

2/Self-Assessment

I know I feel stressed, but how can I measure my stress?

How do I rate my stress level compared to the stress level of others?

I often have headaches and tight shoulders, but I am not sure why. Could this be due to stress?

When I feel stressed, is it more because of what is happening in my life or because of how I react or think about what is happening?

REAL PEOPLE, REAL STORIES

Stress Happens The Stress Management 101 class was about to begin. Today's topic was to be "Assessing Your Stress." Angie sat quietly in the back of the classroom.

"Okay class, let's start by checking our resting heart rate," the teacher announced. Angie's pulse was 105 beats per minute.

"Next, check the number of breaths you take per minute." Angie counted 30 breaths.

"How long does it usually take you to fall asleep once you lie down at night?" Angie said she usually takes at least an hour.

"How much of the time do you feel high levels of stress?" Angie said she feels that way almost all the time.

"Doesn't it feel unpleasant to always feel so stressed?" the teacher questioned. Angie's reply, common among college students, was, "I didn't know there was another way to feel. I assumed that this was the way college life was supposed to be and that everyone feels this way."

Normally we do not so much look at things as overlook them.

—ALAN WATTS

Student Objectives

Study of this chapter will enable you to:

1. Assess your current level of stress from a variety of perspectives.
2. Explain the physiological and psychological indicators of stress.
3. Evaluate the impact of stress on the quality of your life.

Self-Assessment

Several years ago author Richard Carlson created a catchy title for his best-selling book, *Don't Sweat the Small Stuff . . . and It's All Small Stuff*. He offered some important advice for our over-stressed society: We need to step back and relax. The problem is that not all stuff is small stuff. Some things are worth sweating over. The tricky part is to determine what is really important and worthy of your energy and what constitutes the small stuff that causes needless worry and diminishes the quality of your life.

One of the looming challenges for successful stress management is to determine what causes you stress. A certain level of stress can energize and motivate you to deal with the important issues in your life. You will want to focus your energy on the things in your life that are truly important. How do you determine what factors cause you unnecessary stress? How does your stress level compare to others? We will help you answer these questions in this chapter.

Where Are You Now Stress-Wise?

How is stress measured? This chapter presents a variety of tools to help assess your stress. Some of these tools are simple and fun, and others are more scientific and complex. Each was selected to help you understand the stress in your life and to provide information you can use to develop a stress management plan that works for you.

The first step in developing a plan is assessment. As Alan Watts stated in the beginning quote, "Normally we do not so much look at things as overlook them." You may be so busy living your life that you don't take time to stop and evaluate. You just keep doing what you are doing.

To assess stress, no one best tool will suffice, in part because reactions to events vary from person to person. What distresses one person excites and challenges another. Research increasingly supports the idea that the amount of stress is not what matters but, instead, the individual's ability to control the stressful situation. Often, external events are not what cause stress. How we perceive and cope with stressful events is the determining factor.

Therefore, you should use the information in this chapter in a way that seems relevant to you and your life. These assessments and surveys are not intended to be diagnostic but only to guide you in better understanding yourself. This chapter is devoted to providing you with a variety of stress assessment tools including:

- Assess Your Stress
- Symptoms of Stress
- Perceived Stress Scale
- Inventory of College Students' Recent Life Experiences
- Ardell Wellness Stress Test
- Student Stress Scale
- Stress Vulnerability Factors
- Tombstone Test
- Daily Stress Diary

Taken together, the results of these assessments will produce an overall picture of your current stress status and help you decide where you want to go and how you can get there. Starting with a comprehensive assessment is so important that we have devoted this entire chapter to helping you get the picture of your current stress status.

Assess Your Stress

The first assessment tool you will use is called Assess Your Stress. The focus of this tool is on physiological indicators of stress, along with your subjective rating of stress. Using Figure 2.1, fill in your personal results based on the instructions.

FYI

Meditation Slows Breathing

Did you know that meditating can affect the way you breathe and the amount of oxygen your body needs? People who regularly practice meditation tend to have slower breathing rates and naturally breathe more efficiently, that is, their bodies use the oxygen they breathe in more effectively. Various studies have shown that oxygen consumption is reduced during meditation, in some cases by up to 55%, and that respiration rate is lessened, in some cases to one breath per minute, when twelve to sixteen breaths per minute are normal. This is a natural physiological change due to a lowered requirement for oxygen by the cells and a slower metabolism. This happens naturally during meditation.

Resting Heart Rate Check your resting heart rate (pulse) after you have been sitting or relaxing for at least 30 minutes. You will need a watch or clock with a second hand (or digital seconds). First, find your pulse. You can find your **radial pulse** on the thumb side of your wrist, or your **carotid pulse** on your neck just under the jaw. For 60 seconds count the number of beats you feel. Place this number in the first line of Figure 2.1.

