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Stress among Master of Social Work students

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STRESS AMONG MASTER OF SOCIAL WORK STUDENTS

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Social Work

by
Julie Ann Peters Muñoz
Elisa Collins Coronado
June 2004
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ABSTRACT

This study explores stress levels among a population of Master of Social Work (MSW) students enrolled at California State University, San Bernardino (CSUSB). Using the standardized Index of Clinical Stress (ICS), levels of perceived stress will be compared to demographic variables. As part of a combined research method, qualitative measures are taken from individual MSW students to identify the influence of demographic variables on levels of student stress. It is hypothesized that student stress is related to curriculum, finances, gender, and social roles.
ACKNOWLEDGMENTS

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To our families and friends for the enduring support that assisted us in meeting our academic goals, a very special thanks to you. It would not have been as much fun without each of you helping us along the way.

Finally, and most importantly, we thank the subjects of this study who will be our future colleagues in the social work profession. We salute you.
DEDICATION

To our future colleagues,

take good care of yourselves.

We support and applaud your dedication
to the practice of social work
and remind you to take a deep breath.
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CHAPTER ONE
INTRODUCTION

The following is an overview of the project wherein the problem statement and purpose of the study are discussed. A brief section on orientating definitions is provided. The significance of the project for social work is presented. Finally, the limitations of the study are established.

Problem Statement

Historically, students enrolled in advanced education have viewed the process of higher learning as a stressful life event (Mayer & Rosenblatt, 1974, as cited in Babcock, Burpee, & Stewart, 2002; see also Saunders & Balinsky, 1993). Levels of perceived stress appear to increase for students in post-baccalaureate programs based on a variety of factors (Mallinckrodt & Leong, 1992; O'Halloran, 2001). Students in Master of Social Work (MSW) programs are of particular importance because of the stress levels involved in professional social work careers following the completion of degree requirements (Karls & Lowery, 1997; Workplace stress, 1997). Future career stability and effectiveness are, in part, dependent on the individual
student’s ability to cope with high levels of stress (Gintner, West, & Zarski, 1989).

Individuals react to situations in differing ways so the same situation may not be evocative or stressful for all people, and all people do not experience the same negative thoughts and feelings that lead to increased stress (Hobfoll, Schwarzer, & Chon, 1998). Concern for and a thorough understanding of stress among MSW students should be recommended for masters-level institutions, faculty, and staff offering social work programs because of the generally stressful nature and high burnout rate that is often found in the subsequent social work profession (Home, 1997; Lloyd, King, & Chenoweth, 2002; Um & Harrison, 1998).

According to Wright (1967), if stress is not dealt with effectively, feelings of loneliness, nervousness, sleeplessness, and excessive worry may develop (cited in Ross, Niebling, & Heckert, 1999; see also Whitman, Spendlove, & Clark, 1985). An inability to effectively cope with high levels of stress can develop into mental health issues like generalized depression (Brown, 2003; Mallinckrodt & Leong, 1992), panic and anxiety disorders (Mallinckrodt & Leong, 1992; Wickramasekera, 1999). Additionally, Kahill’s (1988) comprehensive review
identifies several physiological maladies that can occur under chronic levels of stress, including hypertension, heart disease, and stroke (as cited in Um & Harrison, 1998; see also Whitman et al., 1985; and Wickramasekera, 1999). All of these consequences of persistently high levels of stress can erode psychological and physiological integrity (Babcock et al., 2002; Brown, 2003; Whitman et al., 1985; Wickramasekera, 1999) that can cause professional incompetence and impairment.

A critical issue related to the learning process is the link between students and stress levels (Gintner et al., 1989; Karlins & Lowery, 1997; Whitman et al., 1985). Some of the schemes involved in the relationship between stress and higher learning may explain how students perform poorly under stress (Betoret & Tomás, 2003; Gintner, et al., 1989). For example, affects may appear as much "hypervigilance" (Whitman, et al., 1985, in abstract), which is excessive alertness to a stressful situation resulting in panic. This could lead to over-studying for exams. Maladaptive techniques include a student's quick selection of a solution to end a stressful situation, like rushing through an exam (Gintner et al., 1989; Whitman et al., 1985). Other symptoms of high stress levels include an inability to do school work and the fear
of academic failure (Whitman et al., 1985). Continued use of maladaptive strategies for dealing with stress includes such extreme behaviors as dropping out of advanced learning programs (Home, 1997). Additionally, enduring distress may result in giving up and dropping out of an advanced learning program. A student may feel a mismatch between themselves and their college or university. Fear of academic failure is yet another factor that may contribute to a student's perceived stress, which could lead to high levels of stress (Home, 1997; Kondrat, 2002). This study seeks to identify additional factors leading to stress as it relates to students of the CSUSB Social Work program.

The Yerkes-Dodson law (as cited in Whitman et al., 1985) assumes those individuals under low stress or high stress may learn the least, and those under moderate stress learn the most. Field studies and laboratory tests support the idea that excessive stress is harmful to the students' performance (Babcock et al., 2002; Home, 1997; Ross et al., 1999; Saunders & Balinsky, 1993; Whitman et al., 1985). Still, stress is necessary to challenge students to learn (Gintner et al., 1989; Whitman et al., 1985). The goal of advanced learning programs is to produce intelligent, capable professionals. There is a
need to attempt to reduce the negative aspects of student stress (Home, 1997; Mallinckrodt & Leong, 1992; Ross et al., 1999) to meet that goal. Lessening those aspects can increase student learning and performance (Betoret & Tomás, 2003; O’Halloran, 2001). Improving students’ feeling of control over their education, information about what to expect, and feedback regarding what can be done to improve their performance may serve as a passport to stress reduction (Babcock et al., 2002) and assist in the increase of professional competency.

The person-in-environment model can be used to further an understanding of stress among MSW students, which views individuals as part of an environment (Karls & Lowery, 1997; Kondrat, 2002; Whitman et al., 1985). The model, or perspective, includes reciprocity and influences between a person, relevant other(s), and the environment, which encompasses both social and physical surroundings (Barker, 1999). According to R. S. Lazarus (1966), if a student perceives their education as “challenging,” stress can bring them a sense of competence and an increased capacity to learn. If education is seen as “threatening,” stress can elicit feelings of helplessness and a foreboding sense of loss (as cited in Whitman et al., 1985). Perceptions of the individual student in an
educational setting can set a tone for the educational process (Gintner et al., 1989; O’Halloran, 2001).

Purpose of the Study

This study seeks to identify the stress levels of students enrolled in the Master of Social Work (MSW) program at California State University San Bernardino (CSUSB). Secondarily, an attempt to identify contributing variables appearing to increase stress levels in certain MSW students will also be analyzed. Finally, recommendations for MSW student stress relief will be addressed. The study is designed to further the knowledge of students’ perceived stress using the survey method combined with a limited number of student interviews.

Definitions

For the purposes of this study, stress is defined as any situation that evokes negative thoughts and feelings in a given situation (Whitman et al., 1985). The subjects of this study are currently enrolled in the Master of Social Work Program at California State University, and will be referred to as “students.” The scope of participants includes both full-time and part-time students. Full-time students are those who seek to complete degree requirements within a two-year program,
and part-time students describe those working on degrees over the course of three years (MSW Student Handbook, 2002). In addition, the sample population is multicultural, multilingual, multigenerational and non-gender specific.

Significance of the Project for Social Work

This study explores stress levels associated with students enrolled in the MSW program at CSUSB. Its relevance to social work is grounded in the educational process for the profession, and in the consequences for future professional employment. The ability to develop coping skills and strategies for stress is of significant importance to the continued professional functioning of future social workers (Söderfeldt, Söderfeldt, & Warg, 1995; Um & Harrison, 1998; Workplace stress, 1997).

Several key areas of the Code of Ethics of the National Association of Social Workers (NASW) support the necessity of this project, which include:

- That as a matter of service, social workers must be able to draw on their own coping skills to effectively help clients address social problems;
- That as a matter of professional competency and
integrity, the project promotes ethical practices among members (including MSW students) of the social work profession;

- And, that social workers, social work administrators, faculty and staff of MSW programs are mandated to perform consistent with and encouraging of the compliance of the NASW Code of Ethics (MSW Student Handbook, 2002).

The preceding ethics and standards are all relevant to the core values of the social work profession. The exploration of stress levels for students will help to identify key targets of change for the promotion of developmental strategies that increase the would-be social worker’s ability to cope under stressful conditions. It is not self-serving to advance the development of pathways for stress relief for students who must be fully competent to promote the well being of their clients while in practice. How can social workers assist others to strategize in the face of stressful events if social workers are unable to model effective coping strategies in their own lives?
CHAPTER TWO
LITERATURE REVIEW

Introduction

Literature on human stress defines stress in varying ways. In this study, a working definition is developed based on the literature.

There is a substantial body of research focusing on the measurement of stress in students. Most research suggests that students are under stress related to educational attainment. For students experiencing high levels of stress, the literature identifies physiological and psychological effects that may warrant particular attention.

Additionally, stress levels and related factors are researched pertaining to subsequent employment as professional social workers. The inclusion of these studies substantiates the need to increase stress-related coping skills at the student level in anticipation of stress levels in professional social work.

Definitions of Stress

Stress is defined in different ways depending on the type of study and the discipline conducting the study. However, the definitions have similar features.
The Social Work Dictionary (Barker, 1999) defines stress as "any influence that interferes with the normal functioning of an [individual] and produces some internal strain or tension. "Human psychological stress" refers to environmental demands or internal conflicts that produce anxiety" (p. 468, ¶ 3). Barker's (1999) definition delineates stress from human psychological stress. This study will take into account both descriptions as a matter of course because it is felt that stressors can include physical impairments that lead to psychological stress and psychological perceptions that can lead to physical stress. The following medical model definition expands the concept of stress even further.

According to Lazarus and Folkman (1986), "stress is defined as consequences from certain life situations or events that are perceived as taxing an individual's resources" (as cited in Home, 1997, ¶ 5). Conversely, two other studies (cited in Hobfoll et al., 1998) find this definition too limited because it does not consider the individual in the process of stress development.

Elliott & Eisendorfer (1982) and Selye (1950; 1956; 1974; 1975) define stress in terms of stimulus-response. Using "empirical evidence that a certain stimulus produces a response that is a sign of distress in the [individual]"
(as cited in Hobfoll et al., 1998, ¶ 6). However, this definition does not take into account the role of the individual in perceiving the stimuli or in terms of the level of response from the stimuli. Hobfoll et al. (1998) identifies the individual, or organism, involved in stress-response theories as an independent construct: the human construct. Consequently, the definition of stress is expanded to include the stressor (event), individual perception and temperament, and the degree of response, if any. The present study investigates the perception of stress in the individuals studied; however, individual temperament and response to exact stressors is beyond the scope of methodology. For the purpose of the present study, the perception (feeling) of stress at a certain point in time will be measured in the academic environment. Due to the limited scope of this study, stress is therefore defined as any situation that evokes negative thoughts and feelings in a given situation. The term "given situation" will be determined through gathering demographic information for risk factors and other variables in relation to an individual’s educational experience. The following literature reviews a host of stress related factors previously linked to student stress.
Stress and Risk Factors

The link between stress and education is a well established one. According to Mayer & Rosenblatt (1974), "most social workers consider their education and professional training periods to be among the most stressful years of their lives" (as cited in Babcock et al., 2002). Stress among college students has been studied and identified both nationally (Ross, et al., 1999) and internationally (Betoret & Tomás, 2003). Several studies have measured stress among a varied sample graduate students and identified risk factors (Gintner et al., 1989; Mallinckrodt & Leong, 1992; O'Halloran, 2001; Saunders & Balinsky, 1993). Three studies have focused stress measurements and delineation related factors surrounding stress among MSW graduate students in particular (Babcock et al., 2002; Home, 1997; Potts, 1992).

