

考研英语 英语一 2007年 Text 3

美国中产阶级家庭身处悬崖边缘：经济风险在增加

审题划出关键点，精准定位，提高正确率：

31. Today's double-income families are at greater financial risk in that _____
32. As a result of President Bush's reform, retired people may have _____
33. According to the author, health-savings plans will _____
34. It can be inferred from the last paragraph that _____
35. Which of the following is the best title for this text?
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段1

①During the past generation, the American middle-class family that once could count on hard work and fair play to keep itself financially secure has been transformed by economic risk and new realities. ②Now a pink slip, a bad diagnosis, or a disappearing spouse can reduce a family from solidly middle class to newly poor in a few months.

【段1】 _____

段1生词：

- count on... _____
- fair play 公平竞争
- financially adv. 财政上，金融上
financial adj. 财政的，金融的
finance n. 财政，金融 v. 供给经费
- transform v. 改变；转换
- economic risk 经济风险
- a pink slip 粉色小纸条（本文指解聘通知书）
- diagnosis n. 诊断
- solidly adv. 稳固地

段2

①In just one generation, millions of mothers have gone to work, transforming basic family economics. ②Scholars, policymakers, and critics of all stripes have debated the social implications of these changes, but few have looked at the side effect: family risk has risen as well. ③Today's families have budgeted to the limits of their new two-paycheck status. ④As a result, they have lost the parachute they once had in times of financial setback—a back-up earner (usually Mom) who could go into the workforce if the primary earner got laid off or fell sick. ⑤This "added-worker effect" could support the safety net offered by unemployment insurance or disability insurance to help families weather bad times. ⑥But today, a disruption to family fortunes can no longer be made up with extra income from an otherwise-stay-at-home partner.

【段2】

段2生词：

- stripe n. 类型，种类；条纹
- social implications _____
implication n. _____
- side effect _____
- budget v. _____ n. _____
- parachute n. 降落伞（文中表示保护伞）
- in times of financial setback 在经济困难时期，在经济受挫的时候
- lay off / get laid off _____/_____
- unemployment insurance _____
- disability insurance 伤残保险
- weather v. 经受住，安全渡过（困难）
- disruption n. 破坏，破裂；扰乱，打乱，中断
disrupt v. 破坏，使瓦解；使中断，使陷于混乱
- make up _____

段3

①During the same period, families have been asked to absorb much more risk in their retirement income. ②Steelworkers, airline employees, and now those in the auto industry are joining millions of families who must worry about interest rates, stock market fluctuation, and the harsh reality that they may outlive their retirement money. ③For much of the past year, President Bush campaigned to move Social Security to a savings-account model, with retirees trading much or all of their guaranteed payments for payments depending on investment returns. ④For younger families, the picture is not any better. ⑤Both the absolute cost of healthcare and the share of it borne by families have risen—and newly fashionable health-savings plans are spreading from legislative halls to Wal-Mart workers, with much higher deductibles and a large new dose of investment risk for families' future healthcare. ⑥Even demographics are working against the middle class family, as the odds of having a weak elderly parent—and all the attendant need for physical and financial assistance—have jumped eightfold in just one generation.

【段3】

段3生词：

- absorb the risk _____
- absorb v. 吸收；承担
- retirement income 退休工资
- interest rate _____
- stock market fluctuation _____
- fluctuation n. 震荡，起伏，波动
fluctuate v. 波动，涨落
- harsh reality _____
- outlive v. 比……活得长；渡过……而继续存在
- campaign v. _____；_____ n. 运动，活动；竞选

- Social Security 社会保险，社会保障
- savings-account 储蓄帐户
- retiree n. 退休人员
- guarantee v. _____ n. _____
- payment n. 付款，支付；报酬，报答
- investment return _____
- investment risk _____
- investment n. 投资；投入
- invest v. 投资；投入
- picture n. (某地方、组织等的) 总体情况、局面
- bear v. _____ (过去式born, 过去分词borne)
- health-savings plans 健康储蓄计划
- legislative adj. 立法的，立法机关的
- legislation n. _____
- legislate v. 立法；制定法律
- deductible n. 保险扣除条款 (文中指免赔额) adj. 可扣除的，可减免的
- a large new dose of... 大量新增的.....
- demographics n. 人口统计数据
- odds n. _____
- odd adj. _____ ; 奇数的
- attendant adj. 伴随的，随之而来的 n. 服务员，侍者；参与者
- eightfold adj./adv. 八倍

段4

①From the middle-class family perspective, much of this, understandably, looks far less like an opportunity to exercise more financial responsibility, and a good deal more

like a frightening acceleration of the wholesale shift of financial risk onto their already overburdened shoulders. ②The financial fallout has begun, and the political fallout may not be far behind.

【段4】 _____

段4生词：

- from... perspective _____
- perspective n. 观点，看法，态度；远景
- understandably adv. 可理解地
- look far less like..., and a good deal more like... 看起来远不像.....，而更像.....
- responsibility n. _____
responsible adj. _____
responsibly adv. _____
- frightening adj. _____
frightened adj. 害怕的，恐惧的
frighten v. 使害怕，惊恐
- acceleration n. _____
accelerate v. _____
- wholesale adj. 大批的，大规模的 n. 批发
- overburdened shoulder 不堪重负的肩膀
- fallout n. 后果，不良影响，余波

31. Today's double-income families are at greater financial risk in that _____

- [A] the safety net they used to enjoy has disappeared.
- [B] their chances of being laid off have greatly increased.
- [C] they are more vulnerable to changes in family economics.
- [D] they are deprived of unemployment or disability insurance.

我的答案：_____ 正确答案：_____

定位原文在哪段？ _____

题干中in that的含义是？ _____

静姐的“填坑指南”： _____

32. As a result of President Bush's reform, retired people may have _____

[A] a higher sense of security.

[B] less secured payments.

[C] less chance to invest.

[D] a guaranteed future.

我的答案：_____ 正确答案：_____

定位原文在哪段？ _____

静姐的“灵魂三问”是？ _____

静姐的“填坑指南”： _____

33. According to the author, health-savings plans will _____

[A] help reduce the cost of healthcare.

[B] popularize among the middle class.

[C] compensate for the reduced pensions.

[D] increase the families' investment risk.

我的答案：_____ 正确答案：_____

定位原文在哪段？ _____

A和B选项的正误原因？ _____

静姐的“填坑指南”： _____

34. It can be inferred from the last paragraph that _____

[A] financial risks tend to outweigh political risks.

[B] the middle class may face greater political challenges.

[C] financial problems may bring about political problems.

[D] financial responsibility is an indicator of political status.

我的答案：_____ 正确答案：_____

做题前先观察选项，可以_____

静姐的“填坑指南”：_____

35. Which of the following is the best title for this text?

[A] The Middle Class on the Alert

[B] The Middle Class on the Cliff

[C] The Middle Class in Conflict

[D] The Middle Class in Ruins

我的答案：_____ 正确答案：_____

静姐的“填坑指南”：_____