This document, examining transition to retirement from a sociological perspective, consists of four sections and a 14-item bibliography. The first section traces the evolution of West German retirement from what was considered a new phenomenon into what is now commonly assumed to be a normal or even natural life stage. The second section discusses the recent changes (earlier eligibility for pensions, a shortage of jobs and concomitant increase in disability pensions, and new preretirement programs aimed at bridging the gap between early exit from work and entry into the pension system) that have moved the time of exit from the workforce to an earlier and earlier age for many West Germans. The third section examines the preretirement program. The fourth section examines the consequences of these changing retirement patterns in West Germany. Among those consequences are that the age of retirement cannot continue to come earlier and earlier; retirement becomes less and less associated with the concept of "old age"; financial and other planning must become more individualized as people retire earlier; and in the year 2030, contributions to the West German pension system as currently set up would require about 35 percent of personal incomes. (CML)
NEW PATTERNS
OF TRANSITION TO RETIREMENT
IN WEST GERMANY

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The new patterns of transition into retirement in Western societies are of major concern to gerontology, since they change the starting-point and the biographical meaning of what is socially defined as "old age". But their relevance goes much beyond: by redefining the relation between work and retirement, they also have major consequences for general issues of social structure and life forms.

Germany is an interesting case because it presents these issues in a particularly marked way. It was the leader in the creation of public old age pensions, and the Federal Republic is today the leader in population aging. While some patterns are specific to the German institutional system, others are interesting for a comparative perspective by highlighting features common to most modern welfare societies.¹

I will first trace the evolution of retirement into what is now commonly assumed to be a normal or even natural life stage, and then go into the recent changes that have moved the time of exit from the work force earlier and earlier. As a third step, I will examine in some detail a special new pathway to early exit, the "pre-retirement"

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Note: I am grateful both to my collaborators at the Institute of Sociology of the Free University of Berlin and to my colleagues of the International Early Exit Study for their help and intellectual stimulation.

¹A detailed overview of the German retirement regime for comparative purposes is given by Kohli/v. Kondratowitz (1987). For a comparative analysis of the current change towards early exit from work, cf. Jacobs et al. (1987a). As these papers refer extensively to the research literature, I will refrain here from doing so.
program. In the final section, I will focus on the consequences of these changing retirement patterns.

1. The Evolution of Retirement

Retirement is a rather new phenomenon historically. It was only a century ago that old age began to emerge as a phase which is defined by retiring from the work force, and thus structurally set apart from "active" life.

There was some retirement in the pre-industrial European economy (as well as in the pre-industrial American one), mostly in the form of a transfer of a farm holding to an heir in exchange for the lifelong provision of shelter, food and other services to the retiree. At first glance, this retirement arrangement could appear to be a functional equivalent to the retirement (by pensions) of industrial workers. But it was not a generally expectable stage of the life course and thus part of one's "normal biography".

The change started with the transition from an agrarian household-based economy to an industrial economy based on wage labor, i.e. on (formally) free work which the worker contracted individually. It is in this context that the modern social security systems emerged (cf. Kohli, 1987). They were basically an answer to the new problems of mass industrialization. When and how they were implemented depended, however, on the national context. Although a late-comer on the industrial scene, Germany (in the years after 1880) was the first country to adopt such a system. As part of Bismarck's project of a "revolution from above", in other words, of industrial modernization within the traditional authoritarian structures, a series of public insurance funds were set up, among them a public pension fund.
It is important to see that the emergence of retirement is part of a broader process: of what I have termed the "institutionalization of the life course" (Kohli 1986). Three points should be mentioned which are especially salient here. One is that over the last century there has been increasing age-grading, both in terms of the external sequence of positions that one follows through life and in terms of time perspectives and biographical planning. Social age has come to be increasingly synonymous with chronological age. The second point is that there is increasing standardization and homogeneity of the life course. This applies not only to the domain of work, but also to that of the family and to the basic facts of demography. As an example, death is now something that occurs mostly in old age ("rectangularization" of the survival curve, cf. Fries/Crapo, 1981). The normal assumption is that with modernization, life has become ever more complex and pluralistic; so the fact that in these dimensions of the life course there is increasing homogeneity is theoretically surprising. Thirdly, life is now organized in three parts defined by the system of work: a period of preparation, one of economic activity, and one of retirement. This tripartite structure of the life course has again only emerged over the last hundred years. It is, of course, not true as pervasively for the life course of women, but increasingly so.

