

# Oldham Borough Council



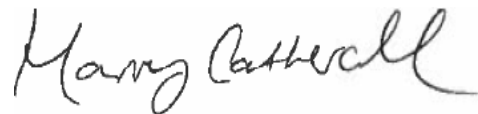
**Council Meeting**  
**Wednesday 11 September 2024**  
**Supplementary Agenda**

# OLDHAM BOROUGH COUNCIL

## SUPPLEMENTARY AGENDA – AMENDMENTS TO MOTIONS

- 8 Youth Council (Pages 1 - 4)
  
- 11 Notice of Administration Business (Pages 5 - 14)
  
- 12 Notice of Opposition Business (Pages 15 - 22)

**NOTE: The meeting of the Council will conclude 3 hours and 30 minutes after the commencement of the meeting.**



**Harry Catherall  
Chief Executive**

**PROCEDURE FOR NOTICE OF MOTIONS**  
**NO AMENDMENT**

MOTION – Mover of the Motion to MOVE



MOTION – Secunder of the Motion to SECOND – May reserve right to speak



DEBATE ON THE MOTION: Include Timings



MOVER of Motion – Right of Reply



VOTE – For/Against/Abstain



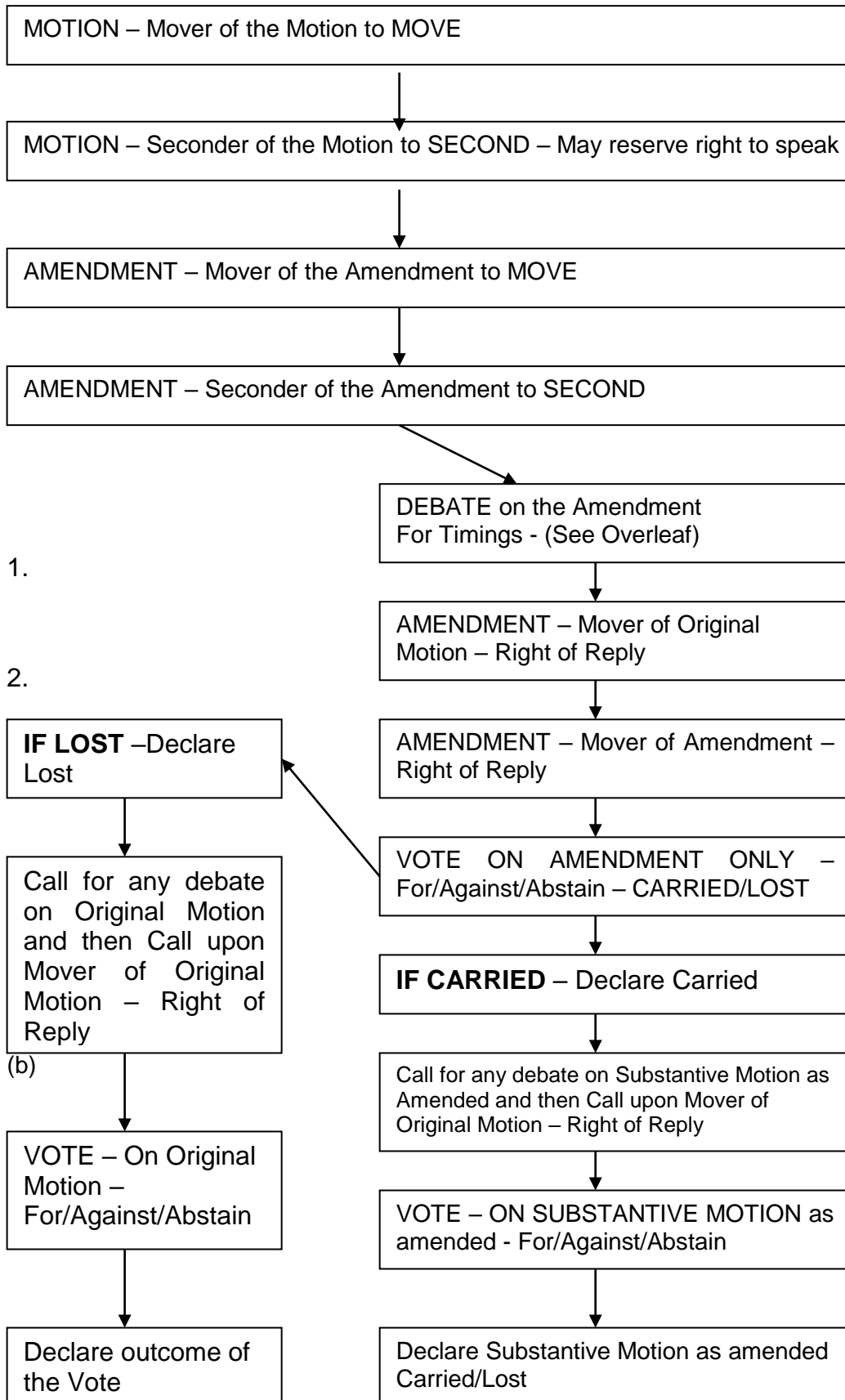
Declare outcome of the VOTE

**RULE ON TIMINGS**

(a) No Member shall speak longer than four minutes on any **Motion or Amendment**, or by way of question, observation or reply, unless by consent of the Members of the Council present, he/she is allowed an extension, in which case only one extension of 30 seconds shall be allowed.

(b) A Member replying to more than one question will have up to six minutes to reply to each question with an extension of 30 seconds

## WITH AMENDMENT



# Agenda Item 8

## Labour Group Amendment to Youth Council Motion - Holiday Activities and Food Programme

**Moved by** Cllr Shaid Mushtaq

**Seconded by** Cllr Lisa Navesey

~~Strikethrough~~ = delete

Underline = insert

As part of their election manifesto, the new UK government are planning to spend £315M to introduce free breakfast clubs in every primary school.

While Oldham Youth Council welcomes support for young people, we feel that ~~this money could be spent~~ extra help is needed to targeting those who need it most. We believe the threshold for free school meals needs to be increased to ensure the wellbeing of young people in poverty.

We would also like to see the continuation of the HAF (Holiday Activity and Food) program that has helped so many young people across Oldham. We do not feel there needs to be an increase in the money provided in this scheme, but we would like to see it used universally, allowing all young people access. This will reduce any stigma of attending sessions and hopefully encouraging more young people eligible for free school meals to take up the offer.

