

The cycling opportunity

The case for a cycle voucher scheme for people on low incomes and not in employment



About this report

Improving access to cycles

The Cycling Opportunity project set out to understand the demand, costs and benefits of introducing a scheme of financial support to help people on a low income or not in employment to access a cycle.

We developed the recommendations in this report with the views of people on a low income or not in employment across the UK, including 66 focus group participants and 2,052 people who gave us their views through an independent representative survey.

We found around 2 million people want to cycle but are priced out by the initial cost of a cycle and accessories.

Our research demonstrates that a voucher scheme to help people on a low income or not in employment buy a cycle would have significant benefits for public health, wellbeing and access to education and employment.

By building on previous schemes, such as the Fix Your Bike voucher scheme and the Cycle to Work scheme, this policy could be straightforward to implement with immediate benefit for health and the economy.

Photos: Front cover and page 46: Rachel Sutherland/Sustrans.

Page 27: Symon Bian. Page 60: Chloe West.

Back cover: Mathias Reding/Unsplash.

Sustrans

We work for and with communities, helping them come to life by walking, wheeling and cycling to create healthier places and happier lives for everyone.

www.sustrans.org.uk

Sustrans is a registered charity, number 326550 in England and Wales and number SC039263 in Scotland.

The abrdn Financial Fairness Trust

This project was funded by the abrdn Financial Fairness Trust, an independent charitable foundation.

abrdn Financial Fairness Trust funds research, policy work and campaigning activities to tackle financial problems and improve living standards for people on low-to-middle incomes in the UK. It is an independent charitable trust registered in Scotland (SC040877).

www.financialfairness.org.uk

abrdn Financial Fairness Trust is a registered Scottish Charity SC040877.

Language

We use the term people on a low income throughout this report to refer to people who were either in employment but earning £17,000 pa or less or not in employment, including students, retirees, carers, and people looking for work.

By 'cycles', we mean a wide range of bicycles, tricycles, cargo cycles and specialised cycles, including specially-adapted and recumbent cycles. All may be purely pedal driven or electrically assisted (e-cycles).

Contents

| | |
|--|-----------|
| Summary | 6 |
| Why help people buy a cycle? | 6 |
| Recommendations | 7 |
| Costs and benefits of a UK-wide 40% discount voucher | 10 |
| Introduction | 12 |
| The need to increase access to cycles | 12 |
| The benefits of getting more people cycling | 15 |
| Aims and approach | 18 |
| Results | 20 |
| People on low incomes and not in work are a diverse group | 20 |
| Barriers to cycling | 24 |
| Interest in a cycle voucher scheme | 29 |
| Recommendation 1: Introduce a new cycle voucher scheme ... | 37 |
| A first step: Pilot programmes | 39 |
| A note on administration costs | 40 |
| Recommendation 2: When introducing a new cycle voucher scheme, governments across the UK should ensure it is fully inclusive | 42 |
| Action 2.1: Ensure a voucher scheme is not tied to employment | 43 |
| Action 2.2: Ensure discounts are accessible for disabled people, with additional support for disabled people and minimum discount levels of 40-50% to make specialised cycles more affordable | 45 |
| Action 2.3: Ensure people can access the scheme through existing contact points, such as GPs, employment support services and universities | 45 |
| Action 2.4: Work with retailers to offer repayment options to suit different financial situations | 46 |
| Action 2.5: Offer ‘try before you buy’ options | 47 |
| Action 2.6: Provide a package of support to help people find the right cycle for their needs and get the most from it | 48 |
| Action 2.7: Work with retailers to include second-hand cycles | 49 |

| | |
|---|-----------|
| Recommendation 3: Governments across the UK should continue to address other barriers to cycling | 51 |
| Action 3.1: Provide secure and accessible residential cycle parking | 51 |
| Action 3.2: Improve cycle infrastructure in the most deprived areas, including traffic free routes, to give people the confidence to cycle | 52 |
| Action 3.3: Ensure people on a low income and not in employment inform cycling policy and practice | 53 |
| Conclusion | 54 |
| Appendix 1: Research methodology | 57 |
| Overall approach | 57 |
| Literature review | 57 |
| User survey | 58 |
| Focus groups | 59 |
| Appendix 2: Modelling | 61 |
| A note on estimating participation and cycle choice | 61 |
| Modelled scenarios | 62 |
| Costs and benefits of possible schemes | 64 |
| Implications of different discount levels | 67 |
| Acknowledgements | 69 |



Summary

Why help people buy a cycle?

