

## **Chapter 9 Retirement and life project in a group of people from the state of Campeche, México**

### **Capítulo 9 Jubilación y Proyecto de vida en un grupo de personas del estado de Campeche, México**

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## Abstract

Joy and life project in a group of people from the state of Campeche, Mexico. The objective of this work was to establish within the period of old age and the theory of activity, if retirees or pensioners in the state of Campeche Mexico had an active life project or not, for this purpose 52 people from different localities of the state in order to interview them and obtain their answers, and to know if the pensions they earn allow them to continue with their quality of life prior to their retirement from work, establish new projects or only stay at subsistence level. It was obtained that all of them have a life project, although four of them do not constitute it in a clean way, their pensions cover their needs as long as they manage it correctly, in addition to having social security that provides them with medical attention and medicines in case It is therefore necessary to present common diseases of old age such as short vision or diabetes. All of them are sheltered by their family environment.

## Campeche, Retirees, Mexico, Life project, Old age

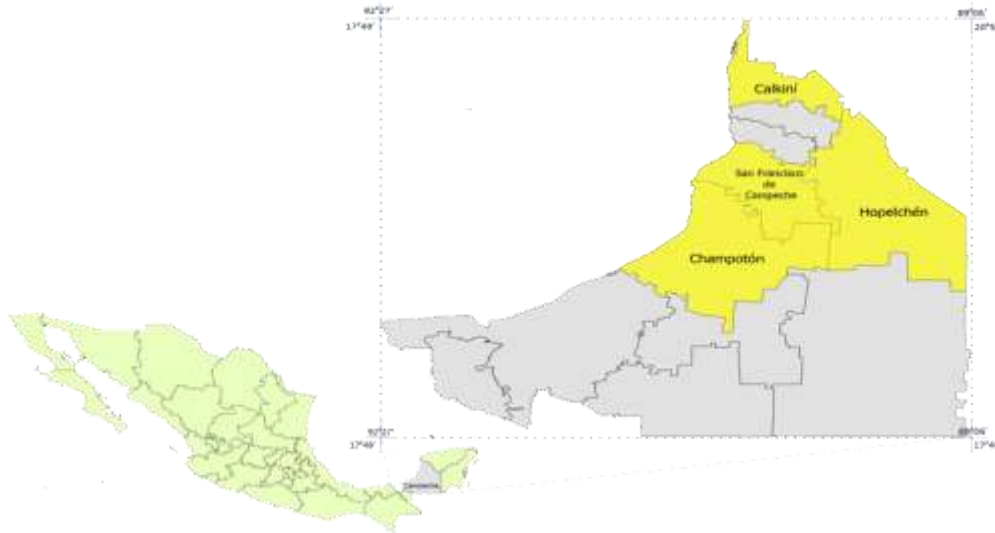
### 1. Introduction

In the year 2021, during one of the virtual classes of the psychology methods subject, a challenge appeared from the teacher towards the students who are organized into teams of 5 or 6 people: find two variables that were little studied and they will be found within the human development of the individual, to carry out a measurement instrument which could be a questionnaire or an interview guide, as part of the study program of the subject (Valencia *et al.*, 2019a).

Among the variables selected by the work teams, the following were mentioned: pregnancy, confinement, SARSCOV2, virtuality, however a team of students proposed the life project and the retirement of people who have completed a life cycle labor, the importance of this issue is that in psychology at this time it is an emerging issue, necessary to investigate and address because the Mexican population, although it is still young, in approximately two decades there will be a high number of elderly people According to them and reviewing the INEGI Population and Housing Census (2020), it was found that in the state of Campeche, of the thirteen municipalities, Campeche ranks fourth at the state level in terms of population concentration of 65 years and more, having 8.6% of 100%; of the thirteen municipalities, this being the oldest within the state, concentrating a population of 294 077 people with an average age of 31 years and of which 1.9% of women and 2.2% of men are between 60 and 64 years old having

The total population of older people in the entity has grown by 11.1%, with a difference of 2.8% compared to the 2010 Census data and knowing in advance that the largest age group with disabilities in the entity is 60-84 years old, representing 40.9% of the total, makes them more vulnerable and dependent on third parties when carrying out their daily activities, since most disabilities are defined as difficulties walking, going up or down, with 48.4% and seeing, even wearing glasses, with 45.9% all dealing with activities related to the field of health (Valencia *et al.*, 2019b).

The state of Campeche, is located in the Yucatan peninsula, in the southeast of the Mexican Republic (Valencia *et al.*, 2020), whose population still does not reach one million inhabitants and the bulk of this is found in two of the thirteen municipalities; Campeche and El Carmen, where economic activities are concentrated, because although the other municipalities are considered cities, due to their urban characteristics, they could be considered closer to the rural environment than to the city (Figura 1).

**Figure 1.** Geographic location of Campeche

*Source: Niño, Bolívar & Valencia (2016)*

Given these data, the responsible team took on the task of collecting information about its variables to define them conceptually and operationalize them to measure them. One of the problems they encountered is that the life project in most of the literature is conceived only for adolescents or young adults, but not for older people, another redeeming point is that to find material on old age or retirement it is necessary carry out the bibliographic search not only in developmental or work psychology but also in areas related to it. In this way, the database on gerontology or the health sector was accessed. In addition, it was found that to investigate retirement we must first frame it within the period of old age development, family relationships, with important items such as health, protection laws, paid or unpaid work in the workplace, and life not only with the life project, but also with the aspirations and social imaginary of what a retiree is.

It was decided to develop the theme of old age first, considering that it is the stage of life that involves the end of working life. Which was not easy because 20-year-old girls were trying to do it, whose vision is definitely far from the stage they wanted to investigate, in addition to the fact that the bibliography found is mostly from Spain, at the Latin American level, there are very few studies found. In the background, the life project and finally the retirement of the adults in the study sample. The objective that gave rise to this writing was to analyze if the life projects of men and women and the amount of the pension they receive as retirees from 60 to 70 years of age, affects their chosen life project, and to know if do retired adults from the state government have a life project? As a research question.

