Analysis of How the COVID-19 Pandemic Affected Economic and Psychological Levels of Individuals according to Socio-Demographic Variables: People Living in the City of Sivas in Turkey

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Abstract
Social isolation was one of the most effective ways of preventing the contagion of the COVID-19 epidemic. The 'Stay at Home' calls made with this purpose and prohibitions have had negative economic and psychological results. At this point, the information obtained from research as to how societies and individuals have been affected due to the COVID-19 Pandemic process will guide primarily the administrators as they manage this process and serve as reference to researchers as well. Therefore, it was aimed in this study at analyzing whether the economic and psychological impact levels of individuals living in the city of Sivas in Turkey in the first period in which the COVID-19 Pandemic was experienced most severely (March 2020-June 2020) changed according to socio-demographic variables. As a result of this study, we can suggest that education and income levels are very important variables in terms of the economic and psychological impacts of the COVID-19 Pandemic period in individuals. As the education level and income level of individuals increase, their rates of being affected negatively economically and psychologically decrease. Gender has appeared as an important variable in terms of being affected negatively psychologically.

Keywords: Turkey, COVID-19 Pandemic, Affected Economic Levels, Affected Psychological Levels, Socio-Demographic Variables.

Introduction

COVID-19 is a virus epidemic with a high risk of transmission and high rate of mortality which emerged in the city of Wuhan in China on 1 December, 2019. The contagion rate of the virus which can very easily be transmitted from one person to another increased in mid-January 2020. It would be quite difficult to control the epidemic with such a high rate of contagion without apparent symptoms (Aslan, 2020, 40). In fact, virus cases started to be reported in a matter of few months in various countries in Europe, North America and the Asia-Pacific Region. On 11 March, 2020, the World Health Organization declared the situation a global epidemic or Pandemic.

During the time from the emergence of the protective vaccination to the controlling of the virus, the destructive effect of the situation has been witnessed by the whole world (Yıldırım 2020, 1339). Pandemic is both related to health and it is a social phenomenon which affects the society in numerous areas. It seems that the COVID-19 Pandemic has affected social and political life as a whole. As stated in the preface of WHO's Constitution which became effective on 7 April, 1948, "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity." (WHO Constitution 1948). Social welfare is an indication of health as well. However, the Pandemic period has both had negative physical consequences in terms of health which resulted with death and has affected the social welfare of individuals. Social isolation was one of the most effective ways of preventing the contagion of the COVID-19 epidemic. The 'Stay at Home' calls made with this purpose and prohibitions have had negative economic and psychological results.

The precautions taken during the pandemic period have negatively affected the economy of all of the world countries. The words of the Chair of the Federal Reserve Jerome H. Powell underlined how serious the situation was: "… the coronavirus pandemic, and that it was wildly unclear when and how low unemployment and widespread prosperity would return. We are now experiencing a whole new level of uncertainty, as questions only the virus can answer complicate the outlook." (New York Times 21 May 2020). Uncertainty made the whole process even graver.

The COVID-19 Pandemic will have a permanent effect on global economy and trade. The export and import rates have decreased (Akbulaev et al. 2020, 124). In the fight against the COVID-19 Pandemic, restaurants, shops, theatres, private education institutions and tourism businesses were close down to reduce the contact of groups of people with each other. Individuals employed in these closed down businesses have come face to face with flexible working hours, unpaid leave and even losing their jobs. In particular individuals working under informal employment and freelance have been affected from this situation the most. Flexible working hours decreased the income of the people. The ones who lost their jobs were left without an income. Individuals who are able to work from home were affected relatively less by the economic distress of the crisis. Being isolated in their homes, the uncertainty of the process, fear, anxiety and economic loss negatively affected the psychology of individuals as well.

The destructive economic effects of the COVID-19 Pandemic in Turkey resulted in "increase in unemployment, loss of welfare, budget deficits and increase in public debt, failure in the economy of the social security institution, increase in current account deficit, decrease in the official reserves and increase in exchange rates" (Demir and Esen, 2021, 90). Shrinkage in export and tourism revenues, the change in the consumer behavior of households, shrinkage in industrial production index and gross fixed assets have signaled shrinkage for the upcoming quarter. Shortly, COVID-19 has affected all areas of social life, mainly the economic and social aspects and the processes other than the basic services have reached a stagnation point (Soylu 2020, 183). "It can be stated that the scope of the economic measures taken against the economic and social effects of COVID-19 are kept limited and it is attempted to find solutions to rather short-term problems with these measures" (Eroğlu 2020, 233).

