RV & Van Life vs. a House: Cost Comparison

Turquoise Estates, Dolan Springs, Mohave County AZ - website section 04, RV & Van Life. Prepared 2026-10-20. Labels: (D) Documented = from a published survey or official data; (C) Claimed = a blogger, company or survey says so, not verified; (E) Estimate = our number from stated assumptions.

1. Key numbers

- Typical US homeowner with a mortgage: about $5,632/month ($67,584/yr) for the categories below (D/C mix). BLS says the average household spends $2,189/month on housing and $1,110 on transportation (D, BLS CE 2024).
- Full-time van life: about $665/month frugal to $1,894 typical (C). Published ranges: $800-3,000+/month (C, Vansmith; LorJor); a multi-year couple averages $1,200 (C, LorJor).
- Full-time RV life: about $880/month frugal to $4,325 typical (C). Published: $1,000-2,800 bare minimum, $3,500-7,300+ comfortable, excluding health (C, Mortons on the Move); "many report $2,500-3,500" in 2025 (C).
- RV or van parked on your own Turquoise lot: about $1,311/month including a financed lot (E), or $950 if the lot is paid off. That is about 23% of the house figure, and it ends campground fees - usually the biggest RV cost.
- Biggest swing items: campground fees (RV $0-1,500/mo) and fuel (van $150-600/mo) (C).

2. Monthly comparison table

Category	Van life - budget	Van life - typical	RV life - budget	RV life - typical	House + mortgage (US avg)	RV/van on your Turquoise lot
Housing / lot payment	$0 (C)	$0 (C)	$0 (C)	$0 (C)	$2,120 (D)	$361 (E)
Vehicle / RV payment	$0 (C)	$0 (C)	$0 (C)	$800 (C)	$445 (D)	$0 (E)
Insurance (vehicle/RV + home)	$40 (C)	$100 (C)	$90 (C)	$325 (C)	$333 (D)	$90 (E)
Fuel / commuting	$150 (C)	$459 (C)	$100 (C)	$500 (C)	$201 (D)	$100 (E)
Campground / property tax / permits	$0 (C)	$300 (C)	$150 (C)	$1,100 (C)	$253 (C)	$12 (C)
Utilities (power, water, propane)	$25 (C)	$120 (C)	$20 (C)	$175 (C)	$273 (D)	$69 (E)
Maintenance & repairs	$50 (C)	$165 (C)	$65 (C)	$250 (C)	$912 (C)	$65 (E)
Internet & phone	$50 (C)	$200 (C)	$80 (C)	$250 (C)	$248 (D)	$95 (E)
Food	$350 (C)	$550 (C)	$375 (C)	$925 (C)	$847 (D)	$519 (E)
TOTAL / month	$665	$1,894	$880	$4,325	$5,632	$1,311
TOTAL / year	$7,980	$22,728	$10,560	$51,900	$67,584	$15,732

Row basis and sources

- Housing / lot payment: House: NAR Q1-2025 median P&I, 20% down (Redfin Aug-2025: $2,631). Lot: $24,900 lot, 25% down ($6,225), $18,675 at 6% owner financing over 60 months = $361.04/mo (D - developer terms; $0 if paid cash).

- Vehicle / RV payment: RV: Mortons on the Move $0-300 budget / $0-800 comfortable. House: BLS CE 2024 net vehicle purchases $5,337/yr. Van and lot assume rig owned outright.
- Insurance (vehicle/RV + home): Van: LorJor $40-150; CompoCloset $100. RV: Mortons auto+RV $90 / $325. House: BLS auto $1,993/yr + Zillow/Thumbtack home $2,003/yr (C). Excludes health insurance everywhere.
- Fuel / commuting: Van typical = LorJor actual $459 (20k mi/yr). RV: Mortons $100-250 / $400-600. House: BLS gasoline $2,411/yr. Lot: parked, local trips (E).
- Campground / property tax / permits: Van: Outbound 2018 survey, 38% pay $0; typical = mid of Vansmith $0-600 (E). RV: Mortons $0-300 / $700-1,500. House: Zillow/Thumbtack property tax $3,030/yr. Lot: Mohave RV permit $140 yr 1, $75 renewals = $6/mo after (C, 2018 fees); lot property tax not included - check Assessor.
- Utilities (power, water, propane): Van: LorJor basic services $25-120. RV: Mortons propane+generator. House: BLS utilities $4,736/yr less phone $1,460. Lot: self-hauled water ~$19/mo for 2 people (water pkg; $110-219 delivered) + propane ~$50 (Mortons low). Solar is up-front capital, see note.
- Maintenance & repairs: Van: LorJor $50-165. RV: Mortons $30-100 / $200-300 (mid). House: Zillow/Thumbtack $10,946/yr. Lot: RV budget level (E).
- Internet & phone: Van: CompoCloset $200. RV: Mortons phone+internet $80 / $250. House: BLS telephone $1,460/yr + Bankrate internet/cable $1,515/yr (C). Lot: Starlink Residential $55 (D, starlink.com) + phone $40 (E).
- Food: Van: LorJor $350-550 per person. RV: Mortons groceries+dining. House: BLS food $10,169/yr (avg household 2.5 people). Lot: BLS food-at-home only $6,224/yr (E).

