

题目：Poverty isn't a lack of character; it's a lack of cash

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I'd like to start with a simple question: Why do the poor make so many poor decisions? I know it's a **harsh** question, but take a look at the data. The poor borrow more, save less, smoke more, exercise less, drink more and eat less healthfully. Why? Well, the **standard explanation** was once **summed up** by the British Prime Minister, Margaret Thatcher. And she called poverty "a **personality defect**." A lack of character, basically.

让我们从一个简单的问题开始：为什么穷人总是做出不好的决策？我知道这是一个残酷的问题，但是让我们看看数据。穷人借钱越多，积蓄越少，抽烟越多，锻炼越少，喝酒越多，饮食越不健康。为什么呢？标准的解释是由英国首相Margaret Thatcher总结的。她将贫穷称为“一种人格缺陷”简而言之，就是缺少一种品格。

Now, I'm sure not many of you would be so **blunt**. But the idea that there's something wrong with the poor themselves is not **restricted** to Mrs. Thatcher. Some of you may believe that the poor should be held responsible for their own mistakes. And others may argue that we should help them to make better decisions. But the underlying **assumption** is the same: there's something wrong with them. If we could just change them, if we could just teach them how to live their lives, if they would only listen. And to be honest, this was what I thought for a long time. It was only a few years ago that I discovered that everything I thought I knew about poverty was wrong.

我知道你们大部分人不会这么直接。但是，不止Thatcher夫人一个人持有这种观点——穷人之所以贫穷是因为他们自己有问题。一些人会认为穷人应该为他们自己的错误买单。另一些人会反驳，我们应该帮助他们去做正确的决定。但是潜在的假设是相同的：穷人一定有问题。如果我们能改变他们，如果我们能教他们去正确地生活，如果他们能听从我们的劝告。坦诚地说，长期以来，我也是这么认为的。然而，就在几年前，我才发现我对于贫困的一切看法都是错误的。

harsh

adj.刺耳的；残酷的

standard**explanation**

标准解释

sum up

总结

personality**defect**

人格缺陷

blunt

adj.钝的；直率的

restrict

v.限制

assumption

n.假定

It all started when I accidentally **stumbled** upon a paper by a few American **psychologists**. They had traveled 8,000 miles, all the way to India, for a fascinating study. And it was an experiment with **sugarcane** farmers. You should know that these farmers collect about 60 percent of their annual income all at once, right after the **harvest**. This means that they're relatively poor one part of the year and rich the other. The researchers asked them to do an IQ test before and after the harvest. What they **subsequently** discovered completely blew my mind. The farmers scored much worse on the test before the harvest. The effects of living in poverty, it turns out, correspond to losing 14 points of IQ. Now, to give you an idea, that's **comparable** to losing a night's sleep or the effects of **alcoholism**.

一切都源于一次偶然的机会，我发现了一篇由几位美国心理学家发表的文章。他们前往印度，跋涉8000英里，去进行一项有趣的研究。这是一个针对甘蔗种植者的实验。你们应该知道，农民们60%的年收入都来自于丰收之后。这意味着他们每年有一段时间相对贫穷，另一段时间相对富裕。研究人员分别在丰收前和丰收后对农民们进行智商测试。他们随后的发现令我震惊。测试表明，农民们在丰收前的智商较低。在贫困中生活的结果就是——智商降低14点。现在，再讲一个能让你们彻底失眠的观点，甚至连酗酒也不管用。

A few months later, I heard that Eldar Shafir, a professor at Princeton University and one of the authors of this study, was coming over to Holland, where I live. So we met up in Amsterdam to talk about his **revolutionary** new theory of poverty. And I can sum it up in just two words: **scarcity mentality**. It turns out that people behave differently when they perceive a thing to be **scarce**. And what that thing is doesn't much matter -- whether it's not enough time, money or food.

几个月后，我听说普林斯顿大学的教授、该研究的作者之一Eldar Shafir将要来到我所在的荷兰。于是我们在阿姆斯特丹见面，谈到了他那革命性的贫困新理论。我将这个理论总结为几个字：匮乏心态。当人们察觉到缺乏某种东西时，他们的行为就会发生变化。无论这个“东西”是什么——缺时间、缺钱或缺食物。

stumble

v.绊倒

psychologist

n.心理学家

sugarcane

n.甘蔗

harvest

n.收获

subsequently

adv.随后；

后来

comparable

adj.可比的

alcoholism

n.酗酒

revolutionary

adj.革命的

scarcity

n.不足；缺

乏

mentality

n.心态

scarce

adj.缺乏的

You all know this feeling, when you've got too much to do, or when you've put off breaking for lunch and your blood sugar takes a **dive**. This narrows your focus to your **immediate** lack -- to the sandwich you've got to have now, the meeting that's starting in five minutes or the bills that have to be paid tomorrow. So the **long-term perspective** goes out the window. You could compare it to a new computer that's running 10 heavy programs at once. It gets slower and slower, making errors. Eventually, it freezes -- not because it's a bad computer, but because it has too much to do at once. The poor have the same problem. They're not making **dumb** decisions because they are dumb, but because they're living in a context in which anyone would make dumb decisions.

