

# The Austin and Arthur Show Episode #94 - Script

Alright.

よし

this is junmaishu,

Alright. Cheers, man.

よし 乾杯

but this does not taste like junmaishu at all.

全然純米酒の味がしないのが面白い

The official start of the episode.

ここから正式にスタートだね

I thought it has like the alcohol in it.

アルコールが入っているような気がした

For those of you who don't know,

知らない人のために言っておくと

I don't remember this actually being

安かったような気もしないし 変だな

we were just chatting for like,

僕たちさっきちょっと喋ってたんです

cheap either though, so weird.

well, not very long, but yeah,

まあそんなに長い時間ではないけど

Yeah, actually it tastes like shochu.

うん 焼酎っぽい味

It's not too bad.

悪くはないね

Okay, before we go,

ちょっと待って 始める前に

Whoa. That is quite the different taste.

かなり変わった味だね

I want to see the...

Oh, it's the same amount of alcohol though,

あ アルコールの量同じだ

How would you describe this one?

この味どう表現する？

so it's not like heavier.

だからより強いてってわけじゃない

Oh, it feels

そうだなあ

Yeah. It's got a bite to it.

うん 刺激があるね

I would say kind of like a whiskey.

ウイスキーっぽいと思う

Yeah. Alright, man.

そうだね

Yeah.

うん

It's all right. I like it.

まあ美味しいよ

It has like a distilled taste to it.

蒸留酒のような味がする

Okay.

そうか

It's funny coz it says that

純米酒と書いてあるのに

Yeah.

# The Austin and Arthur Show Episode #94 - Script

うん

Cool. So, Austin, I have a cough. I'm sorry.  
じゃあオースティン 咳が出るんだ ごめんね

So now that we've been talking about  
日本酒がいかに不味いかについて話したから

how bad the sake is,

I didn't say it was bad.  
不味いとは言っていないよ

I said it was bad. I don't like it.  
僕が言った 僕は好きじゃない

But what's our main topic for today?  
それで今日のメインピックは？

Money.  
お金

I always think of ABBA.  
いつもABBAが思い浮かぶ

Money, money, money.  
マニマニマニ

So the first thing we need to talk about  
最初に話すべきことは

is what's the hand signal for money in America?  
アメリカではお金を表すジェスチャーは何？

This, right?  
これだよ？

And in Japan?  
日本では？

And what does this mean in America?

そしてアメリカではこれは何を意味する？

'Okay.'  
「オーケー」

'Okay' or it can mean 'a\*\*hole'.  
「オーケー」か「嫌な奴」

At least where I'm from, you never see.  
少なくとも僕が住んでいるところでは見たことな  
い

Coz when I was in school,  
僕が学生の頃は

people would do this as like a joke  
みんな冗談でこれをやってたよ

because it's A, you know.  
形がほら..

Oh, really?  
そうなの？

When you wanted to be offensive  
こっちは相手を攻撃したい時は

you just give them the finger.  
中指を立てるだけだよ

Yeah, that's true. Thanks, man.  
その通りだね 中指ありがとう

Anyways, so we're going to be talking about  
money,  
まあとにかく今日はお金について

particularly about how money  
特に日本とアメリカでお金に対する見方が

is seen in Japan versus the United States.

# The Austin and Arthur Show Episode #94 - Script

どう違うのかについて話そう

Yeah. You know, it's kind of funny,  
うん 面白いのは

I think I want to start this off  
まずお金に関して多くの日本人が

with talking about a stereotype that I think  
特にアメリカ人に対して抱いている

a lot of Japanese people hold for  
固定観念について話すと

specifically Americans, when it comes to money.

They think that Americans don't care about money  
彼らはアメリカ人はお金に無関心で

and are not responsible with money.  
お金に対して責任感がないと思ってるんだ

Okay.  
うん

Yeah, I mean,  
それでそれについてどう思う？

and how do you feel about that?

So, I think...  
そうだな

I mean, I definitely feel like  
どうしてそう思われるのかは

I can understand where that's coming from.  
確かに理解できる気がする

I mean, I don't think it's true, first of all.  
まず第一にそれは真実じゃないとは思ってる

But I think I can understand  
でもどうしてそう思われるのかは

where they would get that  
わかる気がするんだ

because I think the type of person moving to  
Japan  
だってアメリカから日本に移住する

from America,  
タイプの人

I think doesn't follow  
伝統的な移民のイメージとは

the traditional immigrant persona.  
違うと思うからね

Right? And what do I mean by that?  
どういう意味かと言うと

So let's talk about a person coming to America  
外国からアメリカに来る人について言うと

from another country.

Usually they're coming there  
大体はより良い生活を

for the purpose of building a better life.  
築く目的でそこに来るよね

They're coming from nothing  
彼らは何も持たずにやって来て

and they're trying to make themselves.  
自力で成功しようとする

Well, specifically

# The Austin and Arthur Show Episode #94 - Script

でもここに移住してくるアメリカ人の多くは

a lot of Americans moving here

are not struggling financially.

経済的に困ってなくて

They're not struggling.

経済的に苦しんでるわけじゃない

They're not trying to necessarily

必ずしも日本に来ることで

build a better life by coming to Japan.

生活水準を上げようとしてるわけではない

They're coming here for the experience.

経験のために来てるからね

So when a lot of Americans come over here,

だからアメリカ人が日本に来ると

they spend money very frivolously

多くの人は色んなこと無駄遣いをする

on a lot of stuff like,

'Oh, you know, I'm going on this trip.

「ここに旅行行くんだ

I'm going partying every weekend.

毎週末パーティーに行ってる楽しむんだ

I'm going and having fun.

I'm spending all my money.

お金を全部使っちゃおう

Oh, I'm broke. Yeah, that's okay.'

ああお金がない まあでも大丈夫」みたいな

It's very much like

すごく気楽な態度だから

kind of very carefree attitude.

And I think that, from a Japanese perspective,

日本人の視点から見ると

they tend to look at Americans like,

Dude, do you guys just not save money?

「お金貯めないの？」

Like, do you not care about money?

お金のことどうでもいいの？」と思われるんだ

Yeah.

うん

What do you think?

どう思う？

Yeah, I mean, I would say,

僕は

I feel like the way that people think about money

お金に対する人々の考え方が

is fundamentally different.

根本的に違うように感じるよ

And I think in Japan,

日本ではお金を貯める方が一般的で

it's more common for people

to save money.

And in the States,

アメリカでは

# The Austin and Arthur Show Episode #94 - Script

it's more common for people to use money.  
お金を使う方が一般的

And by 'use', I don't necessarily mean 'spend'.  
「使う」といっても必ずしも「費やす」

That also includes investing.  
という意味ではなく投資も含んでね

And up until recently  
最近まで

there hasn't been much investing in Japan.  
日本では投資することは一般的じゃなかった

Now it's starting to pick up with the NISA  
今ではNISAとかで盛り上がってきてるけどね

and everything,

which dude, I'm telling you

if you haven't done it,  
もしまだやってないなら

even just 50 bucks a month  
月に50ドルでも

100 bucks a month  
100ドルでもやれば

it makes a huge difference  
数年後に大きな違いになる

yeah after a few years.

But one way that this really kind of hit me  
でも本当に衝撃を受けたのは

is with credit cards.  
クレカについてで

Yes.  
そうだね

When I came to Japan  
日本に来て

and I got my first credit card, I hated it.  
初めてクレカを作ったときすごく嫌だった

Well, I still actually hate credit cards here, but  
今でもクレカは嫌いだけど

I'm gonna sneeze.  
くしゃみするね

Okay.  
わかった

So like  
アメリカのクレカは通常どういう仕組み？

how do American credit cards work normally?

Well, I don't know how they work normally.  
通常がどうか分からないけど

I'm just gonna describe  
アメリカのクレカの仕組みを説明すると

how American credit cards work.

So how Americans view credit cards is  
アメリカ人がクレカをどう捉えているかといえば

we're trying to build up our line of credit.  
信用枠を増やそうとしてるんだ

A line of credit is basically  
信用枠っていうのは

# The Austin and Arthur Show Episode #94 - Script

you have this like number rating  
銀行から与えられる

that you're given by a bank  
数字の評価のようなもので

and basically the higher number  
基本的に数字が高ければ高いほど

the better access to loans.  
融資を受けやすくなって

Yeah.  
うん

it's like your reputation.  
評判みたいなものだよね

Yeah, it's like your financial reputation.  
そう 経済的な評判みたいなもので

And so we're taught this  
僕たちは幼いころから

from a very young age

that you should get a credit card  
18歳になったらすぐにクレカを作って

as soon as you're 18

and responsibly spend it every month.  
毎月責任を持って使うべきだと教えられてきた

Do you know what your credit score is?  
自分のクレジットスコアが何点か分かる？

No, I haven't looked in years.  
いや 何年も見てない

I haven't had any reason to ever need one.