"The Covid-19 pandemic has alarming implications for individual and collective health and emotional and social functioning" (Pfefferbaum and Carol 2020, 512). Covid-19 epidemic has worrisome effects in terms of individual and social health and emotional and social functionality. "Generally, there is a higher prevalence of symptoms of adverse psychiatric outcomes among the public when compared to the prevalence before the pandemic" (Xionga et al. 2020, 61).

Symptoms of adverse psychological outcomes were more commonly seen at the beginning of the outbreak when individuals were challenged by mandatory quarantine, unexpected unemployment, and uncertainty associated with the outbreak" (Xionga et al. 2020, 62). Not knowing when the home isolation period is going to end and continuously pushing people to spend quality time at home adds new ones to individuals' fears (Yıldırım 2020,1344). In the earlier stages of the outbreak, the physical consequences of the virus were given more attention to and consequences pertaining to mental health were ignored. However, even if the outbreak ends and we all go back to normal lives, the psychological effects will most likely continue for months, even years (Aşkın et al. 2020, 307). During the pandemic, individuals' social lives, close relationships and economic lives were negatively affected and their daily routines have changed. The risk of contagion has triggered negative emotions in people such as fear, anxiety and anger (Hatun et al. 2020, 551). People have experienced serious psychological distress in the first stage of the COVID-19 Pandemic such as anxiety, depression and post-traumatic symptoms (Talevi et al. 2020, 142).

It is not possible to predict from which sources, when or how epidemics will emerge. However, the severity of these epidemic will be determined by how political decision making mechanism will manage the situation and which healthcare management tools will be used (Budak and Korkmaz 2020, 75). At this point, the information obtained from research as to how societies and individuals have been affected due to the COVID-19 Pandemic process will guide primarily the administrators as they manage this process and serve as reference to researchers as well. Therefore, it was aimed in this study at analyzing whether the economic and psychological impact levels of individuals living in the city of Sivas[1] in Turkey in the first period in which the COVID-19 Pandemic was experienced most severely (March 2020-June 2020) changed ac-

[1] „Sivas is a city located in the Central Anatolian Region in Turkey. It is the second largest city in Turkey with its 28.488 km2 surface area in terms of land. The geopolitical location of the city is important for Turkey as well. Sivas ties Eastern and Western Anatolia, The Black Sea Region and the Mediterranean Region to each other in terms of military, economic, commercial and cultural aspects. It is on the route of the Silkroad. Sivas is the coldest city in the Central Anatolian Region. It is hot and dry during summers and very cold during winters and its summer season is quite short. Due to its continental climate, the difference in temperature between the summer and winter seasons is high as well as between night and day time. Industry

cording to socio-demographic variables. It is expected that the analysis of the effect of the pandemic with local data will make the study original and contribute to the literature.

The Process of COVID-19 Pandemic in Turkey

After the first COVID-19 case in Turkey was seen on 11 March 2020, firstly health and security measures were prioritized and it was decided to suspend education in all schools and universities. As the outbreak spread in a speedier manner within the country and the consequences started to be graver, all domestic and foreign flights were suspended, scientific, cultural, artistic and similar conferences and activities were postponed and administrative laves were given to people employed in public establishments and institutions or were given the chance to work with flexible working methods (remote working and working in rotations), interurban trips were subjected to the approval of the governor's office, individuals over the age of 65 and below the age of 20 were prohibited from going out and lockdown was imposed on all individuals in 30 big cities in certain intervals. While such measures were strictly followed in the months of March and May in 2020 in Turkey, they were partially made more flexible in June but continued.

The table below shows data on the number of daily tests, cases, deaths and recovering patients between 11 March, 2020 and 17 June, 2020, which is the period this study focuses on. Since it is not possible to present daily data here, it was considered that it would be more suitable to present weekly data starting from 11 March on which the first case was seen in Turkey.

and population is not very dense in Sivas (Gezer, 2012). The population of the city as of 2020 is 635.889. The number of university students is 47.553."

