

MISSISSIPPI CENTER FOR JUSTICE

2018 Congressional Candidate Questionnaire

The Mississippi Center for Justice (the Center) is a nonprofit and public interest law firm on a mission to build healthy communities free from racial and economic injustice across Mississippi (MS). With offices in Jackson, Biloxi and Indianola, the Center seeks systemic solutions that promote educational opportunity, protect the rights of consumers, secure access to health care and public benefits, and put affordable housing and healthy food access within reach for all Mississippians. By engaging elected officials, faith-based leaders, media, community activists, educators, childcare providers, health care professionals and other advocacy partners, the Center provides the legal perspective to policy initiatives that improve the lives of Mississippians.

The Center created its 2018 Congressional Candidate Questionnaire¹ to educate voters about where candidates stand on priority issues and to better understand how, if elected, candidates will work with the Center to advance racial and economic justice in our state. We asked that congressional campaigns review and complete the questionnaire by close of business on Thursday, October 11, 2018. This document contains their submissions, published without edits and on a rolling basis.

Summary of Candidate Responses (as of 10/16/18)

Election	Candidate	Status
U.S. Senate Election in MS	David Baria	Response Received 10/16/18
	Danny Bedwell	Awaiting Response
	Shawn O'Hara	No Contact Information
	Roger Wicker	Awaiting Response
U.S. Senate Special Election in MS	Tobey Bartee	Awaiting Response
	Mike Espy	Response Received 10/4/18
	Cindy Hyde-Smith	Awaiting Response
U.S. House of Representatives Election in MS — District 1	Chris McDaniel	Awaiting Response
	Trent Kelly	Awaiting Response
	Tracella Lou O'Hara	No Contact Information
U.S. House of Representatives Election in MS — District 2	Randy Wadkins	Awaiting Response
	Irving Harris	No Contact Information
	Bennie Thompson	Response Received 10/11/18
	Troy Ray	Awaiting Response

¹ If you would like additional information regarding this questionnaire, please contact Madeline Morcelle, Staff Attorney at the Mississippi Center for Justice, at mmorcelle@mscenterforjustice.org.

U.S. House of Representatives Election in MS — District 3	Michael Evans	Awaiting Response
	Michael Guest	Awaiting Response
U.S. House of Representatives Election in MS — District 4	Jeramey Anderson	Response Received 10/9/18
	Steven Plazzo	Awaiting Response

Table of Candidate Responses

U.S. Senate Election in MS

David Baria 3

U.S. Senate Special Election in MS

Mike Espy 8

U.S. House of Representatives Election in MS — District 2

Bennie G. Thompson 14

U.S. House of Representatives Election in MS — District 4

Jeramey Anderson 20

Candidate Responses

David Baria for U.S. Senate

Candidate Information

Candidate Name: David Baria

Candidate for: U.S. Senate

District: Mississippi

Party: Democrat

Campaign Information:

Campaign Manager (CM) Name: Alyssa Miller

Campaign Website: bariaformississippi.com

CM Email Address: alyssa@bariaformississippi.com

CM Phone Number: 4802410253

Candidate Questionnaire

CONSUMER PROTECTION

Congress created the Consumer Financial Protection Bureau (CFPB) in 2010 to better regulate predatory financial institutions and to protect consumers. For example, the CFPB limits the ability of payday lenders to charge high interest rates without first conducting an ability-to-repay determination. The CFPB has seen attempts to challenge its funding and its efforts to seek relief for consumers against corporations such as banks, payday lenders and for-profit colleges. With the election of President Trump, the resignation of Richard Cordray and the installation of Mick Mulvaney as the CFPB head, the efforts have doubled to challenge the rules the CFPB had previously promulgated, such as the payday rule, to protect vulnerable consumers. Many question its mere existence as a government agency and have called for its abolition.

QUESTION 1:

Do you support the continued funding of the CFPB and its role regulating predatory lending to protect consumers?

ANSWER:

Yes

Comments: N/A

The U.S. student debt crisis is rife with economic and racial injustice. According to the Institute for College Access & Success, 21 percent of black bachelor's degree graduates who enrolled in college for the first time in 2003-04 defaulted on their student loans within 12 years of entering college, compared to eight percent of Hispanic degree holders and three percent of white degree holders. In addition, graduates from lower-income families are five times more likely to default on student loans than their peers from higher-income families. Disproportionate impacts on low-income families and students of color heighten obstacles to saving money and building wealth, thus widening the wealth gap in this country. The student loan default rate for student loan borrowers in Mississippi is the fourth-highest in the nation. Mississippi student loan borrowers have an average student loan debt of \$26,177.

QUESTION 2:

Do you have a plan to solve the student loan debt crisis? If so, what is your plan?

ANSWER:

Yes

Comments: We need to find a way to forgive student loan debt to a certain degree and stop the practice of extraordinary interest that most students find themselves having to pay. We should also make community college free to students in Mississippi for those that qualify in order to increase the ability for students to access higher education without having to go into extreme debt.

Although higher education graduates could originally have federal or private student loans discharged in bankruptcy just like all other types of debt, a series of legal reforms beginning in 1976 made it nearly impossible to do so today.

QUESTION 3:

Do you support policy proposals to allow borrowers to discharge student loan debt in bankruptcy?

