



A BOLD PLAN TO UNLOCK ECONOMIC OPPORTUNITY FOR MARYLAND'S BLACK FAMILIES

In this moment, Maryland has a unique opportunity to be bold about the systemic and generational challenges that have held families back for decades.

This is a core part of why Wes Moore is running for Governor.

From leading soldiers in combat in Afghanistan, to working in the financial sector, to building and running a small business in Baltimore that helped first-generation students succeed in college, to serving as Chief Executive Officer of one of the largest anti-poverty nonprofits in the United States – Wes has demonstrated a core understanding of the economic barriers facing Black families in Maryland and the tools needed to address them.

In Maryland, the average White family has eight times the wealth of the average Black family. The average Black worker makes 71 cents to the White worker's dollar.

This bold action plan to unlock economic opportunity for Black families in Maryland seeks to both meet the urgent needs that families across the state are facing, and move Maryland toward the kind of generational change that addresses the generational challenges that got us to a state of fragility and disparity.

Through this plan, we sought to build on the critical work that Speaker Adrienne Jones detailed in her Racial & Economic Justice Agenda, which Wes worked closely to help develop.

We also leveraged the frameworks and policy agendas of bedrock organizations like the Maryland state conference of the NAACP, The President's Roundtable, and the Maryland Legislative Black Caucus.

Wes believes strongly that effective leadership involves listening and good governance involves uplifting voices closest to the problem as we work toward solutions. To that end, this plan will evolve and update based on additional learnings gained on the road to Annapolis.

Wes knows deeply that increasing opportunity across Maryland is not merely an exercise

in economic policy. Increased opportunity will depend on our ability to confront existential threats like climate change, which disproportionately affects Black and Brown families in Maryland. It is reflected and laid bare by how the COVID-19 pandemic affected communities that were struggling before COVID. It is deeply tied to our transportation policies, and how we approach moving people from where they live to where they work. It is rooted in our ability to provide people with the basic right to quality healthcare, amid a reality where getting sick is the number one cause of bankruptcy in Maryland. It is seen in the damaging impacts of historic crime policies and the need to continue to holistically reimagine prison and criminal justice policies. It is driven by our commitment to transform Maryland's Pre-K to 12 educational system and ensure every child has access to a quality education regardless of zip code.

We know that issues affecting Black families are issues of childcare, Pre-K, healthcare, education, workforce development, college and career prep, public safety, transportation, climate, social justice, nutrition, and more. And we cannot unlock economic opportunities for Black families unless we address the systemic barriers that have locked so many out for so long.

This bold plan focuses on tools to give Black families in Maryland increased access to work that imparts dignity, career options, and wages that you can raise a family on, and wealth that imparts stability for families and allows people to pass on something other than debt to their children.

Increasing access to work, wages, and wealth are north stars for Wes Moore's campaign for Maryland Governor, and they guide this bold agenda for increased economic opportunity for Black families in Maryland.



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WORK

CHILD CARE

Ensure every family in Maryland has access to affordable and quality child care, to support the disproportionate women and populations of color that are pushed out of the workforce due to lack of access

- Broaden the expansion of the Child and Dependent Care Tax Credit to allow more families flexibility in how they return to work
- Build on the pilot program established last session with HB944, which increased the supply of Family Child Care, specifically in underserved communities by supporting women-owned businesses and business owners of color and helping them implement best business practices to achieve financial sustainability
- Develop a system of financial aid that caps a families' child care expenses as a percentage of household income

HIGHER EDUCATION

Leverage Maryland's world-class Historically Black Colleges and Universities as pipelines for opportunity

- Support HBCUs in the design and implementation of campus accelerator or incubator programs that provide funding, support, and hands-on experience for students seeking to build businesses
- Leverage the long overdue \$577 million supplemental payment to HBCUs to scale their impact across Maryland
- Forge pipelines between Maryland HBCUs and tech employers to address the dearth of qualified engineers and tech employers and provide employers with a skilled tech workforce that better represents America
- Partner with major corporations to leverage their investments to turn Maryland's HBCUs into an ecosystem for talent production and spur them to hire significantly from the Maryland HBCU pipeline
- Support innovative partnerships to design and develop new technology and STEM certificate and degree programs at HBCUs across Maryland.

