

can result in increased car insurance rates (up to 300%), if not outright cancellation. DUIs can also lead to the suspension of a person's driver's license, which can make it difficult to apply for a job or loan or open a bank account. Comorbidity, illness, and injury caused by intoxication further increase the cost of insurance, which can leave an individual and/or their family more susceptible to higher medical bills.

**Legal Bills:** DUI's, arrest warrants and other legal problems may occur when a person is battling an addiction. These costs can add up significantly over time.

**Loss of Earned Income:** Substance use issues are strongly correlated with dropping out of high school or college, which can create a lifelong loss of earned income. In addition, Social Security and retirement benefits are correlated to earned income, so the loss of annual earnings can impact retirement and public benefits.

**General Money Problems:** Late bills, higher interest rates, and bad credit scores are also common problems when a person is struggling with a substance use disorder. These types of financial problems can occur when money that could go toward paying bills or debts goes toward buying the addictive substance instead. Accidents and higher insurance rates can also increase expenses and affect a person's chances of buying a car or qualifying for a mortgage. Not only does this hurt the person suffering from the addiction, it can impact the lives of partners, parents, siblings, and children for years to come.

**Note:** Addiction can pose a real threat to a person's financial future. The sooner treatment begins, the better the chance for success. Early intervention reduces the risk of illness, injury, increased legal and insurance rates, and can allow for the completion of educational, professional, and personal goals. The cost of treatment amounts to very little in the big picture. When the total impact is calculated, treatment costs often add up to only a few weeks or months of the cost of the addiction.<sup>104</sup>

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<sup>104</sup> Original material from Peerlink National Technical Assistance Center.