ANSWER:

Yes

Comments: N/A

EDUCATION

Courts have repeatedly ruled that federal civil rights laws such as title ix of the education amendments of 1972 protect transgender students against discrimination under education programs and activities receiving federal financial assistance. In 2016, the Obama Administration's Department of Education and Department of Justice issued joint-guidance to public schools stating that barring transgender students from public school restrooms consistent with their gender identify is a form of sex discrimination prohibited under Title IX. In February 2017, the Trump Administration rescinded that guidance, arguing that title ix does not obligate schools to allow transgender

students to use the bathroom of their choice. In 2018, the administration's Department of Education announced that it will no longer accept or investigate civil rights complaints brought by transgender students denied access to restrooms matching their gender identity.

QUESTION 4:

Do you believe that Title IX prohibits discrimination on the basis of gender identify?

ANSWER:

Yes

Comments: N/A

HEALTH CARE ACCESS

Mississippi recently asked the U.S. Department of Health and Human Services (HHS) for permission to impose work requirements on Medicaid beneficiaries, including parents and caregivers. The proposed requirements would take health coverage away from low-income parents and caregivers who do not work for at least 20 hours a week or participate in an approved work activity. Mississippi's Medicaid income limits are so low that even if they find jobs, low-income parents may make too much to qualify for Medicaid but not enough to qualify for subsidized insurance in the health care marketplaces. As a result, thousands of parents who receive Medicaid would lose health coverage, with harmful consequences to their children's health and wellbeing. If approved by HHS, the proposed requirements would negatively impact the poorest and most vulnerable families and communities throughout the state.

QUESTION 5:

Do you support Mississippi's proposal to impose work requirements on Medicaid beneficiaries?

ANSWER:

No

Comments: N/A

HEALTHY FOOD ACCESS

Mississippi's fiercely urgent hunger crisis is the worst in the nation. Feeding America estimates that in 2016, nearly 1 in 5 people and 1 in 4 children in Mississippi struggled with food insecurity—limited or uncertain access to adequate nutrition—the highest rates in the United States. The Supplemental Nutrition Assistance Program (SNAP) is our most vital and effective lifeline for Mississippians struggling with food insecurity and hunger. Each month in 2016, SNAP helped an average of 582,658 low-income or impoverished Mississippians in crisis put food on the table. Conferees from the House and Senate are currently charged with reconciling vastly different versions of the

2018 Farm Bill before September 30, when the 2014 Farm Bill expires. The Senate Farm Bill would protect and strengthen SNAP. The House version would strip or reduce nutrition assistance for nearly 2 million struggling Americans by expanding punitive work requirements, even in communities without job opportunities, and increasing administrative burdens on both SNAP participants and state agencies. Regardless of whether Congress reaches a Farm Bill deal this session, Mississippi counts on our current and future Congressional delegates to protect and strengthen SNAP.

QUESTION 6:

Do you support efforts to protect and strengthen SNAP?

ANSWER:

Yes

Comments: N/A

QUESTION 7:

Do you oppose proposals to heighten punitive restrictions on SNAP eligibility and benefit levels, and limit program funding, which would cut off nutrition assistance for many vulnerable individuals and families in Mississippi?

ANSWER:

Yes

Comments: N/A

HOUSING

HUD Secretary Ben Carson has suggested that low-income residents of public housing should pay a greater share of the rent assessed for that housing. Draft legislation leaked from the Department of Housing and Urban Development (HUD) in February 2018 would dramatically increase minimum housing costs. At a minimum, elderly and disabled families would pay the greater of 30 percent of monthly gross income or \$50 in monthly rent. Other families would pay at least 35 percent of gross income or \$152.25 in monthly rent, whichever is higher. Public housing agencies and project-based housing providers could increase rent up to 50 percent of monthly gross income. Because the legislation would also eliminate key deductions for necessities in the calculation of rent contribution, families with high unreimbursed medical or child care expenses—both excluded from adjusted income under current law—could be hit the hardest.

QUESTION 8:

Do you agree that people living in poverty should shoulder a greater burden of the costs of subsidized housing?

ANSWER:

No

Comments: N/A

Although the Fair Housing Act of 1968 required that the federal government take proactive steps to address entrenched patterns of racial discrimination, segregation, and disinvestment, this obligation was not enforced. In 2015, the Obama administration enacted its Affirmatively Furthering Fair Housing rule to realize the Act’s unfulfilled potential. The rule required jurisdictions receiving more than half a million in Community Development Block Grant funds per year to systematically assess the elements and factors that cause, increase, contribute, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant opportunity gaps, and disproportionate housing needs. Further, it requires jurisdictions to set measurable goals for overcoming these economic and racial injustices. In January 2018, the Trump administration suspended most obligations under the AFFH rule, including the requirement that jurisdictions take proactive steps to dismantle structural inequalities in housing.

QUESTION 9:

Do you support the suspension of the use of the HUD AFFH framework for evaluating barriers to fair housing?

ANSWER:

No

Comments: N/A

IMMIGRATION

Mississippi is home to a diverse and growing immigrant population. According to the American Immigration Council, over 72,000 Mississippians are foreign-born, while an additional 50,000 US-born Mississippians have at least one immigrant parent. Therefore, while Mississippi is not a border state, national policies regarding immigrants affect tens of thousands of Mississippians, their families, and their communities. These policies include protections for asylum seekers: according to TRAC at Syracuse University, over 5,000 Mississippi immigrants are currently in immigration court proceedings, and many possess legitimate claims of asylum because they hold a well-founded fear of serious harm in their home country on the basis of their identity (such as their race, religion, political opinion, nationality, or membership in a particular social group). Because asylum seekers are fleeing traumatic situations, often do not speak English, and may not have knowledge of the complexities of the US immigration system, it is necessary that the United States provide individuals and families lawfully seeking asylum with strong due process protections to ensure a fair adjudication of their claims.

