CLIMATE CABINET

Addressing Affordability

Climate Cabinet Education's platform to cut four of the biggest household bills— and cut pollution at the same time.

For the first time, more Americans say that they are struggling than thriving. From skyrocketing gas prices to rising rents, families' day-to-day costs keep going up with little relief on the horizon. **The affordability crisis and the climate crisis have the same causes and the same solutions.**

THE PROBLEM	THE SOLUTION
Housing is the #1 household expense in the US. Rent is rising and home ownership is increasingly out of reach. Long commutes are leading to pollution and pain at the pump.	Build walkable, transit-accessible communities. Embrace zoning reforms like permitting Accessory Dwelling Units and duplexes while eliminating parking minimums. Learn more: Housing Policy That Solves Climate Change
Transportation is the #2 household expense in the US, and the #1 cause of pollution. Gas prices are soaring and families are left looking for answers. 20% of Americans now spend over a third of their income on transportation.	Increase EV sales. Fund zero-carbon transportation in rural, suburban, and urban areas. Eliminate red tape and modernize systems to help people get where they need to go. Learn more: Driving Local Economies through Clean Transportation
Electricity costs are up 29% compared to 2021 all across the country as inefficient fossil fuel plants, rising demand, and global energy risks leave consumers on the hook. As a result, **1 in 4** Americans have foregone food or medicine in the past year in order to pay energy bills.	Get prices down by connecting clean energy to the grid. Reform outdated rules that incentivize costly fossil fuels over cheaper renewables. Ensure large energy users like data centers bring their own new clean energy to the grid and pay their fair share. Learn more: Navigating Electricity Demand in Amidst the Climate Crisis
Insurance markets are collapsing under the weight of lax regulation and climate catastrophes—and families are footing the bill. An average American household will spend almost $3000 on home insurance costs in 2026, 17% more than just two years ago.	Stabilize markets by integrating climate risk into insurance regulations and aligning incentives for both states and insurance companies to embrace pro-climate investments and transparency. Learn more: Protecting Against Financial Threats from Climate Change

Rising Costs Hurt Families in North Carolina House District 3

These policy solutions address four of the biggest household bills.

Skyrocketing Housing and Transportation Costs

Buying or renting an affordable home is increasingly a challenge for families across our state. Over the past decade, **the average cost of buying a home in North Carolina has doubled** and the **average cost of renting has gone up by 60%**[1].

Now, the average family in **House District 3 spends 31% of their income on housing.** And that number **rises to 62% when you factor in commuting** and other transportation expenses[2]. We need to build more homes in walkable neighborhoods and expand public transit options. As gas prices continue to rise, transportation alternatives will only become more important. Building robust transit options could **save families an average of $1,678**[3].

Out-of-Control Electricity Bills

As utility companies like Duke Energy make record profits, household electricity bills in North Carolina keep rising. Overreliance on methane gas leads to price spikes – and data center-driven demand will only make the problem worse.

An estimated 9,224 families in District 3 have had to go without food or medicine to pay their energy bills, and in 2024, an estimated **4,522 families received shutoff notices**[4]**.** Expanding low-cost energy sources, like solar and battery storage, will help address this problem.

North Carolina's Insurance Crisis

Extreme weather events from hurricanes and flooding have caused insurance premiums to spike, and families are left paying the price. **In 2022, over 130,000 NC households didn't have their insurance renewed. We need smart policies that incentivize transparency and resilience across the home insurance industry.**

$825 Average increase of North Carolina home insurance premiums, 2021-2024[5]

23% Increase in insurance non-renewal rate, 2018-2022[6]

#3 North Carolina's rank for insurance non-renewal rate, 2022[6]

[1] ACS 1-year (2013, 2023); data.census.gov
[2] H+T Index; htaindex.cnt.org
[3] "Reducing Costs, Commute, and Climate Pollution"; Clean Rides Network, 2025
[4] Household energy insecurity, EIA, 2024; District estimates use population distribution at or below 200% FPL
[5] "Overburdened"; Consumer Federation of America; consumerfed.org/media/legacy/post_30876/OverburdenedReport.pdf
[6] Revolving Door Project; therevolvingdoorproject.org/mapping-the-home-insurance-crisis/

CLIMATE CABINET EDUCATION