

# PROGRESSIVE MASSACHUSETTS

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## *2014 Attorney General's Race*

### *OMNIBUS PROGRESSIVE MASSACHUSETTS ENDORSEMENT QUESTIONNAIRE RESPONSES*



FEBRUARY 2014

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Progressive Mass, Feb. 2014, <http://progressivemass.com/2014statewide>

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# QUALIFICATIONS AND VISION

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## About the Candidates

### Motivation

[Question 1] *Why are you running for office?*

#### *Maura Healy*

I am running for Attorney General because my experience, drive, and vision for the office make me the strongest candidate to protect the public interest and advance the well-being of all residents. As a division and bureau chief in the Attorney General's Office, I have been on the front lines fighting for fairness, equality and justice, and will lead using the skills I have acquired throughout my career as a lawyer, advocate and prosecutor.

My vision for the office is built on three clear priorities:

- **Standing up for individuals** by protecting consumers, fighting for civil rights, equal pay, environmental protection, fair labor protections, rooting out fraud and abusive practices, and ensuring access to health care, including mental and reproductive health. I will ensure that everyone has the opportunity to live, work and raise a family in Massachusetts.
- **Safeguarding communities** by working to reduce gun violence, protecting children, tackling drug addiction and addressing the root causes of crime and instability in our neighborhoods through advocacy, prosecution and working with local law enforcement, municipalities, community and civic groups. We can make our communities safer and stronger by supporting criminal justice reform.

**Leading an office guided by our shared progressive values: Fairness, accountability and innovation.** As Attorney General, I will protect taxpayers and work productively with businesses to support economic development and healthy communities. I will fight for a level playing field by ensuring businesses and government agents play by the rules. Our next Attorney General must be proactive and use all the tools at her disposal to address emerging challenges for our state and residents.

#### *Warren Tolman*

*Why are you running for office?*

I am running for Attorney General because I believe there is no other job that enables you to do more to protect Massachusetts families, their homes, and their pocketbooks. Growing up, my parents instilled in me the value of standing up for what you believe in. I have made this value a guiding principle throughout my life and career. As a State Representative and Senator for eight years, I led on issues like Campaign Finance Reform, Environmental Protections, Early Childhood Education and ending the reign of Big Tobacco. My success led the American Cancer Society to send me across the country to help other Legislators learn how to stand up for what is right, even when it's hard to beat a giant.

I will be an Attorney General that takes on the big issues that matter in the daily lives of people across the Commonwealth. I will advocate for the families whose homes have been unfairly

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foreclosed upon. I will fight for the students whose loans have spiraled out of control from predatory lending practices. I will work with the families and businesses struggling to pay for the escalating cost of health care. And much like I did in taking on Big Tobacco, I will stand up to special interests to help every family in the Commonwealth.

### Qualifications

[Question 2] *What prepares you to serve in this capacity?*

#### *Maura Healy*

*What prepares you to serve in this capacity?*

My legal experience, particularly in the Attorney General's office, my demonstrated leadership and management record, and my passion and vision for public service make me the best candidate.

I understand the authority and responsibility the Attorney General wields, having served as both a division and bureau chief during my seven-year tenure in the Attorney General's Office. I have approved, led, initiated, supervised or handled hundreds of investigations and enforcement actions across the areas of civil rights, consumer protection, health care, environmental protection, insurance and financial services, not-for-profit/public charities, fair labor, and utilities. I have also worked directly with cities and towns, state agencies, district attorney's offices, police departments and organizations and stakeholder groups across the state on AGO-related matters and I am the candidate best prepared on day one to most effectively lead the state's largest public law firm.

Leading is something that I have done my whole life, as the oldest of five children, as captain of all of my teams through high school and college, and as a leader in the Attorney General's Office. I know how to motivate and inspire people, and I know how to build the most effective and forward-thinking teams of attorneys and staff to ensure that Massachusetts has the best Attorney General's Office in the country.

#### *Warren Tolman*

*What prepares you to serve in this capacity?*

I bring a unique background to this office that gives me the perspective and leadership experience to hold this office. Over my career, I've worked in both the public and private sectors. For eight years, I worked for my constituents as their advocate on Beacon Hill, as a member of the Progressive Caucus, and I took a lead on the issues that I felt could make our Commonwealth and country a better place. For the last eleven years, I have been in the private sector, helping to grow businesses and working with both business leaders and workers to invest in Massachusetts and to improve work standards.

My personal experiences will also guide my approach to leading the Attorney General's office. My family started in a Boston federal housing project and I was the first in my family to graduate from college. I know about the struggles and experiences of building a family, getting a home, and pursuing the American Dream. I'm the father of three children, one a recent graduate from college, one in college, and one preparing for college, and I am focused on the predatory lenders that are making money off of our children as college expenses continue to escalate. And as a husband and a father of two daughters who face a workforce where women continue to make 77 cents on the

dollar, I will refuse to allow this inequality to continue and will take steps to ensure that an equal day of work is compensated equally, no matter who is doing the job. I will be an Attorney General who fights to ensure that the least of our sisters and brothers has the same rights as anyone else.

All of these experiences, together, shape my vision for the job.

## Philosophy and Priorities

### Role of Government

[Question 3] *What do you think is the proper role of government in Massachusetts residents' daily lives?*

#### *Maura Healy*

*What do you think is the proper role of government in Massachusetts residents' daily lives?*

First and foremost, the role of the government is to serve the people, and to protect the most vulnerable among us. During my tenure in the AG's office, I oversaw staff who handled hundreds of complaints from residents every day and worked to address problems large and small. I worked hard to ensure that staff were there to help however they could in as many situations as possible. The role of an Attorney General also includes ensuring that both government and businesses play by the rules and that the rules are reasonable, predictable and fair. When unscrupulous bosses cheat workers out of wages or polluters ignore environmental protections, we are all harmed. Government must ensure that the rules are followed so that individuals and businesses that play by the rules can grow and thrive.

