

A Pilot Psychological Study on Temperamental Types, Maladaptive Cognitive Schemas and Emotional Distress of Romanian Banking Employees

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Abstract

Banking has always been regarded as a high strung business, dominated by clear-headed individuals with a prodigious ability to handle stress and strong adaptive strategies. However, the present study aims to investigate more vulnerable and veiled aspects of the Romanian banking employee: temperamental types, emotional distress, maladaptive cognitive schemas and their potentially impactful effects. 60 Romanian banking employees were chosen as subjects for the pilot study and the instruments consisted in the Myers-Briggs Type Indicator (MBTI), the Young Schema Questionnaire (YSQ-S3) and the Profile of Emotional Distress (PED). Results indicate a main preference towards the guardian temperamental type, which translates into a pondered attitude, responsible, characterized by thoughtfulness and duty reverence. Data analysis also revealed a particularly disconcerting level of emotional distress and the presence of high levels of maladaptive cognitive schemas as well as significant differences between men and women in terms of cognitive schemas and emotional distress.

Keywords: Temperamental types; Maladaptive cognitive schemas; Emotional distress; Banking industry

Introduction

Banking has always been regarded as a high strung business, dominated by clear-headed individuals with a prodigious ability to handle stress and strong adaptive strategies. Following the 2008 economic crisis, this profile gained particularly in terms of ruthlessness and ferocity, leading to deep-rooted rancor among the public. It is precisely due to the afore-mentioned status-quo that we have decided to investigate more sensitive and veiled aspects of the banking employee: temperamental types and their potentially impactful effects. Moreover, given the current coordinates of professional life, marked by transience and ubiquitous pressure, investigating emotional distress and maladaptive cognitive schemas becomes an essential step in the thorough comprehension of the Romanian banking industry employees.

Temperament, the dynamic, energetic aspect of personality was evaluated according to the Keirseyp typology, which comprises four major groups: artisans, guardians, rationals and idealists.

These types constitute clusters of psychological functions' preferences, as observed and theorized by Jung and supplemented and measured by Briggs and daughter Isabel Myers in 1943 [1]. Drawing heavily on the Jungian psychological typology, Keirseyp meticulously describes guardians as proprietary, melancholic, industrious, traditional, depressive and scheduling [2]. This temperamental type is defined by the combination of the sensation function - a powerful anchor to reality, concentrating on precise, detailed aspects [3] - with the judicative preference - which points to a sharp reliance on rational functions (feeling, which labels in terms of pleasurable/disagreeable [3] or thinking, which conceptually correlates data and information [3]). Artisans on the other hand are hedonic, sanguine, changeable, innovative, aesthetic, hypomanic and exploitative [2]. The latter temperamental type requires a combination of sensation and the perceptive functions (sensation and intuition, which perceives the profound meaning of events, their possible connections and consequences [4]). Moreover, idealists are defined as ethical, choleric, inspired, doctrinaire, hyperesthetic, receptive and friendly [2]. They prefer a combination of intuition and feeling functions. A comprehensive portrait of rationals includes such traits as: dialectical,

phlegmatic, curious, skeptical, theoretic, anesthetic and tough-minded [2]. This temperamental type is intensely dependent on a combination of intuition and thinking functions.

Dr. Young first identified and developed the Schema Therapy (ST) as an integrative therapeutic approach, primarily aimed at treating personality disorders. This innovative therapy addressed the needs of characterological patients including borderline, narcissistic, avoidant, dependent, obsessive-compulsive, passive-aggressive and histrionic personality disorders, who were nonresponsive to treatment or relapsed repeatedly [5]. An integration of cognitive behavior therapy with object relations, gestalt and psychoanalytic approaches, Young's model relies on the premise that personality pathology develops from unfulfilled core emotional needs in childhood, leading to the development and consolidation of Early Maladaptive Schemas (EMS) [6]. Early maladaptive cognitive schemas are defined as "broad, pervasive themes regarding oneself and one's relationship with others, developed during childhood and elaborated throughout one's lifetime, and dysfunctional to a significant degree" [7]. Such exceedingly impairing schemas include [8]: Emotional Deprivation (ED) - translating into an expectation that one's desire for a normal degree of emotional support will not be properly fulfilled by others, Abandonment/Instability (AB) - representing a perceived unreliability of persons willing to offer support, Mistrust/Abuse (MA) - consisting in the expectation that other persons will hurt, abuse or manipulate, Defectiveness/Shame (DS) - a perception of oneself as being inferior, unloved, rejected or lacking in important aspects, Social Isolation/Alienation

