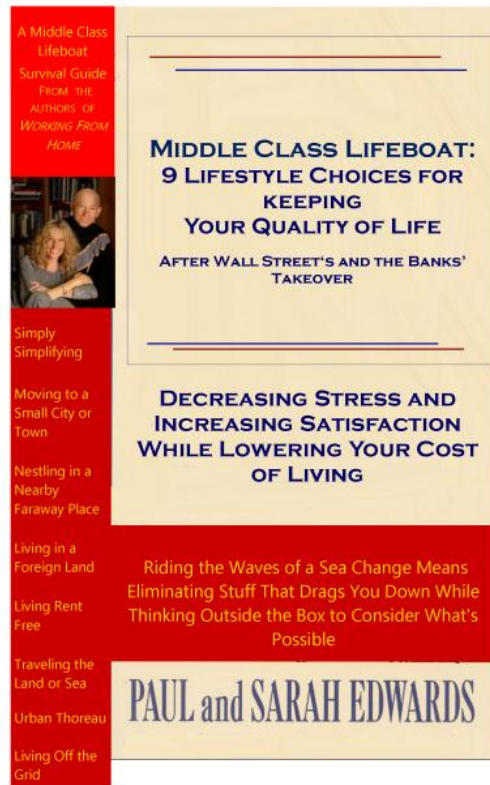


# Middle Class Life Boat

## 9 Lifestyles for Safeguarding Your Quality of Life



## Riding the Waves of a Sea Change

It *is* more difficult to make ends meet, and life *is* ever more stressed, complicated, and harried. You may be one of the six in ten Americans who are now living paycheck to paycheck. You are feeling somewhat, or maybe a lot, bothered—or at least uncertain about what it means for your future, your bank balance, and what your life will be like if something doesn't change.

We first started to notice this shift several years ago. It seemed we were working harder and harder to maintain the lifestyle we'd achieved. Although we've always enjoyed our work writing, speaking, consulting, and broadcasting, our days were growing ever more complicated and stressful. At first we thought we just needed to work a little harder, manage our efforts effectively, and everything would even out again. That's what we assumed—until we began interviewing hundreds of people from several dozen different fields we've been following for more than a decade.

As we talked with person after person in one field after another, it was clear what we were experiencing was neither particular to us nor passing. Almost everyone we talked to was working harder and feeling stressed about how to find a better balance between personal desires and daily economic pressures.

Don't worry, though; this book is not about how bad times are. The economic *sea change* in our economy that's making life more difficult for middle-class workers offers new, creative opportunities and challenges as we transition from a job-based corporate economy. Most importantly, the book is about what those opportunities are and how we can ride through the waves of change and continue to enjoy the promise, security, and gratification a middle-class lifestyle has long represented.

## Simply Simplifying— Eliminating Stuff That Drags You Down

## Chapter 1

### When Simply Simplifying Doesn't Do It

Sometimes “simple” solutions or rearranging the pieces of your current life will not get you where you want or need to be. We were a case in point. We thought we had it down. We'd simplified our Santa Monica life to the point that things were running smoothly. Well, we were still pretty stressed out. We were still working awfully hard to maintain a Santa Monica lifestyle. And, yes, I had become ill, but I was recovering and still keeping up with the pace we were accustomed to.

It's hard to miss what you don't remember, or never had, so we weren't even considering other options. Paul had wanted to live in Santa Monica all his life. We'd both wanted to have successful careers and to enjoy the many material benefits such careers can provide. We'd finally gotten there. So why weren't we enjoying ourselves?

Although our Santa Monica lifestyle was just about as simple as it could get, it wasn't simple enough to feel really good. We were still panting with exhaustion at the end of the day, but we didn't know how worn-out we really were until we took off for a long weekend to visit with friends who'd moved to the mountains an hour and a half outside of Los Angeles. As we drove into the little

mountain village where they lived, we felt something very different taking place. Our muscles were relaxing. We were breathing deeply. We were feeling refreshed, alive, and invigorated.

