

BEC中级阅读指导:亚洲中产阶级实力有多大? PDF转换可能丢失图片或格式, 建议阅读原文

[https://www.100test.com/kao\\_ti2020/287/2021\\_2022\\_BEC\\_E4\\_B8\\_AD\\_E7\\_BA\\_A7\\_E9\\_c85\\_287520.htm](https://www.100test.com/kao_ti2020/287/2021_2022_BEC_E4_B8_AD_E7_BA_A7_E9_c85_287520.htm) 几乎每周, 都会有一家公司做出一笔针对亚洲新兴中产阶级的新投资: 银行、零售商以及消费品制造商纷纷涌入该地区。它们是否会面临漫长的等待呢? Almost every week, another company makes a new investment predicated on Asias emerging middle classes: banks, retailers and consumer goods makers are all piling into the region. Are they in for a long wait?按照乐观的预期, 答案是否定的。咨询公司麦肯锡(McKinsey)预计, 到2011年, 中国的下层中产阶级将增至2.9亿人, 而到2025年, 上层中产阶级(即年收入在4,000至12,500美元之间的人)将增至5.2亿人。麦肯锡估计, 到那个时候, 印度的中产阶级将有5.83亿"付费会员"。在不到20年的时间里, 这两个国家拥有的疯狂消费者总数, 将是美国人口的三倍以上。加在一起, 这将是一大笔钱: 仅中国的实际可支配收入就高达1.66万亿美元。Not according to the bullish forecasts. McKinsey expects Chinas lower middle class to swell to 290m by 2011 and the upper middle class, defined as those earning an annual \$4,000-\$12,500, to rise to 520m by 2025. By that time, the consultancy estimates, India will have 583m paid-up members of the middle class. In less than two decades, the two countries together will have more than three times as many rabid consumers as the US has citizens. That adds up to a lot of pennies in the till: \$1,660bn of disposable income in real terms in China alone. 不过, 在这方面还存在几个障碍--其中一个很明显的问题是

，低收入门槛意味着上述估计可能有些夸大。把衡量对象局限在容易接触到的消费者，或大城市的消费者，会使得实际数字更低。不管亚洲中产阶级的规模有多大，或钱包有多鼓，其自由支配花费仍将只是美国等市场的一小部分。亚洲人很少使用消费信贷。节俭的中国人将家庭收入的三分之一左右存入银行，而且，只要他们还需要为自己的社会福利掏钱，这种状况就将持续下去。 There are several drawbacks to this - including the rather salient point that the low earnings threshold means estimates are probably overstated. Restricting the measurement to easily reached consumers, or those in the main cities, crunches the numbers lower still. Regardless of the size of the middle-class, or even their wallets, discretionary spending will remain a fraction of markets like the US. There is very little buying on credit. Thrifty Chinese save about a third of household earnings and will continue to do so as long as they are required to fund their own social welfare. 正如总部位于北京的龙州经讯(Dragonomics Research amp. Advisory points out, by far the bulk of Chinese consumption is focused on the basics - as in much of emerging Asia. Richer consumers, meanwhile, can prove elusive creatures at home. Indonesian tycoons are as likely to buy apartments in Singapore, say, while rich Chinese are as happy buying designer goods in Hong Kong or Milan. Middle classes are a slippery group to define - particularly in emerging markets, when the income gap is widening

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