Breathing Pattern Now find a chair with a back. Sit in the chair so your back is primarily straight up and down against the back of the chair. Place one hand on your abdomen with your palm covering your navel. Place your other hand on the upper part of your chest with the palm of that hand just above your heart. For a minute or two, become aware of your breathing. While sitting straight up, notice your breath as it goes in and comes back out. Become aware of your hands as you breathe in and out. Which hand seems to move more—the hand on your abdomen or the one on your chest? Or do both hands seem to move equally?

Try this second technique to see if you get the same results: First breathe out and empty your lungs. Count to three as you inhale deeply. Now hold it. Did your shoulders go up? Did you feel like the air filled the upper part of your lungs? If so, you probably lean toward what we call chest breathing. By contrast, if you are a diaphragmatic breather, you will feel your abdominal area expand, your belt tighten, and fullness in the lower part of your lungs and chest. Record your results on Figure 2.1 by putting an X by the mode that best describes how you breathe.

Respiration Rate For about a minute, become aware of your breathing again. This time, count how many natural, effortless breaths you take in a minute. Be sure to breathe as normally and naturally as possible. Each inhalation and exhalation cycle is considered one breath. The number of breaths you take in one minute is called your **respiration rate**. On Figure 2.1, record the number of breaths you take per minute.

Stress-o-Meter Think back over the last month of your life, including all of your waking moments. Give yourself a rating on the “Stress-o-Meter” along a continuum in which:

“1” means that you feel your life has been relatively stress-free during that period. You have felt blissful and calm most of the time. Everything seemed to go your way.

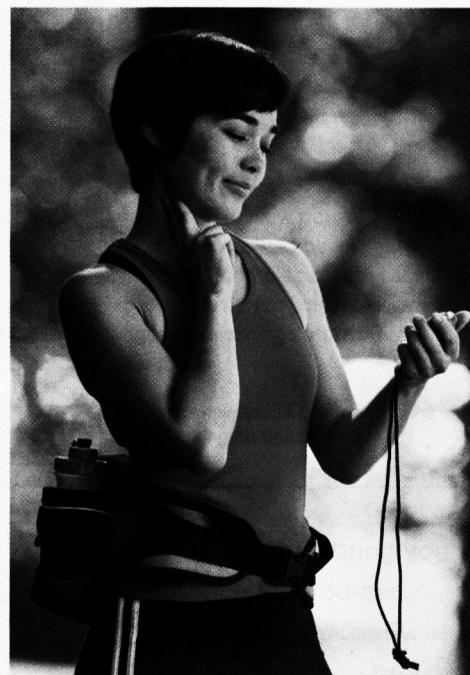
“10” means that you felt very high anxiety most of the time and that this was a month packed with high levels of stress. You felt totally overwhelmed, like your life was out of control, and like you were unable to cope.

Considering the last month as a single period of time, you most likely would rank yourself somewhere between these two extremes. To average out the month (we all have highs and lows), what number between 1 and 10 would you give yourself? Note this number on Figure 2.1.

FIGURE 2.1 “Assess Your Stress” Form

Resting Heart Rate	_____ Beats per minute
Breathing Pattern	_____ Abdomen _____ Chest _____ Both
Respiration Rate	_____ Breaths per minute
Stress-o-Meter	1 2 3 4 5 6 7 8 9 10

Assess Your Stress Results Physiological measures associated with increased stress include, among others, increased heart rate and increased respiration rate. Although many factors affect these rates, such as physical conditioning and recent physical exertion, you will learn in Chapter 3 why the stress response can increase your pulse and respiration rates. The normal pulse rate for adults ranges between 50 and 100 beats per minute with the average heart



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An elevated heart rate is an indication of stress. One site for counting your heart rate is the carotid artery.

rate approximately 70–80 beats per minute. The average respiration rate is 12–16 breaths per minute. A faster heartbeat or breathing rate might be an indicator of higher-than-desired stress levels. It could also be a sign of a medical condition or recent physical activity such as running up the stairs to get to class.

Were you primarily a chest breather or an abdominal breather? Many of us are primarily chest, or thoracic, breathers. Chest breathing happens due to chronic activation of the stress response. Chest breathers tend to take shallower breaths with the unconscious intention of getting more air into the lungs more quickly in preparation for fighting or running.

Diaphragmatic, or abdominal, breathing uses the abdominal muscles to facilitate deeper breathing. This allows you to take in more oxygen with each breath. Deep breathing slows your nervous system in direct opposition to the stress response, which speeds it up. Later you will learn more about deep breathing as a relaxation technique.

Your perception of stress is instrumental in how your body responds. Results from the Stress-o-Meter increase your awareness of the level of stress you perceive in your life. When we do physical exercise, we can follow a perceived exertion scale that gives us some idea of how hard we are exercising, to determine our intensity level. Similarly, we can use the Stress-o-Meter to assess our general levels of perceived stress over the past month. You will learn later in the book how your perception of stress relates to your health and your physiological response. Whether the stress is real or imagined, your body responds the same: Your perception becomes your reality.

Look back over the results you recorded in Figure 2.1. What does this information tell you about your stress level?

