Group Translation 3: Inflazione - Cause, effetti e impatti

Capire come funziona l’economia non è semplice. Spesso viene spiegata con parole complicate e con gli esempi sbagliati. Errore che si fa molto spesso con i termini che spesso ascoltiamo anche nei telegiornali, nei podcast, oppure che leggiamo sui giornali. Tra questi rientra sicuramente l’inflazione, parola spesso abusata da politici, giornalisti, economisti e da tutti gli esperti del settore. Soprattutto negli ultimi anni è onnipresente nel dibattito pubblico. Tutti ne parlano, ma pochi riescono a comprendere realmente cosa sia.

It is not easy to understand how the economy works. It is often explained with difficult words/terms and the wrong examples. This is a common mistake with words that we usually find on the news, in podcasts or in the newspaper. One of these is certainly inflation, a word that is often misused/overused by politicians, journalists, economists and other experts (in the field/sector). Especially in recent years, everyone has been talking about it (it has been on everyone’s lips), but nobody knows what it really is (exactly).

In parole semplici, l’inflazione è l’aumento generalizzato e continuativo dei prezzi in un preciso periodo storico. Un livello di inflazione elevato crea problemi nell’economia che si ripercuotono nella vita reale delle famiglie: si perde “potere d’acquisto”, si investe meno per comprare prodotti e beni non di prima necessità, e si rischia anche di pagare una rata più elevata del mutuo. Per quale motivo? Semplice: per far tornare l’inflazione a un livello accettabile (intorno al 2% annuo), solitamente le banche centrali aumentano il “costo del denaro”, facendo crescere il tasso d’interesse. Questo si ripercuote sulle aziende e sulle persone che hanno sottoscritto un mutuo o un prestito a tasso variabile, con un aumento cospicuo della rata mensile.

In simple terms, inflation is a general/generalized and steady/sustained increase/rise in prices over a precise/specific historical period. A high level of inflation creates problems in the economy that affect/are reflected in/have an impact on/impact the real life of families. “Purchasing power” is lost, people spend less on non-essential products/goods, and/while there is a risk of a higher mortgage installment/payment. Why? Simple./The answer is simple. In order to bring inflation down/back to an acceptable level (around 2%), central banks increase/raise “borrowing costs”, by increasing/raising interest rates. This affects companies and individuals who have a variable-rate mortgage or loan, leading to a considerably higher monthly payment.

**Inflation: Causes, Consequences, Impacts.**

It is not easy understanding how the economy works. It is often explained with complex words and wrong examples. We make mistakes very often when we hear on the news, in podcasts, or read about in newspapers. These includes inflation, a word frequently abused by politicians, journalists, economists and experts in the field. In the recent years, it is widely used in the public debate. Everyone talks about it, but few are able to understand what it is.

In simple terms, inflation is the generalized and continuous increase in prices in a specific historical period. A high level of inflation sets up economy problems that pass on into real lives of families: you lose “purchasing power”, people invest less to buy products and goods not of primary necessity. There is also the risk of paying a higher mortgage payment. For what reason? Easy: in order to bring inflation back to an exactable level (around 2% per annum), central banks usually increase the “price of money”, driving up the interest rate. This affects companies and people who have subscribed a mortgage or a floating rate loan, with a substantial increase in the monthly rate.

Group 2

**Inflation: causes, effects and impacts**

It is not easy to understand how economics work. It is usually explained with difficult words and wrong examples. This happens many times on the news, podcasts, or in newspapers. One of those difficult words is undoubtedly inflation. In fact, it is misused by politicians, journalists, economists, and experts, and lately, it has become omnipresent in public discussion. Everyone talks about it, but no one really knows what it is.

In simple terms, inflation is the increase in prices over a determined period of time. A high level of inflation causes problems that affect the lives of families. For example, purchasing power is lost, less money is invested to buy products and goods that don’t belong to first necessity, and the mortgage payment may be higher. But why does all this happen? Simply because central banks increase the cost of money in order to lower inflation to an acceptable level (approximately 2% yearly). This damages companies and people that have taken out a mortgage or a loan with a floating rate, and causes a remarkable rise in the monthly payment.

Group 5

**Inflation: causes, effects and impacts**

Understanding how the economy works is not easy. It is often explained with complicated words and the wrong examples, a mistake that we always make with terms that we also often hear in the news, podcasts, or read in newspapers. These certainly include inflation, a word often abused by politicians, journalists, economists and all the experts in the field. It has been ubiquitous in public debate, especially in recent years. Everybody talks about it, but few can really comprehend what it is.

