

HB0188_RichardKaplowitz_FAV
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TESTIMONY ON HB#/0188- POSITION: FAVORABLE
Unemployment Insurance Modernization Act of 2026

TO: Chair Valderrama, Vice Chair Charkoudian and members of the Economic Matters Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0188, **Unemployment Insurance Modernization Act of 2026**

The purpose of this bill is to create a fairer Unemployment Insurance system for both employees and employers in Maryland. It will add a methodology to adjust the compensation parameters on an annual basis to keep pace with inflation.

The Economic Policy Institute has studied the issue and has created a report on *Holding the Line - Unemployment insurance - State solutions to the U.S. worker rights crisis*¹

The National Employment Law Project declared *Reforming Unemployment Insurance is a Racial Justice Imperative*²

And the W.E. Upjohn Institute for Employment Research, looking at Federal actions on employment and unemployment, believes *Abandoning federal-state structure one option to make unemployment insurance system fairer, paper argues*³

Acknowledging these studies Maryland needs to take positive actions. The bill will accomplish this by repealing and establishing the methodology used to calculate the weekly benefit amount; altering the taxable wage base used to determine employer contributions to the Unemployment Insurance Trust Fund and the amount of earned wages subtracted from a weekly benefit amount; requiring the Maryland Department of Labor to determine and make available online the State annual average wage applicable to the rate of contribution; requiring beginning in 2027, the maximum weekly benefit to be 40% of the State average weekly wage; etc.

Maryland must protect its residents whenever it can.

I respectfully urge this committee to return a favorable report on HB#/0188.

¹ <https://www.epi.org/publication/unemployment-insurance-state-solutions-to-the-u-s-worker-rights-crisis/>

² <https://www.nelp.org/insights-research/reforming-unemployment-insurance-is-a-racial-justice-imperative/>

³ <https://www.upjohn.org/research-highlights/abandoning-federal-state-structure-one-option-make-unemployment-insurance-system-fairer-paper-argues>