Symptoms of Stress: Assessment

How frequently do you find yourself experiencing problems such as headaches, difficulty going to sleep or staying asleep, unexplained muscle pain, jaw pain, uncontrolled anger, or frustration? Using Figure 2.2, assess how often you experience the symptoms of stress, by placing an X in the appropriate box.

FIGURE 2.2 Symptoms of Stress Form

Symptoms	Frequency of Symptoms						
	Almost all day, every day	2–3 times a day	Every night or day	2–3 times per week	Once a week	Once a month	Never
Headaches							1
Tense muscles; sore neck and back						1	
Fatigue				1			
Anxiety, worry, phobias	1						
Difficulty falling asleep				1			
Irritability					1		
Insomnia						1	
Bouts of anger/ hostility			1				
Boredom, depression						1	
Eating too much or too little					1		
Diarrhea, cramps, gas, constipation					1		
Restlessness, itching, tics	1						
Grinding teeth, clenching jaw during sleep							1
Difficulty concentrating	1						

Stress and Deep Sleep

In a University of Pittsburgh study reported in the journal *Psychosomatic Medicine*, researchers monitored the heart rates of 59 healthy undergraduate students while they slept. Variations in heart rate can provide clues about activity of the involuntary nervous system, which directs the function of organs such as the heart and the lungs. To trigger stress during sleep, the researchers told half of the students they would have to deliver a 15-minute speech when they woke up. The topics would be chosen for them upon their awakening.

The researchers detected significant heart rate variations between the stressed and non-stressed students as they slept.

The stressed group had changes in heart rate patterns during **rapid eye movement (REM) sleep**—the sleep phase when dreaming occurs—and non-REM sleep. The heart rate variability patterns detected in the stressed students were similar to those seen in people with insomnia, suggesting similar pathways of disruption in the nervous system. This study found that stressed sleepers wake up more often and have fewer episodes of deep sleep. The link between daytime stress and restless sleep is well established, but scientists are still investigating the exact ways that stress affects sleep.

Source: Acute Stress Affects Heart Rate Variability During Sleep by M. Hall, R. Vasko, D. Buysse, H. Ombao, Q. Chen, JD Cashmere, D. Kupfer, JF Thayer, *Psychosomatic Medicine* 66(1) (2004): 56–62.

Stress Busting Behavior

STRESS LEVEL CHECKLIST

Monitor your stress levels regularly with the following list. Check the box if your answer to the question is “yes.”

- Check your resting heart rate—is it higher than usual?
- Are you breathing from your chest only (rather than your abdomen)?
- Is your rate of respiration elevated?
- Is your perceived stress level above a 5 on a scale of 1 to 10?
- Do you have any other stress symptoms, such as headaches, tense muscles, or difficulty falling asleep?

If any of the above are checked, take action to manage your stress!



Lesson from the Titanic

The blockbuster movie *Titanic* has a health lesson for us all. The captain of that mighty ship was warned six separate times to slow down, change course, and take the southern route because icebergs had been sighted. But he ignored all six specific warnings, lulled into complacency because he believed the ship was unsinkable. The lesson is: *Listen to your body when it sends you signals*. Symptoms and changes are warnings that you should slow down, change course, or take another route.

Source: Connections: Health Ministries Association Newsletter, “A Lesson from the *Titanic*,” by Jean Wright-Elson, *Parish Nurse Note* (Huntington Beach, CA.).

The more often you experience these symptoms of stress, the more likely it is that stress is having a negative impact on your life. Stress is not the only factor to cause these symptoms. Athletes, for example, may experience sore muscles from training. However, when these symptoms occur for unexplained reasons, stress must be considered as a contributing factor. Like Angie in the opening vignette, you may be so used to feeling a certain way that you assume it is normal. If you don’t know you are in distress, you can’t change. Learning to be self-aware helps you recognize symptoms of stress early so you can take action. Look back over Figure 2.2. Do you recognize symptoms of stress in yourself that you would like to eliminate or change? In later chapters you will learn proven strategies to help you eliminate the negative symptoms of stress in your life.

Nothing can bring you peace but yourself.

—RALPH WALDO EMERSON

Perceived Stress Scale (PSS)

The Perceived Stress Scale (PSS) is represented in Figure 2.3. This classic stress assessment instrument remains a popular choice for helping us understand how different situations

FIGURE 2.3 Perceived Stress Scale (PSS)

For each question, choose from the following alternatives:

0–never 1–almost never 2–sometimes 3–fairly often 4–very often

- 1 1. In the last month, how often have you been upset because of something that happened unexpectedly?
- 2 2. In the last month, how often have you felt that you were unable to control the important things in your life?
- 3 3. In the last month, how often have you felt nervous and “stressed”?
- 2 4. In the last month, how often have you felt confident about your ability to handle your personal problems?
- 3 5. In the last month, how often have you felt that things were going your way?
- 2 6. In the last month, how often have you found that you could not cope with all the things that you had to do?
- 1 7. In the last month, how often have you been able to control irritations in your life?
- 2 8. In the last month, how often have you felt that you were on top of things?
- 4 9. In the last month, how often have you been angered because of things that happened that were outside of your control?
- 1 10. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?

