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Teachers' Opinions on the Process of Retirement Planning

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Evren Makar * - Hüseyin Aslan **
* Y.L, The Ministry of Education, Turkey
E-Mail: evrenmakar@gmail.com **ORCID:** 0000-0001-8632-7917
Dr. Öğr. Üyesi, Ondokuz Mayıs University
E-Mail huseyarslan@yahoo.com **ORCID:** 0000-0003-2724-0445

Abstract

This study aims to reveal the opinions of teachers aged 40 and above regarding the process of retirement planning. The research covers 654 teachers aged 40 years and above who work at different levels of the schools affiliated to the Ministry of National Education in Ordu province. As data collection tools, demographic variables of participants and ''The Process of Retirement Planning Scale-PRePS'' were used. The Process of Retirement Planning Scale – PrePS" consists of four sub-dimensions: Financial Planning, Lifestyle Planning, Psychosocial Planning and Health Planning. There is no total size of the scale. All evaluations are carried out on four sub-dimensions. The arithmetic average of all sub-dimensions is very close to 3. All of the scale sub-dimension averages are included in the scale of "I am not sure whether it is right for me or not" which is between 2.61-3.40 averages. From this result, it has been understood that the teachers are generally at medium level in retirement planning. When the arithmetic averages of the sub-dimensions of the Process of Retirement Planning Scale were listed, the health dimension took the first place of the retirement planning ($\bar{x}$=3.15). This sub-dimension was followed by the lifestyle planning sub-dimension very closely ($\bar{x}$=3.14). In the third place, there is financial planning sub-dimension of retirement with ($\bar{x}$=2.96). In the last place, there is psychosocial planning sub-dimension of retirement with ($\bar{x}$=2.80). In this sub-dimension, teachers' current and future roles are evaluated. As a result of the research significant differences were found among variables like marital status, type of school, branch, working year, house and car owning status in the financial planning sub-dimension; age and host status in life style planning sub-dimension; gender, working year, house and car owning status in the psychosocial planning sub-dimension and age, type of school, branch, working year, house and car owning status in the health planning sub-dimension. According to the number of children variable, no significant difference was found in any of the sub-dimensions of The Process of Retirement Planning.

Keywords: *Teacher, Retirement, the Period of Retirement, Planning*

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Öğretmenlerin Emekliliği Planlama Sürecine İlişkin Görüşleri

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Öz

Bu araştırma, 40 yaş ve üstü öğretmenlerin emekliliği planlama sürecine ilişkin görüşlerini ortaya koymayı amaçlamaktadır. Araştırmada tarama modeli kullanılmıştır. Araştırmanın evreni, Ordu ilindeki 2018-2019 eğitim-öğretim yılında okulların farklı kademelerinde görev yapmakta olan 40 yaş ve üstü öğretmenler oluşturmaktadır. Veri toplama aracı olarak Emekliliği Planlama Süreci Ölçeği kullanılmıştır. Emekliliği Planlama Süreci Ölçeği, Finansal Planlama, Yaşam Tarzı Planlama, Psikososyal Planlama ve Sağlık Planlama olmak üzere dört alt boyuttan oluşmaktadır. Ölçeğin toplam bir boyutu bulunmamaktadır. Tüm değerlendirmeler dört ayrı alt boyut üzerinden yapılmaktadır. Tüm alt boyutların aritmetik ortalamaları "3"e çok yakındır. Ölçek alt boyut ortalamalarının tümü 2.61-3.40 ortalamalar arasında bulunan "benim için doğru olup olmadığından emin değilim" ölçeğinde yer almıştır. Elde edilen bu sonuçtan genel olarak öğretmenlerin emekliliği planlamada orta düzeyde bulundukları anlaşılmıştır. Emekliliği Planlama Süreci Ölçeği alt boyutlarının aritmetik ortalamaları sıralandığında, emekliliği planlamada ilk sırayı sağlık boyutu yer almıştır ($\bar{x}$=3.15). Bu alt boyutu ($\bar{x}$=3.14) ile yaşam tarzını planlama alt boyutu çok yakından izlemiştir. Üçüncü sırada ($\bar{x}$=2.96) ile emekliliği finansal açıdan planlama alt boyutu bulunmaktadır. Son sırada ise ($\bar{x}$=2.80) ile emekliliği psikososyal açıdan planlama alt boyutu bulunmaktadır. Bu alt boyutta öğretmenlerin mevcut ve gelecekte sahip olacakları rollerin değerlendirilmesi yapılmaktadır.

Araştırma sonucunda; finansal planlama alt boyutunda medeni durum, okul türü, branş, çalışma yılı, ev ve araba sahibi olma durumu değişkenlerine göre, yaşam tarzı planlama alt boyutunda yaş ve ev sahibi olma durumu değişkenlerine göre, psikososyal planlama alt boyutunda cinsiyet, çalışma yılı, ev ve araba sahibi olma durumu değişkenlerine göre, sağlık planlama alt boyutunda ise yaş, okul türü, branş, çalışma yılı, ev ve araba sahibi olma durumu değişkenlerine göre anlamlı farklılıklar bulunmuştur. Çocuk sayısı değişkenine göre, Emekliliği Planlama Süreci alt boyutlarından hiçbirinde anlamlı bir fark bulunamamıştır.

Anahtar Kelimeler: *Öğretmen, Emeklilik, Emeklilik Dönemi, Planlama*

Introduction

There are turning points in an individual's life where important decisions such as job and spouse selection are made. One of these important turning points is that the individual is retired from his profession, which has many personal, social and economic functions (Arpacı, 2014). Since the retirement period, which will last for life, may be a period where negative perceptions may be imposed, it should be seen as a period in which preparation and planning are important in order to avoid adaptation problems and to adapt easily to this period. Although the retirement period is a natural process for individuals, it can be considered as a concept with social, economic, psychological and physiological dimensions.

In the physiological dimension, retirement inevitably brings along aging, and as a result, human beings begin to lose their physiological strength and spiritual structure (Öz, 1992). On the psychological aspect, retirement is the feeling of worthlessness when a person loses his / her job, which adds social and economic value due to his / her work (Başaran, 2008; Köknel, 1993). For some individuals, the retirement period is seen as a new beginning, a period when everything that can not be realized and postponed in working life can be done, while for others it can be seen as a negative period when the feeling of exhaustion and uselessness prevails.

