A FIELD RESEARCH FOR THE APPLICATION PROCESS OF UNEMPLOYMENT INSURANCE BENEFITS IN TERMS OF SOCIAL POLICIES AND LABOR FORCE MANAGEMENT

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ABSTRACT

The aim of this study is to determine the depression, anxiety, and stress levels of those who apply for unemployment insurance benefits using the DASS-21 scale, which is an important social policy aiming to partially and temporarily compensate the income loss of the employees whose job was terminated and to shed light on the policies to be created in this direction. For this purpose, the research was carried out with a total of 479 individuals, 279 of whom were women and 280 were men, who applied for Unemployment İnsurance Benefits at Turkiye Employment Agency (İŞKUR) Eskişehir Provincial Directorate between September 1-30, 2022. The data obtained from this study shows that there is no significant difference in the levels of depression, anxiety, and stress according to the gender of the participants. Considering the same case in terms of marital status and education level, it was observed that depression, anxiety, and stress levels were higher if the individuals were married, and the education level of the individuals was higher. In addition, it has been observed that the depression, anxiety, and stress levels of individuals who work in the same workplace for longer periods than the shorter ones displayed higher levels of emotions on the measurements while applying for unemployment insurance benefits.

Keywords: *Unemployment, Unemployment Allowance, DASS-21, Social Policy, Management of Social Policies, Management of Unemployed.*

Jel Codes: *M19, H12, N35, N44, J15.*

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1. INTRODUCTION

Unemployment insurance was introduced by the UK for the first time in the world in 1911 and in Turkiye, the legislation of the Unemployment Insurance Law 4447 made this concept part of public life, which came into force on August 25, 1999. Unemployment insurance allowance, which we can consider as the independent variable for our study, is one of the leading applications of passive employment policies and is a system created to partially compensate for the income losses faced by individuals who lost their jobs through no fault of their own.

There are certain conditions and prerequisites to fulfill before becoming eligible for unemployment insurance benefits. In Turkiye, the rate of unemployed people who meet these conditions and receive this benefit accounts for only a quarter of the total applicants. This data shows that three out of four applicants cannot meet these strict criteria and are without any economic and social relief. The adverse effects of not qualifying for any benefits when the individuals need the most support during this unfortunate time, in addition to losing his/her job involuntarily, influence the unemployed individual negatively financially, psychologically, and almost in every other aspect of life. Unfortunately, in Turkiye and many other countries, there is no other social program other than unemployment insurance benefits for the unemployed. If we consider the contemporary unemployment rate of Turkiye standing above ten percent and three-quarters of these unemployed not qualifying for unemployment insurance, there are large numbers of individuals who would be of great concern for the Human Resources Management, Administrators of Unemployment offices, and politicians of the country. Seeing the greater need to explore this important area, the researchers wanted to investigate unemployed individuals' reactions to their unfortunate situation.

In recent years, there have been three important developments that have deeply affected the working lives of individuals. These are technology-oriented digital transformations, economic crises, and globalization (Kocabaş, 2015, Gökbayrak, 2012 and İpek, 2014). For example, working life, which is shaped by the effects of technology and digital transformation, is currently undergoing a great transformation and change; this situation means a change in the qualifications sought by employees and unemployment at a point. Another important development, the economic crisis, is reflected in the labor force mostly as unemployment. The cyclical movement, in which the globalization process is continuous, causes political and socioeconomic shocks throughout the world. Unemployment is one of the variables that can be both the cause and the result of these effects (Öztürk, 2020: 4884). However, unemployment, which is sometimes perceived as only an individual problem, also has the feature of being a social problem with a dimension that concerns the whole society (Adak, 2010: 105). Social problems do not only affect the individuals who are directly involved with them alone, but they are phenomena with intertwined environmental cycles that affect both the individual and the society in the historical processes (Giddens, 2000: 5).

Although unemployment seems to be an individual issue to some, it is also observed to affect families, the environment in the big picture, and finally society in a broader dimension (Poplin, 1978: 5 and Benach, 2020: 51). This is why this social problem is different from the other types of problems that they tend to cause damage to the individual and society at the same time. Because unemployment both causes financial damage to the individual and creates negative economic consequences in the order and structural systematics of the society. Moreover, unemployment is not just a simple loss of income, it means that the individual is cut off from one of the social life areas to which he or she belongs. This situation also causes important consequences that will affect the social lifestyle of the individual. In other words, leaving the workplace the individual is not only a simple process of leaving his/her job but also the beginning of detachment from one's social roles and deprivation of the sense of solidarity with the community. Therefore, unemployment has not only an economic but also a sociological meaning in terms of social and psychological effects in terms of the individual and society. This phenomenon is of great importance both for the individual and for his/her family, as it symbolizes the break from working life, which is an element of social integration (Erdoğan, 1991: 23). In short, unemployment today has gone beyond being an economic problem with individual meaning and has reached the point of being a social problem that also concerns large segments of society and the social planners. In this context, with the emergence of unemployment incidents, individual psychological trauma, divorce, suicide, and other negative consequences occur. In the social area, sociological and political effects come to the fore. In this context, since unemployment requires efforts beyond individual solutions and has become a phenomenon that closely concerns the future of society, countries have to develop better practices and policies in order to solve this far-reaching issue (Bozkurt and Altıner, 2018: 167).

Unemployment is one of the most important macroeconomic problems that concerns almost all countries of the world. Equally, this situation is important for Turkiye, and it continues to maintain its place in Turkish social debates as an unchangeable subject. Therefore, there is no need to state the fact that almost all countries follow unemployment indexes very closely and make significant efforts to find permanent solutions to this issue (Çelik and Küçükkale, 2018: 21). However, efforts to solve unemployment are handled together with the causes of unemployment, along with its effect on economic, social, and all other aspects of society (Dinçay, 2017: 570). In this respect, to reduce the negative effects of unemployment, alternative solutions, such as social support programs must be implemented. It is possible to consider active and passive employment policies in this context (Lee, 2010: 1098 and Çakmak, 2020: 3).

The process of applying for unemployment benefits also has the characteristic of being the beginning of a radical change in the life of an individual, breaking away from the long-term habitual work life and making a living with a kind of social assistance program. In our study, where the phenomenon of unemployment and the dynamics of the unemployment insurance application process are tried to be examined in a multidimensional approach, we also researched the concepts of

unemployment and unemployment insurance along with its psychological effects on the unemployed measuring their depression, anxiety, and stress levels. Following the standard scientific composition, in the first part of this study, the concepts of unemployment and unemployment insurance were discussed in detail. Subsequently, the literature review, methodology and findings, discussion, and conclusion sections were studied.

