



Overweight, Obese Workers at Greater Risk for Disability, Financial Woes

According to the Centers for Disease Control and Prevention (CDC), obesity is the No. 1 health threat facing Americans, as nearly one-third of Americans are obese and two-thirds are overweight.

At the same time, healthcare expenses and insurance claims are on the rise for obese and overweight individuals, who often suffer serious, disabling conditions, including heart disease, diabetes and arthritis.

In fact, according to a recent Duke University study, obese and overweight workers even experience more work-related injuries than their healthier co-workers. The study found that the most obese workers experienced additional lost workdays and twice as high rates of workers' compensation claims.

Since 2000 the number of disabled workers – including those who are obese and overweight – has increased by 35 percent in the United States. At the same time, the financial health of American workers has declined, as many are dipping deeper into savings or going into debt to make ends meet.

Given many Americans' precarious state of health, coupled with an unsteady financial situation, it's distressing that nearly 60 percent of U.S. workers in a recent survey conducted by the Council for Disability Awareness (CDA) said they haven't discussed how they would manage an income-limiting disability, such as one resulting from obesity.

“These facts are alarming, considering two-thirds of respondents to our survey with a 401k or IRA plan are unaware of what would happen to their retirement savings should they become disabled due to accidents or illnesses, including those related to obesity,” explains Robert Taylor, president of CDA.

Fortunately, by being responsible and planning ahead, American workers can improve their chances of financial stability in case of a long-term illness or accident resulting from obesity. Moreover, by maintaining a healthy lifestyle, they can reduce their chances of experiencing a disability in the first place.

“It's just as important to take healthy steps to reduce the risk of disability as it is to prepare financially in case disability strikes,” reasons Taylor.

To learn about health tips for reducing your risk of becoming disabled, as well as tools that can provide you with considerations to enhance your financial security, visit the CDA Web site, www.disabilitycanhappen.org.

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