



STATE OF THE UNION 2026

COMPREHENSIVE REVIEW

Policy Analysis & Strategic Intelligence

Prepared for:

Federal & State Policymakers

Industry & Nonprofit Leaders

*Report Prepared By: **Mortar Strategies***

For questions or additional analysis, contact:

gavin@mortarstrategies.com (Policy)

lindsay@mortarstrategies.com (Industry & Advocates)

Published February 25th, 2026

EXECUTIVE SUMMARY

The 2026 State of the Union presented a governance posture best interpreted as implementation-first rather than programmatic: the address emphasized cost-of-living relief (with energy as a primary lever), household-facing tax positioning, healthcare payment transparency, security-led enforcement, and alliance/defense burden-sharing.

For industry and policy stakeholders, the speech functions less as a legislative roadmap and more as a set of regulatory and market signals. The most actionable signals cluster in: energy & consumer prices; tax positioning tied to labor (“tips,” “overtime,” “Social Security”) and industrial preference (auto-loan interest deductibility linked to U.S.-made vehicles); healthcare pricing and payer / insurer engagement; fraud/enforcement and public safety; and defense/alliance management.

The address is comparatively light on detailed initiatives in traditional program form for education, agriculture, climate, infrastructure, and standalone technology/AI policy, suggesting that many near-term impacts may arrive through agency action, enforcement posture, procurement, and rulemaking pressure rather than large new authorizing statutes.

Table of Contents

1. The Core Frame: 2026 Governance Posture & Cross-Industry Signal Map
2. Statistical Landscape: Signal Intensity, Implementability & Near-Term Pathways
3. Topic-by-Topic Analysis: Where Pressure Concentrates vs. Where It’s Thin
4. Industry Power Rankings & Exposure Posture Analysis
5. Regional & Cross-Border Dynamics: Trade, Supply Chains, and Hemisphere Signals
6. Federal & State Dynamics: Where Implementation Will Actually Happen

1. The Core Frame: 2026 Governance Posture & Cross-Industry Signal Map

The address consolidates into an operating frame: reduce household pressure, project control, and finance priorities through enforceable mechanisms. The practical implication is a policy environment driven by operational levers (rulemaking, enforcement, procurement, compliance pressure) more than broad, multi-year statutory programs.

Two recurring approaches appear across industries: (A) price-and-cashflow relief as political economy, energy prices and household cashflow are treated as primary success measures; and (B) enforcement capacity as the delivery mechanism, border/fentanyl/cartel posture, public safety emphasis, and a 'war on fraud' framing that typically translates into audit intensity, compliance expectations, data-sharing requests, and procurement priorities.

2. Statistical Landscape: Signal Intensity, Implementability & Near-Term Pathways

This report applies an implementability lens (not bill counts). The relevant question for each industry is how directly the signal can translate into agency action, enforcement, procurement, or tax administration, and how quickly it can affect markets (cost of capital, compliance burden, supply, pricing, demand).

2.1 Headline Indicators (Qualitative)

Highest near-term implementability: enforcement + fraud posture; healthcare transparency pressure; border/fentanyl/cartel posture (interagency coordination and compliance expectations).

Moderate implementability: labor-facing tax proposals (tips/overtime/Social Security) and an auto-loan interest deduction tied to U.S.-made vehicles, both require definitional clarity and legislative/tax administration alignment.

Lower implementability as presented in the speech: standalone tech/AI agenda (impacts more likely to arrive indirectly through security, fraud, and procurement).

3. Topic-by-Topic Analysis: Where Pressure Concentrates vs. Where It's Thin

Near-term impacts are most likely where the speech's themes map to existing administrative pathways: audits, rulemaking, enforcement prioritization, and procurement. The strongest signals cluster around energy affordability, healthcare transparency, fraud enforcement, and border-linked security framing.

3.1 High-Momentum Topics

Energy cost pressure + domestic supply posture: permitting, siting, infrastructure, and reliability debates intensify where retail prices are treated as a KPI.

Healthcare price transparency + payer framing: increased transparency demands, 'middleman' scrutiny, and payment-path experimentation are likely even absent major legislation.

Fraud enforcement posture: cross-sector effects in healthcare, financial services, contracting, procurement, and public funds administration.

