

***The RV Lifestyle: An Exploratory Research Approach***

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**Introduction**

The purpose of this research was to conduct an exploratory study of "full-timers" (retired persons who live year-round in recreational vehicles [RV]) and "snowbirds" (retirees from northern states who flock to RV sanctuaries throughout the sunbelt for the winter months) who have purchased spaces in RV parks. The survey instrument designed for this study included questions on the decision to adopt the RV lifestyle, fixed and flexible living costs, social activities, health needs, RV features liked and desired, and feelings about the RV lifestyle. Although undoubtedly there are younger and non-retired persons who qualify as full-timers and snowbirds, the focus of this study is on fully or partially retired older persons. The findings show that the RV lifestyle can provide affordable home ownership, variety, flexibility, and ease of maintenance for participants. In addition, the recent development of ownership retirement RV parks affords RV owners security, community, and organized leisure activities.

Facts related to mature Americans are well known. People are living longer and remain in good health longer than previous generations. Even though the age of retirement has not increased for most people, the years of active retirement living can be substantial. This trend will only accelerate as the numerous baby boomers, many of whom are very health-conscious, retire and creatively complete the remaining 20 to 30 years of their lives. The baby boomers numbered 80 million in 1990. Over the next four decades, as these baby boomers age, the number of elderly Americans will more than double, from 31.5 million in 1990 to 65.6 million in 2030 (A Profile of Older Americans, 1991).

The Recreational Vehicle Dealers Association (RVDA, 1991) is attempting to identify that target market by translating the dynamics of mature American demographic data into an estimate of the mature market. The RVDA predicts that in the decade of the 1990s, the number of persons who are 45 to 64 years of age will increase by 26%, from 46.6 million in 1990 to 61.7 million by the year 2000. At the turn of the century, they will represent 22.5% of the population, while those who are 65 and older will account for another 12.8%. Thus, by the year 2000, these two age groups combined, called the "mature market," will represent over one-third of all Americans (RVDA News, 1991). This mature market is typically married and well off financially. Average household income is nearly \$38,000 and average household net worth is approximately \$232,000. Nearly 82% of the mature market own their residence and 96% own one or more cars. Most members of the mature market are well educated, with one-third of them college graduates (RVDA News, 1991)

Many of today's seniors are active and ambitious, with little desire to sit at home and watch television. In a survey of over 3,000 consumers (Popcorn, 1991), a number of trends were identified that suggest increasing interest in the RV lifestyle. These include: Cocooning (improving homes, cars, and work settings to create feelings of peace, protection, coziness, and control; in fact, RV's are really wandering cocoons); Down-aging (a reinterpretation of aging with refusal to be bound by traditional age limitations); and Staying alive (the quest for good health and a search for a better, happier, longer life). Popcorn(1991) further suggests that the decade of the 1990s will include "fantasy adventures," that is, selecting vacations and activities that stretch the familiar boundaries. Seniors are engaging in many travel ad-

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ventures. This is indicated by the number of trips they take: 111.7 and 152.1 million trips in 1985 and 1990, respectively. These trips were not just leisurely cruises; they included river rafting, cross-country skiing, sailing, and riding mules down a canyon in Colorado (USA Today, 1992). Today's seniors are more mobile and affluent, and are in better health than seniors of earlier eras.

#### **Objectives of Study**

Living in a recreational vehicle has been recognized by many senior adults as a viable housing alternative. However, this lifestyle has not been researched to any significant extent, and a very little information is available to describe those who purchase lots in RV retirement communities. Thus, a comprehensive study of independent older persons living on owned lots in RV retirement communities is needed. This study was designed to acquire data regarding this rapidly growing housing alternative. In addition, this research would make a positive contribution to the RV industry by identifying user needs and design criteria. Features of 5 retirement parks that are desirable for senior adults have been identified. Both health and income are factors that will impact greatly on the lifestyle and leisure pursuits of the elderly. Thus, identifying features of both the RV unit and communities and users is the goal of this study. Specific objectives of the study are as follows:

1. To determine demographic characteristics of RV owners who are living in RVs on owned lots in RV retirement communities;
2. To identify user needs and design criteria for RVs;
3. To identify desirable features of RV parks that offer lots to be purchased; and
4. To determine health and income related factors that may affect lifestyle and leisure activities of the mature market.

