



# NEWS

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# Ways to Lower State and Local Cost of Living taking expenses off household books; and helping

### By Sarah Rosen Wartell

Even during a time of inflation, there are ways to relieve financial pressures on families. State and local leaders can lower the cost of living.

Survey after survey shows that Americans are deeply concerned about the cost of living. After an extended period of inflation, they report feeling stressed about groceries, housing, health care, and the potential for tariffs to increase their costs.

If people cannot make ends meet, it is very hard to make choices that might lead to a better future for themselves and their families. While state and local leaders are grappling

with increasingly strained budgets, they still have

some powerful tools at their disposal to help address

this affordability crisis. There is no silver bullet, but with practical, cost-effective, evidence-based solutions, they can help residents find some relief.

Here are three policy pathways that leaders should explore: eliminating inefficiencies that

increase the costs of essential goods and services;

Addressing Supply and Labor Rules One strategy for lowering costs is increasing

families bring in more money.

supply. As I noted in my last column, we need more affordable apartments and houses to help bring down the cost of housing, but anachronistic zoning and red tape can hold up construction. States and cities are finding ways to speed up

production by streamlining review and permitting processes and revising zoning codes. Policymakers can also bring down costs by making it easier for people to enter careers

in fields that need more workers. For example, states can take a fresh look at licensing requirements to ensure that a genuine need for consumer protection continues to exist and justifies the competitive advantage provided to incumbents. Hair braiders, florists, and interior designers, for example, all must contend with requirements

that limit the number of providers, driving up prices.

In health care, occupational licensing rules restrict what nurse practitioners and physician



flexible rules tend to have lower costs for routine care, without sacrificing quality. Opening new pathways to employment,

assistants are allowed to do, but states with more

meeting employer demand, and lowering costs are

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