



From: Rick

To: IELTS Prep Group

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Lesson Objective

The student shall be able to use "power words" as part of their oral vocabulary, read and comprehend both social and business language and demonstrate effective oral communication skills

Section One

Vocabulary

Match the correct word in column A with the definition in column B, then use in a sample sentence

Evaluation Criteria: Ability to understand definitions of English vocabulary

Column A	Column B
VOCABULARY	DEFINITION
1. WELFARE (NOUN)	A. a mark of disgrace or infamy; a stain or reproach, as on one's reputation.
2. STIGMA (NOUN)	B. capable of being bent, usually without breaking; easily bent:
3. ALLOTMENT (NOUN)	C. an intentional relinquishment of some right, interest, or the like.
4. PERSISTENT (ADJECTIVE)	D. to free from an obligation or liability to which others are subject; release:
5. FLEXIBLE (ADJECTIVE)	E. continuing a long time or recurring frequently:
6. WAIVER (NOUN)	F. chief in importance or impact; supreme; preeminent:
7. EXEMPT (VERB)	G. persisting, especially in spite of opposition, obstacles, discouragement, etc.; persevering:
8. CHRONIC (ADJECTIVE)	H. a portion or thing allotted; a share granted.
9. PARAMOUNT (ADJECTIVE)	I. financial or other assistance to an individual or family from a city, state, or national government:

Section Two

Reading Comprehension and Pronunciation skills.

Evaluation Criteria: Ability to effectively read and comprehend written English in a social or business environment.

ARTICLE A

Source

States Take Aim at Social Welfare Program

1. STATE LAWMAKERS attracted national attention this week for seeking to ban the use of welfare funds on lingerie, fortune tellers or even cookies, proposals that reflect a renewed focus on scrutinizing the social safety net as the country rebounds from the Great Recession.

A Missouri bill introduced by Republican State Rep. Rick Brattin would outlaw the use of welfare funds to purchase chips, energy drinks, soft drinks, seafood and steak. Kansas legislation, which has passed both chambers and is on its way to Gov. Sam Brownback's desk, is a more comprehensive overhaul of how the state administers its benefits.





2. Critics say such measures stigmatize the poor and that Republicans, who are often behind the efforts, are simply playing politics in limiting assistance programs – especially since the money is provided by the federal government rather than the state. Proponents point out that states still share the administrative costs and have an interest in pursuing programs that are effective in getting people back to work, regardless of how they're funded.

According to those who study welfare, recipients usually prioritize the money for essentials. So provisions like those in the Kansas bill – which outlaws spending welfare money at cruise ships, tattoo parlors, casino and strip clubs – are symbolic at best.

3. “It’s this old idea that the poor and welfare recipients are somehow different than the rest of us, that we need to put in place controls and regulations,” says Mark Rank, a Washington University professor and author of “Living on the Edge: The Realities of Welfare in America.”

“It is also feeding into this stereotype that people have a good life on welfare and are living it up and having lobster and steak,” he says, adding, “most people are struggling to get by and the job of being poor is a very hard job.”

The very poor have access to public welfare through a number of federally funded programs administered by the states. Temporary Assistance for Needy Families (TANF) provides short-term funds for families struggling to make ends meet through an Electronic Benefit Transfer (EBT) card that works like a debit card. Through Supplemental Nutrition Assistance Program (SNAP), households bringing in under a certain level of income can receive monthly allotments for food, also administered on an EBT card.

4. “The interest for state lawmakers has been that, even as the economy has improved, they continue to see a lot of individuals being added to these programs,” says Josh Archambault, a senior fellow at the Foundation for Government Accountability, which supports changes to welfare laws. “[It’s] a recognition that they’re not doing what they’re supposed to do – it’s not temporary, it’s not orienting people toward work.”

In Kansas, the percentage of TANF cases decreased along with unemployment as the U.S. slowly shrugged off the effects of the economic crisis that began in 2008. But SNAP cases have been slower to fall and their numbers remain higher now than they were at the height of the recession. Advocates for the poor say this is due to persistent low wages that make it hard for even working recipients to afford to feed their families.

