# 《美国通胀持续攀升，超三分之二民众成月光族》

Inflation is showing no signs of slowing down, making it harder for workers to make ends meet.

美国的高通胀没有缓和迹象，这使得工薪阶层艰难维持生计。

The Consumer Price Index increased 8.3% from a year ago, higher than the 8.1% estimate, according to the US Bureau of Statistics.
美国劳工统计局的数据显示，美国消费者价格指数（CPI）同比上涨8.3%，高于8.1%的预期。

Although it was down slightly from the March peak, inflation is still growing at the fastest annual pace in about four decades.
尽管通胀率略低于3月份的峰值，但仍在以近40年来最快的年增长速度增长。


"Rising prices are putting household budgets in a vise," said Greg McBride, chief financial analyst at Bankrate.com. "Price increases are widespread, but look at food and shelter — which together account for 40% of the weighting in the CPI and more than that for many households."

银率网首席金融分析师格雷格·麦克布莱德称："物价上涨使美国民众的家庭预算非常紧张。物价上涨是普遍现象，但看看食品和住房——这两项占CPI权重的40%，对许多家庭来说，二者占更高。"

Food prices are up at the fastest pace in more than 41 years and the shelter index, which makes up about one-third of the CPI weighting, was up 5.1% on a yearly basis, its fastest gain since March 1991.
食品价格正以逾41年来的最快速度上涨，占CPI权重约三分之一的住房价格指数同比上涨5.1%，为1991年3月以来的最快涨幅。

While wage growth is high by historical standards, it isn't keeping up with the increased cost of living.
虽然按历史标准来看工资的增长较高，但却跟不上生活成本的上涨。

As of March, close to two-thirds, or 64%, of the US population was living paycheck to paycheck, just shy of the high of 65% in 2020, according to a LendingClub report.
美国在线借贷平台LendingClub的一份报告显示，截至今年3月，近三分之二（64%）的美国人成为月光族，略低于2020年65%的高点。

"The number of people living paycheck to paycheck today is reminiscent of the early days of the pandemic and it has become the dominant lifestyle across income brackets," said Anuj Nayar, LendingClub's financial health officer.
LendingClub财务健康官阿努伊·纳亚尔称："如今，月光族的数量让人想起新冠疫情初期，'月光'已经成为不同收入阶层中占主导地位的生活方式。"

Consumers who are struggling to afford their day-to-day lifestyle tend to rely more on credit cards and carry higher monthly balances making them financially vulnerable, the survey of more than 2,600 adults found.
这项针对2600多名成年人的调查发现，那些难以负担日常生活花销的消费者往往更依赖信用卡，而且月余额较高，这让他们的财务状况更脆弱。

Overall, credit card balances rose year over year, reaching $841 billion in the first three months of 2022, according to a separate report from the Federal Reserve Bank of New York.
纽约联邦储备银行的另一份报告显示，总体而言，信用卡余额逐年增长，2022年头三个月达到8410亿美元（约合人民币57130亿元）。

At this rate, balances could soon reach record levels amid higher prices for gas, groceries and housing, among other necessities, according to Ted Rossman, a senior industry analyst at CreditCards.com.
CreditCards网站高级行业分析师泰德·罗斯曼表示，按照这个速度，随着汽油、食品杂货和住房等必需品价格的上涨，信用卡余额可能很快打破纪录。

Anyone with revolving debt will also see the annual percentage rate on their credit card head higher as the Federal Reserve hikes interest rates to try and tamp down rising prices.
由于美联储试图通过加息抑制通货膨胀，循环债务持有者的信用卡年息也将提高。

来源：CNBC
编辑：董静