

Making Peace with Stress

What Is Stress?

Stress Management

Areas of Stress in Your Life

Self-Help Toolkit



A few months ago, Beth realized that her life had become more stressful. She had taken on more responsibilities at work, which had extended her hours, but her children and her family still needed her just the same at home. She never felt that she had the time to relax or rest with her busy schedule. Worse, her physical health was affected. She was having more headaches and was tired all the time. She talked with her physician, who recommended that she scale back her commitments and try some stress management activities.

Beth tried to reduce her stress. She read some stress management articles in a few magazines and even checked out a few books. The suggestions sounded easy, but she didn't really see how they could make that much of a difference. Besides, she felt guilty about taking time away from her family or work to practice the recommended relaxation. She wanted to manage her stress better, but she wasn't sure how.

Introduction

You probably hear it frequently or even say it yourself: “I’m stressed.” If you are like Beth, you know that stress is affecting your life and you have a general idea of what you can do to manage it. Sometimes the hardest thing is putting what you know into practice.

Stress has a wide range of effects – it may provide the energy to protect from harm, but it can also be very taxing on your health. Finding the right balance is essential.

The *Making Peace with Stress* signature guide is here to help. The information and suggestions in this guide explain how stress affects you, why it is important to practice effective stress management, and how to overcome the obstacles that may be preventing you from making positive changes in your life. In addition, you will also find helpful information about specific life stressors, including financial problems, childcare or eldercare issues, single parenting challenges, career concerns, relationship issues, and chronic health conditions.



Please note that this guide is intended to provide general information. It is not a substitute for professional medical advice and should not be used in lieu of a visit, call, consultation, or advice by your physician, psychiatrist, psychologist or other health care professional. If you have any health care questions, please do not hesitate to communicate with your physician or other health care professional immediately. Never disregard medical advice or delay in seeking professional medical advice because of something you have read in this guide.

Certain treatments may or may not be covered through your benefit plan. Coverage depends on the plan specifications and relevant guidelines maintained in relation to the benefit plan.

liveandworkwell.com does not endorse or recommend any commercial products, processes or service.

Table of Contents

Chapter 1	What Is Stress?	3
	Acute vs. Chronic Stress	4
	Effects of Stress	5
	Anxiety Disorders and Stress	6
Chapter 2	Stress Management	7
	The Stages of Change	7
	Stress and Your Point of View	9
	Tackling Your Stress	17
Chapter 3	Areas of Stress in Your Life	22
	Workplace Stress	22
	Work/Life Balance and Stress	23
	Relationships and Stress	24
	The Family and Stress	25
	Caregiving and Stress	29
	Finances and Stress	31
	Stress and Living with a Chronic Condition	32
	Stress and Children	33
	Stress and Seniors	36
	Cultural Differences in Stress Management	39
Conclusion	40
Self-Help Toolkit	Stress Self-Assessment	41
	Stress Management Action Plan	43
	Stress Management Techniques	45
	Stress Journal	51
Stress Bibliography	53
Works Cited	54
End Notes	56

Chapter 1: What Is Stress?

Stress is the physical and emotional reaction to a stimulus, change, or challenge. You experience stress when your body responds or reacts to any change or stimulus that requires an adjustment or response (stress response). The body responds with physical, mental and emotional changes^{1,2} from many of the body's systems, including the heart and blood vessels, the immune system, the lungs, the digestive system, the sensory organs, and the brain.³

Here are just a few examples of how your body reacts to stressors:

- Release of steroid and stress hormones that activate different systems.
- Increase in heart rate and blood pressure, intake of oxygen, and transportation of oxygen throughout the body.
- Redistribution of infection fighters or immune molecules in the body to areas that are more likely to be injured or infected, such as the skin, bone marrow, and lymph nodes.
- Diversion of fluids and blood from non-essential areas resulting in dryness in the mouth, difficulty swallowing, and cool, clammy skin.
- Decrease in digestive activity.⁴



The stress response stops when the danger disappears, and the body then begins to relax and the systems in use return to normal functioning. This is known as the relaxation response.⁵

Because stress affects many areas of the body, there is a wide range of effects:

- Dizziness or general feeling of “being out of it”
- General aches and pains
- Grinding teeth, clenched jaw
- Headaches
- Indigestion
- Increase or loss of appetite
- Muscle tension in neck, face or shoulders
- Problems sleeping
- Racing heart
- Cold and sweaty palms
- Tiredness, exhaustion
- Trembling, shaking
- Weight gain or loss
- Upset stomach
- Sexual difficulties⁶

Even though you may have some of these physical signs, remember that not all stress is bad. Positive stress, called eustress, can be motivating and helpful. Stress in the right amounts aids in concentration and performance.

Chapter 1: What Is Stress?

Consider this example of eustress. You have a presentation at work about a project you successfully completed. Your supervisor would like you to present your findings at the next staff meeting, but you are not comfortable talking in front of a large group. You feel some stress about this public appearance and prepare in advance by outlining what you have to say and practicing with your family. When the day comes, you notice some of the effects of stress, but with the rush of adrenaline, you feel more alert and answer questions more easily than you thought. This eustress has had a positive effect on your performance.



You can find more information about eustress in “Making Stress Work for You,” chapter 2, page 16.

Acute vs. Chronic Stress

Stress is not only described by its effects, such as positive or negative, but it is often explained in terms of the duration of the stress. In general, stress may be acute or chronic.

Acute stress refers to stress that is short in duration. It often helps an individual escape immediate physical danger, such as fleeing an accident or protecting one’s family from harm. The “fight or flight” response describes this type of stress.

Common acute stressors include:

- Noise
- Crowding
- Isolation
- Hunger
- Danger
- Infection
- High technology (playing video games, frequent ringing of phones)
- Imagining a threat or remembering a dangerous event⁷

Responses to acute stress probably evolved to protect our ancestors when they were in immediate danger.

In *chronic stress*, the body suppresses the urge to act, and many of the systems involved remain in a state of limbo. This may create a situation in which systems are chronically over- or under-activated, taking a toll on the systems involved.

Chronic stressors include:

- Ongoing, highly pressured work
- Long-term relationship problems
- Loneliness
- Persistent financial worries
- Caregiving responsibilities for a loved one
- Chronic or unpredictable health problems⁸



Effects of Stress

The human body is not designed to endure ongoing stress. Having important systems continually on alert can have negative consequences. Though it is not clear that stress is the direct cause, it may increase the risk for some health conditions. Chronic stress has been associated with the following problems:



- Psychological problems including depression and anxiety
- Heart disease
- Stroke
- Increased susceptibility to infections
- Cancer
- Gastrointestinal problems
- Eating problems
- Diabetes
- Pain
- Sleep disturbances
- Sexual and reproductive dysfunction
- Memory, concentration and learning problems
- Substance abuse⁹

Anxiety Disorders and Stress

Anxiety disorders are serious medical conditions that affect approximately 19 million American adults. Though these disorders may share symptoms of stress, anxiety disorders are often chronic, relentless, and can seriously interfere with your daily life. Effective treatment for these disorders is available. If you believe you or someone you love may have an anxiety disorder, seek help from your physician, or contact your employee assistance program (EAP) or another health care professional.

Here are a few brief descriptions:

- **Generalized Anxiety Disorder** – An individual has exaggerated worry and tension over everyday events and decisions.
- **Agoraphobia without History of Panic Disorder** – An individual has anxiety about being in places or situations from which escape might be difficult or embarrassing.
- **Specific Phobias** – An individual has a fear of an object or situation. Often the exposure to the feared object is irrational and/or unlikely.
- **Social Phobia** – An individual has fear of social or performance situations that have the potential of being humiliating or embarrassing.
- **Obsessive-Compulsive Disorder** – This disorder is characterized by intrusive, unwanted, repetitive thoughts and rituals that are performed out of perceived urgent need. The ritual may be an action, such as repeatedly checking the stove, or mental, like repeating specific phrases.
- **Posttraumatic Stress Disorder** – This disorder is a reaction to a terrifying traumatic event that keeps returning in the form of frightening, intrusive memories and brings on hyper-vigilance and deadening of normal emotions.
- **Acute Stress Disorder** – Though similar to posttraumatic stress disorder, acute stress disorder occurs within one month of the traumatic event and does not persist beyond four weeks after the event.
- **Anxiety Disorder Due to a General Medical Condition** – The anxiety is a direct physiological consequence of a general medical condition.
- **Substance Induced Anxiety Disorder** – The anxiety results from substance use, withdrawal from substance use, or the prospect of being without the substance.¹⁰

For more information about these conditions, talk with a physician or a mental health professional or visit the National Institute of Mental Health at www.nimh.nih.gov.

Chapter 2: Stress Management

It is natural to have regular ups and downs in life. There are many things you cannot control, and stress is unavoidable. Managing your stress will not remove it from your life, but it will teach you how to cope with it in a healthy, productive way. You can also learn to identify what triggers your stress reaction and try to avoid or minimize these triggers and reduce negative stress. Be realistic — one of the many pitfalls for individuals who are trying to manage their stress is the expectation that the stress will go away or that once they learn the skills they will no longer experience stress.

For this reason, it is important to approach stress management as an ongoing life skill — one that you are continuing to learn and refine. The stress management skills mentioned in this section should be maintained with consistent practice to maximize benefits. Just as athletes must maintain their physical health condition for peak performance, those who want to maximize their stress reduction efforts need to do so consistently.



The Stages of Change

In many ways, managing your stress requires a lifestyle change. It is helpful to consider the six stages of change described by psychologists James Prochaska, John Norcross, and Carlo DiClemente in their book *Changing for Good*.

1. Pre-Contemplation

The first stage occurs before the person has even considered changing. Other individuals may be able to see that there is a problem, but the person is ignorant of the problem and lacks information and resources about the needed change.¹¹

Ever since Don accepted his new job, he's been stressed. He works longer hours now and doesn't get as much sleep as he used to. Lately, he's been irritable at home and even snaps at his children for no reason. His wife Amy gently suggested that he do something to manage his stress, but Don isn't sure what she meant. He assumes stress just comes with the job, and he has to live with it.

2. Contemplation

In this second stage, the person acknowledges that there is a problem and begins to seriously consider how to address and solve it. The person struggles to understand the problem, begins to recognize its impact, and then considers possible solutions. It is common to get stuck in this stage and continue to consider the options until you are ready to proceed.¹²

Don has been having frequent headaches and stomachaches lately, so he decided to visit his doctor. After a thorough check up and a few questions, his doctor suggested that the physical ailments were probably related to Don's increased stress, not the flu as he thought. She gave Don a few handouts on stress management. This was the first time Don had even considered he could control how stress was affecting him.

3. Preparation

The person begins planning to take action within a short, determined period of time, such as within the next month. The person is making adjustments so that he or she will be able to take action when the time comes. Many people make a public announcement that gives them the strength to follow through.¹³

Don decided that he needed to do something about his stress. Working long hours was hard on his family and his bad mood was even harder. He spoke with the HR department at his work about what resources were available and even called his company's EAP department for some more guidance. He identified those times when he felt most stressed and set up a plan to reduce that stress.