#### **The RV Lifestyle**

A newspaper account of a survey completed nearly 10 years ago by researchers at the University of Michigan found that 30 million Americans, nine million aged 50 years or older, owned or rented RVs. According to the RV Industry Association, that number has increased significantly. In response to user demand, RV owners may now buy or lease space in RV parks, many of which have a number of amenities important to the lifestyle of mature RV dwellers. The most popular RVs vary greatly in price and range from \$26,000 to \$150,000, although inexpensive camping trailers can be purchased for as low as \$2,000 and custom-made models for as high as \$500,000 (*Chicago Tribune*, 1992). For those whose finances are limited, but who want a large RV, used models are available. Seniors also rent RVs, often to experience the RV lifestyle prior to a major purchase or to determine features they might want if they do decide to buy. In addition, it is estimated that as many as 750,000 Americans are full-timers; that is, they live full-time in their RVs, and their numbers are believed to be growing. One recent study (Hartwigsen & Null, 1990) revealed that 90% of full-timers are 50 years of age or older and are enthusiastic travelers. These researchers also found that full-timing was a cost-effective way of extending the pride of home ownership into the retirement years. Of those surveyed, 61% had sold their single family homes and purchased new RVs, which typically included full amenities for living, sleeping, food preparation and eating, and bathroom needs. The majority had incomes of \$15,000 to \$30,000 per year and monthly expenses ranged from \$200 to over \$1800. The average age of the full-timers surveyed was early 60s and most were married; yet individuals as elderly as an 81-year old widow traveling alone were identified.

Hartwigsen and Null (1990) also found that most full-timers are sociable people who enjoy meeting others. They like a change in their living environment and over half of those surveyed drive at least 20,000 miles a year to achieve it. They stay in commercial campgrounds, state and national parks, and in resorts designed specifically for RVs. Most of those surveyed intend to full-time indefinitely. The authors suggest that attention should be given to the development of RV retirement communities where residents could purchase or rent a lot on which to place their RV and secure a variety of supportive services. Examples of such

Null and Bailey

services include recreational, dining, and laundry facilities, as well as health care, home maintenance, and transportation assistance.

Full-timing, however, does not appeal to all older Americans who like to travel in RVs. Many retirees who own RVs stay in their home communities much of the year, in order to be close to friends, family, and familiar surroundings; they travel to warmer climates during the winter. These retirees, known in the industry as snowbirds, find that owning a home and an RV provides a permanent residence as well as the freedom to travel in a fully equipped and furnished second home. The RV also serves as a motel en route and a guest house when visiting friends and relatives. It is interesting to note that grandparent-grandchild travel is a growing trend which lends itself to the RV lifestyle (*RVDA News*, 1991).

Since RVs are typically much smaller than single family homes and come completely equipped and furnished, those who sell their homes and become full-timers must substantially reduce their possessions. In addition, for both full-timers and part-year RV residents such as snowbirds, changes in daily living habits, such as entertaining guests at home, often must occur. However, there are many benefits of this alternative lifestyle, including nearby neighbors (usually similar in age), freedom, variety, and security. The RV lifestyle also features a sense of community and offers mature Americans a network of friends who share a common interest. Camping clubs, which hold annual conventions, regional rallies, campouts, and other events provide an active social network for RV dwellers.

Both flexibility and economy are associated with RV travel. Kept packed and supplied, RVs are ready for frequent trips with little preparation. A vacation cost comparison study conducted by the Pannell Kerr Forster Accounting Firm (RVIA, 1991) found RV vacations are much more economical than traditional traveling by car, bus, train, or airplane. RV vacations cost anywhere from 52% to 78% less than comparable vacations. This is due, in part, to the \$13.66 average daily campsite cost (RVIA, 1991). There are also financial advantages for the communities in which snowbirds spend the winter. The Yuma Chamber of Commerce, for example, estimates the annual influx of 60,000 snowbirds more than doubles the city's population of 56,000 and leaves \$10 million with local merchants. Such an increase in population may not be viewed positively by all community members, however.

