The United States Conference of Mayors

Mayors on the Frontlines of the Affordability Crisis

A national survey of mayors on the rising cost of living in America

A 113-City Survey

September 18, 2026

THE UNITED STATES
CONFERENCE OF MAYORS

The United States Conference of Mayors is the official non-partisan organization of cities with each city represented in the Conference by its chief elected official, the mayor.

Contents

Introduction

Across the country, costs for housing, groceries, gas, childcare, and healthcare remain extremely high, putting pressure on household budgets. Cost of living is one of the most important issues facing our communities.

In an effort to better understand how cities are experiencing these challenges, The United States Conference of Mayors (USCM) fielded an affordability survey with mayors across the country to assess their perceptions, needs, and priorities in addressing the affordability crisis. Survey questions were in the field between August 18 and September 4, 2026. In total, 113 cities from 39 states and Puerto Rico responded to this survey representing approximately 34.1 million Americans.

This one-of-a-kind survey provides unique insight into community priorities throughout the country. It shows that mayors see the challenges facing their communities and are delivering solutions to address rising costs at the local level.

The results are clear: the cost of living crisis is broad in scope and worsening, impacting cities of all sizes across the country. Despite the challenges, mayors are finding creative ways to deliver for their residents and mitigate the negative impacts of the crisis.

Survey Findings

Almost all mayors reported serious concern among residents about the cost of living crisis.

Mayors were asked how concerned their residents were about the affordability crisis, ranging from not concerned at all to extremely concerned. Of the Mayors who responded to the survey, 96.4% report that their residents are very or extremely concerned about the affordability crisis, with over half (51.8%) saying their residents are extremely concerned.

When asked to estimate what percentage of households are negatively impacted by increased costs of living, 12.5% of responding mayors said that over 80% of households are significantly impacted; 31.3% said between 60-80%; and 39.3% said 40%-60% are significantly impacted. Responding mayors identified low-income households as the most affected by the increased cost of living, followed by seniors and families with children. These findings represent the degree to which mayors see affordability as an overriding, pervasive issue among their residents.

"Our residents are showing us in very real ways how they're feeling the crunch from the affordability crisis. We're seeing more requests for assistance, more unpaid and past due utility bills and more concern about even modest increases in everyday costs and fees. These are signs that for too many families, their budgets simply aren't enough to cover the cost of everyday life."

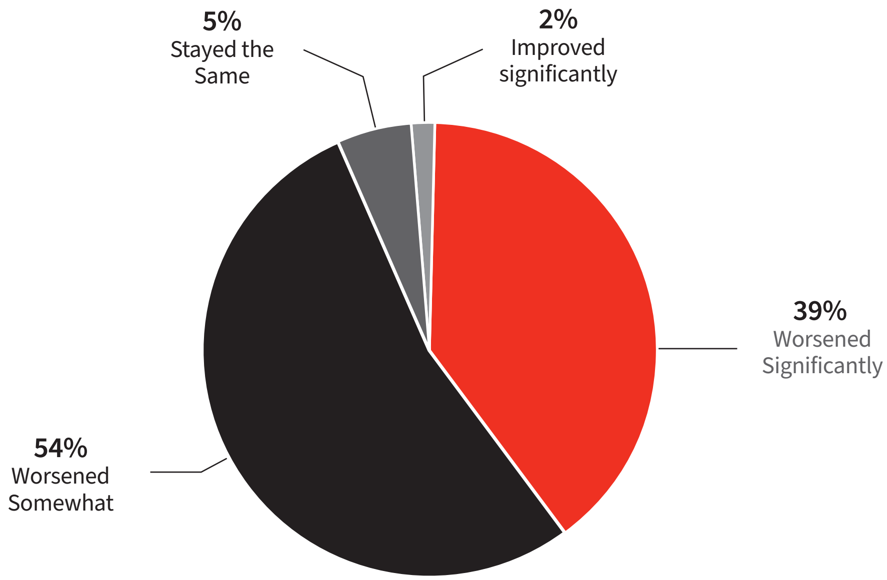
- U.S. Conference of Mayors President and San Diego Mayor, Todd Gloria

The affordability crisis is getting worse.

