

An Agenda to Bring Down Costs for Working Families





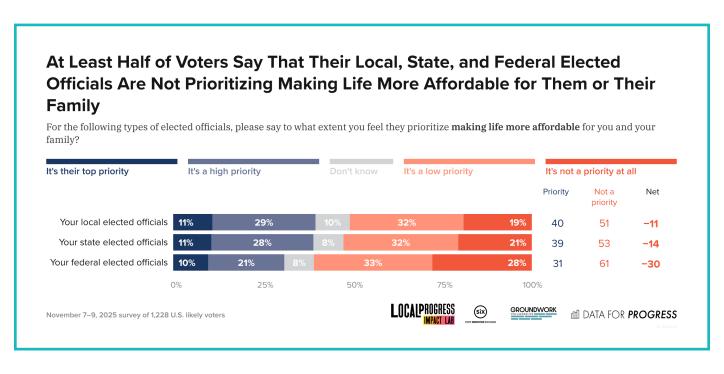


Introduction

Years of increasing corporate power that has gone unchecked by policymakers has created a cost of living crisis that is crushing everyday Americans. Prices have skyrocketed in the past several years: Since 2020, grocery prices, utility bills, and rents have increased by roughly 30% to reach all-time highs. More and more workers and families are forced to skip meals, ration prescription drugs, and take on second jobs or debt just to afford the basics. Credit card, student loan, and mortgage delinquencies are rising as consumers' assessment of the economy sits at its lowest point on record.

Despite campaign promises to bring prices down, President Trump and his allies in Washington are pouring gas on the fire. The president's sweeping and chaotic tariffs on basics from car parts and coffee to diapers and shoes have fueled inflation. Meanwhile, Trump's marquee legislative achievement — a nearly \$5 trillion giveaway to the wealthiest households and large corporations — guts critical programs like Medicaid, the Affordable Care Act (ACA), and the Supplemental Nutrition Assistance Program (SNAP). The result: Health insurance premiums will double, utility bills will rise by hundreds of dollars per year, many will go hungry, and tens of thousands will die preventable deaths per year across the country.

The vast majority of voters think things are on the wrong track: Seven in ten say essentials are getting less affordable, while large majorities say inflation (72%) and the economy in general (61%) are getting worse for them. Fewer than one in three voters believe federal officials are prioritizing affordability — and while state and local leaders earn slightly higher marks, not a single tier of government clears a majority on voters' top concern: affordability.



While Washington stokes the crisis, progressives around the country are stepping up. In a time of federal gridlock, corruption, and chaos, state and local officials have been working hand in hand with workers, tenants, and consumers to bring down costs and fight corporate greed. Building on these victories, this agenda offers ten proven and popular policies that can spread and scale.

Policymakers have an opportunity — and a responsibility — to champion policies that put money back in working families' pockets and show that progressive governance can deliver where Trump's agenda fails: 81% of voters would be more likely to support a candidate for local or state office who ran on a platform to make life more affordable for working families.

It's time to make our communities affordable for all, not just the wealthy few.

AFFORDABILITY 60 ALL



Food

- 1. Build Public Grocery Stores to Lower Grocery Prices
- 2. Require Street Pricing for Concessions at Publicly Funded Venues



Energy

3. Cap Utility Rates and Stop Forcing Families to Subsidize Big Tech



Health Care and Childcare

- 4. Establish a Public Option by Allowing People to Buy into Medicaid
- 5. Provide Baby Baskets to New Parents



Housing

- 6. Freeze the Rent
- 7. Prevent Tech-Powered Landlord Collusion to Hike Rents
- 8. Provide Public Loans for Affordable Housing Development



Price Gouging

- 9. End Junk Fees
- 10. Ban Surveillance Pricing



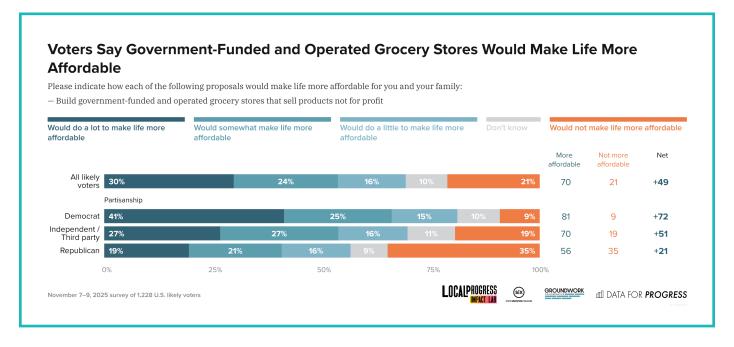
Build Public Grocery Stores to Lower Grocery Prices



