

## **“When the Math Stops Working,” by Dr. Chris Jones**

The Johnsons of Conway, Arkansas, aren't real—but their situation is all too familiar. In our fictional example, Jill teaches 4th grade. Mark works at a local HVAC company. They have three beautiful children, rent a modest three-bedroom house, drive older but reliable cars, and plan every single dollar—down to the penny.

At the start of 2025, the Johnsons had things held together. Bills were paid on time. Groceries were tightly budgeted. They'd even managed to start a small savings fund so Mark could one day open his own HVAC business. But as 2025 rolled on, things got extremely volatile. Prices ticked up in ways that were hard to ignore, and this latest CPI report, combined with the weight of tariffs, might have pushed them over the edge.

CPI—the Consumer Price Index—is the government's main way of measuring inflation and providing transparency. It tracks the average change over time in the prices people pay for goods and services. If CPI is up 3%, that means it costs 3% more, on average, to buy the same stuff as a year ago. Tariffs are taxes on imported goods. When tariffs (taxes) go up, companies importing those goods often raise their prices to cover the cost. That means you pay more—sometimes a little, sometimes a lot—on things like clothes, furniture, electronics, and even groceries.

The latest CPI shows prices up about 3% overall. On top of that, new tariffs have added around 5% to many goods the Johnsons buy. That meant their budget took hits in multiple spots:

- housing up \$540
- groceries up \$330
- utilities up \$90
- transportation up \$210
- healthcare up \$105,
- clothing up \$96, and
- household goods—appliances, furniture, electronics—up \$200.

All told, that's \$1,571 more a year, which is about three weeks of Mark's pay.

That extra \$1,500 didn't just make things tighter—it wiped out at least half of the savings they'd been building for Mark's business.

The Johnsons are fictional, but the impact is real for so many. Inflation and tariffs may sound like policy buzzwords, but they show up in our shopping cart, our rent bill, and our ability to save for the future. And while their story is made up, the numbers aren't—because the economic pressures behind them are real. President Trump's tariff policies are very real, and Congress's lack of oversight or meaningful checks on those policies is equally real. We are watching the consequences unfold in real time, and they are hitting household budgets like the Johnsons', and ours, right now.

We should pay attention to CPI reports, tariff news, and how those things connect to the prices we see. The more we understand the forces behind rising costs, the better we can defend our budget balance. And the more we can push our representatives to do what's right.

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