

# The Perks of Van Life: Cutting Expenses and Avoiding Lifestyle Creep with Lance Wilkinson

## LESS HOUSE MORE MOOLA

We help the tiny house community use their lower housing costs to build financial independence.

With Laura Lynch



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## The Perks of Van Life: Cutting Expenses and Avoiding Lifestyle Creep with Lance Wilkinson

It takes a brave and independent mindset to go tiny. If you are trying to figure out your tiny pivot, this podcast is here to inspire and connect you with the other unconventional, gritty, inspirational people within this community.

I'm Laura Lynch, your tiny house friend and host. On this show, we are always going to come back to money because, as a financial planner, this is the question I hear the most: How do I make this work for me financially?

Well, that's my jam. So jump in, let's go. New episodes drop every Thursday.

**Laura Lynch:** Well, Lance Wilkinson, thank you so much for joining Less House More Moolah podcast. Super excited to talk to you today. For anyone who's been living under a rock and doesn't know who you are, Lance is the creator of VanFest, which I attended a number of weeks ago with some friends. And so super excited to talk about van life and what you've been seeing and your story. Thank you so much for being here.

**Lance Wilkinson:** Definitely. Thank you so much for having me. Excited.

**Laura Lynch:** So would you please introduce yourself a little bit? Tell us a little bit about your van life story and about your current rig.

**Lance Wilkinson:** Sure. Yeah. So I'm Lance. Hello. Like you said, I run VanFest. My wife and I run VanFest on 9010. 9010. Mostly me. She definitely helps. we've lived in our converted 2019 Ford Transit high roof extended single rear wheel for about two and a quarter years full-time now, and we did another three months as a trial run.

I think a lot of people probably do, before that. So I say two and a half years. We are currently full time in the rig. The only thing that we have that is not in

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this van is in a storage unit back home in Massachusetts. Which, on the subject, and I'm sure we'll get there, but costs less for a year than a month's rent.

**Laura Lynch:** Yeah, good. So when you went into all those details on your rig, is that common in the van life to like have to be that specific about the single rear wheel? I know there's a lot of, I see things about Ford transit van, and I don't follow all those. It seems like that the specifics are important to people.

**Lance Wilkinson:** That's probably a bit more detail than most people give in the average conversation. I'm a little pedantic, I suppose, but you know, you have the kind of three categories, you have the sprinter, the transit and the pro master. The big three, the modern Euro van style vans, and they all have their pros and cons.

But I like to say Ford transit high roof extended because the transit has multiple options. One of which I can't stand in and we basically, it's basically a fancy way of saying we have the most room that a Ford Transit can offer.

**Laura Lynch:** Well, that's good because living full time for the long term in a van really takes a special person, would you say?

**Lance Wilkinson:** I would say, yeah, it definitely, I mean, it kind of depends if you're by yourself or with a partner. By yourself is probably a bit easier. Definitely need less room. You're definitely probably more comfortable having less space so that there is less to clean. But living, you know, my wife and I, Jess live in here full time and all the space we can get is lovely. I'm not saying it's too small. I'm saying that having the option of more space is always better.

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**Laura Lynch:** Yeah, I think that living in a small space of any type, of course, takes some intentionality. You've been doing it for quite a long time. Tell us why.

**Lance Wilkinson:** That's a good question. Because it looks cool. Pre-pandemic probably is the root.

I recall 2017, my wife discovered Eamon and Bec, if you're familiar with them on the YouTubes. And then she discovered a couple other vanlifers and shared it with me. "Isn't this cool." And I'm like, "Yeah, cool." And I vividly remember 2018, we ended up going to a United Tiny Home show in our hometown in Massachusetts, just kind of randomly they were there.

We happened to hear about it through word of mouth. I didn't see any advertising. And I recall vividly at the time that we were extremely house poor. We were about two and a half years into owning our first home, which we bought because it seemed like what you do after you get married and it made sense per month and after two and a half years or so of, "Oh, we can afford this per month."

It was down to the wire. And I remember vividly going, "Ah, \$20 per person. That's a lot to get in. I don't know if we want to do it." But we eventually said, "Why not." And we went in and I think there were probably eight tiny homes, three buses and ten vans, maybe. But I think that experience, that tangibility, is that a word?

That tangible experience of actually going into one and being like, "Oh, wow, look at this, like this is actually doable," really sparks up. Shortly after that, we ended up making the decision to sell our house. We were 45 grand in the hole on various lines of credit of various types, not including the mortgage, and barely making ends meet.

