

Democrats ‘Affordability’ Paradox

Can Democrats Sell a Fix for a Problem They Helped Create?

By Patrick Russell · September 27, 2026



The household bill is the test of an affordability promise.

The affordability debate is moving from national growth figures to rent, groceries, insurance, child care, utilities and gas. The record before 2025 belongs in that debate, too.

Democrats have found their line of attack against the Trump Administration’s “economic golden age,” and it isn’t tariffs or tax cuts in the abstract—it’s the grocery receipt. Their 2026 strategy reframes the economic debate around one question: not whether GDP or the stock market look good, but whether a family can actually afford rent, groceries, health insurance, child care, utilities and gas. It’s a smart pivot. It’s also one Democrats are poorly positioned to make.

The message: Make life affordable again

Democratic leaders argue that the Trump Administration and congressional Republicans promised lower prices but delivered higher ones, citing tariffs and changes to health coverage. The proposed remedies differ across the party, but Senate leaders have explicitly organized their 2026 agenda around housing, groceries, child care, energy and health care.

The policy menu is broader than a slogan. These are areas of Democratic proposals, not a single bill to which every Democrat has signed on:

Areas of the Democratic affordability agenda

Area

Proposed approach

Tariffs and trade

Seek to repeal or curb tariffs that raise import costs, and restore a stronger role for Congress in trade policy.

Housing

Increase supply through construction and permitting changes, alongside renter-focused measures.

Health care

Extend or restore ACA premium assistance, oppose Medicaid reductions and pursue lower prescription-drug costs.

Food and household costs

Challenge price gouging and consolidation, and connect trade policy to household-goods prices.

Energy

Pursue permitting and transmission improvements alongside clean-energy investments.

Families

Expand child-care access and support, with additional tax-credit and paid-leave proposals varying by faction.

Some Democrats emphasize new supply and more predictable trade rules; others focus on corporate power, drug prices and labor policy. Both approaches fit under the “affordability” umbrella. The bet is that a rent bill, insurance premium or grocery total will mean more to voters than a macroeconomic statistic. The Senate’s housing plan and child-care framework show the breadth of that pitch.

The problem: The ledger doesn’t start with Trump

Here is where the strategy runs into arithmetic Democrats would rather not discuss. Affordability didn’t become a crisis in 2025. Families entered that year after a steep increase in the price level during the Biden Administration.

BLS’s all-items CPI rose from 261.582 in January 2021 to 317.671 in January 2025—about 21.4%. The 12-month inflation rate reached 9.1% in June 2022, its highest reading since 1981. And disinflation isn’t the same as relief: a slower rate of increase does not return the overall price level to where it started. The CPI measures an average basket, not the change in every family’s grocery or rent bill.

Some causes were outside any president’s control: the pandemic, supply disruptions and the war in Ukraine. But policy choices deserve scrutiny too. The American Rescue Plan added substantial demand and public spending as the economy reopened. CBO estimated that legislation enacted after January 12, 2021—primarily that law—raised projected deficits by \$1.1 trillion in fiscal 2021 and \$0.5 trillion in fiscal 2022, while also supporting GDP and households. Its estimates do not assign an exact share of subsequent inflation to the law. My judgment is that adding demand while supply was constrained increased the risk of higher prices; that is a policy criticism, not a claim that Democrats caused every percentage point of inflation.

The rest of the ledger deserves attention:

Income took time to recover. Census reported a 4.0% rise in real median household income in 2023, the first statistically significant annual increase since 2019. There was no statistically significant annual gain from 2019 through 2022. A later gain does not erase the purchasing-power squeeze families experienced in the intervening years.

Rent became more burdensome. Census reported that inflation-adjusted median gross rent, including utilities, rose 3.8% in 2023, faster than real median home values; nearly half of renter households with calculable rent burden spent more than 30% of income on housing.

The deficit remained large. The fiscal 2024 deficit was about \$1.8 trillion, or 6.4% of GDP. Deficits reflect laws and choices across administrations, but a large continuing gap weakens any promise that the affordability problem has a simple fiscal answer.

Participation had not fully returned. BLS put the labor-force participation rate at 63.3% in January 2020 and 62.5% in December 2024. Retirement, demographics and child-care constraints complicate that comparison; the raw gap alone cannot establish a policy cause.

The test that matters

Democrats cannot answer an affordability problem with rhetoric about affordability. The test isn't whether unemployment looked fine or whether the S&P set records—it's whether rent, groceries, insurance premiums and interest payments became more manageable for the people paying them. For many families, they did not.

That leaves Democrats making a difficult pitch in 2026: convince voters that a party which governed during the sharpest price surge in four decades and persistent housing and budget pressures is now equipped to bring costs down. Tariffs are a real and explainable target; import duties can raise costs, and Democrats are right to test that policy against promises of relief. But a critique of the other side's policies does not erase the earlier ledger.

Neither party owns every cause of high prices. The relevant question for voters is which proposed measures will actually ease recurring household costs without shifting the bill to someone else or to a later year. Voters deciding whom to trust on the price of groceries are entitled to ask whose policies already left fingerprints on the receipt—and what, specifically, would change under the next plan.

Evidence behind the argument

This op-ed distinguishes measured prices, income, housing, labor and deficits from judgments about the causes of those outcomes. Party statements describe proposals and claims; they do not independently verify their effects.

[BLS · Historical CPI levels ↗](#)

[Census · Household income ↗](#)

[Census · Rent and utility costs ↗](#)

[CBO · Fiscal 2024 deficit ↗](#)

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