RVs come in several different varieties, depending on one's needs and finances. The categories of currently available RVs most often chosen by "full timers" and "snowbirds" are: travel trailer, fifth-wheel travel trailer, and conventional motor home. If a lot has been purchased in an RV retirement community, the park model trailer is a popular choice, reflecting a recent trend to purchase a "stationary RV" situated on a relatively permanent lot. Park models come in two units that slide together to form an 8-foot-wide trailer that extends to an 11- or 12-foot-wide home (Maxwell, 1992). The interior of the park model is more spacious than the typical RV and may include a house-size refrigerator and freezer, full-size range, a conventional free-standing furnace, ample closet space, and occasionally two bedrooms and two bathrooms instead of one of each. To qualify as an RV (rather than a manufactured home) the unit, as delivered, must be no larger than 400 square-feet. Once delivered and set up, however, this space can be expanded with the addition of decks, patios, other rooms, and, in some cases, another park model modular unit (Maxwell, 1992). A question often asked is why park model owners would buy a limited-space housing unit in a RV park rather than a large manufactured home in a mobile home park. The answer is "lifestyle." RVers are those who live and travel in RVs and they consider themselves to be very different from occupants of mobile home parks. Many owners of park models are tired of traveling but enjoy the RV lifestyle. Park models, "permanently" located in a retirement RV park, appeal to both full-timers and snowbirds. The snowbirds maintain permanent homes in the northern states and travel south for the winter, often using a conventional RV for travel, to stay in their park models in RV parks.

Park models are found in both rental parks and ownership parks. Ownership of a lot in an RV resort provides security and an investment which may appreciate in value. Lot prices vary in proportion to number of amenities provided, although the general range is \$20-30 thousand dollars. Our research indicated that when the lot is owned, friendships are more stable and residents are familiar with the services and facilities of the area. Completely furnished 400-square-foot park models can be purchased for as little as \$12,000. The research

also indicated that restrictions in RV parks vary. For example, some areas restrict the extent of additional living space, such as patios. In the Mountain Shadows RV park in Hemet, California, one side of the patio must be completely open. RV ownership resorts often feature clubhouse facilities with a country club atmosphere, craft rooms, and large multipurpose spaces for bingo and dances. Libraries are the focal point for community social activities (similar to services available in traditional senior living communities).

#### **Procedure and Data Analysis**

With the assistance of an RV park resident, a 44 item questionnaire was designed as the research instrument for use in this exploratory study. Resource contacts were identified in each location. A convenience sampling process was used because one goal of the study was to survey persons who owned lots in RV parks. Currently, there are few RV parks in existence with the option of lot ownership. Between December 1991 and March 1992, questionnaires and postage-paid return envelopes were distributed by park residents to other park residents in RV resort parks in the following locations:

\*Frostproof, Florida (10 questionnaires distributed). This RV park is located on a golf course. Resource contacts for this study were full-timers who split their time between two permanently attached park model RVs set up in Frostproof, Florida and Brookville Lake, Indiana.

\*Hemet, California (25 questionnaires distributed). The Mountain Shadows RV Park has lots which range in price from \$20,000 to \$28,000 and are large enough to accommodate an RV plus a porch (park regulations dictate that a porch has at least one open side). The active social life in this park centers around a large club house and recreation area. A monthly activity fee of \$60.00 entitles lot owners to all of the park amenities. Resource contacts for Mountain Shadows had a fifth-wheel trailer permanently parked in the Hemet park, but they recently purchased a smaller fifth-wheel trailer that can be parked in a fenced area behind their home in Downey, California.

\*Quartzsite, Arizona (103 questionnaires distributed). This unique cooperative RV park was started in the early 1980s by a group of "snowbirds" from Idaho and Utah who came to Quartzsite every winter. In response to rising prices and unsatisfactory arrangements, this group of LDS church members bought a plot of land on the edge of town. Each large RV lot in the Gold Star RV Park costs \$2,200. Park residents installed their own sewer system, roads, and water tanks. The multi-purpose community building was constructed by a contracting firm and is a center for the highly organized social life in the Gold Star Park. Resource contacts distributed over 100 questionnaires in this park.

\*Yuma, Arizona (25 questionnaires distributed). This RV park featured both rental and owned lots. Our contact couple, Lillian and George Musso, have a five year lease agreement and they drive their fifth-wheel trailer back to their home in southern Illinois each spring.

A total of 163 questionnaires were distributed by contact residents in the four resort parks. Seventy usable questionnaires were mailed directly to the researchers, resulting in a 43% response rate. The questionnaires included items on the decision to adopt the RV lifestyle, finances, social activities, health needs, features of the RV, feelings about leaving a permanent home and community for at least a portion of the year, possessions, grocery shopping habits, pets, demographics, and what residents like best and least about living in a retirement RV community. The Statview Program was used to analyze data. The initial analysis enabled the authors to obtain frequency distributions which identified characteristics of the sample population. Our goal in future research is to obtain funding from industry sources for a nationwide survey of those who choose this lifestyle.

