



DETAILED REPORT

Puff, Puff, Pay: The
Economic Hit

INTERMITTENT SMOKER | ECONOMIC



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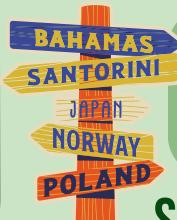
AGE: BELOW 30

IMPACT OF SMOKING ON FINANCES

Indicator 1

WHAT IS THIS INDICATOR ?

Smoking has a direct and often hidden impact on your financial stability. If you're prioritizing cigarette purchases over essentials, this behaviour could be causing financial stress without you realizing it. It may disrupt your budgeting and even strain your relationships as funds meant for shared responsibilities are redirected toward smoking.



If you smoke just 5 cigarettes a day, you'll burn through ₹1.2 lakh in 10 years—the cost of a MacBook, an international trip, or even a solid investment!

SHORT TERM OUTLOOK



Behavioral Symptoms	Short-Term Effects
Monthly cost - ₹3,000 ₹6,000. Reduce spending on outings, gadgets, or personal growth.	Medium dependency quickly erodes any savings you might have set aside for emergencies
delayed bill payments or borrow money from friends or family to cover non-smoking expenses.	If borrowing becomes habitual, your friends or family might perceive you as financially unreliable.
You may avoid tracking this spending, creating a false sense of affordability that could lead to unexpected financial strain.	Frequent fatigue, bad breath, or respiratory issues may prompt visits to the doctor



CURRENT FINANCIAL STATUS

- If you're already noticing difficulty balancing smoking expenses with tuition fees or savings goals, it's worth rethinking your priorities.
- For every 10 additional cigarettes you smoke daily, your chances of worrying about housing costs increase by 22%, and food insecurity rises by 19%.
- These financial strains, if unchecked, could escalate into more serious challenges as you grow older.

LONG TERM OUTLOOK



Behavioral Symptoms	Long-Term Effects
spending ₹36,000–₹72,000 annually on cigarettes can translate to ₹3.6–₹7.2 lakh in missed opportunities for investments, education, or travel	delays in achieving significant milestones, such as saving for higher education, buying a vehicle, or planning an international trip.
Medium dependency often leads to increased smoking frequency over time,	more likely to rely on credit cards or loans, creating a long-term debt cycle.
harder to allocate funds toward productive goals like skill-building or financial independence.	increases your chances of developing conditions like chronic bronchitis or hypertension by your early 30s

SHARED FINANCIAL RESPONSIBILITIES

Indicator 2

WHAT IS THIS INDICATOR ?



You prioritizing smoking over joint financial obligations may give rise to tensions within shared financial arrangements. This can lead to disagreements or resentment, as others may feel the financial burden is disproportionately falling on them.

The tendency to dismiss warnings or the perceived minimal short-term impact of smoking-related spending may delay the recognition of how it affects long-term financial health.

CURRENT STATUS

You might occasionally prioritize cigarettes over joint expenses, such as shared activities or family outings, leading to tension. However, the impact is manageable, and you may be able to compensate with other sources of income or savings.

Global Youth Tobacco Survey (2020) says that 48% of young smokers like you reported arguments with family or peers over their smoking expenses, particularly when it hindered collective activities.

Daily Spending Behavior & Shared Finances



Cigarettes vs. Household Contributions



Frequent Small Transactions Add Up



Spending Priorities & Financial Mindset

Your wallet's on a diet—but only because your cigarettes are eating all the money!

- You might find yourself occasionally choosing cigarettes over contributing to shared expenses, like that family outing or splitting the cost of a new video game with your roommates.
- It's not that you want to, but sometimes that craving just hits, and the pack of smokes wins.

- Those small, frequent transactions chip away at your budget. It's like a slow leak in your wallet.
- You might not feel it immediately, but over a month, or even a year, that money could have gone towards something way more exciting than just feeding your nicotine craving.

- You might justify buying cigarettes by saying, "It's my money, I can spend it how I want," which is true.
- But when it starts impacting your ability to participate in shared activities or contribute to household expenses, it becomes a shared issue.

FINANCIAL STRAIN AND DEPENDENCIES

Indicator 3

WHAT IS THIS INDICATOR ?