When the work of compiling the information began, to develop the writing, one of the characteristics that the bibliographic material presented was that it is a little studied subject, even when there is an entire branch of geriatrics that studies older adults, and some they are dedicated to diseases, it seems that when they reach 60 years of age and stop being an active worker, the elderly person disappears from the public scene, by ceasing to contribute economically or being productive and is only found in the private sphere, which is not always the case.

On the other hand, today it is common to see older adults with characteristics that do not always correspond to their chronological age, for example, their physical appearance, without the use of supports such as a walking cane, or older adults who are retired and active in different activities already be it exercising, taking care of grandchildren, walking with their peers, or undertaking new activities or learning to use technology with the support of children, grandchildren or more experienced contemporaries in these matters. Given these comments by the students, most of whom have elderly grandparents or acquaintances, we took on the task of trying to explain how the perception of the older adult who is conceived as an active person has changed, and with goals to achieve in your personal life either alone or in the company of your partner or family. It began by characterizing what old age is:

## 1.1 Characteristics of old age

Old age is the stage of life whose beginning is determined by each society, through the United Nations Organization (UN) established as a cut-off point for the age of onset of old age, 65 years for developed or European countries and 60 years for developing countries. The difference in ages for the establishment of the onset of old age was based on the different conditions and life expectancy of both groups of countries.

Currently, in developing countries such as Mexico, 60 years of age is accepted as the beginning of old age, and this is defined as a social construction, both individual and collective, that determines the ways of perceiving, appreciating and acting in certain socio-historical spaces. Old age as one of the stages of human development is a consequence of the stages that preceded it and reflects biology, the social context, the vision and attitude towards life of each person (Gutiérrez Robledo & Gutiérrez Ávila 2010); (Mendoza-Núñez *et. al.*, 2013).

In this way, it was found that various authors classify aging in various ways, for example, primary aging is a gradual and inevitable process of body deterioration that begins at an early age and continues throughout the years, no matter what people do to postpone it. Secondary aging results from illness, abuse, and inactivity, factors that can often be controlled by the individual (Busse, 1987; J.C. Horn and Meer, 1987) cited in Papalia Diane *et. al.*, (2010).

Social scientists interested in aging use the classification of old age into three groups: the “young old, whose chronological age is between 65 and 74 years; it will be the group of adults with whom this research will work; the “old old man” varies between 75 and 84 years old and the old man of advanced age is from 85 years old, although it is an important classification due to the chronology used, it is also important to mention that if we talk about a functional old age this could be better than the chronological one, since a 65-year-old adult who is sick or has senile dementia is not the same as a 90-year-old person who does not have this disease. The importance of this classification lies in the fact that the life expectancy of the Mexican population in the case of women is 78 years and that of men is 72, likewise it has been shown that women live longer than men due to the protection that it gives them estrogen, and also because they go to the doctor when necessary or use prevention programs promoted by health institutions, which does not always happen with men.

Reaching old age fully empowered implies prior work on the part of people, in the sense that if they took the necessary care to maintain their health, such as having exercised, having an adequate diet, or attending to diseases that he would have presented at the time, not having abused alcohol, drugs or tobacco, having formed a support network with friends or acquaintances, it is very likely that although evident physical changes are observed during aging such as that of the skin that tends to pale and lose elasticity, appearing wrinkles, fat and muscle mass are reduced, body hair begins to decrease and hair becomes fine and whiten or discolored, bone problems or osteoporosis may appear, changes to internal level in sensory, motor or sexual functioning as well as in the brain, which is natural as part of human development, however although the elderly become a little If he is slower in his physical or intellectual tasks, as long as he does not present brain alterations such as senile dementia or Alzheimer's, he is a fully grown adult who, according to life expectancy in the Mexican case, can live up to 72 or 78 years or more.

As part of the discussions that were held with the work team when compiling information to carry out their interview guide, on the stage of old age it was necessary to establish which are the most common diseases suffered by older adults, finding that in the first place Neurological or degenerative diseases appear as serious conditions that influence the daily actions of the elderly, since cognitive, functional, emotional or movement functions are altered and according to F.A.S.S. (Fundación Atilano Sánchez Sánchez) Alzheimer's, dementia, Parkinson's, stroke (cerebral infarction) and ALS occur in a significant part of the population over 60 years of age. They are briefly described below.

*Alzheimer*, is classified within cognitive diseases because as nerve cells weaken, the brain ages and suffers cognitive deterioration whose maximum expression is progressive memory loss, it can begin with the forgetting of trivial things such as the place where they kept the keys, and progressively they forget who the people around them are, they do not recognize their husband or children and in the most serious case they forget the need to eat or drink water.

*Stroke* (cerebrovascular disease) (a stroke or seizure; a rhythmical or metrical stress) is one of the most common diseases in the elderly. Its origin lies in the obstruction or rupture of a blood vessel responsible for carrying blood to the brain. This reduces the blood flow to the brain and the nerve cells stop working, it is also known as a cerebral infarction, the most common symptoms when a person suffers a stroke are tingling on one side of the body or face, loss of speech, impaired vision and loss of coordination, as well as headache.

*Amyotrophic lateral sclerosis or ALS*, is a disease of the neurons in the brain, brainstem, and spinal cord that control the movement of voluntary muscles. Motor neurons wear out or die and can no longer send messages to muscles. Over time, this leads to muscle weakness, spasms and inability to move the arms, legs and body, although this disease shows the first symptoms from the age of 40, it is in old age when it is fully recognized, however, few elderly people present it.

Another disease that older people suffer from is Parkinson's. This directly affects the neurological system as there is a progressive loss of neurons, tremors are generated in the person, reduced mobility, and alteration of balance, in addition, muscular rigidity is observed that makes it impossible to lead a much more bearable and independent life.

In addition to neurological diseases in old age, there are also other types of diseases resulting from the passage of time, among which are heart conditions such as heart attacks, which are considered one of the leading causes of death among the elderly. The risk factors that can lead to a heart attack are smoking, obesity, hypertension, cholesterol and diabetes and the most common symptoms before a heart attack are: Dyspnea, shortness of breath, dizziness, chest pain and arm pain left, fatigue or extreme tiredness, although there are different types of heart attacks, the most common is myocardial infarction.

