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ABSTRACT

A study of school-age children was designed to: (1) identify hassles that children experience in their families, among peers, and at school; (2) determine the ability of hassles to predict unhealthy psychological and physical functioning; and (3) explore the effect of daily hassles on school behavior. A measure of children's daily stress that used neutral wording and focused on negative life events, The Hassles Scale for Children (HSC), was developed. A total of 145 elementary school students in second, fourth, fifth, and sixth grades completed the HSC and questionnaires measuring psychological functioning, physical health, and school behavior. Teachers rated social competence. Data indicated that daily hassles were a better predictor of children's self-rated anxiety than life events. Teacher's ratings of social competence were negatively related to daily stressors. In addition, social skills as rated by the teacher, were modestly related to daily hassles. When the relationship between life events and daily hassles was examined, results indicated that as the child experienced a life event, daily hassles increased. No significant relationship was found between life events and intensity of hassles. (RH)

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# Children's Daily Stress

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## Measuring Daily Stress in Children

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## Measuring Daily Stress In Children

Daily hassles, the minor yet irritating events that we encounter in our interactions with the environment, are strongly predictive of psychological and somatic symptoms in adults (DeLongis, Coyne, Dakof, Folkman, & Lazarus, 1982; Kanner, Coyne, Schaefer, & Lazarus, 1981). Recently, research has also found a significant relationship between daily stressors and psychological symptomatology and behavior problems during adolescence (Compas, Davis, Forsythe, & Wagner, 1987; Rowlison & Felner, 1988). However, no published research has studied this phenomenon with younger populations. Thus, the present study was designed to examine the daily hassles of school-age children. The purpose was to identify the hassles that children experience in the areas of family, peers, and school, and to see if they predict unhealthy psychological and physical functioning. In addition, daily hassles were analyzed in terms of effects on the children's school behavior.

This project looked at children, who, as a group, share common situations in school, with family members, and with peers, that might make them more vulnerable to experiencing stress effects. Children also demonstrate various developmental characteristics, such as level of cognitive understanding that may cause them to appraise the same hassle as differentially stressful at different ages. For example, the developing cognitive abilities of children enable them to understand more clearly the relationship between health and illness. Thus, what the child can understand about health and illness influences his/her emotional and behavioral responses to it. For instance, the child may feel fear, depression, or resistance about an injury, depending upon his/her cognitive ability to make sense out of the situation (Spinetta, Elliott, Hennessey, Knapp, Sheposh, Sparta, & Sprigle, 1982). It is believed that examination of possible daily stressors for children will bring further understanding of what would lead to a higher than average level of vulnerability. In future research this knowledge will enable researchers to discover the characteristics of coping at different ages, and thus will lead to better understanding of what constitutes the most adaptive development within context.

A measure of children's daily stress was developed in order to determine if a daily stress-illness relationship exists for children as well as for adolescents and adults. This measure, The Hassles Scale for Children, was also constructed so that appraisal was not implied in any of the items. By doing this, the appraisal of the item as stressful was made solely by the child and therefore, the Hassles Scale for Children (HSC) is more likely to measure actual daily stressors as the child experiences

them.

In addition, the child and adolescent stress literature reveals that when comparing the two correlations of negative life events with dysfunction and positive and negative life events with dysfunction the former relationship is stronger (Compas, 1987). Thus, similar to adult studies, it seems that negative events rather than overall life change (positive and negative events) are more strongly related to distress. Therefore, the development of a children's measure of daily stress focused on events that would be more likely to be appraised negatively.

This study also examined the relationship of daily stressors with life events by using the HSC. As previous research with adolescents and adults has shown, daily stress and life events are related.

In the present study the following hypotheses were examined:

- 1) Frequency and intensity of daily hassles will be negatively correlated with level of psychological functioning, as measured by the State-Trait Anxiety Scale (Spielberger, 1973) and the Teacher Report Form of the Child Behavior Checklist (Achenbach & Edlebrock, 1986). Frequency and intensity of daily hassles will also be negatively correlated with physical health, as measured by the Teacher Report Form, and school behavior in children, as rated by teachers with the Teacher Report of Social Skills. As the number and intensity of daily hassles increases, the level of healthy psychological and physical functioning will decrease.
- 2) Daily hassles will increase if a child has recently experienced a life event.