JOB TRAINING

Expand Maryland's apprenticeship programs to help underrepresented communities better access high-paying jobs of the future, positioning Maryland to meet the challenges of the tech, nursing, and manufacturing labor shortages

- Invest education and workforce training to help workers of color receive higher salaries by gaining entry into key and emerging industries in Maryland – including bio-health and life sciences, IT and cybersecurity, clean/ green jobs, and advanced manufacturing



34,000

Black and Latinx students in Maryland attend a school where they do not have a teacher of their race.

Support employers who provide upskilling for workers of color

- Create financial incentives for employers who sponsor workers of color to go to college, receive apprenticeships, or access short-form training programs

SERVICE YEAR OPTION

Develop a state-wide service year program to create valuable experience and a pathway to college affordability

- Develop a service year option integrated with the implementation of Kirwan, enabling all Maryland high school graduates to serve for a year in a public service role in exchange for job training, mentorship, and other support, including compensatory tuition at a Maryland public institution of higher learning; earning much needed resources and fostering a sense of community and service across the state

EDUCATOR DIVERSIFICATION

Increase supports and build workforce pipelines for educators of colors to commit to careers in the Maryland public school system

- Collect and disaggregate data by race and ethnicity to comprehensively understand educator diversity by certification area, geography, district, and school) and teacher experiences, including how they are prepared, supported, developed, and why they leave or stay in an educational landscape where over 34,000 Black and Latinx students in Maryland attend a school where they do not have a teacher of their race
- Provide state funding for intensive educator preparation support programs offering ongoing mentorship, tutoring, exam stipends, job placement services, and other supports to ensure educators of color successfully complete preparation programs.

TRANSPORTATION

Build an interconnected, multimodal, and well-maintained transportation network to affordably and effectively move people from where they live to where they work, recognizing that transportation is one of the single greatest impediments to economic mobility

- Advance the Southern Maryland Rapid Transit Plan with urgency
- Prioritize completing the Western Maryland MARC Rail Extension study
- Revitalize the Red Line and ensure we have a viable plan that will win federal funding
- Complete the Purple Line and ensure we assist the small businesses around its construction that have suffered through the mismanagement of the project
- Dedicate the resources needed to ensure our bus transit system is one people can rely on to get them to work on time, amid more than 25 percent of the buses in the MTA's core service arriving late in the most recent data
- Evaluate the climate impacts of transportation decisions that often disproportionately impact low-income communities and Black and Brown communities

WAGES

The median income for a Black household in Maryland is 71 cents for every dollar a White household in Maryland earns. We must deploy tools across sectors to ensure every worker in Maryland can earn a living wage.

\$15 MINIMUM WAGE

Accelerate implementation of Maryland's \$15 minimum wage

- › Ensure the implementation of Maryland's \$15 minimum wage is accelerated
- › Execute the accelerated implementation with supports for small businesses
- › Explore creating mechanisms to link future increases to the minimum wage to rising inflation

COST OF CRIMINALIZATION

Combat the economic consequences of interactions with law enforcement and the criminal justice system

- › Remove barriers to state financial aid for individuals with criminal records
- › Grow the Apprenticeship for Formerly Incarcerated Individuals Pilot Program in both number of locations and funding
- › Better align prison education and re-entry programs to the University System of Maryland, using the University of Baltimore's Second Chance College Program as a blueprint
- › Implement clean slate initiatives and expungement mechanisms to ensure that low-level nonviolent offenses do not become life sentences

Increase supports for people navigating incarceration to reduce fee burdens, ensure meaningful employment, and reduce recidivism

- › Explore effective ways to lessen fee burdens, building on the success of HB 316, which exempted certain people from the fees associated with pre-trial monitoring
- › Increase coordination between Maryland's Department of Public Safety and Corrections and state and local re-entry programs to facilitate standardized screening, teach best practices, and implement universal re-entry services for all people who are incarcerated for greater than six months
- › Encourage and facilitate the implementation of local re-entry agreements between counties and Department of Public Safety and Corrections, connecting people with resources, workforce development programs, and strengthening connections to families and communities prior to release



Develop a first generation homebuyer down-payment assistance program that targets aid to areas of greatest need.