*Osteoarthritis and Arthritis*. It is possible that almost the entire elderly population suffers from arthritis that is characterized by inflammation and swelling in the joints that cause pain when making certain movements or gestures. Osteoarthritis usually comes from severe arthritis when cartilage degenerates and can be treated based on anti-inflammatories, infiltrations and rehabilitation, which allows the person to lead a life without pain, although it limits their mobility.

*Broken bones (osteoporosis)*. Osteoporosis itself is a degenerative disease that is understood as a decrease in bone density, the decrease in minerals in the bones can affect the adult when falling and hitting, which can lead to fractures or cracks in the bones. One of the most common is hip fracture in older people. The most affected are women who lose the protection of estrogens after menopause and because they continue to carry out household activities that involve the risk of falls.

*Hypertension*. It is common for older people to have high blood pressure. This is a chronic disease in which the pressure with which the heart pumps blood to the arteries increases, so that it circulates throughout the body, overweight and obesity can increase blood pressure, raise blood glucose levels, cholesterol, triglycerides, and uric acid, which make it difficult for blood to flow through the body. Most people with high blood pressure don't. you know, because they don't have any symptoms, but some may present: intense headache, dizziness, ringing in the ears, sensation of seeing little lights, blurred vision, chest and/or lower back pain, or swollen ankles To take care of these indexes it is necessary eat a healthy diet and do physical activity <http://www.imss.gob.mx/salud-en-linea/hipertension-arterial>

*Diabetes*. It is a disease in which the levels of glucose (sugar) in the blood are very high. Glucose comes from the food you eat. Insulin is a hormone that helps glucose enter cells to supply them with energy. In type 1 diabetes, the body does not produce insulin. In type 2 diabetes, the most common type, the body does not make or use insulin properly. Without enough insulin, glucose stays in the blood, and over time, too much glucose in the blood can damage the eyes, kidneys, and nerves. Diabetes can also cause heart disease, stroke, and the need for limb amputations or dialysis <https://medlineplus.gov/spanish/diabetes.html>. The main causes of this disease are stress, poor eating habits and inactivity, being a common disease in old age. Which can lead to obesity and eating disorders in older adults.

Any sense loses efficiency over time and sensory capacities such as hearing can develop some degree of deafness and sight are one of the ones that suffer the most as it is a degenerative process that has no solution.

Hearing loss is one of the problems that most affects old age; Presbycusis or progressive hearing loss is related to age, which accelerates after the age of 55, especially sounds of higher frequencies and affects activities that require auditory enjoyment (learning to play an instrument, going somewhere concert), this hearing loss can degenerate into total deafness, which can also cause comprehension problems at an individual level or communication with people, leading the elderly to social isolation or emotional deterioration in their family environment, however most of the time the adult can be supported with the use of hearing aids that allows them to maintain or improve their quality of life.

Regarding sight, age also influences this and visual problems can develop from tired eyesight, loss of sharpness in sight or difficulty focusing on near objects (presbyopia), glaucoma due to ocular pressure, to the appearance of cataracts, these conditions can occur individually or in combination, which interferes with visual functions and the enjoyment of activities that require visual perception. In some cases, the use of prescription lenses helps, or surgery in the case of cataracts.

The diseases mentioned above are the most common, at this stage of the development of the elderly, however, fibromyalgia is also usually present, which can appear at any time of life and its condition is very difficult to diagnose as it is confused with chronic pain, apathy or reluctance of the person and a last and little studied is depression due to loneliness in which the elderly can fall when they do not have a family support network or live alone by choice.

Within the psychological characteristics that appear during old age are at the family and psychological level, for example stressful situations such as children leaving home for work or personal reasons or their emancipation from the parental home can lead to nest syndrome empty, but also a mourning for the loss of a loved one in this case when separating from the family, or for the death of the spouse, a close relative or acquaintances of their social circle generates stress when facing the duel, and perceive that although it is a natural process of life, you are not always prepared, even a change of house can affect them because it means taking them out of a space full of memories, history, feelings and identity. Difficulty adapting can in many cases cause memory changes or problems, cognitive, emotional or health disorders.

## **1.2 The role of the family during old age**

What is the role of the family in the retirement process? We asked ourselves this question when we began to obtain the results of the interviews and we found that within the Mexican family it is still common at the beginning of the century to have a fairly solid extended family made up of grandparents, parents and children and sometimes even a fourth generation. living in the same space, this is possible in rural communities where the lots (land or property) are half a hectare, this allows to have a house where the children live owners of the place and around them in smaller houses the other families formed by the children and their partners, where social customs and traditions are reproduced, thus having a fairly solid family support network. Even within the city, even if they live in separate houses or in other neighborhoods, since the distances are small, it is common for them to maintain communication with their parents and visit them continuously.

Within traditional families, the values of care and respect for the elderly, such as parents and grandparents, are maintained, family ties are strong and are interwoven by the support in all aspects that the members of the family maintain among themselves. Martínez-Martín (2008), states that when a person maintains strong family ties, built on communication and respect among members, these constitute a fundamental pillar for the participants, not only economically but also emotionally, also influencing on their subjective well-being.

In the Mexican family, in general, the man has been the economic provider and the woman has been the one who has taken care not only of the children but also of her partner, or her grandchildren, and in some cases of sick relatives. And although it may seem paradoxical, this multiplicity of activities keeps housewives active who are not necessarily going to have changes when their partner retires from work. In the case of the supplier worker, there will be, because they will face a series of factors that they had not considered, such as being at home without a rigid schedule to comply with or a specific activity to carry out.

Nowadays, the family is also changing and faces new challenges such as the fact that the children leave the family to establish their own family outside the known circle, it may be that they change their place of residence for work or because their partner is from another place or because they migrated to obtain better living conditions, there is also the phenomenon of prolonged parenting where adult, single children can come and go from the parental home or because they failed in their marriage and return with a child ( a) and request the support of parents to work and fulfill their own role as fathers or mothers or because they still live with them and do not want to become independent.