According to a study conducted by the World Health Organization, the quality of life is a way of perceiving and evaluating the situation of people in their lives in terms of the cultural structure and value system they belong to. In this respect, the quality of life is a complex and broad concept that takes shape in relation to many factors such as the physical health of individuals, psychological status, levels of freedom, social relations and interactions with the main characteristics of the environment they live in (WHO, 2015).

With retirement, various problems may arise such as the decrease in the roles undertaken in active working life, the unhealthy maintenance of social relations, the decrease in income, the deterioration of family relations, and the inability to maintain a healthy life. In addition to these, it is very important that the individual and his family, who will spend approximately one third of the total life without working, retire, and their family do the necessary planning for this period in order to lead a more active and happy retirement life (Günay, 2006).

Teaching is one of the oldest professions in human history. In prehistoric times, family members or elders of the tribe have undertaken this profession and have taken it upon themselves to transfer the knowledge, skills, attitudes and values that will ensure the continuation of social, economic and cultural life to young generations. The teaching profession has become a professional profession that requires formation after the French revolution (Öztürk, 1988).

The teaching profession in Turkey is generally known to be favored by children of middle and lower income level families. In a study conducted on students in education faculties in 2007, it was determined that 78.7% of 18,226 students did not have the education level of their mothers and 53.4% their fathers. In the same research, it was determined that 82.4% of the students are housewives and the father of 30.6% is retired. It is one of the results of the study that 60% of the students came from the city center and the rest from the countryside (Aksu, Demir, Daloğlu, Yıldırım and Kiraz, 2010).

According to the laws, retirement is completed as a period in which the individual is dismissed from the job after working for a certain period of time, is given a certain pension to survive, and passes from middle-age to old age (Salman, 2004). Factors such as advances in technology and science, improvement of living conditions, widespread use and quality of health services, increasing nutrition opportunities, increasing awareness and awareness of individuals about healthy and balanced nutrition, and the formation of a culture of doing sports extend the life span of people. In the light of these developments, the retirement period has become a long life process. On the other hand, the increase in the number of employees, the necessity of individuals to work within the scope of social security reform with some legal regulations, increased the number of retirees and the concept of retirement has become a social phenomenon that concerns a wide range of people (Günay, 2006).

In developed societies, the retirement age is accepted as 65, which is the beginning of old age (Kalkan, 2008). Turkey dated 06.08.1949 regarding the pension legislation in 5434 and T. C. In the 39th article of the Retirement Fund Law, it is stated that among the participants who have completed 25 years of active service, women and 58 men and 60 years old are given a pension upon their request (Şimşek and Büyükkıdık, 2015).

Adaptation to retirement and a successful retirement period depend on the effective utilization of leisure time, a healthy maintenance of social relations, adequate income, good health and maintaining positive relations with the family. Accordingly, individuals should decide on their retirement life while in active working period, decide on the retirement period, make economic investments for the retirement period, take care to protect their physical and mental health, determine their interests by improving their relations with family, friends and relatives, and again after retirement. They should decide whether to work or not (Günay, 2006).

Retirement period characteristics can be analyzed in five stages (Atchley, 1989; as cited in Şahin Baltacı & Selvitopu, 2012). The first phase is the honeymoon phase. This is the period when retired individuals feel happy, healthy, willing and full of energy and put their plans into practice. Those who do not make the plan move to the next phase faster. In the second phase, the disappointment phase, symptoms of distress and depression begin to be observed. The third phase is the reintegration phase. In this phase, priorities are rearranged and limitations are accepted. The fourth phase is the equilibrium phase. At this stage, with the acceptance and retirement perspective in the reintegration phase becoming more realistic, the equilibrium period begins. This phase can be considered as the comfort phase. Death or chronic illnesses are expected during the final phase of retirement. The individual experiences great changes at every stage.

Seeing retirement as an opportunity period can enable individuals to solve their adaptation problems related to retirement, and to better prepare for retirement by recognizing this period more realistically (Akçay, 1994). Adaptation to retirement can be considered as a problem of both the elderly and those related to the elderly, institutions and society. As it coincides with the old age period, a retirement awareness program should be prepared and presented (Özben, 2008). This could be a retirement readiness training program. The aim of the retirement preparedness training program is to support individuals to develop positive attitudes towards retirement, to adapt to retirement in terms of psychosocial, financial and physical aspects, and to be productive and happy individuals during retirement. In addition, it aims to ensure that they see the mental, medical, social and financial problems of retirement in a realistic and positive way in order to realize their retirement plans, to combat them and to minimize the negative effects and effects that may

arise (Başaran, 1985). Retirement preparations and retirement adjustment studies are more related to the financial situation (Bender & Jivan, 2005).

What makes the concept of retirement important and reveals retirement as a problem worth investigating are psychological, social, economic and health-related problems that begin to appear with retirement. In other words, the real problem is a new life that emerges with retirement and its difference. For this reason, it is possible to define retirement and the next period by examining its psychological, social, economic and other dimensions. This review cannot be considered separately from the old age phenomenon (Akçay, 2015). This research aims to examine teachers' positive and negative opinions about retirement planning processes, which is a new and different life dimension. It is thought that it will add a new dimension to other studies in this field and fill the existing gap by revealing a different perspective.

Purpose of the research

The aim of this study is to examine the opinions of teachers who are 40 years old and over, working in educational institutions, on the retirement planning process. For this purpose, the following questions were sought:

1. What are the opinions of teachers aged 40 and over about the financial planning process?
2. What are the opinions of teachers aged 40 and over about the lifestyle planning process?
3. What are the opinions of teachers aged 40 and over about the psychosocial planning process?
4. What are the opinions of teachers aged 40 and over about the health planning process?
5. Is there a significant difference in the opinions of teachers aged 40 and over regarding the retirement planning process according to demographic characteristics (age, gender, marital status, type of school, branch, working year, number of children, home and car ownership)?

