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NOT TO BE TAKEN FROM THE SYSTEM

ANXIETY AND DEPRESSION
IN MIDDLE AGED TURKISH RETIREES

by

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B.A., ISTANBUL ÜNİVERSİTESİ, 1982

Submitted in Partial Fulfillment of the Requirements
for the
Degree of Master of Arts
in
Clinical Psychology
Department of Psychology, Institute of Social Sciences

Bogazici University Library



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1986

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ACKNOWLEDGMENTS

My special thanks is due to Doç.Dr.Güler Fişek for her guidance, support and understanding. Her encouraging attitude and interest have been a great help to me through the preparation of this thesis.

I would also like to express my thanks to Prof.Dr.Halide S.Yavuzer and Dr.Diane Sunar for their help and valuable advice.

I'm particularly grateful to Nuray Peker and to the retirees who have participated in the study and cooperated enthusiastically.

I wish also to express my sincere gratitude to my friends, Dr.Sevda Bekman and İris Şeğikyan for their support and understanding.

Finally, I would like to thank my husband for his encouragement and patience he has given for completing this study.

A B S T R A C T

The purpose of this study was to investigate the two psychological states, namely anxiety and depression, observed during the retirement. It was hypothesized that the non-engaged male retirees will show higher levels of anxiety and depression than alternatively working male retirees and secondly, the male retirees will show higher anxiety and depression levels than female retirees. To test the hypotheses two measurement instruments were used: The State Trait Anxiety Inventory and the Beck Depression Inventory. The sample was consisted by 20 non-engaged male retirees, 20 alternatively working male retirees, ~~20 alternatively working male retirees~~ and 20 non-engaged female retirees. An appropriate group of alternatively working female retirees was not found.

The results indicate that our hypotheses are supported. Non-engaged male retirees showed the highest anxiety and depression levels while non-engaged female retirees showed the lowest anxiety and depression levels. However, further research is needed in this area since the sample of this study, consisted by highly educated with high income retirees, do not reflect the conditions of all Turkish retirees.

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I N T R O D U C T I O N

The phenomenon of retirement and its research has steadily grown in importance especially in industrial societies. Because it is a complex phenomenon that touches the lives of almost every one, knowing about retirement is just as important to a comprehensive knowledge of social man as knowing about adolescence, middle age, occupational career or any other phase of the life cycle.

Most people take it for granted that they will retire someday. Riley and Fooner (1968) found that most adults do expect to retire sometime in their sixties and nearly half would like to retire sooner if they could. Only less than 10 percent of this sample express dread of retirement.

In fact, retirement is seen generally as a reward, an event expected eagerly by working people toward a certain age. A retired person at least could do what he wants do; he has the freedom of travel, to satisfy his hobbies or simply do nothing. On the other hand, with retirement the person loses an important part of his income, his friends at work, his status related to his job. He finds himself with unlimited

free time to fill. He is solely a consumer now; the years during which he had a producer role are left behind and he realizes that he is becoming old. In fact, the prime correlate of age identification as old or very old is retirement for men (Atchley and George, 1973). Thus, retirement can present serious problems of adjustment. Many do not face up the problem soon enough and enter retirement inadequately prepared.

Investigations about retirement began after the Second World War in the USA in response to economic crises. On the one hand provision had to be made for an "economically balanced life" for those in the late adult years and on the other hand, a retirement policy to avoid unemployment was required (Kreps, 1963).

After the sixties, the number of men and women resisting premature retirement increased and research which analyzed psychological factors related to retirement began. In most of the studies, it was revealed that people having adequate pensions were in general satisfied with their lives after retirement (Clark and Anderson, 1967; Cottrell and Atchley, 1969; Riley and Fooner, 1968). Health, family situations and other personal factors influence the morale of the retirees more than the retirement process itself (Simpson, Back and McKinney, 1966). However these investigations are representative of the American population. In Turkey retirement policies and the condition of retirees is different from those in the U.S.A.

Retirement can be viewed in several ways: as a phase of life, as an event, as a process or as a social role.

As a phase of the life cycle, retirement refers to the final phase of occupational life. It corresponds to the period, following a career of employment, in which occupational responsibilities are at a minimum and in which economic support comes by virtue of past occupational efforts. Thus, retirement refers to the later stages of the life cycle, to middle age or later maturity in which widowhood, "empty nest" and physical decline are experienced. Retirement as an event involves separation from the job with some sort of ceremony. Retirement is also a process through which the retirement role is approached, taken up, learned and mastered. Looking at retirement as a social role means focusing on the rights, duties and relationships associated with the position of "retired person". This aspect of retirement gained great interest among investigators and much research has been done considering retirement as a social role.

These distinct aspects will help to define the retirement phenomenon because as a new field of investigation retirement lacks comparative cross-cultural studies and operational definitions and related concepts are far from adequate. In this study we will accept the following definition:

"Retirement is a condition in which an individual is forced or allowed to be and in which he or she receive a retirement pension (or social security benefit) earned through prior legally determined years of service as a job holder" (Atchley, 1976, p.1).

It is difficult to draw a line between working or non-working retirees because as lot of people pursue part or full time jobs after retirement. The decrease of income and the loss of status gained through the job in the society are the main causes of working after retirement. In the present study, the subject's self report is taken as the criterion to distinguish between "alternatively working" and "non-engaged" retirees.

PHASES OF RETIREMENT

Although retirement is a new research area, many social scientists claim that it includes various phases physically inseparable and that affect one other (Atchley, 1976; Rogers, 1979; Szinovacs, 1980).

a) Pre Retirement

This period can be divided into two phases: the remote phase and the near phase. In the remote phase retirement is a vaguely positive phase of the occupational line in the future.

The near phase begins when the individual is aware that he will take up the retirement role very soon. Attitudes, thoughts and plans about retirement are the characteristics of this phase. The attitudes are more favorable towards retirement in the remote phase whereas they are unfavorable in the near phase. According to Atchley: "This seeming paradox is due either to the fact that those nearing retirement have a more realistic view of retirement, especially income reduction or that those nearer retirement (therefore older), were reared in an area in which retirement was less acceptable" (1976, p.29).