Although there are different styles in the formation of family ties, these are generally the greatest attachment of mothers to daughters and that of fathers to sons, regardless of whether they live together or distantly, they can resume affective ties at any time moment, for example, in making decisions before an important event such as approaching the moment of retiring from a job, they turn to the family, which can take a positive or negative role, making it easier for both the retiree and their family since it becomes an essential support for the integration of the different emotions that take place during the process, cited in Luján Henríquez Isabel, González Cintado Estefanía (2013). When there is no strong family bond, an internal conflict can be created in making the decision to retire from work or postpone it as long as possible.

### 1.3 Some aspects of retirement and old age

In many societies, the beginning of old age is marked with a socioeconomic criterion, ceasing to carry out productive work is usually the moment of retirement, which is recognized as the stage of economic inactivity. For those people who have had an active professional life, the arrival of maturity is associated with retirement from work, an issue that is not only little studied in our environment but is of enormous importance for the understanding of old age and the end of a working life in a society that ponders productive activity so much, stopping work is something that is sought to be avoided at all costs, when one does not have a life project, or is in the process of reworking it.

The option to retire does not always come from one's own choice, it is often a norm imposed by organizations, when retirement is, or should be, another decision-making process, we retire, we partially retire or we do not retire (Ekerdt *et al*, 1996). On the contrary, an involuntary retirement is usually associated with an unwanted drop in income, which, in turn, is associated with lower satisfaction with retirement (Bonsang and Klein, 2012), cited in Selva Olid *et al*. (2021).

Retirement has two faces, for some people it is the opportunity to enjoy their family and be useful in other areas of their lives, but for other people it is to feel useless in all areas outside of work, for some it is the opportunity to coexist with important people in their lives, but for others it is loneliness and marginalization by society, so for some it is the opportunity to get to know oneself and thereby explore new alternatives that at the time could not be done due to the fact to work, but for others it is disappointment for not continuing to work in the activities that were the most important for them.

According to Merino Tejedor and Elvira Zorzo (2011), from the psychosocial perspective it can be said that retirement is a new reality that entails a transformation of the vital experience and a qualitative change that affects the person in all its aspects. Because it supposes a great change in their life cycle since, as Galvanovskis and Villar (2000) indicate, it changes the structure of functions, habits and the very organization of daily life, which has repercussions on the sense of efficacy and personal competence.

In addition, it implies that the individual at a given moment has to review his life in aspects such as the use of time, physical experiences, intellectual occupation and the social meaning of the person (Moragas, 1998). Therefore, a series of changes must be faced not only in the organization of space and time, but also in the status, the roles performed, the number of social contacts, and the personal and social identity that will affect in the personal satisfaction of the subject and in his adaptation to the new situation.

One of the important factors to be recognized as hard-working beings is that since we were little or children we have been inculcated to carry out activities, regardless of the difficulty that may present, in order to prepare for work in situations similar to those that we are already associated with in some time and this gives us an advantage over others.

We are trained to work, compete, perform, undertake and excel. For the same reason, when thinking about retirement, it is not an easy issue for people to accept, as they are lifelong workers, so they can see retirement as something boring and meaningless.

The fact of retiring has effects both for the person retiring and for the family, since it implies changes in the way their life is structured, the time and the development of activities and roles that are carried out on a daily basis, social relationships, as well as in the identity of the retiree, that is, it implies making changes and having a period of time in which these factors adjust to their new reality.

According to Vega and Bueno (2000), retirement is a continuous process that goes through a series of stages: Early retirement, which is characterized by the fact that the person is oriented towards the idea of retiring, since retirement has not yet happened, speculation is made about how it could be.

Retirement, which presents three types of alternative experiences:

- a. The experience of a situation of “euphoria”, in which retirement is presented as an opportunity to do everything that was desired and could not be done in the years of work;
- b. The phase during which the person enters into the routine of retirement, which is characterized by activities and stable groups and;
- c. The “rest” phase from the moment of retirement, into which some people enter. This phase is characterized by a temporary reduction in activity, as opposed to the increase that occurs in the “euphoria” phase.

After the retirement phase, some people go through *a third stage of "disenchantment" and depression*. This phase can occur when the person perceives that their expectations about retirement are not met as a result of disenchantment or the experiences of the previous phase, some people can go through a reorientation process, in which expectations about retirement are evaluated retirement and are situated in more realistic terms. It is also characterized because a routine lifestyle is developed in it, if the lifestyle is developed by adopting a positive attitude, retirement is faced considering the capacities and limitations, and the role of retiree is better assumed.

In 1986 Bruce Abel and Bert Hayslip pointed out the relationship between the internal locus of control and the levels of commitment at work; noting that people who were more committed to their work saw themselves as more capable of coping with the changes associated with retirement and, consequently, able to cope with this transition. Likewise, Gabriela Topa and Inmaculada Pra (2017) have pointed out that people with high levels of self-efficacy adapt better to this stage, because they better organize this transition, have a greater ability to leave work and have lower levels of self-efficacy of anxiety in the face of the change that retirement entails, cited in Selva Olid; *et al.* (2021), having a positive attitude will depend on whether basic needs are covered and, in most cases, this will be related to a good economic level.

That is, if you have a good job at the time of retirement, it is very likely that you will have a greater possibility of having economic savings predestined, or you will be able to access the benefit of insurance, loans, pensions by the company and the government. Otherwise, it will be difficult to obtain economic benefits, probably full-time workers and/or qualified professionals are the ones who have a pension plan.

Compared to part-time workers and/or those who lack professional qualifications such as agricultural workers or peasants who have to continue working to earn their daily livelihood, whether in the milpa, taking care of grandchildren or sick or older relatives, since they do not they have the benefit of a pension or other income other than their work, although it is true that lately, the Mexican government has implemented a support called 65 y más where they are granted a certain amount of money, it is also true that not all older adults have access to this benefit. In addition, having all the information related to preparing for retirement, beyond pension plans, is vital for making decisions and guaranteeing adaptation to this new stage.



According to the International Labor Organization (ILO), social security refers to having a basic income that allows solving situations that arise from unemployment, illness and work accidents; old age and retirement, and disability and family responsibilities. The ILO argues that these benefits are not only important for workers and their families, but also for their communities at large. By providing health care, livelihood security and social services, social security helps improve productivity and contributes to the dignity and fulfillment of individuals (ILO, 2002).