4. Action

In this fourth stage, a person takes steps to make a change. It is the busiest stage of the change process and requires the greatest commitment of time and energy. A person begins to make changes in this stage, but this does not signify the complete change of the behavior or problem.¹⁴

Don decided that he needed to take time every day to relax and unwind, and it wasn't as hard as he thought it would be. He planned to use his afternoon break to take a brisk walk outside. He also decided to do some deep breathing exercises for five minutes every evening since this was when he was at his most irritable from traffic. At first he was afraid that taking these extra steps would just take away time that he could spend doing other things, but he found the opposite to be true. In fact, he felt more productive and happier after he had taken time out to relax.

5. Maintenance

The person works to consolidate what has been learned and take stock of gains from previous successes. Relapse is not seen as a failure. It is an opportunity to learn more about the challenges faced. Maintenance may last a few months or endure for a person's lifetime.¹⁵

Some days are more challenging than others for Don, especially when things get hectic at work. Every once in a while he is tempted to skip his stress management steps because there just seems to be too much to do, but he knows from experience that this does not help his stress and often just makes the day worse.

6. Termination

The problem is no longer an issue or a threat in a person's life.¹⁶ This stage may not always apply to every individual making changes. In the case of stress management, individuals have succeeded in implementing their stress management techniques in their lives and are able to manage stress effectively. When there are stressors, they are able to keep their response under control rather than letting them adversely affect their lives.

After a year of consistently working to manage his stress, Don feels like these skills are a part of his everyday life and he does them routinely. Though the stress is still there and will always be there, he knows that he can use his skills to manage it.

Stress and Your Point of View

One of the key elements of managing stress is discerning what you can and cannot control. You may not be able to control the bad traffic on the drive home, but you can control how you let that affect you.

Adapting to Change – Becoming More Resilient

A large part of stress in today's society is related to change, whether it is a new and exciting change such as a promotion or a more unnerving change such as sudden financial insecurity. Being resilient is a good way to manage the stress that comes with change.

Resiliency is the ability to bounce back in the face of defeat and to take adversity and new challenges in stride. Psychologist and author of *The Survivor Personality* Al Siebert has identified key qualities to develop and strengthen your resiliency. A selection is noted below.

- **Be curious** – Ask questions to learn how and why things work the way they do. Take, for example, how children are frequently asking questions to learn new things.
- **Learn from experience** – For every situation ask yourself, “What did I learn?” If you got lost driving to a friend's house, you probably learned of a new way to get there. If you made a mistake on a project you probably learned what not to do in the future.
- **Adapt quickly** – As your environment or situation changes, think about ways to make the transition easier.
- **Develop your self-esteem and self-confidence** – Having respect for yourself helps when others may doubt you or say hurtful things. Confidence also includes trusting yourself to make good decisions and listening to your instincts.
- **Strengthen your support group** – Caring friendships and relationships are good sources of support during change, offering guidance when necessary or just listening. When you reciprocate this support, you are building your own self-esteem by giving something back.
- **Express yourself honestly** – Understanding and identifying your emotions as sadness, anger, or joy can help you express your feelings in a healthy way. Another important factor is knowing when it is appropriate to express or suppress these feelings.
- **Be empathetic** – Being a good listener helps you problem-solve and prevent miscommunication. Trying to understand how others feel or what they believe about events also gives you the opportunity to learn and to be a good friend.
- **Be optimistic** – Ask, “What is the benefit of this change/situation?” and “How can I do better?” Don't assume you've done all you can do.¹⁷

Questions to Consider When Confronting Stress¹⁸

1. Is there anything good about this experience for me?
2. How is this changing me?
3. What opportunities are now available?
4. What can I learn from this?



Becoming More Optimistic

Whether you see events positively or negatively can also influence your vulnerability to stress. In his book *Learned Optimism*, psychologist Martin Seligman discusses in detail how optimism and its corollary pessimism can affect your life and your opportunities.

Optimists see changes or setbacks as challenges and opportunities to grow and do better. In short, they have the following beliefs:

- Defeat is just a *temporary* setback.
- Defeat is not *my* fault. Many circumstances were involved.
- When faced with a challenge, I try harder.¹⁹

Pessimists see challenges differently, attributing them to a deficit in their own character or ability. Bad events are usually seen in light of what Seligman calls the three p's of pessimism:

- Personal – It's my fault.
- Permanent – It's always going to be like this.
- Pervasive – It's going to undermine every aspect of my life.²⁰

If you tend to be more pessimistic than optimistic, changing your perspective may help you better manage your stress. The personal, permanent and/or pervasive way a pessimist views events often leaves the person feeling powerless and out of control, which can create or contribute to an already stressful situation.

One way to be more optimistic is to reduce your pessimistic thoughts. When you notice that your thoughts are related to one of the three p's (as previously noted), Seligman suggests you try these diversions:

Distraction

Do something to stop your negative thoughts or to distract you. Examples include:

- Verbally say, “stop” to disrupt your thoughts and redirect your focus.
- Carry an index card with “STOP” written on it. Use it to redirect your thoughts.²¹

It may also be helpful to focus your attention on something else – an object on your desk, the tree outside, etc. You may also want to schedule a time to think about the topic later or to write down the worry or thought immediately.²² This gives you more control over how thoughts affect you.

Disputation

Another technique is to dispute these negative thoughts. To do this, think of all the ways that the belief is not true.

Consider this example:

Teri spent the past week learning new technology for her job, and after the fifth day she still is having problems. She thinks, “I’m just not smart enough for this job.”

Her thoughts can be classified as “pervasive” because she is taking a challenge in one aspect of her job (the new technology) and applying it to her ability to do all the responsibilities of her job. This attitude is likely to heighten her workplace stress, especially since she already feels pressured to learn the new material.

Before she becomes too frustrated, Teri takes a moment to relax and takes a few deep breaths. She notices that these thoughts make her more anxious and fidgety so she decides to think about the issue in another way. “Okay,” she tells herself, “that was kind of an exaggeration. I am very good working with others and building relationships with my colleagues which is also very important for my job, even more important than this technical application. I am a capable employee. I can and will learn this application.”

After disputing this pessimistic statement, Teri felt more relaxed and even refreshed. She continued to work on the program that day with a better attitude and improved her skills.

This is just one application of Seligman’s techniques. They can be applied in many circumstances to change your perspective and help you manage stress. Seligman emphasizes that pessimists need to break the habit of negative thinking. “It is essential to stand back and suspend belief for a moment, to distance yourself from your pessimistic explanations at least long enough to verify their accuracy.”²³

Positive Self-Talk

Another way to manage your stress is to practice positive self-talk. Because thoughts, feelings and behavior influence each other, it can be helpful to identify negative self-talk and replace it with positive self-talk. If you notice that you routinely are critical of your own actions, change the inner voice to say something positive.

Consider the following suggestions:

- **Practice positive reflection and preparation.** Consider a time when you experienced positive stress. What were your thoughts, feelings and physical sensations? How did the positive stress help you?
- **Identify and label negative self-talk.** For example, if you're thinking, "That driver is an idiot and is making me late," what thoughts, sensations and feelings are associated with the negative message?
- **Interrupt negative self-talk through thought stopping.** Shut your eyes and imagine the word "stop" or a stop sign for 10 seconds.
- **Replace the negative message with a positive statement or affirmation.** Repeat the message slowly and continuously while affirming the reality of your feelings. For example, acknowledge that the traffic is extremely frustrating, but there are things you can't control, such as speed. State your intended next action, such as, "I think I'll turn on the radio."

Controlling Misconceptions

Similar to pessimistic thoughts and negative self-talk are what mental health professionals call "cognitive distortions." These are statements that are based on events or facts but are distorted beliefs. It is akin to looking in a fun house mirror in which the pieces of what is real are there, but some things are drastically out of proportion.

These cognitive distortions or misconceptions, based on thinking errors, may influence your perceptions and make events more stressful than they need to be.



Here are 10 common cognitive distortions:²⁴

1. **All-or-nothing thinking** – An individual sees things as either black or white.
Sarah reviewed the corrected test and could only focus on the answers marked wrong. Suddenly she felt her stomach turn. Even though she had more than 80% correct on the test, she thought, “I got everything all wrong!”
2. **Overgeneralization** – An individual sees a negative event as part of a never-ending pattern of defeat.
Steve received a good performance review, but his supervisor did recommend areas for improvement. Steve thought, “I knew it. I can never get anything right.”
3. **Mental filter** – An individual dwells on a single negative event or detail, and this affects their entire vision of reality.
Ramon had a good day at work and was excited to get home and tell his wife about his new project, but when he was delayed in traffic he forgot all about it. He came storming in the front door talking about how terrible the drive home was.
4. **Disqualifying the positive** – An individual rejects positive experiences and insists that they don’t count. The individual places more value on negative events despite other positive experiences.
Juanita and Gary had just moved to town, and Juanita was struggling with the transition. She told Gary that she didn’t feel like she had any friends. Gary gently reminded her of the women she was getting to know on the PTA board. Juanita replied, “They don’t count. They have to work with me.”
5. **Jumping to conclusions** – An individual makes a negative interpretation even though there are no definite facts to support the conclusion. There are two different ways of jumping to conclusions:
 - a. **Mind reading** – An individual concludes that someone is reacting negatively to him but doesn’t follow up with questions to determine if it is true.
Isaac watches his supervisor’s expression during his presentation. Rather than laughing at his jokes, she looked at him quizzically. “Uh oh,” he thought. “She hates my entire presentation.”
 - b. **Fortune teller error** – An individual anticipates that things will turn out badly and is convinced that these predictions are established facts.
Joan decided not to look for a new job. “I’ll never get an interview anyway, so why bother?”
6. **Magnification (catastrophizing) or minimization** – An individual exaggerates the importance of things (magnification) or discredits things until they have very little value (minimization).
 - a. **Magnification** – Kate insists that her failed dinner ruined the entire evening.
 - b. **Minimization** – When told that she has a wonderful talent of listening to others and making them feel at home, Rita believes that the compliment really does not describe her and that it is a trivial skill anyway.

(Continued next page)

10 common cognitive distortions (continued):

7. **Emotional reasoning** – An individual assumes that negative emotions reflect the way things really are. Consider the statement, “I feel it, therefore it must be true.”

Susie felt that she wasn't doing a good job at work, so when her supervisor asked if she wanted to help train a new employee, she declined, saying, “I'm not good enough.”

8. **“Should” statements** – An individual tries to motivate with “should” and “shouldn't,” which results in guilt when the task is not accomplished.

Dave told himself that he should finish his project by the end of the week, but when he didn't, he felt guilty and became irritable with his wife when he went home that evening.

9. **Labeling and mislabeling** – This is an extreme form of overgeneralization in which individuals label themselves negatively.

After a long softball game, Jen struck out and her team lost. Even though she had helped her team score four runs, she declared, “I'm a horrible player.”

10. **Personalization** – Individuals see themselves as the cause of some negative, external event although they were not responsible for it.

Although Larry's company had been in financial trouble for years, Nicole felt that she was partly responsible for her husband's layoff because she was not able to attend the holiday party.²⁵

If you notice that you apply these cognitive distortions to actions or perceptions, take a step back from your conclusions and question how you came to them. Looking at situations objectively and without these emotionally charged interpretations may help you have a better understanding of what triggers your stress and what you can do for stress management.