これまでそれが必要なことがなかったからね

Yeah, right, right, right.  
そうだね

I still look at my credit score  
僕はもう癖になってるから

just because it's still ingrained in me.  
今でもクレジットスコアを見てるよ

I'm sure my credit is terrible.  
僕のクレジットスコアはひどいと思う

Yeah. I mean,  
まあまったく使わないと

well, if you don't use it at all,

then you have zero credit.  
クレジットはゼロになる

Oh, it's probably zero then.  
ああそれなら多分ゼロだな

But I've always been really against,  
僕は自分自身を信頼してないから

personally, I've never wanted credit cards  
クレカを欲しがったことはないし

because I don't trust myself.  
個人的にずっと反対だった

Yeah, right.  
そうか

And also, I would say  
それに

American credit cards are especially dangerous

# The Austin and Arthur Show Episode #94 - Script

アメリカのクレカは特に危険で

because in America,  
その理由は

the way that most credit cards work is  
アメリカではほとんどのクレカには

you have a spending limit.  
利用限度額があって

Let's say it's \$5,000.  
例えばそれが5,000ドルだとしよう

Yep.  
うん

And you can use that card as much as you want  
その限度額に達するまでは

up until you get to that limit.  
そのカードを好きなだけ使えて

And then at the end,  
新しい月になると

when it turns into a new month,

you have a balance.  
利用可能額がまた増える

And for most American credit cards,  
それでアメリカのほとんどのクレカでは

they offer you to either pay the minimum balance,  
最低額を支払うか

the minimum payment,

the whole balance,  
全額を支払うか

or you can set your payment in between.  
その間の支払い額を設定することもできる

Yeah.  
うん

But most credit cards in Japan,  
でも日本のほとんどのクレカでは

you have to pay the balance off.  
残高を支払い切らないといけない

Yep.  
だね

Every time. You have to pay it off.  
毎回返済しないとイケない

Otherwise, you're going to get a fee, right?  
じゃないと手数料がかかる

And I found out that actually  
それでアメリカの最初のクレカの

the original credit cards in the United States,  
ダイナースクラブカードも同じだったらしい

the Diners Club cards worked that way too.

It was only Visa that kind of changed the system.  
VISAがその仕組みを変えただけなんだ

Okay.  
そうなんだ

And the American credit card system  
アメリカのクレカシステムは

is much more for people who are looking to invest  
投資を考えている人とか

# The Austin and Arthur Show Episode #94 - Script

or to maybe get into debt for something  
将来何かのために借金をしたい

in the future,  
と思っている人向けで

whereas the Japanese credit card system is  
日本のクレカシステムは

much more for,  
「貯蓄をしたい」って思ってた

'I want to save.

I'm not actually going to build up debt.  
借金を増やすつもりはなくて

I'm going to get rid of it every month.'  
毎月支払うつもりって人向けなんだ

Yeah.  
うん

I think you can even kind of go into  
アメリカと日本のクレカ文化についても

credit card culture

with the United States and Japan.

So nowadays America is predominantly  
considered  
今ではアメリカは主にキャッシュレス社会で

a cashless society.

You can go to the middle of America  
アメリカの中心部の小さな町に行っても

and like some small potent town ,

and I guarantee you, basically anywhere you go  
基本的にどこでも

will at the very minimum  
最低限クレカリーダーはあるはず

have a credit card reader.

Right?

Most places will have different forms of currency  
ほとんどの場所では

that you can use.  
色んな支払い方法がある

And in fact,  
そして実際

it's actually fairly common at this point  
今となっては

to run into places that don't accept cash.  
現金を受け付けない場所に遭遇することもよくあ  
る

Right?

Yeah. They can't even pay with cash.  
現金で払うことすらできないよね

Yes. They will not accept cash.  
うん 現金は受け付けてないのも

That's actually becoming fairly common  
かなり一般的になりつつある

at this point.

Whereas in Japan, it's the complete opposite.  
一方で日本では完全に逆で



# The Austin and Arthur Show Episode #94 - Script

It's improved over the past couple years,  
過去数年で改善されてきたけど

but even 10 years ago,  
10年前でさえ

it was really hard to go to restaurants  
レストランでカード支払いできる場所は少なかっ  
た

and pay with card.

You could go to a high-end restaurant  
高級レストランとか

or just a a really popular restaurant  
東京の中心部にあるすごく人気のレストランでも

in the middle of Tokyo,

and they would say,  
「申し訳ございませんが

'Sorry, we only accept cash.'  
現金のみのお支払いとなります」と言われること  
もあった

Yeah, right.  
そうだね

Right?  
でしょ？

And like you said, it is changing now,  
それでさっき言ってたように今は変わりつつある  
けど

but still, it's more like that.  
未だにそういうことがあるよね

What I find interesting though is  
でも興味深いのは

I see more and more stores that say  
「クレジットカードは使えませんが

'We don't accept credit card  
電子マネーは使えます」

but we accept denshi money,  
と言っている店が増えていることで

we accept e-money.' Right?

And in my mind I'm thinking  
それを見て僕は心の中で

'They both must have fees.  
「どちらにも手数料がかかるはずなのに

Why are you choosing one instead of the other?'  
なんで片方だけなの？」って思うんだ

It's so crazy to me.  
まじおかしいよね

If anyone knows the answer to that,  
その理由を知っている方は

please let me know.  
ぜひ教えてください

Because this is one of  
気になってることの一つなので

the things I'm thinking about.

But thinking about also  
でも人々のお金の使い方とか

how people spend money

# The Austin and Arthur Show Episode #94 - Script

and how people think about money  
お金についてどう考えるかを考えてると

and I'm sure you know  
まあこれは

this is a huge general brush we're painting with  
社会経済的レベルはそれぞれ違うし

because you have different socioeconomic levels  
お金に対する考え方は人それぞれだから

and inside  
すごくざっくりの話になるけど

everyone thinks about money differently.

But I would say that in Japan,  
日本では

in the US too,  
アメリカでも

people are concerned about low prices  
低価格を気にして

and get something if it's cheap.  
安ければ買ったりすることはあるけど

But I feel like in Japan,  
日本では

people are much more unabashed about,  
「安いから買うよ」

'Oh, it's cheap, so I'm going to get it.'  
って恥ずかしがることもない気がする

I feel like in the States,  
アメリカでは

it's like,  
「ああ安いけど

'Oh, it's cheap,

but I want it because it's cheap.  
安いから欲しいってだけで

Maybe I shouldn't get it,  
多分買うべきじゃないけど

but I'm going to get it anyways.'  
まあ買っちゃお」って感じ

Whereas in Japan, it's like,  
日本では「安い！買います！」って即決なんだ

'Cheap, getting it.'

Yeah, and I think that, my opinion,  
うん 僕の考えでは

I feel like that kind of comes from like  
それは50年代とか60年代の戦後の影響だと思う

post-war Japan

the 50s and 60s,

where it's like,  
当時はあまり物を手に入れることができなかった  
から

people just didn't have much access to resources

so you kind of just like...

if you saw a good deal on something,  
何かお得なものがあつたら

you picked it up

# The Austin and Arthur Show Episode #94 - Script

今は必要なくても

even if you didn't need it right now  
将来必要になるかもしれないから買う

because you'll need it in the future.  
みたいな

And that's, you definitely see that mentality  
それで人の家に行くとよく

if you visit a lot of people's homes here

where they have like these hoarder mentalities  
家の中が物でいっぱいになってることが多くて

where it's like  
溜め込み癖があるなってはっきりと分かる

their house is just packed with stuff.

Right?

And you don't really see that in the US.  
アメリカではそんなことはあまりない

I mean, there are hoarders in the United States  
アメリカにも物を買いつける

that keep on buying stuff,  
買いだめ癖のある人もいるけど

but that's normally a sign of mental illness.  
それは大体精神疾患の兆候で

Yeah, it's not like a cultural thing.  
文化的なものではないよね

Whereas here's much more cultural.  
日本では文化的なこととしてあるけどね

Yeah.  
うん

And another thing that kind of  
あと今日このトピックに関して

I wanted to talk about today about the topic is  
僕が話したいもう一つのことは

people's obsession with points.  
日本人がポイントに執着していること

Oh yeah.  
それね

It's like points cards are a thing here.  
ポイントカードすごく人気だよ

And like people are very into them.  
そしてみんな夢中になってる

Yeah like so I'm not trying to  
うん 僕は妻を軽蔑するつもりはなくて

talk down on my wife

because these are just simply value differences,  
単に価値観の違いなんだけど

but just the amount of time  
彼女がポイントのために時間をたくさん費やして

she spends focusing on points,

'I need to get points.'  
「ポイントを貯めなきゃ」とか

'I'm trying to get points.'

