

2022年 考研英语二阅读理解（四选一） 第2篇·26-30 题答案与解析

QUESTIONS & ANALYSIS • 阅读理解题和解析

阅读理解题和解析 · 26-30 题

本页 26-30 题的答案与逐题解析由懒笔记基于2022年 考研英语二阅读理解（四选一）原卷逐题核对整理。与试卷排版同一卷面：先是 Directions 与 8 段原文（段首标 P1-P8 段号、逐段附中文翻译）；之后 5 道题逐题排列，每题英文题干与选项后紧接本题解析——题干与选项中译、答案、题型判定、题干拆句、定位句中英对照与逐选项对错归因。

英语二真题(2022)

Section II Part A (2)

Directions:

Read the following four texts. Answer the questions after each text by choosing A, B, C or D. Mark your answers on the **ANSWER SHEET**. (40 points)

Text 2

P1 More Americans are opting to work well into retirement, a growing trend that threatens to upend the old workforce model.

越来越多的美国人选择工作到退休后很久，这一日益增长的趋势可能会颠覆旧有的劳动力模式。

P2 One in three Americans who are at least 40 have or plan to have a job in retirement to prepare for a longer life, according to a survey conducted by Harris Poll for TD Ameritrade. Even more surprising is that more than half of "unretirees"—those who plan to work in retirement or went back to work after retiring—said they would be employed in their later years even if they had enough money to settle down, the survey showed.

根据Harris Poll为TD Ameritrade进行的一项调查，年龄至少40岁的美国人中有三分之一已经或计划在退休后找一份工作，为更长的寿命做准备。更令人惊讶的是，调查显示，超过半数的“不退休者”——那些计划在退休后工作或退休后重返工作岗位的人——表示即使有足够的钱安顿下来，他们也会在晚年继续工作。

P3 Financial needs aren't the only culprit for the "unretirement" trend. Other reasons, according to the study, include personal fulfillment such as staying mentally fit, preventing boredom or avoiding depression. About 72% of "unretiree" respondents said that they would return to work once retired to keep mentally fit while 59% said it would be tied to making ends meet.

经济需求并非“不退休”趋势的唯一原因。根据该研究，其他原因包括个人成就感、如保持精神健康、防止无聊或避免抑郁。约72%的“不退休者”受访者表示，他们会在退休后重返工作以保持精神健康，而59%的人表示这与维持生计有关。

P4 "The concept of retirement is evolving," said Christine Russell, senior manager of retirement at TD Ameritrade. "It's not just about finances. The value of work is also driving folks to continue working past retirement."

TD Ameritrade退休业务高级经理Christine Russell表示:"退休的概念正在演变。这不仅仅关乎财务。工作的价值也在驱使人们在退休后继续工作。"

P5 One reason for the change in retirement patterns: Americans are living longer. The share of the population 65 and older was 16% in 2018, up 32% from the prior year, according to the U.S. Census Bureau. That's also up 30.2% since 2010. Older Americans are also the fastest-growing segment of the US workforce, and boomers are expected to live longer than previous generations. The percentage of retirement-age people in the labor force has doubled over the past three decades. About 20% of people 65 and older were in the workforce in February, up from an all-time low of 10% in January 1985, according to money manager United Income.

退休模式改变的一个原因是:美国人的寿命更长了。根据美国人口普查局的数据,2018年65岁及以上人口占总人口的16%,比前一年增长32%。这也比2010年增长了30.2%。老年美国人也是美国劳动力中增长最快的群体,婴儿潮一代预计比前几代人更长寿。过去三十年中,退休年龄人口在劳动力中的比例翻了一番。根据资产管理公司United Income的数据,2月份约有20%的65岁及以上人口在劳动力队伍中,高于1985年1月10%的历史最低水平。

P6 Because of longer life spans, Americans are also boosting their savings to preserve their nest eggs, the TD Ameritrade study showed, which surveyed 2000 adults between 40 and 79. Six in 10 "unretirees" are increasing their savings in anticipation of a longer life, according to the survey. Among the most popular ways they are doing this, the company said, is by reducing their overall expenses, securing life insurance or maximizing their contributions to retirement accounts.

TD Ameritrade的研究显示,由于寿命延长,美国人也在增加储蓄以保护他们的养老金,该研究调查了2000名年龄在40至79岁之间的成年人。根据调查,十分之六的"不退休者"正在增加储蓄以应对更长的寿命。该公司表示,他们这样做的最流行方式包括减少总体开支、购买人寿保险或最大化他们对退休账户的缴款。

P7 Unfortunately, many people who are opting to work in retirement are preparing to do so because they are worried about making ends meet in their later years, said Brent Weiss, a co-founder at Baltimore-based financial-planning firm Facet Wealth. He suggested that preretirees should speak with a financial adviser to set long-term financial goals.