When our friends greeted us from the front porch of their log cabin that sat beneath a stand of giant Jeffrey pines, they looked like completely different people from the people we'd known in LA. They looked relaxed and calm, yet vibrant and energetic. As the weekend passed, everything about their life and this mountain village seemed to be running in slow motion. Wow! What a relief! We actually caught our breath. Right then and there we realized we weren't going to find the peaceful, easy feeling we'd been missing unless our lives got *a lot* simpler. And that wasn't going to happen until we made some much bigger changes in the way we were living.

We'd learned firsthand what others have since told us: sometimes simply simplifying things as they are just takes you so far. Certainly that was true for Tim Berry. He, his wife, son, and two daughters were living what he thought was a simple, good life. He was working from home as a software engineer in their modest home in Silicon Valley. But as good as life was, Tim and his wife were growing increasingly concerned about the values their children were picking up in the increasingly chic and upscale public schools in the community. Materialism ruled. Classmates were literally having TRW credit reports run on their friends' families to find out how well they were doing financially. Tim knew there was no simple way to simplify that. They needed to make a more drastic and fundamental change to secure the lifestyle they wanted for their children.

Of course, the fundamental changes both we and Tim would soon be making could still be considered "voluntary" simplicity. None of us *had* to change. We could have kept going as we were. But we *wanted* to recapture a way of life that had slipped away from us. For a lot of the middle class, however, simplifying not only isn't enough, but it doesn't feel "voluntary." They are recognizing they *must* make some major life changes if they hope to achieve or preserve security and a comfortable middle-class life.

## Moving to a Small City or Town— Farewell to City and Suburb

## Chapter 2

### Moving to a Small City or Town— Farewell to City and Suburb

Midlife José Juarez, a single building maintenance manager, realized the only reason he was living in suburban Houston was because of his job. But the metro area was growing larger by the year, becoming more costly and ever more congested, and for José, the suburbs were lonely and isolating. He decided to return to his prairie hometown in Nebraska, a historic Victorian community of about three thousand warm and welcoming people. To some, a small town in rural Nebraska, 110 miles from the nearest small city, would be isolating. But to José it was home, and he wasn't the only one heading home again. Others were trickling back to his hometown as well, nostalgic for the easy pace and charm that's hard to find in a big city. José is hoping not too many will move there, though. He wants it to retain its small-town feel.

He is one of many who are opting for the second most common choice people are making to improve and safeguard their quality of life: fleeing the high costs, congestion, and hassle of big cities. In fact, the desire to escape the pressures of city life is fueling the third great migration in U.S. history. This shift is presenting many attractive choices for where to live, from small, rural towns to

high-tech small cities, quaint art villages, and scenic resort communities with natural amenities such as lakes, ocean views, forests, mountains, and deserts.

For most of the twentieth century, millions of people, especially young men and women, poured in droves from rural areas into cities. Rural areas have been in decline decade after decade. Yes, cities are still growing, especially from a continuing influx of immigrants, but more people are moving away from urban to rural areas, and fewer people are leaving rural areas. The 2010 U.S. Census reported population growth and decline correlated with county size. Counties with less than 5,000 people in the 2000 census lost 4% of their populations on average while counties with populations between 5,000 and 10,000 by 2000 population on average showed no change. The largest growth occurred in small cities, now called micropolitan areas, populated by between 10,000 and 50,000 people. Often these are located around larger cities.

Exurbanites are attracted away from cities primarily by:

- lower cost of living
- higher quality of life, including more space, less congestion, lower crime, and proximity to nature
- newfound opportunities to live where they choose

## Nestling in a Nearby Faraway Place— Back to Walden Pond

## Chapter 3

### Back to Walden Pond

Despite all the small-town options we've just described, what if you want to really get away from metro areas without being totally cut off from services and amenities? Or what if you're concerned about moving to the small town or village, only to have it be swallowed up in no time by encroaching suburban, metro, and micro-metro growth? Well, then what we call a "nearby faraway place" may be the perfect way to protect your middle-class lifestyle.

A nearby faraway place is a remote small, community setting within an hour to ninety minutes of an urban, suburban, or micro-metro area that is likely to remain small and remote because, due to its geographical location, it either cannot grow or presents barriers to ready access.