'Hey, Arthur,  
「ねえアーサーこのクーポンを使った？」

did you use this coupon?

Because you can get 0.5 % more points.  
0.5%ポイントが追加でもらえるんだよ?

I'm going to get all these points.'  
全部ポイントを貯めたい！」って言ってて

So much of the day is spent about,  
1日の中でもすごく時間をかけて

well, not so much recently,  
まあ最近はそれほどでもないけど

but for a long time,  
長い間

so much was focused on  
ポイントを取ることに重点が置かれてた

'let's get these points'.

And in Japan too,  
日本でもさ...

it's something that doesn't...

I don't understand this  
僕には理解できないんだよ

because in the United States  
だってアメリカでも

they have point systems too,  
ポイントシステムはあるけど

but it's always tied to your credit cards  
全部クレカに結びついてて

when you pay,

支払うとき

you get points because you spent money.  
ポイントが貰える

But in Japan, like with the T-card,  
でも日本ではTカード

you know, the TSUTAYA card, the T-card,  
TSUTAYAカードね

you can go to a place, you can scan your card,  
使える場所でカードをスキャンして

pay with cash, you still get points.  
現金で支払ってもポイントが貯まるんだ

It's like, 'What is that?'  
「どういうこと？」って感じ

I don't understand that.  
理解できない

Dude, I don't get it either, man.  
俺にも分からないよ

It's really crazy,  
本当にすごい

but people are like really into it here.  
本当にみんなポイントに夢中だよ

Yeah.  
うん

And the thing that really blows my mind about this  
それで僕が本当に驚いたのは

is how many different kinds of points cards  
ポイントカードの種類がものすごく多いということ

# The Austin and Arthur Show Episode #94 - Script

there are here.

Yeah.  
うん

Like with the US  
アメリカでは

it's like, you kind of mentioned it,  
さっき言ってたように

with like they're mostly tied to credit cards.  
大体クレカに結びついてて

Yeah. So it's not like  
うん だから

the store will give you points.  
お店がポイントをくれるわけではなくて

The card will give you points.  
クレカでポイントが貯まる

Yeah.  
うん

And so like that's like the main avenue with it.  
それが基本だけど

But like here in Japan,  
ここ日本では

it's like, it's not uncommon to have like  
行く場所によって6枚とか8枚とか

six or eight different cards  
別々のカードを持っていることも珍しくない

for different places that you go to.

Yeah.  
うん

It's like when I went to  
この前マクドナルドに行ったときとか

McDonald's the other day or something,

they said,  
店員さんに

'Point card omochidesuka?'  
「ポイントカードお持ちですか？」って聞かれて

and I looked down  
下を見たら

and they had the D point, R point,  
DポイントとかRポイントとか

and the Edy points or something like that.  
Edyポイント？

I don't even know.  
よく分かんないけど

Is that Rakuten?  
楽天のやつかな？

No, that's not Rakuten.  
いや違うか

I don't know what that is.  
何なのかは分からないけど

But it's just like these things  
そういうのが色々あって

and it's like,  
ポイントを貯めても

# The Austin and Arthur Show Episode #94 - Script

okay, so we're gathering these points.

But what I'm thinking in my mind  
僕が心の中で思うのは

is you're gathering all these points,  
こんなにポイント集めても

but they're spread so thin  
あちこちに分散してて

amongst all these cards.

It's like I have five bucks here  
こっちに5ドル

and five bucks there.  
あっちに5ドルみたいな感じなんだ

I would rather have ten bucks  
それより1枚のカードに

on one card than

five bucks here, five bucks there.  
10ドルあるほうがいいなって思う

That's fair.  
確かにね

What's it like at your house?  
オースティンの家はどんな感じ？

I would say  
そうだね

my wife and I tend to buy  
妻と僕はほとんどのものを

most of our stuff online.  
オンラインで買うことが多くて

I don't think either of us  
二人とも買い物にはあまり出かけないんだ

really go out shopping all that much.

The only exceptions,  
唯一の例外で

like if we're going and getting stuff  
娘のものを買いに行くときは

for my daughter,

we'll go to like Akachan Honpo.  
アカチャンホンポとかに行くから

And so we have a points card for that, right?  
ポイントカードもあるんだ

But like most of the stuff I buy  
でも僕が買うもののほとんどはAmazonで

is off Amazon and then

my wife will buy off Amazon  
妻もAmazonとか

and then like a Japanese version of Amazon.  
名前忘れたけど 他の日本の

I don't remember exactly what it is,  
オンラインショップを使ってる

but so it's like,  
だから

we have points associated with that,  
それ関連のポイントはあんだけど

but it's very like focused.

# The Austin and Arthur Show Episode #94 - Script

そこはかなり集中してる

So I don't think we're the typical household.  
だから僕たちは一般的な家庭ではないと思う

Yeah. Coz it's..  
そうだね

Yeah, it's just

you have like this obsession with points,  
日本ではポイントに執着があるよね

you know.

And, you know, it's funny  
それで面白いことに

coz when my sister was here  
数週間前に姉が遊びにきて

just a couple weeks ago,

when she visited me and we walked around,  
一緒に歩き回ったんだけど

so where I live,  
僕が住んでいるのは

I live in a new town, right?  
新しいベッドタウンとか

I live in a bedroom community,

whatever you want to call it.  
まあそういう系の場所で

Where there are lots of malls.  
ショッピングモールがたくさんあって

And they have nice play areas for the kids

そこには無料で使える子供用の

that you can use for free.  
いい感じの遊び場もあったりする

So we go to the malls a lot.  
だからよくショッピングモールに行くんだけど

I remember my sister Alex was saying,  
姉のアレックスがこう言ってたんだ

'Yeah, you guys go to malls a lot.  
「よくショッピングモールに行くんだね

Your life really kind of centers around malls,  
生活がショッピングモール中心に

doesn't it?'  
なってるみたいじゃない？」ってね

And then she said later on another day,  
それで別の日になって

she said,

'Man, Japan's really got materialism  
「日本は完全に物質主義だね

kind of down pat.

There's ads for everything,  
あらゆるものに広告があるし

so much stuff about money,  
お金とかポイントとか

saving points, and buying cheap stuff.'  
お得に買うことに関するものが山ほどある」って

No, consumerism. It was consumerism.  
あ 消費主義だ 消費主義

# The Austin and Arthur Show Episode #94 - Script

Japan's got consumerism down pat  
アメリカと比べると日本は

compared to the United States, I guess.  
消費主義がうまく作用してると思う

Yeah, I mean, I would agree with that.  
僕もそれには同意だよ

I would say  
日本は消費主義を完璧に実現してると思う

Japan has perfected consumerism, in my opinion.

Everything is monetized,  
すべてが金儲けに繋がってて

everything is advertised here,  
すべてが広告になって

and they're very, very effective at it.  
それがすごく効果的なんだ

Yeah, when I first got here,  
僕が初めてここに来たとき

the thing that really shocked me  
本当にびっくりしたのは

was when you go on the trains,  
電車にある広告の数がとにかく凄まじいこと

just the sheer number of advertisements,

at least in Tokyo, right?  
少なくとも東京ではね

You have..

Of course, so like in Seattle on the buses

もちろんシアトルのバスとか

and on the trains,  
電車でも

you have the advertisements  
隅っこに広告があるけど

in the corners up there, you know?

Now there are TVs on like the main lines in Tokyo,  
東京の主要路線には画面もついてるし

you know?

But they also have them on the walls,  
壁にも

they have them on the windows,  
窓にも

and they have them on like the handlebar things  
吊り革にも広告が貼ってある

that you hold on to.

