

Link between over-indebtedness and obesity identified

August 11 2009

Scientists at the University of Mainz have discovered a close correlation between over-indebtedness and obesity. According to the report published in the journal *BMC Public Health*, over-indebted Germans are more likely to be overweight or obese than the population in general.

The authors attribute this to the high cost of a healthy diet, lack of awareness of the availability of cheaper but nonetheless wholesome foods, but most particularly to the psychological and [social stress](#) experienced by over-indebted individuals. The result of this stress is that they tend to "comfort eat" and become less physically active. Due to the design of the study - a one-off survey - it is not possible to demonstrate a link between cause and effect. Consequently, the researchers postulate that it may also be the case that [obese individuals](#) more frequently lose their jobs, and thus fall into the debit trap. After all, unemployment is the most common cause of over-indebtedness and the lack of ability to meet payments.

The research project was funded by the cluster of excellence "Corporate interdependence and social networks" of the Ministry for Science, Further Education Research and Culture of Rhineland-Palatinate. Professor Eva Münster and her team at the Institute of Occupational, Social, and Environmental Medicine evaluated data for a total of more than 9000 persons. Of the 949 over-indebted persons who completed the questionnaire sent out by the institute, 25% were obese. By way of comparison, only 11% of the 8318 subjects representing a cross-section of the general population in Germany who were questioned in a

telephone survey conducted by the Robert Koch Institute in 2003 were obese. "The current [credit crunch](#) will also impact on the health status of private households and could even exacerbate the problem", claims Professor Münster. Münster, a [public health](#) consultant, also points out that this must be considered in the light of a social problem and should not be allowed to result in stigmatisation of the persons affected.

Socio-economic status is more commonly defined in terms of income, education and occupational status. The influence of this aspect has already been extensively investigated and it has been found that it is linked with the health status of an individual. Over-indebtedness - a situation in which the level of debt is no longer manageable - is a factor that is not usually considered, although something like three to four million households in Germany alone are over-indebted. "Our survey has shown that there is an increased probability that a private individual who is over-indebted will be overweight, that is, clinically obese, irrespective of whether the other cited socio-economic factors apply."

According to the research team, indebtedness also influences factors that predispose to chronic illness, for example by limiting leisure activities and participation in social events. Debt can also have a negative effect on the quality of a person's diet. "Energy-dense foods such as sweets and fatty snacks are often less expensive compared to food with lower energy density such as fruit or vegetables." Münster also points out that over-indebtedness affects all members of a household, including children. In view of the results of the survey, she proposes a low price campaign to promote the sales of healthy foodstuffs. In addition, further studies, particularly long term studies, will be necessary in order to confirm the postulated correlation between cause and effect.

The over-indebtedness of private individuals is not just a financial and legal problem but, as has been shown here, it also impinges on social and health aspects. "Over-indebted persons and their families need targeted,

group-specific counselling and help with regard to promotion of health and prevention. This is the responsibility of the public health care system, that is, the federal and state ministries and the communes, not forgetting the health insurers," says Münster.

More information: Eva Münster, Heiko Rüger, Elke Ochsmann, Stephan Letzel, André M Toschke

Over-indebtedness as a marker of socioeconomic status and its association with [obesity](#): a cross-sectional study
BMC Public Health, online publication August 7, 2009

Provided by Universitaet Mainz ([news](#) : [web](#))

Citation: Link between over-indebtedness and obesity identified (2009, August 11) retrieved 9 April 2024 from <https://medicalxpress.com/news/2009-08-link-over-indebtedness-obesity.html>

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