For some, moving to a nearby faraway place to live in a cabin, ranch, or cottage offers a low-cost way of life with the unencumbered beauty of woods, ocean, desert, river, or lake, without totally disconnecting from the conveniences of modern life. For example, a Chicago-based speech coach moved to a small adobe home surrounded by chaparral twenty-five miles outside Santa Fe, where he has a small office. Two editors left New York City to start a small publishing company from a home office overlooking the Hawaiian surf outside of Paia, Maui. Two Midwestern urban planners retired to rural southeast Arkansas, not far from Joplin, Missouri, where they raise alpacas.

We, too, live in a nearby faraway place. Our community of about twenty-three hundred people is surrounded by the Los Padres National Forest. Thus, it cannot expand, and getting to it involves traveling over dangerous, curvy roads.

These roads are especially hazardous in the winter, when snowfall can be up to three feet. So the people who move here have to really want to be here. Prices aren't extraordinarily high for California, because there aren't that many people who will put up with the barriers involved in getting here. But for those who appreciate our truly remote location, within an hour of Bakersfield to the north or an hour of the northernmost suburbs of Los Angeles to the south, it is truly worth it.

When our community was built in the 1970s, the population was mostly early retirees and people who came up on weekend getaways from the city. Over the years, however, it has become attractive to many families with young children, as well as to singles and empty-nest couples who can work from home or are willing to commute. Many families homeschool, but we now have a charter school for grades K-6, so young children don't have to be bused to schools thirty minutes away.

Eureka Springs, Arkansas, is also a nearby faraway place. An art and resort community, it's a quaint, nineteenth-century Victorian village, population around 2,400, nestled in the Ozark Mountains in northwest Arkansas. Yet it's only thirty-six miles from Fayetteville, a small town of around 67,000; sixty-four miles to Joplin, Missouri, another small town of around 45,000; and two and a half hours from Tulsa, a small city of around 400,000. But Barbara Harmony, who has lived in Eureka Springs for twenty-eight years, tells us, "It's the difficult winding roads that keep us from growing."

Concrete, Washington, population 800, is another community that qualifies as a nearby faraway place. As the I-5 corridor from Seattle to Bellingham fills in with micro-metros, what was once a long drive to and from this quaint mountain community is only about twenty-one miles to Burlington, forty-six miles north to Bellingham, and sixty-three miles south to Seattle. With magnificent Mount Baker and Shannon Lake as neighbors, Concrete is a rich draw for hikers, campers, birdwatchers, and boaters.

Marion Weeks moved there from San Francisco with her husband and two young children when she was in her late twenties. Her husband secured a full-time job, and she worked part-time as a consultant for the local school system so she could devote time to raising her family. Marion's description of life in Concrete well summed up the blessings and the challenges of living in a nearby faraway place:

"The Bay area was getting crazy with people and prices," she explained, "and I didn't want my kids to grow up in a place like that. In Concrete we could afford to buy a four-acre farmette, whereas we could not buy *anything* in California. I love the rural, small-town community. We all know each other, fight, gossip, and pitch in the minute someone needs help. It's like a very large extended family. I love the trees, the water, the mountains, and no neighbors breathing down my neck. The drive in town for shopping and other services is worth the solitude.

"For those wedded to such urban landmarks as Starbucks, McDonalds, and malls, living here, with a forty-minute drive to such spots, is a culture shock. Gossiping can be difficult. You are not so anonymous as in the city. Emergency services are good, but the nearest hospital is twenty minutes away. The schools are not so good, but not so bad. They don't have a lot of frills and extras in small schools like ours, but my daughter got into medical school coming from little old Concrete, so I think schools are what you make them.

“Weather can be an issue, too. We are in a remote, rural area. So we’re not the first to be dug out in a snowstorm. You need to have four-wheel drive vehicles to live here and the ability to live without power for a number of days. You need to plan ahead a little. This is really not a problem, though. My mom lives in a major city, and she has lost her power more than we have.

“But it is rustic. Wild animals abound. This is *not the city*. People really need to understand that fact before heading off into any remote area. For me it’s fun and beautiful. I am so grateful I got to raise my kids in a small town community. They can choose to go live in the city, but the country ethics and lifestyle will always be in their hearts.”