你们都知道这种感觉，当你有太多事情要做时，或者当你没吃早餐时你的血糖骤降。你满脑子都是你所缺乏的东西——你现在必须得吃的三明治（缺乏食物），将在5分钟内开始的会议（缺少时间）或是必须于明天前支付的账单（缺钱）。这就导致你无法从长远的角度去思考。就像一台新电脑 一次性运行10个庞杂的程序。它会变得越来越慢，出现错误。最终，死机了——不是因为它是一台坏电脑，而是因为它一次性要处理太多程序。穷人面临着同样的问题。他们做出不好的决定，不是因为他们愚蠢，而是因为他们生活在一个 任何人都做出愚蠢的决定的环境中。

So suddenly I understood why so many of our **anti-poverty programs** don't work. Poverty is not a lack of knowledge. A recent analysis of 201 studies on the effectiveness of money-management training came to the conclusion that it has almost no effect at all. Now, don't get me wrong -- this is not to say the poor don't learn anything -- they can come out wiser for sure. But it's not enough. Or as Professor Shafir told me, "It's like teaching someone to swim and then throwing them in a stormy sea."

瞬间我明白了 为什么这么多反贫穷计划都不管用。贫穷不是因为知识匮乏。最近，一项针对201起 金钱管理训练的有效性分析表明 这种训练完全无效。请不要误解了我的意思——我不是说穷人学无术——他们当然可以变得更加聪明。但这还不够。或者说，就像Shafir教授所说，“就像是刚开始教一个人游泳 却立马把他们扔进波涛汹涌的大海。”

dive

v.跳水

immediate

adj.立刻的

long-term

perspective

长远的角度

dumb

adj.哑的

anti-poverty

programs

反贫穷计划

I still remember sitting there, **perplexed**. And it struck me that we could have figured this all out decades ago. I mean, these psychologists didn't need any complicated brain scans; they only had to measure the farmer's IQ, and IQ tests were invented more than 100 years ago. Actually, I realized I had read about the psychology of poverty before. George Orwell, one of the greatest writers who ever lived, experienced poverty **firsthand** in the 1920s. "The essence of poverty," he wrote back then, is that it **"annihilates"** the future." And he **marveled** at, quote, "How people take it for granted they have the right to preach at you and pray over you as soon as your income falls below a certain level."

我仍然记得，我坐在那，困惑不解。教授的话给我带来了巨大的冲击——我们本应在几十年前就想明白。我的意思是说，这些心理学家不需要任何复杂的大脑扫描；他们只需要测量一下农民们的智商，而智商测试在100多年前就被发明出来了。事实上，我意识到我以前读过关于贫穷心理学的书籍。世界上最著名的作家之一George Orwell 在1920年代曾亲身经历过贫穷。他在书中写到：“贫穷的本质，是摧毁未来。”他感叹道：“人们理所应当认为 当你的收入在贫困线以下时 他们有权教导你并为你祈祷。”

Now, those words are every bit as **resonant** today. The big question is, of course: What can be done? Modern economists have a few solutions up their **sleeves**. We could help the poor with their paperwork or send them a text message to remind them to pay their bills. This type of solution is hugely popular with modern **politicians**, mostly because, well, they cost next to nothing. These solutions are, I think, a symbol of this era in which we so often treat the symptoms, but ignore the underlying cause.

如今，这些话仍然能引起共鸣。当然，最大的问题是：我们能做些什么？现代经济学家已经想出一些解决办法。我们可以帮助穷人做一些文书工作 或者给他们发消息提醒他们支付账单。这种类型的解决办法颇受当代政客欢迎，主要是因为，这几乎没有成本。我认为，这种解决办法是这个时代的一个标签——我们往往只关注表象，却忽略深层原因。

perplexed
adj.困惑的

firsthand
adj.直接的

annihilate
v.毁灭

marvel
v.感到惊奇

resonant
adj.响亮的

sleeve
n.袖子

politician
n.政客

So I wonder: Why don't we just change the context in which the poor live? Or, going back to our computer **analogy**: Why keep **tinkering** around with the software when we can easily solve the problem by **installing** some extra memory instead? At that point, Professor Shafir responded with a **blank look**. And after a few seconds, he said, "Oh, I get it. You mean you want to just hand out more money to the poor to eradicate poverty. Uh, sure, that'd be great. But I'm afraid that brand of left-wing politics you've got in Amsterdam -- it doesn't exist in the States."

