



Australian Government

National Disability Advisory Council

The Secretariat
CFL Taskforce, SCGSD
Department of Treasury
Langton Crescent
PARKES ACT 2600

Consumer and Financial Literacy Taskforce

The National Disability Advisory Council welcomes the opportunity to provide comments on the Consumer and Financial Literacy Taskforce's discussion paper. This paper provides the opportunity for the Council to raise some important issues.

The National Disability Advisory Council (Council) provides the Minister for Family and Community Services with independent policy advice on matters affecting people with disabilities, their families and carers.

The Council's vision is for an Australian society in which people with disabilities and those who care for or support them are afforded the same value, respect and opportunities as any other Australian. These opportunities cannot progress without the support of appropriate consultation. The Council is keen to ensure the views of people with disabilities are considered.

As Council is of the view that the paper reads as that 'consumers' are a single coherent group, answers to individual questions seem inappropriate at this stage. Therefore, these general comments are offered:

Consumer Behaviour Model

1. Council believes that the paper has does not go far enough in addressing the needs of people with disabilities.

Council is particularly concerned that the 'Consumer Behaviour Model' depicts one type of consumer, a 'one size fits all', rather than a wide variety, which includes people with disabilities.

People with disabilities have differing needs and levels of understanding. Some people with disabilities have little or no savings, as a result of their disability are not in a position to earn. The Model does not provide much insight as to how these people would be assisted.

Commonwealth Disability Strategy

2. Council believes that people with disabilities have not been adequately consulted in the development of the paper. Consultation is an essential and valuable part of the development of government policy, programs and services. The Commonwealth Disability Strategy provides a framework for Commonwealth organisations to ensure that their services, programs and facilities are accessible to people with disabilities.

A requirement of the Strategy is the active involvement of people with disabilities in decision-making processes that affect their lives, through direct participation or consultation.

Council would like to ensure that the Taskforce has given thought to the format in which information is provided – eg audio, Braille and easy English. The Commonwealth Disability Strategy can assist in addressing this issue.

Further Consultations

3. People with disabilities can be found in any cross section of Australian Society. It is estimated that nineteen percent of Australians have a disability (ABS, 1998). Council encourages the Taskforce to consult widely with the disability community. Council is happy to suggest how this could be undertaken. The contact for this submission is Rosemary Woldhuis, Council Secretariat, 02 6244 6458 or ndac@facs.gov.au.

Yours sincerely



Ian Spicer AM
Chair

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