



Key Enrollment Impacts of H.R. 1: New Jersey Counties October 2026

The 2025 federal reconciliation law H.R. 1 ([P.L. 119-21](#)), titled the “One Big Beautiful Bill Act”, made sweeping cuts to federal funds for health coverage and food assistance. These federal cuts to Medicaid (NJ FamilyCare) and the Supplemental Nutrition Assistance Program (SNAP) not only create new barriers to food and medical care for people in every county in New Jersey, but also impose new costs and responsibilities on state and county governments.

The data and projections below reflect the best available analysis of the law’s potential impact on Medicaid and SNAP enrollment as of October 2026, based on national modeling applied at the state and county levels. Actual outcomes will vary depending on further federal guidance, shifts in population and enrollment, and other evolving factors.

Additional statewide impacts of H.R. 1, including tax impacts to health care providers and governmental cost shifts for nutrition benefits, are available in [a May 2026 version of this factsheet](#).

Medicaid Enrollment Reductions



Projected Reduction in Medicaid Enrollment (Assuming Current Policy)

Approximately 1.8 million New Jersey residents are enrolled in NJ FamilyCare. Of these, more than 550,000 receive coverage through the Affordable Care Act (ACA) expansion and will be subject to new requirements including under H.R. 1. As a result of the law’s eligibility changes, more than 300,000 NJ FamilyCare participants could lose coverage. The tables below provide low- and high-end projected loss of Medicaid enrollment and associated fiscal impact due to H.R. 1 over the next four state fiscal years (SFY).

County	Expansion Adults Before H.R. 1 Implementation (March 2026)	Projected Enrollment Loss Due to H.R. 1 Implementation (Cumulative Loss)			
		SFY27	SFY28	SFY29	SFY30
Atlantic	23,210	420 – 1,260	5,480 – 11,170	6,950 - 13900	6,950 – 13,900
Bergen	40,380	730 – 2,200	9,530 – 19,430	12,100 - 24200	12,100 – 24,200
Burlington	22,160	400 – 1,210	5,230 – 10,670	6,640 - 13280	6,640 – 13,280
Camden	44,540	810 – 2,430	10,510 – 21,430	13,350 – 26,690	13,350 – 26,690

Cape May	5,360	100 - 290	1,260 – 2,580	1,600 – 3,210	1,600 – 3,210
Cumberland	11,940	220 - 650	2,820 – 5,750	3,580 – 7,160	3,580 – 7,160
Essex	68,880	1,250 – 3,750	16,260 – 33,140	20,640 – 41,270	20,640 – 41,270
Gloucester	16,580	300 - 900	3,910 – 7,980	4,970 – 9,930	4,970 – 9,930
Hudson	55,600	1,010 – 3,030	13,130 – 26,760	16,660 – 33,320	16,660 – 33,320
Hunterdon	3,660	70 - 200	860 – 1,760	1,100 – 2,190	1,100 – 2,190
Mercer	21,430	390 – 1,170	5,060 – 10,310	6,420 – 12,840	6,420 – 12,840
Middlesex	46,920	850 – 2,560	11,080 – 22,580	14,060 – 28,120	14,060 – 28,120
Monmouth	26,540	480 – 1,450	6,260 – 12,770	7,950 – 15,900	7,950 – 15,900
Morris	15,530	280 - 850	3,670 – 7,470	4,650 – 9,310	4,650 – 9,310
Ocean	41,860	760 – 2,280	9,880 – 20,140	12,540 – 25,080	12,540 – 25,080
Passaic	46,730	850 – 2,550	11,030 – 22,480	14,000 – 28,000	14,000 – 28,000
Salem	3,980	70 - 220	940 – 1,920	1,190 – 2,380	1,190 – 2,380
Somerset	11,010	200 - 600	2,600 – 5,300	3,300 – 6,600	3,300 – 6,600
Sussex	5,130	90 - 280	1,210 – 2,470	1,540 – 3,070	1,540 – 3,070
Union	33,790	610 – 1,840	7,980 – 16,260	10,120 – 20,250	10,120 – 20,250
Warren	5,460	100 - 300	1,290 – 2,630	1,640 – 3,270	1,640 – 3,270
Total	550,720	10,000 – 30,000	130,000 – 265,000	165,000 – 330,000	165,000 – 330,000

Source: Urban Institute estimates ([Projected Reductions in Medicaid Expansion Enrollment Under OBBBA's Work Requirements and Six-Month Redeterminations](#)) adjusted to account for additional losses for New Jersey's Medicaid noncitizen enrollment. Each county's share of expansion enrollees in March 2026 was applied to statewide estimates to generate county-level projections.

SNAP Enrollment and Benefit Reductions



SNAP Enrollment Loss During H.R. 1 Implementation (Assuming Current Policy)

Federal cuts to SNAP resulting from H.R. 1 will result in fewer households in New Jersey receiving SNAP benefits in every New Jersey county, including reduced assistance to veterans, seniors, individuals who are homeless, young adults aging out of foster care, and families with children. The table below shows actual enrollment loss from June 2025 to June 2026 as well as expected enrollment loss from H.R. 1 according to CBO projections. While actual losses are difficult to attribute to specific factors, projections suggest that much of this drop in enrollment could be attributed to H.R. 1.



