

# 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 and inflation. Conversely, a shortage in circulation, such as higher prices or a lack of available goods, can lead to deflation, which is characterized by falling prices and lower economic activity.



### 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 heating oil and groceries. The ripple effect of inflation can affect households in various ways, such as increased grocery bills, higher utility bills, and more expensive clothing. When inflation increases, it affects aggregate demand, which can lead to economic recessions.

The ripple effect of inflation extends to wages and savings. If inflation is too high, it can erode the value of savings, making them less effective in

protecting against inflation. Similarly, savings that are held in cash or money from the bank may struggle to keep up with inflation, which can lead to a loss of purchasing power over time. This is particularly true for older adults, as their savings may be eroded by inflation, leading to a lower quality of life.



### 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 massive amounts of money to pay reparations, leading to a massive devaluation of the currency. Prices skyrocketed, and basic necessities became unaffordable for many 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 lessons, provides valuable insights into managing inflation through monetary and fiscal policies, and governments' roles in stabilizing the economy and protecting citizens from the negative effects of inflation.

### Passage #04

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

Monetary policies are a critical tool in combatting inflation. One of the most common monetary policies is interest rate hikes, which are used to cool down an overheated economy. By raising interest rates, the central bank makes borrowing more expensive, which can lead to a decrease in consumer spending and investment. Another strategy is quantitative easing, which involves the central bank buying bonds and other assets to increase the money supply. This can lead to lower interest rates and stimulate economic growth.



# Reading Comprehension Prices

**Dennis J. Grimes, Brian W. Kelly**

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