位于Baltimore的财务规划公司Facet Wealth的联合创始人Brent Weiss表示,不幸的是,许多选择在退休后工作的人准备这样做是因为他们担心晚年无法维持生计。他建议即将退休的人应该与财务顾问交谈以设定长期财务目标。

P8 "The most challenging moments in life are getting married, starting a family and ultimately retiring," Weiss said. "It's not just a financial decision, but an emotional one. Many people believe they can't retire."

Weiss说:"人生中最具挑战性的时刻是结婚、组建家庭以及最终退休。这不仅仅是一个财务决定,而且是一个情感决定。许多人认为他们无法退休。"

题目与逐题解析

26. The survey conducted by Harris Poll indicates that_____

- [A] over half of the retirees are physically fit for work.
- [B] the old workforce is as active as the younger one.
- [C] one in three Americans enjoy earlier retirement.
- [D] more Americans are willing to work in retirement.

Harris Poll 进行的调查表明_____

- A) 超过半数的退休人员身体状况适合工作。 B) 老年劳动力与年轻劳动力一样活跃。
- c) 三分之一的美国人享受提前退休。 D) 更多美国人愿意在退休后工作。

【答案】 D (细节题)

【判型】 The survey conducted by Harris Poll indicates that 直问调查显示了什么，属客观转述类。

【拆句】 The survey conducted by Harris Poll indicates that____: 主干是 The survey indicates that..., 过去分词短语 conducted by Harris Poll 作 survey 的后置定语，结构平铺、无陷阱。

【定位】 One in three Americans who are at least 40 have or plan to have a job in retirement to prepare for a longer life, according to a survey conducted by Harris Poll for TD Ameritrade. Even more surprising is that more than half of "unretirees"—those who plan to work in retirement or went back to work after retiring—said they would be employed in their later years even if they had enough money to settle down, the survey showed.

据 Harris Poll 为 TD Ameritrade 做的一项调查，40 岁以上美国人中每三人就有一人已有或计划在退休后工作，以应对更长寿命；更令人惊讶的是，超过半数的"unretirees"（即计划退休后继续工作或退休后又回到工作岗位者）表示，即便钱够了也仍愿在晚年继续就业。

【选项】 A) 偷换概念

原文说"过半 unretirees 钱够也愿工作", 谈的是意愿; A 改成了 physically fit for work (身体能干), 属偷换概念。

B) 无中生有

原文只谈年长者的就业趋势, 未与 the younger one 做活跃度比较, 属无中生有。

C) 与原文相反

原文谈的是更多人愿"晚"工作(即延迟退休), C 却说 enjoy earlier retirement (更早退休), 与原文方向相反。

D) ✓ 正确

One in three Americans who are at least 40 have or plan to have a job in retirement ↔

more Americans are willing to work in retirement

more than half of "unretirees"...said they would be employed in their later years even if they had enough money to settle down

↔ **willing to work in retirement**

D 同时覆盖了"1/3 计划退休后工作"和"过半 unretirees 钱够也愿继续"两组数据的共同指向, 与预判一致。

27. It can be inferred from Paragraph 3 that Americans tend to think that ____

- [A] retirement may cause problems for them.
- [B] boredom can be relieved after retirement.
- [C] the mental health of retirees is overlooked.
- [D] "unretirement" contributes to the economy.

从第三段可以推断, 美国人倾向于认为 ____

- A) 退休可能给他们带来问题。 B) 退休后无聊可以得到缓解。 C) 退休人员的心理健康被忽视了。
- D) "非退休"有助于经济发展。

【答案】 A (推断题)

【判型】 It can be inferred from Paragraph 3 明含 inferred, 是典型的段落推断题。

【拆句】 It can be inferred from Paragraph 3 that Americans tend to think that ____ : It 作形式主语, 真正主语是后面的 that 从句; 两层 that 嵌套——第一层引出推断内容, 第二层是 Americans tend to think 的宾语从句, 结构平铺、无陷阱。

【定位】 Financial needs aren't the only culprit for the "unretirement" trend. Other reasons, according to the study, include personal fulfillment such as staying mentally fit, preventing boredom or avoiding depression.

