



ESL Podcast 297 – Being Rich and Poor

GLOSSARY

affordable – able to be paid for; not too expensive; not so expensive that one can't pay for something

* Do you know where I can buy affordable business clothes?

budget – a plan for how one will spend one's money; a plan for what one should buy, and how much it should cost

* Sampson's monthly budget includes \$760 for rent, \$250 for food, \$130 for transportation, and \$100 for entertainment.

commute – the daily drive to and from work

* Elia usually listens to the radio during her long commute from Baltimore to Washington, DC.

income gap – the difference in the amount of money made by two people or by two groups of people

* There is a big income gap between people who finish only high school and people who have graduate degrees.

poverty – poorness; the state of many people not having enough money

* Poverty in Detroit became a big problem when the major car factories closed.

affluence – richness; wealth; the state of many people having a lot of money, often more money than they need

* Owning very large houses and having servants are signs of affluence.

to poor-mouth – to say you are poor when you is not; to say bad things about something; to complain about something

* Damian thinks it's a good idea to poor-mouth in front of his relatives because he doesn't want to lend them money.

to afford – to be able to pay for something; to have enough money to pay for something

* If I save \$200 each month, by the end of the year, I'll be able to afford that vacation to Hawaii.

basic necessities – the things that one really needs, like housing, food, and warm clothing; not luxuries

* Our mayor said in his speech that everyone should have enough money for the basic necessities so that they don't have to go hungry.



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hypocrite – a person who says one thing but does something else; a person whose actions are different from his or her words

* Quincy is such a hypocrite! He tells his patients that it's important exercise everyday, but he doesn't exercise at all.

food stamps – small pieces of paper that are given to poor people by the government so that they can buy food without money

* Food stamps can be used to buy food, but not cigarettes or alcohol.

to put things into perspective – to help one understand what is truly important, and what isn't

* Living in Sub-Saharan Africa for four months helped Bernice put things into perspective as she began to understand how many opportunities she has in her life.

inequity – something that is unequal; something that isn't fair

* In many companies, there is an inequity in how much money men and women get paid for doing the same job.



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COMPREHENSION QUESTIONS

1. Why does Santiago say that he feels like a hypocrite?
 - a) Because he can't buy the new car that he wanted.
 - b) Because he complains about being poor when he really isn't.
 - c) Because he sees poverty in L.A. and affluence everywhere.

 2. According to Lynn, what are "the great inequities" in the world?
 - a) That she doesn't have enough money for a vacation.
 - b) That she can afford the basic necessities.
 - c) That some people are much poorer than others.
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WHAT ELSE DOES IT MEAN?

budget

The word "budget," in this podcast, means a plan for how one will spend one's money: "Jasmine's budget doesn't include any money for eating at restaurants, because she always cooks at home." As a verb, "to budget" means to make a plan for spending one's money: "Terrence needs to learn to budget his money, because he never has anything left at the end of the month." The phrase "to go over budget" means to spend more money than one had planned: "The construction project went over budget because the wood was more expensive than they thought it would be." The phrase "to go under budget" means to spend less money than one had planned: "The president was very pleased when the team reported that its project was under budget."

gap

In this podcast, the phrase "income gap" means the difference in the amount of money made by two people or by two groups of people: "Why is there such a large income gap between engineers in the U.S. and those in Asian countries?" Normally the word "gap" means a space between two things, or something that is missing: "Cynthia has a big gap between her two front teeth." Or, "I learned from my driving teacher that good drivers always leave a gap between themselves and other cars." A "gap" can also be a period of time when something stops: "Kelly has a two-year gap in her work experience because she was traveling around Europe." Or, "There was an uncomfortable gap in the conversation when nobody knew what to say."



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CULTURE NOTE

The United States has many “social welfare programs,” or governmental programs that are designed to help poor people have a better quality of life. Two of these programs are “the U.S. Food Stamp Program” and “Supplemental Security Income.”

The U.S. Food Stamp Program is “administered” (managed) by the U.S. Department of Agriculture. It is designed to help poor people buy food. In the past, poor people were given paper “food stamps” that they could give to the grocery store instead of money when buying food. Now, small cards similar to credit cards are more common.

