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ATTITUDES TOWARDS ACTIVE RETIREMENT THE CASE OF AN AGING REGION WITH MODERATE ECONOMIC DEVELOPMENT

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Abstract: The aging of the population is a structural demographic trend that affects many developed countries. This phenomenon puts pressure on social protection systems, especially pensions, due to the increase in life expectancy and the extension of retirees' residual life. In this context, active retirement emerges as an option to prolong working life and alleviate the pressure on pension systems, as it allows people who have reached retirement age to continue participating in the labor market, either full-time or part-time, while receiving a percentage of their pension. Hence, it is important to analyze the assessment that workers close to retirement or already retired make of this instrument. The study focuses on the region of Extremadura, one of the most aged and with the lowest activity rates in Spain. Through a survey of people over 54 years old, the motivations and attitudes towards active retirement are identified. The results show that the predisposition to combine retirement and work varies according to age, economic situation, and perceived health. While low income and a poor economic situation increase the willingness to continue working, deteriorating health and the perception of having worked enough time are the main reasons for not opting for active retirement.

Keywords: Retirement, active aging

INTRODUCTION

It is common, regarding age, to refer to a decade in the present by associating it with the immediately preceding one using phrases like 'fifty is the new forty.' It is obvious that there is a lot of commercial interest in this idea of social rejuvenation for cohorts that have precisely ceased to be statistically and administratively young, even though the youth age segment has been extended. But, aside from lifestyles (beauty, healthy living, habits and behaviors), does this "innovative" topic fit into other areas of life? More specifically, can

it be applied to work life once the retirement age limits have been surpassed? And linking to the idea, also very current, of active retirement, is it possible to distinguish attitudes towards retirement associated with so-called seniors?

Aging and retirement are two realities that, for the working population, occur almost correlatively in a temporal sequence where, until relatively recently, the latter was the consequence of the former. However, now the inverse relationship is increasingly concerning and engaging within the framework of longer-living societies and, overall, with more inactive time.

Let's see. First of all, population aging is a structural demographic trend that, in addition to Spain, affects many developed countries in one way or another, particularly European ones. The consequences of this aging are projected, putting pressure on their social protection systems (healthcare, welfare) and, in particular, on their pension systems. (Gutiérrez, 2017). The pressures on social protection systems associated with advanced ages are not only due to the increasing number of people surpassing the age threshold that socially limits the maturity stage from that which legitimizes labor inactivity under the assumption of amortizing individual productive capacities, but also because this stage is increasingly extended as life expectancy at birth lengthens (and, consequently, the residual life of retirees widens), making the group of "seniors" increasingly larger both in absolute and relative terms.

Thus, demographic projections for Spain (INE, n.d.) indicate that by 2050, with an aging rate of 241.8 percent, almost a third of its population (30.3 percent) will be 65 years or older, a proportion that will remain stable until at least the third quarter of the century. In this scenario, the projected average age of the population, 48.6 years, will be closer to the retirement age than to the age of entering the labor market. Additionally, it is estimated that

by that date, four out of ten of these older individuals will still be completely autonomous.

Closer projections indicate a trend that is more pronounced in more aged regions, such as Extremadura, as can be seen in the table 1¹.

| | Spain | Extremadura |
|------------------------------|-------|-------------|
| People over 64 years old (%) | 26,5 | 32,0 |
| Aging rate | 222,2 | 279,5 |
| Non-dependency rate | 56,9 | 43,3 |
| Average age (years) | 47,3 | 49,8 |

Table 1. Population projections for people over 64 years old in Spain and Extremadura for 2039

Source: Own elaboration based on INE data.

A simple glance at these data is enough to understand the enormous demographic challenge faced by aging societies like Spain, as well as the challenges posed in the labor market: the sustainability of the pension system and the replacement of the workforce in a context of a young population deficit. Hence the importance of extending working life or allowing flexible retirement with formulas that enable the combination of retirement pensions and work.