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So one of the things that we looked for in our new place that we're looking to live, we were selling our home with a contingency that we could find somewhere and we were just looking at apartments simply because it's very easy to get into an apartment, outside of a major city at least, and was room to build a van.

So we ended up in a one in—I'll call it one and a half bed apartment in downtown historic Plymouth, Massachusetts, and it had the room to build a van. So we ended up about a month into the pandemic, kind of going a little stir crazy with lockdowns. And I just said, "I'm going to buy a van." And I did. And I really channeled my inner high school woodshop skills and—

**Laura Lynch:** That's amazing. I think so many people start at those shows. That's what makes those shows so important, which is probably what inspired you to start VanFest is you saw what a difference it made in your life. This is why I started this podcast because podcasts have changed my life. So let's go back to the financial piece a little bit.

Seeing a lot of people now living an alternative lifestyle, how would you say the financial footing is when you compare your peers that are in a traditional house versus the folks you see that are doing a nontraditional path?

**Lance Wilkinson:** Definitely. I think it's multifaceted. There's a couple of different angles or lenses that you could look at this through. The first and most glaringly obvious is that end of the month or every two weeks or however often you pay your bills, bill payments, we financed this van, we got it for 29 grand with 17,000 miles on it. That's gonna make a lot of people jealous, but that's buying a vehicle during a pandemic they beg you to buy it.

It's 432 a month, all said and done, averaging out, you know, estimating gas, cell phones, food, insurance, a little fun money. I think our living expenses are around 25 grand a year, maybe 30 depending on the price of gas and how often we drive. And to put that into perspective in our one and a half,

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two bedroom apartment, that was 1650 a month plus utilities, plus two car payments.

And the gas for those cars and going to and out of Boston every day was probably about 40 to 50 grand a year. So it's definitely a 40% plus improvement for us in our situation. And we didn't do it as frugally as we could have. We bought more or less a brand new van. Some people go out there and they spend 5 grand on their van, which is awesome.

I've seen a lot of those Econolines and stuff in beautiful condition. They didn't come from New England, for the record, because none of them up there are in good condition, but you know, you can make it what you want in terms of finances. And then the other aspect of that, the other lens that you can look at that through is lifestyle creep, I believe is a very common term, especially in a couple of personal finance subreddits of, we found ourselves, we bought this house, right?

We went from a, let's call it 600 square foot, one bedroom apartment, starter apartment, to this 1700 square foot, four bed, living room, three season room, dining room for two people. We had a dining room. And we said, "Oh man, we don't have enough stuff for all these rooms. Let's go to Ikea." I wish we went to Ikea.

Let's go to the expensive furniture store and finance some furniture. Yeah. But 200 bucks a month. Yeah. No big deal. No big deal. And what happens is you end up filling your life with so many material things that, especially in a home, in a home sense, you feel like you're running out of room.

You look at that room and you go, "I can't fit more stuff in there. I mean, I haven't set foot in the room in three weeks, but I can't fit more stuff in there. I need more space." And it's those little things that's a big thing, but it's little things like that that end up creeping their way in. That keeping up with the Joneses mentality, you see your neighbor and they got a new car and you

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look at yours, “You're four years old. You got to go, I'm going to trade you in. Take a hit on the loan because you're worth less than I owe on you now and then I'm going to get a new car. And I'm gonna feel great for about two weeks probably with a car.” And it's that consumerism mentality that is so prevalent in the U.S. in this capitalist nation that we live in, that you're bombarded with advertisements.

You're bombarded with that keeping up with the Joneses type of marketing, of “Don't you want this? Don't you want that? Look how attractive you'll be or how happy you'll be with a new whatever.” And you can't take it with you is really ultimately what it comes down to for me, is that you have to learn when you have enough and what you really need versus what you want and why you want it.

And sometimes it's nice to get yourself things that you want. Yeah, I got myself this condenser mic because it was on sale on Amazon Prime Day and I've used it many times for these types of interviews. So it actually did, it turned into a need, but it's very difficult to fill your life with physical possessions when you have 70 square feet. I manage to sometimes, but it's difficult.

**Laura Lynch:** Well, the big things don't fit. That's a big, that's a big plus. And if things are always getting bigger, then you can't fit them at all. Yeah, I think that we have to obviously operate within the system that we live in, which to your point is, all driven, every economic metric is around consumption.

We measure the growth of our economy by consumption. And so therefore there is a persuasive economy structure trying to align us with that system of growth around consumption. And so to choose another path requires a bit of what I sometimes call a rebellion, which is something that I really see as a core root of the life philosophy of people in the tiny living space.

