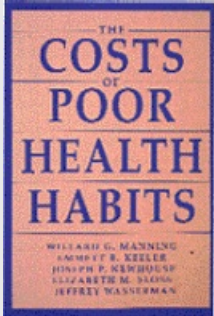


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The Costs of Poor Health Habits


by Willard G. Manning, Emmett B. Keeler, Joseph P. Newhouse, Elizabeth M. Sloss, Jeffrey Wasserman

Health and Wellness

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Poor health habits (drinking, smoking, lack of exercise) obviously take their toll on individuals and their families. The costs to other members of society are less obvious but more far-reaching. This book quantifies the financial burden these detrimental habits place on other Americans. The authors measure the direct costs of poor health habits (fire damage, motor vehicle accidents, legal fees), as well as collectively financed costs (medical care, employee sick leave, group health and life insurance, nursing home care, retirement pensions, liability insurance). The authors describe exactly how and to what extent drinking, smoking, and lack of exercise are currently subsidized, and make recommendations for reducing or reallocating the expense.

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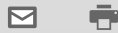
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