



## **Legislative Agenda of Blind Americans Priorities for the 119th Congress, Second Session**

**The National Federation of the Blind is a community of members and friends who believe in the hopes and dreams of the nation's blind. Every day we work together to advance the lives of all blind people in the United States.**

- **Protecting Education, Employment, and Independent Living for the Blind**  
Critical education, employment, and independent living programs are under attack. We must ensure that these programs are appropriately funded and administered so that blind Americans now, and for generations to come, can benefit from equal education and employment opportunities, independent living services, and instruction in Braille.
- **Access Technology Affordability Act (H.R. 1529/S. 1918)**  
The cost of critically needed access technology is out of reach for most blind Americans. The Access Technology Affordability Act will improve the affordability of critically needed access technology necessary for employment and independent living.
- **Blind Americans Return to Work Act (H.R. 1175)**  
The Social Security Disability Insurance benefits program contains an earnings cliff that hinders blind individuals from achieving the American dream. The Blind Americans Return to Work Act will eliminate the Social Security Disability Insurance earnings cliff by adopting a meaningful solution used in other Social Security Administration programs.

**These priorities will ensure that blind Americans have the same opportunities to obtain a free and appropriate public education, maintain a good and fulfilling job, and achieve the American dream.**

**We urge Congress to support our legislative initiatives.**

For more information, please visit: [www.nfb.org/washington-seminar](http://www.nfb.org/washington-seminar)







## **WE URGE CONGRESS TO PROTECT CRITICAL EDUCATION, EMPLOYMENT, AND INDEPENDENT LIVING PROGRAMS TO ENSURE THEIR CONTINUANCE NOW AND FOR FUTURE GENERATIONS.**

**The Individuals with Disabilities Education Act (IDEA)** initially became law in 1975 as the Education for All Handicapped Children Act. Congress reauthorized this act in 1990 and officially changed its name to the Individuals with Disabilities Education Act, or IDEA. For fifty years, this law has ensured that all American students with a disability receive a free and appropriate public education that is tailored to our individual needs. Without appropriate funding and administration of IDEA programs, blind students will be left behind.

**The Rehabilitation Act of 1973** strengthened vocational rehabilitation, prohibited discrimination in federally funded programs, and established the Rehabilitation Services Administration. Later amendments to the Act also included mandates for federal information technology accessibility. This landmark legislation served as a precursor to the Americans with Disabilities Act in 1990. Without appropriate funding and administration of Rehab Act programs, blind Americans will not receive the skills training to make us job ready.

**The Randolph-Sheppard Program** was signed into law in 1936 to create employment opportunities for blind entrepreneurs by establishing a priority for the operation of blind vending facilities on all federal property. For nearly ninety years, this program has served as a major boon to the employment of blind Americans, who already suffer from an unemployment and underemployment rate that is significantly higher than the national average. Without appropriate administration of the Randolph-Sheppard program, blind entrepreneurs will lose valuable employment opportunities.

**The Older Individuals Who are Blind (OIB) Program** is a federal program that was created by the Rehabilitation Act of 1973 as part of the Rehabilitation Services Administration. The goal of OIB is to focus on independent living for blind and low-vision Americans who are over the age of 55 and may need help learning how to live with their vision loss. Critical aspects of OIB include orientation and mobility training, learning Braille, cooking, and training on access technology. Without appropriate funding and administration of OIB programs, older blind Americans are at risk of living sedentary and solitary lives in their golden years.

**The American Printing House for the Blind (APH)** was founded in Louisville, Kentucky in 1858, and is the oldest and largest nonprofit organization making accessible materials for the blind. The APH first received federal support in 1879 to become the national producer of Braille textbooks, maps, and educational aids. Most recently, APH began distributing the Monarch, the first dynamic tactile and multi-line Braille tablet. Without appropriate funding, the APH will be unable to produce and distribute Braille textbooks and education aids for blind students.