财务需要并非"unretirement"现象的唯一原因。据该研究, 其他原因还包括获得个人成就感, 比如保持心智健康、防止无聊或避免抑郁。

【选项】 A) ✓ 正确

staying mentally fit, preventing boredom or avoiding depression ↔

retirement may cause problems for them

三条原因都把退休的负面可能视为应预防的目标，其最大公约数正是"退休可能给人带来问题"，与预判完全对应。

B) 与原文相反

原文是"工作可防无聊"，B 改成 boredom can be relieved after retirement（退休后无聊能被缓解），等于让退休变成解药，与原文方向相反。

C) 无中生有

原文只列出心智健康是复出原因之一，未说退休者的心理健康被 overlooked（忽视），属无中生有。

D) 答非所问

原文谈的是个人层面的退休复出动机，并未谈"unretirement"是否 contributes to the economy（推动经济），属答非所问。

28. Retirement patterns are changing partly due to ____

- [A] labor shortage.
- [B] population growth.
- [C] longer life expectancy.
- [D] rising living costs.

退休模式正在发生变化,部分原因是____

A) 劳动力短缺。 B) 人口增长。 C) 预期寿命延长。 D) 生活成本上升。

【答案】 C (细节题)

【判型】 Retirement patterns are changing partly due to ____ 直接问改变的部分原因，属客观信息检索。

【拆句】 Retirement patterns are changing partly due to ____：主干是 Retirement patterns are changing, partly due to 引出原因状语，副词 partly 提示原因是多因素之一、不是全部。

【定位】 One reason for the change in retirement patterns: Americans are living longer.

退休模式改变的一个原因：美国人活得更久。

【选项】 A) 无中生有

原文未提 labor shortage (劳动力短缺) 是导致退休模式改变的原因, 属无中生有。

B) 偷换概念

原文涨的是 65 and older 的占比与该群体的就业比例, 是"老龄人口结构"的变化; B 说成 population growth (人口总增长), 是把局部结构性增长偷换为整体人口增长, 属偷换概念。

C) ✓ 正确

Americans are living longer. ↔ longer life expectancy

选项 C 即定位句 Americans are living longer. 的术语化转写, 与预判完全一致。

D) 答非所问

原文 P5 谈的是寿命延长, 未谈 rising living costs (生活成本上升); rising costs 这一话题虽然 P7 有 making ends meet 暗合, 但与 Q28 题干所问的 retirement patterns 改变之原因不挂钩, 属答非所问。

29. Many "unretirees" are increasing their savings by_____

- [A] investing more in stocks.
- [B] taking up odd jobs.
- [C] getting well-paid work.
- [D] spending less.

许多"非退休者"通过____增加储蓄

A) 在股票上投资更多。 B) 从事零工。 C) 获得高薪工作。 D) 减少支出。

【答案】 D (细节题)

【判型】 Many "unretirees" are increasing their savings by____ 直接问通过何种方式, 属客观转述。

【拆句】 Many "unretirees" are increasing their savings by____: 主干是 Many unretirees are increasing their savings, by 引导方式状语, 待补全成分是 by 的宾语 (动名词或名词短语), 故选项均以动名词起首。

【定位】 Among the most popular ways they are doing this, the company said, is by reducing their overall expenses, securing life insurance or maximizing their contributions to retirement accounts.

据该公司称, 他们这么做 (增加储蓄) 最常见的方式包括: 削减总体开支、购买寿险或将退休账户缴款最大化。

【选项】 A) 无中生有

原文清单只列减开支/买寿险/最大化退休账户缴款，未提 investing more in stocks (多投股票)，属无中生有。

B) 无中生有

原文 P6 整段未出现 odd jobs (零工) 这一概念，属无中生有。

C) 偷换概念

原文 maximizing their contributions to retirement accounts 谈的是把退休账户缴款做到最大化，C 改成 getting well-paid work (找高薪工作)，把账户缴款偷换为找高薪工作，属偷换概念。

D) ✓ 正确

reducing their overall expenses ↔ spending less

D 精准对应清单第一项 reducing their overall expenses，与预判中的三项之一吻合。

30. With regard to retirement, Brent Weiss thinks that many people are_____

- [A] unprepared.
- [B] unafraid.
- [C] disappointed.
- [D] enthusiastic.