I believe that our government can help change the way people view a problem or an issue. As Chief of the Civil Rights Division, I led and won a case that changed the lives for gay and lesbian people here and across the country. I fought to ensure we approached the subprime lending crisis not just as a consumer protection issue, but also as a civil rights matter because certain predatory lending practices had a disparate impact on borrowers and communities of color. A blind student's inability to use educational technology wasn't for me simply a disability rights issue, it was a matter of fairness and economic mobility. Protecting our environment is also a matter of public health. Standing for common sense criminal justice reform strengthens communities and protects taxpayers. Our job in government is to actively frame public policy to better serve people.

#### *Warren Tolman*

*What do you think is the proper role of government in Massachusetts residents' daily lives?*

I believe that government can be a vehicle for good in our society. The Attorney General is the Peoples' Advocate. The role is to protect and serve the residents of the Commonwealth to make sure that their interests are protected and their futures are secure.

For the woman who loses her home to foreclosure and does not know where to turn, the Attorney General's office can be her advocate. For the student who is sinking further and further into debt from unscrupulous lenders, the Attorney General's office can fight for him. For the families across the Commonwealth that worry about gun violence and accidents, the Attorney General can be a leader on new regulations that save lives and make our communities safer.

### Top priorities

*If elected, what would be your top 3 priorities?*

#### *Maura Healy*

*If elected, what would be your top 3 priorities?*

My top three priorities are (1) standing up for individuals; (2) safeguarding communities; and (3) leading an office that is guided by our shared progressive values: fairness, accountability and innovation.

#### *Warren Tolman*

*If elected, what would be your top 3 priorities?*

The office of the Attorney General is one where you can start making a difference for people right away. I intend to utilize the powers of this office to push a progressive agenda and to move the ball forward in a variety of ways.

- 1.) We can, and will, battle urban gun violence and loosen the stranglehold of the NRA by using the Massachusetts Consumer Protection Law, Chapter 93A, to require fingerprint technology be incorporated on all guns sold in Massachusetts. In January, the American Academy of Pediatrics released a study that found over 10,000 children are hurt or killed by guns every year. Of these, almost a third were directly attributed to accidents in the home. Fingerprint technology can keep kids from firing their parents' guns and injuring or killing themselves. The technology can also slow down illegal trafficking that leads to guns falling into the wrong hands. We need to make our communities safer, and the Attorney General can make this regulation part of the law, today.
- 2.) We must continue our efforts to bring down escalating health care costs by combating Medicaid fraud and working to eliminate waste, fraud, and abuse wherever we find it in Massachusetts health care. As Attorney General, I will closely monitor and regulate health care markets to ensure that Massachusetts's residents continue to receive high quality care at fair rates.
- 3.) We must continue to ensure equality to all citizens on every level. Massachusetts has been a leader throughout history on moving the ball forward on equality, but even with all of our recent advancements, the work is not done. I will use the office to advocate making the Employment Non-Discrimination Act (ENDA) the law of the land, I will confront gender inequity and pay gaps, and I will work to address bullying and discrimination that persists in our society.

# JOB GROWTH AND THE ECONOMY

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[Section A] *The Massachusetts economy has continued to grow and recover from the Great Recession, but the gains have not been shared equally. Poverty levels continue to increase, while the minimum wage loses value every year. Massachusetts now ranks 8th in the nation for income inequality.*

## Statement/Experience

[Question A1/A2] *Share your personal values and principles on job growth and the economy. POSSIBLE TOPICS: How can we improve the economy and economic security for all people? How do we grow the number of good paying jobs in the Commonwealth? How do you view wealth and income inequality, and what would you do about it, if anything?*

### Maura Healy

*Share your personal values and principles on job growth and the economy.*

Addressing economic inequality and improving access to opportunity must be at the heart the Attorney General's agenda. This means thinking expansively about civil rights, consumer protection and criminal justice responsibilities. And it means that every resident of the state must be able to access the basic building blocks of a civic society – education, health care, housing, transportation, employment, and a safe neighborhood. While some may not consider transportation to be a civil rights issue, there are racial disparities in commuting times and public transportation is often unavailable to our lowest-paid night workers. When a workplace is inaccessible, so is a job. When a struggling family is further set back by an unaffordable loan with hidden fees, a predatory for-profit school, medical debt or unpaid wages, we all lose. An Attorney General can directly help close the economic inequality gap by taking on these sorts of unjust practices.

Because lower-income borrowers were more likely to receive subprime loans, the impact of the lending crisis has been hard felt in the poorest neighborhoods. We have cleared out bad actors making those loans but more work remains to ensure communities are rebuilding equity.

Low-income families will remain in poverty if their breadwinners continue to face revolving incarceration. We need to invest in new approaches and programs focused on prevention, stabilization and treatment, with a particular focus on addressing mental and behavioral health as well as addiction. We also need to ensure that those incarcerated receive life skills, education, job-training or other training to help them succeed when they are released.