According to the literature, there are seven key factors related to student stress. Those factors include financial resources (Babcock et al., 2002; Home, 1997; Mallinckrodt & Leong, 1992), multiple role demands (Home, 1997; Potts, 1992), increased workload (Home, 1997; Ross et al., 1999), managing scarce time (Babcock et al., 2002; Home, 1997), being a foundational year student (Babcock et
al., 2002; O'Halloran, 2001), working thirty-one or more hours per week (Babcock et al., 2002) or full-time (Potts, 1992), being an unmarried male student (Babcock et al., 2002; Potts, 1992), and curriculum inflexibility for women (Home, 1997; Mallinckrodt & Leong, 1992). Overall, women appear to have the most difficult time with stress during the process of advanced educational attainment.

According to Mallinckrodt and Leong (1992), risk factors for women are quite extensive and include the following: less communication, low support cohesion, less tangible supports, poor relationships with other students, and less support at home. Other factors related to women include marriage or cohabitation (Potts, 1992), and mothers with children under 13 years old (Home, 1997). While the literature indicates that gender may be a factor in stress among MSW students, there is disagreement in comparing some of the studies.

More life change stressors for women are indicated (Mallinckrodt & Leong, 1992); however, additional research identified life events as stressors for all students (Saunders & Balinsky, 1993). Low quality leisure time compounds stress for women (Mallinckrodt & Leong, 1992); conversely, poor quality vacations and school breaks are identified as components compounding stress for both
genders (Ross et al., 1999). While there may or may not be a gender component in relation to student stress, the list of non-gender related factors appears to be more extensive.

Additional non-gender specific factors include age (Babcock et al., 2002), full-time enrollment (Home, 1997), new responsibilities (Ross et al., 1999), and maladaptive coping skills (Gintner et al., 1989), which includes a pattern of negative cognitions (Saunders & Balinsky, 1993). Those identifying themselves as having a marital status of “other” (Babcock et al., 2002) also seem to be at higher risk for stress. Some risk factors appear to be so specific that they are expected stressors that do not receive much attention in terms of stress.

Three studies indicated risk factors for student stress that are seemingly expected. Relocation to attend a masters-level program (Babcock et al., 2002) indicates an entire change of geographical environment added to an unfamiliar campus and the stressors of an advanced education. Examinations (Gintner et al., 1989) are a stressor based on the ramifications of poor grades, which could mean academic probation or expulsion for a student. Changes in sleeping and eating habits (Ross et al., 1999)
seem to be a consequence of extended study time and limited resources for nourishment.

Many of the risk factors for increased levels of stress among MSW students vary depending on the scope and instruments of each study. Demographic variables can be unavoidable risk factors that are unchangeable. Consequently, several risk factors overlap with the seven key factors previously listed. For example, some of the factors delineated to women (i.e., mothers with children under 13) can simultaneously be viewed in terms of other risk factors or demographics (financial resources, multiple role demands, increased workload, managing scarce time, or any combination).

Psychological and Physiological Effects of High Stress Levels

Stress can be a psychological, physiological, or a combined experience that can manifest into a paradigm of cognitive and biological consequences. According to Potts (1992), stress can be seen as externally and internally caused. An individual’s perception of stress appears to play a role in individual experience. Thus, stress levels of MSW students should be studied in an effort to ameliorate high stress levels in individuals.
Unattended stress carries psychological consequences (Babcock et al., 2002; Betoret & Tomás, 2003; Brown, 2003; Gintner et al., 1989; Hobfoll et al., 1998; Home, 1997; Mallinckrodt & Leong, 1992; O’Halloran, 2001; Potts, 1992; Saunders & Balinsky, 1993; Um & Harrison, 1998; Whitman et al., 1985; Wickramasekera, 1999; Workplace stress, 1997).

Betoret and Tomás (2003) indicate high, stress-related anxiety among college students that require some form of remediation before reaching clinical levels. Whitman et al. (1985) identifies the ramifications of unattended psychological stress in terms of the development of clinically diagnosable anxiety disorders and pain disorders. The development of somatoform (pain disorders) can create a cognitive perception of physical pain.

Stress can also elicit negative physiological consequences (Brown, 2003; Hobfoll et al., 1998; Kondrat, 2002; Saunders & Balinsky, 1993; Whitman et al., 1985; Wickramasekera, 1999; Workplace stress, 1997).

Physiological consequences can include increased blood pressure, hypertension, and stroke (Whitman et al., 1985). These conditions can eventually lead to heart disease or heart attack if stress is not effectively managed.

Perception is a key factor in determining an individual’s level of stress. According to Hobfoll et al.
(1998), different ways of viewing stress might trigger different biological systems or elements of systems, which may compound the perception of stress. Attention to stress among MSW students is important to the maintenance and achievement of the health and well-being of future social work professionals.

Ethical Considerations

It is reasonable to consider that high levels of stress among MSW students can negatively impact professional competency and integrity. The NASW Code of Ethics (cited in the MSW Student Handbook, 2002) mandates that issues of social work competency and professional integrity be promoted and maintained by all members of the profession.

Social workers must be able to draw on their own skills to help clients address complex social problems as a matter of service (MSW Student Handbook, 2002, p. 71). They cannot effectively help others without development of their own coping skills and strategies. The academic arena is a good place to develop such skills, and this develop should be an essential goal of the professional social workers of MSW programs as a part of career preparation. This can be viewed as promotion of ethical practices that
serve to increase professional social work integrity (MSW Student Handbook, 2002).

Social workers are mandated to exercise the value of competency in their work to protect clients from harm (MSW Student Handbook, 2002). For all intents and purposes, the students of social work professionals are also clientele to some degree. Working to increase such capacity is a high ethical aspiration for social work professionals and social work students alike.

The profession's ethical standards mandate that social workers address the impairment and incompetence of colleagues by assisting colleagues to take remedial action when faced with psychosocial distress, personal problems, abuses of substance, or difficulties with mental health that impair effective practice or create an incompetent capacity (MSW Student Handbook, 2002, p. 73 & 78). This mandate should extend to the developing social worker in an academic environment.

Social work administrators, faculty, and staff of social work programs are mandated to perform consistent with and encouraging of the compliance of the NASW Code of Ethics (MSW Student Handbook, 2002, p. 80). This mandate lends to the idea that students of the MSW program should be encouraged to practice the values and ethics of their
profession well before they earn the degree of Master of Social Work.

In keeping with the ethical principal to contribute to the knowledge base of the social work profession (MSW Student Handbook, 2002, p. 72), the following study seeks to address issues of academic development in terms of stress among MSW students.

Theories Guiding Conceptualization

Stress has been researched using different theoretical concepts among many different populations. In an effort to understand stress among MSW students, two studies and an article offer a brief exploration of the most relevant theoretical concepts for the present study.

Hobfoll et al. (1998) conducted a study comparing stress theories with the operationalization of stress in health research. The study reviewed stress in the health psychology literature within the three major stress research paradigms: how stress affects health, how illness acts as a stressor and how people cope with stress. Some of the findings indicated that the different ways of viewing stress might trigger different biological systems or elements of systems. Another finding is that theory is influenced by larger paradigms. Plus, operationalization of stress should be made carefully considering why that
particular type of stress is likely to produce that particular type of reaction. Attention must be paid to the ecological context, which includes the person and environment. Finally, attention must also be paid to the issue of culture and its impact on the stress response and the manifestation of illness.

Kondrat (2002) conducted a study using the person-in-environment frameworks in a comparative analysis with the ecosystem perspective and structuration theory. The relevance of this study to the present study is that the relationship and influences of greater systems are touted as reciprocal in social work education. However, Kondrat (2002) illustrates that the flow of interaction is unidirectional. Social work students are taught to view the individual interacting with larger systems in terms of having some influence for change in the basic constructs of larger systems. Thus, social work education is delivered with an underlying element of cognitive dissonance (i.e., psychological incongruence) because the influence between individuals (i.e., clients or students) and larger social systems (i.e., institutions) is not reciprocal on the whole. Psychological incongruence fosters stress. The issue is currently being scrutinized through debate; however there is enough evidence to
support the unidirectional contention that a professional guiding body has addresses it: According to the Council on Social Work Education (CSWE),

"...educators [are urged] to attend to "ways in which social systems promote or deter people in maintaining or achieving health and well-being" (as cited in Kondrat, 2002, Social Work Education section, ¶ 1). This lends to the viability of the present research. It is relevant to the future clients of social work students, and it is relative to MSW staff in relation to social work students as individuals in an academic environment. It is urged upon social work educators to attend to the way the educational institution promotes or deters students in the maintenance or achievement of student health and well-being.

In a point/counterpoint article by Karls and Lowery (1997), the person-in-environment (PIE) system is debated as to its description, components, and use. The key findings on the PIE system describes it as a multidisciplinary use of theoretical concepts that are currently being utilized in the Diagnostic and Statistical Manual of Mental Disorders, Fourth Edition (DSM-IV), to assess psychosocial and environmental problems on Axis IV. Thus, the PIE makes it possible to allow for psychological
problems related to stress (i.e., panic and anxiety disorders) to be taken into consideration in terms of context rather than isolated to the cognitive pathology of an individual (i.e., students or clients). The perspective takes into account the dynamic nature of transactional phenomenon found in and between systems that will be presently used as a guide for exploring stress among MSW students.

Summary

Many students of higher education experience stress related to educational attainment, including MSW students. There are multiple and varied findings on the risk factors and demographics related to stress among graduate students. Unattended, high stress levels can promote severe psychological and physiological consequences.

High levels of stress among MSW students can negatively impact professional competency and professional integrity. The NASW Code of Ethics mandates that issues of social work competency and professional integrity be promoted and maintained by all members of the profession, which should include MSW students.

The PIE is a valuable perspective with which to study the levels of MSW student stress as it relates to the academic and individual environments for participating
students. Such a view may yield reasonable remediation to alleviate high stress levels in MSW students through the development of healthier coping strategies and skills through curriculum adaptation, for example. This development could extend to increased resources to address stress among MSW students.
CHAPTER THREE

METHODS

Introduction

This research project is a quantitative measure of stress among Master of Social Work program students (MSW students) at California State University, San Bernardino (CSUSB). The project is a descriptive, exploratory, single group study. A survey method was employed to capture perceived stress levels among MSW students. In addition, a limited number of voluntary, face-to-face interviews were conducted in a pre-study procedure to qualitatively identify any additional factors of stress that our standardized instrument may have missed. The pre-study procedure was also used to identify additional contributory variables that might be related to increased stress levels among the surveyed population. The study considers the person-in-environment (PIE) approach to analyze MSW student stress levels in relation to a variety of demographics and influencing systems.

Study Design

The purpose of the study was to determine current levels of perceived stress among MSW students (dependent variable), and identify demographic markers (independent
variables) that may contribute to that stress. Additionally, the study includes a qualitative pre-study used to capture current and existing stress factors among MSW students that the preliminary survey design might have missed. The additional stress related factors and demographics were then included in the final survey product.

The study was an exploratory, descriptive, single group research project designed to measure stress levels of the MSW student population at CSUSB. Criteria for subject inclusion in the study were that respondents be enrolled in the Master of Social Work (MSW) Program at CSUSB. Participation in the study was offered to all students of the program on a voluntary basis: full-time, part-time, and sub-classifications (i.e., Title IV-E, foundation year, advanced year). Participants were enrolled in the CSUSB MSW Program during the 2003-2004 academic year.

The study was limited in that it does not attempt to identify all possible factors that can contribute to student stress. Other potential factors include student or instructional temperament, individual heuristics, and a history of psychological or physiological conditions prior to enrollment. Yet, this design allowed for an exploration
of a number of factors that contribute to student stress, and the study informs future attempts to alleviate or eliminate high levels of student stress.

Sampling

The population of interest for this study was students of the MSW program at CSUSB. MSW students make up the research team for this project. The subjects and researchers of this study will be future colleagues in the profession of Social Work.

