



2007 年考研英语阅读理解 Part A Text 3

Text 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.

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.

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.

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.

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



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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
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
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
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

【答案速查】

31.C 32.B 33.D 34.C 35.B

【试题透析】

31.C

【解题思路】 根据题干中的关键词 double-income families 和 financial risk 可将本题答案定位至文章第二段。第二段句①millions of mothers have gone to work, transforming basic family economics 指出,许多家庭主妇加入就业大军改变了家庭经济状况;句②...family risk has risen 指出,女性外出工作的副作用就是增加了家庭的经济风险。接着作者在句④和句⑤中指出原因,即女性外出工作以后,家庭的预算就是根据两份工资制定的,因此他们失去了一直依靠的保护伞,即当养家的人不能工作的时候,另一个人外出工作,从而加强失业保险金或伤残保险金构成的安全保障,帮助他们渡过危机。现在的情况却因为家庭主妇加入劳动大军而改变了。由此可知,家庭经济状况的变化使双薪家庭应付经济风险的能力变弱了,故选项 [C] 是最符合文意的表述。

【干扰排除】 选项 [A] 中的关键词 the safety net 在第二段句⑤...the safety net offered by unemployment insurance or disability insurance 中有所提及,但作者是说“附加劳动力效应”会加强失业或伤残保险构成的安全保障,并没有提到他们过去享受的这一类安全保障现在已经消失了,故排除选项 [A]。由句⑤...the safety net offered by unemployment insurance or disability insurance 可知,安全保障是由失业或伤残保险构成的,该安全保障在过去可以由“附加劳动力”支撑,但作者并没有提及现在失业或伤残保险已经被剥夺,故选项 [D] 表述不准确。选项 [B] 中的关键词 laid off 在第二段句④As a result...if the primary earner got laid off or fell sick 中有所提及,但作者只是说,如果养家的人失业或生病,作为替补的劳动力可以外出工作,并没有提及失业率增加的问题,故选项 [B] 排除。



32.B

【解题思路】 题干中的关键词 President Bush 在文中第三段句③...President Bush campaigned to move Social Security to a savings-account model 中有所提及，接下来作者指出 retirees trading much or all of their guaranteed payments for payments depending on investment returns，即在该模式下，退休人员有保障的退休金将转变为依赖回报率的投资。由此可知，退休人员的保障性收入减少了，收入的风险增大了，故选项 [B] 是最符合文意的表述。

【干扰排除】 同样依据对第三段句③的分析可知，由于“有保障的报酬变成了依靠回报率的投资”，因此，投资的机会更多了，投资的风险也增加了，拥有保障性未来的机会也越来越小了，安全感也随之降低了，故选项 [A]、[C]、[D] 均为不准确的表述。

33.D

【解题思路】 题干中的关键词 health-savings plans 可以在文章第三段句⑤中找到。该句指出健康储蓄计划（health-savings plans）会使家庭投资医疗保健的风险更大（a large new dose of investment risk），因此，选项 [D] 是最准确的陈述。

【干扰排除】 第三段句⑤中的 with much higher deductibles 表示，健康储蓄计划增加了医疗保险扣减额，即医疗保险的费用将会增加，故选项 [A] 的陈述与原文是相反的。句⑤...health-savings plans are spreading from legislative halls to Wal-Mart workers 指出，该计划正从立法机构延伸到沃尔玛员工，但并没有提及该计划将在中产阶级中得到普及，故选项 [B] 不准确。而至于该计划与退休金的关系，文中没有提及，故选项 [C] 不正确。

34.C

【解题思路】 文中末段句②The financial fallout has begun, and the political fallout may not be far behind 指出，经济上的不良后果已经显现，政治影响也就不远了。由此可知，经济问题会引发政治问题，故选项 [C] 为答案。并且，选项中的 financial problems 和 political problems 与原文中的 financial fallout 和 political fallout 同义。