92.9% of surveyed mayors believe the cost of living in their city has worsened over the last year. Of those, 39.3% believe it has worsened significantly [see Figure 1]. Mayors are seeing their residents falling further behind as prices rise faster than their paychecks.

Figure 1.

Compared to one year ago, how has the cost of living (housing, groceries, gas, healthcare, etc.) in your city changed?



A city official from Louisville said, “Families are working hard but still struggling to keep up with the cost of housing, food, transportation, utilities, child care, and health care. Residents are forced to choose between services and goods they need, and our community organizations are forced to work with less resources as the city government tries to fill the gaps between state and federal government.”

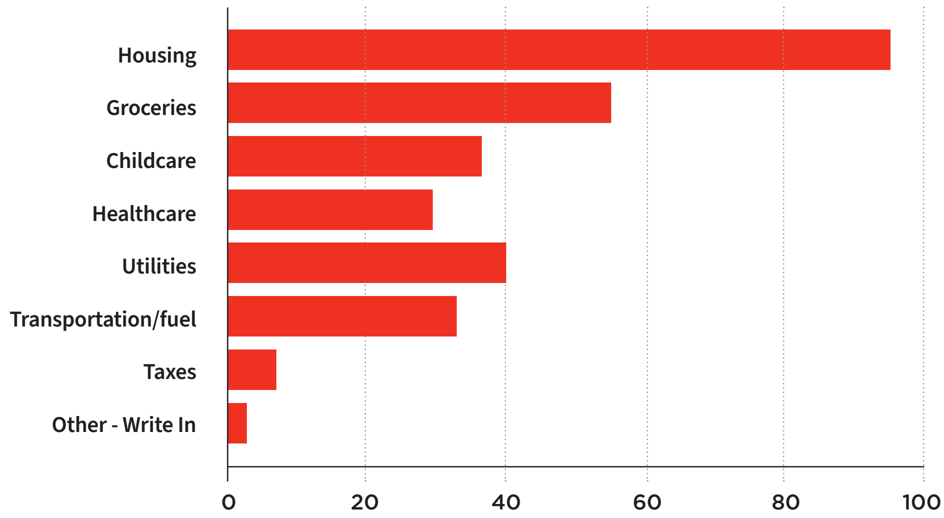
Housing continues to be the most pressing affordability issue facing cities.

Addressing the affordability crisis means delivering more affordable housing options for community residents. In the USCM survey, 95.5% of responding mayors listed housing costs as the primary affordability concern, followed by 55.4% citing groceries costs and 40.2% listing utility costs [see figure 2]. These data illustrate how impactful affordable housing is in addressing the cost of living crisis.

Additional affordability concerns from the mayors include childcare expenses (36.6%); transportation/fuel costs (33%); and healthcare costs (29.5%).

Figure 2.

What affordability issues are having the greatest impact on your residents?
(Select three)



