



# BIPARTISAN AFFORDABILITY AGENDA

COMMONSENSE POLICIES TO LOWER PRICES FOR HEALTH CARE,  
HOUSING, ENERGY, CHILD CARE, AND GROCERIES

## INTRODUCTION

American families are facing an affordability crisis. Even as inflation has come down since its 2021 peak, the costs of key expenses like health care, housing, electricity, child care, and groceries remain historically high. As a result, [more than half](#) of U.S. adults are worried about affording basic necessities in 2026 — a trend that is consistent across income levels, regions, and political affiliations.

**Let's be clear: Both parties played a role in creating this crisis, and both parties will need to be part of the solution.**

This bipartisan framework identifies the root causes of high prices — including our inadequate domestic **energy supply**, our ballooning **national debt**, structural issues in our **health care system**, and our broken **immigration system** — and proposes reforms to address them. It also lays out a bipartisan roadmap to lower costs right now across five core areas of family budgets: **health care, housing, energy, child care, and food**.

The recommendations listed are commonsense solutions that can pass both chambers of Congress and be signed into law. We hope this agenda will serve as a starting point for bipartisan action to reduce the cost of living in this country.

## ROOT CAUSES OF HIGH PRICES

In order to address the affordability crisis, we must first understand the underlying policy choices that are driving prices up across the economy. This includes a ballooning federal deficit and national debt, climbing health care costs, an inadequate domestic energy supply, and a broken immigration system. Left unaddressed by policymakers, these cost drivers will slow down the economy and continue to put upward pressure on prices, undermining efforts to truly address the affordability crisis.

## I. Our domestic energy supply faces unnecessary constraints.

Electricity prices rose an average of 6.5 percent nationally between May 2024 and May 2025, far outpacing inflation. This problem is expected to get worse in the coming years. By 2028, AI data centers are projected to consume two to three times more energy than they do currently, and electricity demand is expected to rise 16 percent over the same period. This will drive energy prices up across the country.

When energy prices increase, the costs ripple across the U.S. economy — raising the price of building homes, transporting goods, producing food, and operating businesses. These higher prices are ultimately paid by American families.

Permitting reform is the key to increasing our domestic energy supply and lowering prices. A faster, more predictable permitting process will bring new energy production and infrastructure online sooner, helping supply catch up with demand and bringing costs down over time. The Problem Solvers Caucus has endorsed a bipartisan permitting reform framework — developed by our Permitting, Energy & Environment Working Group and its Co-Chairs Reps. **Scott Peters** (CA-50) and **Gabe Evans** (CO-08) — with recommendations to make the permitting process faster and more efficient.

## II. Massive federal deficits keep interest rates high and raise costs across the board.

The United States ended 2025 with a national debt of over \$38 trillion and a fiscal year deficit of \$1.8 trillion. Though often overlooked, the national debt is a key driver of the affordability crisis. This is because such historic levels of federal borrowing lead to higher interest rates that ripple through the economy, raising the cost of housing, car loans, and credit card payments. This makes it more difficult for Americans to buy homes, start businesses, and make major purchases.

The Problem Solvers Caucus has endorsed a fiscal stability framework to encourage Congress to confront our unsustainable national debt. This framework — developed by our Budget Working Group and its Co-Chairs Reps. **Ed Case** (HI-01) and **Chuck Edwards** (NC-11) — proposes the establishment of a bipartisan, bicameral fiscal commission to develop recommendations to stabilize the national debt. Notably, once the commission makes its recommendations, Congress would be required to consider them through a fast-track process.

## III. Health care costs are surging.

Health care is one of the largest and most unpredictable expenses for American families. Even families with insurance are paying more each year through higher premiums, deductibles, and out-of-pocket costs, and many are struggling to afford the care they need.

Those higher costs are driven by structural problems in our health care system. These include persistently high prescription drug prices, outsized spending on chronic disease management and end-of-life care, and too little investment in primary care and prevention. Together, these pressures strain the health care system, driving up overall costs and leaving families with less money for essentials like housing, food, education, and savings.

