

COST OF SMOKING

an infographic by
Cost of Smoking.com

Life Span & Cigarette Cost

Did you know that:

1 pack a day for 5 years



Reduces your life span by: 278 days 19 hours 42 minutes. You will have paid approximately \$7,884 for cigarettes alone.

1 pack a day for 10 years



Reduces your life span by: 1 year 192 days 15 hours 21 minutes. You will have paid approximately \$15,768 for cigarettes alone.

1 pack a day for 15 years



Reduces your life span by: 2 years 106 days 11 hours 0 minutes. You will have paid approximately \$23,652 for cigarettes alone.

1 pack a day for 20 years



Reduces your life span by: 3 years 20 days 6 hours 42 minutes. You will have paid approximately \$31,526 for cigarettes alone.

Smoking vs Your Car

Increased Car Insurance Rates

The act of smoking	The smoke from	People who are	If you pay \$1000
while driving can cause distractions that keep the driver from maintaining focus on the road. These distractions ultimately result in more accidents.	cigarette smoking while in a car causes a number of environmental issues (smoke in the air reducing visibility, staining on glass reducing visibility) which results in more accidents.	smokers have behavioral habits that are generally higher in risk than non-smokers. These higher risk habits result in more accidents.	a year for your car insurance, being a smoker results in having to pay \$50 a year more for your auto insurance than if you stopped smoking.

Decrease in Car Value

Smell

Cigarette smoke leaves a smell that is difficult, if not impossible, to completely remove. The smell of the car is a major factor of the interior condition. Cars that smell of smoke are much less desirable resulting in people offering less.

Stains

Smoke from smoking will usually seep into the seat covers, floor carpet and car paneling. This can stain, dim and discolor the interior of the car all of which will make the car appear older and reduce the value of it.

Burns

If a person smokes in a car, there is a good chance that the interior has some minor burn marks from fallen ash or accidentally dropped cigarettes. These are often unsightly and reduce the value of a car.

Smaller Market

Many people will not even consider purchasing a car that was previously owned by a smoker. Since the number of people interested in the car is much smaller, there is less competition which results in a lower price offered.

Assuming that a person keeps their car an average of 5 years and that the value decreases by \$1000 due to damage and appearance as a result of smoking, the cost of smoking decreases the value \$200 a year more for a smoker than a non-smoker.

Smoking vs Your Health

Higher Life Insurance Costs

Smokers pay a minimum of \$1000 more a year for life insurance than a comparable non-smoker.



Life Insurance Premium

Higher Health Insurance Costs

Doing a quick comparison on a free health insurance quote website with all the factors the same and same policy (age 44, male, living in CA, \$1500 deductible) resulted in a \$30 a month difference in health insurance premiums payments between smokers and non-smokers.

This means that smokers pay about \$350 more a year for health insurance than a comparable non-smoker.

Increased Health Costs

Because of insurance deductibles and more frequent visits to the Dr. for smoking related illnesses, smokers pay a minimum of an extra \$25 a month which would equal \$300 a year more than non smokers for health related costs.

Higher Medical Costs

Smokers spend more money on medication for smoking related illness as well as medications and treatments to stop smoking.

Smokers pay an extra \$10 a month which would equal \$120 a year more than non-smokers. This is a low estimate when the smoker is relatively healthy. If the smoker is beginning to develop health related issues from the smoking, this cost can sky-rocket.

Higher Dental Care Costs

Smokers spends a minimum of an extra \$10 a month as compared to a non smoker on dental costs and likely much more. That would result in the smoker spending an extra \$120 a year over a non-smoker on dental care.

Smoking vs Your Home and Possessions

Higher Home Owner's Insurance

A typical home owner's insurance policy would cost anywhere from \$300 to \$900 a year depending on where you live for an average house. Smokers pay on average \$60 more each year for home owner's insurance.

Lower House Value

Reduced Market Size

The number of buyers who will accept a house which has been smoked in is much smaller than that for a house which has never been smoked in. In fact, many people won't even consider purchasing a house that was previously owned by a smoker. Since the number of people that are willing to buy a house that has been smoked in is much smaller than for a house where there was never any smokers, there is less competition for the house which often results in a lower price.



Smoke Smell

Cigarette smoke leaves a strong smell that is extremely difficult, if not impossible, to completely remove from a house that has been owned by a smoker. This smell turns off many potential buyers. A house where the smell of smoke can't be removed is much less desirable and will result in a lower bid from buyers.



Burns & Stains

When people smoke in houses, there is a good chance that there is interior damage caused by the cigarettes. This could be burn marks from fallen ash or an accidentally dropped cigarette. All these marks look unsightly and reduce the value of the house.



Assuming that a person lives in their house for 5 years and that the value of the house loses, the resulting cost of smoking comes to \$2,000 a year. The higher the value of the house, the more smoking in it will cost the owner when it comes time to sell.

Lower Possession Value

Less Buyers:	Smoke Odor:	Burns & Stains:
For household items that smell of smoke, many people will simply refuse to even consider buying them. Since there are far fewer people interested in purchasing items that come from homes where people smoke, these items sell for far lower prices than similar items that come from a smoke free environment.	Items that have been in a house or around people who smoke have a strong cigarette odor that is extremely difficult to completely remove. This smell turns off many potential buyers. Many times cleaning the item to get rid of the odor is more expensive than the item is worth making it worthless. Those that still have value sell for far less due to the odor.	Whether by carelessness or just not caring, cigarettes can leave burns and stains on furniture and other household items. These smoking marks look unsightly and reduce the value of the items or even make them unsellable.

Assuming that a person has possessions that are worth \$10,000 and due to smoking they have to be replaced and devalue 10% more per year than a non smoker, smoking costs a smoker \$1000 more than a non-smoker in the value and replacement of possessions.

Smoking vs Your Money

Earn Less Money

Smokers earn anywhere from less money than non-smokers

4% to 11%

Taking the lowest estimate in lost wages would give us 4%. For an employee who earns \$40,000 a year, being a smoker would result in \$1600 a year less in wages directly related to smoking than a non-smoker.

Reduced Retirement Funds

Because smokers are paid less, they earn less retirement and social security. While it is difficult to estimate how much of the smaller social security check or pension payment would be a direct result from smaller wages earned due to smoking, a loss of \$500, or under \$50 a month would be conservative estimate. The true amount is likely much greater.

Lost Investment Income

When all the items are added together in addition to the cost of smoking 1 pack of cigarettes per day, the amount of money lost due to smoking comes to \$9,000 a year. This money could have been used to pay off credit card debt (resulting in a double digit return) or placed in the stock market to earn extra money.

The cost of smoking comes to approximately
\$9000/year