Method

Research Model

This research was carried out with the general screening model. The most common model used in research in the field of education is the screening model, one of the descriptive research methods that summarizes the characteristics of individuals, groups or physical environments (Büyüköztürk, Çakmak, Akgün, Karadeniz, & Demirel, 2014). Screening model studies are descriptive studies conducted to determine the subject characteristics of large human populations (such as education level, income level, marital status, visual deficiency, age, gender, professional seniority) (Can, 2014).

Universe Sample

The universe of the research consists of teachers who are 40 years old and over, working in Ordu in the 2018-2019 academic year. The information about the universe was obtained from Ordu Provincial Directorate of National Education Strategy Development Services Office and it was determined that there are 4199 teachers in total (Ordu MEM, 2018). Simple random sampling method was used in the sampling stage. Simple random sampling is a type of sampling in which all units in the universe have an equal and independent chance to be selected for the sample. The valid and best way to choose a representative sampling is random sampling (Büyüköztürk, Kılıç Çakmak, Akgün, Karadeniz, & Demirel, 2014).

Accordingly, the schools and teachers working in each district to be included in the sample were determined by simple random sampling method. In this direction, it is aimed to apply the "Retirement Planning Process Scale" to at least 352 teachers working in official state schools, including 19 districts and metropolitan cities, in the 2018-2019 academic year. However, taking into account the difficulties that may be encountered during implementation and possible losses in the return of the scales, 1056 scales, approximately three times the targeted number, were distributed to teachers aged 40 and over working at different education levels. The scales were handed over to all district schools with the official permit obtained from Ordu Provincial Directorate of National Education. The study was carried out by collecting 654 scales completely filled in from 19 districts.

Data Collection Tools

The data collection tool of this research consists of two parts. These; It consists of demographic variables related to the participants and The Process of Retirement Planning Scale (PRePS). Within the scope of the research, age, gender, marital status, type of school, branch, working year, number of children, home and car ownership were examined as demographic characteristics. The scale consists of 48 items (Noone, 2010). The scale consists of four sub-dimensions named financial planning process, lifestyle planning process, psychosocial planning process and health planning process. The financial planning process sub-dimension consisted of 14 items, the lifestyle planning process 11 items, the psychosocial planning process sub-dimension 12, and the health planning process sub-dimension 11. The scale is a five-point Likert type. The Retirement Planning Process Scale does not have a total score. In the factor analysis conducted within the scope of the validity of the scale, both exploratory and confirmatory factor analysis procedures were performed for each sub-dimension. As a result of the analysis, it was understood that three subdimensions (financial planning, psychosocial planning and lifestyle planning) consist of four factors that are the same in terms of content. The linguistic equivalence, validity and reliability of the Retirement Planning Process Scale for Turkish was carried out by Günay (2013).

In this study, the scale consists of 48 items. Again, in this study, factor analysis operations were carried out on four dimensions without the totality of the scale. Again, each sub-dimension is divided into four sub-dimensions within itself. The distribution of the items belonging to the life style planning process sub-dimension differs from the original form of the scale. Item 11 (I have clear information about how retired people spend their time), which is in the sub-dimension of retirement plan thinking in its original form, was included in the sub-dimension of pension plan decisions. On the other hand, in the same study, it was understood that items 23, 24, 29, 30, 42 and 43 were reverse items. Apart from this, other studies conducted by Günay (2013) showed great consistency with the original study of the scale.

This work; Since it covers teachers working at all education levels except higher education, it was decided to conduct an additional validity and reliability study of the scale for this group. onfirmatory factor analysis was per-

formed for four different dimensions based on data collected from 654 people; In addition, the reliability coefficients of the sub-dimensions and items were determined. The results of the reliability analysis, the Cronbach alpha internal consistency coefficient of the four subscales of the scale, were respectively found to be Financial Planning Process 0.66, Lifestyle Planning Process 0.72, Psychosocial Planning Process 0.80, and Health Planning Process 0.66. Data entries were made in the SPSS 14 program.

Table 1 includes the correlation between sub-dimensions of the scale of retirement planning process.

Table 1.Correlation Between Sub-Dimensions of the Retirement Planning Process Scale

	Financial Planning	Lifestyle Planning	Psychosocial Planning	Health Planning
Financial Planning	1			
Lifestyle Planning	,349(***)	1		
Psychosocial Planning	,394(***)	,436(***)	1	
Health Planning	,246(***)	,347(***)	,344(***)	1

** Correlation is significant at the 0.01 level (2-tailed).

Since the scale does not have a total dimension, total arithmetic means were determined for each sub-dimension. The total score of the sub-dimensions was obtained by collecting the responses of the data to the items included in the sub-dimensions and dividing them by the number of items.

Analysis of Data

In the data analysis part of the study, frequency and percentage distributions of the answers given to the scale questions were found first. In order to test the 1, 2, 3, 4. main objectives of the study, the arithmetic mean and standard deviation of the total and items of each dimension of the scales were determined. According to sub-dimension arithmetic means, retirement planning process characteristics of teachers were listed and interpreted.

The results of the Kolmogorov Smirnov test showing the normality of the distributions of all sub-dimensions are given in Table 2.

Table 2. Retirement Planning Process Scale Sub-Dimensions Kolmogorov Smirnov Test Results

Kolmogorov-Smirnov Test		Financial Planning	Lifestyle Planning	Psychosocial Planning	Health Planning
N		654	654	654	654
Normal Parameters (a,b)	Mean	2,9561	3,1403	2,8038	3,1483
	Std. Deviation	,51013	,61705	,67829	,60683
Kolmogorov-Smirnov Z		1,455	1,213	1,458	1,316
Asymp. Sig. (2-tailed)		,051	,074	,059	,063

Results obtained in Kolmogorov-Smirnov Test (p> .05); Parametric statistical techniques were used in the study because it indicates that the distributions in the scales are normal. The fifth main aim of the research; It is about whether the retirement planning process characteristics of teachers differ according to the discontinuous independent variables collected by the scale. In order to test the fifth main purpose of the study, the unrelated group "t" test and one-way analysis of variance (ANOVA) were performed to test the differences between the mean scores of the scale sub-dimensions according to the independent categorical variables in the questionnaire. In the study, all results were tested bilaterally and the level of significance was accepted as at least 0.05. Significance levels are included in the relevant tables with their exact values. All statistical analyzes of the research were carried out with the SPSS 14.0 program.