If the attitudes are negative and thoughts and plans are unrealistic, maladjustment to retirement will occur and the subject will suffer. Rapaport (1975) says that the anxiety about the future may start at this phase. The subject begins to question whether will be able to accomplish his goals in his job before retiring or how he will spend his days without boredom. As we noted earlier, retirement is an objective sign of the onset of the aging process (Geist, 1968; Atchley, 1976) for men. The awareness of aging may cause depression.

b) The Honeymoon Phase

Every society or organisation has its own ceremony to mark the retirement phase. These ceremonies play an important role in developing positive or negative approach to the

retirement (Atchley, 1976). The retirement event is followed by a euphoric phase called the "honeymoon phase" in which people try to do a lot of things that they had never done before, such as engaging in hobbies, travelling, etc. This period may extend to months or years. It depends on the resources available to the individual and his imaginativeness in using them. The individual will gradually stabilize in a routine after this phase.

c) The Disenchantment Phase

For some people, it is not easy to adjust to retirement. After the honeymoon phase is over and life begins to slow down, some people experience a period of let down, disenchantment and even depression. Rogers (1979) believes that a "retirement syndrome" accompanied by nervousness and psychosomatic diseases may occur if a negative attitude is adapted in the near phase. Atchley (1976), thinks that if the preretirement phantasies are unrealistic, the retiree will experience a feeling of emptiness and disenchantment.

d) The Reorientation Phase

Towards the end of the disenchantment phase, the depressed person tries to find an alternative road to get out of this difficult state. In this phase, the retired person can develop a more realistic view of alternatives and explore new avenues of involvement. Sooner or later he establishes

a structure and a routine for life in retirement.

e) The Stability Phase

Many people enter into this phase directly from the honeymoon phase, others reach it only after a painful period and many others never reach it. In the stability phase, the individual masters the retirement role.

RELATION OF RETIREMENT TO PERSONALITY THEORIES

Generally personality theories do not cover the phases of adulthood, seeing it as a global phase without differentiation. This of course reflects the primary emphasis placed on the earlier stages of the life cycle. The prime example of this outlook is Freud. Freud says:

"Near and above the fifties the elasticity of the mental process in which the treatment depends is lacking. Old people are no longer educable and on the other hand the mass of material to be dealt with would prolong the duration of the treatment indefinitely..." (Freud, 1904; p.288).

Freud has made comments on the "elasticity of the ego" in older people. This "ego rigidity" results in fixed opinions and reactions. In addition to the more objective evaluation of reality factors as people get older, there is an increase in awareness of childhood conflicts.

However, after Freud, later thinkers have placed emphasis on the interaction between the individual and the society, thus the place of the mature person in society.

Erikson was the first in the history of psychoanalytic theory to encompass the phases of the life cycle which we usually find under the single concept of genital maturity. In his epigenetic theory, which centers on the ego, Erikson completes the elaboration of the role of social reality and outlines a sequence of phases of personality in terms of psychosocial development. He divides the life cycle into phase specific developmental tasks which must be solved. In Erikson's framework, retirement may frequently trigger the transition between the stages of Generativity versus Stagnation and Integrity versus Despair. Thus, the evaluation of one's contribution in one's occupation and in one's family gains importance as a crucial issue at the point of retirement. In this stage of life, the sense of satisfaction due to the production of meaningful things and the sense of accomplishment in the family and in occupational life are the main sources of identity. A sense of stagnation and of frustration will increase the difficulty of this stage (Erikson, 1959).

The possibility of generativity doesn't end at retirement of course. It must be kept in mind that these two stages of the life cycle overlap but the relative emphasis of integrity or generativity distinguishes one stage from the other. The importance of the issues involved in Integrity

versus Despair increases because various events occur during this period: illness, death of spouse or awareness of death are some of these events. These may also be a reduction in meaningful personal interactions; the sphere of physical life-space may shrink; a change of residence; adjustment to unfamiliar surroundings may lead to increased introspection and reflection, shifting the developmental focus more and more on to the issue of Integrity versus Despair.

Hamilton distinguishes four turning points in the human life cycle: 1) Termination of infancy; 2) Termination of childhood and beginning of adolescence; 3) Transition from adolescence to maturity; 4) The period of change from mature to aging personality. According to Hamilton, the latter period is characterized as a regression to the first stages of development and this is a socially conditioned decrease. It is brought about by retirement and leads to inactivity requiring a new orientation and adjustment.

According to Adler old age is characterized by strong inferiority feelings and is deeply rooted in the patient's past. This is often caused by intellectual and physical insufficiency and external events such as financial loss, the breaking away from the responsibilities of work upon retirement and the dissolution of the family.

Role psychologists assume that a person's adjustment is dependent on the number of roles he can enact. A maladjusted

person is one who has not acquired adequate roles for this present situation during his past years. The occupational role forms the most important bond between a person and society's institutional structure. With the loss of the job role by retirement, a conflict may occur between the perceived self and the role one is supposed to play as a retiree. Gordon (1972) believes that throughout retirement, men are not only been cut off from social activities and socially structured expectations, but that the self concept tends to become disorganised as well, because there is no viable role of retired person, nor are there many important sub-roles to enact. A retired person does not know what his obligations are in relation to his new position within society. Due to the lack of expectations and norms, the "roleless role" of the retiree occurs.

ADJUSTMENT TO RETIREMENT

The acceptance of the importance of research about retirement stimulated a lot of research in various areas particularly in the domain of adjustment to retirement and the factors influencing adjustment to retirement.

A. THEORIES OF ADJUSTMENT TO RETIREMENT

Several theories of adjustment to one's job loss by retirement have emerged, each of which has a different emphasis.

Activity theory assumes that the job means different things to different people. For a successful adjustment to the loss of one's job, the person must find a substitute for whatever personal goal the job was used to achieve. The most often quoted proponents of this theory are Friedman and Havinghurst (1954) and Miller (1965). Friedman and Havinghurst approach the matter in terms of substitute activities, and Miller carries it one step further to include substitute activities which serve as new source of identity. The assumption here is that the individual will seek and find a work substitute. Shanas (1972; referred to by Atchley, 1976) found that theory to be of very limited utility when applied to American society.

Continuity theory assumes that, whenever possible, the individual will cope with retirement by increasing the time spent in roles he already plays rather than by finding new roles to play. The continuity theory allows for a gradual reduction in overall activity.

Disengagement theory (Cumming and Henry, 1961) holds that retirement is a necessary manifestation of the mutual withdrawal of society and the older individual from one another as a consequence of the increased prospect of biological failure in the individual organisation. Streib and Schneider (1972; referred to by Atchley, 1976) refined disengagement theory. They hold that by removing the necessity for energy-sopping labor on a job, retirement may free the

individual with declining energy to increase his level of engagement in other spheres of life.

B. FACTORS INFLUENCING ADJUSTMENT TO RETIREMENT

A major portion of the literature about retirement concerns the impact of retirement on social adjustment. In the following section, the factors influencing adjustment to retirement will be explained. These factors are the quality of one's job, the leisure activities, sex differences, individual differences, voluntary or involuntary retirement and family issues.

