

# THE HOUSEHOLD BRIEF

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31 MARCH 2026 | EDITION 001 | FREE PUBLIC RELEASE

## WHAT THIS BRIEF IS — AND WHO IT'S FOR

This is not a financial newsletter. It is not a political commentary. It is a plain-language household intelligence product — built on the same sourcing and analysis that drives the full Daily Threat Report — translated into the language of your grocery cart, your gas tank, your medicine cabinet, and your family budget.

The war in Iran is sending price shocks through every layer of the economy. The effects are unfolding on a timeline. Some have already arrived. Some are two to five weeks out. Some are 90 days away. This brief tells you what is coming, when, why — and what you can do about it today.

## SECTION 1 — LIVE PRICE TRACKER | 31 MARCH 2026

ITEM	CURRENT	vs. FEB 28	HOUSEHOLD IMPACT
<b>Brent Crude Oil</b>	\$112–115/bbl	▲ <b>+55%</b>	Steepest monthly rise on record (since 1988)
<b>Regular Gasoline</b>	\$3.98/gal	▲ <b>+37%</b>	National avg 30 Mar — EIA release 31 Mar
<b>Diesel (on-highway)</b>	\$5.38/gal	▲ <b>+43%</b>	Every shipped good costs more — already in pipeline
<b>Jet Fuel</b>	>\$6.00/gal	▲ <b>+107%</b>	Easter/spring break travel: expect fare surcharges
<b>Urea (nitrogen fert.)</b>	\$595–695/ton	▲ <b>+28–49%</b>	Fastest rise this decade — spring planting NOW
<b>Anhydrous Ammonia</b>	~\$1,000/ton	▲ <b>+25%</b>	Direct input for corn, wheat, soybeans
<b>Ocean Freight</b>	Severely elevated	▲ <b>surge</b>	2 of 5 global shipments disrupted
<b>Groceries (CPI)</b>	+3.9% YoY	<b>Rising</b>	Pre-war baseline — war effects not yet priced in
<b>30-yr Mortgage</b>	6.64%	▲ <b>+0.64%</b>	Up from near 6% before war began

Sources: EIA (diesel/gasoline 24 Mar), AAA Fuel Gauge 30 Mar, CNBC/ICE (Brent), ICIS (fertilizer), Axios/Fannie Mae (mortgage). Brent is directional — confirm at EIA daily prices page.

## SECTION 2 — WHEN WILL YOU FEEL IT? | HOUSEHOLD IMPACT TIMELINE

This is the most important section of this brief. The price shocks are not all happening at once. They are arriving in waves — and most of the damage has not hit your household yet.

STATUS	TIMEFRAME	WHAT HITS AND WHY
<b>ARRIVING NOW</b>	<b>NOW</b>	<b>Fuel — fill up today, lock in contracts</b> Diesel at \$5.38 nationally. Every truck that moves goods is paying 43% more than Feb 28. That cost is being passed to you.
<b>ARRIVING NOW</b>	<b>NOW</b>	<b>Airline tickets — Easter and spring travel</b> Jet fuel has more than doubled. Carriers are actively adding war surcharges. If you are flying in April, expect higher prices or fewer available seats.