#### *Healy: Related experience/record*

As Chief of the Civil Rights Division, I brought the first civil rights case by a state against a subprime lender to hold it accountable for charging similarly-situated minority borrowers more for the same mortgages. I oversaw the landmark HomeCorps program that has worked directly on behalf of distressed homeowners to get banks to modify thousands of mortgages to affordable levels and to stop nearly 1,000 unnecessary foreclosures, and I chaired the state's foreclosure impacts task force. I also oversaw teams that brought cases for predatory lending, unfair debt collection practices, non-payment of wages, unlawful evictions, and unfair insurance practices, and against for-profit colleges that deceptively marketed to students (many of them low-income women and veterans) all looking to climb up the ladder. All of these are cases were directed at getting relief for people who have been taken advantage of financially. I also studied the impact of CORI and credit scores on the ability of people to gain meaningful employment.

Because people with disabilities are disproportionately low-income and are subject to unnecessary barriers in education and employment, I led efforts to make schools and technology accessible. I also successfully defended the state's racial imbalance law that allows school districts to voluntarily integrate as a means of closing achievement gaps and worked with the state and districts to improve learning opportunities for English-language learners.

### Warren Tolman

*Share your personal values and principles on job growth and the economy.*

I believe the best way to grow our economy is by making sure that every American has a fair shot at the American Dream. Massachusetts residents trying to find good jobs to make enough to provide for themselves and their families deserve the protection of their government against big businesses that would prey on their well-being. As Attorney General, I will be a voice for consumers and stand up to big industries that prioritize profits over progress, because the best way to grow our economy is from the middle out and not the top down. I will also be vigilant against discrimination in the workplace, so that women can earn as much as their male counterparts and so that members of the LGBTQ community will not have to live in fear of losing their jobs just because of who they are. Our state will attract new residents and new businesses if they know that in Massachusetts, workers get paid what they deserve and can focus on their jobs.

#### *Tolman: Related experience/record*

As Senate Chair of the Joint Committee on Taxation, I worked to increase a state Earned Income Tax Credit in 1997, providing a refundable credit for low-income working families with children. I authored the Mutual Funds Job Growth Bill, the first law in the country to link tax breaks with a job creation requirement. I have been a consistent advocate and supporter of increasing the state's minimum wage. I was also a key supporter of The Life Initiative, which allowed insurance companies to reduce their net investment income tax rate if they contributed to a fund for community development. Over the last 10 years, the fund has invested \$200 million in affordable housing developments, commercial properties, businesses and community facilities for Massachusetts residents.

## Policy Proposals

### Minimum Wage

[Question A3] *Do you support:*

Raising the minimum wage to at least \$10.50/hour:

- SUPPORTS: Healy, Tolman

Indexing automatic yearly increases to inflation:

- SUPPORTS: Healy, Tolman

Increasing tipped wages to 60% of the minimum wage:

- SUPPORTS: Healy, Tolman

### **Unemployment Insurance and Minimum Wage**

[Question A4] *As of January 2014, the legislature is negotiating a bill that would pair an increase in the minimum wage with cuts to unemployment insurance. Do you oppose this effort?*

- OPPOSES LINKING: Healy, Tolman
- HEALY: I oppose efforts to pair an increase in the minimum wage with cuts to unemployment insurance.

### **Earned sick time**

[Question A5] *Do you support requiring businesses with more than 11 employees to provide earned, paid sick time to their employees?*

- SUPPORTS: Healy, Tolman
- HEALY: Yes. Requiring sick workers or the parent of a sick child to report to work risks their own health as well as the health of co-workers and customers and places the worker in an untenable position of choosing between the health and well-being of herself or her children and the job she needs to care for her family.
- TOLMAN: In addition, I will make the Attorney General's office employee-friendly, with receptiveness to job sharing/flex scheduling and family friendly conditions.

### **Job Creation and Standards for Living Wage**

[Question A6] *A "Job Creation and Quality Standards Act" would require corporations that receive any kind of public benefits (grants, tax expenditures procurement contracts) to, in turn, pay a living wage (\$15 per hour plus benefits) to full-time employees. Do you support such legislation?*

- SUPPORTS: Tolman
- HEALY: I support efforts to ensure that people who work are paid a living wage but I cannot commit to this without a full analysis of the proposed legislation and its impact on employees, employers and our economy.

### **Employee-owned businesses**

[Question A7] *Do you support legislation to foster and develop employee ownership of businesses in Massachusetts?*

- SUPPORTS: Healy, Tolman

### **Co-ops, benefit corporations, community banks**

[Question A8] *Do you support legislation that would encourage the formation of cooperatives and/or benefit corporations and the development of community banks?*

- SUPPORTS: Healy, Tolman

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# EDUCATION & WORKFORCE DEVELOPMENT

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[Section B] *Public education has always been a gateway to opportunity and mobility for all, regardless of economic circumstances, a cornerstone of the American dream for all residents. However, the soaring price of higher education over the last several decades has made access to this opportunity increasingly out of reach, at the very moment when higher education makes a greater difference to one's economic future. Meanwhile, powerful corporate interests have been steadily undermining public school teachers and unions and siphoning money from our public K-12 system.*

## Statement/Experience

[Questions B1/B2] *Please share your personal values and principles regarding public education and workforce training. SUGGESTED TOPICS: What value does public education and workforce development have in improving our economy as well as in addressing matters of economic justice? What measures should the Commonwealth take on these issues? You might address, for example, charter schools, school vouchers, standardized testing and federal programs like No Child Left Behind and Race to the Top.*

### Maura Healy

*Please share your personal values and principles regarding public education and workforce training.*

Public education is the surest pathway to broader, shared economic opportunities.