Figuring your PSS score:

You can determine your PSS score by following these directions:

First, reverse your scores for questions 4, 5, 7, and 8. On these four questions, change the scores like this: 0 = 4, 1 = 3, 2 = 2, 3 = 1, 4 = 0.

For all other questions, use the number you wrote down as the score.

Now add up your scores for each item to get a total.

My total score is 24.

Individual scores on the PSS can range from 0 to 40, with higher scores indicating higher perceived stress.

Scores ranging from 0–13 would be considered low perceived stress.

Scores ranging from 14–26 would be considered moderate perceived stress.

Scores ranging from 27–40 would be considered high perceived stress.

Source: A Global Measure of Perceived Stress, by S. Cohen, T. Kamarck, & R. Mermelstein, in *Journal of Health and Social Behavior*, 24(4), 1983, 385–396.
Used by permission.

affect our feelings and our perceived stress. The questions in this scale ask about your feelings and thoughts over the past month. In each case, you are asked to indicate how often you felt or thought a certain way. Although some of the questions are similar, you should treat each one as a separate question. The best approach is to answer fairly quickly. Don't try to count up the number of times you felt a certain way. Rather, indicate the alternative that seems like a reasonable estimate.

The Perceived Stress Scale is interesting because it considers your *perception* of what is happening in your life as most important. Consider two students, John and Dan, who had the exact same events and experiences in their lives for the past month. John is thinking, “Well, things aren’t going quite how I planned, but I am learning some good lessons and things can only get better!” while Dan thinks, “Things aren’t going how I planned, everything is going downhill, my life is a mess, and I’m a loser!” Depending on their perception, John’s total score could put him in the low-stress category and Dan’s total score could put him in the high-stress category.

Inventory of College Students’ Recent Life Experiences

Another useful scale used to measure stress levels in a different way is called the Inventory of College Students’ Recent Life Experiences (ICSRLE), represented in Figure 2.4. The ICSRLE was designed to identify individual exposure to sources of stress or hassles. This inventory also allows you to identify the extent to which you experienced those stressors over the past month. As its name suggests, the ICSRLE was developed uniquely for college students and, as you know, the sources of stress in a university environment can be different from other settings.

FIGURE 2.4 Inventory of College Students' Recent Life Experiences (ICSRLE)

The following is a list of experiences that many students have at some time or other. Indicate for each experience how much it has been a part of your life over the past month. Mark your answers according to the following guide:

Intensity of Experience over the Past Month

0 = not at all part of my life 1 = only slightly part of my life 2 = distinctly part of my life 3 = very much part of my life

- | | |
|---|--|
| <input type="checkbox"/> 1. Conflicts with boyfriend's/girlfriend's/spouse's family | <input type="checkbox"/> 26. Conflict with teaching assistant(s) |
| <input checked="" type="checkbox"/> 2. Being let down or disappointed by friends | <input type="checkbox"/> 27. Not enough time for sleep |
| <input type="checkbox"/> 3. Conflict with professor(s) | <input type="checkbox"/> 28. Conflicts with your family |
| <input type="checkbox"/> 4. Social rejection | <input type="checkbox"/> 29. Heavy demands from extracurricular activities |
| <input type="checkbox"/> 5. Too many things to do at once | <input type="checkbox"/> 30. Finding courses too demanding |
| <input type="checkbox"/> 6. Being taken for granted | <input type="checkbox"/> 31. Conflicts with friends |
| <input type="checkbox"/> 7. Financial conflicts with family members | <input type="checkbox"/> 32. Hard effort to get ahead |
| <input type="checkbox"/> 8. Having your trust betrayed by a friend | <input type="checkbox"/> 33. Poor health of a friend |
| <input type="checkbox"/> 9. Separation from people you care about | <input type="checkbox"/> 34. Disliking your studies |
| <input type="checkbox"/> 10. Having your contributions overlooked | <input type="checkbox"/> 35. Getting "ripped off" or cheated in the purchase of services |
| <input type="checkbox"/> 11. Struggling to meet your own academic standards | <input type="checkbox"/> 36. Social conflicts over smoking |
| <input type="checkbox"/> 12. Being taken advantage of | <input type="checkbox"/> 37. Difficulties with transportation |
| <input type="checkbox"/> 13. Not enough leisure time | <input type="checkbox"/> 38. Disliking fellow student(s) |
| <input type="checkbox"/> 14. Struggling to meet the academic standards of others | <input type="checkbox"/> 39. Conflicts with boyfriend/girlfriend/spouse |
| <input type="checkbox"/> 15. A lot of responsibilities | <input type="checkbox"/> 40. Dissatisfaction with your ability at written expression |
| <input type="checkbox"/> 16. Dissatisfaction with school | <input type="checkbox"/> 41. Interruptions of your school work |
| <input type="checkbox"/> 17. Decisions about intimate relationship(s) | <input type="checkbox"/> 42. Social isolation |
| <input type="checkbox"/> 18. Not enough time to meet your obligations | <input type="checkbox"/> 43. Long waits to get service (at banks, stores, etc.) |
| <input type="checkbox"/> 19. Dissatisfaction with your mathematical ability | <input type="checkbox"/> 44. Being ignored |
| <input type="checkbox"/> 20. Important decisions about your future career | <input type="checkbox"/> 45. Dissatisfaction with your physical appearance |
| <input type="checkbox"/> 21. Financial burdens | <input type="checkbox"/> 46. Finding course(s) uninteresting |
| <input type="checkbox"/> 22. Dissatisfaction with your reading ability | <input type="checkbox"/> 47. Gossip concerning someone you care about |
| <input type="checkbox"/> 23. Important decisions about your education | <input type="checkbox"/> 48. Failing to get expected job |
| <input type="checkbox"/> 24. Loneliness | <input type="checkbox"/> 49. Dissatisfaction with your athletic skills |
| <input type="checkbox"/> 25. Lower grades than you hoped for | |