Data collection was conducted using a convenience sampling of MSW students enrolled at CSUSB during the academic year 2003-2004. The study includes the full spectrum of students in the program: full-time, part-time, first year, second year, and third year program tracks. Participation in the study was entirely voluntary. Fifty-five respondents (n = 55) participated in the survey, and a limit of 5 subjects (n = 5) were used for pre-study sampling. The 5 interviewed subjects each represented one of the five program tracks on a voluntary basis. Students who participated in the interview method of data collection were excluded from participating in the survey method. This eliminated double sampling of any single individual. As part of a two-step process, the five
interviews were conducted prior to the introduction of the survey to other MSW student respondents.

The population was limited to one location and accessible at differing time periods on the CSUSB campus. CSUSB is a commuter campus, which means the student population resides in a large geographical area and some commute long distances to attend on-campus classes. The sample population was demographically diverse. Specific sampling demographics are discussed in the pre-study results section.

Data Collection and Instruments

Data collection included gathering information using 5 qualitative interviews in a pre-study followed by the distribution of a quantitative survey comprised of a standardized instrument on stress and a survey of demographic variables.

The qualitative interview consisted of 5 open-ended questions about stress as an MSW student. Current and existing stress factors were captured for inclusion in the survey process. This extra step was meant to bridge the gap between independent variables found in the literature and the specific human experience of MSW students at CSUSB.
The standardized instrument for evaluating stress has a high reliability. The Index of Clinical Stress (ICS) was a Likert-type scale (see APPENDIX B PROJECT INFORMED CONSENT, SURVEY, AND DEBRIEFING STATEMENT) that produced a ratio measurement of respondents' perception of stress: subjective stress. According to Neil Abell (2000), "the ICS has excellent internal consistency, with an alpha of .96. Data on stability were not reported" (as cited in Corcoran & Fischer, 2000, p. 376). The instrument was applied to measure perceived stress levels among MSW students. A Cronbach alpha was conducted on the instrument results for reliability analysis. In the current study the Cronbach alpha coefficient was .94. Respondents' stress levels were compared to other demographic and environmental factors (independent variables), which were included in the survey.

Independent variables included demographic indicators such as age, gender, marital status, and immediate response to "Do you feel stressed out as a graduate student of the MSW Program?" Factors related to academic placement, time, finances, support, and self-efficacy were gathered using a series of subset questions.

Respondents were asked about their MSW program track to identify specific groups by academic placement. These
questions included a series of subsets to identify placement year (i.e. first year, second year, or third year), curriculum load in placement year (i.e. part-time/first year, part-time/second year, part-time/third year, full-time/first year, and full-time/second year), and class scheduling time per day (i.e. all daytime classes, all evening classes, some daytime and some evening classes).

The survey included several questions related to time factors. These subsets include work (i.e. "Are you working while attending school," and "How many hours per week do you work?"), travel to attend classes (i.e. "How many miles do you travel to attend class?"), children (i.e. "Do you have children," "If you have children, how many are living at home," "If you have children living at home, are they younger than 13 years old, or 13 years old and older"), and time management ("Do you have trouble managing scarce time between graduate studies and other activities," and "How many hours of quality leisure time per week is available to you as a graduate student in an active quarter?").

Factors related to financial resources (i.e. "Do you rely on financial aid to pay for graduate studies," and "Are you concerned about financial resources related to
(i.e. "Do you feel that the curriculum of the MSW Program is flexible enough," and "Do you feel the curriculum workload is . . ." to easy, just right, too much, or don’t know) were explored.

Perceptions of support (i.e. "Do you feel you’re supported by family and/or friends," and "Do you feel you are supported by other students, faculty, and/or staff on campus as a graduate student?"), relationship (i.e. "Have you developed positive relationships with other students?"), and relocation ("Have you relocated to attend the graduate program?") factors were explored in relation to stress among MSW students.

Finally, perceptions of self efficacy were explored as an emergent factor of the pilot project. The subset included questions about knowledge ("Do you feel you have acquired sufficient knowledge that parallels or is useful for your work at your internship?") and skills ("Do you feel you have acquired sufficient sills that parallels or is useful for your work at your internship?").

Race, ethnicity and culture were not included to protect the anonymity of the respondents. Similarly, gender classifications were limited to male and female, and respondents were instructed not to answer any
questions that made them feel uncomfortable. Again, anonymity and confidentiality guided the specificity of the gender variable.

Pre-Study Procedures

The qualitative data collected in the pilot project was used to capture current and existing stress factors among MSW students. This additional procedure was intended to bridge the gap between any missed or unique factors and the expected factors in the preliminary survey instrument. The procedural guidelines for the pilot project included self-reports from 5 voluntary interviewees enrolled in the MSW Program of CSUSB. Limiting the number of participants in the pilot project was purposely exclusionary. The limited number of interviewees was used as representative members of all MSW Program tracks: full-time/first year; part-time/first year; full-time/second year; part-time/second year; and part-time/third year. The pilot project was designed to cover the full spectrum of the MSW Program tracks.

The research team sought out volunteers for the limited collection of qualitative data. These participants were given a written statement of informed consent prior to the interview process. The informed consent addressed issues of confidentiality and anonymity, which was limited
by the face-to-face interview process. Subjects were asked 5 open-ended questions about their perceptions of stress as it relates to being an MSW student. At the conclusion of the interview process, each subject was given a written debriefing statement. The debriefing statement included information on the lottery pool for participation. A copy of the informed consent, the interview questions, and the debriefing statement are included herein (see APPENDIX A PRE-STUDY INFORMED CONSENT, QUESTIONNAIRE, AND DEBRIEFING STATEMENT).

Study Procedures

The data source used in the study were self-reports from the voluntary participants of the MSW Program of CSUSB. Only students enrolled in the MSW Program at CSUSB at the time of data collection were considered for inclusion. Exclusion in the study was limited to those MSW students choosing not to participate with the exception of those previously participating in the pilot project. They were necessarily excluded to avoid data duplication.

The research team dispersed the survey questionnaire to all remaining MSW students for voluntary participation. A statement of informed consent addressing confidentiality and anonymity was attached. A randomly chosen lottery ticket was attached to each informed consent. The informed
consent, survey questionnaire, debriefing statement, and random lottery ticket was delivered to all student mailboxes in an unmarked clasp envelope for voluntary participation. A sealed box was made available for respondents to submit surveys in the Social Work Student Resource Room on the CSUSB campus. A sample of the informed consent, the survey instrument, and a debriefing statement are included herein (see APPENDIX B PROJECT INFORMED CONSENT, SURVEY, AND DEBRIEFING STATEMENT).

All respondents for the study (both the pilot project and the survey) were entered in a lottery drawing for a gift certificate to attend a stress-reduction education session (a professional massage). As part of the informed consent for both the pilot project and the survey, participants were informed that winning the lottery limits confidentiality and anonymity further for the purpose of prize collection. The lottery drawing was conducted upon conclusion of the research project in June 2004.

Protection of Human Subjects

Specific identifying markers were not requested or used to ensure confidentiality of study participants. Confidentiality of qualitative data collection was conducted by the creation of confidential space for participation on campus during varying times that
coincided with the MSW program class schedule at CSUSB. With the qualitative sample, confidentiality was less autonomous and the interview process addressed the limits prior to participation. Limited confidentiality was also addressed in the written informed consent given to each participant.

To ensure autonomy for respondents completing the survey portion of the research project, each survey was identified by a random 4-digit number applied to the instrument after collection, at the time of data input into SPSS for analysis.

Permission to conduct research in an institutional setting was granted by the Social Work Departmental Chair, Professor Teresa Morris, PhD, California State University, San Bernardino. A confirmation letter indicating authorization to conduct the study is included herein (see APPENDIX C LETTER OF AUTHORIZATION).

This research project was approved for protection of human subjects by the Department of Social Work Sub-Committee of the Institutional Review Board of California State University, San Bernardino (see APPENDIX D LETTER OF INSTITUTIONAL REVIEW BOARD APPROVAL).
Data Analysis

Qualitative analysis was used to explore the scope of contributory factors (themes) related to the perception of stress among MSW students. Open-ended questions were used to gain a deeper understanding of the environmental aspect of MSW student stress development. A cross tabulation analysis using a matrix table was used on the categorical data, and nomatic codes were formulated for pre-study discussion. The matrix was then used to extrapolate additional variables for the quantitative analysis for an assessment of the relationship between stress levels and the additional variables.

Quantitative analysis was used to measure perceived levels of stress among the remaining MSW student sample. All survey data was entered in the SPSS program for analysis. Reliability analysis using the Cronbach Alpha was used on the data collected from the Index of Clinical Stress (ICS). Results from the ICS were analyzed by percentages to distinguish range and mean of perceived stress levels. Stress levels were then correlated with independent variables using crosstabulations, t-tests (bivariates), standard deviation, and eta squared values. Eta squared values were calculated by hand to measure effect size for t-tests. These applications were used to
explore relationships between independent and dependent variables.

Summary

The research project was a descriptive and exploratory design. Perceived stress levels of MSW students were measured and crosstabulated with other factors to determine the relationship between the dependent variable and independent variables. Perceived stress among MSW students (dependent variable) were measured using frequencies and percentages. Outcome measures of stress and other factors (independent variables) were analyzed using crosstabulation, t-test, standard deviation, and size effect variance, through utilization of SPSS. Nomatic codes were used for demographic data collected through quantitative methods.
Table 1. Crosstabulations of Master of Social Work Student Stress Levels and Gender

<table>
<thead>
<tr>
<th>Are you...</th>
<th>Stress Levels</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
<td>Mod.</td>
</tr>
<tr>
<td>Count</td>
<td>17</td>
<td>28</td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
</tr>
<tr>
<td>%Are you...</td>
<td>35.4%</td>
<td>58.3%</td>
</tr>
<tr>
<td>%Within Stress Levels</td>
<td>81.0%</td>
<td>90.3%</td>
</tr>
<tr>
<td>%of Total</td>
<td>30.9%</td>
<td>50.9%</td>
</tr>
<tr>
<td>Male</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>%Are you...</td>
<td>57.1%</td>
<td>42.9%</td>
</tr>
<tr>
<td>%Within Stress Levels</td>
<td>19.0%</td>
<td>9.7%</td>
</tr>
<tr>
<td>%of Total</td>
<td>7.3%</td>
<td>5.5%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>21</td>
<td>31</td>
</tr>
<tr>
<td>%Are you...</td>
<td>38.2%</td>
<td>56.4%</td>
</tr>
<tr>
<td>%Within Stress Levels</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>%of Total</td>
<td>38.2%</td>
<td>56.4%</td>
</tr>
</tbody>
</table>
Table 2. T-test of Variance Between Total Stress Scores and Gender

<table>
<thead>
<tr>
<th>Total Stress Score</th>
<th>Levene’s Test for Equal.of Vari.</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig</td>
</tr>
<tr>
<td>Equal var. assum.</td>
<td>.34</td>
<td>.56</td>
</tr>
<tr>
<td>Equal var. not assum.</td>
<td>1.68</td>
<td>8.7</td>
</tr>
</tbody>
</table>
Table 3. T-test of Variance Between Total Stress Scores for Non-Working/Working Students

<table>
<thead>
<tr>
<th>Total Stress Score</th>
<th>Levene's Test for Equal of Vari.</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig</td>
</tr>
<tr>
<td>Equal var. assume</td>
<td>5.3</td>
<td>.026</td>
</tr>
<tr>
<td>Equal var. not assume</td>
<td>1.1</td>
<td>.273</td>
</tr>
</tbody>
</table>
Table 4. Crosstabulations of Master of Social Work
Student Stress Levels and Time Management

<table>
<thead>
<tr>
<th>Do you have trouble managing scarce time between graduate studies and other activities?</th>
<th>Stress Levels</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
<td>Mod.</td>
</tr>
<tr>
<td>No</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td>% Do you have trouble?</td>
<td>70.6%</td>
<td>29.4%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>57.1%</td>
<td>17.9%</td>
</tr>
<tr>
<td>% of Total</td>
<td>23.1%</td>
<td>9.6%</td>
</tr>
<tr>
<td>Yes</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>% Do you have trouble?</td>
<td>25.7%</td>
<td>65.7%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>42.9%</td>
<td>82.1%</td>
</tr>
<tr>
<td>% of Total</td>
<td>17.3%</td>
<td>44.2%</td>
</tr>
<tr>
<td>Total</td>
<td>21</td>
<td>28</td>
</tr>
<tr>
<td>% Do you have trouble?</td>
<td>40.4%</td>
<td>53.8%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>% of Total</td>
<td>40.4%</td>
<td>53.8%</td>
</tr>
</tbody>
</table>
Table 5. Crosstabulations of Master of Social Work Student Stress Levels and Master of Social Work Program Flexibility

