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AUTHOR Hartwigsen, Gail; Null, Roberta
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ABSTRACT

Full-timing, living year-round in a recreational vehicle, may be a viable housing alternative for older people. Full-timers can enjoy life in recreational vehicles that are modern, convenient, and well-built. Full-timing can be as expensive or as economical as the individual circumstances are. The economic benefits of full-timing increase when the traditional home is sold and the proceeds are sufficient to pay for the recreational vehicle plus investments which will provide income. Major expenses are for gasoline, maintenance and repairs, and vehicle registration and insurance. To further examine the phenomenon of full-timing, surveys were obtained from 100 full-timers who were members of a nationally-based camping organization. Fifty-five percent of respondents had lived in their motor homes, fifth-wheels, or travel trailers for at least 2 years. Most of the respondents had sold their conventional homes and planned to full-time indefinitely. Low-cost and adventurous, full-timing may be a lifestyle especially suited for older people in the context of today's mobile society. (Author/NB)

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FULL-TIMING: A HOUSING ALTERNATIVE FOR OLDER PEOPLE

Gail Hartwigsen, Ph.D.,
Arizona State University

and

Roberta Null, Ph.D.,
San Diego State University

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Please address all correspondence to the authors: Gail Hartwigsen, Department of Family Resources and Human Development, Arizona State University, Tempe, AZ 85282, Roberta Null, School of Family Studies and Consumer Sciences, San Diego State University, San Diego, CA 92182.

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ABSTRACT

Full-timing, living year-round in a recreational vehicle, is discussed as a viable housing alternative for older people. Data were obtained from surveys distributed to 100 members of a nationally-based camping organization. Fifty-five percent of the respondents had lived in their motorhomes, fifth-wheels or travel trailers for at least two years. Most had sold their conventional homes, planning to full-time indefinitely. Low-cost and adventurous, full-timing is discussed as a lifestyle especially suited for older people in the context of today's mobile society.

"Full-timing can add years to a man's life if he is willing to be open-minded."

Full-timing, defined as residing year-round in a recreational vehicle (RV), is a lifestyle being experienced by a growing number of people, most of them retired. Although many full-timers travel around the country during much of the year, this is not a requirement of full-timer status.

History of Full-Timing and the Camping Lifestyle. Living on the road, at least for short periods of time, is not new. Outdoor camping began in the 1870's, with the first "camping vehicles" coming into being after World War I in response to the popular "See America First" slogan. This trend was encouraged by several timely changes in American life, among them increased free time resulting from a reduced work week, the smaller family size, the car, an improved road system, and the development of the national and state park systems (Wallis, 1987).

In 1926, the Chenango Camp Trailer Company was the first to manufacture a folding tent trailer, which essentially was a box with a fold-out top (Edwards, 1977). Rigid body trailers, also known as "house cars," were popular by 1936. These consisted of a model T chassis upon which was constructed a small wooden house (Bush, 1975). An early model was manufactured in Oregon, and the "house" was constructed with such architectural features as seven double-hung windows, a gabled roof, clapboard siding and a front - actually a rear? - porch (White, 1985).

In the 1930's, larger models called "house trailers" were being built, led by Wally Byam and his Airstream company. These house trailers were typically self-contained. "When he introduced the Clipper in January 1936, Byam gave the nation's nomads their first best-selling RV. Resembling an airplane and built of riveted aluminum, it slept four and featured a tubular frame dinette, seats that converted into beds, a water supply, cabinets, and a galley. It was, as Byam's sales brochures pointed out, completely equipped with electric lights'

and employed dry ice in an air-conditioning system. The original Chipper, nicknamed 'Grand Dad,' is kept on display at the Airstream factory at Jackson Center, Ohio. It cost twelve thousand dollars in the depth of the Depression, but Byam could not keep up with the demand. America was ready to take to the open road" (Dunlop, 1987, p. 10).

