Transactional Model of Stress
and Online Graduate Education for Social Workers

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Abstract

Students pursuing a graduate degree in social work online face a challenging academic journey that requires intellectual ability and emotional resiliency (De las Olas Palma-Garcia et al., 2014; Moore et al., 2015; Ratcliff, 2024). The Transactional Model of Stress provides a valuable framework for understanding how students perceive and respond to stressors (Lazarus, 1993). This article examines the stress levels experienced by graduate social work students in online education, utilizing the Transactional Model of Stress to explore coping mechanisms. By applying the Transactional Model of Stress, this article provides insights into how students appraise and cope with stress, offering recommendations for educators to design supportive online learning environments that foster resilience and enhance student well-being. The findings underscore the need for proactive interventions to help students navigate the complexities of online graduate education and reduce the impact of stress on their academic and personal lives.

Transactional Model of Stress and Online Graduate Education for Social Workers

Students pursuing an online graduate degree in social work face a challenging academic journey that requires intellectual ability and emotional resiliency (De las Olas PalmaGarcia et al., 2014; Moore et al., 2015; Ratcliff, 2024). Pursuing an online graduate degree in social work demands a deep understanding of complex social issues, critical thinking skills, and the ability to apply theoretical knowledge to real-world situations. Additionally, students must develop strong interpersonal skills to effectively engage with diverse populations and navigate the emotional complexities of their work. This is especially true in the context of online education, where the unique blend of academic responsibilities, field placements, and personal life pressures can lead to elevated stress levels (Wilks & Spivey, 2010).

As the program progresses, students may encounter increasing pressures, which may make it challenging to cope with both the academic demands of their studies and the emotional strain of their career choices. If left unmanaged, this stress can significantly impact students' mental health, academic performance, and overall well-being (Grise-Owens & Miller, 2021). This article examines the levels of stress experienced by graduate social work students in online education, utilizing the transactional model of stress and coping to explore coping mechanisms.

Unique Stressors in Online Graduate Social Work Education

Online education presents a distinct set of challenges for graduate social work students. Unlike traditional in-person programs, online learning can lead to feelings of isolation and disconnect, making it harder for students to seek immediate support or share their struggles with peers (Heider, 2021). The lack of face-to-face interaction with faculty and fellow students can exacerbate feelings of loneliness and stress (Gajendran et al., 2015). Additionally, students may struggle to balance the flexibility of online courses with the discipline required to manage their time effectively, leading to increased anxiety around deadlines and coursework (Novak et al., 2023). Online graduate social work students often encounter a considerable amount of stress in balancing academic responsibilities with personal commitments, such as work or family responsibilities (Meredith & Dodds, 2023). Students from historically marginalized backgrounds, such as first-generation college students or those from diverse cultural contexts, may face additional barriers in managing these multiple roles, leading to heightened stress levels (Grady et al., 2014). These intersecting stressors require a nuanced understanding of the complexities involved in online graduate education.

Field placements, a core component of social work education, serve as both a critical learning opportunity and a significant stressor for students. These placements typically occur after students have completed foundational coursework, often in their final year, requiring them to integrate theoretical knowledge with real-world practice. Providing experience in professional settings (such as hospitals, schools, or social service agencies) is an important aspect of field education. This hands-on experience allows students to apply their theoretical knowledge in practical situations, bridging the gap between online classroom learning and professional practice. However, the demands of field placements can be overwhelming, requiring students to balance academic responsibilities with real-world challenges (Royse et al., 2016). This stress may be further exacerbated by the perception that students are *lagging behind* traditional students regarding practical experience (Csoba & Diebel, 2020 p. 1103).

Role of Social Support and Online Communities in Stress Management

Lazarus and Folkman's transactional model of stress and coping emphasizes the importance of social support as a crucial resource for coping with stress (Folkman & Moskowitz, 2000). In an online education context, social support takes on a different form than in traditional face-to-face settings (Heider, 2021). While students may lack physical proximity to peers, faculty, and mentors, online platforms can still provide opportunities for connection. Virtual study groups, online counseling services, and peer mentoring programs are essential resources for students to share their experiences, seek advice, and feel less isolated (Heider, 2021). While asynchronous content continues to be an important component of online graduate education, the combination of live and recorded interactions has transformed the learning experience (Mishna, 2021; Radovan & Radovan, 2024).