The quality of the job held prior to retirement and its attributions are important. Bromley (1966) comparing professional men with non-professionals concludes that the latter are disadvantaged in post-retirement life. Because the professional man can continue to pursue some aspects of his earlier work life and he has the opportunity to cultivate interests and activities which carry over into his later years. Thus, according to Bromley "...the continuity of activities provides a stable pattern of adjustment which carries the professional man smoothly from his busy adult working life to a more leisurely but satisfying retirement... Meanwhile the non professional men will have spent his working years with a routine job which earned their a living and a retirement pension but without providing activities and opportunities extending beyond the job itself" (Bromley,

1966; p.60). If the job is the main interest and the retired person feels lost and useless without it, he has difficult time after retirement (Field, 1972). The findings of Atchley and Kimmel reinforce this point of view. Atchley (1976) found that among semi skilled workers whose jobs were not rewarding, quick adjustment to retirement was seen. Kimmel (1980), found that the transition may be positive when an individual leaving an unsatisfying job can find more satisfying pursuits in retirement. Hooker and Ventis (1984) conducted a study with 76 retirees, aged between 53-88 years, well educated and with middle class occupations. The results suggest that retirees with strong work values are not as active or as satisfied in retirement as those with less strong work values.

There are many different definitions of leisure because the amount of free time (or non-working time) has increased recently due to automatization and other technology. A psychological approach is proposed by Neulinger (1980, referred to by Kimmel, 1980). He does not define leisure in terms of its relation to work or non-work time. Instead of focusing on free-time, Neulinger focuses on the quality of life that technology has made possible. This perspective involves the possibility of merging leisure with work and enhancing the quality of work time as well as leisure time. Many other definitions reflect the sociological aspect of leisure and insist on the importance of the job concept. Kelly (1972, referred to by Kimmel, 1980), proposes that leisure is the

free non-working time that one must spend undertaking a freely chosen activity that is not related to the job. Rogers (1979) defines leisure in terms of activities that one engages in during one's free time and the way in which we determine how to use free time is called leisure style. He states also that the participation in leisure activities is modified by many social, demographic and personality variables. According to him, family background also may have some influence on the choice of leisure activities. In a parallel view Geist (1968), believes that participation in various activities and hobbies is directly related to cultural and educational status. He states that: "...the amount of time spent loafing or doing nothing is much greater among laborers and unskilled workers who have retired than it is among educated persons" (Geist, 1968; p.52). Sex differences are also a factor influencing adjustment to retirement. Palmore (1971) found that women retire more often than men; women retire for voluntary reasons more often than men; women show few occupational differences in retirement rates as compared with substantial differences among men, married women retire more often than unmanied women while marriedmen retire less often than unmarried men Palmore concludes that women retire more frequently because work is less important to women, married women can retire because their husbands can expect to support them. Atchley (1976) suspects that women retire more often than men because others expect the women to put the housewife role first. In fact, the roles of wife, mother and

housewife remain the primary and most acceptable roles for most women. Women who work for financial reasons and involuntarily, often feel guilty towards their child or their husband. When the retirement time comes, women retire more willingly and seem to adjust to retirement more quickly. They can fill all their time with household duties and their children. Whereas in men, prestige and social acceptance are linked with the job (Cumming and Henry, 1961; Kimmel, 1980). Success and satisfaction in the occupation reaffirm the individual's sense of identity and also provide social recognition for that identity. Clearly, the job is an important aspect of men's identity, ranking importance along his name and citizenship (Kimmel, 1980). In a study of women teachers and telephone company employees, Cottrell and Atchley (1969) found that a large proportion of the women in both occupations listed being good at their work as one of the three most important values of their lives. However this study may not reflect the expectancies of the society from women, at least for the majority of people. For example, Szinovacs (1980) found that among 25 female recent retirees only a third felt bored with household duties. Thus, it will be claimed here, that the loss of the job role creates undesirable psychological strain in men more than in women, especially in work-oriented societies. Thus, adjustment to retirement would seem to be more difficult for men.

Individual differences can also influence adjustment to retirement. Rogers (1979) states that farsighted and flexible persons often enjoy the challenge posed by their new role. Atchley (1976) proposes that people who can deal with change in their lives are those who possess flexibility. Thus, the differences in flexibility mean differences in adaptability to retirement. Reichard, Livson and Peterson (1962) reported that three personality types were associated with good adjustment to retirement:

1) Mature: They moved easily into retirement and were relatively free of conflict, appeared to accept themselves realistically, and found considerable satisfaction in their activities and personal relationships. 2) Rocking-Chair Men: They were generally passive, happy to be free of responsibility and to satisfy their need to be passive in old age. 3) Armored: These men maintained a complex system of defenses against passivity and helplessness; they appeared to avoid their fear of physical decline and aging by keeping active. Reichard et al. also found two types of retired men adjusted poorly: The angry men and the self-haters. The angry men were bitter because they felt they had failed to achieve their goals, blamed others for their disappointments and could not accept the fact they were growing old. Self-haters felt their lives were disappointing and that they had failed, but they turned their anger inward and blamed themselves. They were likely to be depressed, especially since in growing older, their

sense of inadequacy and worthlessness increased.

Rogers (1979) found that whether retirement is voluntary or involuntary is crucial to adjustment. Workers who have voluntarily retired tend to be more satisfied with retirement than those who are forced to retire due to a mandatory retirement age, illness or company policy. Kimmel, Price and Walker (1978, referred to by Kimmel, 1980), found that voluntary retirees were likely to have higher income, higher occupational level and higher health status, more positive feelings and attitudes about retirement and also greater family support for retiring than nonvoluntary retirees.

It has been observed that those who have no family bonds, widows or divorcees retire less willingly (Bromley, 1966). Szinovacs (1980) believes that the marital relationship represents one of the most important support systems on which the retiree can rely in order to adapt successfully to retirement. Retirement will thrust the couple into a more intense, full-time relationship than they have probably experienced for many years. Deutscher (1964, referred to by Kimmel, 1980) has reported that this new situation causes happiness for couples in general, but it may also be a difficult period for some. An additional family issue for the retiring man is that he is leaving his world of work and is entering and spending much of his time in what has been his wife's realm, at least in the traditional family pattern. The problem here is whether the wife will accept sharing the

domestic roles and duties with him and whether he will accept them as meaningful for himself. Alternatively, if the wife continue working after the husband retires, the shifts in family roles for both spouses may provide an added source of potential upset. Off spring are also needed and the morale of the retirees was found to be higher if they have children (Cumming and Henry, 1961).