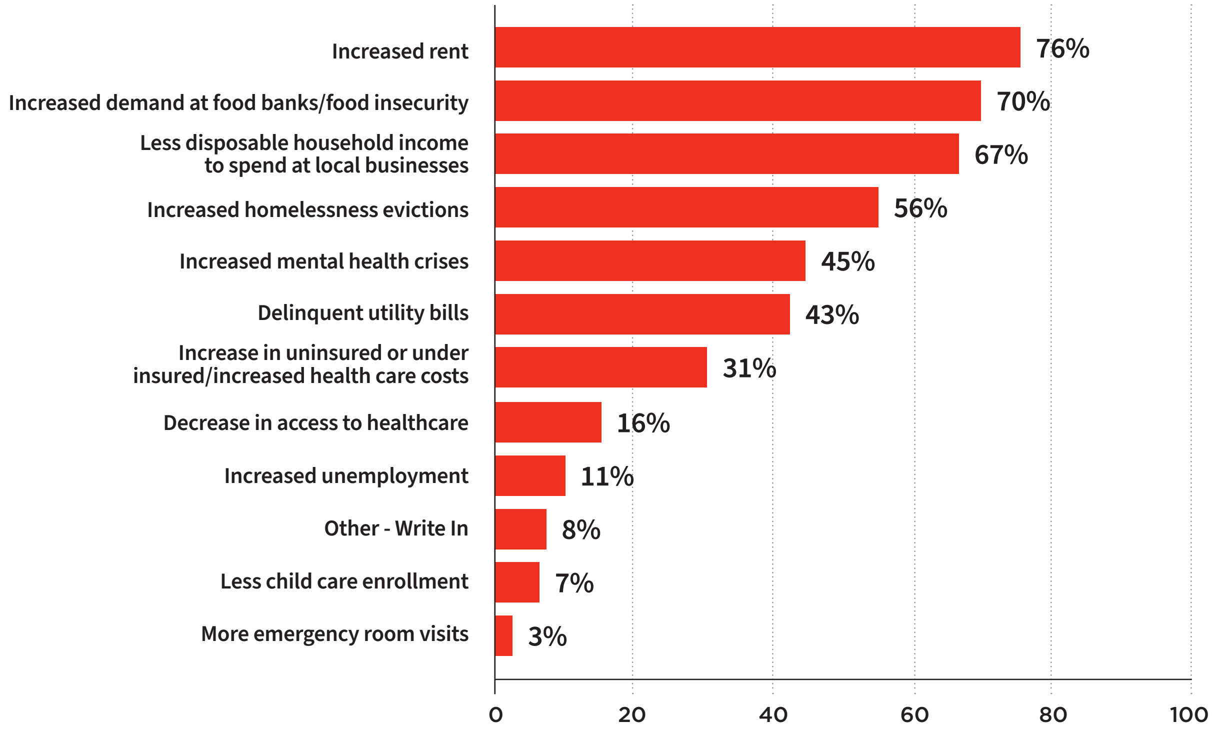
The affordability crisis has direct negative impacts on cities and their people.

Mayors were also asked to select the top five ways the affordability crisis was manifesting itself in their cities. Housing again ranks first. Increased rent was chosen by 76.1% of respondents, further underscoring the challenge residents face with their paychecks not going as far as they used to. Food insecurity and increased demand at food banks was chosen by 69.9% of responding mayors. Less disposal household income was cited by 67.3%; homelessness and evictions were chosen by 55.8%; and increased mental health crises by 45.1% [see figure 3].

Rising prices create real challenges: food insecurity, increased homelessness, less disposable income, and mental health crises. City governments now must face and respond to the realities of these negative impacts affecting a wide spectrum of their residents.

Figure 3

How is the affordability crisis manifesting itself the most in your city?
(Select up to 5)



“More residents are taking buses and transit because of gas prices, even if it means longer travel times, multiple transfers, or long walks. More households are behind on water bills and asking for discounts on fees. Food banks are overwhelmed and have longer lines and new families showing up. Our legal services nonprofits that provide eviction support for tenants have been overwhelmed by demand.”

- Vallejo, CA City Staff

Other negative impacts of the affordability crisis on cities.

The affordability crisis doesn't just impact citizens. It impacts each city's ability to provide services and improve quality of life for residents. Mayors were asked, on a scale of one to five, to rank the impact that the affordability crisis is having on their city's ability to grow the local economy, retain or attract workers, revitalize neighborhoods, increase home ownership, and address homelessness.

High impact Scores (5 rating only)

- 54.5% of responding mayors ranked the affordability crisis as having a high impact on the city's ability to increase home ownership. 81.8% gave a ranking of 4 or 5.
- 44.6% of responding mayors ranked the affordability crisis as having a high impact on the city's ability to address homelessness. 71.4% gave a ranking of 4 or 5.
- 31.3% of responding mayors ranked the affordability crisis as having a high impact on the city's ability to grow the local economy. 69.7% gave a ranking of 4 or 5.
- 23.4% of responding mayors ranked the affordability crisis as having a high impact on the city's ability to revitalize neighborhoods. 53.1% gave a ranking of 4 or 5.
- 18.8% of responding mayors ranked the affordability crisis as having a high impact on the city's ability to retain and attract workers. 45.6% gave a ranking of 4 or 5.

The cost of living crisis impacts housing and homelessness, but is also having far reaching impacts on cities' abilities to create the economic climate that shields residents from the most alarming impacts. Cities are finding it more difficult to promote neighborhood revitalization, workforce development, and economic growth, all vital roles in improving the economic health of cities and their residents.

Mayors are finding creative solutions, but cannot do it alone.