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(SI) – the feeling of being utterly lonesome, of having no connections with others, Enmeshment/Undeveloped Self (EM) – consisting in an extreme involvement and closeness to significant others, Subjugation (SB) – translating into a suppression of one's needs, preferences and emotional expression with the aim of avoiding abandonment, anger or retribution, Self-Sacrifice (SS) – consisting in an excessive focus on the needs and desires of others, Dependence/Incompetence (DI) – the conviction that one is incompetent in dealing with daily responsibilities, Entitlement/Grandiosity (ET) – the conviction that one is superior to other people in terms of rights and capabilities, Vulnerability to harm or illness (VH) – excessive fear of imminent medical, emotional or natural catastrophes, Failure to achieve – the conviction that one will ineluctably fail, Insufficient Self-Control and/or Self-Discipline (IS) – incapacity or refusal to exert self-control or self-discipline, Approval-seeking/Recognition-seeking (AS) – extreme preoccupation with gaining approval, recognition or attention from others, Negativity/Pessimism (NP) – a constant, enduring focus on negative aspects of life, Emotional inhibition (EI) – the persistent inhibition of spontaneous actions, words and feelings, Unrealistic standards/Hyper-criticalness (US) – the upkeep of very high internalized standards of performance and behavior, Punitiveness (PU) – the conviction that any mistake should be met with harsh punishment.

These stable, longstanding patterns impair on the life quality of the beholder, constituting specific self-defeating core relational patterns and themes.

ST combines aspects of cognitive, behavioral, psychodynamic, attachment and gestalt models, and considers itself to be a truly integrative model, and one that continues to evolve as its use internationally is growing.

Finally, our research explored the emotional distress profile of banking employees, within the frames of Albert Ellis' theory. Adopting taxonomy based on qualitative differences between emotions with the same valence (differences grounded in the subjacent core beliefs), Ellis postulated a binary model of distress, dividing negative emotions into functional or adaptive emotions and dysfunctional or maladaptive emotions [9].

Numerous studies emphasize the relationship between certain temperamental features and stress. Strelau discusses the relation of distress and need for stimulation: high reactivity, as a basic dimension of temperament, correlates with disconcerting levels of distress in highly-stimulating instances [10].

Eysenck's empirical data analysis states that neuroticism is a decisive factor in determining the intensity of a perceived stress: "ceteris paribus, highly neurotic individuals dwell a more stressful life, not because they experiment more stressful events, but because stressors have a more ample effect on them" [11]. Furthermore, investigating the influence of the Big 5 model, Watson and Clark reach the conclusion that neuroticism positively correlates with the intensity of negative emotions [12].

Developing Mary Ainsworth's research on attachment styles, Kagan [13] shifts the focus from maternal behavior to the child's temperament, claiming that the latter has an essential role in moderating coping strategies and stress resilience. In a comprehensive study on temperament and stress among school children, Smith and Prior show that low emotional reactivity indicates a high resilience to stressful situations and events [14].

Apart from underlining the importance of early trauma in the

development of cognitive schemas, Young also claims that temperament is essential in understanding such cognitive patterns [7].

A 2012 study by Thimm concluded on the existence of a strong positive correlation between neuroticism and maladaptive schemas [15]. Halvorsen et al.'s data testify on the relation between the maladaptive schemas of Vulnerability to harm or illness and Isolation on the one hand and neuroticism on the other hand [16]. In 2014, Mairet et al. explored the connection between early maladaptive schemas, social anxiety and temperamental features. Results indicate that high social anxiety correlates with Dependence/Incompetence schemas, introversion with avoidance and overcompensation strategies, whereas neuroticism correlates with Separation/Rejection schemas [17]. Utilizing Cloninger's Temperament and Character Inventory and Young Schema Questionnaire, Atalay et al. identified positive correlation between Emotional deprivation and harm avoidance and negative correlations between self-directedness and Failure, persistence and Dependence/Incompetence and reward dependence and Social isolation [18].