2. CONCEPTS AND DEFINITIONS

2.1. Unemployment Concept

Unemployment is defined as "a person who has the desire and power to work and wants to work at the current wage level in the market but cannot find a reasonable and suitable job" (Zaim, 1992: 133). However, if we look at it through a broader definition, it signifies; people who were unable to acquire a profession due to the inadequacy of their talents and abilities, those who could not be employed in terms of their professional characteristics, those unable to find a job or are left out of employment by their own will (Dinçay, 2016: 186). However, considering the conditions and employment qualifications of the modern age, it would not be wrong to say that such a definition would be insufficient. Unemployment in the modern world can arise not only from individual reasons but also from the economic characteristics of countries and their structural problems. In this respect, unemployment is a structural phenomenon that arises not only from individual characteristics but also from the effect of the environment (Blustein and Guarino, 2020: 705).

In connection with the science of economics, according to the Classical Economic theory, unemployment is based on volunteerism. In other words, there is a job at market conditions for anyone who is ready to work at the current wage level. Therefore, classical theory accepts the existence of an invisible hand through which full employment can be achieved. According to the Law of Origins and Say's Law, each supply creates its own demand. The market system is always in perfect equilibrium and the supply-demand scales are always on the same level. It is assumed that if there is a surplus or a decrease on either side of the balance, the market will automatically stabilize. Likewise, the free-market system is a mechanism that automatically balances and regulates to create a full employment environment. According to the classical economic view, unemployment is a situation that can occur only if the labor market demands a high level of wages. This situation is only a temporary stage due to the pressure and excessive demands exerted by the unions on individuals (Hinze, 2020: 145).

It is accepted that the real acquaintance of the modern world with the concept of unemployment began with the 1929 economic crisis. The economic crisis that surrounded the whole world in 1929 brought the depth and scope of the concept of unemployment to a very wide extent, and 20%-25% of the workforce in many countries lost their jobs to this unemployment vortex (Greco, 2020: 71). Under the influence of this and other similar economic and social developments, The General Theory of Employment, Money, and Interest book was written by John Maynard Keynes in 1936. According to

Keynes, unlike the economic thought up to that time, full employment could only be possible as a result of the policies implemented by the state in the markets. Provided that other conditions were constant, unemployment, and the theory that the unemployed will always exist have been put forward. In line with these views of Keynes, unemployment is no longer just a situation that arises out of individuals' own will; even if individuals want to work, it has begun to be defined as the absence of employment opportunities at the current wage level in market conditions (Gezer, 2020: 148).

The most valid and comprehensive definition of unemployment, which is accepted worldwide, was adopted at the eighth conference of the International Labor Organization (ILO) held in 1954. According to this definition, people over a certain age, who fall into the following groups that are able to work within a certain day, or week, with the following characteristics and conditions are considered unemployed: those who are ready to be employed, whose employment contract already expired, whose employment has been temporarily interrupted, those who have no job, those who are looking for a job for a wage, those who are ready to work within the specified time period, those who want a paid work, those who have not joined the workforce yet or whose situation in the workplace is uncertain, those who quit working voluntarily, those who work for an indefinite and temporary period without payment, and also, dismissed individuals are all included in the definition of unemployed (Yaman, 1977: 46). In Turkiye, the definition of unemployment defined by the Turkish Statistical Institute (TUIK) is accepted as the basic criterion. According to the definition of TUIK, people who did not work in any job for wage, casual, for-profit, or unpaid work and were not connected to any job and used at least one of the job search channels in the last four weeks to look for a job within the last four weeks and could return to work within two weeks are considered unemployed (TUIK, 2022).

2.2. Definition and Purpose of Unemployment Insurance

Unemployment insurance, which is an important social policy tool, goes beyond the social state requirement and it is accepted among the indicators of economic development, income equality, and justice. It continues to be the system that emerged from sequential needs in order to provide income and social security to individuals and thus prevent them from being dragged into potential criminal activities. This unique mechanism continues to make improvements in this area as the only safety net for working individuals.

Considering the literature, it is possible to see that various approaches have been developed regarding the definition, purpose, and scope of unemployment insurance. In general, it is possible to define unemployment insurance as a social policy tool developed by temporarily providing some of the previous income of individuals who are unemployed against their will (Işığıçok, 2017: 231). Unemployment insurance, which is a social protection shield for individuals who become unemployed while working, covers the income loss suffered by the insured for a certain period and to a certain extent, even though they have the will, ability, health, and competence to work is defined as "compulsory

insurance operating with insurance technique" (S.K. 4447 Art. 47-c). It is also defined as social security established by the state within the social security system, which aims to meet the living and subsistence needs of dependent employees whose income was cut off for reasons beyond their control and who are obliged to participate and operate according to the set insurance rules (Andaç, 2010: 57).

When we look at the purpose of unemployment insurance through the existing definitions, we come across two main objectives to eliminate the negative consequences of unemployment and temporary income losses (Biçerli, 2009: 491). It is understood that the first purpose of unemployment insurance is to observe social balance. In line with this understanding, it is aimed to prevent the deterioration of the social balance in the society by minimizing the loss of financial income and additionally the moral losses of the unemployed individual and his family, and thus to prevent the tendency of unemployed individuals to initiate any criminal activities. The second purpose of unemployment insurance is to help the individual make sound decisions during the job search and selection process. In line with this understanding, support is created for the individual to get rid of "I have to find a job immediately, I have no income" types of urgency while looking for a job, and they are allowed to be selective in their job selection process. In this way, individuals who are unemployed against their will are primarily given income support and the opportunity to continue their lives. While they are encouraged to act in accordance with their professional experience and abilities, they are provided professional help and training to re-enter the labor market after the needed improvements (Özşuca, 1997: 132).

A comprehensive and broad platform for combating unemployment is created through active employment policies. However, according to this understanding, it is important to have a correct ratio between increasing employment and economic growth. In recent years, it has been observed that an employment increase rate parallel to economic growth has not been achieved worldwide. Therefore, economic growth alone is not meaningful in terms of reducing unemployment. When evaluated in this context, the problem of unemployment has turned into a field of struggle that needs to be addressed more comprehensively and requires structural solutions. This struggle points to an understanding in which not only the state but also almost the whole society acts together and takes joint responsibility (Vorkink, 2006: 5). The main purpose of the application of unemployment insurance, which is implemented as a joint project with active employment policies, and which can be evaluated within the scope of passive employment policy, is to reduce the individual and social harm that may be caused by unemployment. In this context, it is aimed to achieve minimum living standards by minimizing the loss of income of individuals during the period of unemployment with unemployment insurance. However, it is important for the success of the system and the efficiency of the process to be included in the unemployment insurance and to be aware that premiums must be paid in line with the fact that they may be unemployed one day and need that safety net (Uğur, 2011: 101). The phenomenon of unemployment, which can be summarized as the partial or complete inability to use the existing potential workforce of

society, is a problem that has negative effects not only for the individual but also at political and social levels (Dinçay, 2015: 155). Different tools and mechanisms have been implemented in order to eliminate or at least reduce the negative effects of unemployment. Unemployment insurance, which is accepted within the social protection shield, is perhaps the most important of the tools created for the unemployed to receive social and economic income support. However, it is thought that this practice should be continued in accordance with the unemployment period (Dinçay, 2020: 382).

