

More trouble than it's worth

Something is 'more trouble than it's worth' if the cost to do it is higher than the benefit

Lesson #655

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[trouble](#), [worth](#)



Transcript

More trouble than it's worth

If something is “more trouble than it's worth” then the costs outweigh the benefits. What you get is not important or useful enough to compensate you for the effort of doing it.

Imagine you're walking down the sidewalk and you see a \$1 bill on the sidewalk. It takes a second or two to pick it up—almost everyone would pick that dollar up. They might even look around to see if someone else had dropped it. But if you see a penny on the sidewalk? That's different. That's more trouble than it's worth.

That's not me saying this! Just look at how people behave. People have concluded—not everyone, but certainly the majority—they have concluded that picking up a penny is more trouble than it's worth. The cost is higher than the benefit. The cost isn't that high: a few seconds, a little bit of energy, plus the inconvenience of carrying a penny around, maybe getting your hands dirty. People weigh that against

[the value of one cent](#) and they say: nah. No, thanks. It's more trouble than it's worth.

Twenty years ago, many retailers thought accepting credit cards was more trouble than it was worth. They had to buy expensive equipment, train their staff to use it, find somewhere to plug it in, connect it to their accounting system, and pay a hefty commission. So they put up a hand-written sign that said: "cash only."

How times change! We talked in [Lesson 152](#) about retailers that are shunning cash. They only accept credit cards. They've concluded that accepting cash is more trouble than it's worth. Accepting cash means that lines move more slowly. Shops and restaurants have to worry about theft and security. At some places, only a small percentage of people even want to pay in cash. So those shops have determined that accepting cash is more trouble than it's worth.

Let's say you buy a low-priced item from an online store, and it arrives damaged. Do you return it? Sometimes that's more trouble than it's worth. You have to request a refund, maybe send a picture, find box to put it in, print the shipping label, take it to a place to be shipped, wait for your refund, and order another one—sometimes that's more trouble than it's worth.

And not just for you! Sometimes the retailers think returns are more trouble than they're worth. Sometimes, when you request a return or refund on Amazon, they just refund the money, but they don't want the product back. Why? To them, it's more trouble than it's worth. If it's a low-priced product, it might cost them more to process it than they would make re-selling that item.

Many people invest in rental real estate as a second source of income. But some people find that being a landlord is more trouble than it's worth. You have repairs, accounting, maintenance, and paperwork. And then, you might get a problematic tenant—someone who doesn't leave on time, doesn't pay their rent, or damages the unit.

For some people, rental real estate is a great way to make extra money. I know people who have done really well with rental real estate. But I also know people whose experience was different. For them, owning a rental house or small apartment building was more trouble than it was worth. The benefit was not worth the cost.

See you next time!

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That's all for this week—we'll be back on Monday with a new lesson. See you then.