## **MARGARET'S STORY**

Margaret lives in Kittitas County with her two children, ages 8 and 10. She works full-time at the local hospital, earning \$37,000 a year. The high cost of rent, child care, and basic expenses make it hard to keep her family afloat.

Health coverage through the Washington Health Benefit Exchange helps Margaret manage depression and anxiety, while Apple Health ensures her kids can see a doctor when they need to. SNAP helps Margaret purchase healthy food for her children and Working Connections Child Care allows her to afford care so she can keep working.

The changes in H.R. 1 may result in a net loss of \$3,500 for Margaret annually, forcing her to make a difficult choice: Risk her health and well-being or let her children go without the support they rely on.

### **KEY IMPACTS OF H.R. 1**

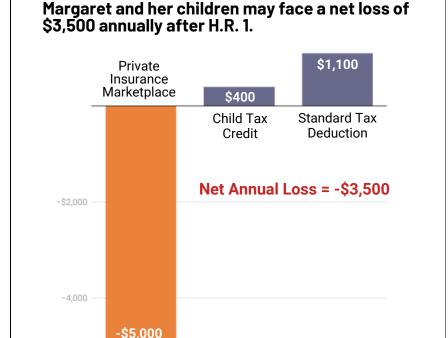
Private Insurance Marketplace

- Margaret will only have a month and a half to reenroll for her health insurance. If she misses this window, she will have to wait until the following year to re-enroll. In the meantime, she might choose to go without health insurance to keep costs down.
- If Margaret stays on Marketplace insurance, she will have to pay a higher monthly premium to keep the same level of insurance coverage.

Standard Tax Deduction and Child Tax Credit

 Margaret will receive a higher amount of Child Tax Credit for both her children and an increase in Standard Tax Deduction.









## **AMY AND PAUL'S STORY**

Amy and Paul, both 26, live in Stevens County and are expecting their first child. Amy works part-time as a substitute teacher. Paul drives for Uber and delivers DoorDash in nearby Spokane County. Together, they earn \$30,000 a year, which barely covers their most basic needs, like groceries and rent.

Since recently aging out of their parents' health insurance coverage, Paul relies on the private health marketplace and Amy uses Medicaid, which covers prenatal visits that keep her and the baby healthy. SNAP helps them afford healthy food and Working Connections Child Care will allow them to keep working once their baby is born.

Changes under H.R. 1 may result in \$4,200 fewer resources for Amy and Paul annually. They face difficult decisions that could jeopardize their health as well as their baby's health.

#### **KEY IMPACTS OF H.R. 1**

SNAP

- Paul will need to track and ensure he meets the 80-hour monthly work requirement or lose his SNAP benefits, risking food security for his family.
- Paul will need to do a significant amount of paperwork to track and prove that he meets the work requirements every month to stay on SNAP.

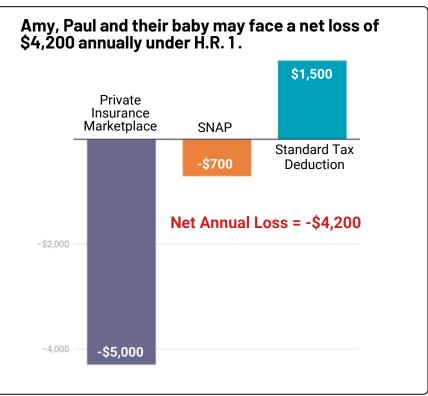
Private Insurance Marketplace

• Paul can no longer afford health coverage in the marketplace and will likely forego his coverage.

Standard Tax Deduction

• The family will receive an increase in their Standard Tax Deduction when they file their taxes.









## **JUSTIN'S STORY**

Justin is a single dad raising his 14-year-old son in Adams County. After spending time in the justice system, Justin has worked hard to turn his life around, but finding steady work is a challenge. He picks up short-term, minimum-wage jobs like washing dishes or working warehouse shifts, but on average, he makes only \$10,000 a year.

In spite of working, Justin's income is not enough to cover basic needs for his son. Food assistance through SNAP helps him keep healthy food on the table and Medicaid ensures he and his son can see a doctor when needed. These supports allow Justin to focus on being a steady parent and building a better future.

Changes to SNAP and Medicaid under H.R. 1 will make it harder for Justin and his son to access public assistance they depend on to make ends meet.

### **KEY IMPACTS OF H.R. 1**

SNAP

- Justin will need to keep track and ensure he meets the work requirement of at least 80 hours in a month. If not, Justin will lose his SNAP benefits.
- Justin will need to do a significant amount of paperwork to track and prove that he meets the work requirements every month to stay on SNAP.

