The variable has both one declared type and one actual type, and the declared type of a variable is the type that is used in the declaration, the actual type is the class that actually creates the object.

All of the variables provided are reference type except eight primitive variables by java, and we are also free to create our variable types by defining new class, any object instanced from a class is a reference variable. So the reference types in java are those which contains reference/address of dynamically created objects.

e.g

List<String> animalList = new ArrayList<String>();

animalList.add(“dog”);

e.g

public class Animal{

private String name;

private int age;

public Animal(String name, int age){

this.name = name;

this.age = age;

}

}

public static void main(String[] args) {

Animal animal = new Animal(“Bob”, 2);

}