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Abstinence makes the pocket grow deeper

We all know about the benefits to your health of giving up smoking and cutting down on alcohol, but what about the benefits to your wallet, asks Nick Kettles

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[The Observer](#)

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Giving up smoking and drinking less are among the more novel solutions to addressing the nation's debt. But do the maths and you work out that, were they to moderate their ways, regular smokers and binge drinkers would save more than £5,000 a year, enabling them to pay off most credit card bills, overdrafts, or, more positively, put down a deposit on a small house or flat.

Hark the sound of a tub-thumping puritan? Hardly. While advertisements showing cigarettes dripping arterial fat, and a nanny state bleating about the risks of excess alcohol invariably put people's backs up, money talks.

At about £4.50 a pack, the cost of smoking has tripled in the last 15 years.

'Money was as big an issue as health in my motivation,' says Andy Wilson, 37, from Chandlers Ford, Hampshire, who has smoked 20 a day, on and off, since he was 16.

Andrew Hall, 37, from London, quit 14 weeks ago. He says: 'I promised a special friend who died of a non-smoking related cancer I would quit, but since doing so have welcomed the financial benefits.'

Not all have such a personal and poignant motivation to grasp the nettle, but money does provide a tangible and immediate means of rationalising the addictive lure of the weed. One woman says her incentive was to use the money she would have spent on cigarettes to have a regular facial.

Wilson adds: 'I put the money I would have spent on cigarettes in a savings account every week. Seeing it grow kept me going and helped to highlight the cost of my partner Sam's habit; she quickly

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followed suit.'

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In just under a year, the Wilsons claim to have saved almost £3,000 - money spent on upgrading their car, helping finance a new motorbike and a family holiday with their two children. Sam Wilson, 36, also a smoker since 16, says: 'Once you do give up, you see what you could've spent the money on.'

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This is just the kind of 'opportunity cost' that the NHS's 'giving up smoking' campaign is at pains to present to long-term smokers. In one year, a 20-a-day smoker spends the equivalent of three Mediterranean holidays, or three mortgage repayments on a small house. At 40 a day over 15 years, you've almost paid it off completely.

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But reformed smokers say you can't let the regret of what might have been prevent you from quitting. Indeed, it's the impact on day-to-day out-of-pocket expenses that are most liberating.

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Sam Wilson says that she has noticed that her household budgeting is better, admitting that she often sacrificed necessities for cigarettes.

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Moreover, since she often paid for cigarettes in cash, she doesn't spend the loose change on unnecessary incidental items, which means saving even more.

Andrew Hall says a more moderate mindset has had a financial impact on other areas of his life: 'What I've noticed most since quitting is that I drink less. I realise that for me, on a night out, smoking and drinking were habits that compounded each other.'

If the government carries out its threat of banning smoking in bars, others might verify his experience. In the meantime, the cost of drinking is almost as startling as smoking, although few seem to have used it as an incentive to cut back.

Accounting for 40 per cent of all drinking occasions for men and 22 per cent for women, binge drinking is officially defined as consuming double or more than the daily recommended amount (up to four units a day for men and three for women). One unit is equivalent to half a pint, one measure of spirits or a small glass of wine.

With half a pint of beer costing around £1.25 and a glass of wine £2.50, conservative estimates suggest a figure of about £2,000 per person spent annually on drinking. But people who would not consider themselves alcoholics often drink up to 10 times the recommended amount on a night out.

One woman reveals: 'Binge drinking isn't just 20-year-olds puking up in the street, but people in their 30s and 40s drinking at home. Many will drink a bottle of wine every night - at least six units - and think it normal.' Add this to a few nights out and the annual drinking bill soars. Between a couple it would not be unusual to spend £100-150 a week on alcohol.



Alcohol Concern advocates drinking in moderation for a number of health and social reasons - and if you can save money at the same time, so much the better.

The pressure group says that raising prices would put people off spending too much on alcohol - although cheap alcohol has never created the same culture of excess in countries like France and Spain.

When we already pay so much in tax, it behoves us not to add more to government coffers through duty on fags and booze. We might do worse than consider the financial benefits of a more moderate lifestyle instead.

Top tips:

Be honest and calculate the weekly cost of smoking and drinking.

Multiply by 52, then allocate that money on a weekly or monthly basis.

Set goals about how you will spend it.

Get advice from your GP about overcoming the physical withdrawal.

www.alcoholconcern.org.uk

www.givingupsmoking.co.uk

www.quit.org.uk



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