The Problem: Since 2020, grocery prices have risen by nearly 30%, outpacing both wages and overall inflation. For the wealthy, food takes up less than five percent of disposable income, but for low-income families, that share skyrockets to 30%. Meanwhile, 54 million people, or 17% of the U.S. population, live in low-income areas with low access to grocery stores, commonly known as food deserts. Many of these deserts exist because profit-motivated private grocery companies have decided a particular area is not sufficiently lucrative to site a store there: consolidation in the industry has reduced the number of grocery stores in the US by one-third over the past three decades. And with six corporate chains controlling over 65% of sales nationally, ever-increasing consolidation in the grocery sector leaves kitchen tables even more vulnerable to new price hikes and food deserts.



The Path Forward: Policymakers can fight high grocery prices and food deserts by launching public grocery suppliers. Publicly owned grocery stores can provide healthy, affordable groceries and site stores according to public need, not profit. Public grocery stores can leverage publicly-owned land, pooled purchasing, and mission-driven operations to keep costs low and deliver wholesome food where it is needed. They can also source products from local producers to support local economies. Further, they can level the playing field for other small grocers in the area.





Model programs: Leon, Kansas; St. Paul, Kansas; Illinois Grocery Initiative



Further reading: Opening the Door to Public Grocery Stores, Economic Security Project (July 2025); Grocery Store Considerations for City Leaders, Rural Grocery (Sept. 2021); The Tradition of Public Food Markets Reemerges in Trump Country, Open Markets Institute (Dec. 2019); Supermarket Shaping, The American Prospect (Sept. 2025).



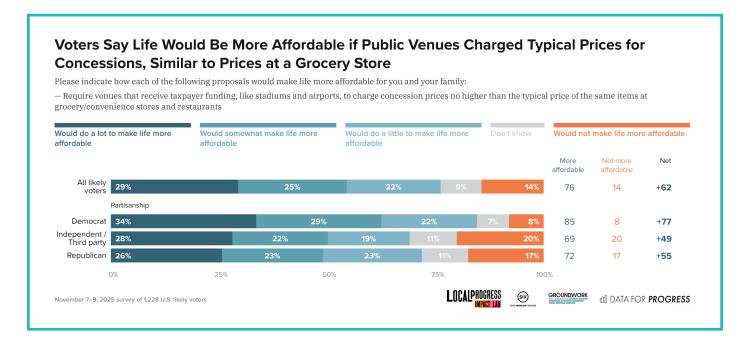
Require Street Pricing for Concessions at Publicly Funded Venues



Problem: Concession prices at U.S. airports and sports stadiums have spiraled out of control, with vendors charging \$27 for a beer at LaGuardia Airport, \$8 for a hotdog at a San Diego Padres game, \$12 for a bag of Hershey's Kisses at San Francisco International – all within venues that are heavily subsidized by public dollars. Stadium and airport customers are often unable to escape this price gouging, with few alternatives due to security restrictions and outside food bans. While airports often operate under a weak "street pricing plus" policy that allows markups of as high as 18%, stadiums have no regulations at all. This creates a lopsided dynamic where wealthy team owners and private equitybacked vendors rake in profits while working families foot the bill.



The Path Forward: Policymakers can lead the way by passing street pricing laws that cover publicly funded stadiums and airports. These laws should require vendors to match off-site prices and classify violations as unfair or deceptive practices. Enforcement standards should be clear, using nearby businesses or identical brand locations as baselines, and requiring vendors to maintain the same portion sizes and product quality to prevent hidden markups. Cities and states can strengthen these protections by including strong pricing requirements in stadium contracts, master leases, and community benefit agreements, and by assigning a public agency or city auditor to monitor compliance. Street pricing policies save families money, increase concession and merchandise sales, and help ensure public investments actually benefit communities.