Research shows that social support networks, even in online environments, can significantly reduce feelings of stress and isolation (Baqutayan, 2011). Moreover, Radovan and Radovan (2024) point out that blended learning can benefit institutions by improving student learning and engagement, thus enhancing the overall quality of education and producing superior graduates. Support from fellow students who are navigating similar challenges can help students feel validated and empowered (Posselt, 2018). Moreover, maintaining strong communication with faculty members can help students feel connected to their academic community, even when remote learning becomes overwhelming.

Transactional Model of Stress and Coping to Explore Coping Mechanisms

The transactional model of stress, developed by Lazarus and Folkman (1984), provides a valuable framework for understanding how individuals perceive and respond to stress. In this model, stress is not merely a reaction to external pressures but a dynamic interaction between the individual and their environment. According to the model, stress arises when a person perceives a situation as threatening or overwhelming, and their available coping resources are insufficient to deal with it (Lazarus, 1991). In the context of online graduate education, stressors may include technological challenges, the isolation of remote learning, heavy academic workloads, and the emotional demands of field placements. Even tech-savvy learners may encounter difficulties when it comes to dealing with the socio-emotional aspects of remote education, underscoring the need for comprehensive support systems that will address both technical and interpersonal issues. Developing true digital competence in education requires both the ability to use technology fluently and to use emotional intelligence in order to interact with others through screens-two competencies that educational institutions should cultivate through carefully designed social learning experiences (Levano-Francia et al., 2019).

These stressors can be further compounded by personal responsibilities, such as balancing family life or maintaining employment. A crucial aspect of the transactional model of stress and coping and coping is the role of perceived stress and coping strategies (Lazarus, 1991). For online graduate students, how they appraise these stressors and their ability to manage them determines the extent of stress experienced. Perception of stress can be influenced by individual factors like personal resilience, time management skills, and emotional regulation (Diehl et al., 2012). In addition, external resources, such as peer support, academic guidance, and access to mental health services, play a significant role in mitigating stress (Folkman & Moskowitz, 2000).

Developing effective coping mechanisms and seeking social support will allow students to navigate online education challenges better and retain their well-being. For example, a student who perceives tight deadlines as a threat (primary appraisal) might feel overwhelmed, but if they recognize their ability to manage time effectively using planners or apps like Google Calendar (secondary appraisal), they can reframe it as a challenge and reduce stress. Similarly, a student who feels isolated in online learning (primary appraisal) may seek social support through virtual study groups or counseling (secondary appraisal), transforming distress into manageable stress.

As a result of these coping strategies, the individual's well-being is restored, and balance is maintained.

Applying the Transactional Model of Stress and Coping to Online Learning

Lazarus and Folkman's transactional model of stress and coping (1987), posits that stress arises from the dynamic interaction between an individual and their environment. Unlike earlier theories that viewed stress as merely an external event, this model emphasizes cognitive appraisal—a two-stage process where individuals first assess whether a situation is a threat, challenge, or opportunity (primary appraisal) and then evaluate their ability to cope with it (secondary appraisal). These appraisals determine the stress response and shape subsequent coping strategies (Lazarus & Folkman, 1987). Applying this model to online learning reveals how students perceive and manage stress in digital environments. By examining their appraisals of challenges (e.g., isolation, technical difficulties) and coping resources (e.g., self-efficacy, instructor support), faculty can design interventions to mitigate stress and enhance resilience.

Primary Appraisal: Evaluating the Stressor in Online Learning

The first step in the transactional model of stress and coping is primary appraisal, where individuals evaluate a situation to determine whether it is a threat, challenge, or opportunity (Lazarus & Folkman, 1987). In the context of online learning, students may appraise various aspects of their academic experience, such as assignments, exams, and virtual interactions with peers and instructors. For some students, online learning might be seen as a challenge that offers flexibility and independence (Gillett-Swan, 2017). In contrast, others may perceive it as a threat due to its potential isolation, technical issues, and lack of direct interaction with instructors (Novak et al., 2023).

The rise of remote education, particularly during the COVID-19 pandemic, has revealed the diverse ways students appraise the online learning environment (Li et al., 2023). Those who are familiar with technology and enjoy self-paced learning may find online education motivating. Alternatively, others may experience significant stress, particularly those who have difficulties with technology or prefer face-to-face interactions. The perceived lack of personal interaction and disconnection from classmates are common stressors that many students face in online settings, leading to feelings of isolation and anxiety.

Faculty can mitigate these stress responses by designing engaging and interactive online learning experiences that emphasize community-building and collaboration. Students who view

online learning as a challenge rather than a threat are more likely to engage with course material and feel motivated to succeed (Novak et al., 2023; Rahiem, 2021; Singh et al., 2022. In a digital environment, this mindset fosters resilience and adaptability, which are essential traits for academic success.