By 1936 there were about 200,000 "trailer nomads" on the road. This alarmed many observers, a few of whom made frightening predictions that a "mutant form of civilization" was developing. Even Lewis Mumford made known his feeling that house trailers were "regressive expedients" that would bring ruination to the family and community (White, 1985, p. 104). Perhaps unknown to these doomsayers was the fact that many respectable people were enjoying trailer life, among them the presidents of the Packard Motor Car Company, the Ford Motor Company and the New York Motor Bus Company, each of whom had special luxury model house trailers custom made for their use. Devotees also included Charles Lindbergh and Ray Harroun, the winner of the first Indianapolis 500. And, John Steinbeck apparently TRAVELLED with Charley in one.

Also by the mid-1930's, parks exclusively for trailers began springing up around the country. These parks had hookups for water and electricity, provisions for waste water, and common bathroom, shower and laundry facilities. Trailer associations were also being formed at this time. While one priority was to improve trailer quality, these associations were also concerned with the quality of the camping lifestyle, some offering "caravans," tours for any number of house-trailerites. The first of these associations was probably the Tin Can Tourists, founded in the 1920's. Where they acquired their name is a matter of discussion, but it is agreed that it resulted either from the tin can appearance of their Airstreams or from the habit of tying tin cans to the axels of their trailers to alert them to their flat tires. (In those days, it was common to stop four or five times daily because of flat tires.)

During World War II, the use of trailers for vacations was largely curtailed. The need for temporary housing for construction workers and others engaged in war-related employment made the U.S. government the major purchaser of trailers. The government realized the obvious

benefits of this moveable home, and indeed moved them around at will. Following the war, when they had outlived their usefulness to them, the government sold many of the trailers to universities to be used for housing for the returning veterans who would be attending school. The end of the war also signaled a new era in American home life: the birth of the suburban "ideal." Massive construction of both traditional stick-built houses and mobile homes, the latest version of the trailer, occurred. By 1948, approximately seven percent of the U.S. population lived in mobile homes, an estimate that included 40 percent of returning veterans (Wallis, 1987).

But, the house trailer still persisted, and after World War II people resumed using them for vacations. Eventually, some of these vacation travellers decided that this was a lifestyle that they wanted to experience year-round. Because of obvious employment considerations, these "full-timers" would usually be retired. The advent of Social Security and other pension plans also contributed to the promotion of full-timing by providing some retirement income.

Full-Timing Today. The age range of full-timers is said to be 40 to 80 years, with most being in their late 50's and early 60's. It is impossible to accurately tell how many full-timers there are. One estimate is that seven million Americans own RVs, with ten percent of those being full-timers (Pearson-Vincent, 1987). A 1985 survey by researchers at the University of Michigan found that 30 million Americans, nine million aged 50 years or more, owned or rented RVs. The survey approximated that 350,000 were full-timers (Dunlop, 1987).

Full-timers now can enjoy life in RVs that are modern, convenient and well-built. Travelling and sightseeing are easier than ever, and, with our increasingly mobile lifestyle, full-timing can help maintain family ties. Commenting on her parents' decision to sell their home and become full-timers, one woman said. "Before my parents sold their home and started fulltime RVing, I only got to see them about once a year. I really missed them, and they could never spend enough time with their grandkids. Now, after they cruise around for a while, they come to our house and park in the backyard" (Moelker, 1986).

Full-timers note that the lifestyle enables them to realize history and encourages their

creativity. Parttime writers, photographers and painters have been enlightened by being in the right place at the right time to witness a particular event, phenomenon, or sight in person. There are claims that full-timing offers unique opportunities for finding new hobbies, friends and careers, thereby encouraging renewal, growth and learning (Moeller, 1986).

The Cost. Full-timing can be as expensive or as economical as the individual circumstances are. Just as peoples' living costs vary in traditional housing according to their wants and needs, so they do in full-timing. All things considered, however, full-timing is likely to be a more economical way to live when compared to most traditional housing forms. It has been estimated that a full-timing couple can live very well on \$1300 per month, a figure that includes all requisite living expenses (including RV and health insurance) plus discretionary items such as dining out, entertainment and travel expenses. Many live on much less (Snowden, 1987). Also, the potential low cost enables some people to add to their nest egg during their full-timing years.

