

Home sweet RV home: Living full time in an RV offers new adventures, but it also adds a layer of complexity to everyday tasks

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Michael and Dixie Church were ready to let go of what they call “the sticks and bricks” traditional home. So in 2018, the retirees sold their Crystal Lake house and hit the road as full-time RVers.

Their residence today is a 32-foot, 2017 Fleetwood Flair Class A motorhome with 300 square feet of living space. There’s room for a queen-size bed, a refrigerator with 6 cubic feet of storage space, a three-burner stovetop and what Dixie Church likes to describe as a “one-butt bathroom.”

“It’s really not a problem,” Dixie Church said of their smaller living quarters. “We get outside as much as we can.”

The welcomed trade-off, Michael Church added, “is the freedom we have to go anywhere we want.”

“When we’re traveling, every day is a new adventure.”

There are 400,000 nomads across the country who, like Dixie and Michael Church, choose to live full time in RVs, according to the RV Industry Association. It’s a lifestyle that requires planning and making do with fewer things in exchange for richer life experiences, full-time RVers say. It also adds a layer of complexity to everyday tasks like scheduling doctors appointments and filing tax returns.

During the COVID-19 pandemic, demand for RVs spiked and full-time RVers became a fast-growing segment of the membership of Escapees RV Club, according to spokeswoman Georgianne Austin. The 75,000-member club, which is based in Livingston, Texas, and functions as a support network for RVers, has seen the fastest growth in its Xscapers lifestyle group, which includes working-aged RVers and parents raising families on the road.

“They are a fast-growing demographic of RVers across the industry,” Austin said of those who live on the road full time. “A lot of that has been driven by changes brought on from the pandemic, where remote work is more accepted.”

‘We call it a simpler life’

Michael Church was a computer programmer, and Dixie Church worked in the printing and desktop publishing industry before they both retired. Although their RV is considerably smaller than the four-bedroom, three-bathroom home they occupied before retirement, it’s not without comforts.

They have three flat-screen TVs — two indoors and one outside — and rely on an over-the-air antenna and a firestick for streaming. They also have three portable Wi-Fi hot spots for Internet access.

“The microwave is not very powerful, so I don’t use it very often,” Dixie Church said. “I have a Ninja Woodfire food grill that I can smoke, grill or air fry.”

She also has a cast iron Dutch oven for campfire cooking and a Ninja Foodi pressure cooker with 14 different functions.



Dixie Church uses a dutch oven to cook sourdough bread at the Holiday Acres Camping Resort RV park on June 14, 2023, in Garden Prairie, Illinois. Dixie and her husband, Mike, have been living out of their RV since 2018. They’ll stay in this park until October. (Stacey Wescott/Chicago Tribune)



Sourdough bread cooked by Dixie Church in a dutch oven. (Stacey Wescott/Chicago Tribune)

The couple are currently based at a campground in Garden Prairie, Illinois, near Belvidere, which is where they have a seasonal spot and spend the summer months each year. They also spend a couple of months each year in California. When traveling, they change locations roughly every week or two.

But there are challenges to the lifestyle.

“It’s the actual downsizing you have to do when you move out of sticks and bricks” said full-time RVer and former Palatine homeowner Drew Parker. “What do you get rid of?”

One must also exercise discipline about items brought into an RV home.

“First, how much does it weigh? Can we add it without going overweight, or what do we have to get rid of?” he said.



Mike Church sets up solar panels that will charge a portable charger outside of their RV at the Holiday Acres Camping Resort RV park in Garden Prairie. (Stacey Wescott/Chicago Tribune)

The COW, Condo on Wheels, is what Parker and his wife nicknamed their 41.3-foot long, 13.6-foot tall, 19,000-pound Forest River Riverstone fifth-wheel RV. It houses a king-size bed, a washer and dryer, a full residential refrigerator, a dishwasher, wine cooler and a 65-inch flat-screen TV.

Drew and Julie Parker opted for the RV lifestyle after his employer offered early retirement in 2020. He previously worked as a product specialist at Hewlett Packard Co. Julie Parker worked in customer service and accounts payable management at a property management company before retiring.

“I’ve camped all my life,” Drew Parker said. “Julie started once we got married. We really enjoy camping.”

That made them well-suited for full-time RVing.

“We call it a simpler life,” Drew Parker said. He also doesn’t miss the home maintenance work, and dealing with landscaping or shoveling snow.

But getting along in such tight quarters requires a strong relationship, and following a few guiding principles.

“Communication is one, knowing each other well and not purposely pressing buttons,” Drew Parker said.

Julie Parker said Christmases on the road are different.

“You can’t have a lot of stuff like you decorated your house (with) for the holidays,” she said. “You have to minimize, but you can still make it special.”

Decorating in general, even outside of the holidays, is a challenge in part because of limited wall space.

And full-time RVers must be mindful of what items are breakable.

“We have a checklist we follow” to make sure items are secured when packing and moving, Julie Parker said.