For example, consider Ramon's fixation on the bad traffic, which displays his mental filter. The traffic clouded his vision to the degree that he forgot about all the good, exciting things that had happened in the day.

After Ramon came home, he let his bad mood affect everyone else in the house – his wife and his children. When he realized what effect this had on his family, he decided to take a few minutes to “de-stress” and took a quiet walk around the neighborhood. He thought about the day from start to finish and remembered all of the good things. After his walk he felt much better and was able to have a nice evening with his family.



Identifying Negative Misconceptions Quiz

Which of the statements below are negative misconceptions?

1. When Jessie heard that she was not offered the job, she was a little sad, but she told her husband, "That's okay. There's a job out there for me somewhere."
2. Because of bad traffic, Judy arrived late to the restaurant and was devastated because she felt that she had ruined her friend's party.
3. Before Greg went to bed, he could only think about the "should have's":
I should have mowed the lawn this evening. I should have spent more time with my son. I should have helped my wife make dinner. I should have gone to the gym this morning.
4. Because of her meeting, Darcy was late to her daughter's game. She was a little frustrated that she missed part of the first quarter but knew that her daughter was happy to see her there even if she was late.
5. Kerri argued with her son about missing his curfew this evening. After her son locked himself in his room, Kerri started to cry, thinking, "I'm just a terrible mother."
6. As Nathan was leaving work, he focused only on what he accomplished that day. Though he recognized this project had many tasks, he realized that he had really made a lot of progress.
7. When Ian and Erin reviewed their budget, Erin discovered that she overspent without even realizing it. "Wow. I guess I need to try harder to stay on budget, but no one's perfect."
8. Andrew complimented his wife Betsy on her excellent job organizing the school fundraiser. She replied, "I really didn't do much. I don't even know if we made enough money."
9. While Anna was away this weekend, Brett worked on landscaping their yard. Anna was very impressed at the progress. "Brett, the lawn looks beautiful! You've done so much!" Brett replied, "Thanks Anna. I'm glad you like it. I've worked hard, and I'm proud of myself."
10. After the first bank denied Dan and Sarah's loan, Dan declared, "What are we going to do? We'll never buy a home, and we'll be stuck paying rent forever."

Answers:

2. **Magnification** – Judy exaggerated the importance of her arrival. The success of the party was probably contingent upon many different events and factors, not that Judy arrived five minutes late.
3. **"Should" Statements** – Thinking in this way only increases Greg's stress and guilt about the day. It's likely that Greg accomplished a great deal and can focus on those successes.
5. **Labeling** – Just because Kerri argues with her son does not mean that she is a terrible mother. It is okay to have feelings and be frustrated with a situation, but it is healthier to focus on improving actions or behaviors. Kerri may think, "That discussion didn't go very well. I think I can handle it better next time."
8. **Minimization** – Betsy did not accept the compliment her husband gave her and also discredited her hard work. It is better to focus on what went right, not what went wrong.
10. **Overgeneralization** – One event or action is not a fair indication of what can or cannot happen in the future. Dan's declaration that they will never own a home is an unfair exaggeration that creates a lot of stress.

Making Stress Work for You

A stress response is the way the body reacts to a threat or adjusts to change. While it may have uncomfortable effects, it can be helpful when used to its advantage. Because stress results in making your body more alert in anticipation of danger, it is possible to make this heightened alertness an advantage for you, your activities, and your goals.

This *good stress* (also known as *eustress* or *challenging stress*) is the kind of stress that helps you get things done. The added adrenaline helps keep you motivated and excited about what you are doing. Without some amount of stress or expectation, work and life would be boring and lack challenges or successes.

Some experts note that a positive attitude, self-determinism, and involvement can help you keep stress positive.²⁶ This means that when you confront stress, rather than being overwhelmed or stunned by the tasks at hand, you react proactively as a problem solver and positive thinker. You also know when to seek help, either in the form of advice or support.

Like the optimistic thinking noted previously, one key to using stress positively is to look at problems as potential advantages, not enduring or formidable struggles. While the situation may stay the same, your perspective can help you find better ways to adapt to it.

There are many stressful activities. Some occupations and activities provide opportunities for individuals to capitalize on the body's reaction to stress. Athletes use the stress of competition to give them an extra edge, and public speakers and actors incorporate the rush of adrenaline to boost their performance. You can use it too.

Taking the steps to be optimistic as noted above, is one way to make stress work for you. Here are some more questions to spur action:



1. Think outside the box: Is there another way to tackle this problem?
Is there a different way to think about what has happened?
2. What are the positive outcomes of this event?
3. Who else might offer insight? Who would be helpful to talk to about this? How might I benefit from sharing this?

Tackling Your Stress

Because it is unrealistic to expect that you can eliminate stress completely from your life, it is necessary to develop techniques to help you cope with stress as you experience it. Develop an effective stress management plan. There are a variety of different techniques and skills available to you. Identifying what works and does not work for you will be useful in effectively managing your stress.

Identifying Your Stress

Another way to manage stress is to tackle it before it negatively affects you. To do this, you need to be in tune with stressors (what triggers your stress response) and how your body reacts to stress. You can probably think of many things that are stressful – bad traffic, public speaking, financial troubles, etc. – but there may be a few stressors that may not be obvious.

Pay attention to your body over the next couple of days. When experiencing a stressful event, ask yourself, “How is my body reacting?” Also if you notice signs of stress (as discussed earlier) try to identify the stressful event. Ask yourself, “What is causing me to feel stressed?”

It is helpful to keep a stress journal to note your feelings and physical changes as well as corresponding events. You may want to rate your feelings of stress on a level of 0 to 10, 0 being no stress, 1 being the lowest level of stress and 10 being the highest or most overwhelming experience of stress. There is a log in the Self-Help Toolkit for your convenience.

After you have worked on the log for a few days, review what has happened and consider these questions:

- Do these stressful activities meet my own goals or someone else's?
- Can I reasonably accomplish my goals and tasks?
- Which tasks and goals are in my control? Which are not?²⁷
- Were there specific times when you seemed to experience more stress?
- What was it related to?
- Can you control those?
- If no, what *can* you change?



Learning to Relax

Basic relaxation techniques can help you release stress and regulate your body's reaction to it. Find the exercise that best suits your lifestyle and practice it regularly. It may take a few months of consistent practice before your body receives the full effects. By making these practices a habit, your body can eventually adapt positively at the first signs of stress.



Different relaxation techniques are described in the Self-Help Toolkit:

- Breathing
- Meditation
- Visualization
- Relaxation
- Progressive Relaxation
- Yoga

As you explore different stress management techniques and tools, pay attention to how your body responds. Are some more enjoyable or easier than others? What seems to be working? When you find something that works for you, incorporate it into your schedule on a regular basis, daily if possible. Teaching your body to relax in these ways can help your body cope and may actually minimize a negative stress response.

Lifestyle Changes to Reduce Stress

Making small changes in your lifestyle, such as eating differently or getting some exercise can do a lot to reduce your stress.

- **Exercise** – Exercise is an excellent stress reliever. Your body can fight stress more effectively when it is physically fit. The American Council on Exercise explains four ways that exercise controls stress:²⁸
 1. **It can help you feel less anxious.** According to research people have been less jittery and hyperactive after an exercise session.
 2. **It can relax you.** One exercise session can generate 90 to 120 minutes of relaxation response. Endorphins and neurotransmitters (chemicals in the brain responsible for mood regulation) are released during exercise, which improves your mood and leaves you relaxed.
 3. **It can make you feel better about yourself.** Being healthy and physically fit often improves an individual's self-esteem, which also contributes to reduced stress.
 4. **It encourages you to eat better.** People who exercise regularly tend to eat more nutritious food, which is connected to stress management.

There are many ways to exercise: join a running club, play with your kids, participate in community sports, or take a brisk walk during your break at work. The important thing is to take time to be active. ***Before you begin an exercise program, however, be sure to consult your physician. Set reasonable goals and start gradually.***

- **Healthy Diet** – Good nutrition helps your body cope with stress. Skipping meals when you are pressed for time or eating in response to stress are both unhealthy coping techniques. Eating too much of certain types of food is also maladaptive to stress. Establishing a healthy diet can help, but before changing your diet, be sure to talk with your physician or a registered dietician, especially if you have other health concerns. In general, here are some things to limit or avoid:
 - **Sugar** – Too much sugar depletes vitamins that are crucial for optimal functioning of the nervous system. It also causes major fluctuations in blood glucose levels, resulting in highs and lows in energy. Other effects include pronounced fatigue, headaches, and irritability.²⁹
 - **Fats** – Foods high in fat can leave you sluggish and lethargic.³⁰
 - **Caffeine** – Stress hormones are released that result in a state of hyper-alertness which may make you more susceptible to interpreting events as stressful.³¹
 - **Salt** – Too much sodium increases water retention, which may lead to increased blood pressure, another health risk.³²
- **Rest** – Rest is one of the cheapest and easiest ways to maintain good health; however, many people are sleep-deprived. Though individual needs vary, particularly among different age groups, it is estimated that a person should strive for seven to eight hours of sleep a night.³³ Rest improves health and mood, and you may also be more productive with a full night's sleep. If you have problems sleeping, talk to your physician. It may be a symptom of another condition.

Here are some sleep tips:

- **Avoid tobacco.** Nicotine is a stimulant that may keep you awake at night.
- **Avoid caffeine in all forms six hours before you want to sleep.** This includes coffee, tea, caffeinated soft drinks and chocolate.
- **Avoid alcohol before bed.** Though it may initially make you sleepy, you may have a restless, fitful night, which can create daytime tiredness.
- **Don't exercise too close to bedtime.** Exercise often gives you extra energy, so be sure to allow time to wind down after a workout. Exercise at night may stimulate body systems that interfere with falling asleep.
- **Avoid heavy or spicy foods close to bedtime.**
- **Stick to your sleep schedule.** Go to bed and get up at relatively the same time each day. It's also good to avoid naps. Aim to get adequate rest during the night.
- **Sleep in a cool, dark space.**
- **Create a pre-sleep ritual.** Find something that's relaxing to do every night to "wind down" and get ready for bed. Read a book, listen to music, or write in a journal.³⁴

- **Doing What You Enjoy** – When stress comes from a busy schedule and an abundance of commitments, taking time to do other things can help. Whether it is taking a walk, playing a video game, or cooking, favorite hobbies allow you to relax and reconnect to what is important to you.

It may help to make a list of priorities. This is often a challenge for those with high expectations and many roles to fill, for example working parents and caregivers. It is important to set limits and even to say “no” once in a while.

Take a look at your to-do list and assess what is absolutely necessary and what is not. Separate the “have to” from the “want to.” Caring for yourself restores your energy so you can work at your best ability and provide care for others. The key here is to create a positive balance between your commitments and those other things that are enjoyable.

- **Goal Setting** – When stress comes externally from too many tasks and obligations, goal setting may help. You can take a large, overwhelming project and break it down in smaller pieces. This skill helps you keep perspective and motivates you. When setting your goals, keep the **SMART** guidelines in mind.

S: Be *specific* about what you want to accomplish.

M: Be *measurable*. You should be able to determine when you have completed outlined tasks. Do not make open-ended statements about what will be accomplished.