On the other hand, retirement has a dual nature: it is the boundary between more normative work and the final rest from the formal production of social wealth, but it is also, qualitatively and symbolically, a vital stage in terms of age, a stage that is increasingly understood as neither the last nor the definitive one. Regarding the first point, retirement represents, for better or worse, a formal act of disconnection from the functions of normative work, both of a more individual nature and of a more social nature, both material and symbolic. Regarding the second point, it has traditionally been stigmatized by economic uselessness and decrepitude, wrapped in the aura of the honorability of duty fulfilled. This explains why attitudes towards it oscillate between two poles: that of gain and that of loss.

1. Eurostat forecasts that, with 13.4 percent less population than currently, the average age for 2050 in the two provinces of Extremadura will be 57.5 years in Cáceres and 54.3 in Badajoz, with a proportion of 40.3 and 36.4 percent, respectively, of the population being over 64 years old.

As a general rule, since January 2013, access to retirement in Spain depends on the age of the applicant and the social contributions they have accumulated throughout their working life (Seguridad Social, n.d). However, current legislation stipulates that the retirement age limit is just over 67 years, or 65 if the worker has 38.5 years of contributions. However, the actual average retirement age has been and continues to be lower than the legally established age, mainly due to exceptions in certain professions, different retirement modalities, and early retirements. Although it has tended to progressively increase in parallel with the ordinary retirement age, there have been moments, such as in 2014, when it has decreased (Moraga & Ramos, 2020). In 2023, that age was 65 years, a very iconic and relatively young age, or not sufficiently high to elicit very disparate attitudes among those already retired or those approaching retirement regarding their retirement or non-retirement. It also applies to hybrid approaches of combining retirement and work, which has been euphemistically called active retirement for decades.

Some of these attitudes and motivations are analyzed and described here.

We must contextualize the finding of these attitudes and motivations within the framework of a broader research project, the project 'Scenarios of active aging in Extremadura: intervention proposals' co-financed by the Regional Government of Extremadura's Department of Economy, Science, and Digital Agenda and the European Regional Development Fund

We have therefore tried to question an older segment of the population in a particularly aged region with modest activity rates about the motivations that drive workers to retire permanently or, if applicable, to extend their stay in the labor market in a way that is compatible with their retirement.

To provide some socioeconomic context, it should be noted that Extremadura, with €16,493, is the region in Spain with the lowest average income, 20.2 percent less than the national average (€20,676) and 28.5 percent less than the European Union average (€23,064) (Eurostat)². It also has the lowest household disposable income (INE) and the population expresses lower satisfaction with their domestic economic situation (INE). On the other hand, the risk of poverty after social transfers reached 27.6 percent of the population (20.2 percent in Spain and 16.2 percent in the European Union) (INE, Eurostat). And one more fact: In December 2024, the average retirement pension in Extremadura was the lowest in the country at €1,218.8 gross per month, while in Spain it was €1,449.9 (Seguridad Social)³.

ACTIVE RETIREMENT AS AN OPTION

For some time now, geriatrics and gerontology have been pointing out how many workers are retiring in considerably good health, certainly much better than that of their predecessors. Indeed, this is a phenomenon that will continue to grow with the incorporation of new generational cohorts into retirement. This is also due to the wave of early retirements among younger workers as a result of recent critical economic periods (Bayés, 2009).

For many of these retirees, who are healthy, skilled, experienced, and have many years ahead of them, a life of leisure cannot be the only alternative offered by retirement. As Elvira et al. (2024) point out, there are different ways to approach retirement. For some people, it is simply the end of their working life and the beginning of old age, while for others it means

liberation and a well-deserved rest. However, more and more people understand retirement as a break from a series of roles, including the productive one, with which they were satisfied, and which can disrupt their rhythm and quality of life. Hence the construct of active aging and, within it, active retirement

Active retirement refers to the situation in which a person who has reached retirement age continues to participate in the labor market in some way, either as an employee or self-employed, full-time or part-time, while simultaneously receiving a percentage of their pension. Therefore, it is a form of retirement that allows older workers to remain formally active and, thus, receive an income higher than their pension by combining it with a salary or other work-related income, which also helps to partially relieve pension systems that are under pressure due to the decrease in contributions from younger workers⁴. In short, we would be looking at a way of (re)connecting or not disconnecting from productive activity, but also of (re)assigning to new social ages.

