

# 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, leading to more inflation in food prices and services. For instance, a barrel of Brent crude oil at today's price is more than twice (\$120) what it was in 2008, causing food prices to rise. This ripple effect can affect anything from household budgets to workers' wages and savings. When inflation increases, it affects everything from wages and savings. If inflation is too high, it can lead to a vicious cycle of rising prices, which can lead to more inflation.

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 #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 the resulting hyperinflation caused significant social and economic instability. 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, historical high inflation with its accompanying problems.

### Passage #04

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

Monetary policies are a central 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 inflationary pressures. Similarly, increasing the money supply can help combat deflation, while decreasing it can combat inflation.



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**Mrs Lakshmi Chintaluri**

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