

# The Effect of Financial Situation on Continuance Commitment: Research with Public Employees

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**Abstract-** Commitment is a very important term for all organizations. Especially teacher's commitment is related with their self-effort to the quality of the education service. Most of the commitment research use Allen & Meyer scale. In Allen Meyer scale, commitment is defined with three dimensions: emotional commitment, normative commitment and continuance commitment. For this research continuance commitment will be focused to understand the relationship between employee's financial (credit loan and possession status) situation and their organizational commitment. It is assumed that especially financial burdens are the driver for continuance commitment. So from this view, it is questioned, if continuance is a kind of commitment or obligation. Main research problem of this current study is to clarify teacher's continuance commitment and it's relation with financial dependency for public workers. Sample of the study is working teachers at public schools in Turkey. 240 of those teachers were completed questionnaire for the research. Descriptive statistics and t test features of the SPSS 16.00 version is used for the data analysis.

**Keywords—** Commitment, continuance commitment, emotional commitment, normative commitment, loan and rent status, financial status, teachers

## I. INTRODUCTION

Commitment, as an emotion, exist everywhere related with humanbeing. Employees and their motivation are the main resources that organizations can use to survive. From this perspective commitment and organizational commitment is under the focus of sociology, psychology, social psychology and organizational behavior disciplines (Mowday and others, 1982, p.20). And no unique definition for commitment. (İlsev, 1997, p.17). Those existed definitions can summarized with characteristics such as: accepted organizational values and aims, having a strong beliefs for this values, desire of continuance to organizational membership, extra effort for the organization and ready to sacrifice. (Agarwal and others, 1999, p.728-729; Gallie and others, 1999, p.625; Nijhof and others, 1998, p.243; Saal and Knight, 1987, s.317; Scott, 1993, p.286). Northcraft and Neale, (1990, p.465) suggested that employees with high commitment, they give an extra effort for organizational missions rather than others. Conducted research found that high commitment has a negative realation with absenteeism, quit.(Dick and Metcalfe, 2001, p.112). Mowday and friends (1982), explained the factors which impact the commitment as personal characteristics, job characteristics, experience, structural characteristics. Zahra

(1984, p.18-20), listed organizational commitment factors as experience and organizational factors. Salancik (1977, p.17), found that, visibility and openness are the organizational commitment factors; Schwenk (1986, p.299), pre-experiences. In performed studies, generally factors influencing organizational commitment were specified as following. (Mowday, Porter and Steers, 1982; Rosin and Korabik, 1995; Meyer and Allen, 1997; Balay, 2000; Çetin, 2004; Bayram, 2005):

- Age, gender, experience,
- Organizational justice, confidence, occupational satisfaction,
- Importance of performed work, support;
- Participation in decision process, involvement in work,
- Work safety, recognition, alienation,
- Marital status, rights provided out of work,
- Desperation, awards, being routine,
- Promotion, wages, colleagues,
- Leadership behaviors, facilities out of work, interest about employee

## II. ORGANIZATIONAL COMMITMENT

First study about classification of organizational commitment was implemented by Etzioni 1961. Etzioni stated that commitment concept can be discussed under three headings. (Etzioni, 1975, p.46) Those are ethical commitment, utilitarian commitment and alienator commitment. These definitions has three significant factors; a strong belief and acceptance for organization's objectives and values; being volunteer for making more effort for benefit of organization and desire to continue organization membership. According to Kanter (1968, p.500), organizational commitment is the desire of individuals giving their energy and loyalty to social system, and integrating their personality with social relationships which will meet their wishes and needs. However, O'Reilly and Chatman (1986, p.493), classified organizational commitment with respect to psychological connection between individual and organization. Identification is the most significant mechanism which allows development of psychological commitment. A widely used model of organizational commitment as a multidimensional construct is Meyer and Allen's (1993) Three-Component Model of Commitment. This model refers to the three forms of commitment as affective, continuance, and normative commitment (Meyer, Allen, & Smith 1993). Affective

commitment is explained as an emotional attachment to the organization. Continuance commitment is explained by the perceived costs associated with leaving the organization. Normative commitment refers to the perceived obligation to remain in the organization (Meyer, Stanley, Herscovitch, & Topolnysky, 2001).

