

The Surprising Cost of a Pack a Day in All 50 States

It's not just about your health. A pack-a-day habit can send your retirement up in smoke.



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PHOTO: FLICKR USER [ALESSANDRA](#).

It's no secret that smoking is an expensive habit. But unless you smoke and do a lot of traveling, you may not realize how much the cost of a pack of cigarettes varies from state to state. You also may not realize what smoking a pack a day will do to a smoker's budget over a year -- and longer. [Smoking simply costs a lot](#) (especially in some locations) -- in money and health.

See for yourself -- the table below shows the average price of a pack of cigarettes for 2014, from least to most expensive, according to [TheAwl.com](#). (Note that a sizable chunk of most prices is made up of state excise taxes, which range from \$4.35 per pack in New York to \$0.17 per pack in Missouri as of January. Cities and/or counties in each state also impose taxes.)



State	Avg. Price per Pack	Cost Over One Year	Cost Over 20 Years
Virginia	\$5.25	\$1,916	\$38,325
Missouri	\$5.25	\$1,916	\$38,325
Tennessee	\$5.30	\$1,935	\$38,690
North Dakota	\$5.33	\$1,945	\$38,909
Kentucky	\$5.40	\$1,971	\$39,420
Wyoming	\$5.41	\$1,975	\$39,493
Idaho	\$5.41	\$1,975	\$39,493
West Virginia	\$5.43	\$1,982	\$39,639
Louisiana	\$5.44	\$1,986	\$39,712
North Carolina	\$5.45	\$1,989	\$39,785
Alabama	\$5.51	\$2,011	\$40,223
South Carolina	\$5.58	\$2,037	\$40,734
Colorado	\$5.65	\$2,062	\$41,245
Oregon	\$5.69	\$2,077	\$41,537
Kansas	\$5.83	\$2,128	\$42,559
California	\$5.89	\$2,150	\$42,997
Indiana	\$5.97	\$2,179	\$43,581
Ohio	\$6.03	\$2,201	\$44,019
Arkansas	\$6.07	\$2,216	\$44,311



Nevada	\$6.15	\$2,245	\$44,895
Nebraska	\$6.23	\$2,274	\$45,479
Oklahoma	\$6.29	\$2,296	\$45,917
Iowa	\$6.29	\$2,296	\$45,917
Florida	\$6.30	\$2,300	\$45,990
Mississippi	\$6.34	\$2,314	\$46,282
Delaware	\$6.35	\$2,318	\$46,355
Georgia	\$6.39	\$2,332	\$46,647
New Hampshire	\$6.44	\$2,351	\$47,012
Montana	\$6.46	\$2,358	\$47,158
Texas	\$6.69	\$2,442	\$48,837
Pennsylvania	\$6.85	\$2,500	\$50,005
Utah	\$6.89	\$2,515	\$50,297
Maine	\$7.37	\$2,690	\$53,801
New Mexico	\$7.67	\$2,800	\$55,991
Maryland	\$7.75	\$2,829	\$56,575
District of Columbia	\$7.99	\$2,916	\$58,327
Michigan	\$8.00	\$2,920	\$58,400
Arizona	\$8.05	\$2,938	\$58,765
Minnesota	\$8.10	\$2,957	\$59,130



New Jersey	\$8.20	\$2,993	\$59,860
Wisconsin	\$8.82	\$3,219	\$64,386
Rhode Island	\$8.95	\$3,267	\$65,335
Washington	\$9.30	\$3,395	\$67,890
Connecticut	\$9.52	\$3,475	\$69,496
Hawaii	\$9.55	\$3,486	\$69,715
Vermont	\$9.62	\$3,511	\$70,226
Alaska	\$9.79	\$3,573	\$71,467
Massachusetts	\$9.95	\$3,632	\$72,635
Illinois	\$11.50	\$4,198	\$83,950
New York	\$12.85	\$4,690	\$93,805

That'll be \$165,602 for that pack of smokes

Based on the numbers above, even in Virginia, where cigarettes are cheapest, a pack-a-day smoker would fork over nearly \$2,000 per year. If they smoke at the same rate for the next 20 years and the price of cigarettes doesn't change, they will have given up more than \$38,000. Someone doing the same in New York would fork over a 20-year total of \$93,805. Of course, the price of cigarettes will rise over time, so these numbers will likely be far larger, as they will be for those who smoke more than a pack a day.

Clearly there's a lot you could do with such big sums of money, right? Especially once you're facing retirement and finding that Social Security [isn't exactly paying you a lot](#) each month. Let's employ some fancier math now to see what smokers are giving up. For the purpose of this example, let's say you live in Michigan and smoke a pack a day -- roughly \$8.00 worth of cigarettes each year. Using the [retirement calculator](#) at Bankrate.com, you



SOURCE: TAXREBATE.ORG.UK.



\$165,602. That's enough to provide more than \$400 in monthly income in 30 years of retirement, accounting for inflation. Someone in Massachusetts, where a pack costs nearly \$10 on average, would accumulate almost \$200,000 in 20 years by forgoing the smokes.



SOURCE: FLICKR USER [MORGAN](#).

There are other costs associated with smoking that you should consider, too. You may not have thought of all of them.

Smoking is clearly harmful to your health, for starters, and is the leading cause of preventable deaths in the U.S. Those who smoke tend to live 10 fewer years than non-smokers -- so you're most likely literally losing years of life by smoking, not to mention the retirement funds that you could have spent in

those years.

There are costs to society, too. The Centers for Disease Control and Prevention note that tobacco use costs the United States "more than \$289 billion a year, including at least \$133 billion in direct medical care for adults and more than \$156 billion in lost productivity."

But what really matters to most of us is the small picture, not the big one. Quitting smoking is notoriously hard, but also extremely worthwhile, as it will likely have you gaining thousands of dollars and years of life to enjoy. So if you smoke, give some thought to how quitting can turbocharge your crucial retirement savings.

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