Border/fentanyl/cartel posture: elevated AML expectations, trade-finance scrutiny, and supply-chain due diligence in exposed corridors.

3.2 Thin / Low-Detail Topics (in the address)

Standalone tech/AI policy: likely shaped indirectly through security, fraud, and procurement levers rather than a discrete program agenda.

Housing supply-side policy: affordability is presented through rates/cost framing rather than explicit federal supply reforms.

4. Industry Power Rankings & Exposure Posture Analysis

This section ranks industries by exposure to the speech's dominant implementation mechanisms: energy prices, tax positioning, healthcare transparency, enforcement/fraud posture, and security-led governance.

4.1 High-Exposure Industries

Energy & Natural Resources: direct linkage between household welfare and energy prices implies elevated permitting/infrastructure pressure.

Healthcare (insurers, PBMs, providers, pharma, health IT): transparency and payment mechanics are highlighted; scrutiny of pricing structures and intermediaries is elevated.

Financial Services (banks, payments, AML, trade finance): fraud and cartel/fentanyl framing increases monitoring, diligence, and enforcement expectations.

4.2 Moderate-Exposure Industries

Automotive + consumer lending: auto-loan interest deductibility concept ties consumer finance to domestic production definitions.

Defense, aerospace & space ecosystem: supportive posture signals are present; procurement details and budget mechanics determine magnitude.

Logistics, importers, retail with tariff sensitivity: tariff posture implies ongoing input-cost volatility and planning risk.

4.3 Lower-Exposure by Explicit Content Density

Standalone technology/AI as an agenda category: primary impacts likely flow through security and procurement rather than dedicated policy programming.

5. Regional & Cross-Border Dynamics: Trade, Supply Chains, and Hemisphere Signals

Policy vectors move faster when they are measurable, enforceable with existing infrastructure, and capable of cross-aisle coalition framing. They slow when definitions are complex, when major legislative vehicles are required, or when market structure friction triggers sophisticated resistance.

5.1 Regional Bill Success Factors

Concrete KPI framing (e.g., prices, fraud recoveries) accelerates agency alignment and stakeholder action.

Enforceability via existing institutions (audits, procurement, compliance regimes) shortens time-to-impact.

Coalition potential around practical governance themes (fraud prevention, patient affordability) reduces ideological lock-in.

5.2 Failure Points

Definitional complexity (tips, overtime, 'made in America') can create documentation burdens and slow implementation.

Reliance on major legislative packages raises political and budget constraints.

Intermediary disruption (payer systems, financial rails) increases design complexity and organized opposition.

6. Federal & State Dynamics: Where Implementation Will Actually Happen

Industries should translate rhetorical signals into implementable policy work: rulemaking targets, enforcement priorities, procurement opportunities, and tax-administration definitions.

6.1 For Policymakers

Prioritize implementable transparency and integrity reforms leveraging existing enforcement infrastructure.

Demand definitional clarity early for tips/overtime and domestic-content eligibility to reduce downstream compliance chaos.

Pair security objectives with compliance feasibility to reduce unintended economic disruption in finance and cross-border trade.

6.2 For Industry & Coalitions

Convert signals into an 'ask map': rulemaking, enforcement, procurement, and tax definitions, organized by agency and committee jurisdiction.

Offer operational solutions: audit automation, payment integrity, identity/eligibility verification, and implementable transparency standards.

Anchor requests in outcomes (affordability, integrity, reliability, resilience) rather than partisan positioning.

6.3 For Cross-Sector Convenings

Build cross-industry working groups around multiplier themes: fraud prevention & payment integrity; healthcare transparency & affordability; energy reliability & price stability; cross-border compliance modernization.

CONCLUSION

The 2026 State of the Union is best interpreted as an operational governance signal set: cost relief via energy and tax positioning, systemic pressure for healthcare price transparency, and an enforcement-led posture for fraud and security. The most likely near-term impacts will emerge through agency implementation, enforcement intensity, procurement decisions, and compliance expectations.

**Policy isn't promised,
it's signaled.**

*Report Prepared By: **Mortar Strategies***

For questions or additional analysis, contact:

gavin@mortarstrategies.com (Policy)

lindsay@mortarstrategies.com (Industry & Advocates)

Published February 25th, 2026