

DEMOCRATIC COST OF LIVING AGENDA:

CANDIDATE TALKING POINTS

Why Democratic Candidates Should Embrace a “Cost of Living” Agenda

The cost of living is by far the [top economic issue](#) facing Americans, but other than more tax cuts for the wealthy, Republicans don’t offer any solutions — only obstruction. Policy-driven Democrats can demonstrate their commitment to addressing this critical issue with proven solutions to lower costs by increasing the supply of housing, energy, and infrastructure, expanding access to healthcare services, and helping families afford to raise children.

HOUSING AFFORDABILITY CRISIS

We need to build millions of new homes to bring prices down

- We have a housing shortage in this country — we need [millions more homes](#). The result is that for too many Americans, homeownership is out of reach. A [majority of Americans](#) who want to buy a home fear they’ll never be able to afford one.
- Renters are the bedrock of American mobility — how many of us rented an apartment, or a small home, before we were able to buy one of our own? But record numbers of Americans are now paying rents that are [unaffordable](#).
- The reason we don’t have enough homes is because red tape restricts where and how much housing can be built.
- While many rules were well-intentioned, what we have today is a thicket of outdated restrictions that, combined, [add tens of thousands](#), sometimes hundreds of thousands, of dollars to the price of a home.
- Local communities control much of the rules in how housing gets built. The good news is that many local elected officials want to spur more home-building, encourage people to move to their area, and lower prices. For those officials, the Federal government can help out in a big way, by:
 - Providing grants and assistance to local planners;
 - Promoting affordable housing near transit by prioritizing federal transit grants to places with rules that allow building homes nearby; and
 - Highlighting successes from communities that have made it work.
- These are proven strategies. [Cities like Austin, Texas](#) have updated their housing rules, and they are now seeing thousands of new homes and rents dropping by over 6% in a year, while the rest of the nation saw rent increases.
- Abundant housing can help Americans at every point in their life. It can help them afford rent when they’re young, help them buy a starter home when they’re starting a family, help them find a place to live near where they want to work, help them stretch their paychecks throughout their careers, help them downsize as they get older.
- Reforming zoning gives property owners more freedom over what to do with their own property.

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CANDIDATE TALKING POINTS (continued)

ENERGY COSTS

Building clean energy can power America's future and lower bills.

- Lowering the power bill could make a big impact on families struggling with the cost of living. Energy bills [make up 7%](#) of a typical household's expenses
- At the same time, we are going to need to produce much more electricity. Power demand is rising quickly, with demand from data centers alone [expected to triple](#) by the end of the decade.
- Instead, Republicans continue to block investments in clean energy infrastructure that could provide plentiful, cheap, and clean electricity, instead promoting fossil fuel subsidies. Trump asked Big Oil executives to give his campaign money so he could roll back regulations and cut their taxes.
- Democrats passed the Inflation Reduction Act, the largest clean energy investment in U.S. history, which brings together federal resources and the private sector's ingenuity to lower costs, invest in American energy, and create good-paying jobs.
- Over 300 clean energy projects [have been announced](#) since the Inflation Reduction Act passed, which will unlock cheap, renewable power.
- Now we need to focus on speed. It takes too long and costs too much to get those projects from announcement to reality. Permitting reform to remove duplicate reviews and endless litigation could cut U.S. carbon emissions by 15.7 gigatons through 2050—as much as taking 370 million cars off the road for a decade.
- Solar and wind are now cheaper than coal. Replacing fossil fuels with renewables will lower bills for families.
- Cheap, abundant green energy is how we take climate action while growing our economy.

HEALTHCARE AFFORDABILITY & ACCESS

Democrats will lower healthcare costs and expand access for all.

- Healthcare costs are crushing some families, [with 64% of middle-income families worried](#) that they won't be able to pay their medical bills if they get sick.
- The U.S. [spends twice as much](#) on healthcare as other countries, yet we have worse outcomes.
- Democrats have made real progress on bringing down the cost of prescription drugs. We capped the price of insulin at \$35 and total out-of-pocket spending at \$2,000 for seniors. Democrats gave Medicare the right to negotiate with big pharma companies for lower drug prices for the first time—despite every Republican voting against it.
- Republicans keep trying to repeal the Affordable Care Act and cut Medicare, threatening coverage for millions without offering solutions.
- We need to add more drugs to the list of medicines we're negotiating.
- And we need to add more doctors, too. We're [projected to have a shortage](#) of 124,000 doctors by 2033, which means [higher prices](#), longer wait times, reduced access to care, and higher workloads for physicians.
- We should grow the number of new doctors by [training 2000 more doctors](#) in residencies each year, and we should make it [easier for people on Medicare](#) to get their seasonal flu shot or a COVID test administered at their local pharmacy.
- Democrats are also pushing for Medicare for Kids, guaranteeing coverage for all children under 18, reducing the [3.8 million currently uninsured](#) and lowering premiums for families that get insurance from their work.

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CANDIDATE TALKING POINTS (continued)

CHILDCARE COSTS

Democrats will make child care affordable and give families the support they need.

- Child care costs [over \\$15,000 per year](#) per child, making it unaffordable for millions of families. At the same time, care workers are not always paid a living wage, making it hard to access care.
- The result is that some Americans are choosing to have fewer kids than they wish they could have. [Fifty-five percent of parenting-age Americans](#) report having fewer children than they would ideally like, with affordability being the most common reason.
- Republicans refuse to support expanding the Child Tax Credit or investing in affordable child care solutions. Trump's Project 2025 Agenda would make it harder for parents to raise children by eliminating the Department of Education and preschool programs like Head Start.
- Instead, we need to give parents of young children more support. A Child Tax Credit of \$300 per month for every child under six would help 25 million children nationwide, and help parents defray the cost of care or afford to stay home.
- Democrats are pushing for [investments in new child care centers](#) and training more caregivers, making quality child care accessible to all families.
- [Universal free school meals](#) will ensure every child is fed and ready to learn, no matter their family's income. More than 100 Democrats have co-sponsored a bill to provide healthy breakfasts and lunches to every kid, but every Republican in Congress has blocked it.

KEY PRINCIPLES

1. Democratic supply solutions are proven successes
2. Competition will increase choice and reduce prices
3. Increasing supply promotes equity and fairness
4. Avoid raising taxes with zero-and low-cost solutions
5. Advance popular policies to win voters over

