



the
STRESS Profiler
Adult's Version

A simple, self-scoring, stress test that will teach you as much about yourself as it will about stress.

By Maynard Brusman, Ed.D
& James E. Porter, M.A.L.S.

from **StressStop**

the

stress

profiler

This evaluation is designed to help you and you are the only one who will see it. Be honest with yourself and The Profiler will give you an honest evaluation of your levels of stress.

There are no right or wrong answers. The best thing to do is to briefly evaluate each statement and trust your first response.

instructions

There are ten sections in this Stress Profiler. Each section has ten statements. Briefly evaluate each statement and indicate how you feel about that statement by using a number from 1 to 4.

- 1 = strongly disagree,
- 2 = moderately disagree,
- 3 = moderately agree,
- 4 = strongly agree.

EXAMPLE:

I feel like my life is out of my control. ____

If you strongly disagree with this statement, put a 1 in the space afterwards. If you moderately disagree with the statement, put a 2. If you moderately agree, put a 3. If you strongly agree, put a 4.

After you've finished all ten sections, you'll be given instructions for tallying and evaluating your scores.

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Published by;
StressStop.com
50 Crooked Trail
Norwalk, CT 06853
1-800-367-1604

section one

control



Evaluate each statement and indicate how you feel about it by choosing a number from 1 to 4.

- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree.

1. I often blame other people for the bad things that happen to me. ____
2. I overeat when I'm stressed. ____
3. My desk and/or work area is disorganized. ____
4. I don't know what my goals are. ____
5. I feel overwhelmed. ____
6. I don't feel like I'm in the driver's seat of my life. ____
7. I waste time looking for things around the house like car keys, wallet, glasses, etc. ____
8. I have trouble saying no to people who ask favors of me. ____
9. My car and/or closets are full of clutter. ____
10. I am always running late. ____

TOTAL ____

section two

support



- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree

1. When I'm down, it feels like there is no one I can turn to. ____
2. I can't really talk to my spouse/significant other about what's going on in my life. ____
3. I wish I had friends or a mentor I could rely on for important advice. ____
4. I do not get much social support from co-workers or superiors. ____
5. My family is not really there for me when I need them. ____
6. I'd rather stay home than go to a social event. ____
7. If I had a major illness or an addiction, I'd be reluctant to join a support group. ____
8. I rarely attend church or religious services. ____
9. I'd be reluctant to seek out counseling for a psychological problem. ____
10. I don't engage in any sports activities or hobbies that bring me in close contact with others that have similar interests. ____

TOTAL ____



section four

financial stress



- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree

1. I never have enough money to pay my bills. ____
 2. I occasionally need to borrow money from family and/or friends. ____
 3. I have what I consider to be a large monthly mortgage or rent payment. ____
 4. I have what I consider to be a large monthly car payment. ____
 5. I feel my retirement plan is inadequate to meet my future needs. ____
 6. I need to work harder just to make ends meet. ____
 7. I have what I consider to be a large credit card debt. ____
 8. I feel I am under constant financial stress. ____
 9. My spouse/partner and I fight over money. ____
 10. I often buy things I really can't afford. ____
- TOTAL ____

section three

change



- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree

1. I have lived in several different places in the last five years. ____
 2. I change jobs often. ____
 3. My love relationships never seem to last. ____
 4. I tend to resist change. ____
 5. My job responsibilities are always changing. ____
 6. My job security and/or financial security has felt threatened within the last year. ____
 7. I'd like to quit my job. ____
 8. I am considering (or am in the process of) breaking up with my spouse or partner. ____
 9. From time to time, I feel like my life is in turmoil. ____
 10. My life has been changed by the addition of a new baby, or a new spouse, or a new roommate. ____
- TOTAL ____



section five

time pressure



- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree

1. My commute to work is long and draining. ____
 2. My family life places too many demands on me. ____
 3. I get impatient easily. ____
 4. My schedule is overloaded. ____
 5. I work too much overtime. ____
 6. I am always feeling rushed. ____
 7. I hate to wait. ____
 8. I never get a sense of completion at the end of the day. ____
 9. I don't have adequate time to attend to my personal needs. ____
 10. I'm not very good at managing my time. ____
- TOTAL ____



section seven

anger

- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree.