<b>ARRIVING NOW</b>	<b>NOW</b>	<b>Heating oil and propane (Northeast/rural)</b> Same supply chain as diesel. Northeast households on oil heat face elevated costs for the remainder of heating season.
<b>2-5 WEEKS</b>	<b>2-5 WKS</b>	<b>Petroleum-derived consumer goods</b> Plastics, packaging, synthetic fabrics, cleaning products, personal care items, motor oil. These use crude oil as a raw material — expect 10-25% shelf price increases.
<b>2-5 WEEKS</b>	<b>2-5 WKS</b>	<b>Grocery — first wave (transportation costs)</b> Trucking costs are already up 43%. Grocery chains absorb for 2-4 weeks, then pass through. Meat, dairy, and fresh produce — which require refrigerated transport — hit first.
<b>4-8 WEEKS</b>	<b>4-8 WKS</b>	<b>Consumer goods — ocean freight pipeline</b> Electronics, clothing, appliances, home goods — most shipped by sea. 2 of 5 global ocean shipments are disrupted. Orders placed in February will arrive at elevated cost in April-May.
<b>4-8 WEEKS</b>	<b>4-8 WKS</b>	<b>Grocery — second wave (broader items)</b> Processed foods, canned goods, beverages — the full grocery aisle. Fertilizer price increases also begin feeding into input costs for domestic producers.
<b>30-90 DAYS</b>	<b>30-90 DAYS</b>	<b>Generic prescription medications</b> Indian pharmaceutical manufacturers (40% of US generics) rely on Gulf-routed petrochemical feedstocks. Hormuz closure materializes in US drug shortages around late April-late May if closure persists. Build supply now — window is open.
<b>30-90 DAYS</b>	<b>30-90 DAYS</b>	<b>Construction materials — lumber, steel, aluminum</b> Iran struck UAE aluminum facilities. Steel and aluminum prices already elevated from tariffs — war adds additional pressure on supply chains and transportation.
<b>Q3-Q4</b>	<b>Q3-Q4 2026</b>	<b>Grocery — full impact (food prices)</b> Fertilizer shortage → reduced crop yields → retail food price increases. Spring planting inputs are disrupted NOW. The harvest consequence arrives at your grocery store by fall. Gulf states produce 49% of world urea.
<b>Q3-Q4</b>	<b>Q3-Q4 2026</b>	<b>Mortgage and borrowing costs</b> 30-year fixed already at 6.64%, up from near 6% before war. OECD projects US inflation at 4.2% for 2026 (was 3.0%). Rate cuts are off the table — likely stay elevated through year.

**SECTION 3 — WHAT YOUR HOUSEHOLD CAN DO | PRIORITIZED ACTIONS**

*These actions are time-sensitive. The window for some of them is measured in days, not weeks. They are listed in order of urgency — not order of cost.*

- DO THIS WEEK — FUEL**
- ▶ Fill your vehicle fuel tank today and keep it above half going forward. Diesel and gasoline are not going down before April 6 at the earliest — and only if a deal is reached.
  - ▶ If you are a small business owner with vehicles or equipment: call your diesel supplier today and ask about locking in a contract price. Many suppliers offer 30 or 60-day price locks.
  - ▶ If you heat with oil or propane: place your next order now. Do not wait until you are low. Supply chain pressure makes prompt delivery uncertain.

**DO THIS WEEK — MEDICATIONS**

- ▶ Build a 60-day supply of any maintenance prescription medication your household takes regularly. This specifically includes: generic blood pressure medications, diabetes medications, thyroid medications, asthma inhalers, and generic antibiotics.
- ▶ The FDA drug shortage signal is upstream — Indian API manufacturers are cutting production as petrochemical feedstocks tighten. You will not see the shortage at the pharmacy until it is too late to prepare. The window is open now.
- ▶ Specific medications to prioritize: Clindamycin, Bupivacaine, Carboplatin, Atropine, Albuterol. Check [ashp.org/drug-shortages](https://www.ashp.org/drug-shortages) for current FDA shortage list.

**THIS WEEK AND NEXT — PANTRY AND HOUSEHOLD GOODS**

- ▶ Make any discretionary purchases of petroleum-derived goods NOW — before the 2–5 week wave hits shelves. This includes: cleaning products, plastic containers, personal care items, motor oil, synthetic fabrics.
- ▶ If you have flexibility in your grocery budget: stock 2–4 weeks of non-perishable staples (pasta, rice, canned goods, cooking oils). This is not about hoarding — it is about buying at today's prices before the 4–8 week wave lands.
- ▶ Do NOT panic-buy. Do NOT clear shelves. Buy what you would normally use over the next 60 days — just buy it now instead of later. The supply is not running out. The price is going up.

**PLAN AHEAD — LARGER PURCHASES**

- ▶ If you were planning to buy a vehicle, appliance, or home goods item in the next 90 days: strongly consider accelerating that purchase. Ocean freight pipeline goods ordered pre-war are arriving now. New orders placed today are arriving at war-elevated cost.
- ▶ Home buyers: the 30-year fixed rate moved from near 6% to 6.64% since the war began. If you are actively in the market, rate lock now if your lender allows it.
- ▶ Small businesses importing goods from Asia: your next container is being priced at wartime freight rates. Review your supplier contracts and ask about locked pricing on pending orders.