Medicaid

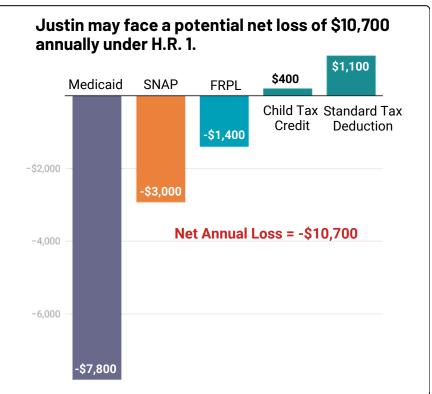
 Justin will need to do a significant amount of paperwork to track and prove that he meets the new work requirements every six months to stay on Medicaid.

Free or Reduced-Price Lunch • If Justin loses his SNAP benefits, his son will no longer be directly certified for FRPL, resulting in a loss of immediate access to school meals. Justin will have to fill out forms to get FRPL.

Child Tax Credit and Standard Tax Deduction

 Justin will receive a higher amount of Child Tax Credit for his son and higher Standard Tax Deduction when he files his taxes.









# JIM'S STORY

Jim is a 57-year-old living in Jefferson County. For years he worked at a local coffeehouse, but after losing his job during the COVID-19 pandemic he has struggled to find steady work. Today, Jim rents a small one-bedroom apartment, but rising rent takes nearly all of his modest savings. SNAP helps him eat three meals a day, and Medicaid covers his blood pressure medicine, which costs more than \$200 a month—something he could never afford on his own. These supports have given him just enough stability to plan for his future, including drawing Social Security retirement benefits when he turns 62.

A net loss of \$6,400 in assistance under H.R. 1 will threaten the supports Jim depends on and the stability he has worked so hard to maintain.

### **KEY IMPACTS OF H.R. 1**

SNAP

- Before H.R. 1, Jim did not have to meet work requirements to receive SNAP. Now, Jim will need to work or do work-related activities 80 hours a month, alongside managing his health needs, or risk losing SNAP benefits.
- Justin will need to do a significant amount of paperwork to track and prove that he meets the new work requirements every month to stay on SNAP.

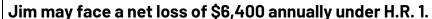
Medicaid

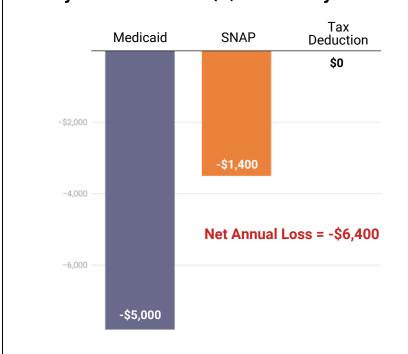
 Justin will need to do a significant amount of paperwork to track and prove that he meets the work requirements every six months to stay on Medicaid.

Standard Tax Deduction

• Because Jim does not have taxable income, he is unable to receive a Standard Tax Deduction.











# **SAMUEL'S STORY**

Samuel works in the fields during harvest season in Central Washington, helping to bring in crops that feed families across the state. The work is hard and pays just enough to get by, but the season is short. After the harvest, he takes on temporary jobs like cleaning and fixing farm equipment, but these jobs are not steady and do not provide a reliable income.

Samuel relies on SNAP to purchase groceries and has affordable health care through the Health Insurance Marketplace. Without these supports, an injury or illness could become a financial catastrophe.

The changes in H.R. 1 may cause Samuel to lose \$5,000 annually, leaving him in an precarious position and threatening his ability continue working.

### **KEY IMPACTS OF H.R. 1**

SNAP

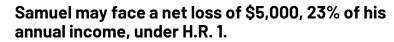
- Samuel needs to meet the work requirement of 80 hours a month to remain eligible for SNAP, which will be challenging outside of harvest season and because of his reliance on temporary jobs.
- Samuel will need to do a significant amount of paperwork to track and prove that he meets the work requirements every month to stay on SNAP.

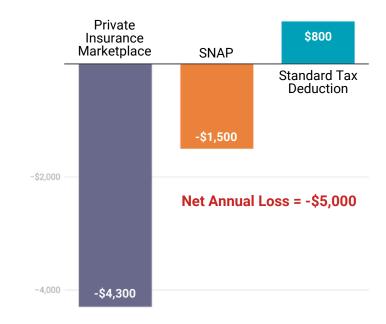
Health Insurance Marketplace  Samuel will have a shortened period to re-enroll for health insurance. If he misses this window, he will have to wait till the following year to re-enroll and may lose his insurance.

Standard Tax Deduction

• Samuel will receive an increase in Standard Tax Deduction when he files his taxes.











## **MARIA'S STORY**

Maria, 38, lives in Skamania County and works part-time at a grocery store. Her hours are unpredictable and health complications due to her diabetes sometimes cause her to miss shifts. Despite her best efforts, she struggles to make ends meet.