People on a low income or not in employment have fewer transport choices. They are less likely to own a car, bus services have declined, and high train fares are unaffordable.

There are similar disparities when it comes to owning a cycle. Only 30% of people on a low income or not in employment have access to a cycle. Separately, Sustrans' Walking and Cycling Index 2023, found 59% of people in socioeconomic groups A and B¹ have access to a cycle.²

'Transport poverty' can reduce people's quality of life. It puts people at risk of losing their job or prevents them from accessing education, training, high quality secure jobs and other important amenities.

Our nation is facing a public health crisis and the NHS is struggling to cope. This disproportionately affects people on a low income or not in employment. Cycling improves people's physical and mental health through exercise and by making it easier to access nature and spend time with friends and family.

A cycle can open up many opportunities. Bicycles, e-cycles and non-standard cycles act as a low-cost form of transport for many everyday journeys, crucially helping many people to access work, skills and education.

Thirty seven percent of people on low incomes want to cycle more, according to our survey. However, the initial cost of a cycle can be a barrier for many. Almost two in five (38%) of people said a cycle was unaffordable.

1 Socioeconomic groups A and B are those in higher and intermediate managerial, administrative and professional occupations.

2 Sustrans. (2024). Walking and Cycling Index, UK report 2023. www.sustrans.org.uk/the-walking-and-cycling-index

Since 1999 the Cycle to Work scheme has helped more than 2 million people get 30-42% off a cycle and accessories. Despite this success, it is a salary sacrifice scheme, most people earning below £17,000 are effectively barred as it would take their wages below the National Minimum Wage. There is no equivalent national discount scheme for people on low incomes or not in employment.

Sustrans therefore set out to:

- Understand what people on low incomes need when accessing a cycle, and the barriers preventing them from cycling.
- Model the costs and benefits for individuals and society of a cycle voucher scheme for people on a low income or not in employment.

There are 11.7 million people in the UK earning less than £17,000 or not in employment, of which we estimate 1.9 million would like to buy a cycle but are prevented by cost. Our research found 55% of people on a low income or not in employment thought having access to a cycle would save them money, and 79% felt it could improve their physical and mental health.

Recommendations

Recommendation 1: Governments across the UK should introduce a new cycle voucher scheme

We recommend introducing a voucher scheme offering a 40% discount on the retail price of cycles and accessories for people on low incomes and not in employment across the UK.

If implemented across the UK, in one year alone, our modelling suggests this would:

- Generate £60 million in benefits to society, the economy and individuals, 3.3 times the £18 million cost of discounts.
- Enable 100,000 people to buy a cycle, helping them cycle more than two hours a week on average.

- Help people live healthier, happier lives, cut air pollution and help people get around at low cost.
- Take millions of car journeys off the roads.

Alongside this report, Sustrans has published an Excel tool to help policy makers design a voucher scheme to their area, local needs and budget, helping to calculate potential uptake, costs and benefits. It is available at www.sustrans.org.uk/the-cycling-opportunity.

Our research demonstrates that a voucher scheme would be popular and relatively simple to roll out. For comparison, Fix Your Bike issued 400,000 vouchers for cycle repairs and maintenance in England during the pandemic. It was very quickly set by the government and successful in getting more people cycling.

As a first step, the voucher scheme could be piloted in up to five local or combined authorities across the country before scaling it up.

Recommendation 2: When introducing a new cycle voucher scheme, governments across the UK should ensure it is fully inclusive

Schemes which truly benefit large numbers of people on low incomes or not in employment will need to be carefully designed. Forty percent of people in this group have a long term health condition or disability, necessitating more expensive specialised cycles. Moreover, many people previously priced out of cycling do not feel confident on the roads and will need extra support to get back in the saddle. We recommend commissioning this work to an interdependent organisation with a proven track record in delivering benefit schemes to people on a low income.