Costs for RVs vary widely. Fulltimers typically choose one of three types of RV: a travel trailer, a fifth wheel or a motorhome. Of these, the travel trailer is the least expensive. Those designed for seasonal living have purchase prices ranging from \$14,000-\$26,000, averaging \$15,566; fifth wheels range from \$9,000-\$36,000, averaging \$16,817; and motorhomes range from \$31,000-\$500,000, averaging \$48,613. It should be noted that the cost of a pickup truck must be added in for the fifth wheelers, as the RV is attached to the truck bed (Dunlop, 1987).

The economic benefits of full-timing increase when the traditional home is sold and the proceeds are sufficient to pay for the RV plus investments which will provide income. Taking advantage of the one-time-only tax exemption or profit realized from the sale of the house for those aged at least 59 years contributes to the savings.

Further savings are realized with the inclusive nature of RVs: floor coverings, window treatments and all furnishings are included in the purchase price. The ready-to-go nature of RVs also saves: the full-timer has no yard maintenance and its accompanying expense. And last,

but certainly not least, saving can be achieved by claiming residence in a state that has no property, wheel or personal income taxes.

The major expenses that fulltimers face are for gas, RV maintenance and repairs, and vehicle registration and insurance, all of which are subject to increase. Another expense would be for campground fees. While they vary, these fees average \$10 per night, utilities included. Savings can also result by not travelling so much. Many campgrounds will have weekly and monthly rates that cost less than the standard single night rate, and reduced mileage also lowers RV expenses, especially for gas. Comparing a year's worth of nightly campground expenses (\$3650, utilities included) to a year's worth of renting expense (about \$6000, utilities not included) helps put the costs into perspective (Snowden, 1987).

Many full-timers belong to at least one nationally-based camping organization for which they pay an initial lifetime membership fee and a yearly maintenance fee. These memberships allow the full-timer to stay at "camping resorts" for up to two weeks at a time. They can be very economical when they are purchased at an early age and are used regularly. A camping resort will typically have a recreation hall, dining room, laundry, common bath and shower facilities, and a variety of indoor and outdoor recreational facilities, especially fishing. Depending upon the location, the resort might have a swimming pool and spa. Full-timers can choose to locate their RVs beside the facilities, thereby having all of the conveniences including full utility hookups. Sites are usually also available in more isolated areas, still with utility hookups. Or, more adventurous full-timers can "boondock," selecting a site away from the developed part of the resort, without any hookups.

This paper will provide some insights into this rapidly growing but little documented housing alternative: the participants, the cost and the housing forms that people live in. Full-timing is a serious housing alternative for retired people, for full-timers are not on a short- or long-term vacation. They are living "normal" lives, they are just living them in a different context.

PROCEDURE. Full-timers belonging to a nationally-based camping organization were

interviewed. Camping resorts in Arizona and Southern California were visited by the researchers during the spring of 1967. After receiving permission from and the cooperation of the camping organization, contact with potential respondents was made on Saturday mornings at regularly scheduled "manager's meetings." At these meetings, the resort's manager addresses the members concerning the status and programs of the organization, plus any changes that are planned. During this time, the researcher at the site was allotted some time to address the group. The purpose of the study would be detailed, followed by time for questions from the potential respondents. Then, questionnaires would be handed out to those members who qualified. It was stipulated that the study was limited to full-timers who were aged a minimum of 50 years. In the case of married couples, one spouse had to be aged at least 50 years.

Since many of the respondents would soon be travelling, they preferred completing the questionnaires on-the-spot. A few respondents took the questionnaires with them, later mailing them in, but this was found to be an unsatisfactory method of collection. Because of this and the no-nonsense nature of full-timers, the questionnaires were limited to two pages in this initial sampling.

The Respondents. One hundred full-timers were interviewed. The average age for females was 60.9 years (range 45-81) and for males 63.4 (range 50-78). Ninety percent of the respondents were married, six percent widowed and three percent divorced or separated (one percent no response).

