

TED演讲者: Lucy Marcil | 露西·玛西亚

演讲标题: Why doctors are offering free tax prep in their waiting rooms | 为什么医生在候诊室提供免费报税服务

内容概要: More than 90 percent of children in the US see a doctor at least once a year, which means countless hours spent in waiting rooms for parents. What if those hours could be used for something productive -- like saving money? Through her organization StreetCred, pediatrician and TED Fellow Lucy Marcil is offering free tax prep to parents right in the waiting room, reimagining what a doctor's visit can look like and helping to lift families out of poverty. Learn more about how free tax prep and guidance could be the best poverty prescription we have in the US.

超过90%的美国儿童每年至少看一次医生, 这意味着病人需要在候诊室等待几个小时。如果用这些时间来做点有产出的事情——比如省钱, 会如何? 通过她建立的组织StreetCred, TED成员露西·玛西亚为候诊室的病人提供免费报税服务。重新想象一下能够帮助家庭摆脱贫困的就诊体验会是什么样。观看这个演讲, 来进一步了解免费报税服务和指导如何帮助减轻美国的贫困现状。

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How many of you have had your doctor ask you about sex?	你们当中多少人被医生问过性生活问题? [00:12]
Your mental health?	心理健康问题? [00:16]
Alcohol use?	饮酒问题? [00:18]
These questions are almost universal.	这些问题大都很常见。[00:19]
But how many of you have had your doctor ask you about money?	但有多少人被医生问过关于金钱的问题? [00:22]
Most of us haven't.	大多数人是没的。[00:27]
But that is strange, because compared to most high-income countries, child poverty is an epidemic in the United States.	这挺奇怪的, 因为和大多数高收入国家比起来, 美国儿童贫困现象却很常见。[00:29]
It creates conditions that may <b>elevate</b> stress <b>hormone</b> levels and <b>impair</b> brain development.	这导致儿童应激激素水平升高, 从而阻碍大脑发育。[00:37]
Poor children in the US are one and a half times more likely to die and twice as likely to be <b>hospitalized</b> as their <b>middle-class counterparts</b> .	和美国中等收入家庭的孩子比起来, 美国贫困儿童死亡的可能性要高出1.5倍, 生病住院的可能性也高出两倍。[00:44]
So my colleague Dr. Michael Hole and I started asking moms about money.	因此,我和我的同事麦克霍尔医生 开始询问起母亲们的经济状况。[00:55]
We knew we needed to reimagine what a doctor's visit looks like, to get kids out of poverty and to give them a fair shot at a healthy life.	我们知道,我们需要重塑就医体验, 帮助儿童摆脱贫困, 给他们一个平等的机会,过上健康的生活。[01:02]

**elevate**: vt. 提升; 举起; 振奋情绪等; 提升...的职位 **hormone**: n. [生理] 激素, 荷尔蒙 **impair**: vt. 损害; 削弱; 减少 **hospitalized**: vt. 住院; 入院就医 (hospitalize 的过去分词) **middle-class**: adj. 中产阶级的; 中层社会的 **counterparts**: n. (契约) 副本 (counterpart 的复数); 相对物; 相对应的人

Our questions led to a surprising solution: tax <b>credits</b> .	我们的询问最终得出了一个令人吃惊的解决方案: 税收抵免。[01:13]
It turns out, the earned income tax credit, or EITC, is the best poverty prescription we have in the US.	结果发现, 所得税抵免, 即 EITC, 是美国当下最好的缓解贫困的药方。[01:17]
The average mom gets two to three thousand dollars a year from it.	每年每位母亲可从中获得两到三千美元。[01:26]
When families get it, moms and babies are healthier: fewer <b>depressed</b> moms, babies weighing more at birth.	有了这笔钱后, 母亲和她们的孩子就会变得更健康: 更少的母亲会患上抑郁症, 更多的婴儿在出生时体重更高。[01:30]
But one out of five families who could get it doesn't, and most who do lose of hundreds of dollars to the <b>for-profit</b> tax-preparation industry.	但有1/5本可以得到这笔钱的家庭却并没有得到, 还有大多数家庭会多花费几百美元给那些收费的报税公司。[01:38]
One day, a mom asked us why we couldn't do her taxes while she waited for the doctor.	有一天, 一位母亲问我们为什么不能在她候诊时帮她报税。[01:51]
(Laughter) We all know that <b>purgatory</b> . Why not <b>make good</b> use of that time?	(笑声) 我们都知道那段时间很难熬, 那么为什么不利用一下那段时间呢? [01:56]
So we started StreetCred, an organization <b>prescribing</b> tax preparation in <b>clinics</b> serving kids.	于是我们成立了StreetCred, 一个在儿童诊所提供报税服务的组织。[02:01]

**credits**: n. 学分 (credit 的复数); [金融] 信用; 工作人员; 演职员名单/v. 相信; 归因于 (credit 的三单形式) **depressed**: adj. 沮丧的; 萧条的; 压低的/v. 使沮丧; 使萧条 (depress 的过去式和过去分词形式); 压低 **for-profit**: 以盈利为目的 **purgatory**: n. 炼狱; 涤罪; 暂时的苦难/adj. 涤罪的 (等于 purgative) **make good**: 成功; 赔偿; 补偿 **prescribing**: 规定 **clinics**: n. 诊所 (clinic 的复数形式)

