



ESL Podcast 596 – Applying for Unemployment Benefits

GLOSSARY

unemployment agency – a part of a government that helps people who do not have jobs, usually by giving them money and helping them look for a new job

* At the unemployment agency, people without jobs can use computers to look for new jobs.

unemployment benefits – money paid by the government to people who do not have a job, usually less than the amount they made before, but hopefully enough to help them cover their basic expenses

* Alfredo's unemployment benefits are less than half of what he used to make as a systems analyst.

that depends – a phrase used to show that one cannot give a direct yes/no answer, because many factors must be considered

* - Will your wedding be indoors or outdoors?

- That depends. If the weather is nice, it will be outdoors, but if it's too cold or rainy, it will be indoors.

to calculate – to compute; to add, subtract, multiply, or divide

* Please calculate the monthly payments on a \$175,000 mortgage with a 5.75% interest rate.

based on – with reference to; referring to; depending on

* As a new employee, your salary will be based on your education, experience, and performance.

quarterly earnings – the amount of money one received for working during a three-month period

* Justin got a great job in June, but his quarterly earnings were low because he was unemployed in April and May.

to be laid off – to be fired; to be told that one no longer has a job, often because the company has decided to have fewer employees

* How many employees were laid off by that company during the last recession?

to qualify – to be eligible for something; to meet the basic requirements to have or do something

* If you made less than \$50,000 last year, you may qualify to file your taxes online for free.



ESL Podcast 596 – Applying for Unemployment Benefits

part-time – related to a job in which one works less than 40 hours each week

* Many mothers try to find part-time jobs that will let them work in the morning but be home in the afternoon when their children are not in school.

self-employed – working for oneself, not for another company or organization

* Misty likes the flexibility of being self-employed, but she misses having paid vacations and retirement benefits.

eligible – qualified; meeting the minimum requirements to receive, have, or do something

* Only U.S. citizens are eligible for this scholarship.

full-time – related to a job in which one works at least 40 hours each week

* Linnea worked full-time until she was 60 years old, and then decided to reduce her hours.

to affirm – to officially state that something is true

* Will you affirm your commitment to give money for this project?

actively – not passively; with strong participation and involvement

* Are you actively looking for a new home, or just thinking about moving?

to seek – to look for something; to try to find something

* He's seeking a challenging bookkeeping position in the entertainment industry.

meaning to – wanting to; intending to

* I've been meaning to call you, but I lost your phone number.

to hire – to give someone a job; to get a new employee

* If you know any companies that are hiring SQL programmers, please let me know.



ESL Podcast 596 – Applying for Unemployment Benefits

COMPREHENSION QUESTIONS

1. Which of these people was laid off from a job?
 - a) Someone who was fired.
 - b) Someone who got a raise.
 - c) Someone who decided to quit.

 2. Which of these people might be eligible for unemployment benefits?
 - a) Someone who was working 35 hours per week.
 - b) Someone who was working for himself.
 - c) Someone who was working 50 hours per week.
-

WHAT ELSE DOES IT MEAN?

to qualify

The verb “to qualify,” in this podcast, means to be eligible or to meet the basic requirements to have or do something: “High school students need a grade point average of at least 2.75 to qualify for admission.” In sports, the phrase “to qualify for (something)” means to demonstrate that one’s skills meet the minimum level required for a competition: “What do runners have to do to qualify for the New York Marathon?” The phrase “to qualify as (something)” means to be considered in a particular way: “Having a child doesn’t qualify you as a parent unless you’re also involved in that child’s life.” Finally, the verb “to qualify” can mean to add additional information that limits the meaning of something: “She originally said that she planned to run for president, but later she qualified that statement, saying that she really meant she would run only if certain conditions were met.”

meaning to

In this podcast, the phrase “meaning to” means wanting to or intending to: “I was meaning to file my taxes early this year, but I didn’t.” The phrase “What’s the meaning of this?” is used when one wants to receive an explanation for something that has happened: “What’s the meaning of this? How dare you sell my favorite chair without telling me!” The phrase “to get (someone’s) meaning” means to understand someone’s message, especially if he or she isn’t saying it directly: “She dropped a lot of hints, but he never really got her meaning.” Finally, the phrase “to know the meaning of (something)” means to truly understand something, usually because one has experienced it directly: “I never knew the meaning of true love until I met you.”



