

Background

The National Urban League's **Affordability for All** agenda is rooted in a simple proposition: in the wealthiest nation in the world, working families should be able to live with dignity, achieve economic stability, and build wealth for themselves and the next generation.

For Black families and other historically under-resourced communities, affordability is more than a pocketbook issue; it is a civil rights issue. Affordability determines whether families can find and remain in safe housing, obtain health care, put food on the table, afford childcare, pursue higher education, start and sustain a business, access the internet, prepare for the jobs of the future, and build assets that can be passed from one generation to the next.

The **Affordability for All** agenda builds on decades of policy advocacy and community-based work across housing, workforce development, entrepreneurship, health equity, education, and technology. It also advances the National Urban League's broader 'D3' call to action: **Defend Democracy. Demand Diversity. Defeat Poverty.** These pillars are deeply connected: the economic issues that shape people's daily lives are also among those that drive civic engagement and participation. Through our **Reclaim Your Vote** civic engagement initiative, we work to ensure that the communities most affected by these economic challenges are informed, engaged, and able to make their voices heard on the decisions that affect their lives. Our affiliate network provides an important foundation for this work. Urban League affiliates see the affordability crisis firsthand through their work helping families obtain housing, connect with employment and training, build businesses, strengthen financial security, and acquire the skills necessary to participate in an increasingly digital economy. They also help communities translate those lived experiences into civic participation and a stronger voice in the policymaking process. **Affordability for All** brings these interconnected challenges into a single federal policy framework.

1 Pass a National Living Wage

Americans cannot simply "budget" their way out of an economy in which wages fail to keep pace with the cost of living.

The federal minimum wage has remained unchanged for 17 years. During that same period, the cost of housing, food, childcare, health care, education, transportation, and other household necessities has continued to climb. The National Urban League supports passing a **national living wage that reflects the actual cost of participating in today's economy** and that does not lose value every year Congress fails to act.

A strong living-wage framework should:

- Raise the federal wage floor to a meaningful living wage and index future increases to inflation so wages keep pace with rising costs.
- End subminimum wages, including separate wage standards that leave tipped workers, workers with disabilities, young workers, and other workers earning less simply because of the category of work they perform.
- Pair wage policy with paid family and medical leave, affordable childcare, and strong workplace protections so that workers do not have to choose between earning a paycheck and caring for themselves or their families.
- Expand registered apprenticeships, skills training, upskilling, and reentry pathways that allow workers to move into higher-wage careers.

- Increase access to Pell Grants and equitable student debt relief, ensuring that wage gains are not immediately consumed by educational debt.

Indexing the federal minimum wage is particularly important. Thirty states and the District of Columbia already use some form of automatic adjustment mechanism for their minimum wage. A similar federal approach could prevent the value of the wage floor from eroding while eliminating the need for workers to wait years, or decades, for Congress to revisit it.

Preparing Workers for the Future of Work

A living wage must also be part of a larger federal workforce strategy. Artificial intelligence, automation, and other technologies are already changing the skills employers demand and the way people work. The National Urban League has consistently advocated for investments that help workers adapt to those changes rather than forcing communities to absorb the disruption after jobs have already disappeared. That includes access to broadband, digital skills, AI literacy, workforce training, apprenticeships, reskilling, and pathways into emerging industries. Through its national advocacy and affiliate-based workforce programming, the Urban League approaches technological change as both an economic opportunity and an equity challenge. The goal should not simply be to prepare people for jobs. It should be to ensure that the jobs created by the next economy provide the wages, benefits, security, and opportunities for advancement necessary to sustain a family.

2 Repeal and Replace the Big Ugly Bill

Affordability policy must begin with a basic principle: government should not make essential needs more expensive or less accessible for working families.

H.R. 1—the legislation the National Urban League has referred to as the “Big Ugly Bill”—made more than \$1 trillion in cuts to mandatory programs while providing significant tax benefits to wealthy individuals and corporations. Its consequences intersect with nearly every dimension of household affordability, including health care, nutrition assistance, housing assistance, education, workforce programs, and economic opportunity.

The National Urban League supports reversing these harmful policy choices and replacing them with a federal budget that prioritizes economic security, opportunity, and investment in communities.

Key priorities include:

- Restoring and protecting Medicaid and Affordable Care Act coverage, while expanding access to affordable health care.
- Protecting SNAP, WIC, and other nutrition assistance programs that help families meet basic needs.
- Preserving and strengthening Section 8 Housing Choice Vouchers, housing counseling, Community Development Block Grants, HOME, and other federal housing programs.
- Protecting federal workforce development and reentry programs that connect people to employment and economic mobility.
- Ensuring students have access to adequate federal student loans, Pell Grants, and other resources necessary to pursue higher education without unsustainable debt.
- Rejecting tax policies that shift costs onto working families while disproportionately benefiting those already at the top of the economic ladder.

Protection alone, however, is insufficient. Long-term affordability will also require strengthening essential programs so that they meet the actual needs of families. Congress must act to expand access to health coverage and ensure that health care providers and communities, particularly those already experiencing shortages of care, have the resources necessary to serve their populations.