3. LITERATURE REVIEW

The current study is a maturing subject that deals with the DASS-21 scale from the perspective of "a different socio-economic problem". In this section, studies and research on different application models and methodologies using the DASS-21 scale are included in order to form the basis of the study. Additionally, the negative effects of unemployment on the person are included in this research.

3.1. Studies and Research at the National Level

The first version of the Depression Anxiety Stress Scale (DASS) was prepared by Lovibond-Lovibond (1995) and consists of 42 questions. DASS-21, which we used in this study, is the short version of the same scale and consists of 21 questions. Therefore, the first approach we encountered during the literature review was the validity and reliability study of this version. For this purpose, in the study conducted by Yılmaz et al. (2017) with 618 participants from the tourism sector, the factor loads of the scale were found to be in the range of 0.41-0.81. In addition, it was stated that the reliability coefficients of the scale were between 0.755 and 0.822 which makes it a reliable scale. Another study on the validity and reliability of the same scale was carried out in the health sector. The feature of the study, conducted by Sarıçam (2018), is that the psychometric properties of the Turkish version of DASS-21 were revealed. In the application of the DASS-21 scale, as adjusted for the clinical sample, clinical patients and those without any disease were compared. The research presented distinctive results (U=5310.50; 4748.50; 5562.50, p=0.00). Ata and Alkar (2020), on the other hand, approached the subject a little more interestingly. In Ata and Alkar's study, the adaptation of the "Thinking Together and Reevaluating Together" form into Turkish was carried out in parallel with the DASS-21 scale. In light of the data obtained with DASS-21, the criterion-related validity of the questionnaire was tested, and it was determined to be a reliable measurement tool.

Another point that draws our attention in the literature review is that this analysis is sometimes applied together with different scales and sometimes alone. For example, in a study examining the relationship between depression, anxiety, stress, and religious coping processes of individuals in the divorce process, the DASS-21 scale was used together with the "Religious Coping Scale". As a result of the study, it was determined that there is a directly proportional relationship between the religious coping behaviors of individuals in the divorce process and their depression, anxiety, and stress levels (Ferah, 2019). In a study in which the adaptation of the "Bergen Social Media Addiction Scale" into

Turkish was carried out simultaneously with the DASS-21 scale, the relationship between social media addiction and depression, anxiety, and stress was included. In the clinical-based sample, Cronbach's Alpha value was 0.87 for depression, 0.85 for anxiety, and 0.81 for stress. The DASS-21 scale was used in a study conducted by Erçim et al. In the aforementioned study, it was investigated whether there is a relationship between the pre-exam and post-exam stress status of university students and their eating habits. A remarkable change was observed in the stress levels of the students in the pre-exam period and in the post-exam period ($p < 0.05$). In another study examining the relationships between eating attitude disorder, subjective well-being, depression, anxiety, and stress in adolescents, DASS-21 was used together with the "Eating Attitude Test" and the "Subjective Well-Being Scale". It has been observed that there is a positive relationship between eating attitude disorder and depression, anxiety, and stress (Demir and Kumcagiz, 2020). In another alternative study, the relationship between the use of personal protective equipment and depression, anxiety, and stress levels of healthcare workers during the Covid-19 epidemic was included, and DASS-21 was used as a data collection tool. As a result, it was determined that the depression, anxiety, and stress states of the employees were affected during the epidemic, and it was suggested that mental health protective plans should be made and workload should be reduced (Polat and Coşkun, 2020).

In the literature review, although DASS-21 has been actively used in studies and research carried out at the national in Turkiye since 1995, it has attracted our attention that studies are produced in a very limited area. It is seen that the scale is mainly used in medicine and psychology literature. Again, it was observed that a significant part of the studies on it was limited to proving the Turkish validity of the scale. It is seen that there are very few studies that offer solutions to social events and social phenomena. The results obtained are mostly shared as "it was concluded that the depression, anxiety, and stress levels of the individuals who were administered the DASS-21 scale were above normal". We also observed that the DASS-21 scale can be used more effectively in alternative studies that may be associated with different disciplines.

3.2. International Studies and Research

The first thing that caught our attention in the literature review on which areas and how DASS-21 is used at the international level is that a comprehensive validity and reliability study of the aforementioned scale has been carried out recently. As a matter of fact, it is thought that it is important to include the study carried out by Zanon (2020) et al. The said study was carried out by examining the dimensionality, reliability, and invariance of the DASS-21 scale in a study conducted with university students in eight countries including the USA, Canada, Romania, Turkey, Taiwan, Hong Kong, United Arab Emirates, and Brazil. In the study, triple-specific factor analysis (depression, anxiety, stress) and general total factor analysis were evaluated separately. In addition, the compatibility of the three different specific factors analyzed with the total value was questioned and the results were compared. Based on the obtained values, it was concluded that the DASS-21 scale can be used as a one-dimensional

scale. However, it was concluded that data in the form of a single "general problem impact analysis" or general distress score could be used instead of depression, anxiety, and stress factors. In this sense, the fact that the study was applied in different continents such as America, Asia, and Europe and that similar results were obtained was found to be remarkable in terms of its contribution to the literature.

