

Katie Curran O'Malley

DEMOCRAT FOR ATTORNEY GENERAL

Plan for Economic Justice

Executive Summary

As Maryland's next Attorney General, I am committed to doing everything in my power to take on corporations and individuals that threaten Marylanders' economic liberties. My thirty years of legal experience makes me the most qualified candidate to take on these issues to protect Maryland consumers and promote a competitive economy for our state's businesses.

To protect our state's consumers, I will launch investigations of privately owned COVID-19 testing companies that have taken advantage of Marylanders throughout the pandemic as well as corporations that have defrauded our senior citizens for years. I will also join multistate lawsuits against predatory student loan servicing companies. I will advocate for expansive economic justice initiatives like exploring universal healthcare in Maryland and calling on President Biden to cancel student loan debt.

Additionally, I will use the office's broad authority to file lawsuits against individuals and corporations that have deprived Marylanders of the benefits that flow from a competitive economy. I will launch investigations and join multistate lawsuits against big tech and big ag companies to stamp out misinformation campaigns that threaten the integrity of our elections and deprive Maryland farmers of their individual freedoms.

My experience as Chief of the Economic Crimes Division in the Baltimore State's Attorney's Office offers Marylanders the legal expertise they deserve in an Attorney General and makes me the only candidate with the background necessary to bring such investigations and lawsuits. My economic justice agenda includes:

- **Increasing the enforcement of antitrust laws to protect Maryland's economy and health;**
- **Challenging anticompetitive mergers;**
- **Advocating for stronger laws to adequately rein in anticompetitive conduct and illegal business practices;**
- **Protecting Maryland consumers from corporations engaging in unfair and deceptive business practices, such as predatory student loan lending and privacy abuses of tech companies;**
- **Urging President Biden to forgive student loan debt;**
- **Prosecuting COVID-19 related fraud;**
- **Supporting a commission to explore universal healthcare in Maryland;**
- **Protecting the housing rights of every Marylander.**

Increased Enforcement of Antitrust Laws to Protect Maryland's Economy and Health

As Attorney General, I am committed to stopping big tech companies from maintaining their monopolies through anticompetitive conduct that ultimately harms Maryland businesses and consumers. For example, Google uses its monopoly to maintain its dominance of the online search market, Amazon is destroying small businesses through raising prices on Maryland consumers and abusing fulfillment center workers, Facebook is abusing its social media dominance to spread misinformation and violate Marylanders' privacy, and Apple charges outrageous fees on Maryland small businesses and consumers. At the same time, Marylanders face higher prices for meat and groceries because of the abusive pricing by big ag giants like Tyson and Monsanto.

To put an end to these wide-ranging harms, I will file lawsuits against big tech and big ag companies. I will build on the great work by Attorney General Brian Frosh by suing companies that hurt not only our state's economy, but also the health of our state's most precious natural resources. For example, in December 2021, Attorney General Frosh sued Monsanto seeking damages and clean-up costs for the environmental harms stemming from the company's use of toxic chemicals in pesticides that perpetually remain in the Chesapeake and other Maryland waterways. And in July 2021, Attorney General Frosh joined a bipartisan coalition of state attorneys general in filing suit against Google claiming illegal, anticompetitive, and unfair business practices relating to the tech giant's various online products. I promise to continue and expand this vigorous fight against corporate concentration and greed. I also promise to investigate and prosecute corporations that have used supply chain issues from the pandemic as a pretext to fatten their profit margins.

Challenges to Anticompetitive Mergers

Additionally, as Attorney General, I promise to challenge mergers that harm labor markets, harm competition, and lead to higher prices for Maryland consumers. In 2019, Attorney General Frosh joined a multistate lawsuit to stop the proposed merger between two of the nation's largest telecommunications giants: T-Mobile and Sprint. The lawsuit argued that the mega-merger would harm consumers through increased pricing, decreased coverage, and lower quality. The lawsuit failed, however, and has deprived Marylanders of affordable access to wireless communications. We have learned the consequences of these mergers and I am committed to challenging any new acquisitions that hurt our state. I am especially dedicated to challenging mergers that disproportionately harm Black and Brown communities. The last three decades have brought the collapse of black-owned businesses and financial institutions. The Attorney General's office can play a vital role in stopping such mergers from moving forward to protect the economic health of these communities.

Advocacy for New Legislation

As Attorney General, I will also advocate for new legislation to properly rein in tech companies who have gotten away with so much due to Maryland's antiquated antimonopoly statutes. I applaud the General Assembly's bipartisan passage of the first-in-the-nation law taxing digital advertising giants like Google and Facebook. Although progress has been made in taking on big tech in Maryland, there is still much work to do.

Following New York State's model, I urge the General Assembly to pass an abuse of dominance law that would make it illegal for any person or corporation "with a dominant position in the conduct of any business, trade or commerce or in the furnishing of any service in this state to abuse that dominant position." Such legislation would broaden the scope of conduct subject to antitrust enforcement to encompass big tech companies and other giants that currently evade antitrust liability.

In addition, I call on the General Assembly to include provisions in any new antitrust legislation that would increase criminal penalties on individuals and corporations found to violate Maryland's antitrust laws. Economic crimes like antitrust and unfair practices have real consequences for people's lives -- they cost the average household \$5,000 every year by raising prices and holding down wages. This can be the difference between a child going hungry or a family keeping their home. It is critical that the individuals and corporations that violate these laws face consequences that are more than a speeding ticket.