ANXIETY AND DEPRESSION IN RETIREMENT

It is inevitable that one generation shall one day supersede the previous generation in the active control and direction of affairs. It is not until middle and late middle life that this socio-economic threat begins to materialize for most persons. With retirement the loss of significance and the loss of independence emerges as a significant factor. The specter of lost significance and lost prestige is difficult to put down. Men retain their sense of significance in part through their earnings and through whatever prestige and power they have experienced on the job. Women usually retain theirs through their control of domestic arrangements and their children.

The advent of retirement may mean "not being on the in" with the society. According to Geist (1968), it is not finances wich usually disturb retirees but the loss of prestige, responsibility and importance. The appearance of neurotic behavior under conditions of decreasing influence and authority

will depend on how suddenly the change in prestige took place, upon the position one had previously, and the degree of importance or prestige accorded to him in the present. Such a lost prestige may give rise to neurotic aggression, hypochondriasis, anxiety and even depression.

Let us define now, the two main concepts of this study, namely anxiety and depression.

Anxiety, in itself is not pathological and to a certain extent all of us can feel anxious in certain situations. Anxiety can make a person more alert, sensitive, perceptive than he usually is, better prepared to meet a crisis than if he were relaxed and inattentive. We call anxiety "normal" when its intensity and character are appropriate to a given situation and when its effects are not disorganizing and maladaptive. This is a defensive preparation in that a person faces a probable or certain assault. "Traumatic anxiety" refers to the shock effect of a traumatic experience or a series of mild but erosive traumatic experiences upon a person who feels helpless to protect himself because he lacks adequate defenses. Anxiety is "pathological" when one does not have any idea what the danger is, or from where it comes. The pathologically anxious person does not have a justification for his exaggerated or prolonged anxiety feelings. It represents a tension that demands immediate diffuse discharge in hyperactivity which results in poorly controlled behavior disturbing interpersonal

relations. The anxiety is pathological also when it demands excessive repression and suppression, or when it leads to the disorganization of experience and behavior.

According to Beck, depression may be defined in terms of the following attributes:

1) A specific alteration in mood: sadness, loneliness, apathy.

2) A negative self-concept associated with self-reproaches and self-blame.

3) Regressive and self-punitive wishes: desires to escape, hide or die.

4) Vegetative changes: anorexia, insomnia, loss of libido.

5) Change in activity level: retardation or agitation (Beck, 1975; p.6).

Depression is one of the major health problems of today. It may appear as a primary disorder or it may accompany a wide variety of other psychiatric or medical disorders. It is difficult to distinguish psychotic from neurotic depression. Beck (1975) says that the difference between the neurotic and the psychotic reactions is quantitative rather than qualitative. He adds that:

"There are no specific signs or symptoms, aside from delusions, that distinguish neurotic from psychotic depressives; and the more severe the symptoms, the more likely a patient

is to be diagnosed as psychotic depressed." (Beck, 1975; p.86).

Beck's depression theory is based upon the activation of idiosyncratic cognitive patterns which divert the thinking into specific channels that deviate from reality. As a result, the person perseverates in making negative judgements and misinterpretations. These distortions may be categorised within the triad of negative interpretations of experience; negative evaluations of the self and negative expectations of the future.

In the American Psychiatric Association diagnostic manual (1952), the psychoneurotic depressive reaction is described as a reaction precipitated by a current situation and frequently by some loss sustained by the patient. Beck (1975) affirms that the ambivalent feelings towards this loss determines the intensity of the reaction.

In general, the circumstances of maturity which provoke anxiety and depression in retirement are lack of security, circumstances where the person is less welcome, less useful, less valued and more dependent on someone than his earlier years. It is evident that the change from relatively high prestige to little or none through the loss of a job is difficult to adapt. If the retirement occurs after a disorderly pattern of work and if the retiree feels that he is not accomplishing his goals and needs he might experience a great frustration. Success and satisfaction

in occupational life is an important issue of identity and provides also social recognition for that identity. In Erikson's scheme, it could be seen that a struggle over satisfaction versus frustration and success versus failure in one's job not only bring about the resolution of identity issues, but also affects intimate relationships and may lead to a sense of leaving one's mark in the world in some way. This period might be termed a "generativity crisis". Such a crisis may involve an emotional discomfort, a sense of stagnation and depression.

RETIREMENT IN TURKEY

A. SOCIAL SECURITY SYSTEMS IN TURKEY

The social security system in Turkey is based on three different major organizations: The Social Insurance Institution (Sosyal Sigortalar Kurumu), The Government Employees Fund (T.C.Emekli Sandığı) and the social security organization for the Self Employed, called the General Directorate of Bağ-Kur (Bağ-Kur Genel Müdürlüğü). The Social Insurance Institution covers all persons who are employed by a contract of service to benefit from social insurance, except agricultural workers and the self-employed. The Government Employees Retirement Fund aims to provide social benefits within a retirement system for government employees.

Except for the workers whose work demands high physical effort, the mandatory retirement age for government employees is 55 for women and 65 for men. Women who have worked for 20

years and men who have worked for 25 years may retire before they reach the mandatory retirement age.

To be retired from the Social Insurance Institution, women must reach 50 years of age and men 55. Those who have completed the working year limits of 20 for women and 25 years for men may retire before the mandatory age limit. Work past the age of 65 is accepted by the Social Insurance Institution. Except for the military service years, there is no possibility for government employees to pay for the years they were not employed in order to retire, whereas those who are secured by the Social Insurance Institution may pay the social security fee for at least 5000 working days and that provides them a retirement pension which is slightly less than the normal pension. Also the sum of money employees receive at the time of retirement is higher for Social Insurance Institution beneficiaries. For these reasons, government employees retire at older ages than the social security employees.

The sample of this study consists of retired bank employees who are retired from the Social Insurance Institution. Banks have founded their own social security systems that give more satisfactory income benefits to their employees. Thus besides their income from the Social Insurance Institution, these retirees have other benefits.

B. ECONOMIC AND SOCIAL CONDITIONS IN TURKEY

The Social Insurance Law was put into effect in 1965 (law number 506). Until 20 years ago, most people faced the problem of working without social security. Before this law, social insurance covered only employees in establishments which had 10 or more persons. Although the scope of insurance has been extended, many workers remain outside social insurance coverage such as agriculture workers (25 percent of the total population according to the 1975 statistics) or as % 91 of blue-collar women workers (Kazgan, 1979) and many employees that work in litte ateliers.