Another point that draws our attention in the literature on the subject is that DASS-21 is frequently used by different disciplines. Moreover, this trend has been widely reflected in studies on Covid-19. For example, Cedar et al. (2020: 2) in their study, applied the DASS-21 scale to 751 participants, considering the fact that although the physical effects of the Covid-19 epidemic were seen by everyone and accepted by society, its psychological and mental effects were ignored. In the study, it was determined that more than 57.3% of the participants experienced psychological problems at an excessive level and at frequent intervals. Again, in the study, "social violence against women" was discussed as a different social violence event; it was determined that 40% of women were restricted in their use of social media, and there was a remarkable increase in terms of isolation and violence. In addition, it was determined that the most common type of violence in the results obtained was psychological harassment (96%). Another interesting study was carried out on the level of contribution of sports habits to the individual's well-being during the Covid-19 period. In the aforementioned research, it was discussed whether there was any change in the mental health and sports-related lifestyles of university students during the Covid-19 period, and to what extent and how much they participated in sports activities over the internet. In this context, the DASS-21 scale was applied with the participation of 1607 people in 267 different cities. In the study, it was observed that the mean values were given instead of the standard deviation ratio or the significance value. According to this study, an average value of 2.46 for depression, 1.48 for anxiety, and finally 2.59 for stress was obtained for university students who are regularly involved in sports. On the other hand, it has been observed that the rate of participation in web-based exercise programs is quite low. As a result, it was concluded that mental state disorders of depression, anxiety, and stress significantly reduced with the habit of doing regular sports. In addition to this, in the study, it was revealed that it would be more beneficial to do sports with professional trainers, especially for university students (Deng et al. 2020: 12). An online alternative survey was conducted using the DASS-21 scale with 1879 participants in a region where psychiatric symptoms were common in the Philippines during the Covid-19 period. As a result of the study, it was determined that the participants experienced anxiety problems that developed at different intervals (Tee, 2020: 381). During the Covid-19 period, the DASS-21 scale was used again in a study that aimed to measure the depression, anxiety, and stress levels of students with the interruption of formal education and the transition to online education. The results obtained showed that the depression, anxiety, and stress levels of the participants were quite high compared to the pre-Covid-19 period (Islam et al. 2020: 18).

Studies using the DASS-21 scale are of course not limited to Covid-19 pandemic cases. For example, in a study on the pressure created by the working conditions in the hospital environment on

health workers and how this pressure is perceived, the DASS-21 scale was used to determine the depression, anxiety, and stress levels of women in particular. As a result of this research, no significant difference was found in terms of gender (Jiang et al. 2020: 41). DASS-21 was used in a study to determine how depression, anxiety, and stress symptoms come together and which symptoms act as a bridge that affects each other in this process. After these considerations, it was determined that hopelessness, feeling worthless, panic and triggering factors, anxiety, and thoughts that life is meaningless cause depression first, and then anxiety disorders and stress, which are behavioral reflections of depression. It has been underlined that these individual symptoms can act as a bridge between depression, anxiety, and stress and that this argument may be important in terms of clinical psychology as well as being theoretically important (Bergh et al. 2020: 223).

In the literature review for DASS-21, it was seen that the scale in question was used by different disciplines and on specific subjects. It has been observed that the DASS-21 scale was included in many studies during the Covid-19 period, which has affected the whole world recently. While it is understood that most of the studies during this period were in the field of medicine, DASS-21 is applicable to broader research areas of students, employees, the elderly, disadvantaged groups, and all other social groups. When we look at the application of this scale in broader subject areas, it is thought that similar studies can be carried out in Turkiye, including above mentioned social groups.

3.3. Effects of Unemployment on the Individual

Beyond being an economic phenomenon, unemployment is one of the social problems in societies. As a matter of fact, economic crises in recent years and the social effects that they created have led to an increase in the interest in science branches such as sociology and psychology apart from economy and Finance. After all, working is not only an income-oriented activity, but it also enables the individual to realize himself by increasing his self-confidence and improving his social belonging by improving his relations with the society that he lives in. Conversely, unemployment lowers the living standards of the individual and consequently causes poverty. While the negative reflection of unemployment appears in the form of anger and resentment; It is a phenomenon that causes the unemployed to feel lonely and excluded and their relations with other members of society start to deteriorate (Adak, 2010: 106). Unemployment condition affects individuals with different demographic characteristics alike. Unfortunately, it is stated that it puts some groups more disadvantaged condition and affects them more gravely than others in the social sense, both physically and psycho-socially (Aslan and Aslan, 2017: 122). In this context, considering the literature related to the psychology discipline in which unemployment-based studies are carried out, it is stated that the phenomenon of unemployment negatively affects the psychological well-being of the said group. However, the response to unemployment differs in relation to the socio-demographic characteristics of the individuals such as age, gender, and education (Kıçır, 2017: 1386).

The effect of unemployment on individuals appears in different forms. While negative developments in the economic structure of society cause the individual to be unemployed, it is stated that suicide rates are high in particular cases where the emotional turmoil and helplessness caused by unemployment are high (Topbaş, 2007; Tunalı and Özkaya, 2016; Bayrak, 2018; Dilber and Uysal, 2020). As a matter of fact, the lack of financial resources during the unemployment period brings along certain problems both in the life of the individual, the family, and the society in which the person lives. These problems may be experienced as physical and mental health problems, as well as in the form of family conflict or more deeply financial deprivation and bankruptcies (Özdamar et al., 2021: 536).

Beyond the relationship between unemployment and socio-demography, the effect of job loss on the individual has also been examined in the context of different variables. For example, studies show that the unemployment rate has a statistically significant and positive effect on the number of crimes per capita data. Considering this situation, it is stated that unemployment can turn into a factor that leads to the realization of crime, and an increase in joblessness leads to an increase in criminal activity (Ata, 2011: 130). Another interesting and different approach has been observed in terms of the reflection of unemployment on family relations. In theoretical approaches, it is assumed that unemployment will have negative effects on family relationships. Based on this assumption, in a study examining a causal relationship between divorce due to incompatibility and unemployment, it was determined that there was a significant causality of job loss, resonating as incompatibility and causing divorce (Topbaş and Kurt, 2007: 36).

4. METHODOLOGY

4.1. Research Purpose

While the application process for unemployment benefits means a significant change in the life of the individual, it is the beginning of the process of breaking away from long-term habitual employment and making a living with a kind of social assistance program. In this study, using the DASS-21 scale, the dynamics of unemployment and the unemployment insurance application process were examined in a multi-dimensional setting. However, provided that it is limited to the literature reviewed, it has been observed that the scale in question has not been used from the perspective of "a different socio-economic problem" before. The aim of this study is to reveal whether the depression, anxiety, and stress levels of individuals applying for unemployment benefits make a significant difference in terms of demographic variables and to shed light on the social policies to be carried out in his direction. For this purpose, answers to the following questions were sought:

• Whether the depression, anxiety, and stress levels of individuals applying for unemployment benefits differ according to gender,

• Whether the depression, anxiety, and stress levels of individuals applying for unemployment benefits differ according to their educational status,

• Whether the depression, anxiety, and stress levels of individuals applying for unemployment benefits differ according to their marital status,

• Whether the depression, anxiety, and stress levels of individuals who work in the same workplace for a long time and apply for unemployment benefits differ from those who worked for a shorter time and applied for unemployment benefits.

4.2. Universe and Sample

First of all, it should be noted that the demographic characteristics of the participants included in the study were determined in line with İŞKUR standards. Namely, in order for a person to qualify for unemployment insurance benefits, a minimum of 600 days of premium must be paid. In this context, it is almost impossible for a person under the age of 18 to apply for unemployment benefits. Therefore, the age range in our study started from 18 years old. In addition, the demographic information system of income, education, and marital status was also structured based on the criteria determined by İŞKUR.