So going back to our topic of money culture,  
それでお金の文化の話に戻ると

it's really interesting  
日本で無駄だと考えられてるものと

what people view as wasteful in Japan  
米国で無駄だと考えられてるものの

versus what they view as wasteful in the US.  
違いが本当に面白いと思う

Okay. Yeah, I want to hear this.  
ああそうだね 詳しく聞かせて



# The Austin and Arthur Show Episode #94 - Script

So I think it's really common  
特にアメリカ人にとっては

specifically for Americans to view comfort  
快適さのための出費は無駄ではない

based expenses as not wasteful.  
と考えるのが本当に一般的だと思う

Like, for example, what?  
たとえば何？

Here's an example.  
例を挙げると

I ride the green car on the Tokaido line.  
僕は東海道線のグリーン車に乗るんだけど

So the green car is like a luxury car.  
グリーン車は高級車両みたいなので

Get your own seat.  
指定席があるんだよね

Yeah, you get your own seat, it's a recliner,  
そう リクライニングチェアの指定席があって

I mean,  
まあ実際は

you're allowed to drink anywhere on the train,  
電車のどこでも飲酒はしてもいいことになってる  
けど

but culturally,  
文化的にも

it's acceptable to drink and snack  
列車のそのエリアでは飲酒したり

and just kind of have your own space

お菓子を食べても大丈夫で 自分だけのスペースを

in that area of the train.  
確保することができる

But it is expensive, right?  
でも高いんだ

It costs like 700 yen,  
700円くらいだから

which is like four or five bucks  
電車の切符に

on top of a train ticket  
4ドルか5ドル上乗せする感じだね

to get access to this car.  
そうすればその車両に乗れる

And a lot of people here in Japan  
日本人はそれがすごく無駄遣いだと

view that as very wasteful, right?  
思ってるよね

Whereas I think Americans,  
でもアメリカ人に言うと

when I tell them that, they're like,

'Oh, you get your own space though. I get it.'  
「まあでも自分のスペースがあるんでしょ？

That's great.  
いいじゃん」ってね

Yeah.  
うん

Like,

# The Austin and Arthur Show Episode #94 - Script

「そうする理由はよく分かるよ  
is like selectively picking meats.  
お肉にこだわること

'Yeah, no, I totally understand why you do that.  
What do you mean?  
どういう意味?

Like, you don't want to be in a crowded train.  
混雑した電車に乗りたくないし  
So here like...

You want your own little area.'  
ちょっとした自分のスペースがあるといいよね」  
Do you have like little meat areas  
あなたの家の近くに

And it's like, 'Yeah.'  
っていう感じなんだ  
around your house?  
お肉コーナーある?

And so like Americans will view that as like,  
だからアメリカ人としてはそれを  
Yeah, yeah.  
うん

'Oh, it's expensive,  
「まあ高いけどね  
Do you go and try and choose  
いつも最高品質の肉を選ぶようにしてる?

but I'm working on  
でも自分のメンタルヘルスのために  
the best quality meat all the time?

having a space for my mental health.  
やってることだから  
Or do you just kind of...  
それともただ...

So it's a comfort expense, but it's fine.'  
快適さのための出費だけど いいんだ」 って  
I mean, so my wife does the shopping.  
妻が買い物をするから

Whereas like something that I think  
一方で  
I don't know the details about that.  
詳しい事は知らないんだ

many Americans will not view as, or  
多くのアメリカ人が無駄遣いと思うけど  
Alright, fair enough.  
ああそうか わかったよ

many Americans will not view as..  
So we have like shopping centers around here,  
この辺にショッピングセンターあるじゃん?

or well, many Americans will view as wasteful  
right?

that I think many Japanese people won't  
日本人はそう思わないこととしては  
And instead of picking like  
それで 高品質のものを選ぶんじゃなくて

# The Austin and Arthur Show Episode #94 - Script

the highest quality stuff,

we'll usually pick for what tastes good,  
僕たちはたいてい おいしいものは選ぶけど

but like,  
高級なやつを買わないんだ

we won't really try to get premium stuff.

Okay. Yeah.  
あぁうん

And sorry, I'm a little drunk.  
ごめん ちょっと酔ってるな

I mean the exact opposite.  
真逆のこと言っちゃった

Okay. Okay.  
あぁ逆ね

I mean the exact opposite.  
真逆のことを言いたかった

We'll try to go get the premium stuff  
僕たちは高級な肉を買うようにしてて

and we'll specifically go out of our way  
特に味が良くて高品質なものを

to get like good tasting, nice high quality stuff.  
こだわって買うようにしてるんだ

Yeah.  
うん

Whereas I think in the US,  
でもアメリカでは

it's like, you kind of  
ただそこにあるものを買うだけって感じだと思う

just like go and just get what's available.

I mean, you'll get some people who are like,  
まぁWhole FoodsとかTrader Joe's

'Oh, I only shop at Whole Foods or Trader Joe's  
でしか買い物をしてないし

and I only get premium stuff.'  
高級品しか買わないって人もいるけど

But that's a very small percentage of people  
かなり少数派だよな

that does that.

Yeah.  
うん

Whereas I think the people  
食べ物にこだわる人の割合は

who care about their foods,

there's a lot higher percentage of people  
アメリカよりも日本の方が

who care about their food in Japan than the US.  
ずっと高いと思う

That's true.  
そうだね

You know, it's funny that you mentioned that  
ちょうど思ったんだけど

because, you know,  
別に姉のことを責める訳じゃなくて

# The Austin and Arthur Show Episode #94 - Script

I'm not trying to pick on my sister

because she reminded me of how a lot of things  
ただ僕はもうアメリカに住んでないから

in the United States are  
姉が色々思い出させてくれるってだけで

coz I don't live there anymore.

But my mom was also like this too.  
母も同じような感じだったんだけど

When they came over  
2人が遊びに来た時

and we had a meal  
僕たちが食べた食事には

that did not have meat or had very little meat.  
肉が入ってないか ほとんど入ってないだから

And my sister was saying,  
姉が

'Where's the protein?'  
「タンパク質ないじゃん」

Like,

'Oh, I want to eat some protein.'  
「タンパク質を食べたい」って言ったんだ

And like, in the States,  
アメリカでは

it's very common to refer to meat as protein.  
肉をタンパク質と呼ぶことはよくあって

Like on the menu,

メニューでもこう書いてる

'Hey, pick your protein.'  
「タンパク質を選んでください

You want chicken, pork, beef?'  
鶏肉・豚肉・牛肉どれがいいですか？」ってね

It's like, it's not protein.  
でもさ タンパク質ではないよね

I mean, it is protein, but it's food, you know?  
まあもちろん実際はタンパク質だけど

And I feel like in the United States,  
それ以前に食べ物じゃん？

people have really kind of boiled down food  
アメリカ人は食べ物を

to like science and numbers,  
化学とか数字的に捉えるんだ

and so it's all the same,  
だから肉は全部同じって考えで

which is why,  
だから

'Hey, I can get more protein for a lower price.'  
「より安く より多くのタンパク質が摂取できる

So why would I care?'  
だからそれでいいじゃん」って感じ

You know,  
でも日本ではそうではない

whereas in Japan, it's not like that.

Yeah. So I think if you really simplify things,

# The Austin and Arthur Show Episode #94 - Script

そうだね だから本当に簡単に言えば

they're both comfort picks.  
どちらも快適のための選択だと思う

Riding the green car,  
グリーン車に乗るのも

picking really high quality food.  
高品質の食べ物を選ぶのも

You don't have to do it.  
別にそうしないといけないわけではなくても

You do it because it makes you feel better.  
気分が良くなるからそうするってだけ

But it's interesting  
でもアメリカと日本で

what is considered as wasteful,  
何がお金の無駄だと考えられているのか

waste of money compared to the US and Japan.  
その違いが興味深い

Yeah. I would say though,  
うん でもさ

I think in both cultures,  
どちらの文化でも

something that they have in common is that  
共通しているのは

it's impolite to talk about money.  
お金について話すのは失礼だってことだと思う

Yes. But in different ways.  
うん でも違う意味でね

Okay. I want to hear this.  
うん 詳しく話して

So, like, in the US,  
アメリカでは

it's okay to talk about your salary  
同じ仕事をしていない人とは

with somebody who doesn't share  
給料について話しても問題ない

the same work as you.

Specifically work in the same business as you.  
同じ業界で働いている人以外だったらね

Like you know if you and I are talking,  
例えば僕たちなら

it's like  
「僕の給料はこれくらいだよ

'Oh man, you know my salary is this.