**SECTION 4 — WHY EACH CATEGORY IS AFFECTED | PLAIN LANGUAGE EXPLANATIONS**

*You may be wondering why a war in the Persian Gulf affects your grocery bill or your prescription medication. Here is why, in plain language.*

**FUEL AND ENERGY**

**WHY IT COSTS MORE:** The Strait of Hormuz — a narrow waterway off Iran's coast — carries 20 percent of the world's oil supply every day. It has been effectively closed since March 4. That is roughly 20 million barrels per day that cannot reach refineries. Less supply, same demand: prices go up. This is the most direct mechanism — and it has already fully hit your gas pump.

**WHAT TO WATCH:** Watch the April 6 deadline. Trump has threatened to strike Iran's power plants and oil wells if the Strait is not reopened. If he follows through, oil prices spike further. If a deal is reached, expect a \$15–25 per barrel price drop within days.

**GROCERIES AND FOOD**

**WHY IT COSTS MORE:** Food requires energy at every step: fuel to power farm equipment, natural gas to make fertilizer, diesel to run refrigerated trucks, petroleum-based packaging to wrap products. When oil costs 55% more, every one of

those costs increases. It takes 4–12 weeks to fully work through the supply chain to your grocery receipt. The price increases on your shelf right now mostly reflect pre-war costs.

**WHAT TO WATCH:** The fertilizer signal is the most important one for long-term food prices. Gulf nations produce nearly half the world's urea — the nitrogen fertilizer that grows most of the corn, wheat, and soybeans in your food supply. Spring planting is happening now. What farmers cannot afford to buy at today's prices will show up as lower yields at harvest time — and higher grocery prices in Q3–Q4.

## MEDICATIONS (GENERIC PRESCRIPTIONS)

**WHY IT COSTS MORE:** This one surprises most people. About 40 percent of generic prescription drugs sold in the United States are manufactured in India. Indian pharmaceutical companies rely on chemical 'key starting materials' — many of which are petrochemical derivatives manufactured in the Gulf region and shipped through the Strait of Hormuz. When that supply is disrupted, Indian manufacturers cut production. That shortage works its way upstream for 30–90 days before it becomes visible as an empty pharmacy shelf in the United States.

**WHAT TO WATCH:** Check the FDA Drug Shortage Database at [ashp.org/drug-shortages](https://www.fda.gov/drugs/shortages) weekly. If a medication your household depends on appears there, your pharmacist may be able to help you build a small supply buffer in advance.

## SECTION 5 — WHAT WE DO NOT KNOW YET | KEY UNCERTAINTIES

**April 6 Deadline (6 days away):** Trump has threatened to destroy Iran's power plants, oil wells, Kharg Island, and possibly desalination plants if the Strait is not reopened. Iran's Foreign Ministry acknowledged indirect talks on March 30 — the first such acknowledgment. Pakistan is preparing to host formal talks. The outcome of these negotiations will determine whether prices spike further or begin to correct. Watch this date closely.

**How long does the Strait stay closed?** Every additional week adds to the pipeline damage. The mid-April 'oil cliff' — when SPR releases and Russian oil exemptions expire simultaneously — is real. Multiple independent analysts (BCA Research, Chevron CEO, Shell CEO) confirm supply losses could reach 10 million barrels per day by mid-April. If the war is still active at that point, fuel prices will take another leg up.

**Will grocers pass through costs or absorb them?** In 2022, many retailers used shrinkflation — smaller package sizes at the same price — instead of outright price increases. That option is likely harder this time because consumers are already vigilant after five years of elevated inflation. Expect more visible price increases rather than hidden ones.

## ABOUT THIS BRIEF

The Daily Economic Preparedness Brief is produced by Fortune Favors the Prepared — a preparedness brand built by an emergency management professional with 30+ years of field experience in law enforcement, EMS, wilderness SAR, airport emergency management, and federal alerting infrastructure.

This brief is the household companion to the full Daily Threat Report (DTR) — a structured intelligence product covering all 16 CISA critical infrastructure sectors, geopolitical threat, cybersecurity, and hazard. Patreon subscribers receive the full enterprise DTR, the Daily Preparedness Brief, and the DTR Lite.

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