The research was carried out at İŞKUR Eskişehir Provincial Directorate facility between September 1-30, 2022. The study was planned as primary qualitative research and the survey methodology was applied. In this context, probabilistic sampling data collection methodology, which is one of the quantitative research methods, was applied. Among the probabilistic sampling types, the study consists of individuals who come to the institution only to apply for unemployment insurance, rather than all applicants who visited the institution for various reasons. As a result, the study was structured using the "stratified random sampling" method, and the target research universe was shaped under this roof. The population of the research consists of individuals who applied for Unemployment Insurance benefits at this location. Under normal conditions, an average of 3,000 per month and 35,000 per annum unemployment benefits application is processed at this provincial office for unemployment benefits. Based on this number, it is expected that the required sample size will be at least 381 people, according to $\alpha=0.05$ significance and $\pm 5\%$ margin of error in a universe based on this number (Davis and Cosenza, 1998, p. 28). Based on this criterion, a total of 559 individuals, 279 of whom were women and 280 were men, were processed in our research. However, after the survey process was completed, it was discovered that a total of 80 questionnaire forms were discarded since they were filled out incorrectly and incompletely. As a result, we were left with a total of 479 subjects to work with.

Before the research, the participants were informed about the purpose and framework of the study. During the study, the participants were instructed not to include personal identifiers such as name, surname, telephone number, e-mail address, age, gender, signature, etc. on the survey papers. In addition, they were reminded that it is their prerogative whether or not they answer certain questions, and that they can leave the survey any time they want to.

4.3. Data Collection

In this study, the DASS-21 short form was applied to individuals who submitted an application for unemployment benefits. The validity of the hypotheses was tested with the help of the IBM SPSS Statistics 22 program. However, the hypotheses have been formed by taking into account the previous studies and at the same time providing concrete data on the situation of individuals applying for unemployment benefits.

After the research questionnaire was created and the data collection process was completed, the reliability analysis of the DASS-21 scale was carried out. The Cronbach Alpha statistical value of each DASS-21 question and the total scores obtained were calculated. Then, the hypotheses were evaluated using the Independent T-Test and One-Way Analysis of Variance (ANOVA) methods to evaluate each hypothesis using the IBM SPSS Statistics 22 program.

The first version of the DASS scale has a 4-point Likert-type evaluation system with 0, not at all appropriate, 1 somewhat appropriate, 2 generally appropriate, and 3 completely appropriate in the first period of application of the scale. The scale consists of 42 questions, 14 for depression, 14 for anxiety, and 14 for stress (Yılmaz et al. 2017: 82). However, in 1997, Brown et al. found that shorter forms of the DASS-42 scale also produced the same value judgment results. The DASS scale that we used consists of 21 questions, and it has been used in many studies by different disciplines. It is accepted as a reliable and applicable scale whose validity has been tested and re-tested in scientific analysis. In this scale, we used a 4-point Likert-type scale described above for the coding of the participants (Ferah, 2020: 384).

4.4. Limitations of the Research

In this research, the relationships between depression, anxiety, and stress levels of individuals from different demographic groups such as married, single, and with children applying for unemployment benefits, after being employed for a certain time at their last workplace, and their income levels were measured using DASS-21 Scale. In order to determine the limitations of this research, we only tested the individuals who applied for "unemployment insurance benefit for the first time," and those who voluntarily participated in this research among the individuals who came to İŞKUR-Eskişehir directly. The applications that applied for unemployment benefits online were not included in this evaluation. Preferring this approach is important in terms of ensuring equal representation of different demographic groups participating in this investigation, ensuring healthier and more reliable results for this research. Following the testing of the accuracy of the data that belong to the hypotheses determined within the scope of the study, we analyzed the reliability and validity of the scale.

4.5. Ethical Consideration of the Research

All of the participants were given detailed information on the research and informed consent was obtained from each of them in order to conduct this study. It was conveyed to the participants that the information given in all interviews would only be used in this research and that personal information would not be shared and kept confidential. In addition, ethics committee approval was obtained from Karabük University, authorizing this research with its decision, dated 26.09.2022 and numbered 2022/07.

4.6. Reliability Analysis Results of the Scale Used in the Study

Since our study was tested on a slightly different socio-economic problem than the traditional DASS-21 scale, Cronbach Alpha Reliability Analysis was also applied to confirm the reliability of the scale that was used and the answers we obtained. Alpha reliability analysis was developed and applied by Lee Cronbach in 1951. The method in question is used in a very broad concept and in different disciplines, and it is especially important in testing the reliability of the data obtained during the analysis of survey-style studies. However, Cronbach Alpha analysis is a consistency measure that is not coded in binary response systems and can be used in Likert-type scales.

Table 1. Participant Information

		N	%
Participants	Valid	479	100,0
	Excluded[a]	0	,0
	Total	479	100,0
a. The list has been prepared by considering all the variables.			

Source: Researchers' own calculations.

According to the Cronbach Alpha value, in order for a scale to be considered reliable, its Alpha value must be at least 0.70. An alpha value of >0.8 and above indicates that the scale applied has high reliability. If the Cronbach Alpha value is <0.70, it will not be reliable in terms of evaluating the results obtained (Yıldız et al. 2018, p. 17). As can be seen from Table 2 below, the fact that the Cronbach Alpha value is $\alpha=0.875$ and $\alpha>0.8$ provides a strong basis for the reliability of the DASS-21 scale, which is applied to determine the depression, anxiety, and stress levels of individuals who applied for unemployment benefits.

Table 2. Reliability Analysis (Cronbach Alpha)

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Elements	Number of Items/Expressions of the Scale
,875	,876	21

Source: Researchers' own calculations.

Both the total scores of the individuals participating in the study and the scores of the responses to the depression, anxiety, and stress sections separately were evaluated. In this context, the normality distribution of the data was examined, and since the number of participants was 479, the normality distribution was calculated with the Kolmogorov-Smirnov (n>30) Test.

Table 3. Normality Distribution

		Statistical Values	Standard Deviation
Total Score	Average	59,75	1,15
	At %95 Confidence Intervals	57,49	
	Lower and Upper bounds	62,02	
	%5 Subtracted Average	59,44	
	Average	59,04	
	Variable	637,78	
	Standard deviation	25,254	
	Minimum	22,00	
	Maximum	105,00	
	Range Width	83,00	
	Quarterly Intervals	45,00	
	Skewness	,08	,11
	Kurtosis	-0,98	,22

Source: Researchers' own calculations.