We also welcome the recent decision taken by the Government to extend the Household Support Fund which means Oldham Council can continue to give help to people including food vouchers, fuel vouchers and support with other essential items.

Council recognises that over the past few years the Oldham Youth Council have made the 'cost of living' a priority issue and have undertaken much work in this area to improve the experiences of Oldham's young people. This includes:

- Working with the Council to take unused stationary and distribute through schools to those students who need it most.
- 2022 motion to Council asking that the Chief Executive writes to the Prime Minister, the Secretary of State for Education and the Shadow Secretary of State for Education requesting to extend the offer of the Holiday Activities and Food programme to all young people not just those on free school meals.

Council notes:

- That according to several 2024 surveys commissioned by organisations, such as General Mills and Greggs Foundation, between 20-30% of young people do not eat breakfast before school.
- Just over two million children are eligible for free meals in England, according to the latest government figures.
- However, a 2024 Food Foundation survey found that there are 900,000 children living in poverty in England who are missing out on national eligibility for Free School Meals due to the strict threshold set by government.
- Scottish and Welsh Government is considering increasing free school meals across primary schools and London's Mayor has announced free meals will be provided in all primary schools across London for the 2024/2025 academic year.
- Since 2022, the HAF programme has provided 10.7 million HAF days to children and young people in this country. The expansion of the programme year-on-year has meant a total of 5.4 million HAF days provided between Christmas 2022, Easter and summer 2023.

We propose that Council therefore resolves to ask the Chief Executive to write to the Prime Minister, Secretary of state for Health and the Secretary of state for Education asking that, ~~rather than~~ as well as a blanket breakfast club for all primary schools, that they look at increasing the threshold for free school meals so more young people (both primary and secondary age) benefit;

that they continue the HAF (Holiday Activities and Food) program, making sure young people are fed during the school holidays while making this a universal service for all young people to reduce the stigma in attending and making it more cost efficient.