ESL Podcast 596 – Applying for Unemployment Benefits

CULTURE NOTE

A state unemployment office has many “responsibilities” (things that one must do). When someone contacts the office for the first time, the unemployment office first has to “orient” that person, explaining the office’s services to him or her and introducing him to “key” (important) people. Then the individual needs to receive the “forms” (papers requesting information) to apply for unemployment benefits.

The unemployment office reviews the application to determine whether the individual is eligible for benefits. The unemployment office contacts previous employers to “verify” (confirm; make sure something is true) past employment and “compensation” (the amount that someone was paid). Then the unemployment office defines the benefit “level” (amount), determining how much money the individual should receive each month while he or she is looking for a job.

As payments are made, the unemployment office needs to make sure that the individual is “in fact” (really) looking for work. The individual might need to provide written “proof” (something showing that something is true), such as copies of job applications that he or she has “submitted” (sent) to “potential” (possible) employers.

The unemployment office may also help the individual find a new job. This could be as simple as giving him or her access to computers and job “databases” (collections of electronic information), or it could involve helping the individual improve his or her resume and cover letter. Some unemployment offices help individuals find “retraining programs” where they can learn new skills for a different type of work in a new “field” (area; industry).

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



ESL Podcast 596 – Applying for Unemployment Benefits

COMPLETE TRANSCRIPT

Welcome to English as a Second Language Podcast number 596: Applying for Unemployment Benefits.

This is English as a Second Language Podcast episode 596. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

Visit our website at www.eslpod.com. Go there to download a Learning Guide for this episode, an 8- to 10-page guide we have for all of our current episodes that gives you the vocabulary, definitions, sample sentences, additional definitions, cultural notes, comprehension questions, and a complete transcript of everything we say on this episode.

This episode is called "Applying for Unemployment Benefits." In many countries, if you lost your job, you can get money from the government until you find a new job. Let's get started.

[start of dialogue]

Agency Employee: Hello, state unemployment agency.

George: Hello, I'd like to apply for unemployment benefits.

Agency Employee: Okay, give me your address and I'll send you an application.

George: How much can I get?

Agency Employee: That depends. Your benefits are calculated based on your quarterly earnings. You were laid off from your job?

George: Yes, I was. I qualify, don't I?

Agency Employee: People who work part-time jobs or are self-employed aren't eligible. If you worked in a full-time position, you should qualify. Fill out the application and we'll let you know.

George: What else does the application ask for?



ESL Podcast 596 – Applying for Unemployment Benefits

Agency Employee: You have to affirm that you're able to work and that you're actively seeking employment.

George: I'm definitely doing that. I've been meaning to ask you, are you hiring?

[end of dialogue]

Our dialogue begins with someone answering the phone, saying, "Hello, state unemployment agency," telling the caller what office he has reached – he is talking to. This is a government office, the state unemployment agency. "Unemployment" refers to people who do not have jobs. The opposite would be "employment." An "agency" is just a particular group of people in the government, who work on the same kind of thing. So, the state unemployment agency would be, for example, the California government organization that is responsible for helping people who do not have jobs – who lose their jobs, I should say.

"Unemployment benefits" is money that the government gives to people who lose their job. It's not as much money as they made when they were working, but it tries to cover their basic expenses until they can find a new job. Unemployment benefits don't last forever; you only have so many weeks to find a new job. The government is not going to necessarily continue giving you money for the rest of your life. If that were true, we would all just quit our jobs and collect unemployment benefits! We often abbreviate that, and say simply "collect unemployment."