Marion touches on many of the same things we enjoy and contend with, living here in the Los Padres National Forest. You have to have four-wheel drive here, too, and having a generator helps a lot when there’s an electrical outage. Also, it was quite an adjustment to discover that everyone knows everyone else’s business here. In LA we didn’t know anyone’s business, nor they ours, unless we went out of the way to let someone know. In fact, that was something I often worried about, living in LA. If something were to happen to us, I was concerned everyone I knew would be too busy or too far away to call upon for help. But here, we all take care of each other. We are a family.

## Living in a Foreign Land— A Good Life Abroad

## Chapter 4

### Checklist for Choosing If and Where to Live Abroad

- ❑ **Cost of living.** Cost of living comparisons between the United States and other countries are available on such Web sites as that of [International Living Magazine](#). Often, you will note that quality of life and cost of living are juxtaposed. For example, Austria, Denmark, Sweden, and Finland all rank in the top ten of *International Living’s* Quality of Life Index because they score so highly in health care, infrastructure, safety, freedom, and strength of economy, but they lose points on cost of living. These countries are expensive. While France, Switzerland, Australia, and New Zealand are certainly not bargains, they have a higher quality of life for about the same or somewhat less than the United States. Of the Affordable Best Bet Countries we’ve listed above, Costa Rica, Ecuador, Honduras, Hungary, and Panama have the lowest cost of living compared to the United States. Of course, the cost of living is constantly shifting with changes in the global economy. Also, as a country becomes known as a bargain, the cost of living tends to go up as more people rush to get in on a good deal and create demand for more services and infrastructure. So in calculating what your cost of living will be in a country, focus specifically on what you will be paying for: basic essentials, such as housing and utilities, and those things you will be spending money on. And remember to take into account taxes, the exchange rate, and cost of money transfers.
- ❑ **Residency requirements and work permits.** Most countries have requirements for allowing foreigners to live in, as opposed to visit, their country. Such laws specify, for example, under what conditions and for how long someone can reside there. In some countries there are particularly severe limitations on who can work there, and work permits are granted for a period of time and then must be renewed repeatedly. Both residency and work restrictions most often relate to demonstrating that one is in good health, has no police record, and has an adequate ongoing source of income that will not depend on the local economy, take away jobs native residents could fill, or become a burden on their tax system.

In keeping with the theme of this book, our recommendation would be, prior to relocating, to establish an ongoing source of income you can rely on that does not depend on earning a living within the country. It might be from retirement income, a successful virtual independent career that does not depend on serving local residents, or some combination thereof. Even if you have a successful virtual business underway, though, you may still need to obtain a work permit.

In the Bahamas, for example, Bob Dumouchel must have a work permit, even though as a writer all his income is earned outside of Nassau. Because he is married to a Bahamian citizen, he has a permanent work permit. Were he not, he would need to renew his permit every few years. In Costa Rica, however, Jorli McClain didn't need a work permit to live there as a self-employed U.S. citizen operating her online company that drew no income from within Costa Rica.

Lining up a job abroad is not usually an easy task, although certainly not impossible everywhere. It will be easier if you have professional or technical skills that are sorely needed in a country. Shortages in health care workers and information techs are obvious areas of expertise often in demand, but countries have differing needs for specific workers. For example, at this time electricians, auto mechanics, film animators, and cabinetmakers are in demand in New Zealand. There are many find-a-job-in-foreign-lands scams to beware of, but sites such as [International Living](#) provide information on actual job opportunities in various countries around the world.

Starting up a business, as opposed to bringing along a virtual one, is yet another matter. Some countries like Nicaragua and Panama welcome and offer incentives for foreigners to own and/or invest in a local business. For example, if you build or buy a new house in Panama, you will not owe income taxes on that property for up to twenty years. In Nicaragua you can start a tourist-related business and pay no taxes for ten years and import all needed supplies tax-free.

## Living Rent Free— Room and Board in Inviting Locales

## Chapter 5

What if you could live rent free, or even get paid to live and work in one of the most exotic or exciting places in the world, the very place you've always dreamed of living? Sound too good to be true? Well, it's not, says Gary Dunn, publisher of the *Caretaker Gazette*, a newsletter that puts people in touch with caretaking opportunities across the globe.