**Below are a few testimonies from real blind Americans who have greatly benefitted from each of the above programs.**

*“I attended public school in Durant, Iowa—a very rural school district. I was incredibly blessed to begin learning Braille and how to use accessible technology tools to access a computer at a young age. As a result of my terrific elementary school education, I thrived in high school and was able to go to college, where I earned dual degrees in English and Theatre. I am now employed and can proudly share that I pay both federal and FICA taxes.”*

**– Elizabeth, from Durant, Iowa**

*“I was able to go to a training center in Ruston, Louisiana, where I learned independent living skills and how to be a productive citizen. Because of my training, I have been a small business owner in the tech sector for more than thirty years.”* – **Karl, a blind business owner in Taylorsville, Utah**

*“For twenty-one years, I have owned and operated a successful dining food facility and housekeeping service at the US Coast Guard Aviation Training Center because of the Randolph-Sheppard program. My business employs twenty employees while providing our Coast Guard personnel with the food and accommodations they need to defend our nation.”*

**– Barbara, a blind business owner in Mobile, Alabama**

*“I lost my sight in my late fifties from glaucoma. The older blind specialist was by my side at the beginning, thirteen years ago. She taught me blind skills so I could keep my home and be active in my kids’ and grandkids’ lives.”* – **Greg, from West Fargo, North Dakota**

*“The Monarch has been life-changing for our daughter, Kennedy. As a blind elementary student, she has always loved reading and writing, but access to Braille materials was often limited and slow to obtain. With the Monarch, she can independently read consistent, high-quality, tactile Braille content and navigate her learning with confidence. . . . Most importantly, the Monarch has opened doors that once seemed inaccessible. Through the innovation and support of the American Printing House for the Blind, she has the tools needed to thrive both in school and beyond. We are truly grateful.”* – **Katie, a parent of a blind child in Porterdale, Georgia**

**Ensure that these critical programs for blind Americans will be able to function by committing to support funding to keep the above programs operating effectively and efficiently.**



# ACCESS TECHNOLOGY AFFORDABILITY ACT (H.R. 1529/S. 1918)

***Issue—The cost of critically needed access technology is out of reach for most blind Americans.***

**Access technology enables blind Americans to participate in today’s workforce.** Blindness is well-defined and measurable,<sup>1</sup> but affects each person differently and at different ages. Since individuals’ needs differ, manufacturers have designed various tools that enable each blind American to perform tasks that they were once unable to accomplish themselves due to their blindness. Braille note takers are frequently used in schools, screen reading software allows workers to check their email in the office, and screen magnification software can help seniors losing vision learn about community activities. Access technology equips blind Americans to seek employment and stay employed. For the 61.9 percent of blind Americans who are either unemployed or underemployed, it is a vehicle that facilitates the job seeking process.

**The high cost of access technology creates a difficult economic reality.** Most access technology ranges in cost from \$1,000 to \$6,000. For example, a leading screen reader is \$900, a popular Braille note taker is \$5,495, one model of a refreshable Braille display is \$2,795, and a moderately priced Braille embosser is \$3,695. According to the United States Census Bureau, 61.9 percent of working age blind Americans are either unemployed or underemployed.<sup>2</sup> Furthermore, one in four blind Americans live below the poverty line and therefore likely do not have sufficient financial resources needed to purchase these items.<sup>3</sup> These financial barriers can ultimately lead to a loss of employment, insufficient education, or even isolation from community activities.

**Medical insurance will not cover the cost of access technology.** Current definitions of “medical care,” “medical necessity,” and “durable medical equipment” within common insurance policies do not include access technology. These definitions were adopted in the 1960s “when medical care was viewed primarily as curative and palliative, with little or no consideration given to increasing an individual’s functional status.”<sup>4</sup> Many states’ Medicaid programs and individual health insurance plans have adopted similar definitions and likewise will not cover the cost of access technology.<sup>5</sup>

## ***Solution—Access Technology Affordability Act (ATAA):***

**Makes access technology more affordable so that blind Americans can procure these items for themselves.** It establishes a refundable tax credit for blind Americans in the amount of \$2,000 to be used over a three-year period to offset the cost of qualified access technology. The credit created by ATAA will sunset after five years and will be indexed for inflation.

**Provides flexibility for individuals to obtain access technology based upon their specific needs.** Accessibility requires an individualized assessment of one’s own skills and needs. Therefore, blind Americans should be given the opportunity to procure access technology on their own to ensure that they are receiving the tools that are most useful for them.