In simple words, inflation is the general and continuous increase in prices during a specific historical period. A high level of inflation causes problems in the economy, which affects the lives of households: people lose purchasing power, invest less in buying basic products and goods, even risk paying a higher mortgage payment. But why? Simple: to bring inflation back to an acceptable level (around 2% per year), central banks usually increase the ‘cost of money’ driving up the interest rate. This affects companies and people who have taken out an adjustable-rate mortgage or loan, with a conspicuous increase in the monthly payment.

Group 6

**“Inflation: cause, effects and impacts”**

Understanding how the economics works is not that simple. It is often explained with complicated words and the wrong examples. The same thing happens with other words used in TV news, podcasts or newspapers. One of these words is definitely “inflation”, which is overused by politicians, journalists, economists and all the other experts in the field. It is always mentioned in public debates, particularly in recent years. Everyone talks about inflation without understanding what it actually is.

In lay terms, inflation is the general and continuous increase in prices in a specific historical period. A high level of inflation leads to problems for the economy and consequently to families. These problems are the loss of spending power, less investments on secondary goods and products and the risk of fronting up more expensive mortgage payments. The reason? Take back inflation to an acceptable level (about 2% per year). Usually, central banks raise “the price of money”, increasing the interest rate. This has an impact on businesses and people who have a mortgage or a floating rate loan, with a substantial increase in the monthly payment.

Group 13

**Inflation: causes, effects and impacts**

Understanding how economy works is not easy. It is often explained with complicated words and wrong examples. It is an error often committed with terms heard in news programs, podcasts, or read on newspapers.
Inflation is included in these terms, it is a word overused by politicians, journalists, economists and insiders. In the last few years, it has been omnipresent in the public debate. Everyone talks about it, but just a few comprehend what it really is.

Shortly, inflation is the general and continue price growth in a specific period of history. A high inflation level causes economy problems which reflect on households’ reality: “purchasing power” gets lost, less money is invested in buying non-essential goods and products and there is a risk of paying a high rate of the loan. Why? It is easy: to get inflation back to an acceptable level (around 2% yearly), central banks would increase the “currency cost”, causing a rise of the interest rate. This spills over agencies and people who took out a mortgage or a variable rate loan, with a hefty increase of the monthly rate.

Group 12

**Inflation: causes and effects**

It is not easy to understand how the economy works. It is often explained using complicated words and wrong examples. It is a very common mistake that is made with the terms that we usually hear on the news, podcasts, or that we read in the newspapers. An example is the word inflation, used too much by politicians, journalists, economists and by all the experts in the field. Especially in the last few years, is omnipresent in the public debate. Everyone talks about it, but just a few people can really understand what it actually means.

In simple terms, inflation is the generalised and ongoing increase in prices over a specific historical period. A high inflation level causes trouble in the economy and that affects the everyday lives of families. People lose “purchasing power”, invest less in non-essentials goods and products, and there is the risk of paying a higher mortgage payment. Why? It is simple: in order to bring inflation back to an acceptable level (around 2% per year), central banks usually increase the “cost of money”, by raising the interest rate. This has an impact on businesses and people that have taken out a variable rate mortgage or loan, with a substantial increase in the monthly payment.

Group 11

**Inflation: causes, consequences and impacts**

Understanding economy isn’t easy. It’s usually explained with difficult words and wrong examples. Very often mistakes are made by using specific terms usually heard or read in the news, in podcasts and even in newspapers. Among these terms there is surely inflation, a word that has been overused too much lately by politicians, journalists, economists and all the experts of the branch. Above all, during the last years it has been ubiquitous in public debates. Everybody talks about it, but very few are able to really comprehend what it is.

In simple words, inflation is the generalised and continued price increase in a precise time frame. A high level of inflation creates problems in the economy that actually affect families in real life: the “purchasing power” gets lost, people invest less to buy products and goods that are not of first necessity. There is also the risk of a higher mortgage payment. Why? Elementary: to get inflation back to an acceptable level (about 2% per year), central banks usually raise the “cost of money” and, consequently, the interest rate. This strategy also affects companies and people who have signed a mortgage or a variable rate loan, with a huge increase of the monthly payment.

Group 4

**Inflation: causes, effects and impacts**

It is not easy to understand how economy works. It is often explained with difficult words and wrong examples, as it happens with terms in news, podcasts or newspapers. Inflation is surely one of them. It is often overused by politicians, journalists, economists and experts in the field. Everybody talks about it, but few can really understand what it actually is.

