

Methodology

The personas included in this report were developed to illustrate the real-world consequences of proposed policy changes under H.R.1. Each persona is a composite, based on real life situations, informed by publicly available sources, state and federal program guidelines, and insights from service providers and community partners.

Household characteristics—including income, occupation, family size, and benefit usage—were selected to align with typical profiles of individuals balancing low-to-moderate wages with tax credits and public supports. Wage and demographic assumptions reflect regional norms in Washington State, while eligibility rules for Medicaid, SNAP, the Private Health Insurance Marketplace, etc. were drawn from current federal and state program parameters.

Policy impacts pre-H.R.1 were estimated using the [Federal Reserve Bank of Atlanta's Benefits Cliffs Across the U.S. tool](#). This tool calculates the combined effect of wages, tax credits, and public benefits across different income scenarios. Results were then adjusted to reflect changes expected under H.R.1, including modifications to the Child Tax Credit, and the Standard Deduction.

The net annual gains or losses for each persona were calculated by summing increased costs (e.g., higher private insurance premiums) and reduced supports against tax-related offsets.

These stories are designed to humanize complex policy changes. While not exact portraits of any one person, they reflect common circumstances and struggles facing working parents, caregivers, and families across the state. They show the difficult choices—between food, health care, and child well-being—that HR.1 would force many households to confront.

Appendix

Introduction

The HR.1 Impact Personas aim to share the cumulative impact of the proposed changes of HR.1, also known as the *One Big Beautiful Bill Act*. The proposed changes will have devastating impacts on many individuals and families across Washington. The personas are fictitious people, based on real-life stories and experiences, and depict how HR.1 will leave many already struggling families worse off.

Assumptions and Calculations

Margaret

- Wage:
 - We assume an average wage of \$18 an hour, \$37,000 a year, for a clinical assistant position.
- Private Health Insurance Marketplace:
 - Because Margaret's income is less than 400% of the Federal Poverty Level, she would have received enhanced subsidies before H.R.1. These enhanced subsidies were not renewed in H.R.1, and enrollees will experience steep increases in premium payments.
- Standard Tax Deduction:
 - Before H.R.1: \$22,500 for Head of Household in 2025
 - After H.R.1: \$23,625 for Head of Household
- Child Tax Credit:
 - Before H.R.1: \$2,000 per child
 - After H.R.1: \$2,200 per child

Amy and Paul

- Wage:
 - Amy earns \$20,000/year (half-time substitute teacher at \$19/hour). Paul earns \$10,000/year through gig work.
- SNAP:
 - Amy is exempt from new work requirements because she is pregnant.
 - Family of 2 with annual income of \$30,000 before H.R.1: \$968
 - Family of 2 with annual income of \$30,000 after H.R.1: \$276
- Private Insurance Marketplace:
 - Because Paul's income is less than 400% of the Federal Poverty Level, she would have received enhanced subsidies. These enhanced subsidies were

not renewed in H.R.1 and enrollees will experience steep increases in premium payments.

- Standard Tax Deduction:
 - Before H.R.1: \$30,000 for married couples filing jointly in 2025
 - After H.R.1: \$31,500 for married couples filing jointly

Justin

- Wage:
 - Due to employment barriers related to justice involvement, assumes an average income of \$10,000 annually.
- SNAP:
 - When Justin loses benefit due to non-compliance (not fulfilling the new work requirement), his son remains eligible, and the benefit is reduced to reflect a household size of 1.
 - \$6,432 annually for a family of 2 with \$10,000 income.
 - \$3,504 annually for a family of 1 with \$10,000 income.
- Medicaid:
 - \$7,756 annually for an adult with \$10,000 income.
- Free or Reduced Priced Lunch:
 - \$1,354 annually for a 14-year-old child with \$10,000 household income.
- Standard Tax Deduction:
 - Before H.R.1: \$22,500 for Head of Household in 2025
 - After H.R.1: \$23,625 for Head of Household
- Child Tax Credit:
 - Before H.R.1: \$2,000 per child
 - After H.R.1: \$2,200 per child

Anna

- SNAP:
 - \$3,576 annually for a family of 1 with no income.
- Medicaid:
 - \$7,756 annually for an adult with no income.
- Application Fees (based on online filing):
 - Increase in filing for asylum application each year: \$100
 - Increase in filing for work permit Employment Authorization Document: \$550
- Standard Tax Deduction:
 - \$0 because Anna is not a citizen or a resident alien.

Jim

- Medicaid:
- \$7,756 annually for a 57-year-old with \$10,000 income
- SNAP:
 - \$3,500 annually for a single-person household with \$10,000 income.

Samuel

- Wage:
 - Average annual income of \$22,000.
- SNAP:
 - \$1,522 annually for a single-person household with \$22,000 income.
- Private Health Insurance Marketplace:
 - \$4,271 annually for a single adult with \$22,000 income. Subsidies not renewed under H.R.1, leading to higher premiums.
 - Because Samuel's income is less than 400% of the Federal Poverty Level, he would have received enhanced subsidies before H.R.1. These enhanced subsidies were not renewed in H.R.1, and enrollees will experience steep increases in premium payments.
- Standard Tax Deduction:
 - Before H.R.1: \$15,000 for single taxpayer
 - After H.R.1: \$15,750 for single taxpayer

Maria

- Wage:
 - Average annual income of \$21,000 annually as a part-time worker at a grocery store.
- SNAP:
 - \$1,522 annually for a single-person household with \$21,000 income.
- Medicaid:
 - \$7,756 annually for an adult with \$21,000 income.
- Standard Tax Deduction:
 - Before H.R.1: \$15,000 for single taxpayer
 - After H.R.1: \$15,750 for single taxpayer