

Boaters' Update readers' views on the affordability of boating, March 2023

You recently invited emails on the subject of the hidden costs of boating. I write this as a 5+ year leisure boat owner who has spent 2-3 months each year touring the waterways all over England in all seasons, and the rest of the time based on land in a house or flat. I thoroughly enjoy my time on board and the access to variety of places and nature that it affords, but that thrill is partly because I know it is not my permanent home. I share your evident concern at the superficial publicity given to the idea of living on a boat as both a cheap and liberating lifestyle choice. I share these thoughts in that light, and given the general nature of your request for input do not expect acknowledgment.

There is indeed no free lunch here – most obviously because of hidden costs and consequences.

Everything that is apparently saved financially on the visible overheads of acquiring a boat and keeping it legal on the waterways, is probably compensated for in some other way – either less obvious out-of-pocket costs or lifestyle compromises or indirect costs on others and the environment. This perhaps highlights the difference between the superficial perception of 'affordability' (which to most people will represent short-term cash flow) and the true costs.

The most obvious direct costs are boat maintenance, reduced access to best-in-market prices for consumer goods and expensive forms of heat and energy.

Apart from a tent, boats are probably the least energy-inefficient form of living space you could choose. To compound this, your options for generating heat and electricity are expensive, fuel-inefficient and carbon-unfriendly. You will use less electricity on a boat than in a house – pretty much of necessity as much as of choice – but you will pay dearly for the electricity you do use. Unless you are lucky, the fuel for heating will not be delivered to your boat. Even with a permanent mooring in a marina the electricity is sourced at commercial rates and will be sold to you with a mark-up.

Anyone living afloat will be forced to save energy and water compared to living on land (no bad thing, you might think) but to an extreme that most home dwellers would not contemplate. Just one example: you won't be able to run a freezer, you may feel a fridge with an ice box uses too much electricity – so forget buying frozen food or batch cooking for efficiency – which means higher food costs. Generally speaking, supermarket deliveries are a non-starter and only those with a mailing address in a marina can expect to benefit easily from the convenience, availability and price-competitiveness of online goods.

You will be returning to the era of the village pump and cesspit. You must go to fetch your own water and you will have to dispose of your own sewage, more or less frequently depending on the boat's toilet system (or burn expensive bottled gas to add to its carbon-footprint by incinerating it). No matter how you deal with sewage it is messy and smelly at

some point. No matter how carefully you manage it you will probably run out of fresh water at some (inevitably inconvenient) point.

You cannot expect the levels of privacy and peace and quiet you might get (albeit sometimes via negotiation) with constant neighbours. Booming music or howling generators from nearby boats, breathless chat and thumping footsteps from joggers three feet from your pillow at crack of dawn, shouted conversations on the towpath from walkers of over-excited yappy dogs etc.

Boats are smaller than flats or houses and keeping things clean inside should be easier. Boats are very much bigger than cars and only accessible on the towpath side, so keeping things neat on the outside is a different matter. Other home comforts on a boat are perhaps not what is portrayed in the romanticised news articles – look online at livaboards' blogs and you will find plenty of tips about HeatHolder socks, managing condensation and coping with muddy towpaths.

Maintenance probably means turning to DIY which is not for everyone – even a boat that rarely moves still needs mechanical TLC. You can pay for someone to change your engine oil, but it's not like booking your car in for a regular service. Of course maintenance can be ignored, but not only do you add to the depreciation of the boat you risk finding yourself stranded with a dead engine and no ability to generate electricity, reach fresh water or dispose of sewage. Fellow boaters are generally generous and helpful, but there are limits.

Many liveaboard boaters will no doubt argue that some of these things are not hidden costs or compromises but just part and parcel of the alternative lifestyle which has so much to recommend it compared to the constraints of mainstream household living. So be it, but they will have reached that conclusion with their eyes open or through long exposure to the on-board experience, not through misleading expectation setting from the media.

There is a secondary, longer-term issue brewing. Time and again economists have shown that anything that is desirable and is made freely available will eventually be over-exploited, leading either to withdrawal of the freedom or diminished attractiveness. I am no economist, but the freedom to choose the public waterways (as distinct from private marinas) as your permanent home must surely follow this model.

Hi - might not be obvious but you can't store much on a boat so shopping tends to be in smaller quantities (so bulk buy savings aren't an option) and shopping is more often from local shops along the route rather than larger supermarkets - both factors increase the cost of the essentials of life.

