

DID YOU KNOW???

CAN YOU AFFORD A DWI?

Alcohol is a factor in approximately 1/3 of vehicle crashes in the US. Although we have made great progress in the past few decades to reduce the instances of drinking and driving, it continues to be a major problem on our highways. I was made aware of a great resource on driving under the influence (DUI), which covers many of the issues associated with driving under the influence of alcohol and/or drugs. The organization is DrugRehab.com (www.drugrehab.com) and is a web resource provided and funded by Advanced Recovery Systems. Since 2015, the website has provided researched, fact-based resources for free. Most of the information in this article is provided by this organization. It is not specific to New York and dollar amounts may vary considerably from state to state.

A DUI is not cheap. If you are convicted of driving under the influence you will pay financially, legally and professionally. These effects can linger for years and, in some states, for a lifetime. A number of factors determine the total cost of a DUI for first-time offenders. Court fees play a role, though they vary by county and state. The average cost ranges between \$250 and \$1,500. Hiring a lawyer may cost an additional \$2,000.

You will pay fees for license reinstatement and a formal hearing. Generally, these fees can cost you anywhere from \$250 to \$500 for first-time offenses. Some states require that you attend alcohol abuse classes, which cost between \$100 and \$500.

DUI offenders are considered high risk drivers by their insurance companies, which means your rates will increase for at least three years. If another vehicle was involved, costs could climb sharply, your insurance can skyrocket, and you may have to pay for injuries or damage to property. Most, but not all, insurance companies may drop your coverage if you are convicted of DUI. There are companies out there that will cover these high-risk drivers but it will come at the cost of increased insurance premiums.

The estimated cost of a DUI varies by state. Here are the average costs:

- Fines; \$390 - \$1200
- Attorney fees; \$500-\$10,000
- Insurance rate increases; \$3600 - \$6600
- **Total cost; \$4490 - \$17,800**

There are often additional fees associated with a DUI. The number of fees and penalties vary greatly from state to state, but include things like penalty assessment, state restitution fund, alcohol abuse education fund, blood/breath testing fee, driving alcohol school, license re-issue fee, and towing and storage.

Decades ago it was very common to have a few drinks and then drive. Not so today. Changes in societal attitudes about drinking and driving reflect negatively on people that drive after drinking alcohol or after taking drugs, including some prescription drugs. Nevertheless, there are still some that continue the dangerous practice.

Are you part of the solution or are you part of the problem?