More than half of the people who participate in the food stamp program are children, and 9% are more than 60 years old. Most people believe that the food stamp program is good for helping people in emergencies, but they worry that the program creates “dependencies,” meaning that the families think they need the food stamp over a long period of time, and aren’t able to stop using the food stamps.

Another social welfare program is “Supplemental Security Income” (SSI), which is a program that pays “aged” (65 years or older), “blind” (not able to see), and “disabled” (injured and not able to do normal activities) people a monthly “stipend” (an amount of money). The stipend is supposed to help them “cover their expenses,” or pay for the things they need. To receive SSI payments, a person must show that his or her “income” (the amount of money that he or she earns) is below a certain “limit” (maximum). These people also have to be “legal residents,” or people who can show that they live in the U.S. legally.

Comprehension Questions Correct Answers: 1 – b; 2 – c



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COMPLETE TRANSCRIPT

Welcome to English as a Second Language Podcast number 297: Being Rich and Poor.

This is English as a Second Language Podcast episode 297. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

Remember to visit our website at eslpod.com and download a Learning Guide for this episode. You can also take a look at our ESL Podcast Store, which has some additional premium courses that you may be interested in.

This episode is a dialogue between Lynn and Santiago about being rich and being poor in the United States. Let's get started.

[start of story]

Lynn: I've been trying to help Monica find an apartment, but it's impossible to find anything affordable on this side of town and near her work. The only thing that's within her budget would require a 50-minute commute each way!

Santiago: I know. It's become really ridiculous. I'm reading an article about how the income gap between the rich and the poor in this country is getting wider and wider. Poverty is the worst it's ever been in cities like L.A., while you see affluence everywhere.

Lynn: I know I poor-mouth sometimes, but at least I can afford the basic necessities.

Santiago: Yeah, I do the same thing. I feel like such a hypocrite sometimes. The other day, I was feeling sorry for myself because I couldn't afford the fancy new car I wanted. My old car isn't that old! I've only had it for five years and it still works, most of the time. I forget about people who don't have a car and are living on food stamps.

Lynn: Me, too. Looking for an apartment with Monica has really put things into perspective for me. The next time I complain about not having enough money for a pair of new shoes or to take a vacation, remind me of the great inequities of this world, will you?



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Santiago: Sure, only if you'll do the same for me when I try to tell you that I really need that flat-screen TV.

[end of story]

Our dialogue begins with Lynn saying that she's been trying to help a friend of hers, Monica, find an apartment. "But it's impossible to find anything affordable on this side of town," she says. "Affordable" (affordable) means not too expensive: something that you have enough money for, something that you can pay for. The opposite would be "unaffordable." You can talk about a car, a house, even health insurance as being "affordable" or "unaffordable."

The apartment that Monica is trying to find is on a "side of town," meaning a section (or area) of the city that is very expensive. This is definitely true in Los Angeles. If you go to the western part of the city, toward the ocean, it becomes very expensive and it is difficult to find things that are affordable.

Lynn says, "The only thing that's within her budget would require a 50-minute commute each way!" A "budget" (budget) is a plan about how you're going to spend your money; it's a plan about what you are going to buy and how much you are going to spend. So, a "family budget" would include how much money you can pay for rent each month, how much for food, and so forth. We usually use the preposition "within" to talk about something that you can afford (something that you have enough money for).

So here, Lynn is saying that it is difficult to find an apartment within Monica's budget (meaning that she can afford) that would not require a 50-minute commute. A "commute" (commute) is the daily trip that you take, usually in your car, from your house to your work and then back to your house. At least in Los Angeles, you would probably be in a car. Many people have very long commutes; some people drive an hour or two hours each way from their house to their work.

