A MOTOMARKETS BUYER'S GUIDE



THE TWENTY YEAR ROAD BIKE BUYING GUIDE

Cruisers, Baggers and Trikes That Last

Dealer fees · Model years to buy and avoid · Inspection checklists · Out-the-door worksheet

FOR U.S. BUYERS · 2026 EDITION · @MOTOMARKETS

BEFORE YOU START

ABOUT THIS GUIDE

This guide was written for the MotoMarkets audience: riders who want to buy one road bike and keep it for decades, without overpaying at the dealer.

Prices, specifications, recalls and warranty terms were checked in October 2026 against manufacturers, regulators, lenders and published reports. Every source is listed at the back. Prices and lineups change every model year, so confirm anything that matters to your purchase with the dealer for the exact bike and year in front of you.

This guide is general information. It is not legal, financial or insurance advice.

> **Buying this week?** Go straight to Chapter 12 and print the Out-the-Door Price Worksheet in Appendix A.

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INTRODUCTION

READ THIS BEFORE YOU WALK INTO A DEALER

> **A road bike that lasts twenty years is decided by three things: what's under the tank, who stands behind it, and whether it fits you. Price and badge come after those.**

Somewhere right now, an old Gold Wing or Evo Harley is starting on the first press of the button. It has more than 80,000 miles on it. The owner has never shopped for a replacement, because it has never left him on the side of the road. That bike didn't get lucky. Someone bought the right machine, from a dealer who stayed in business, and kept up simple service every season.

Most riders never get that result. They buy a bagger that's too heavy to push out of the garage. They buy a cruiser whose seat hurts after an hour. They sign for a $19,000 bike and drive home owing $25,000. Then they trade it in at a loss and repeat the mistake.

WHO THIS GUIDE IS FOR

This guide is for anyone buying a cruiser, bagger, touring bike or trike in the next year, new or used. It is written for U.S. buyers. Prices are in U.S. dollars, distances in miles, and recall checks use the federal NHTSA system. It leaves out sport bikes, adventure bikes and dirt bikes on purpose.

THE THREE THINGS THAT DECIDE A TWENTY-YEAR BIKE

WHAT DECIDES IT	WHAT TO LOOK AT	WHERE IT'S COVERED
What's under the tank	Engine family, known weak points, final drive, valve service	Chapters 4, 5 and 10
Who stands behind it	Dealer density, parts speed, warranty, the brand's ownership	Chapters 5, 11 and 18
Whether it fits you	Wet weight, seat height, reach, how it feels backing up a driveway	Chapters 1 and 2

THE REAL PRICE OF A BIKE

The price of a motorcycle isn't the number on the sticker. It's what you pay in total, divided by the years it works for you. A $24,000 bagger that runs clean for twenty years costs $1,200 a year. A $14,000 bike you sell at a loss after four years can cost more than $2,000 a year once you add the depreciation, the fees and the interest.

HOW TO USE THIS GUIDE

- **Shopping this year?** Read Part 1 first. Picking the wrong type of bike is the most expensive mistake in this guide.

- **Buying this week?** Skip to Part 4. Chapter 12 shows every dealer fee, which ones you can push back on, and what to say. Print Appendix A and take it with you.
- **Buying used?** Read Chapters 9 and 10, and take Appendix C to the inspection.
- **Already own one?** Part 5 is the plan that gets it to year twenty.

A PROMISE

This guide is written in plain language. Every price, weight, interval and fee range comes from a manufacturer, a regulator, a lender or a published report, and the sources are listed at the end. Prices and lineups change every model year. Where a number matters to your purchase, confirm it with the dealer for the exact bike and year in front of you.



PART ONE

BEFORE YOU SHOP

Chapter 1 *Cruiser, Bagger, Touring or Trike? Pick the Right Type First*

Chapter 2 *Fit Comes First, Before Price or Badge*

Chapter 3 *What It Really Costs to Own*

CHAPTER 1

CRUISER, BAGGER, TOURING OR TRIKE? PICK THE RIGHT TYPE FIRST

> **Buy for the riding you do every month, not the one big trip you dream about. Picking the type is the single biggest decision in this guide, and it should happen before you compare brands.**

Each type is built for a job. A cruiser is happiest around town and on weekend loops. A bagger adds a fairing and hard saddlebags for day trips. A full touring bike adds a trunk, a passenger backrest and more weather protection for long hauls two-up. A trike adds a third wheel for stability at low speed and when stopped.

