

February 9, 2026

The Honorable Pamela Beidle

Chair, Finance Committee

3 East Miller Senate Office Building

Annapolis, Maryland 21401

RE: Support for SB 3, Unemployment Insurance Modernization Act of 2026

Dear Chair Beidle,

Maryland Latinos Unidos (MLU) is honored to express our strong support for Senate Bill 3, Unemployment Insurance Modernization Act of 2026, which is scheduled for a hearing in the Senate Finance Committee on February 11, 2026.

Unemployment insurance is a lifeline for Latino workers who are disproportionately represented in lower wage industries with seasonal hours, unstable schedules, and higher rates of job churn. When access is delayed, confusing, or burdensome, families fall behind on rent, utilities, and basic needs within weeks, increasing the risk of displacement and long term economic harm. Research consistently shows that administrative burdens reduce access to unemployment insurance and other safety net supports, even among people who are eligible and actively seeking help.

SB 3 modernizes Maryland's unemployment insurance system by updating benefit calculations and key administrative elements, including the approach to the taxable wage base and the maximum benefit in future years. These changes matter because benefit adequacy and predictable administration determine whether unemployed workers can stabilize their households while they search for new employment. SB 3 also includes steps that can improve transparency and public access to information, which is essential for workers navigating the system in a second language or with limited time and internet access.

Implications for Latino and immigrant Marylanders

For Latino and immigrant households, unemployment insurance modernization strengthens freedom and opportunity by reducing preventable hardship during periods of job loss. When families can keep housing, maintain childcare, and avoid high cost debt, they are better positioned to return to work and remain connected to schools, health care, and community support. Improving the clarity and reliability of unemployment insurance administration also supports workers who face documentation confusion, technology barriers, and limited access to legal guidance. Evidence from national modernization efforts shows that simplifying processes and reducing unnecessary steps can meaningfully improve completion and access for claimants.

MLU can amplify these outcomes by partnering with worker centers, legal services, and community based organizations to provide culturally responsive education about eligibility and the claims process, share multilingual navigation resources, and identify persistent barriers experienced by immigrant and mixed status families. Modernization paired with trusted community outreach is how policy becomes real stability.

MLU urges the Finance Committee to issue a favorable report on SB 3, reinforcing Maryland's commitment to economic stability for working families across the state.

Sincerely,

Carlos Orbe, Jr.

Communications and Public Affairs Specialist

Maryland Latinos Unidos

[corbejr@mdlatinosunidos.org](mailto:corbejr@mdlatinosunidos.org)