

AUGUST 2026

WHO PAYS?

What 18 Communities Reveal
About the True Cost of the
One Big Beautiful Bill Act

A Report from Families Over Billionaires'
2026 National Bus Tour

EXECUTIVE SUMMARY

One year after President Donald Trump signed the One Big Beautiful Bill Act into law, Families Over Billionaires traveled across the country to see how the legislation was affecting people outside Washington, D.C.

From June 30 through July 16, 2026, the Who Pays? Bus Tour visited 18 communities in 13 states, beginning in Portland, Maine, and ending in Tucson, Arizona.¹ Families Over Billionaires met with parents, nurses, farmers, educators, small business owners, food-bank volunteers, health-care workers, local officials, members of Congress, and people who rely on Medicaid and SNAP.

The question at the center of the tour was simple: who benefits from federal policy and who is left carrying the cost?

Conversations with Americans showed the truth:

Federal spending reductions in the OBBBA did not eliminate costs for health care, food assistance and vital services, it shifted them.

- When federal Medicaid funding declines, it's states, hospitals, providers, and families that are left to absorb the burden.
- When food assistance is reduced, families turn to food banks, schools see more hungry students, and food pantries run bare.
- When the cost of household necessities increases, local businesses also feel the effects.
- When states try to make up for lost federal support, other public priorities come under pressure.

At the same time, the law extended or created tax benefits that disproportionately benefit wealthy households and corporations. That contrast drove home the tour's central message: **"Billionaires got a break. You got a bill."**

The Who Pays? Bus Tour gave voice to loss of trust and frustration that Americans are feeling, and turned it into something more durable: a public record of who is paying the price for the OBBBA, told by the people paying it. That record now belongs to the elected officials who voted for this law and to those with the power to change it.

The families, caregivers, and small business owners who shared their stories were not asking for sympathy. They were demanding accountability — and they will be watching, in town halls, at ballot boxes, and in their communities, to see who stands with billionaires and who stands with everyday people.

The stories in this report are the answer, told firsthand and through data, to the question the tour set out to ask: who pays for America's unfair tax system?



¹ <https://www.familiesoverbillionaires.org/latest-updates/the-who-pays-bus-tour/>

A NATIONAL POLICY WITH LOCAL CONSEQUENCES

The One Big Beautiful Bill Act (OBBBA) was debated in Washington largely through ten-year budget estimates, tax provisions, and changes to federal programs. On the road, those numbers became easier to see in practical terms.

Families Over Billionaires' analysis projects hundreds of billions of dollars in lost federal Medicaid funding and new state SNAP obligations across the states visited by the tour over the next decade.

- Pennsylvania faces an estimated \$53 billion reduction in Medicaid funding and \$2.1 billion in additional SNAP costs;
- Illinois faces \$48 billion and \$2.2 billion, respectively;
- Arizona faces \$35 billion and \$1 billion; and
- Michigan faces \$33 billion and \$1.52 billion.

Smaller states face substantial costs as well, including roughly \$3 billion in Medicaid reductions in both Maine and New Hampshire.²³

Not all of the law's changes have taken effect, but they are already trending worse than the CBO projected.⁴ Thus, the tour captured both the early impacts of the law, and how communities are bracing for what comes next.



² "Allocating CBO's Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package." KFF. July 23, 2025. <https://www.kff.org/medicaid/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

³ "SNAP Changes Will Upend State Budgets." Georgetown Center on Poverty and Inequality. September 29, 2025. <https://www.georgetownpoverty.org/issues/snap-changes-will-upend-state-budgets/>

⁴ "SNAP Participation Already Below CBO Projections for 2026." Center on Budget and Policy Priorities. July 2026. <https://www.cbpp.org/media/snap-participation-already-below-cbo-projection-for-2026>

WORKING PEOPLE FALLING BEHIND

Washington measures policy in billions and trillions of dollars. Families experience it in grocery costs, insurance premiums, prescriptions, mortgage payments, and medical bills.

