
Obesity Linked to Retirement Insecurity

By Editor Test *Wed, Aug 5, 2009*

Per capita medical spending for the obese is \$1,429 higher per year, or roughly 42% higher, than for someone of normal weight, a new research study claims.

A waist is a terrible thing to mind, they say. Now overweight people have another reason to feel guilty about the shape they're in. A new study asserts that the obese need more medical care than slender people and drive up costs. One insurance executive even linked obesity to America's retirement challenges.

"Obesity makes it more difficult to achieve financial security in retirement because it increases expenses and reduces the amount of savings available for retirement," said Gregory Boyko, chairman of The Hartford's Japanese life insurance subsidiary. At the Asia Society in New York City, he called for "private-public partnerships" to better educate populations about the need for retirement preparedness, including the "need to maintain good health well into old age."

Just last week, the journal *Health Affairs* published a study by the Public Health Economics Program at RTI International in North Carolina showing that "the annual medical burden of obesity has risen to almost 10% of all medical spending and could amount to \$147 billion per year in 2008."

"Per capita medical spending for the obese is \$1,429 higher per year, or roughly 42% higher, than for someone of normal weight," the article said. "Obesity rates increased by 37% between 1998 and 2006 (from 18.3% to 25.1% of the population), which suggests that the increased prevalence of obesity is driving increases in total medical spending."

The report cited other studies showing that obesity was responsible for 27% of the rise in inflation-adjusted health spending between 1987 and 2001. On the other hand, the *New England Journal of Medicine* reported in 2005 that accelerated mortality rates among the obese could reduce Americans' average life expectancy by two to five years by 2050.

Some in the U.S. have objected that linking obesity and high health care costs represents "blame the victim" logic. But other countries are apparently already acting on this type of research. A law enacted in Japan in 2008 aims to reduce the number of obese people there by 10% by 2012 and by 25% by 2015.

Japanese employers and local governments whose employees fail to meet specific targets will face financial penalties. People between the ages of 40 and 74 must meet specific waistline standards, 33.5 inches for men and 35.4 inches for women.