Just imagine for a moment that you didn't have to worry about making rent or mortgage payments. What would you really like to do with your life? Write, paint, draw, sculpt, garden, care for animals, travel the world, farm the land, visit with friends, volunteer for a worthy cause? And where would you like to do that? In a tropical island paradise, a Mexican villa, a nature preserve, a lake-side fishing or hunting lodge, amid a national forest, in a coastal lighthouse, on a ranch in big sky country, a rural farm, an equestrian center, a natural healing center, an historic Spanish mining town turned resort, a riverside cabin, or maybe a nice home in your own hometown? Or would you rather sample a bit of all such lifestyles, never having to settle down to just one?

These are but a few possibilities the intriguing lifestyle of a caretaker offers. At times called home tenders, property managers, or inn sitters, caretakers mind and otherwise manage various and sundry aspects of someone else's property. The caretaker works in exchange for room, board, and utilities and, depending on the scope of responsibilities involved, often also receives a stipend, fee, or salary ranging from several hundred dollars to, in rare cases, six-figure incomes. Some



positions include health and other standard benefits.

Dunn points out that about 50 percent of caretaking positions are long-term, while others are for shorter periods and require greater flexibility. But caretaking is not the same as house-sitting for a weekend here and there. It is an increasingly popular career and way of life. In some positions you can run your own virtual business from a home office where you're working, and usually you will have ample free time to pursue personal interests.

Dunn, who is without question the leading authority in this field, points out that this way of life is best suited to reliable, mature individuals. But it's ideal for dependable singles, couples, and in some cases even families who want to escape the fast-track job world to enjoy and concentrate on other things that are more important to them. For example, Patricia Roukens and her partner, Pat Frost, lost their jobs in the electronics industry, but Patricia didn't really want another job. "I've always wanted to be an artist," she explains. They both wanted to live in Arizona, so when the couple saw an ad seeking a caretaker and handyperson for property five miles into the high mountain woods of Arizona, they applied and got the position. They have lived there now for fourteen years, and Patricia also works as a sculptor and stained-glass artist. "I'm living my dream," she says.

A passion for writing led Cynthia Morgan to caretaking. After graduating from college with a degree in education, she wanted to try her hand at writing a novel before taking a teaching position. *Who can write their best, she thought, after a long day of working and commuting?* So when the placement office suggested caretaking, it seemed like a good way to have a year or two to write. Her wages were only three hundred dollars per month, but, as she points out, it doesn't take as much money to get by if you don't have to pay for rent or a mortgage. Little did she know that taking this simple job would change her way of life.

Since then, thanks to listings in the [Caretaker Gazette](#), where you can read more about Cynthia, she has lived in many lovely locales she would never have been able to afford on a teacher's salary: a cottage on a vineyard, a mountain cabin, a mansion, and a riverside resort in California's Big Sur. Her tasks as caretaker have included housecleaning, cooking, taking phone reservations, greeting guests, banking, shopping and other errands, and gardening and mowing the lawn, among others.

### **Traveling the Land or Sea -Dashboarding, Workamping, and Live-aboard Boating Chapter 6**

Like so many couples, Rick and Terry Russell were working seventy to eighty hours a week, busily climbing the ladder to success. As they describe in their *Gypsy Journal*, [www.gypsyjournal.net](http://www.gypsyjournal.net), they already had all the toys that come with success: a beautiful home with a sunken hot tub, a huge collection of antiques, a minivan, a four-wheel-drive pickup truck, and a classic car collection in a custom-built garage. With a bit of gypsy in both their souls, the Russells' ultimate dream was to someday buy a motor home and travel full-time.

But someday seemed awfully far away until the end of one particularly exhausting day. Sitting across from each other at the dinner table, they asked themselves, "Why are we doing this?" Rick had already had one heart attack at age forty-six. What, they wondered, was the use of working for all these possessions



if they didn't have the time or energy to enjoy them? And what fun would it be to end up as the richest people in the graveyard?

That's how Rick and Terry decided they would join the over one million people who are full-time RVers and become one of growing numbers of what the site [trendwatching](#) calls *transumers*, folks who are living an increasingly transient lifestyle and freeing themselves from the hassles of permanent ownership and possessions.