How much are you making?  
君はいくら稼いでるの？」みたいな

That will happen.  
話をすることもあり得る

But something that you will never see is  
でも同僚同士が

two co-workers talking about their salary.  
給料について話すことは決してない

Now though,  
でも今では

# The Austin and Arthur Show Episode #94 - Script

that's starting to change a little bit  
少し変わり始めてるよ

coz people want to get paid more  
みんなもっと給料をもらいたいから

so they want to try to balance.  
バランスを取ろうとしてるからね

So the reason for that is  
その理由は

because salaries are a negotiable thing in the US,  
アメリカでは給料は交渉できるものだからなんだ

which they kind of are in Japan,  
日本でもちょっとはそうかもしれないけど

but not really, right?  
そうでもないよね

It's very much like in most companies,  
ほとんどの会社では

you have a very fixed salary based off of your job  
仕事内容と勤続年数に基づいて

and how long you've gone there.  
お給料が決まってるから

So pretty much everyone's getting paid the same.  
ほぼ全員が同じ給料をもらってる

And people are much more open  
だから日本では

to talk about their salaries here in Japan.  
給料について話すことにもっとオープンなんだ

What is something that you think in Japan  
日本であまり話したくない

that people aren't really okay with  
とされてることは何？

talking about?

No, it's just,  
そうだね

I don't know. I feel like,  
なんだろうな

well, if you're talking with friends,  
友達と話してるときは

then that's okay.  
大丈夫だと思うけど

But just in general, you know,  
一般的には

I don't really hear people talking about  
自慢したいときとか

how much money something costs  
本当に仲の良い友達と以外は

unless you're trying to brag or  
何にいくらかかるかについて

they're with really good friends.  
話しているのをあまり聞かない

Okay.  
うん

What I do remember is many years ago,  
僕が覚えているのは何年も前に

I made a video about  
アメリカで話すべきではない話題

topics you should not talk about  
についての動画を作って

in the United States.

And one of them was  
その中の1つは

'Don't talk about money.'  
「お金について話さない」だった

And a lot of people,

it was  
宗教・政治・お金

'Don't talk about religion, politics, money,

and don't talk about someone's relationship status  
あとは他人とは恋愛ステータスについて

if you're a stranger.'  
話さないことって内容で

Sure.  
そうだね

'Hey, are you married?'  
「ねえ結婚してるの？」みたいなね

You don't talk about that.  
そういうのは言わないよね

And I remember I listed those four topics  
それで僕がその4つのトピックを挙げたら

and I got a lot of comments saying,  
「ああ日本も同じだ」

'Oh, it's the same in Japan.'

ってコメントをたくさん貰ったのを覚えてる

Maybe there's just a...  
もしかしたら...

Yeah.  
うん

It feels like a lot of those kind of  
日本でも同じことが気がするけど

fall under the same in Japan,

but it just feels like  
解釈が違うように感じる

they're interpreted differently, though, right?

We kind of mentioned where it's like,  
さっきも言ったけど

it's kind of okay to talk about your salary  
日本では給料について話すのは

here in Japan,  
問題ないけど

where maybe it's not okay  
物の値段について話すのは

to talk about how much stuff costs.  
良くないかもしれなかったり

Whereas like, in America,  
一方でアメリカでは

it's the exact opposite.  
全く逆で

People happily talk about,  
みんな喜んで

# The Austin and Arthur Show Episode #94 - Script

'Oh yeah, I paid like \$500 for this.'

「これに500ドルくらい払ったよ」とか話す

Yeah yeah, right.

その通りだね

You know?

でしょ？

People don't care about that.

そのことは別に気にしてない

But...

でも...

like something that I think of

僕がここで

when I like living here

暮らしてて思うのは

and I don't know if your experience is the same

アーサーも同じかどうかは分からないけど

but I've noticed that

ローンについては

people don't talk about loans.

話さないことに気づいたんだ

Yeah, that's true.

そうだね

People don't talk about loans.

ローンについて話さないね

So that's kind of weird to me

それは僕にとってはちょっと変に感じる

because I think as strange as it is,

だって これもちょっとおかしいけど

I feel like Americans are very open

アメリカ人はローンについて話すとき

when they're talking about loans.

すごくオープンな気がするからね

Like,

例えば

'Oh yeah, I took out a loan to buy this car.'

「そう この車を買うためにローンを組んだ」とか

Yeah, right.

うん

'I financed it.'

「ローンを組んだんだ」とかね

Yeah, 'I financed my house.'

「家のローンも組んだんだ」とか

I think it's like, Americans feel

アメリカ人は借金について話すことに

very comfortable talking about debt.

全然抵抗がないみたい

Yeah, I think it goes back to

うん さっきの借金の話につながるね

the whole debt thing.

This drives back to like

日本が貯金文化で

Japan very much as a saving culture.

And America is much more of a debt culture.

アメリカは借金文化って話だね



# The Austin and Arthur Show Episode #94 - Script

And I think it's very common to pay in cash,  
日本では現金で支払うことがすごく多い

not specifically paying cash.  
現金とは言っても

When I use the term pay in cash,  
文字通り現金って意味じゃなくて

I mean pay the full price for something here  
代金を全額まとめて払う

in Japan.  
って意味ね

People will save up money  
基本的に車を一括で買ったり

until they can basically pay off a car  
家の金額の大部分を払えるようになるまで

or pay off a good chunk of a house.  
お金を貯める

I heard that, like, what?  
聞いた話だけど

40% of Americans don't have enough money  
アメリカ人の40%は

in savings to pay for like a \$4,000 emergency  
4,000ドル程度の緊急事態に対応できる程の

or something like that.  
貯金を持ってないらしい

Yeah. I mean, I don't know,  
うん まあ知らなかったけど

but that sounds right.

そんな感じだろうね

That means like 40% of Americans have  
それってアメリカ人の約40%は

less than \$4,000 in savings.  
4,000ドル以下の貯金しかないってこと

Which I think in Japan, people save a lot more.  
日本人はもっと多く貯金していると思う

I think that's true.  
だと思っ

I think that's definitely true.  
間違いなく

I think...

basically everyone I know  
僕の知っている人の中で

outside of like people who aren't working,  
働いていない人を除けば

has probably saved up about \$10,000.  
大体みんな1万ドルくらい貯金してると思う

I think that's at a bare minimum.  
最低限はね

Yeah, at a bare minimum.  
最低限ね

I remember I was talking with  
日本でホームステイをしていた時に会った

an old acquaintance of mine

that I met him when I was doing homestay  
昔の知り合いと話してた時

# The Austin and Arthur Show Episode #94 - Script

here in Japan,

Is he the guy I met at your wedding?  
オースティンの結婚式で会った人？

Yes. He's been in Japan for like 55 years.  
そう 彼は55年くらい日本に住んでて

Wow.  
おお

Right?  
そう

I think it's 55.  
多分55年だったと思う

So he's been here for a long time.  
だからかなり長い年月日本にいて

And when he first met his wife,  
彼が奥さんと出会って

so his wife is a nurse.  
彼女は看護師なんだけど

And when he first met his wife

and they got married  
結婚して 共同銀行口座を開設して

and they decided to open up a shared banking  
out

and share all their finances,  
資産を共有することになった時

she had saved \$120,000.  
彼女は12万ドルを貯めてたんだ

Wow.  
すごい

And like, I don't remember how much  
彼がいくら貯めたかは覚えてないけど

he said he had saved up at the time,

but it was like not close to that.  
彼女の貯金からは程遠かった

Coz like he's coming from kind of like  
だって彼は僕と似た境遇で

more similar to my background.

He's coming from like an English teacher  
彼はアメリカから英語の先生として

moving over from the US to Japan  
日本に移住してきたからね

and she had saved up \$120,000  
それで彼女は12万ドルを貯めてたんだ

which a nurse job pays pretty well,  
まあ看護師の仕事は結構いい給料貰えるけどね

like it's a nice job

but like so basically you talk with her  
彼女と話してみて

and it was just like  
「何でそんなにお金持ってるの？」

'Why do you have so much money?'

Did you get this from your parents?  
親からもらったの？」って聞くと

# The Austin and Arthur Show Episode #94 - Script

She's like 'No I just don't spend money.'  
「いや ただお金を使わないだけよ」って

Yeah, right.  
うん

And that's like such a weird concept  
それってアメリカ人にとって不思議な概念なんだ

for an American to really think about.

Coz it's like  
だって

we don't even..

I would say  
日本人はアメリカ人より

Japanese people tend to travel more  
旅行とかしてると思うけど

than Americans do.

But Americans, like our daily life,  
アメリカ人は日常生活で

we spend way more money.  
はるかに多くのお金を使うんだ

I feel like,  
アメリカの生活費は確実に高い気がする

I think the cost of living in America

is higher for sure,

especially just going out to eat  
特に外食するだけでも

is a lot more expensive.  
かなり高つく

I wouldn't even say  
必ずしも生活費の物価の

it has necessarily, like  
せいだとは限らないと思う

much to do with like the cost of living

but just like the daily decision making.  
それより日々の意思決定の問題だと思う

Oh yeah yeah.  
ああなるほどね

So like Americans  
例を挙げると

I'll give you an example, right?