George calls and wants to apply for unemployment benefits; he needs to fill out some paperwork, as all government actions require. The agency employee says, "Okay, give me your address and I'll send you an application (give me your mailing address)." George asked the person, "How much can I get?" He wants to know how much money he will receive. The employee says, "That depends." We use this phrase to show that you can't give a definite answer because there may be many different things that determine the answer. So the agency employee says, well, "That depends," meaning it's going to depend on a number of different things. She says, "Your benefits (the money you get) are calculated based on your quarterly earnings." "To calculate (something)" means to get a mathematical answer, to compute – add, subtract, multiply, divide, or use some other mathematical equation in order to get an answer. The "benefits are calculated based on (meaning depending on) your quarterly earnings." Your "earnings" (earnings) refers to how much money you were paid by your company. "Quarterly" means for the last three months, or three months out of



ESL Podcast 596 – Applying for Unemployment Benefits

the year. There are four quarters in a single year; each one is three months. Usually we refer to these by number. The first quarter is January, February, March; the second quarter is April, June, July, and so forth.

The agency employee asked George, “Were you laid off from your job?” “To be laid (laid) off (off)” is an expression that means you were fired. You lost your job because the company could not keep you on as an employee for whatever reason. Usually when we say someone was “laid off” we mean that the company got rid of the person not because they were a bad employee, but because the company needed to save money for example. “To lay off” is a phrasal verb; that’s what a company would do, it lays off employees.

George says, “Yes, I was (I was laid off). I qualify, don’t I?” “To qualify” (qualify) means that you meet the basic requirements to do something. We might also say you are “eligible for.” The employee says that people who work part-time jobs (or work in part-time jobs) or are self-employed aren’t (are not) eligible. A “part-time job” is a job that would be less than, in the United States, 40 hours per week. Anything less than that is usually considered a part-time job, so you don’t work as much as someone who is “full-time,” which would be someone working typically 40 hours a week or more. “To be self-employed” means that you work for yourself. You have your own company, you have something that gives you money; you don’t work for another company. If you have a part-time job, or are self-employed, however, you are not eligible. That is, you don’t qualify or meet the basic requirements for unemployment benefits. The agency employee says, “If you worked in a full-time position (a full-time job), you should qualify (meaning if you do not have another job now, and you used to have a full-time job you should qualify; you will be eligible). Fill out the application and we’ll let you know (we’ll tell you).”

George says, “What else does the application ask for?” What other information do I have to provide? The agency employee says, “You have to affirm that you’re able to work and that you’re actively seeking employment.” “To affirm” (affirm) is a formal term meaning to officially state or declare, to say usually in front of a government official that this thing is true. What you are saying is true is that you are able to work and you are actively seeking employment. “To seek” means to look for something, to try to find something. “Actively” means with strong participation and involvement, meaning you’re actually going out and trying to find a job. That’s actively seeking employment. You look in the newspaper – nowadays you look online, you try to find a job. You’re not just sitting at home waiting for someone to call you.



ESL Podcast 596 – Applying for Unemployment Benefits

George says, “I’m definitely doing that (meaning absolutely I am doing that). I’ve been meaning to ask you, are you hiring?” “To be meaning to do (something)” means that you want to do something, that you were intending or planning on doing something. Usually it’s something that we say when we forget or when we don’t have time to do something. But it can mean simply to be a polite way of introducing a question, as it is here: “I’ve been meaning to ask you, could you give me 10 dollars?” Well here, George is asking for something more than 10 dollars worth; he wants to know if the unemployment agency is “hiring,” if they are giving jobs to new employees. Perhaps George is trying to prove that he is actively seeking employment by asking this agency employee for a job.

I have lost a few jobs in my life, but I have never collected unemployment. I have never received any money from the government because I didn’t have a job. I usually just went out and found another job. But of course, that isn’t always easy to do.

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

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ESL Podcast 596 – Applying for Unemployment Benefits

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[end of dialogue]

Our scriptwriter has a full-time job here at the Center for Educational Development, and her name is Dr. Lucy Tse.

From Los Angeles, California, I'm Jeff McQuillan. Thank you for listening. Come back and listen to us next time on ESL Podcast.

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