The links between early experience, temperament, coping with common peer dynamics and the stress hormone cortisol were explored for young women in two studies. Girls and women typically use friendships, specifically self-disclosure to one or two close friends, as one means to cope with social stressors. As with any coping mechanism, self-disclosure can have a range of effectiveness with extremes resulting in maladaptive coping and increased, rather than decreased stress responses. Interactions at the extreme end of self-disclosure are characterized by the construct co-rumination, which refers to repeatedly discussing and rehashing problems, speculating about the causes and consequences of problems, focusing on negative emotions, and mutual encouragement of problem discussion (Rose, 2002). In study 1, two hundred six college women completed a series of questionnaires on their friendship, temperament, and relationship with their father. In study 2, a sub-sample was randomly assigned to tasks that involve discussing a problem with their friend (problem-talk group) or performing a non-social task (control group). Study 1 results confirmed that temperament traits such as sociability, frequent negative emotions, and attention to emotional changes increase the likelihood of adopting a co-ruminative style within friendships, but the relationship with the father variables were weak. Study 2 results indicated friends whose conversations were characterized by co-rumination, particularly dwelling on negative emotions, had higher cortisol levels after their conversations compared with dyads lower on these constructs and friends in the control group. These results suggest some aspects of temperament may place some girls at risk for excess co-rumination and engagement in this level of co-rumination can lead to a short-term spike in cortisol levels. Finally, the majority of the topics covered in these conversations revolved around developmentally contingent issues such as romantic relationships and same-sex friendships.