Americans going to Starbucks every day.  
アメリカ人は毎日スターバックスに行く

Going to Starbucks,  
スターバックスに行って

getting like these little things  
ちょっとしたスナックを買ったりする

like just buying snacks.

'You know what? I think I'm gonna buy a snack  
「ちょっと帰りにお菓子を買おうかな」とか

on the way home.'

Like making those small decisions  
そういう小さい決断で

I think Americans tend to do a lot more  
アメリカ人は日本人よりも

# The Austin and Arthur Show Episode #94 - Script

than Japanese do.

全然多くお金を使うと思う

Well, that makes sense.

確かにね

Yeah, I agree with that.

その通りだと思う

Yeah, it goes into this concept of

お金を失うかもしれないから

I need to save enough money

しっかりお金を貯めないと

coz I may lose my money,

っていう考え方に当てはまると思う

so I need to save it.

Whereas in the States, it's like,

でもアメリカでは

'Hey, got to use your money.'

「お金は使わなきゃ」みたいな

I remember someone said,

誰かが

'You need to make your money work for you,'

「自分のためにお金に働いてもらわないといけ  
ない」

And they were talking about

って言っていたのを覚えてるんだ

putting it in investments, right?

それはお金を投資に回すって意味だけど

Yeah, for a long time,

長い間日本にはアメリカみたいに

Japan didn't have a strong investment scheme

like they have in the United States.

ちゃんとしたな投資制度がなくて

IRAs weren't a thing until recently.

最近までIRAもなかった

So you didn't really have much

だから投資を強く勧められることは

of a push to invest,

あまりなかったんだ

but now you're seeing that a lot more.

今ではもっと良く見かけるけどね

Yeah, and I feel like

うん それで

Americans tend to look at their money

アメリカ人はお金を

as a form of fun.

楽しいものとして捉えてる気がする

Whereas I don't think that mentality

日本ではそういう考え方はないと思う

is shared in Japan.

So a perfect example of this is gambling.

その分かりやすい例がギャンブルで

Gambling is huge in the US.

アメリカではギャンブルが盛んで

You can go to casinos.

どの都市にもカジノがあって

# The Austin and Arthur Show Episode #94 - Script

Like every city has casinos.

And you could make the argument that  
まあ日本でもパチンコがあるじゃんって

Japan has gambling too with like pachinko.  
いう人もいるかもしれないけど

But really it's not.  
実際あれは別物だよな

Yeah, it's the type of people who go to pachinko  
うん パチンコに行く人は

is like a set type of person.  
いつも決まったタイプの人だよな

Yeah, and it's like the mentality here is like,  
うん こっちでは

a person who goes to pachinko,  
パチンコに行く人は

they're kind of viewed as like  
一種の精神疾患を患ってるみたいな感じで

having a mental sickness.  
見られてる

Yeah, yeah.  
うん

Whereas like  
一方で

you definitely have people  
ギャンブラーを病気とみなす人も

who look at gamblers

as having that sickness also,  
確かにいるけど

but gambling I think  
ギャンブルは

is a lot more mainstream in the US  
日本よりも米国の方が全然主流だと思う

than it is in Japan.

Like Las Vegas, for example.  
ラスベガスだって

Las Vegas is like easily  
アメリカで一番人気のある観光地の1つで

one of the most popular places to go to

in the US.

And that place is just known for gambling.  
ギャンブルで有名な場所でしょ？

Yeah, right.  
うん

Right?  
でしょ？

That's like the primary reason you go to Vegas  
ラスベガスに行く主な理由は

is just go gamble.  
ギャンブルをすること

Yeah. You know, I feel like,  
うん

we were talking about how this kind of  
日本人の貯金癖はおそらく

# The Austin and Arthur Show Episode #94 - Script

Japanese saving mentality is from  
戦後に資源が少なかったことから

maybe post-war stuff

when there was not so much,  
来てるって話してたけど

so many resources, you know.

I feel like,  
アメリカ人が

why is it that Americans get in debt so much  
なぜこんなに借金をするのか

and why do you spend so much,  
なぜこんなにお金を使うのか

and I think it could come from,  
その理由は

we were talking about in the last episode,  
前回のエピソードで話したように

maybe an entrepreneurial or frontiersman spirit  
起業家精神とかフロンティア精神とかで

where, you know,

you go into business,  
ビジネスを始めて

you work for yourself,  
自分のために働いたり

you invest money to build something.  
投資したり

That mindset is much stronger, I think,

米国ではそういう考え方が

over in the United States.  
ずっと強いからだと思う

I agree.  
そうだね

So for me,  
僕は

I do not go into debt unless it's for my business  
ビジネスのためでない限り借金はしない

because my business is an asset  
ビジネスは利益を増やす資産だからね

that will make more money for me.

I don't want to go into debt to buy a car.  
でも車を買うためには借金をしたくない

I'll go into debt to make more money  
ビジネスでもっとお金を稼ぐための借金をする

for my business.

Yeah.  
うん

But that's just kind of  
それが

maybe that's why in the States  
アメリカ人が

people are fine with debt a lot more.  
借金をそこまで気にしない理由だと思う

Yeah.  
うん

# The Austin and Arthur Show Episode #94 - Script

But then again,  
でも一方で

so many Americans are like drowning in debt  
すごく多くのアメリカ人が借金に溺れて

and they can't make their payments.  
返済できない状態になってる

Yeah, it's really crazy  
うん

how you kind of have  
借金を抱える人には

these two different versions of people in debt  
2つの異なるタイプがある

because when you think of like rich people  
というのも お金持ち

and specifically like business billionaires  
特にビジネスで億万長者とか

and millionaires,  
百万長者になった人を見て

you don't think of them  
借金をする人だ

as people who go into debt.  
とは思わないよね

But that's actually not true.  
でも実際はそうではない

They go into debt all the time.  
彼らはいつも借金を抱えてる

They just know what they're doing.

ただ自分のやってることをちゃんと把握できてる  
だけ

Right?

And so...  
それで

You have that, but it's like  
それと同時に

at the same exact time

you have people,  
つい最近同僚と話してたら

I was just recently talking with a coworker  
who was mentioning her student loans.  
彼女が学生ローンのことを言ってる

Is she American Japanese?  
日系アメリカ人の人？

She's American.  
アメリカ人

Okay.  
ああ

Right?  
そう

And saying how it's like,  
それで

'Oh yeah, well, I've just kind of accepted  
借金を完済することはもうできないって

that I'm never just going to pay those off.'  
受け入れている」みたいなことを言ってた

# The Austin and Arthur Show Episode #94 - Script

Because they're so high.  
借金の額があまりにも大きすぎるからね

Right?

She's making payments,  
支払いをしても

and it's like, realistically,  
現実的に考えて

it's just going to take so long to pay those off  
完済にはすごく長い時間がかかる

that it's like,  
だから

she'll be paying for those forever, right?  
もう永遠に支払い続けることになる

And I feel like a lot of Americans share  
アメリカ人の多くがそういう考えになってると思  
う

that same mentality

where it's like, I have medical bills  
例えば医療費とか

or I have student loans  
学生ローンの額が高すぎて返済しきれない

and they're just so high

that I'm just never going to pay these off.  
っていう感じ

I just have to pay these the rest of my life.  
残りの人生これを支払い続けるといけないって  
ね

Yeah, you have a loan here, a loan there,  
うん そこら中に借金があって

maybe for a house,  
家とか

maybe for a car and for school  
車とか学校とか

and for all these other things.  
その他色々ね

And it just adds another payment  
そうすると支払わないといけないお金が

that you have to make.  
増え続けるんだ

I'm going to paraphrase this statistic  
この統計が正確に何だったか思い出せないから

because I don't remember exactly what it was,  
大体のことを言うと

but the demographic of people 18 to 35,  
18歳から35歳の人は

I think the average person is like  
平均15,000ドルから25,000ドルくらい

\$15,000 to \$25,000 in debt.  
借金があるらしい

Man.  
まじかよ

Yeah. Isn't that crazy?  
やばくない?

Yeah. But then again, you know,



# The Austin and Arthur Show Episode #94 - Script

うん でもさ

it goes back to what you're saying before is that  
先ほど言ってたように

in the United States,  
アメリカでは

people want to build their credit score  
みんなクレジットスコアを高めたいから

and so they want to seem responsible.  
責任があると思われたくて

So they want some debt.  
借金を欲しがらんだよね

Yeah. So yeah,  
うん

The idea of going into debt  
自分自身をより良くするために借金をするって

for this like betterment of yourself

is like

you're proving to a bank  
銀行に対して

that you're financially...  
自分が経済的に...