In the case of Mexico, there are generally laws that protect workers, both those who are active and those who are about to retire, since social security is associated with a government instrument, given that medical assistance, the provision of Food and care for older adults have been financed by it with the resources of society. These services are granted mainly to State servants or workers (Limón, 2000), cited in Villarreal Héctor and Macías Alejandra (2020).

In this work, some articles of the Law of Security and Social Services of the Workers of the State of Campeche are highlighted. Specifically in Chapter II, which refers to the retirement benefits and pensions that a worker can obtain from a state or semi-state institution.

## **Chapter II Retirements and Pensions**

**Article 58.** Retirement is the relief of the obligation of the public servant to continue performing his job due to his age, his time of service or due to physical or mental impossibility, with the right to receive as a pension the total or part of his last salary. The Institute is obliged to pay the pensions for retirement and of another nature that was consigned in this Law.

**Article 59.** The pension application will be processed by the interested party through the corresponding Public Entity and the Institute will resolve within 30 business days after receiving the complete file, which must include the IMSS pension opinion and/or the resolution of the corresponding Afore, in the appropriate cases.

**Article 60.** Public servants acquire the right to a pension: I. By necessary retirement upon reaching 55 years of age and 15 or more years of contributions, II. By voluntary retirement when they have reached thirty years of contributions, without limit of age, with equal contribution time. III. Due to disability, having contributed at least five years to the Institute and there is an IMSS pension resolution; and IV. Due to permanent disability derived from work risks, as long as there is an IMSS pension resolution.

**Article 61.** The pension fee paid to the public servant, by way of retirement, shall be set as follows: I.- For necessary or voluntary retirement, the percentage of the last salary, in relation to the years of service, according to the following table: 15 years of service 50%, 20 years 60%, 25 years 75% and 30 or more years of service 100%, although for practical reasons the amounts are set in five years, for each year of service the percentage is increased until it reaches 100%. For the final computation of the years of contribution, any fraction greater than six months may be accredited as a full year, provided that the public servant voluntarily pays their fees plus the contributions of the corresponding Public Entity. The annual adjustment of pensions will be carried out in accordance with the percentage increases issued by the State of Campeche through the competent agency.

**Article 65.** The Institute will recognize the right to pensions at its expense as of: I. The date of termination as a public servant; II. The day after the death of the public servant or pensioner or pensioner, for pensions for widowhood, orphanhood and ancestry; and III. The date of presentation of the respective request in the cases referred to in article 87 of this Law, provided that the requirements to be entitled to the pension have been met.

**Article 67.** The average monthly salary will be calculated as follows: I. The base contribution salary with which the Institute has received the fees and contributions, during the last sixty months of contributions; II. Each of the amounts will be updated according to the National Consumer Price Index. The salary to be considered will be the one resulting from averaging the updated values; and III. The resulting average salary will have as a maximum the current contribution salary on the calculation date, with the exception of the case in which the public servant has had a decrease in its last tabulator level with respect to the previous ones in the period of sixty months. In this case, the resulting average will be considered.

**Article 68.** The amount of the pensions that are granted, in no case, will be less than one minimum wage or greater than twenty-five current minimum wages.

**Article 74.** A pension will be considered accepted when the interested party has not expressed their disagreement within the period of 15 business days counted from the date on which the corresponding resolution was notified. Accepted the pension, the public servant is obliged to definitively separate from the position or position that gave rise to it and will not have the right to request another pension for the same cause. When one or a public servant is entitled to a pension and has held two or more positions, for the purposes of calculating their pension, their longest seniority and the average of the contribution salaries corresponding to each of the positions will be taken into account, in accordance with to the provisions of articles 67 and 68 of this Law.

**Article 76.** The receipt of a pension granted by the Institute is incompatible with the performance of any paid position in Public Entities.

**Article 78.** The pensions and/or benefits established by this Law are not likely to be disposed of, assigned, encumbered or seized. Only in cases of maintenance obligations by the pensioner or pensioner can the judicial authority seize pensions up to the percentage established by the legislation on the matter.

**Article 79.** The verification of the payment of the pensions will be through proof of deposit, transfer and/or any other electronic means agreed with the financial institutions that allow such payments to be identified.

However, not all workers are able to retire after the age of 60, since Articles 1, 2, 5 and 6 of the Law on Security and Social Services for workers in the State of Campeche. Official Newspaper of the State of Campeche. June 3, 1993-current; last modification, on 07-31-2021; They establish very clearly that only the workers whose services were for the Government of the State and the Municipalities, will be protected by law, article 5 dealing exclusively with those people who are not considered public servants and that, consequently, they will not be able to enjoy the benefits of the same, including the retirement guidelines, something similar occurs in the elderly population in Guerrero (Niño-Gutiérrez *et al.*, 2022).

One of the points highlighted by retirees from Campeche is that their pension is paid based on UMA and not on minimum wages, which has undergone important changes within the current government. Given this, we took on the task of investigating why and what. What was found is that José David Méndez Santacruz, head of the Economic Benefits and Health at Work Unit of the Mexican Institute of Social Security (IMSS), in an interview with the Economist, commented that, under the scheme of the 1973 law, only the 5% of the retired population earns more than 10 minimum wages and that the majority of the retired population earns about 8 000 pesos per month, for unemployment they obtain 7 681 pesos and for unemployment in old age 7 793 pesos on average.

Likewise, he recognized that in 2016, a reform to the Constitution deindexed the minimum wage from different payments. “at that time, what the institute interpreted was to apply the UMA law to the general pension cap” because the IMSS calculates the monthly payments of pensions in UMA, which implies a lower amount, since the value of the UMA for in 2020 it is 86.88 pesos per day and the minimum wage is 122.23 pesos per day, due to the heavy monetary burden that it represents for the GDP since at the time the necessary modifications to the law or the requirements to retire were not made to solve the financial problems that arise at this time due to the collection of pensions. Even though the 1997 law has modified some points, the economic burden is still considerable due to the growth of this generational sector. Available February 7, 2020 on <https://www.economista.com.mx/sectorfinanciero>

In another order of ideas, when the retired worker is protected by law, his main goal is to understand and accept his own life and make use of his experience to face personal changes or losses, they have to adapt to the decrease of physical strength and health, to retirement or retirement from work, and to their own death.

