

The Hidden Cost of Today's Economy

Biddles Group

BUILDING WEALTH · SECURING FUTURES

You don't feel the economy in headlines. *You feel it in your life.*

1 WHAT'S DRIVING THE PRESSURE

War & Oil Shocks	High Interest Rates	Inflation & Supply
Taxes & Fees	Insurance Costs	Layoffs & AI

2 HOW IT HITS YOUR HOUSEHOLD

Costs Go Up > Behavior Shifts > Financial Strain > Less Wealth Built

4 WHAT SMART HOUSEHOLDS DO

Build a cash buffer	Cut high-interest debt
Invest in income skills	Invest consistently
Trim fixed costs	Stay informed, adapt

3 WHERE THE MONEY GOES — ANNUAL IMPACT

CATEGORY	SINGLE	FAMILY
Energy	\$0.8–1.5K	\$1.2–2K
% Interest Rates	\$2.4–4.8K	\$3.6–6K
Property Taxes	\$0.8–2K	\$1.2–3K
Insurance	\$0.6–1.5K	\$1–2.5K
Utilities	\$0.6–1.2K	\$1–1.8K
Supply Chain	\$0.8–1.5K	\$1.2–2K
Childcare	\$1–3K	\$2–5K
Income Loss	\$2–8K	\$3–10K
Student Loans	\$1–3K	\$2–5K
Debt Costs	\$0.5–1.2K	\$0.8–1.8K
Market Downturn	\$3–15K	\$5–25K

▲ THE DOUBLE HIT
 Costs ↑ + Income ↓ + Debt ↑ = Paying more, building less.

ANNUAL PRESSURE · SINGLE

\$12K–\$35K+

Total estimated yearly pressure for one person.

ANNUAL PRESSURE · FAMILY

\$18K–\$50K+

Two adults + two kids; childcare & income loss lead.

Control what you can. *Adapt to what you can't.*

FREE STRATEGY CALL
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