As continuous cruisers another one is the temptation to try the various drinking and eating establishments along the canalside after mooring up! I know this shouldn't be a challenge but it's tempting to go in ! :-)

If you don't service your own engine it can get quite expensive. Typically a service period of 250hrs means a service 2 - 3 times a year for continuous cruisers. The cost adds up!

It's not a financial cost, but unless you have a permanent mooring with a postcode it can be difficult to register with a doctor or dentist (and, probably, a school), get mail or licence your vehicle and yourself to drive it. For example:

-We use Boatmail for our post and had arguments (one each) with the DVLA when we had to change the address on our driving licences, because they thought we had to go to the address to collect our mail (we proved how efficient it is by replying to their letters on the day of receipt, with proof, and they approved the address).

-My partner was sent a bowel cancer screening kit but didn't receive it because it was sent to the marina where we used to stay, instead of to the correspondence address we had given the surgery. (Prescriptions work much more efficiently: we just tell them which pharmacy in England we need to collect them from.)

-We have also had trouble with Poste Restante, as many post offices, despite being on the Royal Mail's list of branches that accept it, have never heard of it. This makes receiving hard copies of our mail (when necessary) and stuff we order online from individuals, very dodgy.

Irritations like this make continuous cruising complicated, and are probably low on the list of things that people looking at living on a boat think about. The stress can affect people's mental health and enjoyment of boat life, particularly in conjunction with the other challenges of liveaboard life.

It troubles me that the media is promoting boat life as an affordable alternative to land based life. It is not. The expenses are the same, just different. I will include some hidden costs from my own experience.

Boat maintenance; I budget £1000 a year. Some years it is more, some less, but £1000 about covers the cost.

Mooring fees. I am a continuous cruiser but still pay about £1000 per year in mooring fees per year. This is because I sometimes have to spend time away for work purposes. When I do I leave my boat in a marina. I also usually take a break from cruising in winter when I

purchase a winter mooring. On top of this there is the usual winter fuel. I usually spend in the region of £700 in coal and gas per winter.

The remainder of the year the costs include: diesel, boat licence, insurance and internet. I have to have two network providers because much of my work is on-line. This is about £60 per month.

Every 3 years or so the boat needs to be dry docked and painted. £500 is a rough estimate

Every 4 years there is a boat safety certificate. About £150

Batteries need to be replaced every 5 years on average. Cost in the region of £800

I have now sold our boat which we were 2000 cc'er's. We were on the cut for 3 years and over that time we put 4000 hrs on the engine. Over that time I did around 15 oil and filter changes at around £35 to £40 a time depending if changing fuel filter as well. I also had to pay sometimes to dispose of the old oil at marina workshops. Blacking done twice due to high usage of boat. All electric items changed due to high use as live aboard boat was 17 years old with 2000 hrs on engine so all items gave up over our ownership.

Taxi costs getting to and from supermarkets when no shops near by. Online shopping ok but can be different to give valid location sometimes.

I would say cheaper than a house with car etc but not as cheap as some people think.

I was born into boating and now 40 years of age and having lived on boats since my late teens have regularly seen people choose to live on a boat as a cheap alternative way of living. I have also seen a very large number of people give up on the idea within the first year either because of a misconceived idea of what the boating lifestyle will be like, or because (and most frequently) costs turn out to be way more than they thought they would be!

Aside from the obvious costs the main areas of unexpected expenditure tend to be due to the following;

- Increasing rise in the cost of Diesel. This has easily doubled in the last 18 months.
- Maintenance costs. (Lift out / dry dock. Antifouling / Blacking. BSS and associated modifications. Consumables, such as replacing batteries. Engine Servicing, a set of batteries alone will be £100's)
- Breakdowns. Engine and onboard equipment, Boats being heavily reliant on ancillary components (water pumps, bilge pumps, calorifiers, diesel heating systems, inverters, chargers etc etc) can often be very costly when they break down, to mend or replace.

- Heating fuel costs. Although relatively easy to get warm boats are often not the most insulated forms of accommodation!! In my experience people often end up spending way more than expected on this.
- Boating equipment, Life jackets, nav equipment, ropes, mooring spikes, windlass's, clothing etc etc
- Laundry costs. Boats frequently do not have washing machines and laundrettes are expensive!
- Mooring costs if continuously cruising it can be necessary to pay for winter mooring or secure mooring when leaving the boat for holidays etc. This can often be overlooked.
- Lastly, additional equipment or modifications required to make a boat suitable to live on full time in the first place. Many boats on the market have been used for weekend breaks or indeed very little at all, and to the untrained eye can be a money pit to make suitable for full time living. These essentials additions often only come to light post purchase / move onboard.