QUESTION 10:

Do you oppose policies and proposals, such as family separation/detention, increased use of expedited removals, and “zero tolerance” border enforcement, that undermine

due process and harm individuals and families who are lawfully entitled to seek asylum in the United States?

ANSWER:

Yes

Comments: N/A

Mike Espy for U.S. Senate

Candidate Information

Candidate Name: Mike Espy

Candidate for: U.S. Senate

District: Statewide

Party: Democratic

Campaign Information:

Campaign Manager (CM) Name: Oleta Fitzgerald

Campaign Website: espyforsenate.com

CM Email Address: oleta@espyforsenate.com

CM Phone Number: 7695725006

Candidate Questionnaire

CONSUMER PROTECTION

Congress created the Consumer Financial Protection Bureau (CFPB) in 2010 to better regulate predatory financial institutions and to protect consumers. For example, the CFPB limits the ability of payday lenders to charge high interest rates without first conducting an ability-to-repay determination. The CFPB has seen attempts to challenge its funding and its efforts to seek relief for consumers against corporations such as banks, payday lenders and for-profit colleges. With the election of President Trump, the resignation of Richard Cordray and the installation of Mick Mulvaney as the CFPB head, the efforts have doubled to challenge the rules the CFPB had previously promulgated, such as the payday rule, to protect vulnerable consumers. Many question its mere existence as a government agency and have called for its abolition.

QUESTION 1:

Do you support the continued funding of the CFPB and its role regulating predatory lending to protect consumers?

ANSWER:

Yes

Comments: The CFPB is a successful response to the 2008 financial crisis. Just a decade later, and Congress is forgetting the damage caused by Wall Street excess. Working families deserve protection from predatory lenders and we should be strengthening rules that provide Mississippians with financial security.

The U.S. student debt crisis is rife with economic and racial injustice. According to the Institute for College Access & Success, 21 percent of black bachelor's degree graduates who enrolled in college for the first time in 2003-04 defaulted on their student loans within 12 years of entering college, compared to eight percent of Hispanic degree holders and three percent of white degree holders. In addition, graduates from lower-income families are five times more likely to default on student loans than their peers from higher-income families. Disproportionate impacts on low-income families and students of color heighten obstacles to saving money and building wealth, thus widening the wealth gap in this country. The student loan default rate for student loan borrowers in Mississippi is the fourth-highest in the nation. Mississippi student loan borrowers have an average student loan debt of \$26,177.

QUESTION 2:

Do you have a plan to solve the student loan debt crisis? If so, what is your plan?

ANSWER:

Yes

Comments: We must make sure that college remains affordable and accessible to all Mississippians. It's also important that young people are not tied down by debt after graduation. We should double down on efforts to cut out for-profit middle men that increase the debt burden on our young people. We should also allow for more individuals to refinance their loans and lower their rates.

Although higher education graduates could originally have federal or private student loans discharged in bankruptcy just like all other types of debt, a series of legal reforms beginning in 1976 made it nearly impossible to do so today.

QUESTION 3:

Do you support policy proposals to allow borrowers to discharge student loan debt in bankruptcy?

ANSWER:

Yes

Comments: It is difficult for young people to overcome student loan debt. If borrowers have a true undue hardship, where a judge deems they cannot realistically pay off their loans, they should have more options to discharge their loans.

EDUCATION

Courts have repeatedly ruled that federal civil rights laws such as title ix of the education amendments of 1972 protect transgender students against discrimination under education programs and activities receiving federal financial assistance. In 2016, the Obama Administration's Department of Education and Department of Justice issued joint-guidance to public schools stating that barring transgender students from public school restrooms consistent with their gender identify is a form of sex discrimination prohibited under Title IX. In February 2017, the Trump Administration rescinded that guidance, arguing that title ix does not obligate schools to allow transgender students to use the bathroom of their choice. In 2018, the administration's Department of Education announced that it will no longer accept or investigate civil rights complaints brought by transgender students denied access to restrooms matching their gender identity.

QUESTION 4:

Do you believe that Title IX prohibits discrimination on the basis of gender identify?

ANSWER:

Yes

Comments: I believe in the worth of every Mississippian regardless of age, race, religion, gender, sexual orientation, or varying levels of disability. God made us all in his image. My role as a public official is not to judge, but to assist every person to reach his or her God given potential. And this I will do.

HEALTH CARE ACCESS

Mississippi recently asked the U.S. Department of Health and Human Services (HHS) for permission to impose work requirements on Medicaid beneficiaries, including parents and caregivers. The proposed requirements would take health coverage away from low-income parents and caregivers who do not work for at least 20 hours a week or participate in an approved work activity. Mississippi's Medicaid income limits are so low that even if they find jobs, low-income parents may make too much to qualify for Medicaid but not enough to qualify for subsidized insurance in the health care marketplaces. As a result, thousands of parents who receive Medicaid would lose health coverage, with harmful consequences to their children's health and wellbeing. If approved by HHS, the proposed requirements would negatively impact the poorest and most vulnerable families and communities throughout the state.

