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# Health Politics

with  
**Dr. Mike Magee**

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# **Will I Be More Disabled Than My Parents?**

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# Which Age Group is Healthiest?

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## Parents and grandparents of current baby boomers

- Age 65 and above
- Varying degrees of chronic disease, disability, dependence

## Baby boomers

- Focus on fitness
- Determination to defy aging
- 3% population growth each year, but no increase in disability

## Teenagers and 30-somethings

- The real problem
- They're getting sicker, instead of healthier

# The Facts

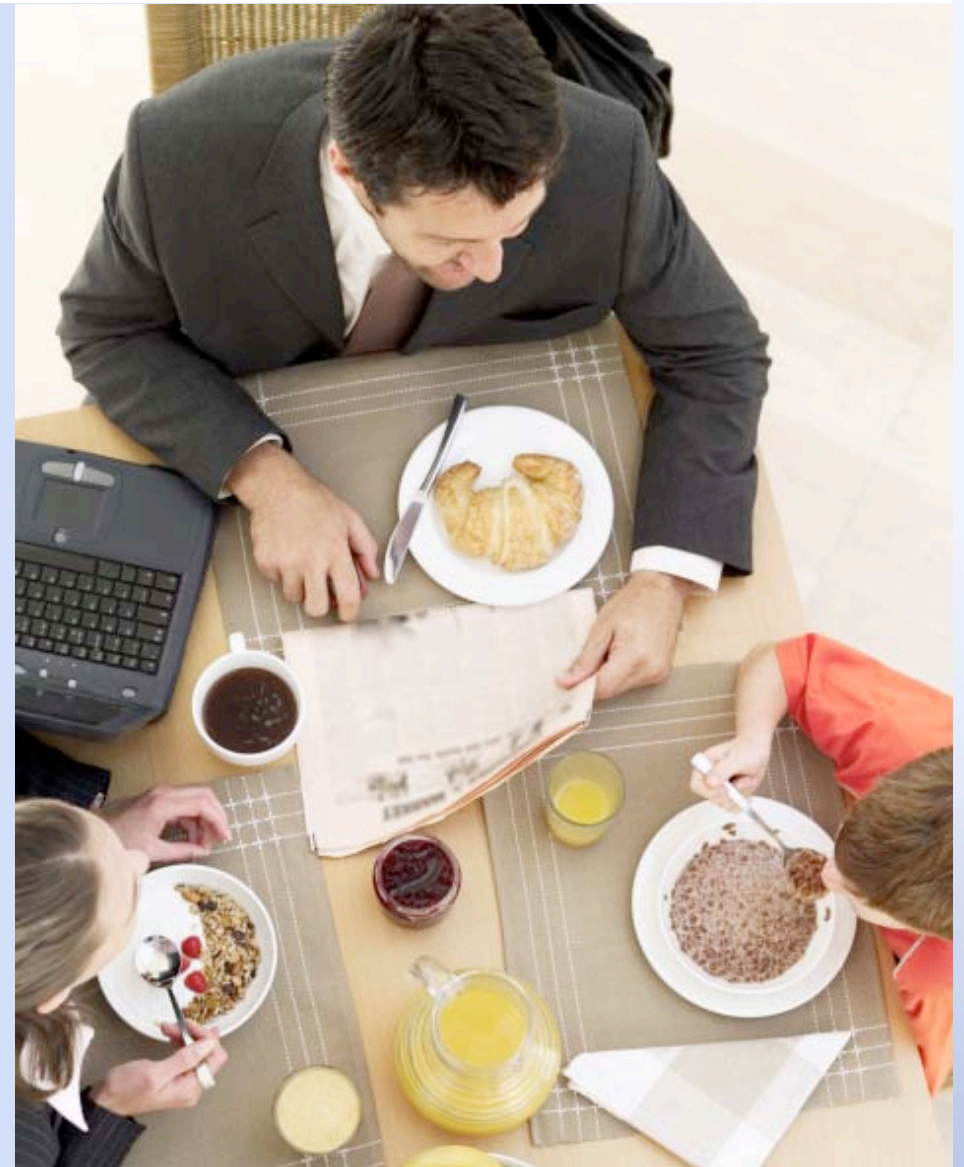
## 1984 – 1996

Disability rates in 30 to 39 year olds more than doubled

## 1990 – 1998

Diabetes increased by 70% in this population

***Obesity is making type 2 diabetes (formerly associated with aging) a childhood disease.***



## Obesity: Direct Contributor to Early Disability

- Causes more chronic medical conditions than smoking or drinking

***“Obesity eventually contributes to greater rates of disability, but we don’t always see it right away.”***

-- Ronald Leopold  
MetLife



Sources: Mincer J. "Obesity May Put Younger Workers on Disability." *Wall Street Journal*. May 24, 2006.

RAND Corporation. "Obesity and Disability - The Shape of Things to Come." Available at [http://www.rand.org/pubs/research\\_briefs/RB9043/index1.html](http://www.rand.org/pubs/research_briefs/RB9043/index1.html).

Health Politics with Dr. Mike Magee. "Exercise and Childhood Obesity." Available at [http://www.healthpolitics.com/archives.asp?previous=prog\\_18](http://www.healthpolitics.com/archives.asp?previous=prog_18).

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# Now, We're Getting Bigger Sooner

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## Physical impact will appear decades sooner

- Weight strain on joints; clogging of arteries

## Lack of disability insurance among young workers

- Age 18 – 34
  - 2/3 have no short-term disability coverage
  - 3/4 have no long-term disability coverage
- Coverage replaces 60% - 70% of salary until well enough to work
  - Short-term coverage: 3 to 6 months
  - Long-term coverage: could be years
- 53% of American workers say they “sometimes,” “most of the time,” or “always” live from paycheck to paycheck – no safety net

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# Troublesome Trends Intersecting

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- 1) Reversal of declining rates of disability
  - Projected rates of fair and poor health will rise in men
    - 25% by 2020 (up from 21% in 1985)
  - 30% increase in disability rates
    - 9% by 2020 (up from 7% in 1985)
  
- 2) Fewer young workers are purchasing disability coverage
  - U.S. businesses move to compete globally, control costs
    - Shifting cost of disability coverage to workers
      - Younger workers, on tight budgets, don't think they need it

***“The need for disability insurance has always been there, but younger workers need to realize their greatest asset, at least in the beginning of life, is their income.”*** -- Carol Harnett  
Harford Financial Services

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## What Can Be Done?

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### 1) Recognize the problem

- Childhood obesity → diabetes, early disability
  - Predictable negative impact

### 2) Encourage employers / HR professionals to better explain disability insurance to young workers

- Protects workers and families by protecting earning power
- Employer support, knowledge are sound business investments

### 3) Study, understand, address contributors to obesity

- Consistent messaging, overhaul of marketing poor nutrition to children, forward-looking health policy

### 4) Challenge young Americans to drive own healthy revolution

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For more information go to [www.mikemagee.org](http://www.mikemagee.org)

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