It’s no surprise that life can be stressful, especially during these unprecedented times. The ongoing pandemic has increased the amount of strain and tension we experience. This added pressure is in addition to preexisting day-to-day obligations such as parenting, managing relationships, maintaining a household, or dealing with work or career challenges.

Everyone copes differently. We react or respond to stressful situations based upon several factors including family upbringing, social and emotional supports, financial situation, number of cumulative burdens, physical health, mental health, and overall well-being. People with preexisting mental health concerns such as depression or anxiety or those who abuse substances or have a substance-use disorder may respond more intensely to stress.

In addition to those aforementioned factors, people perceive stressful events differently and our perceived level of stress, not simply the stressor, significantly impacts our response. The Perceived Stress Scale developed by Dr. Sheldon Cohen is a widely used psychological instrument for measuring the perception of stress.1 This simple, 10-question tool helps one understand how different situations impact our feelings and, subsequently, our stress levels. Even pleasurable activities, such as planning a vacation or trying something new, can cause stress for some.

A questionnaire such as this is one way to gauge how we interpret stress in our lives. Can altering your perception help to reduce or manage unease? There are other ways to measure the impact of stress. Perhaps your physical or emotional health is signaling difficulty coping with surmounting day-to-day events. Physical problems could entail chest tightness, headaches, changes in sleep or eating patterns, muscle aches, digestive troubles, nail biting, or heart pounding. Emotional struggles could resemble difficulty concentrating, irritability, exhaustion, crying easily, impatience, or experiencing worry that is hard to control. The presence of such concerns begs the question: Am I coping with stress or stressfully coping?

There are many strategies to help endure pain or face difficult or challenging situations. Just because a strategy is useful, however, doesn’t mean it’s healthy. Many coping skills can create larger problems.

Take eating, for example. Overeating can be a common coping strategy because it helps us avoid unpleasant feelings and gives us something to control. But eating in extremes (overeating or restrictive eating) can lead to weight problems or health issues. Developing an unhealthy relationship with food could become the unintended consequence of coping with stress. Other common but unhealthy coping skills might be overuse of prescription medications or illicit drugs or alcohol, oversleeping, making impulsive purchases or overspending, and avoiding or pretending the problems don’t exist. These techniques may work in the short term, but once the effects wear off, the stressor is still present, and nothing has been done to manage it in a healthy way. If you have high levels of perceived stress and use negative or unhealthy coping skills, the question then becomes: how can stressfully coping turn into effectively coping with stress?

First and foremost, know you are not alone. These are difficult times and chronic stress can result in high perceived levels of stress and unhealthy coping strategies for even those considered experts in the field of mental and emotional health. Mental health clinicians and researchers describe two healthy ways to approach coping with stress: problem-based and emotion-based coping.2

Problem-based coping is helpful when it’s possible to change your situation in order to directly confront or alter the stressor. For example, if a job is causing a significant amount of turmoil due to unrealistic demands on time or impractical expectations from management, are you in a position to leave the job? Perhaps there is another income earner in the family and other job opportunities are readily available. The anxiety and dissatisfaction can be addressed by removing the stressor from your life.

Emotion-based coping is helpful when you need to regulate or take care of your feelings when you have little to no control over the situation. Using the previous example, perhaps leaving the job is not possible. You may be the sole income earner or require your income to meet your family’s needs. Maybe alternate jobs are not an option. In this situation, emotion-based coping allows the individual to accept the

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stressor as it is by simply adjusting their outlook. Understanding your emotions about the job and accepting them can help you to reframe thoughts.

In emotion-based coping, the National Alliance on Mental Illness identifies inter-dimensions to wellness and ways to use each dimension to effectively deal with a situation. These inter-dimensions are similar to Anne Bradford’s multidimensional approach to wellness for legal professionals. Bradford, a former Big Law equity partner and author of the Well-Being Tool Kit for Lawyers and Legal Employers, notes that well-being is not simply the absence of illness, but rather thriving in each dimension of one’s life. She names six dimensions to well-being: emotional, physical, intellectual, spiritual, and social. We cope best with life’s uncertainty when each dimension is flourishing.

Here are quick examples of addressing each dimension to effectively cope with stress:

**Occupational**: After finances, 60 percent of people identify work as the leading stressor in their lives. Set healthy boundaries and limits with work and examine your current work-life balance. If possible, pursue a career about which you are passionate.

**Emotional**: Seek mental health care when needed! Regulate emotions, practice relaxation techniques, and reframe your thoughts.

**Physical**: Research shows that adults feel 30 percent less stressed after exercise. Strive for regular exercise, good sleep habits, and a healthy diet.

**Intellectual**: Monitor your cognitive wellness and engage in activities that are intellectually stimulating such as reading, journaling, or doing puzzles.

**Spiritual**: Connect with the world around you in a meaningful way. Meditation or prayer can be useful here.

**Social**: Research shows that those who identify having emotional support and a connection with others feel less stressed. Stay in contact with family or friends, contribute to the community, and develop a network of external supports.

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Stress impacts each of us in different ways. Our perceived levels of stress, among other factors, can contribute to that impact. We use both unhealthy and healthy coping skills to deal with stress. Identifying whether problem-based or emotion-based coping would be most useful to use can help to manage difficulties. Using the healthy coping skills noted above and applying them to Anne Bradford’s multi-dimensional approach to wellness enables us to positively and holistically deal with whatever life throws in our way. And as always, remember the State Bar of Michigan Lawyers and Judges Assistance Program is a resource available to help you.

**ENDNOTES**

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5. Id., p 7.
6. This program with a description of services offered is available at <https://www.michbar.org/generalinfo/ljap/home>.

**MONEY JUDGMENT INTEREST RATE**

MCL 600.6013 governs how to calculate the interest on a money judgment in a Michigan state court. Interest is calculated at six-month intervals in January and July of each year, from when the complaint was filed, and is compounded annually.

For a complaint filed after December 31, 1986, the rate as of July 1, 2020 is 1.699 percent. This rate includes the statutory 1 percent.

But a different rule applies for a complaint filed after June 30, 2002 that is based on a written instrument with its own specified interest rate. The rate is the lesser of:

(1) 13 percent a year, compounded annually; or
(2) the specified rate, if it is fixed—or if it is variable, the variable rate when the complaint was filed if that rate was legal.

For past rates, see http://courts.mi.gov/Administration/SCAO/Resources/Documents/other/interest.pdf.

As the application of MCL 600.6013 varies depending on the circumstances, you should review the statute carefully.

Molly Ranns is the interim director for the State Bar of Michigan Lawyers and Judges Assistance Program.