

Financial Costs of Substance Use Addiction

Many people do not realize the true cost of addiction because it can be such a slow drain on a person's finances, career, relationships, and quality of life. Although it is impossible to put a dollar amount on the total cost of addiction, living with an addiction can be expensive. The economic side effects of addiction can impact a person's financial health for many years due to several factors, including:

Money Spent: The actual cost of buying substances adds up fast. The following information is based on an inexpensive six-pack of beer. Other forms of alcohol can cost significantly more.

Six Pack of Beer Purchased Weekly:	Weekly Cost:	Monthly Cost:	Annual Cost:	Cost in 10 Years:	Cost in 20 Years:
One	\$5.79	\$23.16	\$277.92	\$2,779.20	\$5,558.40
Two	\$11.58	\$46.32	\$555.84	\$5,558.40	\$11,116.80
Three	\$17.37	\$69.48	\$833.76	\$8,337.60	\$16,675.20

Loss of Productivity: Substance use dependency is associated with increased absenteeism from work, fewer promotions, and increased risk of unemployment. In this way, addiction can lead to lower incomes, job loss, and greater financial stress.

Lifestyle Changes: The time spent buying and using drugs, recuperating from drug use, and repeating this cycle of substance dependency could be spent on other aspects of a person's life. For example, learning new skills to increase job opportunities, exercising to take better care of one's health, or simply spending quality time with friends and family. Addiction can change one's lifestyle significantly and cost a person valuable time.

Illness: Drug and alcohol dependency can often result in illness, increased risk of injury, and/or higher medical bills that are either directly or indirectly related to addiction. Substance use disorders can also result in long-term loss of earning capacity due to illness, disability, and/or medical costs.

Insurance: A person who is struggling with addiction may have to pay more for car insurance or health insurance. The average person struggling with an addiction is charged with 1.4 DUIs, which