A: Write down *actions* that you need to take to accomplish this goal.

R: Be sure that the listed actions are *realistic*.

T: Establish *timelines*. Pick a start date and completion date as well as regular times for evaluation. Schedule these into your calendar.

- **Sense of Humor** – Laughing helps people release pent up emotions, and it can be a good stress management tool. Specifically, humor allows an individual to view the situation in a new light, from a different perspective. A person is able to detach from the stressful environment and enjoy or learn from the experience.

In some cases, humor is therapeutic. Humor therapy has been used in treatment for many conditions, including cancer and chronic diseases. Laughter appears to change brain chemistry, which may boost the body’s immune system.³⁵

Get in touch with your sense of humor. What makes you laugh? Do you like verbal humor or slapstick? Do you enjoy political jokes or puns? It also helps to make a list of all the things that make you laugh or just make you feel happy. Remind yourself of these when you feel stressed.



- **Support Network** – A supportive network of friends, family, and colleagues can listen and provide advice when you are feeling stressed. These people may help you better understand the situation or see it from a new point of view.

Social networks are valuable. This connection to others can increase your sense of belonging, purpose and self-worth. Just knowing that you have people you can turn to is beneficial in reducing stress.

When Stress Gets Out of Control

While many people can manage stress effectively by adopting a new perspective and using some stress management techniques, others struggle to find techniques that work for them, or they find that what has worked is no longer effective.

When stress is out of control, you may notice that relationships with your partner and co-workers are suffering due to irritability, frustration, or exhaustion. The physical toll on your body may also be apparent – increased stomach problems, back pain, or headaches.

Some individuals turn to alcohol or substance use or find comfort in food. While this may temporarily relieve the symptoms, it is an ineffective and an unhealthy way of coping. Excessive substance use can lead to abuse or dependence, and chronic overeating may lead to weight gain or obesity. If you notice that you are coping with stress in these unhealthy ways, make a change. If you believe that you are unable to control this behavior, seek help from your physician or mental health professional.



Chapter 3: Areas of Stress in Your Life

Stress can be triggered by a variety of different factors. The factors may be external and out of your control, such as the environment, poor working conditions, world news or financial hardship. Or, they may be internal, such as the physical stress of an infection or excessive or intense worry. Your personal roles, such as parent, spouse/partner, or employee, all have unique responsibilities, demands and expectations that create stress. Keeping perspective on these stressors will help you manage them.

Here are some common areas of life in which individuals experience stress.

Workplace Stress

The workplace is inevitably a source of stress. Good stress keeps you motivated and helps you perform at your highest potential, but bad or negative stress can impact your mental and physical health and diminish your performance.

Workplace stress is especially problematic because sometimes one person's stress has the power to affect workplace safety, employee health or even company productivity.

The National Institute for Occupational Safety and Health (NIOSH) has identified the following work conditions that may lead to stress:³⁶

- Design of tasks
- Management style
- Interpersonal relationships
- Work roles
- Career concerns
- Environmental conditions



Many of the stressors in the workplace are out of your control, for example a last-minute project, technology problems, or organizational change. When these stressors are present, a resilient, positive attitude can help you manage the stress response you may feel. Putting your energy into being effective within your own sphere of influence can bring satisfactions that offset the challenges of having some things out of control.

Here are things you can do for more control in the workplace:

- Use relaxation techniques described in the Self-Help Toolkit in the back of this booklet.
- Focus energy on those things that you can change.
- Communicate clearly about your expectations and expectations others have of you.
- Manage your time by eliminating extra steps and streamlining your workflow.
- Break large tasks into smaller, more manageable goals.
- Use a calendar to keep track of deadlines and appointments.
- Use your days off to rest and do things for yourself.
- Don't skip your breaks or lunches.
- If you work at a desk for most of the day, be sure to stretch out your muscles to relieve tension.
- Learn from your co-workers about how they manage stress.

Work/Life Balance and Stress

Establishing a healthy work/life balance can help protect you against stress. Employees who are also primarily responsible for caregiving are prone to more work/life stress. This includes working parents, especially working moms, and caregivers for aging loved ones.

A work/life balance can be difficult to attain because of the ways work and home life have blended in the past decade. The Mayo Clinic explains that these blurred boundaries are a result of:

- **Globalization of business** – Many organizations are working around the clock with work sites and contacts in multiple time zones. This may encourage you to work hours beyond your normal workday.
- **Improvement in communication technology** – With improved technology you can work away from the office, which sometimes leads to working during your time off.
- **Longer hours** – For some positions, working over forty hours a week is expected or necessary just to stay on top of things or complete the work.
- **Changes in family roles** – Many workers are juggling multiple roles such as spouse/partner, parent, employee, and sometimes caregiver. Each role has its own tasks and demands that are often conflicting.³⁷

While these business forces are beyond any one person's ability to influence, you can maintain a positive perspective and set boundaries as much as conditions may allow.

Chapter 3: Areas of Stress in Your Life

There are several actions you can take to establish a healthy work/life balance.

- Practice good time management.
- Prioritize needs and wants.
- Learn to say “no.”
- Take care of yourself, eat healthy, and get regular exercise.
- Get adequate rest.
- Spend time with those you care about.
- Strengthen important relationships with loved ones and friends.
- Spend time nurturing your restorative, spiritual side.



Stress Statistics

In the report on *Stress at Work*, NIOSH noted the following statistics:

- 18% of people have uncontrollable stress.
– Health Enhancement Research Organization³⁸
- 25% of all employees view their jobs as the number one stressor in their lives.
– Northwestern National Life³⁹
- 75% of all employees believe the worker has more on-the-job stress than a generation ago.
– Princeton Survey Research Associates⁴⁰
- Problems at work are more strongly associated with health complaints than are any other life stressor – more so than even financial problems or family problems.
– St. Paul Fire and Marine Insurance Co.⁴¹

Relationships and Stress

A couple's relationship is dynamic and goes through many ups and downs. There are various sources for relationship stress and conflict such as communication, sense of disconnectedness or growing apart, substance use and abuse, and even infidelity. These are addressed in detail in the Signature Guide *Building and Sustaining Your Relationship*.

In general, a couple can alleviate some of their stress by addressing the problem directly. There are different ways to cope with conflict in relationships. It is important that you and your partner communicate openly and honestly about your needs and expectations of each other. Resources such as couples counseling, marriage enrichment programs, and self-help books may be useful.

Practicing the stress management techniques outlined in this guide will also help you relate to your partner from a better mental and emotional state.

The Family and Stress

Though family relationships are often a source of joy, support, and fulfillment, the various responsibilities and roles an individual plays may create stress. There are also times of stress for the entire family, for example a serious illness, divorce, natural disaster, or job loss.

Any change creates stress. While stress experienced by one family member ultimately affects the entire family, there are some specific stressors that impact the whole family directly – a parent's job loss, serious illness of a family member, death of a loved one, a new baby, substance use and divorce. Busy schedules of parents and children also place demands on the time a family spends together.

The following actions and feelings within the family are possible indicators of family stress. Family members may:

- Have a sense of urgency.
- Spend little time together.
- Feel frustrated and are unable to do what needs to be done.
- Want a simpler life.
- Never have time to relax.
- Engage in explosive arguments.
- Argue and bicker about petty things with one another.
- Talk about time and tasks rather than about people and feelings.
- Eat meals in haste.
- Rush constantly from place to place.
- Escape into work or other activities.
- Isolate themselves from other family members.
- Feel a sense of guilt.⁴²



Coping strategies depend on the source of the stressors, but in general busy families can immediately reduce some stress simply by limiting activities and commitments. Any time spent together as a family can help.

When there has been a loss or a time of crisis such as divorce or death of a loved one, families may benefit from family counseling to help them discuss feelings and open up communication.

Family stress researcher Hamilton McCubbin noted that families with effective stress management:⁴³

- Do things as a family.
- Build esteem in each other and themselves.
- Develop social support within the community.
- Enjoy the lifestyle they have chosen and can endure the hardships of that lifestyle better than those who are not satisfied with their current way of life.
- Develop and use a range of tension-reducing devices. Examples are exercise, relaxation, a positive outlook, and keeping involved in pleasurable activities.



There are different types of stress that a family may experience: parenting stress, including single-parent stress, situational stress, and caregiver stress.

Parenting Stress

The strong emotional bond and attachment parents have to their children is at the root of parenting stress. Because they love their children and want the best for them, making choices that affect their well-being or even watching them experience struggles and challenges can be laden with emotions and stress.

Another source of stress comes from the need to adapt quickly to the changing needs and demands of growing children. Parents may find themselves shuttling children from lessons to games and to school, while struggling to find time to spend together as a family. The teen years can be particularly stressful when teens are challenging and sometimes rebelling against their parents' rules in an effort to assert their own independence and identity. Teens may also turn to their peers rather than turn to their parents for assistance. Some parents feel that they are not as important or needed as they had felt in the past. Parents may also be unsure about which battles to fight – for example, when it is appropriate to let go of an issue or hold the line.

Strong parenting and time management skills and a supportive network of family and friends are very helpful. There are many ways to address stress in your family. Here are a few suggestions that can apply to many different family situations.

- **Practice good self-care.** Exercising and maintaining a proper diet will help you make better decisions for your children as will being well-rested and taking time for yourself.
- **Strengthen the couple bond with your partner.** Spend time with your partner to strengthen the relationship that created the family in the first place. Spend one-on-one time with your partner and schedule weekly dates, even if it is going for a walk.
- **Establish your priorities and healthy expectations.** If a task does not directly affect or impact your children's well-being, you can likely let it slide for a day.
- **Set up appropriate parent/child boundaries.** Sometimes you may want to fix your children's problems, but often these problems are necessary life lessons that provide the opportunity for children to learn how to manage their life and work through stress. It's tempting to be their friend rather than their parent, but the parenting role should take precedence. Taking on their stress makes both of your lives more stressful and takes away from your children's learning opportunity.
- **Work with your partner.** The support you provide for one another will make the roles easier. It is also better for your children to get the same rules and messages from both actively involved parents. If you are parenting alone, find someone (a family member, friend, or support group) that can give you needed support.
- **Schedule family, child, and parent downtime.** There is a tendency to over-schedule family life with multiple weekly activities. Parents and kids alike need time to relax and take a break from busy schedules.
- **Learn about childhood developmental stages.** Children process information differently, depending on their developmental stage and individual aptitudes. Understanding these stages will help you communicate and parent.
- **Choose your battles wisely.** During the teen years, parents quickly learn that rebellion is common. There is the opportunity to fight and argue about nearly every rule or request. Many battles may be more destructive than good when considering the energy required to argue and the stress it creates. You may want to judge these battles based on your own criteria, such as issues of safety, family morals, and ethics.



Single Parent Stress

Single parents are challenged to find new ways to organize the household, pay the bills, and find emotional support.

Because single parents are often the sole caregivers for their children, they experience a high degree of stress. Stress management is essential so you can stay healthy and continue to care for your children.

Single parents experience unique stress related to:

- Juggling multiple schedules for themselves, their children, and their children's other parent.
- Maintaining a healthy relationship with the children's other parent.
- Being financially responsible for more than one person.
- Dealing with ongoing divorce practicalities such as changes in custody, court fees, and relationships with schools and medical professionals.
- Developing relationships outside the family, including friendships and dating.
- Logistics of supporting children in more than one household.