Table 1: Number of Daily Cases and Deaths between 11 March, 2020-17 June, 2020 in weeks

Weeks	Number of tests	Number of cases	Number of deaths	Number of recovering patients
11 March 2020	-	1	-	-
18 March 2020	-	-	-	-
25 March 2020	-	-	15	-
1 April 2020	14396	2148	63	-
8 April 2020	24.900	4117	87	264
15 April 2020	34090	4281	115	875
22 April 2020	37535	2936	117	1559
29 April 2020	43498	2936	89	5231
6 May 2020	30303	2253	64	4917
13 May 2020	33332	1639	58	2826
20 May 2020	20838	972	23	1092
27 May 2020	21043	1035	34	1286
3 June 2020	52305	867	24	931
10 June 2020	36521	922	17	2241
17 June 2020	52901	1429	19	1261

Source: https://covid19.saglik.gov.tr/TR-66935/genel-koronavirus-tablosu.html

Wince the Ministry of Health did not share statistical information on the number of daily tests and cases on 11 March, 18 March and 25 March, data related to these dates cannot be given in the table. As it can be seen in the table, due to the strict measures taken in the country, the number of cases and deaths in Turkey was relatively lower compared to many European countries.

2. METHOD

2.1 Subject, Aim and Model of the Study

This is a descriptive study. The aim of the study is to analyze how the COVID-19 Pandemic affected the economic and psychological levels of individuals living in the city of Sivas in Turkey during the most severe

period of the pandemic (March 2020-June 2020) according to socio-demographic variables.

2.2. Population and Sample

It was attempted to visit a majority of the neighborhoods in the city to be able to reach all groups of the Sivas public while choosing the sample of the study. A survey was given to 1942 individuals in the +18 age group on 9-15 June, 2020 randomly in 65 neighborhoods in the Sivas city center using the stratified sampling method.

2.3. Data Collection Tools and the Hypotheses of the Study

The survey form was used as the data collection tool. The survey form consists of 2 parts as A and B and 8 questions.

Table 1: The Scope of the Survey Study

Parts	Content
Socio-demographic questions	Gender, marital status, age, income, education and occupation questions
Questions related to impact level due to the COVID-19 Pandemic	Level of psychological impact, level of economic impact questions.

Hypotheses of the Study:

H1: There is a significant relationship between the socio-demographic variables and economic impact levels of the COVID-19 Pandemic period.

H2: There is a significant relationship between the socio-demographic variables and psychological impact levels of the COVID-19 Pandemic period.

H3: There is a significant relationship between the economic impact level and the psychological impact of the COVID-19 Pandemic period.

2.4. Analysis and Interpretation of the Data

The data obtained from the study were analyzed with the SPSS 18.00 software. The chi-square test was used to be able to analyze the hypotheses other than the frequency and percentage distributions.

2. STUDY FINDINGS and DISCUSSION

2.1 Frequency Findings

The demographic findings of the Sivas public who participated in the survey are presented in Table 3 below.

Table 3: The Socio-Demographic Characteristics of the Sample

	Değişkenler	N	%
Gender	Woman	737	38,0
	Male	1205	62,0
Marital status	Single	436	22,5
	The married	1326	68,3
	Single (widowed, divorced)	180	9,3
Age	18-24	248	12,8
	25-34	402	20,7
	35-44	467	24,0
	45-54	542	27,9
	55-64	204	10,5
	Age 65 and over	79	4,1
Educational Level	Uneducated/illiterate	18	0,9
	Primary school	212	10,9
	Secondary education	1083	55,8
	High education	628	32,3
Occupation	Housewife	262	13,5
	Retired	201	10,4
	Tradesman	412	21,2
	Workmen	619	31,9
	Civil servants	258	13,3
	Unemployed	190	9,8
Income Level	Low income	1122	57,8
	Middle income	712	36,7
	High income	108	5,6

38% of the Sivas public who participated in the study is female and 62% is male. 68,3% of the participants is married, 22,5% is single and 9,3% is widowed (individuals who have lost their spouses and living

alone). When we take a look at age distribution, it can be seen that all age groups are represented in a proportional manner. 0,9% of the participants is illiterate, 10,9% is primary school graduates, 55,8% is secondary education graduates and 32,3% is higher education graduates. 13,5% of the participants is housewives, 10,4% is retired, 21,2% is tradesmen, 31,9% is workmen, 13,3% is civil servants and 9,8% is unemployed. When we take a look at income level, 57,8% of the participants has low income, 36,7% has middle income and 5,6% has high income. "Sivas is one of our cities which is among the primary priority provinces for development and does not have a significant contribution to the region it is located in and Turkey's economy due to both its current socio-economic development level. The economy of the province is generally shaped by agriculture, husbandry, textiles, leather works, mining and minor handicrafts" (Doğan 2007, 41-42). Therefore, the income level of the public in the province is not high.