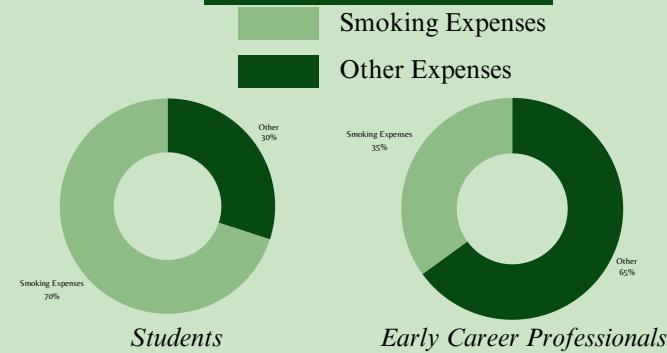
This indicator highlights the financial strain caused by smoking, revealing how it can erode long-term financial security and independence. It measures how smoking-related expenses reduce savings capacity, increase financial dependency, and limit future opportunities. A higher financial strain suggests a greater likelihood of delaying key life goals such as education, asset-building, and healthcare investment.

IMPLICATIONS OF THIS STRAIN

Short-Term	Long-Term
You have less financial flexibility to pursue opportunities that could boost your career and income.	Whether it's buying a house, starting a family, or simply achieving financial security, those goals become harder to reach.
Having to rely on family or friends for financial assistance, even for small amounts, can impact your sense of independence.	A medical emergency, job loss, or even just a sudden car repair can become a major financial crisis if you don't have a cushion to fall back on.
Are you missing out on experiences that could enrich your life and build valuable connections? These missed opportunities can have a real impact on your overall well-being.	As you get older, you're more likely to face serious health issues that can lead to even greater financial strain due to medical bills, lost income, and potentially even the need for long-term care.



CURRENT STATUS



A study by the Global Tobacco Economics Consortium found that smokers in low- to middle-income countries like India are 30% more likely to face financial instability, forcing many to delay or forgo significant milestones such as buying a home, funding children's education, or investing in healthcare.

EXTERNAL INFLUENCES & CONSEQUENCES

Indicator 4

WHAT IS THIS INDICATOR ?



Cigarette advertising, point-of-sale (POS) displays, and promotions often push you toward immediate gratification, influencing you to prioritize cigarette purchases over essential expenses like food, education, or savings. The subconscious pulls of these external influences, coupled with the ease of impulse purchases, can steer your finances off track.

CURRENT STATUS



BLIND SPOTS

- You might not even realize how much you're influenced by advertising, your friends who smoke, or those tempting promotions at the paan shop. It feels like your choice, but these external factors play a big role in nudging you towards lighting up.
- It doesn't feel like a huge expense day-to-day, but it's like a silent thief in your wallet, slowly but surely draining your resources.
- Think about it: have you ever bought a pack of cigarettes you didn't really need just because it was on sale, or because everyone else was smoking at a party?
- You might tell yourself, "It's just five cigarettes a day," but those five cigarettes add up.

INFLUENCE AND NORMALIZATION

- "If everyone else is doing it, it can't be that bad." This normalization, fueled by both real-life interactions and the glamorization of smoking in media, makes it harder to resist the urge to light up.
- Those stylish images of people smoking, the way smoking is portrayed in movies and TV shows – it all contributes to a culture where smoking seems more acceptable than it actually is.

COST OF "AFFORDABLE" SMOKING

- I only smoke a few cigarettes a day, it's not a big deal financially." But even at just five cigarettes a day, you're spending roughly ₹10,000 per year. That's a significant amount of money!
- Think about what you could do with ₹10,000. That's a new phone, a weekend trip, a significant contribution towards a new laptop, or even starting a small investment.

Five years of smoking costs more than five brand-new iPhones—or a lifetime of medical bills. Your choice!

AGE: 31-60

IMPACT OF SMOKING ON FINANCES

ABOUT THE INDICATOR

Smoking-related expenses might occasionally lead to short-term friction with shared financial responsibilities, such as delaying contributions to shared savings goals or unexpected family expenses. While manageable, it requires attention to avoid long-term disruption.