QUESTION 5:

Do you support Mississippi's proposal to impose work requirements on Medicaid beneficiaries?

ANSWER:

No

Comments: It would cause thousands of parents in deep poverty to lose Medicaid. The proposal creates a Catch-22 for these parents, who must have income below \$370 a month to qualify for Medicaid. If these parents do work they would likely end up uninsured, because their income would be above Mississippi's extremely low eligibility level. But what's more likely is that many would lose coverage because they are unable to meet the new requirement because of multiple barriers that the waiver proposal does nothing to address. While the proposal says the state will try to connect people to training, it does nothing to assure transportation or child care are available or to address other barriers such as mental and physical illness.

HEALTHY FOOD ACCESS

Mississippi's fiercely urgent hunger crisis is the worst in the nation. Feeding America estimates that in 2016, nearly 1 in 5 people and 1 in 4 children in Mississippi struggled with food insecurity—limited or uncertain access to adequate nutrition—the highest rates in the United States. The Supplemental Nutrition Assistance Program (SNAP) is our most vital and effective lifeline for Mississippians struggling with food insecurity and hunger. Each month in 2016, SNAP helped an average of 582,658 low-income or impoverished Mississippians in crisis put food on the table. Conferees from the House and Senate are currently charged with reconciling vastly different versions of the 2018 Farm Bill before September 30, when the 2014 Farm Bill expires. The Senate Farm Bill would protect and strengthen SNAP. The House version would strip or reduce nutrition assistance for nearly 2 million struggling Americans by expanding punitive work requirements, even in communities without job opportunities, and increasing administrative burdens on both SNAP participants and state agencies. Regardless of whether Congress reaches a Farm Bill deal this session, Mississippi counts on our current and future Congressional delegates to protect and strengthen SNAP.

QUESTION 6:

Do you support efforts to protect and strengthen SNAP?

ANSWER:

Yes

Comments: SNAP is an important tool to fight food insecurity in Mississippi. When we talk about SNAP it is important understand how it works and who benefits. Nearly half of Mississippi's SNAP recipients are in working families. While 73% are in families with children. The average Mississippi SNAP recipient receives \$116 a month in benefits. That's \$1.28 per meal. Our biggest challenge is that we have too many Mississippians living in poverty and earning low wages. SNAP helps to fill in the gap. We must work make sure more Mississippians are paid a living wage and that families have the resources and training to take on better paying jobs. We can strengthen SNAP to ensure families don't go hungry while also making sure people that can work, do work.

QUESTION 7:

Do you oppose proposals to heighten punitive restrictions on SNAP eligibility and benefit levels, and limit program funding, which would cut off nutrition assistance for many vulnerable individuals and families in Mississippi?

ANSWER:

Yes

Comments: Here in Mississippi, we know too well that these types of rules are put in place to harm needy families. It's proven that child care assistance and TANF's cash benefits provide ladders out of poverty and actually encourage work. Yet, work requirements and other administrative barriers have made these programs largely inaccessible for the thousands of Mississippians that qualify. For 8 consecutive years, Mississippi has led the nation in food insecurity. 21 percent of Mississippians had limited or uncertain access to healthy meals in 2016. The national percentage is 13 percent. SNAP plays an important role in tackling this problem but due to Mississippi's already strict income requirements, only a 56% of those facing food insecurity qualify for SNAP. The changes proposed in the Farm Bill would certainly make food insecurity worse and leave more Mississippians hungry. Our food assistance programs need to be protected and strengthened. Congress should learn from our experience in Mississippi and reject the Farm Bill's harmful changes to SNAP.

HOUSING

HUD Secretary Ben Carson has suggested that low-income residents of public housing should pay a greater share of the rent assessed for that housing. Draft legislation leaked from the Department of Housing and Urban Development (HUD) in February 2018 would dramatically increase minimum housing costs. At a minimum, elderly and disabled families would pay the greater of 30 percent of monthly gross income or \$50 in monthly rent. Other families would pay at least 35 percent of gross income or \$152.25 in monthly rent, whichever is higher. Public housing agencies and project-based housing providers could increase rent up to 50 percent of monthly gross income. Because the legislation would also eliminate key deductions for necessities in the calculation of rent contribution, families with high unreimbursed medical or child care expenses—both excluded from adjusted income under current law—could be hit the hardest.

QUESTION 8:

Do you agree that people living in poverty should shoulder a greater burden of the costs of subsidized housing?

ANSWER:

No

Comments: Unfortunately, too much of recent economic gains stay with those at the top and aren't reaching every day working families. We were promised that the new tax cuts would leader to higher pay for Americans. But Average wages are actually down since the beginning of the year. while the costs of health care, housing, and child care continue to rise. Most people have to work harder and longer just to get by. It is just wrong for HUD to further increase housing costs on the working poor.

Although the Fair Housing Act of 1968 required that the federal government take proactive steps to address entrenched patterns of racial discrimination, segregation, and disinvestment, this obligation was not enforced. In 2015, the Obama administration enacted its Affirmatively Furthering Fair Housing rule to realize the Act’s unfulfilled potential. The rule required jurisdictions receiving more than half a million in Community Development Block Grant funds per year to systematically assess the elements and factors that cause, increase, contribute, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant opportunity gaps, and disproportionate housing needs. Further, it requires jurisdictions to set measurable goals for overcoming these economic and racial injustices. In January 2018, the Trump administration suspended most obligations under the AFFH rule, including the requirement that jurisdictions take proactive steps to dismantle structural inequalities in housing.