关于退休,Brent Weiss 认为许多人_____

A) 没有做好准备。 B) 毫不畏惧。 C) 感到失望。 D) 充满热情。

【答案】 A (细节题)

【判型】 With regard to retirement, Brent Weiss thinks that many people are____ 问 Weiss 对人们退休状态的判断，属观点转述类。

【拆句】 With regard to retirement, Brent Weiss thinks that many people are____: With regard to retirement 为话题状语，主干 Brent Weiss thinks that many people are..., that 引导宾语从句，待补全的是表语形容词。

【定位】 Unfortunately, many people who are opting to work in retirement are preparing to do so because they are worried about making ends meet in their later years, said Brent Weiss, a co-founder at Baltimore-based financial-planning firm Facet Wealth. He suggested that preretirees should speak with a financial adviser to set long-term financial goals.

Brent Weiss (巴尔的摩 Facet Wealth 理财公司联合创始人) 说，遗憾的是，许多选择退休后继续工作的人之所以这样准备，是因为他们担心晚年入不敷出。他建议未退休者与理财顾问沟通以设定长期财务目标。

【选项】 A) ✓ 正确

worried about making ends meet in their later years ↔ **unprepared**
preretirees should speak with a financial adviser to set long-term financial goals ↔

unprepared

Many people believe they can't retire. ↔ **unprepared**

Weiss 的评价 (worried) + 建议 (should set goals) + 转述 (can't retire) 共同指向"许多人对退休未做好准备", 与预判完全一致。

B) 与原文相反

原文 worried 已明示人们带着担忧, B 却称 unafraid (无畏惧的), 与原文情绪极性相反。

C) 过度推断

原文是 worried (担忧), 尚未到 disappointed (失望) 的程度, 且 disappointed 通常针对已发生的结果而非未发生的担忧, 属过度推断。

D) 与原文相反

Weiss 强调人们 worried 与 can't retire, 与 enthusiastic (热情饱满的) 的积极极性完全相反。

SENTENCE INSIGHTS • 句子精讲

9 句真题句逐层精讲

下列真题句各有独立的句子解析页——中文翻译、结构树逐层拆解、成分与时态、考点讲解与真题高频词。点击句子进入完整解析。

More Americans are opting to work well into retirement, a growing trend that threatens to upend the old workforce model.

第1段, 第1句

本句展示了主句加限制性定语从句的常见结构, 同位语加定语从句的组合在考试阅读中频繁出现。不定式作宾语和关系代词引导定语从句都是四六级和考研的高频考点, 结构典型性较高。

Even more surprising is that more than half of "unretirees"—those who plan to work in retirement or went back to work after retiring—said they would be employed in their later years even if they had enough money to settle down, the survey showed.

第2段，第2句

涵盖了倒装结构、长主语从句、同位语、定语从句、省略 that 的宾语从句、虚拟让步状语从句以及插入式说明语。是极佳的综合成分拆解练习句。

Financial needs aren't the only culprit for the "unretirement" trend.

第3段，第1句

主系表加状语的简单句在真题中较为常见，具有一定代表性；但本句用词较为口语化（"culprit"、"unretirement" 等新造词），且结构过于简单，迁移价值低于包含从句或复杂修饰的典型句式。

Other reasons, according to the study, include personal fulfillment such as staying mentally fit, preventing boredom or avoiding depression.

第3段，第2句

主谓宾加插入语、宾语后跟同位语解释的结构在四六级和考研阅读中高频出现，"such as"引导同位语列举也是标准考点句式。掌握本句的分析方法可直接迁移到大量真题句子中。

About 72% of "unretiree" respondents said that they would return to work once retired to keep mentally fit while 59% said it would be tied to making ends meet.

第3段，第3句

并列主句 + 宾语从句是四六级和考研阅读中的高频句式；间接引语中的时态呼应（主句过去时、从句过去将来时）以及 "while" 引导的对比并列结构都是典型考点；被动语态 "would be tied to" 的使用也符合学术和调查报告文体的常见模式。

The share of the population 65 and older was 16% in 2018, up 32% from the prior year, according to the U.S. Census Bureau.

第5段，第2句

主系表结构加介词短语修饰是英语中的高频基础句式，在数据报告、说明文等文体中极为常见，具有较强的代表性和实用性。

That's also up 30.2% since 2010.

第5段，第3句

主系表结构是常见基础句式，但本句使用 up 作表语较为口语化，不如 be + 形容词/名词典型，代表性中等。

Unfortunately, many people who are opting to work in retirement are preparing to do so because they are worried about making ends meet in their later years, said Brent Weiss, a co-founder at Baltimore-based financial-planning firm Facet Wealth.

