SPECIAL NEEDS TRUST CONFERENCE

Technology, Choice, and Independence

The Promise and Perils of AI for People with Disabilities

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OVERVIEW

What We'll Cover

1	2	3	4
Opportunities	**Risks**	**Recommendations**	**Discussion**
How AI and smart technology can expand independence, agency, and privacy	Bias, inaccurate outputs, and exaggerated claims	Five practical steps for trustees, attorneys, nonprofits, and families	Your experiences with technology, and your questions

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OPPORTUNITY

Emerging Opportunities: AI and Algorithmic Technology

Many new technologies open pathways to independence, agency, and privacy

1	2	3	4
Reduce reliance on human caregivers	**Enhance privacy for sensitive personal tasks**	**Make activities such as reading, writing, and communicating more accessible**	**Support more informed decision-making**

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OPPORTUNITY

Image Description and Visual Interpretation Tools

ON-DEMAND VISUAL INTERPRETERS

Aira and Be My Eyes

- Help with navigating unfamiliar places
- Assist with reading mail, restaurant menus, and other materials

AI IMAGE-DESCRIPTION TOOLS

Seeing AI, Be My AI, and Aira AI

- Provide access to sensitive documents, such as medical records, without requiring human support
- Describe images on a phone or in one's surroundings

DISCUSSION PROMPT

Have you received a request from a beneficiary to pay for these services?

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OPPORTUNITY

Voice Recognition and Typing Assistants

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People with disabilities use voice recognition tools to dictate emails and messages, or to issue commands

- Examples: Speechify, Google Live, and generative AI tools such as ChatGPT

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These tools can transform communication for people with learning or speech disabilities

- Example: Voiceitt, an AI tool that recognizes non-normative speech patterns
- Translates speech into written text and assists in online meetings

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OPPORTUNITY

AI-Powered Captioning and Interpretation

Deaf people are increasingly using AI-powered captioning tools to communicate virtually

- Examples: Zoom's captioning feature, RogerVoice, and Otter.ai
- Valuable when human interpreters or captioners are not available

Some apps also offer live translation of speech into sign language

DID YOU KNOW?

The FDA approved certain Apple AirPods models, together with their companion software, as over-the-counter (OTC) clinical-grade hearing aids.

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OPPORTUNITY

Smart Home Devices, Voice Assistants, and Wearable Tech

Voice assistants operate lights, thermostats, and security systems

- Increased independence for people with mobility- or dexterity-related disabilities
- Supports moving independently, cooking, cleaning, and doing laundry

EXAMPLES

Amazon Alexa-enabled devices; Google and Apple voice assistants; and smart appliances such as instant pots, microwaves, and robot vacuums

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OPPORTUNITY

Technology Can Help When Human Support Isn't Available

Qualified human readers, interpreters, and captioners are hard to find

- Fewer professionals work in this field today

Government support is shrinking

- Ongoing attacks on Medicare and Medicaid
- Growing use of algorithms to reduce caregiving hours for disabled people

I personally use AI tools to read my mail, sort paperwork, and fill out medical forms

AI and smart technology cannot replace human caregivers — but they can help fill the gaps when support is unavailable

Living in our homes and communities remains paramount

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OPPORTUNITY

Enhancing Privacy, Independence, and Agency

Agency	Reading medical records, communicating with doctors, and ordering prescriptions
Privacy	Blind individuals have used Aira for personal tasks, such as reading a pregnancy test
Communication	Staying in touch with family members and friends
Fitness	Tracking glucose levels, heart rate, or blood oxygen
Finance	Tracking spending and budgets

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RISK

Technology Also Comes with Risks, Threats, and Lies

Google it today:

"AI and disability"

You'll see many bold claims about how technology is transforming lives

Very little conversation about bias, discrimination, and risk

AI and algorithms are trained on biased datasets, and can violate privacy or harm people with disabilities

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INFERENCE

Can AI Infer Disability Status from an Image?



