

**DATGANIADAU BARN YSGRIFENEDIG /  
WRITTEN STATEMENTS OF OPINION**

**A GYFLWYNWYD / TABLED ON  
1/11/2005**

R Yn dynodi bod yr Aelod wedi datgan buddiant  
R Signifies the Member has declared an interest

**OPIN-2005-0065- Dyled ac anabledd / Debt and disability**

**Codwyd gan / Raised by:** Kirsty Williams

**Tanysgrifwyr / Subscribers:**

Eleanor Burnham  
Elin Jones  
Christine Chapman

**Dyled ac anabledd**

Yr ydym ni, Aelodau Cynulliad Cenedlaethol Cymru, yn nodi'r effaith aruthrol y mae dyled yn ei chael ar bobl anabl, fel y nodwyd yn yr adroddiad *In The Balance* a gynhyrchwyd gan yr elusen anabledd Leonard Cheshire. Yr ydym yn pwysu ar Lywodraeth Cynulliad Cymru, y diwydiant credyd a sefydliadau ariannol eraill i astudio argymhellion yr adroddiad a gweithredu, ar y cyd â'u cymheiriaid ar lefel Prydain gyfan, i fynd i'r afael ag anghenion pobl anabl sy'n wynebu problemau dyled.

**Debt and disability**

We, as Members of the National Assembly for Wales, note the massive impact of debt on disabled people as identified in the report "In the Balance", produced by disability charity Leonard Cheshire. We urge the Welsh Assembly Government, the credit industry and other financial institutions to study the report's recommendations and take action, in liaison with their counterparts on a British wide level, to address the needs of disabled people facing debt problems.