In Spain, this option has been formally regulated by RDL 5/2013, of March 15, 'on measures to favor the continuity of working life for older workers and promote active aging,' although the concept of active retirement is broader than this legal formulation. Although it is not yet widespread in Spain, active retirement is a practice that is progressively gaining interest due to demographic, economic, and social changes that encourage many older adults to extend their working life.

The reasons that drive these people to continue working in a way that is compatible with their retirement are varied. However, as Elvira et al. (2024) indicate, these can be grouped into four factors in the scale of attitudes

2. In 2022, according to Eurostat, the GDP per capita in PPP in Extremadura was 65 percent of the European Union average. Spain's was 88 percent.

3. Additionally, 68 percent of retirement pensions in Extremadura were below that average pension, with 22 percent below €800 and 48 percent below €1,000.

4. At the end of 2024, in Spain and the region of Extremadura, there were 157.2 and 155.4 retirees, respectively, per thousand inhabitants aged 16 or older, and, in turn, approximately 3.2 and 2.9 contributors per retiree pensioner (Seguridad Social, n.d.).

towards retirement tested by these authors: leisure, economy, status, and health. Hess et al. (2020) add social contact provided by the work environment and generativity, that is, staying mentally fit and participating in training courses and other work-related activities at the workplace. Mutran, Reitzes, & Fernández (1997), on the other hand, suggest that attitudes towards retirement are also influenced by factors such as work identity and self-esteem, so it could be inferred that a non-definitive retirement could improve these attitudes and smooth the path to retirement. All this would prove the complexity of retirement decisions (Hess et al., 2020), highlighting the importance of considering individual preferences when creating employment opportunities once the worker has retired.

Thus, attitudes towards active retirement can vary significantly among individuals, influenced by different personal, economic, social, and psychosocial factors. Certainly, expectations about the pension and post-work life planning are some key determinants in attitudes towards retirement, as is the household income level. It is more likely that workers with low or medium incomes will find retirement less attractive if they are satisfied with their job and salary (Davies et al., 2017). Perceptions about aging and expectations of an 'active old age' also play an important role. Older workers often see retirement as an opportunity for new experiences and commitments, which can influence their decision to continue working (Grødem & Kitterød, 2021). Additionally, attitudes towards retirement can be influenced by psychosocial processes such as ageist stereotypes and beliefs about how older workers think they are perceived (Bal et al., 2015).

All in all, it should not be overlooked that, overall, the attitude of older workers towards retirement, whether definitive or active, is quite ambivalent (Lim, 2003), hence the relevance of questioning them on this mat-

ter. Certainly, this is a useful and necessary exercise for organizations and policymakers when designing programs that support this form of extended employment. In this sense, providing opportunities for flexible work and continuous development can facilitate the transition to active retirement and from there to definitive retirement, improving the well-being of older workers (Principi et al, 2016; Davies et al., 2017).

OBJECTIVES AND METHODOLOGY

The aim of this work is to descriptively identify the predisposition to combine retirement and work in the Spanish region of Extremadura among people over 54 years old, already retired or in the years prior to retirement, and, at the same time, to identify the reasons provided by those who would not extend their working life once they have formally retired. Immersed in a comprehensive study on active aging in a region with a predominantly rural, aged population with low incomes, pensions, and activity rates, this objective is approached, therefore, contrary to what is commonly done by asking in a positive sense, by asking the worker for the reasons why they would not retire actively.

The basis of the research consists of data extracted from one of the surveys linked to the aforementioned project 'Scenarios of active aging in Extremadura: intervention proposals,' specifically from the Survey on Living Conditions (ECV) conducted via CATI in November 2020 with a representative sample of 1,401 people over 54 years old residing in Extremadura and with a pretest of 50 questionnaires

The sampling applied was stratified by age, sex, and size of the municipality of residence, resulting in a sample of 53.5 percent women and 46.5 men. Of every ten respondents, four are under 65 years old, three are between 65

and 74, and three are 75 or older. Similarly, of every ten respondents, six reside in the province of Badajoz and four in the province of Cáceres. Additionally, 42.9 percent live in municipalities with fewer than 5,000 inhabitants, 20.9 in towns of up to 20,000, 11.1 in cities with fewer than 50,000, and the remaining 25.1 percent in the provincial and regional capitals (Badajoz, Cáceres and Mérida).