Model programs: Portland International Airport (PDX); Salt Lake City International Airport (SLC)



Further reading: Shakedown at the Snack Counter: The Case for Street Pricing, Groundwork Collaborative (Mar. 2025); Price Gouging Captive Customers, Vanderbilt Policy Accelerator (Nov. 2025).



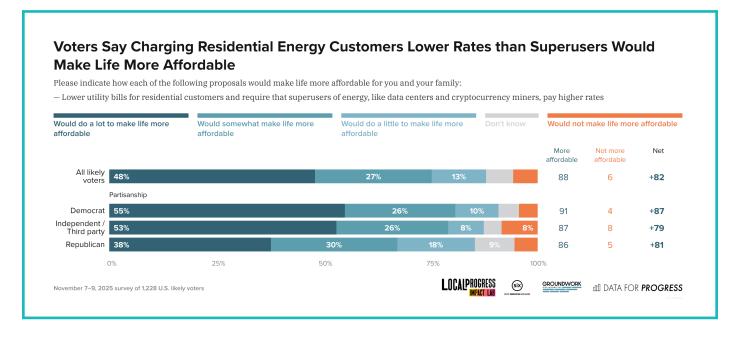
Cap Utility Rates and Stop Forcing Families to Subsidize Big Tech



The Problem: Affordable energy is a basic necessity. We need it to power our homes, businesses, and lives. But electricity prices have shot up by about 25% and natural gas by 35% over the last four years. This year, private utility companies asked for \$29 billion in rate increases, the highest ever. Nearly one in three people in the US struggle to afford their energy bills. And Big Tech's obsession with AI and energy-intensive cryptocurrency mining are only making the problem worse: the proliferation of data centers around the country to power AI is straining energy grids and ballooning working families' utility bills. In fact, data centers were responsible for 70% of the increase in energy costs last year. They are projected to cause a nationwide increase in energy bills of 8% by 2030, and increases as high as 25% in places with higher concentrations of data centers.



The Path Forward: Working people should not be forced to subsidize the energy bills of financial speculators and wealthy tech companies. State policymakers should temporarily freeze residential utility rates, through an emergency declaration if necessary. They should also pass legislation mandating a progressive utility rate structure that (1) requires extremely energy-intensive customers like data centers to pay more and cover the grid upgrades that they necessitate, and (2) allows typical customers who are just trying to heat their home and keep their lights on to pay fair rates. Such a rate structure would save ratepayers money, realign incentives to reward energy conservation and efficiency, and force Big Tech and cryptocurrency speculators to own the costs of their business activity.





Further reading: Californians Will See Lower Electricity Rates and a New Fee That Won't Vary with Power Use, CalMatters (May 2024).



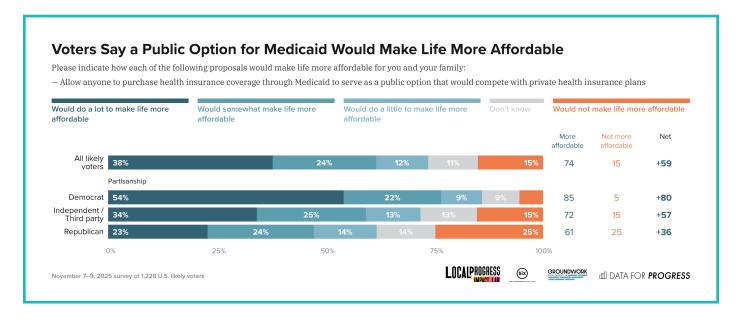
Establish a Public Option by Allowing People to Buy into Medicaid



Problem: America's health care system leaves tens of millions of people without the coverage they need and leaves families struggling with sky-high health care costs. As a result, many delay seeking care or forgo treatment altogether – all because our health care system prioritizes the profits of private health care companies over the wellbeing of families. Employer-sponsored insurance keeps getting more expensive, with premiums and out-of-pocket costs rising faster than wages. ACA premium tax credits have helped some, but marketplaces still operate within a for-profit system that forces people to choose between unaffordable premiums and bare-bones coverage. Medicaid offers a more affordable option for low-income families, but even small changes in wages or employment can push families out of eligibility, forcing them to navigate complex re-enrollment processes or go uninsured altogether. To make matters worse, Republicans in Congress have blocked attempts to extend ACA premium tax credits, which will cause premiums to rise by as much as 600% for more than 20 million Americans in 2026 and cause 4 million to become uninsured. Further, the Republican budget law includes more than \$900 billion in cuts to Medicaid, which will cause more than 7 million people to lose health coverage.