#### **IV. Our broken immigration system has led to labor shortages.**

Between January and July 2025, more than 1.2 million immigrant workers left the U.S. labor force, worsening shortages in sectors like agriculture, construction, and health care that depend on immigrant labor. When there aren't enough workers to build homes, harvest and process food, or staff clinics and long-term care facilities, prices go up for families.

By reforming our outdated immigration system, we can help fill critical jobs and lower costs. Our Immigration & Border Security Working Group — led by its Co-Chairs Reps. **Jimmy Panetta** (CA-19) and **Juan Ciscomani** (AZ-06) — is working on a bipartisan framework to permanently secure the border, modernize the asylum system, and strengthen legal immigration pathways. We plan to release this framework in the first quarter of 2026.

*Lasting progress to lower prices requires addressing the underlying forces driving costs up across the economy, as described above. In the interim, Congress should also focus on immediately lowering costs across five categories that hit Americans' pocketbooks every day: health care, housing, energy, child care, and groceries.*

## **HEALTH CARE**

Americans consistently rank the cost of health care as the nation's most urgent health challenge, and even families with insurance are getting squeezed by rising premiums, deductibles, and out-of-pocket costs. At the same time, provider shortages and administrative red tape can make it harder to get timely appointments and consistent care. The result is a health care system that is increasingly unaffordable and challenging to navigate.

#### **Our Solutions:**

- 1. Lower health care costs:** Bring down premiums and out-of-pocket costs for families and seniors.
- 2. Expand access to care:** Help patients get timely care by reducing delays and strengthening the health care workforce.



## Policy Recommendations:

### Lower health care costs

- **Address the expiration** of the enhanced premium tax credits, crack down on bad actors, and prevent fraud in the health insurance marketplace:
  - Address the key drivers of rising premiums.
  - Enhance penalties for brokers and agents taking advantage of the ACA marketplace and falsely enrolling individuals.
  - Prevent improper benefit claims based on misreported income or household information.
- **Implement PBM transparency measures** that require pharmacy benefit managers to share information on drug pricing decisions with health plans and **pass on any negotiated savings to providers or pharmacies** ([H.R.5378](#), 118th Congress).
- **Delink PBM compensation from drug prices, rebates, or formulary choices**, increasing access to cheaper drugs and limiting PBMs' ability to abuse the drug pricing system for profit.
- **Saving Seniors Money on Prescription Drugs Act** ([H.R.950](#)): Lowers the costs of prescription drugs for seniors on Medicare by increasing oversight of PBMs.
  - Led by: Reps. **Greg Landsman** (OH-01) and Diana Harshbarger (TN-01).
- **Help Ensure Lower Patient (HELP) Copays Act** ([H.R.6423](#)): Requires insurance companies and PBMs to count copay assistance toward patients' annual deductible and out-of-pocket limit.
  - Led by: Reps. **Tom Kean** (NJ-07), Nanette Diaz Barragán (CA-44), **Brian Fitzpatrick** (PA-01), and others.
- **HOPE Act** ([H.R.955](#)): Establishes tax-advantaged HOPE Accounts to help individuals and families save and pay for medical expenses.
  - Led by: Reps. **Blake Moore** (UT-01), **Jimmy Panetta** (CA-19), **Brian Fitzpatrick** (PA-01), **David Valadao** (CA-22), **Debbie Dingell** (MI-06), **Don Davis** (NC-01), **Tom Suozzi** (NY-03), and others.

### Expand access to care

- **Improving Seniors' Timely Access to Care Act** ([H.R.3514](#)): Modernizes the prior authorization process for Medicare Advantage to ensure seniors can access care without unnecessary delays.
  - Led by: Reps. Mike Kelly (PA-16), Suzan DelBene (WA-01), **Nicole Malliotakis** (NY-11), **Haley Stevens** (MI-11), **Brian Fitzpatrick** (PA-01), **Tom Suozzi** (NY-03),

**Jim Costa** (CA-21), **Don Davis** (NC-01), **Dan Meuser** (PA-09), **María Salazar** (FL-27), **Don Bacon** (NE-02), **Juan Ciscomani** (AZ-06), **Jen Kiggans** (VA-02), **Ed Case** (HI-01), **Angie Craig** (MN-02), and others.

