

32 MONETARY POLICY

LEARNING OBJECTIVES

- 1 Understand how to define monetary policy and interest rates
- 2 Understand the role of central banks in setting interest rates
- 3 Understand the impact of changes in interest rates on macroeconomic objectives and how consumers and business are affected
- 4 Understand the use of asset purchasing by central banks

GETTING STARTED

Interest rates are one policy instrument that governments can use to help control the economy. A lot of spending by firms and households is funded by borrowed money and is therefore influenced by interest rates. Look at the examples below.

CASE STUDY: FRANCESCA PANICO

Francesca is employed in a museum in Naples. She is single and enjoys spending money. She relies heavily on credit cards to fund her spending. However, she was shocked when she found out that her credit card company had increased interest rates by nearly 2 per cent at a time when interest rates all over the world had fallen. She was going to write a letter of complaint but instead decided to cut her spending on credit cards from €500 per month to just €300.

CASE STUDY: ANTON AUTOBRAKES

Anton Autobrakes manufactures braking systems for car makers based in northern Italy. In 2016, the company decided to invest in new tooling technology and upgrade its computer systems. Owing to the low interest rates in the EU, the firm's interest payments on current loans had fallen from €1.50 000 p.a. to around €87 000 p.a. The senior management team decided to take out new loans to fund the investment.



▲ Figure 32.1 EU interest rate, 2007–16

- 1 What has happened to the EU interest rate since 2007?
- 2 What effect is the pattern in (1) likely to have on firms like Anton Autobrakes?
- 3 What relationship exists between interest rates and consumer spending? Use the Francesca Panico example to support your answer.

Textbook On Monetary Policy

Emilie Sanchez



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