



Why Do Poor Americans Spend So Much on the Lottery?

为什么美国穷人花这么多钱买彩票？

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604 Words

Americans spend more on **lottery tickets** than movies, video games, and concerts combined. Leading the way are the lowest-income households, which **shell out** an estimated \$412 each year, four times the amount spent by the highest-income households. A 2011 survey also found that people in the lowest fifth of socioeconomic status played the lottery on 26 days each year. The second-lowest fifth did so on 18 days. Everyone else played ten days or fewer.

美国人花在彩票上的钱比花在电影、电子游戏和音乐会上的钱加起来还要多。买彩票的人主要来自于收入最低的家庭，他们每年买彩票估计要花 412 美元，是收入最高家庭的四倍。2011 年的一项调查还发现，社会经济地位最低的五分之一的人每年有 26 天买彩票。次低五分之一的人有 18 天买彩票。其他人不超过 10 天。

As financial writer Morgan Housel wrote in his popular 2020 book, *The Psychology of Money*, at face value, this spending habit among the poorest Americans seems **absurd**: “Forty percent of Americans cannot **come up with** \$400 in an emergency. [Low-income lottery players] are **blowing** their safety nets **on** something with a one-in-millions chance of **hitting it big**.”

正如财经作家摩根·豪斯在他 2020 年出版的畅销书《金钱心理学》中所写的那样，从表面上看，最贫穷的美国人的这种消费习惯似乎很荒谬：“40% 的美国人在紧急情况下拿不出 400 美元。（低收入的彩票玩家）把他们保障生活的钱砸在百万分之一中大奖的概率上。”

In fact, scratch lottery tickets pay back around 50% on

lottery ticket 彩票

shell out 花一大笔钱 | If you want the repairs done right, you'll have to shell out at least \$800. 如果你想好好修，至少得花 800 美元。

absurd [əb'sɜ:rd] *adj.* 荒谬的，荒唐的 | The idea that the number 13 brings bad luck is absurd. 认为“13”这个数字不吉利的想法是愚蠢可笑的。

come up with 拿出，提供（钱款）；想出，提出 | We wanted to buy the house but we couldn't come up with the cash. 我们想买这幢房子，但拿不出这笔现款。

blow sth. on sth. （在某事物上）花大钱，挥霍 | He inherited over a million dollars and blew it all on drink and gambling. 他继承了一百多万元，全部挥霍在饮酒和赌博上了。

hit it big 突然成名，突然发迹 | The 25-year-old painter hopes to hit it big in New York. 那位 25 岁的画家希望能在纽约一举成名。

odds [ɑ:dz] *n.* 投注赔率；（事物发生的）可能性，概率；不利条件，逆境 | The odds are that she'll win.

average. For every \$10 a player spends, they will likely “win” \$5. National lotteries like Mega Millions or Powerball have even worse **odds**. While a player may **occasionally** get lucky and come out ahead, the more they play over time, the likelier it is that their monetary losses will reach the intended average. Lottery tickets are a losing **proposition, plain and simple**.

事实上，刮刮乐的平均回报率约为 50%。玩家每花费 10 美元，就可能“赢得”5 美元。像超级百万或威力球这样的国家彩票赔率甚至更低。虽然玩家可能偶尔会幸运地中奖，但买得越多，他们的金钱损失就越有可能达到预期的平均水平。显而易见，彩票是赔钱的买卖。

So why do those living in the most **strained** circumstances spend so much more on them? The financially **savvy** might **opine** that this behavior is born purely of ignorance, but Housel and scientific researchers point to alternative psychological explanations, ones most people can **empathize** with. For instance, in one study, researchers highlighted the inequalities present in the U.S. and noted that low-income players may consider lotteries to be a “social **equalizer**” in which everyone has an equal chance to win in an otherwise **rigged** system.

那么，为什么那些生活拮据的人要花这么多钱买彩票呢？精通财务的人可能会认为这种行为纯粹是出于无知，但豪斯和科学研究人员指出了另一种大多数人都能理解的心理学解释。例如，在一项研究中，研究人员强调了美国存在的不平等现象，指出低收入玩家可能认为彩票是一种“社会均衡器”，在一个原本被操纵的系统中，彩票让每个人都有平等的机会获胜。

In a study conducted in Germany, researchers surveyed lottery players and found something similar: “People play the lottery depending on... their desire to participate in a world normally out of their reach and the **tensions** they feel from the distance between their aspirations and their actual social position,” they wrote. “Although the chances of winning are low, playing the lottery at least creates hope for material

她有可能会赢。

occasionally [əˈkeɪʒnəli] *adv.* 偶然，偶尔 | We occasionally meet for a drink after work. 我们下班后偶尔相聚小酌。

proposition [ˌprɒpəˈzɪʃn] *n.* 事情，任务；提议，提案；见解，观点；（美国）法律修正议案 | Making easy money has always been an attractive proposition. 轻松赚钱总是件诱人的事。

plain and simple 显而易见 | It was cheating, plain and simple. 那是欺骗，明摆着的。

strained [streɪnd] *adj.* 紧张的；心力交瘁的，疲惫的 | Relations between the two countries are strained. 这两个国家之间的关系很紧张。

savvy [ˈsævi] *n.* 见识，了解 *adj.* 有见识的，懂实际知识的 | savvy shoppers 精明的购物者

opine [oʊˈpaɪn] *v.* 认为，发表意见 | He opined that Prague was the most beautiful city in Europe. 他认为布拉格是欧洲最美丽的城市。

empathize [ˈempəθaɪz] *v.* 有同感，产生共鸣 | She empathizes with Kim because of her own experiences as a mother. 她自己也有做母亲的经历因而很理解金的感受。

equalizer [ˈiːkwəlaɪzər] *n.* 均衡器，使平等者；扳平比分的得分 | Sport is a great equalizer in schools. 体育运动是学校里参与机会人人平

improvement and a higher social status that cannot be achieved through **conventional** channels.”

