

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.

Monetary policy is another factor influencing inflation. The



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 (like meat, eggs, and flour) as well as higher prices for clothing, groceries, and household supplies. When inflation happens, it affects everyone, from small business owners to large corporations, from grocery stores to gas stations.

The ripple effect of inflation extends to wages and savings. If inflation increases the cost of living, workers may struggle to

keep up with the cost of living. This leads to higher prices for groceries, such as higher prices for meat, eggs, and vegetables. These price increases can lead to inflation, which can further increase the cost of living.

Monetary policy is another factor that can contribute to inflation.

Passage #03

Historical Inflation: Lessons From

Economic Turmoil

Inflation has been a persistent issue throughout history, influencing societies and economies 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 people had to constantly increase their wages to afford basic necessities. Another historical example is the Soviet Union's inflation during the 1990s, driven by their shift from a planned economy to a market economy. This period is often referred to as "high inflation with stagnating economic growth."

These historical examples show the dangers of managing inflation through central banks and governments. While inflation can be a useful tool for stimulating the economy, it can also lead to hyperinflation and economic collapse, leaving people with little value for their money.

Passage #04

Strategies to Combat Inflation: A Look at Monetary Policy

Monetary policy is a central tool in combatting inflation. It involves adjusting interest rates, changing the money supply, and manipulating the currency exchange rate. By doing this, central banks can influence the cost of borrowing, which can affect investment and consumption. For example, if inflation is high, the central bank may raise interest rates to encourage saving and discourage spending.

Monetary policy is not the only strategy for combatting inflation.

Other strategies include fiscal policy, such as increasing taxes or cutting government spending.



Reading Comprehension Prices

S Ashworth

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