The Path Forward: States can expand affordable coverage by creating Medicaid buy-in programs that let people purchase Medicaid plans even if they don't qualify under current rules. These plans would offer comprehensive benefits at a lower cost than private insurance and help families stay covered through job or income changes. Many states have Medicaid buy-in programs for workers with disabilities whose incomes exceed Medicaid eligibility thresholds. Minnesota has proposed a Medicaid buy-in program, where anyone earning above 200% of the federal poverty line could buy into a public option with lower premiums than most commercial plans. As health care costs keep rising, a Medicaid buy-in policy gives states a practical, flexible way to make care more affordable and accessible, and a public option has the added benefit of reducing costs of private plans by increasing competition. By offering Medicaid buy-in programs, rather than sponsoring qualified private marketplace plans, states can keep costs down and leverage administrative efficiencies and purchasing power.





Further reading: Healthcare for All: Minnesotacare Public Option, Progressive Caucus Action Fund (2024); State of the Standardized Colorado Option Plan – 2024, Colorado Consumer Health Initiative (Feb. 2024); Cascade Select: Insights from Washington's Public Option, Health Affairs (Aug. 2021); State Medicaid Buy-Ins: Key Questions to Consider, State Health & Value Strategies (Apr. 2019).



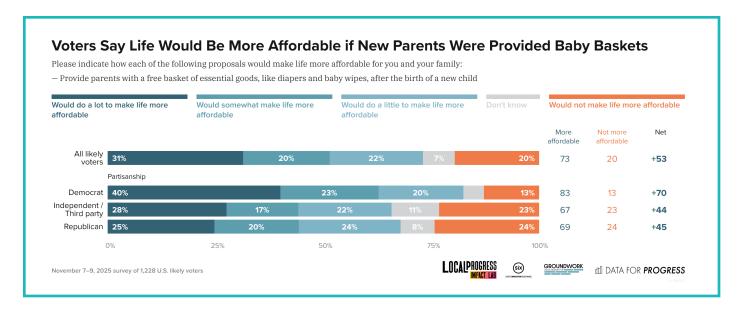
Provide Baby Baskets to New Parents



The Problem: The birth of a child should be a joyful moment, but for too many families, it also brings serious financial strain. Nearly half of infants and toddlers in the U.S. are born into low-income households, and many families see their income drop sharply after welcoming a new baby. Basic supplies like diapers, wipes, and postpartum care products are expensive and often not covered by public programs. Diapers alone can cost over \$1,000 a year, and families living in "diaper deserts" often pay even more because they lack access to affordable, bulk options. As a result, new parents are forced to worry about how they will afford the most basic items their child needs while they are recovering from childbirth and adjusting to life with a newborn. These challenges can be overwhelming for any family, especially those already struggling with high household costs.



The Path Forward: States and cities should implement a universal Baby Basket program to ensure every new parent receives a curated set of essential goods and information at the time of birth. Inspired by successful models in over 90 countries, states, and localities, these baskets would provide postpartum and infant care items such as diapers, baby wipes, nursing pads, swaddles, and recovery products at no cost to families. Each basket would also include clear guides to critical public services, including home visiting programs, breastfeeding resources, postpartum mental health support, and eligibility information for programs like WIC, SNAP, and Medicaid. Baby Baskets could be distributed universally through hospitals, community health centers, and community-based organizations. Research from a federal Baby Basket pilot found that 66% of parents reported the baskets helped reduce emotional stress, and 77% of low-income recipients said the kits helped ease financial pressure.





Model programs: NYC Baby Boxes; "Born in Brooklyn" baby boxes; Arkansas New Mother and Infant Supply Kit program



Further reading: Family Fun Pack, People's Policy Project (Feb. 2019); The Baby Box: Enhancing the Wellbeing of Babies and Mothers Around the World, Kela Research (2020); Baby Boxes: The Finnish Maternity Grant, Nordic Policy Institute (Apr. 2023); Piloting a Newborn Supply Kit at the Time of Birth, General Services Administration (Sep. 2025).

