

**TESTIMONY
OF THE AMERICAN COUNCIL OF THE BLIND
BEFORE THE
SUBCOMMITTEE ON DOMESTIC AND INTERNATIONAL MONETARY
POLICY, TRADE AND TECHNOLOGY
JULY 30, 2008**

First, I want to thank you, on behalf of the membership of the American Council of the Blind (ACB), for the opportunity to speak with you this morning, and for the interest the members of this subcommittee have taken in the issues surrounding the need for tactilely identifiable paper currency.

The American Council of the Blind was founded in 1961 and currently has members in all 50 states. The majority of our members have visual impairments. ACB's mission is to increase the independence, equality of opportunity, and quality of life for all blind and visually impaired Americans. We believe that one way to increase independence, enhance opportunity, and improve the quality of life for blind Americans is to ensure that they can identify the denominations of their own bank notes without the assistance of someone who is sighted. Since the exchange of bank notes is a key component of so many transactions engaged in by our society today, we believe that the recognition that people who have visual impairments should be able to conduct their part of such exchanges independently is imperative.

The rate of unemployment among people who are visually impaired is unacceptably high. Job opportunities which are now at best limited, and sometimes even unavailable to people who are blind, would be opened to us if we could identify paper money as efficiently as sighted people do. This is particularly significant for young people and other first-time job seekers who are looking for entry level positions in stores and restaurants so that they can gain the work experience necessary to advance in their chosen careers. Such jobs generally center on customer service transactions, most of which involve money. Certainly, there are blind people who currently work in cash-intensive business situations, but they are forced to rely on the honesty of colleagues and customers, or to rely on currency reading technology that is inefficient and often unreliable. At its best, such technology requires the user to keep others waiting while money is being scanned and identified, thereby decreasing the level of the user's performance. Money identifiers are slow, frequently inaccurate, and useless in noisy environments. It is common knowledge that blind people who are required to complete cash transactions quickly, such as cashiers in vending facilities, frequently rely on other people and not their technology to identify the cash involved, because they cannot get the information from technology quickly enough to keep the customers moving efficiently through the line. This has two unfortunate results. First of all, this also takes time. Seeking verification from another person isn't necessarily any faster than using a note scanner. Secondly, this process requires that a blind person either make an issue of his or her visual impairment, or risk being defrauded. The fact is that while most people are honest, I can personally testify to instances from my own experience, and could provide a significant amount of anecdotal evidence from others that would show that this is not a

proposition the blind community can rely on. Blind people do get defrauded because of their inability to ascertain the value of U.S. bank notes.

If we are to be truly accepted as equal partners in the workplaces, cultural activities and economic life of this society, it is imperative that the United States government design and issue bank notes that we can identify independently. As stated earlier, we believe that currency readers are a very poor substitute for bank notes that are readily distinguishable without vision. Each time the bank notes are redesigned, users are required to return currency readers back to the factory to be updated for a fee.

Over 180 countries around the world have found ways to incorporate tactile features into their bank notes which enable blind and visually impaired people to distinguish notes of one denomination from another. They have also taken steps to enhance visual distinctions between denominations. The specific tactile features used vary from country to country and it is not our intention to express a preference for any particular type of tactile feature. However, we do wish to make it clear to this committee that we believe it is both imminently possible and absolutely essential that this country, which has led the rest of the world through a myriad of technological, scientific and economic innovations for so long, now join the rest of the world in making it possible for blind and visually impaired people to engage in financial transactions with dignity and independence.

We recognize that what we are seeking may take time to implement and we are very willing to allow a reasonable amount of time for the design and implementation processes. We are not as concerned about the speed of implementation as we are about the certainty of action to address this issue. Our goal is a meaningful effort on the part of the Treasury Department to ascertain the most appropriate manner in which to provide currency that is independently identifiable by people who are visually impaired, and to incorporate such identification features into U.S. currency within a reasonable time. The measures will appropriately address the accessibility of currency if the Department of the Treasury can demonstrate that they are effectively usable by the largest number of blind and visually impaired persons as possible.

In conclusion, I want to thank the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for taking an interest in this issue. It is our sincere hope that the members of this subcommittee, and indeed the members of the House Committee on Financial Services, will support the efforts of the American Council of the Blind to obtain accessible currency in the United States.