This summer, Americans described the added struggle. They're having trouble making ends meet amidst lost assistance, cut services, and higher costs. They also reported an increased reliance on food banks.

POLITICO/Public First polling helps put those experiences in national context: One-third of Americans said the law had hurt their personal finances, while far fewer reported receiving a significant benefit. Higher-income respondents were substantially more likely to say they had benefited.⁵

What communities are doing as a result is coming together to support through the increased need. But it's not enough.

A neighborhood food drive can help. So can a church, a nonprofit, or a volunteer network. But none can replace Medicaid or SNAP at scale. Nonprofit leaders across the tour reported an increase in need that has far exceeded supply, even amidst record donations and engagement from the community.

The federal government may spend less, but the need for health care, food, and other necessities remains. The financial pressure simply moves elsewhere.

⁵ Becker, Bernie. "Poll: Even Trump voters aren't very impressed by the GOP's tax overhaul." POLITICO. July 27, 2026.
<https://www.politico.com/news/2026/07/27/poll-republicans-tax-megabill-midterms-trump-01010422>



ARONA EAST
HARRISBURG, PA

"The loss of the tax credit on the marketplace forced us to go without health care because it was so unaffordable. I have to pay for basic needs rather than pay these prices for health care."



DEE MCDONALD
SNAP RECIPIENT
RAISING HER
5 GRANDSONS
PHOENIX, AZ

"Even though I've done everything right, it's a struggle to afford all the basic necessities: rent, health care, school supplies, clothes, groceries. But now that these cuts have been made, it's almost impossible because my SNAP benefits have stopped coming in."



ADAM PETERS
COMMUNITY CENTER
DIRECTOR
DAVENPORT, IA

"We hosted a dance and one of our students said that their favorite part was how much food there was because the food that we sent home with them lasted their family for four days until the next month of SNAP benefits arrived."

AMERICANS LOSING HEALTH CARE

Nowhere is the cost shift from the federal government more visible than in health care. In addition to the 14 million+ people expected to lose health insurance the OBBBA's cuts to Medicaid that take effect in January 2026 are pushing already struggling hospitals to close or cut services.

The math is simple, especially for rural hospitals: less Medicaid funding means cutting services, closing maternity wards and clinics, or shutting down entirely. When coverage disappears and clinics close, patients are forced into emergency departments and arrive later, sicker, and uninsured – driving up wait times and worsening outcomes for everyone.⁶

On the tour, Families Over Billionaires heard this warning again and again from patients, nurses, doctors, and hospital administrators: millions will lose coverage, and the cuts will hit health care institutions especially hard in the communities least equipped to absorb them.

“

“These programs are lifelines. I know that because I’ve lived it.”

LEAH HANSON
MEDICAID RECIPIENT
MANKATO, MN

“When I was 23 years old, I was paralyzed in a car accident, and it left me disabled for life. Medicaid became more than just my health insurance. It gives me access to my community, independence to participate, and to continue to build a meaningful life. Without it, my world would be very small.”

“

“I don’t think families like mine should have to worry about losing health care so billionaires can pay less in taxes.”

MELITA CORSELLI
NORTH SALEM, NY

“My 19-year-old son, who has special needs, relies on Medicaid for health care and for mental health services that allow him to live independently and be a part of his community. Without Medicaid, his health, his future, his independence, would all be at risk.”

⁶ What are the Implications of the 2025 Budget Reconciliation Bill for Hospitals?. KFF. June 12, 2025.
<https://www.kff.org/medicaid/what-are-the-implications-of-the-2025-budget-reconciliation-bill-for-hospitals/>

SMALL BUSINESSES

STRUGGLING

The tour also highlighted how cuts to public programs are rarely confined to the programs themselves.

Medicaid supports hospitals and health-care jobs. SNAP supports household food budgets, grocery stores, and local producers. Reducing those resources affects more than the people whose benefits are cut.

