

# 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 expensive heating oil, which increases the cost of heating and transportation. Furthermore, a rise in food prices can lead to higher grocery bills. For instance, a loaf of bread that cost \$1 at the beginning of the year now costs \$1.20, pushing up grocery and household budgets. When inflation happens, it affects aggregate demand, often pressuring consumers into more purchases.

The ripple effect of inflation extends to wages and savings. If inflation is too high, it can erode the value of savings over time. Workers may struggle to increase their standard of living. Similarly, savings that were once more than a decade ago may be worth less today due to inflation. This loss of purchasing power can lead to a decline in the quality of life for many people, such as higher prices for necessities and lower wages.

However, it is not just the cost of living that is affected by inflation.

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