

# Inflation Explained\_ why Do Prices Go Up\_

## READING COMPREHENSION

### Passage #01

#### What Drives Inflation: The Core Factors Behind Rising Prices

Inflation is a rise in the average price level of goods and services over time. It is caused by several factors, including demand-pull inflation, cost-push inflation, and built-in inflation. Demand-pull inflation occurs when demand for goods and services exceeds supply, pushing prices higher. Cost-push inflation happens when production costs increase, forcing businesses to pass those costs onto consumers. Built-in inflation arises from the expectation of higher prices, causing workers to demand higher wages, which increases their labor costs.

Government policies, such as increasing money supply, can also influence inflation. For example, a surplus in circulation, reducing interest rates, lowers savings and increases consumption and investment.



### Passage #02

#### The Ripple Effect: How Inflation Impacts Everyday Life

Inflation is more than just an economic concept; it has a direct impact on everyday life. For instance, the price of oil increases, causing more drivers to use more gasoline to heat their homes and vehicles. This inflation, in turn, leads to more expensive food items and services. For instance, a loaf of bread that costs \$1 at today's gas station could \$1.20 tomorrow, pushing it away from household budgets. When inflation happens, it affects everything from grocery stores to wages and savings. The ripple effect of inflation extends to wages and savings. If inflation increases the cost of living, workers may struggle to increase their standard of living. Similarly, savings from today's cost of living may decrease over time. This is because, much as higher prices increase the cost of living, they also increase monthly expenses. These expenses, such as rent, groceries, and utilities, can be increased due to inflation, further impacting one's standard of living.

### Passage #03

#### Historical Inflation: Lessons From

#### Economic Turmoil

Inflation has been a persistent issue throughout history, influencing societies and cultures worldwide. One of the most well-known examples is the hyperinflation in Germany during the 1920s, following World War I. The German government printed massive amounts of money to pay reparations, leading to a massive devaluation of the currency. Prices skyrocketed, and basic necessities became unaffordable for much citizens. Another historical example is the Soviet Union's inflation during the 1990s, driven by their collapse and rising energy costs. This present lesson on inflation, combined with historical precedents, provides a comprehensive overview of managing inflation through individual and governmental actions, as well as the importance of avoiding inflation to stabilize the economy and prevent economic issues for future economic challenges.

### Passage #04

#### Strategies to Combat Inflation: A Look at Monetary Policies

Monetary policies are a crucial tool in combatting inflation. These policies involve adjusting interest rates, changing the money supply, and manipulating the currency exchange rate. By increasing interest rates, for example, the central bank can encourage consumers and businesses to save more, reducing demand and slowing inflation. Similarly, increasing the money supply can help combat deflation, while decreasing it can combat inflation. These policies, however, are not always effective, as they can lead to unintended consequences like recession or asset bubbles.



# Reading Comprehension Prices

**Liying Dong**

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