



An Extended Guide · No. 1596

Essentials vs. Whole-Home: How Big a Goal?

Backing up a few circuits
or the whole house?

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! Read this first — size for safety, not just comfort

Getting the size right is not only about comfort — it is about safety, too. An undersized unit gets overloaded and pushed harder than it should be: it runs hot, it strains, and a motor that can't get the surge it needs can hum, overheat, and be damaged. So take the size seriously and always leave yourself a margin — a little extra room — rather than sizing right to the edge. And one safety rule never changes: any fuel-burning generator gives off carbon monoxide, an invisible, deadly gas, so it runs **OUTDOORS ONLY**, well away from the house (the safety agencies say at least 20 feet), never in a garage or on a porch even with the door open. A battery or power station makes no exhaust and is safe to use indoors. The scope you choose — a few essentials or the whole house — sets how hard your unit has to work, so it's a safety decision as much as a budget one.

How much of the house are we backing up?

Before you can size anything, there's a bigger question to settle: how much of normal life do you want to keep running when the power's out? That choice — your scope — shapes everything else.

I'm Bill. A common call I get is someone asking what size unit to buy, when the real first question is how much they're trying to cover. A few essentials and the whole house are two very different jobs, with very different price tags and very different machines.

This guide walks the spectrum, from a couple of cords to a whole-home standby, so you can pick the goal that fits your home, your budget, and your patience. Once the scope is clear, the size almost picks itself.

★ Not sure how big to aim?

Tell me about your home and what you'd want during an outage, and I'll help you choose a sensible scope. Call or text me at (330) 200-8042 — free, with nothing to sell you.

The whole idea, on one page

If you remember only this page, you can pick a scope with confidence.

- ❑ Decide how much of the house to back up before you size anything.
- ❑ The spectrum runs from a few cords to essentials, to managed circuits, to a whole-home standby.
- ❑ Each step up means a bigger unit, more fuel or energy, more complexity, and more cost.
- ❑ Whole-home is a much bigger ask; most households do well with essentials.
- ❑ Your chosen scope sets your target size — so scope comes first.
- ❑ Managed circuits and whole-home need a licensed electrician at the panel.

✓ The one-sentence version

Pick how much of the house you want running, and that goal sets the size, the hookup, and the cost.

Why scope is the first big decision

Scope is the fork in the road. Everything downstream — the size, the fuel, the hookup, the budget — follows from it.

Ask a salesperson what size to buy and the honest answer is another question: how much do you want to run? Until you've settled that, any number is a shot in the dark. Settle it first and you have a target to size toward.

It's partly a values question, too. How much normalcy do you want during an outage, and how much are you willing to spend and to tend to get it? There's no single right answer — only the one that fits your life.

✓ Aim before you size

Choosing a scope is like picking a destination before you plan the route. It turns 'how big a generator?' into a question you can actually answer.

The spectrum, at a glance

Backup coverage isn't all-or-nothing. Picture three points along a line, each covering more of your home than the last.

- **Essentials:** a few key things run on cords or a small switch — the simplest, smallest scope.
- **Managed circuits:** a chosen set of breakers, backed up through a transfer switch or interlock.
- **Whole-home standby:** most of the house, almost automatically, with load management staggering the big loads.

You can sit anywhere along this line. Most folks land at the essentials end or take a step toward managed circuits; whole-home is the far, and priciest, end.

✓ There's no single 'right' spot

The best scope is the one that keeps you safe and comfortable without buying more machine, fuel, and complexity than you'll use.

Level one: a few cords to essentials

The simplest scope, and the one that serves most households well: power a handful of key things and take turns with the rest.

A portable generator or a battery power station, plus heavy-duty cords, feeds the fridge, a lamp or two, the internet box, and a medical device. You plug in what matters, and because the fridge and freezer hold their cold, you can cycle between loads rather than run everything at once.

It's the smallest, most affordable, most flexible option — you do the managing by hand. Our guides on choosing a portable generator and an inverter generator cover the units that fit this scope.