## II.1 Allen Meyer's Organizational Commitment Classification

Commitment status of individual that is provided by staying inside organization took place as emotional commitment and continuance commitment at Allen and Meyer's studies in 1984. However, also normative commitment has been added to this classification in 1990. (Allen and Meyer, 1990, p.2; Meyer et. al, 1993, pp.538-551; Allen and Meyer, 1990, p.63). Allen and Meyer (1990) considered organizational commitment in three aspects such as emotional, continuance and normative. This classification is commonly used by researchers who perform studies about organizational behavior. Scale that is developed by Allen and Meyer was used as research scale in this study.

**Emotional Commitment:** Emotional commitment which is one type of commitment that is especially preferred by organizations that desire to be successful implies the psychological aspect of relationship between employee and organization. Emotional commitment includes identification of individual with organization, embracing and internalization and even integrating with organization. Commitment type that is mentioned here is a commitment type that is caused by requirement or needs, instead this commitment is caused by feelings of employee upon own willingness. Employees who have high emotional commitment, ignore their own benefits, and focuses over organization targets and keeps to continuance in organization. (Baysal and Paksoy, 1999, p. 227). In their studies Meyer and Allen stated that emotional commitment is effected from following aspects:

- Work's attraction
- Clearance of Objective, mission and role
- Bidirectional communication in organization
- Existence of feedback mechanisms
- Organizational justice
- Participation opportunities for decisions and processes

**Normative Commitment:** They have added "normative" or "ethical" aspect which was offered by Meyer and Allen (1990), Weiner and Vardi (1980) and developed by Weiner (1982) to their scale and therefore introduced three dimensional organizational commitment model. Normative commitment indicates employees beliefs about their responsibility against their organizations. (Meyer et al, 1993, p.539). Normative commitment is the situation that individual feels that he/she is obliged for being loyal towards its employer is true and ethical. (Allen & Meyer 1990, pp.1-18; Meyer and Allen, 1984, pp.372-378; Meyer et al, 1993, pp.538-555; Powell and Meyer, 2003, p.159; Wasti, 2000, pp.201-202; İnce and Gül, 2005, p.42). Obligation type which is felt in normative type commitment includes feeling of ethical obligation instead of self-benefits. (İnce and Gül, 2005, p.43). Common characteristics of three commitment which is included in organizational commitment type developed by Allen and Meyer includes following: (İnce and Gül, 2005, pp.42-43);

a) It reflects relationship between organization and employee,

b) It reflects a psychological status with keeping organization continuance decision,

c) Causes a formation of a connection between individual and organization which decreases the possibility of employee quit.

**Continuance Commitment:** Becker's approach which grounds organizational commitment to economic benefits, were mentioned as side subject theory in literature and focused over "behavioral" aspect of commitment. According to Becker, commitment is integration of consistent behavior line of with benefits which are not directly related with those behaviors. In other words, continuance commitment, is the tendency of individual's continuing behavior series considering investment losses after those behavior series are terminated (Meyer and Allen, 1984, p.372). This continuance commitment which was developed by Allen and Meyer Starting out from Becker's side subject theory (1960), is defined as the individual's tendency to continue to work status which formed by costs which may be caused by individual's leaving from organization and lack of alternatives. (Chen and Francesco, 2003, p.491; Kavi, 1998, p.8). Continuance commitment which effects organizational and individual motivation negatively, and which is not preferred by employers, was defined by Lamsa and Savolainen (1999, p.36) as "keeping the organization membership thinking that leaving from organization will be costly". This type of commitment is not preferred by organizations and managers since it is felt by individual that investments that are made by him will be lost in case of a leaving from organization or having no other option. (İnce and Gül, 2005, p.40; Allen and Meyer, 1990, p.4). A negative relationship between performance and continuance commitment was found in studies. (Meyer et al, 1989, p.152). Therefore organizations do not desire high continuance commitment from their employees. Since high value of employee's continuance commitment means that their performance will be low. Allen and Meyer indicated factors influencing continuance commitment as following:

- capability transfer: situation of transfer of capabilities and experiences of employee to another organization;
- training: whether training which is obtained by employee is useful in another organization.
- Self-investment: the case that employee had spent most of his effort and time for present organization.
- Gained tangible premiums: Fear of employee to lose some of its earnings such as mainly retirement premiums in case of leaving from organization.
- Alternative job opportunity: cases of employees to find similar or better jobs in case of leaving from organization.