<table>
<thead>
<tr>
<th>Do you feel that the curriculum of the MSW Program is flexible enough?</th>
<th>Stress Levels</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
</tr>
<tr>
<td>Count</td>
<td>7</td>
</tr>
<tr>
<td>% Flexible enough?</td>
<td>24.1%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>35.0%</td>
</tr>
<tr>
<td>% of Total</td>
<td>14.3%</td>
</tr>
<tr>
<td>No</td>
<td>13</td>
</tr>
<tr>
<td>% Flexible enough?</td>
<td>65.0%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>65.0%</td>
</tr>
<tr>
<td>% of Total</td>
<td>26.5%</td>
</tr>
<tr>
<td>Yes</td>
<td>20</td>
</tr>
<tr>
<td>% Flexible enough?</td>
<td>40.8%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>100%</td>
</tr>
<tr>
<td>% of Total</td>
<td>40.8%</td>
</tr>
</tbody>
</table>
Table 6. Crosstabulations of Master of Social Work Student Stress Levels and Sufficiency of Internship Knowledge

<table>
<thead>
<tr>
<th>Do you feel that you have acquired sufficient knowledge that parallels or is useful for your work at your internship?</th>
<th>Stress Levels</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
<td>Mod.</td>
</tr>
<tr>
<td>Count</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>% Sufficient knowledge?</td>
<td>21.4%</td>
<td>78.6%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>17.6%</td>
<td>40.7%</td>
</tr>
<tr>
<td>% of Total</td>
<td>6.4%</td>
<td>23.4%</td>
</tr>
<tr>
<td>Count</td>
<td>14</td>
<td>16</td>
</tr>
<tr>
<td>% Sufficient knowledge?</td>
<td>42.4%</td>
<td>48.5%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>82.4%</td>
<td>59.3%</td>
</tr>
<tr>
<td>% of Total</td>
<td>29.8%</td>
<td>34.0%</td>
</tr>
<tr>
<td>Total Count</td>
<td>17</td>
<td>27</td>
</tr>
<tr>
<td>% Sufficient knowledge?</td>
<td>36.2%</td>
<td>57.4%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>% of Total</td>
<td>36.2%</td>
<td>57.4%</td>
</tr>
</tbody>
</table>
Table 7. Crosstabulations of Master of Social Work Student Stress Levels and Sufficiency of Internship Skills

<table>
<thead>
<tr>
<th></th>
<th>Stress Levels</th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
<td>Mod.</td>
<td>High</td>
</tr>
<tr>
<td>Do you feel that you have acquired sufficient skills that parallels or is useful for your work at your internship?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>2</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>% Sufficient skills?</td>
<td>16.7%</td>
<td>75.0%</td>
<td>8.3%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>11.8%</td>
<td>33.3%</td>
<td>33%</td>
</tr>
<tr>
<td>% of Total</td>
<td>4.3%</td>
<td>19.1%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Yes</td>
<td>15</td>
<td>17</td>
<td>2</td>
</tr>
<tr>
<td>% Sufficient skills?</td>
<td>44.1%</td>
<td>50.0%</td>
<td>5.9%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>88.2%</td>
<td>63.0%</td>
<td>67.0%</td>
</tr>
<tr>
<td>% of Total</td>
<td>31.9%</td>
<td>36.2%</td>
<td>4.3%</td>
</tr>
<tr>
<td>DK</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>% Sufficient skills?</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>0%</td>
<td>3.70%</td>
<td>0%</td>
</tr>
<tr>
<td>% of Total</td>
<td>0%</td>
<td>2.10%</td>
<td>0%</td>
</tr>
<tr>
<td>Total Count</td>
<td>17</td>
<td>27</td>
<td>3</td>
</tr>
<tr>
<td>% Sufficient skills?</td>
<td>36.2%</td>
<td>57.4%</td>
<td>6.4%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>% of Total</td>
<td>36.2%</td>
<td>57.4%</td>
<td>6.4%</td>
</tr>
</tbody>
</table>
Table 8. Crosstabulations of Master of Social Work Student Stress Levels and Feeling Stressed Out

<table>
<thead>
<tr>
<th>Do you feel stressed out as a graduate student in the MSW Program?</th>
<th>Stress Levels</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
<td>Mod.</td>
</tr>
<tr>
<td>Count</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>% Stressed out?</td>
<td>66.7%</td>
<td>33.3%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>44.4%</td>
<td>12.9%</td>
</tr>
<tr>
<td>% of Total</td>
<td>15.4%</td>
<td>7.7%</td>
</tr>
<tr>
<td>Count</td>
<td>10</td>
<td>27</td>
</tr>
<tr>
<td>% Stressed out?</td>
<td>25.0%</td>
<td>67.5%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>55.6%</td>
<td>87.1%</td>
</tr>
<tr>
<td>% of Total</td>
<td>19.2%</td>
<td>51.9%</td>
</tr>
<tr>
<td>Count</td>
<td>18</td>
<td>31</td>
</tr>
<tr>
<td>% Stressed out?</td>
<td>34.6%</td>
<td>59.6%</td>
</tr>
<tr>
<td>% Within Stress Levels</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>% of Total</td>
<td>34.6%</td>
<td>59.6%</td>
</tr>
</tbody>
</table>
Figure 1. Pie Chart of Stress Among Master of Social Work Students
CHAPTER FOUR

RESULTS

Pre-Study Introduction

This pilot project consisted of a limited number of participants (n = 5) and was based on self-reports. The five voluntary interviewees were enrolled in the MSW Program of CSUSB. Each interviewee represented a member of each of the five MSW Program tracks: full-time/first-year; part-time/first-year; full-time/second-year; part-time/second-year; and part-time third-year. The participants were given a written statement of informed consent prior to the interview process. The informed consent addressed the purpose of the study, anonymity, confidentiality, responsible parties, and referral information. Subjects were asked five open-ended questions about their perceptions of stress as it relates to being an MSW student. At the conclusion of the interview process, each subject was given a written debriefing statement. The debriefing statement includes information of the lottery pool for participation. A copy of the informed consent, the interview questions, and the debriefing statement is included herein (see APPENDIX A PRE-STUDY INFORMED CONSENT, QUESTIONNAIRE, AND DEBRIEFING STATEMENT).
Presentation of the Pre-Study Findings

The interview questions were used to gather statements from the subjects and responses for each question were summarized based on the question or relevance to stress. The responses were then used to support existing themes or to identify new themes that may contribute to MSW student stress. Two new themes emerged as relevant to increased MSW student stress. The first theme addressed the students' views about whether or not they felt they had acquired a sufficient knowledge base parallel to the requirements at their internship. Secondly, whether or not they felt they had acquired the necessary skills to parallel to the needs of their internship. The following recounts the interview questions and sample responses are given. Responses were used to either establish main themes and/or to aid in the identification of new themes. A summary of the responses has been organized in a matrix (see APPENDIX E PRE-STUDY MATRIX). To identify the responses each has been labeled by the use of three figures: a letter for each interviewee, a digit for the question number, and a letter for the response category (i.e. "A1A" refers to interviewee A, question number 1, and response category A).
Question 1, "What are the sources of stress in your life as it relates to being an MSW student?" The question was used to solicit factors in the MSW students' lives that they feel contribute to their own stress. All the respondents produced statements identifying stressors. For example, "Travel time is one of my stress sources. Time with my children is another stressor" (A1E). "One of the sources of stress is the school curriculum change. The curriculum is not what I expected. I thought it would be more specialized" (B1C). "One of the issues I am currently facing is taking time from my employment to meet the internship requirement (C1A & C1B) and also to attend my classes. My drive to the school and internship is also a factor" (C1E). "Time is a stress for me. Another area that stresses me is that I do not have time to spend with my friends (D1E). Money issues are also a stress for me" (D1D). "The first issue I have stressed over is the internship (E1A). It is so time consuming (E1B). This brings up another issue, which is the curriculum (E1C). Another issue I have is regarding finances (E1D). The emerging themes from the initial question were 1) the importance of time, and 2) the curriculum of the MSW Program."
In Question 2 students were asked, "What is the major source of stress for you as an MSW student? Why?" The question was intended to solicit the main factor contributing to the MSW students' stress. The responses identified two more themes. For example, "My time is the most stressful factor. It limits my time from my personal life especially with my children" (A2H). "The curriculum changes have caused a lot of confusion" (B2I). "The most stressful of my problems is the money situation. Not having enough to cover my expenses" (D2J). "It is the internship" (E2F &E2G). These responses support the themes from Question 1, time and curriculum. The new emergent themes were 1) the internship, and 2) financial issues.

In Question 3, students were asked, "What is the least source of stress for you as an MSW student? Why?" The question was intended to solicit factors that least contributes to the MSW students' stress. For example, "It is probably my travel time" (A3L). "My internship is the least source of stress" (B3K). "My home life, my husband is in total support of my decision to return to school" (C3M). "The least of my problems is social support" (D3N). "The least source of stress for me is social support" (E3N). The emergent theme was identified as social
support. Social support seems to be the least source of stress for students.

In Question 4, students were asked, "When you are feeling very stressed, what do you do to cope with those feelings?" The question was intended to identify successful coping skills MSW students' exercise to maintain healthy stress levels. For example, "To alleviate my stress I talk to my husband and family. I vent, vent and vent" (A40). "Ventilation is what I use to cope. It lets steam out . . . to not explode" (B40). "First thing I do is pray, that is my main support" (C4P). "I prioritize. I deal with the issues I have control over" (D4Q). "There are three things I do. [1] Exercise is the one I do most often (E4R). [2] I contact my friends, and we get together for dinner and drinks. [3] Sometimes I do nothing" (E4S). The tools students use for coping were identified as use of support systems, venting, religious affiliation, and exercise.

In Question 5, students were asked, "What type of resources would aid you in coping with stress?" The question was intended to identify the resources that are needed or frequently used to positively support MSW students experiencing stress. For example, "First, that my place of employment would be more supportive of my
effort.” “At school, it would be great if they offered tutoring and aid to help us with writing skills after evening classes in our building” (A5T). “That student concerns be taken seriously” (B5T). “I would like to see more avenues of financial support for the MSW students” (C5U). “I would recommend more financial support for MSW students” (D5U). “In the area of social support, maybe a support group for single parents that are going through the same experience” (D5U) would be good. “The counseling center is a good source.” “Talking to classmates about our feelings or situations that we are confronting” (E5W). The responses indicated that financial assistance was an aid most frequently mentioned. Social support, through support groups and/or individual mentoring is the second most requested aid to reduce MSW stress.

Pre-Study Summary

The following summary is based on six pages of interview responses obtained through approximately five hours of one to one individual interviews. Demographic information was not collected from interviewees. A summary of responses can be seen in APPENDIX E PRE-STUDY MATRIX. The responses of the pilot project interviewees illustrated some common themes that may be contributory factors for MSW student stress. The majority of the
factors identified through the pre-study have already been addressed in the survey design for the bulk of the study. In addition, the responses helped to identify two additional themes that will be incorporated into the original survey: 1) do students feel they have acquired sufficient knowledge that parallels or is useful for their work at their internship, and 2) do students feel they have acquired sufficient skills that parallels or is useful for their work at their internship? Questions reflecting these concerns will be added to the quantitative survey for the bulk of the study on stress among MSW students.

