

Updated February 19, 2026

Top Five Ways That H.R. 1 Hurts the American People

1. Gives tax breaks to the ultra-rich while raising prices and cutting essentials for working- and middle-class people.

- **It raises costs on working-class families and gives a massive tax cut to the rich.**
 - ◆ People who make \$96K a year or less will [end up paying more on their taxes](#) on average, while multi-millionaires get a massive tax cut.
- **It makes health insurance more expensive.**
 - ◆ More than doubles average premiums for the 20M+ people who get health coverage through the Affordable Care Act. [4.2 million Americans](#) will be priced out of the insurance marketplace altogether.
- **It forces rural hospitals, clinics, and nursing homes to close or cut services.**
 - ◆ Across the country, [over 300 rural hospitals](#) are at immediate risk of shutting their doors or eliminating life-saving services due to healthcare cuts in the bill.
- **It increases energy bills.**
 - ◆ Repeals nearly all clean energy tax credits, raising household electricity prices by [up to \\$415 a year](#) by 2035.
- **It makes college more expensive.**
 - ◆ Limits eligibility for Pell grants. 4.4M students could be required to pay [an extra \\$7,400](#) for a bachelor's degree or \$3,700 for an associate degree.
- **It raises the cost of student loans.**
 - ◆ The average student loan borrower will see their payments rise by [\\$244 per month](#).
- **It creates costly penalties for losing your job or working irregular hours.**
 - ◆ Requires most people to report hours worked to access Medicaid and SNAP. This policy will kick off people who unexpectedly lose their job or who work inconsistent hours week-to-week, like [most care and service workers](#).

2. Prices millions of Americans out of healthcare and food security by gutting Medicaid and SNAP.

- **The bill proposes over \$1.5 TRILLION in cuts to Medicaid and food security.**
 - ◆ The bill makes the biggest cuts to Medicaid and the Affordable Care Act in history, and will terminate health insurance for [over 15 million people](#) by 2034.

- ◆ The bill cuts about [\\$1 trillion](#) from Medicaid alone.
- ◆ The bill also cuts [\\$186 billion](#) from SNAP, and could terminate or substantially cut benefits for [4 million people](#) who currently need help to feed their families.

3. Removes kids from the Child Tax Credit, pushing millions of families into poverty or economic instability.

→ The Child Tax Credit proposal could push up to 2 million kids into, or deeper into, poverty.

- ◆ It would kick off [2.6 million American kids](#) in mixed-status families who are currently eligible for the credit simply because their parents are immigrants. These are children with Social Security Numbers who are US citizens or legal permanent residents.
- ◆ It would do nothing for the [17 million lowest-income kids](#) locked out of the full credit because their parents' income is too low, and in fact, it would increase that number to [19 million kids left out](#).

4. Adds trillions to the deficit to fund tax breaks for the ultra-rich and ICE's violent spree.

→ The bill adds over [\\$3.4 trillion](#) to the deficit to pay for tax cuts to the ultra-rich and unprecedented funding for ICE.

- ◆ The average multi-millionaire will get a [six-figure tax windfall](#) next year from this bill, while [nearly half of American households won't even get \\$100](#) in tax cuts. The richest 1 percent (people with incomes above about \$1 million) [benefit more than the bottom 80 percent combined](#).
- ◆ The bill gives ICE [around \\$75 billion](#) in new funding - almost tripling their budget - to increase detentions and deportations. This is enough money to fund the detention of 116,000 people per day.
- ◆ It also gives the Department of Homeland Security \$46.6 billion in funding for construction of a border wall, and another \$10 billion for vague "reimbursement costs" that [experts worry could be used as a slush fund](#).

5. Pushes the American Dream out of reach for many future students, leaving us with fewer doctors, dentists, social workers, and other professionals.

→ The bill makes federal student loans more expensive, more exclusive, and harder to pay back - especially for graduate students.

- ◆ It [caps lifetime student loan amounts](#) at \$100K for graduate students and \$200K for professional students. These are far lower amounts than the total cost of attending medical school or law school, forcing students to turn to high-interest private loans or give up on their dreams.

- ◆ It eliminates the Grad PLUS loan program entirely. This loan program is currently used by [about half of all US students who are in med school](#).
- ◆ It stops all undergrad and graduate students who take out loans after July 1, 2027 from deferring repayments [due to unemployment or economic hardship](#), squeezing cash out of borrowers least able to pay.