While the affordability crisis is national, Mayors understand the importance of local action and are playing a key role in implementing projects and services to support residents as they navigate rising costs of living.

For example, **Boise, Idaho,** has set up utility assistance funds in the city to help offset city-owned utility bills. The city is also pursuing public private partnerships to build more deeply affordable homes in Boise. The city has built or are building 1,000 affordable housing units over the last 6 years, and modernizing our zoning code to get red tape out of the market and allow housing to be built more quickly to help solve the supply imbalance.

Fresno, California, also has made historic investments in affordable housing, which included adding 15 staff to focus on affordable housing development, the creation of a Local Housing Trust Fund and appropriation of half of the City's ARPA funds toward housing. The result has been an increase in Fresno's affordable housing production pipeline by 1,643%. In Fresno's downtown, they adopted streamlining for projects and facilitated the necessary environmental review which has resulted in more than 400 new residential units (both affordable and market-rate) beginning construction within the next twelve months. In order to further support housing development, and with the support of the State of California, the city is investing $250 million to replace 100-year-old sewer and water infrastructure, and construct two parking garages to provide the necessary parking, water, and sewer service to support 10,000 new residents.

To address the footprint of food deserts in **Milwaukee, Wisconsin,** Mayor Johnson allocated $1 million towards helping existing and startup grocers in replacing aging equipment. Planning efforts are underway to explore solutions like bulk-purchasing for small grocers and offering transportation for those in need.

The City of **Philadelphia, Pennsylvania,** shared they are connecting Residents to Critical Benefits through BenePhilly, which helps residents access federal, state, and local benefits that reduce costs for food, utilities, medical care, housing, and property taxes. Through coordinated outreach and one-on-one enrollment support, the program has helped thousands of residents secure resources they didn't know they qualified for—including SNAP, Medicaid, LIHEAP, property tax assistance programs, and more. These support directly lower household expenses and stabilize families facing financial hardship.

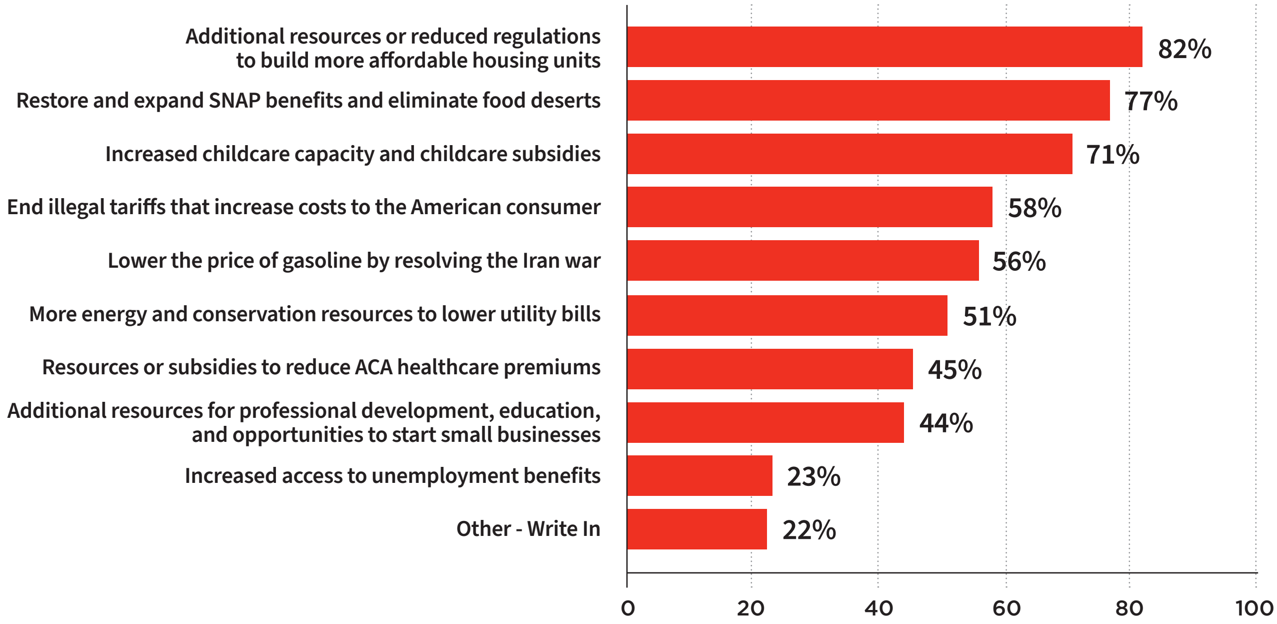
Federal resources to address the crisis.