The approach to uncovering attitudes towards active retirement, which is the subject of this communication, is included in the ‘labor market’ section of the survey through two questions. One asks about a hypothetical willingness to combine work and retirement, and the next about the main reason why it would not be done.

RESULTS

Regarding the first question, *‘If you are offered to work during your retirement and combine a salary with your pension, would you be willing to work?’*, the responses show, with hardly any differences that can be highlighted by gender, that six out of ten respondents would not be willing, compared to slightly less than a third who would (Table 2). However, although they are few, there are those who are not entirely sure (7.4 percent). That said, being willing to opt for active retirement is one thing, and actually doing so is another. In fact, in the sample, only a few cases have done so, and, by the way, all for economic reasons.

But, in the realm of the hypothetical, while gender does not seem to be a determining factor in the response, age clearly is, such that the passage of years gradually reduces the willingness to combine retirement and work. This willingness to combine retirement and work is clearly higher among those who have not yet surpassed the iconic threshold of 65 years (four out of ten) and who, consequently, mostly would not have retired, and much lower

among those over 75 (two out of ten), who would largely consider their working life definitively closed.

| | Total | 55-64 | 65-74 | ≥ 75 |
|-------------|-------|-------|-------|------|
| Yes willing | 31,8 | 42,5 | 26,5 | 20,3 |
| Not willing | 60,7 | 46,8 | 69,4 | 73,4 |
| No opinion | 7,4 | 10,7 | 3,7 | 6,2 |
| No response | 0,1 | | 0,3 | |

Table 2. Willingness to combine retirement and work by age group (%)

Household economy and self-perceived health would operate in a similar manner. In the case of declared income (Table 3), this is true up to the limit of €1,500 per month, such that the lower the income, the greater the willingness to work in retirement, and as these increase, up to that limit, this willingness would decrease. In line with the low savings culture that exists in Spain to address retirement⁵, this data could indicate that the amount of the pension received or to be received conditions or will condition, inversely, a more or less active type of retirement in terms of work. This would be the case if it were not observed that respondents with household incomes exceeding €1,500 per month show a greater willingness to combine their retirement with some type of work activity, with almost four out of ten in incomes over €3,000, so, as a hypothesis, one might think in this case of previous occupations, not only better paid and with better contribution bases, but also more personally rewarding in terms of status, work identity, and self-esteem.

The self-perceived economic situation of the household (Table 4) highlights the importance of the economic aspect in attitudes towards active retirement in an inversely proportional sense. Thus, of the people surveyed who state that their economic situation is very bad, two-thirds would be willing to continue

5. As noted by the Bank of Spain, only one in four people save for this purpose, while the rest admit to not saving anything (Martínez, 2021).

| | No income | <600 | 600-900 | 900-1500 | 1500-3000 | ≥3000 | No opinion |
|-------------|-----------|------|---------|----------|-----------|-------|------------|
| Yes willing | 100,0 | 47,2 | 33,8 | 29,2 | 32,1 | 37,8 | 31,8 |
| Not willing | | 44,4 | 58,7 | 63,9 | 61,7 | 54,1 | 54,5 |
| No opinion | | 8,3 | 7,5 | 6,9 | 6,2 | 6,8 | 13,6 |
| No response | | | | | | 1,4 | |

Table 3. Willingness to combine retirement and work according to the declared monthly household income in € (%)

| | Total | Man | Woman | < 64 | 65 -74 | ≥ 75 |
|---------------------------|-------|------|-------|------|--------|------|
| Have worked hard enough | 41,5 | 45,0 | 35,0 | 41,5 | 39,7 | 43,5 |
| Health | 20,4 | 18,2 | 24,5 | 11,7 | 22,5 | 27,1 |
| Have time | 13,2 | 14,1 | 11,5 | 18,6 | 11,8 | 9,0 |
| Young people have to work | 13,0 | 13,6 | 12,0 | 15,4 | 14,7 | 8,5 |
| Other reasons | 6,3 | 6,5 | 6,0 | 6,9 | 5,9 | 6,2 |
| Family obligations | 5,4 | 2,4 | 11,0 | 5,9 | 5,4 | 5,1 |

Table 6. Reasons for not working in retirement by sex and age (%)

working once retired, but only one in four of those who say their household's economic situation is very good.

