

Thursday Rant #4 - DIY Home Improvement

If you have been hanging around the personal finance community for any length of time you have probably noticed a trend of DIY'ers (DIY = Do It Yourself). This is especially true from the bloggers that are part of the massive frugality movement. The most prolific of the bloggers, leader of the **Extreme Frugality** movement, Mr. Money Mustache has been known to take on some massive DIY projects.

I will be the first to admit that MMM is very talented and from his writings it sounds like he really enjoys the work. During his most recent project that he documented on his blog, he installed a [home-brewed heating system](#): "In a nutshell, this involved running thousands of feet of PEX pipe under my existing wood floor via the crawlspace and circulating hot water through it with a pump and a good quality tankless water heater."

Then there is Mr. 1500 who just recently took a week off of work to try and get a [bathroom remodel](#) completed in that time. As most remodel projects unfold, there were plenty of surprises and unplanned events that kept Mr. 1500 from getting this completed in a week. Last I checked, I think he was almost two weeks in. Again, Mr. 1500 is another very talented guy when it comes to these DIY type projects.

Then there is me...

I try to avoid DIY projects at all costs. The only thing that excites me at all about DIY is the potential cost savings that typically comes as a nice benefit (notice I use the words potential and typical). My wife on the other hand loves them and deep down wishes I was a lot more enthusiastic about them (and handy like her dad).

At the end of the day **I don't have the talent, patience, or the desire** to take on any DIY project of any size. I draw the line at hanging pictures, and even that can be pretty frustrating. Don't laugh, those pictures that have two hooks on the backside can be a total pain in the A\$\$ to get level. Trust me, there is a part of me that wishes I enjoyed these types of projects, but I don't.

Why?

- DIY projects almost always take more time than originally planned. How many projects have you ever heard about that got done early or on time? I can't think of a single story. And I have a father in law who is a very talented contractor.
- I don't have the innate talent or desire to acquire the skills. Are these skills something that could be learned? Absolutely! However, there are many ways I would rather use my time, **like write this whinny post about why I despise DIY home improvement.**
- Manual labor sucks. That is why I went to college, I learned really early on that I had no desire to do physical labor, especially not to earn a living. I am no stranger to hard work and I have done plenty of manual labor in my time.
- Something always goes wrong. It's just par for the course.
- **I strongly believe you should not do things you don't enjoy.** You will be much happier for it.
- Savings are not guaranteed. **This is especially true if you are as inept as I am.** Ok, maybe I don't give myself enough credit, but man I suck at this stuff. I feel like the savings is never as much as you think it will be. I think I learned a long time ago, whether DIY or not, take your budget and double it. Or in this case, take your savings and cut it in half, to set realistic expectations.
- DIY shows make it look way easier and cheaper than it really is. True story, my grandmother used to watch these shows all day long, and truly believed that you could remodel a bathroom for pennies on the dollar. Her perception was so distorted that a quote from my father in-law to remodel her bathroom (by her design) was **5X more expensive than how much she said it should cost.** And this was with the family rate extended. Somehow she was the expert since she watched these shows. Needless to say, the bathroom never got remodeled, because she couldn't find anyone that came close to her expectations. In her mind everyone was trying to take advantage of her (oh grandma).
- Someone else can complete the job better and faster than I can (ahem, my father in-law). I would rather get it done right and well the first time. We are lucky to have my wife's dad, because he does truly amazing work and usually extends the family rate (not free, but a good deal).
- My time is worth something greater than zero. So in my opinion it is not the highest and best use of my time. There is always an opportunity cost.
- Did I mention that I **HATE** it?

The not so perfect solution...

The way I see it is that there are really only a few solutions and none are perfect.

1. **Suck it up** - I could just suck it up and do the work and take the time to learn some skills. And to be fair there are some very small projects that I have done this for, like hanging pictures, replacing a broken sprinkler and/or valve, installing some drip line, etc.
2. **Don't make any improvements** - Most of the projects we do around the house are not need based. So I could just put the kabosh on all projects that don't need to be done to have a fully functional house. That would save us a lot of money. BUT, and that is a big fat but, that would not go over very well with my wife. And let's be honest, a happy wife leads to a happy life. **Let's also not forget that I do enjoy the enhancements.**
3. **Contract out most of the work** - This is typically the option of choice if it doesn't fall under option #1. It ends up costing more money, but it saves me a lot of anger and frustration. I also get to spend my time doing other activities I enjoy.

I should add that my wife does take on a lot of DIY projects without my participation. Recently she painted the entire interior of our 3,300 sq. ft. house. Unlike her **LAZY** and **INEPT** husband, she enjoys these types of projects and is actually quite talented. Her hard work is much appreciated, as is the savings.

Anyone that takes on DIY projects deserves props. And if you happen to be talented and in the Southern California area with some extra time on your hands, let's connect. We have a long list of projects that we could use your help on. There is pizza and beer in it for you. [Mr. 1500???](#) I know how much you love pizza. What about you Brian of [Debtless in Texas](#)? You seem to be really handy, and if I recall you like cigars. I can throw in some cigars to make it worth your travels ☐

Do you enjoy DIY projects? Am I the only one that has no talent or desire to take these projects on? Are the savings really worth the effort? Do you have any DIY stories to share (preferably nightmare stories that will support my post)?

- Gen Y Finance Guy



Gen Y Finance Guy

Hey, I'm Dom - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)