✓ Simple, and often plenty

Don't underrate essentials. For a great many homes, keeping food, heat, light, and a phone going — taking turns for anything bigger — is all the backup they ever need.

Level two: managed circuits

A step up in convenience and capability: a licensed electrician wires a chosen set of your circuits so they can be powered safely.

A manual transfer switch backs up a fixed set of breakers — the ones carrying your must-run list. An interlock kit instead makes the whole panel available, and you switch on only what you need. Either way, hardwired things like the furnace or a 240-volt well pump can now be powered, which cords can't do.

The number of circuits you back up decides how much you can run at once — and therefore how big a unit makes sense. Our guide on your transfer switch's circuit count walks through choosing it.

✓ You pick what runs

Managed circuits put you in charge: you decide which parts of the house the unit serves, and you can still take turns among the big loads to stretch a modest generator.

Level three: whole-home standby

The most hands-off scope, and the biggest ask: a permanently installed unit that starts on its own and runs the house almost as usual.

A standby generator, wired in by a licensed electrician, senses the outage and starts automatically. Because running everything at once would need a very large unit, load management steps in — staggering or briefly shedding big loads like central air or the water heater so a more reasonable standby can serve a bigger house.

It's the most convenient and the most involved: bigger unit, a fuel line or tank, higher cost, and usually a permit. A pro designs it with an NEC load calculation. Our guide on sizing a standby with load management covers it in full.

✓ Automatic comes at a price

Whole-home buys you the least fuss during an outage and the most fuss (and cost) up front. For some homes that trade is well worth it; for many, it's more than they need.

The trade-offs, side by side

Every step up the spectrum gives you more coverage and asks more of your wallet and your setup. Here's the shape of it.

Trade-off	Essentials	Whole-home
Unit size	Smaller	Much larger
Fuel or energy	Less	More
Complexity	Plug and go	Pro-designed
Convenience	Some hands-on	Nearly automatic
Cost	Lower	Higher

✓ **Read the table as a dial, not a switch**

Managed circuits sit between these two columns. You can dial in exactly as much coverage — and cost — as suits you.

Why whole-home is a much bigger ask

Backing up the whole house sounds tidy, but running everything at once is a tall order — which is exactly where a clever trick comes in.

To power every circuit simultaneously, you'd need a large, thirsty unit sized for a moment that rarely happens. The smarter path is load management: a system that staggers or briefly drops the big loads so they don't all run together, letting a smaller standby serve a bigger home.

That's why 'whole-home' seldom means 'everything at the very same instant.' It means the house feels normal while the system quietly takes turns behind the scenes. Our standby-load-management guide explains load shedding plainly.

✓ Load management is the smart middle

It's the reason you don't need a giant to cover a house. A pro-designed shedding scheme can make a right-sized standby feel like a much larger one.

How your scope sets your target number

Here's the payoff: your scope defines the must-run list you're sizing for, and that list gives you your number.

Essentials means a short list — a few items and their surges. Whole-home means nearly the whole house, minus whatever load management sheds. Managed circuits sit in between, sized to the breakers you chose. Pick the scope and you've drawn the boundary of what you're adding up.

From there the same four moves apply, just to a bigger or smaller list: add the running watts, add the single biggest surge, add a margin. Our load-planning overview and worksheet guides tie it all together.

✓ Same method, different-sized list

Whether you're covering three things or thirty, the arithmetic is identical. Scope just decides how long the list is before you start adding.

Two kinds of homes, two sets of needs

The scope decision lands differently depending on where you live — because on a well, 'essentials' has to include your water, which raises the bar from the very start.

If you live in town or the suburbs

In town or a tighter suburban lot, essentials can be genuinely modest. City water and sewer keep working no matter what, so your essentials don't include a pump — and a small portable or battery with cords often covers the whole scope.

- Essentials here is often a fridge, some lights, the internet, and a phone charger.
- A modest portable or inverter unit with cords frequently does the whole job.
- Stepping up to managed circuits is a choice for convenience, not a necessity.
- Whole-home is worth it mainly for a large house or a long-outage area.

