WALLETSHOCK INFLATION BRIEFING

Smith County, TX

Prices for the West South Central division. No metro data is published for your county

Basket: Eggs, Milk, Ground beef, Gasoline, Electricity, Rent, Car insurance, Prescription drugs. Timescale: 5 years. Generated 2026-11-20. Live report: https://www.walletshock.org/area?lat=32.37510&lon=-95.26894&years=5 Methodology: https://www.walletshock.org/methodology

The picture

- Car insurance up **51.4 percent** over 5 years in the U.S., the steepest move in this basket (Oct 2021 to Oct 2026). BLS CUUR0000SETE
- Texas residential electricity up 33.2 percent since Aug 2021; Oncor Electric Delivery Company LLC delivers power in Smith County and the state average is 15.9¢ per kWh. EIA
- The pharmaceutical and health care industries held **370 federal lobbying contracts** and filed 1,376 reports in 2025, the most of any industry behind this basket. Senate LDA
- PACs for the industries behind this basket gave **$115,000** to Texas's Senate candidates. QPQ Tracker

What rose, steepest first

Item	Latest	5 years	Area the number describes	Series
Car insurance	index 854.6 (Oct 2026)	**+51.4%**	the U.S.	bls.gov
Eggs	$2.37 per dozen, grade A large (Oct 2026)	**+45.2%**	the South region	bls.gov
Ground beef	$6.32 per pound, 100% ground beef (Oct 2026)	**+39.1%**	the South region	bls.gov
Gasoline	$3.78 per gallon, regular unleaded (Oct 2026)	**+29.9%**	the West South Central division	bls.gov
Rent	index 137.3 (Oct 2026)	**+24.3%**	the West South Central division	bls.gov
Electricity	$0.16 per kilowatt-hour (Oct 2026)	**+23.7%**	the South region	bls.gov
Milk	$3.93 per gallon, whole (Oct 2026)	**+10.2%**	the South region	bls.gov
Prescription drugs	index 545.3 (Oct 2026)	**+4.1%**	the U.S.	bls.gov

Against the nation

- Rose faster here than in the U.S. city average: eggs +45.2% in the South region against +27.4% nationally. BLS CPI
- Rose slower here than nationally: electricity +23.7% in the South region against +33.8% nationally; ground beef +39.1% in the South region against +43.1% nationally; rent +24.3% in the West South Central division against +27.9% nationally; milk +10.2% in the South region against +12.0% nationally. BLS CPI

Who lobbies on these goods

Pharmaceutical and health care industries (Prescription drugs): **370 lobbying contracts**, 1,376 reports in 2025. Led by Pharmaceutical Research and Manufacturers of America (19 contracts) network, Eli Lilly and Company (9 contracts) network, Phrma (10 contracts).

Food and agricultural industries (Eggs, Milk, Ground beef): **215 lobbying contracts**, 792 reports in 2025. Led by National Confectioners Association (8 contracts), American Beverage Association (6 contracts), National Pork Producers Council (6 contracts).

Fuel and oil and energy industries (Gasoline): **200 lobbying contracts**, 693 reports in 2025. Led by Edison Electric Institute (9 contracts) network, Nextera Energy, Inc. (9 contracts) network, Southern Company (7 contracts) network.

Energy and utility industries (Electricity): **190 lobbying contracts**, 643 reports in 2025. Led by Edison Electric Institute (9 contracts) network, Nextera Energy, Inc. (9 contracts) network, Southern Company (7 contracts) network.

Insurance industry (Car insurance): **49 lobbying contracts**, 207 reports in 2025. Led by American Property Casualty Insurance Association (5 contracts) network, National Association of Mutual Insurance Companies (5 contracts), Liberty Mutual Group (4 contracts) network.

Housing and real estate industries (Rent): **38 lobbying contracts**, 132 reports in 2025. Led by Mortgage Bankers Association (6 contracts) network, National Association of Realtors (5 contracts) network, National Association of Home Builders (4 contracts) network.

WHAT IT LANDS ON

Money in your district

PACs for the industries behind this basket gave $115,000 to Texas's Senate candidates.

- Senate, Texas: **$115,000** across 12 tracked gifts.
- ExxonMobil PAC gave **$30,000** to Ted Cruz for Senate (R), 2026 cycle; lobbies on fuel and oil, energy. QPQ Tracker
- ExxonMobil PAC gave **$15,000** to Texans for Senator John Cornyn Inc. (R), 2026 cycle; lobbies on fuel and oil, energy. QPQ Tracker
- American Petroleum Institute PAC gave **$10,000** to Ted Cruz for Senate (R), 2026 cycle; lobbies on fuel and oil, energy, utility. QPQ Tracker
- Valero Energy Corporation Political Action Committee gave **$10,000** to Republican Party of Texas (R), 2026 cycle; lobbies on fuel and oil, energy. QPQ Tracker
- Gilead Sciences Inc. Healthcare Policy PAC gave **$10,000** to Texans for Senator John Cornyn Inc. (R), 2026 cycle; lobbies on pharmaceutical, health care. QPQ Tracker

Energy bills

- Oncor Electric Delivery Company LLC delivers power in Smith County; retail prices are set by competitive providers, and the Texas residential average was 15.9¢ per kWh in Aug 2026; Texas statewide residential rate **+33.2%** from Aug 2021 to Aug 2026. EIA
- Gasoline $3.22 per gallon, regular, gasoline for Texas statewide, week of 2026-11-16; +9.8% over 5 years. EIA

Data centers

- 1 data centers within 25 miles (1 cancelled); **0 proposed, permitted or expanding**. Nearest: Vulcan Core LLC Bitcoin, 3.1 miles. FracTracker

Schools

- CHAPEL HILL IND SCH DIST 909 spent $12,927 per pupil in FY2024, up 58.2% from $8,170 in FY2013. Census F-33

> **WalletShock shows lobbying activity alongside price changes. It does not assert that one caused the other.**

Sources

U.S. Bureau of Labor Statistics, Consumer Price Index and Average Price Data (not seasonally adjusted). https://www.bls.gov/cpi/

U.S. Energy Information Administration, retail electricity sales, Form EIA-861 and weekly retail gasoline prices. https://www.eia.gov/electricity/data/eia861/

U.S. Senate Office of Public Records, Lobbying Disclosure Act filings for 2025, fetched 2026-11-19. https://lda.gov/

QPQ Tracker (purchasingpolicy.org) entity connections, fetched 2026-11-19, joined to FEC committee and candidate master files-
. https://www.purchasingpolicy.org

Data provided by FracTracker Alliance (2026). Accessed via https://www.fractracker.org/data-centers/. https://www.fractracker.org/data-centers/

U.S. Census Bureau, Annual Survey of School System Finances, as reported and not adjusted for inflation-
. https://www.census.gov/programs-surveys/school-finances.html