**Will save the government \$315 million through increased federal income and FICA tax revenue.** More blind Americans working means more people paying federal income taxes. It also means that those blind Americans who obtain gainful employment through this tax credit will no longer need to draw from federal programs such as Supplemental Security Income or Social Security Disability Insurance and will instead be paying into the Social Security Program through FICA taxes. This was demonstrated by a dynamic score calculated by Mathematica showing a \$315 million cost savings over the lifetime of this legislation.<sup>6</sup>

## **GOAL—IMPROVE AFFORDABILITY OF CRITICALLY NEEDED ACCESS TECHNOLOGY NECESSARY FOR EMPLOYMENT AND INDEPENDENT LIVING.**

**To cosponsor the Access Technology Affordability Act in the House (H.R. 1529), contact:**  
Quinn Ritchie, Legislative Director for Representative Mike Kelly (R-PA-16) Phone: 202-225-5406  
Email: [Quinn.Ritchie@mail.house.gov](mailto:Quinn.Ritchie@mail.house.gov).

**To cosponsor the Access Technology Affordability Act in the Senate (S. 1918), contact:**  
Kathleen Bochow, Legislative Assistant for Senator John Boozman (R-AR) Phone: 202-224-4843  
Email: [Kathleen.Bochow@boozman.senate.gov](mailto:Kathleen.Bochow@boozman.senate.gov).

### **For more information, contact:**

Jesse Shirek, Government Affairs Specialist, National Federation of the Blind  
Phone: 410-659-9314, extension 2348, Email: [jshirek@nfb.org](mailto:jshirek@nfb.org), or visit [www.nfb.org](http://www.nfb.org)

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<sup>1</sup> 26 U.S.C § 63(f)(4).

<sup>2</sup> United States Census Bureau, American Community Survey, “Percentage of non-institutionalized persons, ages 21-64 years, with visual disability, in the United States, who were employed full-time/full-year in 2023.”  
[www.disabilitystatistics.org](http://www.disabilitystatistics.org).

<sup>3</sup> United States Census Bureau, American Community Survey, “Percentage of non-institutionalized persons, ages 21-64 years, with visual disability, in the United States, who were living below the poverty line in 2023.”  
[www.disabilitystatistics.org](http://www.disabilitystatistics.org).

<sup>4</sup> National Council on Disability, “Federal Policy Barriers to Assistive Technology,” (May 31, 2000) 8,  
[http://www.ncd.gov/rawmedia\\_repository/c9e48e89\\_261b\\_4dda\\_bc74\\_203d5915519f.pdf](http://www.ncd.gov/rawmedia_repository/c9e48e89_261b_4dda_bc74_203d5915519f.pdf).

<sup>5</sup> Assistive Technology Industry Associates, “AT Resources Funding Guide,” <https://www.atia.org/at-resources/what-is-at/resources-funding-guide/> (last accessed December 10, 2018).

<sup>6</sup> Mathematica, “Dynamic Score of the Access Technology Affordability Act,” (November 19, 2024) 1.



# BLIND AMERICANS RETURN TO WORK ACT (H.R. 1175)

***Issue—The Social Security Disability Insurance benefits program contains an earnings cliff that hinders blind individuals from achieving the American dream.***

**The Social Security Disability Insurance (SSDI) program has a built-in “earnings cliff.”**

Title II of the Social Security Act provides that disability benefits paid to blind beneficiaries are eliminated if the beneficiary exceeds a monthly earnings limit.<sup>1</sup> This earnings limit, often called the “earnings cliff,” is in effect a penalty imposed on blind Americans when they work or earn too much. For example, the earnings limit in 2026 for a blind person is \$2,830 per month.<sup>2</sup> If a blind individual earns more than that threshold, even by just one dollar, they are engaged in substantial gainful activity (SGA). Under the current law, any individual engaged in SGA is not entitled to any SSDI benefits. This means that if a blind person earns just one dollar over the earnings limit, all benefits are lost.

