



13 Reasons You'll Regret an RV in Retirement

By Bob Niedt

As you drive toward retirement, dreams of blue highways are giving you that itch to hit the open road. With the kids grown and no job to tie you down, why not sell the house, buy a recreational vehicle and see the country? You wouldn't be alone. Approximately 10 million U.S. households own RVs, according to the RV Industry Association, and roughly 1 million Americans are living full-time in them.

But is an RV in retirement right for you? We spoke with retirees who spend much of their time in recreational vehicles for their guidance on the cons of RV living in retirement. Here's what they had to say about the downsides of life on the road in an RV.

RVs Are Really Expensive

An RV is a big investment, but before you can even set a budget you need to understand the different options on the market.

"RVing introduces you to a whole new language," says Charley Hannagan, who has been RVing with her husband, Joe, since 2014. "The cars that are towed behind motorhomes are 'toads.' 'Sticks and bricks' refers to a permanent house. 'Class A's' are the bus-like vehicles, 'Class B' are vans, 'Class C' are the ones that have a truck cab attached to an RV chassis, and 'fifth wheels' are the big ones you see pulled by trucks."

A trailer that's hauled behind a truck or SUV is the most affordable way to test-drive RV living. A folding trailer, sometimes called a pop-up trailer, can cost as little as \$6,000 and go as high as \$30,000, according to pricing estimates from both the RV Industry Association and Consumer Reports. Conventional travel trailers start around \$8,000 but can top \$100,000 depending on size and amenities. True fifth-wheel trailers that overlap the truck bed run from \$18,000 to \$160,000.

And then there are motorhomes, which you drive rather than haul. Type A motorhomes, the heaviest and typically the roomiest, begin at \$60,000 and climb above \$500,000. Type B and Type C motorhomes, smaller and lighter than Type A's, cost anywhere from \$60,000 to \$150,000.

"The cost range is extraordinary," says Nancy Fasoldt, who has been RVing with her husband, Allen, for 12 years. After retiring in 2007, they bought a new 24.5-foot Navion motorhome for \$67,000. They estimate the same RV would cost \$106,000 today. Since then they've purchased a used 32-foot Wildcat fifth wheel (\$20,000); a new 2016 38-foot Highland Ridge fifth wheel (\$26,000 after trade-in); and a used Cirrus truck camper (\$19,000) that slides into the bed of their pickup.

You'll Spend Even More Money Updating the Decor

This can be especially true if you buy used, but even new RVs can call for immediate upgrades depending on your tastes.

“The most disappointing thing about buying our RV was the décor,” says Charley Hannagan, who owns a 32-foot Jayco Precept Class A motorhome. “I think of it as 1970s old-age home. It was awful. We spent about \$2,000 to buy fabric to re-cover the furniture in fabric I liked, to buy melamine dishes that won't break on the road, organizational stuff and sheepskin covers for the front seats.”

The Hannagan's redecorating extended to the sleeping quarters as well: “We also replaced the mattress on the bed with one of better quality, another \$900.”

Your RV Will Depreciate in Value

You might call it your home, but don't expect your RV to increase in value over time like many traditional “sticks and bricks” houses do.

“With RVs ranging in price from \$60,000 to \$600,000, it's hard to compare them to a home that's paid off or near being paid off and find financial benefit,” says Margo Armstrong, who's been RVing for two decades and writes the RV blog *Moving On With Margo*. “RVs also depreciate rapidly; when you add in costs for gas, insurance, upkeep, food and the many other expenses of being on the road, traditional vacationing will likely seem to be a better value for your money.”

So don't expect to recoup your initial investment. However, there is a market for used RVs, or you can trade in your old RV for a new one to offset the sticker price.

RVs Guzzle Gas

Whether you're hauling a heavy trailer or sitting behind the wheel of a motorhome, there's no way to avoid sticker shock when you fill up the gas tank.

“We get about eight miles to the gallon,” says Charley Hannagan of their motorhome's gas mileage. “We can go about 370 miles on a full tank.” She says while they never go below a quarter tank, a typical fill-up still runs about \$120. Once they park their RV, the Hannagans save on gas by driving their “toad,” a Mini Cooper that gets 35 miles per gallon.