Mayors are rising to the challenge in the face of this crisis. However, they cannot do it alone. Responding mayors are united in underscoring the need for consistent support from the current Administration and Congress. Moving forward, mayors want to build stronger partnerships with the federal government.

When America's mayors were asked to identify the federal resources that their cities need to best address the affordability crisis locally, housing was raised as the most pressing issue with 82.1% of responding mayors indicating that they need additional resources or reduced regulations. 76.8% of respondents said restoring and expanding SNAP benefits and eliminating food deserts would help their cities to address the affordability crisis. 70.5% of responding mayors chose childcare capacity and childcare subsidies. 58.0% of respondents said that ending tariffs that increase costs to American consumers would help address the crisis. 56.3% said the affordability crisis could be addressed in part by resolving the Iran War to lower the price of gasoline that residents and businesses rely on for transportation [see figure 4].

Figure 4.

Which of the following federal resources does your city need to best address the affordability crisis?
(Select all that apply)



Conclusions

Mayors across the country are seeing large portions of their residents negatively impacted by the affordability crisis across an extremely broad set of issues including housing costs, groceries, utilities, childcare, transportation/gas prices, and health care costs. This crisis is not confined to a single sector, although housing is clearly the most pressing issue as mayors assess the impact of the crisis across their cities. On the ground, Mayors see the affordability crisis manifest itself most in high rents, followed by increased demand in food banks and growing food insecurity, less household disposable income to support local businesses, increased homelessness and evictions, and increased mental health crises.

At the same time, Mayors are responding with the tools they have. Cities are developing more affordable housing, making zoning changes, instituting permitting reforms, assisting food banks, and helping lower utility bills.

Mayors cannot address the multi-dimensionsal affordability crisis alone. Federal action and support is needed to help alleviate the mounting pressure that rising costs are having on households and communities across the country.

Mayors indicate the federal government can best help address the crisis through additional housing resources with fewer regulations to spur housing production; restoration of SNAP cuts and addressing food insecurity; assistance in developing more child care capacity and childcare subsidies; removing tariffs that drive up prices; resolving international conflicts that drive up transportation cost; and addressing health care costs.

Other Examples of How Mayors are Responding to the Crisis

Bayonne, New Jersey: The City of Bayonne, New Jersey, is partnering with the County of Hudson to construct and open a community self-selection food pantry. This pantry will address food insecurity and serve as a gathering point for social services. The first floor will be a brand-new food pantry, and the second floor will be offices where residents will be connected to critical social services.

Beverly, Massachusetts: The City of Beverly, Massachusetts, started a senior tax workoff program, where senior homeowners can work off up to $1,000 each year. Over 100 seniors currently participate in the program, and demand is rising. The city also adopted a municipal electric aggregation program, bulk purchase of electric supply, which has saved residents significantly on the supply part of their electric bills while also making the default electric supply 100% clean and renewable.

Burnsville, Minnesota: The City of Burnsville's Local Assistant Housing Aid funds are available to residents to help with housing repairs and more. The city has a robust program to help residents with housing, and emergency displacements, and also works in partnership with nonprofit partners and the utility company to help with energy efficiency.

Everett, Washington: Everett is working to advance housing affordability, speed up production, and strengthen long-term housing stability by implementing an expedited review track for affordable housing to streamline permitting to reduce delays and lower development costs. Everett is also investing in modular and panelized construction innovation through incentives and partnerships such as the Center for Advanced Housing Manufacturing (CAHM) and the Coalition for Advanced Housing Production (CAHP). These efforts support demonstration projects and expand training for emerging construction methods, enabling faster, more cost-efficient housing production and reducing barriers for affordable housing developers.

