Smoking - the financial cost

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If you need added incentive to quit, think about how much of your weekly income is going up in smoke every week. At today’s prices, if you smoke one pack of cigarettes per day for 10 years, you’ll spend over $130,000 – enough for a deposit on a house.

Smoking costs money as well as affecting your health. Cigarettes are expensive and quitting can save you money now, as well as saving on future health costs. If you need an added incentive to quit, think about how much of your weekly income is going up in smoke. One packet of 25 cigarettes costs around $36 and the price keeps rising. What could you do for yourself and your family with that extra money? More than you think. At today’s prices, if you smoke one packet of cigarettes each day for ten years, you’ll spend over $130,000 – easily enough to buy a new car (or two) or put a deposit on a house.

After one day of not smoking
After one day of not smoking, you’ve got an extra $36 in your pocket. You could treat yourself to a cafe lunch or buy a few of your favourite magazines.

The health benefits of not smoking for one day include:
- most of the nicotine is cleared from your body
- your heart rate slows to a normal rate and your blood pressure is more stable
- your finger tips are warmer.

After two days of not smoking
After two days of not smoking, you’ve saved $72. You could take a friend to the movies, go to the footy or cricket, or treat yourself to a meal at a restaurant.

The health benefits of not smoking for two days include:
- your skin, hair and breath smell fresher
- less carbon monoxide in your system means your lungs are more efficient.

After one week of not smoking
After one week of not smoking, you’ve got an extra $250 in your pocket. You could have a massage and a facial, take the family to dinner, go to a gig, or buy some new clothes.

The health benefits of not smoking for one week include:
- you have higher blood levels of protective antioxidants, such as vitamin C
- your sense of smell and taste may improve.

After one month of not smoking
After one month of not smoking, you’ve saved $1100. You could go away for a weekend, cover your petrol costs for a few months, or buy a new computer or TV.

The health benefits of not smoking for one month include:
- your heart is working more efficiently
- exercising is easier
- your immune system is starting to recover.

After three to six months of not smoking
After three months of not smoking, you’ve saved $3,300. You could take your family for a holiday in Queensland. After six months, you’ve got nearly $6,600 to spend. Explore Europe with a return ticket to London for yourself and your partner.

The health benefits of not smoking for three to six months include:
- the small hair-like structures that clean your lungs, called cilia, are working better
- you’re likely to cough and wheeze less, and cough up less phlegm
• blood flow to your fingers and toes improves
• your body is better at protecting cuts and wounds from infection
• you may feel less stressed or in a better mood than when you were smoking.

**After one year of not smoking**

After one year of not smoking, you’ve saved over $13,000. This is enough for an around-the-world plane ticket for yourself and your partner, some new furniture, or a lump sum off your mortgage.

The health benefits of not smoking for one year are that your lungs have continued to improve. Your small airways are healthier and your lung function is better than if you had kept smoking.

**Other cost-saving benefits of quitting**

If you quit smoking, you’ll save money in many other ways, including:

• You’re less likely to suffer from colds, the flu or other respiratory infections, which means fewer trips to the doctor, less money spent on medications and fewer sick days.
• You won’t need so many visits to the dentist to have your teeth professionally cleaned.
• You won’t have to spend as much time and money on maintaining the house. For example, smoking inside your home discolours paint and wallpaper.
• You’ll cut down on your cleaning bills because clothes, furniture upholstery and the interior of your car no longer smell of cigarette smoke.
• The risk of fire in your home is lower.

**Future benefits of not smoking**

The health and financial benefits of quitting continue as the years go by and include:

• Your chances of conceiving a baby improve. Smoking can cause fertility problems, such as impotence in men and a lower chance of conceiving in women. Women who smoke during pregnancy are more likely to have a miscarriage.
• Over time, your sense of smell will continue to slowly improve.
• Within two to five years, your risk of heart attack and stroke is substantially reduced. You’ve also saved between $26,000 and $66,000.
• After 10 years, your risk of developing lung cancer is lower than that of a continuing smoker. You’ve also saved over $130,000.
• Quitting smoking benefits men and women of all ages and improves health in general. Remember that the rate and extent of recovery can vary from person to person.