Results

Frequency and Percentage Distributions Regarding Demographic Information.

In the sample group, teachers in the 40-45 age group take the first place in terms of age variable. Teachers aged 56 and over take the last place. In terms of gender variable, 60.2% of the participants are male and 39.8% are female teachers. Most of the teachers in the sample group are married teachers. In the study group, primary school employees ranked first with 43%. According to the branch variable, branch teachers were represented with 41.4%, classroom teachers 40.5%, preschool teachers 9.2% and vocational field teachers 8.9%. In this study, as the sample group consisted of teachers aged 40 and over, naturally, teachers with a working year of 21 years or more took the first

place (54.4%). The teachers whose working year is between 11-20 years are 39.8%. Teachers with a working year of 0-10 years took the last place with 5.8%. According to the number of children variable, most of the teachers have two children. 69.9% of the sample group has their own house and 69.1% has a car.

Findings Regarding Teachers' Retirement Planning Process Sub-Dimension Descriptive Statistics Values.

The first four sub-dimensions of the study; It is about determining the levels of teachers' financial, lifestyle, psychosocial and health-based retirement planning characteristics. In order to test these sub-dimensions; Based on the responses given to the scale, the arithmetic mean and standard deviation values of each sub dimension were determined and given in Table 3.

Table 3. Descriptive Statistical Values of Teachers' Financial, Lifestyle, Psychosocial and Health-Based Retirement Planning Characteristics

The Process of Retirement Planning Scale – PrePS"	N	Minimum	Maksimum	$\bar{x}$	Std. deviation
Financial Planning	654	1,50	4,29	2,96	,51
Lifestyle Planning	654	1,00	5,00	3,14	,62
Psychosocial Planning	654	1,00	4,75	2,80	,68
Health Planning	654	1,55	4,73	3,15	,61

The Pension Planning Process Scale does not have a total dimension. All evaluations were made separately on four separate sub-dimensions. Sub-dimension totals; it is not the sum of the answers given in that sub-dimension, but the value obtained by dividing the total by the number of items. As can be seen in Table 3, the arithmetic mean values of all sub-dimensions are very close to " 3. All of the sub-dimension averages were in the range of "I'm not sure if it's right for me", which is between 2.61-3.40 averages. According to this result, it can be said that teachers are generally indecisive in planning retirement. When the arithmetic means of the sub-dimensions of the retirement planning process are listed, the health dimension in retirement planning took the first place ($\bar{x}$ = 3.15). The health planning process evaluates teachers' health in general and questions their behavior in valuating their health in the long term. Teachers gave priority to health planning in the retirement plan-

ning process. This sub-dimension (x = 3.14) is followed by the lifestyle planning sub-dimension. In addition to questioning how teachers will spend their time in their retirement years, the lifestyle planning sub-dimension; It also includes leisure activities such as new activities and interests. In the third place ($\bar{x}$ = 2.96), planning retirement financially is the sub-dimension. This sub-dimension questions teachers' ability to plan financially for retirement life. In the last place, retirement is followed by the psychosocial planning dimension with ($\bar{x}$ = 2.80). In this sub-dimension, the current and future roles of teachers are evaluated. High scores from the sub-dimensions of the retirement planning process indicate that behaviors related to that sub-dimension of retirement planning are displayed more frequently.

Findings Regarding the Pension Planning Process According to Independent Variables

In this part of the research; Retirement planning process scale sub-dimension mean scores according to independent categorical (demographic) variables (age, gender, marital status, type of school, branch, working year, number of children, home owner and car ownership status) obtained from the questionnaire used within the scope of the study It was examined whether there are statistically differences between them.

Table 4 shows the results of one-way analysis of variance (ANOVA) for sub-dimension averages of the Retirement Planning Process Scale by age variable.

Table 4. Differences Between the Average of the Retirement Planning Process Scale Sub-Dimension by Age Variable (ANOVA)

Sub-Dimension	Age	N	$\bar{x}$	ss	sd	F	p	Difference
Financial Planning	40-45 (1)	314	2.96	,54				
	46-50 (2)	179	2.94	,51				
	51-55 (3)	111	2.98	,43				2-3
	56 and above (4)	50	2.96	,52	3-650	,12	,951	
	Total	654	2.96	,51				
Lifestyle Planning	40-45	314	3.11	,66				
	46-50	179	3.07	,60				
	51-55	111	3.28	,54				
	56 and above	50	3.26	,48	3-650	3,51	,015*	
	Total	654	3.14	,62				
Psychosocial Planning	40-45	314	2.79	,75				
	46-50	179	2.72	,60				
	51-55	111	2.89	,59				

	56 and above	50	3.01	,60	3-650	3,14	,025*	
	Total	654	2.80	,68				
Health Planning	40-45	314	3.11	,58				
	46-50	179	3.08	,59				
	51-55	111	3.23	,64				1-4
	56 and above	50	3.41	,72	3-650	4,89	,002**	
	Total	654	3.15	,61				

* p <.05 ** p <.01

According to the results of one-way analysis of variance (ANOVA) for the sub-dimension averages of the retirement planning process, according to the age categories variable, statistically significant differences were found in all sub-dimensions except financial planning (p <.05). Teachers in different age categories differ from each other in terms of retirement lifestyle planning, psychosocial planning and health-based planning. However, no significant difference was found in retirement financial planning subscale by age (p> .05). In the etakare analysis, it was seen that the age variable explained 1.6% of the total variance of the lifestyle variable, 1.4% of the total variance of the psychosocial variable and 2.2% of the total variance of the health planning variable. According to the age variable, there were no statistically significant differences in the levene's test for variance differences of teachers' planning process in retirement sub-dimension scores. The calculated score variances are homogeneous. In order to determine the differences between the two groups on these significant differences obtained in ANOVA; Scheffe test, one of the post-hoc techniques, was used because the variances were homogeneous.