Careful planning

Living on the road full time requires careful planning, from booking warm-weather campsites months in advance to scheduling doctors’ appointments and mail delivery.

The Parkers typically spend winter months in Alabama, which is where they take care of doctor and dentist appointments.

During the winter, the Churches opt for Florida, Texas or Arizona.

Both couples are domiciled in Florida, which is where they are registered to vote and where they maintain their driver’s licenses.

Securing spots in warm climate areas during winter months is a top priority, they said.

“For December and January, it’s really hard to get spots especially when we go to Florida,” Dixie Church said. “When we go to Florida, we do a lot of state parks. They open up reservations 11 months before you go there. So, I have to be on the phone or computer 11 months before October to make reservations.”



Dixie Church preps dinner outside of he RV at the Holiday Acres Camping Resort RV park. (Stacey Wescott/Chicago Tribune)

The same is true at prime private RV park sites in Arizona, Texas, Florida and Alabama, Drew Parker said.

“You better start looking the year before,” he said.

Finding spots became more challenging after the COVID-19 pandemic, Parker said.

RV shipments hit a record 600,240 in 2021, according to the RV Industry Association’s survey of manufacturers, surpassing the 2017 prior peak of 504,599 shipments.

There are currently 11.2 million households that own an RV, and full-time RVers make up 1.5% of all RVers, according to the latest data from the association. Its 2021 data showed 35% of full-time RVers were over age 55, 43% were retired and 11% didn’t have children in the home.

Interest in living on the road has been driven in part by individuals who are tired of working for someone else and want to join the ranks of the self-employed while satisfying wanderlust desires, said Austin, of Escapees RV Club.



Dixie Church, 62, looks for spices for the roasted pork she's making for dinner inside of her 32-foot RV. (Stacey Wescott/Chicago Tribune)

Technology such as the Starlink satellite system for broadband Internet access has also made it easier for full-time working RVers, who need reliable Internet access to work remotely, Austin said.

Whether working or retired, full-time RVers need to be mindful of tax laws, said Heather Ryan, whose Tax Queen business includes a client base of nomadic solopreneurs, entrepreneurs, and small business owners. RVers often domicile in states that have no state income tax like Florida, Texas and South Dakota, but depending on how much time they spend in other states that do have state income taxes, they may owe taxes as a nonresident. The rules can vary by state, said Ryan, who is an enrolled agent.

There are several other wrong assumptions some full-time working RVers make about taxes.

"I work with a lot of business owners who are traveling a lot and they think they can claim all their mileage," she said.

They can't.

Another erroneous assumption is that they can take a home office deduction.

"An RV is such a tiny space. It's really hard to dedicate any of that 100% to anything," she said. "When full-time RVing, the joke is nothing can be just for one purpose. It all has dual purposes."

So, the deduction typically isn't allowed.

Ryan and her husband, who created a startup campground reservation software business, were full-time RVers for five years working and traveling with two rescue mutts, she said. They had been working remotely in a 10-by-10-foot room in their home when it occurred to them that they could operate their business while traveling in an RV.

"We both lost relatives before retirement age, and we said we want to live life now and not wait," she said. They visited 40 states, Canada and Baja Mexico.

But two years ago, when her husband received state funding for his business, which came with a requirement that he be a Colorado resident, they left the road and purchased a 6.5-acre property. They still RV part time.

So, when the road is your home, how do you get mail?

"Mail is easy," said Michelle Danhelka, who grew up in Oak Brook and Naperville and became a full-time traveling RVer three years ago. She said there are mail forwarding-services to contract with, and she uses Escapees RV Club's mail service.



Mike and Dixie Church hold hands and walk through the Holiday Acres Camping Resort RV park on June 14, 2023, in Garden Prairie. They live in their 32-foot RV and will be at the RV park until October when they'll head south to warmer weather. (Stacey Wescott/Chicago Tribune)

Danhelka formerly worked for McDonald's Corp. before retiring on disability after being diagnosed with multiple sclerosis. The past two years her home has been a converted 2003 Ford 11-person shuttle bus that houses a stove, oven, sink, big refrigerator, queen bed and camping toilet. The bus runs off solar power when not plugged into electricity.

But Danhelka recently purchased larger living quarters — another shuttle bus that is being converted. This one is 26 feet long and will have the added amenities of a bathroom with a shower, toilet, and more counter space.

A big challenge for her has been making medical appointments. She previously saw doctors in North Carolina, where she used to live. She has been in the process of switching to new specialists in Phoenix, where she spends time in the winter.

"It's taken almost a year to get new patient appointments," Danhelka said.

But she doesn't regret having a home on the road.

"I really wanted to see the country and live it not just drive through it," she said. "People are warm. They are curious. They are friendly," she said, adding that she has a chosen new family of nomads who live like her.

"We are not camping," she said. "We are living."

Francine Knowles is a freelance writer.