Table 4: The frequency table for economic and psychological impact levels of the pandemic period

	Very negatively affected		Negatively affected		No idea		Positively affected		Very positively affected		Total.	
	n	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**N**	**%**
How were you affected by the pandemic period economically?	967	49,8	672	34,6	155	8,0	143	7,4	5	0,3	1942	100,0
How were you affected by the pandemic period psychologically?	1007	51,9	731	37,6	104	5,4	85	4,4	15	,8	1942	100,0

It can be seen that a majority of the Sivas public who participated in the survey is negatively affected by the pandemic period both economically and psychologically. 49,8% of the Sivas public who participated in the survey has been very negatively affected economically and 51,9% has been very negatively affected psychologically. The rate of being very negatively affected psychologically is higher. If we take a look at being negatively affected in total, it can be seen that 84,4% has been negatively

affected economically and 89,5% has been negatively affected psychologically. In a study carried out in Turkey with 1026 people, it was determined that 1 out of every 4 participants displayed medium to severe anxiety symptoms and 1 out of every 3 participants displayed medium to severe hopelessness symptoms during the pandemic period (Erdoğdu et al. 2020, 10). In Tian et al.'s study carried out in China with 1060 participants on the psychological symptoms off COVID-19, it was determined that over 70% of the participants displayed medium and higher levels of psychological symptoms (2020,1).

2.2. Chi-square analyses and Discussion

Table 6: Chi-square analysis results of the relationship between socio-demographic variables and economic impact levels of the COVID-19 Pandemic period

Compared variables	n	sd	χ2	P
Relationship between gender and economic impact level	1942	4	4,801	**0,308**
Relationship between age and economic impact level	1942	20	102,564	**0,000**
Relationship between marital status and economic impact level	1942	8	33,705	**0,000**
Relationship between education level and economic impact level	1942	12	97,014	**0,000**
Relationship between occupation and economic impact level	1942	20	173,894	**0,000**
Relationship between income and economic impact level	1942	8	72,132	**0,000**

A statistical relationship was not found between gender and economic impact level (χ2: 4,801, df:4, p: 0.308 > 0.05). Both genders have been negatively affected in terms of economy.

A statistical relationship was found between age and economic impact level (χ2: 102,564, df:20 p: 0.000 < 0.05). It was observed that the middle-age group was affected negatively economically compared to the young and old groups. 60,5% of the 45-54 age group has been affected very negatively economically. It was observed that the rates in the

18-24 age group (43,1%) and older group which consists of individuals over the age of 65 (44,3%) were lower. A statistical relationship was found between age group and occupation ($\chi 2$: 1351,703 df: 25 p: 0.000 < 0.05). Since a majority of the 45-54 age group consists of tradesmen (30,4%) and workmen (33,4%), we can state that they have been affected very negatively economically compared to the other age groups. Since more than half of the 18-24 age group consists of students who either receive scholarship and family support and 69,6% of the group with individuals who are 65 years of age are retired and their retirement salaries were paid without delay during this period, it can be stated that their rate of being negatively affected economically is lower compared to the other groups.

A statistical relationship was found between marital status and being affected economically ($\chi 2$: 33,705, df: 8 p: 0.000 < 0.05). It was observed that 68,9% of the individuals who live alone (those whose spouses died and those who got divorced) were affected negatively economically. This rate is 50,5% in single individuals and 47,0% in married individuals. A statistical relationship was found between marital status and occupation ($\chi 2$: 625,736 df: 10 p: 0.000 < 0.05). 35% of individuals who live alone are retired and 36,2% of single individuals are unemployed. A statistical relationship was found between marital status and income level ($\chi 2$: 102,257 df: 4 p: 0.000 < 0.05). It was observed that 57,8% of individuals who live alone belongs to the low income group and only 1,1% belongs to the high income group. Therefore, individuals who live alone and have low incomes have a high rate of being very negatively affected economically.