In the "lifestyle planning" sub-dimension, it is significantly higher between the opinions of teachers between the ages of 51-55 (x ile = 3.28) and those of teachers aged 46-50 ($\bar{x}$ = 3.07) (p <.05). In this sub-dimension, no significant difference was found between other paired comparisons (p> .05). Although there was a significant difference in the psychosocial retirement planning sub-dimension according to the ANOVA result, no significant difference was found in any of the paired comparisons due to the scheffe test being very sensitive to alpha-type error (p> .05). In the health planning sub-dimension, the opinions of teachers aged 56 and over are significantly higher than teachers in the age range of 40-45 (p <.05) and 46-50 (p <.01). No significant differences were found between other paired comparisons in this sub-dimension (p> .05). What makes the concept of retirement important is that individuals end their

active working life and coincide with their old age. It is thought that the end of active working life and aging can make a difference in lifestyle and rhythm and cause health problems related to aging.

Table 5. Differences Between Sub-Dimension Averages of the Pension Planning Process Scale by Gender Variable

Sub-Dimension	Gender	N	$\bar{x}$	ss	t	sd	p
Financial Planning	Female	260	2.95	,52	-,41	652	,686
	Male	394	2.96	,51			
Lifestyle Planning	Female	260	3.12	,65	-,72	652	,472
	Male	394	3.15	,60			
Psychosocial Planning	Female	260	2.72	,73	-2,64	652	,008**
	Male	394	2.86	,64			
Health Planning	Female	260	3.12	,60	-1,01	652	,314
	Male	394	3.17	,61			

** p <.01

According to the gender variable, a statistically significant difference was found only in the"psychosocial planning" sub-dimension within the retirement planning process sub-dimensions. The psychosocial value that male teachers ($\bar{x}$ = 2.86) attach to planning retirement is significantly higher than female teachers ($\bar{x}$ = 2.72) (p <.01).Planning behaviors towards evaluating the current and future roles of male teachers are more effective. In the etakare analysis, it was seen that the gender variable explained 1.1% of the total variance of the psychosocial planning variable. The roles undertaken in active working life with retirement, the status of the profession, dignity, social relations, and the sense of usefulness leave their place to a vacuum.

According to the marital status variable, the one-way analysis of variance (ANOVA) for the Retirement Planning Process sub-dimension means found statistically significant differences in all sub-dimensions except lifestyle planning (p <.05). The views of teachers with different marital status on financial planning, psychosocial planning and health-based planning differ from each other. However, no statistically significant difference was found in the retirement life style planning sub-dimension according to the marital status variable (p> .05). In the etacare analysis, it was seen that the marital status variable explained 1.5% of the total variance of the financial planning variable, 1.2% of the total variance of the psychosocial variable and 1% of the total variance

of the health planning variable. According to the marital status variable, no statistically significant difference was found in the financial planning sub-dimension in the levene's test for variance differences of teachers' scores in the Planning Process in Retirement Scale sub-dimension. The calculated score variance is homogeneous. On the other hand, a statistically significant difference was found in the Levene's test in psychosocial and health planning sub-dimensions, and therefore variances in these dimensions are heterogeneous.

Table 6. Results of Scheffe and Tamhane Test Performed for Differences Between the Average of the Retirement Planning Process Scale Sub-Dimension According to the Marital Status Variable

Sub-Dimension	Marital Status	N	$\bar{x}$	ss	sd	F	p	Difference
Financial Planning	Married(1)	582	2.97	,51				1-2
	Single(2)	46	2.74	,52				1-3
	Widow(3)	26	3.07	,53	2-651	5,05	,007**	2-3
	Total	654	2.96	,51				
Lifestyle Planning	Married(1)	582	3.14	,62				
	Single(2)	46	3.12	,59				-
	Widow(3)	26	3.24	,62	2-651	,35	,705	
	Total	654	3.14	,62				
Psychosocial Planning	Married(1)	582	2.81	,69				1-2 2-3
	Single (2)	46	2.61	,51				
	Widow (3)	26	3.08	,60	2-651	4,06	,018*	
	Total	654	2.80	,68				
Health Planning	Married(1)	582	3.16	,60				
	Single (2)	46	2.93	,74				
	Widow(3)	26	3.17	,57	2-651	3,26	,039*	
	Total	654	3.15	,61				

* p <.05 ** p <.01

Retirement planning opinions of married teachers ($\bar{x}$ = 2.97) and widowed teachers ($\bar{x}$ = 3.07) towards financial planning; single ($\bar{x}$ = 2.74) is significantly more positive than teachers (p <.05). Likewise, the retirement planning views of married teachers ($\bar{x}$ = 2.81) (p <.05) and widowed teachers ($\bar{x}$ = 3.08) (p <.01) for psychosocial planning; single (2.61) is significantly more positive than teachers (p <.05). Although a significant difference was obtained in ANOVA in the health planning sub-dimension of the retirement planning process scale; Significant differences were not obtained in paired comparisons in the tamhane test.

Table 7. Differences Between Sub-Dimension Averages of the Retirement Planning Process Scale by the Variable of School Type (ANOVA)

Sub-Dimension	School Type	N	$\bar{x}$	ss	sd	F	p	Difference
Financial Planning	Preschool(1)	52	2.98	,43				
	Primary School(2)	281	2.88	,49				-
	Middle School(3)	169	3.01	,49				
	High school(4)	152	3.03	,58	3.650	3,82	,010**	
	Total	654	2.96	,51				
Lifestyle Planning	Preschool (1)	52	3.12	,68				-
	Primary School(2)	281	3.17	,59				
	Middle School(3)	169	3.12	,60				
	High school(4)	152	3.12	,67	3.650	,30	,824	
	Total	654	3.14	,62				
Psychosocial Planning	Preschool (1)	52	2.81	,74				
	Primary School(2)	281	2.79	,65				
	Middle School(3)	169	2.78	,68				
	High school(4)	152	2.85	,70	3.650	,27	,851	
	Total	654	2.80	,68				
Health Planning	Preschool (1)	52	2.98	,56				1-2
	Primary School(2)	281	3.29	,61				2-3 2-4
	Middle School(3)	169	3.05	,55				
	High school(4)	152	3.05	,62	3.650	9,27	,000***	
	Total	654	3.15	,61				

** p <.01 *** p <.001

According to the variable of school type, the one-way analysis of variance (ANOVA) for teachers' Retirement Planning Process sub-dimension means found statistically significant differences only in financial planning and health planning sub-dimensions. As the type of school of employment changes, teachers' opinions about retirement differ according to this on financial planning and health planning. In the etakare analysis, it was seen that the school type variable explained 1.7% of the total variance of the financial planning variable and 4% of the total variance of the health planning variable. Teachers' Retirement Planning Process Scale according to the variable of school type;

No statistically significant differences were found in the levene's test for variance differences of financial planning and health planning sub-dimension scores. The calculated score variances are homogeneous.