第7段，第1句

本句涵盖主语（含定语从句修饰）、谓语、宾语（不定式）、状语（句首副词、原因状语从句、时间状语）等多种成分；定语从句中关系代词 "who" 在从句内作主语，是学生常错的考点；主句宾语 "to do so" 中的 "so" 指代较为隐晦，需理解上下文；成分种类较丰富，适合练习修饰成分的识别与剥离

He suggested that preretirees should speak with a financial adviser to set long-term financial goals.

第7段，第2句

"主句 + that 引导的宾语从句" 是四六级和考研英语阅读中的高频句式，从句内含情态动词、介词短语和不定式作状语，贴近真题常见结构，典型性较强，掌握后可大量复用。

HIGH-FREQUENCY • 真题高频词

本篇出现的 61 个考研英语二真题高频词

下列单词既在本篇真题中出现，又是 **考研英语二** 历年真题的高频词（在该考试真题中出现的句子数均不少于 8）。每个词标注本篇 出现次数与该考试真题句频，点击可查看该词的释义、音标、词形与真题例句。

retirement

B2

n. 退休

本篇15次 · 真题 19句

accord

C1

n. (国家、团体间的) 协议

本篇4次 · 真题 172句

financial B2

adj. 财政的
本篇4次·真题 59 句

workforce B2

n. (一国或一地区的) 劳动力, 劳动人口
本篇4次·真题 21 句

retire B1

v. 退休
本篇4次·真题 12 句

would A1

aux. (will 的过去式) 将要, 会
本篇3次·真题 304 句

pattern B1

n. 模式
本篇2次·真题 47 句

labor B1

n. 劳动
本篇2次·真题 41 句

trend B1

n. 趋势
本篇2次·真题 40 句

later A1

adv. 以后, later
本篇2次·真题 38 句

conduct B2

v. 组织并实施
本篇2次·真题 31 句

poll B2

n. 民意调查
本篇2次·真题 10 句

less A1

det. 较少的
本篇1次·真题 150 句

growth B1

n. 增长
本篇1次·真题 80 句

reduce B1

v. 减少, 降低 (数量、大小、程度等)
本篇1次·真题 75 句

economy B1

n. 经济
本篇1次·真题 73 句

tend B1

v. 倾向于, 往往会
本篇1次·真题 71 句

firm B1

adj. 坚固的
本篇1次·真题 66 句

least A2

det. 最少的

本篇1次·真题 63 句

decade B1

n. 十年

本篇1次·真题 61 句

generation B2

n. 一代人

本篇1次·真题 60 句

united B1

adj. 联合的

本篇1次·真题 52 句

account A2

n. 账户

本篇1次·真题 42 句

mental B1

adj. 精神的

本篇1次·真题 37 句

according B1

prep. 根据

本篇1次·真题 35 句

contribute B1

v. 捐献

本篇1次·真题 34 句

emotional B1

adj. 情绪的

本篇1次·真题 34 句

overall B1

adj. 总体的

本篇1次·真题 32 句

due B1

adj. 预期的

本篇1次·真题 31 句

income B1

n. 收入

本篇1次·真题 31 句

preserve B2

v. 保护

本篇1次·真题 30 句

concept B2

n. 概念

本篇1次·真题 29 句

boost B2

v. 提高

本篇1次·真题 28 句

insurance B1

n. 保险

本篇1次·真题 28 句

invest B2

v. 投资 (金钱、时间等以期获得回报)

本篇1次 · 真题 24 句

previous B1

adj. 先前的

本篇1次 · 真题 24 句

threaten B1

v. 威胁; 恐吓

本篇1次 · 真题 24 句

indicate B2

v. 表明

本篇1次 · 真题 23 句

willing B1

adj. 愿意的, 乐意的

本篇1次 · 真题 23 句

stock B1

n. 库存

本篇1次 · 真题 22 句

senior B1

adj. 级别高的

本篇1次 · 真题 21 句

secure B2

adj. 安全的

本篇1次 · 真题 19 句

employ B1

v. 雇用

本篇1次 · 真题 17 句

evolve B2

v. 逐渐发展; 进化

本篇1次 · 真题 17 句

shortage B2

n. 短缺

本篇1次 · 真题 17 句

contribution B2

n. 贡献

本篇1次 · 真题 15 句

challenging B2

adj. 有挑战性的

本篇1次 · 真题 14 句

odd B1

adj. 奇怪的

本篇1次 · 真题 13 句

partly B1

adv. 部分地

本篇1次 · 真题 13 句

percentage B1

n. 百分比, 百分率

本篇1次 · 真题 12 句

overlook B2

v. 忽略, 没注意到

本篇1次·真题 11 句

depression B2

n. 抑郁症

本篇1次·真题 10 句

expense B1

n. 花费

本篇1次·真题 10 句

finance B2

n. 财政

本篇1次·真题 10 句

relieve B2

v. 减轻、缓解 (疼痛、焦虑等不适)