The median income ranged between \$20,000 and \$24,999, with 71 percent earning \$29,999 or less. The recency of this lifestyle is emphasized by the length of time the respondents have been full-timing. 23 percent have been full-timing less than one year, 22 percent 1-2 years, 21 percent 2-3 years, 15 percent 3-4 years, nine percent 4-5 years and 10 percent more than five years. Eighty-two percent reported that they plan to continue full-timing indefinitely.

RESULTS AND DISCUSSION. The type of home preferred by these full-timers fell into one of three categories: motorhome (56 percent), fifth wheel (33 percent) and travel

trailer (11 percent). Thirty-one percent of the RVs ranged between 20 and 29 feet in length, while 55 percent were between 30 and 39 feet. Five fifth wheels and one motor home measured between 40 and 49 feet. In order to increase the homes' living space, several fifth wheels had "pull-outs," also known as "tip outs," a section of the RV containing a couch that would be pulled out from the main body of the vehicle in order to expand the width of the living room by two feet.

The costs for the RVs varied considerably (see Table 1). The largest concentration of motorhomes ($n = 41$) cost between \$30,000 and \$50,000+, while the pricetag of most fifth wheels ($n = 15$) fell between \$20,000 and \$29,999. To the cost of the fifth wheel, however, must be added the cost of the truck needed to pull the RV. Again, this cost varies widely according to the truck purchased and its status (new or used), typically adding between \$8,000 and \$12,000 to the cost.

Despite finding that some RVs cost as much as a small single family home, many others cost considerably less. Five percent of the RVs cost less than \$9,999 and another 16 percent between \$10,000 and \$19,999. This emphasizes the fact that full-timing can be managed to fit the pocketbook of the participant, a point that was made by many respondents in conversation following the manager's meetings.

The choice of these RVs as the home represented a major change for most of the respondents, 73 percent of whom had lived in single family detached houses just prior to full-timing. While most sold their houses upon deciding to full-time, 36 percent retained ownership and were renting them to others at the time of the interviews. However, only six percent said that they planned to return to live in the houses when they decided to cease full-timing.

Living costs also varied widely. Table 2 illustrates the relationship between income and amount of money spent during a typical month. Respondents reported monthly living expenses ranging from less than \$200 per month to more than \$1,800, and annual income from \$5,000-\$9,999 to more than \$50,000. While 87 percent spend between \$400-\$1,599, 59 percent spend \$500-\$1,199. Seventy-nine percent had incomes ranging between \$10,000

-\$39,999 (53 percent between \$15,000-\$29,999) The extreme diversity of these results again supports the ability of full-timers to fit the cost of living to their economic resources

While there were many reasons why the respondents decided to full-time, two answers were overwhelmingly favored: travelling and the outdoor lifestyle (see Table 3). Most respondents had camped or otherwise travelled during their younger years, and therefore were familiar with the lifestyle. Five respondents said they decided to full-time because they had planned for it "as part of retirement." It is reasonable to assume that they planned to full-time because of the travelling and/or the outdoor lifestyle.

Deciding to full-time for health purposes was mentioned by four percent of the respondents. Three indicated that they were advised to retire from their stressful jobs, and at that point they decided that full-timing would be the most relaxing lifestyle they could find. Terminal illness was the reason for the fourth respondent. Commenting that she had terminal cancer, this woman said that she and her husband had planned to full-time in retirement. However, upon her diagnosis they decided to sell their Phoenix home and begin immediately. On the road for two years, she said that she felt full-timing was beneficial to both of them. They did not have time to sit and mope about her illness, and they were enjoying their adventures. She felt her positive attitude was contributing to better health than she had been told to expect at that time. She also said that regular and emergency health care were not a problem to locate as long as they did not stray too far into the wilderness.

While only two respondents said their primary reason for full-timing was to save money, several others noted that it was a definite consideration. Comments were continually made to the effect that full-timing cost less than their previous lifestyle, enabling them to either save money for later years when they could no longer full-time or to enjoy a present life where they would not have to scrimp. Several respondents said that, upon hearing they full-time, others think they are either wealthy or had been saving for years. They said they are quick to tell these people that neither is the case.

