PROGRESSIVE



the open road? The answer may surprise you

Survey reveals millennial professionals and parents are embracing full-time RV living

P · Resources · Insights · RV Living

We surveyed 501 Americans who live either full- or part-time in RVs to see what life is like on the road, why they choose full-time RV living, and how they manage day-to-day activities such as work, school, receiving mail, and voting. We also asked about their biggest challenges to finding out what it's really like to live in an RV.

The results show that half of RVers are under 45 and highly likely to be traveling with kids. These nomads have embraced RV life for a number of reasons, but they mainly do it to explore the country and have adventures while working.

- Remote-working millennials are a major force on the road
- Millennials are highly likely to travel with children under 18
- A majority of RVers plan to stay on the road for the foreseeable future

More RVers — and more millennials — are seeking an adventurous life on the road

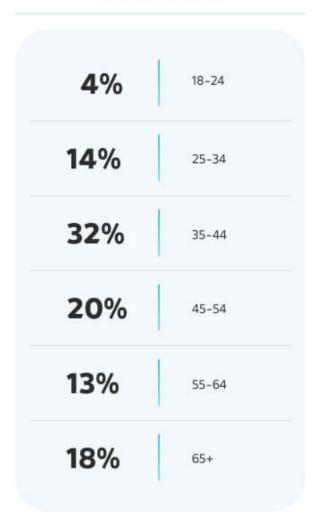
Restricted travel and remote work options during the pandemic may have spurred record-breaking RV purchases, but the trend was already on the upswing. RV ownership has increased 62% over the last 20 years, with 11.2 million households owning RVs, according to a 2021 study by <u>Go RVing</u>. The same study shows that RV ownership has grown significantly among both the millennial and Gen Z generations, or people under the age of 45. Progressive Insurance has also seen a steady increase in the number of full-time RV policies sold since as early as 2009—proving yet again that it's not just the pandemic that's fueling this lifestyle.

In our 2022 survey, half of RVers are 18-44, and only 18% are 65 or older, representing a shift in traditional RV life. No longer is RVing just for senior couples who like to cruise to warm weather spots.

Saskia Boogman, Director of Social and Content for KOA Campgrounds, says it's easy to say the pandemic caused the shift, but it's been developing for years. "More people were forced to work at home, and I think that just accelerated the change that was already occurring," says Boogman.

For younger professionals, the allure of #RVLife has made RVing aspirational. And the ease of remote working and attending virtual school has made it much more realistic to pack up the RV and hit the road for an adventure of a lifetime.

RVing by age group



Remote work has opened up full-time RV living to younger RVers

One consequence of the demographic shift to younger RVers is that more people work remotely while traveling. Our survey found that 54% of all RVers are active remote workers. That number increases slightly to 59% for 35–44 but jumps dramatically to 70% for the 25–34 demographic.

Christopher Monaco, Manager of Digital Design at Progressive, and his wife, who are 40 and 42, represent a typical millennial working couple living in their RV for months at a time.

The Monacos bought their first travel trailer in 2018 so they could travel freely without boarding their dogs or finding pet-friendly accommodations. Once the pandemic hit and the company went fully remote, Chris experimented with taking longer trips while working from the road.

"I had this thing sitting in the driveway and I was like, I've got to try this now or I'll never know what it's like to be out on the road," says Monaco.

After a three-month trip to Florida in 2022, Monaco upgraded their small teardrop trailer to a Class C motorhome. He doesn't plan to stop traveling anytime soon and expects to eventually upgrade to an even bigger rig.

"I don't see myself selling my house yet," he says. "But I do see myself wanting to continue to explore the United States."

Younger RVers shift campground culture and amenities

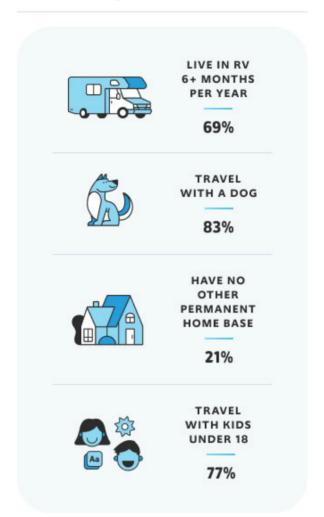
RV clubs and campsites are experiencing these same demographic shifts and are changing to meet the needs of younger RVers.