#### Method

Questionnaires were administered to measure hassles and the three important outcomes: psychological functioning, physical health, and school behavior.

#### Subjects

The subjects were taken from three elementary schools in Chicago and the surrounding area. A total of 145 students were interviewed. There were 52 second grade subjects, 55 fourth graders, 21 fifth graders, and 17 sixth graders (36%, 38%, 14%, and 12%, respectively). There were 74 boys in the study (51%) and 71 girls (49%).

The schools include children from varied backgrounds. One

is a public school located in a northern suburb of Chicago (school A), and one is a parochial school located in a northwestern suburb of Chicago (school B). The third school is private with no religious affiliation and is located in the city of Chicago (school C). School A is located in lower-middle class neighborhood; a portion of the students come from lower socioeconomic homes. School B includes primarily middle-class children. School C draws children from all over the city. Generally, upper middle and upper class children attend this school. Thus, a diverse population is represented by these three schools.

### Measures

The Hassles Scale for Children. The HSC was developed for the present study from the adult version developed by Kanner et al., (1981). This scale has been shortened to forty-nine items, from the adult scale of 117 items, to prevent fatigue and disinterest. The items on this scale fit into one or more of the following eight content areas; 1) self-esteem and psychological well-being, 2) peer relations, 3) family relations, 4) school, 5) hurriedness/impatience, 6) obligations, 7) lack of resources and control, and 8) personal health (see Appendix).

Many of the items were reworded in simpler language to facilitate the child's understanding. Other items from the adult version were deleted because they were not relevant to the world of the child. Those items pertaining to hassles experienced on the job for adults were rewritten for the school setting in this version. For example, "problems getting along with fellow workers" from the adult version of this scale became "problems getting along with other kids in your class" for the children's version. In addition, other items were added that were believed to be common stressors in a child's life (i.e., not enough money for movies and video games, trouble with math or science). When filling out this scale a multi-step questioning process was used for getting the information from the children.

Subjects considered each item first in terms of whether it had happened to them in the past month. Second, the subjects were asked whether the item was experienced as a problem, i.e., their appraisal of the item. And third, they were instructed to go back to those items they selected as problems and rate them for intensity on a 3-point subscale, a score of 1, 2, or 3 meaning respectively "a little", "some", or "a lot". Two summary scores were generated for analysis: 1) frequency, a count of the number of items checked as happened ranging from 0 to 49; and 2) intensity, the sum of the 3-point intensity ratings ranging from 0 to 3.

Finally, the scale asked the children to name any additional hassles that they have experienced. Also, it asked for life

events experienced in the last year, in order to make a later comparison of life events and hassles as they relate to the outcome measures.

The Teacher's Report Form. The TRF (Achenbach & Edelbrock, 1986) is an inventory designed to obtain teachers' reports of students' problems and adaptive functioning in a standardized format. It is a variant of the Children's Behavior Checklist (CBC) developed by Achenbach and Edelbrock to obtain parents' reports of their children's adaptive and maladaptive functioning. The TRF inventory contains 113 items factored into problem scales for boys and for girls. These scales are: 1) Anxious, 2) Social Withdrawal, 3) Unpopular, 4) Aggressive, 5) Depressed (girls only), 6) Inattentive, 7) Nervous-Overactive, 8) Obsessive-Compulsive (boys only), and 9) Self-destructive. Two broad band scores for Externalizing and Internalizing are also found. Externalizing behaviors are those behaviors associated with outward expression of problems, i.e., aggression, and internalizing behaviors tend to be more self-reflective in nature, i.e., depression. The forms for 6-11 year boys and girls were used for this study. This inventory has proven to be reliable and valid (Achenbach & Edelbrock, 1986).

State-Trait Anxiety Inventory for Children. The STAIC (Spielberger, 1973) includes two sections: a trait and a state measurement of anxiety. Only the trait part of this measure (20 items) was given to the subjects in this study because the focus was on stable traits of the child as correlated with hassles in daily functioning. Traits, by definition, last for a longer period of time than a state. We wanted to measure this more enduring aspect of the child, in order to equate it to the child's functioning. The STAIC scale was designed to measure anxiety in elementary school children and is appropriate for the present sample. The subject responds to a three-point scale, which includes "hardly ever", "sometimes", or "often". Examples of some of the items are "I worry too much", and "I get upset at home". The reliability and validity are adequate (Buros, 1978).

