



The art of juggling and its effect on the working woman



As you probably already suspect, working women often need to juggle a number of things at the same time: children, husband, home, household, friends and family. And while in theory assistance can come in the form of an au pair/nanny, or outsourcing to the grandparents, in practice this is not always possible.

In the real world, the working woman faces two major stresses in her life – health and finance. If she is healthy, she may be looking at investing wisely, and if she is sick, she should have adequate insurance cover.

Let's assess what has happened to the working woman's health since she took up juggling.

With any increase in stress the adrenal gland works overtime, producing cortisol and adrenalin. This is fine if she is running from a snake in the back garden, but not so good for internal organs if these hormones are being released on an ongoing basis. One of the side effects of too much adrenalin and cortisol in the blood stream is higher blood pressure, which can cause, amongst other problems, an increased incidence of stroke, heart failure and kidney damage. In Australia, women have a 55% prevalence of cardiovascular disease (men 45%) and a 5% overall burden of stroke (the male stroke burden is only 4%¹). On top of this, two thirds of all heart failure sufferers are female.

And how do women deal with stress? Some may smoke, causing an increased risk of lung cancer and emphysema. The female death rate from lung cancer is not falling as it is in males, but rather increasing, not only in Australia but worldwide.

Alcohol consumption has increased in women causing increased risk of liver, heart and brain damage.

Drug use has increased, causing liver and kidney damage. This drug use may include pain killers, sleeping tablets and anti-depressants.

It's exceptionally difficult to eat when juggling so many things, so some women tend to eat erratically and often badly, mostly craving the comfort of high fat and high carbohydrate foods. Women older than 55 years have higher cholesterol levels than men, and at all ages have a greater incidence of impaired glucose tolerance tests, which is the diagnosis for diabetes mellitus. In addition, women are having children at older ages, leading to all sorts of risks and increased complications.

¹ All statistics quoted are from Australia's Health 2008, issued by the Australian Institute of Health and Welfare, June 2008



So what should working women do to alleviate some of this stress?

Working women need to ensure their diet is improved – even a little can help. There are many articles on this, but common sense can prevail here – just increase the number of fruit and vegetables every day and drink plenty of water.

Stop smoking.

Decrease the amount of alcohol intake – women should never have more than two standard drinks per day and should try to have at least one or two alcohol free days per week.

Finally, every juggler needs good time management. The working woman should take a look at her day and see what activities can be grouped together. Is there a better way to school or work? How can she give herself an extra half an hour per day?

With such an active lifestyle and the associated potential risk factors, it is vital that working women have risk products to provide an income stream or pay off major debts in the event of the unexpected.

There are four major risk products you should be considering:

1. **Life Insurance:** provides a lump sum if the insured person dies or is diagnosed with a terminal illness
2. **Total and Permanent Disablement Insurance:** provides a lump sum if the insured person suffers total and permanent disablement
3. **Trauma Insurance:** provides a lump sum if the insured person suffers one of a list of specified conditions, such as cancer, stroke, and heart attacks
4. **Disability Income Insurance:** provides a benefit if the insured person is unable to work due to illness or injury and is totally disabled or partially disabled for longer than the specified waiting period.

Macquarie Life

▶ Please talk to your financial adviser for any questions about your insurance cover with Macquarie Life.

✉ GPO Box 5216 Brisbane QLD 4001

▶ macquarielife.com.au

This document is dated 1 November 2009 and is issued by Macquarie Life Limited ABN 56 003 963 773 AFSL 237 497. Macquarie Life Limited is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959, and Macquarie Life's obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Life. The information in this document is general advice only and does not take into account your individual objectives, financial situation or needs. You should consider the Product Disclosure Statement (PDS), available from us, for our products before acquiring, or continuing to hold, a risk product from us.