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They're a little rebellious when it comes to this notion of consumption. And so I think that that is one through line. What else do you see in the life philosophy of those that you're seeing at the festivals and everywhere else that you hang out?

**Lance Wilkinson:** Yeah, you get a good mix. And, we are, obviously we fall into a certain stereotype of van lifers. To elder millennials, we're dinks. We're dual income. No kids. We have a cat, but dual income, no kids. We fall into that category. We're not the type that ee'll go five days no shower. I like to shower, I shower twice a day if I could. I have a shower in the van. It's a decent shower. It's not a luxury.

It's a van shower, but it's decent. And you meet people from all walks of life. I have met people. Yeah, I'm actually, what day is it? I don't remember, two days ago, I think, we met some people and this girl and her boyfriend lived in a van and she was a project manager for Amazon.

And I work in tech. I know she's making probably 200 grand a year as a project manager for Amazon and living in it. I know how expensive it is to live in a van. She'll do great as long as she's smart with her money. She will do fantastic. Throw it to index funds. See you later. And you find these people too, that you meet along the way that have that mentality of really like really embrace that you can't take it with you, right?

And really embrace that freedom more so of I'm just literally going to do kind of go more into the gig economy, as it were, for earning money, or maybe they're part time content creators or something. Something that's not a standard W2 that they're making ends meet and they're just, they're rich in experience.

Which, you know, not to get too metaphysical, but time is the only money we have in essence. And when you're born, you're lucky to get a hundred dollars, and you spend a dollar a year, and you can't make more. And I think

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that is one of the overlying or overarching themes of people who live nomadically, people who live tiny, and people who kind of walk against that grain, and kind of resist, like you said, or rebel, rather, is I want to enjoy the finite amount of time that I have as much as I can within my own definition of reasonable.

**Laura Lynch:** Yeah. I think that that's an important thing because we have to think about wealth beyond just money and think about it in terms of our time in terms of the energy that we have, our attention, the way that we operate in the world, it's all capital in some sense. Do we want to devote all of our energy to a thankless, corporation or do we want to find meaningful ways to spend our time? All of these are different ways that we can exert power over our own autonomy and impact in our lives. And that's why I talk about this so much, that housing is the lever you can pull to release everything else to have a little bit more freedom there to make your own choices and take a little risk.

So I love that you're kind of leading that conversation. It within the van life space, because that's a very unique niche, as I mentioned to you on our pre-call, I read recently there's 3 million people supposedly in van life, which is a ton.

**Lance Wilkinson:** That's about 1% of the population, which in the U.S. it's a lot.

**Laura Lynch:** So in that huge movement, what changes have you seen over the years?

**Lance Wilkinson:** Yes. That's a good question. I think you see people do it generationally in that you have the folks like the people who inspired us, right? Eamon and Bec, they really were making van life big and popular before it became popular, which kind of came with the downturn of the pandemic in late '21 or so.

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And they have moved on in their life. They bought a house up in Canada. They have at least one kid. I can't remember if they're having a second. You've got Maria, Jose, and Chase, if you know them or of them. They are, I think, expecting their third. They just also, they bought a bus not too long ago as well to convert another bus.

But you know, you have these generations of people who move into it and move out and you have some people who last longer basically, or I'm not going to say last like it's a thing that you have to finish. Some people live this way forever. I think we are always going to default to the side of tinier living.

We won't live in a van full-time forever where the housing market is starting to show signs of calming down, at least where we're from. And then we're keeping an eye, I got Zillow Alert set up now. I'm keeping an eye on it and it's going to be much more so for us from an investment perspective.

We're looking for something that we can rent out most of it, have a small in law for us, maybe more than 70 square feet. But you know, you go into even a hotel room, which is what, 300, maybe? It feels palatial. It's awesome. And I don't know if you do this, but when I go to a hotel, I'm like, "I live in here. I'd put a kitchen counter right here, maybe open up this wall." Everyone has their own definition of, I'm not even going to say van life, I'm going to say tiny living because it really is all-encompassing whether your house is on wheels by default, whether it's built upon wheels or whether it's stationary, it really changes you.

And it makes you look at the world in a little bit of a different way. And like I said, our future decision of when, if and when we buy something is going to be highly influenced by these two or three living this way because it's taught you so much.

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**Laura Lynch:** And so as you're kind of seeing people maturing in the movement, are there some ethics principles that if you could wave your magic wand that you could spread across everyone in the space?