If you are out in the country on a well

Out in the country on a private well, 'essentials' sits higher, because water is essential and the well pump is a big 240-volt motor. Even a bare-bones rural setup usually needs a transfer switch or interlock and a unit that can start that pump.

- Rural essentials must include the well pump — so your bar starts higher than a town home's.
- You can't cord-feed a 240-volt pump; it needs a transfer switch or interlock and a 240-volt outlet.
- That often nudges a rural home from cords toward managed circuits right from the start.
- Our well-pump and well-and-septic guides cover the rural essentials in depth.

★ On a well, essentials means water

If you're on a well, your scope has to start with the pump, and that shapes the unit and the hookup. Tell me your setup and we'll find the right scope for it. Call or text me at (330) 200-8042. Our well-pump guide goes deeper.

Most folks are well served by essentials

It's worth saying plainly, because the ads rarely will: you don't need to power the whole house to be safe and comfortable.

Essentials keeps your food cold, your home warm or cool enough, a few lights on, and your phone charged — and lets you take turns for anything bigger. For most households, that's the difference between a hard outage and a manageable one.

Whole-home is a fine choice if the budget allows and hands-off convenience matters to you. But it isn't the safety baseline, and it's easy to be talked into more machine than your life actually calls for.

✓ Right-sized beats maximal

The goal isn't the biggest system money can buy — it's the one that covers what matters, comfortably, without waste. For most homes, that's essentials.

Convenience versus simplicity — the honest trade

Under all the technical talk, the scope choice is really a trade between effort during an outage and effort (and money) up front.

Essentials asks a little of you when the power's out: plugging in, taking turns, refueling a portable. Whole-home asks almost nothing in the moment — it starts itself — but a great deal beforehand, in cost and installation.

Neither is wrong. It comes down to how hands-on you want to be, how your mobility and stamina figure in, and how you weigh spending now against effort later. Both can keep you safe.

✓ Match the scope to yourself

If bending to plug in cords is hard, that's a real point for managed circuits or whole-home. If you'd rather spend less and don't mind the hands-on part, essentials shines.

The hookup follows the scope

Each scope connects to your home a different way — and the bigger the scope, the more it becomes a licensed electrician's job.

Essentials rides on heavy-duty cords, no panel work needed. Managed circuits need a transfer switch or interlock installed at the panel. Whole-home is wired in with an automatic transfer switch. The last two are strictly a licensed electrician's work.

I'm a tech helper, not an electrician, so I help you pick the scope, build the list, and then coordinate a trustworthy licensed pro for any panel work. Our transfer-switch and connecting-a-generator guides cover safe hookups.

★ I'll line up the electrician

Once you've settled on a scope, call or text me at (330) 200-8042. I'll help plan the hookup and bring in a licensed electrician for the panel side.

Starting small and growing later

Choosing essentials today doesn't lock you in. Many households begin small and expand as their needs or budget change.

A transfer switch sized with a few spare circuits leaves room to add more later. A portable generator with some headroom can take on a longer list down the road. A little foresight now makes growing easy.

The trick is to plan the hookup with a licensed electrician up front, even if you start modest — so expanding is a small addition, not a do-over. Our transfer-switch guide covers choosing a circuit count with room to grow.

✓ Leave yourself room to grow

A little planned-in headroom — a spare circuit or two, a touch more unit — is cheap insurance against having to start over if your needs expand.

Two traps to avoid with a big goal

Ambition to cover more can go wrong in two ways. Both are easy to sidestep once you know them.

The first is oversizing — chasing 'whole-home' into a giant unit that runs lightly loaded most of the time, which costs more, drinks more fuel, and isn't good for the engine. Load management usually beats brute size.

! Never wire a generator in yourself

The second trap is dangerous: never backfeed power through a dryer outlet or a double-ended cord (a so-called 'suicide cord'). It can electrocute a lineworker, start a fire, and it's illegal. Any connection to your panel is always a licensed electrician's job.

Size to a sensible scope, and let a pro handle the panel. That's how a bigger goal stays a safe one.

Which scope fits you?

Run through these and your scope will start to come into focus.