Study Introduction

A quantitative survey was formulated using a standardized instrument to measure and assigned stress levels. Literature and the pre-study questionnaire were used to compile independent and dependent variables for analysis. A copy of the informed consent, the interview questions, and the debriefing statement is included herein (see APPENDIX A PRE-STUDY INFORMED CONSENT, QUESTIONNAIRE, AND DEBRIEFING STATEMENT). Frequencies and percentages were formulated for demographic variables. Further analysis was conducted using crosstabulation, t-test
Presentation of the Study Findings

The procedure for checking the reliability of the stress scale was used on the survey sample (n = 55). According to Neil Abell (2000), the stress measurement instrument (ICS) has an internal consistency, with a Cronbach alpha coefficient reported of .96. In the current study the Cronbach alpha coefficient was .94, which gives the stress measurement high reliability adding to the validity of the findings.

Stress scores from the standardized instrument were summed and calculated by hand to produce a total stress score for each respondent in the survey sample (n = 55) with scores closest to 100 indicating high stress. Cut-off point procedures were performed using SPSS to divide the sample population (n = 55) into thirds: 1) 0-33, 2) 34-66, and 3) 67-100. The resulting categories were then recoded into three discreet categories of stress: 1) low, 2) moderate, and 3) high. The largest respondent group measured 56.4% of the survey sample and illustrated a moderate level of stress as an MSW student. Slightly more than 38% of respondents reported low levels of stress followed by the smallest respondent group at 5.5% with a
high level of stress at an MSW student. The stress levels were then compared to the following basic demographics.

Basic demographics were captured using frequencies and percentages procedures. For a limited summary, see APPENDIX F DEMOGRAPHICS. Respondents' ages ranged from 22 to 55 years old for the survey sample (n = 55). The nominal responses using the SPSS procedure for calculating cut-off points to develop four age-range groups. The results were then transformed, collapsed, and recoded to reflect the four age groups for analysis. The largest group consisted of 22-27 year olds, who made up 40% of the sample. Those in the 43-55 age range made up the second largest group at 23.6% followed by 32-42 year olds at 21.8% of the population. The smallest age group was 28-31 year olds at 14.5% of the sample respondents.

A crosstabulation procedure was conducted to compare age and stress level scores. Analysis indicates the largest population, 22-27 year olds, had moderate stress levels at 23.6% of the sample population (n = 55) followed by 14.5% of 22-27 year olds scoring low levels of stress. Nearly 2% of 22-27 year olds reported a high level of stress. Almost 13% of the sample reported being in the 28-31 year old age group and scored moderate stress levels followed by 1.8% of the 28-31 year olds reporting low
stress levels. There were no respondents scoring high levels of stress among the 28-31 year old age group. Of the 32-42 year old age group, 10.9% of respondents reported moderate stress levels and an additional 10.9% of respondents reported low stress levels. There were no respondents scoring high levels of stress among the 32-42 year old age group. Respondents representing the 43-55 year old age group reported low levels of stress at 10.9% of the total respondents, and an additional 9.1% of respondents scored with moderate levels of stress. The 43-55 year old age group represented 3.6% of the survey sample reporting high stress levels.

Frequencies and percentages related to gender for the respondent population (n = 55) indicated 87.3% were female and the remaining 12.7% were male respondents.

A crosstabulation was conducted to compare gender with stress levels. The largest percentage of the total survey population (n = 55) was among the female respondents with 50.9% reporting moderate levels of stress. Almost 31% of the survey sample represented female respondents with low stress levels. Male respondents reporting low stress levels represented slightly more than 7% of the survey population (see Table 1. Crosstabulations
of Master of Social Work Student Stress Levels and Gender).

An independent-samples t-test was conducted to compare the total stress scores for females and males for the survey sample (n = 55). There was no significant difference in scores for females ($M = 40.17, SD = 14.924$) and males ($M = 31.43, SD = 12.488$; $t(53) = 1.472, p = .563$]. The magnitude of the differences in the means was small ($\eta^2 = .039$). Only 3.9% of the variance in total stress scores is explained by gender (see Table 2. T-test of Variance Between Total Stress Scores and Gender).

Frequencies and percentages indicating the marital status of respondents from the sample survey (n = 55) shows the largest population was married and represented 52.7% of the sample. Single respondents reflected 20% of the sample, and respondents who were cohabitating in a committed relationship made up 16.4% of the sample population (see APPENDIX F DEMOGRAPHICS).

A crosstabulation was conducted to compare marital status with stress levels. Equal percentages (25.5%, respectively) of the total survey sample (n = 55) who were married reported moderate and low levels of stress. Less than 2% of the married respondents reported having high
stress levels. Slightly more than 16% of the survey sample was reportedly single scoring moderate stress levels, while 3.6% of single respondents reported low levels of stress. There were no respondents who were single reported high levels of stress. Approximately 9% of respondents who were cohabitating in a committed relationship reported moderate levels of stress. An equal percentage (3.6%) of respondents who were cohabitating in a committed relationship reported either low stress levels or high stress levels. Divorced respondents reporting moderate stress levels made up 5.5% of the surveyed population. There were no divorced respondents reporting low or high levels of stress. Respondents identified as "other" in terms of marital status reported low levels of stress and account for 3.6% of the survey sample. There were no respondents in the "other" marital status category reporting either moderate or high levels of stress. Respondents who were "separated" made up almost 2% of the total population and the entire category reported low levels of stress.

Frequencies and percentages for respondent enrollment track in the MSW Program were used. Surveyed respondents in the survey sample (n = 55) indicated the largest population (40%) were enrolled in the full-time, first
year track. There was a dichotomy between the part-time, first year and part-time, second year respondents (11), which produced a 20% representation for each track out of the total sample. Full-time, second year respondents made up the fourth largest sample of the total responding population at 16.4%, and the smallest number of respondents was found in the part-time, third year group of those responding to the survey (see APPENDIX F DEMOGRAPHICS).

A crosstabulation to analyze frequencies and percentages of stress levels and enrollment tracks indicated that academic placement had no affect in terms of high stress levels. Those reportedly having the highest stress levels were equally spread across the part-time/second year, full-time/first year, and full-time/second year cohorts, 1.8%, respectively. The largest percentage of students was concentrated in the first-year/full-time cohort at 25.5%, but all reported only moderate stress levels. In fact, 56.4% of the responding MSW student population reportedly felt moderately stressed across all cohorts. Interestingly, the largest population reportedly experiencing low stress levels was found among the full-time/first year cohort at
12.7%. Slightly more than 38% reported low stress levels across all cohorts.

A measure of frequencies and percentages was taken in relation to working in addition to enrollment in the MSW Program. Internship work was excluded from the measurement. Of the total surveyed respondents (n = 55), over half (50.9%) of the respondents were not working in addition to attending the MSW Program. The remaining 49.1% of respondents indicated that they were not working in addition to attending the MSW Program (see APPENDIX F DEMOGRAPHICS).

An independent-samples t-test was conducted to compare the total stress scores for students who were not working and working in addition to attending the MSW Program (n = 55). There was no significant difference in stress scores for non-working (M = 41.21, SD = 16.681) and working [M = 36.81, SD = 12.545; t(50.07) = 1.108, p = .026] MSW Program students. The magnitude of the differences in the means was small (eta squared = .023). Only 2.3% of the variance in the total stress scores is explained by working while attending the MSW Program (see Table 3. T-test of Variance Between Total Stress Scores for Non-Working/Working Students).
A crosstabulation was conducted to analyze frequencies and percentages for students with and without children and stress levels of the survey sample (n = 55). Almost 33% of respondents report no children and indicate moderate stress levels. Slightly more than 18% of students without children had low stress levels, and 1.8% of the students without children reported high stress levels. Nearly 22% of respondents with children reported moderate stress levels while 20% of respondents with children reported low levels of stress. Respondents with children who report high levels of stress make up the remaining 3.6%. Nearly 2% of those surveyed stated "don’t know" in relation to whether or not they have children and reports moderate levels of stress. There were no respondents reporting "don’t know" whether or not they have children that also reported low or high stress levels.

Crosstabulations were conducted to compare frequencies and percentages of the number of miles traveled to attend class with stress levels for the survey sample (n = 55). The nominal responses to the number of miles traveled to attend class were calculated using the SPSS procedure for cut-off points to develop three miles-traveled groups. The results were then transformed, collapsed, and recoded to reflect the three miles-traveled
groups for analysis: 1) 21 miles or less, 2) 22-40 miles, and 3) 41 miles or more. The three discreet categories were then compared to the stress level categories. Almost 22% of the survey sample who reported traveling more than 41 miles to attend class indicated moderate stress levels while 5.5% of respondents traveling 41 or more miles to attend class indicated low stress levels. The remaining respondents who traveled 41 or more miles to attend class indicated high stress levels. Of those respondents who traveled 22-40 miles to attend class, 20% of the survey sample reported low stress levels, 16.4% of the survey sample reported moderate stress levels, and 1.8% of the survey sample reported high stress levels. Of those respondents who traveled 21 miles or less to attend class, 18.2% of the survey sample reported moderate stress levels, 12.7% of the survey sample reported low stress levels, and the remaining 1.8% of the total survey sample reported high stress levels.

A crosstabulation was conducted comparing stress levels with responses to, “Are you concerned about financial resources related to paying for your graduate education?” Frequencies and percentages for the “yes,” “no,” or “don’t know” responses across the low, moderate, and high stress level categories were analyzed. Slightly
more than 27% of respondents from the survey sample (n = 55) reported no concern about financial resources in relation to paying for their education and showed moderate stress levels. Of those respondents with no concern about financial resources in relation to paying for their education, 14.5% reported low stress levels, and 3.6% reported high stress levels. Of those respondents reporting concern about financial resources in relation to paying for their education, 27.3% reported moderate stress levels, 23.6% reported low stress levels, and 1.8% reported high stress levels. Less than 2% of respondents reporting moderate stress levels responded “don’t know” in relation to financial concerns with regard to paying for their education.

Respondents were asked, “Do you have trouble managing scarce time between graduate studies and other activities?” Responses were limited to the categorical responses of “no” or “yes.” These responses were then crosstabulated with the stress levels categories for the survey sample (n = 52). Over 44% of respondents reported having trouble managing scarce time between graduate studies and other activities and indicated moderate stress levels. Slightly more than 17% of respondents reported having trouble managing scarce time between graduate
studies and other activities and indicated low stress levels, while almost 6% of respondents reported having trouble managing scarce time between graduate studies and other activities and scored high stress levels. Slightly more than 23% of respondents have no trouble managing scarce time between graduate studies and other activities and report low stress levels (see Table 4. Crosstabulations of Master of Social Work Student Stress Levels and Time Management).

Respondents were asked, “Have you developed positive relationships with other students?” A crosstabulation of categorical responses (“no” and “yes”) were compared to stress level categories of the survey sample (n = 55). The majority, 54.5%, of respondents indicated that they had developed positive relationships with other students and scored moderate stress levels. Slightly more than 38% of respondents who have developed positive relationships with other students scored low stress levels. Only 5.5% of respondents reported having developed positive relationships with other students and scored high stress levels. Only 1.8% of respondents reported not developed positive relationships with other students and moderate stress levels. There were no respondents reporting that
they did not develop positive relationships with other students and scored either low or high stress levels.

Respondents were asked, "Do you feel that the curriculum of the MSW Program is flexible enough?" A crosstabulation of categorical responses ("no" and "yes") were compared to stress level categories of the survey sample (n = 49). Almost 40% of respondents reported that the MSW Program curriculum was not flexible enough and scored moderate stress levels. Of those respondents reporting that the MSW Program curriculum was not flexible enough, 14.3% of the survey population scored low stress levels, while 6.1% of the survey sample scored high stress levels. Almost 27% of total survey respondents reported that they felt the curriculum of the MSW Program was flexible enough and scored low stress levels. Slightly more than 14% of respondents who felt the curriculum of the MSW Program was flexible enough scored moderate stress levels (see Table 5. Crosstabulations of Master of Social Work Student Stress Levels and Master of Social Work Program Flexibility).