Scoring the ICSRLE

Add your total points: 50

Your score on the ICSRLE can range from 0 to 147. Higher scores indicate higher levels of exposure to hassles. From your results, focus on two key outcomes:

1. Determine your current level of stress by adding your score for each hassle and getting a total.
2. Discover which hassles play a greater part in your life. Items that you rated "3" indicate that those stressors are more of an issue for you.

Source: The Inventory of College Students Recent Life Experiences: A Decontaminated Hassles Scale for a Special Population," by P. M. Kohn, K. Lafreniere, & M. Gurevich, *Journal of Behavioral Medicine*, 13(6), 1990, 619–630. Used by permission.

Ardell Wellness Stress Test

Don Ardell developed a stress assessment that is unique in its holistic approach to stress. In Chapter 1 you learned about the importance of incorporating all dimensions of health in your understanding of stress. The Ardell Wellness Stress Test, represented in Figure 2.5, incorporates physical, intellectual, emotional, spiritual, and social aspects of health for a balanced assessment. While this assessment is not as scientific as others, it provides useful information in putting together your current stress status puzzle. Your personal perception of satisfaction in factors related to body, mind, and spirit greatly impacts your quality of life.

When you have completed the Ardell Wellness Stress Test, look back and identify which items relate more to physical health, intellectual health, emotional health, spiritual health, or social health. Do you detect any patterns? For instance, are more areas of disappointment

FIGURE 2.5 Adapted Ardell Wellness Stress Test for College Students

This assessment is based on your personal perception of satisfaction. Rate your satisfaction with each of the following items by using this scale:

+3 = Ecstatic +2 = Very happy +1 = Mildly happy 0 = Indifferent
-1 = Mildly disappointed -2 = Very disappointed -3 = Completely dismayed

- +2 1. Choice of college
0 2. Choice of major, area of study
+3 3. Marital or relationship status
+0 4. Friendships
-1 5. Capacity to have fun
+1 6. Amount of fun experienced in the last month
-2 7. Financial prospects
-13 8. Current ability to meet expenses
0 9. Spirituality
+1 10. Level of self-esteem
+0 11. Prospects for having impact on those who know you and possibly others
+3 12. Sex life
-1 13. Body—how it looks and performs
0 14. Relationship with family
-2 15. Happiness with current living situation
0 16. Learned stress management capacities
+1 17. Nutrition, health, and fitness choices
+0 18. Life skills and knowledge of issues and facts related to your studies or future career
-1 19. Ability to recover from disappointment, hurts, setbacks, and tragedies
-1 20. Confidence that you currently are, or will be in the future, reasonably close to your highest potential
-1 21. Achievement of a rounded or balanced quality in your life
+B 22. Sense that life for you is on an upward curve, getting better and fuller all the time
0 23. Level of participation in issues and concerns beyond your immediate interest
+0 24. Role in some kind of network of friends, relatives, and/or others about whom you care deeply and who reciprocate that commitment to you.
+0 25. Emotional acceptance of the changes the passage of time brings

TOTAL _____

Interpretation

- +51 to +75 You are a self-actualized person, nearly immune from the ravages of stress. There are few, if any, challenges likely to distract you from a sense of near total well-being.
- +25 to +50 You have mastered the wellness approach to life and have the capacity to deal creatively and efficiently with events and circumstances.
- +1 to +24 You are a wellness-oriented person, with an ability to prosper as a whole person, but you should give a bit more attention to optimal health concepts and skill building.
- 0 to -24 You are a candidate for additional training in how to deal with stress. A sudden increase in potentially negative events and circumstances could cause a severe emotional setback.
- 25 to -50 You are a candidate for counseling. You are either too pessimistic or have severe problems in dealing with stress.
- 51 to -75 You are a candidate for major psychological care with virtually no capacity for coping with life's problems.