- **Health Care Workforce Innovation Act (H.R.935)**: Supports training programs to grow the health care workforce in underserved communities.
  - Led by: Reps. **Andrew Garbarino** (NY-02), Kim Schrier (WA-08), **David Valadao** (CA-22), and **Angie Craig** (MN-02).
- **MORE Nurses Act (H.R.3333)**: Requires a report on the growing nursing shortage across the United States.
  - Led by: Reps. **Jim Costa** (CA-21), **Jen Kiggans** (VA-02), and others.
- **Conrad State 30 and Physician Access Reauthorization Act (H.R.1585)**: Extends a program that allows international doctors to practice in underserved communities.
  - Led by: Reps. **David Valadao** (CA-22), **Don Bacon** (NE-02), Brad Schneider (IL-10), and others.

## HOUSING

Housing is the largest expense for most American families and a primary driver of the affordability crisis. Since 2019, home prices have risen by more than 50 percent, and roughly one-third of American households now spend more than 30 percent of their income on housing. This cost increase is caused by an inadequate housing supply, permitting and zoning delays that slow down new construction, and financial barriers that make it harder for working families to rent or buy homes.

### Our Solutions:

1. **Build more homes:** Invest in new home construction to increase the supply of affordable housing.
2. **Build homes faster:** Streamline permitting and zoning rules to enable faster construction of new homes.
3. **Make housing accessible:** Expand access to loans and rental assistance to make it easier for families to rent and buy homes.

### Policy Recommendations:

## Build more homes

- **Affordable Housing Credit Improvement Act ([H.R.2725](#))**: Expands the Low-Income Housing Tax Credit to help finance the construction of more than 1.5 million new affordable homes nationwide.
  - Led by: Reps. Darin LaHood (IL-16), Susan DelBene (WA-01), **Jimmy Panetta** (CA-19), **Brian Fitzpatrick** (PA-01), **Blake Moore** (UT-01), **Nicole Malliotakis** (NY-11), **Steven Horsford** (NV-04), **Tom Suozzi** (NY-03), **María Salazar** (FL-27), **Scott Peters** (CA-50), **Chris Pappas** (NH-01), **Debbie Dingell** (MI-06), **Young Kim** (CA-40), **Andrew Garbarino** (NY-02), **David Valadao** (CA-22), **Jim Costa** (CA-21), **Mike Lawler** (NY-11), **Gabe Evans** (CO-08), **Haley Stevens** (MI-11), **Jen Kiggans** (VA-02), and others.
- **Neighborhood Homes Investment Act ([H.R.2854](#))**: Creates a targeted tax credit to increase private investment in building and rehabilitating homes in low-income neighborhoods.
  - Led by: Reps. Mike Kelly (PA-16), John Larson (CT-01), **Jimmy Panetta** (CA-19), **Nicole Malliotakis** (NY-11), and others.
- **Revitalizing Downtowns and Main Streets Act ([H.R.2410](#))**: Establishes a tax credit to encourage conversion of vacant and underused commercial buildings into housing.
  - Led by: Reps. Mike Carey (OH-15), Jimmy Gomez (CA-34), **Brian Fitzpatrick** (PA-01), **Jimmy Panetta** (CA-19), **Blake Moore** (UT-01), **Nicole Malliotakis** (NY-11), **Tom Suozzi** (NY-03), **Juan Ciscomani** (AZ-06), **Steven Horsford** (NV-04), and others.
- **More Homes on the Market Act ([H.R.1340](#))**: Reduces capital gains taxes on home sales to encourage more homeowners to sell.
  - Led by: Reps. **Jimmy Panetta** (CA-19), Mike Kelly (PA-16), **Nicole Malliotakis** (NY-11), **Hillary Scholten** (MI-03), **María Salazar** (FL-27), **Josh Harder** (CA-09), **Don Bacon** (NE-02), **Jim Costa** (CA-21), **Mike Lawler** (NY-17), **Josh Gottheimer** (NJ-05), **Salud Carbajal** (CA-24), **Tom Suozzi** (NY-03), **Brian Fitzpatrick** (PA-01), and others.
- **SUPPLY Act ([H.R.4568](#))**: Expands financing for homeowners to build small extra homes on their property.
  - Led by: Reps. Sam Liccardo (CA-16), **Andrew Garbarino** (NY-02), **Darren Soto** (FL-09), **Scott Peters** (CA-50), **Josh Harder** (CA-09), **Jim Costa** (CA-21), and others.
- **Historic Tax Credit Growth and Opportunity Act ([H.R.2941](#))**: Expands and modernizes the Historic Tax Credit to help finance the rehabilitation of older buildings into housing.