试问：我们为什么不去改变穷人的生活环境？让我们回到前面提到的电脑类比：与其一直纠结于一点点改进软件，为什么我们不简单地直接增加一些额外的内存呢？这时，Shafir教授露出一副茫然的表情。几秒钟后，他说：“噢，我知道了。你的意思是你想给穷人发钱以根除贫困。额，当然，这是个好想法。但是，恐怕你在阿姆斯特丹提出的这种左翼政策的想法——在美国并不存在。”

But is this really an old-fashioned, leftist idea? I remembered reading about an old plan -- something that has **been proposed** **by** some of history's leading thinkers. The **philosopher** Thomas More first hinted at it in his book, "Utopia," more than 500 years ago. And its **proponents** have spanned the spectrum from the left to the right, from the civil rights **campaigner**, Martin Luther King, to the economist Milton Friedman. And it's an incredibly simple idea: basic income guarantee. What it is? Well, that's easy. It's a monthly grant, enough to pay for your basic needs: food, shelter, education. It's completely unconditional, so no one's going to tell you what you have to do for it, and no one's going to tell you what you have to do with it.

但这真的是一个过时的左派想法吗？我记得我看到过一个以前的计划——由一些历史上重要的思想家提出。500多年前，哲学家Thomas More在他的著作“乌托邦”最先提及了这个计划。它的支持者遍布左翼和右翼，包括人权运动者Martin Luther King，及经济学家Milton Friedman。这个计划简单得难以置信：保障基本收入。什么意思呢？很简单。就是每月的补助金，保障基本开支：食物，住宿，教育。这是无条件给予的，没有人会告诉你如何去得到它，没有人会告诉你如何去使用它。。

analogy

n. 类比

tinker

v. 修补

a blank look

一副茫然的表情

be proposed

被提出

philosopher

n. 哲学家

proponent

n. 支持者

campaigner

n. 竞选者

The basic income is not a favor, but a right. There's absolutely no stigma attached. So as I learned about the true nature of poverty, I couldn't stop wondering: Is this the idea we've all been waiting for? Could it really be that simple? And in the three years that followed, I read everything I could find about basic income. I researched the dozens of experiments that have been conducted all over the globe, and it didn't take long before I stumbled upon a story of a town that had done it -- had actually eradicated poverty. But then ... nearly everyone forgot about it.

这个基本收入不是一种恩惠，而是一种权利这绝对不是什么见不得人的事。正如我对贫穷本质的理解一样。我止不住在想：这是我们一直都在期待的想法吗？它真的就这么简单吗？随后的三年中，我阅读了一切我能找到的关于基本收入的书籍。我研究了几十个遍布全球进行的实验，很快我发现了一个镇子的故事——真正根除了贫困。然而... 几乎没有人记得。

This story starts in Dauphin, Canada. In 1974, everybody in this small town was guaranteed a basic income, ensuring that no one fell below the poverty line. At the start of the experiment, an army of researchers descended on the town. For four years, all went well. But then a new government was voted into power, and the new Canadian cabinet saw little point to the expensive experiment. So when it became clear there was no money left to analyze the results, the researchers decided to pack their files away in some 2,000 boxes. Twenty-five years went by, and then Evelyn Forget, a Canadian professor, found the records.

这个故事开始于加拿大Dauphin。1974年，这个镇子上的每个人都得到了基本收入保障金，没有人掉到贫困线以下。在实验的开始，一队研究学者空降在镇子上。在随后的四年，一切都很顺利。然而，新政府掌权，加拿大新内阁认为这项昂贵的实验没有任何意义。所以，很明显，没有足够的资金去支撑结果分析工作，学者们将这些文件打包装进2000个箱子里并带走。25年过去了，一位加拿大教授Evelyn Forget发现了这些记录。

stigma
n. 耻辱

experiment
n. 实验

descend
v. 下降

For three years, she subjected the data to all manner of **statistical analysis**, and no matter what she tried, the results were the same every time: the experiment had been a **resounding** success.

