

D. Why Offer Assistive Technology Loans?

A decade ago, who would have imagined that prosthetics could be produced by 3D printers³ or that voice recognition software would be at the fingertips of almost every smart phone user? Assistive technology (AT)—“any item, piece of equipment, software program, or product system that is used to increase, maintain, or improve the functional capabilities of persons with disabilities,”⁴—exists to help individuals adapt and successfully function within their surroundings.

There is a widespread need for AT. One out of every five adults in the United States lives with a disability.⁵ The Center for Disease Control and Prevention (CDC) found that mobility limitations are the most common type of disability, followed by difficulties with cognition, independent living, vision and self-care.⁶ For 33 out of the 53 million people living with disabilities, their disability makes it difficult to carry out daily activities at home, school, in their community and/or at work.⁷ These hardships contribute to lower earnings and higher rates of poverty, yet AT can help reduce those barriers and increase the capabilities of those living with disabilities.

While AT is a rapidly advancing field,⁸ the expense of updating one’s home, or purchasing often costly equipment, can be prohibitive for those who need it. School systems, government programs, private health insurance, job training initiatives, and employers are a first place for individuals to seek funding for their AT needs. When these funding sources are unavailable (i.e. hearing aids are not covered by Medicare) or inadequate, assistive technology loans can bridge the funding gap.

AT loans are frequently offered by nonprofit and community development organizations. Operating under the Assistive Technology Act (ATA), which supports state and territory efforts to “assist individuals with disabilities of all ages with their assistive technology needs”⁹ there are about 37 different ATA associated loan programs (ATAPs) within the US and US territories.¹⁰ Credit Builders Alliance (CBA) has at least eight members that provide AT loans as part of their primary missions. For example, the Northwest Access Fund (NWAFF), a CBA member, nonprofit lender, and technical assistance lead for ATAP loan programs, has lent over \$3 million in loan funds to people with disabilities in Washington and Oregon. While there are a variety of AT lenders across the nation to look to for best practices (a handful of which are highlighted in this toolkit), there is still an unmet need for safe and affordable means of accessing AT. This toolkit can help guide your organization in taking steps to meet this unmet need through the provision of AT loans.

³ Birrell, Ian. (2017, February, 19). “3d-printed prosthetic limbs: the next revolution in medicine.” Retrieved from <https://www.theguardian.com/technology/2017/feb/19/3d-printed-prostheticlimbs-revolution-in-medicine>

⁴ Assistive Technology Industry Association. “What is AT?” Retrieved from <https://www.atia.org/at-resources/what-is-at/>

⁵ Centers for Disease Control and Prevention. (2015, July 30). “53 million adults in the US live with a disability.” Retrieved from <https://www.cdc.gov/media/releases/2015/p0730-us-disability.html>.

⁶ Eunice Kennedy Shriver National Institute of Child Health and Human Development. *How many people use assistive devices?* Retrieved from <https://www.nichd.nih.gov/health/topics/rehabtech/conditioninfo/Pages/people.aspx>

⁷ *ibid.*

⁸ Meshcheryakova, Tatyana. (2017, January 23). *Assistive Tech Expected to Grow Rapidly.* Retrieved from <https://www.atia.org/at-resources/what-is-at/>

⁹ Civic Impulse. (2018). H.R. 4278 —108th Congress: Assistive Technology Act of 2004. Retrieved from <https://www.govtrack.us/congress/bills/108/hr4278>

¹⁰ National Public Website on Assistive Technology. “Alternative Financing Programs.” Retrieved from <http://assistivetech.net/webresources/AlternativeFinancingPrograms2015.php>

WHAT IS THE ASSISTIVE TECHNOLOGY ACT?

The Assistive Technology Act (ATA) of 1998 supports state and territory efforts to “assist individuals with disabilities of all ages with their assistive technology needs” through device reutilization programs, device loan programs, device demonstrations, and alternative financing (lending) programs. These programs are often referred to as Assistive Technology Act Programs (ATAPs).

Find your state’s ATAP [here](#).