Respondents were asked, "Do you feel you have acquired sufficient knowledge that parallels or is useful for your work at your internship?" A crosstabulation of categorical responses ("no" and "yes") were compared to
stress level categories for the survey sample (n = 47). Thirty-four percent (34%) of respondents that felt they had acquired sufficient knowledge that paralleled or was useful for their work at their internship scored moderate stress levels. Almost 30% of respondents that felt they had acquired sufficient knowledge that paralleled or was useful for their work at their internship scored low levels of stress. Conversely, 23.4% of the survey sample reported that they did not feel they had acquired sufficient knowledge that paralleled or was useful for their work at their internship and scored moderate stress levels (see Table 6. Crosstabulations of Master of Social Work Student Stress Levels and Sufficiency of Internship Knowledge).

Respondents were asked, "Do you feel you have acquired sufficient skills that parallels or is useful for your work at your internship?" A crosstabulation of categorical responses ("no" and "yes") were compared to stress level categories. Over 36% of respondents from the survey sample (n = 47) that felt they had acquired sufficient skills that paralleled or was useful for their work at their internship scored moderate stress levels. Almost 32% of respondents that felt they had acquired sufficient skills that paralleled or was useful for their
work at their internship scored low levels of stress, while 4.3% of respondents who felt they had acquired sufficient skills that paralleled or was useful for their work at their internship scored high levels of stress. Conversely, 19.1% of the survey sample reported that they did not feel they had acquired sufficient skills that paralleled or was useful for their work at their internship and scored moderate stress levels (see Table 7. Crosstabulations of Master of Social Work Student Stress Levels and Sufficiency of Internship Skills).

Respondents were asked, "Do you feel stressed out as a graduate student of the MSW Program?" A crosstabulation of categorical responses ("no" and "yes") were compared to stress level categories. Of the survey sample (n = 52), the majority (51.9%) of respondents who reported feeling stressed out as a graduate student of the MSW Program scored only moderate stress levels, an additional 19.2% of the survey sample who reported feeling stressed out as a graduate student of the MSW Program scored low stress levels. Conversely, 15.4% of respondents who did not feel stressed out as a graduate student of the MSW Program scored low stress levels, and the remaining 15.4% of respondents who did not feel stressed out as a graduate student of the MSW Program scored moderate stress levels.
(see Table 8. Crosstabulations of Master of Social Work Student Stress Levels and Feeling Stressed Out).

**Study Summary**

More than 94% of the survey sample (n = 55) scored moderate to low levels of stress with over half of the sample falling within the moderate stress level range.

Of respondents in the survey sample (n = 55), moderate to low stress levels were reported across all age-range groups with the majority concentrated in the 22-27 age group scoring moderate stress levels. Of those reporting high stress levels, 1.8% was in the 22-27 age range and 3.6% was in the 43-55 age range.

Of respondents of the survey sample (n = 55), the overwhelming majority of respondents were female. Almost 82% of the female respondents reported moderate to low stress levels, and 5.5% reported high stress levels. Male respondents reported low to moderate stress levels with a concentration in the low stress level range. However, there is no significant difference in stress scores based on gender.

The majority of the survey sample (n = 55) was married. Single respondents make up the second largest category. Married respondents reported low to moderate stress levels equally. Single respondents also moderate to
low stress levels with a concentration in the moderate range. Those respondents reporting high stress levels were found to be cohabitating in a committed relationship (3.6%) or single (1.8%).

The majority of respondents (94.6%) of the survey sample (n = 55) reported moderate to low stress across all enrollment tracks (part-time/first year, part-time/second year, part-time/third year, full-time/first year, and full-time second year). There was no concentration of the respondents scoring high stress levels in any single enrollment track.

Slightly more than half of the respondents in the survey sample (n = 55) were not working. There was no significant difference in stress scores for non-working and working respondents.

Of respondents to in the survey sample (n = 55), sixty-eight percent reported having no children and moderate to low stress levels. Forty-two percent of the respondents reported having children and moderate to low stress levels. Of those respondents reporting high stress levels, 3.6% did have children and 1.8% had no children.

More than one third of the survey sample (n = 55) reported traveling 22-40 miles to attend class and scored low to moderate stress levels. Respondents scoring high
stress levels were found across groups with 1.8%, respectively, traveling 0-21 miles, 22-40 miles, and 41 or more miles to attend class.

Of respondents in the survey sample (n = 55) concerned about finances in relation to paying for their graduate education, over half scored moderate to low stress levels compared to the low to moderate stress levels for those not concerned about finances in relation to paying for their graduate education. Of those scoring high levels of stress, 3.6% were not concerned about finances in relation to paying for their graduate education and 1.8% was concerned about finances in relation to paying for their graduate education.

Over sixty-one percent of the survey sample (n = 52) reported having trouble managing scarce time between graduate studies and other activities with moderate to low stress levels. Almost one quarter of the respondents reported not having trouble managing scarce time between graduate studies and other activities with low stress levels. The entire sample of respondents scoring high stress levels reportedly have trouble managing scarce time between graduate studies and other activities.

Over ninety-two percent of respondents in the survey sample (n = 55) reported development of positive
relationships with other students and scored moderate to low stress levels. All respondents scoring high stress levels reportedly have developed positive relationships with other students.

Over half of the respondents in the survey sample (n = 49) reported that the MSW Program curriculum was not flexible enough with moderate to low stress levels. Those respondents scoring high stress levels (6.1%) also felt the MSW Program curriculum was not flexible enough. Over a third of the respondents felt the MSW Program curriculum was flexible enough and scored low to moderate stress levels.

Almost sixty-four percent of respondents in the survey sample (n = 47) felt they had acquired sufficient knowledge that paralleled or was useful for their work at their internship scored stress levels ranging from moderate to low. Of those respondents scoring high stress levels, all (6.4%) felt they had acquired sufficient knowledge that paralleled or was useful for their work at their internship. Conversely, nearly a quarter of respondents felt they had not acquired sufficient knowledge that paralleled or was useful for their work at their internship scored moderate stress levels.
Approximately sixty-eight percent of respondents from the survey sample (n = 47) felt they had acquired sufficient skills that paralleled or was useful for their work at their internship scored moderate to low stress levels. Respondents scoring high stress levels, 4.3%, also felt they had acquired sufficient skills that paralleled or was useful for their work at their internship. Slightly more than nineteen percent of respondents that did not feel they had acquired sufficient skills that paralleled or was useful for their work at their internship scored moderate stress levels. Of respondents scoring high stress levels, 2.1%, they also did not feel that they had acquired sufficient skills that paralleled or was useful for their work at their internship.

Finally, over seventy percent of the respondents from the survey sample (n = 52) reported feeling stressed out as a graduate student of the MSW Program and scored only moderate to low stress levels. All respondents scoring high stress levels accurately reported feeling stressed out as a graduate student of the MSW Program. Over one third of the respondents with low to moderate stress levels reported not feeling stressed out as a graduate student of the MSW Program.
CHAPTER FIVE

DISCUSSION

Introduction

It was clear that stress is linked to graduate education for MSW students; however, the degree to which stress is perceived varies across factors. Age, marital status, children, financial concerns, time management, and curriculum flexibility appear to be factors linked to MSW students who reported high levels of stress. Other factors thought to be stressors for MSW students were not substantiated by research analysis.

Discussion

The research showed that all MSW students were experiencing some level of stress; however, most fell into the moderate stress levels category followed by a consistently smaller group in the low stress levels category. Very few MSW students were experiencing high levels of stress based on the stress measurement instrument (ICS).

When stress levels were compared to demographic and environmental factors, the majority of MSW students tended to move between moderate and low stress levels. Those MSW students with reportedly high levels of stress were
identified as ranging in age from 43-55 years old, and either cohabitating in a committed relationship or married. This was a troubling find because the age group spans the developmental stage of generativity versus stagnation (Erikson, 1963, as cited in Zastrow & Kirst-Ashman, 2001, p. 279), which lends to the idea that the high stress levels may reflect some unresolved crises in previous developmental stages (i.e. intimacy versus isolation) manifesting into higher stress levels. The fact that they reportedly have a significant other or spouse and high stress levels suggested that additional home support was not a mediating factor for coping with stress with this group. This concept does not bode well for a career in social work.

Surprisingly, there was no pattern linking high stress levels to enrollment tracks.

Additionally, MSW students with high stress levels had children and reported trouble managing scarce time between graduate studies and other activities. They also felt that the curriculum of the MSW Program was not flexible enough, which could be related to other factors (i.e. spouses or significant others, children, or trouble managing scarce time).
The entire sample of high stress level MSW students were female; however, only a small percentage of the variance in total stress scores could be explained by gender, which eliminated any validity to gender being a factor related to high stress levels as an MSW student. The appearance of the gender demographic being linked to high levels of stress could be related to the female domination of the social work field.

Most MSW students reporting high stress levels felt they had acquired sufficient skills that paralleled or was useful for their work at their internship. However, a small percentage of the high stress level group did not feel they had acquired sufficient skills that paralleled or was useful for their work at their internship. It appeared that, for some, self-efficacy in terms of skills might be a factor related to high levels of stress. Conversely, the majority of high stress level MSW students were not affected in terms of skills self-efficacy.

All MSW students with high stress levels developed positive relationships with other students, which was not viewed as a contributory factor of stress. Positive relationships with other students could be viewed as additional social support systems, which tend to mediate the affect of stress.
One hundred percent of those who reported high stress levels felt they had acquired sufficient knowledge that paralleled or was useful for their work at their internship, which suggested that self-efficacy in terms of knowledge did not increase or decrease high stress levels.

Most of the MSW students reporting high stress levels were not concerned about financial resources related to paying for their graduate education; however, a small percentage indicated concern about financial resources related to paying for their graduate education. Financial concerns appeared to have a limited affect on MSW student stress levels. Financial concerns could be a contributory factor for some MSW students.

The number of travel miles to attend class was not a factor for the high stress group because those MSW students were equally spread among the travel mileage categories.

Most interestingly, a whopping seventy-seven percent of MSW students reportedly felt stressed out as a graduate student of the MSW Program when directly asked; however, slightly less than six percent actually scored high stress levels. This seemed to give credence to interviewees' reports that one method for coping with stress was to
“vent, vent, vent” (refer to Pre-Study Presentation of Findings, p. 48).

The recommendations extracted from the project are limited. In the literature review, it was established that some modicum of stress was an important factor in the learning process. Environmental factors combined with the MSW Program at CSUSB seemed to affectively suspend the overwhelming majority of MSW students within moderate levels of stress, which can be viewed as the optimum environment for preparing for a social work career. However, some recommendations can be made with regard to addressing the high stress levels, albeit the minority of MSW students.

It seems that a little extra flexibility in curriculum could significantly improve the stress affect for those in the high stress level group. A more flexible curriculum could be seen as a mediating factor for MSW students who have children, a spouse or significant other, and who were having trouble managing scarce time between graduate studies and other activities. It is not recommended that the curriculum be so flexible that a moderate stress level is not maintained for the majority of MSW students in the MSW Program. A curriculum that is
too flexible risks the very structure needed for learning in higher education environments.

Further, the MSW Program could develop a low cost childcare program for students on campus, which could reduce stress created by 1) additional time involved in collecting children from community childcare, and 2) reduce the childcare workload left to spouses or significant others while they attend classes. In addition, a childcare program for MSW students would illustrate social work in action by utilizing campus resources (i.e. the daycare center). The development of such a program could be utilized as an agency or organizational development project.

Finally, MSW students need to be educated on the affects of stress in relation to their academic aspirations in conjunction with information about individual counseling services on campus. While these resources are casually mentioned, a more concentrated focus might be in order. The MSW Student Orientation Day would be a good place to briefly discuss stress in terms of graduate school and include the CSUSB Community Counseling Center and/or the Psychological Counseling Center as a drop-in part of the campus tour.
The MSW students in the MSW Program at CSUSB seem to cope with stress effectively enough to stay within or below moderate stress levels. A small minority of students appeared to be experiencing high stress levels related to age, spousal or significant other support, time management, and financial concerns. Most also reportedly had children. The majority of the study population felt stressed out as an MSW student, but stress measures indicate that they were not as stressed out as they might have believed. Recommendations were limited to a slight increase in program flexibility, a campus childcare program, and more focus on available counseling resources. Recommendations are intended to promote the development of healthy coping skills for graduate students who will go on to sometimes stressful careers in which they will be expected to teach skills for coping with stress.