In essence, moving to a life afloat to save money will almost always be a mistake. You need to be passionate about boating and the way of life associated with it, for a move on to the water to work out!

We hired for many years before buying our own boat.

Costs people may not initially think about

Blacking and anodes

Cost of heating

Cost of batteries especially leisure batteries as unlike a starter battery you will need several.

Toilet emptying costs which will mean moving the boat every time if you have a holding tank. We have cassettes which in our opinion are much better than a holding tank. (Walking with a cassette much cheaper than taking a boat to pump out.)

Changing antifreeze - boat cooling systems are large so need a lot

Repainting

One interesting challenge when you buy a boat is that you need a licence, insurance and, unless you continuous cruise, a mooring and you appear to need each before you can get the other!!

If your ccing:

having to work flexible hours to keep moving, trying to find a place to moor, filling up with water, getting rid of your rubbish and poo, keeping up with maintenance, cleaning, waiting

for coal deliveries from unreliable coal boats, trying to sort out engineers, launderette etc etc. it all takes time. A lot of time. And time spent boating could be time spent earning money instead.

I could work full time but whatever job I'm in it only really works if I do 3-4 days instead of a full 5 days.

That's a massive loss of earnings, plus that dream job you wanted comes up and it's 5 days a week? Forget it. It might work for a while but eventually somethings going to give - and it will either be your mental health, your job, or your boat life. There aren't enough hours in the day for a full time job, boating, a reasonable social life and keeping up with friends and family etc.

Even working from home doesn't really help. My current job is work from home but try working from home with moving to a new spot every two weeks and keeping to the current CRT movement guidance? Sometimes the internet is patchy, sometimes there just aren't no nearby cafes or libraries to work from. Also most boats are small. Try working from home when your partner has a day off and it just doesn't work. I rent an office space instead. That's another £300 I have to fork out a month which I wouldn't have to if I was living in a half decent apartment or studio or even bedsit.

The other obvious one is breakdowns. Something is always going wrong or starting to make 'I'm going to go wrong' noises. Reliable mobile engineers are rare and very busy and cost and docking in a boatyard is also expensive. On a second hand narrowboat you can easily add another £3-4K a year just to keep the boat moving forward and not sinking. And you find that rare engineer willing to come round - they give you the date and time they are coming, not the other way round. That's work income list as well because you have to be in - at least for the first visit.

I'm not complaining. I love boat life. But I'm never going to be rich.

Just a couple of thoughts...

We spend a lot of time in the summer months on our narrowboat and something that always strikes us is the fact that foods, especially chilled items, do not keep as well aboard as they would do at home. Boats get very hot internally in even moderately warm weather reducing the efficiency of fridges. You therefore need to budget for buying smaller quantities on a more regular basis, probably from local stores rather than supermarkets, which will inevitably increase costs.

We have a cassette toilet so don't follow the price of pump-outs but for anyone living on a boat which is not based in a marina with free pump-outs I assume this could add several hundred pounds to annual running costs.

As a leisure boater it surprises me how many people see living aboard as a cheaper option to bricks and mortar.

I've put together here a list of things any would be liveaboards should take into account: -

Boats need maintenance. Blacking ideally should be carried out bi-annually. Where do liveaboards propose to live whilst the boat is out of the water? This would apply to other maintenance jobs too of course. Not everything can be done with the boat in the canal. Have you factored regular maintenance into your budget?

What happens if you are unfortunate enough to become unwell and no longer able to cope with the demands of boating? If you have sold your property to buy a boat can you get back on the property ladder?

Are you able to carry out your own repairs? If you have to pay for an engineer or other skilled worker can you afford their labour costs, which will be similar to those charged by a garage for repairing your car, if not more?

Do you have the right level of insurance? As leisure boaters we don't specifically insure stuff that we take on a trip, (electronic equipment etc.), as it's covered by home insurance, but a liveaboard needs to be sure that everything on board is covered.

How self sufficient are you? If you don't have a washing machine on board launderettes can work out expensive. A small but necessary consideration.

Heating your boat in winter. Fuel is an ever increasing cost whichever method you choose. If you're in a marina electricity prices will be going up, if they haven't already, as marinas have no choice but to pass on the price increases.

Food. If you're a continuous cruiser you may find options for buying groceries quite limited, so prices may be higher than in your local Tesco.

Hope this helps to concentrate would-be liveaboards on some of the realities they need to take into account.

The most important advice I would give anyone buying a boat, particularly one to make your home, is to have an out of the water survey by a qualified surveyor before buying. Over the years I have seen many faced with large unexpected bills because they failed to do this.