As a determining factor in the income received, the educational level of workers, however, does not seem to condition attitudes towards retirement in our sample. Nevertheless, it is worth noting the polarity observed between those with incomplete primary education and those with a higher degree regarding a positive predisposition to work once retired, double among the latter group (22.1 and 44.8 percent, respectively).

| | Very bad | Bad | Acceptable | Good | Very good |
|-------------|----------|------|------------|------|-----------|
| Yes willing | 64,3 | 43,9 | 30,7 | 31,5 | 24,4 |
| Not willing | 28,6 | 54,4 | 59,5 | 62,8 | 71,1 |
| No opinion | 7,1 | 1,8 | 9,7 | 5,4 | 4,4 |
| No response | | | | 0,3 | |

Table 4. Willingness to combine retirement and self-perceived economic situation of the household (%)

In the case of health (Table 5), it is also observed that the willingness to combine retirement and work increases or decreases as self-perception of health is more or less favorable, respectively. However, only one-third of the

respondents with a very good or good perception of their health would be active retirees. Those who perceive their health as bad or very bad logically showed lower predispositions to active retirement: one in five and around 7 percent, respectively.

No evidence has been found in the survey that a healthy lifestyle is associated with a greater or lesser predisposition to active retirement, nor is it associated with leading a more or less socially active life (relationships with friends, volunteer activities, political or union involvement, etc.) or with the residential habitat

| | Very bad | Bad | Acceptable | Good | Very good |
|-------------|----------|------|------------|------|-----------|
| Yes willing | 33,1 | 33,4 | 30,8 | 20,0 | 6,7 |
| Not willing | 58,9 | 58,8 | 62,5 | 74,3 | 86,7 |
| No opinion | 8,1 | 7,6 | 6,7 | 5,7 | 6,7 |
| No response | | 0,2 | | | |

Table 5. Willingness to combine retirement and work based on self-perceived health (%)

Finally, it might be thought that the specific characteristics of the occupations most intensively performed prior to retirement could condition active retirement. However, the data do not show any evidence that this is the case.

Regarding the second question, ‘*Can you indicate the main reason why you would not work in your retirement?*’, the grouping of the responses obtained (Table 6) indicates that out of every ten respondents, four would not do so because they understand that retirement marks the end of their working life, that is, because they have worked enough time (92.5 percent indicate more than 30 years of contributions and 73.8 percent more than 38), and two for health reasons. The first reason is reported more by men and the second more by women, and in both cases, increasingly with age. The availability of time and generational replacement in the workplace is mentioned by 13 percent of respondents, slightly more by men and clearly more by those who have not reached the standard retirement age. Considering the caregiving role that many older adults currently play, it is curious that few cite family obligations as a reason for not remaining active in retirement (5.4 percent). But women, who form the base of the caregiving system in the region, mention it twice as often as men.

CONCLUSIONS

Regardless of the existing formulas to extend working life, active retirement, far from the data provided by studies for specific profiles (Jonsson & Andersson, 1999), is a possibility that at least almost a third of the ‘older’ population of Extremadura would consider, especially those who, regardless of their situation, have not yet reached the legal retirement

age. Health status seems to somewhat influence this decision but not gender or educational level. Household economic level would influence it, but in different ways depending on the amount of income.

Given the data in the context of a region with the characteristics of Extremadura and its inhabitants, active retirement should be a formula, at least, to consider regardless of the profile of the active worker or the already retired one. Especially when taking into account the amount, in general, of the retirement pensions received there. However, it is also the same data that, for the moment, discredits the practice of active retirement since one thing is the willingness to collect the retirement pension while working and quite another is to exercise that option, something that our survey does not show.

The main argument for rejecting the extension of working life once the retirement age is reached is the definitive closure of that stage due to the accumulation of working time, something easily understandable by observing the years of contributions indicated by the respondents, especially men, who cite this reason. In smaller numbers, exactly half, are those who would not opt for active retirement for health reasons, an argument that, like the previous one, although in the opposite sense, requires a gender perspective for its analysis as this motivation is more frequent among women, which in turn suggests a review of the sexual division of labor scheme in the region.

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