**Amended motion to read:**

As part of their election manifesto, the new UK government are planning to spend £315M to introduce free breakfast clubs in every primary school.

While Oldham Youth Council welcomes support for young people, we feel that extra help is needed to target those who need it most. We believe the threshold for free school meals needs to be increased to ensure the wellbeing of young people in poverty.

We would also like to see the continuation of the HAF (Holiday Activity and Food) program that has helped so many young people across Oldham. We do not feel there needs to be an increase in the money provided in this scheme, but we would like to see it used universally, allowing all young people access. This will reduce any stigma of attending sessions and hopefully encouraging more young people eligible for free school meals to take up the offer.

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Council notes:

- That according to several 2024 surveys commissioned by organisations, such as General Mills and Greggs Foundation, between 20-30% of young people do not eat breakfast before school.
- Just over two million children are eligible for free meals in England, according to the latest government figures.
- However, a 2024 Food Foundation survey found that there are 900,000 children living in poverty in England who are missing out on national eligibility for Free School Meals due to the strict threshold set by government.
- Scottish and Welsh Government is considering increasing free school meals across primary schools and London's Mayor has announced free meals will be provided in all primary schools across London for the 2024/2025 academic year.
- Since 2022, the HAF programme has provided 10.7 million HAF days to children and young people in this country. The expansion of the programme year-on-year has meant a total of 5.4 million HAF days provided between Christmas 2022, Easter and summer 2023.

We propose that Council therefore resolves to ask the Chief Executive to write to the Prime Minister, Secretary of state for Health and the Secretary of state for Education asking that, as well as a blanket breakfast club for all primary schools, that they look at increasing the threshold for free school meals so more young people (both primary and secondary age) benefit; that they continue the HAF (Holiday Activities and Food) program, making sure young people are fed during

the school holidays while making this a universal service for all young people to reduce the stigma in attending and making it more cost efficient.

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## Strengthening the Online Safety Act - AMENDMENT

Moved by: Cllr Lewis Quigg

Seconded by: Cllr Dave Arnott

~~Social media giants have displayed time and again that they cannot be trusted to self-regulate, the riots across the country in recent weeks showed how dangerous misinformation can be and how quickly it can spread online.~~

We live in a world where distance and connectivity between nations and people is shrinking. Information is available 24/7 and at the swipe or push of a button. For the first time in history, human beings have access to seemingly vast amounts of information at their fingertips,

But that vast amount of information is stored with mainly private companies. We have seen how state and non-state actors are increasingly using social media to exploit weaknesses in those companies but also the data that they hold. From the vulnerability of platforms such as Tik-Tok, who are facing US Congressional hearings over a failure to protect user's data from the Chinese Communist Party to non-state actors, criminals and terrorists who use it to blackmail individuals, cause harm to children and cause harm to adults via these platforms.

Social media is increasingly a double edge sword.

Without social media, the documenting of criminality in Bangladesh, ballot rigging in Venezuela the conflicts in Ukraine, North Africa and the Middle East would have been limited to a news cycle or newspaper column. Equally we have seen how governments and media can censor and control information, which is why for many social media is the now go to platform to consume, document, and distribute news.

But again, in the United Kingdom we have seen the impact of foreign and malign influences. According to a BBC investigation, they found that a Pakistani national linked to a website called Channel3Now, had posted an article that included a false name for the perpetrator responsible for the slaughter of three young girls in Southport. The article was shared widely on social media and quickly went viral. Only after UK police had refuted the false information, was the post deleted and an apology issued. The damage however was done.

Locally, there was at least one doctored video circulating online in early August purporting to be of Aldi in Chadderton, not only was this video not filmed within the Borough of Oldham it was several years old. However, this caused a tremendous amount of community concern and even lead to Police resources being deployed to the scene.