After careful soul-searching and ample preparation, Rick and Terry traded their big house full of stuff for a thirty-six-foot motor home with all the comforts they enjoy most in a home, including a satellite dish TV, washer and dryer, and side-by-side refrigerator and freezer. With Rick's experience as an editor for several small-town community newspapers, Terry's background in commercial windshield repair, and their shared knack for antiquing, the couple was confident they could earn a living on the road. In 1998 they closed their two businesses and began traveling full-time. They're still on the road and share their expertise in the RV travel newspaper the *Gypsy Journal*.

But, no, they didn't retire. Like so many of today's full-time vagabonds, they live and *work* on the road. They are what Steve and Kathy Jo Anderson call *workampers*. The Andersons, publishers of *Workamper News*, coined this term in 1987 to refer to the rapidly growing number of adventuresome souls choosing a lifestyle that combines some kind of full- or part-time work with traveling and living in a motor home.

Note there is no mention in this definition of either the word *retirement* or the word *camping*. A full-time life on the road is no longer just for those who can afford to retire. In fact, less than half of full-time RVers consider themselves retired. Their average age is forty-nine. They are families, singles, and couples of all ages, with an average income of fifty-six thousand dollars, which means they are both living and working on the road, sometimes with young children, pets, and even horses.

Megan Edwards and Mark Sedenquist refer to themselves as *dashboardsers*, a word they coined to describe working on the road, using wireless Web access. They hit the road full-time thirteen years ago after their home, their business, and everything they owned went up in smoke in a devastating California wildfire. Traveling the country from coast to coast with their dog in a custom, seven-ton, four-wheel-drive mobile home/office, Megan remade herself as a writer, columnist, and publisher; Mark founded his own marketing company, designing and producing national public relations tours for corporate clients. Together they launched [roadtripamerica.com](#), a premier dashboarding site.

Eight years ago, Ed and Cheryl Nodland began traveling full-time in their thirty-two-foot RV with their two sons, Mitch and Max, now thirteen and eleven, and their dog, Cocoa. In their mid-forties, Ed and Cheryl both worked, Ed for Boeing Company, Cheryl as a software developer in her own freelance computer services business. They had a beautiful home, and by most any definition, a successful life. But after

twenty years it seemed that every day had become the same. Get up, go to work, come home, and repeat the process. It was as if life was passing them by. Over a two-year period they decided there had to be more to life than routine. They wanted to live more, spend more time with their children, and be more involved with their educations.

Ed left his job, and Cheryl took her business on the road. “All I need is a phone and satellite link,” explains Cheryl. “Our cost of living is lower, so we can easily live on one paycheck.” So Cheryl has become a traveling telecommuter and employs three other moms who work from home. Together she and Ed “road-school” their boys, otherwise known as homeschooling, all in the comforts of an up-to-date life/work/education center that includes three networked Pentium computers, a dual satellite dish with two receivers, and built-in stereo with three-way speakers throughout their living room, kitchen, bath, and bedrooms. Cheryl’s office is in one of their three extensions, or slide outs, that expand the living space when their mobile home is parked.

### **Bringing Country Life to Town, City, and Suburbs— Urban Thoreaus**

### **Chapter 7**

If given a choice, four out of five people want to live in a small town, rural area, or some other natural setting. The emerging lifestyle trends we’ve been discussing so far reflect this desire. But, fact is, the United States gained one hundred million people in the past thirty-nine years, topping the 300 million mark in October of 2006, and most of these 300 million live in large cities. What’s more, the U.S. Census Department estimates that we’ll top 400 million within the next thirty-six years. Accommodating this massive rate of growth will require 70 million new homes and 73 million new jobs, according to Arthur C. Nelson, codirector of the Metropolitan Institute at Virginia Tech in Alexandria, Virginia. Where on earth will they be? According to Anthony Flint, author of *This Land: The Battle over Sprawl and the Future of America*, most of them will be in even larger, more densely populated cities.