三年间，她用尽各种方法对这些数据进行统计分析，不管何种方法，每一次的结果都是一样的：这是一个彻彻底底成功的实验。

Evelyn Forget discovered that the people in Dauphin had not only become richer but also smarter and healthier. The school performance of kids improved substantially. The **hospitalization** rate decreased by as much as 8.5 percent. **Domestic violence** incidents were down, as were mental health complaints. And people didn't quit their jobs. The only ones who worked a little less were new mothers and students -- who stayed in school longer. Similar results have since been found in countless other experiments around the globe, from the US to India.

Evelyn Forget发现在Dauphin，人们不仅变得更加富有，还变得更加聪明且健康。孩子们在学校的表现有了大幅度进步。就医率下降了8.5%。家庭暴力事件减少了，精神健康问题也减少了。而且人们都去工作。只有新晋母亲和学生们工作得少一些——学生们在学校的时间增加。从美国到印度，全球范围内，不计其数的其他实验也得到了相似的结论。

So ... here's what I've learned. When it comes to poverty, we, the rich, should stop **pretending** we know best. We should stop sending shoes and **teddy bears** to the poor, to people we have never met. And we should get rid of the vast industry of **paternalistic bureaucrats** when we could simply hand over their salaries to the poor they're supposed to help.

所以... 我得到了如下结论。当贫困出现时，我们这些富有的人，应该停止我们假装最了解穷人。我们应该停止给穷人们、我们没见过的人们送去鞋子和泰迪熊。我们应该根除大张旗鼓式的专断官僚主义，我们可以把工资给那些应该受到帮助的穷人们。

statistical
analysis
统计分析

resounding
adj.回想的

hospitalization
n.住院治疗

domestic
violence
家庭暴力

pretend
v.假装

teddy bear
泰迪熊

paternalistic
bureaucrat
专断官僚主义

Because, I mean, the great thing about money is that people can use it to buy things they need instead of things that self-appointed experts think they need. Just imagine how many **brilliant** scientists and **entrepreneurs** and writers, like George Orwell, are now withering away in **scarcity**. Imagine how much energy and talent we would **unleash** if we got rid of poverty once and for all. I believe that a basic income would work like **venture capital** for the people. And we can't afford not to do it, because poverty is hugely expensive. Just look at the cost of child poverty in the US, for example. It's estimated at 500 billion dollars each year, in terms of higher health care spending, higher **dropout** rates, and more crime. Now, this is an incredible waste of human potential. 因为,我认为,钱应该花在穷人们需要的地方而不是专家们认为他们需要的地方。想象一下有多少杰出的科学家、企业家和作家,例如George Orwell,因为缺钱而陨落。想象一下,如果我们能一次性让所有人彻底摆脱贫困有多少能量和天赋能够被释放。我认为,保障基本收入是对人们的一项风险投资。而且我们不得不这么做,因为贫穷的代价太昂贵了。比如,让我们看看在美国用于儿童贫困的支出。每年估计有5000亿美元用于解决越来越高的卫生保健开支,越来越高的辍学率及越来越多的犯罪。现在看来,这是对于人类潜能的一种不可置信的浪费。

But let's talk about the elephant in the room. How could we ever afford a basic income guarantee? Well, it's actually a lot cheaper than you may think. What they did in Dauphin is finance it with a negative income tax. This means that your income is **topped up** as soon as you fall below the poverty line. And in that **scenario**, according to our economists' best estimates, for a net cost of 175 billion -- a quarter of US military spending, one percent of GDP -- you could lift all impoverished Americans above the poverty line. 让我们讨论一下最关键的问题。我们是否能够承担基本收入保障?其实这比你们想象的要便宜得多。在Dauphin,政府给予人民最低收入补贴。这意味着只要你掉到贫困线以下你的收入就会提高。在这种情形下,据我们的经济学家最乐观的估计,净支出1750亿美金——美国军费支出的四分之一,全国GDP的百分之一——你就可以将美国所有的贫困人口拉至贫困线以上。

brilliant
adj. 巧妙的

entrepreneur
n. 企业家

scarcity
n. 不足

unleash
v. 释放

venture capital
风险投资

dropout
n. 退学生

top up
充值; 加满

scenario
n. 设想

Now, that should be our goal. The time for small thoughts and little nudges is past. I really believe that the time has come for radical new ideas, and basic income is so much more than just another policy. It is also a complete rethink of what work actually is. And in that sense, it will not only free the poor, but also the rest of us.