The average score of high school teachers in the financial planning sub-dimension ($\bar{x}$ = 3.03); significantly more positive (p <.05) than primary school teachers ($\bar{x}$ = 2.88). No significant difference was found between other paired comparisons in this dimension. The average score of primary school teachers in the health planning sub-dimension ($\bar{x}$ = 3.29); Kindergarten ($\bar{x}$ = 2.98) (p <.01), middle school ($\bar{x}$ = 3.05) (p <.001), and high school ($\bar{x}$ = 3.05) were significantly more positive than teachers (p <.001). No significant difference was found between other paired comparisons in this dimension. Teachers working in primary school, which is the first step of compulsory education, undertake many duties such as mother, father and teacher for children who are separated from the family for the first time.

Table 8. Differences Between Sub-Dimension Averages of the Pension Planning Process Scale by Branch Type (ANOVA)

Sub-Dimension	Branch Type	N	$\bar{x}$	ss	sd	F	p	Difference
Financial Planning	Preschool (1)	60	2.95	,41				2-3
	Primary School(2)	265	2.88	,50				
	Branch (3)	271	3.03	,48				
	Vocational (4) (4)	58	2.97	,72	3-650	3,96	,008**	
	Total	654	2.96	,51				
Lifestyle Planning	Preschool (1)	60	3.11	,64				
	Primary School(2)	265	3.18	,59				
	Branch (3)	271	3.10	,62				
	Vocational (4)	58	3.18	,68	3-650	,71	,546	
	Total	654	3.14	,62				
Psychosocial Planning	Preschool (1)	60	2.77	,73				
	Primary School(2)	265	2.81	,65				
	Branch (3)	271	2.78	,69				
	Vocational (4)	58	2.92	,72	3-650	,70	,552	
	Total	654	2.80	,68				
Health Planning	Preschool (1)	60	3.02	,57				1-2 2-3
	Primary School(2)	265	3.28	,62				
	Branch(3)	271	3.04	,59				
	Vocational (4)	58	3.17	,53	3-650	8,44	,000***	
	Total	654	3.15	,61				

** p <.01 *** p <.001

According to the branch variable, in the one-way analysis of variance (ANOVA) for the Retirement Planning Process sub-dimension averages of teachers, statistically significant differences were found only in the financial planning and health planning sub-dimensions. Teachers differ in financial planning and health planning related to retirement as their branches change. In the etakare analysis, it was seen that the branch variable explained 1.8% of the total variance of the financial planning variable and 3.7% of the total variance of the health planning variable. Retirement Planning Process Scale of teachers according to the branch variable; Significant differences were found in the levene's test for variance differences of financial planning and health planning sub-dimension scores (p <. The calculated score variances are heterogeneous.

The average score of the branch teachers in the financial planning sub-dimension ($\bar{x}$ = 3.03); is significantly more positive (p <.05) than classroom teachers (= 2.88). No significant difference was found between other paired comparisons in this dimension. The average score of classroom teachers in the health planning sub-dimension ($\bar{x}$ = 3.28); Kindergarten ($\bar{x}$ = 3.02) (p <.05) and branch ($\bar{x}$ = 3.04) (p <.001) are significantly more positive than teachers. No statistically significant difference was found between other paired comparisons in this dimension. Based on the fact that we work with younger age groups, it is thought that the classroom teachers do not prioritize financial planning for the retirement period compared to other branch teachers, since they attach importance to spiritual satisfaction rather than material issues. It is thought that primary school teachers prioritize health in planning for the retirement period, as they are tired and worn out due to their dedication and effort and working with younger age group students.

Table 9. Differences Between the Average of the Retirement Planning Process Scale Sub-Dimension According to the Working Year Variable (ANOVA)

Sub-Dimension	Working Year	N	x̄	ss	sd	F	p	Difference
Financial Planning	0-10 year (1)	38	2.71	,51				1-2
	11-20 (2)	260	2.94	,56				1-3
	21 and above (3)	356	2.99	,46	2-651	5,50	,004**	
	Total	654	2.96	,51				
Lifestyle Planning	0-10 year (1)	38	2.98	,74				
	11-20 (2)	260	3.08	,67				-
	21 and above (3)	356	3.20	,56	2-651	4,02	,018*	
	Total	654	3.14	,62				
Psychosocial Planning	0-10 year (1)	38	2.42	,64				1-2
	11-20 (2)	260	2.85	,76				1-3
	21 and above (3)	356	2.81	,60	2-651	6,98	,001***	
	Total	654	2.80	,68				
Health Planning	0-10 year (1)	38	3.08	,66				2-3
	11-20 (2)	260	3.07	,59				
	21 and above (3)	356	3.21	,61	2-651	4,17	,016*	
	Total	654	3.15	,61				

* p <.05 ** p <.01 *** p <.001

According to the working year variable of teachers, statistically significant differences were found in all sub-dimensions in the one-way analysis of variance (ANOVA) for the means of the Retirement Planning Process sub-dimensions. Teachers in different working year categories differ from each other in retirement financial planning, lifestyle planning, psychosocial planning and health-based planning. In the etacare analysis, 1.7% of the total variance of the financial planning variable of the working year variable, 1.2% of the total variance of the lifestyle variable, 2.1% of the total variance of the psycho-social variable, and 1% of the total variance of the health planning variable. It was seen that he explained 3 of them.