Employment remains a great problem. Many occupations require specific training and education. Educational opportunities are unequally distributed and nearly 70 percent of those who enter higher education are of urban origin (Özgediz, 1980). Kağıtçıbaşı (1981) reveals that only 6% of women and 13% of men are high school or university graduates. In addition to this problem, the unemployment rate is estimated as 20 percent of the total labor force (SIS, statistical Yearbook of Turkey, 1977). Therefore even trained or educated people have no choice but to accept the first or the highest paying job they find when economic necessity forces them to work.

For females occupation is limited further by traditional expectations that women should work in "feminine" occupations:

46,3 percent of women employees work as teacher (75.6% of them are elementary school teachers); 16,3 percent of all women employees work as nurses, all of these two groups being employed by ministries (SIS, 1977). These occupational groups are paid relatively low salaries when their educational level is considered (Kazgan, 1982).

In a survey conducted by Başaran (1985), it was seen that to be a housewife is accepted as a job for women. In the same survey when asked the characteristics most valuable in men, women gave "a good job" second rank whereas a job was not mentioned as a characteristic expected from women. Timur (1972) found that the social status of the Turkish family is dependent on the man's position in his work, not the woman's.

It must be stated that in Turkey, people are not encouraged in childhood to pursue hobbies and to cultivate interests. Members of Turkish society are accustomed to spend most of their free time with family and friends that is engaged in social interaction Fişek states that:

"Close blood and kinship ties still form the basis of most social relationships, ...where the nuclear family is unable to fullfill its tasks, the extended family provides support and security... Social relationships are based on mutual responsibilities and loyalties among members of hierarchially ordered groups..." (1982; p.296).

Kağıtçıbaşı (1981) says that the individual is embedded in an everywidening network of close ties, beginning with the nuclear family and extending out to the relatives and close neighbors. Thus, solidarity and cooperation with the family may prevent people from spending the spare time on non-social activities, even married couples. On the other hand this solidarity may be a great support to Turkish retirees.

AIMS OF THE STUDY

Retirement is a major turning point in human life since it is a social milestone marking the shift from middle age to old years. It may be seen as a transition point, similar to the transition point at puberty, but reflecting the increased importance of social factors in adulthood over the biological factors that are so important in the younger years. Retirement also marks the end of work and the beginning of a period of relative leisure.

This increased free time to fulfill, the awareness of growing old, the loss of prestige and dependence through the job (and even some aspects of the identity) causes psychological disturbances such as anxiety and depression.

The aim of this study is to investigate the levels of anxiety and depression of retirees in a Turkish sample. It was felt that such a study would shed light on the relation between the psychological state of the retiree and his life

circumstances, especially the availability of a social support system.

HYPOTHESES

1) Male retirees engaged in "alternative work" will show lower levels of depression and anxiety than "non-engaged" male retirees.

*2) Alternatively working female retirees will show lower anxiety and depression levels than "non-engaged" female retirees.

3) Male retirees whether engaged in "alternative work" or not will show higher anxiety levels than female retirees.

4) Male retirees whether engaged in "alternative work" or not will show higher depression levels than female retirees.

* This hypothesis was not analyzed because a sufficient amount of alternatively working female retirees was not found.

M E T H O D

In general, to examine the effects of specific life phases a longitudinal method is preferred. In the present study a cross-sectional method is used due to time limitations.

Participants

Since the loss of one's job is the main factor in retirement, one group within the sample consists of retirees who for some reason have regained the worker role through "alternative work", and one group of retirees who have not become re-employed, labeled as "non-engaged retirees". It was intended to sample both alternatively working and non-engaged retirees of both sexes. But a pilot study showed that it was very difficult to find women retirees who work after retirement unless, they are widows or single or their conditions did not fit the following criteria:

- 1) For women, ages ranged from 42 to 55. The age range was 50 to 65 for men (55 and 65 are the mandatory retirement ages relatively for women and men).

2) Subjects were either high school or university graduates. Thus the sample consists of people with similar backgrounds.

3) Subjects had to be married with living spouses and had to have children.

4) All the subjects were bank employees. The reason for this choice was the relatively high income of bank retirees. Thus, poor income, one of the most cited reasons of maladjustment to retirement was excluded. Also bank employees have to be high school or university graduates. As was stated before, the lack of education can effect adjustment to retirement through the lack of leisure. Further, less educated people have fewer opportunities fo find other jobs after retirement. In that way, it was aimed to find the depression and anxiety producing effects of the retirement process itself. Also, the working women's density is high in the banking section.

The sample consisted of 20 female non-engaged in alternative work, 20 non-engaged male retirees and 20 male retirees who are engaged in "alternative job" after retirement. They were all bank employees who had retired a minimum 6 months to a maximum of 2 years ago. Thus, the euphoric effect of the process presumed to have dissipated.

Measurement Instruments

Two scales were used in this research. The anxiety dimension was measured by the STAI (State Trait Anxiety Inventory) and the depression dimension by the Beck Depression Inventory.

a) The State Trait Anxiety Inventory (STAI)

The State Trait Anxiety Inventory (STAI) was developed by Spielberger et al in 1966 and standardized for use in Turkey by Öner and LeCompte (1976). It consists of 40 items yielding two subscale scores of State Anxiety and Trait Anxiety. Both Trait Anxiety and State Anxiety subscales were used. But only the State Anxiety subscale is relevant in this study. The items require that the respondent indicate the degree to which each statement applies to him/her on the following scale; "Never", "sometimes", "Most of the time", "Always".

b) Beck Depression Inventory

The Beck Depression Inventory was developed by Beck in 1961 and adapted for use in Turkey by Tegin (1980). The inventory was designed to include all symptoms integral to the depressive constellation presented in order of increasing severity. In 21 symptom categories, there are 4 series of statements reflecting varying degrees of severity. The scoring system

takes into account the number of symptoms reported by the patient by assigning a numerical score for each symptom category, ranging from 0 to 3.

Procedure

The interviewer visited the non-engaged retirees in their homes. The alternatively working retirees were visited at their work places. The inventories were filled out personally by the retirees. The administration lasted about 30-45 minutes. The STAI was given first, then the Beck Depression Inventory.

Analysis

In order to test hypotheses, a two way analysis of variance and T-test were used.

RESULTS

In the present study, the two psychological states, namely anxiety and depression, observed during retirement were examined. The two measurement instruments were the State Trait Anxiety Inventory and the Beck Depression Inventory. The independent variables were the sex of subject and the working status of the subjects and the dependent variables were anxiety and depression. The Trait Anxiety scores of the STAI were not used in the analyses because they have no meaning for this study. The second hypothesis claiming that the alternatively working female retirees have higher scores of anxiety and depression compared to the non-engaged female retirees was put off due to the difficulty in finding sufficient cases of alternatively working female retirees.