Limitations

The following limitations apply to the project. The study is limited to the extent that the instrument measures "perceived stress" (Corcoran & Fischer, 2000) and does not delineate between actual stress and the feelings of stress. Further, the measurement of stress has a spatial and temporal limitation due to the dynamic nature of the self-perception of stress. The qualitative
interviews combined in this study are designed to assist in exploring the conditions of the spatial and temporal setting for a limited number of voluntary respondents, thus a generalization of extenuating factors precipitating stress may only be considered rather than bear-out any conclusive cause and effect relationship.

It is also noteworthy that the curriculum of graduate student programs differ across institutions for a variety of reasons (Betoret & Tomás, 2003; Home, 1997), including MSW programs. In addition to curriculum, programs also vary in terms of environment (Karls & Lowery, 1997): scheduling times (Potts, 1992), temperament of faculty, staff, and students (Ross et al., 1999), availability of educational resources (Mallinckrodt & Leong, 1992), and the geographical desirability (Home, 1997) both on campus and in the community. While some modicum of conformity is being sought on different fronts, it is not the purpose of this study to generalize the findings in relation to differing institutions of advanced education offering course programs for a Master of Social Work degree.

Recommendations for Social Work Practice, Policy and Research

It is a part of social work values and ethics to be competent social workers and also to work towards
competency in the social work profession by supporting our colleagues in distress. Thus, it is a natural progression to educate MSW students on the signs, symptoms, and consequences of stress in relation to the professionalism they pursue. To do so is reflective to integrity in the social work profession, which is yet another value of social work. The environment of social work education, where values and ethics are foundational, is a good place to put practice into to policy. Therefore, it is recommended that available resources for the mediation of stress among MSW students be continually addressed throughout the educational course, and that additional supports to the community of MSW students be developed to expand students' repertoire of coping mechanisms. In order to address the needs of MSW students, research should be conducted on the annual cohorts passing through the golden gates of higher education. Over time, such research could be used to inform and address stress-related of MSW students in a proactive manner.

Conclusions

The majority of respondents to the study were found to have moderate to low stress levels related to a variety of factors. A small minority was found to have high levels of stress related to age, spousal or significant other
support, time management, financial concerns, and most had children. In light of the literature, these findings were somewhat expected. The most interesting phenomenon was the overwhelming response to the question, "Do you feel stressed out as an MSW student?" Respondents' initial response to the direct question was not born out by the stress level measuring instrument, which concludes that MSW students are not as stressed out as they might have believed.
APPENDIX A

PRE-STUDY INFORMED CONSENT, QUESTIONNAIRE,
AND DEBRIEFING STATEMENT
Thank you for your interest to participate in this pretest research interview. You must be 18 years old or older, **AND** you must be currently enrolled in the CSUSB MSW Program to participate.

Completion of the interview will take approximately 30-40 minutes of your time.

The purpose of this interview is to gain a better understanding of the type of factors that cause stress among MSW students. This study is being conducted by Julie Muñoz and Elisa Coronado, MSW students, advanced year. The research team is operating under the supervision of Professor Trang Hoang, Ph.D., Faculty, Social Work Department. The Social Work Department Sub-Committee of the Institutional Review Board (IRB), California State University, San Bernardino, has approved this study. The university requires written or oral consent prior to participation in any study. To expedite the interview process, completing the interview will serve as oral consent to be included in the study.

**YOU WILL NOT BE ASKED ANY SPECIFIC IDENTIFYING INFORMATION TO INSURE CONFIDENTIALITY AND ANONIMITY.**

In this study you will be asked to respond to questions regarding your sources of stress as an MSW student and your coping methods. All of your responses will be held in strictest confidence by the researchers and supervising staff. You may obtain the study results in the Pfau Library at CSUSB as of the 2004-2005 academic year.

Participation is completely voluntary, and you may withdraw at any time during the interview process without penalty. You may refuse to answer any individual questions. Upon completion of the interview process, a debriefing statement describing the details of the study will be made available. In addition, a lottery ticket will be issued to each participating student for a drawing to win a free educational session on stress reduction (a professional massage). Only one student can win.

This interview deals with complex subject matter involving human emotion. If participation in this interview raises any uncomfortable feelings that you would like to discuss with a Counselor, you may contact the Counseling Center at the California State University, San Bernardino, Campus: (909)880-5040.

Additional information about this study prior to completion may be obtained by contacting Professor Trang Hoang at (909) 880-5559, or in the Social and Behavioral Sciences Building office #SB417.

**PLEASE KEEP THIS INFORMED CONSENT FOR FUTURE REFERENCE**

Again, thank you for your participation.
RESEARCH QUESTIONNAIRE
Please answer all questions truthfully.

1. What are the sources of stress in your life as it relates to being an MSW student? (i.e., time, money, curriculum, social and/or social support, children, travel time)

2. What is the major source of stress for you as an MSW student? Why?

3. What is the least source of stress for you as an MSW student? Why?

4. When you are feeling very stressed, what do you do to cope with those feelings?

5. What type of resources would aid you in coping with stress?

DO NOT ANSWER ANY QUESTION THAT MAKES YOU FEEL UNCOMFORTABLE
Study on Stress Among MSW Students
Debriefing Statement

Thank you for your willingness to participate in this interview.

We hope to identify the factors related to stress levels among MSW students. Are there common factors related to stress among MSW students? How are the sources of stress related to academics, social roles, and other environmental factors? What coping skills are the MSW students practicing to alleviate stress? The interview will be used to identify the likelihood of these outcomes to determine possible areas of remedial focus. The study is an attempt to promote health and well-being among MSW graduate students during their academic years and beyond.

This is complex subject matter. If any of the questions or the interview process made you feel uncomfortable, and you would like to discuss them with a Counselor, please contact the California State University, San Bernardino (CSUSB), Counseling Center at 880-5040.

Results of this study will be available during the 2004-2005 academic year in the Pfau Library, CSUSB campus. If you have any questions regarding this study prior to completion, please contact Professor Trang Hoang, Ph.D., Faculty, Social Work Department, at 880-5559.


HOLD ON TO YOUR LOTTERY TICKET

TO PROTECT YOUR ANONYMITY AND CONFIDENTIALITY

ONLY THE WINNING NUMBER WILL BE POSTED WITH COLLECTION INFORMATION.

A second number will be drawn if the winner does not collect the giveaway within 30 days.
APPENDIX B

PROJECT INFORMED CONSENT, SURVEY, AND DEBRIEFING STATEMENT
Study on Stress Among MSW Students

INFORMED CONSENT

Thank you for your interest in participation in this research survey. You must be 18 years old or older, AND you must be currently enrolled in the CSUSB MSW Program to participate. Completion of the survey should take approximately 10 minutes of your time.

The purpose of this study is to gain a better understanding of stress among MSW students. This study is being conducted by Julie Muñoz and Elisa Coronado, MSW Program students, advanced year. The research team is operating under the supervision of Professor Trang Hoang, Ph.D., Faculty, Social Work Department. The Social Work Department Sub-Committee of the Institutional Review Board (IRB), California State University, San Bernardino, has approved this study. The university requires written or oral consent prior to participation in any study. To expedite the survey process, returning the completed survey will serve as informed consent to be included in the study.

DO NOT WRITE ANY IDENTIFYING INFORMATION ON THE SURVEY.

In this study you will be asked to respond to questions regarding your current demographics and some of your feelings. All of your responses will be held in strictest confidence by the research team and supervising staff. All responses will be reported and analyzed as group data. You may obtain the study results in the Pfau Library at CSUSB as of the 2004-2005 academic year.

Participation is completely voluntary, and you may withdraw at any time during the survey process without penalty. You may also refuse to answer any individual questions. At the time the completed survey is returned for participation, a debriefing statement describing the details of the study will be made available. In addition, a lottery ticket will be issued to each solicited student for a drawing to win a free educational session on stress reduction (a professional massage). Only one student can win. The lottery ticket is attached to the Consent Form ensure confidentiality and should be removed before dropping the Survey into the sealed collection box located in the Social Work Resource Room (SB367). Data collection will be closed after a period of two weeks following distribution of the survey.

This survey deals with complex subject matter involving human emotion. If participation in this survey raises any uncomfortable feelings that you would like to discuss with a counselor, you may contact the Counseling Center on the CSUSB campus: (909) 880-5040.

Additional information about this study prior to completion may be obtained by contacting Professor Trang Hoang at (909) 880-5559, or in the Social and Behavioral Sciences Building office #SB417.

DO NOT INCLUDE THIS INFORMED CONSENT WITH YOUR SURVEY

Again, thank you for your participation.
DO NOT ANSWER ANY QUESTION THAT MAKES YOU FEEL UNCOMFORTABLE
RESEARCH SURVEY

Circle the answer that best applies to you and please answer all questions truthfully.
(DK = Don’t know; NA = Not Applicable)

Please respond to the following statements:

1) I feel extremely tense.
   - 0 None of the time
   - 1 Very rarely
   - 2 A little of the time
   - 3 Some of the time
   - 4 A good part of the time
   - 5 Most of the time
   - 6 All of the time

2) I feel very jittery.
   - 0 None of the time
   - 1 Very rarely
   - 2 A little of the time
   - 3 Some of the time
   - 4 A good part of the time
   - 5 Most of the time
   - 6 All of the time

3) I feel like I want to scream.
   - 0 None of the time
   - 1 Very rarely
   - 2 A little of the time
   - 3 Some of the time
   - 4 A good part of the time
   - 5 Most of the time
   - 6 All of the time

4) I feel overwhelmed.
   - 0 None of the time
   - 1 Very rarely
   - 2 A little of the time
   - 3 Some of the time
   - 4 A good part of the time
   - 5 Most of the time
   - 6 All of the time

5) I feel very relaxed.
   - 0 None of the time
   - 1 Very rarely
   - 2 A little of the time
   - 3 Some of the time
   - 4 A good part of the time
   - 5 Most of the time
   - 6 All of the time

6) I feel so anxious I want to cry.
   - 0 None of the time
   - 1 Very rarely
   - 2 A little of the time
   - 3 Some of the time
   - 4 A good part of the time
   - 5 Most of the time
   - 6 All of the time
DO NOT ANSWER ANY QUESTION THAT MAKES YOU FEEL UNCOMFORTABLE

7) I feel so stressed that I'd like to hit something.
   0 None of the time  4 A good part of the time
   1 Very rarely      5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time

8) I feel very calm and peaceful.
   0 None of the time  4 A good part of the time
   1 Very rarely      5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time

9) I feel like I am stretched to the breaking point.
   0 None of the time  4 A good part of the time
   1 Very rarely      5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time

10) I feel it is hard for me to relax.
    0 None of the time  4 A good part of the time
    1 Very rarely      5 Most of the time
    2 A little of the time  6 All of the time
    3 Some of the time

11) It is very easy for me to fall asleep at night.
    0 None of the time  4 A good part of the time
    1 Very rarely      5 Most of the time
    2 A little of the time  6 All of the time
    3 Some of the time

12) I feel an enormous sense of pressure on me.
    0 None of the time  4 A good part of the time
    1 Very rarely      5 Most of the time
    2 A little of the time  6 All of the time
    3 Some of the time
13) I feel like my life is going very smoothly.
   0 None of the time  4 A good part of the time
   1 Very rarely  5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time

14) I feel very panicked.
   0 None of the time  4 A good part of the time
   1 Very rarely  5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time

15) I feel like I am on the verge of a total collapse.
   0 None of the time  4 A good part of the time
   1 Very rarely  5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time

16) I feel that I am losing control of my life.
   0 None of the time  4 A good part of the time
   1 Very rarely  5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time

17) I feel that I am near a breaking point.
   0 None of the time  4 A good part of the time
   1 Very rarely  5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time

18) I feel wound up like a coiled spring.
   0 None of the time  4 A good part of the time
   1 Very rarely  5 Most of the time
   2 A little of the time  6 All of the time
   3 Some of the time
DO NOT ANSWER ANY QUESTION THAT MAKES YOU FEEL UNCOMFORTABLE

19) I feel that I can't keep up with all the demands on me.