Financially responsible.  
責任感があるってこと？

No, it's not a responsibility thing.  
いや それは責任の問題じゃなくて

The bank will make money off of you.  
銀行は金を儲けるためにそれをやってるってこと

That's what I'm trying to say.  
それが言いたかった

That's the whole reason  
クレジットスコアが存在する理由はそれ

credit score exists

because banks do not want a person  
銀行は顧客に

who pays off their debt immediately.  
借金をすぐに返済して欲しくなくて

They want a person who makes payments  
お金は使うけど

but doesn't pay it off.  
すぐに完済はしない人を求めている

Coz they get the interest.  
利息を得るためにね

Coz they collect the interest.  
利息を徴収するために

That's the whole reason  
それがクレジットスコアが存在する理由だよ

credit score exists, right?

But in the States,  
でもアメリカでは

people are chasing these credit scores  
良いクレジットスコアを持っていると

because having a good credit score  
住宅ローンの 金利が低くなる可能性があるから

# The Austin and Arthur Show Episode #94 - Script

can lead to a lower interest rate  
クレジットスコアを欲しがるんだよね

on your mortgage.

Yes.  
うん

So instead of like 7%, you get 6%.  
7%が6%になったり

Coz you're considered not a risky person.  
リスクの高い人ではないとみなされるからね

The bank is looking like,  
それで銀行は

'Okay, we'll make money off of you.  
「よし 君から金を儲けよう

So yeah, here's the loan.'  
だからどうぞ お金貸します」みたいな感じにな  
る

Yeah.  
うん

But in Japan, you know,  
でも日本では

housing interest rates are like  
住宅ローン金利は0.6%くらいだよ

0.6 % or something.

It's insane.  
やばいよね

It's funny because, you know,  
でもさ

so talking about houses,  
住宅について言えば

because houses are like  
誰もにとって一生で最大の買い物になるでしょ？

houses are the biggest expense

pretty much anyone makes in their entire life,  
right?

And in the States,  
それでアメリカでは

people see housing as an investment,  
住宅が投資とみなされてるから

so they're willing to pay  
7%くらいの高金利ローンを

a high interest loan on that,  
喜んで支払うんだよね

like 7%, right?

Well, now it's 7%, I think.  
まあ今は7%だと思う

But I remember in Japan,  
でも日本では

houses are depreciating assets.  
住宅は価値の下がる資産だから

So I felt bad about getting...

I've been looking at buying a house and  
今僕は家を買おうかと考えてるんだけど

I would feel guilty about buying a house  
価値が下がっていくものに利子を払って

# The Austin and Arthur Show Episode #94 - Script

because I'm paying interest  
大金を費やすことになるから

and spending so much money on a thing  
家を買うことに罪悪感を感じてたんだ

that's going to depreciate in value.

And then  
でもそれで

when I looked at kind of the payment simulation,  
支払いシミュレーションみたいなのを見たら

like let's say my house is going to be \$800,000.  
例えば家が80万ドルになるとする

Let's just say that.  
仮にね

If I pay \$100,000 upfront,  
10万ドルを前払いすれば

my monthly payment on my loan  
僕のローンの月々の支払いは

will be cheaper than by 3 man yen, only.  
たったの3万円しか安くならないんだ

And I'm like thinking,  
それで思ったのは

'Wait, so then I should take that down payment  
「それなら頭金を取って

and I should invest that  
投資した方がいい

because I'm going to get more back from that  
そうすればそのお金から

by investing it  
もっと利益が返ってくるから

and I can pay the extra \$300 a month.  
毎月300ドル支払うことができる」

You know?  
ってこと

That's just like in..  
だからなんて言うか...

Yeah, it's just...

I don't know.  
何だろう

So credit scores don't really matter here,  
日本ではクレジットスコアはあまり重要じゃない

I guess.  
と思う

Yeah, it's kind of fun that you brought that up  
うん その話も面白いよね

because another thing that I think  
日本でよくあると思うもう一つのことは

is really common here,

I don't know houses too much,  
家についてはあまり詳しくないけど

but I do know that people will  
車に関しては みんな中古車を買うってこと

usually buy used cars.

Buying brand new cars is

# The Austin and Arthur Show Episode #94 - Script

新車を買うのは

very uncommon here, right?

すごく珍しいことだよな

And there's a reason for that.

それには理由があって

It's you have to pay sales tax every year

それが毎年消費税を支払わないと

on the car.

いけないから

So it's like buying a brand new car,

新車を購入すると

you're going to be paying a lot higher tax

中古車を購入するよりも

than buying a used car.

はるかに高い税金を支払うことになる

I think it probably has something to do

多分何らかの環境問題と

with some environmental thing, whatever.

関係があるんだと思うけど

But in the US, I think it's..

でも米国では

broadly speaking,

ざっくり言うと

buying used versus buying new,

中古車か新車かで言うと

Americans will almost always try to buy new

アメリカ人はほとんどの場合 可能であれば

if they can.

新品を買おうとする

Here's the thing.

でもさ

I follow this guy named Dave Ramsey

何があるかと借金反対派のデイブ・ラムジー

who is anti-debt, no matter what.

って人をフォローしてるんだけど

So get a used car no matter what.

「何が何でも中古車を買いましょう」とか言って  
て

But seeing the other side of it,

反対側の視点から言うと

so the reason why

多くのアメリカ人が

a lot of Americans will buy a new car

新車を購入する理由は

is because, first of all,

まず第一に

they don't buy cars, they lease cars,

車を購入せずリースしてるんだ

which means they use cars for about five years

つまり車を5年くらい使って

and then they don't use it anymore.

その後は使わなくなる

They pay X amount of dollars a month

5年間毎月一定額を払って

# The Austin and Arthur Show Episode #94 - Script

for five years to use it.

And then they trade it in  
その後下取りに出して

and they get another car,  
別の車を手に入れる

they do the same thing  
同じことを何度も何度も繰り返して

over and over and over,

making payments forever.  
永遠に支払いを続けるんだ

And the car companies love that  
自動車会社としては最高だよ

because they just rake in all the profit, right?  
利益を丸々儲けられるからさ

But these people  
でも車を

who like to finance and lease their cars,  
ローンで買ったりリースするのが好きな人として  
は

they like it because  
いつも新しい車が手に入って

I always get a new car,

it's not going to break down.  
壊れることはないし

or if it does break down,  
もし壊れても

it's probably under warranty or something.

おそらく保証期間内だったりで

I can get it fixed.  
修理してもらえるし

It's a lot easier than a used car,  
いつ故障するか分からない

which who knows it might break down on you.  
中古車を買うよりずっと楽なんだ

Which is kind of funny because  
でもアメリカ人はDIY精神が

Americans very much love the DIY mentality.  
強いことを考えると意外だね

Do it yourself, yeah.  
ああDIYね

Like do it myself.  
「自分でやるんだ」とか

'Oh, I'm not going to hire a plumber.  
「配管工を雇うつもりはない

I'm going to try and fix it.'  
自分で修理してみる」とか

Or, you know,  
「車が壊れちゃったから

'My car's broken.

I'm going to try and fix it myself.'  
自分で直そうと思う」とかね

Whereas like Japan's like not about that at all.  
日本ではそんなことは全くないけど

Like even if you need to change your oil,

# The Austin and Arthur Show Episode #94 - Script

オイル交換が必要ってなった時ですら  
うん

like people will go to a mechanic  
業者に交換してもらおうし  
That's literally step one  
それはまじで

and have them change.  
of becoming a man in the US.  
男になるための超初歩的なこと

I was just watching a video of like this girl  
ちょうど動画で  
Yeah, man.  
そうだね

talking about how  
ある女の子が  
It's crazy.  
やばいよね

'If we're driving on the highway  
「高速道路を走ってて  
Yeah, I had a friend who was really like that.  
僕にも そういう友達がいたよ

and you need to change the tire  
タイヤ交換が必要になったとき  
So we practiced changing the oil on my car.  
僕の車のオイル交換を練習したり

and I need to call my dad  
できないからって  
We changed the brakes on my car once.  
一回車のブレーキを交換したこともあった

because you can't do it, we're done.  
父に電話するなんてことになったら 別れる  
That was pretty cool.  
楽しかったよ

If you can't do basic car maintenance,  
基礎的な車のメンテナンスができないなら  
Oh, dude, that's a little bit...  
おおそれはちょっと...

we're done.'  
別れる」って言ってた  
Brake pads. It's not as scary as you think it is.  
ブレーキパッドね 思ったほど怖くないよ

Oh, you're not a man in the US  
アメリカでは  
Coz it's literally just turn it,  
文字通りただ回して

if you can't change the oil  
車のオイル交換とか  
take them off, put them on,  
外して 付けて戻すってだけだからね

and change a tire on your car.  
タイヤ交換ができない人は 男じゃないよね  
turn it back on again.