For documenting what has happened in Germany during this period, a few data for the starting-point and end-point will suffice. They concern two dimensions of the constitution of old age: the growing proportion of the population that has reached the retirement limit and the growing proportion of those not working any more.
The first dimension refers to the data of survival. In 1881-90 (i.e., immediately prior to the establishment of the old age insurance), 19.7 percent of German men survived to the pension limit of 70; today (1983-85), 63.0 percent survive to age 70 and 82.4 percent to age 60 (the mean factual retirement age being 59). Thus, the proportion of those that can possibly benefit from retirement has increased from one-fifth to four-fifths (for women, from one-fourth to nine-tenths). Even if we want to eliminate the effects of the changes in child and adolescent mortality, the differences are striking: in 1881-90, less than a third of the men having reached age 20 survived to the pension threshold of 70, while in 1983-85, five-sixths survived to 60. More striking still are the differences in life expectancy for those having reached the retirement threshold, in other words, the differences in the mean duration of retirement. In 1881-90, the mean life expectancy at age 70 was 7.51 years for men and 7.84 years for women (at age 60, 12.43 and 13.14 years); while today, the corresponding figures for age 60 are 16.92 and 20.36. For a woman, her life in retirement is thus already half as long as her active work life (if she has been in gainful work continuously).

As to the second dimension, the data show that the change in labor force participation in old age has been dramatic. In Germany, between 1895 and 1985, it has decreased from 79.0 to 23.9 percent for the men aged 60-70, and from 47.4 to 4.2 percent for those above 70. In other words, the retirement limit set by the public pension scheme has now become the factual limit of labor force participation as well. Old age has become a structurally distinct phase of life -- defined by not belonging to the formal labor force any more -- with a relatively
uniform beginning and a sizable length for the major part of the population.

The full impact of this evolution becomes clear when we look at another series of figures: the weight of the aged in the total population. Up to World War I, the proportion of those over 60 remained below 8 percent of the population of Germany -- a figure which is still typical currently for developing societies. Today (1985), it amounts to 20.3 percent, and for the year 2030 (in what the Federal Statistical Office considers as the most likely variant, namely, based on the current fertility level and a modest increase in life expectancy), it is projected to rise to 37.3 percent.

Right from the start, there were two problems that people were concerned with. One, of course, which is of concern today also was the financial problem: how to fund the pension insurance. When Bismarck had to defend his plans for a public welfare system, for instance, against attacks from the employers who said that the financial burden was going to overload the economy, he usually argued that money spent on social security was money well spent, by preventing the workers from turning into a revolutionary force. At this time, in the 1880's, the memory of the Paris commune of 1871 was still vividly present for everyone of the bourgeois as well as the proletarian side, and it was perceived as a real threat (or better alternative) to the existing order. So, the idea was, if you give people material security in life, especially during the time when they will not be able to earn their living anymore, this is the most effective way of making them less radical, and thus of preserving the social order as it exists.
The second problem which has become relevant, more in the meantime with the generalization of retirement, is that the latter may be a threat to the elderlies' identity, well-being and social participation. It is quite clear why, given that our society in certain basic respects is a work society. The term "work society" has recently come in German sociology to be preferred over rival ones such as "industrial" or "capitalist" society (ck. Matthes, 1983). This terminological swing may need some explanation; after all, work is a key dimension of any society, and the latter terms -- by referring to a specific form of organization of work -- would seem to be more powerful. However, speaking of the work society accounts for the fact that in modern Western societies, work in the form of gainful employment not only provides the economic basis of society (as it did in every other society), but is also the focus of its basic values and world-view. Work is a reality not only of the economy, but also of culture and the life-world. It emphasizes how people are engaged into the society, in other words, how social life in the broadest sense is regulated. The impact of work goes far beyond simply assuring material survival. It defines the cultural unity of modern Western societies as well as the identity of its members.