1. I get annoyed easily.____
2. Incompetent people make me angry.____
3. I hold a grudge.____
4. I lose my temper easily.____
5. I hit things or throw things when I get mad.____
6. I curse and/or yell when I am angry.____
7. I often find myself getting angry in my car at other drivers.____
8. I get angry in public.____
9. Life often seems unfair.____
10. I can't stand losing.____

TOTAL_____

section eight

stress symptoms

- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree.

1. After a bad day at work, I get a stiff neck or shoulder tension.____
2. I feel my heart racing when I get upset with a coworker or my boss.____
3. My blood pressure has been high in the doctor's office.____
4. I get recurrent colds or my colds seem to last forever.____
5. I often rely on over-the-counter medicine like aspirin, antacids, etc.____
6. I often get tension headaches.____
7. After a tough day, I have a couple of drinks or take a tranquilizer to calm myself down.____
8. I find myself feeling irritable with people and situations that never irritated me before.____
9. Nothing seems to make me happy any more.____
10. I have trouble falling asleep or, I wake up in the night and have trouble going back to sleep.____

TOTAL_____

section six

worry/fear

- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree.



1. I frequently wake up in the night worrying.____
2. I often worry about losing my job.____
3. I often worry that my spouse/partner might leave me. (Or, that I might never find a partner.)____
4. I worry about my kids (or family) constantly.____
5. I worry about crime or terrorism affecting me or my family.____
6. I often worry about dying.____
7. I often worry about getting sick.____
8. I often worry about my safety and/or my performance at work.____
9. Certain fears or phobias affect what I do almost daily.____
10. A particular fear is keeping me from growing in a new direction.____

TOTAL_____



section nine

stress outlets



- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree

1. I don't have time for exercise. ____
2. There's never any time for myself. ____
3. I don't often read for pleasure. ____
4. My love-life is a source of stress. ____
5. I don't see humor as an outlet for stress. ____
6. I don't spend enough time relaxing or socializing with friends. ____
7. I don't have time for relaxing activities like listening to music or taking a hot bath. ____
8. I generally don't participate in relaxing activities like yoga, Tai Chi, meditation, etc. ____
9. My weekends are often more stressful than relaxing. ____
10. Hobbies don't interest me. ____

TOTAL _____

section ten

stress resilience

- 1 = strongly disagree
- 2 = moderately disagree
- 3 = moderately agree
- 4 = strongly agree

1. I frequently let little things bother me. ____
2. I often doubt that things are going to turn out OK. ____
3. I am sometimes paralyzed by indecision. ____
4. Spirituality, or belief in God, does not play a very big role in my life. ____
5. I have low self-esteem. ____
6. I am not very flexible: I don't handle change very well. ____
7. When I'm under stress, I rarely see the big picture. ____
8. In an argument, I feel like I have to be right. ____
9. I find it hard to bounce back after a big let down. ____
10. I have trouble making decisions. ____

TOTAL _____

what's your

stress profile?

Tally your score for each section and enter the totals below. If you scored 20 or more on any one section, you should read more about that subject. Turn to the corresponding page number for more information.

section	score	see page#
section one	_____	6
section two	_____	7
section three	_____	8
section four	_____	9
section five	_____	10
section six	_____	11
section seven	_____	12
section eight	_____	13
section nine	_____	14
section ten	_____	15
Grand Total	_____	

Determine your stress profile on page 16. If your score falls within 5-10 points of another profile, consider yourself a mix of these two and read up on both.

Transfer the above scores to the graph on page 16 for more tips on handling stress.

section one

about control

Do you remember a time when you overcame a fear of something scary, (like public speaking) or mastered a new skill (like learning a complicated computer program)? Chances are, these were exhilarating moments because you felt a growing sense of control over your own life.

When you feel as though you're in the driver's seat of your own life, you feel invigorated and empowered. Stress just rolls right off your back.

Conversely, when your life feels out of control there's a good chance that you'll feel overwhelmed and stressed.

Get organized. Be on time.

Feeling like life is out of your control can be caused by many factors. Disorganization is one example. When your world is disorganized and messy you forget the one item you need most, you lose track of important bills that need to be paid by a certain date, you misplace your keys and so forth. This level of disorganization will make you crazy. When this occurs you need to take control.

Begin by straightening out your desk. Organize your files, your car and clean out your closets. Devote at least one Saturday a month to simply organizing your life.

