

# 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 expensive heating oil, which increases the cost of heating and transportation. Furthermore, a rise in food prices can lead to higher grocery bills. For instance, a loaf of bread that cost \$1 at the beginning of the year now costs \$1.20, pushing up grocery and household budgets. When inflation happens, it affects aggregate demand, often pressuring consumers into more purchases.

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

For example, if inflation is 5% per year, then after 10 years, the value of money has dropped by 50%. This is because, much as higher prices increase the cost of living, higher inflation rates increase the cost of living monthly. Therefore, it is important to understand how inflation can affect the economy and society.



### 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 instability. Another historical example is the Soviet Union's inflation during the 1990s, driven by their shift from a planned economy to a market economy. This period saw an "inflation潮" (inflation wave) with wages increasing rapidly.

These historical examples show the dangers of managing inflation through central banks and governments. When economies are facing high inflation, it is important to take steps to stabilize the economy, such as printing less money or adjusting interest rates. This prevents inflation from becoming a long-term challenge.



# Reading Comprehension Prices

**Thomas Griffiths**

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