

10 Popular Retirement Lifestyles

Here's how to fill your retirement years with activities that are fun and meaningful.



No one admits that they want to be labeled or put into a box. It seems so confining. But, actually, most people do. It gives them an identity, and a group where they fit in.

Here are 10 basic retirement lifestyles, some with a bit of tongue-in-cheek. But face it, if you're retired, you probably fit at least partially into one of these categories. If you're not retired, maybe this will give you an idea of what to expect after you hand in your papers and accept your gold watch.

Traveler. You've already been to the national parks and Europe. You like to read articles about travel to exotic places. Now you're looking to expand your horizons and hit some of the must-see destinations like the Pyramids, the Great Wall or Machu Picchu. Next you'll be trying a different twist on the standard European vacation, perhaps venturing to Latvia or Romania. And instead of just visiting France or Spain, you could take a river cruise on the Loire or walk the Camino de Santiago.

Social butterfly. A book club simply isn't enough. Perhaps you belong to three book clubs, or bridge or lunch clubs. You feel like a failure if you find yourself at home more than one or two nights a week. You like to dance, party and go to meetings. It doesn't really matter the topic. You just like to have places to go and people to see.

Loafer. You're a type B personality. You like to watch TV, are a voracious reader and could spend hours listening to music. You are at your happiest when wearing a t-shirt and slippers or padding around the house barefoot, feeling comfortable and content.

Dreamer. No matter where you are physically, your mind is somewhere else. Maybe you're planning a vacation, researching the place where you're going to retire or trying to decide on a political cause to get involved in. Your fantasy life is so active that there isn't much time to actually carry out your plans. That's OK. Your mind is occupied, you're not spending too much money and you're safe from the dangers of the world.

Artist. You carry a camera everywhere you go, and your walls are covered with photographs. They are big and small, color and black and white, pretty sunsets, stately architecture and sharp-angled abstracts. Or maybe you're into knitting, crocheting, painting or woodwork. You might spend your weekend prowling around arts festivals, or maybe your work is featured on Etsy.

Athlete. Maybe you play in the over-50 softball league, go hunting with your buddies or play tennis at the club. Whatever the sport, it is what you live for. Then there's the golfer who takes the game a little further than the casual player. Finally, there's the fan. He's got the hat, jersey, license plate and season tickets. He's in a league of his own.

Worker. Some people never retire. They love their work. Sometimes their colleagues are their friends, while other people just don't want to sit around at home. If forced to retire, you plan to find another job. You might spend your retirement years consulting, offering your services to a nonprofit or down in the basement working on a craft or home improvement project.

Stock market guru. You read Barron's and The Wall Street Journal. You watch Bloomberg and CNBC. You know about alpha and beta, price-to-earnings ratios as well as all the trendy new products. Every evening you log onto a financial website and check the balance in your IRA or 401(k). Win or lose, you know you are on top of things.

Volunteer. You usually focus on one particular cause. Maybe it's your church, where you volunteer on the auction committee, help out at the church rummage sale, sing in the choir and spend Sundays as a deacon. Or maybe you're a volunteer fireman, or a member of the Lion's Club or Kiwanis Club. You're directing traffic at the Fourth of July celebration, grilling hamburgers at the club picnic and serving dinners at the annual fundraiser. You enjoy helping out your community, and you know everyone in town.

Professional grandparent. She babysits the grandchildren two or three times a week. He has installed swings, play sets and ball fields in his backyard. You live down the street from your children. You see no greater joy in life than spending time with your family.

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