The means and standard deviations of the scores obtained by the male and female subjects on the State Trait Anxiety Inventory and Beck Depression Inventory are presented on Table I.

TABLE I. Means and Standard Deviations of the scores obtained by the male and female subjects on the State Trait Anxiety Inventory and Beck Depression Inventory

		\bar{X}	S.D
A N X I E T Y	Alternatively working male retirees	33.05	4.97
	non-engaged male retirees	43.95	6.07
	non-engaged female retirees	36.75	5.43
D E P R E S S I O N	Alternatively working male retirees	7.10	3.14
	non-engaged male retirees	20.10	4.13
	non-engaged female retirees	4.40	1.98

The results summarized in Table I reflect differences in the expected direction: the non-engaged male retirees have the highest mean scores of anxiety and depression.

Results Concerning the Hypothesis

Hypothesis I claimed that the male retirees who are not engaged in "alternative work" after retirement will have higher anxiety and depression scores than those who are engaged in "alternative work" after retirement. The results of the T-test analysis are given on Table II.

The findings based on our statistical analysis clearly support this hypothesis. The non-engaged male retirees show a higher degree of anxiety and depression than alternatively working male retirees.

TABLE II. T-Test Analysis of anxiety and depression scores of alternatively-working and non-engaged male retirees

Variables	\bar{X}	SD	t	df	p
A ₁	33.05	4.97	- 6.34	19	.001
A ₂	43.95	6.07			
D ₁	7.10	3.14	-11.47	19	.001
D ₂	20.10	4.13			

A₁ = Anxiety scores of alternatively working male retirees

A₂ = Anxiety scores of non-engaged male retirees

D₁ = Depression scores of alternatively working male retirees

D₂ = Depression scores of non-engaged male retirees

Hypothesis II was not tested due to the lack of enough alternatively working female retirees.

Hypothesis III claimed that whether engaged in "alternative work" after retirement or not, male retirees will show higher levels of anxiety than female retirees. A two-way analysis of variance was made to test this hypothesis and the results are presented on Table III.

The results indicate that there is a main effect of sex between male and female retirees' anxiety scores ($F = 17.103$, $df = 1$, $p < .001$). The means of anxiety scores in different groups of the sample are in the expected direction. The male retirees show higher anxiety scores ($\bar{X} = 38.50$) than female retirees ($\bar{X} = 36.75$). The mean of non-engaged male

retirees influences this result ($\bar{X} = 43.95$). Compared to the mean of female retirees ($\bar{X} = 36.75$), the alternatively working male retirees' mean is low ($\bar{X} = 33.05$). Thus, Hypothesis III is supported.

TABLE III. Two-way analysis of variance of anxiety scores of alternatively working and non-engaged male and female retirees

Sources of Variances	S.S.	d.f.	Mean Squares	F	Significance of F
Sex	518.40	1	518.40	17.10	.001
Work	1188.10	1	1188.10	39.20	.001

Hypothesis IV claimed that whatever engaged in "alternative work" after retirement or not, male retirees will show higher depression score than female retirees. The results obtained by two-way analysis of variance are presented on Table IV.

The results indicate that there is main effect of sex on the depression level of retirees ($F = 239.60$, $df = 1$, $p .001$). The mean depression scores in the different groups of the sample are in the expected direction. Men retirees show higher depression levels ($\bar{X} = 13.60$) than female retirees ($\bar{X} = 4.40$). The means of non-engaged male retirees ($\bar{X} = 20.10$) play the major role in the higher depression scores of male retirees. However, alternatively-working male retirees' mean ($\bar{X} = 7.10$) is higher compared to female retirees'. Thus, Hypothesis IV is also supported.

TABLE IV. Two-way analysis of variance of depression scores of alternatively-working and non-engaged male and female retirees

Sources of Variances	S.S.	d.f.	Mean Squares	F	Significance of F
Sex	2464.90	1	2464.90	239.59	.001
Work	1690.00	1	1690.00	164.27	.001

Additional Findings

Some additional findings can be stated in this section. In the earlier sections, it was said that the educational level could affect the retirement adjustment by enhancing the leisure style and the quality of the job. More educated people have more opportunities for their leisure and they can identify their job with their personality. On the other hand, less educated people often see their job only as a source of income and may not feel as much a loss of identity upon retiring. Since our sample consisted of high school or university graduates, the level of education didn't affect the levels of anxiety ($F = 2.72$, n.s.) and depression ($F = 127$, n.s.) since there was not enough variation.

It has been difficult to determine the role played by age in retirement. As retirement and old age identification are often intermingled, it was a delicate matter to establish the right degree of interference of aging process in retirement.

In the present study age seems to have a confounding role. The results indicate that age affected the anxiety ($F = 11.27, p < .001$) and depression ($F = 44.03, p < .001$) levels, so that older people showed higher levels of anxiety and depression. The analysis was made on two group of retirees: one group's age range was between 42 to 55 and the other group age range was 56 to 65.

D I S C U S S I O N

The hypotheses were based on two assumptions. The first was that the retirement means loss of the worker role, a predominant factor for self-identification. The second assumption was that men and women experience this loss differently.

Thanks to the work in which he was engaged for many years, the individual approaching retirement has been able to fulfill what society expected of him, and what he had been taught was the responsibility of an independent, self-reliant person. This is what he wanted for himself and this is what he, in turn, inculcated to his children, deriving pride and satisfaction as he watched them arrive at independence and the ability to conduct their lives in the way that was expected of them.

From this point of view, it is psychologically less important whether he is a steelworker or a professor: the individual establishes an identity for himself that is essential for acquiring a sense of self-respect, especially in work-oriented societies.

The retiree, even though his retirement may be due to circumstances beyond his control, may have a hard time escaping the conviction that his own worth has been diminished, and that he can no longer live in the way to which he was accustomed and whose continuation he would like. The feeling of inadequacy brings him face to face with the realization that he is becoming old and "not amounting to anything".

Society takes for granted that the man is the provider of the status of his family. As the man's job is an important factor of this status, the loss of the job means the loss of an ongoing identity for him. Cumming and Henry says that: "he can no longer articulate himself and his family into society via the occupational structure and hence he loses a lifelong identity" (Cumming and Henry, 1961; p.149).

For women, retirement is a process which allows them to be fully engaged in feminine role and liberates them from the stress due to the dual work loads of job and home duties. Usually women have traditional hobbies, like knitting, handicrafts whereas men have less chance than women to play compensatory roles after retirement.