WHAT EACH TYPE IS ACTUALLY GOOD AT

TYPE	EXAMPLE 2026 BIKES	BEST AT	TYPICAL WET WEIGHT	WATCH OUT FOR
Cruiser	Honda Rebel 1100, Harley Street Bob, Indian Sport Chief	Town riding, 40 to 150 mile loops, solo riding	500 to 700 lb	Little wind protection and storage. Highway days get tiring
Bagger	Harley Street Glide and Road Glide, Indian Chieftain and Challenger	Day trips, highway cruising, some two-up riding	800 to 850 lb	Weight at parking-lot speeds. Passenger comfort is limited
Full touring	Harley Street Glide Limited, Indian Roadmaster, Honda Gold Wing Tour	Multi-day trips, two-up, all-weather miles	850 to 900 lb	Hardest to push, park and pick up. Highest running costs
Trike	Harley Road Glide 3 and Street Glide 3 Limited, Can-Am Spyder RT	Stability, no balancing at stops, riders with knee or strength limits	990 to 1,250 lb	Steers differently from a two-wheeler. Wider in the garage. Costs more

The weights are real. Harley lists the 2026 Street Glide at 811 lb in running order. Honda lists the Gold Wing Tour DCT at 847 lb. Harley's new Street Glide 3 Limited trike weighs 1,250 lb at the curb.

THE FIVE-QUESTION TEST

Answer these honestly before you go shopping. Count how many answers point to each type.

1. **How many miles do you ride a year?** Under 3,000 points to a cruiser. 3,000 to 8,000 points to a bagger. Over 8,000, with multi-day trips, points to a touring bike.
2. **How much of it is highway?** Mostly back roads and town: cruiser. Regular 70 mph stretches: bagger or touring. Wind protection matters more than horsepower here.

3. **Do you carry a passenger more than a few times a year?** Yes points to touring or a trike. A passenger on a bare cruiser seat lasts about an hour.
4. **What do you need to carry?** A jacket and a lock: cruiser. A day's gear: bagger. A week's clothes for two: touring or a trike with a trunk.
5. **What are you riding now, and what do you dislike about it?** If your current bike feels heavy, don't go heavier. If you're tired of the wind, look at a fairing before a bigger engine.

If your answers split, choose the lighter type. You can add a windshield and bags to a cruiser. You can't make a touring bike lighter.

THE MOST COMMON MISTAKE

The most common mistake is buying a big bagger or full dresser for rides that are mostly 40-mile loops. An 850 lb bike feels great at 70 mph. It feels very different in a sloped driveway, a gravel parking lot or a gas station with a tight turn. Owners of those bikes often ride less, because getting the bike out of the garage feels like a job.

The opposite mistake costs money too. A rider who wants to cover 400 miles a day two-up buys a 500 lb cruiser because it was cheaper. Within two seasons they add a windshield, bags, a passenger backrest and a new seat. Then they trade it in at a loss for the bagger they needed in the first place.

WHERE TRIKES FIT

A trike makes sense when holding up a two-wheeler at a stop has become the problem. That includes riders with knee, hip or back limits, and riders who want to keep riding into their seventies and eighties. Trikes come in two layouts. Traditional trikes, like Harley's Road Glide 3, put two wheels at the back. Reverse trikes, like the Can-Am Spyder, put two wheels at the front.

A trike is not simply an easier motorcycle. It doesn't lean, so it steers more like a small car, and many experienced riders find that strange at first. Some states, such as Washington, require a separate three-wheel license endorsement, so check your state's rules before you buy. Chapter 2 covers when a lighter two-wheeler is the better answer, and Chapter 6 lists the best trikes.

CHAPTER 2

FIT COMES FIRST, BEFORE PRICE OR BADGE

> **A bike that fits gets ridden for twenty years. A bike that doesn't gets sold in two. Fit is two numbers on the spec sheet, wet weight and seat height, plus three tests you can only do in person.**

SEAT HEIGHT VERSUS HOW FAR YOU CAN ACTUALLY REACH

Seat height is measured with nobody on the bike. Two bikes with the same 27-inch seat can feel very different. A wide seat spreads your legs apart and costs you reach to the ground. A narrow front edge on the seat lets your legs drop straight down. Suspension also sags under your weight, which lowers the bike by an inch or more.

That is why your inseam alone isn't enough. A rider with a 30-inch inseam may flat-foot a narrow 28-inch seat and only reach tiptoe on a wide 27-inch one. The only real test is sitting on the exact bike with both feet down.