**Where to get help**

• Your GP (doctor)
• Your pharmacist
• Quitline Tel: 13 7848

**References**

• Health benefits of quitting, Quit Victoria, Australia.
• The health consequences of smoking – 50 years of progress: a report of the Surgeon General, 2014, Centers for Disease Control and Prevention, US.
• Tobacco in Australia: facts and issues, 2019, Cancer Council Victoria.
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More information

Smoking and tobacco

The following content is displayed as Tabs. Once you have activated a link navigate to the end of the list to view its associated content. The activated link is defined as Active Tab

• Smoking and tobacco basics
• Reasons to stop smoking
• Plan to quit
• Smoking and health conditions
• Smoking risks throughout life

Smoking and tobacco basics

• e-cigarettes

What do the experts say about electronic cigarettes. Electronic cigarettes - or e-cigarettes - simulate the act of smoking, but you don’t burn tobacco when you use them.
Passive smoking

Passive smoking means breathing other people's second-hand tobacco smoke. Passive smoking increases the risk of serious illness in both children and adults.

Smoking - how to discourage your children

Children are less likely to smoke if their parents do not smoke.

Smoking statistics

Smoking kills more Victorians every year than road accidents, alcohol and other drugs combined.

Smoking - the financial cost

If you want to quit smoking, think about how much of your weekly income is going up in smoke.

Victoria’s tobacco laws

Smoking kills more Victorians every year than road accidents, alcohol and other drugs combined. To minimise the health effects of tobacco on individuals and the community, Victoria has laws.

What to expect when you quit smoking

When you decide to quit smoking, it can help to find out what to expect as you work through the process. Some people have only a few mild symptoms when they quit but others find it harder.

Reasons to stop smoking

Blood pressure

Healthy eating and lifestyle changes can help to manage high blood pressure.

Chronic obstructive pulmonary disease - diagnosis (video)

Chronic obstructive pulmonary disease (COPD) is a serious, progressive and disabling condition that limits airflow in the lungs. Hear from individuals who have been diagnosed.

Smoking kills

Tobacco causes more illness and death than any other drug.

Smoking - the financial cost

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What to expect when you quit smoking

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Plan to quit

- e-cigarettes

What do the experts say about electronic cigarettes. Electronic cigarettes – or e-cigarettes – simulate the act of smoking, but you don’t burn tobacco when you use them.

- Quitting smoking and managing weight

You would have to gain over 40 kilograms above your recommended weight to equal the risk of heart disease posed by smoking.

- Smoking - quitting tips

People who successfully quit smoking see their past attempts as practice and experience.

- Smoking - Understand your smoking addiction (video)

Top tips to quit smoking (slideshow)

Tips to help you quit smoking.

- What to expect when you quit smoking

When you decide to quit smoking, it can help to find out what to expect as you work through the process. Some people have only a few mild symptoms when they quit but others find it harder.

Smoking and health conditions

- Chronic obstructive pulmonary disease - diagnosis (video)

Chronic obstructive pulmonary disease (COPD) is a serious, progressive and disabling condition that limits airflow in the lungs. Hear from individuals who have
Smoking and eye disease
Smoking is thought to be a factor in age-related macular degeneration and blindness.

Smoking and heart disease
A smoker's excess risk of heart attack reduces rapidly after only one year of not smoking.

Smoking and oral health
People who smoke should visit their dentist regularly to keep their teeth and gums healthy, and have regular oral cancer checks.

What to expect when you quit smoking
When you decide to quit smoking, it can help to find out what to expect as you work through the process. Some people have only a few mild symptoms when they quit but others find it harder. While...

Smoking risks throughout life
- Asthma, children and smoking
  Exposure to second-hand smoke increases the risk of children developing asthma and provokes more frequent asthma in children with asthma.
- Chronic obstructive pulmonary disease - diagnosis (video)
  Chronic obstructive pulmonary disease (COPD) is a serious, progressive and disabling condition that limits airflow in the lungs. Hear from individuals who have been diagnosed.
- Pregnancy and smoking
  Smoking while pregnant exposes a woman and her unborn child to an increased risk of health problems.

Related Information
- Smoking - quitting tips
  People who successfully quit smoking see their past attempts as practice and experience.
- Smoking - how to discourage your children
  Children are less likely to smoke if their parents do not smoke.
- Smoking - effects on your body
  Along with nicotine, people who smoke inhale about 7,000 other chemicals in cigarette smoke. Many of these chemicals come from burning tobacco leaf. Some of these compounds are chemically active and...
- What to expect when you quit smoking
  When you decide to quit smoking, it can help to find out what to expect as you work through the process. Some people have only a few mild symptoms when they quit but others find it harder. While...
- Smoking - quit services for diverse groups
  Resources to stop smoking are available in a variety of languages and are distributed free of charge.

Home

Related information on other websites
- Cancer Council New South Wales.
- Quit.

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