According to Allen and Meyer (1990), Becker's side subject approach should not be considered within behavioral approach. Because in the developed scale, continuance commitment is evaluated within attitudinal commitment. According to Allen and Meyer, realizing what could happen in case of leaving from organization reflects psychological aspect of relationship between employee and organization and therefore it does not have attitudinal aspect. Therefore according to Allen and Meyer (1990), side subject approach which is founded over costs which will be caused from leaving from organization, is suggested to be evaluated as continuance commitment within attitudinal commitment. According to Mayer and Schoorman (1992, pp 671-684)

economic reasons are the basis for this commitment and individual feels obliged to commit to organization, since leaving from organization has high monetary, social, and psychological costs. As the number and amount of economic costs increase, commitment of individual to organization also increases similarly and employee avoids behaviors which may threaten his organization membership. However continuance of organizational membership such way and for such reason, negatively influences the efficiency and motivation of employee. In Salancik (1979) and Becker's (1960) approach, commitment is considered as the tendency to continue to behaviors however being different from Salancik's (1979) approach, Becket (1960) stated that individual should realize the losses which they may suffer when gives that behavior is necessary for formation of commitment. Thus consciously considering and observation of the losses which individual may be subjected to in case of leaving from job are the basis of side subject theory.

## II .2Effect of Organizational Commitment

In many of the studies, it was observed that absence which is independent variable of commitment was affected from different working behaviors such as employee labor turnover, intend to laving job and as a dependent variables such as demographic factors, role conflictions, and organizational structure. It is particularly determined that attitudinal results have strong relationship with organizational commitment. Work satisfaction, motivation, participating in decisions, and desire to stay within organization have positive relationship with commitment, work change, absence are the most important attitudinal results having negative relationship with commitment. (Becker et all, 1996, p.464-466; İnce and Gül, 2005, p.94; Weiner, 1982, s.419).

Some of researches, indicates that the relationship between performance and commitment weak or not sufficiently strong. (Aryee and Heng, 1990, pp.229-239). Because high performance of employee is sometimes caused from commitment and obligations. Most important reasons for weak relationship between performance and commitment are economic conditions, obligations that are caused from responsibilities. (Brett et al, 1996, p.477). Another reason for weak relationship between organizational commitment and performance is that organizational commitment and management-leader commitment are in mesh with each other in research. Importance provided by manager for employee's performance and fairly evaluation of performance may increase organizational commitment and performance. (Becker et al, 1996, p.477). Mathieu and Zajac (1990 p.184) reported that absence of employees having high organizational commitment is slightly less with respect to employees having less organizational commitment. However studies exist in literature indicating that this relationship is not much strong. (Angle and Perry, 1981, pp.1-14). In Tsui et al (1992, p. 555) study; job absence is higher in younger, less experienced, marries women and less trained minority employees . Performed studies indicate that there is relationship between commitment and being late to work. For example Angle and Perry (1981, pp1-14) found that there is strong but negative relationship between commitment and being late to work. According to this employees having higher commitment less becomes late for the work. However Yağcı (2003, p39) states contradictory with Agleand Perry's findings that, reverse relationship between commitment and being late to work is

weak, being late to work is a relative action and is effected from many factors which are not under control of employee. One of the most import attitudinal results of organizational commitment is the employee turnover ratio in other words tendency to leave work. Implemented studies indicate that there is statistically reverse relationship between organizational commitment and employee turnover ratio. (Mathieu and Zajac, 1990, p.184; Yağcı, 2003, p.45; Obstroff, 1992, p.963-974; Truckenbrodt, 2000, p.233-244).