Indicator 1

<u>Behavioral Symptoms</u>	<u>Short-Term Effects</u>	<u>Behavioral Symptoms</u>	<u>Long-Term Effects</u>
Compromising on Family Needs	₹4,000–₹6,000 per month on cigarettes might force you to compromise on entertainment, dining out, or children's extracurricular activities.	Reduced Retirement Savings	Medium dependency over decades could mean sacrificing up to ₹7.2 lakh from your retirement corpus, potentially leaving you underprepared for post-retirement expenses.
Reaching for Credit	gradual reliance on credit for non-smoking expenses, such as utility bills or grocery shopping. This habit could quietly accumulate interest and become a larger financial issue.	Compromised Investment Potential:	For example, ₹5,000/month in a mutual fund SIP for 20 years could yield a corpus of ₹30 lakh or more.
Compromised Quality of Life	Spending a significant portion of your disposable income on cigarettes can lead to cutting back on leisure activities or hobbies, reducing overall satisfaction and quality of life.	Increased Dependence on Family	By your 50s, smoking-related health issues could make you financially dependent on your family, reversing the provider role you're expected to play. This can be a difficult and emotionally challenging situation for everyone involved.

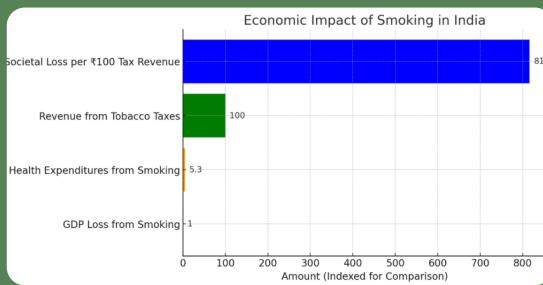


If you smoke 1–2 cigarettes daily, you're basically burning ₹24,000 a year—enough for a vacation abroad or to keep funding your future kid's tuition. Keep going, and in 10 years, you'll have sponsored a smoke cloud instead of a getaway!!!!

Indicator 2

ABOUT THE INDICATOR

Smoking creates friction in shared financial responsibilities, especially when others view cigarette expenses as selfish or unnecessary. You prioritising smoking over joint financial obligations—such as family expenses, household savings, or emergency funds—may give rise to tensions within shared financial arrangements.



You're starting to notice some friction between your smoking habit and your shared financial responsibilities. It's not a full-blown crisis, but it's enough to cause occasional tension. You might find yourself occasionally delaying contributions to shared savings goals. That dream family vacation, the down payment on a bigger house. Unexpected family expenses can also become a source of stress.



A 2023 survey by Consumer Analytics India found that 32% of smokers reported skipping payments toward shared savings or family commitments to cover their smoking expenses.

HEALTH AND FINANCING FOR THE FUTURE

- Medical bills, lost income due to illness, and even the cost of long-term care can put a huge strain on your family's finances.
- The money you save by quitting smoking could be used to purchase a better life insurance policy, providing your loved ones with financial security.
- Smoking increases your risk of health problems, which can lead to even greater expenses down the road.

LONG-TERM

FAMILY

SAVINGS

- Retirement, your children's education, buying a house – these are all major financial milestones that require careful planning and consistent saving.
- Over time, this can make a significant difference in your family's financial security and your ability to achieve the lifestyle you want.

INCREASED FINANCIAL CONCERN

- ₹9,000 could easily cover a significant portion of your child's extracurricular activities, which can range from ₹8,000 to ₹10,000 per month for things like sports or music lessons.
- You might also find yourself having to make difficult choices between your own needs and your family's.
- Do you buy those new shoes you've been wanting, or do you put that money towards your child's education? These are the kinds of trade-offs you shouldn't have to make.

FINANCIAL STRAIN AND DEPENDENCIES

ABOUT THE INDICATOR

Smoking isn't just an expense; it's a financial trap that eats into your independence. Every ₹350 pack of cigarettes you buy translates into ₹1,27,750 annually—money that could fund a year of higher education, buy a second-hand bike, or grow into ₹10,00,000 over ten years if invested at an 8% annual return.

Indicator 3

LONG TERM WEALTH EROSION

- Those dreams of early retirement, that bigger house, or even just being able to provide your family with extra comforts – they're starting to feel less attainable.
- Think about it: if you weren't spending ₹3,000-₹5,000 (or more!) a month on cigarettes, where could that money be going? It could be growing in investments, contributing to a down payment on a property, or securing your children's education. That's wealth erosion – the slow but sure depletion of your potential financial security.

