

Major and Minor Stressors: Complete List with Stress Ratings

The most widely used measure of major life stress is the **Holmes and Rahe Stress Scale (Social Readjustment Rating Scale, SRRS)**. It assigns **Life Change Units (LCUs)** to major life events. Higher total scores indicate greater stress and a higher risk of stress-related health problems.

Major Stressors with Stress Ratings (Life Change Units)

Major Life Event	Stress Rating (LCU)
Death of spouse	100
Divorce	73
Marital separation	65
Imprisonment	63
Death of close family member	63
Major personal injury or illness	53
Marriage	50
Fired from work	47
Marital reconciliation	45
Retirement	45
Major change in family member's health	44
Pregnancy	40
Sexual difficulties	39

Addition of a new family member	39
Major business adjustment	39
Major change in financial state	38
Death of close friend	37
Change to different type of work	36
Increase in marital arguments	35
Mortgage or loan over major amount	31
Foreclosure of mortgage or loan	30
Increased work responsibilities	29
Child leaving home	29
Trouble with in-laws	29
Outstanding personal achievement	28
Spouse beginning or stopping work	26
Starting or finishing school	26
Major change in living conditions	25
Revision of personal habits	24
Problems with employer	23
Change in work hours or conditions	20
Change in residence	20
Change in school	20
Change in recreation	19

Change in religious activities	19
Change in social activities	18
Mortgage or loan under major amount	17
Change in sleeping habits	16
Change in family gatherings	15
Change in eating habits	15
Vacation	13
Major holidays	12
Minor violations of the law	11

Interpretation of Total Score

Total LCU Score	Interpretation
0–149	Low stress; relatively low risk of stress-related illness
150–299	Moderate stress; approximately 50% increased risk of illness
300 or more	High stress; approximately 80% increased risk of illness

Important Notes

- These ratings are **estimates** based on population averages; individuals vary widely in how stressful they experience each event.
- Both **positive events** (e.g., marriage, promotion, outstanding achievement) and **negative events** (e.g., divorce, illness, bereavement) can be stressful because they require adjustment.

- Modern research suggests that **daily minor stressors ("daily hassles")**, when persistent, can sometimes have a greater cumulative impact on well-being than a single major life event.

This scale remains one of the most influential tools for illustrating the concept of **major life stress**, although contemporary psychologists typically assess stress using additional factors such as perceived control, resilience, social support, and coping skills.

Unlike major life events, there is **no universally accepted numerical rating scale** for minor stressors ("daily hassles") comparable to the Holmes and Rahe Stress Scale. The most influential measure is the **Daily Hassles Scale** developed by Lazarus and colleagues, which rates each hassle by **severity** rather than assigning fixed Life Change Units.

Daily Hassles Rating Scale

Rating	Severity	Description
0	None	Did not occur or caused no stress
1	Slight	Mild annoyance; easily managed
2	Moderate	Noticeable stress requiring some adjustment
3	Quite a Bit	Significant irritation or emotional impact
4	Extreme	Very stressful; interferes with daily functioning

Common Minor Stressors (Daily Hassles)

Daily Hassle	Typical Rating (0–4)*
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Heavy traffic or long commute	2-4
Running late	2-3
Misplacing keys, wallet, or phone	1-3
Waiting in long queues	2-3
Computer or internet problems	2-4
Excessive emails or notifications	1-3
Household chores	1-2
Minor financial worries	2-4
Unexpected expenses	2-4
Lack of sleep	2-4
Feeling tired	2-3
Minor illness (cold, headache)	2-3
Noisy neighbors	2-3
Bad weather disrupting plans	1-2
Forgetting appointments	2-3
Work deadlines	2-4
Too many tasks	2-4
Interruptions while working	1-3
Minor disagreements with coworkers	2-3
Criticism from supervisor	2-4
Childcare challenges	2-4

Family arguments	2–4
Preparing meals	1–2
Shopping for groceries	1–2
Phone battery dying	1–2
Difficulty finding parking	2–3
Crowded public transport	2–3
Waiting for important messages	2–3
Social media conflicts	1–3
Difficulty making decisions	2–3
Feeling overwhelmed	3–4
Lack of personal time	2–4

*These ratings are illustrative because the actual severity depends on the individual's experience.

Interpreting Daily Hassles Scores

If using a checklist:

- **0–20:** Low daily stress
- **21–40:** Mild daily stress
- **41–60:** Moderate daily stress
- **61–80:** High daily stress
- **81+:** Very high daily stress; consider stress-management strategies

(Interpretation depends on the number of items included in the checklist.)

Major Stressors vs. Daily Hassles

Feature	Major Stressors	Daily Hassles
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Frequency	Rare	Frequent or daily
Intensity	High	Low to moderate
Duration	Often short-term but impactful	Often recurring
Examples	Divorce, death, job loss	Traffic, deadlines, interruptions
Measurement	Holmes-Rahe SRRS (Life Change Units)	Daily Hassles Scale (0–4 severity)
Health impact	Strong immediate impact	Strong cumulative impact over time

Key Psychological Insight

Research by Lazarus and colleagues found that **daily hassles often predict psychological distress and physical health problems better than major life events** because their effects accumulate over weeks and months. A single traffic jam is usually manageable, but repeated hassles—combined with inadequate coping—can substantially increase stress and reduce well-being.