Farmington Hills, Michigan: *"Our city is monitoring participation at our M-F congregate meal program for seniors. As mayor, I created a task force last summer with the faith, education, government, and NGO communities to fill in the gaps - we have provided funding for families of school kids to have access to laundry facilities, community dinners, and a holiday break breakfast/lunch distribution for families in need - with particular attention to our low income and unhoused families."*

- Mayor Theresa Rich of Farmington Hills, Michigan

Fitchburg, Massachusetts: *"The message I hear is people are working harder than ever but many feel that the basic cost of living is moving faster than they can keep up… To address the affordability crisis, Fitchburg's Community Electricity Aggregation program gives residents and businesses access to a competitively procured electricity supply option rather than relying solely on the utility's Basic Service rate. This has provided residents with greater price stability and, during periods when utility supply rates have risen substantially, has produced direct savings on monthly electric bills. We are also aggressively supporting housing production and the reuse of underutilized buildings. Fitchburg has used tools including HDIP, HOME, CDBG, zoning, permitting assistance, and partnerships with private and nonprofit developers to bring additional housing online. Recent projects include the 68-unit Fitchburg Arts Community and downtown redevelopment projects creating additional market-rate and mixed-income housing. Increasing supply and offering a wider range of housing types is essential to long-term affordability."*

- Mayor Sam Squailia of Fitchburg, Massachusetts

Gary, Indiana: Gary's Down Payment Assistance Program, strengthened through ARPA funding and supported by Community Development Block Grant (CDBG) resources, has been the city's most effective tool for helping residents transition from burdensome rental situations into sustainable homeownership.

Greensboro, North Carolina: *"We offer rental assistance to those who qualify who may be experiencing homelessness or financial hardship… We have the Housing GSO plan that is organized around four goals: affordable rental housing, neighborhood investment, home ownership opportunity, and supportive housing. We are in the process of seeking public private partnerships to support this program. The City has also made direct investment in affordable apartment development. The City Council in April of 2026 approved more than $8.1 million in federal funds and in local housing bond dollars for 6 affordable multifamily developments."*

- Mayor Marikay Abuzuaiter of Greensboro, North Carolina

Hallandale Beach, Florida: Hallandale Beach is working on housing preservation and increasing energy efficiency to reduce the energy burden. The city's One Front Door initiative is centered on a streamlined, resident-centered intake process; coordinated eligibility and referral pathways; and shared operational practices that create a seamless experience for residents while maximizing the collective impact of the city's investments. The city also works with the Community Redevelopment Agency to provide access to land and funding for new construction of affordable housing where developers must produce well-designed, energy-efficient, and environmentally sustainable housing units.

Hartford, Connecticut: To address the affordability crisis, the city is executing a targeted strategy centered on expanding homeownership, deploying municipal assets, and preserving existing housing stock. The city modernized guidelines and streamlined administration for key down payment assistance programs, such as the HouseHartford program for first-time buyers and the Employee Homebuyer Assistance Program for municipal workers. By reducing administrative friction and updating financial terms, the city has significantly increased program participation, helping public servants and first-time buyers successfully cover upfront purchase costs to build long-term wealth in our neighborhoods. Hartford is also actively converting city-owned parcels into affordable workforce housing by providing targeted municipal subsidies to developers. This initiative leverages underutilized municipal properties to create quality homeownership opportunities for local workers and middle-income families, strengthening neighborhood stability and expanding our tax base without displacing existing residents.

Kansas City, Missouri: Kansas City passed a $100 million bond to create a Housing Trust Fund that supports affordable housing projects. The city created the Housing Gateway Program, a public private partnership, to systematically address unhoused populations and offer housing and supportive services. Kansas City also passed measures for no tax increase bonds for water and sewer projects, as well as Central City Economic Development sales tax that supports targeted housing and commercial development in areas of the City that have seen population loss and disinvestment over a period of decades.

Knoxville, Tennessee: The Knoxville/Knox County Joint Office on Housing Stability has developed and implemented a robust housing strategy plan that includes direct, local 'gap' funding for projects, and modernized a Public Private Partnership strategy to support more market rate investment.

Lincoln, Nebraska: The City of Lincoln has invested in workforce development through their Lincoln Forward initiative, by focusing on ensuring residents can access enjoyable, rewarding, and financially secure careers. The city also directed $12 million of Lincoln's federal American Rescue Plan Act (ARPA) funds to workforce development. These initiatives required working with community partners, and the program has now credentialed more than 1,100 community members and helped several hundred secure jobs in high-demand, high-wage fields.