In the "financial planning" dimension, those with a working year of 21 years or more (p <.01) and 11-20 (p <.05) years are significantly more positive than those with a working year between 0-10 years. Although there is a significant difference in the "lifestyle planning" sub-dimension according to the variable of working year in total; Since the tamhane test was very sensitive to alpha type error, no significant difference was found in any of the paired comparisons (p> .05). In the "psychosocial planning" sub-dimension, those with a

working year of 21 years or more (p <.01) and 11-20 (p <.001) years are significantly more positive than those with a working year between 0-10 years. In the "health planning" sub-dimension, the arithmetic mean of teachers with a working year of 21 years or more: 11-20 (p <.05) years is significantly higher. No significant differences were found between other paired comparisons in this sub-dimension (p> .05).

Table 10. Differences Between the Average of the Retirement Planning Process Scale Sub-Dimension According to the Number of Children Variable (ANOVA)

Sub-Dimension	Number of Children	N	x̄	ss	sd	F	p
Financial Planning	1	118	2.89	,53			
	2	343	2.99	,49			
	3	121	2.94	,51			
	4 and above	32	2.96	,55	4-649	1,17	,324
	Zero	40	2.89	,54			
	Total	654	2.96	,51			
Lifestyle Planning	1	118	3.07	,70			
	2	343	3.15	,59			
	3	121	3.14	,64			
	4 and above	32	3.19	,52	4-649	,81	,521
	Zero	40	3.25	,62			
	Total	654	3.14	,62			
Psychosocial Planning	1	118	2.77	,81			
	2	343	2.77	,65			
	3	121	2.91	,63			
	4 and above	32	2.84	,71	4-649	1,08	,368
	Zero	40	2.86	,61			
	Total	654	2.80	,68			
Health Planning	1	118	3.15	,64			
	2	343	3.13	,58			
	3	121	3.23	,62			
	4 and above	32	3.01	,58	4-649	,97	,422
	Zero	40	3.15	,73			
	Total	654	3.15	,61			

* p <.05 ** p <.01 *** p <.001

According to the number of children variable, in the one-way analysis of variance (ANOVA) for the averages of teachers' Retirement Planning Process, no statistically significant differences were found in any of the sub-dimensions. The opinions of the teachers who have different numbers of children about the retirement planning process are similar.

Table 11. Differences Between the Averages of the Retirement Planning Process Scale Sub-Dimension According to the Home Ownership Variable

Sub-Dimension	Home Ownership	N	$\bar{x}$	ss	t	sd	p
Financial Planning	Yes	457	3.02	,49	4,79	652	,000***
	No	197	2.81	,53			
Lifestyle Planning	Yes	457	3.18	,57	2,61	652	,009**
	No	197	3.04	,70			
Psychosocial Planning	Yes	457	2.85	,66	2,80	652	,005**
	No	197	2.69	,70			
Health Planning	Yes	457	3.17	,58	1,10	652	,270
	No	197	3.11	,67			

** p <.01 *** p <.001

According to the home ownership variable, statistically significant differences were found in all sub-dimensions of the retirement planning process except health planning. Host teachers ($\bar{x}$ = 3.02) attach significantly higher financial value to planning retirement than non-homeowners ($\bar{x}$ = 2.81) (p <.001).The value that homeowners ($\bar{x}$ = 3.18) attach to planning retirement in terms of lifestyle; It is significantly higher (p <.01) than non-teachers ($\bar{x}$ = 3.04). In terms of psychosocial planning, planning behaviors of home teachers ($\bar{x}$ = 2.85) towards evaluating their current and future roles are more effective than non-homeowners ($\bar{x}$ = 2.69) (p <.01). In the etakare analysis, it was seen that the homeownership variable explained 3.4% of the total variance of the financial planning dimension, 1.2% of the total variance of the lifestyle planning dimension and 1.2% of the total variance of the psychosocial planning variable.

Table 12. Differences Between the Averages of the Retirement Planning Process Scale by Owning a Car Variable

Sub-Dimension	Car Ownership	N	$\bar{x}$	ss	t	sd	p
Financial Planning	Yes	452	2.99	,50	2,59	652	,010**
	No	202	2.88	,52			
Lifestyle Planning	Yes	452	3.14	,62	-,23	652	,819
	No	202	3.15	,61			
Psychosocial Planning	Yes	452	2.84	,68	1,96	652	,050*
	No	202	2.73	,67			
Health Planning	Yes	452	3.14	,58	-,791	652	,429
	No	202	3.18	,67			

* p <.05 ** p <.01

According to the variable of owning a car, statistically significant differences were found in all sub-dimensions of the Retirement Planning Process except lifestyle and health planning. The value that teachers who own a car ($\bar{x}$ = 2.99) attach to planning retirement financially; significantly higher (p <.01) than teachers who do not own a car ($\bar{x}$ = 2.88).The value that teachers who own a car ($\bar{x}$ = 2.84) give to planning retirement in terms of psychosocial; significantly higher (p <.05) than non-teachers ($\bar{x}$ = 2.73).In the etakare analysis, it was seen that the variable of owning a car explained 1% of the total variance of the financial planning dimension and 0.6% of the total variance of the psychosocial planning variable.

Conclusıon, Dıscussıon And Suggestıons

Conclusion and Discussion

Retirement is an important turning point in human life and is a process that continues until death. It is very important to have a healthy life in this period, which causes many changes in the life of the individual with the end of the active working life and changes the lifestyle and rhythm.

Decrease in the roles undertaken, social relations not being maintained properly, decrease in income, increased leisure time, risk of being alone with health problems, etc. It is thought that making a plan in advance against the situations will reduce the problems to be experienced in this period and will facilitate the adaptation to retirement. As a result of the literature review, the majority of the studies covered the post-retirement period, retirement preparation training, adaptation problems during retirement, second job preparation, life satisfaction, etc. it is observed that there are not enough studies on the retirement planning process before retirement.

The retirement planning process scale consists of four sub-dimensions: financial planning, lifestyle planning, psychosocial planning, and health planning, and each dimension has been evaluated according to the results obtained by dividing the scores given within itself by the number of items.The arithmetic mean values of all sub-dimensions are close to "3" and it is in the range of "I am not sure whether it is right for me", which is between the averages of 2.61-3.40. From the result, it was understood that teachers are generally hesitant about planning retirement. It can be said that most of the teachers during their active working life are undecided about whether or not to

make any preparations for the retirement period, and they enter the retirement period unprepared. Turkey and many studies around the world, shows that at low or moderate levels in individuals in their retirement planning. Başar and Ulutaş (2015), Arpacı (2014), Şahin Baltacı, H. and Selvitopu, A. (2012), Sevim and Şahin (2007), Günay, G. (2006), Schellenbeg et al (2005), Nuttman- Shwartz (2004), Anderson et al. (2000), Ekerdt et al. (1996), Akçay (1994) concluded in their research that employees plan retirement at a medium level.

