price your hour. Take your after-tax income for a typical month, divide by the number of hours you actually work in that month. This is a floor, not a precise number, and it's the only one you need.

Step two: price the chore. What would a service, a delegate, or a subscription cost to remove the chore entirely, on a recurring basis. Get a real quote if you can. A guess is fine for a first pass.

Step three: price your own time on the chore. Multiply the hours the chore actually costs you per month by your hourly value from step one.

Step four: compare. If the cost to remove the chore is lower than what your own time on it is worth, the math already answered the question. The only thing left is whether you act on it.

A Worked Example

Consider a weekly grocery run that takes ninety minutes, including the drive, four times a month: six hours total. At an hourly value of \$60, that's \$360 a month of your own time. A grocery delivery service costs \$25 a month plus a modest markup on the groceries themselves, call it \$60 total. The chore costs more in your own time than it costs to remove.

This is not a claim that everyone should outsource groceries. It’s a demonstration that the comparison is usually more lopsided than it feels, because the cost of your own time rarely gets priced honestly until it’s written down next to the alternative.

Your Own Calculation

Amount
Chore
Hours per month
Your hourly value
Cost in your own time
Cost to remove the chore
Difference

If the difference favors removing the chore, price out one real option this week rather than filing the number away. If it doesn’t, that’s a genuine answer too, and one worth having instead of just carrying the guilt of a chore you never quite decided about either way.

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