Moreover, I will urge the General Assembly to adopt common carrier rules to prevent big tech companies, like Google, from self-preferencing their own products to the detriment of Maryland consumers.

Finally, I support new legislation targeting individuals and corporations engaging in price gouging. Specifically, I support legislation to end illegal price gouging, such as SB0565/HB0800 sponsored by state Senators Lam and Beidle as well as the Gas Price Gouging Act sponsored by state Senator Kagan.

Protecting Consumers from Deceptive and Abusive Business Practices

My father, former Attorney General Joe Curran, set up the Maryland Attorney General's Consumer Protection Division to hold individuals and businesses that deceive Maryland consumers accountable. Consumer protection issues affect every generation, from college student loan borrowers to seniors.

Student loans made my dream of becoming a lawyer a reality — without them, I wouldn't be able to run for Attorney General. It is despicable that any company would exploit a young person's dreams through predatory student loans. As Attorney General, I will bring lawsuits against companies that engage in deceptive practices that harm any Marylander, especially vulnerable student loan borrowers. In 2022, Attorney General Frosh announced a \$1.85 billion settlement with student loan servicer, Navient, for the company's unfair and deceptive loan servicing practices in originating predatory student loans. I will continue to prosecute any company that engages in predatory business practices.

Additionally, I am committed to investigating tech companies that take unfair advantage of Marylanders. Earlier this year, the District of Columbia and other states filed a lawsuit against Google for the company's rampant privacy abuses. I support SB0011, sponsored by state Senator Susan Lee, which would establish a workgroup to review current practices of corporations relating to the collection, use, storage, disclosure, analysis, deletion, and modification of Marylanders' online personal information. Additionally, if elected, I promise to launch investigations and join in lawsuits of any company — big or small — that violates Marylanders' privacy rights.

Calling on President Biden to Forgive Student Loan Debt

Americans owe nearly \$1.75 trillion in student loan debt. I believe that this crushing debt is a hindrance to the economic prosperity of the United States. I call on President Biden to forgive \$50,000 of this debt and will support defenses of that forgiveness by filing amicus briefs.

Prosecuting COVID-19 Related Fraud

The COVID-19 pandemic created endless opportunities for fraud against Marylanders, from the retail and distribution of fake N-95 masks, unlicensed pop-up testing, to faulty take home tests and long delays in the receipt of test results. At the height of the Omicron wave, the Attorney General's office warned consumers that companies offering door-to-door COVID-19 testing may be engaging in identity theft. As Attorney General, I will investigate and prosecute any company or individual that has taken advantage of the public health crisis for their own financial gain.

Supporting Healthcare Rights for Every Maryland Family

High health care costs remain an enormous economic burden on tens of thousands of Marylanders. Almost 400,000 Marylanders do not have health insurance and healthcare costs continue to drive bankruptcies and indebtedness. Even worse, high expenses function as barriers to lifesaving medical services and prescriptions that people need. I support legislative efforts to explore the viability of universal health care in Maryland and encourage the General Assembly to pass SB493/HB610, which would fund a commission to explore a plan for a state universal healthcare system. The status quo around health care is unacceptable, and I am open to exploring every avenue for reform.

Too often, this status quo traps families in heartbreaking financial situations. The Medical Debt Reimbursement Act looks to help these families and has my full support. By ensuring hospitals reimburse patients they have overcharged, millions of dollars could soon return to the pockets of Maryland families. As Attorney General, I will do my best to ensure no Marylander falls victim to these practices.

Additionally, now is the time for Maryland to finally adopt paid family and medical leave. That's why I support the Time to Care Act. This bill would give certain part and full-time workers 12 weeks of paid leave following childbirth or to take care of themselves or a family member experiencing serious health issues. Simply put, I believe Healthcare is a human right, and I will work tirelessly as AG to support this right for every Marylander.

Protecting the Housing Rights of Every Marylander

At the outset of the COVID-19 pandemic, Maryland faced a looming eviction crisis. Every family should have access to affordable and quality housing. The Attorney General has an important role to play in this area. In an enforcement capacity, the office can be the state leader in landlord accountability, environmental hazard lawsuits, and the prosecution of predatory practices by landlords against marginalized communities.

But the office can also be a collaborative legislative leader. The COVID-19 crisis exposed the problems with the rent court system. We need a system that is more easily navigable for vulnerable tenants. As Attorney General I would support the judiciary in continuing to promote help centers for pro se litigants. I also believe that we need to drastically expand funding to the Maryland Legal Services Corporation, which supports legal services at non-profits. As a Judge, I have seen how pro se defendants are disadvantaged in civil adjudications. Therefore, I support expanding a statewide right to counsel that covers defendants in housing courts.

We also need more transparency in the housing system. Data reporting requirements would facilitate targeted interventions for tenants facing eviction in order to prevent homelessness, and even allow policymakers to identify between predatory landlords.

Each and every one of these policy reforms is based on values. We need a legal system that is sensitive to the interests of vulnerable communities. I'm running to bring those experiences to the Attorney General's office.