

February 9, 2026

The Honorable Kriselda Valderrama

Chair, Economic Matters Committee

230 Taylor House Office Building

Annapolis, Maryland 21401

RE: Support for HB 188, Unemployment Insurance Modernization Act of 2026

Dear Chair Valderrama,

Maryland Latinos Unidos (MLU) is honored to express our strong support for House Bill 188, Unemployment Insurance Modernization Act of 2026, which is scheduled for a hearing in the House Economic Matters Committee on February 11, 2026.

Latino workers in Maryland are essential to the state's economic engine and are also more likely to experience job instability tied to seasonal demand, volatile hours, and layoffs that move quickly through service, construction, and hospitality sectors. In those moments, unemployment insurance is one of the most immediate tools that prevents eviction, food insecurity, and long term financial damage. Yet research shows that when program rules are hard to understand or processes are overly complex, eligible workers frequently do not receive benefits, especially when language access and digital access barriers are present.

HB 188 modernizes Maryland's unemployment insurance system by updating the methodology used to calculate weekly benefits and by adjusting key financing and administrative structures. These reforms are directly tied to benefit adequacy and to whether the system functions quickly enough to match the reality of household bills that do not pause during unemployment.

Implications for Latino and immigrant Marylanders

HB 188 expands opportunity by strengthening the ability of working families to weather job loss without losing housing or taking on predatory debt. It also supports workforce reattachment by giving workers the stability needed to search for employment that matches their skills, rather than accepting unsafe or exploitative conditions out of desperation. Modernization efforts that reduce unnecessary questions, streamline application paths, and clarify claimant next steps have been shown to reduce administrative burden and improve access.

MLU can help ensure the benefits reach the communities most impacted by partnering with employers, community colleges, and trusted community based organizations to distribute multilingual information about eligibility, protect workers from misinformation, and refer families to legal and financial supports during unemployment.

MLU urges the Economic Matters Committee to issue a favorable report on HB 188, reinforcing Maryland's commitment to a fair and functional unemployment insurance system that reflects the lived reality of working families.

Sincerely,

Carlos Orbe, Jr.

Communications and Public Affairs Specialist

Maryland Latinos Unidos

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