- Led by: Reps. Darin LaHood (IL-16) and **Tom Suozzi** (NY-03).
- **UNLOCK Act (H.R.5105)**: Loosens restrictions on Community Development Block Grant (CDBG) funds so cities can use them more easily to support affordable housing construction.
  - Led by: Reps. Sam Liccardo (CA-16), Mike Flood (NE-01), **María Salazar** (FL-27), and others.
- **Build More Housing Near Transit Act (H.R.4576)**: Prioritizes federal transit grants for projects that encourage housing development near transit.
  - Led by: Reps. **Scott Peters** (CA-50) and **Blake Moore** (UT-01).
- **Unlocking Affordable Housing Act (H.R.6228)**: Expands access to federal loan programs to help finance affordable housing projects.
  - Led by: Reps. **Hillary Scholten** (MI-03) and **Rob Bresnahan** (PA-08).

## **Build homes faster**

- **Cut Red Tape for Housing Act (H.R.5085)**: Creates a NEPA exemption for housing built on vacant or underused parcels in previously developed areas.
  - Led by: Reps. Laura Friedman (CA-30), **Chuck Edwards** (NC-11), **Scott Peters** (CA-50), and others.
- **Accelerating Home Building Act (H.R.5907)**: Allows builders to use pre-approved designs for new housing projects, eliminating repetitive design reviews and speeding up home construction.
  - Led by: Reps. Janelle Bynum (OR-05), **Bryan Steil** (WI-01), **Chris Pappas** (NH-01), and others.

## **Make housing accessible**

- **VALID Act (H.R.3694)**: Makes it easier for veterans to access VA home loans.
  - Led by: Reps. Brittany Pettersen (CO-07), Harriet Hageman (WY-AL), **Young Kim** (CA-40), and others.
- **Uplifting First-Time Homebuyers Act (H.R.3526)**: Increases the amount first-time buyers can withdraw from an Individual Retirement Account (IRA) without penalty to help purchase a home.
  - Led by: Reps. Beth Van Duyne (TX-24), Julia Brownley (CA-26), **James Moylan** (GU-AL), and others.

- **Choice in Affordable Housing Act (H.R.1981):** Updates federal rental assistance rules so low-income families can use their support across a wider range of neighborhoods and housing types.
  - Led by: Reps. Emanuel Cleaver (MO-05), **Mike Lawler** (NY-17), **Juan Ciscomani** (AZ-06), and others.
- **HUDVA Act (H.R.965):** Expands housing assistance eligibility for homeless disabled veterans.
  - Led by: Reps. Brad Sherman (CA-32), Monica De La Cruz (TX-15), **Salud Carbajal** (CA-24), **Josh Gottheimer** (NJ-05), **Dan Meuser** (PA-09), **Don Bacon** (NE-02), and others.
- **Saving the American Dream Act (H.R.5387):** Creates an interagency task force to develop recommendations to expand housing supply and reduce costs.
  - Led by: Reps. Mark Alford (MO-04), Luis Correa (CA-46), **Mike Lawler** (NY-17), **Angie Craig** (MN-02), and others.
- **Campus Housing Affordability Act (H.R.6753):** Expands housing assistance eligibility for college students.
  - Led by: Reps. **Greg Landsman** (OH-01) and Zach Nunn (IA-03).

## ENERGY

Energy costs are a major concern for American families and businesses, impacting everything from utility bills and transportation to everyday living expenses. High costs are driven in large part by outdated permitting processes and bottlenecks in the energy system, which make it harder to bring new projects online. By streamlining our permitting system, investing in new energy sources, and upgrading the grid, we can reduce energy costs while delivering power more efficiently across the country.

