

Ways to Lower State and Local Cost of Living

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;

taking expenses off household books; and helping families bring in more money.

Addressing Supply and Labor Rules

One strategy for lowering costs is increasing 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



assistants are allowed to do, but states with more flexible rules tend to have lower costs for routine care, without sacrificing quality.

Opening new pathways to employment, meeting employer demand, and lowering costs are

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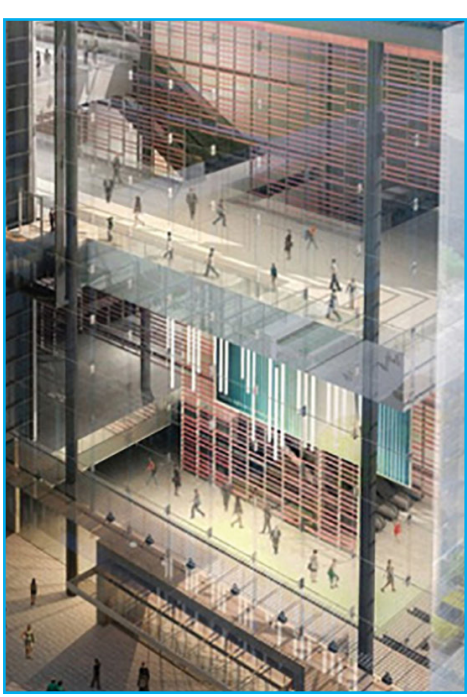
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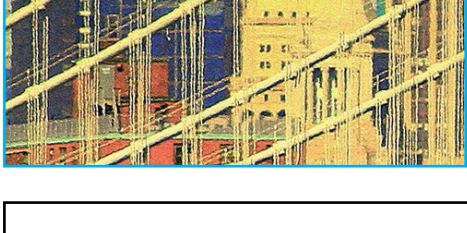
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If you are interested in bidding on this project, please contact SHJV’s Outreach Coordinator: Aislinn.Speranza@skanska.com • EOE/Vet/Disabled

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The US DOT BEP was designed to increase the capacity of business owners, especially minority entrepreneurs, to secure surety bonds.

The BEP is a hands-on, multi-component training designed to address what businesses need to do to become Bond-ready, as well as one-on-one sessions with local surety bonding professionals to help in assembling the materials necessary for a complete bond application.

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For more information contact: Lizbeth A. Rodriguez | SBTRC Northeast Region Director | Phone: 718-482-5941 | sbtrc@lagcc.cuny.edu

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For more info contact Valerie Voorhies at vvv@sbeinc.com

VIRTUAL EVENTS FOR YOUR BUSINESS

2025

Federal (WOSB) Certification: Woman-Owned Small Business (WOSB) Webinar Tuesday, September 16, 2025, 2:00 pm–4:00 pm Online

Main Sponsor(s): US Small Business Administration Contact: Patrice Dozier, patrice.dozier@sba.gov Fee: Free; registration required

SBA is creating a space for Woman-Owned Small Businesses, via WOSB certification! Are you a woman owner of a small business? The federal government’s goal is to award at least five percent of all federal contracting dollars to woman-owned small businesses each year. Join us for training on how to register for SBA’s Woman-Owned Small Business (WOSB) program, which helps eligible small businesses to qualify for federal contracting opportunities. The monthly sessions include an overview of the self-certification process, and a discussion of the NAICS codes that qualify as WOSB or EDWOSB. Register at <https://www.eventbrite.com/e/woman-owned-small-business-wosb-certification-program-tickets-1123668515779>

8(a) Orientation and SAM Registration Webinar Wednesday, September 17, 2025, 10:30 am–12:00 pm Online

Main Sponsor(s): US Small Business Administration Contact: SBA Illinois District Office, 312-353-4528, illinois.do@sba.gov Fee: Free; registration required

Join the Small Business Administration (SBA)

Illinois District Office for a virtual workshop providing an overview of the 8(a) Business Development program, eligibility requirements, and program benefits. Also learn how to increase your potential for federal contract opportunities through System for Award Management (SAM) registration, including information that you need for the registration process. SBA presenters will offer additional tips, address FAQs, give directions on where to get further assistance, and answer your other questions. For this and other events, one goal is to better address the needs of attending current and soon-to-be business owners. To register for this free webinar, visit <https://www.sba.gov/event/65214>

Selling to the Federal Government Webinar Thursday, September 25, 2025, 1:00 pm–4:00 pm Online

Main Sponsor(s): US Small Business Administration Contact: George Tapia, 610-382-3086, george.tapia@sba.gov Fee: Free; registration required

Did you know that the federal government is the largest purchaser of goods and services in the world? Interested in learning how your business can market your services or goods to the federal government? Register online at <https://www.eventbrite.com/e/how-to-sell-to-the-federal-government-tickets-21790713611> SBA helps to ensure small businesses get fair opportunities to share federal government prime contracts. Topics will include: How to Register, Small Business Certifications, Finding Opportunities, Marketing Your Firm, Federal Supply Schedules, Getting Paid, Tips to Prepare Your Offer, How to Seek Additional Assistance. All training sessions are held via Microsoft Teams Meeting.

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