现在来看，这应该是我们共同的目标。前面所讲都是一些琐碎的想法和说服... 现在到了最根本的新想法的时间，保障基本收入不仅仅是一个新政策。它还是关于对于“工作”本质的全面的再思考。就其意义而言，它不仅将解放穷人，还将解放我们其余的人。

Nowadays, millions of people feel that their jobs have little meaning or significance. A recent poll among 230,000 employees in 142 countries found that only 13 percent of workers actually like their job. And another poll found that as much as 37 percent of British workers have a job that they think doesn't even need to exist. It's like Brad Pitt says in "Fight Club," "Too often we're working jobs we hate so we can buy shit we don't need."

现如今，成千上万的人认为他们的工作没有任何意义或并不重要。最近的一个针对142个国家共23,000员工的问卷调查发现只有13%的员工真正热爱他们的工作。另一项调查发现英国37%的员工认为他们的工作根本没有存在的价值。就像Brad Pitt在搏击俱乐部中所说“我们总是在做着那些我们憎恨的工作，买着那些我们根本不需要的东西。”

Now, don't get me wrong -- I'm not talking about the teachers and the garbagemen and the care workers here. If they stopped working, we'd be in trouble. I'm talking about all those well-paid professionals with excellent résumés who earn their money doing ... strategic transactor peer-to-peer meetings while brainstorming the value add-on of disruptive co-creation in the network society.

现在，请不要误解我——在这里我不是说老师、清洁工及看护工作者。如果他们停止工作，那麻烦可就大了。我是说那些所有的有着出色的履历、拿着高薪水的专家们他们在社交网络中通过战略性的会议，并努力想出创造性毁灭的附加价值来赚钱。

nudges
n. 尼格斯酒

garbagemen
n. 清洁工

résumés
n. 简历

strategic
adj. 战略性的

transactor
n. 办理人

brainstorming
n. 头脑风暴

disruptive
adj. 引起混乱的

Or something like that. Just imagine again how much talent we're wasting, simply because we tell our kids they'll have to "earn a living." Or think of what a math **whiz** working at Facebook **lamented** a few years ago: "The best minds of my generation are thinking about how to make people click ads." 或者类似的情况。让我们想象一下我们浪费了多少天分，仅仅因为我们告诉我们的孩子们他们不得不为了生存而工作。或者，看看几年前在Facebook工作的一个数学天才抱怨的，“我这代最优秀的思想是考虑如何让人们点击更多的广告。”

I'm a historian. And if history teaches us anything, it is that things could be different. There is nothing inevitable about the way we **structured** our society and economy right now. Ideas can and do change the world. And I think that especially in the past few years, it has become abundantly clear that we cannot stick to the status quo -- that we need new ideas.

我是一个历史学家。如果历史教给我们任何东西，那就是事情可以不一样。我们建立起我们的社会和经济不是只有一种方式。思想可以并且正在改变世界。我认为，特别是在过去几年，我们不能安于现状，这变得越来越明确了——我们需要新的想法。

I know that many of you may feel **pessimistic** about a future of rising inequality, **xenophobia** and climate change. But it's not enough to know what we're against. We also need to be for something. Martin Luther King didn't say, "I have a **nightmare**." 我知道你们中的许多人对未来加剧的不平等、仇外、以及气候变化感到悲观。但是光知道我们反对什么是不够的。我们需要做些什么。Martin Luther King没有说，“我有一个噩梦。”

whiz

飕飕声；高手

lament

n.悲痛

structure

v.构建

pessimistic

adj.悲观的

xenophobia

adj.仇外的

nightmare

n.噩梦

So ... here's my dream: I believe in a future where the value of your work is not **determined** by the size of your paycheck, but by the amount of happiness you spread and the amount of meaning you give. I believe in a future where the point of education is not to prepare you for another useless job but for a life well-lived. I believe in a future where an existence without poverty is not a **privilege** but a right we all deserve. So here we are. Here we are. We've got the research, we've got the evidence and we've got the means.

所以... 这是我的梦想：我相信在未来，你工作的价值不由你赚的钱决定，而是由你传播的快乐和你创造的意义决定。我相信在未来，教育的目的不在于为一个无意义的工作做好准备，而在于为有意义的一生做好准备。我相信在未来，脱离贫困不是一项特权，而是我们应得的一项权利。所以有我们。有我们。我们进行研究，我们得到证据，我们创造意义。

Now, more than 500 years after Thomas More first wrote about a basic income, and 100 years after George Orwell discovered the true nature of poverty, we all need to change our **worldview**, because poverty is not a lack of character. Poverty is a lack of cash.

现在，在Thomas More第一次描述基础收入500年之后 以及在George Orwell发现贫穷的实质100年之后，我们需要改变我们的世界观，因为贫穷不是缺少一种人格。贫穷就是缺少金钱。

determine

v. 决定

privilege

n. 特权

worldview

n. 世界观