Again, it should be remembered that this is a new phenomenon. In feudal societies, the opposite was true: Working was a very unpleasant and even socially degrading activity; high status was defined by not having to work, by being able to leave this activity to others.

In recent years, the relevance of the ethic of work -- or more generally, of meaningful inner-worldly activity -- has decreased
somewhat, but as far as it is still valid, retirement may pose a problem. People who are not in the labor force do not have a clear public status in the work society. This has typically been the case for housewives. They did not have a well-defined status of their own; their status was derived from that of their working husbands. Another aspect is that work is also the basis for experiencing social conflict and for one's class position. All of this makes retirement problematic not only for the persons themselves, but also for society (and for sociological theory, cf. Kohli, in preparation). One would really like to know what the place of retired people in the social structure is, and there are no very good answers to that yet.

2. Early Retirement

On closer inspection, the story just told turns out to have two parts. The institutionalization of retirement as a normal life stage had been completed until about 1970, and this had been true for the Western countries quite generally. Again, the labor force participation data give us the clearest picture (cf. Jacobs et al., 1987a). Labor force participation of men over 65 had dropped from around 50 to 65 percent at the turn of the century to around 20 or 25 percent in 1970. During this period, labor force participation below 65 remained fairly high. It showed some downward movement, mostly during the Great Depression, but then it picked up again during the post-war economic boom. Retirement age had thus clustered around 65; this became the normal age limit for leaving the work force.

Over the last two decades, the situation has changed. The labor force participation over 65 has further decreased, but now that between 55 and 64 has also dropped considerably. This is what is
usually meant by "early retirement": retirement before the age limit that we had gotten used to by 1970. The drop of the age of exit from work has come at a time when many factors seemed to point in the opposite direction. One is the steady stream of (psycho-) gerontological literature, which -- starting around 1960 -- has been arguing over and over again that the process of aging is not necessarily associated with a loss of functional capacity and productivity (at least not in the age bracket that is at issue here), and that the commonly held "deficit model" of aging should, therefore, be abolished. Another is the notion that fixed age limits as criteria for the exit from gainful work and for the allocation of welfare benefits are alien to the universalistic normative regime of modern societies, with their emphasis on achievement instead of ascription. In the countries of Western Europe, this notion has not had any immediate institutional impact, but in the U.S., it has become institutionalized in the legislation against mandatory retirement as well as in a broad discourse on whether to replace chronological age by "functional" age as a basic criterion (cf. Neugarten, 1982). And finally, life expectancy has considerably lengthened during this period, and the newer cohorts of aged people have increasingly better health and educational resources.

In spite of the factors, then, the age of exit has dropped in all Western countries for which data are available, irrespective of their institutional regimes. Obviously, the shortening of the work life has been a key mechanism of adapting to the shrinking demand for work and/or the increasing supply of persons seeking work. In Germany, this process has been paralleled by a shortening of yearly work time:
The mean number of hours worked has decreased between 1960 and 1985 from 2144 to 1705, i.e., by over one-fifth. But the tripartition of the life course has been retained. The early exit of the older workers has made it possible to conserve this basic structure of the life course. It should be added that the work phase has also been shortened from below, by extending the period of schooling. The trend is even stronger if we turn to employment activity rates instead of labor force participation rates, which include unemployment; in most countries, the latter is highest at both ends of the work phase.

That the shortening of the work phase has occurred to such a high extent in spite of the factors working against it shows that there are deep-seated structural reasons for keeping the present organization of the life course intact. Contrary to many beliefs, early exit is broadly popular with most of the actors involved. It is the result of a cooperative "effort" of management, unions and the older workers themselves, with the state either actively creating institutional routes for acceptable forms of early exit, or at least letting the other actors use existing retirement or unemployment schemes for that purpose (cf. Casey 1985; Guillemard 1986).

How has this been done concretely? In other words, by what pathways have people been able to cover the growing distance between exit from work and entry into the pension system at the traditional age of 65? In Germany, there are basically three pathways that have been used (cf. Jacobs et al., 1987b). One has been to change the rules of the public pension system, so that in some cases eligibility for pensions now starts earlier. In 1972, a provision was introduced that gave people the choice of leaving work between 63 to 65 for men,
and 60 to 65 for women. This "flexible retirement limit" empirically had the effect that people overwhelmingly chose the earliest possible point of exit.