3 Universal Housing Vouchers

Housing sits at the center of the affordability crisis.

For renters, rising costs can consume an unsustainable share of household income. Aspiring homeowners face high prices and financing barriers that make ownership and the generational wealth it can create feel increasingly out of reach. Many families already facing economic insecurity are one unexpected expense away from housing instability.

Passage of the historic 21st Century ROAD to Housing Act is only the first step towards addressing our nation's housing supply crisis. A comprehensive federal response must therefore address **both housing supply and the ability of families to afford the housing that exists.**

The National Urban League supports policies that:

- Expand the Section 8 Housing Choice Voucher program and strengthen incentives for landlord participation.
- Significantly increase federal investment in the production and preservation of affordable housing.
- Ensure adequate appropriations for HUD and federal housing programs.

Congress should pair efforts to increase production with policies addressing the demand side of the equation, including rental assistance, homeownership access, and stronger support for families who remain priced out of the market.

Housing policy is also wealth policy. Generations of discriminatory housing and lending practices prevented many Black families from accessing the primary vehicle through which American households accumulated intergenerational wealth. Expanding equitable homeownership while protecting renters and increasing affordable supply must therefore remain central to any serious economic mobility agenda.

4 Launch a National Affordable Housing Trust

To help address the lack of affordable housing in the United States, Congress should explore developing a recurring Housing Trust Fund to solely finance the construction and preservation of affordable and workforce housing.

This could be funded by releasing GSEs from their conservatorship.

- Explore long-term financing mechanisms, including dedicated resources for a permanent Housing Trust Fund.
- Expand down-payment assistance and access to responsible, affordable mortgage products for first-generation and historically excluded homebuyers.

5 Restore Affordable Internet Access

Affordable broadband is now basic economic infrastructure.

People increasingly need connectivity to find and perform jobs, complete schoolwork, access health services, apply for benefits, operate businesses, and participate in the emerging AI economy. The National Urban League's **Lewis Latimer Plan for Digital Equity** and Inclusion has long emphasized that access to technology requires more than physical infrastructure. Affordability, devices, digital skills, and meaningful opportunities to use technology all matter.

As the AI economy develops, federal policy must also ensure that the infrastructure supporting it does not impose disproportionate costs on the communities in which it is built. Rapid data-center growth raises important questions involving electricity rates, water and energy demand, environmental impacts, infrastructure investment, community engagement, and who ultimately bears those costs.

The National Urban League supports an innovation agenda in which communities benefit from technological growth through jobs, investment, connectivity, and economic opportunity rather than being asked to subsidize that growth through higher household costs or diminished quality of life.

6 End Inflationary Tariffs that Raise Costs

Inflationary tariffs place the burden of foreign conflict directly on American families. Trade policies should strengthen American competitiveness without driving up the cost of household goods.

In February when the Supreme Court of the United States decided *Learning Resources, Inc. v. Trump*, many emergency tariffs were repealed. However, many inflationary tariffs still remain, and numerous new inflationary tariffs have been adopted since that decision was made.

Affordable Policies are Fiscally Realistic

The **Affordability for All** agenda can be financed without burdensome taxes on working Americans. By repealing this administration's tax cuts on the ultra-wealthy and rethinking other unjust tax practices, affordability initiatives can have the appropriate available funds.

The current tax code favors wealth over work. The wealthiest households and corporations continue to benefit from built-in structural advantages, while everyday Americans carry a disproportionate share of the tax burden. The National Urban League's **Main Street Tax** Initiative offers a fairer path forward by supporting job creation, expanding access to housing, promoting wealth-building, and revitalizing communities across the country. The key reforms of this initiative include:

- Direct tax cuts and fully refundable credits for workers and families making under \$100,000
- Permanently expanded Child Tax Credit and Earned Income Tax Credit
- Restoration of the full State and Local Tax deduction
- Expanded support for affordable housing and new home construction
- A "Fair Deal for America Tax" on billionaires to rebalance the tax burden
- Incentives for small business growth and investment in underserved communities

We have an opportunity to realign tax policy with American values: equity, justice and shared prosperity. The full Main Street Tax Initiative is published on the National Urban League website.

Building a New Era of Economic Dignity and Opportunity

The **Affordability for All** agenda connects directly to the civil rights and economic policy agenda we have championed for years. The National Urban League looks forward to working with Congress, civil rights organizations, community partners, employers, advocates, and other stakeholders to advance policies that open the door to a new era of economic dignity and opportunity for every family and every community.

About the National Urban League

The National Urban League is a historic civil rights and urban advocacy organization working to enable African Americans and others in underserved communities to achieve economic self-reliance, parity, power, and civil rights. Through a network of more than 90 local affiliates, the Urban League provides direct services that reach more than three million people nationwide, with work spanning education and job training, housing and community development, workforce development, entrepreneurship, health, and quality of life. The National Urban League Washington Bureau, the organization's policy and advocacy division, brings the experience of that affiliate network to Washington, D.C through advocacy that advances the economic security and civil rights of Black Americans and underserved communities.



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