WEALTH

The average White household has 8 times as much wealth as the average Black household in Maryland. We must ensure that families in Maryland have a pathway to home ownership, critical financial stability, and a chance to pass something down to their children other than debt.

AFFORDABLE HOUSING

Equip Black families in Maryland with the same tools and resources that others have to buy and keep a home

- › Increase Maryland Department of Housing and Community Development's efforts to provide homebuyer information to diverse communities by offering free on-line and modular homebuyer education courses
- › Ensure that information on homeownership, rental assistance, and other housing programs are part of community college orientation in Maryland
- › Develop a first generation homebuyer down-payment assistance program that targets aid to areas of greatest need

Combat redlining and racial discrimination in appraisal values

- › Ensure the successful implementation of SB 859 – groundbreaking legislation combatting redlining and racial discrimination in home ownership and appraisal values
- › Entrepreneurship & Access to Capital

ENTREPRENEURSHIP & ACCESS TO CAPITAL

Provide Maryland small businesses with more meaningful support

- › Ensure that small business not only receive access to the programs and loans needed to succeed, but also to the institutional support and guidance afforded to established business by establishing a state office to provide Maryland small businesses with general business help

Support HBCUs with launching business center initiatives/incubators

- › Ensure that Maryland's business incubator resources are allocated fairly and that HBCUs have the funds needed to operate business incubators and accelerators

Use state grants and tax credits to help scale and market alternative financing options for communities of color

- › Leverage financial technology firms, community development financial institutions, credit unions, and minority depository institutions; which outperform traditional banks in providing loans and credit to communities of color and low-income communities across urban and rural areas
- › Target investments to Black entrepreneurs in high-growth industries



**Increase
diversity on
corporate
boards for
companies
incorporated
in Maryland.**

PROCUREMENT REFORM

Ensure procurement agencies reach their goals for investing in Minority Business Enterprise contracts and provide MBEs with supports around curriculum, capital, and customers

- Create a resource and knowledge base to provide MBEs with assistance and best practices
- Facilitate mission driven banks like CDFIs and MDIs' ability to amplify the access to capital they provide by promoting the statewide registry
- Ensure MBEs have a fair shot at contracts by cracking down on the use of MBE program waivers
- Properly staff Governor's Office of Small, Minority & Women Business Affairs to ensure implementation of statutory and regulatory requirements of the state's MBE program
- Streamline forecasting from state agencies so businesses are able to plan against an up-to-date forecast for upcoming projects

A STATE TRUST FOR LOW-INCOME CHILDREN

Invest in the future of low-income children from birth

- For each child whose birth is covered by the state's Medicaid program, a certain amount of money will be allocated to that child, put into a trust, and invested by the state until the child reaches the age of 18 and meets certain thresholds (e.g. educational attainments). They will be allowed to access the funds to invest in key life milestones (e.g. a home in Maryland, an entrepreneurial pursuit in Maryland, higher education, retirement)

CORPORATE MANAGEMENT

Increase diversity on corporate boards for companies incorporated in Maryland

- Put a greater emphasis on gender and ethnic diversity on corporate boards and in C-suites by ensuring corporations whose principal executive offices are located in Maryland have at least one director from underrepresented communities on their boards

STUDENT LOAN DEBT

Provide supports to Marylanders whose credit and economic prospects are disproportionately affected by student loan debt

- Expand Maryland's Student Loan Debt Relief Tax Credit Program
- Explore the creation of a State Student Loan Refinancing Authority to allow the state to issue loans and refinance high-interest private debt
- Provide access to free, professional student loan debt counseling



PROTECTING RENTERS

Ensure the preservation and production of Maryland's affordable housing inventory, recognizing that Maryland currently has a shortfall of approximately 85,000 affordable housing units

- Explore the expansion of Maryland's Affordable Housing Trust which provides funding for capital costs of rental housing, operating expenses of affordable housing developments, financial assistance for non-profit developer capacity building, and supportive services for occupants of affordable housing

Build protections for renters

- Work to pass the Tenant Protection Act making it easier for tenants to break their leases, confront harassment, defend themselves in court, recover their security deposits, and organize with their neighbors into tenants' associations
- Ensure that families navigating eviction proceedings have a right to effective legal representation