



An Extended Guide · No. 1369

Interlock Kit vs. Transfer Switch

Two safe choices —
which one fits you?

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! Read this first — panel work is a licensed electrician's job

A generator interlock kit is installed inside your home's electrical panel, and panel work is among the most dangerous jobs in any house. The power inside a panel can injure or kill even with the lights off, and a wiring mistake can start a fire or push deadly voltage back onto the lines outside, where a utility crew may be working. Adding an interlock — the sliding plate, the generator breaker, and the inlet it connects to — is a licensed electrician's job, almost always with a permit and an inspection. It is never a do-it-yourself project, and it is never something I do myself. This guide is here to help you understand, choose, and safely use an interlock — not to wire one. And please, never try to shortcut all this by backfeeding a generator through a wall or dryer outlet with a double-ended cord; that shortcut kills people, and an interlock kit is the safe, legal way to do the very thing it tempts you to do. Both an interlock kit and a transfer switch are safe, and both are a licensed electrician's job with a permit — so this guide is only about which one fits you best.

Two safe choices — and how to pick between them

An interlock kit and a transfer switch are the two panel-based ways to bring a generator into your home safely. Both are genuinely safe. What sets them apart is convenience and cost — and this guide lays them side by side, honestly, so you can choose with confidence.

I'm Bill. 'Which one should I get?' might be the question I hear most in this whole category. The honest answer is that it depends on your budget, your panel, and how you like things to feel. Neither is a wrong turn — and by the end of this guide you'll know which suits your home.

One thing up front, because it's the same for both: each is electrical panel work that a licensed electrician installs, almost always with a permit and an inspection. Neither is a do-it-yourself job, and I don't do the wiring for either. What I do is help you choose the right one and line up a trustworthy pro.

★ Want my honest read?

Tell me about your home and what you'd want to keep running, and I'll tell you which way I'd lean and why — with nothing to sell you. Call or text (330) 200-8042.

The whole choice, on one page

If you remember only these things, you can already make a good decision.

- ❑ Both keep generator and utility power safely apart — both are genuinely safe when installed right.
- ❑ Both need a licensed electrician and usually a permit and inspection.
- ❑ An interlock kit is a plate on your existing panel — usually more affordable, and you use your own breakers.
- ❑ A transfer switch is a separate box of labeled switches — foolproof for anyone, usually costs more.
- ❑ An interlock lets you reach any breaker; a transfer switch powers only the circuits pre-wired to it.
- ❑ This is a fit-and-budget decision, not a safety one — either choice beats backfeeding.

✓ Neither is wrong

Since both are safe when installed properly, you get to choose purely on budget and how you like things to feel.

What an interlock kit is, in a sentence

Since this is the interlock category, let's start on home ground.

An interlock kit is a sliding metal plate a licensed electrician adds to your existing panel, along with a generator breaker. Its shape makes it impossible to have your main and generator breakers on at once, so you run your regular household breakers on generator power — just never alongside the utility. There's no separate box; it works right in the panel you already have.

Because it reuses your existing panel, an interlock is usually the more affordable of the two safe options, and it gives you a reach into any breaker in the box. Our [what-is-an-interlock](#) and [how-it-prevents-backfeed](#) guides cover the details.

✓ The 'use your own breakers' feel

With an interlock, you manage your normal breakers by hand during an outage. Some folks love that direct control; it's part of the interlock's character.

What a transfer switch is, in a sentence

Its cousin reaches the same safe result a different, tidier way.

A transfer switch is a dedicated box mounted next to your panel, with a row of labeled switches — one for each circuit chosen when it's installed. During an outage you flip the ones you need, say 'Furnace' and 'Fridge,' from utility to generator. You never touch your main panel, and you never wonder which breaker is which.

That labeled, dedicated feel is its signature. It's the most polished, foolproof way to operate, and it's a big part of why some folks happily pay a little more for it.

✓ The 'labeled switches' feel

The hallmark of a transfer switch is those labels. Anyone can flip 'Furnace' without knowing a thing about your panel — that simplicity is the point.

What they have in common

Before the differences, let's be clear about what's the same — because it's the most important part.

- **Both are safe.** Each keeps generator and utility power from ever meeting — that's the whole job, and both do it fully.
- **Both need a licensed electrician.** This is panel work either way, never a do-it-yourself project.
- **Both usually need a permit and inspection,** so the work is confirmed safe and to code.
- **Both replace backfeeding.** Either one is the safe, legal way to do what backfeeding dangerously attempts.
- **Both are limited by your generator.** Neither adds power; your generator's size still sets what you can run at once.