Table excludes health insurance, income taxes, entertainment and the purchase of the rig. "Budget" and "typical" figures per row come from different bloggers, so the totals are a stitched estimate (E), not one survey.

What it costs to live: van, RV, house - or your own Turquoise Estates lot

Monthly cost	Van life budget	Van life typical	RV life budget	RV life typical	House + mortgage (US)	RV/van on your Turquoise lot
Housing / lot payment	$0	$0	$0	$0	$2,120	$361
Vehicle / RV payment	$0	$0	$0	$800	$445	$0
Insurance (vehicle + home)	$40	$100	$90	$325	$333	$90
Fuel / commuting	$150	$459	$100	$500	$201	$100
Campground / tax / permits	$0	$300	$150	$1,100	$253	$12
Utilities (power/water/gas)	$25	$120	$20	$175	$273	$69
Maintenance & repairs	$50	$165	$65	$250	$912	$65
Internet & phone	$50	$200	$80	$250	$248	$95
Food	$350	$550	$375	$925	$847	$519
TOTAL / month	**$665**	**$1,894**	**$880**	**$4,325**	**$5,632**	**$1,311**
TOTAL / year	**$7,980**	**$22,728**	**$10,560**	**$51,900**	**$67,584**	**$15,732**

1-2 person household, monthly USD. Excludes health insurance and the up-front cost of the rig, lot, solar, water and septic systems. Mixes published surveys (BLS, NAR), blogger budgets and estimates - see full report for labels and sources.
Lot payment example: $24,900 lot, 25% down, 6% owner financing over 5 years, no credit check. Other lots and terms available.

3. Up-front costs to keep in mind

Item	Cost	Label / source
Used camper van	$20,000-40,000 realistic; $10,000-150,000 range	C - CompoCloset
New/pro-built camper van	$25,000-200,000+	C - Vansmith
Median US existing single-family home	$402,300 (Q1 2025)	D - NAR

Turquoise Estates lot (avg)	$24,900	D - developer price list
6.16 kW off-grid solar, DIY to installed	$13,969-32,623	E - Turquoise solar spec package
2,500-gal hauled-water system, DIY to full	~$4,300-13,100	E - Turquoise water spec package
Conventional septic, owner-builder to contractor	$5,300-30,000	E - Turquoise septic spec package
Mohave County RV permit (no building permit, A-R)	$140 first year, $75 renewals	C - 2018 county fee figures, confirm

Note (E): if a buyer builds the full solar + water + septic package, that is roughly $23,600-75,700 up front on top of the lot. Spread over 10 years it adds about $200-630/month, which still keeps a Turquoise lot well under the typical house.

4. Findings

- Van and RV life can cost far less than a house, but not always: a comfortable RV budget ($3,500-7,300) can match or beat a mortgage (C, Mortons). The savings come from boondocking and staying put.
- Parking on owned land cuts out the biggest RV cost (campgrounds) and most fuel, which is the real pitch for a Turquoise lot (E).
- Survey data on vanlife costs is thin. The best-known survey is Outbound Living 2018 (725 van lifers, 51% full-time, 42% food budget $50-100/person/week, 38% spend $0 on campsites) (C, via Treehugger). No current Thor/RVIA, KOA or The Vanlife Report survey with average monthly costs was found.
- AAA puts full ownership of a new car at $11,577/yr ($965/mo) including depreciation, fuel and insurance (D, AAA 2025) - a commuter house household often runs two.
- Health insurance is excluded but is often the biggest line for road-lifers ($150-800+/mo, C Mortons).

5. Sources

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- Outbound Living 2018 survey via Treehugger: treehugger.com/van-life-pros-and-cons-5116050

- Starlink plans: starlink.com/us/residential
- Turquoise Estates spec packages (solar, water, septic), 2026-10-20; Mohave County Zoning Ordinance 37.K.1.d (RV permit).

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