【干扰排除】 文中提及了经济问题与政治问题，但并没有将二者的严重性进行比较，故选项 [A] 不符合文意。末段句①...the wholesale shift of financial risk onto their already overburdened shoulders 中只提及了中产阶级要承担更大的经济风险，并没有涉及政治挑战，故选项 [B] 表述不准确。选项 [D] 中的关键词 financial responsibility 可以在末段句①...an opportunity to exercise more financial responsibility... 中找到，但该句大意是：上述的改革不像是让中产阶级履行经济责任的机会，更像是将经济风险转嫁于他们。由此可知，作者并没有谈及经济责任与政治地位的关系，故选项 [D] 表述不准确。

35.B

【解题思路】 本文主要围绕中产阶级家庭经济状况不稳定展开论述。第一段指出一个经济状况良好的中产阶级家庭可以很快变成贫困户，接着第二、三段都围绕“中产阶级家庭经济风险增加”展开论述，并在最后一段指出，这些经济风险已经使中产阶级家庭不堪重负。由此可知，全文论述的是中产阶级面临的危险困境，故选项 [B] 为最佳答案。

【干扰排除】 选项 [A] 中的“警惕的”和选项 [C] 中的“矛盾中的”都与原文相差甚远。文中提到中产阶级面临经济上的窘境，但并没有说他们已经毁灭，故选项 [D] 的表述也不准确。



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【词汇突破】

【第一段】

count on 指望；依靠： *With luck, you might cover your costs, but don't count on it.* 运气好的话你也许够付你的开销了，但别指望运气。

fair play 公正处理；公平对待： *This kind of behavior violates many people's sense of fair play.* 这种行为有违许多人的公平意识。

transform /træns'fɔ:m/ v [T] 改变；转变： *The place was transformed from a quiet farming village into a busy port.* 这个地方由安静的农村变为繁忙的港口。

pink slip 解雇通知书 *Receiving a pink slip means being laid off.* 接到解雇通知单意味着失业。

spouse /spauz/ n [C] 配偶： *Spouses were invited to the company picnic.* 配偶获邀参加公司的野餐会。

reduce /ri'dju:s/ v [T] 使陷入某种状态或状况中： *The fire reduced the house to ashes.* 这场火灾把那所房子化为灰烬。

solidly /'sɒldli/ adv 坚固地；结实地： *These cars are solidly constructed.* 这些汽车制造得很结实。

【第二段】

stripe /straɪp/ n [C] 种类；类型： *Politicians of all stripes complained about the plan.* 形形色色的政客都抱怨这项计划。

implication /ɪmplɪ'keɪʃn/ n [C] 影响；后果： *The election has profound implication for the future of U.S. democracy.* 对于美国民主的未来而言，这次选举有着深远的影响。

side effect 副作用；意料之外的结果： *In Eastern Europe, one of the side effects of freedom appears to be crime.* 在东欧，自由可能造成意料之外的犯罪。

budget /'bʌdʒɪt/ v [I] 编预算： *budget for the coming year / a holiday abroad / a drop in sales* 为来年 / 去外国度假 / 营业额下降时安排预算

paycheck /'peɪtʃek/ n [C] 工资；薪水： *She got £ 25 in cash in her first paycheck.* 她的第一份工资为 25 英镑现金。

setback /'setbæk/ n [C] 退步；挫折： *a serious setback for the peace process* 和平进程的严重挫折

back-up 后援；后备： *I've got a security force as back-up.* 我有一支保安队作为后备力量。

lay off 解雇： *Millions of people have been laid off in the steel industry.* 钢铁行业有数百万人遭解雇。

weather /'weðə(r)/ v [T] 平安渡过；经受住： *weather a crisis* 平安渡过危机

disruption /dɪs'rʌpʃn/ n [C,U] 中断： *widespread disruption for motorists* 大范围的交通中断