One note: Diesel motorhomes get better gas mileage, but they can cost much more than RVs that operate on regular gasoline. Hannagan says a new diesel motorhome typically starts at \$250,000. Diesel also runs more per gallon than regular unleaded: \$3.05 vs. \$2.74, on average, in July, according to the U.S. Energy Information Administration.

You'll Need Extra Insurance

Your auto policy should provide basic liability coverage for a trailer you haul behind your vehicle. However, your insurance needs can quickly escalate, especially if you travel extensively and live in your RV for long stretches, or upgrade to an expensive fifth wheel or motorhome. (A motorhome requires separate RV insurance.) Keep in mind, too, that an RV is bigger and heavier than a car and more challenging to drive, making accidents both big and small a greater possibility and potentially more costly.

A standard RV policy will cover many of the same things as a standard auto policy: comprehensive (theft, vandalism, acts of nature, deer strikes, etc.); collision (damage to your RV if you're in an auto accident); uninsured/underinsured (damage to your RV or your injuries if the other driver doesn't have any or enough insurance); and medical (medical bills for you or your passengers resulting from an accident).

In addition, insurers have add-on insurance for RVs. Here's a list of common RV offerings, based on policy information from The Hartford, Geico and Progressive. Costs will vary widely based on where you live, your driving record, what kind of RV you own and how much time you spend in it. The Hannagans, for example, say they pay about \$1,700 a year to insure their motorhome and Mini Cooper.

Total loss replacement. This will replace your new RV with a comparable new RV (no depreciation applied) if you experience a total loss within a specified time frame, typically five years.

Replacement cost personal effects. This covers your personal belongings inside your RV (and sometimes outside) if damaged, destroyed or stolen.

Vacation/campsite liability. This covers injuries and property damage when you're traveling and living in your parked RV for extended periods.

Emergency expenses. This pays for lodging and transportation if your RV is out of commission due to a covered accident.

Health Care Can Be a Hassle

Being on the road in an RV can mean being far away from your regular doctors and far away from your insurer's network of medical providers and facilities.

"Health insurance is the problem, not health care," says retiree Nancy Fasoldt. "There are doctors everywhere, but the cost can kill you because of the insurance. HMOs, PPOs, in-network, out-of-network. Geesh. If you are in Bayfield, Wis., and need stitches, you can go to an urgent care for treatment, but where to go for follow-up care that is in-network?"

Turning 65 and going on Medicare doesn't eliminate these challenges, points out insurer The Hartford: "Retirees who are already on Medicare Parts A and B will be able to receive hospital and medical care in case of a major illness. If you are on a Medicare Part C (Medicare Advantage) plan, however, it may not cover you for anything other than emergency or urgent care, since your plan may specify that you are not allowed to see providers outside of your network."

As for prescription drugs, Fasoldt recommends making sure that Walmart pharmacies are in-network in your plan, "because Walgreens are everywhere." She also recommends asking your insurer for a vacation override if you're ever on the road and need a refill fast from the nearest pharmacy.

You'll Have to Deal With Your Own Waste

You probably think little about where everything goes when you turn on the faucet or flush the toilet. With an RV, it's something always front-of-mind.

"There is a black tank for sewage, a gray tank for shower and sink water, and a fresh water tank," says Charley Hannagan. "You need to monitor all of those to make sure that the tanks don't overflow -- you don't want a sewage back up."

And many locales that once offered dumping stations for RVs, such as highway rest stops and campgrounds, are doing away with the service, which is messy and costly. Need help finding a dump station? There's a website for that.

Quarters Are Close

Even in the largest of motorhomes, your traveling companion is never more than a few feet away. If you require an abundance of space, privacy and solitude, the RV life might not be for you.

“It's not all roses,” says Charley Hannagan. “There are times when we snap at each other after a long day of driving and we're tired. We make up quickly. Me time? Well, Joe says he buries himself in a book. If I want to get away, I'll insist on doing the laundry by myself.”

Adds Nancy Fasoldt: “Honestly, we never found the closeness to be problematic. Others have told us they have. But we keep busy reading, writing, painting, bike riding, walking the dogs. And, if necessary, we can pull a curtain to hide behind. We seriously like each other most of the time, so it's not hard to be that close.”