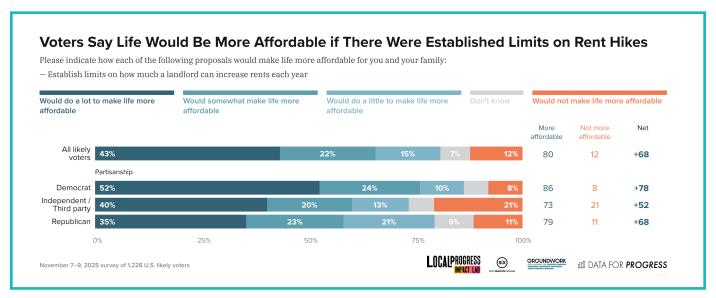
Freeze the Rent



Problem: The housing crisis has impacted working people most severely through huge, unpredictable rent increases over the last several years. Half of all tenants in the U.S. are spending more than a third of their income on housing. Rents have increased more than 20% since 2020, and evictions are up 50% over prepandemic levels. On the state and local level, rental increases in some places have been even more drastic. In 10 states — Arizona, Tennessee, New Mexico, Georgia, Maryland, South Carolina, Alaska, Idaho, Montana and Wyoming — rents have risen by more than 50% since 2020. High interest rates and construction costs, made worse by tariffs, have caused a drop in construction of new multifamily housing supply, exacerbating the shortage of housing. Massive corporate landlords, like Blackstone and Greystar, are buying more and more rental housing. In some metro areas, private equity firms own up to 35% of all apartments, which decreases competition and gives them market power to hike rents even more.



The Path Forward: Housing is a fundamental need. Renters need protection from uncontrolled rent hikes that harm local economies, fuel evictions, and make communities less safe. Policymakers can protect tenants and communities from these harms by enacting rent stabilization. Numerous studies find that rent stabilization does not reduce the supply of housing, and when rent regulations are coupled with robust efforts to promote housing supply, as suggested below, policymakers can make housing more affordable for incumbent tenants and new renters alike. Where rent regulation is preempted by state law, lawmakers should take steps to repeal statutes that restrict communities' ability to defend themselves from unpredictable rent hikes — or establish statewide regimes, as in Oregon. Where local rent regulation is permitted (including in California, Maine, Maryland, Minnesota, New Jersey, and New York), local policymakers ought to establish limits on how much a landlord can increase rents each year. And given the overall high increases in rents over the last several years, temporary rent freezes may be warranted to protect incumbent tenants.





Model programs: Mount Rainier, Maryland; Berkeley, California



Further reading: Stable Rents, Rooted Communities, Local Progress Impact Lab and PowerSwitch Action (Aug. 2023); Considerations on Rent Control, J.W. Mason (Nov. 2019); No Room for Rent: Addressing Rising Rent Prices Through Public Investment and Public Power, Roosevelt Institute (Nov. 2021).



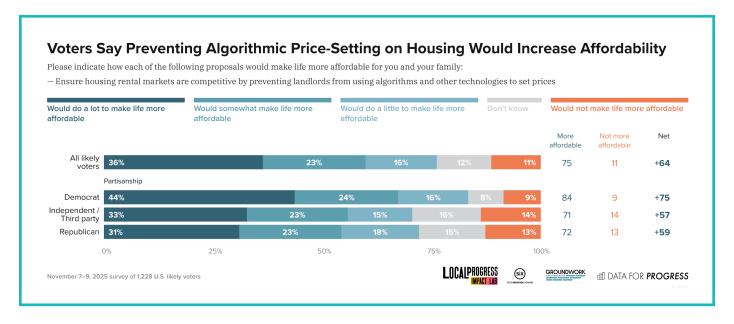
Prevent Tech-Powered Landlord Collusion to Hike Rents



The Problem: Across the country, landlords are exacerbating the housing affordability crisis by using algorithms to collude to raise rents. Landlords across local markets share private data regarding their rental properties with software providers like RealPage, including current rents, available square footage, and vacancy levels. Software providers use both that private data and publicly available data to estimate supply and demand for rental housing specific to particular geographic areas and unit types. RealPage then recommends rent and occupancy levels that maximize not just one landlord's revenue, but revenue for all of RealPage's clients in the market. This system allows landlords to get around laws banning price-fixing to conspire to limit supply and drive up rents without explicitly sharing data with each other. In effect, they create a cartel to keep rent prices high. In some metro areas, the use of rent-fixing algorithms has driven double-digit percentage rent increases.