These assumptions have led us to the hypotheses of the present study. The first hypothesis claimed that the male retirees who are not engaged in "alternative work" after retirement will show a higher degree of depression and anxiety

than those who are engaged in "alternative work" after retirement. This hypothesis, based heavily upon the worker role, is supported.

The process of entering an occupation is not a simple matter of choosing a job but is a process by which a person becomes matched with an occupation. That is the individual and the occupation are fitted together by the individual's selection of the occupation to meet his or her needs and also by the socialization process required by the occupational roles and expectations. Thus the demands of the job produce a resocialization.

From a symbolic interaction perspective, the individual develops a new "me" during this resocialization. This involves taking the attitude of the others (employer, co-workers etc.) toward oneself and learning the role behavior that is expected. At the same time, one sees oneself and reacts to oneself in this role. This process, called "self-consciousness" by G.H.Mead, allows one to analyze the correspondance between the "I"'s inner feelings about the "me" in the occupation and the way one sees oneself behaving (Kimmel, 1980).

Therefore, if one feels that the occupational "me" is relatively less important (one is just working to make money) than "me" as a "good worker", the loss of the job by retirement may not affect him/her. On the other, hand, if one's occupational "me" is the cornerstone of one's sense of

identity then when the "I" perceives the "me" as unsatisfying, or if the "I" perceives others' attitudes towards the "me" as unfavorable, the crisis may be much more serious. In our sample, the latter condition seems to fit the experience of male retirees. Role relinquishment, tends to lead to a disorganization of the self concept (Gordon, 1972) among the non-engaged male retirees of the sample. The negative self - concept, thus, may be the underlying their higher levels of reported depression.

Resocialization through their work provides males with an independent and self-reliant identity. Independence is viewed as one of the most essential requirements in socialization in western-societies where the major amount of research on this topic is made. In Turkey, on the contrary, the traditional way of socialization is based on dependency (Kâğıtçıbaşı, 1981). Therefore, in the case of Turkish people, to be dependent on grown children after retirement may not hurt the Turkish retiree's self-respect. Most of men and women in Turkey, place importance in inter-family relations and seek more interest and devotion from their children to fill the gap of excess free time. This kind of thinking would lead to an expectation of low levels of anxiety and depression among Turkish retirees, but this is not the case, at least for our highly educated male retirees. High anxiety and depression scores show that, at least in our group, male retiree' self-respect in hurt when they are dependent on

others. Field (1972) belief that the need for independence is universal may to be supported in this case.

The second hypothesis was put off due to the lack of alternatively working female retirees. It was claimed here that the alternatively working female retirees would show lower anxiety and depression levels than these who are non-engaged in alternative work after retirement. The very fact that enough alternatively working women could not be found may indicate that the job is not as important in the lives of women as it is in those of men. Thus retired women may welcome not having to work. In fact, informal talk after the interview supported this notion.

The last two hypotheses, predicting higher anxiety and depression scores in male retirees compared to female retirees, were based on literature dealing with the differential effects of retirement on the two sexes (Atchley, 1976; Cumming and Henry, 1961; Rogers, 1979). As we stated previously, men retain their sense of significance partly through their earnings, and through whatever prestige and power they have experienced on the job whereas women usually retain theirs through their control of domestic arrangements and their children. Thus, to be removed from the job that provides support for his sense of integrity and essential worth may lead to hitherto unexpected emergence of psychological problems in male retirees.

These two hypotheses were also supported. In our study, whether they are engaged in "alternative work" or not, male retirees showed a higher degree of anxiety and depression compared to female retirees.

Particularly for men, the occupation involves a great investment of time, emotional energy and commitment. Often the man is particularly engaged in his occupation during his middle age, while the woman is expected to be highly involved at home and family, even if she too is working. These intense involvements mark the final phase of the identity issue for both men and women in Erikson's developmental scheme. Work also provides status and prestige to the men. Owen and Belzung (1967) interviewed 454 men who voluntarily retired and who ranged from fifty to sixty-four in age. They found that nearly one-third of the retirees sought re-employment. Since these men retired voluntarily it could be assumed that among people who are forced to retire this rate would be higher.

Besides the psychological effect of the job on men, the material gain must also be taken into consideration. The normative expectation is that the bread-winners are the males. This may cause men to adopt a positive attitude towards work, which they would not want to lose. Uğursal (1981) found that among her subjects, 74% of post-retirement employees said that they worked because of financial need and 37% of them reported that they retired either to receive the retirement

payment or to switch to another job. These figures indicated that the meaning of work rests more on concrete values (economic) than psychological ones in Turkey. In our study, the retired bank employees affirm that they have no economic burden. Thus, it may be assumed that the male retirees of our study choose re-employment rather for psychological reasons.

The loss of job role creates a need for substitute roles. For men, it is more difficult to find a substitute role. These people cannot be satisfied through devised ways to "kill-time", as mentioned by Field (1972), but need activities resembling work. The loss of "general instrumentality" rather than the specific content of the occupational role may traumatize men. Many men employ such substitutes as fixing, painting, reading, or taking walks for lack of general instrumentality. These activities are exhausted after a while, and it can easily be concluded that men spend their time doing nothing. We have noted that Turkish people are not encouraged in childhood to develop hobbies. Informal talk with the retirees before and after the formal interviews, indicated that this point is valid for our sample too, but a more systematic research must be made.

Females on the otherhand, even if they occupy a full - time job, are expected to manage household duties and child-care. Hiring a woman for home and childcare does not change this expectation (Abadan-Unat, 1979). Retired women can more easily engage in their home duties and childcare. Work does

not have the same meaning for women since the status of the family and the power gained through the job are determined by the men's work (Kâğıtçıbaşı, 1981). Even in dual-career families, when the man's work forces a move in order to maximize his career, the women tend to give up work more readily than when the reverse case is true (Kimmel, 1980). This could be a reason why women have tended to hold low-status jobs or the traditional role of managing home. Abadan-Unat (1982) reports, in parallel view, that if conflict arises from the heavy burden of coping with the main female role and the work role, women abandon working; even among professionals this trend has been observed.

Women seem to work mainly for financial reasons. But, in general, women earn about 60% of the income men earn (Kimmel, 1980). The low paying jobs are traditionally held by women and there is little opportunity for advancement in these jobs. Besides, the most cited argument against female workers, is that women leave work during child-rearing, while men work overtime. There is an evidence of discrimination against women, since they earn much less than men of equal educational backgrounds. Furthermore, material gain through the job, doesn't mean much to women. It seems that they only work to help to support the house budget.