- ☐ Do I mainly want food, heat, light, and a phone to keep going? That's essentials.
- ☐ Do I want a chosen set of circuits, including hardwired things? That's managed circuits.
- ☐ Do I want the house to run almost as usual, hands-off? That's whole-home.
- ☐ Am I on a well, so 'essentials' has to include the pump?
- ☐ How much am I willing to spend up front, and to tend during an outage?

✓ It's fine to land in between

If your answers straddle two levels, that's normal — managed circuits exist precisely for the middle. We can find your exact spot together.

When to bring in the pro

Some scopes you can set up yourself; others are a licensed professional's design from the outset.

Essentials on cords is do-it-yourself. Anything beyond that — managed circuits or whole-home — is a licensed electrician's install, and whole-home in particular calls for a proper NEC load calculation to size and design the system correctly.

I help you choose the scope, build your must-run list, and coordinate the electrician so the pieces fit. Our guide on getting a professional load calculation covers when that formal step is worth it.

★ I'll help you get it right

Whichever scope you pick, call or text me at (330) 200-8042. I'll help you plan it and bring in the right licensed pro when the panel is involved.

Questions worth asking yourself

A few honest questions bring the scope decision into focus.

Q: How much of normal life do I want during an outage?

Your honest answer — the basics, most things, or nearly everything — points straight to a scope. Many folks find 'the basics, comfortably' is plenty.

Q: How long do my outages usually last?

Short, occasional outages favor simple essentials. Long or frequent ones may justify managed circuits or whole-home for the added convenience.

Q: How hands-on do I want to be?

Essentials asks you to plug in and take turns; whole-home runs itself. Neither is wrong — it's about your comfort, mobility, and patience.

Q: What's my budget, honestly?

Scope drives cost more than any other choice. Deciding what you'll spend keeps the whole plan realistic from the very start.

✓ There's no silly question

If you're torn between two scopes, that's completely normal — call or text me at (330) 200-8042 and we'll weigh them together.

Common Questions

The scope questions I hear most, answered plainly.

Q: Is whole-home always better if I can afford it?

Not necessarily. It's more convenient, but it's also more unit, more fuel, and more to maintain. Plenty of comfortable homes happily choose essentials because it's simpler and lighter to live with.

Q: Can one portable generator do 'managed circuits'?

Yes — a portable feeding a manual transfer switch or interlock is exactly that. The circuit count you back up, and the unit's size, decide how much runs at once. Our transfer-switch guide explains.

Q: Does a battery or power station fit these scopes?

It can. A battery suits essentials beautifully — quiet and indoor-safe — though its watt-hours limit how long it lasts. Bigger scopes usually lean on a generator or a large battery system. Our watts-vs-watt-hours guide helps.

Q: If I pick essentials now, am I stuck with it?

No. Start with essentials and grow into managed circuits later. Planning the hookup with a licensed electrician up front makes expanding much easier.

★ Let's find your scope

If the choice still feels fuzzy, send me a note at (330) 200-8042 about your home and what worries you, and we'll settle on a scope that fits — with nothing to sell you.

Bringing it all together

Scope is the fork in the road: a few essentials, a set of managed circuits, or a whole-home standby. It sets your size, your fuel, your hookup, and your cost all at once.

Most folks are well served by essentials, and there's no shame — and a lot of savings — in that. Whatever you choose, the same four moves size it, and any panel work belongs to a licensed electrician.

From here, our load-planning overview shows the four moves, our transfer-switch guide covers managed circuits, and our standby-load-management guide covers whole-home. Pick your scope, and the size follows.

★ Let's pick the right-sized goal

If you'd rather talk it through than puzzle it out, that's exactly what I'm here for. Call or text me at (330) 200-8042 and we'll choose a scope that fits your home and your budget — free, with nothing to sell you.

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 how much of your home to back up 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.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Three Levels of Coverage

How much of the house each scope keeps running

	What it covers	What it needs
Essentials	A few key items	Cords, small switch
Managed	Chosen circuits	Transfer/interlock
Whole-home	Most of the house	Standby + shedding

Each step up is a bigger unit, more fuel, and more cost.

