

U.S. Currency and Blind Employment

Cyrus Habib

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INTRODUCTION

Chairman Gutierrez, Ranking Member Paul, and members of the Subcommittee, thank you for the opportunity to participate in this hearing on the accessibility of U.S. currency to blind and low-vision Americans. My name is Cyrus Habib, and I have been fully blind since the age of eight. This Fall I will be starting my third year at Yale Law School, an institution which has played a vital role in my advocacy on this particular issue. Last year, a fellow law student, Jonathan Finer, and I worked under the guidance of the law school's dean, Harold Hongju Koh, and a clinical instructor, David Rosen, to draft an amicus brief on behalf of the Perkins School for the Blind in American Council of the Blind v. Paulsen. I have also written in a number of public forums on this issue, including the Washington Post and the Seattle Post-Intelligencer. In doing so, I have chosen to focus on the extent to which the status quo has had an effect on blind employment, rather than on the harms experienced by a blind customer. I have done so because I feel strongly, as do others in the room, that the staggeringly high rate of unemployment experienced by blind Americans constitutes our community's most serious and intractable problem today. In meeting with students and faculty at the Perkins School, the nation's oldest and most highly-regarded educational institution for the blind, my partner and I received disturbing confirmation of our hypothesis: young blind Americans are finding it difficult to obtain entry-level employment because of their inability to verify and exchange currency independently.

BLIND AMERICANS SUFFER SEVERE ECONOMIC HARDSHIP WHEN COMPARED BOTH WITH NON-DISABLED AMERICANS AND WITH AMERICANS WHO SUFFER FROM OTHER FORMS OF DISABILITY

Myriad studies suggest that blindness imposes a severe economic hardship. A 2002 report by the National Academy of Sciences concluded that:

“Working-age people with disabilities work less and have less household income than working-age people without disabilities. There are also dramatic differences in the kinds and levels of disabilities within the working age population with disabilities. Those with severe vision impairments are particularly disadvantaged, for they face many barriers in accessing employment.”

The study, which focused on data obtained between 1993 and 1996, also compared employment rates among the blind to those of people with other chronic impairments, finding that only those with mental retardation and varying degrees of paralysis had lower employment rates than adult men who were blind in both eyes, less than 50 percent of

whom were employed. According to the most recent U.S. Census Bureau's 2002 Survey of Income and Program Participation (SIPP), of the nearly 3.9 million visually impaired Americans ages 21-64, only 55 percent are employed. Of the 800,000 Americans in that age range with so-called "severe" visual impairments, only 48 percent are employed. By comparison, more than 68 percent of Americans with hearing impairments, both severe and non-severe, are employed, and more than 83 percent of all Americans in that age bracket are employed. With mean annual earnings of \$22,106, visually impaired Americans also earn far lower wages than the average American in that age range (\$31,840), the average disabled American (\$23,034), and the average hearing-impaired American (\$27,269).

Data gathered by private research organizations paints an even starker picture. The American Foundation for the Blind estimates that there are 10 million blind or visually impaired Americans, a number arrived at by merging the results of several studies focused on smaller subsets of the population. Of these, around 1.3 million are "legally blind," a status commonly defined as having a visual acuity of 20/200 or less in the better eye, with the best possible correction. AFB has also found that 46 percent of blind and visually impaired adults of working age (18-69) are employed, compared with 74 percent of the sighted public.

Some organizations have concluded that even these more troubling figures understate the severity of unemployment in the visually impaired community due to underreporting, underemployment and other factors. The Cleveland Sight Center, the National Federation of the Blind and the Braille Institute of America have estimated unemployment among the visually impaired at 70 percent or more.

The economic impact of blindness is not only felt by blind and visually impaired individuals, but by American society as a whole. A study published in 2007 and conducted by health economists from Johns Hopkins University and other top research institutions for Prevent Blindness America, a century-old non-governmental organization, estimated the total annual cost of adult vision loss in the American population at \$51.4 billion, including \$35.4 billion borne by the U.S. economy and \$16 billion by the affected individual, caregivers, and others. The study also estimated that these costs would grow rapidly in the coming years, as the nation's 78 million baby-boomers age, and their vision deteriorates. The study's data comport with that obtained in earlier attempts to quantify the economic impact of visual impairments, including studies published in 1981 (\$14.1 billion), 1991 (\$38.4 billion), and 2003 (\$67.6 billion).

THE INABILITY OF BLIND AMERICANS TO USE U.S. CURRENCY INDEPENDENTLY PRECLUDES THEM FROM PARTICIPATING IN ENTRY LEVEL JOBS NECESSARY FOR FINANCIAL INDEPENDENCE.

Because a large proportion of entry-level jobs require the ability to manipulate currency independently, blind Americans are effectively shut out of jobs that lead to further economic opportunities. To meet the standard set out in Section 504 of the Rehabilitation Act of 1973, government entities or government-funded organizations must make

“reasonable accommodation” to allow disabled persons “meaningful access” to programs and benefits. But the blind lack meaningful access to the very class of jobs that provide the gateway into economic life for millions of Americans. A recent study of entry-level employment among teenagers by Ronald D’Amico, entitled, “Does Employment During High School Impair Academic Progress,” found that as many as 25 percent of all jobs held by teenagers are in either retail sales or at food service counters, both of which require the ability to manipulate money independently.

“More than one in three high school students are employed, and part-time jobs held during this formative period have been shown to boost confidence and educational outcomes (so long as a threshold number of weekly hours is not surpassed).” A study by Charles Hirschman and Irina Voloshin, entitled “The Structure of Teenage Employment: Social Background and the Jobs Held by High School Seniors,” provides two explanations for why a teenager might seek employment: economic need and career development (arguing that “[s]tudents may seek jobs that provide opportunities for achievement, exposure to possible career choices, or to develop ties with persons who could serve as mentors.”). “[S]tudents are prominent in the food service industry as waiters, waitresses, and busboys in restaurants, cashiers, courtesy clerks, and stockers in grocery stores, and most of all, as employees in fast food establishments,” nearly all of which require the employee to independently handle, verify, and exchange cash currency, effectively cutting off the blind from this critical sector of the employment market.

CONCLUSION

Blind Americans face an uphill battle in our struggle to achieve true equality, and nowhere is this reality more apparent than in the workforce. We blind Americans are eager to participate fully in this country’s economy, and policy-makers should consider the elimination of obstacles to that participation a financial investment in our workforce. Every blind teenager who finds it impossible to obtain that all-important entry-level job today may end up applying for disability assistance from the government tomorrow. I will leave it to others here to discuss the logistics of making U.S. currency accessible to the blind, but I will close my remarks by re-iterating that making such changes would go a long way towards ameliorating the tragic problem of blind unemployment in America today.

Thank you for the opportunity to speak before the subcommittee. I welcome your questions.