

### Quitting smoking can save you and your family money!

You may know the health impacts of smoking (that it kills over 15,000 people in Australia each year)<sup>1</sup> but you may not be aware of how expensive it is. Many families find it hard to make ends meet, especially if they have children. But smoking can put even more financial stress on your family and negatively affect your kids.

Money spent on cigarettes means there is less of it available for household and family items such as food and clothing.<sup>2</sup>

"A couple calculated that they spent \$15,000 a year on cigarettes. They imagined a big pile of money on the table and setting fire to it. Then they imagined what else they could do with that money, such as paying bills, buying clothes for their children and other things they go without - even saving for a house with \$15,000." The table below shows how the price of cigarettes in Australia has increased over the past decade.

Year	Price per pack (\$)
2000	\$7.35
2002	\$9.10
2004	\$9.85
2006	\$10.70
2008	\$11.70
2010	\$12.95
2012	\$17.15
2014	\$25.55*

\*Average price of a pack of 25 Winfield cigarettes according to NSW Retail Traders' Association $^3$ 

This means a pack-a-day smoker will spend nearly \$10,000 per year on cigarettes.

- Worker, community mental health organisation





## Smoking and financial stress on you and your family

Smoking can affect your family's finances. Most smokers say that the money they spend each day on cigarettes could be better spent on essential items such as food, clothing and shoes, or a new fridge.

Having some extra money is also important for those little treats that families look forward to, such as an outing, a takeaway meal or a visit to the movies. Smokers are more likely to report feeling financially stressed than non-smokers, and this is especially true for families on low incomes.<sup>3,4</sup>

# Smoking can affect your family's quality of life

Smokers may find it hard to pay electricity, gas, water or telephone bills.<sup>5</sup> Smokers may not be able to afford clothing, shoes, food, meals or furniture.<sup>2</sup>

In Australia:

- 11% of smoking households suffer severe financial stress, and at times have been unable to afford to heat their homes and have gone without meals.<sup>4</sup>
- 58% of smoking households report not having enough money for holidays, nights out with the family or gifts for their children.<sup>3</sup>

Smoking households are more likely to have trouble paying for food for their families.



## Smoking can make life tougher for children and young people

Smoking households are more likely to have trouble paying for food for their families.<sup>3</sup> Children in smoking households are twice as likely as other children to experience food insecurity (being hungry or regularly missing meals) and three times as likely to experience severe food insecurity.<sup>6</sup> Children who experience food insecurity are at a higher risk of mental or social disabilities and a poorer quality of life.<sup>6</sup> Children and young people exposed to second-hand smoke have higher rates of asthma and other respiratory problems and are more likely to miss school than other children

They are also more likely to have behaviour problems and learning difficulties such as attention deficit disorder.<sup>3</sup> All this affects how a child performs at school, which impacts on later education and job opportunities.

#### Smoking can affect your housing

As a smoker, you may find it difficult to pay your rent or save for your own home.  $^{\rm 3.5}$ 

#### Smoking can affect your job

Smoking may cause you to take more time off work because of the impact of smoking on your health. This means that more time is spent being sick and not working, and this makes your family less financially secure.

#### How quitting will help

Have you thought about how much money would be saved if you quit? Research shows that people who quit are 42% less likely to be financially stressed than continuing smokers.<sup>7</sup>

A pack-a-day smoker can save nearly \$10,000 a year by quitting. That's \$50,000 in 5 years, and \$100,000 in 10 years. You will be able to pay household bills and buy food, clothing and toys for your children. The little luxuries such as buying a coffee or having a meal out with your family will be easier to pay for, and the bigger luxuries such as going on a family holiday will become more possible.

If you quit smoking, you will be doing yourself, your family, and your finances a favour.

Quitting **is** possible. For most people it can take a few attempts, but if you keep trying you will improve your chances of quitting for good.

There are things you can do to quit smoking **NOW:** 

- You can set a **quit date** to quit.
- **Cut down to quit.** But remember it's cutting down to quit, not cutting down to not quit!
- Ask your GP about subsidised medications, including nicotine replacement therapy (patches only) available to help you stop smoking.

#### Help is available

The **Quitline** is a 24-hour, 7-days-a-week telephone service that offers free assistance to smokers and former smokers wishing to speak to a trained health professional about quitting or staying quit. The NSW Quitline number is 13 7848 (13 Quit).

The **iCanQuit** website: **www.icanquit.com.au** is an interactive quit tool that lets smokers share their stories about previous, current or planned quit attempts with others. It provides helpful hints on how to quit, as well as a goal tracker and a savings calculator so that smokers can see how much money is saved by quitting.

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