在德国进行的一项研究中，研究人员对彩票玩家进行了调查，发现了类似的情况：“人们买彩票取决于……他们想参与一个能力范围之外的世界的愿望，以及他们的愿望和实际社会地位之间的矛盾，”他们写道。“虽然中奖的概率很低，但买彩票至少给人们带来了希望，有机会实现通过传统渠道无法获得的物质改善和社会地位提升。”

Is it really so **ridiculous** that a person laboring on a manufacturing line for 50 hours a week making \$20 an hour would spend \$10 a week on lottery tickets to, at least for a moment, **entertain** the dream of **striking it rich**? A millionaire choosing to spend a tenth of their savings on a speedboat is **arguably** making a worse financial decision. The same could be said of an office worker making a \$100,000 salary spending \$200 each week to **dine out frivolously**.

如果一个人每周在生产线上工作 50 个小时，每小时挣 20 美元，而他每周却花 10 美元买彩票，至少在一瞬间幻想过一夜暴富，这真的很可笑吗？一个百万富翁选择把十分之一的积蓄花在一艘快艇上，这可以说是一个更糟糕的财务决定。同样的道理也适用于一个年薪 10 万美元，每周花 200 美元下馆子的上班族。

As Housel points out in his book, the **myriad** ways we can spend our money, and even the modern monetary system itself, have only been around for the evolutionary blink of an eye. Widespread use of consumer debt — **mortgages**, credit cards, car loans — only became popular after WWII. Investing software offering essentially free trades to anyone has been around for less than a decade. Our slow-to-adapt thinking systems are **ill-prepared** for making solid financial decisions in a rapidly changing world.

正如豪斯在他的书中指出的那样，无数种消费方式，甚至是现代货币体系本身，从进化的历程上看都只是在一眨眼的时间内出现的。消费债务

等的重要项目。

rig [rɪɡ] v. 操纵，控制；（给船只）装帆，提供索具；安装，装配 n. 钻井架；装置 | He said the election had been rigged. 他说选举被人操纵了。

tension ['tenʃn] n. 矛盾，对立；紧张局势；拉伸，绷紧；紧张，烦躁 | There is often a tension between the aims of the company and the wishes of the employees. 公司的目标和雇员的愿望之间经常存在矛盾。

conventional [kən'venʃənəl] adj. 传统的，常规的；守旧的，遵从习俗的 | Internet connections through conventional phone lines are fairly slow. 通过传统的电话线来连接因特网速度很慢。

ridiculous [rɪ'dɪkjələs] adj. 愚蠢的，荒谬的，可笑的 | It's ridiculous that we have to wait six weeks. 我们得等六个星期，这太荒谬了。

entertain [ˌentər'tein] v. 心存，怀有（想法、希望、感觉等）；娱乐；款待 | She could never entertain the idea of living in the country. 她绝不可能有住到乡下去的想法。

strike it rich 暴富；（意外）发大财

arguably ['ɑːrɡjuəbli] adv. 可以说，按理说 | He is arguably the best actor of his generation. 按理他是他那一代中最优秀的演员。

的广泛使用——抵押贷款、信用卡、车贷——只是在二战后才开始流行起来。向每个人提供基本的免费交易的投资软件问世还不到 10 年。在这个瞬息万变的世界里，我们适应缓慢的思维系统很难做出可靠的财务决策。

“We all do crazy stuff with money because we’re all relatively new to this game and what looks crazy to you might make sense to me,” Housel wrote. “But no one is crazy — we all make decisions based on our own unique experiences that seem to make sense to us in a given moment.”

豪斯写道：“我们都会花钱做一些疯狂的事情，因为我们都是这个游戏的新手，在你看来疯狂的事情对我来说可能是有意义的。”“但没有谁疯了——我们都是根据自己独特的经历做出决定，这些决定在特定的时刻对我们来说是有意义的。”

In this regard, we’re all equal, from the low-income lottery players to the high-earning luxury spenders.

在这方面，我们都是平等的，不论是低收入的彩票玩家还是高收入的奢侈品消费者。

➤ 脉络梳理

- Para. 1 指出美国人在彩票上的支出很高，尤其是低收入者花在彩票上的钱较多
- Para. 2-3 指出低收入者花这么多钱购买彩票看似不合理，彩票是赔钱的买卖
- Para. 4-5 分析低收入者购买彩票的原因：希望通过购买彩票获得物质改善和社会地位提升的机会
- Para. 6-9 指出不仅仅是低收入的彩票玩家，其他人也会做出看似错误的财务决定，但这对他们来说是有意义的

➤ 长难句拆解

- 主句+谓语 | 宾语从句，作 opine 的宾语
- 分句 1: The financially savvy might opine that this behavior is born purely of ignorance,
- 主句 | explanations 的同位语 | 定语从句，修饰 ones
- 分句 2: Housel and ... psychological explanations, ones most people can empathize with.

dine out 下馆子，外出进餐

frivolously [ˈfrɪvələsli] *adv.* 浪费地，轻率地，愚昧地

myriad [ˈmɪriəd] *adj.* 无数的，大量的 *n.* 无数，大量 | They face a myriad of problems bringing up children. 他们在抚养孩子的过程中遇到了各种各样的问题。

mortgage [ˈmɔːrɡɪdʒ] *n.* 抵押贷款，按揭 *v.* 抵押

ill-prepared *adj.* 没准备好的，想不到的 | The country was ill-prepared for war. 该国没做好战争准备。

in this regard 在这方面，关于此事（指与前文提到的内容有关）