【第三段】

absorb /əb'sɔ:b/ v [T] 忍耐；忍受： *absorb the additional hardships* 忍受额外的困苦

fluctuation /flʌktʃu'eɪʃn/ n [C,U] 波动；变化： *wide fluctuations of temperature* 温度的巨大变化

harsh /hɑ:f/ adj 残酷的；无情的： *the harsh realities of the world news* 国际新闻中所反映的残酷现实



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outlive /aʊt'liv/ v [T] 继续使用或存在到足以比(别的事物)长: *a regulation that has outlived its usefulness* 已经没用却仍然存在的规则

campaign /kæm'peɪn/ v [I] 参加活动; 从事活动: *She spent her life campaigning for women's rights.* 她毕生致力于女权运动。

retiree /ri'taɪə'ri:/ n [C] 退休人员; 退休者; 歇业者

bear /beə(r)/ v [T] 承担; 担负: *the expert's fee shall be borne by the tenant* 专家费要由承租人负担

deductible /dr'dʌktəbl/ n [C] (保险业中的) 扣除免赔额

a dose of 一份; 一点: *Marcus added a healthy dose of skepticism to the discussion.* 马库斯为这次讨论增添了一些不无裨益的怀疑色彩。

demographics /demə'græfiks/ n [P] 人口统计数据: *the demographics of book buyers* 购书人口统计数据

work against sb / sth 对……造成不便; 阻碍: *The government's new policy has worked against the interests of small farmers.* 政府的新政策不利于小农场主的权益。

odds /ɒdz/ n [P] 可能性; 机会: *The odds are that she'll win.* 可能她会赢。

attendant /ə'tendənt/ adj 伴随的: *famine and its attendant diseases* 饥荒及随之而来的疾病

【第四段】

perspective /pə'spektɪv/ n [C] 角度; 视角; 观点: *We have to look at everything from an international perspective.* 我们必须以国际的视角来看待一切问题。

a good deal more / less + adj 多得多 / 少得多: *She's married to a man a good deal older than herself.* 她嫁给了一个年龄比她大许多的男人。

acceleration /æk'selə'reɪʃn/ n [U] 加快; 促进; 加速: *an acceleration in the rate of economic growth* 经济发展速率的增长

wholesale /'həʊlsəl/ adj 大规模(的): *the wholesale slaughter of innocent people* 对无辜百姓的大规模屠杀

fallout /'fɔ:ləʊt/ n [U] 影响; 后果: *The political fallout of the affair cost him his job.* 这一事件的政治影响使他丢了工作。

【选项词汇】

in that 因为: *I've been lucky in that I have never had to worry about money.* 我很幸运, 从来不必为钱发愁。

deprive /dr'praɪv/ v [T] 剥夺; 使丧失: *In prison they were starved and deprived of sleep.* 他们在狱中挨饿并且睡眠不足。

compensate /kɒmpənsət/ v [T] 补偿; 赔偿: *The firm will compensate workers for their loss of earnings.* 公司将补偿工人的收入损失。

outweigh /aʊt'weɪ/ v [T] 比……重; 比……更重要: *The advantages far outweigh the disadvantages.* 利远大于弊。

bring about 引起; 导致; 造成: *How can we bring about a change in attitude?* 我们如何才能改变态度呢?

on the alert 警戒着; 防备着: *The security forces are now on full alert.* 安全部队现在处于全面警戒状态。



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【句式分析】

- ① During 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.
- 时间状语 主语 定语从句
定语从句 谓语 状语

该句的主干结构为...the American middle-class family...has been transformed...。主语 family 之后由 that 引导定语从句对其进行修饰说明。that 指代先行词 family，在从句中作主语，从句的谓语动词是 count on，宾语是 hard work and fair play，不定式 to keep itself financially secure 作目的状语，表示主语实施动作的目的。句末由介词 by 引出主句动作的施动者。

- ② As 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.
- 插入语 主语 谓语 宾语 定语从句
同位语 定语从句