Georgianne Austin, the Communications Director of Escapees RV Club, a community and support network for RVers, says that membership has quickly grown among younger remote workers. Escapees even created a job board to help RVers find remote work and established a group called Xscapers that connects younger enthusiasts who work on the road.

"We've seen a lot of growth where people didn't have to show up to the office anymore, or they were living in really high-cost areas of the country and no longer had to because work didn't keep them pinned there," she says. "The freedom to travel and do other things has really ignited a lot of growth in that area."

At KOA Campgrounds, Boogman says this demographic shift has influenced changes in the amenities and programs offered. "We're seeing more adult-mingling type of activities being added, whether that's wine tastings or potlucks where adults can meet new people," she says.

The lifestyle of millennial RVers



Families seek freedom while juggling school and work

Another result of the shifting demographics is that these younger active remote workers are taking their families along for the ride. More than three-quarters of RVers (77%) aged 35–44 travel with children.

Families who travel

of families are 2-4 people
have 5 or more people
travel with a fifth- wheel trailer
Have a class A

Packing the kids into a smaller home on wheels may seem daunting, but many families embrace the challenge, particularly since there are more school options available than ever before. In our survey, 19% of children living in RVs are homeschooled, and 49% take virtual classes. About a third (31%) of families stay close to a home base so their children can attend school, saving big trips for the summer months.

Rob and Tosha Lackey, who are 41 and 38, took to the road full-time in January 2020 with their children Carter, 15, and Edith, 10. They travel year-round, running a custom racing gear business that takes them to motorcycle tracks across the country. The kids attend an Oklahoma-based virtual school and have made friends at events where they see the same families repeatedly. During our interview, they crossed into Arizona — a milestone for their kids who've now been to all 48 states in the contiguous U.S.

Just before the pandemic, the couple embraced #RVLife, quitting their corporate jobs, buying an RV, and hitting the road, even though they had never RVed before. After about 18 months, they decided to sell their home in Oklahoma and fully commit to RV living.

Our survey revealed that pets are a big part of RV life, which is another benefit of traveling via RV. Families can easily integrate pets into the lifestyle. At KOA, pets have become so prevalent that many campgrounds have expanded their pet-friendly offerings with dog parks and individual pens at camp and RV sites. Learn more tips for RVing with pets.

Pets along for the ride TRAVEL WITH A DOG 85% TRAVEL WITH A CAT 52% TRAVEL WITH A RABBIT 5% TRAVEL WITH A REPTILE 2% DO NOT TRAVEL WITH A PET 19%

Families are much more likely to have pets along for the ride. 85% of families travel with a dog, 52% have a cat, and 5% travel with a rabbit.

The Lackeys are one of those families. Their bunny, Thumper, didn't like traveling in the RV at first, but he's adapted and is a source of comfort for the entire family. "He makes us all happy," says Tosha.

The <u>best pet safety while driving</u> is to keep Thumper in his cage as they move from place to place. So far so good, as he has had no complaints.

RV living isn't a full-time vacation

While #RVLife is mostly aspirational, interspersed among pictures of beautiful views and gorgeous RV renovations, you'll find occasional photos of repair work and trailer hitch fails. In our survey, we asked RVers what they found most difficult about life on the road, from gas prices and finding Wi-Fi to RV maintenance and doing laundry.

Gas prices ranked as a top concern for all RVers. Motorhomes and travel trailers are heavy and require a lot of fuel, so when prices surge (as they did in Fall 2022 when our survey was conducted), it makes a big expense even bigger. When you're trying to save money on travel by RVing, as 49% of RVers cite as their top reason, that's a significant budget hit.

Survey respondents also say that lack of storage space (40%) is a big issue, along with campground reservations (a top-three concern for most RVers).