Secondary Appraisal: Assessing Coping Resources

Once a student appraises an online learning situation, the next step in the transactional process is secondary appraisal, where they assess the available resources to cope with the stressor. Resources can include time management skills, emotional support from family or peers, technical competence, and access to resources such as tutoring, mental health support, or help with technical issues (Lazarus & Folkman, 1987).

Technical issues can be a significant source of stress for students in online learning environments (Novak et al., 2023). If students feel they lack the skills or resources to resolve these issues, they may perceive the online learning experience as overwhelming and unmanageable. Conversely, students who have developed effective time management and problem-solving skills may view these challenges as manageable, allowing them to approach tasks confidently (Wurdinger & Qureshi, 2015).

To address these stressors, faculty can offer proactive support by providing clear instructions for using online platforms, offering tutorials for technical skills, and encouraging students to reach out for help when needed (Wurdinger & Qureshi, 2015). Institutions can also ensure access to support services, such as online counseling or academic advising, which can help students manage stress more effectively (Wurdinger & Qureshi, 2015). By fostering an environment that emphasizes resource availability, faculty can help students feel more in control of their online learning experience.

Coping Strategies: How Students Respond to Online Learning Stress

The next stage in the Transactional Model involves the individual engaging in coping strategies (Lazarus & Folkman, 1987). In the context of online learning, students employ a variety of problem-focused and emotion-focused coping strategies to deal with academic stressors. Problem-focused coping might involve developing more effective study habits, seeking clarification from instructors, or reaching out for help with technical issues. Emotion-focused coping, on the other hand, might involve using relaxation techniques, practicing mindfulness, or seeking emotional support from family or friends (Lazarus & Folkman, 1987).

The flexibility of online learning can also serve as a coping resource. Students who experience stress due to time constraints might benefit from the ability to set their own schedules or choose when and where to engage with course materials. However, the lack of structure in online learning can also be a stressor, leading to procrastination, disorganization, and a sense of being overwhelmed. In such cases, self-discipline and self-regulation become essential coping strategies (Ford, 2025).

Faculty can support students in developing coping strategies by providing resources for time management, stress reduction techniques, and opportunities for peer support (Nwoko et al., 2024). Online learning communities can also foster a sense of connection and shared experience, allowing students to exchange coping strategies and offer mutual support (Tang et al., 2023). Students must take an active role in their own success by setting realistic goals, breaking tasks into manageable steps, and celebrating small victories. By doing so, students develop a sense of accomplishment and build momentum toward achieving their larger objectives.

Reappraisal: Adjusting Responses to Online Learning Stress

Reappraisal, the final stage in the Transactional Model of Stress, involves reflecting on the situation and adjusting one's response based on new information or experiences (Garland et al., 2009). In the online learning environment, students may go through several cycles of reappraisal as they experience and cope with stress (Strain & D'Mello, 2015). As an example, students may reflect on their approach after encountering an initial challenge, such as a difficult assignment or a technical issue, to make adjustments for future challenges. Students who find that asking a peer or instructor for help helps them overcome stress may be more likely to seek such assistance in the future (Hoferichter et al.,2022).

Reappraisal can also foster a growth mindset, where students begin to view challenges as opportunities for growth rather than insurmountable obstacles. This mindset can help reduce feelings of helplessness and encourage resilience. Online learning environments that allow students to reflect on their experiences and receive feedback can be particularly effective in promoting reappraisal (Dabbagh & Kitsantas, 2012; Hagan et al., 2020; Hattie & Timperley, 2007).

Conclusion

Online graduate education, particularly for social work students, presents a unique set of stressors that can affect academic performance and mental health. Using the Transactional Model of Stress, online graduate students can better understand the sources of stress and develop coping strategies to manage these challenges effectively. The transactional model of stress and coping offers valuable insights into how students experience and manage stress in online learning environments. The ability to effectively reduce stress in education requires a comprehensive understanding of the stress process, including primary appraisal, secondary appraisal, coping strategies, and reappraisal.

At the classroom level, instructors can design learning experiences that minimize unnecessary stressors. At the individual level, online students can apply these principles through metacognitive and self-regulation strategies. At the institutional level, administrators can implement structural changes and support systems to cultivate healthier learning environments. This can be achieved by providing clear resources, fostering community, offering proactive support, and encouraging adaptive coping strategies. As students learn to navigate online learning environments, they can build resilience and become better equipped to handle future academic challenges, ultimately enhancing both their academic performance and their overall experience with online education.

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