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## **How to Fix Affordability**

*di Hillary Clinton*

President Trump's new budget seeks \$1.5 trillion for defense and enormous cuts to programs that help families struggling with the rising cost of living. "We're fighting wars. We can't take care of day care," he said at a private Easter lunch.

This isn't surprising coming from a president who has dismissed America's affordability crisis as a "hoax" and a "con job." For most parents, the crunch is all too real. Our kids will pay the price for the president's indifference.

National Republicans have no answers for America's hard-pressed parents. Leaders like Vice President JD Vance and right-wing think tanks like the Heritage Foundation are obsessed with falling birthrates.

They ignore the financial burdens crushing parents who are trying to provide a safe, healthy, middle-class life for their kids. Their answer is too often nostalgia and misogyny: If we could turn back the clock to a time when women didn't work (and knew their place), the economy would thrive and families would flourish. This is substantively and politically brain-dead.

American families are raising children now, in an economy where [both](#) parents work to make ends meet and [child care costs rival rent](#), in a country with no national paid leave and in a digital world they cannot control. Instead of lectures, families need reforms that will improve the lives of children and parents.

The irony is hard to miss: Republicans who paid lip service to helping moms after the Supreme Court ended *Roe v. Wade* continue to oppose policies that would make parenthood more affordable and sustainable.

I've spent much of my life working for children and families and have listened to countless parents describe the same quiet panic. They're asked to do more for their

children while getting less and less help. In his 2024 [advisory](#) calling attention to the stress and mental health concerns facing parents, President Joe Biden's surgeon general, Dr. Vivek Murthy, [reported that compared with a few decades ago](#), parents are spending more time at work and also more time caring for their children.

No wonder nearly [half of parents](#) report overwhelming daily stress, roughly double the rate among other adults. The cost of raising a child is pushing more families to the brink and pushing others to decide they [can't afford](#) to have children at all.

While the Trump administration and Republicans in Congress ignore these concerns — and would make them worse by cutting food, energy and health care assistance for families to pay for Mr. Trump's war with Iran — meaningful progress is happening in red and blue states alike. Their examples show that when politics works, families thrive. Here's a kids' agenda that reflects what's already working with ideas that could be taken national to help more families.

**Start with affordability.** Parents today are navigating the highest costs in a generation. Child care is one of the [largest expenses](#) most families face, while housing and diaper bills chip away at paychecks already stretched thin. For many mothers, income [drops sharply](#) right before and after having a child, at the exact same time that costs surge. Mr. Trump's reckless war in Iran is making that pressure worse, driving up the price of gas, groceries and other necessities.

We know how to fix this. When the [child tax credit](#) was expanded in 2021, it led to the [largest one-year drop](#) in child poverty on record. States are building on that model, offering refundable tax credits and direct cash support to parents during pregnancy and early childhood.

Illinois [expanded](#) its child tax credit to reach more low-income families and young children. In Michigan, a program called [RxKids](#), founded by Dr. Mona Hanna and Luke Shaefer, provides direct payments to expectant mothers and to infants, which have led to [fewer evictions, healthier births and improved parental mental health](#).

Programs like these should be expanded to other states. If we want to strengthen families, this is where we start, by helping parents stay afloat when a child arrives.

**Second, parents need time.** In the first weeks of a child's life, families face an impossible calculation: How soon do we have to return to work and how long can we afford not to? Too many parents are back on the job within weeks of a birth, by necessity, not choice.

Paid family leave eliminates this trade-off. It allows parents to care for a newborn without sacrificing income or job security. The United States still stands nearly alone among developed nations [without](#) a national program. More than a dozen states are stepping in, and the [results](#) are clear: healthier infants, greater economic stability and higher work force retention. It's a policy that strengthens families and pays dividends for years.

**Third, invest in early childhood care and education.** New Mexico has [guaranteed](#) universal child care in part by dedicating natural resource revenues to early education. New York is expanding [child care subsidies](#) so parents can work and get quality care for their children. And states across the political spectrum, including [Illinois](#), [Oklahoma](#) and [Florida](#), have expanded access to pre-K.

For decades, economists, pediatricians and educators have agreed that high-quality early learning is one of the best investments we can make. In America, we choose not to prioritize it.

**Fourth, protect children's health.** When we created the Children's Health Insurance Program in 1997, it was because too many children were going without care. Today, millions still rely on Medicaid and CHIP, programs that are threatened by Mr. Trump's funding cuts.

States are pushing back by expanding access and investing in both physical and mental health. Programs to screen for and treat childhood trauma — pioneered in [California](#) and now spreading to states like Tennessee and Alaska — will help change the trajectory of a child's health and economic outcome while reducing government spending on health long term.

**Finally, help families navigate a rapidly changing digital world.** Last month, I attended a conference in San Francisco where parents and advocates made clear that

families are desperate for leadership on these challenges, and Washington is nowhere to be found.

Parents are raising children in an environment that no previous generation has faced. Social media and artificial intelligence are reshaping childhood, often faster than safeguards can keep up. On top of that, A.I.-driven job disruption will make things only financially harder for families.

Instead of setting clear rules, the Trump administration is deferring to tech companies, in direct contrast to juries in [California](#) and [New Mexico](#), which have recently found Meta and YouTube liable for addicting and exploiting children. States are [acting](#) by restricting addictive design features, requiring age verification, limiting unsafe A.I. tools and adopting phone-free school policies. Families need a national base line of protection, along with the tools and literacy to navigate these technologies safely.

Mr. Trump is not going to wake up tomorrow and care about any of this. He thinks American parents are raising children in a new Golden Age — if he thinks about parents and kids at all.

Beyond the gilded walls of Mar-a-Lago, too many families are struggling. In November, they will look for candidates who will listen to them and lead on behalf of all our kids. Democrats should be ready. We know what works. We know how to help families. If we're serious about making this election about affordability, then kids should be front and center.