RVs Aren't Easy to Drive

The bulky dimensions and abundant blind spots of an RV mean danger lurks around every corner. Low overpasses and tight parking lots are particularly challenging. Smaller, van-size RVs, pop-up trailers and truck campers are the easiest to handle, but be prepared for a steep learning curve before you're comfortable sitting behind the wheel of a 40-foot motorhome or hauling around a full-size fifth wheel.

The dealer will give you a basic introduction to your RV when they hand over the keys, but you'll want some practical experience under your belt before you hit the road. Search online for RV driving schools in your area, or ask for referrals to instructors from the dealership or from staff at RV parks and campgrounds. Or, ask experienced RVers where they learned to drive.

Even if you expect to do all of the driving, it's advisable for your traveling partner to learn how to drive the RV in a pinch in case you become tired or ill. We saw RV classes ranging from \$250 for a refresher course to \$695 for a two-day driving class for two people.

The next skill to master is route planning.

“We try to do ‘blue highways’ [backroads] and stay off interstates unless we're trying to make time to get somewhere,” says Charley Hannagan. “However, we're 12-feet, 6-inches tall. We've programmed our GPS to keep us away from anything less than a 13-foot bridge.”

Overnight Parking Can Be Problematic

Speaking of route planning, you'll need to figure out where you'll park your RV each and every night along the way.

Aside from RV parks and campgrounds, where you can reserve a spot in advance, Walmart parking lots are popular for overnighting in your RV. However, Nancy Fasoldt recommends always calling ahead to ask the store manager for permission and to get specific instructions on where to park in the lot. Fasoldt says they've also had luck overnighting at the Cracker Barrel restaurant chain and Cabela's sporting goods megastores. Some truck stops, rest stops and state visitor centers allow RVs, in her experience, as do some museums, casinos and other tourist attractions.

Technology helps the Fasoldts find places to park overnight. Free websites they use include Casino Camper, FreeCampsites.net and Harvest Hosts, the latter of which matches RVers with willing wineries, breweries and farms. “The catch is they want our business,” says Nancy Fasoldt. They also pay to use the Allstays Camp and RV app (\$9.99 on Apple's App Store).

Repairs Can Be Costly

As with a car, an RV requires routine maintenance and breaks down on occasion. Unlike a car, an RV is very large and has the added burdens of water and waste tanks to watch, propane levels to monitor and household appliances to go on the fritz.

“Although we have a two-year warranty on our motorhome, so far we've spent \$1,500 on repairs that weren't covered or for silly things we did -- Joe ripped the awning off because he didn't pull it in when he left a campsite,” says Charley Hannagan. “We've spent another \$1,200 on basic maintenance and registration fees for both the motorhome and car.”

Getting repairs done can be complicated, adds Hannagan. Their RV dealer will fix things in the living area, but it doesn't do engine repairs. For that they need to find a Ford dealer that repairs truck engines and has the room in its garage to fit a 32-foot motorhome. “It's difficult to get your rig into a dealer,” she says.

For roadside assistance, the Fasoldts rely on CoachNet. “It is like AAA on amphetamines,” says Nancy Fasoldt. A one-year membership costs \$179 for trailers and fifth wheels, and \$249 for motorhomes.

You'll Need to Get Rid of a Lot of Your Stuff

Your grandmother's hutch and your dad's table saw aren't going to be going with you on this ride. And that can bother people who have lots of attachments, sentimental and otherwise, to lots of things.

“I've heard people say they can't give up their books or their grandma's china or their antiques,” says Charley Hannagan. “Unless you can find a kindly relative, it costs to store these items and that can add up.”

Seasoned RVers, especially full-timers, know how to cull clothes and cut down on clutter, because there's not a lot of storage space aboard and you can't dump it all in the kids' attics.

It Can Get Lonely on the Road

Spending much or all of your time in retirement in an RV means pulling up roots and moving from place to place. The lifestyle doesn't work for those who require close proximity to friends, family and familiar surroundings.

“I like escaping,” says Allen Fasoldt. “But it's often nice to spend time with relatives. Trouble is, if you go RVing to get away, you are trying to get away.”

Adds Nancy Fasoldt: “Because we travel so much, our friends have gotten used to us not being there, so we've been slowly written off invite lists, no longer on speed dial. I look at myself as being a part-time person. Part-time here, part-time there. While fellow travelers make fast friends, it is only temporary, while we are in each other's sphere. I do miss what I used to have in my home community.”