

Second Edition

RV Retirement in the 21st Century

*How to Live and Travel
in a Recreational Vehicle*

by Jane Kenny

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“...Two roads diverged in a wood, and I—
I took the one less traveled by,
And that has made all the difference.”
— *Robert Frost*

The material in this book is drawn from the experiences of two senior citizens who decided to retire to RV travels. I am a novice to the camping/RV lifestyle compared to my husband Jack who has nearly four decades of experience as a camper and RVer. Retiring to an RV – for me – evolved into such a noteworthy experience that I decided to write a “how to” book about it.

Thank you, Jack, for urging me to “unretire” to do it, and for cheering me on through the long hours of tapping the keyboard. I could not have created this book without our RV pilot and my best friend...driver extraordinaire and resident RV technician.

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Finally, and as always, my deep gratitude goes out to my family – in particular my sons Walter and Warren – for their moral support and encouragement.

A handwritten signature in cursive script, appearing to read "Jane".

Dedicated To Granny's Darlings:
Nicholas, Peter, Collin, Katie, Dylan,
William, Benjamin, Annie, Megan and Ashlyn.
Always travelin' with me...in my heart.

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Introduction

This book was written by a retiree in an RV.

RV Retirement has been compiled to share the knowledge, experience and skills we developed while spending our retirement years in an RV. The book is for RV “newbies” and for RV retirement “wannabies.” If you are new to RVing or plan to use an RV when you retire, this is the book for you.

Retirement! It is the focus of books, magazines, newspaper articles, radio and TV interviews, seminars and more. Retirement is on the minds of working individuals for many years before they actually retire. How often during my working years did I hear, “When I retire, I’m going to...(you fill in the blanks),” from one of my co-workers? How often did I myself think, longingly, about my own retirement?

Ah, retirement dreams! We look forward to that time of life when we won’t have to report to work every day, when we can kick back, relax and enjoy “the good life.” The good life means something different from person to person and from couple to couple. Things people dream of doing during retirement are as varied as the people themselves. But for many of us, travel is included as part of the retirement plan. We want to be adventurous, travel to places we’ve always wanted to see, return to places where we vacationed in the past and visit friends and relatives in far off places.

A recreational vehicle helped to fulfill my dream of traveling in retirement. As a matter of fact, to date, I’ve been to more places in this country than I ever thought possible. I’ve seen hundreds of sites that, in the past, I’d only read about! All this travel has been achievable and affordable because of the RV.

When my husband first brought up the idea of selling our traditional “stick house” home and moving into a “motor” home, I was flabbergasted. This being our second marriage, our backgrounds were somewhat different. My idea of camping was a resort hotel, while he was more familiar with RVs, trailers, camping and traveling in a recreational vehicle. So we researched options and discussed the “RV retirement” idea thoroughly before arriving at a decision.

Not knowing whether we'd successfully adjust to full-time life in a motor home, we agreed to try it for a year. We sold the house and put the money in the bank, then set out to go RVing for a year. At the end of the 12-month period, if either of us decided the full-time RV lifestyle was not working, we'd buy a house, settle in and use the RV for part-time travel.

Here are a few facts that convinced me to try RVing:

- Because I have wanderlust, extensive travel is very appealing.
- Traveling in an RV eliminates many inconveniences associated with other travel modes. Packing/unpacking and schlepping suitcases in and out of hotels is a thing of the past. Our clothes are with us all the time, neatly hanging in the closet or folded/stacked into drawers; we don't have to worry about forgetting the toothbrush or hair spray.
- Road travelers don't have to deal with the hassles associated with air travel – passenger screening, changing planes and being at the mercy of their schedules.
- The motor home tows a dinghy, so no more rental cars.
- The RV allows us to set our own schedules and itineraries. RVers go when they feel like it and stay wherever they want for as long as they want.
- Wherever we are, we're home. We sleep in our own bed and have our own favorite pillows. We're sure the bathroom is clean. We enjoy home cooked meals on board or outdoors prepared on our barbeque.
- Our cat would be able to travel with us; pets are welcomed at campgrounds.

But the single fact that really convinced me to try the RV lifestyle was this:

- We would be able to see my grown children and grandchildren more often. That did it! At the time we began retirement, seven young grandchildren in three families were living in three different states hundreds of miles apart. Being a typical Granny, I longed to see the little darlings more

frequently than I was able. The idea of several shorter visits each year (rather than a two-week stint once a year) was appealing. Being able to spend more time with the children and grandchildren was the major selling point!

Sometime toward the end of the first year on the road we were in Arizona for a couple of months. Out of curiosity, we went to look at a new 55+ community. It was one of those deals where the developer invited prospective buyers to spend the weekend in a guest home, enjoy the amenities, play golf and listen to a sales presentation. Later my husband asked if I wanted to consider buying one of these lovely brand new site-built homes. My response was, “No way! I’m having too much fun. I love my home on wheels!” Quite a transformation from the individual who – just a year ago – didn’t know the first thing about RVing.