### Our Solutions:

1. **Fix the permitting system:** Streamline federal permitting and environmental reviews so energy and infrastructure projects can move forward on clear, predictable timelines.
2. **Increase energy supply:** Adopt an all-of-the-above energy approach to meet demand and lower prices.
3. **Modernize energy delivery and infrastructure:** Fix grid and transmission bottlenecks that cause outages and raise costs.

## Policy Recommendations:

### Fix the permitting system

The Problem Solvers Caucus has endorsed a bipartisan [permitting reform framework](#) with recommendations to make the permitting process faster and more efficient. The framework will bring energy projects online faster, increasing the energy supply and driving down prices.

*Key principles from PSC's permitting framework include:*

- Cutting red tape for linear infrastructure projects by reducing duplication, consolidating judicial review, ensuring that the federal government can step in when states fail to act, and ensuring that low-impact projects do not go through extended reviews.
- Meeting increased energy demand by streamlining nuclear energy permitting, reducing permitting barriers for innovative technologies like geothermal, and ensuring the entities tasked with keeping the lights on are properly planning ahead.
- Providing certainty in the permitting process by setting clear and enforceable deadlines, expanding common-sense process standards from successful programs like FAST-41, streamlining court litigation, and digitizing the permitting process.

[Read the full framework here.](#)

*To advance these reforms, we recommend the following bipartisan bills for consideration:*

- **EPermit Act (H.R.4503):** Modernizes the federal permitting process, making environmental reviews more efficient and transparent.
  - Led by: Reps. Dusty Johnson (SD-AL), **Scott Peters** (CA-50), and others.
- **CERTAIN Act (Bill Text):** Provides clear, predictable timelines for federal permits so energy and infrastructure projects can move forward with certainty.
  - Led by: Reps. **Scott Peters** (CA-50), **Gabe Evans** (CO-08), **Andrew Garbarino** (NY-02), and Gabe Vasquez (NM-02).

### Increase energy supply

- **Nuclear REFUEL Act (H.R.3978):** Strengthens the U.S. nuclear fuel supply to keep nuclear plants running.
  - Led by: Reps. Robert Latta (OH-05), **Scott Peters** (CA-50), and others.

- **STEAM Act ([H.R.1077](#))**: Accelerates geothermal development in previously studied or developed areas.
  - Led by: Reps. **Susie Lee** (NV-03), Celeste Maloy (UT-02), and others.

## Modernize energy delivery and infrastructure

- **SPEED and Reliability Act ([H.R.5600](#))**: Streamlines the process for building major transmission lines.
  - Led by: Reps. **Scott Peters** (CA-50) and Andy Barr (KY-06).
- **Unleashing Low-Cost Rural AI Act ([H.R.5227](#))**: Directs the Department of Energy to study how the construction of data centers affects the electric grid and energy costs in rural areas.
  - Led by: **Reps. Jim Costa** (CA-21) and **Blake Moore** (UT-01).
- **LIHEAP Staffing Support Act ([H.R.3876](#))**: Requires HHS to maintain adequate staffing to administer low-income home energy assistance, particularly during energy emergencies.
  - Led by: Reps. **Josh Gottheimer** (NJ-05), **Mike Lawler** (NY-17), and others.

## **CHILD CARE**

Child care is one of the [fastest-growing](#) expenses for American families, leaving many working parents unable to afford reliable care. As a result, many parents are forced to exit the workforce or reduce their hours in order to raise their children. Addressing the child care crisis requires increasing the number of available child care slots, strengthening the early childhood workforce, and lowering out-of-pocket child care costs.

### **Our Solutions:**

1. **Expand access to child care:** Invest in new child care facilities, recruit and retain child care providers, and help existing child care facilities serve more families.
2. **Lower child care costs:** Make it easier for working families to cover child care expenses.

### **Policy Recommendations:**

#### Expand access to child care

- **Child Care Workforce and Facilities Act ([H.R.581](#))**: Supports states in expanding child care facilities and increasing provider capacity.