Always running late is another example of something that will leave you feeling out of control. To remedy this problem, commit yourself to this one simple idea: if you're not early, you're late. Think about it, when you

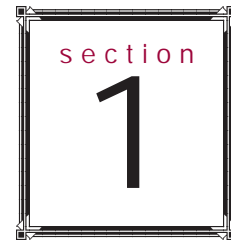
always aim at arriving places on time, if you are delayed by just a few minutes, you'll be late. But when you always aim at arriving early, chances are, you'll always be on time. So get up a bit earlier on work days. Get things ready the night before. Put your things for work by the front door. And allow more than enough time to get ready. Aim to arrive at your destination at least 10-15 minutes early and notice how much better you feel when you don't have to rush to get there.

Try to determine what you can control and what you can't.

When a particular situation seems out of control, stand back and look at it objectively. Try to determine what aspects of the situation you can control and what aspects you can't. You may not be able to change the flight path of noisy planes flying over your house at night but you can buy ear plugs or turn on a fan or an air-

conditioner to drown out the noise. But even if these options fail, don't give up. That will leave you feeling even more out of control. You must take some action. For example, you could help organize a neighborhood coalition to negotiate with the airport, or enlist the support of your state or federal representative. Sometimes taking any action, even if it doesn't immediately change the situation, will still help you feel more in control.

And that's the mystery of control: An action doesn't necessarily have to change anything to make you feel more in control. Control is all in your mind. If you believe you are in control of your life, you are. So, always take some step, any step - no matter how small - and keep taking these steps, until you feel more in control.



WHAT YOU CAN DO

Things you can do to feel more in

c·o·n·t·r·o·l

1. Develop a comfortable morning routine: get up earlier, get things ready the night before such as lunches, attire, etc.
2. Arrive early. Commit yourself to arriving places 10-15 minutes early.
3. Celebrate "organization day" at least one Saturday a month. Do nothing but organize all day.
4. Organize your life. Clean your desk, organize your files, your closets, your car, and your workspace.
5. Take any action, no matter how small, to resolve a situation that feels out of control.

for more information

suggested reading



The Overwhelmed Person's Guide to Time Management, Ronni Eisenberg, Plume.
Simple Steps: Ten Weeks to Getting Control of Your Life, Lisa Lelas, et al, New American Library.

WHAT YOU CAN DO

section

2

section two

about support



In a study of successful CEOs, authors James Quick and Debra Nelson hypothesized that social support was the most important form of stress management practiced by the various executives in the study: "Support relationships are like a shield which serves to protect the executive from potential distress."

In a study of breast cancer survivors, women who joined a support group lived twice as long as those who didn't. Research has shown that married men live longer than single men. Even owning a pet, which constitutes a relationship, has long-term medical benefits.

One social scientist has suggested that, indeed, 85% of our satisfaction in life comes from relationships (i.e., social support) and less than 15% comes from material items like cars, new gadgets or money. Yet most of us live our lives as though these

figures were exactly the opposite.

You may be unaware of the beneficial effects a rewarding close relationship can have on your self-esteem, happiness and your ultimate well being. But you can easily prove this to yourself by thinking back to when you first fell in love. How did it make you feel? When you are falling in love, nothing fazes you. You're almost impervious to any kind of stress. To put it simply, falling in love and being in love, make you feel good. And there's not a gadget on earth that can substitute for this powerful emotional lift.

But love relationships take time to build, both new ones and ongoing ones. You can't expect to build meaningful relationships with people without dedicating a significant amount of time to interacting and being together. (One time-management study showed the average husband and wife spend less than five minutes per day in meaningful conversation!)

Perhaps you need to schedule

time to be alone with your spouse, or with your kids. Plan to spend at least one night alone per week with your spouse or companion. Plan some family activities. Make optional family get-together times, like dinner hour, mandatory. As you build your most important relationships, look at other areas where you can foster meaningful relationships, such as at your place of worship, in your community, or even by rekindling an old friendship.

To build your business relationships, try joining a trade organization. If you suffer from a major illness, or from a disabling psychological problem, join a support group. The bottom line is this: supportive relationships are beneficial to your health. Once you understand the therapeutic benefit of building and maintaining your network of social support, you won't need a good reason to call an old friend; you'll need a good reason not to.

s·u·p·p·o·r·t

1. Relationships are more important than things. 85% of your satisfaction in life comes from your relationships with people.
2. Connect with your family. Find ways to connect with family members who matter to you most: at dinner time, over the phone, during the holidays and at informal get togethers.
3. Foster your current friendships. Devote time every day to getting to know people even better than you already know them.
4. Join a community group, religious organization or club.
5. Keep in touch. Call an old friend who makes you laugh.
6. Join a support group for troubling health issues that won't go away.

for more information

suggested reading



Love And Survival, Dean Ornish, M.D., Perennial Currents.
The 7 Habits of Highly Effective People, Stephen Covey, Ph.D., Free Press.

