

# STRESS!

Foe, not Friend



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OF SAN FRANCISCO



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# STRESS! Foe, not Friend

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# Stress In Many Flavors

- Physical
- Psychological
- Occupational
- Financial
- Interpersonal
- Family



# The Dangers of Stress: Physical



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# Dangers of Stress: Physical

- Decreased immune function
- Increased blood pressure
- Weight gain
- Fatigue
- Memory loss

All are mediated by the “Flight or Fight” response and high cortisol levels in the body



# Dangers of Stress: Psychological

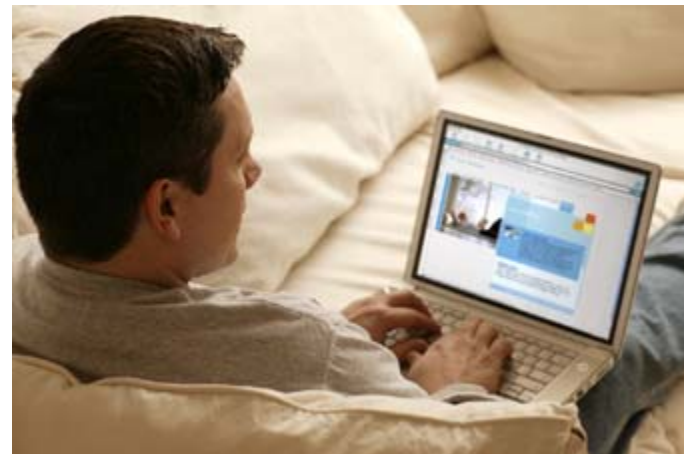
In addition to the acute psychological sequelae, chronic stress can lead to worsening of the following:

- Depression
- Anxiety disorder
- Bipolar disorder
- Substance use, abuse and dependence



# Dangers of Stress: Occupational

- Decreased work performance
- Lowered frustration tolerance
- Increased interpersonal difficulties



# Dangers of Stress: Interpersonal

The physical, psychological and occupational dangers of stress can lead to interpersonal problems...

- Weakened support system
- Feelings of isolation
- Lack of enjoyment in pleasurable activities with others





# Dangers of Stress: Family

With reduced interpersonal functioning comes increased family stress

- More arguing with partners, children and other family members at home
- Expressed emotion rises, which can cause psychiatric illness

Home becomes no longer a safe haven, but a poison environment



# Dangers of Stress: Financial

Physical, psychological, and interpersonal difficulties lead to poor work performance...

- Loss of job
- Demotion
- Increased sick days

Resulting in more financial stress.



# Stress: Physiologic Manifestations

Stress leads to mobilization of the protective flight or fight response with increased cortisol secretion.

This can be very damaging over the long term, particularly if the stress is chronic.



# Cortisol: Friend or Foe?

## Consequences of excess Cortisol

- Difficulty eliminating excess fat in order to preserve energy stores
- Chronic increase in blood sugar to mobilize energy
- Decrease in higher cognitive functions so that behavior becomes less inhibited.
- Increased autonomic responses, such as sweating, hyperventilation and heart palpitations



# Stress Management

## Achieving Balance



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# Primary Stress Management

**Avoid stress BEFORE it occurs.**

**This is the most important  
aspect of stress management.**

# Primary Stress Management

- Recognize that stress occurs in almost all areas of daily life.
- Increased stress in one area means that you should try to decrease stress in another.
- Recognize limitations. Don't overextend beyond your capabilities.
- Engage in effective time management



# Primary Stress Management: Financial

- Create, maintain, and adhere to a realistic budget
- Evaluate means of payment for expensive items prior to purchase
- Use credit cards for major purchases only and plan to pay off the balance within a year (Bankrate.Com is a great site for projecting payoff dates with different scenarios)



# Primary Stress Management: Financial

- Discuss finances with your family, particularly with those members who can access funds/credit
- Avoid complex financial products, such as adjustable rate mortgages or two (or more) loans on a single property
- Buy the most expensive house you can afford and the cheapest car you can tolerate.
- Create emergency reserve.

