An Affordability Platform for Candidates of All Political Parties

by John C. Goodman

October 8, 2026

Here are 20 ways life can become more affordable – mainly by repealing taxes and regulations that make life more expensive than it should be.

Health Care

Let people who buy their own insurance choose plans that meet their needs.

KFF (Kaiser) says most people could cut their premiums in half.

Let more people have access to the cash price of drugs. These are typically the lowest prices around, often lower than what Medicaid pays.

Let people have access to Direct Primary Care doctors, with the fee paid by their insurers.

Atlas MD in Wichita, which pioneered the national model, charges $50 a month for a mother and $10 for a child for 24/7 access (including nights and weekends) for a doctor who provides all primary care.

HSAs allow people to pay for the care they need when they need it.

Let Medicare and Medicaid offer Direct Primary Care to their enrollees.

When people enroll in Medicaid, their trips to the emergency room increase by 40% – often because they have difficulty finding a doctor who will see them. With a DPC doctor they consult their doctor when the need arises – saving money and avoiding many unnecessary trips to the ER.

Let insurers deposit upfront cash to a Health Savings Account if people are willing to take responsibility for their preventive and primary care.

Currently, the average deductible in a marketplace plan is twice what it is in a typical employer plan, and the out-of-pocket exposure is $10,600 a year and double that for a family. This is why many people are skipping care. With an HSA, they would be able to pay for the care they need when they need it.

Let people have access to "non-network" plans, which pay "reference prices" and allow enrollees to see any doctor and have access to any hospital.

This insurance design has been shown to significantly reduce prices, while giving patients greatly enhanced access to providers.

Social Security

Stop taxation-by-inflation: Index the Social Security Benefit Tax.

Inflation automatically reduces the value of Social Security benefits because of this tax

Stop applying the Social Security Benefit Tax to interest and dividend income, pension income, IRA and 401(k) withdrawals, capital gains and even income from tax- exempt bonds.

Right now, many retirees are paying much higher taxes than young people with the same gross income on all forms of income.

Stop cheating widows and widowers out of benefits they legitimately earned because Social Security personnel routinely give beneficiaries bad advice.

Social Security's own Inspector General finds that 13,000 widows and widowers have lost $130 million in Social Security benefits because of mistakes in claiming spousal benefits – usually because of bad advice from Social Security personnel.

An Affordability Platform for Candidates of All Political Parties

Stop cheating surviving spouses out of benefits they have earned because Social Security personnel routinely give beneficiaries bad advice.

Married couples also lose thousands of dollars because they make mistakes in claiming spousal benefits – often because of incorrect advice from Social Security employees.

Stop pursuing beneficiaries for "overpayments" that are decades old and amount to tens of thousands of dollars because of mistakes that Social Security made.

Social Security admits that it recently sent out over 2 million "clawback" letters demanding repayment and threatening to cut off benefit payment unless the agency gets repaid. Every retiree is at risk of receiving such demand letters, since no one knows if their check is for the right amount.

Stop misleading seniors about the benefits of delayed retirement and allow them to claim partial early benefits (if necessary) while the remaining benefit grows through time – at a high rate of return.

One study estimates that over a lifetime the typical retiree is leaving $182,370 (in present-value terms) on the table by claiming benefits too soon.

Let early retirees work without losing their Social Security benefits.

Economists believe this would not cost the government money because when people work, they pay income and payroll taxes.

Disability

Remove (or reduce) penalties for working.

After a disability claim is adjudicated in Chile, the individual is allowed to return to the labor market and engage in productive work, despite a disability. The Chilean disability system costs less than half of what our system costs. Workers are better off and so are taxpayers.

Energy

Temporarily suspend federal gasoline taxes

The federal tax is a little over 18 cents a gallon and the diesel tax is 24 cents a gallon.

Temporarily suspend state gasoline taxes.

The average state tax is about 33 cents.

Permanently repeal the Jones Act, which makes the shipping of oil and diesel between 7 and 10 cents more expensive.

Under the Jones Act, ships sailing between U.S. ports must be U.S.-flagged.

Permitting reform

An industry study estimates that making it easier to get energy sources to market can save an average household as much as $260 a year in electricity bills.

Welfare and Poverty

Give more money to individuals and less to government and nonprofit agencies.

Means-tested spending on entitlement programs amounts to more than $50,000 per household in the bottom one-fifth of the income distribution. If we gave all this money to the individuals it is supposed to be helping, the poorest segment of society would be solidly middle class.

Education

Expand the Federal Tax Credit Scholarship Program, under which dollars follow children to both public and private schools.

Studies show that when schools compete for students, the students do better at both public and private schools.

John C. Goodman, Ph.D., is President of the Goodman Institute.

Goodman Institute
FOR PUBLIC POLICY RESEARCH

6335 W Northwest Hwy - #2111 • Dallas, TX 75225 • email: info@goodmaninstitute.org • +1 214 302.0406

The Goodman Institute for Public Policy is a 501(c)(3) nonprofit organization and contributions are tax-deductible to the fullest extent of the law.
A tax receipt will be issued directly from the Goodman Institute within 2 business days after the receipt of your donation.