If the basic needs are covered and these are related to an acceptable or higher economic level, the adult faces the time factor, what to do with all that free space that begins to have after retirement, how to use it to stay active, and this is where the life project comes in to make decisions and guarantee adaptation to this new stage because the person needs to readapt to the environment that surrounds him in all its aspects, once he is out of the work routine, this can be family, work, social or of any other nature that allows you to continue contributing to your personal or social well-being towards the community in which you are.

Among the actions that can be taken into account when establishing a life project in anticipation of a retirement that ends working life, it is important to take into account that since you no longer have a rigid schedule to comply with, you can opt for different alternatives that allow us to be busy, active and healthy.

Geriatricians and psychologists suggest considering two aspects: the social and the individual, and within the latter there is orientation to the spiritual part, regardless of whether it is within a religious aspect or not, to meditation, which can be through yoga, carry out physical activity according to age, which can be walking, swimming, gentle exercises such as tai-chi, as long as there are no physical impediments, that is, carrying out activities that generate pleasure not only at a cognitive level but also physical, you can also learn new things or carry out projects that had been stuck, for example in the case of women, who traditionally have the role of caregivers at home, they can continue with this role or dedicate themselves to manual tasks such as sewing or weaving, or they may decide to look for other options outside the home that allow them to be busy providing something for the family or obtain some income from the sale of itself.

In the case of men, they often rediscover their carpentry, electrical or mechanical skills that they learned in their youth and that they can contribute to some basic home repairs. That is, if the older adult has worked during his life or if he is a grandmother who has always been at home, one of the jobs of older adults is to continue in their same job or business if possible and the other possibility is that the retired older adult or housewife with less work now want to work and earn money.

The structuring of a life project is aimed at two processes. The life project represents the possibility of updating ourselves, of expanding our borders and potentialities to the maximum, it also symbolizes what we want to achieve (García-Yepes, 2017). But, regardless of the nature of the particular projects, they all refer to a unique and fundamental project, which is defined through the possibility of choosing how to be in the world. The way of being in the world is also the unique and particular way with which each person faces reality and their decisions.

A good life project answers the question: what to do with existence?, but to find the answer to this task, the human being also needs to consider how. The how is strongly linked to the action plan to be followed, to the specific strategies and operational goals that will be required to achieve that project that is being forged. Without it how, that is, without a traced, delimited and specific path, it is impossible to achieve what Navarrete M. Life (2021).

In the case of retirees, they have the cognitive and experiential tools to achieve the project they want, even when they know that it is something they are going to do within their physical possibilities and time, which in this case is a short- or medium-term goal because of their age. In this way, it coincides with Zauza (2007), who notes that "the project represents a reality that seems to pre-exist and attracts us, it also represents a capacity to create, a change to be made." A reality that, even without having been built, is still plausible and has the quality of being extremely captivating, as it implies the option of being creative.

These types of activities can allow us to feel useful and important, and establish new and strong social relationships. This option is reinforced by the activity theory. According to which, if older people remain active within their possibilities, their old age will be more satisfactory in terms of work, being a spouse, father, mother, grandparents, etc. People who age like this maintain adult activity levels for longer and replace lost activities with new ones, maintaining their social ties and roles, as these are the main source of personal satisfaction. The more social contacts they lose as a result of life events, such as widowhood or illness, and they are not replaced by others, the lower personal satisfaction will be.

According to the activity theory, it is important that the person stays active, although more important seems to be the type of activity they do. According to Lemon, Bengtson and Peterson cited by Monroy López (2005). There are 3 types of activity: a) social interaction with family, friends and neighbors; b) formal: participation in voluntary organizations and, c) Lonely: reading, watching television and maintaining some hobbies. Currently it is considered that it is healthier to stay active and substitute some activities for others than to gradually disengage, although not all activities produce the same satisfaction: Not all older adults have the conditions to work, but all those who do not have disabilities can do so.

In the event that the older adult finds himself with an unfulfilled job desire, it is time to do it or when he has always exercised what he likes to do, it is time to continue if he wishes at his own pace, from home either in a individually or with the help of their relatives, whether children or grandchildren. Working does not necessarily mean earning money but being active in some occupation, if possible, must be very satisfying for the grandfather.

One of the examples is that of the baggers in supermarkets, who attend this work not only as a way to obtain a resource, but to feel part of a workforce that supports buyers, feels useful and stays active, In addition to meeting a schedule and socializing with those around them, they establish new friendships among their peers and also give them the opportunity to renew some old ones, either with people their age or with the new generations that attend these companies.

On the other hand, being retired, an important part is to continue living together with people from the close family circle but also to seek and find new friends by approaching free institutions open to the public where recreational activities are carried out, different workshops are offered and psychological support for the elderly such as INSEN, or INAPAM, Retired Teacher's House, because all people have gifts and skills that are exercised throughout life, for example, they can be excellent teachers, cooks, have communication skills , or love for animals, which others can contribute or learn from and, most importantly, coexistence with other people with common interests, which allow them to establish new social support networks, carry out volunteer activities, where they could occupy positions of responsibility, it would be a way of planning retirement by finding in other tasks, a role similar to the one that had in working life.

## 2. Methodology

It is an exploratory-descriptive, cross-sectional work, the data was collected in a single moment, in the second semester of the year 2021, still in the pandemic phase, which made it difficult for more people to participate 53 people from different locations were contacted, of which 13 answered all the questions, some of the retirees were reluctant to participate or did not answer all the questions and, finally, some of the people contacted do not have the benefit of retirement by being from rural communities or lack of studies.

**Inclusion criteria:** Retired men and women from state or parastatal institutions in Campeche, who had been receiving a pension for 5 years or less, whose ages ranged between 60 and 70 years.

**Instrument:** A questionnaire (interview guide) was designed expressly for this work, consisting of 8 socioeconomic questions and 17 questions referring to retirement and life project. It is judged by experts on the subject. Look at annex 1.