Teacher Report of Social Skills. Finally, a teacher's report of each subject's social skills and behavior was obtained as an additional measure of the subject's level of adaptive functioning (Garmezy & Tellegen, 1984). This questionnaire asked general questions about the subject's abilities to get along with other children, both in play and when working in the classroom. The teacher rated how often a child exhibits a behavior on a 5-point scale indicating "never", "rarely", "occasionally", "fairly often", and "often" for characteristics such as: "helps other people", "plays fairly with others", and "is someone you can trust".

### Procedure

The children's version of The Hassles Scale was administered to the second grade subjects by interview because of their limited reading ability. The fourth, fifth, and sixth grade students were able to fill out the questionnaires themselves, although assistance was available to them if they had questions. Approximately 65% of the subjects at each age level were required to fill out each questionnaire twice in order to test reliability. The test-retest administration period was approximately two weeks. The teachers filled out The Teacher's Report Form and the measure of the child's social skills and behavior during a period ranging from one week to two months.

### Results

#### Questionnaire Reliability

Analyses revealed that the Hassles Scale for Children is a reliable measure of daily stressors. Internal reliability of the HSC was found to be good (Cronbach's alpha = .88). Test-retest reliability (2 weeks) of the HSC was adequate ( $\bar{r} = .74$ ,  $p < .01$ ). The internal reliability of the Teacher Report of Social Skills was also good (alpha = .95). The other measures have established adequate levels of reliability (see Achenbach & Edelbrock, 1986; Spielberger, 1973).

The frequency and intensity of daily hassles were highly correlated ( $\bar{r} = .96$ ,  $p < .001$ ), so that interpretation of these and following findings must be made in light of this indication that they are highly similar constructs. The empirical distinction between frequency and intensity was made in order to get the clearest picture of the relationship between reported hassles and functioning. Additional analyses also indicated that frequency and intensity are highly similar constructs.

#### Daily Stress and Psychological and Physical Functioning

Correlational Relationships. Reports by children on the Trait portion of the State-Trait Anxiety Inventory for Children were strongly and positively associated with daily stressors ( $\bar{r} = .53$ ,  $p < .001$  for intensity of hassles;  $\bar{r} = .54$ ,  $p < .001$  for frequency of hassles). Thus, a child who had a high score for the STAIC, i.e., he/she reported feeling anxious, also reported a high number of hassles. The intensity and frequency of hassles were also related to the externalizing factor and the total score of the CBC (see Table 1). In addition, a negative relationship was found between daily stressors and social skills. Thus, as predicted, HSC scores were significantly related to self-rated anxiety, and teacher-rated anti-social behavior. Finally, daily hassles were not significantly related to physical health ( $\bar{r} = .08$ ,  $p = .17$  for intensity;  $\bar{r} = .06$ ,  $p = .22$  for frequency).

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Insert Table 1 about here

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Predictors of Daily Stress. The main hypothesis of this study stated that daily stressors would be better than life events at predicting adaptive functioning. A series of multiple regression analyses were done in order to investigate this proposal. Two sets of hierarchical regression analyses were run; one in which the number of life events was forced into the analysis first, so its effect could be partialled out and the effect of the hassles score on functioning could be examined. The second set of regression analyses were run with the hassles score entered first and partialled out so that the impact of life events on functioning could be examined.

As shown in Table 2, life events did significantly predict some aspects of psychological adaptation, but the relationships were not strong. Daily stressors, on the other hand, accounted for more of the variance in their relationship with anxiety than did life events. As seen in Table 3, when variance from life events was partialled out, daily stressors significantly predicted the externalizing factor of the CBC ( $R^2$  change = .04,  $p < .05$ ), the total CBC score ( $R^2$  change = .04,  $p < .05$ ), and self-rated anxiety on the STAIC ( $R^2$  change = .41,  $p < .001$ ). However, daily stressors only marginally predicted social skills. Life events accounted for more variance than HSC scores when predicting social skills. Neither life events nor daily hassles predicted the internalizing factor of the CBC or physical health.

