



ANDY RUFF

POLITICAL PARTY: DEMOCRATIC

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What is your position on establishing liability protections for employers from frivolous lawsuits related to COVID-19?

While I fully understand the continued stress and pressure COVID-19 has put on our business community, I disagree with the current Senate proposal of giving blanket liability to employers through the year 2024. Compared against other needs that must be met, liability protection is not nearly as urgent. Data released this month indicates that less than 5% of pandemic-related lawsuits would fit into the category described in the Senate plan.

What steps do you think the federal government needs to take to support small businesses throughout the pandemic and the economic recovery?

Any small business that needs money to survive during or after the pandemic should have priority access to stimulus funds. Just 36% of the small businesses in Indiana's 9th District have received federal PPP money, by far the lowest allotment among our state's nine congressional districts. The federal government should carve out 25% of new SBA loans to be directed at businesses with fewer than 10 employees, as well as a 25% carve-out for nonprofits, half of which should go to small nonprofits. I also think we need to set aside funds specifically for small Community Development Financial Institutions (CDFIs), Minority Development Institutions (MDIs), SBA microlenders, and SBA Certified Development Companies (CDCs).

What is your perspective on the best way to increase federal funding for infrastructure projects?

We have an opportunity to transition to renewable energy while at the same time creating a New Deal-style jobs programs dedicated to rebuilding our country's crumbling infrastructure for the next 100 years. To pay for this I support ending fossil fuel subsidies, scaling back military spending on global oil protection, collecting tax revenue on the new jobs created and making the wealthiest corporations in America — I'm talking Amazon, Google, Apple, etc. — finally pay their fair share.



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What steps do you think Congress should take to address racism and inequality in our society?

There is much we need to do at all levels of society to begin addressing racism and inequality, but one critical area that needs to be addressed is the access to capital for Black and Brown-owned small businesses, as well as increased wealth within the communities they serve. That's why, as just one example, I would support a heavy increase in funding to the Minority Business Development Agency (MBDA) and empower them, for example, to lend low-cost, government-backed capital to minority-owned investment companies for them to invest directly back into their communities.

What steps do you think Congress should take to lower the unemployment rate?

First, cutting unemployment benefits during a global pandemic is neither humane nor the best and most long-lasting way to reduce the unemployment rate. Dignity, it has been said, starts with a decent job that pays a living wage. That's why I support a \$15 minimum wage and an infrastructure-related federal jobs program that guarantees any man or woman who's willing and able to work the opportunity to do so.

What is your plan to reduce health care costs for businesses?

Obamacare is a stone around the neck of American small business. For large and wealthy employers able to offer enticing benefit packages, the current system is perfectly fine. But anyone who owns a small company knows that one of the biggest impediments to keeping labor costs in line has been the increasing cost of health coverage in this country. That's why I support Medicare for All, which would untangle healthcare from employment and put more money in consumers' pockets, boosting the economy in addition to cutting labor costs.



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What policies do you support to restore free international trade but ensure fairness?

Trade is a vitally important aspect of our economy, but it must be fair. Our current trade and tax agreements incentivize multinational corporations to ship jobs overseas and make it more difficult to “buy American.” That has to end. Corporations should not get a tax break on the costs of moving factories abroad. I also support strong and binding labor, environmental and human rights standards explicitly written into any agreement, as well as protections for communities of color and farmers who have been unjustly impacted by bad trade deals. We also need enforceable rules against the kind of currency-cheating that makes our exports more expensive.

What changes, if any, would you support to the Tax Cuts and Jobs Act of 2017?

Two years after the TCJA passed, it’s very clear that it was wrong: Providing a regressive, deficit-financed tax cut during a time of rising income inequality and high debt was the wrong bill at the absolute wrong time. It stripped resources from future generations to increase the wealth of a privileged few today, while at the same time depriving our country of much needed revenue to tackle our growing social and economic priorities. That’s why I support repealing it and replacing the TCJA with common-sense tax reform focused on restoring economic balance in our nation.