A statistical relationship was found between education level and being affected economically ($\chi 2$: 97,014, df:12 p: 0.000 < 0.05). While the rate of being very negatively affected economically for higher education graduates is 36,8%, this rate in secondary education graduates is 57,2%. As education level increases, being affected economically decreases. At this point, it would be helpful to take a look at the relationship between education and income. A statistical relationship was found between education level and income level ($\chi 2$: 151,851, df:6, p: 0.000 < 0.05). While 55,1% of the higher education graduates and 39,6% of the secondary education graduates have medium and higher level incomes, 21,2% of the primary education graduates has medium level income and 100% of the illiterate individuals has low income.

A statistical relationship was found between occupation and being affected negatively economically ($\chi 2$: 173,984, df:20, p: 0.000 < 0.05). It was observed that the individuals who were very negatively affected economically are tradesmen (59%) and workmen (49,9%). It can be suggested that tradesmen experienced loss of income since they could not continue their businesses and workmen experienced the same loss since they lost their jobs and that they were very negatively affected economically for these reasons. The least negatively affected group economically is the civil servants (33,3%). Civil servants have not experienced loss of income during this period since their salaries were paid without delay. However, we still observed that all occupation groups have been negatively affected economically and another underlying reality is the increase in the prices of consumable items during the pandemic.

A statistical relationship was found between income level and being affected negatively economically ($\chi 2$: 72,132, df:8, p: 0.000 < 0.05). It was observed that as income increases, the rates of being negatively affected economically decrease. While 58,1% of people who have a medium income level were very negatively affected economically, this rate is only 25% in the high income group.

The results verified H1 with the exception of the gender variable.

Table 7: Chi-square analysis results of the relationship between socio-demographic variables and psychological impact levels of the COVID-19 Pandemic period

Compared variables	n	sd	$\chi 2$	P
Relationship between gender and psychological impact level	1942	4	24,330	**0,000**
Relationship between age and psychological impact level	1942	20	51,254	**0,000**
Relationship between marital status and psychological impact level	1942	8	37,215	**0,000**
Relationship between education level and psychological impact level	1942	12	80,769	**0,000**
Relationship between occupation and psychological impact level	1942	20	70,155	**0,000**
Relationship between income and psychological impact level	1942	8	65,885	**0,000**

A statistical relationship was found between gender and the psychological impact levels of the pandemic period (χ2: 24,330, d:4, p: 0.000 < 0.05). It was observed that women (56,3%) were more very negatively affected psychologically compared to men (49,1%). In a study carried out by Talevi et al., it was determined that the COVID-19 Pandemic period's psychological impact rate was higher for women (2020, 142). In another study, the depression scores of female participants were found higher compared to male participants' scores (Üstün 2020, 9). During the COVID-19 Pandemic period, the anxiety level of female participants was found higher compared to male participants (Erdoğdu et al. 2020, 10). Women's COVID-19 Fear Scale scores were found significantly higher compared to men's scores (Hatun et al. 2020, 533-534). In a study carried out in Turkey on the psychological strength levels of individuals during the COVID-19 period, "The psychological strength levels of male participants were found higher compared to the psychological strength levels of female participants" (Set 2020, 1059). In a study which consisted of 422 adults in Turkey which analyzed the levels of anxiety experienced due to the COVID-19 Pandemic, it was determined that, "Women's state anxiety levels and trait anxiety levels were found higher compared to men" (Gölgeçen and Gölgeçen, 2020, 268). In another study consisting of 598 adult individuals on the meaning of life and anxiety as indicators of psychological strength during the COVID-19 Pandemic in Turkey, it was concluded, "While women's state anxiety levels were found higher compared to men, it was seen that men's psychological strength levels were higher compared to women" (Kul et al. 2020, 704). In Artan et al.'s study consisting of 525 participants on the relationship between psychological strength and anxiety levels during the COVID-19 Pandemic in Turkey, it was determined that women's anxiety levels are higher than men's anxiety levels and that women's psychological strength levels are lower (2020, 81).