Families Over Billionaires estimates that the cuts to Medicaid, SNAP, and clean energy programs, the OBBBA could put more than 125,000 jobs at risk in New York, 56,000 in Arizona, 50,000 in Michigan, 53,000 in Illinois, and 52,000 in Pennsylvania.^{7 8}

Additionally, such massive federal cuts mean large budget holes and difficult choices in states.⁹ Replacing even part of the federal resources means reductions beyond health care and food assistance, cutting into school funding, housing, child care, roads and more – all of which hit small businesses as well.

Gutting federal programs doesn't just affect direct recipients. The financial pressure and costs are what trickles down, adding more burden on state government and local businesses.

⁷ "How Medicaid and SNAP Cutbacks in the "One Big Beautiful Bill" Would Trigger Big and Bigger Job Losses Across States." The Commonwealth Fund. June 23, 2025. <https://www.commonwealthfund.org/publications/issue-briefs/2025/jun/how-medicaid-snap-cutbacks-one-big-beautiful-bill-trigger-job-losses-states>

⁸ "Energy Crisis Tracker." Climate Power. Accessed July 30, 2026. <https://climatepower.us/energy-crisis/>

⁹ "SNAP Changes Will Upend State Budgets." Georgetown Center on Poverty and Inequality. September 29, 2025. <https://www.georgetownpoverty.org/issues/snap-changes-will-upend-state-budgets/>



"This is the first time since we opened three years ago that our bakery hasn't been able to support our family of four."

SARAH BURNS
Omega Bakery
Holmen, WI

"I had to close the doors because things aren't affordable for us. Prices have gone up in the grocery store for the things that we need. The customers as well aren't able to afford to dine out like they used to."

JASMINE "JAZZY" WHITE
Jazzy's Good Eats
Harrisburg, PA



"I am struggling, choosing whether to actually put money in my gas tank to drive to go get inventory rather than wait a month after I've already paid \$150 for shipping. It's mind blowing."

ERICA BREWER
Belle Allure Minkz & Boutique
Dubuque, IA

HEALTHCARE PROVIDERS

SOUNDING THE ALARM

The Who Pays? Bus Tour captured a particular moment in the implementation of the One Big Beautiful Bill Act. One year after its passage, some consequences were already visible while many of the law's largest changes were still ahead. Those who reported harmful changes before full implementation were health care providers.

Hospitals, clinics, nursing homes, home-care providers, and other institutions that depend on Medicaid revenue will have to adjust as federal support changes. Those decisions could affect staffing, services, access to care, and the financial stability of providers, particularly in rural and lower-income communities where health systems may already operate on narrow margins.



"By the time people walk into my patient room or into the emergency department, their illness has often gotten worse or more serious, more difficult to treat, and more expensive for everyone."

DR. A.J. HARRIS
Family Physician, Flint, MI



"Decisions made in Washington eventually show up in clinics and hospitals across the country. I know patients who have put off seeing their doctor, cannot get diagnostic testing, are rationing medications because they cannot afford them."

Dr. Julie Blankemeier,
Family Physician, Chicago, IL



"I am already writing letters detailing chronically ill patients with extensive medical histories in hopes that their insurance isn't taken away. They are scared because they know exactly how bad it would be for their health if they lose their insurance. Frankly, I am too."

Dr. Alex Dworak
Family Physician, Omaha, NE



"We're already seeing the effects of the cuts to Medicaid. It recently prevented me from being able to take my son to his specialty doctors in the cities.. and added around \$10,000 in costs in just my personal budget."

Rachel Bendickson
Home Care Worker for her son
Mankato, MN



"I had one patient living with diabetes who couldn't afford the supplies to help check his blood sugars, so we helped them get those supplies. But after we faced more cuts, that program shut down. So he lost critical support that was life-changing for him."

Kara Manuel
Healthcare Worker
Tucson, AZ

COMMUNITIES RISE TO MEET NEED, MUTUAL AID STRETCHES TO ITS LIMITS

Amidst the dramatic cuts to SNAP, neighbors have refused to let each other go without. That was evident throughout the Who Pays? tour, where Families over Billionaires showed up not just to bear witness to these efforts, but to plug into them — working alongside local organizers, amplifying their work, and putting additional resources behind it.