Source: From *High Level Wellness: An Alternative to Doctors, Drugs, and Disease*, by Don Ardell (Berkeley, CA: Ten Speed Press, 1986). Used by permission.

related to physical health than to social health? Again, for holistic health seek a balance in all dimensions of health.

Student Stress Scale

The Student Stress Scale (Figure 2.6) is an adaptation specifically for college-age students of the Life Events Scale developed by Holmes and Rahe.¹ This classic stress assessment was designed to predict the likelihood of disease and illness following exposure to various stressful life events and the extent to which the change impacted the individual. In the assessment,

each life event is given a score indicating the amount of readjustment a person has to make as a result of the change. Events that are potentially both positive and negative are included, based on the premise that the adaptation to change is the contributing factor to disease and illness. Some studies have found that people with serious illnesses tend to have higher scores on similar assessments.²

This scale indicates that change in one's life requires effort to adapt and subsequent effort to regain stability. Stress is a natural by-product of adapting and then regaining internal homeostasis, or balance. Note that this assessment considers only the events that occur, not individual perceptions of these events in life. Students frequently point out, for example, that changing colleges or getting a new boyfriend or girlfriend can be stress-relieving depending on the circumstances. Change, however, does require adaptation. The value assigned to each life event can be interpreted as representing the amount of energy it takes to cope with any given change. Thus, the value in the Student Stress Scale is in increasing your awareness of potential stress-producing events and helping you understand the connection between change and health. Ultimately, your individual perception of the event has to be taken into account.

Stress Vulnerability Factors

Do you think some people are just more vulnerable to the effects of stressors than others? Assessing your vulnerability to stress is another important aspect in understanding your stress experience. Vulnerability has to do with a factor, or set of factors, that increases a person's susceptibility to stress. People with low vulnerability need to experience more stress before they become distressed, whereas people with high vulnerability need much less stress to reach their tipping point to distress. So what causes the differences in people's vulnerability? What makes one person more vulnerable than another? Researchers have determined a number of factors that impact vulnerability, including:

- **Genetics**-Evidence from family studies, particularly studies involving twins, seems to show a strong genetic element. One aspect of a person's vulnerability is related to his or her genetic makeup. However, this is not the whole story.
- **Coping style**-Some methods of coping with life's difficulties seem to be more effective than others. People who use effective coping skills seem to deal with stress better than those who do not. This can include everything from managing your time and money adequately to learning how to breathe. You will be learning many of these effective coping strategies.
- **Thinking style**-How people think about themselves or the world around them seems to make a major difference to their level of vulnerability to stress. This is more than simply being optimistic or pessimistic. As you will learn in Chapter 6, there are certain thinking methods that help people to cope better than others.
- **Environment**-The way that people deal with stress and the options they have are often related to their environment. This can include anything from a cluttered house to constant noise. In Chapter 14 you will learn how you can create a healthy environment to reduce your vulnerability to stress.
- **Social skills**-The more integrated people are in society and the more social support they experience, the less vulnerable they are to stress. The better a person's social skills, the easier it is for him or her to give and receive help. People with more supportive relationships tend to do better in times of crisis.³

The Stress Vulnerability Questionnaire will help you evaluate some of the physical, mental, emotional, spiritual, and social

TIME TIP

"I wish my mother had shared this tip with me when I was much younger. Her tip: GET A PLANNER! These days, my mom gets me a planner as a Christmas stocking stuffer. It is the best thing that I have ever gotten and it helps me to keep organized. I also use Post-it® notes; I make lists on them on Monday and then I cross things off as I go along. It's worked great for me in prioritizing and organizing my crazy schedule."

—Abbie M.

FIGURE 2.6 Student Stress Scale

For each event that occurred in your life within the past year, record the corresponding score. If an event occurred more than once, multiply the score for that event by the number of times the event occurred and record that score. Total all the scores.

Life Event	Mean Value
1. Death of a close family member	100
2. Death of a close friend	73
3. Divorce of parents	65
4. Jail term	63
5. Major personal injury or illness	63
6. Marriage	58
7. Getting fired from a job	50
8. Failing an important course	47
9. Change in the health of a family member	45
10. Pregnancy	45
11. Sex problems	44
12. Serious argument with a close friend	40
13. Change in financial status	39
14. Change of academic major	39
15. Trouble with parents	39
16. New girlfriend or boyfriend	37
17. Increase in workload at school	37
18. Outstanding personal achievement	36
19. First quarter/semester in college	36
20. Change in living conditions	31
21. Serious argument with an instructor	30
22. Getting lower grades than expected	29
23. Change in sleeping habits	29
24. Change in social activities	29
25. Change in eating habits	28
26. Chronic car trouble	26
27. Change in number of family get-togethers	26
28. Too many missed classes	25
29. Changing colleges	24
30. Dropping more than one class	23
31. Minor traffic violations	20
Total Stress Score	
Score Interpretation:	
Researchers determined that if your total score is:	
300 or more—statistically you stand an almost 80 percent chance of getting sick in the near future.	
150 to 299—you have a 50/50 chance of experiencing a serious health change within two years.	
149 or less—you have about a 30 percent chance of a serious health change.	