The objective of the present study consisted in identifying the temperamental typology of banking employees, depending on gender and age group. Moreover, we aimed to systematically studies temperament, emotional distress and maladaptive cognitive schemas among Romanian banking employees, in an attempt to highlight the relationship between the afore-mentioned aspects. We hypothesized that there exists significant statistical and psychological differences in terms of emotional distress and early maladaptive schemas, depending on gender, temperamental types and age group.

Methods

Participants

We examined a sample of 60 banking employees, aged 23-65 (mean=39.88 years; SD=12.21 years); 33 women and 27 men. 63% were included in the adult category (aged 29 to 55 years), the rest, 23 to 28 years old, were include in the youth age group. We closely observed standards of voluntary participation and informed consent. 12 participants were not included in the final data analysis, as their answers to the questionnaires were incomplete (in most cases, demographic data was missing).

Instruments

Myers-Briggs Type Indicator (MBTI), created by Briggs and Myers and published in 1962 is an instrument fundamentally based on Jungian typology, founded on the oppositional dynamics of extrovert and introvert attitudes and the four basic functions (feeling, thinking, sensation, intuition). MBTI (G form) measures preferences on 4 scales: Extraversion/Introversion, Sensation/Intuition, Thinking/Feeling and Judicative/Perceptive, providing 16 typological structures. The test has a good concurrent validity, allowing for an evaluation of the typology preference, rather than an intensity of the afore-mentioned preference [19]. By means of 126 items, we evaluated the psychological type of the participants and subsequently included them in one of the four temperamental groups, according to the Keirsey methodology. Profiles with the combination SJ (sensation and judicative attitude - ESTJ, ISTJ, ESFJ, ISFJ) were included in the guardian temperamental type; profiles with the combination SP (sensation and perceptive attitude - ESTP, ISTP, ESFP, ISFP) were included in the artisan temperamental type; profiles with the combination NT (intuition and thinking - ENTJ, INTJ, ENTP, INTP) were included in the rational temperamental type and profiles with the combination NF (intuition and feeling - ENFJ, INFJ, ENFP, INFP) were included in the idealist temperamental type.

The Young Schema Questionnaire (YSQ-S3) is a self-report questionnaire comprised of 114 items, which evaluate the presence and intensity of five categories of maladaptive cognitive schemas: Disconnection and Rejection (Individuals with these schemas expect that their security, safety, stability, nurture and empathy needs will not be consistently or predictably met); Impaired autonomy and Performance (These schemas interfere with one's ability to separate and function independently and one's perception on the ability to survive on their own); Impaired limits (These schemas suggest deficiencies in internal limits, respect and responsibility towards others or towards realistic personal goals); Other-directness (Individuals demonstrate an excessive focus on the needs of others, even at the expense of one's own needs); Overvigilance and Inhibition (Schemas in this category involve disproportionate focus on controlling, suppressing, or ignoring of one's emotions and spontaneous feelings in order to meet unrealistic internal standards or to avoid making mistakes) [20]. Items are grouped according to schemas and each of the 18 subscales has a corresponding standard (for instance, scores obtained on the Emotional deprivation scale range from 0 to 30 – a very high level requires a minimum of 12 points). This instrument's reliability was determined using the Social Phobia Inventory (SPIN). Test-retest correlation ranges between 0.78 and 0.89, whereas a Cronbach varies between 0.82 and 0.94 [20].

The Profile of Emotional Distress (PED) is an instrument intended to assess the subjective dimension of functional and dysfunctional negative feelings (affect) [21]. The 26 items encompass 4 categories of affect: fear (functional and dysfunctional) and sadness/depression (functional and dysfunctional) [22]. A global score equal to or higher than 87 is indicative of a very high distress level. Reliability of this test was evaluated by means of Alfa Cronbach coefficient; global scores and category scores range between 0.75 and 0.94. The instrument also has good construct content and criterion validity. Emotional distress is correlated with both cognitive distortions and anxiety and depression [23].

Results

To test most of the hypotheses, a T-Test and Pearson correlation were run. In accordance with previous studies [24], 24% of participants prefer the guardian temperamental type, which translated into a pondered attitude, responsible, characterized by thoughtfulness and duty reverence.

Interpretation of data pertaining to the profile of emotional distress was greatly disconcerting, among women. 60% of women register high (scores ranging between 57 and 86) and very high emotional distress levels (scores equal to or above 87), whereas only 4% of men acquired a score that places them on a high level of distress. Moreover, 41% of male respondents register a very low level of distress (scores lower than 40). 37% of adults and 32% of young people obtained scores which characterize a high (scores ranging between 57 and 86) and very high level of distress (scores equal to or above 87).