A second pathway is making use of institutions that existed already but were not originally meant for that purpose. One such possibility is offered by disability pensions. The use of disability pensions has increased massively, which is not due to increasing health problems, but simply to labor market reasons. After 50, a large proportion of workers have some ailment, but it would not in all cases have been a sufficient reason for turning to a disability pension; what has come in addition is the shortage of jobs. Another possibility is for firms to get rid of older workers by "exploiting" the pension after long-term unemployment (by which provision people who have been unemployed for at least one year can go into retirement at 60 already). The required year of unemployment is usually made sweet to the workers by substantial payments from the firm to top the unemployment insurance money.

The third pathway is the creation of new programs, such as the "pre-retirement scheme", which are specifically aimed at bridging the gap between early exit from work and entry into the pension system. Pre-retirement is again a program which Germany has in common with other European countries; it was copied, in this case, from France and Great Britain.

There is an important theoretical point here about the relation between social policy and labor market policy. We find basically two views about how early exit has been created. The conventional view assumes that the process of early exit depends on social policy
opening the routes or pathways of exit. Accordingly, countries which fail to develop the necessary social policy infra-structure should have low rates of early exit. But what is puzzling about this theory is how countries like Sweden which have all the supporting legislation needed to produce early retirement nevertheless do not show the same rates of high exit as exists in Germany. And equally puzzling is the experience of countries like the United States which have introduced explicit legislation against age discrimination. The recent amendment of the Age Discrimination in Employment Act eliminated any age at which a firm may impose retirement on the grounds of age from 65 to 70 years. In addition, Congress voted a gradual increase of the age of eligibility to a full social security pension, to be implemented within a few years. Finally, the United States has much less well developed social policy arrangements for early retirement than Germany. But despite these limitations, the United States has managed to produce, in 1985, relatively higher rates of early retirement for males aged 55-59 than Germany. The theory of social policy dominance of early retirement is insufficient if it cannot take account of the Swedish and American experiences.

An alternative theory might be described as the structural perspective. In this view, the institutional arrangements do not matter. Early exit takes place regardless of what institutional routes are available. Social policy cannot stop the early retirement process from unfolding. This does not mean that social policy is not important. It can mold the retirement process so that it is more or less acceptable to different actors. But what is central to the structural view is that if some actors are able to block access to
early retirement through one social policy route, this will force other actors to open another channel. The process cannot be reversed. Social policy can alter the distribution of costs among actors, but it cannot undo the process itself. From such a structural point of view, there is a general process of instrument substitution -- if one instrument is blocked another will be used to achieve the same ends.

3. An Example: Pre-retirement

The pre-retirement program offers a chance to assess some of the open questions of early exit from work. The question of how popular early exit is, whether people go by their own free will or are pushed out has, of course, to be examined by more closely contextualized studies of how the process is managed within the firms and at the level of the work place. In a study on pre-retirement in the chemical industry, we have been able to show that, after some reluctance at first, pre-retirement has been increasingly accepted by the workers. There are some who would like to stay on, but for the majority the financial benefits of the scheme are sufficient -- they do not earn as much as by staying on, but they consider it worth the loss. Thus, contrary again to many beliefs, pre-retirement is highly popular.

Pre-retirement is interesting also because it concerns not only labor market and social policy, but, moreover, questions of industrial relations and of the moral economy. It is a program based on legislation, but implemented by contracts that the unions negotiate with the employers. The conflict over pre-retirement gives a highly instructive picture of German labor relations and of their salience to the political system. As to the moral issues, the pathways have different implications. This is a consequence of the
institutionalization of the life course and of the age boundary as part of it. The cultural patterns that define the "normal biography" constitute a meaningful temporal relation between work life and retirement. The normal biography, thus, becomes the criterion for a "well-rounded" work life. This is particularly evident when comparing retirement to unemployment. One could assume them to be structurally identical, in so far as both consist of a socially enforced exclusion from gainful work. But in addition to the different income consequences of these two forms of "work deprivation", there are also moral differences. We have found in our case studies several versions of the moral significance of the age boundary. As an example, there are some men for whom the simple fact of having reached the point where -- according to the criteria of the valid normal biography -- their work life has come to its full term, and of having kept up their performance in spite of growing pains, is sufficient proof of having been a "good man". To them, the socially required and institutionalized work curriculum defines success in work and -- as far as the work ethic is still valid -- in the world itself. One could say that in these cases, the normal biography is a resource for transcendental meaning.