It is urgent that we take proactive measures to enhance the safety and security of our online environment. We cannot allow malicious actors to spread misinformation online in an attempt to cause unrest and division and destruction. Equally, we must make sure that where criminality happens that existing laws are enforced by the Police and where they are outdated, that Parliament updates and amends the law. The Police must act without fear or favour and must be the only ones who police our streets and protect the public when there is the potential for harm or injury.

We must always make sure that the right to free speech and the right to exercise it is paramount. Freedom of speech is increasingly under threat, it must not be used by politicians to censor, curtail or silence their critics. The road to hell is always paved with good intentions.

The current Online Safety Act, while a significant step forward, requires strengthening to address challenges and ensure comprehensive protection for all users, particularly vulnerable groups such as children and the elderly.

This Council resolves:

- that Oldham Metropolitan Borough Council will value and protect freedom of speech.
- that Oldham Metropolitan Borough Council will never abuse the powers it has and use them against residents or elected members when they are lawfully exercising freedom of speech.
- that we recognise the Peelite principle of policing that the Police must act without fear or favour and firmly believe that the police are there to police our streets and that we will **never** accept convicted criminals policing or 'managing' our streets, vigilantism, or rioting.
- to write to the Chief Constable of Greater Manchester Police and the Chief Superintendent for Oldham to thank them for the work their officers did to keep **Oldhamers** residents in the Oldham Metropolitan Borough safe and violence off our streets., as well as thanking officers for the around the clock work, they do to keep our ports of entry, like Manchester Airport, safe also.
- to write to the Secretary of State for Science, Innovation & Technology to ask his Department;
  - to undertake a review of the Online Safety Act to identify areas for improvement.
  - to strengthen enforcement mechanisms to ensure compliance and increase penalties for violations.
  - that HM Government will protect freedom of speech and not curtail hard won rights and freedoms.
  - to provide resources and training for parents, schools, and third sector organisations to help them protect and guide children in the digital world.
  - to ensure victims of online abuse and crimes are supported.

## Strengthening the Online Safety Act - AMENDMENT

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Seconded by: Cllr Dave Arnott

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  - to ensure victims of online abuse and crimes are supported.

## A Welcome Start to Delivering the New Deal for Workers **AMENDMENT**

Moved by: Cllr Lewis Quigg

Seconded by: Cllr Christine Adams

The King's Speech delivered on the 17th of July 2024 included plans for a new Employment Rights Bill. This bill builds on the previously announced New Deal for Working People and will enshrine much of the plan to make work pay, provide security at work and ensure the work life balance that everyone deserves.

This Council notes:

- The Government's commitment to improve workers' rights, and terms & conditions across the UK.
- The key components of the New Deal for Working People, include:
  - A ban on zero-hour contracts.
  - A commitment to end 'fire & re-hire' practices
  - Strengthening employment rights and flexible working from day one.
  - Making sure work pays, with a genuine living wage.
  - Better access to trade unions and fair representation in the workplace.

~~This Council believes:-~~

- ~~• That fair pay and decent working conditions are fundamental rights for all workers.-~~
- ~~• That the measures proposed in the New Deal for Workers will significantly improve the lives of workers in Oldham-~~
- ~~• That fair and decent work provides greater security, improves national productivity and increases economic opportunity for all workers.-~~
- ~~• That supporting these measures aligns with our commitment to social justice and economic fairness.-~~

This Council resolves to:

- ~~• Lobby for support for the Employment Rights Bill.-~~
- ~~• Write to the Borough's three MPs, the Deputy Prime Minister, and the Secretary of State for Business and Trade, reaffirming our support for the New Deal for Workers.-~~
- ~~• Promote awareness of the New Deal for Workers in Oldham through our communication channels.-~~
- ~~• Encourage local businesses to adopt the principles of the New Deal for Workers voluntarily, ahead of any legislative changes.-~~

**Ask the groups and individuals, within the Council chamber of Oldham Metropolitan Borough Council, if they so choose, to write to their Members of Parliament to:**

- Lobby for support for the Employment Rights Bill.
- Write to the Deputy Prime Minister, and the Secretary of State for Business and Trade, to support the New Deal for Workers.
- Promote awareness of the New Deal for Workers in Oldham through their communication channels.

