Smoking - the financial cost

Summary

- 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 pack 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.
• After 15 years, your risk of coronary heart disease and stroke is nearly the same as a lifetime non-smoker. You’ve also saved nearly $200,000.
• 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)

betterhealth.vic.gov.au
• Your pharmacist

• Quitline Tel. 13 7848

This page has been produced in consultation with and approved by:
Quit

Content on this website is provided for information purposes only. Information about a therapy, service, product or treatment does not in any way endorse or support such therapy, service, product or treatment and is not intended to replace advice from your doctor or other registered health professional. The information and materials contained on this website are not intended to constitute a comprehensive guide concerning all aspects of the therapy, product or treatment described on the website. All users are urged to always seek advice from a registered health care professional for diagnosis and answers to their medical questions and to ascertain whether the particular therapy, service, product or treatment described on the website is suitable in their circumstances. The State of Victoria and the Department of Health & Human Services shall not bear any liability for reliance by any user on the materials contained on this website.

For the latest updates and more information, visit www.betterhealth.vic.gov.au