! Safety isn't the deciding factor

Since both are equally safe when installed properly, you can choose between them on fit and budget alone — never on which is 'safer.'

The differences that actually matter

Here's where they part ways, told from the interlock's side of the table.

	Interlock kit	Transfer switch
Feel	Your own breakers	Labeled switches
Cost	Usually less	Usually more
Reaches	Any breaker	Pre-wired circuits
Ease for others	Takes some know-how	Very easy
Panel space	Uses your panel	Adds a box

Not one of these is a dealbreaker by itself. It's about which mix feels right for your home and budget. The next pages take them one at a time.

✓ **Weigh the whole picture**

Don't decide on a single row. Think about how they add up for you — your wallet, your comfort with your panel, and who else might use it.

How each one feels on a stormy night

The clearest way to choose is to picture yourself using each in the middle of an outage.

With an interlock kit

You set the generator up outside and plug in, then at the panel you switch the main off, slide the plate, turn the generator breaker on, and flip the household breakers you want — one at a time. A few steps, and it helps to know your panel a little.

With a transfer switch

You set the generator up outside and plug in, then flip the labeled switches you need — 'Furnace,' 'Fridge' — one at a time. You never touch the main panel. It's about as simple as it gets.

! Read this first — carbon monoxide is the real danger

A running generator's exhaust contains carbon monoxide — an invisible, odorless gas that can kill in minutes. Never run a generator indoors, in a garage, in a shed, or on a porch, not even with the door open and a fan going. Run it outside only, well away from the house — the safety agencies say at least 20 feet — with the exhaust pointed away from every window, door, and vent. Put battery-backup carbon-monoxide alarms on each floor and outside the bedrooms. If an alarm sounds, or anyone feels dizzy, sick, or sleepy, get everyone into fresh air first and ask questions later. Whichever you choose, the electrical safety is handled at the panel — but the generator itself must always run outdoors, well away from the house, because of carbon monoxide.

Cost, honestly

Cost is often the deciding factor, so let's be straight about it — without pretending to know your number.

As a rule, an interlock kit is the more affordable of the two, because it reuses your existing panel instead of adding a whole box. But the real cost of either depends on your panel, the circuits involved, and your local electrician's rates and permit fees. I won't quote a figure, because an honest one only comes from a quote for your actual home.

My advice if you're torn on price: get a quote for each and compare them fairly. Our cost-and-quotes guide explains what drives the price of each so you can read the numbers with confidence.

★ I'll help you read the quotes

Get a quote for each if you're on the fence, then send them my way. I'll help you understand what you're paying for — no commission, just honest help at (330) 200-8042.

Two kinds of homes, two sets of needs

Where you live nudges this choice, mostly through how long your outages run and whether you have a well pump to keep going.

If you live in town or the suburbs

In town or the suburbs, shorter outages and a lighter must-run list make the more affordable interlock kit a very reasonable pick — though a small transfer switch is a lovely option too if you'd rather have labeled simplicity.

- A short list of everyday circuits suits the interlock's budget-friendly, use-your-own-breakers approach nicely.
- Shorter, rarer outages mean a transfer switch's extra polish is a comfort rather than a necessity.
- If a spouse or visiting family might operate it without you, a transfer switch's labels can still tip the scale.
- Either way, the furnace is usually the main hardwired reason to go beyond extension cords at all.

If you are out in the country on a well

Out in the country on a well, longer outages and a demanding 240-volt pump mean you'll use your setup more, and often run several big loads. An interlock can power a well pump when your generator is sized for it — and its reach into any breaker suits a longer must-run list.

- A well pump is a big, hardwired 240-volt load either option can handle when your generator is sized right — see our sizing guide.
- An interlock's reach-any-breaker flexibility fits a rural list that may include pump, furnace, sump, and fridge.
- A transfer switch's labeled ease can be worth more over many long rural outages, if others may need to run it.
- On a budget and comfortable with your panel, a properly sized interlock is often the friendly rural pick.

★ On a well and torn between them?

Tell me your must-run list and how long your outages usually run, and I'll give you my honest lean for a rural home. Call (330) 200-8042.

How much of your home each one can reach

There's a real, practical difference in which circuits you can power with each.

With an interlock kit, you can potentially use any breaker in your panel on generator power — as long as you don't ask for more at one moment than your generator can give. Nothing has to be chosen in advance. You decide, moment to moment, what to run.

A transfer switch powers only the specific circuits that were wired to it, so choosing that list well up front matters more, and adding to it later means another visit. That reach-any-breaker flexibility is a genuine point in the interlock's favor; the transfer switch trades some of it for labeled simplicity. Our choosing-your-circuits guide helps either way.