More than half of the bus tour's stops included an element of direct community support. Events doubled as spaces for both conversation and concrete help, distributing food, financial assistance, and connecting community members to local resources.



COMMUNITY PICNIC AND
RESOURCE FAIR
WARREN, MI



COMMUNITY BBQ FOR
FOOD SECURITY
OMAHA, NE



COMMUNITY RESOURCE FAIR
SCRANTON, PA

In Omaha, Families Over Billionaires and Nebraska for Us presented a \$10,000 donation check to the Food Bank for the Heartland — making a direct investment in the frontline organizations holding the line against rising hunger following the OBBBA SNAP cuts.

In Arizona, the stakes could not have been clearer. No state has been hit harder by the SNAP cuts: as OBBBA was implemented, Arizona saw a 53% drop in SNAP participation between June 2025 and March 2026 — more than 469,000 people stripped of their food benefits in a matter of months.¹⁰

“

Organizations are doing extraordinary work, but they were never meant to replace our nation's largest anti-hunger program. The public good can only go so far to fill the gap of public policy.



REP. SARAH LIGUORI (LD 5)
PHOENIX, AZ

TIME placed the current surge of mutual aid in the longer arc of American history, writing: "when official response fails, communities take care of their own."¹¹

It's true, mutual aid is a testament to what communities can do for one another. But it is also a warning: neighbors helping neighbors cannot — and should not have to — replace a national program that has successfully kept so many families from going hungry.

¹⁰ SNAP Tracker. Center on Budget and Policy Priorities. July 2026. <https://www.cbpp.org/research/food-assistance/snap-tracker-people-are-losing-food-assistance-as-the-republican-megabill>

¹¹ Sitton-Tygielski, Shelly and Pamala Wiepking. "America's Confusing Relationship with Mutual Aid." TIME. March 25, 2026. <https://time.com/article/2026/03/25/america-s-confusing-relationship-with-mutual-aid/>

ONE YEAR LATER

“THE FEAR IS GONE. NOW, PEOPLE ARE LIVING WITH THE CONSEQUENCES.”

Midway through the tour, Families Over Billionaires Executive Director Kristen Crowell reflected on the change she was seeing in the country in an op-ed published by Heartland Signal.¹²

“Washington may be celebrating,” she wrote. “But the people living with this law are not.”

Crowell had traveled through many of these same communities before. In 2025, as Congress debated the legislation, people worried about what might happen if lawmakers followed through with cuts to Medicaid, SNAP, and other programs.¹³

A year later, she wrote, the conversation was different.

For households already operating with little margin, losing food assistance or paying more for insurance has forced cuts elsewhere as well. Families told stories of postponing health care, buying less food, falling behind on bills, or rationing medicine.

Meanwhile, wealthy households continue to benefit from a tax system that often treats income from wealth more favorably than income earned through work.

Crowell argued that these were policy choices, not unavoidable outcomes. While families faced weaker public support, wealthy households continued to benefit from a tax system that often treats income from wealth more favorably than income earned through work.



“The question isn’t whether America can afford to invest in working families. It’s whether our leaders have the political will to ask those who’ve benefited the most to contribute more.”

¹² Crowell, Kristen. “OP-ED: Billionaires got a break. The rest of us got the bill.” Heartland Signal. July 9, 2026. <https://heartlandsignal.com/2026/07/09/op-ed-billionaires-got-a-break-the-rest-of-us-got-the-bill/>

¹³ Stop the Billionaire Giveaway Bus Tour 2025. <https://bus.fairshareusa.org/>

VOTERS SEE A LARGER QUESTION ABOUT WHO GOVERNMENT SERVES

The “Who Pays?” question resonated in communities across partisan ideologies and cultural identities. The issue was not simply whether people understood every provision of the OBBBA, it was whether they believed the balance of benefits and burdens was fair.

The concerns heard on the tour reflect a wider public unease about inequality and political power.