WHAT YOU CAN DO

Ways to help
you better
cope with

c · h · a · n · g · e

1. Accept the changes you can't control (like downsizing and the economy).
2. Reduce the amount of change you can control. In times of high stress, reduce or eliminate the changes you can control (like moving or looking for a new job).
3. Increase your outlets for reducing stress. Work on coping skills during periods of change. (See section 9 on stress outlets.)
4. Manage change. Understand that too many major life changes at one time can be detrimental to your health.
5. Some change is good. Remember, absence of all change is even more stressful than the presence of too much change. Change is inevitable so learn to flow with it.

section three
about change

If you scored high on this section of the profiler, you may be going through a lot of changes right now. Change can be stressful. But if life never changed at all, that would be even more stressful. A key to managing stress is to manage the amount of change to which you're exposed. Dr. Thomas Holmes and Dr. Richard Rahe realized this when they came up with a stress test that measured the amount of change in a person's life. They called it the Social Re-adjustment Rating Scale.

The scale measures change by assigning standardized point values from 1 to 100 for each change in a person's life that has taken place during the 12 months just prior to taking the test. The death of a spouse was determined to be the biggest change and certainly the most stressful one, so that event was assigned the highest value: 100 points. Divorce got a 73. Death in the family, 63. Marriage, 50. Getting fired, 47.

Retirement, 45. A new baby, 39. A new job, 36. Trouble with your boss, 25. A change in residence, 20. These are just a few examples of the changes that people generally find stressful. Notice that even positive changes, like a new job, a new baby, or getting married, are considered stressful. Take a moment to ponder these examples. Have you gone through some of these changes in the last 12 months?

The key to managing change is to understand that some changes can be controlled and some can't. Therefore, you need to plan those changes you can control as a counterbalance to those you can't. For example, if someone you love has just died and you've recently been through a bitter divorce, it's probably not the best time to move or change jobs. This is a time to minimize the change you can control. If you don't, you could be putting your health at risk.

Too much change at any one time can make you sick. Holmes and

section

3

for more information

suggested reading

New Passages, Gail Sheehy, Random House.
Managing Transitions, William Bridges, Perseus Publishing.

Rahe discovered this by monitoring the health of the people who took their test. They found that people who scored 300 or more were 80% more likely to get sick than those who had scored lower. So if you want to stay healthy, try to avoid too much change at one time.

But if you do find yourself overwhelmed by change that seems beyond your power to control, try to improve your coping skills as a way of getting through it. Regular exercise, meditation or yoga can help you stay on course when you're sailing through rough seas. (For more information on coping skills see section 9 on stress outlets.) Also remember that social support and strong spiritual values can help in times of change.



financial security



Nothing defines stress like hearing the words: "You're fired." Besides the predictable problems with self-esteem, losing your job leaves you scrambling to maintain your financial security. Many of us carry such a large debt load that any interruption of our income leaves us vulnerable to losing everything we supposedly "own." While ever-increasing debt-load seems to be an American way of life, so too are ever-increasing stress levels. Could there be some correlation?

Living with debt is so ingrained in the American psyche, the few people who have spoken out against it, from writer, philosopher Henry David Thoreau to former presidential candidate, H. Ross Perot, have been viewed as a bit eccentric. Thoreau's famous line, written over 100 years ago: "the great mass of men lead lives of quiet desperation," in

a sense, predicted the level of stress we all suffer from today. Many of us just accept stress-related physical conditions like depression, headaches, burnout, colitis, allergies, recurrent colds, exhaustion, anxiety, insomnia, or backaches in exactly the same way we accept our debt load. We just take it all for granted, as if it were an inevitable part of our modern day lives. But it doesn't have to be.

If you are concerned about a correlation between debt and stress, take a look at this issue in your life. Are you in "debt denial?" Begin to notice how often issues of stress and money are related. Are you strapped by debt? Do you ever lie awake at night worrying about changes in your company's management or the economy that might affect your job status? Has your credit report become more

important than your child's book report? Is the financial stress you experience obvious, like not having enough money to pay your bills? Or is it subtle, like the nagging worry of a spouse who's afraid for the family's financial status?