QUESTION 9:

Do you support the suspension of the use of the HUD AFFH framework for evaluating barriers to fair housing?

ANSWER:

No

Comments: There is a long history of federal, state and local policies that generated the residential segregation found across the country today. Although we have come a long way, racism is still alive and well in the area of housing. These housing policies directly led to wealth gap where black Americans average wealth is 5% of white wealth. Congress has rightly stepped in to address these issues and to right a wrong. This fair housing rule is a step backward and I will oppose it as a U.S. Senator.

IMMIGRATION

Mississippi is home to a diverse and growing immigrant population. According to the American Immigration Council, over 72,000 Mississippians are foreign-born, while an additional 50,000 US-born Mississippians have at least one immigrant parent. Therefore, while Mississippi is not a border state, national policies regarding immigrants affect tens of thousands of Mississippians, their families, and their communities. These policies include protections for asylum seekers: according to TRAC at Syracuse University, over 5,000 Mississippi immigrants are currently in immigration court proceedings, and many possess legitimate claims of asylum because they hold a well-founded fear of serious harm in their home country on the basis of their identity (such as their race, religion, political opinion, nationality, or membership in a particular social group). Because asylum seekers are fleeing traumatic situations, often do not speak English, and may not have knowledge of the complexities of the US immigration system, it is necessary that the United States provide individuals and families lawfully seeking asylum with strong due process protections to ensure a fair adjudication of their claims.

QUESTION 10:

Do you oppose policies and proposals, such as family separation/detention, increased use of expedited removals, and “zero tolerance” border enforcement, that undermine

due process and harm individuals and families who are lawfully entitled to seek asylum in the United States?

ANSWER:

Yes

Comments: Our immigration system must be strong and moral. It's a false choice to say we must choose one or the other. Good people, regardless of party, agree that it's not smart or tough to have a policy that results in the wholesale detention of innocent children. With the real leadership in Washington, we can reform our immigration system in a way that strengthens our borders while treating immigrant families with dignity and respect. First, we must demand the reunification of all families that have been recently separated at the border. Second, our nation should continue to invest safety and security at the border in a humane way that still welcomes asylum-seekers, whom themselves are escaping drug violence. And third, Pass the DREAM Act and ensure that undocumented immigrants who were brought here as children, known as 'Dreamers', find a permanent home and citizenship in the U.S.

Bennie G. Thompson for the U.S. House of Representatives — District 2

Candidate Information

Candidate Name: Bennie G. Thompson

Candidate for: U.S. House of Representatives

District: MS-02

Party: Democrat

Campaign Information:

Campaign Manager (CM) Name: Fannie Ware

Campaign Website: benniethompson.com

CM Email Address: bennie_thompson@bellsouth.net

CM Phone Number: (601)8669100

Candidate Questionnaire

CONSUMER PROTECTION

Congress created the Consumer Financial Protection Bureau (CFPB) in 2010 to better regulate predatory financial institutions and to protect consumers. For example, the CFPB limits the ability of payday lenders to charge high interest rates without first conducting an ability-to-repay determination. The CFPB has seen attempts to challenge its funding and its efforts to seek relief for consumers against corporations such as banks, payday lenders and for-profit colleges. With the election of President Trump, the resignation of Richard Cordray and the installation of Mick Mulvaney as the CFPB head, the efforts have doubled to challenge the rules the CFPB had previously promulgated, such as the payday rule, to protect vulnerable consumers. Many question its mere existence as a government agency and have called for its abolition.

QUESTION 1:

Do you support the continued funding of the CFPB and its role regulating predatory lending to protect consumers?

ANSWER:

Yes

Comments: N/A

The U.S. student debt crisis is rife with economic and racial injustice. According to the Institute for College Access & Success, 21 percent of black bachelor's degree graduates who enrolled in college for the first time in 2003-04 defaulted on their student loans within 12 years of entering college, compared to eight percent of Hispanic degree holders and three percent of white degree holders. In addition, graduates from lower-income families are five times more likely to default on student loans than their peers from higher-income families. Disproportionate impacts on low-income families and students of color heighten obstacles to saving money and building wealth, thus widening the wealth gap in this country. The student loan default rate for student loan borrowers in Mississippi is the fourth-highest in the nation. Mississippi student loan borrowers have an average student loan debt of \$26,177.

QUESTION 2:

Do you have a plan to solve the student loan debt crisis? If so, what is your plan?

ANSWER:

Yes

Comments: As a means toward solving the student loan debt crisis I have signed onto two legislative bills presented to address this problem:

1. The Student Loan Relief Act of 2017 (HR3390), introduced by Representative Kathy Castor, amends the Higher Education Act of 1965 to reduce interest rate caps to eliminate loans origination and to provide for refinancing of Federal Direct Student Loans.
2. The Student Loan Fairness Act (HR 1127), introduced by Representative Karen Bass, is designed to increase purchasing power, strengthen economic recovery, restore fairness in financing higher education through loan forgiveness, place caps on interest rates on federal student loans and provide refinancing opportunities for private borrowers and for other purposes.

Although higher education graduates could originally have federal or private student loans discharged in bankruptcy just like all other types of debt, a series of legal reforms beginning in 1976 made it nearly impossible to do so today.