**Lance Wilkinson:** What's my level of cursing allowed here? I'll say it twice. How's that? Don't be a dick or have courtesy. Have some common courtesy. I think a lot of, you know, the greater majority of folks living this way are very bought into the leave no trace type of principles of, "Hey, don't throw trash outside."

Maybe you don't empty your toilet into a river or things like that. And I think that those are pretty solid amongst the community. You still have those people who are not the best and continue to do that personally. I call them out on it now because I don't care. If I see someone throw something out of their car window, I'm going to go pick it up and give it back to them and be like, "Hey, you dropped this."

But I think it extends too to the courtesy to others, not only within the community but outside of it as well. I'm way closer to 40 than I want to be, a year and a half away. And I'm tired a lot now, as it happens, and I want to go to bed at a reasonable hour. I'm not in my early 20s anymore, and I was, and I completely understand.

But we had an experience, not too long ago at a Cracker Barrel where 11:30 at night, and a Sprinter van pulled up next to us, and it's a very distinct idling sound of a diesel engine, and these younger kids got out of the van, and they all climbed up on the roof and started to cook food and drink wine, which it seems like a great thing to do, and I would love to do that. Not in a Cracker Barrel parking lot because it's not picturesque. Maybe on the beach or overlook in Moab, overlooking the red rocks and stuff. But it's also just not, it's not a cool thing to do when there are literally dozens of rigs around trying to sleep and you're up there partying. So I think just a lot of common courtesy goes a very long way and not just to people in the community.

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We're very, very cognizant of like where we park overnight. A lot of times we do Cracker Barrel or BLM land if we're out here out west, but you know, if we have to just kind of park in a neighborhood or something, I'm not parking directly in front of someone's walkway or next to, in front of a school. Like we parked in front of a bank the other day. Well, I basically emptied the garage of the van and put it back together, and someone came out, and we're in a Whole Foods parking lot, but there was a bank.

“Hey, you've been parked outside this bank for a while.” I'm like, “Yeah, I'm casing it out, man. No, I'm just cleaning my van.” And he was very understandable and respectful, but, you know, treat others—this goes back—treat others the way you'd like to be treated. It still holds true.

**Laura Lynch:** Yes. Yes. I think, you and I are of a generation maybe where we were taught to clean up after ourselves, and we kind of look around.

I know that my camping experiences have been really disappointing in recent years because people are, I guess, assuming that someone's going to come and clean up after them. So, yeah, we can all use a little reminder that our job is here to care for the places that we're in. And if we can take care of others, then we will, someone will take care of us too.

**Lance Wilkinson:** Yep. Just pay it forward, and treat things and people with respect because nothing is here forever. Eventually, that campsite will be consumed by the ocean or what have you, but leave it better than you found it. Just like if you borrow a tool from someone, borrow a lawnmower, fill it with gas before you bring it back.

It takes about a dollar and a half worth of gas to fill a lawnmower, fill it with gas. Just those little things. And to that point, I keep heavy-duty gloves in the van and contractor bags for those campsites you go to that have trash, right? I mean, I may not always be able to take the bag with me, but I'll bag it up and I'll stop at the ranger station or BLM station and say, “Hey, here's the

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coordinates. Thanks. There's some trash that needs to be picked up. I bagged it up. I just can't fit it or it's full of gross things and I don't want to fit in here, but I did half of the work for you.” Those little things go a long way.

**Laura Lynch:** Yeah. That's awesome. So you really have such a strong influence in the van life community. What do you think that van fest is doing to help build the culture within the community? What's your mission?

**Lance Wilkinson:** So. It's kind of twofold, right? So VanFest is, it started out more so as a very short term, more of an expo, right? Showing people the vans, like what inspired us.

And that's what I want to pass along with the expo part of it. However, I definitely do not want people to feel—not that anyone has ever said that they feel like they're being taken advantage of or anything just for the purposes of an expo. There are other events out there that are more expo-based, that I'm going to say 95% expo-based that offer camping on site for a fee, 90 bucks for two nights or 120 bucks for three nights, and you basically get nothing in return. I definitely do not want to do that. And with every event I send out this—this is the tech startup part of me, right?

I send out this Google form trying to get feedback. It's a one question. “Hey, how did you rate it? How would you rate your time? 0 to 10.” And if you want to fill out more, great. You can. If you go through the whole thing, you get a discount code at the end, but it's not required. And I really try to get that candid feedback and that transparent feedback from people saying, “Hey, what did you like? What did you like? What do you want to see different? What would you have expected?” And I'm really wanting to make VanFest 80% festival, 20% expo. It's nice to have those people come and get inspired and meet the folks living this way. ‘Cause, again, that's what got us on the road.