From Goal to Size

Settle the scope, and the size follows



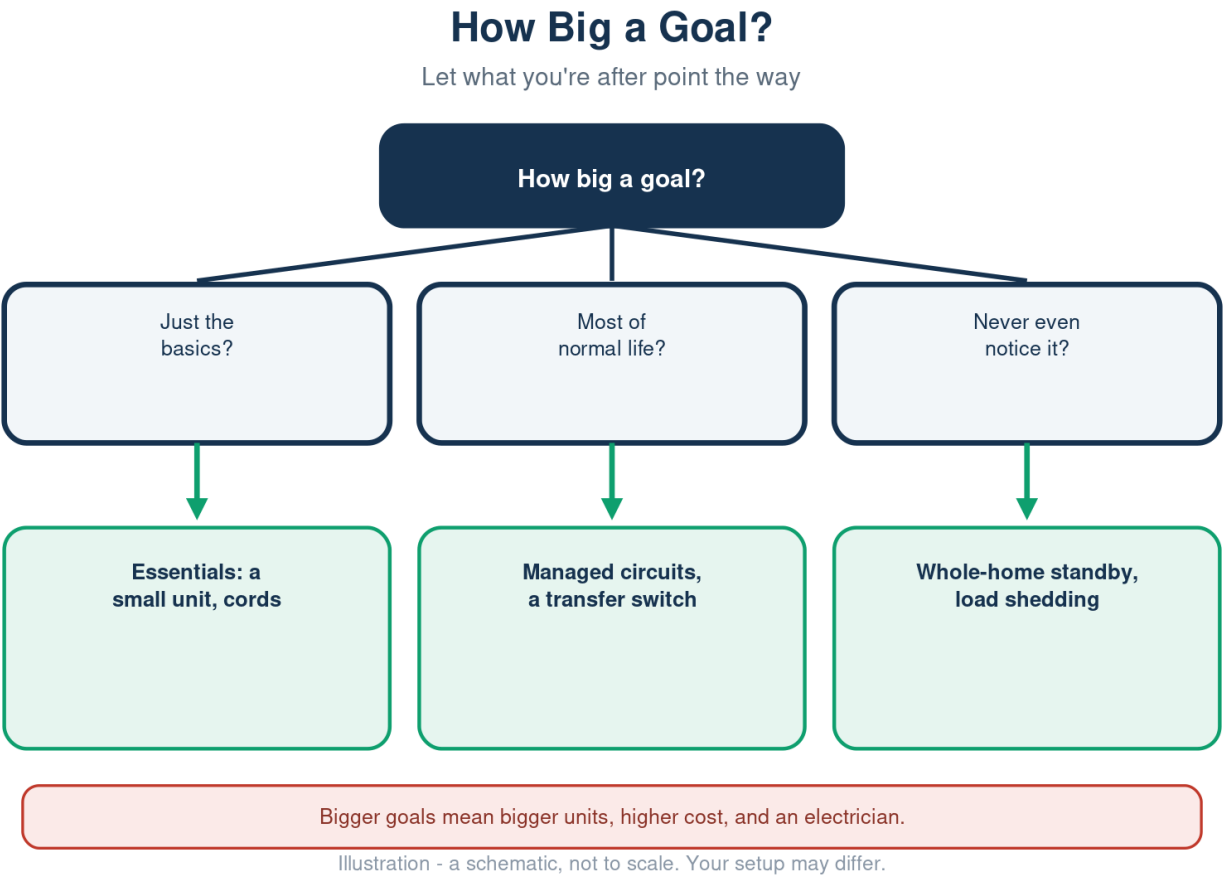
Scope first, hookup next, size last -- in that order.

Essentials vs. Whole-Home

The honest trade-offs of the two ends

	Essentials	Whole-home
Unit size	Smaller	Much larger
Fuel / energy	Less	More
Complexity	Simple	Pro-designed
Convenience	Some hands-on	Nearly automatic

Managed circuits sit in between -- as much as you need.





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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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