Littleton, Colorado: Littleton supports a coordinated approach to lifting up non-profit service providers and food pantries, whose services have seen significant increased demand. This coordination reduces waste and provides scaffolding to help make these organizations more sustainable. The city also collaborates with neighboring cities to coordinate and support homelessness services resulting in a multiplier effect on the availability and depth of services in communities.

Miami, Florida: The City of Miami is expediting the development of affordable and workforce housing by providing a complimentary concierge service to help those projects navigate the development process and get built sooner. Streamlining city policies improves efficiency and creates a more accessible, user-friendly experience. Miami is also modernizing the City Code to align with current best practices and expand the range of permissible housing types, creating more options across a broader range of price points, particularly more starter homes.

Perris, California: *"As Mayor, I believe addressing affordability requires us to focus not only on housing, but also on jobs, transportation, food security, and the everyday costs affecting working families. In Perris, we are taking several approaches: Expanding attainable housing and homeownership opportunities, including advocating for housing options that working families, young adults, and first-time buyers can realistically afford; attracting better paying jobs and new investment so residents have greater opportunities to work and build careers closer to home; supporting infrastructure and transportation improvements that improve mobility and reduce the burden of long commutes; connecting residents with assistance programs and community resources, particularly families and seniors struggling with rising costs; and addressing food insecurity through community partnerships and programs that help families put food on the table… Affordability cannot be solved by one program or one level of government. My goal is to make sure Perris remains a community where the people who work here, raise their families here, and contribute to our city can afford to live here and build their future here."*

- Mayor Michael Vargas of Perris, California

Providence, Rhode Island: Providence's Housing Trust Fund provides gap financing for affordable housing development. The city has invested $58.7 million to create more than 1,700 affordable housing units and unlocked more than $1 billion in private and public financing. The city also created a new Rental & Essential Needs Transition (RENT) Fund to provide emergency assistance grants of up to $3,000 per household to prevent eviction, foreclosure, and other housing loss caused by unexpected financial challenges. Providence also created rapid response mini-grants to local food pantries and the Rhode Island Community Food Bank during the SNAP interruption to ensure demand was met with culturally- appropriate foods.

Tampa, Florida: The strategy in Tampa has focused on increasing the city's housing supply, preserving affordable housing, and helping residents remain in their homes. Since 2019, approximately 23,000 housing units have been built or are underway, including roughly 8,300 affordable units. Tampa has also pursued zoning and development reforms that make it easier to add housing and increase density where appropriate.

Washington, District of Columbia: In 2017, the District piloted a rent subsidy program called DC Flex, giving low-income, working families $7,200 to spend per year on rent for four years. Because a family's ability to pay rent may change as their income and expenses fluctuate month-to-month, participants were able to choose how much of their DC Flex funds to spend on rent in a given month (up to their total rent amount) until the $7,200 was exhausted each year. The early returns from the program were positive even through the COVID crisis. As a result, the District continues to grow the program, investing in approximately 460 new spots for DC Flex in 2025 and 2026.

West Sacramento, California: *"Our City is addressing the affordability crisis by focusing on immediate household needs while also pursuing longer-term strategies that reduce housing and living costs. Three initiatives demonstrate this approach: 1. Expanding food assistance and reducing household expenses. We have supported increased food bank distributions to help families and seniors manage rising grocery costs. 2. Increasing affordable and supportive housing. We are leveraging local resources and partnerships with regional, state, federal, nonprofit, and private-sector organizations to expand the supply of housing for lower-income households and people experiencing or at risk of homelessness. 3. Connecting residents with utility assistance. We partner with our electric utility provider and connect qualifying residents with available bill-assistance and energy- saving programs. Our approach recognizes that housing, food, utilities, transportation, and everyday household expenses are interconnected."*

- Mayor Martha Guerrero of West Sacramento, California

Survey Cities

Bessemer	AL
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Portland	OR
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Rochester Hills	MI
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Inkster	MI
Beaverton	OR
Fayetteville	AR
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Burnsville	MN
Lancaster	PA
San Luis	AZ
South Fulton	GA
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