In the study, central tendency measures are at the forefront of the criteria that determine how close the data are to the normal distribution. For this reason, the closer the mean and median values are to each other, the closer the research data are to the normal distribution. As can be seen in Table.3, the average value of the total score in the study is 59.75, while the median value is 59.04. Likewise, the skewness value was found to be almost zero (.08). The kurtosis value was obtained as -0.98 in the range of 1>k>-1. As a result, the Z-score is also quite low. In this respect, the DASS-21 scale shows the normal distribution in the context of normality analysis.

Table 4. Kolmogorov-Smirnov Analysis of Normality

	Kolmogorov-Smirnov[a]		
	Statistics	N	Sig.
Total Score	,087	479	,339
a. Lilliefors Accuracy Rating			

Source: Researchers' own calculations.

In the Kolmogorov-Smirnov Normality Analysis, the significance value obtained according to the 5% significance level was found to be significantly higher than the significance value determined for the research (Significance value=.339; Significance value>.05). As a result, the total scores of the participants were considered normal for all scale stages of DASS as seen in Table 4.

5. FINDINGS AND EVALUATIONS

The demographic characteristics of the participants are given in the table below.

Table 5. Demographics of the Participants

Gender		N	%
	Female	238	49,70
	Male	241	50,30
	Total	479	100,00
Age	Ages 18-25 Years Old	88	18,40
	Ages 25-35 Years Old	135	28,20
	Ages 35-45 Years Old	152	31,70
	46 Years and Above	104	21,70
	Total	479	100,00
Marital Status	Married	242	51,20
	Single	237	48,80
	Total	479	100,00
Educational Level	Primary Education	91	18,00
	Secondary School	172	36,95
	Associate Degree	89	18,54
	Bachelor's Degree	76	15,86
	Graduate School	51	10,65
	Total	479	100,00
Income Levels	0-1500 TL.	350	73,10
	1500-2500 TL.	129	26,90
	2500 TL. and Above	0	0
	Total	479	100,00
Years Worked	Between 1-5 Years	259	54,09
	Between 5-10 Years	171	35,68
	10 Years and Above	49	10,23
	Total	479	100,00

Source: Researchers' own calculations.

As seen in Table 5, 49.7% of the respondents are female and 50.3% are male. In this context, in Eskişehir İŞKUR Provincial Directorate, where the research was carried out, care was taken to ensure equal gender participation among the registered unemployed who applied for an average of 3,000 monthly unemployment benefits in order to obtain realistic and accurate information. Looking at the age groups, it is observed that 31.7% of the participants are in the 35-45 age range. In particular, the fact that the lowest frequency distribution occurred in the 18-25 age group (18.4%) can be considered as an indicator of both the high youth unemployment rate and the insufficient level of employment to meet the conditions of unemployment insurance. Regarding the level of being married or single, the participants are very close to each other, 51.2% of them are single and 48.6% of them are married. It is thought that this situation will be beneficial in determining the depression, anxiety, and stress levels of married and single individuals who benefit from unemployment benefits. When the unemployment benefit applicants are considered in terms of education level, 36.95% of them have secondary education, 18.54% have an associate degree, 18% have primary education, 15.86% have undergraduate and 10.65% have postgraduate education. The fact that the number of applications is quite high, especially at the level of secondary education graduates, can also be considered as data that blue-collar workers, who are called intermediate production personnel, apply for unemployment benefits more. In terms of income

levels, the applicants naturally lost their jobs, that is, thus losing their regular income, and when we include those who do not have family support in this group, a significant part of the participants is 0-1500 TL income range (73.1%). In the demographics section, the participants were also asked about the length of time they worked at the last workplace. The information obtained within the scope of this criterion is important in terms of "continuous and regular working stability in a workplace." In this sense, most of the participants (54.09%) were dismissed by their employers or had to leave before completing their five years of employment. The rate of employees working for ten years or more corresponds to only one of every ten participants (10.23%).

Table 6. Gender Independent Groups T-Test Results

		Equal of Variables Levene's Test		T-Test for Equality of Means		
		F	Anx. Value	t	d.f.	Anx. Val. (2-breakdown)
Total Score	Under Equal Conditions	,04	,83	-,99	477	,31
	Under Unequal Conditions			-,99	476,99	,31
Depression	Under Equal Conditions	,04	,83	-,98	477	,32
	Under Unequal Conditions			-,99	476,99	,32
Anxiety	Under Equal Conditions	,07	,78	-,97	477	,33
	Under Unequal Conditions			-,98	476,97	,33
Stress	Under Equal Conditions	,02	,89	-1,03	477	,30
	Under Unequal Conditions			-1,03	477	,30

Source: Researchers' own calculation.

Since the data of two independent groups showed normal distribution, the analysis was performed with the T-Test method for independent groups. As can be seen in Table 6, the result of the research for the total data for female and male groups, and the total scores of depression, anxiety, and stress levels were calculated separately. As a result of this analysis, it was seen that the significant value of all groups and all scale stages (total score, depression, anxiety, and stress scores) was greater than the significant value of the hypothesis, 0.05. Since the significant value was >0.05, the hypothesis of "men who apply for unemployment benefits have higher depression, anxiety, and stress levels than women" was disproven. In terms of gender, there was no difference between the DASS-21 total score, depression, anxiety, and stress mean scores. The fact that the participants are male, or female does not affect the scale.

Table 7. Gender Status Statistical Information

	Marital Status	N	Average	Standard Deviation	Standard Mean Error
Total Score	Married	241	81,58	13,17	,85
	Single	238	37,66	11,65	,76
Depression	Married	241	27,51	4,35	,28
	Single	238	12,78	4,02	,26
Anxiety	Married	241	26,57	4,48	,29
	Single	238	12,07	3,67	,24
Stress	Married	241	27,51	4,35	,28
	Single	238	12,82	3,99	,26

Source: Researchers' own calculation.

Table 8. T-Test Results of Independent Groups in Terms of Marital Status

		Equal of Variables Levene's test		T-Test for Equality of Means		
		F	Sig. Value	t	d.f.	Sig. Value (2-breakdown)
Total Score	Under Equal Condition	3,64	,06	38,64	477	,03
	Under Unequal Condition			38,67	471,35	,03
Depression	Under Equal Condition	1,42	,23	38,45	477	,03
	Under Unequal Condition			38,47	474,87	,03
Anxiety	Under Equal Condition	9,54	,01	38,81	477	,03
	Under Unequal Condition			38,86	461,72	,03
Stress	Under Equal Condition	1,94	,16	38,48	477	,03
	Under Unequal Condition			38,52	474,31	,03

Source: Researchers' own calculation.