- That fair pay and decent working conditions are fundamental rights for all workers.
- That the measures proposed in the New Deal for Workers will significantly improve the lives of workers in Oldham
- That fair and decent work provides greater security, improves national productivity, and increases economic opportunity for all workers.
- That supporting these measures aligns with Labours commitment to social justice and economic fairness.

**To further ask the groups and individuals, within the Council chamber of Oldham Metropolitan Borough Council, if they so choose, to write to:**

- The Prime Minister Sir Keir Starmer to:
  - confirm that HM government will not allow freedom of movement of any kind with the European Union or the European Economic Area.
  - That HM government will reconsider their decision to scrap plans that force councils to introduce mandatory 'local connection tests' for social housing, and an income test.

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## **Liberal Democrat Group Amendment to Administration Motion 2**

Proposed by councillor **Sam Al-Hamdani**

Seconded by councillor **Howard Sykes MBE**

### **Amendments**

After "This Council resolves to:" insert a new bullet point reading *Cease using zero hours contractors for workers employed on or on behalf of Oldham Council, such as bin collections staff.*

### **Amended motion to read:**

A Welcome Start to Delivering the New Deal for Workers

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This Council resolves to:

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- Write to the Borough's three MPs, the Deputy Prime Minister, and the Secretary of State for Business and Trade, reaffirming our support for the New Deal for Workers.
- Promote awareness of the New Deal for Workers in Oldham through our communication channels.
- Encourage local businesses to adopt the principles of the New Deal for Workers voluntarily, ahead of any legislative changes.
- Cease using zero hours contractors for workers employed on or on behalf of Oldham Council, such as bin collections staff.

## **Labour Group Amendment to Opposition Motion 1- Scrap the Two-Child Benefit Cap**

**Moved by:** Councillor Abdul Jabbar

**Seconded by:** Councillor Ken Rustidge

~~Strikethrough~~ = Delete

Underline = Insert

The Two Child limit to benefit payments was introduced by the Conservative Government in 2017 ~~and is supported by the current Labour Government~~. It prevents families from claiming Child Tax Credit or Universal Credit for more than two children in the household.

The 2017 two-child limit followed many other punitive welfare changes introduced by the Conservative Lib Dem Coalition between 2010 and 2015 which had a devastating impact on poverty levels including the Household Benefit cap implemented in 2013.

The last Labour Government made tackling child poverty a national priority. The Coalition Government abandoned the Act to enshrine in law the target of eradicating child poverty by 2020.

Council notes the recent research conducted by the End Child Poverty Coalition which has found that:

- 1.5 million children in the UK live in households subject to the two-child limit on benefit payments. That is roughly one-in-ten children in the UK.
- In 2023/24 the two-child limit cost families up to £3,235 per child each year.
- There is a strong correlation between families affected by the two-child limit and those who are living in poverty.
- Scrapping the two-child limit would lift 250,000 children out of poverty overnight, and significantly reduce the level of poverty that a further 850,000 children live in.
- Scrapping the two-child limit would cost ~~£1.3 billion~~ £2.5 billion in this year, rising to £3.6 billion when fully rolled out however it is estimated that child poverty costs the economy £39 billion each year.

In Oldham 11,340 children in 3,160 households are currently affected by the two-child limit to benefit payments. That is 18% of all children in the authority area. At the same time 27,760 local children are living in poverty.

Council strongly believes that the two-child limit to benefit payments is a cruel and harmful policy that should be scrapped when the Government's fiscal position allows and as part of a wider strategy to reduce child poverty.

Council further notes the £22 billion 'black hole' of unfunded Conservative spending commitments discovered following an audit of Government finances subsequent to the General Election in July 2024.

Oldham welcomes creation of a Ministerial Taskforce already beginning work on a cross government Child Poverty Strategy. The taskforce is supported by a Child Poverty Unit in the Cabinet Office.

Oldham Council will always stand up for families in need and has a long track record of delivering support to those affected by the cost-of-living crisis and poverty through the We Can Help campaign, Cost of Living support, development of Family Hubs, Real Living Wage targets and Work and Skills programme to mitigate and alleviate poverty in our borough.