QUESTION 3:

Do you support policy proposals to allow borrowers to discharge student loan debt in

bankruptcy?

ANSWER:

Yes

Comments: I support policy proposals designed to make it easier to include student loan debt in bankruptcy proceedings. I have signed onto two legislative bills:

1. Student Loan Bankruptcy Act of 2018 (HR 6588), introduced by Representative Lou Correa, which allows for inclusion of federal loan debt incurred more than 5 years before the bankruptcy filing.
2. Student Loans Bankruptcy Fairness Act of 2017 (HR 2527), introduced by Steve Cohen, allows private education loans to be included in bankruptcy proceedings in instances where the debtor does not demonstrate undue hardship. Student loan debt presently can only be included if the loan impose an undue hardship on the debtor.

EDUCATION

Courts have repeatedly ruled that federal civil rights laws such as title ix of the education amendments of 1972 protect transgender students against discrimination under education programs and activities receiving federal financial assistance. In 2016, the obama administration's department of education and department of justice issued joint-guidance to public schools stating that barring transgender students from public school restrooms consistent with their gender identify is a form of sex discrimination prohibited under title ix. In february 2017, the trump administration rescinded that guidance, arguing that title ix does not obligate schools to allow transgender students to use the bathroom of their choice. In 2018, the administration's department of education announced that it will no longer accept or investigate civil rights complaints brought by transgender students denied access to restrooms matching their gender identity.

QUESTION 4:

Do you believe that Title IX prohibits discrimination on the basis of gender identify?

ANSWER:

Yes

Comments: N/A

HEALTH CARE ACCESS

Mississippi recently asked the U.S. Department of Health and Human Services (HHS) for permission to impose work requirements on Medicaid beneficiaries, including parents and caregivers. The proposed requirements would take health coverage away from low-income parents and caregivers who do not work for at least 20 hours a week or participate in an approved work activity. Mississippi's Medicaid income limits are so low that even if they find jobs,

low-income parents may make too much to qualify for Medicaid but not enough to qualify for subsidized insurance in the health care marketplaces. As a result, thousands of parents who receive Medicaid would lose health coverage, with harmful consequences to their children's health and wellbeing. If approved by HHS, the proposed requirements would negatively impact the poorest and most vulnerable families and communities throughout the state.

QUESTION 5:

Do you support Mississippi's proposal to impose work requirements on Medicaid beneficiaries?

ANSWER:

No

Comments: N/A

HEALTHY FOOD ACCESS

Mississippi's fiercely urgent hunger crisis is the worst in the nation. Feeding America estimates that in 2016, nearly 1 in 5 people and 1 in 4 children in Mississippi struggled with food insecurity—limited or uncertain access to adequate nutrition—the highest rates in the United States. The Supplemental Nutrition Assistance Program (SNAP) is our most vital and effective lifeline for Mississippians struggling with food insecurity and hunger. Each month in 2016, SNAP helped an average of 582,658 low-income or impoverished Mississippians in crisis put food on the table. Conferees from the House and Senate are currently charged with reconciling vastly different versions of the 2018 Farm Bill before September 30, when the 2014 Farm Bill expires. The Senate Farm Bill would protect and strengthen SNAP. The House version would strip or reduce nutrition assistance for nearly 2 million struggling Americans by expanding punitive work requirements, even in communities without job opportunities, and increasing administrative burdens on both SNAP participants and state agencies. Regardless of whether Congress reaches a Farm Bill deal this session, Mississippi counts on our current and future Congressional delegates to protect and strengthen SNAP.

QUESTION 6:

Do you support efforts to protect and strengthen SNAP?

ANSWER:

Yes

Comments: N/A

QUESTION 7:

Do you oppose proposals to heighten punitive restrictions on SNAP eligibility and benefit levels, and limit program funding, which would cut off nutrition assistance for many vulnerable individuals and families in Mississippi?

ANSWER:

Yes

Comments: N/A

HOUSING

HUD Secretary Ben Carson has suggested that low-income residents of public housing should pay a greater share of the rent assessed for that housing. Draft legislation leaked from the Department of Housing and Urban Development (HUD) in February 2018 would dramatically increase minimum housing costs. At a minimum, elderly and disabled families would pay the greater of 30 percent of monthly gross income or \$50 in monthly rent. Other families would pay at least 35 percent of gross income or \$152.25 in monthly rent, whichever is higher. Public housing agencies and project-based housing providers could increase rent up to 50 percent of monthly gross income. Because the legislation would also eliminate key deductions for necessities in the calculation of rent contribution, families with high unreimbursed medical or child care expenses—both excluded from adjusted income under current law—could be hit the hardest.

QUESTION 8:

Do you agree that people living in poverty should shoulder a greater burden of the costs of subsidized housing?

ANSWER:

No

Comments: N/A

Although the Fair Housing Act of 1968 required that the federal government take proactive steps to address entrenched patterns of racial discrimination, segregation, and disinvestment, this obligation was not enforced. In 2015, the Obama administration enacted its Affirmatively Furthering Fair Housing rule to realize the Act's unfulfilled potential. The rule required jurisdictions receiving more than half a million in Community Development Block Grant funds per year to systematically assess the elements and factors that cause, increase, contribute, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant opportunity gaps, and disproportionate housing needs. Further, it requires jurisdictions to set measurable goals for overcoming these economic and racial injustices. In January 2018, the Trump administration suspended most obligations under the AFFH rule, including the requirement that jurisdictions take proactive steps to dismantle structural inequalities in housing.