The Path Forward: While lawsuits against companies like RealPage and its landlord clients move through the courts, policymakers can act now to provide renters with immediate relief by passing legislation that prohibits the use of third-party rental pricing software algorithms. Legislation also sends a message to the industry that using software to exacerbate and exploit an existing housing crisis is off limits. There is no federal preemption of state consumer-protection or antitrust prohibitions against these anticompetitive practices, and in most states, localities may pass legislation. Thus far, two states, California and New York, and eleven localities, including Philadelphia, Minneapolis, San Francisco, and Seattle, have banned this exploitative, anticompetitive practice.





Model legislation: California Assembly Bill 325; New York Senate Bill 57882; Seattle, Washington Council Bill 121000



Further reading: Policy Memo: Rent-Setting Software Algorithms, Local Progress and American Economic Liberties Project (Mar. 2024); Cities Work to Ban Thoma Bravo-Owned RealPage, Private Equity Stakeholder Project (Aug. 2025).



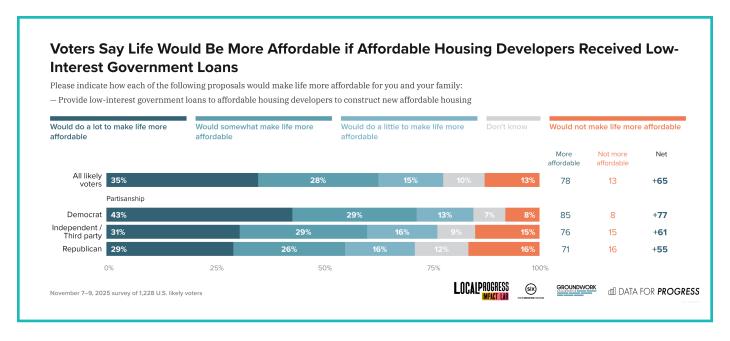
Provide Public Loans for Affordable Housing Development



Problem: America's housing system is failing working families. In many parts of the country, a household needs to earn over \$116,000 a year just to afford a typical home, putting ownership out of reach for most renters. Average rents are around \$2,100 a month, stretching budgets thin. At the same time, developers face rising construction costs due to tariffs and must compete with other types of investments to secure housing loans from private financial institutions. That competition forces developers to seek high rates of return, which pushes up rents in order to make projects financially viable. Without tools to bring down financing costs or ease the pressure to deliver sky-high returns, the US won't build enough housing at prices affordable for most families.



The Path Forward: To solve the housing shortage without driving prices even higher, we need to make it easier and cheaper to finance construction. Policymakers can do that by creating public loan programs that help developers move forward with affordable projects without having to chase skyhigh returns. For much of the 20th century, local institutions like Savings and Loan associations provided stable, low-cost financing that was specifically designed to support housing, not compete with every other investment on the market. These lenders operated in a tightly regulated system that channeled local savings directly into local real estate, creating a more dependable pipeline for new development. While those institutions no longer exist, state and local governments today can play a similar role. By offering flexible, lower-interest public loans, they can reduce the pressure to deliver high investor returns and help make affordable housing projects more viable.





Model programs: Montgomery County, Maryland's Housing Production Fund



Further reading: States Roll Out Revolving Loan Funds to Accelerate Housing Production, Center for Public Enterprise (Sept. 2025); Smoothing the Housing Investment Cycle, Center for Public Enterprise (July 2024).