A study by the Global Tobacco Economics Consortium found that smokers in low- to middle-income countries like India are 30% more likely to face financial instability, forcing many to delay or forgo significant milestones such as buying a home, funding children's education, or investing in healthcare.

GROWING FINANCIAL RESPONSIBILITIES



You might be supporting children, aging parents, or both. You might be planning for your children's education or saving for a wedding.

As you age, health issues (even mild ones) could lead to more medical visits, insurance premium hikes, or unexpected expenses that disrupt financial stability.

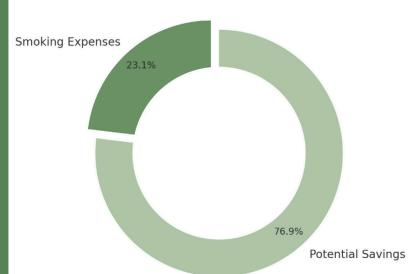


Even if smoking doesn't cause direct financial strain, it can create emotional friction, especially when finances are tight.

INCREASED DEPENDENCY ON CREDIT

- It's not just for big purchases anymore; it's for everyday expenses – groceries, utilities, even petrol for the car. This reliance on credit can lead to a cycle of debt, where you're constantly paying interest and struggling to get ahead.
- Your household is 2.5 times more likely to struggle with housing loans due to reduced savings and higher medical costs.

Lost Investment Opportunity Over 30 Years



EXTERNAL INFLUENCES & CONSEQUENCES

ABOUT THE INDICATOR

At this stage, you are more financially responsible, managing household expenses, education costs, and savings. However, external influences—advertising, social norms, and stress-related triggers—still play a role in sustaining your smoking habit. Despite being aware of its financial burden, smoking remains a discretionary expense that quietly drains your savings and affects your long-term security.

Indicator 4

ADVERTISING & SUBTLE REINFORCEMENT

Those eye-catching displays at the paan shop, the strategically placed cigarette packs at the checkout counter, and even the subtle cues in movies and TV shows – they all work together to reinforce your smoking habit.

By midlife, you're not just burning cigarettes—you're torching your retirement fund one puff at a time!!



AWARENESS VS DENIAL

- At least on some level, that smoking is putting a strain on your finances. You might notice it when you're paying the bills or when you're trying to save for something special. But there's often a disconnect between awareness and action. It's easy to push those financial concerns to the back of your mind, telling yourself that you'll deal with it later.
- You might rationalize your smoking habit by saying things like, "It's my only vice," or "I can quit anytime I want." But the reality is, those rationalizations are often just a way to avoid confronting the financial consequences of your addiction.

EMOTIONAL SPENDING & STRESS MANAGEMENT

- Life between 31 and 60 can be stressful. Work pressures, family responsibilities, financial worries – it's a lot to handle. And for many smokers, cigarettes become a coping mechanism, a way to manage stress and unwind.
- You smoke to relieve stress, but the financial strain caused by smoking only adds to your stress levels. It's a vicious circle that can be hard to break.

AGE: 60 & ABOVE

IMPACT OF SMOKING ON FINANCES

Indicator 1

Smoking 1-5 cigs a day? You're not setting your house on fire, but you are still flicking ashes on your health.

WHAT THIS INDICATOR TELLS YOU

Your financial stability appears robust, possibly supported by retirement funds or savings. Smoking expenses may feel negligible now, but they could still detract from healthcare or leisure activities that enhance your quality of life. Additionally, post-retirement income is typically fixed or limited, making even small smoking-related expenses a larger burden over time.



SHORT TERM OUTLOOK



LONG TERM OUTLOOK



Behavioral Symptoms	Short-Term Effects	Behavioral Symptoms	Long-Term Effects
Compromised Health Insurance	Your smoking habit might lead to higher health insurance premiums, especially with pre-existing conditions like hypertension, COPD, or early-stage heart disease.	Depleting Retirement Savings	Losing ₹33,000-₹60,000 annually can make it hard to cover unexpected costs.
Minor Health Issues	a weakened immune system, and increased susceptibility to infections	Strained Family Finances:	Your family's resources might be stretched thin covering your healthcare and related costs.
Limited Financial Freedom	every rupee spent on cigarettes restricts your ability to save, invest, or improve your living conditions	Worsening Debt	Medical bills, treatments, and premiums can accumulate, making it difficult to manage finances.