If you are a single parent, here are some tips to help you manage stress and care for your family:

- **Practice good self-care.** Too many single parents put their children first and themselves last. While your children are your priority, if you are not healthy you will not be able to care for them. It is necessary for parents to take time off and do something for themselves.
- **Maintain a consistent routine.** Children do better when they know what they can expect, and you will be better organized.
- **Prioritize what must be done and what can wait.** A major source of stress is trying to do too much in too little time. Try making two lists: one of things that must be done and another of things that you can let slide.
- **Spend quality time with your children.** Do not let yourself get so busy caring for your children's physical needs that you do not have the time to play a game, take a walk, or just hang out. This quality time is important.
- **Treat children like children.** While children can be expected to do extra chores and help around the house, it is not healthy to treat them like adults or depend on them as your friends. They have their own developmental needs that they should be exploring at this time. This is a common problem in all families but may be more prevalent in single-parent households.
- **Develop a support network for yourself.** You can find information, advice, and support from family, friends, and others in similar situations. Seek help from your support network in times of stress and also help others with your wisdom when they are in need.

Caregiving and Stress

A caregiver is any individual who cares for others including family, friends and relatives who have health problems or disabilities. Caregiving is a demanding role physically and emotionally, and most caregivers juggle multiple roles such as partners, parents and employees. Caregivers perform a diverse list of tasks including feeding, shopping, paying bills, transportation to appointments, home care and providing companionship.

Due to the physical and emotional energy that caregiving requires, caregivers are highly susceptible to burnout. Common signs of caregiver stress or burnout include:⁴⁴

- Feeling sad or moody
- Crying more often than you used to
- Having a low energy level
- Feeling like you do not have any time to yourself
- Having trouble sleeping, or not wanting to get out of bed in the morning
- Having trouble eating or eating too much
- Seeing friends or relatives less often than you used to
- Losing interest in your hobbies or the things you used to do with friends or family
- Feeling angry with the person you are caring for, other people or situations



Chapter 3: Areas of Stress in Your Life

If you are a caregiver, it is important that you take care of yourself, manage your stress and protect your health. In addition to the stress management techniques, here are some recommendations from the American Academy of Family Physicians to help caregivers cope with stress.⁴⁵

- Educate yourself about the disease your family member is facing and how it may affect their behavior, pain level, etc.
- Find sources of help for caregiver tasks. Contact family, friends, neighbors, church/synagogue/mosque, workplace, Area Agency on Aging, or other organizations.
- Protect your personal time. Strike a balance between what you enjoy and what needs to be done.
- Try to find time for exercise, eat healthy and sleep enough.
- Use your personal network of friends and family for support or find a support group for caregivers in your area.
- Watch out for symptoms of depression (such as crying more, sleeping more or less than usual, increased or decreased appetite or lack of interest in usual activities). Notify your doctor if symptoms of depression are present.
- Consider how you will feel and what you will do after the caregiving ends.

Caregiving is becoming more and more prevalent:⁴⁶

- About one-fourth of all American families are caring for an older family member, an adult child with disabilities, or a friend who is ill.
- More than seven million persons are informal caregivers to older adults.
- Almost 26 million family caregivers provide care to adults with a disability or chronic illness.
- Five million informal caregivers provide care for older adults aged 50+ with dementia.
- More than half of all caregivers are women, while care receivers are about half women and half men.
- The average amount of time that caregivers spend on caregiving is about 20 hours per week. Even more time is required when the care receiver has multiple disabilities or an acute illness.
- Caring for a person with disabilities can be physically demanding, especially for older caregivers who make up half of all caregivers.
- One-third of all caregivers describe their own health as fair to poor or worse than it used to be.
- Caregivers often worry that they will not outlive the person for whom they are caring.
- Caregivers often suffer from depression. Caregivers are also more likely to become physically ill.

Finances and Stress

Many events can create financial stress. The loss of a job, debt, divorce, and serious illness are all very common sources. Financial stress may have a significant impact on your life because it often threatens your home life and stability.

Having a sense of control is an essential component for many stress management techniques, and coping with financial stress is no different. To gain control of your finances, start with the basics:

- **Assess your debt.** How much do you owe? What are the interest rates? How long until your debt is paid off?
- **Make a list of financial priorities.** When do you want to be debt-free? Do you have other financial goals?
- **Create a budget that you can stick to.** Overshooting your goals only sets you up for frustration and failure.
- **Avoid accruing more debt.** Remember that using credit cards is actually spending your future income.

It may be tempting to sell property or borrow from your retirement, but be very cautious when exploring these options. Talk with a financial advisor or credit counselor about the long-term effects of these actions. It may seem like a quick fix for the present, but it can have negative consequences for you.

Dealing with financial hardship often requires a change in lifestyle, at least temporarily. If you have a family, it's important that you involve them in your budget planning and discussions. While you do not have to tell a lot of details or create fear, it is important that they know and understand why things are changing, especially if they have to stop their favorite activities or your schedule noticeably changes. They can learn an important life lesson through the process and can also brainstorm to help find solutions.



Stress and Living with a Chronic Condition

A chronic condition is an illness, disease or impairment that may not have a cure and may have a long-term or lifelong impact. It is often characterized by ongoing medical needs and may affect an individual's emotional well-being.

The duration and unpredictability of chronic conditions can make daily living stressful, especially when coupled with the financial hardship of paying for treatment and the nature of the condition itself. Chronic conditions also impact the individual's family as members adapt and cope with changing needs resulting from the chronic condition.

To tackle this stress, it is important that individuals with chronic conditions and their families focus on what they can control and how they can influence their treatment and care.



Talk with your doctor regularly about your concerns and questions.

- **Educate yourself about your condition.** Ask your doctor for books, Web sites, and other resources to help you understand what is happening in your body and what you can expect.
- **Work with all of your health care professionals.** Your condition may benefit from different treatment approaches such as a physical therapist, a physician, and a mental health professional.
- **Plan for your financial future.** Talk with a financial advisor or an attorney about steps you need to take. You may also want to update your will and other important legal papers to be ready for an emergency.
- **Build a strong support network.** Support from family, friends, and others in similar circumstances can have a beneficial impact on your condition, giving you an outlet to share your feelings and the opportunity to help others.

Stress and Children

Whether it is a school problem, peer challenges, parents' divorce, or a busy schedule, younger children and teens are susceptible to stress. Although some stress can be a source of motivation and energy, too much can lead to increased problems in school and at home, lowered self-esteem, and health problems.

Stressful events may include:

- Changes in family life, such as a move to a new house or town, divorce, death, or birth
- Abuse of any type
- Natural disasters
- Sibling rivalry
- Parents' arguments
- Arguing with parents or poor relationship with parents
- Financial insecurity
- Poor school performance or academic problems
- Poor relationship with teachers or the principal
- Homework and tests
- School absences and make-up work
- Fighting with friends and poor relationships with peers
- Making new friends
- Being bullied
- Being excluded from a group
- Athletic or artistic performances
- Peer pressure, such as shoplifting, smoking cigarettes, or using drugs
- A busy schedule with little flexibility or unplanned time
- Injury or illness



Chapter 3: Areas of Stress in Your Life

Young children experience stress for similar reasons but they may not have the language skills to describe it yet or have the ability to understand stress and its impact. They may show that they are stressed through physical or emotional symptoms.

These signs may also be related to other physical or mental health conditions. Be sure to talk with your child's physician.

Parents should be aware that how they cope with stress affects their children. For example, it is a common misconception that it is better for children if parents keep their problems hidden. However, children often sense a change and imagine something far worse than the truth.

Physical signs of increased stress include:

- Headaches
- Upset stomach or vague stomach pain
- Sleep disturbances
- Nightmares
- New or recurrent bedwetting
- Decreased appetite
- Changes in eating habits
- Stuttering
- Other physical symptoms with no physical illness⁴⁷

Emotional signs may include:

- Anxiety
- Worries
- Inability to relax
- New or recurring fears
- Clingy behavior
- Excessive questioning
- Anger
- Crying
- Whining
- Inability to control emotions
- Aggressive behavior
- Stubborn behavior
- Regression to behaviors they have already outgrown
- Unwillingness to participate in family or school activities
- Excessive time spent in bed⁴⁸



Children are resilient. By sharing with them some of life's challenges, you are teaching them critical life skills that they can use in the future. Tailor what information you share to your children's ages. Stick with the basic facts and have a conversation about what you are doing and what they can do to address the situation. Children need to feel that their parents can handle the situation. Younger children do not need extensive details, so you should be careful not to tell too much.

It may be hard to begin the conversation about a stressful event or tension in the family, but here are some helpful ways to open up discussion.

- Acknowledge the stress. Let your children know that it is okay and natural to experience their feelings.
- Leave the door open for more conversation. Your children may need a little time to understand and think about things, so be sure they know that you are willing to talk any time.
- Be specific about the occurrence/event. Be as direct as possible. Ambiguities are confusing and not helpful.
- Assure children that they are not responsible for the event. Children tend to have an egocentric view of the world and subsequently believe that something they did or did not do caused the stress.
- Encourage children to talk with other trusted adults and friends. Other important people in your children's lives can offer support and guidance, such as relatives, school counselors, and teachers.
- Be open about ways to cope. Children need to learn that it is okay to express feelings and okay to get help when needed.⁴⁹



Stress and Seniors

Elders deal with a unique set of stressors specific to aging. Caregiving, finances, and health care are common concerns and sources of stress. Coping with issues of grief and loss can also be particularly challenging and overwhelming for some elders.

While little can be done to remove some of these stressors, foresight and planning can alleviate the burden and help elders prepare for the unexpected.

Financial Concerns

How far will my retirement and savings take me? Will my loved ones be provided for after I am gone? Can I live on a fixed income and take care of myself? How do I even begin to plan for a catastrophic illness?

These are all important questions for elders. Here are a few ways for elders to alleviate stress:

- Review your budget and consider future expenses.
- Talk with a financial advisor or an attorney about your expected expenses and money management.
- Understand your insurance plans, especially long-term care insurance.
- Make plans for power of attorney, wills, estates, and trusts.
- Talk with your loved ones and family about your concerns and future plans.

There are many local and national programs that are designed to assist elders in financial need. For example, there are meal services, housing programs, and tax credits. For more information visit www.eldercare.gov or call 1-800-677-1116.



Health Concerns

Staying healthy and maintaining an active lifestyle are primary goals for many seniors. Consequently, there is often stress regarding health conditions, prescriptions or treatments, and chronic care issues.

- **Educate yourself about your condition and your health.** For example, is there heart disease or cancer in your family? What medications do you take currently and for what condition? Have you had your recommended check-ups and screenings? If you have a chronic condition, do you understand the disease process and different treatment options?
- **Educate yourself about your health coverage.** You can access information from www.medicare.gov and your health insurance provider. Every state has a state health insurance assistance program that you may be eligible for. Talk with your physician, geriatric case manager, or mental health professional to learn more. The Medicare Web site also offers a link to many state health plans.
- **Visit your physicians regularly and as recommended.** Do not be afraid to ask questions. Be sure you understand and follow their recommendations.
- **Exercise with your physician's approval.** Take a walk around the neighborhood, go fishing, or garden. In addition to the physical and social benefits, exercise also benefits your mental health.