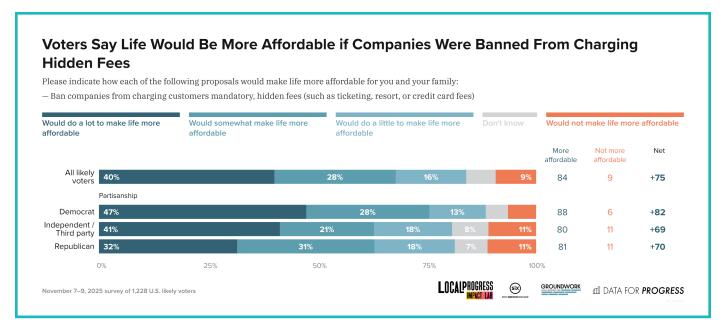
End Junk Fees



Problem: Junk fees are the bogus "convenience" and "processing" fees charged by big corporations across the economy. They have proliferated across industries and products: bank overdraft fees, "convenience fees" for online services, "resort fees" at hotels, rental car "airport concession fees," and more. Junk fees are usually added at the end of a purchasing process, hiding the true price of an item until a consumer has already sunk time and effort into the purchase. Studies show they can raise prices by more than 20% and cost the average American family more than \$3,000 per year. Junk fees also hurt honest, local businesses, whose transparent prices appear higher than those backloaded with hidden fees.



The Path Forward: Policymakers can and should pass a ban on junk fees. These best practices are centered around requiring "all-in" pricing, which would require companies to advertise the total price upfront, inclusive of all unavoidable fees and any other fees that a consumer would reasonably expect to be included in the price. Several states have already banned junk fees, including California, Minnesota, Colorado, and Virginia. Massachusetts implemented a junk fee ban through Attorney General rulemaking.





Model legislation: A Model Junk Fee Prevention Act, American Economic Liberties Project (Aug. 2023); Colorado House Bill 25-1090; Minnesota House Bill 3438



Further reading: The State Lawmakers' Guide to Common Junk Fees, American Economic Liberties Project (Jan. 2024); Chair Lina M. Khan Remarks Prepared for the White House Convening on Junk Fees, Federal Trade Commission (Apr. 2024); The Price Isn't Right: How Junk Fees Cost Consumers and Undermine Competition, Council of Economic Advisors (Mar. 2024); Guide for States: Cracking down on Junk Fees to Lower Costs for Consumers, White House (Mar. 2023).

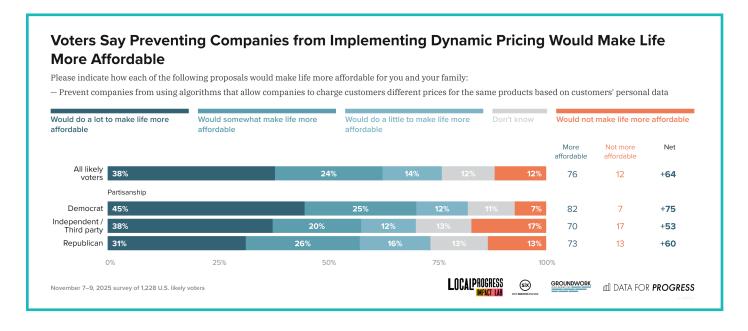
Ban Surveillance Pricing



Problem: Companies are increasingly relying on personal data such as shopping habits, zip codes, browsing history, and even facial expressions or body language to predict what each individual is willing to pay. This tactic, known as surveillance pricing, uses algorithms to assign personalized prices based on perceived ability or willingness to spend. According to a recent Federal Trade Commission report, these tools are already being developed and marketed to major industries, including grocery stores, retail chains, and financial service companies. For example, Kroger has explored facial recognition technology that could one day be used to target consumers with tailored prices. Delta Airlines recently announced to shareholders that it would use artificial intelligence to set prices based on individual customers' data for as much as 20% of its airfares, in partnership with Fetcherr, an Al-powered pricing vendor. Past investigations have found companies like Staples and Princeton Review charging different prices based on location or race. These systems eliminate transparency and exploit consumers without their knowledge or consent.



The Path Forward: Lawmakers should act now to ban surveillance pricing before it becomes a common business practice. Legislation should clearly prohibit companies from using personal surveillance data such as browsing history, purchase behavior, and location, or from setting individualized prices. These bans should apply broadly across sectors and define price to include all related fees and costs. If exceptions are allowed, businesses must carry the burden of proving that their pricing is legitimate, transparent, and not based on personal data. Enforcement should be strong, with clear authority for public agencies and private individuals to take action, along with meaningful penalties to deter abuse. Legislators in California and Massachusetts introduced bills to ban surveillance pricing for groceries — an excellent place to start in banning this exploitative practice altogether.



