

# 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 production costs or lower demand, can lead to deflation, which is characterized by falling prices and lower inflation rates.



### 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. Similarly, a rise in food prices can lead to higher grocery bills, causing more families to adjust their grocery budgets. When inflation reaches its highest point, it can affect businesses, often pressuring companies to raise prices. The ripple effect of inflation extends to wages and savings. If workers do not increase their wages in line with inflation, workers may struggle to maintain their standard of living. Similarly, savings that reflect wage increases may not keep up with inflation, leading to a loss of purchasing power.

For example, a family that spends \$100 on groceries each week may find that their weekly grocery bill has increased to \$110. This increase in grocery costs can lead to a decrease in their weekly savings. Similarly, a family that saves \$100 each month may find that their monthly savings have decreased to \$90. This decrease in savings can lead to a decrease in their weekly grocery bill.



### 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 many businesses became bankrupted by such inflation. Another historical example is the Soviet Union's inflation during the 1990s, driven by their oil price and living wage cuts. This present lesson on inflation, combined with historical precedents, can help us better understand the consequences of high inflation with regards to economic growth.

For instance, the Soviet Union's hyperinflation led to a decrease in living standards, as people could not afford basic necessities. Similarly, the US government's inflation during the 1970s led to a decrease in living standards, as people could not afford basic necessities. This present lesson on inflation, combined with historical precedents, can help us better understand the consequences of high inflation with regards to economic growth.

### Passage #04

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

Monetary policies are a central tool in combatting inflation. One of the most common monetary policies is interest rate hikes, which are used to combat inflation by raising the cost of borrowing. This can lead to lower inflation rates as it discourages spending and encourages saving. Another monetary policy is quantitative easing, which involves printing more money to increase the money supply. This can lead to higher inflation rates as it increases the demand for goods and services.



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