In the teachers' opinions regarding the retirement planning process, it was seen that the highest value reached by looking at the arithmetic averages of the items was "It is necessary to develop new activities for retirement" and "I have a clear knowledge about the importance of health for old people". It is observed that teachers are more sensitive in terms of planning lifestyle and health for the retirement period. In the study of Sevim and Şahin (2007), it is seen that the first-line expectations of most of the participants in the retirement process are the demand for the improvement of financial conditions in retirement. This study differs from the work of Sevim and Şahin (2007) in that it prioritizes lifestyle and health planning issues.

Again, as a result of the studies of Ünsal et al. (2017), it was concluded that the primary reasons teachers did not want to retire were economic reasons.According to the age variable, no significant difference was found between the sub-dimensions of the retirement planning process, financial planning and psychosocial planning sub-dimensions.In the lifestyle sub-dimension, it was observed that the retirement planning processes of the teachers between the ages of 51-55 were significantly higher than the teachers between the ages of 46-50. In the health planning sub-dimension, it was observed that teachers aged 56 and over were significantly higher than those between the ages of 40-45 and 46-50.

According to the gender variable, a significant difference was observed only in the psychosocial planning sub-dimension among the sub-dimensions of the retirement planning process. The value that male teachers attach to planning retirement in terms of psychosocial planning is significantly higher than female teachers. Planning behaviors towards evaluating the current and future roles of male teachers are more effective. Sevim and Şahin (2007), in their study with different occupational groups, concluded that male individuals have more problems with issues such as loss of status and leisure time

than female participants.In this context, it can be said that men prioritize the psychosocial planning dimension more and the result is parallel to this study. Günay (2006) concluded in his study that there is no significant difference between making a retirement preparation plan and gender. Gee and Baillie (1999) concluded in their study that male individuals are interested in financial planning dimension and female individuals are interested in lifestyle planning dimension. These two studies differ from the current study in different aspects.

According to the marital status variable, no significant difference was found in the dimensions of lifestyle planning and health planning, which are sub-dimensions of the retirement planning process. Retirement planning opinions of married teachers and widowed teachers towards psychosocial planning were found to be significantly more positive than those of single teachers.It was determined that the retirement planning views of married teachers and widowed teachers towards financial planning were significantly more positive than single teachers.

Arpacı (2014) in his study concluded that psychosocial planning dimensions such as loss of status, being pushed aside, loneliness and mental problems differ according to marital status, and married men are affected more positively by these situations than singles.The present study is in parallel with Arpacı's (2014) work. Significant differences were found only in financial planning and health planning sub-dimensions of the retirement planning process according to the variable of school type. High school teachers' views on the financial planning process are significantly more positive than those of primary school teachers. The opinions of primary school teachers in the health planning dimension are significantly more positive than the teachers working in kindergarten, middle school and high school.

According to the branch variable, a significant difference was found in the financial planning and health planning sub-dimensions of the retirement planning process. Subject teachers' views on financial planning are significantly more positive than primary school teachers.

Primary school teachers' views on health planning dimension were found to be significantly more positive than kindergarten teachers and branch teachers. According to the working year variable, significant differences were found in the other three dimensions of the retirement planning process subdimensions except for the lifestyle planning dimension.

Regarding the views on financial planning, it has been observed that those with a working year of 21 and above and those with 11-20 years are significantly higher than teachers with a working year of 0-10 years. Regarding the views on the psychosocial planning process, it was observed that teachers with a working year of 21 years or more and those with a working year of 11-20 years were significantly more positive than teachers with a working year of 0-10 years. Regarding the views on the health planning process, it was observed that teachers with a working year of 21 years or more were significantly more positive than teachers with 11-20 years of employment. According to the number of children variable, no significant difference was found in any of the sub-dimensions of the retirement planning process. In their study, Öztürk and Hazer (2017) concluded that individuals without children have higher financial satisfaction, and concluded that the financial burden and responsibility of having children affects financial satisfaction. The current study differs in that there is no significant difference in the number of children variable in any sub-dimension including the financial dimension.

According to the home ownership variable, significant differences were found in three dimensions from the retirement planning process sub-dimensions except for the health planning dimension. It has been observed that the value that homeowners give to financial planning is significantly higher than those who do not have a home. It has been observed that the value that host teachers attach to life style planning is significantly higher than teachers who do not have a home. In the psychosocial planning dimension, it has been observed that teachers who have a home are more effective than those who do not.

In their study, Öztürk and Hazer (2017) concluded that individuals who own the house they live in do not have any fear of being homeless, feel themselves financially secure and have higher financial satisfaction than non-homeowners. In the context of the value attached to financial planning, it is possible to say that it is in parallel with the current study. According to the variable of owning a car, only the lifestyle planning and health planning dimensions of the retirement planning process sub-dimensions differed significantly. It has been observed that the value that teachers who own a car attach to financial planning is significantly higher than those who do not own a car.

It has been observed that the value attached to psychosocial planning by teachers who own a car is significantly higher than teachers who do not own a car.

Suggestions

1- All institutions and organizations related to the retirement process should work on raising awareness and awareness about retirement.
2- Units that can provide preparations, support and guidance services for the retirement period, which is one of the most important turning points in life, should be established in the private sector and public institutions.
3- By means of private sector and public institutions, it should be encouraged to provide training and courses that can develop interest and hobby, spend effective and quality time, enjoy producing and creating products, and opening such courses.
4- It should be ensured that individuals in active working life adopt the subjects of regular sports, healthy and balanced nutrition as a lifestyle for a healthy retirement and to feel fit.
5- By providing orientation (adaptation) trainings during retirement, a smooth transition to the new period can be achieved, preventing the individual from falling into a vacuum.

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