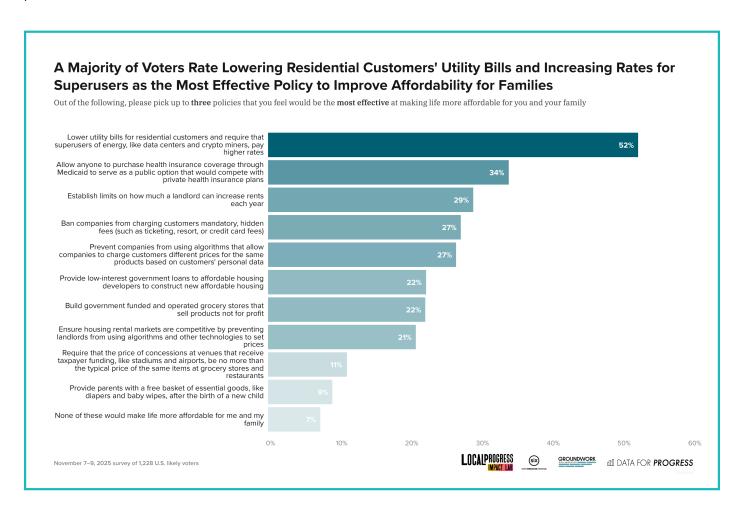


Further reading: Prohibiting Surveillance Prices and Wages, AI Now Institute et al. (Feb. 2025); The Loyalty Trap: How Loyalty Programs Hook Us with Deals, Hack our Brains, and Hike our Prices, Vanderbilt Policy Accelerator and the UC Berkeley Center for Consumer Law & Economic Justice (Oct. 2025); One Person One Price, The American Prospect (June 2024), Nickel-and-Dimed by Design: How Corporations Rig the Rules of Pricing, Groundwork Collaborative (Nov. 2025)

Conclusion

Voters across the country are sending a clear message: They demand and expect leaders who will take real action to make life more affordable. The rising cost of basic essentials has left millions of families struggling to just get by, while corporate profits soar and policymakers in Washington fan the flames with reckless tariffs and cruel cuts to life-saving public programs. But state and local officials have an opportunity to chart a different course — one that puts working people first by enacting bold, popular, and proven ideas to bring down prices.

Voters are particularly concerned about grocery prices, with 64% ranking them in their top two concerns out of the types of expenses addressed by this policy agenda, followed by health care (51%) and housing (42%). Voters are not only united in their frustration with rising prices, but also remarkably clear about the solutions they want. Voters overwhelmingly support policies that tackle corporate abuse and lower everyday costs at the source. All of the policies in this agenda are supported by at least 70% of voters, and just 7% believe that none of these policies would make life more affordable.



By spreading and scaling the policy proposals included in this agenda, lawmakers can deliver tangible relief in the checkout line. Whether it's cracking down on junk fees, reining in Big Tech, or freezing the rent, voters see bold, pro-consumer policies as both necessary and effective. And they are eager to support leaders who take this fight seriously: four in five voters say they would be more likely to support a candidate for state or local office who champions a platform to make life more affordable for working families. The fight for affordability is an imperative from the people.

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About Groundwork Collaborative

Established in 2018, Groundwork Collaborative is an economic think tank that transforms the way people understand the economy. To win policies that create strong, broadly shared prosperity and true opportunity for all, we advance new narratives about what a good economy looks like. Groundwork's unique tripartite structure — part communications shop, part think tank, and part issue advocacy organization — allows us to drive economic narratives with credibility, expertise, and impact.

About Local Progress Impact Lab

The Local Progress Impact Lab brings together local leaders, partners, and issue experts to build the knowledge, skills, and leadership needed to advance racial and economic justice at the local level. All across the country, local governments are advancing the most innovative solutions to our biggest problems and creating new models of governance. Founded in 2012, Local Progress Impact Lab works on a broad intersectional progressive agenda including housing, public safety, economic justice, immigrant justice, school board leadership, and home rule.

About State Innovation Exchange

State Innovation Exchange (SiX) is a national organization dedicated to empowering state legislators in all states to lead boldly by providing policy support, strategic guidance, and fostering collaboration. SiX organizes state legislators in collaboration with working families and grassroots organizations, leveraging governing power as a force for good, and advancing policies that protect rights, promote equity, and ensure a sustainable future for all.