本句的主干部分是 they have lost the parachute...。宾语 the parachute 之后的 they once had...setback 是省略了关系代词 which/that 的定语从句，对先行词 parachute 作进一步的解释说明。在该定语从句中，主语是 they，谓语动词是 had，关系代词指代的先行词 parachute 在从句中作宾语，in times of financial setback 为时间状语。破折号引出的 a back-up earner (usually Mom) ...作 parachute 的同位语。由 who 引导的定语从句又对先行词 earner 作进一步的说明。该定语从句中又包含一个由 if 引导的条件状语从句。

- ③ Steelworkers, 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.
- 主语 谓语 宾语
定语从句
- 同位语从句

该句的主干结构为 Steelworkers, airline employees, and those...are joining millions of families。其中，主语是 steelworkers...those, in the auto industry 为 those 的后置定语。families 之后为 who 引导的定语从句，对其进行说明。在该定语从句中，who 指代的先行词 families 在从句中作主语，谓语动词是 worry about，其后的 interest rates...reality 为宾语。在 reality 之后是由 that 引导的同位语从句，对其前面的抽象名词 reality 作进一步的补充说明。

- ④ For 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.
- 时间状语 主语 谓语 目的状语
目的状语 伴随状语
伴随状语

该句的主干结构为...President Bush campaigned...。with retirees trading...for payments 是一个由“with + 名词 + 现在分词”结构构成的独立主格结构，在本句中作伴随状语。第二个 payments 之后的分词短语 depending on investment returns 作后置定语，对其作进一步的解释说明。



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【全文翻译】

①在上一代人中，美国中产阶级家庭原本依靠努力工作和公平竞争就能保持稳定的经济状况，而如今经济风险和新的现实状况使这一切发生了改变。②现在一张解聘通知书、一份重病诊断书或配偶的离去都可能在短短几个月内将一个殷实的中产阶级家庭变为新的贫困户。

①仅仅大约一代人的时间，成百上千万的母亲都去上班了，这改变了基本的家庭经济状况。②学者、决策者以及形形色色的评论家都讨论了这种变化的社会影响，但是很少有人看到其副作用：家庭所面临的风险也随之提高。③今天的家庭预算已经达到了双职工家庭收入的极限。④结果，他们失去了过去财务困难时的保护伞——如果家里的顶梁柱失业或生病的话，作为后备力量的赚钱者（通常是妈妈）可以出去打工赚钱。⑤这种“附加劳动力效应”会增强由失业保险或伤残保险组成的安全保障，帮助家庭渡过难关。⑥但是今天，家庭收入的减少再也不能靠以前待在家里的伴侣出去赚取额外收入而得到弥补。

①与此同时，家庭成员的退休收入也要承担更多风险。②钢铁制造业工人、航空公司职员，以及现在汽车产业的工人，他们和数百万的家庭一样，都在担心利率、股市波动以及寿命可能会超出退休金领取期限的残酷现实。③去年很长一段时间，布什总统力图将社会保障转换成储蓄账户模式，这使得退休人员将自己大部分或全部有保障的报酬变成了依靠投资回报的报酬。④对年轻家庭而言，情况也好不了多少。⑤医疗保健的绝对支出和家庭所承担的份额都提高了，最近流行的健康储蓄计划正从立法机构延伸到沃尔玛员工中，该计划增加了医疗保险扣减额，也增加了家庭未来医疗保健方面的投资风险。⑥甚至家庭人口状况也对中产阶级家庭很不利，家里有一个年迈体弱的父亲或母亲的可能性以及随之而来的在身体上和经济上需要得到的帮助，在一代人的时间里增加了八倍。

①可以理解的是，从中产阶级家庭的角度看来，上述许多问题远非是一个承担更多金融责任的机会，而更像是将金融风险全盘转嫁到他们本已不堪重负的肩膀上的可怕加速过程。②经济上的不良影响已经显现，政治影响可能也不远了。

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