In simple terms, inflation is the generalized and ongoing price increase in a specific historical time period. A high level of inflation causes economic problems that affect the life of families – the “purchasing power” decreases; people invest less in non-essential goods and services and the mortgage payment may increase. Why? Easy. To let inflation go back to an acceptable level (annual 2% ca), central banks are used to raising the cost of borrowing by increasing the interest rate. This effects firms and people that have a mortgage or a variable-index loan, with a marked increase of the monthly payment

Group 7

Understanding how economy works is not easy. It is often explained with complicated words and bad examples. This mistake is very common also in the news, in podcasts or in newspapers. One of those is the word ‘inflation’, a term abused by politicians, journalists, economists and experts of the sector. This word is ubiquitous in public debate, especially in the last few years.  Everyone talks about it but just few people truly understand what it really means.

In simple terms, inflation is the generalised and continuous increasing of prices in a specific period of time. A high level of inflation causes problems in the economy which than have repercussions on the everyday life of families. They lose purchasing power, invest less in buying nonessentials products and might end up paying a higher mortgage payment. Why? It’s easy. To reduce inflation to an acceptable level- about 2% annual- central banks usually increase the cost of money by making rates of interest grow. This has an impact on companies and people who have underwritten a mortgage or adjustable-rate loan with a significant raise of monthly instalment.

Group 8

**Inflation: causes, effects, impacts**

It's not easy to understand how the economy works. It is usually explained with complicated words and wrong examples. It is a common mistake we usually make with terms we frequently find on the news, on podcasts, or in newspapers. One of these is inflation, which politicians, journalists, economists and experts abuse of. Especially in the last few years it has been everywhere in the public debate. Everybody talks about it, but only few people really understand what it really means.

Simply put, inflation is the generalised and continuous increase of prices in a determined historical period. A high inflation level brings problems to the economy which affect family life. People lose their ‘purchasing power’, invest less to buy products and non-essential goods and risk to pay higher installment mortgage. Why? It's easy. Central banks raise ‘money cost’ and consequently the interest rate to bring back inflation to an acceptable level (around 2% per year). This affects companies and people who take out a mortgage or a variable rate loan, with an important increase of monthly installment.

Group 10

**Inflation: causes, effects and impact**

Understanding how the economy works is not easy. It is often explained with complicated words and the wrong examples. This mistake is frequently made with terms that we often hear on the news, in podcasts or that we read about in newspapers. Among these we certainly find “inflation”, a word which is widely overused by politicians, journalists, economists and by all experts of the sector. The word is omnipresent in the public debate, especially in the last years. Everybody talks about it, but few are able to comprehend what it actually is.

Simply put, inflation is the generalised and continuous increase in prices over a specific period in history. High inflation creates problems in the economy that have a negative impact on the real lives of families. Purchasing power decreases, people spend less on products and non-essential goods, and inflation may also lead to higher mortgage payments. What's the reason? It's easy, in order to bring inflation back to an acceptable level (around 2% per year) the central banks usually increase the “price of money”, raising the interest rate. This affects companies and people that have signed a mortgage or a variable rate loan with a substantial increase in the monthly rate.

Group 9

**Inflation: causes, effects and consequences**

Understanding how the economy works is not easy. It’s often explained with complicated words and the wrong examples. It’s a mistake that happens a lot of times with terms that we often hear on the news, in podcasts, or read in newspapers. Among these terms there is definitely inflation, a word often overused by politicians, journalists, economists and all kinds of experts in the field. Especially in the last years, it has been everywhere in public debates. Everyone talks about it, but few truly understand what it really is.

To put it simply, inflation is the general and continuous increase in prices over a specific historical period. High inflation creates problems in the economy, that affect families’ daily life. They lose their ‘purchasing power’, they spend less on non-essential products and goods, and they may even end up paying a higher mortgage. But why? That’s easy: to bring inflation down to an acceptable level (around 2% yearly), central banks usually raise the ‘cost of money’ by increasing interest rates. This affects companies and people who have taken out a mortgage or loan with a variable rate, leading to a significant increase in their monthly instalment.

Group 6

Inflation: causes, effects and impacts

Understanding how the economy works is not an easy task.

It is often explained with complicated/difficult words and with the wrong examples.

Those words are often used in a wrong way by the news, podcasts or journals.

One particularly mentioned is inflation, which is overused by politicians, journalists, economists and every expert of the sector.

Especially in those last years it is in every public debate.

Everyone talks about it, but very few know exactly what it means.

Easy explained, inflation is a generalised and continuous rise of prices in a particular period of time.

A high level of inflation causes problems in the economy that reflects on the real life of families: one loses “purchasing power”, invests less on buying products and goods that are not of first necessity and risks paying a higher mortgage rate. Why? Easy: to bring inflation back to an acceptable level ( around 2% per year), usually central banks raise the “cost of money” in order to increase the interest rate.

It passes on companies and people that have signed for a mortgage or a floating interest rate loan, with a significant rise of the monthly rate.

Group 3