Of course, as we’ve already discussed, people have been fleeing big-city life in droves for decades. Towns are rapidly transforming into small cities, and small cities are morphing into big cities. Obviously we can’t all live in small communities, remote areas, or natural locales. There are just too many of us. By the late 1990s, 1.7 acres were developed for every person added to the U.S. population. That’s the equivalent of building 220 parking lots or sixteen basketball courts for each of us in the form of housing, schools, stores, roads, and so forth. But now such sprawl is drawing people back into the cities. When you have to leave home at 6:00 AM to get to work on time and head back again after 5:00 PM along traffic-clogged roadways, living “in town” is becoming more appealing to many.

Suddenly the city promises new financial and personal benefits for young professionals, empty nesters, and retirees. Eliminating the commute is a big attractor, of course, but the cost of gasoline is making the commute not only unpleasant and time-consuming, but also expensive. Savings on a bigger suburban house can get lost at the pump. Often profits from the sale of a pricey suburban home can buy a comfortable city condo with money left over. The city offers other attractors, too. Closeness to where the “action” is, such as, entertainment, cultural, and social activities; medical facilities; and career opportunities. The freedom of having no grass to cut or landscaping to maintain or meals to cook if you’d rather grab some food at, or order in from, a nearby restaurant or fast-food place.

But does this mean we must resign ourselves to crowded, noisy, smoggy, alienating, barren, high-rise living that's devoid of any sense of peace, tranquility, nature, and close-knit community? Since most of us are going to be living in cities, we had better hope not. Much of what could make our cities truly livable will depend upon the foresight of politicians and city planners, so visionaries are giving considerable thought to how we could create more natural, human-scale urban environments. Several scenarios have emerged. Might one of these four scenarios be attractive to you?

### [AAA's Top Ten Most "Walkable" Cities](#)

<b>Old Town Alexandria, VA</b>	<b>Charleston, SC</b>
<b>Boston, MA</b>	<b>St. Augustine, FL</b>
<b>New Orleans, LA</b>	<b>Old Québec City, Québec, Canada</b>
<b>Downtown Los Angeles, CA</b>	<b>Greenwich Village, NY, NY</b>
<b>Washington DC</b>	<b>San Francisco, CA</b>

### [Living Off the Grid— Powering Down](#)

### [Chapter 8](#)

Our homes are connected by a vast grid, or infrastructure, that most of us pay little attention to but depend upon for the lifeblood of our households. This grid is a system of poles, wires, towers, dams, cellular nodes, and pipes that link us all together and provide heat, cooling, water, light, communication, and sanitation. There was, of course, a time long ago when each of us had to provide for such things ourselves. For rural families, it has only been several hundred years since they were still responsible for digging wells for water, making candles from animal fat for light, cooking and heating their homes with wood fireplaces, and disposing of their own waste.

Most of us living today have no personal memory of doing such things, nor do we think of how these services are provided to us . . . until we get our monthly utility bills. For a variety of reasons, however, some 180,000 U.S. families have decided to disconnect from the grid they've depended upon for so long. That figure has jumped 33 percent a year for a decade, says Richard Perez, publisher of *Home Power* magazine. Thanks to utility company incentives, another twenty-seven thousand grid-connected houses supplement the utility's power with their own energy systems, mostly with solar power. As bills for electricity, heating oil, or propane energy inch up to levels once equivalent to one's monthly rent or mortgage payment, as is now often the case during the winter where we live, the decision to disconnect is primarily a financial issue for many.

For others, like Janaia Donaldson and Robyn Mallgren, who wanted to buy a remote 160-acre swatch of land and build a new home, it was a necessity. Most land without utility lines can be purchased for 25 to 40 percent less, but their location was a mile and a half to the nearest power

pole. Bringing in a line would have cost thirty-eight thousand dollars. Installing alternative forms of energy and living off the grid made buying and living on the land possible.

To some, getting off the grid provides a sense of independence. Still others are motivated by a concern about dwindling natural resources and the effects our heavy use of fossil fuel is having on the environment. By turning to renewable sources of energy, such as sun, wind, and water, they're choosing a more natural, self-sufficient way of life that leaves a smaller environmental footprint.

