

In The Know

A monthly newsletter to keep you current and In The Know on topics related to the Prevention of Substance Abuse

Poverty and addiction

We are constantly hearing and talking about how bad our economy is these days; everyone is trying to cut back and find different ways to save a buck. Most would think that because people are trying to save money, they would get rid of negative costly habits, such as smoking or using other substances. However, substance abuse is still very common and has not diminished. Many addictions are expensive and can hurt your financial wellness in various ways.

Some drug users have reported spending anywhere from ten dollars a day to thousands of dollars on a daily basis. Certain drugs

can be very expensive and as a user builds their tolerance, they need more and more of the drug just to get a similar effect, or even to feel normal. This means the addiction will cost more and more money; some will switch to other drugs that are cheaper that will give a similar effect and will find other ways to save on their addiction and get more money.

To maintain their addiction, people go to great lengths to find cash for their habit.

Some will sell drugs in order to have enough money to get their supply. Many who suffer from an addiction have admitted to stealing, even from their own families.

Bills may go unpaid and possessions and property may be sold just to support their habit.

Some addicts put on an elaborate façade and try to function as well as they can in society, without letting the public know about their disease. When one suffers from an addiction it becomes an obsession: thinking about the next time to get high, how much to take, how it will feel

and how to get the money to buy more. It is difficult to lead two lives, a normal one and an addicted one, and eventually the normal one fades away. Jobs can be lost, marriages may be bro-

ken, health might decline and children could be without a parent. Not only are those extremely hurtful, but they all are huge hits on a person's finances.

These present times are extremely stressful, but please use healthy strategies to deal with stress, instead of turning to unhealthy ones. Using a substance does not help with stress, is a costly burden and can have very expensive and life threatening consequences. If you or someone you know needs help or information please call Steuben Council on Addictions at 607-776-6441.



Financial wellness

Financial wellness is not only having an understanding of your current financial situation but also taking care of it in a way that you are prepared for future financial changes. There are many tools available to help increase your financial wellness such as budget sheets, credit reports, financial management education, and debt counseling.

A great local financial resource in Steuben County is Cornell Cooperative Extension's Financial Manage-

ment Education Program. This is a free and confidential program where a trained volunteer will work with you or your family one-on-one in a neutral setting to help you set up and use a budget specific to your situation. You can contact them at 607-664-2300.



The ability to be approved for loans, mortgages and credit cards for emergencies depends greatly on your credit score. Understanding what types of things influence your credit score can help you make proper decisions that will improve your financial situation. There are five major factors that will determine your

score but some are weighted more heavily than others. Your payment history, amounts you owe, length of your credit history, new credit and the types of credit used are all considered (Rethinkingdebt.org, 2011). Have you pulled your credit report this year to make sure there are no inaccuracies? If not, you can visit www.annualcreditreport.com to obtain your free credit report from each of the three main credit reporting agencies.

Do you or someone you care about need help because of Drugs, Alcohol or Gambling call:

1-877-8HOPENY (1-877-846-7369)

24 hours a day, 7 days a week * Free & confidential information and referrals.

In The Know and By The Numbers

A brief look at current statistics and figures relating to poverty.

- 13.5% or 13,000 people are living below The Federal Poverty Guidelines in Steuben County.
- It is estimated that 30% of our population, 30,000 people are living in households that only earn up to twice the Poverty Guidelines.
- In Steuben County 1 in 5 children are living in poverty.
- 50% of our students are eligible for free or reduced fee meals at school based on family income of 130% of poverty for free meals and 185% of poverty for reduced fee meals.



- Applications for Food Stamps increased 35% from 2008 to 2010.
- Request for housing assistance at Catholic Charities increased 42% in 2010 compared to 2008. Last year government funding for our Homelessness Intervention Program was cut 58%.

- A minimum wage earner in Steuben County needs to work 61 hours a week in order to rent a two bedroom apartment at the recommended guideline that no more than 30% of earnings should be spent on rent.
- According to the USDA, more than 17 million children are living in food-insecure households in the U.S.
- The Food Bank of the Southern Tier received 127,294 requests for food for children alone in Steuben County during 2010; 25,995 requests for food for seniors, and 111,491 requests for adults.

Steuben Council SCA on Addictions

Information, Assessments & Referrals

8 East Morris Street
Bath, NY 14810

Phone: (607) 776-6441

Fax: (607) 776-6664

Prevention Director: Jim Bassage

Prevention Educators:

Barb McCollum, Tess McKinley,
Stacey O'Dell & Andrea Smith

Administrative Assistant &
DDP Coordinator: Diana McIntosh

Drug Free Communities Coordinator:
Norm McCumiskey

Clerical Assistant: Peggy Wurzer

Catholic Charities
Steuben County

The Council Corner

A look Steuben Council on Addictions and the projects they are working on

From all of us at Steuben Council on Addictions we would like to wish you, your families, and your co-workers the best for this New Year!

This has been a wonderful year here at the Council and we want to say thank you to all of the schools, teachers, agencies and individuals that we have worked with this year. Without you our success could not be. We look forward to 2012 and the continued relationships and the new ones that will be formed .

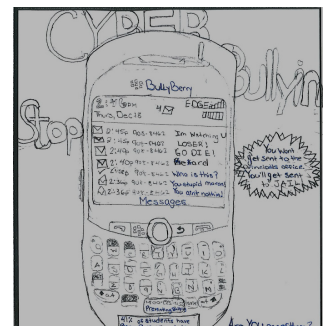
We would like to highlight a few contests and their winners from the



end of 2011. A Tobacco Prevention Poster Contest was held at Campbell-Savona School for the seventh grade. Two grand prize winners received a \$25 gift card to Wal-Mart and two runners up received \$10 gift cards to Wal-Mart.

During November and December the students at the Addison 21st

Century after-school program worked on creating anti-bullying advertisements. There were numerous wonderful and creative ads so the choice of a winner was very hard. In addition to winning a \$25 gift-card to Wal-Mart the first place winners advertisement will also be published in a January issue of the Addison Post.



Steuben Council on Addictions is a division of Catholic Charities Steuben. In The Know is a regular monthly update about alcohol, tobacco and other drugs to help in the prevention of substance use and abuse. For more information on In The Know contact Stacey O'Dell, Prevention Educator at (607) 776-6441, x. 205 or sodell@dor.org.