- Led by: Reps. **Josh Harder (CA-09)** and **Brian Fitzpatrick (PA-01)**.
- **Child Care Workforce Act (H.R.1826)**: Strengthens programs that expand the supply of quality child care services.
  - Led by: Reps. **Salud Carbajal (CA-24)**, **Mike Lawler (NY-17)**, **Juan Ciscomani (AZ-06)**, and others.
- **Head Start for Our Future Act (H.R.4318)**: Expands early learning and child development opportunities by integrating programs into Federal Work-Study.
  - Led by: Reps. Joaquin Castro (TX-20), **Juan Ciscomani (AZ-06)**, **Brian Fitzpatrick (PA-01)**, **Darren Soto (FL-09)**, and others.
- **Early Childhood Educator Expense Deduction (SEED) Act (H.R.5334)**: Allows early childhood educators to claim the educator expense deduction.
  - Led by: Reps. **Jimmy Panetta (CA-19)**, **Brian Fitzpatrick (PA-01)**, **David Valadao (CA-22)**, **Angie Craig (MN-02)**, **Chris Pappas (NH-01)**, and others.
- **Providing Child Care for Police Officers Act (H.R.3304)**: Establishes a grant program to help states expand child care options for law enforcement officers.
  - Led by: Reps. **Scott Peters (CA-50)**, **David Valadao (CA-22)**, **Josh Harder (CA-09)**, and others.
- **Small Business Child Care Investment Act (H.R.7109)**: Allows nonprofit providers to use existing SBA loan programs to expand their capacity and hire additional staff.
  - Led by: Reps. **Susie Lee (NV-03)** and **Pete Stauber (MN-08)**.

## Lower child care costs

- **Child Care Availability and Affordability Act (H.R.1827)**: Strengthens and expands existing tax credits to lower out-of-pocket costs for middle and low-income families.
  - Led by: Reps. **Salud Carbajal (CA-24)**, **Mike Lawler (NY-17)**, **Juan Ciscomani (AZ-06)**, and others.

## **FOOD**

Rising grocery prices are adding strain to family budgets and making it harder for Americans to afford healthy meals. While programs like SNAP and WIC play a crucial role as safety nets, many families still face barriers to accessing and using their benefits. Congress should focus on lowering food costs and modernizing nutrition programs so they are easier to access and use.

## Our Solutions:

1. **Lower food costs:** Make it easier for families, seniors, and vulnerable populations to afford nutritious food.
2. **Modernize nutrition programs:** Make federal nutrition programs easier to access and more effective.

## Policy Recommendations:

### Lower food costs

- **Lower Grocery Prices Act ([H.R.887](#)):** Directs the GAO to report on food price trends and recommend strategies to reduce grocery costs.
  - Led by: Reps. Pat Ryan (NY-18), **Mike Lawler** (NY-17), **Josh Gottheimer** (NJ-05), and others.
- **Meat and Poultry Special Investigator Act ([H.R.1380](#)):** Creates a new office at USDA to investigate and prosecute anticompetitive practices in the meat and poultry industry.
  - Led by: Reps. **Josh Gottheimer** (NJ-05) and **Mike Lawler** (NY-17).

### Modernize nutrition programs

- **MODERN WIC Act ([H.R.1464](#)):** Makes WIC easier to access by allowing families to complete certifications and receive benefits remotely.
  - Led by: Reps. **Brian Fitzpatrick** (PA-01), Suzanne Bonamici (OR-01), and others.
- **Hot Foods Act ([H.R.2512](#)):** Modernizes SNAP to let recipients use benefits for hot, prepared meals.
  - Led by: Reps. Grace Meng (NY-06), **Brian Fitzpatrick** (PA-01), **Andrew Garbarino** (NY-02), **Salud Carbajal** (CA-24), **Jim Costa** (CA-21), **Don Davis** (NC-01), **Debbie Dingell** (MI-06), **Gabe Evans** (CO-08), **Josh Gottheimer** (NJ-05), **Josh Harder** (CA-09), **Greg Landsman** (OH-01), **Mike Lawler** (NY-17), **Nicole Malliotakis** (NY-11), **Tom Suozzi** (NY-03), and others.

## NEXT STEPS

Our constituents cannot afford more inaction. This agenda outlines commonsense solutions to lower costs now while addressing the deeper forces driving prices up throughout the economy. Congress should advance the policies identified here — all of which already enjoy broad bipartisan support — and deliver much-needed relief for American families.