Substitute roles for female retirees can be quite various. Uğursal (1980) stated that 58% of her female sample spent their time knitting or sewing while 20% chose reading

as a leisure activity. Household duties and childcare, even if the children are adults, takes the rest of their free time. In effect, these women still do not have much free time during which they can get anxious or depressed.

Thus it can be said that after retirement, women are more satisfied with their lives than men, the alternatively working males more than the non-engaged males. These results lead us to the conclusion that our highly educated male retirees with high income suffer in retirement because the lack of a job leads them to the loss of their significance and their sense of identity. The lack of substitute roles has a further negative impact. It is possible that wives do not permit their husbands to take on home duties when they retire or maybe the husbands do not want to get involved with household duties accepted as the female's domain. Thus, male retirees are left with empty areas in their lives, psychologically as well as experientially.

We cannot generalize these findings to all Turkish retirees, because of educational and economic variations in Turkey. Further research is needed about various aspects of retirement, especially job attributions and leisure customs of Turkish people must be examined.

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APPENDICES

APPENDIX A

KENDİNİ DEĞERLENDİRME ANKETİ

C.D.Spielberger, R.L.Gorsuch ve R.Luhene tarafından İngilizce olarak geliştirilmiş ve Hacettepe Üniversitesi Psikoloji Bölümünde Necla Öner ve Ayhan LeCompte tarafından Türkçeye adapte edilmiştir.

STAI FORM Tx - I

İsim Cinsiyet Yaş Meslek Tarih

YÖNERGE: Aşağıda kişilerin kendilerine ait duyguları anlatmada kullandıkları bir takım ifadeler verilmiştir. Her ifadeyi okuyun, sonra da o anda nasıl hissettiğinizi ifadelerin sağ tarafından parantezlerden uygun olanını karalamak suretiyle belirtin. Doğru ya da yanlış cevap yoktur. Herhangi bir ifadenin üzerinde fazla zaman sarfetmeksizin anında nasıl hissettiğinizi gösteren cevabı işaretleyin.

	Hayır	Biraz	Çok	Tamamıyla
1. Şu anda sakinim	(1)	(2)	(3)	(4)
2. Kendimi emniyette hissediyorum	(1)	(2)	(3)	(4)
3. Şu anda sinirlerim gergin	(1)	(2)	(3)	(4)
4. Pişmanlık duygusu içindeyim	(1)	(2)	(3)	(4)
5. Şu andahuzur içindeyim	(1)	(2)	(3)	(4)
6. Şu anda hiç keyfim yok	(1)	(2)	(3)	(4)
7. Başıma geleceklerden endişe ediyorum	(1)	(2)	(3)	(4)
8. Kendimi dinlemiş hissediyorum	(1)	(2)	(3)	(4)
9. Şu anda kaygılıyım	(1)	(2)	(3)	(4)
10. Kendimi rahat hissediyorum	(1)	(2)	(3)	(4)
11. Kendime güvenim var	(1)	(2)	(3)	(4)
12. Şu anda asabım bozuk	(1)	(2)	(3)	(4)
13. Çok sinirliyim	(1)	(2)	(3)	(4)
14. Sinirlerimin çok gergin olduğunu hissediyorum	(1)	(2)	(3)	(4)
15. Kendimi rahatlamış hissediyorum	(1)	(2)	(3)	(4)
16. Şu anda halimden memnunum	(1)	(2)	(3)	(4)
17. Şu anda endişeliyim	(1)	(2)	(3)	(4)
18. Heyecandan kendimi şaşkına dönmüş hissediyorum	(1)	(2)	(3)	(4)
19. Şu anda sevinçliyim	(1)	(2)	(3)	(4)
20. Şu anda keyfim yerinde	(1)	(2)	(3)	(4)

KENDİNİ DEĞERLENDİRME ANKETİ

C.D.Spielberger, R.L.Gorsuch ve R.Luhene tarafından İngilizce olarak geliştirilmiş ve Hacettepe Üniversitesi Psikoloji Bölümünde Necla Öner ve LeCompte tarafından Türkçeye adapte edilmiştir.

STAI FORM Tx - I

İsim Cinsiyet Yaş Meslek Tarih

YÖNERGE: Aşağıda kişilerin kendilerine ait duygularını anlatmada kullanılan birtakım ifadeler verilmiştir. Her ifadeyi okuyun, sonra da genel olarak nasıl hissettiğinizi, ifadelerin sağ tarafındaki parantezlerden uygun olanını karalamak suretiyle belirtin. Doğru ya da yanlış cevap yoktur. Herhangi bir ifadenin üzerinde fazla zaman sarfetmeksizin genel olarak nasıl hissettiğinizi gösteren cevabı işaretleyin.

	Hemen Hiç	Bazen	Çok Zaman	Her Zaman
21. Genellikle keyfim yerindedir	(1)	(2)	(3)	(4)
22. Genellikle çabuk yorulurum	(1)	(2)	(3)	(4)
23. Genellikle kolay ağlarım	(1)	(2)	(3)	(4)
24. Başkaları kadar mutlu olmak isterim	(1)	(2)	(3)	(4)
25. Çabuk karar veremediğim için fırsatları kaçırırım	(1)	(2)	(3)	(4)
26. Kendimi dinlenmiş hissederim	(1)	(2)	(3)	(4)
27. Genellikle sakin, kendime hakim ve soğukkanlıyım	(1)	(2)	(3)	(4)
28. Güçlüklerin yenemeyeceğim kadar birik- tiğini hissediyorum	(1)	(2)	(3)	(4)
29. Önemsiz şeyler hakkında endişelenirim	(1)	(2)	(3)	(4)
30. Genellikle mutluyum	(1)	(2)	(3)	(4)
31. Herşeyi ciddiye alır ve endişelenirim	(1)	(2)	(3)	(4)
32. Genellikle kendime güvenim yoktur	(1)	(2)	(3)	(4)
33. Genellikle kendimi emniyette hissederim	(1)	(2)	(3)	(4)
34. Sıkıntılı ve güç durumlarla karşılaşmak- tan kaçınırım	(1)	(2)	(3)	(4)
35. Genellikle kendimi hüznü hissederim	(1)	(2)	(3)	(4)
36. Genellikle hayatımdan memnunum	(1)	(2)	(3)	(4)
37. Olur olmaz düşünceler beni rahatsız eder	(1)	(2)	(3)	(4)
38. Hayal kırıklıklarını öylesine ciddiye alırım ki hiç unutamam	(1)	(2)	(3)	(4)
39. Akli başında, kararlı bir insanım	(1)	(2)	(3)	(4)
40. Son zamanlarda kafama takılan konular be- ni tedirgin eder	(1)	(2)	(3)	(4)