Caregiving

Many elders provide care for their loved ones, whether that is an aging parent, a spouse, or in some cases a dependent child. While caregiving can be a rewarding experience, it creates a significant amount of stress for caregivers than can seriously affect their health. Be sure to review caregiving information in the *Family Stress* section.

- **Care for yourself.** Caregivers often suffer from burnout, spending so much time caring for their loved ones that they forget to address their needs. Self-care must be a priority for all caregivers, regardless of the condition of their care receiver. Remember that you cannot provide care when you are ill.
- **Learn about your loved one's condition.** Knowing what you can expect and what to plan for alleviates stress.
- **Talk with a professional about planning for the future.** Many elders worry about who will care for their loved one when they are gone. Advance planning with the help of an attorney, family members, and/or a financial advisor can help you and your loved ones be prepared in advance.
- **Seek and accept help.** When family and friends offer help, do not be embarrassed or ashamed to accept it. The responsibilities of caregiving are physically and emotionally draining, and you may need time away and additional help.
- **Access available resources.** Many elders are caregivers for loved ones and do not take advantage of the resources available. One good place to start is the U.S. Administration on Aging's Eldercare locator. Visit www.eldercare.gov or call 1-800-677-1116.

Grief and Loss

Though no person can avoid grief and loss, these feelings and the stress they may create can be particularly overwhelming for elders given the prevalence of change and loss in their lives.

Feelings may be related to a variety of changes, including:

- Death of a loved one
- Death of a pet
- Loss of roles or a former identity
- Loss of freedom
- Change in a living situation
- Change in one's health

Grieving is a natural and necessary way to cope with loss and the accompanying feelings.

- **Share your feelings with loved ones.** Just talking about your feelings with a compassionate friend or family member can help.
- **Talk with a mental health professional.** A trained professional can help you cope and understand your feelings if the grief becomes too overwhelming.
- **Join a support group.** Talking with others who have experienced similar loss can help you find answers to your questions and learn new ways to cope. You also have the opportunity to help others.

When Stress and Grief Are Too Much

If your grief is too overwhelming and after several weeks you struggle to get through the day because of it, seek professional help. Talk with your physician or a mental health professional. You do not have to feel this way, and there are treatments such as psychotherapy and antidepressants that may help you. Signs of depression include:

- A persistent sad, anxious or “empty” mood
- Feelings of hopelessness, pessimism, negative thoughts
- Feelings of guilt, worthlessness, helplessness
- Loss of interest or pleasure in hobbies and activities that were once enjoyed, including sex
- Decreased energy and fatigue; feeling “slowed down”
- Difficulty concentrating, remembering, making decisions, inability to focus
- Insomnia, early-morning awakening, or oversleeping
- Decreased appetite and/or weight loss or overeating and weight gain
- Thoughts of death or suicide, suicide attempts
- Restlessness, irritability, agitation
- Persistent physical symptoms that do not respond to treatment, such as headaches, digestive disorders, and chronic pain

Cultural Differences in Stress Management

The topics in this guide have addressed stress from a general, clinical and fact-based perspective. However, this guide does not comprehensively cover the many different stress management techniques that are effective for different people. For example, Mediterranean cultures have a long midday break for lunch. Asian cultures have developed meditation practices such as yoga or tai chi and incorporated them into their daily routine.

Much of how an individual experiences and adapts to stress is related to one's perception of the stressor and the situation. How you perceive life and daily living is largely related to your family upbringing and your culture. Consequently people may have different expectations and have interpretations of stress compared to their neighbor or co-worker.

Consider these different stress management techniques. Each is unique but equally effective in reducing stress for the individual using them.

- Dan does not feel comfortable meditating on a regular basis and opts to take a long drive to relax.
- Maria prefers talking with her minister about her relationship problems rather than a family therapist.
- Victor enjoys practicing tai chi every morning to reduce his stress level.
- Will likes to play his guitar after a long day at work.



Things to consider:

- What is your perspective on stress?
- What did your family or culture teach you about stress?
- How did your parents or grandparents cope with stress?
- Was it healthy or helpful?
- How does your community cope with stress?

Conclusion

Yes, life can be stressful. In any given day, you may experience stress from work, your relationships, home responsibilities, or a health condition. As tempting as it is to wish for a “stress-free” life, it is not possible. There will always be change and things that you cannot control.

Rather than just simply living with it, you can make peace with stress by incorporating stress management techniques into your daily life so that you can tackle challenges, change your perspective, and relax.

For more information and resources on stress management, log on to www.liveandworkwell.com and visit the Stress and Anxiety Resource Center (the link is under “Life Stages Help Centers” on the home page).



Self-Help Toolkit

Stress Self-Assessment

A healthy amount of stress can help you become more productive, creative, and energized, but when you have too much stress it can quickly take a toll on your physical and mental health.

Different factors affect your stress level: job responsibilities, personal responsibilities, and even how you feel about yourself from day to day. Before you can effectively manage your stress, it's important to recognize the signs and symptoms of stress in your life right now.

Check the box for all statements that describe how you feel.

In the Workplace

- | | |
|--|--|
| <input type="checkbox"/> I try to do everything myself. | <input type="checkbox"/> I don't take breaks during the workday. |
| <input type="checkbox"/> I tend to set unrealistic goals. | <input type="checkbox"/> I jump from one activity to the other and "race" through the day. |
| <input type="checkbox"/> I often feel disorganized. | <input type="checkbox"/> I have high expectations of perfection or near perfection. |
| <input type="checkbox"/> I avoid people who don't share my ideas and values. | |
| <input type="checkbox"/> I procrastinate and put work off until later. | |

At Home

- | | |
|---|--|
| <input type="checkbox"/> I don't have a healthy diet. | <input type="checkbox"/> I don't like surprises or interruptions in my schedule. |
| <input type="checkbox"/> I don't exercise. | <input type="checkbox"/> I have lost my sense of humor. |
| <input type="checkbox"/> I try to have control over as much of my life as possible, including situations and relationships. | <input type="checkbox"/> I criticize myself and others. |
| <input type="checkbox"/> I tend to bottle up my feelings and not share with others. | <input type="checkbox"/> I often isolate myself. |
| <input type="checkbox"/> I don't get enough rest and am often tired. | <input type="checkbox"/> I don't make time for recreation. |
| | <input type="checkbox"/> I have trouble sleeping through the night. |

These are all symptoms that stress is negatively affecting your life. Depending on how you feel you are managing your stress, you may want to talk to a professional or refer to specific areas in this guide and the Self-Help Toolkit for more information. While it cannot be avoided, you can learn how to manage stress.

Self-Help Toolkit

Stress Management Action Plan

One way to begin managing your stress is to identify those tasks that are stressful. Sometimes there are ways to adjust the situation to reduce the stress, and sometimes you have to recognize what you cannot control and work to let go of related stress.

Step 1

Make a list of all the things that are giving you stress. This may include a special project at work, a relationship at home or work, your child's report card, or your financial situation.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Step 2

Identify all of the things that you cannot control and cross them off the list.

Step 3

With your remaining factors, think of ways that you can change the situation or reduce the stress. Many times, identifying one small action that you can do will significantly reduce the stress.

Self-Help Toolkit

Step 4

Review the items that you cannot control. These are sources of unnecessary stress. When you notice that you are feeling anxious about these, remind yourself that there are some things that are out of your control. Using the techniques you have learned, try to let the stress go.

Here's an example to help you get started.

You feel stressed about an upcoming project at work. This project has many steps and you worry that you won't complete it on time. You also worry that your supervisor won't like what you prepare.

Step 1: Make a list of all the things that are giving you stress.

1. Completing the special project
2. Supervisor won't like the project

Step 2: Next, assess what you cannot control. Though your goal may be to create a project that both you and your supervisor are proud of, there is only so much that you can do. You are not in control of how your supervisor feels or perceives your work. You can strive to meet the standards he outlines, but you cannot change how he feels.

Step 3: Brainstorm what you can do to ensure that you can complete the project. You may decide to create a detailed project plan that outlines all the steps and deadlines for each. Breaking it into manageable pieces makes the project less overwhelming and will essentially reduce some of your stress.

Step 4: Remind yourself that you are doing what you can with what you can control.

Self-Help Toolkit

Stress Management Techniques

When you begin to feel stressed, try some of these strategies.

Breathing Awareness

Abdominal breathing is more effective than chest breathing for bringing oxygen into your body. Abdominal breathing has also been found to elicit the relaxation response for individuals experiencing stress.

1. Place one hand on your stomach, right at your waistline; place your other hand in the center of your chest.
2. Pay attention to how you are breathing. Which hand rises the most as you inhale – the one on your chest or your stomach? If your stomach is expanding, then you are breathing from your diaphragm. If not, you are breathing from your chest.
3. If you are chest breathing, shift to abdominal breathing by making one or two full exhalations that push the air out of the bottom of the lungs. This creates a vacuum, which forces your body to take a deep, diaphragmatic breath.⁵⁰

Diaphragmatic or Abdominal Breathing

1. Lie down on a rug or blanket on the floor. Legs should be straight and slightly apart, toes pointed outward but not flexed, arms at your sides and not touching the body, palms up and eyes closed.
2. Focus attention on your breathing. Place your hand on the spot that seems to be rising and falling the most with each breath – this should be your stomach.
3. Place both hands on your abdomen and feel the movement and breath. Your abdomen will rise and fall with the inhalation and exhalation.
4. Breathe through your nose.
5. If you notice that it is difficult or feels unnatural to breathe with your abdomen, place gentle pressure with your hands on your stomach as you exhale. Then let your abdomen push your hand back up as you inhale deeply.
6. Allow your chest to follow the movement of your abdomen.

Once you are comfortable breathing with the abdomen, perform this practice whenever you like. You can practice this exercise whether you are standing or sitting.

Practice these breaths for five or ten minutes, noting what tension is felt before and after.⁵¹

Self-Help Toolkit

Stress Management Techniques (continued)

Meditation

Meditation is the practice of spending time focusing and reflecting on one thought. This stress reduction technique has been proven to slow heart rate and breathing rate, lower stress and fatigue and increase feelings of relaxation.

To practice meditation, follow these steps:

1. **Choose a quiet time or place to meditate.** While many people meditate while sitting, it can also be done when walking, doing routine household tasks, or commuting back and forth to work via bus/rail service.
2. **Attempt to get comfortable and empty the mind of thoughts.**
3. **Focus on a positive or peaceful thought, a simple affirmation or become aware of your breathing.** Initially your mind may stray to other thoughts but refocus on the thought, affirmation or breath. This is a practice that takes time to learn, so be patient with yourself if you can't stay focused at first.
4. **Repeat and reflect on that thought, affirmation or breath for five to ten minutes.** Gradually build to longer periods of time.
5. **Practice the chosen meditation during non-stressful times.** This helps to reinforce the calmness and train your body to deepen the peaceful state.
6. **Meditate when you feel stressed.**

Visualization

Another useful technique to reduce stress is to visualize yourself in a peaceful, relaxing scene.

