

## Currency Issues for the Visually Impaired

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Whether it's political ideology or sibling rivalry, differing opinions are a fact of life. Even among disability groups and organizations, assessing needs, setting priorities and identifying solutions can often put similar organizations on different sides of a debate. One of the latest issues to draw public attention is a proposal to redesign U.S. paper currency to make it more user-friendly to people who are blind or have other visual impairments.

U. S. banknotes currently are all the same size and texture, making it nearly impossible for people with visual impairments to distinguish one denomination from another without assistance. People who are blind or visually impaired are taught to fold each dollar-value bill in a particular way for later identification after someone else identifies the bill's value for them. The visually impaired then must rely both upon the honesty of whomever identifies the value of their folding money and their own bill-folding skills and ability to remember which bill assumes which folded shape. Coins, of course, don't pose that dilemma as their varied sizes make them readily distinguishable from each other.

Three to 10 million people in the U.S. conceivably would benefit from a change in the size, shape, texture or other tactile distinctions in domestic banknotes.

These figures don't include the estimated tens of millions of Americans who are beginning to experience sight loss as they age. According to the American Council of the Blind, senior citizens often are not included in estimates of the visually impaired, although they often experience difficulty distinguishing bill denominations in low-light situations.

More than 180 countries have paper currency, but only U.S. bills are all the same size, shape and color. Changes to U.S. paper currency would also require modifications to most money-dispensing machines, like ATMs, bill changers and counters and vending machines. Possible changes to the paper currency to enhance distinctions for the visually impaired could range from raised watermarks, Braille markers, various paper sizes, shapes and colors, or even raised geometric shapes imprinted on designated corners of each currency type. Estimated costs to implement such changes vary widely.

In a lawsuit filed in 2002, the American Council of the Blind argued that the Department of the Treasury is in violation of federal law by failing to issue paper currency that is easily distinguishable by touch, color or size. On November 28, 2006, U.S. District Judge James Robertson ruled in the council's favor. However, the Bush administration is appealing that ruling, arguing that the judge erred in concluding that people who are visually impaired are denied "meaningful access" to money by the same-sized bills because portable currency readers exist to help distinguish the bills. The government also said people with visual impairments can use credit and debit cards instead of cash.

Portable currency readers cost about \$300, pricing them out of reach for many visually impaired people. Some who have used currency readers claim they are unreliable and difficult to use – bills must be inserted a certain way, tattered or folded bills often will not read properly and the devices often can't read old bills or newly redesigned bills.

Not all businesses accept credit and debit cards and not all visually impaired people are able to or wish to obtain these cards for many reasons, including the risk of identity theft.

While the ACB has worked to bring this issue to the forefront through court action, another advocacy organization, the National Federation of the Blind, has taken a different approach. The NFB believes that the ability to obtain employment and receive an earned income is just as important for the visually impaired as the ability to distinguish the denominations of paper currency. Around 70 percent of Americans who are blind or visually impaired are either unemployed or under-employed. The NFB believes the calculated costs associated with redesigning paper currency would be more beneficial to this population if the funding was applied to improving education, training and employment opportunities.

While opinions and viewpoints may differ on this and other issues affecting people with disabilities, it's important to keep an open mind regarding accommodations for people with disabilities and to keep an ongoing dialogue about these issues always focuses on fairness and equality as established in our laws and the Constitution.