~~Research from the University of York has shown its introduction has had no positive impacts on employment and earnings. Instead, it has dragged thousands of local families into poverty. Council notes the Liberal Democrats have consistently opposed the two-child limit to benefit payments since it was introduced — calling for it to be axed in their 2017, 2019 and 2024 manifestos. Council notes with concern the stance of the Labour Government who are committed to keeping the cap — going as far as suspending the whip from MPs who rebel against this position.~~

**Council resolves to:**

1. Instruct the Chief Executive to write to the Chancellor of the Exchequer and the Prime Minister ~~outlining Oldham Council's strong belief that the two-child limit to benefit payments should be scrapped — which would help more than 11,000 children across Oldham,~~ welcoming
  - (i) the development of a Child Poverty Strategy including reviewing the impact of both the two child limit and the family benefit cap.
  - (ii) the opportunity to develop a new partnership between Oldham Council and the Labour Government to tackle the shameful legacy of fourteen years of Coalition and Conservative Welfare policies which have embedded child poverty in Oldham and across the UK
2. Further instruct the Chief Executive to write to all of Oldham's MPs, asking them to commit their public support to ~~the campaign to end the cruel two-child limit to benefit payments,~~ ending child poverty as quickly as possible.
3. Ensure the number of children a family has is considered when a hardship grant is given out by the council.
4. Explore ways to support families impacted by the two-child limit across Oldham Borough, including through free school meals.

**Amended motion to read:**

The Two Child limit to benefit payments was introduced by the Conservative Government in 2017. It prevents families from claiming Child Tax Credit or Universal Credit for more than two children in the household.

The 2017 two-child limit followed many other punitive welfare changes introduced by the Conservative Lib Dem Coalition between 2010 and 2015 which had a devastating impact on poverty levels including the Household Benefit cap implemented in 2013.

The last Labour Government made tackling child poverty a national priority. The Coalition Government abandoned the Act to enshrine in law the target of eradicating child poverty by 2020.

Council notes the recent research conducted by the End Child Poverty Coalition which has found that:

- 1.5 million children in the UK live in households subject to the two-child limit on benefit payments. That is roughly one-in-ten children in the UK.
- In 2023/24 the two-child limit cost families up to £3,235 per child each year.
- There is a strong correlation between families affected by the two-child limit and those who are living in poverty.
- Scrapping the two-child limit would lift 250,000 children out of poverty overnight, and significantly reduce the level of poverty that a further 850,000 children live in.
- Scrapping the two-child limit would cost £2.5 billion in this year, rising to £3.6 billion when fully rolled out however it is estimated that child poverty costs the economy £39 billion each year.

In Oldham 11,340 children in 3,160 households are currently affected by the two-child limit to benefit payments. That is 18% of all children in the authority area. At the same time 27,760 local children are living in poverty.

Council strongly believes that the two-child limit to benefit payments is a cruel and harmful policy that should be scrapped when the Government's fiscal position allows and as part of a wider strategy to reduce child poverty.

Council further notes the £22 billion 'black hole' of unfunded Conservative spending commitments discovered following an audit of Government finances subsequent to the General Election in July 2024.

Oldham welcomes creation of a Ministerial Taskforce already beginning work on a cross government Child Poverty Strategy. The taskforce is supported by a Child Poverty Unit in the Cabinet Office.

Oldham Council will always stand up for families in need and has a long track record of delivering support to those affected by the cost-of-living crisis and poverty through the We Can Help campaign, Cost of Living support, development of Family Hubs, Real Living Wage targets and Work and Skills programme to mitigate and alleviate poverty in our borough.

**Council resolves to:**

1. Instruct the Chief Executive to write to the Chancellor of the Exchequer and the Prime Minister welcoming
  - a. (i) the development of a Child Poverty Strategy including reviewing the impact of both the two child limit and the family benefit cap.
  - b. (ii) the opportunity to develop a new partnership between Oldham Council and the Labour Government to tackle the shameful legacy of fourteen years of Coalition and Conservative Welfare policies which have embedded child poverty in Oldham and across the UK
2. Further instruct the Chief Executive to write to all of Oldham's MPs, asking them to commit their public support ending child poverty as quickly as possible.