QUESTION 9:

Do you support the suspension of the use of the HUD AFFH framework for evaluating barriers to fair housing?

ANSWER:

No

Comments: N/A

IMMIGRATION

Mississippi is home to a diverse and growing immigrant population. According to the American Immigration Council, over 72,000 Mississippians are foreign-born, while an additional 50,000 US-born Mississippians have at least one immigrant parent. Therefore, while Mississippi is not a border state, national policies regarding immigrants affect tens of thousands of Mississippians, their families, and their communities. These policies include protections for asylum seekers: according to TRAC at Syracuse University, over 5,000 Mississippi immigrants are currently in immigration court proceedings, and many possess legitimate claims of asylum because they hold a well-founded fear of serious harm in their home country on the basis of their identity (such as their race, religion, political opinion, nationality, or membership in a particular social group). Because asylum seekers are fleeing traumatic situations, often do not speak English, and may not have knowledge of the complexities of the US immigration system, it is necessary that the United States provide individuals and families lawfully seeking asylum with strong due process protections to ensure a fair adjudication of their claims.

QUESTION 10:

Do you oppose policies and proposals, such as family separation/detention, increased use of expedited removals, and “zero tolerance” border enforcement, that undermine due process and harm individuals and families who are lawfully entitled to seek asylum in the United States?

ANSWER:

Yes

Comments: N/A

Candidate Information

Candidate Name: Jeramey Anderson

Candidate for: U.S. House of Representatives

District: MS-04

Party: Democratic Party

Campaign Information:

Campaign Manager (CM) Name: Ladarion Ammons

Campaign Website: <https://www.jerameyformississippi.com/>

CM Email Address: ammons@jerameyformississippi.com

CM Phone Number: 228-209-2126 Ext. 2

Candidate Questionnaire

CONSUMER PROTECTION

Congress created the Consumer Financial Protection Bureau (CFPB) in 2010 to better regulate predatory financial institutions and to protect consumers. For example, the CFPB limits the ability of payday lenders to charge high interest rates without first conducting an ability-to-repay determination. The CFPB has seen attempts to challenge its funding and its efforts to seek relief for consumers against corporations such as banks, payday lenders and for-profit colleges. With the election of President Trump, the resignation of Richard Cordray and the installation of Mick Mulvaney as the CFPB head, the efforts have doubled to challenge the rules the CFPB had previously promulgated, such as the payday rule, to protect vulnerable consumers. Many question its mere existence as a government agency and have called for its abolition.

QUESTION 1:

Do you support the continued funding of the CFPB and its role regulating predatory lending to protect consumers?

ANSWER:

Yes

Comments: N/A

The U.S. student debt crisis is rife with economic and racial injustice. According to the Institute for College Access & Success, 21 percent of black bachelor's degree graduates who enrolled in college for the first time in 2003-04 defaulted on their student loans within 12 years of entering college, compared to eight percent of Hispanic degree holders and three percent of white degree holders. In addition, graduates from lower-income families are five times more likely to default on student loans than their peers from higher-income families. Disproportionate impacts

on low-income families and students of color heighten obstacles to saving money and building wealth, thus widening the wealth gap in this country. The student loan default rate for student loan borrowers in Mississippi is the fourth-highest in the nation. Mississippi student loan borrowers have an average student loan debt of \$26,177.

QUESTION 2:

Do you have a plan to solve the student loan debt crisis? If so, what is your plan?

ANSWER:

Yes

Comments: I do not currently have a complete plan; however, reducing student loan debt and making college affordable for all is a top priority of mine. My hope is to work with other legislators, college affiliates, parents, and students to develop a plan of action to solve our current debt crisis, make college affordable and assessible for everyone who wishes to attend, and prevent graduates from entering their professional careers already in severe debt. I believe that the biggest investment you can ever make is the one you make in yourself. I will work to reduce the burden of student debt on young Americans, and to make college more affordable. Student debt shouldn't prevent young Americans from saving, investing in their careers, contributing to the economy, or reaching their potential. I will explore options like looking at reducing the completion time of college, and expanding federal aide. I will promote Science, Technology, Engineering and Math (STEM) education for Mississippi's students and professional education to qualify young Mississippians for the workforce after high school.

Although higher education graduates could originally have federal or private student loans discharged in bankruptcy just like all other types of debt, a series of legal reforms beginning in 1976 made it nearly impossible to do so today.

QUESTION 3:

Do you support policy proposals to allow borrowers to discharge student loan debt in bankruptcy?

ANSWER:

Yes

Comments: N/A

EDUCATION

Courts have repeatedly ruled that federal civil rights laws such as title ix of the education amendments of 1972 protect transgender students against discrimination under education programs and activities receiving federal financial assistance. In 2016, the obama administration's department of education and department of justice

issued joint-guidance to public schools stating that barring transgender students from public school restrooms consistent with their gender identify is a form of sex discrimination prohibited under title ix. In february 2017, the trump administration rescinded that guidance, arguing that title ix does not obligate schools to allow transgender students to use the bathroom of their choice. In 2018, the administration's department of education announced that it will no longer accept or investigate civil rights complaints brought by transgender students denied access to restrooms matching their gender identity.

QUESTION 4:

Do you believe that Title IX prohibits discrimination on the basis of gender identify?