## III. RESEARCH PROBLEM

When organizational commitment concept is examined, it is indicated that it has many definitions however, in all of than commitment is characteristically psychological cheerfully willingness emotion. When items for measuring continuance commitment in scale which is developed by Allen and Meyer is examined: Articles such as" Reason why I continue to work at school is obligation rather than willing. Even I want to quit to work, it would be most difficult for me. If did not make so much effort for this institution, I would think to work in another place. Other negative results which will be caused by my quit from work is less number of alternative job opportunities. In case that I will just decide to quit work for now, many things in my life will be impacted negatively. Even I quit the work, I do not have much options to work" indicate that continue to work attitude depends on obligations and not having alternatives rather than being psychologically willingness or feeling commitment voluntarily. In this study, whether there is relationship between teachers' continuance commitment and their economic situation will be studied.

The reason for not choosing continuance commitment as a commitment type can be explained over organizational commitment. Definition of commitment is the acceptance of employee to have a strong willing to be a member of institution, willing to make high effort for benefit of institution, and embracing the values and objectives of the enterprise. In these three aspects explaining the common properties of definitions, it can certainly be seen that commitment is related with strong willing, making effort and embracing. However, in scale developed by Allen and Meyer, obligation, necessity, liabilities and having no alternative are outstanding. Therefore it is obvious that this aspect which is referred as commitment is not a commitment type rather it is an attitude caused from necessity. Thus in this study, loan and rent status of participants will be asked with Allen and Meyer Scale, and how obligations effect commitment was tried to be understood. Those questions will be sought in this study:

Is there significant relationship between whether teachers are home renter and continuance commitment? Is there any significant relationship between teacher's continuance commitment and their indebtedness status? Is there any significant relationship between teacher's organizational commitment status and their gender, marital status, number of children and their service duration?

## IV. IMPORTANCE OF RESEARCH

Main importance of this research is comes from the relation between financial status and commitment. Despite there are many research about commitment there is not it is researched yet. In implemented studies, it is reported that firstly high

emotional commitment, later normative commitment, and as a last continuance which are aspects of organizational commitment are preferred within employees (Brown, 2003:41). According to Katz and Kahn (1977) being individuals which executes occupations that are active in individual's education, willingness against their jobs is important for improving prosperity of society. High continuance commitment at those individuals where occupational satisfaction and organizational commitment is such important, will lead many negative results. Therefore especially professional managers and organizations prefer employee's continuance commitment low for this and similar reasons. In fact reason for this is that obligation status which is included in continuance commitment, exhausts positive motivations such as individual's participation to organization, creating values, creativity and innovation. In case that continuance commitment is high, employees continue its organization membership because of obligation and want to leave from organization provided that it has chance. Importance of this research is to determine the whether debt and tenancy thus financial status of individuals who make a holy job such as teaching effect their commitment.

## V. RESEARCH METHOD

### V.1 Instrument and Data Collection

When related literature is scanned, it is observed that many different organizational commitment scales are used. "Organizational Commitment Scale" (Organizational Commitment Questionnaire: OCQ) which was developed by Meyer and Allen (1984,1997) which includes appropriate financial status and commitment relationship clearly in research questions of the study. Meyer and Allen measures organizational commitment after separating into three basic components such as: emotional commitment, continuance commitment, and normative commitment. Meyer and Allen organizational commitment scale, 5 Likert Scale were used in research for data collection and scoring for scale definitions are given as: " 1: I certainly do not agree", 2: I do not agree, 3: I am indecisive, 4: I agree, 5: I certainly agree

### V.2 Research Sample

Research universe is composed by all teachers working in Mersin city. In this sense contact as implemented with Mersin Mezitli District National Education Directorate. Questionnaire

was submitted to directorate's approval. After necessary authorization procedures are completed, 240 teachers were directly reached by means of directorate and with randomized and compatibility method. Questionnaires were delivered after making necessary explanation to teachers who want to participate in the research. Cronbach Alpha value was calculated for scale's confidence level. It is observed that each sub-dimension (emotional commitment: %82, continuance commitment: %86, normative commitment: %81) and general scale's confidence %82 have enough sufficiency which highly accepted by social sciences.