My four brothers and sisters and I all went to public schools K-12, my mother was a school nurse and my father a high school history teacher and coach and president of our local teachers' association. We need to support public education to ensure that more children have access to high quality education so they succeed in school and build careers.

We need an education system that is committed to helping every child build a productive future that is responsive to the modern economy at all levels. Our children are tomorrow's workers, parents and leaders and we need to do all we can to prepare students to succeed and thrive in these responsibilities. This takes investment in children, wraparound support services, paying our teachers and investing in our classrooms. I also strongly support state and local efforts to partner with the business community to reach out to work with schools and support paid internships, mentoring and other enrichment opportunities. We need all our students to be trained to move into jobs in those and other sectors of our economy, such as our bio-tech, high-tech and health care industries. A student's zip code should not define his or her education and workforce prospects and we must work to ensure that all students, regardless of race, income or ability have the opportunity to maximize their potential.

An Attorney General must also ensure that businesses have the appropriate regulatory support to help them create and support jobs and that consumers have a public advocate for fairness and transparency in the process.

### *Healy: Related experience/record*

The Massachusetts Constitution provides a constitutional right to an education. The Attorney General must protect and enforce that right. While in the Attorney General's Office, I successfully defended the Lynn Public School's voluntary integration plan and the state's racial imbalance act following two U.S. Supreme

## EDUCATION & WORKFORCE DEVELOPMENT

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Court rulings. I also oversaw the Attorney General's implementation of the state's anti-bullying law, which better ensures that students are able to receive an education in a healthy environment. This included working directly with legislators as they drafted the law, advising the state education department on guidelines and regulations, and working with schools and educational personnel as they put new policies and procedures into place, handling and supervising bullying complaints in the AG's office and assisting in the AG's anti-bullying commission hearings and report. In addition, I led the office's achievement of a nationwide settlement with Apple, Inc. to make its educational platform accessible to persons who are blind or print-disabled. I also oversaw matters on behalf of children with disabilities who needed public accommodations in school and worked with state officials on addressing the needs of English-language learners. I am committed to ensuring that predatory, for-profit schools cannot prey upon students seeking educational advancement. Many of these schools promise big results but leave our students with mountains of debt and worthless certificates or degrees. I have worked on enforcement cases and proposed regulations to address this emerging issues for our state.

### Warren Tolman

*Please share your personal values and principles regarding public education and workforce training.*

Public schools are our foundation of education and an institution that I firmly support and believe in. I am the product of public schools and my three children are Watertown Public School graduates and attendees. As Attorney General, I will ensure the safety and security of our students against guns, bullying and any other threats, so that our schools are welcoming places where students can learn and grow. Workforce training is an integral component of ensuring that we have a well-educated and trained workforce. I have seen directly the positive impact that good worker training programs can have in my work with 1199/SEIU.

#### *Tolman: Related experience/record*

As a member of the legislature, I was the sponsor of a number of measures to ensure local school districts receive their fair share of funding. I was the chief Senate sponsor of the Reading Recovery Program, an early intervention literacy program that targets children who are at ready of not learning to read and provides them with individualized instruction. After this program was developed, we found that nearly all children completing the program were brought up to grade level. I was also the chief sponsor of the "Invest in Children" license plates, the proceeds of which fund grants for projects to improve the quality of day care at non-profit day care centers throughout the state.

### Achievement Gaps

[Question B3] *What would you do to address persistent racial and economic achievement gaps in education?*

#### *Healy*

*What would you do to address persistent racial and economic achievement gaps in education?*

Many factors contribute to persistent racial and economic achievement gaps. These include lack of basic access to health care, nutrition, mental health resources, safe and stable housing, parental income status and employment, domestic violence and trauma, and language barriers. All of these must be addressed with a combination of enforcement of laws, advocacy, funding and leadership. In addition, another factor that warrants attention is school discipline and the linkage between school discipline and incarceration. I will use all of the tools of the AG's office to address these issues.

#### *Tolman*

*What would you do to address persistent racial and economic achievement gaps in education?*

## EDUCATION & WORKFORCE DEVELOPMENT

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It is unacceptable that a child's ZIP code can determine their future. We need our schools to be equal-opportunity learning centers. As Attorney General, I will closely monitor our schools to make sure that all students have access to a quality education. I will advocate for fair funding in the education formula and shares of revenue so that struggling school districts have the resources they need.

### Policy Proposals

#### Universal Pre-K

[Question B4] *Do you support creating universal, free Pre-K, accessible to any resident of Massachusetts, integrated into the public school system?*

- SUPPORT: Healy, Tolman
- HEALY: Yes. Every credible study of the last 10 years has confirmed the truth that early child education is the vital foundation for K-12 success. The word gap alone between middle class preschoolers and children in poverty is in the millions years before kindergarten. Every dollar spent on pre-K programs is recovered many times over in higher earnings and reduced spending on social services and criminal justice.

#### Universal higher-ed

[Question B5] *Do you support a program that provides free, publicly funded higher education for every student who wants it?*

- OPPOSE: Tolman
- HEALY: I support making high quality, affordable higher education available to all students. That is one of the reasons I am committed to shutting down predatory for-profit schools that target low-income communities and families and steer them away from community colleges and other learning institutions.
- TOLMAN: There are some students who can afford to pay and limited state dollars must be allocated in the best way possible, as in funding universal pre-K education.

#### Funding structure

[Question B6] *Do you support changes to the Chapter 70 Education formula, including the Foundation Budget, to incorporate proper state funding for ELL students, Special Education students, transportation costs, charter school reimbursements to sending schools, and class size reduction?*

- SUPPORT: Tolman
- HEALY: I have not studied the proposed changes to the Chapter 70 formula sufficient to state an opinion at this time.