With regard to dysfunctional emotions, we can distinguish a statistically significant difference (Sig. (2-tailed)=0.0001) in terms of gender: the mean of women's dysfunctional sadness/depression (M=16.18, SD=8.114) is significantly higher than the mean of male respondents' scores (M=7.11, SD=3.745). Also, the mean of women's dysfunctional fear (M=7.11, SD=3.75) is significantly higher than the mean of male respondents' scores (M=14.48, SD=6.587).

Following the analysis of YSQ scores, we conclude that men pertain to a very high level of impaired autonomy and performance and over vigilance and inhibition schemas.

Women appear to foster high levels of Dependence on others and Disconnection and Rejection schemas. T-test results highlight a statistically significant difference in terms of gender. Women's mean scores on Disconnection and Rejection (M=59.55, SD=16.625) and on Dependence on others (M=70.18, SD=11.786) are significantly higher than men's mean scores (M=50.89, SD=13.982 and respectively M=58.96, SD=10.309) (Table 1).

Analysis of Pearson's correlation revealed strong positive correlations (r=0.761) between Social isolation schemas and Defectiveness/Shame schemas among those who prefer the artisan temperament, at a confidence level p=0.0001. The greater the social isolation, the more will the individual nurture feelings of self-insufficiency, inferiority and worthlessness. Also, there is a strong positive correlation (r=0.839) between Mistrust/Abuse and Abandonment/Instability at a confidence level p=0.0001. The more pervasive the feeling that significant people cannot offer the required emotional support, the greater the belief that other people will make them suffer, will hurt, humiliate or cheat on them (Table 2).

Artisans' scores also display correlations (r=0.541) between

Correlations						
Artisan		ED	AB	MA	SI	DS
ED	Pearson Correlation	1	0.391	0.307	0.341	0.366
	Sig. (2-tailed)		0.167	0.285	0.233	0.198
	N	14	14	14	14	14
AB	Pearson Correlation	0.391	1	0.839**	-0.224	-0.343
	Sig. (2-tailed)	0.167		0.000	0.441	0.229
	N	14	14	14	14	14
MA	Pearson Correlation	0.307	0.839**	1	0.060	-0.193
	Sig. (2-tailed)	0.285	0.000		0.838	0.508
	N	14	14	14	14	14
SI	Pearson Correlation	.341	-.224	.060	1	.761**
	Sig. (2-tailed)	0.233	0.441	0.838		0.002
	N	14	14	14	14	14
DS	Pearson Correlation	0.366	-0.343	-0.193	0.761**	1
	Sig. (2-tailed)	0.198	0.229	0.508	0.002	
	N	14	14	14	14	14
**Correlation is significant at the 0.01 level (2-tailed)						
*Correlation is significant at the 0.05 level (2-tailed)						

Table 1: Correlation of maladaptive schemas (artisan temperamental type).

Correlations					
Artisan		FA	DI	VH	EM
FA	Pearson Correlation	1	0.782**	0.283	0.541*
	Sig. (2-tailed)		0.001	0.327	0.046
	N	14	14	14	14
DI	Pearson Correlation	0.782**	1	0.403	0.619*
	Sig. (2-tailed)	0.001		0.153	0.018
	N	14	14	14	14
VH	Pearson Correlation	0.283	0.403	1	0.112
	Sig. (2-tailed)	0.327	0.153		0.702
	N	14	14	14	14
EM	Pearson Correlation	0.541*	0.619*	0.112	1
	Sig. (2-tailed)	0.046	0.018	0.702	
	N	14	14	14	14
**Correlation is significant at the 0.01 level (2-tailed)					
*Correlation is significant at the 0.05 level (2-tailed)					

Table 2: Correlation of maladaptive schemas (artisan temperamental type).

Enmeshment/Undeveloped self and Failure, at a confidence level $p=0.046$. The more one maintains an excessive emotional involvement and closeness to care-givers, the stronger the belief that one has failed or will inevitably fail in important areas of achievement such as school, career, sports. Data revealed a strong correlation between Dependence/Incompetence and Failure, at a confidence level $p=0.001$ and a moderate correlation between Enmeshment/Undeveloped self and Dependence/Incompetence, at a confidence level $p=0.018$. The greater the reliance on others, the stronger the conviction that one is not capable of adequate performance in one's profession or family life. Also, an excessive dependence on primary care-givers, correlates with an disproportionate reliance on others (Table 3a).

