

## Finance **NOW**

# Not *My* Department

—By Lezlee Lijenberg

“That is not my department.” This is a statement heard all too often from women when asked questions concerning insurance or financial circumstances in the household. If you are still making statements like this concerning anything that could help or hinder you in life, you must stop! It is necessary to learn about all aspects of your future.

### Consider these statistics:

Women have more buying power than any other segment in the market. Baby Boomers (aged 41 - 60) make up almost 80 million in population, the largest generational demographic today. Among Boomers, women not only outnumber men, but also influence as much as 80 percent of household purchase decisions. In the next decade, it is predicted that women will control two-thirds of the consumer wealth in the United States.

Now that is an amazing amount of power! However, more often than not, when discussions begin to lean toward saving, purchasing life insurance or making economic decisions, females dodge the discussion or defer the decision to a male figure in their lives.

In working with many widows, there is one resounding commonality. It is that they avoided learning simple things



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such as understanding homeowners and auto insurance, much less retirement plans or life insurance.

Between 1980 and 2000, the number of households headed by unmarried women increased by approximately 10 million, and this was not all by choice.

## It is necessary to learn about all aspects of your future.

The majority became head of household due to death or divorce and had to learn these things during tough times. Learning these things does not come overnight or all in one discussion. If you need outside assistance, then seek a professional who will spend the time to educate you. Make learning about your future "your department"! **NOW**

*Lezlee Liljberg is an Allstate representative based in Arlington.*

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