#### **Results and Discussion**

Twelve percent of survey respondents indicated they were full-timers; 88% were snowbirds. Seventy-two percent of the respondents were female and 93% were married. Age varied from early '50s to early '80s, although most were between 63 and 77 years of age, as were spouses. Most participants lived with their spouses and had 12-13 years of education. Seventy-eight percent of respondents own lots in RV parks in Arizona; 17% in California; and

Null and Bailey

five percent in Florida. The states of residence varied, with California, Idaho, and Utah being named most frequently. Prior to adoption of the RV life-styles, over 82% of respondents had lived in a single family home (most of them owned), although over 13% had lived in a mobile home. Some of the respondents, particularly the snowbirds, still own a single family dwelling.

Nearly three-fourths of the respondents have owned a lot in an RV park for more than four years and over one-half for more than five years (Table 1 shows type(s) of RVs chosen by respondents). The most popular type of RV owned was the fifth wheel (78% of respondents); followed by the park model (44%); travel trailer (25%); a motor home (20%); and "other" (16%). Sizes of RVs varied, with 35'-36', 36'-37', and 40'-41' (the maximum size allowed in RV parks) being the most common. Over 15% of participants have a "tipout", a feature often found in park models and fifth wheel units which expands living space, and one-half own a generator, which is important if residents do not want to be limited to parking their vehicle in places where there is a source of electricity. A high majority of respondents owned RVs that cost under \$30,000, although two of this sample owned RVs costing over \$80,000.

Table 1. Type of RV<sup>(s)</sup> chosen.\*

	N	%
Fifth Wheel	55	78
Park Model	31	44
Travel Trailer	18	25
Motor Home	14	20
Other	11	16

Total N = 70

\*Some respondents owned more than one RV.

Table 2 identifies leisure activities of respondents. Over one-half (57%) of respondents travel between 5,000 and 15,000 miles per year. Over two-thirds sightsee, and most read, walk, shop, dine out, visit friends, and watch television frequently. One-third go to movies; close to two-thirds participate in arts and crafts; over one-half play cards; 45% participate in hobbies; and 29% go to plays and concerts. Of the 16% who have a pet, 72% have a dog. It appears that survey respondents have an active and varied social and recreational life.

Table 2. Recreational Activities of survey participants.

	N	%
Travel in excess of 5,000 miles per year	40	57
Sightsee	46	66
Read, walk, shop, dine out, visit friends, and watch tv	67	95
Go to movies	21	33
Participate in arts and crafts	42	60
Play cards	38	54
Participate in hobbies	32	45
Go to plays and concerts	20	29

Total N = 70

RV dwellers, in spite of limited storage space, have well equipped kitchens. Most respondents own a number of small household appliances. These include toasters and toaster ovens, microwave ovens, electric mixers, blenders, electric frypans, crock pots, and coffee makers. One-half of respondents shop for groceries once a week; one-fourth, twice a week; and one-fourth, every two weeks. Most buy fresh meat, vegetables, and fruit regularly.

In response to the question, "How did you feel about leaving your home?," most people indicated positive feelings, such as "no regrets, happy, great, it felt good, people in the park are caring, we looked forward to a new life, wonderful." The negative responses, although few, included "not good, hate to be away from family, sad, worried, scary." Responses to a

question regarding feelings about leaving their community were similar to responses about leaving their home, and were primarily positive.

When asked what they **liked best** about the RV lifestyle, participants said “friends, social activities, freedom, climate, mobility, no kids, no worries, the lifestyle, the quiet, security, and common interests.” Participants **liked least** “moving twice a year, lack of privacy, small size of home, being too crowded, friends dying or leaving, being away from family, everyone being older, the confinement, too much togetherness, not enough to do, and being too close to the interstate.” No one indicated they disliked the RV lifestyle so much they were planning to sell and resume a previous lifestyle and, overall, the positive responses were considerably more numerous than the negative comments.

A small number of respondents (under 20) belong to one or more camping organizations. These include Good Sam (7 members), Thousand Trails (4), Family Motor Coach (1), American Adventure (3), CRA (1), Mountain Lake (1), Coast to Coast (2), and KOA (1). Annual membership costs for these organizations ranged from \$19 per year (Good Sam) to \$200 per year (Mountain Lake).