Source: *Health Awareness Through Discovery* by Kathleen Mullen and Gerald, Costello, Minneapolis: Burgess Publishing Company, 1981.

FIGURE 2.7 Stress Vulnerability Questionnaire

This stress vulnerability questionnaire helps you determine your current vulnerability to stress and helps you identify areas where you can reduce your vulnerability to stress.

Item	Strongly Agree	Mildly Agree	Mildly Disagree	Strongly Disagree
1. I try to incorporate as much physical activity* as possible in my daily schedule.	1	2	3	4
2. I exercise aerobically 20 minutes or more at least three times per week.	1	2	3	4
3. I regularly sleep 7 to 8 hours per night.	1	2	3	4
4. I take my time eating at least one hot, balanced meal a day.	1	2	3	4
5. I drink fewer than two cups of coffee (or equivalent) per day.	1	2	3	4
6. I am at recommended body weight.	1	2	3	4
7. I enjoy good health.	1	2	3	4
8. I do not use tobacco in any form.	1	2	3	4
9. I limit my alcohol intake to no more than one drink for women or two drinks for men per day.	1	2	3	4
10. I do not use hard drugs.	1	2	3	4
11. I have someone I love, trust, and can rely on for help if I have a problem or need to make an essential decision.	1	2	3	4
12. There is love in my family.	1	2	3	4
13. I routinely give and receive affection.	1	2	3	4
14. I have close personal relationships with other people who provide me with a sense of emotional security.	1	2	3	4
15. There are people close by whom I can turn to for guidance in time of stress.	1	2	3	4
16. I can speak openly about feelings, emotions, and problems with people I trust.	1	2	3	4
17. Other people rely on me for help.	1	2	3	4
18. I am able to keep my feelings of anger and hostility under control.	1	2	3	4
19. I have a network of friends who enjoy the same social activities I do.	1	2	3	4
20. I take time to do something fun at least once a week.	1	2	3	4
21. My religious beliefs provide guidance and strength to my life.	1	2	3	4
22. I often provide service to others.	1	2	3	4
23. I enjoy my job (major or school).	1	2	3	4
24. I am a competent worker.	1	2	3	4
25. I get along well with co-workers (or students).	1	2	3	4
26. My income is sufficient for my needs.	1	2	3	4
27. I manage time adequately.	1	2	3	4
28. I have learned to say "no" to additional commitments when I am already pressed for time.	1	2	3	4
29. I take daily quiet time for myself.	1	2	3	4
30. I practice stress management as needed.	1	2	3	4

*Walk instead of driving, avoid escalators and elevators, or walk to neighboring offices, homes, and stores.

Total points: 44

Rating:

- 0–30 points..... Excellent (great resistance to stress)
- 31–40 points..... Good (little vulnerability to stress)
- 41–50 points..... Average (somewhat vulnerable to stress)
- 51–60 points..... Fair (vulnerable to stress)
- ≥61 points..... Poor (highly vulnerable to stress)

Source: *Lifetime Physical Fitness & Wellness*, by W. W. K. Hoeger and S. A. Hoeger (Belmont, CA: Wadsworth/Cengage Learning), pp 395–396, 11th edition, 2011. Used by permission.

Author Anecdote

A Culture of Stress

Our family spent two years living in Australia in the small ocean community of Torquay. Stepping out of the Midwestern culture I had grown up in was eye-opening. My Norwegian, Protestant work-ethic paradigm for viewing the world was well established. For the first time, I began to examine some of my values, beliefs, and goals.

When the annual 6-week summer holiday rolled around, Australians flocked to the beaches near our small community to relax and have fun. My husband saw this as an opportunity to get a summer job to supplement our meager income during this break from his teaching job. This was a foreign idea to his Australian colleagues.

"What? You want to work during your summer holidays? Why?" they asked in astonishment.

We learned a valuable lesson from our Australian friends: Take time to renew and relax. One of my favorite sayings from our time in Australia is, "She'll be right mate." That translates into something like "Don't worry—things will work out okay."

More recently, I traveled to the Netherlands to attend a class at the University of Amsterdam. Every day as the afternoon went on, I noticed people gathering in the street-side cafes and pubs. The streets of Amsterdam in the late afternoon are alive with the sounds of people laughing, talking, relaxing, socializing, and having fun at the end of the work day.

How much of the stress we experience today is related to our cultural practices? Have we become a society of hard-working, isolated people who have lost sight of the importance of relaxing, socializing, and just having fun? Should we reexamine our culturally induced priorities? How much of our stress is a result of our self-imposed choices?