### V.3 Data Analysis

SPSS program 16 Version was used for analysis of data which are obtained from questionnaire application. Percentage and frequency analysis were used in data related with personal variables which are included in first section of questionnaire. Parametric "t test" and "t test" were used to understand whether there is difference at 0,05 significance level between perceptions regarded with demographic variables and emotional, continuance and normative commitment levels. In this study, perception regarded with gender and marital status variable and teacher's emotional, continuance and normative commitment levels were analyzed with "t test". Also whether there is difference at 0,05 significance level regarded with perception of teacher about emotional, continuance, and normative commitment levels according to variables (variables having more than two variables) were analyzed with "t Test".

## VI. RESULTS

As it can be seen in following Table1, %54,2 of participants male and %45,2 of them are female. According to age of participants, most of them between ages 41-50. %62 of the participants between ages 41-50. For marital status point of view, 206 of them %85,8 of them are married and it can be seen that 34 of them are single. Service experience is suitable with age so it can be seen that 110 of them have experience between 11-20 years. 91 of participants mentioned that they have experience between 6-10 years. 98 of participants mentioned that they home renters and 142 of them mentioned that they are not renters (they do not pay for home). When loan status of participants is considered it can be seen that 139 of them have loan and 101 of them do not have loan /credit.

**Table 1 Descriptive Statistics of Sample**

Demographic Variables		F	%
Gender	Female	110	45,8
	Male	130	54,2
Age	23-30	7	2,9
	31-40	150	62,5
	41-50	51	21,2
	More than 50	32	13,3
Marital Status	Married	206	85,8
	Single	34	14,2



<b>Experience</b>	Less than 1 year	2	,8
	1-5 years	24	10,0
	6-10 years	91	37,9
	11-20 years	110	45,8
	Morethan 21 years	13	5,4
<b>Accomadition Status renter / owner</b>	Rent	98	40,8
	Owner	142	59,2
<b>Loan Status</b>	Has Loan	139	57,9
	No Loan	101	42,1

## VI .2 Organizational Commitment Levels of Teachers

Arithmetical means and standard variation values of teachers regarded with emotional, continuance and normative commitment levels can be seen in following Table 2.

**Table 2. Percentage-Frequency Distributions, Means and Standard Variations of Participant's Perceptions**

Items	N	Mean	Standart D.
I do not feel like "part of the family" at my organization. (R)	240	3,7833	1,20448
I owe a great deal to my organization.	240	3,3375	2,06754
I really feel as if this organization's problems are my own.	240	3,6792	1,04360
This organization deserves my loyalty.	240	3,4958	1,08623
Personally, school has a big importance for me.	240	3,8667	,97185
It would be very hard for me to leave my organization right now, even if I wanted to.	240	3,8583	,88498
Right now, staying with my organization is a matter of necessity as much as desire.	240	4,4000	,65839
I do not feel "emotionally attached" to this organization.	240	3,4875	1,43472
I would not leave my organization right now because I have a sense of obligation to the people in it.	240	3,2917	1,35310
If I had not already put so much of myself into this organization, I might consider working elsewhere.	240	4,4750	,53281
One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.	240	4,4167	,64792
I do not feel any obligation to remain with my current employer. (R)	240	3,2167	1,34559
Even if it were to my advantage, I do not feel it would be right to leave my organization now.	240	3,3667	1,19926
I would feel guilty if I left my organization now.	240	3,1125	1,37516
Too much of my life would be disrupted if I decided I wanted to leave my organization now.	240	4,0583	,83637
I would be very happy to spend the rest of my career with this organization.	240	3,0750	1,25537
I feel that I have too few options to consider leaving this organization.	240	4,4083	,74312
I do not feel a strong sense of "belonging" to my organization.	240	3,7208	1,13207

As it can be seen in Table 2, statement which has the highest average is with its 4.4759 value that “ If I did not have so much labor for this institution I would think to work in other institution.” That is significant majority of participants almost all of them answered this statement with “I completely agree” level. Statement having second highest average in table is that, the one lack of alternatives in case of leaving from school. For teachers point of view it can be related with difficulty of

changing job after an experience and narrowness of their working field. When averages are considered, the statement having lowest average with 3.075 score is that I would like to stay here for all my working life. The statement having second lowest average following this is related with that they may feel themselves guilty in case of leaving school.

