

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.



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 and services. For instance, a loaf of bread that cost \$1 at the gas station now costs \$1.20, pushing it closer to household budgets. When inflation reaches its highest point, it can affect household budgets, often pressuring consumers to make sacrifices. The ripple effect of inflation extends to wages and savings. If inflation increases the cost of living, workers may struggle to increase their standard of living. Similarly, savings from inflation can result in less money available for savings, such as higher prices for necessities like food, clothing, and entertainment.

For example, a family that used to spend \$500 on groceries monthly. Due to inflation, the family's grocery bill has increased to \$600. This means that the family can no longer afford to eat out or go on vacation, leading to the concept of "dollar bills."



Passage #03

Historical Inflation: Lessons Learned From

Inflation has been a persistent issue throughout history, influencing societies and cultures 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 individuals became unemployed for much longer. 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 a comprehensive understanding of managing inflation through individuals and governments, while ensuring the economy's stability and growth for future economic challenges.



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