Voters increasingly see tax policy as part of a larger question about whose interests the government serves and who has enough influence to shape the rules. Polling conducted for Better Taxes for a Better America showed:

- 86 percent of voters believe wealthy people have too much power and influence over government.¹⁴
- 81 percent said requiring wealthy people to pay their fair share in taxes is essential to a strong democracy.¹⁴

Additionally, voters show slight disconnect between the exact OBBBA provisions and their current economic concerns, but hold stronger understandings of whether it helped or hurt the overall.

One year after the bill’s passage, a July 2026 POLITICO/Public First poll found:

- Nearly half of Americans still could not explain what the law did. Only 11 percent said they could explain it in detail, while roughly a quarter knew some of its provisions.¹⁵
- But 1 in 3 people said it had hurt their personal finances. Only 8 percent said it had provided a major financial benefit, while another 14 percent reported a modest benefit.¹⁵
- Unsurprisingly, higher-income respondents were more likely to say the legislation had helped them. More than 40 percent of people earning above \$100,000 reported benefiting from the law – more than twice the share among lower-income respondents.¹⁵

81%

believe making the rich pay their fair share is essential to democracy

1 in 3

say the OBBBA has hurt their bottom line

¹⁴ “How Voters Connect Taxes and Democracy.” Better Taxes for a Better America and Hart Research Associates. May 2026. <https://bettertaxes.org/wp-content/uploads/2026/07/Better-Taxes-How-Voters-Connect-Taxes-and-Democracy.pdf>

¹⁵ Becker, Bernie. “Poll: Even Trump voters aren’t very impressed by the GOP’s tax overhaul.” POLITICO. July 27, 2026. <https://www.politico.com/news/2026/07/27/poll-republicans-tax-megabill-midterms-trump-01010422>

FAIRNESS IS THE KEY ISSUE

Underneath every conversation on the tour was a deeper current: what infuriates people most isn't any single cut — it's the unfairness. Americans across the political spectrum believe the government should work for them, and watching their services disappear while billionaires pocketed a tax break confirms their worst suspicion that it doesn't.

What riled people most coast to coast is the contrast itself: their health care and food assistance cut while the wealthiest got a break, proof in their eyes of a government that isn't working for them.

70%

of Trump voters support higher taxes on corporations.¹²

67%

think that wealthy individuals & corporations pay too little in taxes.¹³

7 in 10

people favor making the wealthiest individuals pay more in taxes.¹²

"I don't see any relief for folks like me because all the relief is being pushed towards folks at the top who don't need it."



SINEHAN KERMAN
MOM & MILITARY WIFE
EPSON, ME

"Billionaires are ok, they're going to make it. But average citizens, we have to worry. Working families are getting left behind in this society."



WILLIAM "TRIP" O'MALLEY
MANCHESTER, NH

¹⁶ "Americans Want Billionaires to Pay More in Taxes." GBAO Survey Report. February 13, 2026. <https://www.familiesoverbillionaires.org/wp-content/uploads/2026/02/Families-Over-Billionaires-National-Survey-Memo-021326-1.pdf>

¹⁷ "Voters Overwhelmingly Oppose Extending Tax Cuts for Wealthy Individuals and Corporations." Hart Research Survey Report. February 24, 2025. <https://cdn.sanity.io/files/ifn0l6bs/production/b96354633faa9ada2105ad41622a741805db193a.pdf>

SPOTLIGHT

RACINE TOWN HALL: TURNING IMPACTS INTO ACCOUNTABILITY

Conversation shifted from consequences to accountability. The question was no longer just who pays. It was also who gets heard.



On July 8, hundreds of residents filled Racine Memorial Hall for a Progress for the People town hall organized in conjunction with the Who Pays? Bus Tour. The event brought residents directly into conversation with federal lawmakers.

Representatives Gwen Moore and Mark Pocan of Wisconsin joined Jim McGovern of Massachusetts, Pramila Jayapal of Washington, and Delia Ramirez of Illinois. Racine Mayor Cory Mason and Kristen Crowell also participated, with former Wisconsin Democratic Party chair Ben Wikler moderating.