**Procedure:** With a group of students from the third semester, from the psychology degree, the elaboration and application of the questionnaire was worked on, being confined by the pandemic, each girl from the team interviewed people from her locality who met the inclusion criteria, the questionnaires were digitized to perform the data analysis and through video calls of the meet, the results were obtained since the SPSS v.25 program was used to analyze the statistical data obtained as well as the discussions of the work.

We cannot fail to mention some points that the team of interviewers faced, since an example of their inexperience and inexperience was believing that once the instrument was completed, any person who met their inclusion criteria would respond to them, which was not the case. happened; the main obstacle that the research team faced was the confinement when carrying out the data collection because the age group that was required for the sample is considered by the health authorities as "high risk" so finding them on the street to interview them was very complicated because the common reason for response among retirees who were contacted or looked for on the street was "I'm not interested, thank you": the plain and indifferent refusal to participate and, when they knocked on the door of the house in home, the task turned out to be even more complex, since several even refused to let the researchers through for fear of possible contagion -according to the testimony of one of the older adults, because "...who knows how many places you haven't been to asking already" and, furthermore "...I don't know you".

They also met approximately 20 older adults who told them "I have not had that privilege", referring to the fact of being retired with "privilege"; since those who were asked in passing were people dedicated to agriculture, who did not have complete formal studies and whose life has always been in the countryside, so that they do not enjoy any type of benefit or pension in their old age and they have to continue working no matter how old they are in order to earn a living.

### 3. Results

Of the 13 participants, 8 were female and 5 male. The socioeconomic information of the participants that was obtained was that the ages are in the range of 60 to 78 years, 10 are in the interval of 60 years and 3 of the seventies, in terms of their perceptions, these range between three and thirty. thousand pesos with one person in each case, generally from 3 to 5 thousand pesos there are four people, from 10 to 15 thousand pesos there are eight and only one receives 30 thousand pesos, likewise only one person receives two pensions, this amount is monthly and according to the perception of retirees, it covers basic needs as long as they manage it correctly, some of the retirees mentioned that since their children are still studying, once they finish their degree their pension would be only for their expenses and it would give them more. What stands out is that according to the law they should be paid based on minimum wages, but they are paid based on UMA, which implies that they have a slightly lower perception than what the law stipulated. According to retirees, their pension money may be a bit fair, but it is enough for their personal expenses or to treat themselves from time to time.

The interviewees retired between 48 and 65 years of age, fulfilling a work cycle of between 28 and 48 years of work and although the latter may seem disparate, we must not forget that in the case of teachers they began their working life at 17 or 18 years of age, because from high school they went directly to normal school and graduated very young from the degree, also with a job. Likewise, all the interviewees have their own house, either through an institution or built with their own resources, which they intend to leave as an inheritance to their children, which is why they continue to care for and maintain it. This point is interesting because they only pay their property tax once a year and as they are elderly they get a 50% discount which helps them by not having to pay a monthly rent, allowing them to make better use of their pension in other expenses that they require.

Although it was found that 4 people say they have not planned their life project, when analyzing the interview it is observed that their project is to care for and enjoy the family, which implies that, if they have a life project, but this does not refer to causes social or starting a business but personally and by continuing to be part of their daily work and activities they do not perceive it as such, the 13 people agree that those over 60 years of age can continue with their life projects after their retirement, or start a new one, as long as they are healthy or their illness is bearable with auxiliaries such as glasses or hearing aids, with 12 of the 13 participants saying they felt that they had achieved their goals, most experiencing feelings of joy or happiness, satisfaction and liking when fulfill them.

For the people interviewed, retirement is a positive and opportune experience that allows them to enjoy free time, family, carry out personal projects that they had neglected, modify their home, take care of their grandchildren, travel or simply live life without responsibilities for with an institution, that is, they freed themselves from work commitments.

Likewise, the feelings that retirees express is that of joy and satisfaction because they comment that they fulfilled their scheduled family goals and the things that they can now do without pressure of any kind and above all because they continue to be financially independent.

The most common health problems that were detected as negative interferences in the realization of the life project were: shortsightedness with 9, diabetes with 6, hypertension with 3, these two diseases are quite common in the age period in which the participants found, as well as in the state of Campeche, only one person added depression and stress and none of the participants has motor disability. Even when they have visual problems or diabetes and hypertension, they know that they have the IMSS or ISSSTE that provides them with medical attention and medications this is even more complicated in this pandemic period in poor states in the south and southeast of Mexico (Niño-Gutiérrez, 2021).

It should be noted that all the participants consider that during old age the goals or aspirations do not disappear, but that according to their possibilities they can be fulfilled or at least approach their achievement, since according to one of the participants *"as long as we have life, there will always be the word opportunity"*.

All but one participant are satisfied with what they have achieved to date; 7 said that, without money, meeting goals is not possible, 2 of them mentioned having insufficient capital for their project and, among the most repeated aspirations for the future, are: travel, family unity, health, obtaining material objects such as car or house, rest and three people who said they do not aspire to anything else because they are doing what they want, which is to serve and enjoy the family.

Only 4 of the participants affirm that the pension amount covers food and one of the other three needs of clothing, payment of taxes and health. 5 agree that their pensions affect their future plans mainly because it is thanks to them that they can pay for life necessities, mentioning that, luckily, they do not do badly in it; adding in turn that, in effect, the amount of the same varies according to the last salary and years worked by the person, adding to these variables, the type of position held for the last time in the last five years of work, 8 They said that his pension can cover the plans in his life project.

Likewise, 8 identified the IMSS, 1 ISSSTECAM, 1 AFORES, and 4 "others" as the state institutions from Campeche to which they should go in case of doubts or inconsistencies regarding their retirement process; without knowing that, in fact, the ISSSTECAM is enough, since it is the one that recognizes the law of the state of Campeche.

All indicate that the benefits of retirement during old age tend to be medical care and the monetary pension itself that ensures, in turn, a peaceful life of rest and without work responsibilities; Lastly, 7 of the total number of interviewees would change their current retirement age -which is 60 years- because that way they could enjoy their family and life more, and because one mentioned that, being a woman, they have greater responsibilities than others wear out faster, even proposing that the minimum retirement age be changed to 55, at least for women. According to the federal labor law, the retirement age was 60 years old and 30 years worked in the case of men and 28 years in the case of women, although there are still many workers who are within the period of the 60 years.