To practice visualization, follow these steps:

1. Find a comfortable, relaxed position.
2. Reflect on a peaceful, relaxing scene from a fond memory, or make up your own scene.
3. Consider the colors, smells, sounds, and feelings of the scene.
4. What does the peaceful, relaxing scene look like? Describe it.
5. Take another look and attempt to etch it in your mind.
6. Return to the scene often in order to reinforce the visualization.
7. Attempt to retrieve the visualization during a stressful time.

Self-Help Toolkit

Stress Management Techniques (continued)

Relaxation Response

Similar to meditation and visualization is the practice of relaxation. Herbert Benson, M.D., founder of the Mind/Body Medical Institute and a physician, developed the “relaxation response” described below. In this practice, you focus on relieving tension in your body to reduce stress.

1. Pick a focus word, short phrase, or prayer that is firmly rooted in your belief system, such as "one," "peace," "The Lord is my shepherd," "Hail, Mary, full of grace" or "shalom."
2. Sit quietly in a comfortable position.
3. Close your eyes.
4. Relax your muscles, progressing from your feet to your calves, thighs, abdomen, shoulders, neck and head.
5. Breathe slowly and naturally, and as you do, say your focus word, sound, phrase, or prayer silently to yourself as you exhale.
6. Assume a passive attitude. Don't worry about how well you're doing. When other thoughts come to mind, simply say to yourself, "Oh well," and gently return to your repetition.
7. Continue for ten to twenty minutes.
8. Do not stand immediately. Continue sitting quietly for a minute or so, allowing other thoughts to return. Then open your eyes and sit for another minute before rising.
9. Practice the technique once or twice daily. Good times to do so are before breakfast and before dinner.⁵²

Regular use of the relaxation response has scientifically shown to be an effective treatment for a wide range of stress-related disorders. In fact, to the extent that any disease is caused or made worse by stress, the relaxation response can help.

The relaxation response can be brought forth through many techniques in addition to the method above, such as imagery, progressive muscle relaxation, repetitive prayer, meditation, repetitive physical exercises, and breath focus. Each person should choose a technique that fits their belief system.

Self-Help Toolkit

Stress Management Techniques (continued)

Relaxation in a Hurry

The relaxation response described above does require a dedication of time. If you are not able to fit this into your schedule yet, you can still enjoy the benefits with an abbreviated format. These “mini versions” from the Mind/Body Medical Institute provide a helpful alternative.

Mini Version 1

Count slowly from ten down to zero, using one number for each out breath. For example, with the first diaphragmatic breath, you say “ten” to yourself; with the next breath, you say “nine.” Continue to count backward with each breath. If you start feeling lightheaded or dizzy, slow down the counting. When you get to “zero,” see how you are feeling. If you are feeling better, great! If not, try doing it again.⁵³

Mini Version 2

As you inhale, count very slowly from one to four; and as you exhale, count slowly to six. For example, as you inhale, say to yourself “one, two, three, four”; as you exhale, say to yourself “one, two, three, four, five, six.” Do this several times.⁵⁴

Mini Version 3

After each inhalation, pause for a few seconds. After you exhale, pause again for a few seconds. Do this for several breaths.⁵⁵

You can practice these mini relaxations in many different settings:

- Stuck in traffic
- Put on hold during a phone call
- Waiting in your doctor’s waiting room
- Bothered by something someone has said
- Stopped at a red light
- Waiting for a phone call
- Sitting in the dentist’s chair
- Feeling overwhelmed by what you need to accomplish in the near future
- Standing in line
- Experiencing pain⁵⁶

Self-Help Toolkit

Stress Management Techniques (continued)

Progressive Relaxation

Physician Edmund Jacobsen developed the technique of progressive relaxation (sometimes called progressive muscle relaxation) based on his belief that deep muscle relaxation counters the tension created by stress and anxiety. Through consistent practice of progressive relaxation, an individual can make a habit of responding to stress by relaxing muscles.⁵⁷

In this practice, you identify different muscle groups and pay attention to the presence and then absence of tension in this area. There are four basic muscle groups to focus on:

1. Hands, forearms, and biceps
2. Head, jaw, face, throat, and shoulders
3. Chest, stomach, and lower back
4. Thighs, buttocks, calves, and feet⁵⁸

Each group is tensed for five to ten seconds and then relaxed for twenty to thirty seconds. The practice is helpful if your mind is racing or you have trouble concentrating. One very important aspect of this practice is to compare and contrast the differences you feel between tension and relaxation.

Before practicing progressive relaxation, consult your physician if you have a history of serious injuries, muscle spasms, or back problems, because the deliberate muscle tensing and the progressive relaxation could exacerbate any of these pre-existing conditions.

Yoga

Yoga is a physical and mental exercise that builds bone strength, enhances flexibility and coordination, and instills a sense of calm and relaxation. Developed in India, Eastern philosophy believes that yoga heals by releasing the body's vital energy, and Western practitioners believe the breathing associated with yoga allows the body's healing abilities to take over.⁵⁹ To learn and practice yoga, instructors recommend taking a class at a yoga studio or your local gym. There are also a variety of videos, DVDs, and books that may help you.

Self-Help Toolkit

Stress Journal

Use this log to chart your stress and take note of how you coped. After a few days review this information. Is there a pattern of stress? What coping techniques worked and what did not?

Rating Scale

0 = No Stress

1 = Lowest level of stress

10 = Highest level of stress

Time	Stressor	Feelings	How You Coped	Rating
6am	Overslept	Frustrated, nervous about presentation	Practiced deep breathing	7

Stress Bibliography

These books represent a sample of literature available to assist you and your family. They are not recommendations or endorsements.

Changing for Good

By James O. Prochaska, John C. Norcross, and Carlo C. DiClemente, William Morrow and Company, Inc., 1994, 304 pages

Based on their years of experience and research, the authors have created a guidebook to help individuals make major life changes including quitting smoking, losing weight, substance abuse recovery, and toxic relationships. The book outlines the six steps to change, concepts and processes one must understand while changing, and the criteria used to measure success.

Full Catastrophe Living

By John Kabat-Zinn, Delta, 1990, 520 pages

Author Kabat-Zinn focuses on the advantages of employing “practiced mindfulness” to control and calm stress responses. He provides an introduction to the many different ways to practice meditation and its uses. The book explains how to develop a meditation schedule and how to apply this schedule to address the reader’s main sources of stress.

Learned Optimism

By Martin Seligman, Free Press, 1998, 336 pages

Psychologist and author Seligman shows readers how to approach life with “flexible optimism.” Based on more than twenty years of clinical research, Seligman outlines easy-to-follow techniques to help readers recognize their “explanatory style,” boost their mood and immune system, help their children to practice the thought patterns that encourage optimism, break the “I-give-up,” and change their interior dialogue.

The Relaxation Response

By Herbert Benson and Miriam Z. Klipper, HarperTorch Reissue Edition, 240 pages

Doctor and author Benson and his colleagues at Harvard Medical School explain a revitalizing, therapeutic approach to relaxation in this book. This technique is used to help individuals with all kinds of conditions including heart conditions, high blood pressure, chronic pain, insomnia, and many other physical ailments. It requires only minutes to learn, and just ten to twenty minutes of practice twice a day.

The Relaxation and Stress Reduction Workbook

By Martha Davis, Elizabeth Robbins Eshelman, and Matthew McKay, New Harbinger Publications, 2000, 276 pages

The authors have created a comprehensive workbook filled with techniques, diagrams, examples, and information reflecting the latest research to help readers relax and reduce stress in their daily lives. There are chapters on meditation, thought stopping, coping-skills training, and worry control.

The Survivor Personality

By Al Seibert, Perigee Books, 1996, 304 pages

Psychologist and author Seibert has written a book to help readers survive and thrive in the face of adversity. Those with what he defines as a “survivor personality” often respond to challenge with humor, wisdom, and mental and emotional flexibility.

Works Cited

- American Academy of Family Physicians. **"Caregiver Stress."** American Academy of Family Physicians. 2002.
<http://familydoctor.org/645.xml> (March 10, 2005).
- American Council on Exercise. **"Fit Facts: Exercise Can Help Control Stress."** American Council on Exercise. 2005.
http://www.acefitness.org/fitfacts/fitfacts_display.cfm?itemid=51 (March 8, 2005).
- American Psychiatric Association. **Diagnostic and Statistical Manual of Mental Disorders, 4th ed.** Washington, DC: American Psychiatric Association. 2000.
- Beardslee, William R. and Susan Linn. **"Parental Stress: Helping Our Children Cope."** Pearson Education. 2005.
<http://www.familyeducation.com/article/0,1120,1-6311,00.html> (March 11, 2005).
- Benson, Herbert with Klipper, Miriam F. **The Relaxation Response.** New York: Avon Books, 1995.
- Fanning, Patrick and Matthew McKay, eds. **Family Guide to Emotional Wellness.** Oakland, CA: New Harbinger Publications, Inc. 2000.
- Goetzel, Ron Z., Anderson, David R., Whitmer, R. William, Ozminkowski, Ronald J., Dunn, Rodney L., Wasserman, Jeffrey. **"The Relationship Between Modifiable Health Risks and Health Care Expenditures: An Analysis of the Multi-Employer HERO Health Risk and Cost Database."** *Journal of Occupational and Environmental Medicine* (40) (10). New York, NY: American College of Occupational and Environmental Medicine. 1998.
- Healthwise, Inc. **"Humor Therapy: Topic Overview."** Healthwise, Inc. 2005.
http://my.webmd.com/hw/emotional_wellness/tp21261.asp (March 9, 2005).
- Holmes, Thomas and Richard Rahe. **"Social Readjustment Rating Scale."** *Journal of Psychosomatic Research* Vol. II. Oxford, England: Permagon Press, Ltd. 1967.
- Jacobs, Michael B. and Select Faculty of Stanford University School of Medicine. **Taking Care: Self-Care for You and Your Family.** New York: Optum and Random House Inc. 2002.
- Kiffer, Jerome F. **"The Effects of Stress on Your Body."** The Cleveland Clinic Foundation. 2002.
http://my.webmd.com/content/pages/7/1674_52147.htm (February 22, 2005).
- MayoClinic.com. **"Work-life Balance: Establish Priorities."** MayoClinic.com. 2005.
<http://www.mayoclinic.com/invoke.cfm?id=WL00056> (March 9, 2005).
- Medline Plus. **"Stress in Childhood."** *Medical Encyclopedia.* Medline Plus. 2005.
<http://www.nlm.nih.gov/medlineplus/ency/article/002059.htm> (March 11, 2005).
- The Mind Body Medical Institute. **"Elicitation of the Relaxation Response."** The Mind Body Medical Institute. 2005.
http://www.mbmi.org/pages/mbb_rr2.asp (March 8, 2005).
- The Mind Body Medical Institute. **"The Relaxation Response."** The Mind Body Medical Institute. 2005.
http://www.mbmi.org/pages/mbb_rr1.asp. (March 8, 2005).
- National Institute for Neurological Disorders and Stroke. **"Brain Basics: Understanding Sleep."** National Institute for Neurological Disorders and Stroke. 2005.
http://www.ninds.nih.gov/disorders/sleep_apnea/detail_sleep_apnea.htm#How%20Much%20Sleep%20Do%20We%20Need? (April 4, 2005).
- National Institute for Occupational Safety and Health. **Stress at Work.** Cincinnati, OH: National Institute for Occupational Safety and Health. 2004. <http://www.cdc.gov/niosh/pdfs/stress.pdf> (March 9, 2005).
- National Mental Health Association. **"Stress: Coping with Everyday Problems."** National Mental Health Association. 2005.
<http://www.nmha.org/infoctr/factsheets/41.cfm> (March 21, 2005).
- National Women's Health Information Center. **"Caregiver's Stress."** U.S. Department of Health and Human Services. 2002.
<http://www.4woman.gov/faq/caregiver.htm> (March 10, 2005).