After obtaining these results, both the total data and the total scores of depression, anxiety, and stress levels of both groups of married and single were calculated separately. As a result of the Independent Groups T-Test analysis, it was seen that the significance value of all groups and all scale stages of total, depression, anxiety, and stress scores were lower than the significance value of the hypothesis, 0.05. Please see Table 7 and Table 8. Since the significance value was <0.05, the hypothesis of "married individuals who applied for unemployment benefits have higher depression, anxiety, and stress levels" was realized. In terms of marital status, there is a significant difference between the mean depression, anxiety, and stress scores according to the DASS-21 scale. Whether the participants are married or single affects the scale. The average scores of the married participants are quite high both in terms of the total score and separately in terms of depression, anxiety, and stress scores. The fact that the results are so high and different may show the fact that married individuals have to think about their family members besides themselves causes their anxiety levels to be higher.

Table 9. DASS-21 Scale ANOVA Analysis in Terms of Education-Graduation Status

		Sum of Squares	d.f.	Mean Square Deviation	F	Anx. Value
Total Score	Between Groups	6406,13	5	1601,53	2,54	,04
	Within Groups	298453,26	474	629,65		
	Total	304859,39	479			
Depression	Between Groups	723,69	5	180,92	2,55	,04
	Within Groups	33635,40	474	70,96		
	Total	34359,09	479			
Anxiety	Between Groups	666,88	5	166,72	2,43	,05
	Within Groups	32508,18	474	68,58		
	Total	33175,07	479			
Stress	Between Groups	748,17	5	187,04	2,65	,03
	Within Groups	33414,37	474	70,49		
	Total	34162,54	479			

Source: Researchers' own calculation.

As seen in Table 9 above, when evaluated in terms of both total DASS-21 scores and separate depression, anxiety, and stress levels, a significant difference was observed between the averages in terms of education levels, when we set the significance value as <0.05. When the education levels of individuals applying for unemployment benefits change, their depression, anxiety, and stress levels also change.

Table 10. Multiple Comparisons in terms of Education-Graduation Status (Tukey HSD Test)

(I) Education-Graduation	(J) Education-Graduation	Average Diff. (I-J)	Standard Deviation	Anx. Value	%95 Confidence Lover Limit	Upper Limit
Primary Education	Secondary Edu.	-2,44	3,63	,96	-12,38	7,50
	Associate Deg.	-4,75	3,62	,68	-14,67	5,17
	Bachelor's Deg.	-7,42	3,62	,25	-17,33	2,50
	Graduate Deg.	-10,42[*]	3,62	,03	-20,33	-,50
Secondary Education	Primary Edu.	2,44	3,63	,96	-7,50	12,38
	Associate Deg.	-2,31	3,63	,97	-12,25	7,63
	Bachelor's Deg.	-4,98	3,63	,65	-14,92	4,97
	Graduate Deg.	-7,98	3,63	,18	-17,92	1,97
Associate Degree	Primary Edu.	4,75	3,62	,68	-5,17	14,67
	Secondary Edu.	2,31	3,63	,97	-7,63	12,25
	Bachelor's Deg.	-2,67	3,62	,95	-12,58	7,25
	Graduate Deg.	-5,67	3,62	,52	-15,58	4,25
Bachelor's Degree	Primary Edu.	7,42	3,62	,25	-2,50	17,33
	Secondary Edu.	4,98	3,63	,65	-4,97	14,92
	Associate Deg.	2,67	3,62	,95	-7,25	12,58
	Graduate Deg.	-3,00	3,62	,92	-12,92	6,92
Graduate Degree	Primary Edu.	10,42[*]	3,62	,03	,50	20,33
	Secondary Edu.	7,98	3,63	,18	-1,97	17,92
	Associate Deg.	5,67	3,62	,52	-4,25	15,58
	Bachelor's Deg.	3,00	3,62	,92	-6,92	12,92
*- The mean difference is significant at the 0.05 level.						

Source: Researchers' own calculation.

As we can see from Table 10, there is a significant difference between primary school graduates and graduate-level educated applicants. Considering this outcome, we examined the Homogeneous Subset (Tukey HSD) values as shown in Table 11 below.

Table 11. Multiple Comparisons by Education-Graduation Status (Tukey HSD Test Homogeneous Subsets)

Education-Graduation	N	Subset for Alpha = 0.05	
		1	2
Primary Education	96	54,75	
Secondary Education	95	57,19	57,19
Associate Degree Edu.	96	59,50	59,50
Bachelor's Degree Edu.	96	62,17	62,17
Graduate Degree Edu.	96		65,17
Significance Value		,25	,18

Source: Researchers' own calculation.

While examining above Table 11, it was observed that as the education level of the participants increased, the total scores of the answers for the DASS-21 scale also increase, and even a very high threshold was reached when the graduate education level was reached. In this context, it can be said that as the education level of the individuals increases, their depression, anxiety, and stress levels also increase in the participants who apply for unemployment benefits.

Table 12. DASS-21 Scale ANOVA Analysis in Terms of Working Time

		Sum of Squares	d.f.	Sum of Squares	F	Anx. Levels
Total Square	Between Groups	63314,10	2	31657,05	62,39	,03
	Within Groups	241545,29	476	507,45		
	Total	304859,39	478			
Depression	Between Groups	7225,78	2	3612,89	63,38	,03
	Within Groups	27133,31	476	57,01		
	Total	34359,09	478			
Anxiety	Between Groups	6747,13	2	3373,56	60,76	,02
	Within Groups	26427,94	476	55,52		
	Total	33175,07	478			
Stress	Between Groups	7141,45	2	3570,73	62,90	,03
	Within Groups	27021,08	476	56,77		
	Total	34162,54	478			

Source: Researchers' own calculation.

When both the total DASS-21 scores and the individual depression, anxiety, and stress levels were considered at the significant value of <0.05, major differences were observed between the participants' length of the last employment and the averages. As evident in Table 12, depression, anxiety, and stress levels of individuals who apply for unemployment benefits change as the total working time in their last workplace changes.