County	SNAP Enrollment Before H.R. 1 Implementation (June 2025)	Actual Enrollment After Start of H.R. 1 Implementation (June 2026)	Actual Enrollment Loss (June 2025 through June 2026)	Projected Enrollment Loss Due to H.R. 1 (in an Average Month)
Atlantic	32,000	28,200	3,800	2,200
Bergen	42,500	38,800	3,700	2,200
Burlington	24,600	23,400	1,200	1,600
Camden	76,700	71,500	5,200	5,400
Cape May	7,900	7,400	500	600
Cumberland	27,900	25,900	2,000	1,600
Essex	118,600	103,700	14,900	8,500
Gloucester	18,300	17,700	600	1,000
Hudson	99,300	87,800	11,500	6,900
Hunterdon	3,600	3,300	300	200
Mercer	37,400	33,300	4,100	2,200
Middlesex	57,900	54,400	3,500	2,900
Monmouth	29,200	26,100	3,100	1,800
Morris	17,100	16,400	700	1,000
Ocean	58,200	54,500	3,700	2,200
Passaic	78,000	72,000	6,000	4,500
Salem	8,800	8,000	800	600
Somerset	11,800	11,200	600	600
Sussex	4,000	3,500	500	200
Union	48,500	44,500	4,000	3,000
Warren	8,400	7,900	500	500
Total	810,900	739,600	71,300	49,500

Source: Projections based on Congressional Budget Office analysis ([Estimated Budgetary Effects of Public Law 119-21, to Provide for Reconciliation Pursuant to Title II of H. Con. Res. 14, Relative to CBO's January 2025 Baseline](#)) and June 2025-June 2026 [SNAP participation data](#).



Projected Loss of SNAP Benefits Due to H.R. 1 (Assuming Current Policy)

Every county in New Jersey is projected to lose millions of dollars in SNAP benefits due to changes in federal policy, through both loss of enrollment and decreasing benefits to continued participants over upcoming federal fiscal years (FFY). All SNAP participants will see a decrease in the value of their food assistance. Some SNAP households will see additional reductions in benefits due to narrowed eligibility and changes to how food assistance amounts are calculated. As SNAP participants redeem benefits, this program also supports workers and business in industries that produce, transport, and sell food. Reductions in SNAP benefits will reduce spending at businesses that accept SNAP, reducing economic activity across the state.

As noted above, additional state-wide impacts of H.R. 1 including administrative and benefit cost shifts for SNAP are available in [a May 2026 version of this factsheet](#).

County	Projected Loss of SNAP Benefits for New Jersey Families			Projected Economic Impact of SNAP Benefit Loss		
	FFY27	FFY28	10 Year Total (FFY25-34)	FFY27	FFY28	10 Year Total (FFY25-34)
Atlantic	\$11.2M	\$11.6M	\$105.8M	\$17.3M	\$17.8M	\$162.9M
Bergen	\$13.1M	\$13.5M	\$125.3M	\$20.1M	\$20.8M	\$193M
Burlington	\$8.3M	\$8.5M	\$77.7M	\$12.7M	\$13.1M	\$119.7M
Camden	\$27M	\$27.8M	\$252.9M	\$41.6M	\$42.8M	\$389.5M
Cape May	\$2.9M	\$3M	\$27.2M	\$4.5M	\$4.6M	\$42M
Cumberland	\$8.4M	\$8.6M	\$79.2M	\$12.9M	\$13.3M	\$122M
Essex	\$43.2M	\$44.4M	\$405.1M	\$66.5M	\$68.4M	\$623.8M
Gloucester	\$5.5M	\$5.6M	\$51.9M	\$8.4M	\$8.7M	\$80M
Hudson	\$35.5M	\$36.6M	\$334.4M	\$54.7M	\$56.4M	\$515M
Hunterdon	\$1.3M	\$1.3M	\$12M	\$2M	\$2M	\$18.5M
Mercer	\$11.9M	\$12.3M	\$112.9M	\$18.3M	\$18.9M	\$173.8M
Middlesex	\$16.9M	\$17.5M	\$161.8M	\$26M	\$27M	\$249.2M
Monmouth	\$9.8M	\$10.2M	\$93.5M	\$15.1M	\$15.6M	\$143.9M
Morris	\$5.6M	\$5.8M	\$53.6M	\$8.6M	\$8.9M	\$82.6M
Ocean	\$12M	\$12.4M	\$114.6M	\$18.5M	\$19.1M	\$176.5M



Passaic	\$23.8M	\$24.6M	\$225.4M	\$36.7M	\$37.8M	\$347M
Salem	\$3M	\$3.1M	\$28.3M	\$4.7M	\$4.8M	\$43.6M
Somerset	\$3.6M	\$3.7M	\$34.1M	\$5.5M	\$5.7M	\$52.6M
Sussex	\$1.2M	\$1.3M	\$11.7M	\$1.9M	\$2M	\$18.1M
Union	\$15.8M	\$16.3M	\$149.4M	\$24.3M	\$25.1M	\$230M
Warren	\$2.7M	\$2.7M	\$25.1M	\$4.1M	\$4.2M	\$38.7M
Total	\$262.4M	\$270.8M	\$2.5B	\$404.2M	\$417M	\$3.8B

Source: Projections based on Congressional Budget Office analysis ([Estimated Budgetary Effects of Public Law 119-21, to Provide for Reconciliation Pursuant to Title II of H. Con. Res. 14, Relative to CBO's January 2025 Baseline](#)), United States Department of Agriculture estimates of economic impact ([Quantifying the Impact of SNAP Benefits on the U.S. Economy and Jobs](#), and [SNAP participation data](#)).