3. Ensure the number of children a family has is considered when a hardship grant is given out by the council.
4. Explore ways to support families impacted by the two-child limit across Oldham Borough, including through free school meals.

## **Labour Group Amendment to Opposition Motion 2: Motor Insurance Premiums**

**Moved by** Councillor Arooj Shah

**Seconded by** Councillor Mohon Ali

~~Strikethrough~~ = delete

Underlined = insert

Recent research has exposed stark and unacceptable racial disparities in motor insurance premiums across the UK, including in Oldham. A 2023 survey by Citizens Advice found that residents in the most ethnically diverse areas are being quoted insurance premiums that are, on average, 33% higher than those in less diverse areas. Shockingly, this disparity persists even when controlling for factors like crime rates, vehicle values, and local road traffic accident statistics. ~~Furthermore, evidence suggests that individuals with names associated with certain ethnic groups, such as "Muhammad," face higher premiums compared to those with names like "John," despite similar risk profiles.~~

These findings are a damning indictment of an industry that is systematically disadvantaging poorer communities and, because Black, Asian, and Minority Ethnic (BAME) communities are more likely to experience poverty, disproportionately affecting BAME people. The Financial Conduct Authority (FCA) has committed to investigating these practices, but the urgency of the situation demands immediate action. Section 19 of the Equality Act (2010) defines indirect discrimination as the application of a provision, criterion, or practice that, while applied uniformly, results in worse outcomes for a group of people with protected characteristics. These practices must be recognised as such.

Addressing these disparities is not just a legal necessity but a moral imperative, aligning with Oldham Council's commitment to promoting equity, fairness, and social justice.

Oldham Council Notes:

Oldham's diversity is one of its greatest strengths, but this strength is undermined when our residents are subjected to systemic discrimination in essential services like motor insurance. The reported discriminatory practices not only erode trust in financial institutions but also exacerbate existing socio-economic inequalities by imposing an undue financial burden on ~~ethnic minority~~ disadvantaged communities.

While the Council does not have direct control over insurance premiums, we have a duty to stand up for our residents, challenge unfair practices, and advocate for systemic change. It is not enough to passively acknowledge these issues; we must actively work to dismantle the structures that allow such disparities to persist.

We welcome the commitment in the Labour manifesto, which states that the new Government will further support people by "tackling the soaring cost of car insurance," but this must include specific actions to eliminate the poverty premium being applied to policies and the subsequent disproportionate impact on BAME communities.

Oldham Council Believes:

Every resident of Oldham has the right to be treated fairly and equitably in all aspects of life, including motor insurance, regardless of their race or ethnicity. The Council must take an active role in raising awareness about this issue, applying pressure on relevant bodies, and advocating for substantive change at both local and national levels.

Oldham Council Resolves:

1. To ~~Demand Accountability~~: Write to Oldham's newly elected MPs, ~~urging them to take immediate action by raising~~ asking them to raise these concerns about racial disparities in motor insurance premiums with the ~~relevant Secretary of State~~. Secretaries of State for Transport and for Business and Trade. Additionally, ~~demand~~ ask that they ~~press~~ urge the FCA to expedite its investigation into these discriminatory practices and report back ~~to the community on the progress made~~. their response to this Council.
2. To ~~Challenge the Insurance Industry~~: Instruct the portfolio holder for ~~neighbourhoods and~~ community safety, the Cabinet Member for Thriving Communities and Culture to write to the Association of British Insurers (ABI), ~~demanding~~ urging them to undertake a comprehensive review of their pricing practices. The ABI must be ~~held~~ asked to account for why motorists from BAME backgrounds are charged significantly higher premiums than their White counterparts with similar risk profiles. The Council should insist on transparency and a full explanation, accompanied by concrete steps to rectify this injustice.
3. To ~~Empower the Community~~: Support and amplify local initiatives and campaigns that raise awareness of this issue and provide support to those affected by these discriminatory practices. ~~The Council must work closely with community leaders and advocacy groups to ensure that all residents are informed of their rights and the support available to them~~.
4. To ~~Build a Coalition for Change~~: Ask the Leader of the Council, as the Greater Manchester Portfolio Holder for Equalities and Communities to Collaborate with other councils, governmental bodies, and relevant organisations to form a ~~coalition~~ Greater Manchester wide working group dedicated to addressing and eliminating poverty premiums and associated racial disparities in motor insurance premiums. This coalition should ~~work towards~~ lobby the government and associated groups, like the ABI and FCA, for the developing and implementing development and implementation of policies that ensure fair treatment for all citizens, regardless of ethnicity.