ANSWER:

Yes

Comments: N/A

HEALTH CARE ACCESS

Mississippi recently asked the U.S. Department of Health and Human Services (HHS) for permission to impose work requirements on Medicaid beneficiaries, including parents and caregivers. The proposed requirements would take health coverage away from low-income parents and caregivers who do not work for at least 20 hours a week or participate in an approved work activity. Mississippi's Medicaid income limits are so low that even if they find jobs, low-income parents may make too much to qualify for Medicaid but not enough to qualify for subsidized insurance in the health care marketplaces. As a result, thousands of parents who receive Medicaid would lose health coverage, with harmful consequences to their children's health and wellbeing. If approved by HHS, the proposed requirements would negatively impact the poorest and most vulnerable families and communities throughout the state.

QUESTION 5:

Do you support Mississippi's proposal to impose work requirements on Medicaid beneficiaries?

ANSWER:

No

Comments: N/A

HEALTHY FOOD ACCESS

Mississippi's fiercely urgent hunger crisis is the worst in the nation. Feeding America estimates that in 2016, nearly 1 in 5 people and 1 in 4 children in Mississippi struggled with food insecurity—limited or uncertain access to adequate nutrition—the highest rates in the United States. The Supplemental Nutrition Assistance Program (SNAP) is our most vital and effective lifeline for Mississippians struggling with food insecurity and hunger. Each month in

2016, SNAP helped an average of 582,658 low-income or impoverished Mississippians in crisis put food on the table. Conferees from the House and Senate are currently charged with reconciling vastly different versions of the 2018 Farm Bill before September 30, when the 2014 Farm Bill expires. The Senate Farm Bill would protect and strengthen SNAP. The House version would strip or reduce nutrition assistance for nearly 2 million struggling Americans by expanding punitive work requirements, even in communities without job opportunities, and increasing administrative burdens on both SNAP participants and state agencies. Regardless of whether Congress reaches a Farm Bill deal this session, Mississippi counts on our current and future Congressional delegates to protect and strengthen SNAP.

QUESTION 6:

Do you support efforts to protect and strengthen SNAP?

ANSWER:

Yes

Comments: N/A

QUESTION 7:

Do you oppose proposals to heighten punitive restrictions on SNAP eligibility and benefit levels, and limit program funding, which would cut off nutrition assistance for many vulnerable individuals and families in Mississippi?

ANSWER:

Yes

Comments: N/A

HOUSING

HUD Secretary Ben Carson has suggested that low-income residents of public housing should pay a greater share of the rent assessed for that housing. Draft legislation leaked from the Department of Housing and Urban Development (HUD) in February 2018 would dramatically increase minimum housing costs. At a minimum, elderly and disabled families would pay the greater of 30 percent of monthly gross income or \$50 in monthly rent. Other families would pay at least 35 percent of gross income or \$152.25 in monthly rent, whichever is higher. Public housing agencies and project-based housing providers could increase rent up to 50 percent of monthly gross income. Because the legislation would also eliminate key deductions for necessities in the calculation of rent contribution, families with high unreimbursed medical or child care expenses—both excluded from adjusted income under current law—could be hit the hardest.

QUESTION 8:

Do you agree that people living in poverty should shoulder a greater burden of the costs of subsidized housing?

ANSWER:

No

Comments: N/A

Although the Fair Housing Act of 1968 required that the federal government take proactive steps to address entrenched patterns of racial discrimination, segregation, and disinvestment, this obligation was not enforced. In 2015, the Obama administration enacted its Affirmatively Furthering Fair Housing rule to realize the Act's unfulfilled potential. The rule required jurisdictions receiving more than half a million in Community Development Block Grant funds per year to systematically assess the elements and factors that cause, increase, contribute, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant opportunity gaps, and disproportionate housing needs. Further, it requires jurisdictions to set measurable goals for overcoming these economic and racial injustices. In January 2018, the Trump administration suspended most obligations under the AFFH rule, including the requirement that jurisdictions take proactive steps to dismantle structural inequalities in housing.

QUESTION 9:

Do you support the suspension of the use of the HUD AFFH framework for evaluating barriers to fair housing?

ANSWER:

No

Comments: N/A

IMMIGRATION

Mississippi is home to a diverse and growing immigrant population. According to the American Immigration Council, over 72,000 Mississippians are foreign-born, while an additional 50,000 US-born Mississippians have at least one immigrant parent. Therefore, while Mississippi is not a border state, national policies regarding immigrants affect tens of thousands of Mississippians, their families, and their communities. These policies include protections for asylum seekers: according to TRAC at Syracuse University, over 5,000 Mississippi immigrants are currently in immigration court proceedings, and many possess legitimate claims of asylum because they hold a well-founded fear of serious harm in their home country on the basis of their identity (such as their race, religion, political opinion, nationality, or membership in a particular social group). Because asylum seekers are fleeing traumatic situations, often do not speak English, and may not have knowledge of the complexities of the US immigration system, it is necessary that the United States provide individuals and families lawfully seeking asylum with strong due process protections to ensure a fair adjudication of their claims.

QUESTION 10:

Do you oppose policies and proposals, such as family separation/detention, increased use of expedited removals, and “zero tolerance” border enforcement, that undermine due process and harm individuals and families who are lawfully entitled to seek asylum in the United States?

ANSWER:

Yes

Comments: N/A