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That's what got so many people on the road is that. But also really be able to celebrate the community that we're a part of and we love to be a part of. And have some great games, have some good food, music, dancing, whatever. And just really make it much more so about community.

**Laura Lynch:** Yeah, it seems like when I was there, there was just so much of the community there. It was so great to see so many different iterations and versions. And as I walked between all the sort of neighborhoods, you can see just the different vibes of different people in the community. There's the engineers that are trying to max out every single centimeter, and then there's the VW antiques and so many different ideas represented. I love that. Is there anything that hasn't showed up in VanFest yet that you would like to see?

**Lance Wilkinson:** So I always joke that—any vehicles welcome, right? And I always write in my emails and stuff. I'm like, “Bring a minivan, bring a box truck, bring a Mazda Miata.” And no one's shown up in a Mazda Miata yet.

And if someone is living in that, then they can come for free. I just want to be impressed. And I will be. And if you've ever been in one, and if anyone has, it is two seats and a radio, basically. You can't live in it. I've seen, quite a few people, both at VanFest and at other events that we've attended that they have Ford Escape and they have a sunroof, which is great.

They pop a fan on, one of the little mushroom fans on the roof. Throw up a hundred-watt solar panel, put a bed, build a bed in the back with pullout drawers, and awesome. I've seen people in Priuses. There's one person in a Prius that had a custom tent that when you opened the hatch of the Prius, the tent just extended. It was really cool. I'd love to see someone in one of the new cyber truck campers.

**Laura Lynch:** Yeah, we just saw our first cyber trek here a few days ago.

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**Lance Wilkinson:** I saw a few when I was down there. Yeah, they're very commanding on the road.

**Laura Lynch:** Yes, they're very angular. So you've got some events coming up, so please share with listeners about those. And for anybody who hasn't yet followed you, where can they find you and all the VanFest events coming up?

**Lance Wilkinson:** Yeah, so VanFest is @VanFestUSA on Instagram and Facebook. We don't really post to Facebook very often, but everything gets reposted to Facebook. So anything that's on Instagram, you'll find on Facebook and vice versa.

VanFestUSA.com is the website. The event's coming up, so I'm working on one in New England this summer if I can find a venue. I don't know if you've ever spent a lot of time in New England. It's very compact compared to the rest of the country. And a lot of the open space is either very protected or full of Dunkin Donuts and it's tough. It's tough. So we're working on that. Hopefully, we'll have something somewhere between July and the end of September up there. We have Florida coming up again next January. Haven't officially announced dates yet, but it's going to be the last weekend of January slash the first weekend in February.

I think it's kind of divides up that way, which, you know, and you were there, a lot of the feedback that I got, so during that events, we're at the local fairgrounds and they had two events each weekend. And the venue said, "Hey, can we leave some stuff here?" I said, "Yeah, sure, whatever, I don't mind."

And it was a lot more than I thought, and they were awesome about it, and we had a great conversation afterwards, the owner and I. And that stuff will not be there next year. We'll have a lot more space, and the venue is

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definitely making some improvements to the space as well. They only started developing the land a year ago, so they're doing a lot of work as well.

And no super loud generators running said festive or fair equipment either. So that will be nice. So that's coming up. And then the only other one on the books is going to be in the Southwest area somewhere for Halloween. It's a good time as any to announce, vanoween, right? Which I spent actually, during the drive from Florida to Arizona, I actually made the website.

So [vanoween.com](https://vanoween.com), if anyone wants to check it out, it's just a landing page right now, but I think I did a pretty bang up job with it.

**Laura Lynch:** Are you talking about '24 or '25?

**Lance Wilkinson:** '25. '24 in October we have a wedding to go to, so we're actually not doing anything out there this upcoming year. It just cannot make sense, unfortunately. But yeah, that's what we got on the book so far, and I got a couple other ideas that I'm noodling on as well.

**Laura Lynch:** Well, that's awesome. Well, thank you so much for coming on and talking about your events and philosophy and money and all those things. Super great to have you, Lance. Thanks for sharing all of that.

**Lance Wilkinson:** Thank you. Thanks for having me.

Hey, I'm honored that you listened to this episode of *Less House More Moolah*. I hope something in it will help you continue to move toward a life aligned with your values.

Every algorithm out there is trying to tell us what to prioritize, but we get to choose. If you haven't ever identified your key values, I have a free resource on my website to help you.

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See you next Thursday.

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