—MH

FYI

Paid Vacation Around the World

The average number of paid vacation days per year employees receive in:

- Italy: 42
- France: 37
- Brazil: 34
- Canada: 26
- Japan: 25
- United States: 13

Source: World Tourism Organization, <http://www.infoplease.com>, retrieved November 19, 2010

factors that affect your vulnerability to stress, providing you with another piece in your stress status puzzle. Throughout this book, you will be learning many new skills to assist you in reducing your stress vulnerability.

Tombstone Test

When all is said and done, one of the most important assessments may be what we call the Tombstone Test. How do you want to be remembered? As being a workaholic? As the one who always won the argument? For making more money than your neighbor? As someone who never forgave anyone who wronged you? Or do you want to be remembered as a good parent, mate, and friend? Do you want to be remembered as someone who was whole and balanced in body, mind, and spirit? Do you want to be remembered for the service you provided to those who needed help?

Take a few minutes to write down how you want to be remembered. What do you want others to say and think about you when your life is over? List the qualities and characteristics you want to be remembered for. Are you living your life in a way that demonstrates the qualities you value?

The choices you make every single day determine your stress to a large extent. Your daily activities, which at times can feel like drudgery, actually can become stress-relieving when you view them all as part of your contribution to bigger priorities. Thinking about today, this minute, the task at hand in a positive manner can bring peace and contentment. As the story goes, two people are laying bricks. A passerby asks, "What are you doing?" The first worker answers, "Laying bricks." The other worker answers, "Building a cathedral."

Assess what is most important in your life. When your choices are guided by the values and goals that are most important to you, your life can be full and active, yet not stressful. Decide how you want to be remembered—and then live your life so that happens.

Daily Stress Diary

Chances are that many of you have completed a food diary at some time. Its purpose is to record everything you eat to increase your awareness of what you are eating. The information you enter can be analyzed for its caloric level and nutritional content and thereby help you evaluate your diet. The Daily Stress Diary serves the same monitoring purpose, but it relates to your stress. You will find it worth your time to complete the Stress Diary Lab Activity found at the end of the chapter.

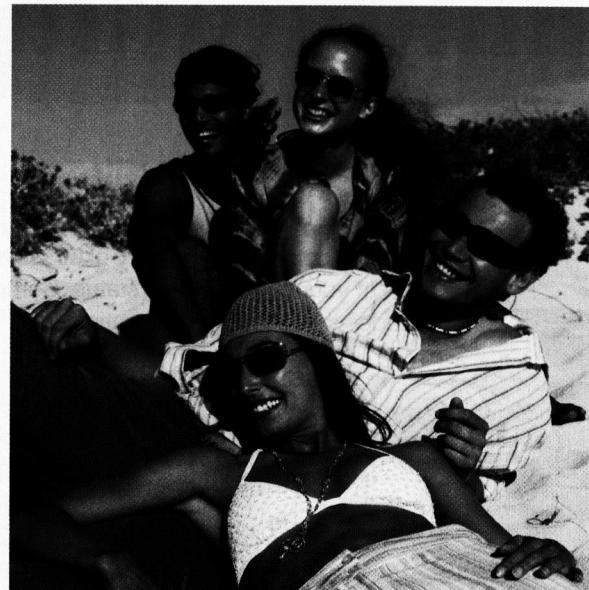
The Stress Diary can be a real eye-opener as you become aware of stress triggers throughout your day. Watch for patterns that develop. Does your stress level go through the roof every time your roommate's boyfriend comes over and plops himself down in your favorite chair? Do you invariably feel stressed after you and your friend consume an entire family-sized pizza? Do you find that the days that seem filled with stress and the days you seem more vulnerable to stress are the days after you stay up late for the all-you-can-drink specials at the bar?

Conclusion

In this chapter you have had the opportunity to use several different measures to assess your stress. Look back over each of the assessment activities, surveys, and tools. You will see that these tools measure stress from a variety of perspectives, including:

- physiological indicators of stress
- your perception of what is happening in your life
- sources of stress and the frequency of hassles
- your level of satisfaction with the events in your life
- life events you have experienced
- your vulnerability to stress

The real impact of this chapter will come from what you do with the information you learned about yourself. Each of the assessments is like a piece of a puzzle: When you put all the pieces together, you have a complete picture. You can translate this picture into a plan to help reduce stress and enhance the quality of your life.



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Culture is a major influence on our choices for relaxation

LAB

2.1 Daily Stress Diary

ACTIVITY Each stress assessment in this chapter provides you with information you can use to better understand the impact of stress on your life. The Daily Stress Diary provides an additional opportunity to assess your personal routine and the situations you encounter on a daily basis. For one day, keep a diary.

- I. Throughout the day, list situations or events that initiate the stress response (sources of stress). For each event include:
 1. Source of stress
 2. Time and place
 3. Level of perceived stress (1 = Slight, 2 = Moderate, 3 = Strong, 4 = Intense)
 4. Thoughts and feelings about the stressor
 5. Coping strategies you used to deal with the stressor
- II. At the end of the day, reflect on:
 1. What was your major source of stress for the day?
 2. What is your personal assessment of how you managed stress today?