



## FOREWORD

**A**ffordability is the defining economic issue of this Congress—and one of the defining political battlegrounds heading into November.

Americans are beyond frustrated. Families are paying more for groceries, housing, energy, health care, and nearly every other necessity. Young people increasingly wonder whether they will ever buy a home. Parents are watching more of every paycheck disappear into monthly bills while retirees are stretching already fixed incomes to the breaking point.

Everyone agrees that we have an affordability problem.

The real debate is over what to do about it.

For years, progressives have offered the same answer: more government. When housing becomes too expensive, subsidize it or control rents. When health care costs rise, expand government programs. When families struggle with higher prices, send them checks. When markets fail to produce instant gratification, impose new mandates, regulations, taxes, and controls.

Tragically, populists on the right are embracing a similar approach—turning to tariffs, subsidies, industrial policy, and other forms of government intervention to direct the economy.

We've tried these ideas before.

We know where they lead.

Government cannot make life more affordable by making things more expensive to produce. It cannot create abundance by restricting competition. And it cannot solve the consequences of too much spending with still more spending. Math and basic economics remain undefeated.

There is a better way.



Affordability is ultimately about whether Americans can still afford what previous generations considered the American dream: getting married, raising children in a safe home, meeting the needs of a family, and striving for bigger dreams that are still within reach.

The most durable way to make life more affordable is remarkably straightforward: make it easier to produce more.

Build more homes. Produce more energy. Encourage more businesses to compete for customers. Give patients more health care choices. Let workers enter professions without unnecessary government barriers. Encourage investment and innovation. Let families decide how to spend more of their own money.

That is the philosophy behind Affordability 101.

The proposals in the pages that follow apply the enduring principles of economic freedom and limited government to the urgent affordability challenges Americans face today.

Conservatives will win the affordability debate—if we lead with bold, proven policy solutions. But we cannot win by offering a watered-down version of the left's government-first agenda. We should offer a fundamentally different agenda. A proven conservative agenda that expands supply, competition, choice, and opportunity.

The American people don't need more empty Washington promises to cope with an unaffordable economy. They need Washington to get out of the way to make America affordable again.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Tim Chapman', with a stylized, flowing script.

Tim Chapman  
President  
Advancing American Freedom