✓ Flexibility vs. a fixed list

The interlock's whole-panel reach is lovely if your needs shift. The trade is that you keep an eye on the load yourself — more on that next.

Who manages the load — and how much that matters

The flip side of the interlock's flexibility is a small, manageable responsibility.

Because an interlock reaches your whole panel, it's on you to not switch on more at once than the generator can handle. It's not hard — you bring on the big things one at a time and keep an eye on it — but it is a habit you keep. A transfer switch nudges you toward staying within limits, since only the chosen circuits are even available.

For a lot of folks, managing the load by hand is no trouble at all, and our load-management guide makes it simple. But if you'd rather not think about it, that's a fair reason to lean toward a transfer switch. It's a real part of the choice.

✓ A habit, not a hardship

Managing the load with an interlock is a gentle routine, not a chore. Still, knowing it's part of the deal helps you choose honestly.

Can everyone in the house use it?

This one matters more than folks expect, especially with a mix of ages under the roof.

A transfer switch's labeled switches make it genuinely easy for anyone — a spouse, a visiting adult child, a neighbor lending a hand — to run the right circuits without knowing your panel. An interlock asks a bit more: knowing the short sequence and which breakers to use. If more than one person may need to operate it, that's a real point for the transfer switch.

It's not that an interlock is hard — most folks find it easy once they've practiced in daylight. It's that a transfer switch needs almost no explaining. Be honest with yourself about who'll be at the panel when the lights go out.

★ Think about who else might run it

If you'd want someone else to manage it without you, tell me — that often tips my recommendation toward the labeled simplicity of a transfer switch. Reach me at (330) 200-8042.

One wrinkle only the interlock has: panel fit

Here's a practical point that can steer the whole decision.

An interlock plate has to match your specific panel — it's made to fit particular brands and layouts, so not every kit works with every panel. A transfer switch is more flexible that way, because it's a separate box wired in. If your panel is older, unusual, or completely full, your electrician may find one option simpler than the other.

This isn't something to guess at from a website — a licensed electrician confirms it by looking at your actual panel, which is a normal part of a quote visit. Our panel-compatibility and questions-to-ask guides help you get a clear answer.

! Let the pro confirm the fit

Whether a given interlock suits your panel is a question only a licensed electrician can answer in person. If it doesn't fit, a transfer switch is still a fine path.

Space and appearance

A smaller point, but a real one if your panel lives in a tight spot.

A transfer switch is a separate box that needs a bit of wall space next to your panel. An interlock adds almost nothing you can see — it lives right on the panel you already have. If your panel is in a cramped closet or a finished room where an extra box would be awkward, the interlock's tidiness is a quiet plus.

✓ Look at the wall first

Glance at the space around your panel. If it's tight, mention it when you get quotes — it may nudge you toward the interlock's smaller footprint.

What if your needs grow later?

It's worth thinking a little past today, since changing your mind later means another electrician visit.

With an interlock, you already have access to your whole panel, so you have room to change what you power later, within your generator's limits — no rewiring to add a circuit to your routine. With a transfer switch, the circuits it covers are set when it's wired, and adding more later usually means another visit.

If you expect your needs to grow — a new appliance, a bigger generator down the road — the interlock's built-in room to grow is worth weighing. If your list is settled and small, the transfer switch's fixed simplicity may suit you fine.

✓ Plan a bit bigger than today

Whichever you choose, plan for the outage you might have, not just the one you've had. Ask your electrician about growing later.

A simple way to decide

If you're still torn, here's a short framework that usually clears it up.

- ☐ Budget is my top priority: lean interlock kit.
- ☐ I'm comfortable with my own panel and want to reach any breaker: lean interlock kit.
- ☐ I want the simplest possible operation: lean transfer switch.
- ☐ Others may need to run it without me: lean transfer switch.
- ☐ Still unsure: get a quote for each, and call me to talk it through.

★ There's no wrong answer

Both are safe and both work. Tell me your top priority and I can usually point you to the better fit in a two-minute call. (330) 200-8042.

Questions to ask about each

When you get quotes, these questions make the comparison fair and clear.

Q: Does an interlock kit exist for my exact panel?

Not every panel has a compatible interlock. Ask this first — if the answer is no, it simplifies your choice right away.

Q: How many circuits would the transfer switch cover, and can it grow?

Make sure the list fits your needs now and has some room if they change later, so you're not paying for another visit soon.

Q: Will either need a permit and inspection, and how long does that take?

Both usually do. Ask about the timeline so you aren't caught mid-project when a storm rolls in.