Usually it's some combination of reasons like these that attract people to live fully or partially off the grid. We've already mentioned several examples in other chapters. In [Chapter One](#) we wrote about Katy and Rick Blanchard. If you recall, Katy, a fifty-seven-year-old fiber artist, and Rick, a sixty-two-year-old landscape architect, decided to escape the high cost of their San Diego lifestyle for life off the grid on fifty-six acres outside tiny Abiquiu, New Mexico, where they are now self-sufficient, relying on solar power and the well water on their property. Their motivation behind the move was multifaceted. Partly financial, as supporting a San Diego life left little time for anything other than work, but also because they wanted to live closer to nature, focus more on the work they love, and still have ample time for the personal and civic activities they value. They are involved with others, for example, in efforts to redevelop a local arts-based economy in northern New Mexico so artists can afford to continue living and working there.

Contrary to common misconceptions, it's possible to live off the grid, either fully or partially, whether you live in the city, on a farm, in an RV, or on a boat. This is true regardless of whether you are buying or building a new home or adapting an existing one. And you don't have to give up the many comforts of modern life we depend upon and enjoy. As with the other lifestyles we've featured, there are many choices, e.g., just how off the grid you want to be, which utilities you take off grid and to what extent, and whether you also choose to live a low-energy lifestyle.

## Living Together—Shared Homes, Shared Communities

## Chapter 9

In 2006, for the first time in U.S. history, households headed by single individuals outnumbered those headed by married ones, the Census Bureau reports. Once the norm, the nuclear family (mother, father, and their children) is on the decline from a high of nearly half the population to less than a quarter today. The percentage of households with someone living alone, however, has leaped from less than one in five to more than one in four in just the past ten years. Other countries are seeing this population trend, too. The reasons for such a dramatic shift in living arrangements are many. They include a divorce rate that has swollen the ranks of single parents, a tendency for young adults to postpone marriage in the face of college debt, escalating costs of living, and highly demanding work schedules, as well as an aging population that includes many widows and widowers.

But a countervailing shift is already underway. The past decade has seen a resurgence of shared living arrangements. The number of people who are sharing homes with friends and family or creating new intentional communities of

like-minded folk is on the rise. Laird Schaub, the executive secretary of Fellowship for Intentional Community, sees this as a growing trend. Diana Leaf Christian, author of *Creating a Life Together* and editor of *Communities* magazine, agrees, but she says, unlike the 1960s, when communal living last became the rage, today's interest in sharing one's home with others centers on equity ownership, egalitarian relationships, cooperative decision making, and clearly defined boundaries.

In other words, the desire for personal privacy, personal space, and personal

ownership remains high, but many people are beginning to rethink what constitutes a family and entertain new ways of sharing living arrangements. Four primary motivators are drawing people to live less insular and singular lives, either under the same roof, in nearby or adjacent homes, or under a broader roof of community. Might any of these goals apply to you?

## Goals Drawing People to Live with Others

1. ***To reduce expenses.*** The rising cost of basic living expenses, most particularly the cost of housing, utilities, household maintenance, health care, and child care, is spurring interest in sharing the cost of living. This is a motivating goal for both singles and families, but especially for young adults who are burdened with large college loans to repay while working in lower-wage entry-level jobs and for singles of retirement age who face living on a fixed income. It is also appealing to anyone who is faced with caring simultaneously for both young children and aging parents.
2. ***To have an opportunity for closer relationships.*** Living alone, while fine for some, is lonely and isolating for others who yearn for companionship, socialization, and community. Although most people spend the bulk of their day at a job, the work milieu often can't meet all of our needs for affiliation. Within the hierarchical, competitive culture of a work environment, coworkers often have a range of personal interests and live in places distant from one another throughout a metro area. So they may not be readily available to socialize, share intimacies, and offer psychic support the way a family or shared household can.
3. ***Share the workload.*** Many folks are feeling unduly stressed and pressed by the demands of daily life. This is particularly true of single parents, dual-career couples, and widows and widowers who have to somehow "do it all." Many are eager to find ways to share some of the workload of running a household and caring for children, the sick, or the elderly.
4. ***To find an alternative.*** As concerns about the future in a rapidly changing and globalizing economy grow, some individuals are driven by political, spiritual, and/or ecological values to seek alternative ways of life that can be a model for a more secure and fulfilling future. The United States has a rich history of such quests, from the Puritans who came to the New World from abroad to the utopian social experimentation of the transcendentalists in the 1830s and '40s and the idealistic youth of the 1960s Flower Power communes.