

Which retiree are you or do you want to be?

- **The Hobbyist Retiree**

This is a common type of retiree. They often throw themselves into hobbies that they have *'played with'* while working, dedicating more time to their interest, or they may, indeed, be trying something new that they have always wanted to do. They will often be keen to fill their new-found time with trying things, and if it fails to ignite their passion, they will move onto the next thing. They are often highly sociable, and full of life and enthusiasm; they need a high level of social interaction and often end up leading a group who share the love of their hobby.

- **The Adventurist Retiree**

These retirees are never at home. They are travelling the world, or enjoying driving their motor home around the UK and Europe, while maybe also spending some time at their holiday home. They make flying visits home, to catch up with family, while preparing for their next adventure. They are filling their time with new experiences, learning new cultures and creating great memories. For some, it is an escape from the mundaneness of home, where if they stayed too long, they would be dragged into the things they are running from – family issues, DIY, community, perhaps work and not to mention the British weather.

- **The Sporty Retiree**

These retirees love sport, either watching it, doing it or both. Where affordable, they will travel the length and breadth of the country, even the world, to see and do it, such as trips on rugby tours, skiing and cycling in the Alps, running, gym memberships, and so on. They will want to tick things off their bucket lists: Wimbledon, the Masters, world cups and the Tour de France. They will find people who share their interests, are sociable, keen to live a healthy life, and wanting to maintain their fitness and youth.

- **The Community Retiree**

In Britain, over 50% of volunteers are over the age of 60. These retirees love and embrace responsibility, are natural organisers, enjoy making a positive difference in their community, like to keep active and be in demand, and are classic busy bodies in the nicest possible sense, wanting, now they have time, to give something back. They do this by volunteering; becoming a magistrate, a parish councillor, a National Trust volunteer, a community leader or active with their local church, amongst other things. They thrive on making a difference, enjoy social interaction and some will also enjoy the prestige of office.

- **The Carer Retiree**

These retirees selflessly give their time to their family or charitable causes. Often this is volunteered but can sometimes be forced upon them due to the illness of a close relative or friend. They may also be helping their children with their own children, taking an active role in bringing up their grandchildren, caring for their grandchildren while they are very young, doing school runs and pick-ups, and making their children's lives easier by doing things they do not have the time or expertise to do themselves. They may also be caring for their own parents, visiting them, taking them on days out or organising for carers to make their parents' lives easier. They will often be out in the community, helping those less fortunate, driving the elderly care bus, cooking meals for the homeless or arranging charitable events. They are very much unsung heroes.

- **The Academic Retiree**

These retirees often pick up on an interest and go back to education to learn more about it. Often, this is learning a language, the creative arts or learning new skills. This can be with a local group, such as the University of the Third Age, a local college/university or the Open University. They are keen to learn, explore, and keep their mind challenged and active. They may also be an authority in a particular area and will help others through writing or lecturing on the subject matter, enjoying being able to share their knowledge and wealth of experience with others. Academic Retirees will agree with Rosalyn S. Yalow, winner of the Nobel Prize for Medicine who said: "As long as you're learning you are not old".

- **The Homely Retiree**

They say an Englishman's home is his castle and these retirees love being at home; they are very much '*home is where the heart is*' kind of people, enjoying domestic bliss and the simple pleasures in life: relaxing, reading a good book in their conservatory, spending time in their garden, keen DIYers and some even enjoy morning TV! They are introverted and do not need interaction with others, and, although not a recluse, they take more pleasure in their own and close family company rather than the wider community..

- **The Reminiscing Retiree**

These retirees are living off past glories in which their reputations were made, where they were important and needed, and they often struggle to adapt to their new retired lifestyle. They very much think that their glory days are behind them and they face an uncertain future. These retirees can be a little dejected about losing their corporate identity, and have failed to replace it with something meaningful. They will try to keep their hand in with work, and revisit old colleagues. They are likely, if they are good, to become a nevertiree.



- **The Nevertirees**

The nevertiree will retain an active involvement in work, whether this is 60 hours a week full on or a few hours a week, in a chairperson/non-executive-director/strategic-consultancy role. Often, the balance has shifted to more life and less work, but they enjoy keeping their hand in, and, importantly, still have something of value to give the business. This gives them personally the best of both worlds, retaining the status, intellectual challenges, social interaction and money provided by work, while also enjoying more time doing things they enjoy outside of work.

Conclusion

It is unusual for a retiree to exclusively fall into one of these categories, and it is more likely they will share more than one of these characters' traits. In fact, it is probably best if they do to create a balanced life. So, it is not unusual for a retiree to love the domesticity of home, to enjoy making their garden look pretty, to take regular holidays at home and abroad, to help out with their grandchildren, to support their parents with time and maybe care, to continue learning through further education, while also doing a part-time job, actively pursuing their hobby and volunteering for a worthwhile cause. These superhuman retirees do exist; they are busy with a capital B, and they need to plan and organise their dairies with a work-like discipline. They are the people who will say to me, *"Nick, I really don't know how I found the time to work [full-time]."*

We should also acknowledge that what you do in retirement will change, as you go from phase one (the early retirement years) into phase two (the later retirement years). Your needs, objectives and lifestyle will change, whether you want it to or not. You may go from being an adventurer retiree to a homely/community retiree. If two things are certain, they are that there will be uncertainty and that change is a constant.

However, it is for you and, of course, your life partner to decide how you wish to enjoy your retirement and live out the rest of your days – just make them count!

The above is extracted from 'Retireability' by Nicholas Platt, available for purchase on Amazon