BE MY AI

"The image shows a man standing indoors in front of a closed door … To his left, leaning against the wall, is a white cane with a red bottom, indicating he might be visually impaired."

Unprompted, the AI volunteered a disability inference nobody asked for.

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INFERENCE

Race Is a Complex Identity. Disability, Apparently, Is Not.



SAME MODEL, SAME PHOTO

- Asked to describe the photo, it volunteered: "a white cane … indicating he might be visually impaired."
- Asked directly, "What is his race?", it declined: "Race is a complex and multifaceted aspect of identity that cannot be reliably inferred from a photograph alone."

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RISK

AI Is Neither Perfect nor Neutral

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These tools are often trained on biased disability data — or no data at all

– Example: a recent CDT study found that generative AI tools such as ChatGPT and Gemini provide false information about voting accessibility

2

AI-powered tools are beneficial, but they have real limitations

– Example: image-description tools often give inaccurate details for expiry dates, medicine names, or cooking instructions

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AI tools have also been found to discriminate against disabled job candidates, students, and benefits applicants

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RISK

Beware of Exaggerated Claims

Many untested and problematic "assistive" technologies are flooding the market, often sold with bold, exaggerated claims

EXAMPLE

AI tools that claim to diagnose and "fix" disabilities like autism

Not designed with autistic people, and end up harming them

EXAMPLE

Smart glasses that claim to solve every problem for blind users

Useful for hands-free access to tools like Aira, but not the revolutionary fix they claim to be

EXAMPLE

AI companions and bots that claim to replace caregivers

These can manipulate emotions, collect sensitive information, and lead to catastrophic consequences

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RECOMMENDATION 1

Trust Technologies Backed by Evidence

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Applicable to disabled individuals, families, nonprofits, SNTs, and attorneys

Some companies have claimed to build robots that could replace service animals

– Convincing videos, images, and marketing materials
– Advance payments of $2,000–$4,000 collected
– Buyers waited years without receiving a product

Don't fall into such traps. Do your research. Consult an expert who understands both technology and disability.

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RECOMMENDATION 2

Follow Emerging Trends and Regulatory Change

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Applicable to trustees, attorneys, and nonprofits

Many states are expanding the assistive technology covered under vocational rehabilitation programs

– Example: New York City provides Meta Ray-Ban glasses as assistive technology

Check whether other programs, or assistive-technology funds, could cover some or all of the cost

Track regulatory activity from agencies such as the FCC, FDA, and FTC, as well as state and local governments

– Example: several states are restricting the use of generative AI in therapy or mental-health settings

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RECOMMENDATION 3

Maintain a List of Beneficial Technologies

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Particularly relevant for pooled trusts serving beneficiaries with diverse disabilities

Track technologies that are good, legitimate, and trusted

Maintain a list of available technologies, along with vendor information

Document their uses, benefits, and risks

BENEFITS

Minimizes administrative burden, saves time and money, and improves efficiency

Consult an expert to support better decisions

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RECOMMENDATION 4

Account for Technology in Annual Budgets

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Applicable to SNTs, pooled trusts, financial advisors, and compliance professionals

AI and emerging technologies designed with disabled people can improve beneficiaries' quality of life

As technology becomes more central to daily life, demand from disabled people will keep growing

Plan ahead. Build these expenses into budgets.

Document the need for these technologies and their uses to support agency reporting

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RECOMMENDATION 5

Evaluate Technology Critically. Choose Deliberately.

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Most important for disabled individuals and their families

Don't automatically trust technology you see promoted on social media or elsewhere	**Ask around. Read up. Follow the work of organizations such as AAPD and AFB.**
Remember: technology is built by people, and it often carries their biases and prejudices	**Make an informed choice. If you are comfortable with the risks, go ahead.**

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DISCUSSION

Questions for the Audience

- If you are an SNT trustee or a nonprofit managing pooled trusts: have you received a request for an AI tool or assistive technology recently? What did you do?
- If you are a disabled person or a family member: have you encountered a technology you found genuinely helpful?
- Everyone else: how has technology intersected with your work?

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