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**STATEMENT OF THE NATIONAL FEDERATION OF THE BLIND
before the
Subcommittee on Domestic and International Monetary Policy, Trade, and Technology
Committee on Financial Services
United States House of Representatives**

July 30, 2008

Good morning Mr. Chairman, my name is Marc Maurer, and I serve as President of the National Federation of the Blind. The National Federation of the Blind was formed in 1940, and it is the oldest and the largest nationwide organization of blind people in the United States. The organization has an affiliate in every state, in the District of Columbia, and in Puerto Rico, and a chapter in most large cities and in a number of small ones.

I come to present the considered opinion of the National Federation of the Blind regarding currency identifiable by blind people. Would it be desirable to have a method for blind people to identify currency independently? Of course, it would. Are blind people able to use the currency today without any modification? Certainly, we are.

The argument has been made that currency which cannot be identified independently by the blind discriminates against blind people. However, blind people use items that are not tactilely identifiable by the blind by the hundreds everyday. The argument about the currency has implications far beyond the money. In the work that I do, I handle some currency, many documents, and a number of affidavits. Very few of these items are identifiable without the assistance either of a piece of technology or a sighted person. I cannot, for example, identify my own checks without somebody else's help. Yet, it would be ridiculous to say that I cannot use them. To argue that a thing must be identifiable by touch or a blind person cannot use it is to cut blind people out of most of the commerce and much of the enjoyment of ordinary transactions of life.

We know that the blind can readily manage currency as it now exists. It would be slightly more convenient to have a method of identifying it without help. However, many of the methods used throughout the world do not work. I have received Canadian bills in my travels which, I was told, had Braille identification symbols on them. These symbols were useless to me.

Some people tell me that bills of different sizes could be produced and that the blind could tell one from another because of their size. Apparently, this system of bill identification has been adopted in many countries. Perhaps, this system is effective, although those who wanted to defraud the blind could artificially modify the size of bills to achieve this result. Furthermore, the currency-handling machinery of the nation is made for only one size of bills, and it would cost a lot to change it. Spending hundreds of millions of dollars for a minimal benefit seems unwise.

Technology has been developed that can reliably identify currency. The KNFB Reader Mobile has a currency identifier in it that a number of blind people have used with outstanding results. A stand-alone currency reader portable enough to carry in a pocket could probably be produced for as little as \$100.

One final point should be made. To say that we can't manage money is to argue that we as blind people are helpless. This is not the case. To say that we might be victims of fraud is to argue that we can't imagine methods of protecting ourselves. Such an assertion also urges the unscrupulous to try to prey on our vulnerabilities—be they real or imagined. To describe us as helpless, vulnerable, or incompetent is to paint a picture of blind people so negative that others in society are persuaded to mistrust any ability we have. Can you trust a blind lawyer if he can't even figure out how to manage his money? How can you be sure that your lawyer will be able to handle your transactions if he can't handle his own? These are the unfortunate associations that come from the false and misleading argument that the blind can't manage currency.

The National Federation of the Blind has adopted resolutions about currency in 1994, 2002, and 2008. I attach these for your information. If there is to be a change in the currency, we who represent the largest number of blind people in the nation wish to be involved in crafting that change. Thank you Mr. Chairman and members of the Committee.

RESOLUTION 1994-07

WHEREAS, the United States Department of the Treasury is examining alternatives to the present currency for the purposes of making counterfeiting more difficult and for making currency more compatible with modern technology; and

WHEREAS, revisions to the present currency may include variations in color, raised markings, bar coding, or other electronically readable formats; and

WHEREAS, it is a widespread misconception that blind people cannot handle their own money because they cannot see it; and

WHEREAS, it is beyond dispute that blind people can, in fact, handle their own money; however, bills which can be identified by other than conventional print could be more convenient for everyone, may be a necessity to safeguard against counterfeiting, and may be desirable to take the best advantage of evolving technology: Now, therefore,

BE IT RESOLVED by the National Federation of the Blind in Convention assembled this seventh day of July, 1994, in the City of Detroit, Michigan, that this organization express the interest of blind people in the discussion of a modernized form of currency so that any changes which may eventually be made will include methods of identifying money by other than strictly visual means; and

BE IT FURTHER RESOLVED that this Federation, notwithstanding its expressed interest in the ultimate decisions on currency changes, do all in its power correctly to inform the public that blind people can and do successfully handle money in its present form.

