

PIONEERING PATHWAYS

TO HEALTH AND ECONOMIC SECURITY

TEXAS 2036

To ensure our state remains the best place to grow a business and raise a family, Texas 2036 will focus on key drivers that impact cost of living and competitiveness: health care and housing.

The soaring costs of health care and housing have created strong headwinds for the state's future prosperity and risks impacting quality of life. For Texans to live healthy and productive lives, and for Texas businesses to continue to grow, we must tackle the root causes that lead to higher prices.

TEXAS-SIZED CHALLENGES



5 Million

Texans are uninsured, but the majority are eligible for existing programs. **38% of uninsured Texans constantly worry** that they will not be able to get necessary health care because they cannot afford it.

59%

of Texans reported they or someone in their household skipped or postponed care due to costs in the past 12 months, **including more than half of Texans with health insurance.**

The median home price in Texas is approaching

4x

the median income,

a ratio of unaffordability that California reached in 2012. If our state continues on this path, more and more Texans will lose the ability to invest in their families and futures through homeownership.

Texas businesses ranked **rising health care costs** their

#2

fastest growing cost

in 2022, ahead of inflation, raw materials, utilities and taxes.

From February 2020 to July 2023, the median home price in Texas has risen



41% to \$345,000

and lower priced homes are disappearing. In 2022, only 25% of homes in the Texas Triangle sold for less than \$250,000.

THE BIG QUESTIONS

- 1 How can health care markets be revitalized so Texas families can afford the care they need, and Texas employers can provide quality insurance to their employees?
- 2 How can the state better protect Texans from health-related financial instability by increasing the number of residents with health insurance?
- 3 How can the state address supply constraints and regulatory barriers that have caused housing prices to increase at a faster rate than incomes? How can housing-related costs remain a competitive advantage for Texas going forward?

1. Revitalizing Health Care Markets for Healthy Families

Texas 2036 is dedicated to addressing the root causes of skyrocketing health care prices that make health care out of reach for many Texas families and an increasing burden on employers.

Our focus is to identify and develop innovative policy solutions that enhance access to affordable, top-tier health care. By advocating for competitive, informed and engaged health care markets, we are committed to cultivating a healthy Texas where quality care is a reality for every resident.



2. Improving Health Insurance Coverage

Texas leads the nation both in the number and percentage of residents without health insurance, yet millions are likely eligible for free or low-cost insurance options.

Through our landmark “Who are the Uninsured?” project, Texas 2036 is connecting directly with uninsured Texans about the barriers they face in obtaining coverage and the policy solutions that can help many better protect their families from health costs and medical debt.



3. Accelerating the American Dream

Home ownership is vital for middle-class Texans seeking to build a strong financial future, and housing affordability is a key driver of the state's economic growth and quality of life.

Our approach undertakes an in-depth landscape analysis of housing trends across the state, evaluating the intricacies of the market and their effects on Texans and our future economic competitiveness. With a clear focus empowering middle-class home ownership, our efforts will evaluate market-based and regulatory options that reduce costs, increase supply and address related barriers.