SHARED FINANCIAL RESPONSIBILITIES

Indicator 2



WHAT THIS INDICATOR TELLS YOU

Your financial stability appears robust, possibly supported by retirement funds or savings. Smoking expenses may feel negligible now, but they could still detract from healthcare or leisure activities that enhance your quality of life. Additionally, post-retirement income is typically fixed or limited, making even small smoking-related expenses a larger burden over time.

Wrinkles are inevitable, but smoking makes them arrive fashionably early...and brings some friends like "emphysema" and "heart disease" to the party.



FOCUS ON ESTATE PLANNING

- While you may have diligently planned your estate, smoking-related expenses can introduce some uncertainty.
- Unexpected healthcare costs arising from smoking-related illnesses can deplete your assets, potentially impacting what you intend to leave for your loved ones.
- It's crucial to consider how smoking might affect your long-term financial picture and adjust your estate plans accordingly.

RETIREMENT PLANNING

- The costs associated with managing smoking-related health conditions can strain your retirement income, potentially forcing you to make difficult choices.
- These compromises can diminish your enjoyment of retirement and create friction with family members if they feel their inheritance or future support is being compromised.

INTERGENERATIONAL SUPPORT

- You might be helping your adult children with expenses, assisting with grandchildren's education, or caring for aging parents.
- Smoking-related expenses can reduce your capacity to provide this support. You might have to say "no" more often, which can create tension and feelings of guilt.

FINANCIAL STRAIN AND DEPENDENCIES

Indicator 3



WHAT THIS INDICATOR TELLS YOU

Smoking isn't just an expense; it's a financial trap that eats into your independence. Every ₹350 pack of cigarettes you buy translates into ₹1,27,750 annually—money that could fund a year of higher education, buy a second-hand bike, or grow into ₹10,00,000 over ten years if invested at an 8% annual return.

Did you know?
Smokers over 60 are 20% more likely to deplete their savings earlier than non-smokers?



UNEXPECTED EXPENSES



LIFESTYLE LIMITATIONS



- A sudden illness, a broken appliance, or a family emergency can throw your carefully planned budget into disarray.
- You might find yourself having to rely on family members or other sources of support to cover these unforeseen expenses.
- Having a financial cushion is crucial in retirement, but smoking makes it harder to build that cushion. This leaves you vulnerable to financial shocks and can create a sense of anxiety and insecurity about the future.

- Smoking can limit your physical abilities and drain your finances, making it harder to maintain an active and fulfilling lifestyle.
- You might have to make tough choices about how you spend your limited resources. Do you buy groceries, or do you refill your prescription?
- This can lead to feelings of frustration, disappointment, and even isolation.

HEALTHCARE COSTS

- Research shows you're 1.5 times more likely than non-smokers to face financial strain due to higher medical bills.
- Even with health insurance, you might face co-pays, deductibles, and other out-of-pocket expenses. These costs can add up quickly, putting a strain on your fixed income and making it harder to afford other necessities.
- Smoking significantly increases your risk of developing serious health conditions, and these conditions come with a price tag.



EXTERNAL INFLUENCES & CONSEQUENCES



WHAT THIS INDICATOR TELLS YOU

Cigarette advertising, point-of-sale (POS) displays, and promotions often push you toward immediate gratification, influencing you to prioritize cigarette purchases over essential expenses like food, education, or savings. The subconscious pulls of these external influences, coupled with the ease of impulse purchases, can steer your finances off track.

Wrinkles are inevitable, but adding the "smoker's haggard" look is entirely optional.



SOCIAL INFLUENCES

- Perhaps you enjoy a cigarette with your friends during your daily walk or while playing cards. These social rituals can reinforce your habit and make it harder to quit, even if you're aware of the financial strain.
- If most of your social circle used to smoke, you may still feel a pull to light up in those familiar settings.

ACCESSIBILITY AND HABIT

- It's that cigarette with your morning tea, the one after a meal, or the one you reach for when you're relaxing. These habits are hard to break, even when you know they're costing you financially and potentially impacting your health.
- It's important to remember that the financial consequences of smoking become more pronounced as you age, especially with fixed incomes and increasing healthcare costs.