A statistical relationship was found between age and the psychological impact levels of the pandemic period (χ2: 51,254, df: 20, p: 0.000 < 0.05). It was observed that all age groups were affected very negatively psychologically by this period. However, it was determined that the impact levels of two age groups were higher compared to the other age groups. 60,5% of the 45-54 age group and 55,7% of the group over 65 years of age were affected very negatively psychologically. It is

possible to state that the 45-54 middle-age group experienced more economic income loss and the mothers in this age group might have been affected very negatively psychologically due to their responsibilities related to their home and children. Since the lockdown continued for a long time for the group over 65 years of age as they are the risky group and their social lives almost completely stopped, we can state that they were affected very negatively psychologically. Older people were also negatively affected; in particular, due to the high risk of contagion and high death rates, lockdowns and immobility, not being able to see relatives and grandchildren and most importantly, being subject to discrimination based on age created a much more negative impact on them (Altın 2020, 53). In a study on the bio-social impacts of the COVID-19 Pandemic on older people, "It was determined that the impacts of the pandemic period displayed differences according to the city individuals over 65 years of age lived, their social and economic status, spirituality, education level and whether they lived alone or not and that the most affected older individuals are those whose socio-economic and education levels are low" (Ercan and Arıcı 2020, 19).

A statistical relationship was found between marital status and the psychological impact levels of the pandemic period ($\chi 2$: 37,215, df: 8, p: 0.000 < 0.05). The rate of being affected very negatively psychologically was found higher for individuals who live alone (deceased spouse, divorced) (67,8%). While this rate is 51,1% for single individuals, it is 49,9% in married individuals. This can be explained with significant dimensions such as married and single individuals having close relationships with their relatives and sharing love in their family, receiving social help and raising children. In Gölgeçen and Gölgeçen's study, it was determined that "the state and trait anxiety levels of single individuals are higher compared to married people" (2020, 269). In Kul et al.'s study, it was determined that single individuals' state anxiety levels are higher compared to married individuals as well (2020, 704). In Tian et al.'s study, it was determined that the rate of psychological symptoms of divorced or widowed individuals are higher compared to the other groups (2020, 8).

A statistical relationship was found between education level and the psychological impact levels of the pandemic period ($\chi 2$: 80,769, df: 12, p: 0.000 < 0.05). It was observed that the rate of being affected

very negatively psychologically for individuals with secondary and lower education level was higher compared to individuals who are higher education graduates. 50% of illiterate individuals, 54,2% of primary education graduates and 57,9% of secondary education graduates were affected very negatively psychologically. It was observed that this rate was lower in higher education graduates (41,2%). This can be explained with higher education graduates' having higher income and their ability to manage the pandemic period more consciously with the strategies they were able to devise through their access to information and opportunities to use their knowledge. This subject cab still be clarified more with detailed studies. In Kul et al.'s study, it was observed that the state anxiety levels of individuals who are postgraduates is lower compared to undergraduates (2020, 707). In Tian et al.'s study, it was determined that the rate of psychological symptoms in individuals with lower education levels was higher (2020, 8).

A statistical relationship was found between occupation and the psychological impact levels of the pandemic period ($\chi 2$: 70,155, df: 20, p: 0.000 <0.05). It was observed that housewives were affected very negatively psychologically (58%). Housewives are followed by retired individuals (56,7%), tradesmen (56,6%), unemployed individuals (50%), workmen (48,9%) and lastly civil servants (42,6%). Being forced to deal with many chores inside their homes, childcare and education caused housewives to experience great stress. The distressing situation caused for working mothers due to having to remain at home with their children as schools were closed during the CIVOD-19 pandemic period, being faced with dealing with responsibilities in their personal lives besides their duties in the public domain and having to do all the house chores alone for which they could normally get help have affected them more psychologically (Akbaş and Dursun 2020, 80). In Xionga et al.'s study on the impacts of the COVID-19 Pandemic on the mental health of the general population, it was determined that women tended to develop various symptoms related to mental disorders including depression, anxiety and stress and this was in particular caused by the caregiver roles of women who provide financial and emotional support to children or older people (2020, 61). Since a majority of retired people are over 65 years of age and were prohibited from going out, it can be suggested that they were affected very negatively psychologically. Among

the important reasons why the lowest rate belongs to the civil servants group is that they have not experienced income loss during this period and had regular income and had the opportunity to go outside since they periodically worked in their offices.

