

# 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. This inflation, in turn, leads to more inflation in food prices and services. This process, known as the "cost-push effect," causes prices to rise across the board, from groceries to rent to household budgets. When inflation reaches its highest point, it's called hyperinflation, where prices double every month.

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

For example, if inflation is 5% per year, then after 10 years, the value of money has dropped by 50%. This means that people's savings and investments in the form of stocks and bonds are worth less every year. This is not good for the economy, as it can lead to a recession or even a depression. It's important that中央银行 (central bank) take steps to combat 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 the resulting hyperinflation caused the Great Depression. 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 precedents, can help us better understand the challenges of managing inflation through monetary and fiscal policies.

Overall, inflation is a complex issue that requires careful management. By understanding its causes and effects, we can better prepare for future economic challenges.

### 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 and spend less, which can help to reduce inflationary pressures. Similarly, increasing the money supply can help to combat deflation, while decreasing it can help to combat inflation.

Monetary policies are not the only way to combat inflation, however. Government policies, such as increasing taxes or cutting spending, can also help to reduce inflation by reducing the money supply.



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**Lingjun Ying**

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