**Amended Motion to read:**

Recent research has exposed stark and unacceptable racial disparities in motor insurance premiums across the UK, including in Oldham. A 2023 survey by Citizens Advice found that residents in the most ethnically diverse areas are being quoted insurance premiums that are, on average, 33% higher than those in less diverse



areas. Shockingly, this disparity persists even when controlling for factors like crime rates, vehicle values, and local road traffic accident statistics.

These findings are a damning indictment of an industry that is systematically disadvantaging poorer communities and, because Black, Asian, and Minority Ethnic (BAME) communities are more likely to experience poverty, disproportionately affecting BAME people. The Financial Conduct Authority (FCA) has committed to investigating these practices, but the urgency of the situation demands immediate action. Section 19 of the Equality Act (2010) defines indirect discrimination as the application of a provision, criterion, or practice that, while applied uniformly, results in worse outcomes for a group of people with protected characteristics. These practices must be recognised as such.

Addressing these disparities is not just a legal necessity but a moral imperative, aligning with Oldham Council's commitment to promoting equity, fairness, and social justice.

Oldham Council Notes:

Oldham's diversity is one of its greatest strengths, but this strength is undermined when our residents are subjected to systemic discrimination in essential services like motor insurance. The reported discriminatory practices not only erode trust in financial institutions but also exacerbate existing socio-economic inequalities by imposing an undue financial burden on disadvantaged communities.

While the Council does not have direct control over insurance premiums, we have a duty to stand up for our residents, challenge unfair practices, and advocate for systemic change. It is not enough to passively acknowledge these issues; we must actively work to dismantle the structures that allow such disparities to persist.

We welcome the commitment in the Labour manifesto, which states that the new Government will further support people by "tackling the soaring cost of car insurance," but this must include specific actions to eliminate the poverty premium being applied to policies and the subsequent disproportionate impact on BAME communities.

Oldham Council Believes:

Every resident of Oldham has the right to be treated fairly and equitably in all aspects of life, including motor insurance, regardless of their race or ethnicity. The Council must take an active role in raising awareness about this issue, applying pressure on relevant bodies, and advocating for substantive change at both local and national levels.

Oldham Council Resolves:

1. To write to Oldham's newly elected MPs, asking them to raise these concerns about racial disparities in motor insurance premiums with the Secretaries of State for Transport and for Business and Trade. Additionally, ask that they urge the FCA to expedite its investigation into these discriminatory practices and report back their response to this Council.

2. To instruct the portfolio holder for community safety, the Cabinet Member for Thriving Communities and Culture to write to the Association of British Insurers (ABI), urging them to undertake a comprehensive review of their pricing practices. The ABI must be asked to account for why motorists from BAME backgrounds are charged significantly higher premiums than their White counterparts with similar risk profiles. The Council should insist on transparency and a full explanation, accompanied by concrete steps to rectify this injustice.

3. To support and amplify local initiatives and campaigns that raise awareness of this issue and provide support to those affected by these discriminatory practices.

4. To ask the Leader of the Council, as the Greater Manchester Portfolio Holder for Equalities and Communities to Collaborate with other councils, governmental bodies, and relevant organisations to form a Greater Manchester wide working group dedicated to addressing and eliminating poverty premiums and associated racial disparities in motor insurance premiums. This coalition should lobby the government and associated groups, like the ABI and FCA, for the development and implementation of policies that ensure fair treatment for all citizens, regardless of ethnicity.