This is a <b>brand-new</b> approach and one that left some questioning our <b>sanity</b> .	这是一种全新的方式, 有很多人怀疑我们是不是疯了。[02:09]
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After all, we're doctors, not <b>accountants</b> .	毕竟,我们是医生,不是会计。[02:14]
But we have something accountants don't: access to families.	但是我们有会计没有的东西: 与家庭的沟通。[02:17]
Over 90 percent of kids in the US see a doctor at least once a year.	在美国,有超过90%的儿童每年至少看一次医生。[02:23]
Their parents trust us and will do anything to give them a better life.	他们的父母相信我们, 为了获得更好的生活, 他们愿意付出所有。[02:29]
Doctors in every clinic around the country could be doing this work, too -- it's simple, really.	全国各地诊所的医生们也可以这样做, 这真的很简单。[02:36]
The hospital <b>registers</b> as a tax-preparation site, and everyone, from medical students to <b>retirees</b> , can volunteer as a tax <b>preparer</b> after passing an IRS exam.	医院先注册成为提供税务服务的地点, 并且每个人, 不管是医学专业的学生, 还是已经退休的人, 都可以在通过国税局考试后, 作为志愿者从事报税活动。[02:41]
It's not as hard as it sounds, I promise.	实际上没有听起来那么难,我保证。[02:53]
I certainly never thought I would be doing other people's taxes, but here I am.	我之前从来没想过我会帮别人报税, 但我现在在做了。[02:56]
We're <b>nearing</b> the end of our third year.	我们做这件事马上就满三年了。[03:01]
<b>brand-new</b> : adj. 崭新的;最近获得的 <b>sanity</b> : n. 明智;头脑清楚,精神健全;通情达理 <b>accountants</b> : 会计人员 <b>registers</b> : n. 登记;暂存器;登记簿;登记员(register的复数)/v. 登记;挂号邮寄;指示(register的三单形式) <b>retirees</b> : n. 退休人员(retiree的复数) <b>preparer</b> : n. 填表人, 调制机 <b>nearing</b> : 接近	
In the first two, we returned 1.6 million dollars to 750 families in <b>Boston</b> alone.	在前两年里,我们光在波士顿 就帮助750个家庭获得了160万美元退税。[03:04]
This year --	今年——[03:12]
(Applause) This year, we've <b>expanded</b> to nine sites in four states.	(掌声) 今年,我们的服务 将扩展至4个州的9个网点。[03:13]
Sixty-three percent of our families have never heard of the EITC.	我们接触的家庭中有63% 都没有听说过所得税抵免。[03:23]
How can you claim something you haven't heard of?	如果听都没听过, 你怎么可能去行使权利呢? [03:28]
And half have never used free tax preparation.	一半的家庭从没享受过免费报税服务。[03:31]
That two to three thousand dollars a year goes a long way.	每年2,000到3,000美元的数目 能提供很大的帮助。[03:35]
Take hunger.	拿饥饿举个例子。[03:40]
An <b>adequately nutritious, low-cost</b> diet for a mom and two young kids costs 477 dollars a month.	一份够一位母亲,两个孩子吃的, 营养丰富价格便宜的饭菜, 一个月要花费477美元。[03:41]
With EITC money, that family can eat for five to six months.	而通过所得税抵免获得的钱, 能支撑每个家庭5到6个月的食物开销。[03:49]
Or think about medical care.	再拿医疗服务举个例子。[03:54]
Twenty million children in the US lack access to care meeting modern <b>pediatric</b> standards.	美国有2,000万儿童没有接受过 现代儿科标准医疗服务。[03:56]
<b>Boston</b> : n. 波士顿(美国城市) <b>expanded</b> : adj. 扩充的;展开的/vt. 扩大(expand的过去式) <b>adequately</b> : adv. 充分地;足够地;适当地 <b>nutritious</b> : adj. 有营养的, 滋养的 <b>low-cost</b> : adj. 廉价的;价格便宜的 <b>pediatric</b> : adj. 小儿科的	
And yet, the average cost of that care is only 400 dollars per kid per year.	然而,这样的服务每年每个孩子 平均只要花费400美元。[04:03]
EITC money can help fix this access problem.	所得税抵免能帮助解决这些问题。[04:10]
Perhaps most <b>powerfully</b> of all, this money gives moms hope.	可能最重要的是, 这笔钱能给母亲们带来希望。[04:15]
One mom used her <b>refund</b> for her son to study abroad in Spain.	一位母亲用这笔钱来 让她的儿子去西班牙留学。[04:19]
She was struggling to pay her rent, but she saw EITC money as his shot at a better future.	她付房租都有困难, 但她将所得税抵免看作是能 给儿子带来光明未来的机会。[04:24]
We have an opportunity, as doctors and as citizens, to get to the root of this problem.	作为医生,作为公民, 我们有机会 去找到问题的根源。[04:31]
We can reimagine health care as a place addressing the causes of poor health, be it <b>infections</b> or <b>finances</b> .	我们可以将医疗服务 重塑为一个根治健康问题的地方, 不管其背后的原因是感染, 还是经济问题。[04:38]
Thank you.	谢谢。[04:47]
(Applause)	(掌声) [04:48]
<b>powerfully</b> : adv. 强大地;强烈地;非常 <b>refund</b> : vi. 退还;偿还,归还/vt. 退还;偿还;付还/n. 退款;偿还,偿还额 <b>infections</b> : n. 传染病;口腔病害(infection复数形式) <b>finances</b> : n. 资产;财源	

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