Negativity/Passivity schemas correlate ($r=0.720$) with Punitiveness schemas among those who prefer the guardian temperament at a confidence level $p=0.0001$. The more one minimizes or neglects positive or optimistic aspects of existence, the greater their tendency to breed anger, intolerance and impatience towards others. Also, Punitiveness correlates with Emotional inhibition ($r=0.592$) schemas, at a confidence level $p=0.002$. The less understanding one has for human nature fallibility, the more will one suppress feelings and spontaneous behavior. Emotional inhibition correlates with Negativity/Passivity schemas ($r=0.605$), at a confidence level $p=0.002$. The more one inhibits one's desires, emotions and communication, the greater the focus on negative aspects of life, such as death, failure or accidents.

There are weak correlations between Unrealistic standards/Hypercriticism on the one hand and Negativity/Passivity ($r=0.444$, at a confidence level $p=0.030$) and Emotional inhibition ($r=0.435$ at a confidence level $p=0.034$) on the other hand. The more one upholds unrealistic standards, the less is one prone to expressing one's true feeling and emotions and to perceiving the positive aspects of life. Punitiveness correlates with Unrealistic standards/Hypercriticism schemas as well ($r=0.498$), at a confidence level $p=0.013$. The more one is intent on excessively high standards, the stronger the belief that any mistake should receive harsh punishment (Table 3b).

Among those who prefer the guardian temperamental type, there is very high correlation ($r=0.839$) between Mistrust/Abuse and Abandonment/Instability. The more an individual perceives their family or friends as unstable or unreliable, the greater their expectation that others will intentionally hurt, abuse, humiliates, cheats or manipulates them (Table 4).

As for those who show a marked preference for the rational temperament, we observed significant correlations ($r=0.523$) between

Correlations					
Guardian		NP	EI	US	PU
NP	N	14	14	14	14
	Pearson Correlation	1	0.605**	0.444*	0.720**
	Sig. (2-tailed)		0.002	0.030	0.000
EI	N	24	24	24	24
	Pearson Correlation	0.605**	1	0.435*	0.592**
	Sig. (2-tailed)	0.002		0.034	0.002
US	N	24	24	24	24
	Pearson Correlation	0.444*	0.435*	1	0.498*
	Sig. (2-tailed)	0.030	0.034		0.013
PU	N	24	24	24	24
	Pearson Correlation	0.720**	0.592**	0.498*	1
	Sig. (2-tailed)				
**Correlation is significant at the 0.01 level (2-tailed)					
*Correlation is significant at the 0.05 level (2-tailed)					

Table 3a: Correlation of maladaptive schemas (guardian temperamental type).

Correlations						
Guardian		ED	AB	MA	SI	DS
ED	Pearson Correlation	1	-0.078	-0.087	0.250	0.149
	Sig. (2-tailed)		0.719	0.686	0.239	0.486
	N	24	24	24	24	24
AB	Pearson Correlation	-0.078	1	0.883**	-0.169	0.272
	Sig. (2-tailed)	0.719		0.000	0.431	0.198
	N	24	24	24	24	24
MA	Pearson Correlation	-0.087	0.883**	1	-0.252	0.188
	Sig. (2-tailed)	0.686	0.000		0.236	0.380
	N	24	24	24	24	24
SI	Pearson Correlation	0.250	-0.169	-0.252	1	0.367
	Sig. (2-tailed)	0.239	0.431	0.236		0.078
	N	24	24	24	24	24
DS	Pearson Correlation	0.149	0.272	0.188	0.367	1
	Sig. (2-tailed)	0.486	0.198	0.380	0.078	
	N	24	24	24	24	24
**Correlation is significant at the 0.01 level (2-tailed)						
*Correlation is significant at the 0.05 level (2-tailed)						

Table 3b: Correlation of maladaptive schemas (guardian temperamental type).