# HEALTH CARE

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*[Section C.] Massachusetts has led the way in providing near universal health care insurance coverage. However, we still spend an oversized portion of public and private money on health care, without necessarily achieving better health outcomes.*

## Statement/Experience

*[Questions C1/C2] Please share your personal values and principles regarding health care insurance, delivery and outcomes.*

### Maura Healy

*Please share your personal values and principles regarding health care insurance, delivery and outcomes.*

I believe that every resident of our state deserves affordable, high quality health care. This includes ensuring parity for mental health services.

The Attorney General's Office has oversight of health care companies, insurance providers and hospitals and also has oversight of proposed health care mergers and other proposed changes to Massachusetts' important health care market. It is critical that we protect patients' ability to access quality, affordable care.

#### *Healy: Related experience/record*

As Chief of the Public Protection & Advocacy Bureau, and Chief of the Business & Labor Bureau, I oversaw five divisions that directly work on health care issues – the Health Care Division (insurance coverage and consumer protection issues and coordination with DPH, the Health Policy Commission, the Connector and other agencies); the Antitrust Division (overseeing all proposed mergers or acquisitions by hospital systems and insurance companies); the Not-for Profit Public Charities Division (oversight of hospitals and insurers); the Fair Labor Division (focused on health care worker wage and hour issues); and the Medicaid Fraud Division (focused on patient care and neglect cases and Medicaid fraud). In my time, I supervised and approved investigations, enforcement actions, and the publication reports on health care to provide transparency and information to policy makers. I also participated in the Health Disparities Council.

### Warren Tolman

*Please share your personal values and principles regarding health care insurance, delivery and outcomes.*

Massachusetts has been a leader in securing health insurance for nearly all residents and taking concrete steps to limit the growth of health care costs. But we must not rest on our laurels, because Massachusetts residents should never have to worry about medical bills threatening their economic security. The Attorney General's Health Care Division has played an important role as a strong taxpayer advocate, taking on health insurance companies and pharmaceutical companies to stop unfair practices. As Attorney General, I will continue and strengthen that important work so that my office is closely monitoring and regulating health care markets to ensure that Massachusetts's residents continue to receive high quality care at fair rates. We must continue our efforts to bring down escalating health care costs by combating Medicaid fraud and working to eliminate waste, fraud, and abuse wherever we find it in Massachusetts health care. Finally, as a Senate sponsor of the Buffer Zone legislation, we must remain vigilant in protecting a Woman's right to make their own health care decisions. This means being prepared for an adverse decision by the Supreme Court at the end of the term in June.

#### *Tolman: Related experience/record*

As a State Senator, I was a chief sponsor of Single Payer Legislation. When I ran for Governor in 2002, part of my Health Care Platform was to begin a transition to a single-payer system, which provides universal

coverage while alleviating many of the problems that our health care system sees. I was also the chief sponsor of the first-in-the-nation Tobacco Disclosure Bill, which required tobacco companies to disclose the ingredients added to their tobacco products and to provide accurate nicotine yield ratings. Throughout my career, I have been a strong and consistent advocate for a woman's right to choose and other measures to protect reproductive health. I was a co-sponsor of legislation that banned "drive-through" deliveries and ensured a minimum 48 hours of medical coverage for postpartum hospital stays for new mothers.

## Policies and Proposals

### Single Payer and Public Option

[Question C3] *Do you support moving Massachusetts to Single Payer insurance?*

- SUPPORT: Tolman
- HEALY: I support every individual and family having access to quality, affordable health care without regard to what their employer provides.

*What role might a Public Option play, in your view?*

- HEALY: *see response above*
- TOLMAN: As Attorney General, I will stand up against private industry establishing monopolies in any sector. I believe a public option could take meaningful steps to providing more competition and more fairness for consumers in an industry with escalating costs.

### Costs and Quality

[Question C4] *What steps would you take to lower health care costs while maintaining or improving health outcomes?*

#### *Maura Healy*

*What steps would you take to lower health care costs while maintaining or improving health outcomes?*

As Attorney General, I will use the office's authority in the areas outlined above, as well as our powers to combat waste and abuse to ensure that our dollars are being invested in quality, affordable health care. I will ensure that the Attorney General's Office continues to be a resource to lawmakers, health care experts and advocates by requiring transparency and ensuring that all parties have access to information necessary to evaluate health outcomes and the drivers of escalating health care costs.

#### *Warren Tolman*

*What steps would you take to lower health care costs while maintaining or improving health outcomes?*

As Attorney General, I will combat Medicaid fraud and working to eliminate waste, fraud, and abuse wherever we find it in Massachusetts health care. Health care companies should continue to face scrutiny over increasing costs, and I will hold them accountable for explaining cost increases and business practices, as well as keeping a watchful eye on competitive pressures.

### Mental Health

[Question C5] *What steps would you take to address the gap in affordable mental health services?*

#### *Maura Healy*

*What steps would you take to address the gap in affordable mental health services?*

First, we need to achieve parity for mental health services. This is a civil rights issue. Failure to address these issues or to have in place a system that permits people to receive treatment and care for mental health, destabilizes families, removes breadwinners from householders, leads to increased substance abuse, violence and crime.

**Warren Tolman**

*What steps would you take to address the gap in affordable mental health services?*

Fully funding our mental health system and removing the stigma of mental illness will strengthen our families, our schools, and our communities. As Attorney General, I will continue to fight for fairness and equality in our mental health system so that Massachusetts residents can access the care they deserve. Mental health parity means just that. Far too many people in non-violent settings are sentenced to jail when they should be treated for mental illness or substance abuse. Our criminal justice system can be more efficient and more effective by focusing on incarcerating violent perpetrators of crime.