When asked to approximate the number of miles they travel during a typical year, the

answers varied considerably: ten percent travelled 2,500-4,999 miles; 12 percent 5,000-7,400 miles; 13 percent 7,500-9,999 miles, 35 percent 10,000-14,999 miles, 20 percent 15,000-20,000; and five percent 20,000+ miles (three percent no response). This diversity emphasizes the individual nature of the full-timer. They follow no prescribed schedule or route. They often travel until they find a place they like and then stay until they feel like going somewhere else. Full-timing has been described as a "free fall" through life, where people do what they want, where they want, when they want. If they do not like what they are doing, their RV neighbors, or the weather, they move on. Some remarked that successful full-timing involves the participants' taking their time, not spending inordinate periods of time driving.

The respondents were asked to tell what they liked best and least about full-timing. While there was considerable consensus regarding their "likes," (see Table 4), just the opposite was found regarding their dislikes (see Table 5).

Eighty-one percent of the respondents said that they liked either "freedom" and "no responsibilities" in general (42 percent) or "travelling and meeting people" (39 percent) most about full-timing. The carefree nature of the lifestyle was evident in some other answers: "no yard work or taking care of the house," "variety and adventure," "low cost," "following seasonal weather" and "being away from the hustle and bustle of city life." These answers reinforce what many respondents had said earlier regarding their decision to full-time. While it appears evident that most knew what to expect from the lifestyle, many recommended that others considering full-timing rent an RV in order to try it out before making a major commitment. Some camping organizations have RVs on their premises specifically for rental purposes.

The least liked aspects of full-timing (Table 5) were "frequent moves/limited stays in some resorts" (11 percent), "miss grandchildren and children" (8 percent), "restricted living and storage space" (8 percent), "mail problems" (7 percent), "repairing the RV" (6 percent) and "laundromats" (6 percent). Two answers were actually not dislikes: "still not enough time to see the U.S." and "that we didn't start sooner." It is quite significant that, with all of the

responses to this question. the most frequent answer was "nothing" (23 percent.) From conversing with many of the respondents after the manager's meetings, the positives of full-timing far outweighed the negatives. Again, the fact that 82 percent said they planned to full-time indefinitely underscores this.

CONCLUSIONS AND RECOMMENDATIONS. Full-timing is a housing *and lifestyle* alternative that will undoubtedly increase in popularity in the future. It is well-suited for older people who will be retiring at younger ages, still healthy and with a zest for life. As the findings reported here have shown, full-timing can be molded to fit many different pocketbooks, and participants do not have to spend years making plans or saving money.

It appears that the ability of the individual to take life as it comes is important in order for full-timing to be successful. It is a relaxed lifestyle, one which has much to offer to those willing to take the time to experience its subtleties. For those who enjoy nature, travelling and new adventures, it is ideally suited. Comments were continually made concerning having one's home and belongings readily available, no matter where the full-timer ventured. Not having to deal with such details as suitcases, airports, ticketing of any kind and hotels was constantly noted. The respondents also mentioned their feeling at home no matter where they travelled because they take their home with them.

Because of the limited living space, couples must be compatible. If a husband and wife do not get along well enough, either their marriage or their full-timing days will come to a quick end. Therefore, it is advised that couples entertaining full-timing test it for a period of at least several months with a rented RV.

It is also recommended that more low-cost, permanent facilities be made available to the full-timers who, in the future, will need to remain in one location. In the words of an 81 year old widowed female respondent, there is a "great need ... to develop bare-bones but adequate parks where we could live in our RVs when we can no longer travel. We don't need elaborate landscaping but an indoor swimming pool and exercise equipment so we can stay healthy. Many cannot afford the 'luxury' type parks - like \$25,000 for a lot. It would be a lot less expensive

than this 'low cost housing' and allows us to live on in our homes. We could hire (someone) to move our rigs if we needed to occasionally. There should also be a community room.

"I would much prefer to live in such a park than in a rest home. They could even provide the 'home help' services that they do for people who can be maintained now in their homes and apartments. Think how efficient! One Meals on Wheels, one visiting nurse, one handyman to fix things that break, one person to come and clean and help with baths for the really disabled. It boggles the mind how much is spent on these types of services now. People with only Social Security and a small retirement income could be very comfortable in such a trailer park" This remarkable full-timer reported that her annual income ranged between \$5,000 and \$9,999.