Medicaid helps cover Maria's diabetes care and prescription costs, and SNAP stretches her grocery budget so she can feed herself. Without these supports, she would have to choose between food and medicine.

Changes to assistance under H.R. 1 may cause Maria to lose \$8,800 annually in assistance.

### **KEY IMPACTS OF H.R. 1**

SNAP

- Maria will have to ensure she meets the 80-hour a month work requirement and complete paperwork monthly to prove her eligibility or lose access to essential food benefits.
- Maria will need to do a significant amount of paperwork to track and prove that she meets the work requirements every month to stay on SNAP.

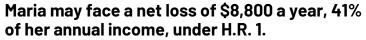
Medicaid

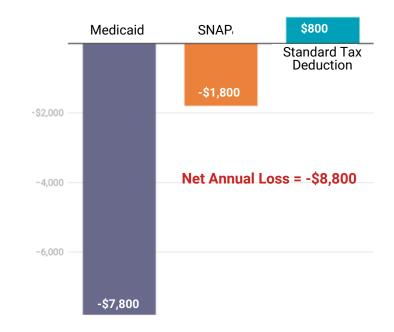
 Maria worries about losing coverage if she cannot consistently meet the work requirement, despite her health conditions and unstable employment being the very reasons she depends on Medicaid.

Standard Tax Deduction

• Maria will receive an increase in Standard Tax Deduction when she files her taxes.











## **ANNA'S STORY**

Anna is a 39-year-old doctor who fled the war in Ukraine and now lives in Snohomish County. When Anna arrived, she received federal public benefits and resettlement support services to help rebuild her life. However, her humanitarian parole status and work authorization have expired under the current administration. She relies on essential refugee food and medical assistance while she starts the lengthy process of applying for asylum to be able to stay in the United States. She is required to wait for 180 days after filing for asylum before she can apply for a new work permit.

Through the DSHS Office of Refugee and Immigrant Assistance, Anna has received rental help, English classes, immigration-related legal assistance, and other resources she needs. Local Ukrainian community groups also provide vital social, emotional, and legal support.

Anna will lose most of her federal assistance under H.R. 1, jeopardizing her health, safety, and ability to work as a doctor in Snohomish County.

#### **KEY IMPACTS OF H.R. 1**

SNAP

- Anna needs to meet the work requirement of 80 hours a month to remain eligible for SNAP, which will be challenging because she is unable to work.
- Anna will need to do a significant amount of paperwork to track and prove that she meets the work requirements every month to stay on SNAP.

Medicaid

• Anna will lose her Medicaid benefits and health care coverage on Oct. 1, 2025.

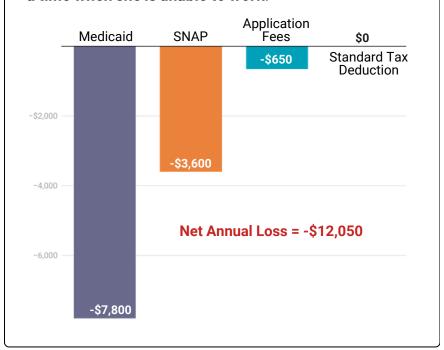
Application Fees

• Anna will have to pay at least \$650 more in fees to be able to stay and work in the United States.

Standard Tax Deduction  Because Anna is not a citizen or a resident alien, she is not eligible to receive a Standard Tax Deduction.



Under H.R. 1, Anna may face a net loss of \$12,050 at a time when she is unable to work.











## THE WASHINGTON ECONOMIC JUSTICE ALLIANCE

The Washington Economic Justice Alliance is a collaboration between experts with lived experience, community and tribal partners, and agencies to implement the 10-Year Plan to Dismantle Poverty. Our mission is to ensure every Washingtonian can meet their basic needs, fully contribute their talents and pass well-being on to future generations.

The Alliance is hosted by the Department of Social and Health Services' Office of the Secretary.

## WHAT WE DO

#### **Radically Collaborate**

The Alliance centers the expertise of people experiencing poverty and includes the following groups:

- The Alliance Advisory Council made up of community and state experts who generate ideas and solutions.
- The Alliance Executive Council of agency secretaries and directors who provide guidance and system coordination.
- The Legislative-Executive Workfirst Poverty Reduction Oversight Task Force (LEWPRO), a table for accountability to action and outcomes.

#### **Rely on Evidence-Based Solutions**

We combine numbers and research with real-life stories to gain a deeper and more accurate understanding of poverty in Washington state.

#### **Take Aligned and Sustained Action**

We sustain our work through Aligned Initiatives, which build measures of progress related to the 10-Year Plan into agency strategic plans and advance aligned budget and policy priorities each legislative session.

#### **Engage in Learning and Accountability**

We are committed to always learning, improving, and being accountable to maintain trust. We routinely track, evaluate, and communicate actions and progress towards our goals.