**Health Disparities**

[Question C6] *What steps would you take to reduce racial and income disparities in health outcomes?*

**Maura Healy**

*What steps would you take to reduce racial and income disparities in health outcomes?*

We need to make access to affordable, quality health care a priority for every resident. That requires examining the gaps in coverage in communities of color and carefully scrutinizing any efforts that might curtail health care choice and competition. I will also enforce laws appropriate to eliminating or reducing disparities.

**Warren Tolman**

*What steps would you take to reduce racial and income disparities in health outcomes?*

All Massachusetts residents deserve access to quality, affordable care. As Attorney General, I will ensure that everyone can access the medical care they need in the communities where they live. My office will fight health care companies that try to close hospitals or facilities in underserved, urban cities and towns. I will also work with the state's Department of Public Health to track health outcomes in underserved areas to ensure that all Massachusetts residents are receiving quality care.

**Implement Standards of Care and Costs Panel**

[Question C7] *Do you support establishing a state panel of experts (such as the Affordable Care Act's IPAB/"Independent Payment Advisory Board") to recommend high-value and cost-effective services?*

- SUPPORT: Tolman
- HEALY: I support engaging health care experts in improving the quality of health care and lowering costs, but I am not familiar enough with this specific proposal to state an opinion.

**Pharmaceutical companies**

[Question C8] *Do you support prohibiting pharmaceutical companies from including direct-to-consumer drug advertising as tax-deductible expense?*

- SUPPORT: Healy, Tolman

**Bulk prescription programs**

[Question C9] *Do you support establishing a bulk prescription drug program that would provide lower cost prescription drugs for public employees?*

- SUPPORT: Tolman
- HEALY: I support bulk purchasing programs that lower the cost of prescription drugs, but I am not familiar enough with this proposal to state an opinion at this time. I look forward to learning more.

*Do you support establishing this same program for all Massachusetts residents?*

- SUPPORT: Tolman
- HEALY: *see response above*

# HOUSING

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[Section D] *In the last ten years, the need for affordable housing has increased, while funds for affordable housing have decreased, federal and state. Currently there is a 10-year waiting list for a rental voucher, and the average rent for a two bedroom apartment requires a wage 50% higher than the median Massachusetts wage. Half of families in Greater Boston alone pay over 30% of their income in housing and utilities costs – and 25% of households pay more than half their income to housing. This is unsustainable. It has led to expanding economic inequality, increased homelessness, and damage to our economy, as talented workers often leave the state for less expensive regions.*

## Statement/Experience

[Question D1/D2] *Please share your personal values and principles regarding affordable housing. SUGGESTED TOPICS: How would you ensure that there is suitable housing for all who need it, within reasonable distance of job opportunities? How would you address the need to link housing, jobs and transportation? How would you tackle homelessness?*

### Maura Healy

*Please share your personal values and principles regarding affordable housing.*

In the last ten years, the need for affordable housing has increased, while funds for affordable housing have decreased, federal and state. Currently there is a 10-year waiting list for a rental voucher, and the average rent for a two-bedroom apartment requires a wage 50% higher than the median Massachusetts wage. Half of families in Greater Boston alone pay over 30% of their income in housing and utilities costs—and 25% of households pay *more than half* their income to housing. This is unsustainable. It has led to expanding economic inequality, increased homelessness, and damage to our economy, as talented workers often leave the state for less expensive regions.

No person in Massachusetts should be homeless, and no child should go without safe and affordable housing. Housing, jobs and transportation are interrelated issues. Housing needs to be near transportation so that people can get to work. People need to get to work to afford housing. I will build upon successful programs like HomeCorps and the Abandoned Housing Initiative to make sure we are doing all that we can to make affordable housing available to all who need it. I will also enforce 40B and other laws intended to make sure that we have affordable housing.

#### *Healy: Related experience/record*

I have personally handled or overseen the enforcement of fair housing laws in hundreds of cases. Most of these involved rental housing and including cases where landlords, real estate agents or property managers unlawfully denied rental opportunities to people who wanted to use a housing, rental or transitional voucher. These cases often resulted in vindicating the rights of these victims, including getting them restitution and housing. I have also led cases against predatory mortgage lenders and banks that stripped equity from homeowners around the Commonwealth and wreaked havoc on the economy and housing market. Finally, I helped design and then oversaw the AG's landmark HomeCorps program that has kept thousands of families in their homes with modified loan payments and avoiding foreclosure. Another subset of families have been helped by that program with transitional assistance payments through to help them avoid homelessness.

### Warren Tolman

*Please share your personal values and principles regarding affordable housing.*

Helping families stay in their homes strengthens our communities and improves our economy, and I have consistently fought to make housing more affordable and accessible for those who need it. My family started in Boston federal public housing. I know the importance and value of having a home. As Attorney General, I will aggressively enforce recently enacted state laws that assist borrowers in obtaining a loan modification and prevent unnecessary foreclosures. This office is where Massachusetts residents can turn to in their times of crisis and we need an Attorney General who will find ways to stand up to the banks forcing foreclosure and keep families in their homes. Attorney General Coakley has done a tremendous job in recovering millions of dollars for investors and borrowers that fell victim to predatory lending schemes. I will continue this advocacy, utilizing the HomeCorps program to prevent unnecessary foreclosures. A foreclosed home that sits empty for 5 years is bad for the family, it is bad for the community, and it is bad for the banks. We can find better solutions and we must protect our residents.