To ward off a possible misreading, this does not mean that these men see themselves harmoniously integrated into a unified world. They feel that it is more difficult for them to achieve even this modest measure of success than for those higher up in the occupational hierarchy, e.g., those "sitting in the office". Their producer's pride is based -- for qualified workers ("Facharbeiter") -- on their competent participation in the production of the socially important
goods, or -- for unqualified workers -- on having contributed their "bones" to it. In both cases, they set themselves off from who "don't really work".

In terms of this meaning, there is a clear difference between pre-retirement and early exit via disability. While pre-retirement was at first met with some reluctance, due to the insecurity not only about its financial implications, but also about its moral status. It is now overwhelmingly seen as a well-earned right of workers and as a part of a legitimate life course. Disability, on the other hand, carries the implication either of having failed personally, or having been confined to a degrading position that did not give room for bringing one's work life to a close. Thus, there are not only financial differences between these pathways of early exit, but also moral ones. It is in these dimensions -- by creating more or less acceptable routes -- that social policy really does matter.

4. Consequences

What are the possible consequences of early exit? One thing is clear: it cannot go on forever. If we extrapolate the trend of the last two decades, we will, somewhere in the second half of the twenty-first century, reach the point where at the age of about 38, people move from the university directly into retirement. So, there is some natural limit to the process.

Let us discuss first the consequences of early exit in terms of what it means to be out of work in a society that is to a large extent structured around work. One point here is that retirement becomes less and less identical with "old age". There is a new period of life in which people have left the work force, but do not show the
characteristics traditionally associated with being retired: they are still quite well off and do not see themselves as part of the elderly. In our studies of pre-retirement the respondents who retire at 58 or 60 consistently say that old age is something that starts much later, maybe at 70 or so and to which they do not yet belong.

What is more important, this new life phase gets some relevance and weight of its own. Traditionally, retirement was more of a left-over period -- a period in which life was lived to a close. With the lengthening of retirement it increasingly becomes a life phase which is structured by its own right and filled by new projects.

A second point is that moving into retirement earlier than has been normal implies taking a personal decision and trying to make up one's mind about where one stands in life. In the European context of well-developed public pension systems, the transition to retirement traditionally was something that just happened in the normal course of events. By arriving at a given age limit, there was not much planning involved. With early exit now, the process becomes more individualized. People have to think about themselves and make a decision for which there are no clear culturally institutionalized models yet. This challenges them to review their life and take stock of what they have achieved and where they stand.

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2This is the structural background of the emerging life phase that has been described as that of the "young old" (Neugarten, 1974).

3This made the American literature on the "retirement decision" of little value. With the current changes, its applicability may be growing, although the institutional context in which the decision is made remains quite different.
Finally, it is likely that people who exit early will be more active than the retired have been so far (cf. Freter et al., in preparation). There has been very little gainful work after retirement in Germany so far. Retirement has been a point at which one moved from work into not working anymore and there were practically no counter transitions. Now it is likely that there will be more people who either go back to some form of part-time work, if the labor market offers them a chance to do so, or go into activities that are not paid but otherwise similar to gainful work, as for instance, volunteer work or participation in highly institutionalized hobbies. Some of the latter require high amounts of efforts and investments, as well as keeping up with developments and reading the relevant journals. So instead of being paid for it, the participants spend money, but they do so in an organized activity which has many of the characteristics of formal work. The boundary between formal work and these other forms of activity may, thus, increasingly tend to blur.

The other issue to be discussed is how to finance retirement. Early exit is a financial strain for the retirement system, and it is going to be much more so if the demographic projections are correct. As mentioned earlier, the proportion of those over 60 is projected to rise to 37 percent by the year 2030. This means that with the present age of exit, almost two-fifths of the population will be in retirement.