# Time Management

*From Odette Pollar: Smart Ways to Work (Breaking the Time Bind).  
1994, 2001*



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# Time Management: Overview

## Efficient Time Management

- Identify internal and external challenges
- Understand the concept of balance
- Prioritize
- Limit interruptions
- Simplify your life
- Engage in secondary stress management



# Time Management: Challenges

## External Challenges

- Barriers from your environment and people around you

## Internal Challenges

- Debilitating
- Easier to manage than external challenges
- Result from needs, attitudes, beliefs, preferences and limitations



# Time Management: Imbalance

Spheres of Influence are no longer as separate as they were twenty years ago

- Work
- Education and continuous learning
- Personal life
- Community



# Time Management: Prioritizing



A: Must Do (Pressing)

B: Should Do (Complex)

C: Nice to Do (Easy)



# Time Management: Prioritizing

## A: Must Do

- Important and Urgent (immediate deadlines)

## B: Should Do

- Important but not Urgent (long-range projects)

## C: Nice to Do

- Urgent but not important (voicemail/e-mail)
- Busy Work (we all know this one)
- Wasted Time (Law and Order marathon)



# Time Management: Prioritizing

Add new importance to “B” priorities

- Plan in writing
- Break into 20 minute segments
- Schedule interim deadlines
- Set aside uninterrupted time
- Involve others
- Maximize effectiveness NOT efficiency



# Time Management: Managing Interruptions

## Four Sources of Interruptions

- Phones
- People
- Environment
- Yourself



# Time Management: Simplifying Your Life

- Saying “NO”
- Financial simplification
- Decisiveness (OHIO: Only Handle It Once)
- Streamlining
- Cleaning house
- Interpersonal relationships



# Secondary Stress Management



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# Secondary Stress Management

Secondary stress management refers to techniques of managing periods of unavoidable stress **BEFORE** the physical, psychological, occupational, interpersonal, financial and family stress occurs.

# Secondary Stress Management

At the heart of secondary stress management is discovering activities that help you to relax!

Find at least five different activities that lead to relaxation that you can practice daily.

# Secondary Stress Management

Examples of activities that lead to relaxation:

- Pleasurable walks
- Gentle exercise (non-competitive)
- Reading
- Watching television
- Meditation

# Secondary Stress Management: Techniques

1. Take at least 20 minutes to eat meals (without “working through” them).



# Secondary Stress Management: Techniques

2. Ideally, practice your relaxation activity 3-4 times per day, for at least 15-20 minutes each time (don't stress about it, though!).





# Secondary Stress Management: Techniques

3. Sleep 6-8 hours per night (preferred) or catch-up on days when not working (may be more realistic).



# Secondary Stress Management: Techniques

4. Unwind for at least 1 hour before going to bed (improves sleep quality).



## Secondary Stress Management: Other Techniques

- Limit “take-home” work, after-hours phone calls
- Avoid alcohol in excess
- Eat a well-balanced diet with several small meals each day
- Spend “quality time” with family and pets
- Don’t discuss work during social events with colleagues



# Secondary Stress Management: Financial

- As credit balances escalate, STOP spending on discretionary items until the balance is paid off (ideally within one year).
- Do not “add” a second job for income unless absolutely necessary.
- Restrict spending.
- Learn to tolerate imperfection



# Secondary Stress Management: Financial

## Discretionary Spending:

- Everything (including debt servicing) can be discretionary, to a degree.
- Prioritize your expenses (education, housing, etc.) and restrict accordingly (starting from the ground up).
- Take advantage of sales/outlets



# Tertiary Stress Management

Techniques to cope with stress, after it  
begins to get out of control!  
Or when secondary stress management  
does not work...



# Tertiary Stress Management: Physical

- Take time away from family, social and work obligations when ill. Your body will recover faster and you'll perform better when you return.
- Visit your doctor and take medication as prescribed
- Sleep at least 2 hours per day more than usual
- Eat properly

# Tertiary Stress Management: Psychological

- Mindfulness meditation
- Distress tolerance
- Personal enrichment by practicing relaxation activities more frequently
- Appropriate use of medications and psychotherapy
- Avoidance of substances in excess





# Tertiary Stress Management: Occupational

- Recognize time constraints
- Prioritize
- Work with supervisors to make accommodations as needed
- Limit stress in as many other areas as possible
- Discuss with your social support system



# Tertiary Stress Management: Interpersonal and Family



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# Tertiary Stress Management: Interpersonal and Family

**COMMUNICATION!!! COMMUNICATION!!!  
COMMUNICATION!!!**

**Limit expressed emotion**

**Seek professional help (family and/or couples therapy) as needed**



# Tertiary Stress Management: Financial



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# Tertiary Stress Management: Financial

- Consult a fee-based financial manager ([www.napfa.org](http://www.napfa.org)).
- Develop a debt management plan
- Recognize financial triggers and manage appropriately (“first of the month” blues)
- Get objective advice from family and friends who are experts or have been there before. Avoiding the issue doesn't help.



# Tertiary Stress Management: Financial

- Make tough decisions and move forward, knowing that the future will be brighter.
- Learn from your financial mistakes.
- Use financial crises as a jumping point for evaluating your life and making necessary changes (job, relationships, etc.)
- “You are more than your credit score”



# Strive to Thrive

Please talk to your doctor if you are having trouble managing stress.



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