*Tolman: Related experience/record*

As a legislator, I was the chief sponsor of the law that created Home Modification Program to provide grants and loans for the elderly and disabled individuals to make their homes more accessible. I was also the chief sponsor of that law the created and funded the state Housing Registry to match disabled tenants with owners of accessible housing units.

## Policies and Proposals

### Housing Authorities

[Question D3] *Governor Patrick has proposed consolidating the Housing Authorities to six regional authorities, from the current 242 authorities. The legislature appears reluctant to agree to this reform, in part because it would reduce local control. What is your position?*

*Healy – on consolidating housing authorities*

I support efforts to increase government efficiency and eliminate waste in government but need to study this issue more to state a formal position.

*Tolman – on consolidating housing authorities*

In the wake of the problems discovered in the Chelsea Housing Authority and across the statewide system, the Attorney General's office must continue to look closely at the way the current Housing Authority exists and operates to ensure there are no more examples of incompetence, indolence, or improper action by directors across the Commonwealth. The Housing Authority is intended to be an instrument of opportunity for families that need assistance, not a place where scandal can occur from lack of oversight. In addition to protecting the price paid by taxpayers, the tenants who live in poor conditions with problems that go unfixed under inattentive management deserve the attention of the Attorney General's office. I support action that brings Housing Authorities under greater supervision, but I support having local Housing Authorities. I look forward to seeing the bill currently in committee by Senator Eldridge and Representative Honan following a statewide tour of Housing Authorities.

### Affordable Housing

[Question D4] *What would you do to increase the number of affordable housing units in the State? What would you do to ensure that no low-income family has to spend more than 50% of their income on housing and related expenses; and that fewer than a quarter of families spending more than 33% of income on shelter?*

***Healy – increasing affordable housing***

As head of the AG's Civil Rights Division, I fought to help families stay in their homes and avoid foreclosure and fight discrimination against those on public assistance. I strongly support efforts to increase the number of affordable housing units in the state but need to study this issue more.

***Tolman – increasing affordable housing***

The Massachusetts Affordable Housing Law, Chapter 40B, was designed with a goal of pushing communities across Massachusetts to have at least 10% of the available housing stock be affordable to low and moderate-income families. Providing an opportunity for a stable home for all families in Massachusetts will improve the quality of our economy. Our Commonwealth must continue to build and redesign new homes and apartments to meet the needs of our rising local population, or we will face the reality of families needing to move out of state. As the Attorney General, I will continue the efforts of Attorney General Coakley to help keep people, at the risk of being foreclosed, in their homes, by working with and prosecuting banks as appropriate.

**Temporary Housing Transitions**

[Question D5] *What would you do to move homeless families and individuals out of motels and shelters and into permanent housing?*

***Healy – transitions from temporary housing***

I support programs that move homeless and housing insecure individuals and families into permanent housing but I need to study the issue more to develop policies on how to do this.

***Tolman – transitions from temporary housing***

As the Attorney General, I will use my position and the bully pulpit to advocate for increased funding from the legislature.

**Regulation Reform, Development and Preservation**

[Question D6] *Would you support reforms to update our outmoded zoning, subdivision, and planning laws, in such a way as to encourage balanced development and land preservation?*

- SUPPORT: Healy, Tolman

# REVENUE AND TAXATION

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[Section E] *Because of income tax cuts and the effects of the recession, Massachusetts has lost nearly \$3 billion in revenue over the last 12 years. We now collect less revenue than 21 other states, and our tax revenue is below the national average. Since 1982, local aid has dropped 58%. Cuts to the moderately progressive state income tax have meant increasing reliance on fees, sales, gas and property taxes, exacerbating the overall regressiveness of our revenue. Regressive taxation strains low- and middle-income families, and reduced revenue collection curtails our ability to invest in vital infrastructure.*

## Statement/Experience

[Question E1/E2] *What principles do you bring to considerations of state revenue and tax reform (individual and corporate)? SUGGESTED TOPIC: How should we raise more revenue to adequately fund our communities for the future?*

### Maura Healy

*What principles do you bring to considerations of state revenue and tax reform (individual and corporate)?*

Ensuring that every Massachusetts resident has access to opportunities requires that our state be willing to invest in education, infrastructure, housing, job training and support services. If we do not have the resources needed to live up to those commitments, then I will work with the next governor and the legislature to support needed reforms.

There is clear income inequality in our state and our country. As Attorney General, I will work to ensure economic justice for all our citizens and strongly support a progressive tax system, including a progressive state income tax.

I believe that a review of our tax system should be comprehensive and do not believe that decisions about capital gains, the film tax, corporate tax breaks and others should be made in a one-off fashion. However, I am committed to engaging in the discussion with state agencies, the governor and the legislature, about how different changes to the tax code would help us better live up to the commitments we make to our residents.

### Warren Tolman

*What principles do you bring to considerations of state revenue and tax reform (individual and corporate)?*

We should examine the tax code for its provisions, some of which are outdated. As chair of Taxation committee, I introduced a successful measure doubling the personal exemption, thereby increasing the progressivity of our tax code. I would look for ways to continue that effort.

#### *Tolman: Related experience/record*

While in the legislature, I was the Senate Chair of the Joint Committee on Taxation and worked to increase the Earned Income Tax Credit, which provides a refundable credit for low-income working families with children. As noted above, I helped write the law doubling the personal income exemption. I have spoken on behalf of Governor Patrick's plans on numerous TV and radio outlets including NECN, Fox 25, and WGBH.

