

# Holmes-Rahe Life Stress Inventory\*

	LIFE EVENT	LIFE CHANGE UNITS (LCU)	YOUR POINTS
<b>In the past year, have you experienced:</b>	Death of spouse . . . . .	100	_____
	Divorce . . . . .	73	_____
	Marital separation . . . . .	65	_____
	Detention in jail or other institution . . . . .	63	_____
	Death of close family member . . . . .	63	_____
	Major personal injury or illness . . . . .	53	_____
	Marriage . . . . .	50	_____
	Being fired at work . . . . .	47	_____
	Marital reconciliation . . . . .	45	_____
	Retirement from work . . . . .	45	_____
	Major health change <sup>1</sup> of family member . . . . .	44	_____
	Pregnancy . . . . .	40	_____
	Sexual difficulties . . . . .	39	_____
	Gaining a new family member <sup>2</sup> . . . . .	39	_____
	Major business adjustment . . . . .	39	_____
	Major change in financial state <sup>3</sup> . . . . .	38	_____
	Death of a close friend . . . . .	37	_____
	Career change by choice . . . . .	36	_____
	Spousal argument frequency change <sup>3</sup> . . . . .	35	_____
	Taking on a mortgage <sup>4</sup> . . . . .	31	_____
	Foreclosure on a mortgage or loan . . . . .	30	_____
	Major change in work responsibilities <sup>5</sup> . . . . .	29	_____
	Adult child leaving home <sup>6</sup> . . . . .	29	_____
	Troubles with in-laws . . . . .	29	_____
	Outstanding personal achievement . . . . .	28	_____
	Change in spouse's work <sup>7</sup> . . . . .	26	_____
	Beginning or ceasing formal schooling . . . . .	26	_____
	Major change in living condition <sup>8</sup> . . . . .	25	_____
Revision of personal habits <sup>9</sup> . . . . .	24	_____	
Troubles with the boss . . . . .	23	_____	
Major changes in work hours or conditions . . . . .	20	_____	
Changes in residence . . . . .	20	_____	
New school . . . . .	20	_____	
Major recreation change <sup>10</sup> . . . . .	19	_____	
Major change in activity in religion . . . . .	19	_____	
Major change in social interactivity . . . . .	18	_____	
Acquiring a loan (e.g., car) . . . . .	17	_____	
Major change in sleep habit . . . . .	16	_____	
Major change in family social interactivity . . . . .	15	_____	
Major change in eating habit <sup>11</sup> . . . . .	15	_____	
Vacation . . . . .	13	_____	
Major holidays . . . . .	12	_____	
Minor violations of the law <sup>12</sup> . . . . .	11	_____	
		<b>YOUR TOTAL</b>	_____

**Total your points to find your score.**

**150 points or less** means a relatively low amount of life change and a low susceptibility to stress-induced health breakdown

**150 to 300 points** implies about a 50% chance of a major health breakdown in the next 2 years

**300 points or more** 80% chance of health breakdown in the next 2 years, according to the Holmes-Rahe statistical prediction model

\* Abbreviated for brevity  
 1 or behaviour  
 2 birth, adoption, older adult moving in etc.  
 3 much worse or better than usual  
 4 for home or business  
 5 promotion or demotion  
 6 marriage, college, military  
 7 beginning or ceasing work outside the home  
 8 new home, remodelling, deterioration  
 9 dress, associations, quit smoking  
 10 a lot more or less than usual  
 11 increased/decreased volume, hours, surroundings  
 12 traffic tickets, jaywalking

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# Mental Health & Financial Well-Being

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## The Holmes-Rahe Life Stress Inventory



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