

BEC中级阅读：美国人五年来首次变穷 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/497/2021\\_2022\\_BEC\\_E4\\_B8\\_AD\\_E7\\_BA\\_A7\\_E9\\_c85\\_497675.htm](https://www.100test.com/kao_ti2020/497/2021_2022_BEC_E4_B8_AD_E7_BA_A7_E9_c85_497675.htm) 来自美联储(Fed)的数据显示，逾5年以来，美国家庭第一次变得更为贫穷。 US households are getting poorer for the first time in more than five years, according to figures from the Federal Reserve. 美联储昨日发布的数据显示，美国家庭财富总额下降5330亿美元，至57.718万亿美元，除房价不断下降造成的损失外，股票及其它证券价格不断下跌也起到了作用。 The Fed data yesterday showed total household wealth fell by \$533bn to \$57,718bn, as falling prices of shares and other securities added to the damage from falling house prices. 家庭财富的下降将加剧人们的担心：即由于家庭变穷，他们可能紧缩开支，而且可能发现从银行或其他贷方获得信贷的难度越来越大。 The decline will heighten fears that households could pull back from spending as they become poorer, and may find it increasingly difficult to obtain credit from banks and other lenders. 投资者可能对这些数据加以密切审视，因为目前有越来越多的迹象表明，股市和信贷市场对于美国经济前景再度感到担忧。 The numbers are likely to be closely scrutinised by investors since they come amid growing signs of renewed nervousness in the equity and credit markets about the outlook for the US economy. 由于市场中持续存在的信贷忧虑，美欧股市下跌，而美元不断走低推动大宗商品价格连创新高。与此同时，美国和欧洲投资级信贷指数达到了远高于目标的创纪录水平。 US and European stock markets tumbled amid persistent

credit concerns and the dollar ' s unrelenting slide helped push commodity prices to new peaks. Meanwhile, investment-grade credit indices in the US and Europe hit record wide levels. 有关凯雷资本公司(Carlyle Capital)和Thornburg Mortgage追缴保证金问题的消息，以及显示去年第四季度美国抵押贷款违约和丧失抵押品赎回权达创纪录水平的数据，继续推助了市场中的避险意愿。 News of margin call problems at Carlyle Capital and Thornburg Mortgage and data showing that US mortgage delinquencies and foreclosures had reached record levels in the fourth quarter of last year, continued to fuel risk aversion. 在本周末全球主要央行官员在巴塞尔的会议上，将仔细研究这些数据。 The figures will also be carefully studied when leading central bankers meet in Basel this weekend. 3个月前的一次类似会议，为美联储、欧洲央行(ECB)及其它货币当局宣布货币市场前所未有的协同干预行动铺平了道路，一些投资者希望央行官员将再次采取类似的行动。不过，鉴于美国的经济问题目前看起来比其它地区更为严重，尚不清楚各国是否就新的干预行动存在共识。 A similar meeting three months ago paved the way for the US Federal Reserve, European Central Bank and other monetary authorities to announce unprecedented co-ordinated money market intervention, and some investors hope that the central bankers will produce similar action again. However, it remains whether there is any concensus for new action given that the economic problem in the US now appear more severe than elsewhere. 美联储的数据显示，去年第四季度美国房主拥有的房屋净值比例整体大幅降至47.9%，原因是房价下跌，而其抵押贷款没有下降。 The Fed

figures show that the percentage of equity US homeowners own in their homes in aggregate fell sharply during the quarter to 47.9 per cent, as home prices declined but their mortgages did not. 考虑到这是一个平均数字，而一些家庭的抵押贷款债务很少或没有，这意味着（房屋）资产净值为负的比例可能也出现了大幅上升。 Since this is an average number, and some households have little or no mortgage debt, this suggests that the proportion with negative equity likely increased significantly as well. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)