

20 Quantity Theory, Inflation, and the Demand for Money

Learning Objectives

20.1 Assess the relationship between money growth and inflation in the short run and the long run, as implied by the quantity theory of money.

20.2 Identify the circumstances under which budget deficits can lead to inflationary monetary policy.

20.3 Summarize the three motives underlying the liquidity preference theory of money demand.

20.4 Identify the factors underlying the portfolio choice theory of money demand.

20.5 Assess and interpret the empirical evidence on the validity of the liquidity preference and portfolio theories of money demand.

Preview

In earlier chapters, we spent a lot of time and effort learning what the money supply is, how it is determined, and what part the Federal Reserve System plays in it. Now we are ready to explore the role of the money supply and monetary policy in determining inflation and total production of goods and services (aggregate output) in the economy. The study of the effects of money and monetary policy on the economy is called **monetary theory**, and we examine this branch of economics in the chapters of Part 6.

When economists mention supply, the word demand is sure to follow, and the discussion of money is no exception. Understanding the supply of money is an essential building block in understanding how monetary policy affects the economy, because understanding the supply of money suggests the factors that influence the quantity of money in the economy. Not surprisingly, another essential part of monetary theory is the demand for money.

After discussing the quantity theory of money and its link to the demand for money, we delve more deeply into the factors that determine the demand for money. A central question in monetary theory is whether or to what extent the quantity of money demanded is affected by changes in interest rates. Because this issue is crucial to how we view money's effects on aggregate economic activity, we will focus on the role of interest rates in the demand for money.

20.1 QUANTITY THEORY OF MONEY

LO 20.1 Assess the relationship between money growth and inflation in the short run and the long run, as implied by the quantity theory of money.

Developed by the classical economists in the nineteenth and early twentieth centuries, the quantity theory of money explains how the nominal value of aggregate income is determined. Because the theory also tells us how much money is held for a given amount of aggregate income, it is a theory of the demand for money. The most important feature of this theory is that it suggests that interest rates have no effect on the demand for money.

Velocity of Money and Equation of Exchange

The clearest exposition of the classical quantity theory approach is found in the work of the American economist Irving Fisher, in his influential book *The Purchasing Power of Money*, published in 1911. Fisher wanted to examine the link between the total

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