Yeah, right.  
It just looks scary.

# The Austin and Arthur Show Episode #94 - Script

怖そうに見えるけどね

I mean, fair enough.

まあ確かにね

I mean, I've never done it.

僕はやったことない

I did break them though.

でも壊しちゃったことはあるよ

You broke your brakes?

ブレーキを壊したの？

It's a long story.

長い話になるけど

When I was in my 20s back in the military,

20代で軍隊にいた頃

I had a flat tire.

タイヤがパンクして

Okay.

うん

And so I was changing my tire and...

タイヤを交換してたんだけど

my car jack that I was using

僕が使っていたジャッキは

was not like a good car jack.

ちゃんとしたやつじゃなくて

It was a very like shady.

すごく怪しい感じだったんだ

I-bought-this-off-Amazon-from-a-Chinese-company

「Amazonで買った中国製です！」みたいな

car jack.

ジャッキで

Okay.

うん

And so,

それで

It's fine, don't worry.

大丈夫だよ

Okay. Bumped the camera.

カメラにぶつかっちゃった

So I was jacking up my car

それでタイヤを交換できるように

to try and get it lifted

車をジャッキアップして持ち上げようとしてて

so I could replace the tire.

So I got the tire off,

それでタイヤを外したんだけど

but when I nudged it,

軽く押したら

I nudged the car so it slid off the jack.

車がジャッキから滑り落ちて

And then the brake pad just

ブレーキパッドが

smashed into the pavement and shattered.

舗装に激突して粉々になったんだ

Oh, man.

まじかよ

# The Austin and Arthur Show Episode #94 - Script

And so I was like, 'Sh\*t.'

だから「やからした...」って思ったよ

That's terrifying, man.

恐ろしいな

So it was just like, 'God damn it.'

「ちくしょう」って感じで

So I mean,

まあ

I eventually got it towed and replaced.

その後は牽引してもらって交換してもらったけど  
ね

But yeah,

まあそれが

so that's my experience with brake pads.

僕のブレーキパッドに関する経験だよ

You got to be careful with those car jacks, man.

車のジャッキには気をつけないとね

Dude, yeah.

そう

So... for those of you wanting to do

車でDIYをしたい人は

DIY stuff with your car, get nice jacks.

いいジャッキを買って下さいね

And safe things.

安全なもの

You got to invest.

そこには投資しないとだめ

Don't buy the cheap stuff.

安いものを買わないで

Buy the real stuff, you know?

ちゃんとしたものを買きましょう

And that's actually, you know,

それで

that's something

僕がもっとやろうとしていることは

that I'm starting to try to do more is,

you know,

I try to go with less

質の良いものを買う余裕ができるまで

until I can afford to buy a better quality thing,

できるだけ質の低いもので耐えよう

you know?

ってこと

Which...

安いから買う

I don't know, this whole idea of

like buy something because it's cheap.

って言う考え方だね

Because in the States

まあアメリカでも

you do have buy it because it's cheap too,

安いから買うって考え方はあるけどさ

but.. I don't know.



# The Austin and Arthur Show Episode #94 - Script

I think we're kind of drawing to a close.  
そろそろ終わりに近づいていると思うけど

But one other thing that I really wanted to  
お金の使い方やお金に関することについて

just briefly talk about  
もう1つ軽く話したいことがあって

as far as like spending money

and just money related stuff.

The idea of like date night  
デートの夜とか外出して

or like going out and doing some social thing is  
人と関わることをするって言うのは

I think a really integral part of American culture  
アメリカ文化の不可欠な部分だと思う

Yeah, date night with the wife.  
うん 奥さんとのデートの夜とかね

Yeah, date night with the wife, or like you know  
うん 奥さんとのデートの夜とか

we call it like hanging out with the boys,  
男同士で遊ぶとか

you know  
映画を見に行ったり

going to the movies

going and spending money during the week  
平日にソーシャルイベントに

on some like social event

お金を使うのは

is like a really integral part of American culture  
アメリカ文化の不可欠な部分

you know even going like driving, right?  
ドライブに行くのもそう

So it's like going out and  
とにかくお金を使って楽しむ

for the specific purpose of spending money  
っていう目的のために出かけるっていうこと

and having fun.

Whereas I think in Japan,  
一方で日本では

it's not like people don't do that,  
それがないって訳ではないけど

but it's not like integral to their daily life.  
日常生活に不可欠なものではないと思う

Yeah. It's like a weekly thing in America.  
うん アメリカでは

Every week, you need to do something.  
毎週のように何かしないって感じだよ

And it's like,  
居酒屋に行ったり

you'll see people go out

you know, to the izakaya.

Like it's really common  
男性が仕事帰りなどに

# The Austin and Arthur Show Episode #94 - Script

for men to go out and drink,  
飲みに行くのは

after work and stuff here in Japan.  
全然普通のことだけど

But it's not like,  
米国ほど

I would say it's not like  
文化のアイデンティティに

really tied to the identity of the culture here  
結びついているわけではないと思う

as much as it is with the US.

Yeah. It's like  
うん

you're not a good husband  
アメリカでは妻をデートに連れ出さないと

if you don't take your wife out on date night  
良い夫とは言えないよね

in the States.

You don't do that?  
「え デート連れてってないの？」

Yeah. It's like  
レストランに行かなきゃダメだよ」みたいな

'You guys got to go out to a restaurant.

What are you talking about?  
「おいおい

Like go out and do something nice for, you know,  
どっか連れてってあげたりしないと！」

like that kind of thing.  
って感じ

Or like, you know,  
あと

Americans go to the movies.  
アメリカ人は映画をよく見に行く

Like I would say most Americans go to the movies  
ほとんどのアメリカ人は

at least once every two weeks,  
週に1回でないとしても

if not once a week.  
少なくとも2週間に1回は映画を見に行く

Really? To the movies?  
ほんと？映画に？

Yeah, to the movies. You don't think so?  
うん そう思わない？

Well, a movie takes like 20 bucks now, man.  
でも今は映画は20ドルくらいかかるよ

Oh, maybe nowadays.  
ああ最近はそうかもしれない

Yeah, so back when I was younger,  
うん 僕が若かった頃は

we would go to the movies once a month.  
僕たちは月に一回くらいは映画を見に行ってた

Yeah, it would be like 5 or 10 bucks.  
5ドルか10ドルくらいだったよね

# The Austin and Arthur Show Episode #94 - Script

Yeah, now it's just too expensive.

今は高すぎる

see Americans coming over here and like

That's fair.

まあそうだね

they're not necessarily financially responsible,  
少なくとも日本人の視点から見ると

Yeah, but it is this kind of thing of,

でもとにかく

at least from the outside view  
経済的に責任があるわけではない

'Hey, you know what?

「出かけて

of a Japanese person looking at them.  
ように思えることがある

We're just going to go out,

お金を使って楽しい時間を過ごすだけさ」

It's like, 'Well, you know, that might be true.'  
まあそれは本当かもしれないねって思う

spend some money, have a good time.

みたいな感じだよ

But it's also a different cultural thing.  
でもそれは文化的に違うからってこともある

Let's have fun.

They have more fun.  
もっと楽しんでるからね

Even if we have a ton of debt,

「多額の借金があるとしても

Different values, you know?  
価値観が違うんだよね

We're still going to be doing this.'

この生活を続けるよ」って感じ

It's definitely different values.  
間違いなく価値観が違う

Yeah. I mean, that's another big thing is

うん 貧しい人でもこれをやってる

But anyways,  
まあとにかく

like even poor Americans do this, right?

ってのは もう一つの大きいポイントだよ

This is a good place to end.  
この辺で終わりにするのが良さそうだね

So I think

だからエピソードの冒頭で言ったように

And this is our second episode in a row  
これは2回連続のエピソードだから

like going back to what I said

and I'm...

in the beginning of the episode

僕は...

where it's like a lot of Japanese people

アメリカ人が移住してくるのを

You're feeling it?  
もう疲れた？

I'm feeling it.

疲れたよ

So I'll see you next time.

また次回ね

I'll see you, man.

またね