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Insert Tables 2 and 3 about here

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In summary, hassles are a better predictor of anxiety than life events. Other significant findings showed hassles and life events to be about equal as predictors for the following: total CBC score, Externalizing score (CBC), and social skills. Therefore, hassles give slightly more information about healthy functioning than life events do.

Further analyses examined how hassles and life events are related. Specifically, hierarchical regression analyses revealed a clearer picture of how life events relate to frequency and intensity of daily stressors. It seems that life events predict frequency of hassles ( $R^2 = .07$ ,  $p < .05$ ) better than they predict



intensity ( $R^2 = .03$ ,  $p < .10$ ). Intensity, which is the child's response to how much the hassle was experienced as being a problem, does not seem to be as strongly related to the number of life events experienced as frequency of hassles. However, intensity did predict anxiety experienced by the child, along with the child's social skills, externalizing behavior (CBC), and total CBC score. Frequency, on the other hand, was significantly predicted by life events, indicating that the number of daily hassles increases when children experience a life event. That is, life events affect functioning indirectly by increasing the number of daily stressors the child experiences, and then these daily hassles seem to directly affect self-rated anxiety, teacher-rated behavior, and teacher-rated social skills.

So, from these findings the question arises as to which is the better measure of hassles: intensity or frequency? The answer is that it depends upon what you want to measure. If your purpose is to look at psychological functioning, then intensity is a somewhat better measure. If your purpose is to examine relationships with life events, then frequency is a better measure. Because intensity and frequency are highly correlated, it is probably best to use both scores, at least until this measure is further validated.

### Discussion

Results from this study reveal the importance of examining daily stressors as part of the stress-illness relationship in children. The results indicate that daily hassles were better predictors of children's self-rated anxiety than life events. While life events still account for some psychological maladaptation experienced by children, they do not give the complete picture. Therefore, it is necessary to take both life events and daily hassles into account when understanding the psychological health of the child.

Further findings elaborated on the daily stress and anxiety relationship found in children. Children who reported experiencing daily hassles more frequently and/or more intensely reported high levels of anxiety. Teacher's ratings of social competence of the child were also negatively related to daily stressors. The strongest relationship was found between self-reported daily stressors and self-rated anxiety. That is, as the number of daily stressors increases, the level of anxiety also increases. However, only a modest relationship between teacher-rated behavior (the CBC) and daily stressors was found. This finding leads one to conclude that the child's responses to daily hassles are mostly internalized, as is the nature of anxiety, but that there is also a moderate amount of disruptive behavior in response to daily stressors for children, as rated by the tea-

chers in this study. In addition, the child's social skills, as rated by the teacher, were modestly related to daily hassles. Like the other teacher-rated behaviors of psychological functioning, the social skills measured were behavioral in nature. Thus, hassles relate more strongly to internalized anxiety, although an increase in hassles is observed with a moderate level of disruptive behavior.

Rowlison and Felner (1988) did not find a significant relationship between hassles and adjustment when the teacher rated the child. This is pertinent since the present study also did not find a strong relationship between measures completed by the teachers and self-rated outcome measures. However, Rowlison and Felner did find a significant relationship when the parents rated their child. Perhaps the teacher has a less accurate view of the child than is generally believed. Further research should address this discrepancy.

This study confirmed previous findings by other researchers, i.e., Lazarus and his colleagues, that hassles are a stronger predictor of well-being than life events. Hassles accounted for far more of the variance than life events in the child's level of anxiety. However, life events are still an important part of understanding the impact of daily stressful events on health: they were found to be a stronger predictor of social skills and externalizing behavior than hassles.

In examining the relationship between life events and daily hassles, results indicated that as the child experiences a life event, more daily hassles will occur. Although the variance accounted for by life events in predicting frequency of daily hassles was statistically significant, it was modest, possibly indicating that these are two somewhat different constructs. There was no significant relationship between life events and intensity of hassles, perhaps because intensity reflects the ability of the individual to cope with the hassle better than frequency.