Correlations				
Rational		SB	SS	AS
SB	Pearson Correlation	1	0.523*	0.138
	Sig. (2-tailed)		0.045	0.625
	N	15	15	15
SS	Pearson Correlation	0.523*	1	0.230
	Sig. (2-tailed)	0.045		0.409
	N	15	15	15
AS	Pearson Correlation	0.138	0.230	1
	Sig. (2-tailed)	0.625	0.409	
	N	15	15	15
*Correlation is significant at the 0.05 level (2-tailed)				

Table 4: Correlation of maladaptive schemas (rational temperamental type).

Subjugation and Emotional inhibition at a confidence level $p=0.045$. The more one surrenders to the control of others in order to avoid anger, retaliation, or abandonment, the greater the control and inhibition of one's spontaneity and emotional displays.

Discussion

With regard to the MBTI profile, men prefer the ESTJ type (extrovert thinking with sensation), characterized by logic, levelheadedness and administrative skills. They are well grounded persons, preoccupied with concrete aspects of life and they value comprehensive, accurate information. They also have good time management skills, impose high standards of performance and maintain high expectations. The highest preference among women is the ESFP type (extrovert sensation with feeling), which points to openness, practical sense, flexibility and interest in all that is human. Friendly and candid, this type is a multitasker and has very good convincing skills.

In terms of Keirsey typology, data revealed a strong preference for the guardian temperament. This typology is highly consistent with the respondents' profession, as guardians focus on facts, analyses, display realism and pragmatism. They rely heavily on their sensation, which "as elementary phenomenon, represents pure data [3]." A judicative attitude translates into preference for clear deadlines, tight schedules and forecasts, a structured lifestyle and resistance to change.

Analysis of the data also revealed significant differences between men and women in terms of cognitive schemas and emotional distress. In terms of emotional distress, as hypothesized, there is a statistically significant difference among genders. Subsequently, women are more anxious, terrified, frightened, depressed and desperate.

Respondents present high (men) and very high (women) levels of Other-directedness schemas, rendering them more focused on other people's needs and wants than on their own.

Moreover, data analysis confirms our hypothesis regarding the existence of significant statistical and psychological differences in terms of early maladaptive schemas, depending on gender and temperamental types. Thus, men register a very high level of impaired autonomy and performance and over vigilance/inhibition schemas. Consequently, they entertain the belief that they are unable to handle everyday responsibilities in a competent manner, without considerable help from others and that they constantly and painstakingly focus on controlling emotional displays and spontaneous manifestations. Women score higher on the Disconnection and Rejection schemas, translating into a pervasive belief that basic emotional needs will not be consistently or predictably satisfied. Meanwhile, men score higher on over vigilance and inhibition, which signifies the presence of an ample, detrimental control of one's emotions and spontaneous feelings. Women on the other hand appear to foster high levels of dependence on others and disconnection and rejection schemas. They focus on other people's needs with a view to insuring love, approval and support for themselves and they expect that their basic emotional needs will not be met in a dependable manner.

There is no significant difference in terms of age groups, for both emotional distress profiles and early maladaptive schemas. Moreover, data analysis revealed no significant difference between the four temperamental types in terms of cognitive schemas and emotional distress. According to Keirse, artisans should have registered low dysfunctional sadness/depression levels, as they are hedonistic pleasure-seekers [2]. Guardians, on the other hand, foster intense pessimistic thoughts, "causing them to expect unfavorable outcomes, and making them glum, doleful, and solemn" [2], so we expected higher sadness/depression levels. They are also excessively focused on others, which might lead us to expect a higher presence of Other-directedness cognitive schemas. However, these remain mere speculations, as data does not confirm them. This might be a question of sample size, but it also could be due to the development of a falsified psychological type, a concept used by Jung in order to describe an individual whose most developed and/or used skills were outside one's area of greatest natural preference, "a violation of their natural disposition" [3]. Consequently, a research with a view to identifying falsified psychological types might constitute a valuable future direction of study.

Conclusion

The pilot study we conducted revealed disturbingly high levels of emotional distress especially among women employees, which raises serious concerns and requires further research with a view to identifying stressors and potential vulnerabilities. Moreover, we have identified the presence of high levels of maladaptive cognitive schemas, which constitute erroneous patterns of internal experience and clearly impede on one's accurate perception, feeling and conduct.

The aforementioned information could reliably be used for drafting realistic and scientifically based intervention plans, aimed at combating such alarming levels of distress.

All in all, the study has an important limitation in that the sample of respondents is quite small, an inconvenience which can easily be resolved by a further, more elaborate research.

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