Generally emotional, continuance and normative commitment levels of participant can be seen in Table 3.

**Table 3 Mean of Teacher’s emotional, continuance and normative commitment levels**

<b>Commitment</b>	<b>Number of Itmes</b>	<b>Mean</b>
Emotional Commitment	6	3.502
Normative Commitment	6	3.303
Continuance Commitment	6	4.269

As it can be seen in Table, continuance commitment of teacher’s were specified as highest sub-commitment aspect with its 4.269 values. Participants’ emotional commitment values was measured as 3.502, normative commitments were measured as 3.303 That is minimum commitment was specified as normative commitment. This result does not match with literature regarded with subject. Normally most desired and expected commitment type is normative and

emotional commitment type and least preferred commitment type is continuance type. However continuance commitment type value was specified as the highest in present study.

T test results for understanding whether emotional, continuance and normative type commitments differentiates as average significantly with respect to teacher’s debt status are seen in Table 4.

**Table 4 T Test According To Commitment and Loan Status**

<b>Loan Status &amp; Commitment</b>		<b>N</b>	<b>Mean</b>	<b>SS</b>	<b>Sd.</b>	<b>t</b>	<b>P</b>
Emotional	Yes	<b>139</b>	<b>3,6199</b>	<b>,64800</b>	238	,500	,442
	No	<b>101</b>	<b>3,5776</b>	<b>,64703</b>			
Normative	Yes	<b>139</b>	<b>3,3177</b>	<b>,84720</b>		,293	,512
	No	<b>101</b>	<b>3,2838</b>	<b>,93736</b>			
Continuance	Yes	<b>139</b>	<b>4,2922</b>	<b>,31543</b>		,162	,024
	No	<b>101</b>	<b>4,2657</b>	<b>,29362</b>			

As it can be seen in table, there is a significant difference at 0,05 level for participant’s continuance commitment level, with the yes or no answers given for question which is asked to teachers as do you have a credit debts. Levene test is run to understanding the homogeneity of distribution in case that sample number is more than 30 in groups two or more. For continuance commitment Levene test result p is considered as significant for value 167 since it is bigger than, 0. 05. Same significant relationship does not exist for normative and

emotional commitment. In literature review, it was found that relationship between organizational commitment, and indebtedness were not considered. Therefore there is not any study to compare these results. However, reminding that continuance commitment theory indicates obligation and having no option to leave, so results obviously seem to be parallel to theory.

**Table 5 General Commitment and Loan Status**

Loan Status		N	Mean	Sd.	t	p
General Commitment	Yes	139	3,7366	,46704	,442	,659
	No	101	3,7090	,49104	,449	,661

Levene test results were significant at 0,05 level for general commitment and debt t test analysis and as it can be seen in

Table 5, there is not significant average differentiation between general commitment mean and debts. ( $p>.005$ ).

**Table 6 T Test Result of Organizational Commitment and Home Rent Status**

Home Rent Status		N	Mean	SS	Sd.	t	p
Emotional Commitment	Renter	98	3,5816	,63148	,06379	,406	,495
	Owner	142	3,6162	,65864	,05527		
Normative Commitment	Renter	98	3,2857	,92935	,09388	,258	,267
	Owner	142	3,3157	,85531	,07178		
Continuance Commitment	Renter	98	4,2653	,29971	,03028	,174	,284
	Owner	142	4,2723	,31100	,02610		

T test results for understanding whether there is significant differencing as average for emotional, continuance and normative commitment with respect to renting status of teachers can be seen in Table 6. As it can be seen in Table, there is not any significant differencing at 0,05 significance level for participant's organizational commitment and whether

teachers are renters. Since Levene test results which are homogeneity tests for T test are greater than 0,05, p values are considered to be significant, and it is accepted that there is not significant relationship between being renter and organizational commitment.