本篇1次·真题 10 句

settle B1

v. 解决 (争端、问题)

本篇1次·真题 10 句

unfortunately B1

adv. 不幸地

本篇1次·真题 10 句

folk B1

n. 人们

本篇1次·真题 9 句

prior B2

adj. 先前的, 之前的

本篇1次·真题 9 句

surprising A2

adj. 令人惊讶的

本篇1次·真题 8 句

ultimately B2

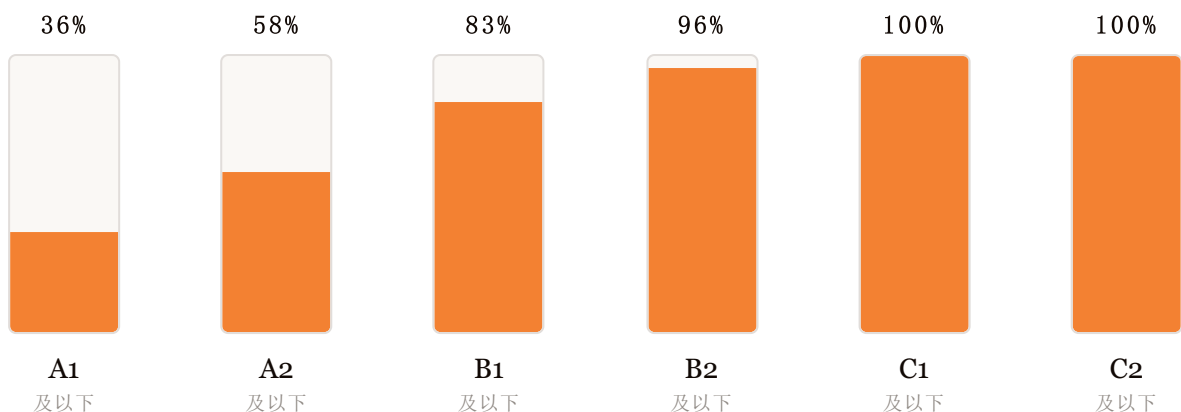
adv. 最终;终归

本篇1次·真题 8 句

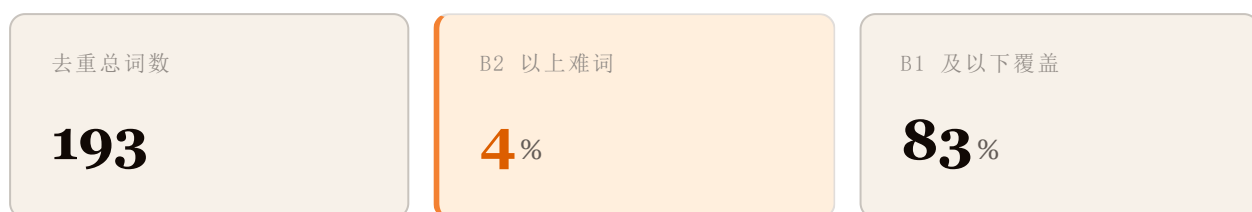
VOCABULARY • 词汇难度分布

全文 193 词按 CEFR 难度累积覆盖

全文去重后共 **193** 个单词, 按欧框 CEFR 等级统计。每根柱表示「该等级及以下」的累积占比 (CDF), 最右一柱为 100%。B2 以上 (C1/C2) 为高阶词, 本篇共 7 个·约 4%。



每柱为「按 CEFR 等级及以下」的累积覆盖率 (CDF) · 数据为全文去重词 193 个 · 末柱为 100%



考研英语二 2022年 · 全卷构成

Section I	完形填空（四选一）	题目解析 →
Section II Part A (1)	阅读理解（四选一）	题目解析 →
Section II Part A (2)	阅读理解（四选一）	本题
Section II Part A (3)	阅读理解（四选一）	题目解析 →
Section II Part A (4)	阅读理解（四选一）	题目解析 →
Section II Part B	段落小标题（7选5）	题目解析 →
Section III	英译汉（段落翻译）	题目解析 →
Section IV Part A	写作	题目解析 →
Section IV Part B	写作	题目解析 →