For Progressive's Christopher Monaco, the lack of space doesn't bother him because living in an RV is an improvement over his old life. He gets to escape the cold of Cleveland for the warmth of Florida during the harshest months of the year. But it's not so great when he's working long hours and looking at palm trees or the ocean, unable to enjoy them fully. "That's the hardest part for me," he says. "You still can't enjoy it until you're off the clock."

Finding reliable internet service has also been a problem. "You can't always rely on campground Wi-Fi," says Monaco. During his first trip, a mobile hotspot and a newly purchased iPad with cellular service came in handy, but he's been experimenting with satellite internet service. He switches between Wi-Fi, cell service, and satellite, depending on where he is and which gets the best connection at that location.

The Lackey family has had similar connectivity issues and just signed up for satellite internet.

How RVers get on the internet



But what about tasks most of us take for granted, like getting mail and voting? The two most common options for voting are traveling back home to vote (42%) or voting by mail-in ballot (41%).

Getting mail on the road was much more difficult. Indeed, the Escapees Club was formed in the 1970s to help RVers get mail while traveling. Today, RVers who don't have a permanent home base for mail delivery opt to have a post office box (25%), get mail delivered to a family or friend's home (14%), or have it forwarded to where they are staying (11%).

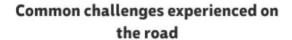
The biggest cons of RV living for families

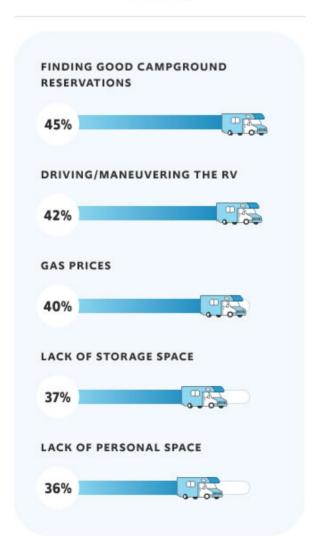
Families in our survey say their biggest challenge on the road is finding good campground reservations. With more RVers on the road, campsites —

particularly the popular ones — are often booked months in advance, forcing RVers to start planning much further ahead. Getting prime locations at the last minute can be difficult, if not impossible.

KOA has seen a tremendous surge in reservations, with a <u>record-breaking</u> <u>year in 2021</u> that continued in 2022. Saskia Boogman says high demand has made it challenging for RVers. "One of the allures of that lifestyle is that you don't have to plan out every move," she says.

Recent research by KOA shows that some people were already planning for 2023 before the end of 2022.





The Lackeys say their strategy for campgrounds is to stay Monday through Thursday when there's much more availability. "The high-end resorts can be hard to get," says Rob. "But there's always someplace to stay."

While reservations aren't a big problem for the Lackeys, lack of personal space and gas prices are challenges (even with prices down from their peak, the Lackeys spend about \$1,800 a month on gas). But they say their top stressor is RV maintenance, which 29% of families in our survey also deemed a challenge.

When they needed a new roof last year, they stayed with family for a month while their toy hauler (a type of travel trailer) was repaired.

"It's almost like a full-time job," says Tosha Lackey. "You have to fix it to keep moving and get to the next place."

A happy RV life means being prepared for anything

When you're traveling in a home on wheels, a lot can go wrong: accidents, theft, breakdowns. Georgianne Austin of Escapees Club says the best personality type for long-term RV living is the problem-solver: people who are willing to learn how to make repairs and aren't afraid to try something. DIYing has long been a hallmark of the millennial generation, so it makes sense that this group would embrace the challenges of RV life.

"As long as you're willing to make mistakes and troubleshoot and figure things out, you can make this work for you," says Austin. "There are roadside assistance programs and RV service techs and mobile techs out there, so you're not on your own for everything."

Being prepared with the right RV insurance is also important when something goes wrong. Our survey found that 89% of RVers have RV insurance, which can cover emergencies and accidents in addition to personal items, roadside assistance, and even pet injuries. For full-timers whose RV is their permanent residence, the right RV insurance coverages can mean the difference between a temporary detour and being stranded for an extended period.