RESOLUTION 2002-25

WHEREAS, on May 2, 2002, the American Council of the Blind (ACB) and two individual plaintiffs filed a lawsuit against the secretary of the treasury of the United States and the treasurer of the United States alleging that the federal government is in violation of Section 504 of the Rehabilitation Act of 1973 as amended, 29 U.S.C. Section 794, by issuing all U.S. currency in an identical size, color, and texture, which renders various denominations indistinguishable by touch, alleging that the blind are thus largely excluded from enjoying the benefits of monetary transactions and seeking declaratory and injunctive relief by requiring the Department of the Treasury to implement design changes in the currency to make the various denominations distinguishable by touch and color; and

WHEREAS, this lawsuit is based on a false and misleading assumption that the inability to distinguish banknote denominations by touch largely excludes the blind from participating in commerce and other ordinary activities of life; and

WHEREAS, the theory of this suit is disproved by the lives of tens of thousands of blind persons who live normal lives and participate in commerce every day without difficulty; and

WHEREAS, more than having difficulty with money, blind people are apt to suffer great harm from the attendant publicity surrounding this suit, fostering and reinforcing the notion that the blind cannot easily handle currency as it now exists and, for example, needlessly creating an albatross around the neck of any blind person seeking employment in any position involving handling money; and

WHEREAS, to the extent that currency identification is truly a problem for individual blind people, various technological devices capable of identifying banknotes and audibly announcing their denomination are available for sale, and in fact giving every blind person in the country such a device would be simpler and cheaper than re-engineering the nation's cash-handling capacity; and

WHEREAS, in view of its false premise and lack of merit, there is little likelihood that the relief sought by this lawsuit will ever be granted, thus using the blind in a publicity stunt and showing little regard for the genuine needs and concerns of blind people; and

WHEREAS, more than the adverse publicity resulting from the filing of this suit itself, there is a substantial risk of a ruling that could nullify the potential benefits of Section 504 by narrowing its scope and coverage or over-turning the law altogether, as has happened with other recent court decisions in the area of disability: Now, therefore,

BE IT RESOLVED by the National Federation of the Blind in Convention assembled this ninth day of July, 2002, in the City of Louisville, Kentucky, that this organization take all appropriate and legally available steps to advise the court that the failure to have U.S. currency issued as sought by the plaintiffs in this suit is not an act of discrimination against the blind and in such a fashion that the accompanying ruling does not harm current and future efforts to achieve genuinely needed and desirable accommodations for the blind; and

BE IT FURTHER RESOLVED that this organization take steps to counter the adverse effects of the harmful publicity arising from this particular lawsuit and renew efforts to educate the public that the blind can participate in commerce on equal terms and fully enjoy the benefits of U.S. currency as it now exists.

RESOLUTION 2008-08
Regarding the Blind and American Paper Currency

WHEREAS, the National Federation of the Blind strongly opposed federal court involvement in issues regarding changing paper currency because the argument presented to the court stated that the blind of America were being unlawfully made victims of discrimination because they lacked “meaningful access” to paper money on the basis that it was impossible for the blind to use paper currency independently, a patently untrue argument we feared judges would believe--fears confirmed by the opinions of the judges who considered the matter; and

WHEREAS, despite the courts' contrary holdings, which are largely the result of factual errors, we remain convinced that blind people have meaningful access to currency, in other words that there is no discrimination against the blind given that we regularly conduct daily business using American paper currency as it now exists; and

WHEREAS, many of the factual suppositions and much of the language included in legal briefs and in opinions issued by both the federal District Court and federal Court of Appeals in Washington, D.C. (language such as the blind are the “most vulnerable individuals in our society”) indicate that the judiciary has low expectations of blind people and treats our routine, daily alternative techniques as badges of inferiority which can only serve to make us objects of pity—a perception that could have extreme, grievous, detrimental impact on the ability of blind people to achieve the equality that we so richly deserve; and

WHEREAS, this attack upon the blind was conducted by judges who had sworn to tell the truth and to uphold the laws of the United States; and

WHEREAS, the judicial decisions depict the blind in a false light, asserting that we who are blind have little capacity and less understanding of our own financial resources and of the other accidents of society that surround us; and

WHEREAS, the irony of these judicial determinations is that the blind are told we are incompetent in decisions that base their justification on nondiscrimination principles; and

WHEREAS, as we stated in a 1994 resolution (and as we reaffirm today), “Bills which can be identified by other than conventional print [that is, in nonvisual ways] could be more convenient for everyone, may be a necessity to safeguard against counterfeiting, and may be desirable to take the best advantage of evolving technology”: Now, therefore,

BE IT RESOLVED by the National Federation of the Blind in Convention assembled this fifth day of July, 2008, in the city of Dallas, Texas, that this organization urge the United States Department of the Treasury to consider means to make currency more identifiable by the blind and thereby more convenient for a greater portion of the population of the country; and

BE IT FURTHER RESOLVED that this organization insist upon being well represented in any process intended to redesign American currency or to promulgate or create means to identify it in nonvisual ways.