Santiago says that he knows it is expensive in this part of the city. He says, "It's become really ridiculous." "Ridiculous" here means extreme, something way beyond the acceptable or the normal. Santiago says he's "reading an article about the income gap between the rich and poor in this country." A "gap" (gap) is a difference between two things. It could be a physical gap between, for example, two tables that are next to each other – there's a little space in between – we'd call that a "gap." An "income gap" is the difference between how much people make, that's their income. It's the difference between people who have a lot of money (high income), and people who don't have a lot of money (low



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income). So, it's the difference between what two people or two groups of people make (how much money they get each year).

Santiago says, “the income gap...is getting wider and wider.” We talk about a gap getting “wider” or “narrower,” meaning it's going farther and farther apart or coming closer and closer together. Santiago says that “Poverty is the worst it's ever been in cities like L.A.” “Poverty” means being poor, when you have a lot of people who don't have a lot of money.

He says that “you see affluence everywhere.” “Affluence” (affluence) is the opposite of “poverty,” it's richness, it's wealth, where you have a lot of people with a lot of money. What Santiago is saying here is that in Los Angeles – and in most big cities in the United States, but especially here – you see very poor people and you see very rich people, and they live in the same city. Usually in different parts of the city, but it is a very noticeable difference, when you come to Los Angeles, to see that income gap.

Lynn says, “I know I poor-mouth sometimes, but at least I can afford the basic necessities.” To “poor-mouth” means to say that you are poor when you're not, to say bad things or to complain about how poor you are even though you aren't that poor. To “afford” something is to be able to pay for it. We earlier talked about the word “affordable,” well, the verb is to “afford.” The “basic necessities” would describe the things that you really need: food, clothing, having a place to live, these are “basic necessities.” The opposite of “basic necessities” would be “luxuries” (luxuries), things like an iPhone, for example. Although, some people think that's a necessity!

Santiago says, “I do the same thing (I also poor-mouth). I feel like such a hypocrite sometimes.” To be a “hypocrite” (hypocrite) means that you say one thing but you do something completely different. So, you tell people “Don't eat too much fat, it's bad for you,” and then you go and have a big McDonald's hamburger. You're being something of a “hypocrite.”

Santiago says, “The other day (meaning recently), I was feeling sorry for myself because I couldn't afford the fancy (or very luxurious) new car I wanted. My old car isn't that old (meaning it isn't very old)! I've only had it,” he says, “for five years and it still works, most of the time. I forget about people who don't have a car and are living on food stamps.” “Food stamps” is money that government gives people in the U.S. who are poor and need to buy food. They don't give them money like dollar bills; they give them something that looks like a coupon, and they can only use it to buy food. They can't buy cigarettes or alcohol; they have to buy only food, that's called “food stamps.” It's not a stamp like the stamp



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you use to mail a letter. The word here really means something closer to a coupon or, perhaps, a voucher, which is a piece of paper that is worth so much money (a certain amount of money).

Lynn says that in looking for an apartment with Monica, that the experience has really put things into perspective for her. To “put things into perspective” means to help you understand what is truly important and what isn't important. If you get sick and you go to the hospital, you begin to put things in your life into perspective. You understand what's important and what isn't important, especially when you don't have something or lose something.

Lynn says to Santiago remind me the next time “I complain about not having enough money...of the great inequities of this world.” “Inequity” (inequity) means things that are not equal. Something that isn't fair is an “inequity.” It's not a common word in conversation. The opposite of “inequity” would be “equity,” and that would be equal – things that are the same or equal.

Now let's listen to the dialogue, this time at a normal speed.

[start of story]

Lynn: I've been trying to help Monica find an apartment, but it's impossible to find anything affordable on this side of town and near her work. The only thing that's within her budget will require a 50-minute commute each way!

Santiago: I know. It's become really ridiculous. I'm reading an article about how the income gap between the rich and the poor in this country is getting wider and wider. Poverty is the worst it's ever been in cities like L.A., while you see affluence everywhere.

Lynn: I know I poor-mouth sometimes, but at least I can afford the basic necessities.

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Santiago: Sure, only if you'll do the same for me when I try to tell you that I really need that flat-screen TV.

[end of story]

The script for this podcast was written by Dr. Lucy Tse.

From Los Angeles, California, I'm Jeff McQuillan. Thanks for listening. We'll see you next time on ESL Podcast.

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