**The earnings cliff incentivizes blind people to choose to remain unemployed or underemployed, despite their desire to work.** In a 2018 survey, National Industries for the Blind (NIB) found that 21 percent of respondents from thirty-four of their non-profit associations had turned down a raise or promotion to retain their SSDI benefits.<sup>3</sup> The survey also found that 37 percent of respondents had turned down additional hours or even asked to reduce their hours in order to retain their SSDI benefits.<sup>4</sup> Blind Americans who are willing and able to work are intentionally limiting themselves out of fear of losing the entirety of their SSDI benefits and falling off the earnings cliff. For example, according to the Social Security Administration, the average SSDI benefit check in 2025 was \$1,582,<sup>5</sup> which equates to \$18,984 annually. Under this circumstance, a blind person would lose \$18,984 just by earning an additional \$12 in a calendar year. This is a trade-off no one wants to accept.

**The current work incentive in the form of the trial work period is needlessly complicated and counterintuitive.** Under the current SSDI program, if a blind worker wants to try and earn more money, they will likely trigger a nine-month trial work period. These nine months do not have to be consecutive, but instead are any nine months during a rolling sixty-month period in which the worker earned more than a certain amount (for 2026 this amount is \$1,210 per month). When all of those nine months are exhausted, the worker is once again subject to the earnings cliff if they cross the SGA threshold. This is supposed to act as an incentive for blind recipients to determine if they are ready to work, but the complexity of the rules and the difference between the trial work period amount and the SGA threshold result in many blind Americans not receiving the benefit the process is intended to provide.

***Solution—Blind Americans Return to Work Act (H.R. 1175) will:***

**Eliminate the earnings cliff by instituting a ten-year demonstration program establishing a gradual two-for-one phase-out of SSDI benefits with earnings over the SGA limit.** For every two dollars a blind worker earns above the SGA threshold, their benefits amount will be reduced by one dollar. This ten-year program will start in 2027 and conclude in 2036, demonstrating that blind Americans can and will achieve their highest earning potential.

**Create a genuine work incentive for SSDI recipients.** With a phase-out model, blind workers will always be better off striving to earn as much as possible, which will facilitate the transition of those workers out of the SSDI system as benefits are gradually reduced. With this model, blind Americans will never lose by working. As an added benefit, fewer workers will be earning SSDI benefits and instead be paying into the Social Security Trust Fund, which means a more balanced Trust Fund in time.

**Simplify the SSDI system by eliminating the trial work period and grace period, making the rules more consistent with the Supplemental Security Income (SSI) program.** Under the proposed system, the SSDI program will become less complicated. With both the SSI and SSDI programs using similar rules, there will be less confusion, and the incentive for blind people to return to work and maximize their earning potential will be consistent and clear.

## **GOAL—ELIMINATE THE EARNINGS CLIFF BY ADOPTING A SOLUTION USED IN OTHER SOCIAL SECURITY ADMINISTRATION PROGRAMS.**

### **Cosponsor the Blind Americans Return to Work Act.**

**To cosponsor the Blind Americans Return to Work Act in the House (H.R. 1175), contact:**

Sloan Hamill, Legislative Correspondent for Representative Pete Sessions (R-TX-17)

Phone: 202-225-6105 Email: [sloan.hamill@mail.house.gov](mailto:sloan.hamill@mail.house.gov)

#### **For more information, contact:**

Jesse Shirek, Government Affairs Specialist, National Federation of the Blind

Phone: 410-659-9314, extension 2348, Email: [jshirek@nfb.org](mailto:jshirek@nfb.org) or visit [www.nfb.org](http://www.nfb.org)

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<sup>1</sup> 42 U.S.C. Sec. 423.

<sup>2</sup> Social Security Administration, “Substantial Gainful Activity”, <https://www.ssa.gov/oact/cola/sga.html>.

<sup>3</sup> *Commitment to Serve*, A presentation given at the 2018 NIB/NAEPB Training Conference and Expo.

<sup>4</sup> Ibid.

<sup>5</sup> Social Security Administration, “Selected Data From Social Security’s Disability Program”, Average monthly benefit amounts from January-September 2025, <https://www.ssa.gov/oact/STATS/dib-g3.html>.