5. Some of the changes being considered in the Kansas bill are not new: At least 37 states have similar restrictions on where TANF money can be used, and the federal government enacted its own liquor, gambling and strip club ban in 2012. But a unique provision that limits the amount of cash that can be withdrawn each day from a TANF account to \$25 is troubling some welfare experts, who say this could make money management more difficult for poor families, not less.

“It doesn’t help people manage their money if they can’t pay their rent or their utility bills,” says Liz Schott, a senior fellow at the Center on Budget and Policy Priorities.

She points out that after the first withdrawal, recipients are then charged \$1 each time they take out cash from their TANF cards, in addition to any other charges an ATM machine might levy on withdrawals, and that most ATMs do not even distribute \$5 bills, meaning recipients will have access to less than \$20 in cash a day.

TANF and SNAP are the result of a welfare overhaul signed into law by President Bill Clinton. It transformed the social safety net into federally funded block grants doled out to the states. States have some flexibility in how they administer the benefits, given they meet certain federal standards, and many states have placed additional restrictions on receiving assistance.

6. “They have the legal right to do it, as long as they follow the federal statutes,” says Ron Haskins, senior fellow at the Brookings Institute. He says efforts to change state laws concerning public assistance usually emerge after an individual case of abuse gets attention. The U.S. Department of Agriculture estimates that only 1 cent of every SNAP dollar is used fraudulently.



The federal government sets a five-year limit on how long TANF recipients can be on the program, but many states have sought to shrink that time frame even further. Kansas legislation would limit eligibility to 36 months, with an extension to 48 months possible under certain conditions.

Likewise, the SNAP recipients who are considered able-bodied workers without any dependents can only be on the program for three months before they must meet certain work requirements, under federal law. However, given tough economic times, the federal government allows certain states to apply for waivers for exemptions to that provision – particularly when unemployment is high, and jobs are scarce – and Missouri is among the 37 states eligible for the work-requirement exemption for the 2015 fiscal year. A lesser noticed provision in Missouri law would allow such waivers to expire and prohibit recipients from seeking an exemption.

7. If the bill is passed, Missouri would reinstate the work requirement despite the federal exemption, joining Maine and Indiana where Republican Govs. Paul LePage and Mike Pence, respectively, did so through administrative action. Ohio Gov. John Kasich and Wisconsin Gov. Scott Walker (a 2016 presidential contender) additionally have signaled interest in bulking up requirements for welfare benefits. According to the National Conference of State Legislatures, at least 12 states passed laws to drug test public assistance recipients – though Florida's law was ruled unconstitutional – and many more are considering similar mandates. Such requirements are costly to implement, while finding little drug use among participants.

While the Kansas bill seems likely to become law, the fate of the Missouri legislation is still unclear, particularly because of the steak and seafood ban. Aside from suggesting that the poor are spending their benefits on lobster and filet, critics say the bills ignore that there are less expensive food items in those categories that are economical in the nutrients they provide. Additionally, a federal study done under President George W. Bush found that implementing SNAP food restrictions would be complex and costly, while there is little evidence they would be effective.

8. “One of the reasons you haven't seen more of this get to an enactment stage – when you get past a catchy headline – is because many people find that not only they're not desirable, but they're not workable,” says Ellen Vollinger, the legal director of the Food Research and Action Center. The federal government refused to approve a Minnesota measure to restrict its SNAP benefits to certain food items, and since then other states have failed in their attempts to pass such laws. New York's effort to prohibit the purchase of sugary drinks was the latest to be rejected by the USDA.

But that hasn't stopped states like Missouri from trying.

“You score political points by saying, ‘We're going to get tough on the poor, we're going to get tough on welfare recipients.’ That plays very well in the conservative camp,” Rank says.

ARTICLE B

[Source](#)

Home Free?