While full-timing will not appeal to everyone, those who have already chosen it think it is the only way to go. It definitely is a housing and lifestyle option that deserves an open mind and further investigation.

As another full-timer said, "What you cannot measure is the overall similarity in likes/dislikes, love of spouse and general disinterest in 'keeping up with the Joneses' which makes up the lifestyle of this subculture. It almost guarantees that the full-time/retired RVer will like and appreciate his fellow traveller."

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TABLE 1

Recreational Vehicle Cost According to Type of Vehicle (Percentage)

Cost

Vehicle Type	\$0- \$9,999	\$10,000- \$19,999	\$20,000- \$29,999	\$30,000- \$39,999	\$40,000- \$49,999	\$50,000 and above	no re- sponse
motorhome	2	6	6	9	11	21	1
travel trailer	0	5	0	2	1	1	2
fifth wheel	3	5	15	5	2	2	1
total	5	16	21	16	14	24	4

TABLE 2

Estimated Annual Income and Monthly Expenditures of Full-Timers

Estimated Monthly Expenditures

Annual Income	less than \$200	\$200- \$399	\$400- \$599	\$600- \$799	\$800- \$999	\$1000- \$1199	\$1200- \$1399	\$1400- \$1599	\$1600- \$1799	\$1800 and above	no response	total
less than \$5,000	-	-	-	-	-	-	-	-	-	-	-	0
\$5,000- \$9,999	1	1	1	1	1	-	-	-	-	-	-	5
\$10,000- \$14,999	-	-	2	2	3	3	3	-	-	-	-	13
\$15,000- \$19,999	-	-	2	7	5	5	1	3	-	-	-	23
\$20,000- \$24,999	-	2	2	3	6	2	1	2	-	-	-	18
\$25,000- \$29,999	-	-	1	1	1	3	1	2	2	1	-	12
\$30,000- \$39,999	-	-	1	2	2	4	2	-	-	1	1	13
\$40,000- \$49,999	-	-	-	2	3	1	1	-	1	-	-	8
\$50,000 and above	-	-	-	-	1	-	-	3	-	1	-	5
no response	-	-	-	1	-	-	-	-	-	-	2	3
total	1	3	9	19	22	18	9	10	3	3	3	100

TABLE 3

Reasons Why Respondents Decided to Become Full-Timers (Percentage)

Reason	Percentage
travelling	41
the outdoor lifestyle	25
tired of yard work and house upkeep	7
planned for as part of retirement	5
health	4
getting out of cold weather and snow	2
to save money	2
"do it while you can"	1
escape from the city	1
others convinced us	1
"just trying full-timing right now"	1
widowhood	1
"kinda fell into it"	1
no response	8

TABLE 4

What Full-Timers Like Most about Their Lifestyle (Percentage)

"Likes" Percentage

freedom, no responsibilities	42
travelling and meeting people	39
no yard work, taking care of house	4
low cost	4
following seasonal weather	3
variety and adventure	3
"everything"	3
away from hustle and bustle of city life	1

TABLE 5

What Full-Timers Like Least about Their Lifestyle (Percentage)

"Dislikes"	Percentage
"nothing"	23
frequent moves/limited stays in some resorts	11
miss grandchildren and children	8
restricted living and storage space	8
mail problems	7
repairing the RV	6
laundramats	6
bad weather	4
driving in traffic and on poor highways	3
paying for gas	2
miss the daily mail	2
income tax time - have to go to home state	1
no permanent doctor	1
going home	1
difficulty with voting	1
no library priviledges	1
no fulltime friends	1
still not enough time to see the U.S.	1
reservation problems at campsites	1
"that we didn't start sooner"	1
miss longtime friends	1
dumping the tanks	1
pets in campsites	1
pets	1
"dishes!"	1
changing rules at campgrounds	1
concern about permanent home	1
improperly managed campgrounds	1
rowdy children in campgrounds	1
no response	2