All change starts with awareness of what to change. And as far as servicing your debt goes, we've dedicated most of this space to just making you aware of the need to change. Since most people don't see a relationship between debt and stress, making you aware of this fact is our first priority. Remember, if you do address this issue, you will be among a very small minority. Most people believe that debt is as all American as apple pie.

WHAT YOU CAN DO

Things you can do to improve your financial

s·e·c·u·r·i·t·y

1. Pay off debt. Recognize the importance of paying off debt, if only for your own peace of mind.
2. Put aside an amount equal to six months' salary in the event you're ever fired or laid off.
3. Save 10%. Begin saving 10% of your income every month. Use 5% for paying off debts.
4. Put the money you save in tax-sheltered retirement accounts that penalize you for early withdrawal (i.e., IRAs and SEPs and Keogh plans).
5. Saving adds up. \$100 a month for 40 years will yield over \$1,000,000 (assuming 10% average annual growth over the life of the account).
6. A home mortgage, with its tax advantages, is the only debt worth having. Real estate usually retains its value and as you pay off your mortgage you'll be, in effect, saving money. But don't use your home equity like a credit card to buy things like cars that depreciate quickly.

for more information

suggested reading



The Laws of Money, Suze Orman, Free Press.
How to Want What You Have, Timothy Miller, Ph.D., Avon Books.

the

stress

profiler



section five

about time pressure

To address the problem of time pressure, first look for any statements you responded to in this section of the test with a number 4. These are the areas of immediate concern. Let's say you responded to question 1 (on commuting) with a 4. You need to ask yourself, "What can I do to address this particular problem?"

Sometimes simply identifying a problem area can lead to solutions. In this case, you might request flex hours, try leaving for work 15 minutes earlier, take a different route, listen to a book on tape or CD in the car, telecommute from your home, or move closer to your place of business. Tackle each question you responded to with a 4 in this manner and you'll immediately begin to lower your stress.

Second, you need to recognize the "tyranny of the urgent." Most of us run around all day taking care of urgent things like faxing, FedExing, getting out rush orders, putting out fires and trying to cover up mistakes that inevitably get made when we're under the gun. This leaves little or no time for the important things that really matter, like planning, exercise, furthering your education, pursuing a big dream, or spending quality time with your spouse, children or closest friends.

Most people don't set aside time each day for planning and writing down goals because it doesn't seem urgent. They may take the time to write out a list of things to do but rarely do they prioritize the list and, even more rarely, jot down goals for the week, month and year ahead. This tunnel vision approach to planning can quickly lead to frustration and burnout: You'll spend your days continually adding items to your "to do" list and never finishing everything you've so carefully jotted down. And without a sense of what's important, (i.e., goals) you'll

probably wind up fulfilling other people's dreams and goals rather than your own. When you plan your day, week or month ahead, include time for activities that really matter to you, without losing track of urgent matters which must be resolved.

Here's how: First, allow at least 15 minutes each day for planning. Then allow 60-90 minutes a day of uninterrupted time, five days a week, for working on something that could really make a difference in your life (like exercising, pursuing a big dream, educating yourself, or improving your marketable skills).

So where are you supposed to find this extra block of time each day? The answer is simple. You steal it from activities (like TV watching) that are neither urgent nor important. For example, you could turn off the TV at 9PM, go to bed two hours earlier, get up two hours earlier and voila, there's your free block of time.

Time pressure is undoubtedly the number one cause of stress in the USA. Most stressful events wouldn't

be stressful if you weren't under some kind of time pressure. But if you can learn how to manage time, by planning each day, jotting down goals, prioritizing your list of things to do, and always allowing more time than you think to complete a task, you'll eliminate an extraordinary amount of stress.

section

5

for more information



suggested reading

First Things First, Stephen Covey, Ph.D., Free Press. Getting Things Done: The Art of Stress Free Productivity, David Allen, Penguin.

WHAT YOU CAN DO

Ways to reduce hassles and time

p·r·e·s·s·u·r·e

1. Plan your day. Don't underestimate the time saved by planning. Allow at least 15 minutes daily just for planning.
2. Think long term. Spend at least an hour every day working on something important with long-term benefits (like exercising, educating yourself, or improving your marketable skills).
3. Don't be a slave to the urgent things. Important things are seldom urgent and urgent things are seldom important.
4. Allow extra time between meetings and errands, which always take longer than you think.
5. Make a short list of the six most important things you need to do every day. Keeping it short will force you to prioritize.