<table>
<thead>
<tr>
<th>None of the time</th>
<th>Very rarely</th>
<th>A little of the time</th>
<th>Some of the time</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

0 A good part of the time
1 Most of the time
2 All of the time

20) I feel very much behind in my work.

<table>
<thead>
<tr>
<th>None of the time</th>
<th>Very rarely</th>
<th>A little of the time</th>
<th>Some of the time</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

0 A good part of the time
1 Most of the time
2 All of the time

21) I feel tense and angry with those around me.

<table>
<thead>
<tr>
<th>None of the time</th>
<th>Very rarely</th>
<th>A little of the time</th>
<th>Some of the time</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

0 A good part of the time
1 Most of the time
2 All of the time

22) I feel I must race from one task to the next.

<table>
<thead>
<tr>
<th>None of the time</th>
<th>Very rarely</th>
<th>A little of the time</th>
<th>Some of the time</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

0 A good part of the time
1 Most of the time
2 All of the time

23) I feel that I just can't keep up with everything.

<table>
<thead>
<tr>
<th>None of the time</th>
<th>Very rarely</th>
<th>A little of the time</th>
<th>Some of the time</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

0 A good part of the time
1 Most of the time
2 All of the time

24) I feel as tight as a drum.

<table>
<thead>
<tr>
<th>None of the time</th>
<th>Very rarely</th>
<th>A little of the time</th>
<th>Some of the time</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

0 A good part of the time
1 Most of the time
2 All of the time
DO NOT ANSWER ANY QUESTION THAT MAKES YOU FEEL UNCOMFORTABLE

25) I feel very much on edge.
   0  None of the time  4  A good part of the time
   1  Very rarely     5  Most of the time
   2  A little of the time  6  All of the time
   3  Some of the time

26) What is your age? ___________

27) Are you...
   1  Female
   2  Male

28) Are you currently attending the...
   1  First year (foundation year)
   2  Second year (advanced year)
   3  Third year (advanced year)

29) Are you enrolled...
   1  Part-time/First year  4  Full-time/First year
   2  Part-time/Second year  5  Full-time/Second year
   3  Part-time/Third year

30) Currently, is your schedule...
   1  All daytime classes
   2  All evening classes
   3  Some daytime and some evening classes

31) Do you feel stressed out as a graduate student of the MSW Program?
   1  No
   2  Yes
   3  DK

32) Are you working while attending school? (Do not include internships)
   1  No
   2  Yes
33) How many total hours per week do you work? 
(Round the hours up to whole numbers) 

34) How many miles do you travel to attend classes? 
(Round the miles up to whole numbers) 

35) Have you relocated to attend the graduate program? 
1 No 
2 Yes 

36) Are you... 
1 Married 
2 Single 
3 Divorced 
4 Separated 
5 Cohabitation in committed relationship 
6 Other 

37) Do you have children? 
1 No 
2 Yes 

8) If you have children, how many are living at home? 
1 0 Living at home 
2 1-2 
3 3-4 
4 4-6 
5 More than 6 
6 Children do not live in my home 
7 N/A (I have no children) 

39) If you have children living at home, are they... 
1 Younger than 13 years old 
2 13 years and older 
3 N/A (Not Applicable) 

40) Do you rely on financial aid to pay for graduate studies? 
(including stipends, loans, grants, Title IV-E) 
1 No, not at all. 
2 Yes, totally. 
3 Yes, partially.
41) Are you concerned about financial resources related to paying for your graduate education?
   1. No
   2. Yes
   3. D/K

42) Do you feel you're supported by family and/or friends outside of campus as a graduate student?
   1. No
   2. Yes
   3. D/K

43) Do you feel you are supported by other students, faculty, and/or staff on campus as a graduate student?
   1. No
   2. Yes
   3. D/K

44) Do you feel that the curriculum of the MSW Program is flexible enough?
   1. No
   2. Yes
   3. D/K

45) Do you feel the curriculum workload is...
   1. Too easy.
   2. Just right.
   3. Too much.
   4. D/K

46) Do you have trouble managing scarce time between graduate studies and other activities?
   1. No
   2. Yes
   3. D/K
DO NOT ANSWER ANY QUESTION THAT MAKES YOU FEEL UNCOMFORTABLE

47) Have you developed positive relationships with other students?
   1 No
   2 yes
   3 D/K

48) How many hours of quality leisure time per week is available to you as a graduate student in an active quarter? (Round hours up to whole numbers)

49) Do you feel you have acquired sufficient knowledge that parallels or is useful for your work at your internship?
   1 No
   2 yes
   3 D/K

50) Do you feel you have acquired sufficient skills that parallels or is useful for your work at your internship?
   1 No
   2 yes
   3 D/K
Study on Stress Among MSW Students

Debriefing Statement

Thank you for your willingness to participate in this survey.

We hope to better understand the relationship between stress levels of MSW students and the factors associated with their stress. Are MSW students experiencing high levels of stress? Do high levels of stress among MSW students link to other factors or variables? The survey will be used to test the likelihood of these outcomes and to determine possible areas of remediation. The study is an attempt to promote health and well-being among MSW graduate students during their academic years and beyond.

This is complex subject matter. If any questions or the survey process make you feel uncomfortable, and you would like to discuss them with a Counselor, please contact the California State University, San Bernardino (CSUSB), Counseling Center at 880-5040.

General results of this study will be available during the 2004-2005 academic year in the Pfau Library, CSUSB campus. If you have any questions regarding this study prior to completion, please contact Professor Trang Hoang, Ph.D., Faculty, Social Work Department, at 880-5559.

Lottery results will be posted in the Social Work Student Resource Room, #SB367, in June 2004. Participation in the lottery is not contingent on completion of the survey.

HOLD ON TO THE LOTTERY TICKET ATTACHED TO YOUR CONSENT FORM

TO PROTECT YOUR ANONYMITY AND CONFIDENTIALITY
ONLY THE WINNING NUMBER WILL BE POSTED

A second number will be drawn if the winner does not collect the giveaway within 30 days.

Again, thank you for your participation.
APPENDIX C

LETTER OF AUTHORIZATION
JULY 22, 2003

TO:

HUMAN SUBJECTS COMMITTEE
DEPARTMENT OF SOCIAL WORK

THIS IS TO GIVE PERMISSION TO MS. JULIE ANN PETERS MUNOZ AND MS. ELISA COLLINS CORONADO TO CARRY OUT THEIR STUDY, "STRESS AMONG M.S.W. STUDENTS," BY SURVEYING STUDENTS IN OUR M.S.W. PROGRAM DURING THE ACADEMIC YEAR 2003-2004.

SIGNED:
SINCERELY,
TERESA MORRIS, PH.D.
PROFESSOR AND CHAIR

*ORIGINAL ON FILE AT CSUSB OR CONTACT DR. TRANG HOANG AT (909) 880-5559
APPENDIX D

LETTER OF INSTITUTIONAL REVIEW BOARD

APPROVAL
Transcribed Form Letter of Institutional Board Review*

CALIFORNIA STATE UNIVERSITY,
SAN BERNARDINO
DEPARTMENT OF SOCIAL WORK
Institutional Review Board Sub-Committee

Researcher(s) J. Munoz and E. Coronado

Proposed Title Stress Among Master of Social Work Students
# SW0412

Your proposal has been reviewed by the Department of Social Work Sub-Committee of the CSUSB Institutional Review Board. The decisions and advice of those faculty are given below.

---

Proposal is:

X approved

___ to be resubmitted with revisions listed below

___ to be forwarded to the campus IRB for review

Revisions that must be made before proposal can be approved:

___ faculty signature missing

___ missing informed consent __ debriefing statement

___ data collection instruments missing

___ agency approval letter missing

___ revisions in design needed (specified below)

There are typos in Questions 2 and 18

---

Signed by
Rosemary McCaslin 10/15/03
Committee Chair Signature Date

*Original on file at CSUSB. Contact Dr. Rosemary McCaslin at (909) 880-5501.
APPENDIX E

PRE-STUDY MATRIX
## Question(s) and Abbreviated Variables:

### 1. What are the sources of stress in your life as it relates to being an MSW student?

<table>
<thead>
<tr>
<th>A) Internship skills</th>
<th>B) Internship knowledge</th>
<th>C) Curriculum</th>
<th>D) Finances</th>
<th>E) Time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 2. What is the major source of stress for you as an MSW student? Why?

<table>
<thead>
<tr>
<th>F) Internship skills</th>
<th>G) Internship knowledge</th>
<th>H) Time</th>
<th>I) Curriculum</th>
<th>J) Finances</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

### 3. What is the least source of stress for you as an MSW student? Why?

<table>
<thead>
<tr>
<th>K) Internship</th>
<th>L) Time</th>
<th>M) Family Support</th>
<th>N) Social Support</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 4. When you are feeling stressed, what do you do to cope with those feelings?

<table>
<thead>
<tr>
<th>O) Venting</th>
<th>P) Prayer</th>
<th>Q) Prioritize Tasks</th>
<th>R) Exercise</th>
<th>S) Relax</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

### 5. What type of resources would aid you in coping with stress?

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
APPENDIX F

DEMOGRAPHICS
<table>
<thead>
<tr>
<th>Demographic</th>
<th>Frequency (n =)</th>
<th>Percentage (valid %)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age Groups</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22-27</td>
<td>22</td>
<td>40.0%</td>
</tr>
<tr>
<td>28-31</td>
<td>8</td>
<td>14.5%</td>
</tr>
<tr>
<td>32-42</td>
<td>12</td>
<td>21.8%</td>
</tr>
<tr>
<td>43-55</td>
<td>13</td>
<td>23.6%</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>48</td>
<td>87.3%</td>
</tr>
<tr>
<td>Male</td>
<td>7</td>
<td>12.7%</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>29</td>
<td>52.7%</td>
</tr>
<tr>
<td>Single</td>
<td>11</td>
<td>20.0%</td>
</tr>
<tr>
<td>Divorced</td>
<td>3</td>
<td>5.5%</td>
</tr>
<tr>
<td>Separated</td>
<td>1</td>
<td>1.8%</td>
</tr>
<tr>
<td>Cohab./Committed Relation.</td>
<td>9</td>
<td>16.4%</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td><strong>Enrollment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part-time/First year</td>
<td>11</td>
<td>20.0%</td>
</tr>
<tr>
<td>Part-time/Second year</td>
<td>11</td>
<td>20.0%</td>
</tr>
<tr>
<td>Part-time/Third year</td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td>Full-time/First year</td>
<td>22</td>
<td>40.0%</td>
</tr>
<tr>
<td>Full-time/Second year</td>
<td>9</td>
<td>16.4%</td>
</tr>
<tr>
<td><strong>Working</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>28</td>
<td>50.9%</td>
</tr>
<tr>
<td>Yes</td>
<td>27</td>
<td>49.1%</td>
</tr>
</tbody>
</table>
REFERENCES


*MSSW Student Handbook* (September, 2002). San Bernardino, CA: California State University.


This is a two-person project where authors collaborated throughout. However, for the data collection phases of the project, certain authors took primary responsibility. These responsibilities are assigned in the manner listed below.

1. Qualitative Data Collection:
   Assigned Leader: Elisa Collins Coronado
   Assisted By: Julie Ann Peters Muñoz

2. Quantitative Data Collection:
   Assigned Leader: Julie Ann Peters Muñoz
   Assisted By: Elisa Collins Coronado

3. Writing Report and Presentation of Findings:
   a. Introduction and Literature
      Team Effort: Julie Ann Peters Muñoz
      Elisa Collins Coronado
   
   b. Methods
      Team Effort: Julie Ann Peters Muñoz
      Elisa Collins Coronado

   c. Results and Discussion
      Team Effort: Julie Ann Peters Muñoz
      Elisa Collins Coronado