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Your friends' social media posts are making you spend more money, researchers say

研究人员称，朋友在社交媒体上发布的信息正让你花更多的钱

post/poust/: n. 帖子，网站上公布的信息

例句：I'm posting some photos. (v.)

American families don't save money like they used to. Now, a team of American and Canadian economists have proposed a new explanation for the **declining savings** rate, one rooted in individual psychology. At its heart lies a simple **observation**: Personal spending is a lot more **visible** to others than not spending. Changes in the media landscape have made other people's spending more visible than ever. That, **in turn**, is making all of us spend even more—and save even less.

美国家庭现在不再像从前那样存钱了。现在，一个由美国和加拿大经济学家组成的团队对储蓄率下降提出了一个新的、根植于个人心理学的解释。其核心是个简单的发现：比起不消费，个人消费行为更加吸引眼球。随着媒体格局的变化，他人的消费行为受到了前所未有的关注。这

就进一步促使我们花得更多，存得更少。

declining saving rate: 下降的储蓄率

declining: adj. 下降的

saving: n. 储蓄；节省

搭配短语：a saving in time and money: 省时省钱

搭配短语：a saving in fuel: 燃料的节约

be rooted in: 扎根于；根源在于


例句：His opinion is rooted in experience.

observation: n. 观察；观测结果

media landscape: 媒体格局

landscape /'lændskeɪp/ n. 全景；局面

英文释义：a particular area of activity, especially its distinctive features

例句：Giant cacti (/ˈkaktəs/ ) dominate the desert landscape. 巨型仙人掌主导沙漠景观。

visible: adj. 看得见的；明显的

in turn: 因此

英文释义：therefore; as a result

例句：Stress causes your body to release chemicals, which in turn boost blood pressure. 压力会导致身体释放化学物质，从而增加血压。

Humans are social creatures, and we have a **tendency** to **evaluate** our own **standing** in life relative to how our friends and neighbors are doing. We want to keep up with the Joneses, and stay ahead of the Smiths. Because of this, when we see other people spending money we have a tendency to believe that we can—or should—be spending, too. 人类是社会性动物，我们倾向于根据朋友和邻居的现状来评估自己的社会地位。我们互相攀比，不甘人后。因此，当我们看到别人花钱时，就常会认为自己也能花钱，或者，也应该花钱。

tendency /'tendənsi/: n. 倾向；趋势

搭配短语：a tendency to do sth.

例句：For American college students, there is a tendency to socialize in the evenings.

evaluate: v. 评价评估

standing /'stændɪŋ/: n. 级别；地位，身份

近义词：status

搭配短语：someone of high standing: 高尚的人

relative to: 关系到

keep up with the Joneses: (在物质生活方面) 与朋友（或邻居）攀比

这个表达来源于一个美国报纸的连载漫画系列，字面意思是“不要被琼斯一家落下”，略带讽刺意味。

stay ahead of：保持领先

Fifty years ago, our **frames of reference** for our spending habits were **relatively** small. Now we have social media. Facebook lets us stay in touch with our rich college classmates who always seem to be on vacation. We can create and share **detailed logs** of the stuff we consume at places like Yelp and TripAdvisor.

50 年前，我们消费习惯的参照系相对较小。现在有了社交媒体，我们可以用 Facebook 和有钱的大学同学保持联系，他们看上去天天都在度假；也可以在 Yelp 和 TripAdvisor 等网站上发表帖子，详细记录我们所消费的商品和服务。

frame of reference：参照系；参考范围

frame：n. 架构

reference：n. 提及；引用；参考

例句：There are three references to his son in the article. 这篇文章有三处提到了他儿子。

搭配短语：make reference to sb/sth：引用某人的话/某作品

例句：For easy reference, we recommend the pocket edition. 为方便查阅，我们推荐袖珍本

relatively：adv. 相对地

stay in touch with：保持联系

detailed logs：详细记录

detailed：adj. 详细的

相关词汇：detail：n. 细节

log/lɒɡ/: n. 记录；（引申）帖子

英文释义：a full written record of a journey, a period of time, or an event

stuff：n. 东西

consume：v. 消耗；消费

The **net effect** of this **saturation** of **consumptive** media is that we're **bombarded** every day with signals to consume, consume, consume. "People **infer** that low saving is a good idea," as the authors put it.

关于消费的媒体宣传铺天盖地，最终的结果就是，我们每天都在被“消费、消费、再消费”的心理暗示轰炸着。研究报告的作者们指出：“人们得出的结论是，存钱少是个好主意。”

net effect：最终的结果

相关词汇：net (adj. 净得的；最终的)

net 搭配短语：net weight 净重

近义词：overall (总体的;综合的); ultimate (/ʌltɪmət/ 最终的)

搭配短语：to enhance our overall quality 提升整体素质

例句：There has been an overall improvement. 情况有了全面的改善。

搭配短语：to be carried to the ultimate extreme：被推到极致

例句：The ultimate responsibility is yours. 责任最终要你来负。

saturation /sætʃə'reɪʃn/: n. 饱和状态

consumptive /kən'sʌmptɪv/: adj. 关于消费的，被消费主义驱使的

词性拓展：consumption (n.消费); consume (v. 消费)

相关词汇：consumerism (n. 消费主义); consumerist (adj. 消费主义的)

bombard /bɑ:m'ba:rd/: v. 轰炸; (言语) 围攻

相关词汇：bomb (n. 炸弹)

例句：The reporters bombarded the star with phone calls. 记者用电话轰炸了这位明星。

infer：v. 推理

搭配短语：to infer sth from sth：从某事推断某事

"To decide if you're overconsuming, make a special effort to notice when your friends do something that is **frugal**, such as having a **staycation** or holding on to their 15-year-old car," Hirshleifer, one of the authors said. "If you're going to compare yourself to others, try to make it **realistic**."

报告作者之一赫什莱弗说：“想判断自己是否在过度消费，可以特别留心朋友们精打细算的做法，比如宅在家里度假，或者一辆车开了 15 年还坚持不换。如果你要和别人比，起码要比得现实一点。”

frugal /'fru:gl/: adj. 节俭的，节约的

反义词：consumptive (adj. 关于消费的，被消费主义驱使的)

staycation /steɪ'keɪʃn/

n. 在家中（或附近）度假

英文释义：a vacation that you spend at your home

相关词汇：stay (v./n. 居留); vacation (n. 假期)

hold on：坚持

realistic：adj. 切实可行的；注重实际的；逼真的

例句：It is not realistic to expect him to resign. 指望他辞职是不实际的

例句：A realistic account of everyday life in the ghetto. 对贫民窟日常生活的栩栩如生的描写。

原文：

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Fifty years ago, our frames of reference for our spending habits were relatively small. Now we have social media. Facebook lets us stay in touch with our rich college classmates who always seem to be on vacation. We can create and share detailed logs of the stuff we consume at places like Yelp and TripAdvisor.

The net effect of this saturation of consumptive media is that we're bombarded every day with signals to consume, consume, consume. "People infer that low saving is a good idea," as the authors put it.

"To decide if you're overconsuming, make a special effort to notice when your friends do something that is frugal, such as having a staycation or holding on to their 15-year-old car," Hirshleifer, one of the authors said. "If you're going to compare yourself to others, try to make it realistic."