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**Callum:** Hello I'm Callum Robertson and with me today for 6 Minute English is Jackie Dalton – hello Jackie.

**Jackie:** Hello Callum.

**Callum:** Today we're going to be looking at the topic of the cost of living. What do we mean by that expression, the cost of living?

**Jackie:** We use it to talk about our everyday expenditure, so what it costs us to live our day to day lives, the cost of food, accommodation, fuel and so on.

**Callum:** Do you have any idea what you spend on these things do you know how much it costs to live Jackie Dalton's life?

**Jackie:** I have no idea whatsoever actually! I just shut my eyes and hand over my credit card and hope for the best. How about you Callum?

**Callum:** Well yes, I figure out my monthly expenses and when I get paid I put that money into a bank account and that's only used for those regular bills. Any money I have left over goes towards savings or the occasional luxury.

**Jackie:** Well that sounds very organised, Callum!

**Callum:** I suppose it is really. But if I didn't budget like that I think I'd end up spending all my money each month. Now you'll notice I used the verb to budget there – could you tell us a bit more about this word Jackie?

**Jackie:** Yes, 'to budget' means to plan your finances in the way you described, so that you know you can afford the necessities. There is also a noun, 'a budget', you can talk about your weekly or monthly budget, which is the amount of money you set aside to spend on particular things.

**Callum:** So, for example, I have a monthly food budget. How about you Jackie? Now we're talking about this today because there was a recent report which set out how much, in terms of money, was the minimum that someone needed to earn each year to have an acceptable standard of living.

And that's my question for you today Jackie. According to this report, which we'll hear more of in a minute, how much do you think was suggested as being the minimum amount a single man needs for an acceptable standard of life in Great Britain?

- a) £11,200 (about US\$22,400)
- b) £13,400 (about US\$26,800), or
- c) £15,600 (about US\$31,200)

**Jackie:** Well I think life in the UK has got quite expensive so I'm going to go for the highest figure, £15,600.

**Callum:** OK, we'll see if you're right at the end of the programme.

This research was carried out by an organisation called the Joseph Roundtree Foundation. Here's their policy advisor, Donald Hirsch describing the project.

### **Donald Hirsch**

This was very detailed research in which a number of groups of ordinary people had long discussions about what really needs to go into a household budget to achieve a minimum acceptable standard of living and they thought long and hard about what things are sort of luxuries, what things we might want and what things people really would need to have and

this includes not just basics like food and shelter but also things which allow people to participate in society.

**Callum:** So they wanted to find out *not* how much was the absolute minimum you could live on, but how much you needed to be able to afford to live and also be involved in a social life.

**Jackie:** They examined a wide range of possible expenditures in everyday life and decided whether each item or service was essential or a luxury.

**Callum:** It was done by groups of ordinary people who thought “long and hard” about household budgets. Jackie, to think long and hard about something ...

**Jackie:** Yes, this is a good expression and it’s fairly simple to understand, to think long and hard about something means to think very carefully about it. What’s important to remember with this phrase is that it is a fixed expression, so you think long and hard about something. You can’t say ‘to think hard and long’ about something, that sounds funny.

**Callum:** Now we’ve just got time to have a look at some of the items they discussed, these groups, about whether they were essential or not essential for everyday life. How about, what do you think they thought about mobile phones?

**Jackie:** I would like to think they’re not essential for everyday life.

**Callum:** Could you live without yours?

**Jackie:** No!

**Callum:** Yes, it was, mobiles phones were regarded as being something that was essential for everyday life. Television and a DVD player?

**Jackie:** I would say 'yes' if you want to in tune with what's going on in your culture. They are useful to have.

**Callum:** Absolutely, yes, that was a thought, that everybody, you know, needed to have a television and a DVD player these days. Access to the internet?

**Jackie:** Yes, I would say so, that's as important as having a television.

**Callum:** Well they said no, this survey, they said no at home, because people can still access the internet if they want to an internet café or at a library for free, in many cases. And what about a holiday, having a holiday?

**Jackie:** Oh, they're essential, but it's probably a luxury isn't it.

**Callum:** Well it was regarded as being essential, one week budget holiday in the United Kingdom each year was something that was regarded as being essential.

Well that is just about all the time we have for today. Before we go, the answer to the question. How much money is needed to pay for all these essential things and it was £13,400

**c:** 15,600

Now you said £15,600 Jackie, not as much as that, so but unfortunately you go the answer wrong – again! Well never mind about that. Join us again for more 6 Minute English soon. Goodbye

**Jackie:** Goodbye