A statistical relationship was found between income and the psychological impact levels of the pandemic period (χ2: 65,885, df: 8, p: 0.000 <0.05). It was observed that as income decreases, the rates of being affected very negatively psychologically increase. 60% of individuals who have medium level income and 27,8% of individuals with high level income were affected very negatively psychologically. In a study it was concluded that having a regular income increased the participants' psychological strength levels during the COVID-19 period (Set 2020, 1059). In a study titled "Determining depression and related factors in a society affected by COVID-19 pandemic," it was determined that "Depression levels are higher in individuals whose income is lower than their expenses compared to other participants" (Üstün 2020, 3). It was observed that the state anxiety levels of individuals with low income were higher compared to individuals with an income of 7000 TL and higher (Kul et al. 2020, 707).

The results verified H2 hypothesis.

Table 7: Chi-square analysis results of the relationship between economic impact levels and psychological impact levels of the COVID-19 Pandemic period (χ2: 514,831, df: 4, p: 0.000 <0.05)

Being affected negatively Being affected neither positively or negatively			Psychological impact levels			Total
			Being affected positively	Being affected neither positively or negatively	Being affected positively	
Economic impact levels	Being affected negatively	n	1557	46	36	1639
		%	95,0%	2,8%	2,2%	100,0%
	Being affected neither positively or negatively	n	89	50	16	155
		%	57,4%	32,3%	10,3%	100,0%
	Being affected positively	n	92	8	48	148
		%	62,2%	5,4%	32,4%	100,0%
Total		n	1738	104	100	1942
		%	89,5%	5,4%	5,1%	100,0%

Since the number of cells in which the value observed in the chi-square analysis of the relationship between economic impact levels and psychological impact levels of the COVID-19 Pandemic period below 5 were over 20%, the choices were integrated. Accordign to this, the levels of being affected were classified as "being affected negatively," "being affected neither positively or negatively" and "being affected positively." A statistical relationship was found between economic impact levels and psychological impact levels of the pandemic period ($\chi 2$: 514,831, df: 4, p: 0.000 <0.05). 95% of the individuals who were affected very negatively economically were affected very negatively in psychological terms as well. In another study, it was determined that "the group with economic concerns has a higher level of anxiety due to the pandemic" (Artan et al. 2020, 89).

The results verified H3 hypothesis.

Conclusion-Evaluation

In this study, it was determined that the Sivas public was affected negatively by the COVID-19 Pandemic period (March-June 2020) in economic and psychological terms (Table 4) and that this impact level displayed significant differences according to socio-demographic variables (Tables 6 and 7).

1. The obtained results can be shortly listed as follows:
2. The Sivas public's rate of being affected by the COVID-19 Pandemic period psychologically is higher than the rate of being affected economically.
3. It was determined that the middle-age group was affected negatively economically more than the young and older group.
4. It was concluded that individuals who live alone were affected negatively economically more compared to single and married individuals.
5. It was observed that as education level increases, the rate of being affected economically decreases.
6. It was determined that tradesmen and workmen were the most negatively affected occupation groups economically, whereas the least negatively affected occupation group was the civil servants.
7. It was observed that as income level increases, being affected negatively economically decreases.

8. Although a significant relationship was not found between gender and being affected economically, a significant relationship was found between gender and being affected psychologically. It was observed that women were more negatively affected psychologically compared to men.
9. It was determined that the middle-age group and the group consisting of individuals over the age of 65 were affected very negatively psychologically compared to the other groups.
10. The rates of being affected very negatively psychologically in individuals who live alone (deceased spouse, divorced) were found higher compared to married individuals.
11. It was observed that the rates of being affected very negatively psychologically in individuals who are secondary education and low education levels are higher compared to higher education graduates.
12. It was observed that the group who was the most affected very negatively psychologically were housewives, followed by retired individuals according to the occupation variable.
13. It was observed that as income level decreases, the rate of being affected very negatively psychologically increases.
14. It was observed that 95% of the individuals who expressed that they were affected very negatively economically were affected very negatively psychologically as well.

As a result of this study, we can suggest that education and income levels are very important variables in terms of the economic and psychological impacts of the COVID-19 Pandemic period in individuals. As the education level and income level of individuals increase, their rates of being affected negatively economically and psychologically decrease. Gender has appeared as an important variable in terms of being affected negatively psychologically. I have personally experienced as a female researcher that women and in particular working mothers were affected more negatively psychologically by this period. As a mother of two children, I have not been able to complete this research article on my planned date since I had to work from home, follow my children's distance education from home and take care of house chores as well. I would like to especially emphasize the stress and exhaustion this situation created for me since this is data for the research subject.

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