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4 This again is different from the U.S. case (for the latter, cf. the data presented by Burkhauser/Quinn (1987).
The demographic outlook is less a question of increasing life expectancy than of decreasing fertility. In fact, the absolute number of elderly people will grow only modestly, but the number of those below 60 will decrease and, as a consequence the population as a whole also. While the alarm over population decline is usually based on an exaggerated perception of the facts (cf. Teitelbaum/Winter, 1985), it has to be acknowledged that the decline that is in store for Germany is rather massive. The fear (or, in some of the other European countries, the hope) that the Germans may die out is certainly unwarranted, but a decrease from presently 61 million to around 44 million in the year 2030 (based on the current level of fertility)\(^5\) is considerably more than has been experienced anywhere over the last three centuries in Western culture.

A look at what used to be the age "pyramids" gives a good comparative picture of Germany and the U.S. (cf. figure 1). The German one is already more pear-shaped, and also more irregular. There have been massive breaks during the two wars, fertility drops as well as mortality increases, and more recently there has also been an enormously fast decrease in the size of birth cohorts from the peak of the baby boom (in 1964) to the bottom of the "bust" ten years later: from somewhat over a million to less than six hundred thousand births per year. In ten years, the size of the birth cohorts was thus almost cut in half. This discontinuity puts a heavy strain on all the

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\(^5\) West Germany at present has the lowest fertility rate (except Monaco!). The net reproduction rate is .63 (1986), which means that we are currently not even reproducing two-thirds of our population
systems involved, starting at present with the educational system and continuing up to the retirement system.

With this outlook, how will it be possible to pay for retirement? With the present retirement age limit and the present level of benefits, we would end up in the year 2030 with contributions to the pension system alone of about 35 percent of personal incomes. Even if there is some economic growth, this would not be feasible (and also not very desirable). The system is a pay-as-you-go system, based on an intergenerational "contract", which until now -- with a contribution of already 18 percent -- functions surprisingly well; but with the need of transferring more than one-third of one's income to the retired, the public support for it is likely to dissolve.

To cope with this evolution, it is usually argued that the level of benefits will have to be reduced or/and the age limit to be raised. Reversing the trend of early exit would ease the situation considerably: for each year that people remain in work longer, the rate of contribution could be reduced by 3 percent. However, this argument overlooks that, if the retirement limit is raised, the elderly workers would have to be absorbed by the labor market. Whether that will indeed be possible is an open question. A few years ago, it was generally predicted that with the decreasing size of the cohorts entering the labor market, the oversupply of labor would disappear at the beginning of the 1990's. The current predictions have moved this date to the year 2000 or beyond. It remains to be seen whether the effects of the demographic change will outweigh the effects of loss of jobs through rationalization. In order that a higher retirement age could take, the labor market situation would
need to be different. This refers us back to the structural view instead of the social policy view of the retirement process. If the retirement limit for entry into the public pension system is raised, and the labor market does not offer jobs to the elderly, then it is simply a process of shifting the burden between the different welfare programs and the elderly themselves.

If, on the other hand, the oversupply of labor does indeed disappear, then other solutions for solving the financial problem should also be considered. Besides raising the rate of contribution or lowering the level of benefits or raising the retirement limit, there exists a fourth possibility: increasing the size of the working population. One such process is by way of labor force participation of women. It has grown substantially -- even during the past fifteen years of economic crisis, which means that the women are not a "reserve army" anymore -- and there is every reason to assume that this growth will continue. Another process by which the size of the working population could increase, if there really was demand for labor that could not be met within the country, is of course by immigration. At present, there is considerable resentment or even racism among Germans against the foreigners that are already in the country, but in the long run if the present oversupply of labor turns into a labor shortage, immigration might become more acceptable. Both an increase in the proportion of women working and a renewed immigration of foreign workers would allow to keep the dependency ratios close to the current level even without changing the age limit. It should, however, be added that raising the latter may become more acceptable to the older workers and the unions if the
weekly and yearly work time continues to decrease (and if the working conditions continue to improve). In this sense, the various dimensions of work-time policy depend on each other.
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