

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 spending, leading to higher prices. Inflation can also be caused by external factors, such as energy and food price increases, and other economic challenges.



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 living expenses. 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 makes it even harder to save money.

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Passage #03

Historical Inflation: Lessons Learned From

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 enormous 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 challenges. In the United States, inflation during the 1970s, driven by oil crises and rising energy costs, also proved to be problematic, causing high inflation with stagnating economic growth.

These historical lessons can be applied to today's economy. By understanding the causes of hyperinflation, governments and central banks can take steps to stabilize the economy and prevent future crises from developing into severe economic challenges.

Passage #04

Strategies to Combat Inflation: A Look at Monetary Policies

Monetary policies are a central tool in combatting inflation. By increasing interest rates, central banks can reduce the money supply and slow down economic growth. This can help to reduce inflationary pressures, but it can also lead to economic slowdowns and job losses. Another strategy is quantitative easing, where central banks buy assets from the market to increase the money supply. This can help to reduce inflation, but it can also lead to asset price bubbles and inflationary pressures.



Reading Comprehension Prices

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