Tablo 13. Multiple Comparison of Runtimes (Tukey HSD Test)

Dependent Variable			Average Difference (I-J)	Standard Deviations	Anx. Value	%95 Confidence	
						Lower Limit	Upper Limit
Total Score	Between 1-5 years	Between 5-10 years	-13,21*	2,52	,03	-19,14	-7,28
		10 years and over	-28,16*	2,52	,03	-34,09	-22,23
	Between 5-10 years	Between 1-5 years	13,21*	2,52	,03	7,28	19,14
		10 years and over	-14,95*	2,52	,03	-20,87	-9,03
	10 years and over	Between 1-5 years	28,16*	2,52	,03	22,23	34,09
		Between 5-10 years	14,95*	2,52	,03	9,03	20,87
Depression	Between 1-5 years	Between 5-10 years	-4,57*	,85	,03	-6,55	-2,58
		10 years and over	-9,52*	,85	,03	-11,50	-7,53
	Between 5-10 years	Between 1-5 years	4,57*	,85	,03	2,58	6,55
		10 years and over	-4,95*	,84	,03	-6,93	-2,97
	10 years and over	Between 1-5 years	9,52*	,85	,03	7,53	11,50
		Between 5-10 years	4,95*	,84	,03	2,97	6,93
Anxiety	Between 1-5 years	Between 5-10 years	-4,13*	,83	,02	-6,09	-2,17
		10 years and over	-9,18*	,83	,02	-11,14	-7,22
	Between 5-10 years	Between 1-5 years	4,13*	,83	,02	2,17	6,09
		10 years and over	-5,05*	,83	,02	-7,01	-3,09
	10 years and over	Between 1-5 years	9,18*	,83	,02	7,22	11,14
		Between 5-10 years	5,05*	,83	,02	3,09	7,01
Stress	Between 1-5 years	Between 5-10 years	-4,51*	,84	,03	-6,49	-2,53
		10 years and over	-9,46*	,84	,03	-11,44	-7,48
	Between 5-10 years	Between 1-5 years	4,51*	,84	,03	2,52	6,49
		10 years and over	-4,95*	,84	,03	-6,93	-2,97
	10 years and over	Between 1-5 years	9,46*	,84	,03	7,48	11,44
		Between 5-10 years	4,95*	,84	,03	2,97	6,93
* The average difference is at 0,05 levels.							

Source: Researchers' own calculation.

When the results of the Tukey HSD Test in terms of the length of employment of the participants are examined, it is seen that both the total DASS-21 scores and the depression, anxiety, and stress levels

of all the participants with 1-5 years, 5-10 years and more than 10 years of working period differ from each other. As we can see from Table 13, there are significant differences between the scores obtained in all 3 study levels.

Table 14. Multiple Comparisons by Education-Graduation Status (Tukey HSD Test for Homogeneous Subsets)

Participants' Years of Employment	N	Subset for Alpha = 0.05		
		1	2	3
Between 1-5 years	159	45,9434		
Between 5-10 years	160		59,1500	
10 years and over	160			74,1000
Anxiety Value		1,000	1,000	1,000

Source: Researchers' own calculation.

We can see from above Table 14 that the total scores of the answers given for the DASS-21 scale increase as the length of the last employment period of the participants increase. This outcome can be interpreted as the individuals' length of employment increases, and their difficulty in adapting to the life of the unemployed also increases accordingly. Whether the individual leaves his workplace due to its working conditions, or dissatisfaction with the employer for other reasons, is not in the scope of this research and maybe be considered in a separate study. After the above measurements, we can conclude that as the length of employment of individuals at the same workplace increases, the levels of employees' depression, anxiety, and stress increase when applying for unemployment insurance benefits.

6. DISCUSSIONS

Following the testing of the accuracy of the data that belong to the hypotheses determined within the scope of the study, we analyzed the reliability and validity of the scale. In this respect, it was observed that the hypothesis that the levels of depression, anxiety, and stress differ according to the gender of the participants did not materialize. In this context, it is observed that the result we obtained differs from the findings of that obtained by the other researchers mentioned in the literature review section of this article. According to the research of Erçim et al. (2020), Polat and Coşkun (2020), and Sediri et al. (2020), it was observed that there was a significant difference between the depression, anxiety, and stress levels of men and women and that this threshold was higher for the women. As we can see from our findings and analysis, there is no difference between men's and women's measured outcomes. In light of the data and calculations obtained, we confirmed the arguments that depression, anxiety, and stress levels are higher when individuals are married, and also the education level of the unemployed subjects is higher. In this sense, although our study is similar to the studies examined in the literature review in terms of education, different results have been obtained from the results of the studies of Polat and Coşkun (2020) regarding the status of being married. Polat and Coşkun (2020) found that single and female participants had higher depression, anxiety, and stress levels compared to married ones. Finally, it has been observed that the hypothesis of depression, anxiety, and stress levels of the

individuals increase as the working period of the individuals in their last workplace increases as the information obtained from the participants. Since this examined hypothesis was not included in the national and international level research and literature, no positive or negative comparable results have been reached for this purpose.

7. CONCLUSION

Applying for unemployment benefits and being turned down would not only have an economic dimension for the unemployed and the community. In the event that unemployment insurance benefit applications result in a negative outcome and the loss of income continues for a while, the possibility of the appearance of cases that may cause an increase in criminal events in psychological and social terms must be factored in and studied. As a matter of fact, the sudden and unexpected changes in the economic and social lives of individuals can have different effects depending on the type, nature, and time of the problems that emerge. While these events may bring destruction effects and even events that may lead to suicidal incidents in some individuals, some others are able to survive these events with much lower effects. While individuals who encounter these types of situations receive positive support from their families and public institutions enabling them to overcome this process with less damage, others who do not receive these types of support and are unable to cope with the difficulties of their situation are faced with a multitude of financial and psychological problems.

Considering the research findings, being unemployed causes individuals to become negatively affected economically, emotionally, and socially. It can be said that during the unemployment periods of individuals, governmental agencies such as İŞKUR in Turkiye and unemployed persons' family members have important duties in terms of supporting the unemployment insurance applicants. Recently, it is observed that İŞKUR has started to implement different application models similar to contemporary examples seen in the European Union and OECD countries. For example, psychologists are employed in all İŞKUR facilities in all major cities in Turkiye. The application of this practice in all other provinces of employing at least one Psychologist at all İŞKUR facilities may support individuals who are experiencing such problems and may provide significant benefits for social peace and tranquility of the communities. In this and similar incidents, people would want to feel the compassionate hand of the state on their side. The availability of these and similar services will increase the trust of individuals in the state and its institutions. In the context of İŞKUR as an organization, it will be beneficial for them to introduce the program of employing Psychologists at all its sites to the people who are in need of these services with a re-branding or brand awareness campaigns would be beneficial. Additionally, the period of unemployment must be used wisely, especially through the programs within the scope of active employment policies organized through İŞKUR and other public institutions offering vocational courses, and re-training programs, ensuring individuals are not cut off

from the job market and will be able to return to the job market as soon as possible after being unemployed.

The management of unemployment-related issues, which is a multidimensional problem, continues to be the most important agenda item for almost all societies and states since the day economic order was initially established, especially following the industrial revolution period. Advancements in technology, the relative decrease in the need for basic labor, and advancements in information systems; it is observed that the governments are pushed to balance the unemployment rate as the most important item of their economic and political agenda and forces them to adopt policies aimed at attaining the "natural unemployment" rate, which is commonly viewed as an acceptable unemployment index.

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