

# Focusing on wealth NOT health is key to quitting smoking in 2022

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Smoking and vaping are up by a staggering 7 per cent as Brits found solace in the habit during the pandemic lockdowns, reveals a survey by life insurance broker Caspian Insurance and TV psychologist Rachel Morris.

And fears are now that this figure will continue to rise as further restrictions are introduced and the pandemic tips into its third calendar year.

Morris says it's survival instincts that are to blame for the unprecedented rise in young British smokers and vapers. And the best way to kick the habit in 2022? Address matters of the wallet as we're neurologically wired to care more about short-term wealth than our long-term health.

With 17 per cent of 18-24 year olds taking up the habit for the first time, the issue is unlikely to be 'obsolete' as outlined by plans in a government green paper in 2019.

"Young people especially find it difficult to join the dots between action and consequence – the idea that smoking could lead to illness or early death seems crazy to them. They believe their youth bullet proofs them. Therefore, it doesn't act as a significant driver to give up. We can only fight the enemy we can see, which is why we're driven to quit by financial gains," said Morris (DHP MNRHP).

Given the financial pull of quitting nicotine for good, Rachel Morris has joined forces with life insurance broker Caspian Insurance to help Brits kick the habit this January.

A study of over 1,000 Brits by Caspian Insurance shows that women are less informed about the cost of things like life insurance and how they're affected by smoking. In fact, 22 per cent (versus 18 per cent of men) don't know smoking and vaping are extremely likely to make premiums increase.

Morris continued: "Psychologically, we can draw many similarities between lockdown and wartime Britain, during which people were wrongly led to believe that smoking was a stress reliever. In fact, it does the exact opposite, as it's actually a stimulant and likely to raise our blood pressure, not lower it. Stress floods our system with cortisone and adrenaline which puts our bodies into fight or flight mode."

And although switching to a vape or nicotine replacement option might be considered a healthy swap, you're still going to be impacted by addiction and suffer a dent in your bank balance.

Did you know...

Switching to vaping still means you're a smoker in the eyes of an insurer - despite 63% of Brits polled (by Caspian Insurance) not knowing vaping often carries the same financial implications as smoking cigarettes

Having just one cigarette, vape or nicotine replacement option in 12 months makes you a smoker in the

eyes on an insurer - you must quit for 12 months to be called a non-smoker

If you smoke 5 cigarettes a day, you would save £1,117.81 a year by quitting OR £11,178.10 over 10 years

59% of Brits don't think smoking will be obsolete by 2030, as identified as a Government target in 2019

Life insurance premiums can cost around £8 more per month for smokers

Oliver Rayner, managing director at Caspian Insurance, said: "It really does pay to quit. Life insurance premiums can cost around £25 more a month for smokers and vapers. Looking at a quote for a 36 year old non-smoker covered for £300,000, level term insurance costs £13.01 a month, while the same cover costs £38.64 a month for a smoker or vaper.

Rayner continued: "But the good news is for those considering quitting, it just takes a year to be classed as a non-smoker and you should be able to get a better deal on your life insurance as a result on top of all the other cost savings, such as the price of cigarettes and e-cigs. And that's before we go into all the time it saves you on smoking breaks."

Morris also finds that smokers are often overcome with shame, too. She said: "They know it's bad for them and therefore distressing for family members, particularly children, so are inclined to lie about their habit. It's not uncommon for smokers to hide it from loved ones or fib about how bad an addiction is, but it's not always possible to shy away from the truth."

As embarrassing as it can be to admit, smoking and vaping habits must be fully shared with insurers. Rayner added: "It's critical that people correctly disclose smoking and vaping habits to their insurer so that the right policy can be found for them and at the best price. While it's true premiums do cost more for smokers and vapers alike, we work with many trusted providers who are able to insure them. And it's worth shopping around as Aviva, for example, classifies people as non-smokers if they have switched to a nicotine free vape for a year."

Here, Morris shares her top tips to quit this January:

### 1. Money matters

What do you dream about but can't afford? A holiday, car, new kitchen? How much would it cost to turn that into a reality? Honestly add up the true cost of your habit and divide it into the cost of your dream - how many weeks it would take to save? Count them down on a calendar and feel excited about your progress. You're not giving up anything except an expensive, useless habit and bad breath, poor health and the cost of your dreams!

### 2. Breath work

Meditation is the most effective way to deal with stress - and smokers, unbeknownst to them, are already experts. Forget monks and hippies sitting cross-legged, meditation is simply stopping to sit, breathe deeply and reflect on the present moment. So take your usual cig break, inhale deeply and exhale fully

for the same five minutes it would take to smoke a cigarette. It was the stopping and the breathing you needed all along - not the tar and nicotine.

### 3. Family values

Being able to take a full unrestricted breath is our living right. Why would we fill our lungs with toxic fumes unless we believed it was adding value? There's no argument FOR smoking – none. Step out of the denial and take a full clean breath. For the price of a few weeks of discomfort, you earn the joy and freedom of being able to run without coughing, kiss your kids without smelling and the right to look yourself in the eye and know you're valuing your life.

Smoking remains the biggest cause of preventable ill-health in the UK, killing 115,000 people a year, as reported by **\*\*The Guardian**. Vaping is still a relatively new phenomenon and as such, the physiological effects are still being researched.

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All media requests are being managed by Honest Digital Comms.

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