Aim for at least the balls of both feet on the ground. Flat-footed is better on a bike over 800 lb. Tiptoe on a heavy bagger means one patch of gravel at a stop can put it on its side.

WET WEIGHT VERSUS DRY WEIGHT

Dry weight is the bike without fuel, oil or coolant. Some makers also leave out the battery. Wet weight, sometimes called curb weight or weight in running order, includes all fluids and usually a full tank. A gallon of gas weighs about 6 lb, so a 6-gallon tank alone adds 36 lb.

Always compare wet weight to wet weight. If a brochure only lists dry weight, add 40 to 60 lb for a cruiser and more for a big tourer. Can-Am, for example, lists the 2026 Spyder RT at 988 lb dry.

MODEL (2026)	TYPE	WET WEIGHT	SEAT HEIGHT
Honda Rebel 1100	Cruiser	497 lb	27.5 in
Royal Enfield Super Meteor 650	Cruiser	About 531 lb	29.1 in
Harley-Davidson Street Bob	Cruiser	646 lb	26.8 in
Indian Sport Chief	Cruiser	685 lb	27.0 in
Harley-Davidson Street Glide	Bagger	811 lb	28.1 in
Honda Gold Wing Tour DCT	Touring	847 lb	29.3 in
Harley-Davidson Street Glide 3 Limited	Trike	1,250 lb	Check spec sheet

The gap between a Rebel 1100 and a Street Glide is more than 300 lb. That is the weight of two adults. A low seat helps you reach the ground, but it does not make a heavy bike light.

THE THREE TESTS THAT MATTER MORE THAN THE SPEC SHEET

Lift it off the side stand. Sit on the bike, put both feet down and bring it upright. On a heavy bagger this should take a firm push, not a heave. If you have to throw your shoulder into it, you'll dread it in year ten.

Push it backward. Driveways slope and parking spots point the wrong way. Most motorcycles have no reverse, so you walk them back with your legs. Try three or four steps backward on the dealer's lot. If you can't do it on flat concrete, you can't do it on a slope. Heavy tourers like the Gold Wing offer a powered reverse, and Chapter 17 covers add-on reverse kits.

Try a slow U-turn. Ask for a test ride and make a full-lock U-turn in an empty part of the lot. Low-speed control is where heavy bikes get dropped. If the dealer won't let you test ride, ask to at least sit on the bike and duck-walk it. If they won't allow that either, shop elsewhere.

REACH TO THE BARS AND PEGS

Your knees, hips and lower back care about three distances: seat to bars, seat to pegs, and how far your arms stretch. On a bike that's too big, you lean forward to the bars, your elbows lock and your lower back takes the load. On a bike that's too small, your knees sit high and your hips ache after an hour.

- **Bars:** Hold them as if riding. Your elbows should have a slight bend. Locked straight arms mean the bars are too far.
- **Foot controls:** Forward controls stretch your legs out. Mid controls put your feet under your knees. Neither is better. Pick the one that suits your hips.
- **Floorboards:** Most baggers and tourers use floorboards, which let you shift your feet on long rides. That helps sore knees.
- **Five minutes, not five seconds:** Sit on it for five full minutes. Discomfort that shows up at minute four will show up every ride.

Some bikes adjust. Kawasaki's Vulcan S Ergo-Fit system changes the bars and pegs to suit your size. Many models offer reduced-reach seats and lowered suspension from the factory. Ask before you assume a bike won't fit.

WHEN A TRIKE MAKES SENSE, AND WHEN A LIGHTER BIKE IS BETTER

If the problem is weight at a stop, a trike fixes it completely, because you never hold it up. If the problem is that your current bagger feels heavy everywhere, a trike may not help. Trikes weigh more, take up more garage space and handle differently.

For many riders, a lighter two-wheeler is the better first answer. Dropping from an 850 lb bagger to a 650 lb cruiser with a windshield removes 200 lb you have to manage. Consider a trike when even a lighter bike feels unsafe at stops, or when a medical condition makes balance the issue.

TAKE THIS TO THE DEALER

The full test-ride checklist is in Appendix B. The short version:

- [ ] Both feet reach the ground, at least on the balls of the feet
- [ ] I can lift it off the side stand without heaving
- [ ] I can walk it backward four steps
- [ ] I can make a slow full-lock U-turn
- [ ] Elbows bent, knees comfortable, back upright after five minutes
- [ ] I know the wet weight, not just the dry weight