Although we are partial to full-time RVing, this book recognizes that full-timing is not for everyone. As a matter of fact, most people who utilize an RV in retirement do so on a part-time basis. Owning an RV gives retirees the flexibility to live in the RV for as much or as little time as they want – from extended vacation trips – to half a year or more – to full time.

If you are considering retiring to an RV – either full time or part time – this book is for you. It outlines the major aspects of the RV lifestyle for retirees, and shares ideas and experiences gleaned from many retirees already on the road.

I hope you find the information in this book to be of interest and value as you embark on your exciting Retirement Adventure.

A Word About Endorsements

The purpose of this book is to impart information that will help you make well-informed decisions about RVs and RVing. It is not intended to endorse or recommend any specific products or services. This book doesn't try to sell you anything. But it does give you a broad base of well-researched, current facts about RVs, the RV lifestyle and the products and services RV travelers need and want. *Online Resources* listed throughout are meant to be suggestive only. Final purchase decisions are always yours.

As you go through the text, you'll get a sense that RVers are a friendly and helpful group. They like to talk about places they've been and the best ways to get there. They love to show off their rigs, share information about the latest "new toys," and compare notes on just about any topic, from dumps to dinghys...from itineraries to insurance...from recipes to road conditions and virtually everything else related to RV travel.

RVers never seem to run out of conversation starters. More than most, they enjoy giving advice...and it's generally offered in a spirit of friendship. So, when you're out there, don't hesitate to ask experienced RVers for help and/or information.

When you're mulling over purchases get enough information to make an educated decision. Many good RV forums are up and running on the Internet where you can go and type in a question, ask for advice or start a conversation. You'll get more comments, opinions and facts than you bargained for...and fresh perspectives that will surprise you. Look for the listings of the most popular Clubs and RV Forum Communities in the *Online Resources* at the end of the book.

Chapter 1

Travel: A Retirement Dream

“...You got to have a dream, if you don't have a dream
How you gonna have a dream come true?”

— *Oscar Hammerstein II*

It is not uncommon in this country today for retirees to head out for an adventure on the road. It could be six months, a year or several years...whatever they decide will be the fulfillment of their retirement dream. Currently, about ten percent of people who are over 55 own an RV and the numbers are increasing as more Americans retire. Here are some of the most common ways of utilizing an RV in retirement.

Full-Timers – Adventurous Nomads

Sell the house or vacate the apartment and move into a motor home or fifth-wheel trailer full time. To some this may seem like an extreme lifestyle change. But there are many folks who do it – estimated at about one million. This is an estimate since it is difficult for the census to accurately count the full-timers (it's like aiming at a moving target). Full-timing is the most cost-effective way to use a recreational vehicle in retirement. For comfortable full-time living, one would want to buy a larger, roomier rig. And, while these RVs are among the most expensive, the cost incurred is offset by the savings accrued by not maintaining another home.

Full-time life on the road is wonderfully uncomplicated. Even rising gasoline prices can be factored in because full-timers no longer have to be concerned about property taxes, gas & electric bills, home heating and other property maintenance expenses. The trade-off is advantageous.

Making the transition to full-time RV living is not difficult. It just takes planning. Detailed information is included in Chapter 8. In addition, it is prudent to carefully consider the

capability, compatibility and affordability issues outlined in this book before making the decision to go RVing full-time.

Many full-timers are newly retired persons who decide to spend a year or two, or more, as full-time travelers before settling into a retirement domicile. Some use this time to take their “dream trip of a lifetime,” the longest vacation they ever had! Others will hit the road for a couple of years to explore different areas of the country in order to decide where they want to settle down for retirement. Others plan to stay on the road until they get tired of traveling or until health or some other issues force them to hang up the keys. If full-time RV living in retirement is suitable for you, your happiest and most rewarding days and years lie ahead.

Then there are those who say, “I could never give up my house. My roots are here,” or “I’ve accumulated so much stuff over the years, what would I do with it all?” or “I need to have a place so the kids and grandkids can come for Sunday dinner and holidays.” Others maintain they’d find an RV too confining for all 365 days of the year but they would enjoy shorter trips. For them, part-time RVing may be an option.

How to Become a Snow Bird

A recreational vehicle is perfect for snow birds who want to live in their established home during spring and summer, and move to a warmer climate during the winter months, or vice versa. When snow birds migrate to the alternate seasonal home base, they drive there in the RV, set it up and reside in it for the six months or whatever part of the year they will be there. More often than not, the trips back and forth are planned for a slow relaxing drive, generally not the most direct route, but rather one with inviting and interesting stops along the way.

Popular seasonal destinations for RVing snow birds looking for a place to roost are located in Florida, Texas, Arizona and California. In Florida, snow birds are all over the central and southern parts of the state. In Texas, they head for the Rio Grande Valley. In Arizona, it’s The Valley of the Sun – Phoenix, Scottsdale, Mesa area. The population in Arizona swells by more than 400,000 in season each year. Flocks of snow birds are migrating to Mesa, Tucson, Casa Grande and Yuma. In California, migrating snow birds generally land in Imperial, Riverside and San Diego Counties.