Coping mechanisms may mediate the impact of the intensity of hassles for children, particularly if the Hassles Scale for Children was administered some time after the life event had occurred. Then the initial crisis phase of the life event would have passed but the changes brought about by the event in the form of daily hassles may still be occurring. The person would still be adjusting and coping at that time.

Another possible explanation of the life event/daily stressor relationship is that the measurement of life events used in this study was not sensitive and complete enough to account for the occurrence of all life events in the lives of these young

children in the past year. This study asked the child to volunteer "big things that had happened to you in the past year". The child was then given some examples, including divorce of parents or moving to a new home. A more comprehensive measure of life events may have yielded a greater range of variance and thus, a more sensitive measure of the relationship of life events to daily stress and health. Future research should more carefully account for life events in children in order to more clearly establish life events as a separate construct from daily hassles.

This study has taken the first step toward acknowledgment of a relationship between stress and adaptive functioning in children and the need for research to further validate and explore this relationship. The Hassles Scale for Children is a potentially valuable tool in addressing this need. It is a fairly comprehensive measure of the areas of stress in children's daily lives. Also this questionnaire uses neutral wording of items so that the child can determine the meaning of the item (appraisal) without bias.

The next direction to take in understanding the stress-illness relationship is to not only look at life events and hassles more carefully, but to examine the mediating effects that coping skills and social support may have on this relationship. In addition, consideration of the cognitive and social development of the child may effect the coping abilities and social support available to the child.

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**Table 1**  
**Pearson Correlations Between HSC, CBC, STAIC, and TRSS Scores**

	<u>HSC intensity</u>	<u>HSC frequency</u>
Externalizing score (CBC)	.21**	.17*
Total score (CBC)	.20**	.17*
Social Skills (TRSS)	-.15*	-.16*
Trait Anxiety (STAIC)	.53***	.54***

\*  $p < .05$

\*\*  $p < .01$

\*\*\*  $p < .001$

Table 2

Regression Analyses of Life Events on Psychological and Physical Functioning Using Hassles Intensity Scores as a Covariate

Functioning	Hassles Score $R^2$	Life Events $R^2$	Change in $R^2$
Internalizing score (CBC)	.00	.01	.01
Externalizing score (CBC)	.07*	.12**	.05*
Total CBC score	.04*	.08*	.04*
Physical Health	.00	.01	.01
Social Skills (TRSS)	.05*	.12**	.07**
Anxiety (STAIC)	.46***	.49***	.03*

\*  $p < .05$

\*\*  $p < .01$

\*\*\*  $p < .001$

Table 3

Regression Analyses of Daily Hassles on Psychological and Physical Functioning Using Life Events as a Covariate

Functioning	Life Events $R^2$	Hassles Score $R^2$	Change in $R^2$
Internalizing score (CBC)	.01	.01	.00
Externalizing score (CBC)	.08*	.12**	.04*
Total CBC score	.04*	.08*	.04*
Physical Health	.01	.01	.00
Social Skills (TRSS)	.09**	.12**	.03+
Anxiety (STAIC)	.08**	.49***	.41***

- +  $p < .15$   
 \*  $p < .05$   
 \*\*  $p < .01$   
 \*\*\*  $p < .001$

Note: Hassles scores indicates the intensity of the hassles, not the frequency.

**APPENDIX**  
**Everyday Life Event Scale**

Directions: Below is a list of different things that can happen to you. If one of these things has happened to you in the last month make a check next to the number. Then wait for me to tell you what to do next.

1
2
3  
|
|
|  
-----
-----
-----  
a little
some
a lot  

A problem?
How much?

___1.	misplacing or losing things	No	Yes	1	2	3
___2.	neighborhood kids that tease you	No	Yes	1	2	3
___3.	thinking about someone in your family who is sick	No	Yes	1	2	3
___4.	not enough money for clothes	No	Yes	1	2	3
___5.	someone owes you money	No	Yes	1	2	3
___6.	can't relax or take it easy	No	Yes	1	2	3
___7.	being sick	No	Yes	1	2	3
___8.	doing your jobs at home (setting the table, taking out garbage, etc.)	No	Yes	1	2	3
___9.	someone interrupts you while you are doing something else	No	Yes	1	2	3
___10.	not enough fun things to do	No	Yes	1	2	3
___11.	too many things to do	No	Yes	1	2	3
___12.	your body changes as you get older	No	Yes	1	2	3
___13.	people living in your house who are not in your family	No	Yes	1	2	3
___14.	taking care of a pet	No	Yes	1	2	3
___15.	eating dinner alone	No	Yes	1	2	3