- OSU Student Health Services. **"Nutrition, Diet, and Stress."** Oregon State University. 2004. <http://studenthealth.oregonstate.edu/topics/nutrition-diet-stress.php> (March 8, 2005).
- Parks, Susan Mockus and Karen D. Novielli. **"A Practical Guide to Caring for Caregivers."** *American Family Physician*. Washington, DC: American Academy of Family Physicians. 2000. <http://www.aafp.org/afp/20001215/2613.html> (March 10, 2005).
- Prochaska, James O., John C. Norcross, and Carlo C. DiClemente. **Changing for Good**. New York, NY: William Morrow and Company, Inc. 1994.
- Psychology Today Staff. **"Yoga: Stretch for Your Health."** *Psychology Today Magazine*. New York, NY: Sussex Publishers. 2005. <http://cms.psychologytoday.com/articles/pto-20010301-000031.html> (March 8, 2005).
- Seibert, Al. **"Caregiver Resiliency."** The Resiliency Center. 2005. <http://www.resiliencycenter.com/articles/caregive.shtml> (March 21, 2005).
- Seibert, Al. **"How to Develop Survivor Resiliency."** The Resiliency Center. 2005. <http://www.resiliencycenter.com/articles/survresiliency.shtml> (March 4, 2005).
- Seligman, Martin. **Learned Optimism**. New York, NY: Free Press. 1998.
- Simmonds, Robert. **"Managing Stress: Stress Helps Us Convert Problems into Solutions."** *Emotional Wellness Matters Newsletter*. 2005. <http://www.emotionalwellness.com/managingstress.htm> (March 7, 2005).
- Simon, Harvey, ed. **"Stress: Patient Handout."** *MD Consult*. Nidus Information Services. 2004.
- Thames, Brenda J. and Deborah J. Thomason, Eds. **"From Family Stress to Family Strengths."** The Clemson University Cooperative Extension Service. 1997. <http://www.cdc.gov/nasd/docs/d001201-d001300/d001249/d001249.html> (March 10, 2005).
- University of Illinois Extension. **"Family Stress."** *Nibbles...Ideas for Families*. University of Illinois Extension. 2005. <http://www.urbanext.uiuc.edu/nibbles/getalong-stress.html> (March 17, 2005).
- University of Missouri Extension Services. **"Relaxation."** University of Missouri Extension Services. 2005. <http://iml.umkc.edu/casww/relaxatn.htm> (March 8, 2005).
- University of Wisconsin – Eau Claire Counseling Services. **"Definition of Cognitive Distortions."** Eau Claire, WI: University of Wisconsin – Eau Claire. 2004. <http://www.uwec.edu/counsel/pubs/defn.htm> (November 1, 2004).
- WebMD and the Cleveland Clinic. **"The Effects of Stress on Your Body."** The Cleveland Clinic. 2002. http://my.webmd.com/content/pages/7/1674_52147.htm (February 21, 2005).

End Notes

- ¹ National Mental Health Association. "Stress: Coping with Everyday Problems." National Mental Health Association. 2005. <http://www.nmha.org/infoctr/factsheets/41.cfm> (March 21, 2005).
- ² Kiffer, Jerome F. "The Effects of Stress on Your Body." The Cleveland Clinic Foundation. 2002. http://my.webmd.com/content/pages/7/1674_52147.htm (February 22, 2005).
- ³ Simon, Harvey, ed. "Stress: Patient Handout." MD Consult. Nidus Information Services. 2004.
- ⁴ Ibid.
- ⁵ Ibid.
- ⁶ Kiffer, Jerome F. "Physical Warning Signs." The Cleveland Clinic Foundation. 2002. http://my.webmd.com/content/pages/7/1674_52146.htm (February 22, 2005).
- ⁷ Simon, Harvey, ed.
- ⁸ Ibid.
- ⁹ Ibid.
- ¹⁰ American Psychiatric Association. Diagnostic and Statistical Manual of Mental Disorders, 4th ed. Washington, DC: American Psychiatric Association. 2000. 429-484.
- ¹¹ Prochaska, James O., John C. Norcross, and Carlo C. DiClemente. Changing for Good. New York, NY: William Morrow and Company, Inc. 1994. 40.
- ¹² Ibid. 41.
- ¹³ Ibid. 43.
- ¹⁴ Ibid. 44.
- ¹⁵ Ibid. 45.
- ¹⁶ Ibid. 46.
- ¹⁷ Siebert, Al. "How to Develop Survivor Resiliency." The Resiliency Center. 2005. <http://www.resiliencycenter.com/articles/survresiliency.shtml> (March 4, 2005).
- ¹⁸ Seibert, Al. "Caregiver Resiliency." The Resiliency Center. 2005. <http://www.resiliencycenter.com/articles/caregive.shtml> (March 21, 2005).
- ¹⁹ Seligman, Martin. Learned Optimism. New York, NY: Free Press. 1998. 4-5
- ²⁰ Ibid. 76.
- ²¹ Ibid. 218.
- ²² Ibid.
- ²³ Ibid. 220.
- ²⁴ University of Wisconsin – Eau Claire Counseling Services. "Definition of Cognitive Distortions." Eau Claire, WI: University of Wisconsin – Eau Claire. 2004. <http://www.uwec.edu/counsel/pubs/defn.htm> (November 1, 2004).
- ²⁵ Ibid.
- ²⁶ Simmonds, Robert. "Managing Stress: Stress Helps Us Convert Problems into Solutions." Emotional Wellness Matters Newsletter. 2005. <http://www.emotionalwellness.com/managingstress.htm> (March 7, 2005).
- ²⁷ Simon, Harvey, ed.
- ²⁸ American Council on Exercise. "Fit Facts: Exercise Can Help Control Stress." American Council on Exercise. 2005. http://www.acefitness.org/fitfacts/fitfacts_display.cfm?itemid=51 (March 8, 2005).
- ²⁹ OSU Student Health Services. "Nutrition, Diet, and Stress." Oregon State University. 2004. <http://studenthealth.oregonstate.edu/topics/nutrition-diet-stress.php> (March 8, 2005).
- ³⁰ Ibid.
- ³¹ Ibid.
- ³² Ibid.
- ³³ National Institute for Neurological Disorders and Stroke. "Brain Basics: Understanding Sleep." National Institute for Neurological Disorders and Stroke. 2005. http://www.ninds.nih.gov/disorders/sleep_apnea/detail_sleep_apnea.htm#How%20Much%20Sleep%20Do%20We%20Need? (April 4, 2005).
- ³⁴ Jacobs, Michael B. and Select Faculty of Stanford University School of Medicine. Taking Care: Self-Care for You and Your Family. New York: Optum and Random House Inc. 2002. 27.
- ³⁵ Healthwise, Inc. "Humor Therapy: Topic Overview." Healthwise, Inc. 2005. http://my.webmd.com/hw/emotional_wellness/tp21261.asp (March 9, 2005).
- ³⁶ National Institute for Occupational Safety and Health. Stress at Work. Cincinnati, OH: National Institute for Occupational Safety and Health. 2004. 9. <http://www.cdc.gov/niosh/pdfs/stress.pdf> (March 9, 2005).
- ³⁷ MayoClinic.com. "Work-life Balance: Establish Priorities." MayoClinic.com. 2005. <http://www.mayoclinic.com/invite.cfm?id=WL00056> (March 9, 2005).
- ³⁸ Goetzel, Anderson, Whitmer, et.al., "The Relationship Between Modifiable Health Risks and Health Care Expenditures: An Analysis of the Multi-Employer HERO Health Risk and Cost Database." Journal of Occupational and Environmental Medicine (40) (10). New York, NY: American College of Occupational and Environmental Medicine. 1998. 1-12.
- ³⁹ National Institute for Occupational Safety and Health. 5.
- ⁴⁰ Ibid.
- ⁴¹ Ibid.
- ⁴² University of Illinois Extension. "Family Stress." Nibbles...Ideas for Families. University of Illinois Extension. 2005. <http://www.urbanext.uiuc.edu/nibbles/getalong-stress.html> (March 17, 2005).
- ⁴³ Thames, Brenda J. and Deborah J. Thomason, Eds. "From Family Stress to Family Strengths." The Clemson University Cooperative Extension Service. 1997. <http://www.cdc.gov/nasd/docs/d001201-d001300/d001249/d001249.html> (March 10, 2005).
- ⁴⁴ American Academy of Family Physicians. "Caregiver Stress." American Academy of Family Physicians. 2002. <http://familydoctor.org/645.xml> (March 10, 2005).
- ⁴⁵ Parks, Susan Mockus and Karen D. Novielli. "A Practical Guide to Caring for Caregivers." American Family Physician. Washington, DC: American Academy of Family Physicians. 2000. <http://www.aafp.org/afp/20001215/2613.html> (March 10, 2005).
- ⁴⁶ National Women's Health Information Center. "Caregiver's Stress." U.S. Department of Health and Human Services. 2002. <http://www.4woman.gov/faq/caregiver.htm> (March 10, 2005).
- ⁴⁷ Medline Plus. "Stress in Childhood" Medical Encyclopedia. Medline Plus. 2005. <http://www.nlm.nih.gov/medlineplus/ency/article/002059.htm> (March 11, 2005).
- ⁴⁸ Ibid.
- ⁴⁹ Beardslee, William R. and Susan Linn. "Parental Stress: Helping Our Children Cope." Pearson Education. 2005. <http://www.familyeducation.com/article/0,1120,1-6311,00.html> (March 11, 2005).
- ⁵⁰ Fanning, Patrick and Michael McKay. Family Guide to Emotional Wellness. Oakland, CA: New Harbinger Publishing, Inc. 2000. 405-406.
- ⁵¹ Ibid.
- ⁵² Mind/Body Medical Institute. "Elicitation of the Relaxation Response." Mind/Body Medical Institute. 2005. http://www.mbmi.org/pages/mbb_rr2.asp (April 5, 2005).
- ⁵³ Mind/Body Medical Institute. "Relax in a Hurry." Mind/Body Medical Institute. 2005. http://www.mbmi.org/pages/wi_ms1bb.asp (April 5, 2005).
- ⁵⁴ Ibid.
- ⁵⁵ Ibid.
- ⁵⁶ Ibid.
- ⁵⁷ Fanning, Patrick and Matthew McKay, eds. 408.
- ⁵⁸ Ibid.
- ⁵⁹ Psychology Today Staff. "Yoga: Stretch for Your Health." Psychology Today Magazine. New York, NY: Sussex Publishers. 2005. <http://cms.psychologytoday.com/articles/pto-20010301-000031.html>

