

Section A

Answer **one** question from this section.

1. Study the extract below and answer the questions that follow.

New Zealand's overvalued exchange rate

- ❶ The New Zealand dollar (NZ\$) remains overvalued and within three months has risen more than 6 % against the US dollar. The New Zealand central bank recently cut interest rates to a record low of 2 %. Rather than causing a depreciation of the NZ\$ as expected, increased speculation resulted in a further 1 % appreciation of the currency. The latest interest rate cut was the sixth in fourteen months. However, monetary stimulus in many countries and the US Central Bank's failure to increase interest rates have kept New Zealand's exchange rate overvalued. The strengthening of the currency has delayed an expected increase in inflation.
- ❷ In a global environment of **disinflation** and widespread central bank stimulus, the New Zealand Central bank has the responsibility for raising inflation from 0.4 % to its 1 % to 3 % target band. To achieve this, the price of imports needs to rise.
- ❸ Under normal circumstances, the central bank would further lower interest rates to raise inflation. However, the New Zealand property market is overheating and any further cuts would worsen this.
- ❹ A further issue for the central bank is that economic growth is forecast to accelerate to 3.5 % next year. According to the governor of the central bank, reducing interest rates "rapidly to around 0 % like other developed countries will cause the economy to overheat". The governor must balance the need to raise inflation to within the target band, but without exceeding it.
- ❺ The New Zealand Manufacturers and Exporters Association (NZMEA) are also calling for action to weaken the NZ\$ because they claim that the current exchange rate is too high. In addition, the overvalued exchange rate makes it more challenging to raise inflation. A spokesperson for NZMEA claimed that "the exchange rate has been persistently high over the last decade. If we are to meet our goals of increasing exports as a percentage of GDP and encouraging further investment in skills, technology, and research and development, the exchange rate must fall".
- ❻ The strong NZ\$ is of such a concern that **multinational corporations**, specializing in high-value manufacturing, are starting to relocate some operations offshore. Local manufacturers, who supply many of the inputs used by the multinational corporations, are being harmed.

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