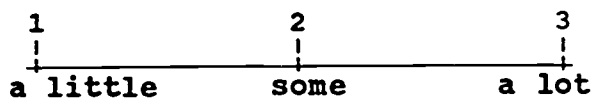
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	1	2	3		
	a little	some	a lot		
		<u>A problem?</u>	<u>How much?</u>		
___ 16. trying to get along with other kids in your class	No	Yes	1	2	3
___ 17. have started a new unit in school	No	Yes	1	2	3
___ 18. don't have enough money for things you need	No	Yes	1	2	3
___ 19. having to wait for someone or something	No	Yes	1	2	3
___ 20. you owe money to someone else	No	Yes	1	2	3
___ 21. being alone	No	Yes	1	2	3
___ 22. arguing with someone	No	Yes	1	2	3
___ 23. unable to talk to other people about your thoughts and feelings	No	Yes	1	2	3
___ 24. going to the doctor or dentist or taking medicine	No	Yes	1	2	3
___ 25. thinking about the way you look	No	Yes	1	2	3
___ 26. not being liked by someone in your class	No	Yes	1	2	3
___ 27. not enough time to get everything done	No	Yes	1	2	3
___ 28. working to keep your room clean	No	Yes	1	2	3
___ 29. not getting enough sleep	No	Yes	1	2	3
___ 30. problems seeing or hearing	No	Yes	1	2	3
___ 31. lower grades than you expected in reading, writing, or spelling	No	Yes	1	2	3
___ 32. school work is easy	No	Yes	1	2	3
___ 33. wanting to be among the best students in school	No	Yes	1	2	3

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	<u>A problem?</u>		<u>How much?</u>		
___ 34. lower grades than you expected in math or science	No	Yes	1	2	3
___ 35. other people talking about you	No	Yes	1	2	3
___ 36. weighing too much	No	Yes	1	2	3
___ 37. not being able to watch the TV programs you like	No	Yes	1	2	3
___ 38. feeling tired or worn out	No	Yes	1	2	3
___ 39. having nightmares or bad dreams	No	Yes	1	2	3
___ 40. trying hard to get good grades	No	Yes	1	2	3
___ 41. having a misunderstanding or disagreement with your teacher	No	Yes	1	2	3
___ 42. having a misunderstanding or disagreement with your friends	No	Yes	1	2	3
___ 43. having a misunderstanding or disagreement with your parents	No	Yes	1	2	3
___ 44. having a misunderstanding or disagreement with your brother(s) or sister(s)	No	Yes	1	2	3
___ 45. getting parents to take you to and from school, friends' houses or other places	No	Yes	1	2	3
___ 46. not enough money for movies and video games	No	Yes	1	2	3
___ 47. too many things to do with family	No	Yes	1	2	3
___ 48. not enough time for play	No	Yes	1	2	3
___ 49. someone has stolen something that belongs to you	No	Yes	1	2	3

50. Have we missed any of your problems? If so, write them below:

51. Has anything big happened in your life in the past year that is different from normal? (Examples: moving to a new house or school; divorce of parents; death or illness of family member; parent lost his/her job.)

End of questionnaire

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The content areas for the Hassles Scale for Children contain the following items:

1. Self-esteem and psychological well-being  
#6, 9, 10, 11, 12, 21, 22, 23, 25, 36, 39, 48
2. Peer relations  
#2, 16, 26, 35, 42
3. Family relations  
#3, 13, 15, 22, 37, 43, 44, 47
4. School  
#17, 22, 31, 32, 33, 34, 40, 41
5. Hurriedness/Impatience  
#19, 27
6. Obligations  
#8, 11, 14, 28, 47
7. Lack of resources and control  
#1, 4, 5, 11, 18, 20, 45, 46, 49
8. Personal health  
#7, 24, 29, 30, 36, 38