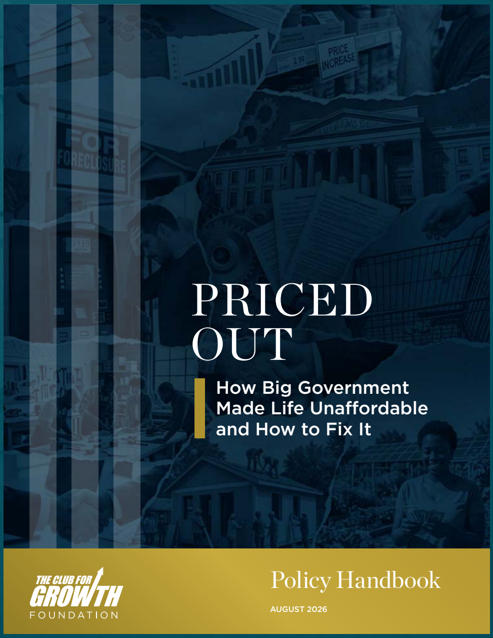
PRICED OUT

CONGRESSIONAL COMPANION BRIEF



CORE ARGUMENT

- Americans are not asking whether the inflation rate has slowed; they are asking why the same basket of goods is permanently more expensive.
- The handbook's throughline: government made core costs higher through deficit spending, subsidies, mandates, and restrictions on supply.
- The free-market answer is structural cost relief: spend less, build more, produce more energy, make health care compete, let workers earn, and let families choose.

RESTORE FISCAL CREDIBILITY: STOP THE HIDDEN TAX

Inflation is not just an economic statistic. It is a hidden tax on every worker, retiree, saver, and family trying to plan their future.

- Reform Social Security and Medicare by adjusting eligibility to longer lifespans, moving benefits toward a poverty-prevention floor, capping spending growth, and shifting Medicare toward risk- and income-adjusted defined contributions.
- Adopt enforceable fiscal rules: a primary-balance requirement or debt-to-GDP ceiling that cannot be routinely waived through "emergency" gimmicks.
- Define emergency/supplemental spending narrowly and require offsets; create a fiscal commission to package entitlement and debt reforms; reduce debt pressure so the Fed can focus on price stability rather than financing Washington.

READ THE FULL REPORT

HOUSING: SUPPLY, NOT SUBSIDIES

A housing subsidy in a supply-constrained market becomes a price increase. The answer is more homes, faster permits, less zoning paralysis, and fewer federal cost mandates.

- Reject demand subsidies and rent control when supply is constrained; they bid up prices, discourage maintenance/building, and benefit incumbent property owners more than families.
- Federal levers: sell low-conservation-value federal land in high-pressure markets; end NEPA review for federally funded housing; exempt federally subsidized housing from Davis-Bacon; reduce tariffs on lumber/steel; stop pushing expensive energy codes; codify stormwater reforms; allow immediate expensing of residential construction.
- State/local levers: legalize starter homes, ADUs, manufactured housing, mixed-use projects, and more by-right development; loosen growth boundaries, minimum lots, frontage rules, road widths, unit-size rules, and parking mandates; set permit "shot clocks," create appeals boards, modernize building codes, and reform contractor licensing.
- Tax lever: index capital gains and update home-sale exclusions so inflation does not lock seniors in place and block family-sized homes from returning to the market.

ENERGY ABUNDANCE: LOWER UTILITY, FOOD, TRANSPORTATION, AND MANUFACTURING COSTS

The affordability agenda should be simple: produce more reliable American energy, permit projects faster, and let technologies compete on cost instead of political favoritism.

- Stay technology-neutral: phase out wind/solar favoritism, repeal state green mandates, and let reliable sources, such as natural gas, nuclear, geothermal, and coal, compete on cost and reliability.
- Make permitting reform durable: codify NEPA/CEQ streamlining through efforts like the SPEED Act; accelerate mines, pipelines, LNG, nuclear, geothermal, and grid infrastructure so supply can meet demand.
- Protect ratepayers from AI/data-center load: advance consumer-regulated electricity and "bring your own power" so new industrial users add generation rather than socialize costs onto households.

HEALTH CARE: EMPOWER PATIENTS, NOT INSURERS

The goal should not be to make higher premiums look affordable with bigger subsidies. The goal should be to lower the actual cost of coverage and care.

- Do not revive enhanced Obamacare subsidies; redirect dollars away from insurers and toward patients through expanded Health Savings Accounts with higher limits, broader eligibility, and use for premiums and direct primary care.
- Make coverage personal and portable: codify HRA rules, Association Health Plans, cross-state purchasing, and short-term limited-duration insurance; use high-risk pools for the truly uninsurable at far lower cost than blanket ACA subsidies.
- Lower care and drug costs through price/quality transparency, stronger fraud controls, Medicaid match reform and block grants/per-capita caps, permanent telehealth flexibilities, antitrust scrutiny, OTC switches/generic approval, PBM transparency, direct drug sales, scope-of-practice reform, and certificate-of-need repeal.

WORK AND PAYCHECKS: AFFORDABILITY STARTS WITH EARNING POWER

Affordability is not only about prices; it is about paychecks. The best anti-poverty and pro-family policy is to make it easier for people to work, earn, adapt, and move up.

- Protect independent work: reject California AB 5-style "ABC" tests and codify a clear control/economic-dependence standard so workers can freelance, consult, drive, sell, create, or care for family on flexible terms.
- Create portable-benefit safe harbors so companies can contribute to worker-owned benefit accounts without triggering reclassification; provide tax treatment comparable to traditional benefits and expand independent retirement pathways.
- Advance worker choice: Worker's Choice Act, National Right to Work, secret ballots, recertification, Worker Enfranchisement Act, Employee Rights Act, joint-employer clarity, union transparency, privacy protections, and occupational-licensing reform.

FAMILIES: EDUCATION, CHILDCARE, AND ELDERCARE

Parents and caregivers need options, not one government-approved model. Dollars should follow the child, the patient, and the family, not the bureaucracy.

- Education: expand ESAs, vouchers, tax-credit scholarships, 529 flexibility, and the new federal K-12 scholarship tax credit; make funding student-centered and parent-directed.
- Childcare: streamline licensing, zoning, credentialing, and facility rules unrelated to safety; revisit child-staff ratios where evidence supports lower costs; make Head Start/childcare dollars portable or return resources to states/parents rather than subsidizing formal centers and fraud.
- Eldercare: revisit DOL's 2013 Home Care Rule; allow flexible companion and live-in care models; explore an "American Caregivers" model inspired by au pair/live-in arrangements; protect independent work for sandwich-generation caregivers.