Residents asked about affordability, health care, grocery and utility costs, immigration enforcement, gun violence, and other concerns. The importance of the evening was not just what issues were raised, but that people had the opportunity to question federal lawmakers about the consequences of decisions made in Washington.

Racine became the point in the tour where the conversation shifted from consequences to accountability. The question was no longer just who pays. It was also who gets heard.

ABOUT THIS REPORT

This report draws on testimony and events from Families Over Billionaires' 18-stop 2026 Who Pays? Bus Tour, state-level analyses of the One Big Beautiful Bill Act, public polling, contemporaneous reporting, and commentary published during the tour. Where possible, it distinguishes between effects already observed in communities, projected fiscal and economic impacts over the coming decade, and risks that residents, providers, and policymakers expect as additional provisions of the law take effect.

Families Over Billionaires is deeply grateful for the support of our local, state, and national tour and event partners in making this work possible:

NATIONAL: Protect Our Care, National Women's Law Center, Institute on Taxation and Economic Policy, DemCast USA, National Nurses United, Gen Z For Change, Unrig Our Economy, Americans for Tax Fairness, Oxfam, Committee to Protect Health Care, Main Street Alliance, League of Conservation Voters, State Revenue Alliance

STATE-BASED:

- Portland, ME: Maine Center for Economic Policy, Oxfam
- Manchester, NH: Our Economy Our Future New Hampshire, MomsRising, Granite State Organizing Project
- Croton-on-Hudson, NY: Empire State Voices, CWA Local 1103, SEIU 1199
- Scranton, PA: Pennsylvania Policy Center, Pennsylvanians Together, Action Together NEPA, SEIU Health Care and the Black Scranton Project
- Harrisburg, PA: Pennsylvanians Together, Affordable PA, MomsRising, For Our Future, Northern Dauphin Democracy Coalition, and 50501.
- Chicago, IL: Citizen Action/Illinois, Committee to Protect Healthcare
- Warren, MI: Forgotten Harvest, MI League for Public Policy, MI League of Conservation Voters, MI Families for Fair Care, MI Education Justice Coalition, Macomb Defenders Rising (Indivisible), Feeding Michigan, FRE Democrats, Turning Point, Samaritas Refugee Youth Services, Macomb County Health Department and Macomb Food Program
- Flint, MI: Committee to Protect Healthcare, Michigan Faith in Action, Michigan League of Public Policy, the Fair Food Network, Planned Parenthood, Fun Michigan's Future, and the City of Flint.
- Racine, WI: Progressive Caucus Action Fund, and Better Taxes Action Fund
- Janesville, WI: Main Street Alliance, Committee to Protect Health Care, Opportunity Wisconsin
- La Crosse, WI: Main Street Alliance and Opportunity Wisconsin
- Mankato, MN: We Make Minnesota, MAPE, SEIU Healthcare Minnesota & Iowa, AFSCME Local 638
- Waterloo, IA: Iowa Citizen Action Network, Main Street Alliance, Oxfam, Iowa Postal Workers Union
- Davenport, IA: Iowa Citizen Action Network, Alliance for Retired Americans, Main Street Alliance
- Omaha, NE: Nebraska For Us, Food Bank for the Heartland, IBEW 22, Committee to Protect Healthcare
- Thornton, CO: United for a New Economy, Committee to Protect Health Care
- Phoenix, AZ: Opportunity Arizona, Living United for Change in Arizona (LUCHA)
- Tucson, AZ: Living United for Change in Arizona (LUCHA), Arizona Center for Empowerment IBEW Local 540, Opportunity Arizona, Oxfam

THANK YOU.

FOR MORE INFORMATION & FULL RECAPS
FROM THE WHO PAYS BUS TOUR,
VISIT WWW.FAMILIESOVERBILLIONAIRES.ORG

FOR QUESTIONS ABOUT THIS REPORT
OR FAMILIES OVER BILLIONAIRES' WORK
EMAIL MEDIA@FAMILIESOVERBILLIONAIRES.ORG.