## Policies and Proposals

### Tax Rates for Upper Incomes

[Question E3] *Do you support increasing income taxes on the wealthiest residents of Massachusetts?*

- HEALY: As Attorney General, I will work to ensure economic justice for all our citizens and strongly support a progressive tax system, including a progressive state income tax. I believe that a review of our tax system should be comprehensive and do not believe that decisions about capital gains, the film tax, corporate tax breaks and others should be made in a one-off fashion. However, I am committed to engaging in the discussion with state agencies, the governor and the legislature, about how different changes to the tax code would help us better live up to the commitments we make to our residents.
- TOLMAN: I support measures to make our tax code more progressive.

### Automatic Tax Decrease Triggers

[Question E4] *Do you support halting the automatic decrease in state tax when Massachusetts state revenues grow four quarters in a row?*

- HEALY: As Attorney General, I will work to ensure economic justice for all our citizens and strongly support a progressive tax system, including a progressive state income tax. I believe that a review of our tax system should be comprehensive and do not believe that decisions about capital gains, the film tax, corporate tax breaks and others should be made in a one-off fashion. However, I am committed to engaging in the discussion with state agencies, the governor and the legislature, about how different changes to the tax code would help us better live up to the commitments we make to our residents.
- TOLMAN: I support measures to make our tax code more progressive.

### Capital Gains

[Question E5] *Do you support increasing the capital gains tax (with safeguards to protect seniors)?*

- HEALY: As Attorney General, I will work to ensure economic justice for all our citizens and strongly support a progressive tax system, including a progressive state income tax. I believe that a review of our tax system should be comprehensive and do not believe that decisions about capital gains, the film tax, corporate tax breaks and others should be made in a one-off fashion. However, I am committed to engaging in the discussion with state agencies, the governor and the legislature, about how different changes to the tax code would help us better live up to the commitments we make to our residents.
- TOLMAN: I support measures to make our tax code more progressive.

### Progressive Taxation

[Question E6] *“An Act to Invest in Our Communities” was designed to raise significant revenue while making our tax code more progressive, but it has not passed the legislature. Would you support a renewed effort to pass this or similar legislation?*

- HEALY: As Attorney General, I will work to ensure economic justice for all our citizens and strongly support a progressive tax system, including a progressive state income tax. I believe that a review of our tax system should be comprehensive and do not believe that decisions about capital gains, the film tax, corporate tax breaks and others should be made in a one-off fashion. However, I am committed to engaging in the discussion with state agencies, the governor and the legislature, about how different changes to the tax code would help us better live up to the commitments we make to our residents.
- TOLMAN: I support measures to make our tax code more progressive.

### Corporate Tax Breaks

[Question E7] *Do you support eliminating or substantially reducing corporate tax breaks?*

- HEALY: As Attorney General, I will work to ensure economic justice for all our citizens and strongly support a progressive tax system, including a progressive state income tax. I believe that a review of our tax system should be comprehensive and do not believe that decisions about capital gains, the film tax, corporate tax breaks and others should be made in a one-off fashion. However, I am committed to engaging in the discussion with state agencies, the governor and the legislature, about how different changes to the tax code would help us better live up to the commitments we make to our residents.
- TOLMAN: I support eliminating or reducing corporate tax breaks that are ineffective.

*Do you support repealing or significantly reducing the Film Production Tax Credit?*

- HEALY: As Attorney General, I will work to ensure economic justice for all our citizens and strongly support a progressive tax system, including a progressive state income tax. I believe that a review of our tax system should be comprehensive and do not believe that decisions about capital gains, the film tax, corporate tax breaks and others should be made in a one-off fashion. However, I am committed to engaging in the discussion with state agencies, the governor and the legislature, about how different changes to the tax code would help us better live up to the commitments we make to our residents.
- TOLMAN: I am open to exploring the efficacy of this tax credit and act accordingly.

#### Clawbacks and Transparency in Corporate Tax Breaks

[Question E8] *Do you support increasing corporate tax break transparency and clawback provisions?*

- SUPPORT: Tolman
- HEALY: *No response*

#### Graduated Income Tax

[Question E9] *Would you support a state constitutional amendment creating a Massachusetts progressive income tax?*

- SUPPORT: Tolman
- HEALY: *No response*

# ADDITIONAL COMMENTS

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*Use this space to add any other issues important to your vision for Massachusetts or any other matter you think progressive voters should know about your candidacy.*

## **Maura Healy**

*No response*

## **Warren Tolman**

The Attorney General's office can have an impact on a wide variety of issues that are important to Progressives in Massachusetts. Gun violence is devastating our country over and over again, and Washington DC cannot escape the stranglehold of the NRA. As the Attorney General, I will take on the NRA and will mandate fingerprint technology be implemented on all firearms sold in the Commonwealth so that we can avoid accidents, slow illegal trafficking, and make our communities safer. This can be done through regulation that does not require the legislature to vote on the bill and does not have the opportunity for the NRA to derail progress. I am willing to stand up the gun lobby and say that it is time we use the best technological advancements to make our neighborhoods safe.

We also must address the future of our environment and the Attorney General's office can have an impact in investigating polluters and encouraging long-term renewable energy growth by working with the utility companies to plan and provide for a green future. I believe in renewable energy. I have had solar panels on my roof for ten years and I know that the long-term benefits of renewables outweigh the short-term costs.

We must to be a forward-thinking Commonwealth and continue to be a national leader on Progressive issues as a model to the nation. I intend to use the Attorney General's office to advance these causes.

## NOTES