Q: Which do you recommend for my home, and why?

A good electrician gives a clear reason. If the 'why' makes sense to you, that's a reassuring sign you're in good hands.

✓ Compare apples to apples

Ask each electrician to quote the same setup so the numbers mean something. Our questions-to-ask guide has more.

Myths about the two

A few misbeliefs muddy this decision. Here's the truth about each.

- **'An interlock is a cheap shortcut.'** Not at all — it's a code-approved, inspected device, just a more affordable safe option.
- **'A transfer switch is safer than an interlock.'** Both are safe when installed properly. This is about fit, not safety.
- **'I can install the interlock myself since it's simpler.'** No — both are panel work and a licensed electrician's job, with a permit.
- **'A transfer switch powers the whole house automatically.'** Only the circuits wired to it, and only when you flip them by hand.

! Both are the safe, legal way

The real headline is that either choice beats backfeeding every single time. You're doing it right by weighing either one.

Common Questions

The questions I hear most when folks weigh an interlock against a transfer switch.

Q: Which is safer, an interlock kit or a transfer switch?

Both are equally safe when installed by a licensed electrician with a permit. Each keeps generator and utility power from ever meeting. The choice is about convenience and cost, not safety.

Q: Which one is cheaper?

Usually the interlock kit, because it reuses your existing panel instead of adding a box. But the real difference depends on your home — get a quote for each.

Q: What's the interlock's main advantage?

It's usually more affordable and lets you reach any breaker in your panel, as long as you stay within your generator's capacity. You manage the breakers yourself.

Q: What's the transfer switch's main advantage?

Labeled, dedicated switches that anyone can operate easily — especially handy for long or frequent outages, or a household where others may need to run it.

★ Talk it through with me

Call or text (330) 200-8042 with your priorities and I'll give you my honest lean — no commission, no pressure.

My honest take

After helping a lot of folks with exactly this choice, here's how I usually put it.

If budget matters and you're comfortable with your own panel, an interlock kit is a wonderful, safe, affordable choice — and its reach into any breaker is a real gift when your needs shift. If you want the simplest possible operation, or someone else in the house may need to run it, or your outages are long and frequent, a transfer switch's labeled ease is often worth the difference.

Both are right answers. The best one is simply the one that fits your life — your wallet, your comfort at the panel, and who'll be standing there when the power's out. There's genuinely no wrong choice between two safe options.

★ Let's find your fit

There's no wrong choice here, so let's just find the one that's right for you. Call or text (330) 200-8042 and we'll sort it out together.

The short version to carry with you

If the comparison blurs, hold onto these.

- ❑ Both are safe, and both need a licensed electrician and a permit — so choose on fit and budget.
- ❑ Interlock kit: uses your panel, usually more affordable, reaches any breaker, you manage the load.
- ❑ Transfer switch: a separate box of labeled switches, foolproof for anyone, usually costs more.
- ❑ Get a quote for each if you're torn, and call me for an honest lean.

✓ Keep this guide handy

When the quotes come in, reread this page. It'll make the choice feel clear.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made choosing between an interlock kit and a transfer switch feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't do the licensed electrical or gas work myself — for that I'll help you line up a trustworthy local pro.

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Interlock Kit vs. Transfer Switch

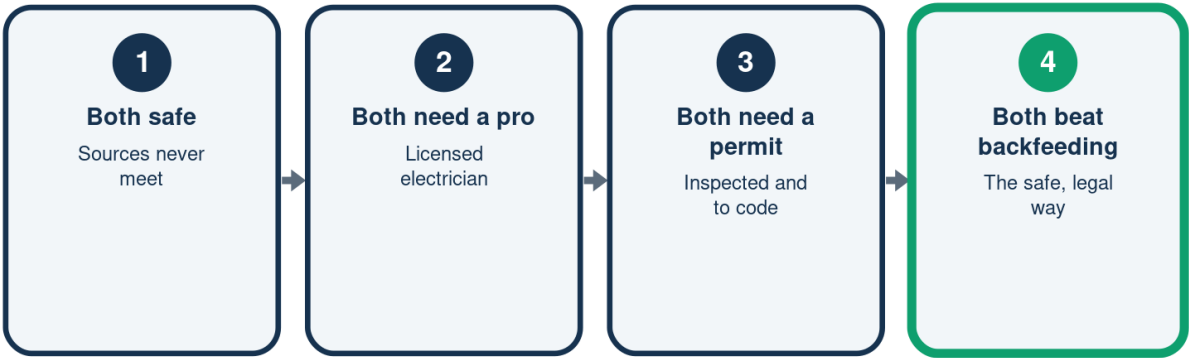
Two safe choices, side by side

	Interlock kit	Transfer switch
Feel	Your own breakers	Labeled switches
Cost	Usually less	Usually more
Reaches	Any breaker	Pre-wired circuits
For others	Takes know-how	Very easy

Both are safe -- this is about fit and budget, not safety.

