

Spending

Buying time: spend money to get your hours back

Spending well can mean buying back time. Low-cost swaps that free up hours for rest, family and what matters most to you.

5-minute read • Updated October 2026 • Checked against its sources

**The short version**

- ✓ Chores take real time. In 2025, people spent about 2 hours a day, on average, on housework, cooking and running a household.
- ✓ In large surveys, people who spent money to save time reported more life satisfaction. Free and low-cost swaps are the place to start.
- ✓ Pay for help only where it truly lowers your stress and fits your budget. Cutting what you don't value can make room for it.

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Rather talk it through?

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1

Time is part of your budget

Most money tips focus on how to spend less. But there's another way to look at spending: what does it give you back? Sometimes the answer is time, the one thing you can't earn more of.

Everyday tasks take a real share of the day. In 2025, 81% of people age 15 and older did household activities, like housework, cooking or lawn care, on an average day.¹

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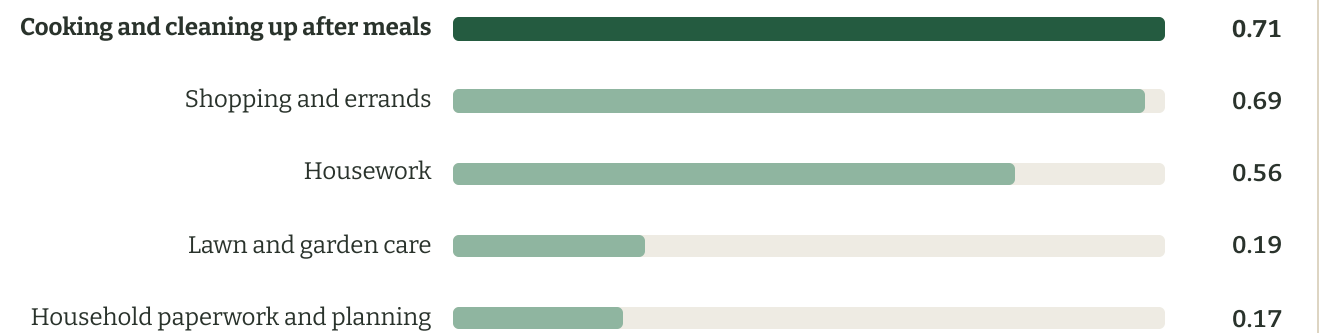
Those who did spent 2.46 hours on them, on average.

Source: U.S. Bureau of Labor Statistics, American Time Use Survey: 2025 Results (June 25, 2026)

Averaged across everyone, including people who didn't do them that day, household activities took about 2 hours a day. Shopping for goods and services took another 0.69 hours. ¹

Meals and shopping take the most time among daily chores

Average hours per day, everyone age 15 and older, 2025



Averages include people who didn't do the activity that day. "Shopping and errands" is time spent buying goods and services, which the survey counts apart from household activities. Household activities together, including pet care and home and car repairs, averaged 1.99 hours a day.

Source: U.S. Bureau of Labor Statistics, American Time Use Survey: 2025 Results (June 25, 2026)

None of this means you should hand off every chore. Many people enjoy cooking or tending a garden. The point is to notice where your time goes, and decide if any of it is worth buying back.

2 What the research says

Researchers have studied how time and money trade off, and a few findings stand out. They come with limits, so here's what they do and don't show.

In six studies with 4,690 people, those who tended to put time ahead of money reported greater well-being. That held even after the researchers accounted for income. ² This shows a link, not proof that valuing time causes happiness.