Participants were asked to offer suggestions for RV manufacturers regarding features which would make life better for RV dwellers. The following were mentioned most frequently: “build them better (9%); provide more storage (7%); use more insulation (6%); use better materials (4%); provide two exterior doors (3%); include a recliner (3%); use better quality bathroom accessories (1%); include a larger refrigerator (1%); provide shock absorbers (1%); use fewer sharp corners on furniture (1%); provide better heating (1%); find a better TV location (1%); provide easier access to batteries and sewer drain (1%); and use smaller scale furniture (1%).”

Medical care is an important issue for many older people and several survey questions addressed this need. Ninety percent of all respondents have health insurance. Snowbirds handle routine medical and dental needs in their permanent home communities prior to and following their travel. Emergency medical needs were not a problem for most respondents, although several said they would call 911 or an ambulance, or go to a nearby clinic or hospital for treatment. Several indicated there are doctors and dentists available in the park. One indicated residents go to a local doctor and belong to an ambulance service. Full-timers use local doctors, dentists, and hospitals as needed. Snowbirds and recreational campers also use local medical facilities if an acute medical problem occurs while in the RV community.

When asked why they decided to buy a lot in a RV park, nearly three-fourths of those who answered the question said they wanted a permanent space. Twelve indicated it was cheaper than continually renting and eight said they liked the weather in the area of the RV Park. Other responses included lower living costs than where they had previously lived, convenience, personal health, and the people living there. Three respondents said they had purchased shares in a cooperative park. Only two people said that the activities of the park influenced their decision, although it is likely that activities would influence satisfaction with the RV park over time.

Participants also were asked to sum up the experience of living in an RV retirement community, including information they would like to share with others. The comments were varied, but all were positive. Most “love it” and intend to continue enjoying the RV lifestyle as long as possible. Seniors indicate the environment is exciting and supportive and varied. They enjoy the weather, their freedom, and most of all, other residents. Many commented that the social life and recreational activities provide much enjoyment, and several noted the physical and emotional security of the community and the caring nature of other residents.

### Conclusions

This research indicates that there are a number of older Americans who have left a permanent home and community for at least a portion of the year and traveled to warmer climates for the winter and, for some, most of the year. The survey participants, while elderly, are not the “very old” (over 85 years of age) and are in relatively good health. Ownership of a lot in an RV park (instead of renting) provides a stable and permanent place without the

Null and Bailey

problem of fluctuating rental fees. Other than gasoline and maintenance of the RV, respondents report their costs of living are moderate, depending on recreational activities and extent of travel. Survey participants were very positive about their lifestyle, especially in relation to the other people living in the RV community, the social activities, and the freedom. The small size of "home" does not appear to be a problem. Negative comments related to being away from family (although two respondents regarded this as positive).

#### Suggestions for Future Research

It is the authors' intention to expand the questionnaire and obtain funding from industry sources for a nationwide survey of mature Americans living in RV communities. The authors also believe personal interviews with a smaller sample taken from the population surveyed would provide more precise information on design and features of RVs, the total living environment, and issues and concerns related to RV living in general.

Since the RV lifestyle appeals to a growing number of mature Americans, future research also could investigate the impact of full-timers and snowbirds on the communities in which they settle for all or part of the year and could identify health care concerns, financial concerns, and relationships with extended family. Community services needed and desired by older RV dwellers who live on owned lots in retirement RV parks could be studied as well. As current residents age in place, there is likely to be more demand for such services. Finally, the issues of permanent residence of these "nomads" and tax liabilities could be investigated, including how long residents had been living in RVs and how long they expected to continue living the RV lifestyle beyond their ability to move freely and independently. A very recent development is Escapes CARE, Inc., which will provide continuing care facilities, including a nursing home, when it is completed. Although the RV lifestyle does not appeal to a majority of the mature market, its impact on the lives of participants and the areas in which they reside is significant enough to warrant additional study.

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#### Endnotes

Endnote 1

1. Both the Recreation Vehicle Industry Association and the Recreational Vehicle Dealer's Association publish a newsletter and brochures related to choosing and using RVs, including location of camp sites, state and national parks, and retirement RV communities. Several books related to RV living also have been written. There are a number of periodicals published for those who rent, own, or live full-time in RVs, and one national association of RVers, called the Good Sam Club, has over 35,000 members. This organization and others provide valuable information on handling banking, receiving mail, and meeting health care needs while traveling.

Endnote 2

2. The questionnaire used in this study evolved from the instrument developed for an earlier study on Full-Timers (Hartwigsen & Null, 1989, 1990).