What They Share

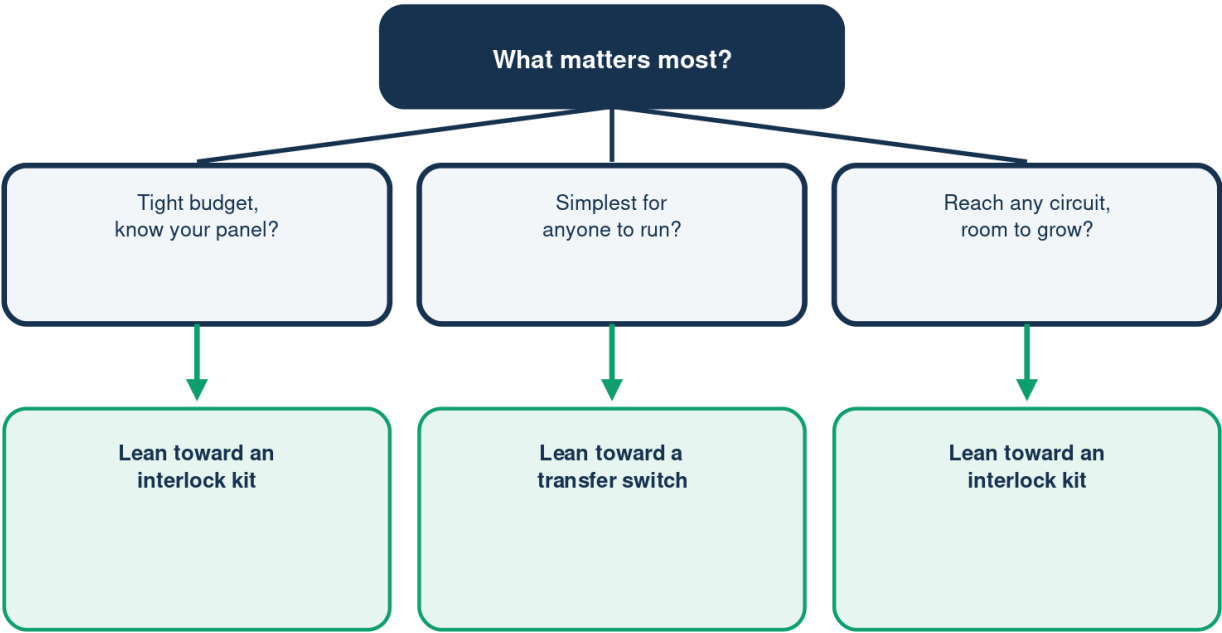
The important things that are the same



Since both are safe, you choose purely on fit and budget.

Which One Fits You?

Start with your top priority

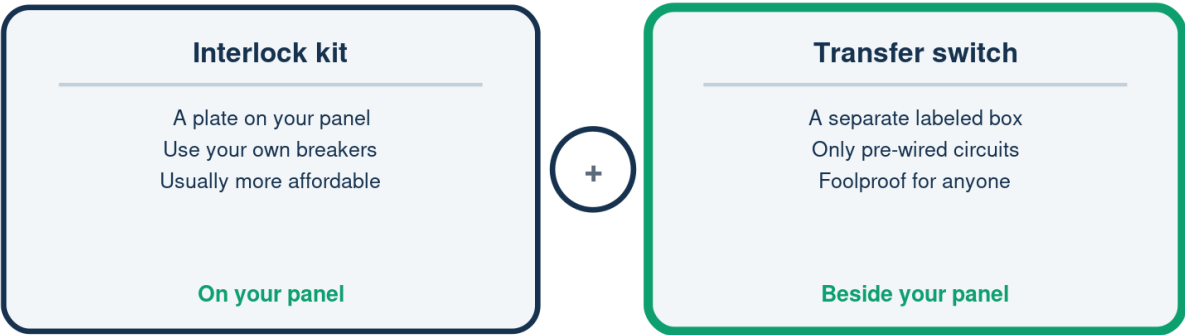


Both are safe and both need a licensed electrician -- fit, not safety.

Illustration - a schematic, not to scale. Your setup may differ.

Two Safe Setups

The same safe result, reached two ways



Both keep the two power sources apart -- always.

Neither is safer -- pick the one that fits your home and budget.



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A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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