A second project surveyed 6,271 people in the United States, Canada, Denmark and the Netherlands. People who paid someone else to do tasks they didn't enjoy reported more life satisfaction, even after the researchers accounted for income. In six of the survey groups, one of them made up of Dutch millionaires, about 28% of people spent money this way each month. ³

The same team ran a small experiment with 60 working adults in Vancouver, Canada. On one weekend, each person spent \$40 on something that saved them time. On another weekend, they spent \$40 on a thing to own. After the time-saving purchase, people reported better moods that day and felt less pressed for time. ³

It's not most people's first thought. When the researchers asked 98 working adults how they'd spend an extra \$40, only 2% named something that would save them time. ³

These findings have an important limit. Few people in the surveys had very low incomes, and the researchers cautioned that the benefit might not hold for people struggling to meet basic needs. ³ A later, larger experiment with 1,070 working mothers in a low-income area of Nairobi, Kenya, found that vouchers for laundry or prepared meals didn't lift well-being more than the same value in cash. ⁴ If money is tight, start with the free and low-cost swaps below.

3

Start with the low-cost swaps

Buying time doesn't have to mean hiring help. Many of the best swaps cost little or nothing:

- **Use your library.** Many libraries lend e-books, audiobooks and movies you can stream with a library card. Digital borrowing has grown fast: at the typical public library, electronic items borrowed per person rose 84% from fiscal year 2018 to 2023. ⁵ If you pay for a book or streaming subscription you rarely use, this can replace it.
- **Try grocery pickup.** If there's a fee, weigh it against the time, gas and stress of the trip.
- **Share the ride.** A carpool or a park-and-ride can replace a long, costly search for parking downtown.
- **Cook once, eat twice.** Make a double batch and freeze half. One cleanup, two dinners.
- **Automate your money.** Set up auto-pay for bills and automatic transfers to savings. An automatic payment can set off an overdraft fee if the money isn't there yet. ⁶ Picking dates just after payday helps. Fewer small money chores means more time for what matters. Our guide to [letting automation do the work](https://advisersgiveback.org/resources/let-automation-do-the-work/) shows how.

Online: advisersgiveback.org/resources/let-automation-do-the-work/

- **Trade help.** Swap babysitting with a neighbor, or split errands with a friend. It saves time for both of you.

**Try it this week**

List the three chores that drain you most. For one of them, find a free or low-cost way to shrink it. Then notice how you spend the time you get back.

4

When paying for help makes sense

Sometimes a bigger swap is worth it: a cleaner once a month, a meal kit during a hard stretch, or a ride so you don't miss your kid's game. Before you add one, ask yourself four questions:

- 1 Which task drains me most?**
Not the one other people pay for. The one that wears you down.
- 2 What would I do with the time?**
Rest, family and friends are good answers. So is simply breathing.
- 3 What does it cost each month?**
Add it up for a full month, fees and tips included.
- 4 What will I cut to pay for it?**
A time-saving buy works best when it replaces spending you care less about.

If the answers line up, it may be money well spent. If they don't, try a low-cost swap first and see how it feels.

5

Cut what you don't love

Your time and money should reflect what you care about. Ask yourself: where am I spending out of habit, not joy? Then make a switch:

- **Love reading but rarely watch TV?** Cancel the streaming service you don't use, and borrow books from the library.
- **Hate meal planning but love family dinners?** A simple meal kit or prep plan might buy back time and headspace. Fund it with the takeout you'd skip.
- **Don't mind driving but hate parking downtown?** Park and ride, or carpool, instead of paying for pricey lots.

Small shifts like these line your spending up with your values, and help you let go of costs that don't serve you or your family. Our guide to [letting gratitude guide your spending](#) has a short exercise for finding them.

Online: advisersgiveback.org/resources/let-gratitude-guide-your-spending/

Sometimes spending a little money to get back your time is money well spent, especially if it frees you to rest, connect with people or simply breathe.

6

Protect the time you win back

Time you buy back can fill up fast with more tasks. Decide ahead of time where it goes: a walk, a nap, a call with a friend, an evening with no plans. Put it on your calendar if that helps.

Then check in after a month. Did the swap save the time you hoped? Did you use that time the way you meant to? If not, adjust or drop it. A volunteer adviser can help you fit choices like these into a plan for your whole budget, one-on-one and for free.

Questions to bring to your adviser

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

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Sources

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