

## Tobacco Affects Your Financial Health

In April of 2009, the federal cigarette tax increased to \$1.01 per pack. State and local governments charge an additional tax on top of that. However, it's not enough to consider just the cost of purchasing the tobacco product. There are other costs associated with the use of tobacco.

### **Insurance**

Nonsmokers usually receive an average discount of 10% for Homeowners Insurance.

Life insurance is significantly more expensive for tobacco users. An average 20-year term, \$500,000 life insurance policy for a healthy 44-year-old male nonsmoker is approximately \$1,140 in premiums per year; a tobacco user's price can more than double to \$2,571 per year.

### **Smoking Depreciates Assets**

Smoking affects the value of your car, home, furniture and clothing.

The value of a car can decrease from "Excellent" to "good" based on the smell of smoke in the interior. That translates to a decrease in value of 7-10%.

One extra dry-cleaning per month, at a cost of \$15, adds up to \$180 every year.

### **Paying for Your Appearance**

Bad breath, yellow teeth and wrinkles are just a few of the personal side effects of smoking.

An extra pack of mints or gum a week adds up to about \$50 per year.

Teeth whitening by a professional can cost \$400-\$600.

Smoking accelerates the normal aging process of your skin, contributing to wrinkles. Besides affecting the skin fibers and blood flow to skin, smoking contributes to wrinkles around the eyes and mouth due to the facial expressions you make when inhaling. And, on average, one Botox treatment costs approximately \$400.

## Calculate the Cost

**Using \$7.00 as the average cost for a pack of cigarettes:**

If it takes an average of five minutes to smoke a cigarette, smoking costs \$4.20 per hour.

**What else could you spend the money on?**

1 carton cigarettes = \$70

Five 4 oz Maine Coast Lobster Tails purchased at a retail warehouse-type store = \$59.99

Dinner for two at a national steakhouse restaurant, NY Strip Steaks = \$77.90

4 Detroit Tiger Tickets, hot dogs and soft drinks = \$88

One week's groceries for family of four = \$122

**How much could you save?**

Smoking one \$7 pack per day = monthly average of \$210.

If you were to save that money without earning any interest, you would have:

\$12,600 in five years  
\$25,200 in ten years  
\$50,400 in twenty years



**Use these online resources to estimate the cost of smoking:**

American Cancer Society  
[http://www.cancer.org/docroot/PED/PED\\_10\\_cig\\_CostCalc.asp](http://www.cancer.org/docroot/PED/PED_10_cig_CostCalc.asp)

US Dept of Health and Human Services  
<http://www.womenshealth.gov/quitsmoking/tools/calc.cfm>

## Improve your Physical and Financial Health: Eliminate Tobacco from Your Budget



**You've heard the statistics about health related reasons to quit smoking**

**Now consider the money**

**Tobacco Costs More Than You Realize**

## The High Cost of Tobacco

### Costs Related to Your Physical Health

In the United States, people who smoke spend about \$50 billion each year for smoking-related illnesses, including:

- cancers of the lung, throat, mouth, larynx, esophagus, pancreas, kidney, bladder, cervix, and stomach
- leukemia (a cancer of blood-forming tissues)
- lung diseases
- atherosclerosis, or hardening and narrowing of the arteries
- heart attacks
- stroke
- gum disease
- eye diseases that can lead to blindness

The risk of cancer of the cheek and gums may increase nearly 50 fold among long-term spit tobacco or snuff users.

### **Benefits of Quitting**

You won't have to leave your home, your workplace, or other places to smoke.

Over time, you will see some of the other benefits of quitting:

- your teeth will be cleaner
- your breath will smell better
- the stain marks on your fingers will fade
- your skin is less wrinkled
- you are able to smell and taste things better

Sources: *US Dept of Health and Human Services, American Cancer Society*

### Quitting Produces a Fast "Return on Investment"

Did you know that 20 minutes after you stop smoking, your body begins to heal?

**After 20 minutes**, your blood pressure and pulse become normal.

**After 48 hours**, nerve endings start to regrow while smell and taste improve.

**After one to nine months**, you experience less coughing, stuffiness and shortness of breath. Your lungs begin to heal; you feel more energy and have fewer colds or instances of flu and bronchitis.

**After one year**, your risk of dying from heart disease is half that of a smoker.

#### Compared to smokers, your...

**Stroke** risk is reduced to that of a person who never smoked after 5 to 15 years of not smoking.

**Cancers of the mouth, throat, and esophagus** risks are halved 5 years after quitting.

**Lung cancer** risk drops by as much as half 10 years after quitting.

**Bladder cancer** risk is halved a few years after quitting.

**Coronary heart disease** risk is nearly the same as someone who never smoked 15 years after quitting.

Source: [www.cdc.gov](http://www.cdc.gov)

### Free Resources

#### **Centers for Disease Control & Prevention**

You CAN quit smoking. Quitting smoking has immediate as well as long-term benefits for you and your loved ones. For additional support in quitting, including free quit coaching, a free quit plan, free educational materials, and referrals to local resources, call 1-800-QUIT-NOW (1-800-784-8669) or visit [www.cdc.gov/tobacco](http://www.cdc.gov/tobacco).

The **American Lung Association** offers quit smoking classes, printed material and has a free web-based program called Freedom From Smoking. For more information, visit [www.lungusa.com](http://www.lungusa.com) or call (800) 586-4872.

The **Michigan Department of Community Health** offers a free Smoker's Quit Kit, which includes three booklets. For information or to order the kit, call (800) 537-5666 or visit [www.michigan.gov/tobacco](http://www.michigan.gov/tobacco).

The **National Cancer Institute** offers a quit kit and telephone advice at (800) 4 - CANCER or [www.cancer.gov](http://www.cancer.gov).