#### 4. Annexes

##### Appendix 1

**Questionnaire:** Retirement and life project in men and women from 60 to 70 years old.

**Purpose:** To determine if retirees between 60 and 70 years old have a life project.

Do you voluntarily agree to answer this questionnaire? Yes . Not .

**Instructions:** Answer according to what is asked. All answers will be confidential, anonymous and will be used for academic purposes. The response time is twenty minutes.

**Socioeconomic questions.**

Age: \_\_\_\_\_ Sex: \_\_\_\_\_ Colony: \_\_\_\_\_

The house you live in is: own\_\_\_\_ rented\_\_\_\_ takes care of it\_\_\_\_ of your children\_\_\_\_

Institution(s) from which you have been retired: \_\_\_\_\_

Years worked: \_\_\_\_\_

Age you retired: \_\_\_\_\_ Institution 1\_\_\_\_ Institution 2\_\_\_\_

Years receiving pension: \_\_\_\_\_ Institution 1 \_\_\_\_\_ Institution 2 \_\_\_\_\_

Total, current pension amount: \_\_\_\_\_ Institution 1 \_\_\_\_\_ Institution 2\_\_\_\_\_.

1. Do you already have your life project planned? Otherwise \_\_\_\_.
2. Can people over 60 years of age continue with their life projects after retirement?  
Otherwise \_\_\_\_ . Why? \_\_\_\_\_
3. Do you feel that your retirement goals have been met? Otherwise \_\_\_\_ . Why? \_\_\_\_\_
4. When you achieve goals, what kind of feelings do you experiment?  
\_\_\_\_\_.
5. From the following list, mark the most common health problems that can negatively interfere with the realization of a life project:
  - \_\_\_\_ Short sightedness
  - \_\_\_\_ Motor disability
  - \_\_\_\_ Diabetes
  - \_\_\_\_ Hypertension
  - \_\_\_\_ another.
6. Are you satisfied with what you have achieved until to date? Yes \_\_\_\_ No \_\_\_\_ Why?  
\_\_\_\_\_.
7. Without money, can the goals of a life Project be met? Yes\_\_\_\_ No \_\_\_\_ Why?  
\_\_\_\_\_.
8. What aspirations do you have for the future?  
\_\_\_\_\_.
9. In the stage of old age is there the disappearance of goals or aspirations? Yes \_\_\_\_ No \_\_\_\_  
Why? \_\_\_\_\_.

**Answer the following questions according to what is asked.**

10. From the following list, mark the needs that the amount of your pension does cover:
  - \_\_\_\_ Clothes
  - \_\_\_\_ Payment of taxes (water, electricity, land)
  - \_\_\_\_ Health
  - \_\_\_\_ Food
  - \_\_\_\_ Other
11. Does the amount received in your pension affect your future plans? Yes \_\_\_\_ No \_\_\_\_ Why?  
\_\_\_\_\_.

12. Does the amount of the pensions vary according to the last salary and the years worked?

Yes \_\_\_ No \_\_\_ Why ? \_\_\_\_\_.

13. With your pension can you cover the plans in your life project? Yes \_\_\_ No \_\_\_ Why?

\_\_\_\_\_.

14. Cross out from the following list the state institutions in Campeche to which you can go in case of doubts or inconsistencies regarding your retirement process:

\_\_\_ ISSSTECAM

\_\_\_ AFORES

\_\_\_ IMSS

\_\_\_ another

15. Do you know which state institutions in Campeche you can go to in case of doubts or inconsistencies regarding your retirement process? Yes \_\_\_ No \_\_\_

16. What benefits does retirement have during old age?

\_\_\_\_\_.

17. The minimum retirement age is 60 years. Would you change it? Yes \_\_\_ No \_\_\_ Why?

\_\_\_\_\_.

Your responses are protected by the personal data protection law of the state of Campeche and its Municipalities, given at the State Government Palace, in San Francisco de Campeche, Campeche, on the twenty-fourth day of the month of December of the year two thousand and twelve.

## 5. Conclusions

In spite of the fact when the retirement stage occurs, this is one more step in the working life of working people, retiring from work was a decision made based on their personal goals and in other cases because they ignored the law which mark that from the age of 60 they can retire, this is important because in the case of the analyzed sample, retirement is a positive and opportune experience that allows them to enjoy free time, family, carry out personal projects that they had stopped. On the other hand, the feelings expressed by retirees are of joy and satisfaction for the things they can now do without pressure of any kind and above all because they continue to be financially independent. Despite the fact that they present some problems typical of old age, such as diabetes and hypertension, they know that they have the IMSS or ISSSTE that provides them with medical attention and medicines.

If there are no mobility or disability problems and older adults remain active by carrying out activities appropriate to their age, whether inside or outside the home, they maintain the quality of life they had before retiring.

The participants are people who maintain solid family ties based on understanding, respect and mutual help between family members despite being independent people on a physical and personal level, they require the support of their families and, In fact, the majority obtain it, showing themselves satisfied for continuing to play an important role in it. This shows that being in the stage of old age in no way limits you from having a life project, be it a lifelong one or a new one, likewise older adults are aware that as long as they are healthy, they can do anything that they propose, even with limitations if they have any physical problem, that is, they see it as a natural part of life itself.

Having access to a pension and social security gives them a feeling of security in their old age. Retirement is seen as the stage to enjoy the family, the spouse and establish new relationships or resume some of these, they are also aware of the fragility of life, especially in the pandemic stage, but they know that if they care and follow the indications of the health sector do not have to be at risk.



It is important to study this sector of the population from different angles, especially because of the expertise that they present in different work areas and that are wasted by the new generations and, last but not least, was the learning achieved by the work team of the 3rd semester of methods in psychology at UACAM who understood that having an instrument, disposition, support from the teacher, bibliographic material, does not always make it easier to carry out an investigation when they work with people and not with documents, having to rethink their observations as they progressed step by step with their project, the discussions between them on how to address the problems that were presented to them helped them understand that the research process can be arduous but very satisfying when they achieve their goals.

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