1. In 2005, Utah set out to fix a problem that's often thought of as unfixable: chronic homelessness. The state had almost two thousand chronically homeless people. Most of them had mental-health or substance-abuse issues, or both. At the time, the standard approach was to try to make homeless people “housing ready”: first, you got people into shelters or halfway houses and put them into treatment; only when they made progress could they get a chance at permanent housing. Utah, though, embraced a different strategy, called Housing First: it started by just giving the homeless homes.

Handing mentally ill substance abusers the keys to a new place may sound like an example of wasteful government spending. But it turned out to be the opposite: over time, Housing First has saved the government money. Homeless people are not cheap to take care of. The cost of shelters, emergency-room visits, ambulances, police, and so on quickly piles up.





Lloyd Pendleton, the director of Utah's Homeless Task Force, told me of one individual whose care one-year cost nearly a million dollars, and said that, with the traditional approach, the average chronically homeless person used to cost Salt Lake City more than twenty thousand dollars a year. Putting someone into permanent housing costs the state just eight thousand dollars, and that's after you include the cost of the case managers who work with the formerly homeless to help them adjust. The same is true elsewhere. A Colorado study found that the average homeless person cost the state forty-three thousand dollars a year, while housing that person would cost just seventeen thousand dollars.

2. Housing First isn't just cost-effective. It's more effective, period. The old model assumed that before you could put people into permanent homes you had to deal with their underlying issues—get them to stop drinking, take their medication, and so on. Otherwise, it was thought, they'd end up back on the streets. But it's ridiculously hard to get people to make such changes while they're living in a shelter or on the street.

"If you move people into permanent supportive housing first, and then give them help, it seems to work better," Nan Roman, the president and C.E.O. of the National Alliance for Homelessness, told me. "It's intuitive, in a way. People do better when they have stability." Utah's first pilot program placed seventeen people in homes scattered around Salt Lake City, and after twenty-two months not one of them was back on the streets. In the years since, the number of Utah's chronically homeless has fallen by seventy-four per cent.

3. Of course, the chronically homeless are only a small percentage of the total homeless population. Most homeless people are victims of economic circumstances or of a troubled family environment and are homeless for shorter stretches of time. The challenge, particularly when it comes to families with children, is insuring that people don't get trapped in the system.

And here, too, the same principles have been used, in an approach called Rapid Rehousing: the approach is to quickly put families into homes of their own, rather than keep them in shelters or transitional housing while they get housing-ready. The economic benefits of keeping people from getting swallowed by the shelter system can be immense: a recent Georgia study found that a person who stayed in an emergency shelter or transitional housing was five times as likely as someone who received rapid rehousing to become homeless again.

4. It may seem surprising that a solidly conservative state like Utah has embraced an apparently bleeding-heart approach like giving homeless people homes. But in fact, Housing First has become the rule in hundreds of cities around the country, in states both red and blue.

And while the Obama Administration has put a lot of weight (and money) behind these efforts, the original impetus for them on a national scale came from the Bush Administration's homelessness czar Philip Mangano. Indeed, the fight against homelessness has genuine bipartisan support. As Pendleton says, "People are willing to pay for this, because they can look at it and see that there are actually solutions. They can say, 'Ah, it works.'" And it saves money.

5. The recognition that it makes sense to give money away today in order to save money later isn't confined to homeless policy. It has animated successful social initiatives around the world. For more than a decade, Mexico has been paying parents to keep their children in school, and studies suggest that the program is remarkably cost-effective, once you take into account the economic benefits of creating a more educated and healthy population.

Brazil's Bolsa Familia is a similar program. The traditional justification for such initiatives has been a humanitarian or egalitarian one. But a cost-benefit analysis suggests that, in many cases, such programs are also economically rational.

Our system has a fundamental bias toward dealing with problems only after they happen, rather than spending up front to prevent their happening in the first place. We spend much more on disaster relief than on disaster preparedness. And we spend enormous sums on treating and curing disease and chronic illness, while underinvesting in primary care and prevention.

This is obviously costly in human terms. But it's expensive in dollar terms, too. The success of Housing First points to a new way of thinking about social programs: what looks like a giveaway may actually be a really wise investment.