**Table 7 T Test Result of General Commitment and Home Rent Status**

Renter		N	Mean	Sd.	t	p
General Commitment	Yes	98	3,7109	,48432	,381	,704
	No	142	3,7347	,47244	,379	,705

In Table 7 it can be seen that generally, difference between teachers' organizational commitment averages and their being renter status are not statistically significant. It can be seen that significance difference between averages are insignificant ( $p>0.05$ ) at 0.05 significant level.

## VII. CONCLUSION

Global world economy where competition gradually increase, caused organizations to consider human resources more sensitively. In this sense, human power, commitment to organization where they belong, motivation and occupational satisfaction have great importance. In their research Burgess and Turner (2000) pointed out that there is significant relationship between organizational performance and organizational commitment. Therefore, organizational commitment of individuals against the organization they work and the work is important for human power and social status. Many variables relationship with organizational commitment was examined in many previous studies. However, no study had been found in literature regarded with subject about relationship between employee's financial status and their

organizational commitment. Originality of this study is that it researches organizational commitment for being renter and indebtedness point of view which were not investigated in previous studies before. In this study for understanding financial status, teachers were asked whether they are renters and have large debt such as generally consumer credit, vehicle credit, housing credit etc. In fact learning the subject and amount of debt will provide very significant and deep analysis. However since research scale was specified as common used questionnaire about subject and since it is foreseen that participant can't response such questions on paper freely, question was kept limited such that do you have debt. This question could be examined deeper, and more significant analysis can be made with a more qualitative research. The reason for choosing teachers as participants in this research is that commitment to work has great importance in teaching work. Therefore the case that employees in medium income class and especially teachers working in public whether are renter or have collective debt such as is considered to have close relationship with commitment.

In implemented studies general relationship found between demographic variables and organizational commitment.

(Durna and Eren, 2005; Boylu et al, 2007; Özkaya et al, 2006, Sevinç and Şahin, 2012). There are many important studies related with organizational comparison between public and private regarding with commitment. For example Zeffane (1995) and Lyon et al (2006), determined that employees at private sector has higher organizational commitment level with respect to employees at public sector. Pelit et al(2007) pointed out that emotional commitment of public university employees is higher with respect to normative and continuance commitment.. As a results of this study, general organizational commitment, and its sub aspects, emotional, normative and continuance commitment averages were determined. In study continuance commitment was determined as highest organizational commitment with its 4.26 average value which is very negative situation for effectiveness of education service provided by government. Because as it is discussed in theoretical part, most desired case in employees is firstly high emotional commitment since it describes agreement between individual and organizational values, second normative commitment and finally continuance commitment (Weiner, 1982; Brown, 2003:41).

Continuance commitment & obligation commitment or it is called as rational commitment and it is a commitment type related with cost regarded with leaving from institution. (Chen et. al 2003). In study, generally statistically significant relationship could not be found between organizational commitment and being indebted. That is organizational commitment of teachers having debt is not significantly high or low with respect to teachers do not have debt. Also in study, an obvious significant relationship had been determined between continuance commitment and indebtedness. Another question of study, is that whether there is significant differencing about teacher's organizational commitment with respect to their being renter status. In study it is determined that being renter did not impact any difference for organizational commitment or its sub aspects. Debt amounts and reason for debt (housing credit, consumer credit, or vehicle credit etc.) were not asked to participants because of questionnaire method limits. More significant results can be obtained in a qualitative research where debt type can be determined and whether being renter was by using housing credit or not. Another very important result of this study should be about conclusions related with high values of continuance commitment in teachers which are not preferred by organizations very much. That is continuance commitment which effects service quality of individuals who executes an occupation, whose spiritual satisfaction is very high and caused of having no option and lack of alternatives, those are very sensitive education policy subjects to be considered. Also institution's success depends on teachers' satisfaction, Ministry of National Education should urgently develop action plans for controlling and monitoring teachers' high values of the commitment type which is seen as continuance commitment caused by obligation and lack of alternatives.

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