- **Action 2.1:** Ensure schemes are not tied to employment.
- **Action 2.2:** Ensure schemes are fully accessible, with additional support for disabled people and minimum discount levels of 40-50% to make specialised cycles more affordable.

- **Action 2.3:** Ensure people can access the scheme through existing contact points, such as GPs, employment support services and universities.
- **Action 2.4:** Work with retailers to offer repayment options to suit different financial situations.
- **Action 2.5:** Offer ‘try before you buy’ options.
- **Action 2.6:** Provide a package of support to help people find the right cycle for their needs and get the most from it.
- **Action 2.7:** Work with retailers to include second-hand cycles in the scheme.

Recommendation 3: Governments across the UK should continue to address other barriers to cycling

There are many other issues beyond the cost of a cycle that prevent people on low incomes and not in employment from cycling. Helping everyone enjoy the benefits of cycling will require addressing the barriers that prevent or put people off cycling.

- **Action 3.1:** Provide secure and accessible residential cycle parking.
- **Action 3.2:** Improve cycle infrastructure in the most deprived areas, including new traffic-free routes, to give people the confidence to cycle.
- **Action 3.3:** Ensure people on a low income and not in employment inform cycling policy and practice.

Costs and benefits of a UK-wide 40% discount voucher

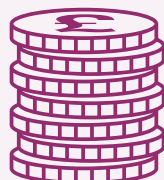


An estimated
11.7 million people
eligible across the UK.

We expect approximately
100,000 people
to take up the scheme per year.³



The policy will cost
£18 million per year
in vouchers, not including
administration, marketing
and support costs.



In one year, we expect
£60 million in
benefits to society.

This includes
£20 million
from better health,
reducing costs to the
NHS and preventing
13,000 sick days.

+ Increased cycling
from the scheme is
likely to avoid over
100 cases
of serious disease,
including diabetes, cancers,
depression, dementia, heart
disease and hip fracture,

The reduction in
these conditions
alone is projected to
save the NHS over
£1 million per year.⁴

In year one, the economic
benefit would be
£3.30 for every £1
given in discounts.



Over a longer period, benefits
are likely to be much higher,
as most participants are
expected to continue using
the cycle for several years.

³ Estimate calculated using relative participation in the Cycle to Work scheme.

⁴ Calculated by applying Sport England's Model for estimating the Outcomes and Values in the Economics of Sport and physical activity (MOVES) tool.

On average, we predict participants would spend just under **two hours a week** extra cycling.



This would help many meet the NHS recommendation that adults do at least **150 minutes of moderate intensity activity** a week.

The scheme would add **£14–18 million** to the economic value of the cycle industry, according to estimates by the Bicycle Association.

This will create and maintain jobs in cycle retailers, workshops and other services. Boosting the cycle industry will be particularly important at a time when it has been hit hard by falling sales.

Each year the scheme would result in **27 million additional cycle trips:**

- 2.5 million trips to and from work
- 6 million trips to and from work in the future
- 3.5 million trips to and from school, college or university
- 9 million trips other personal trips
- 6.2 million trips for enjoyment or fitness.

This includes **4 million car trips replaced by cycling** cutting carbon emissions and air pollution.



Workers participating in the scheme are projected to save an average of **£65** on their commute every year, after the initial outlay for the cycle.



Introduction

“I’d like to have a cycle just to save money on public transport, for example, because if I were to get to work on public transport it would cost a lot of money and I don’t drive.”

Male, aged 16-24, employed

The need to increase access to cycles

The UK government’s Cycle to Work scheme has helped two million people access a cycle. Participants save between 30 and 42% on the cost of a cycle and accessories, as payment comes out of wages before tax and National Insurance deductions. Four-in-five participants say they cycle every week, up from just two-in-five before joining. However, it is a salary sacrifice scheme that excludes anyone not in employment, people on low incomes and self-employed people.⁵

There is a clear opportunity to extend such financial support to the people who need it most. Many people struggle to make journeys due to rising transport costs and not owning a car. For others who do own a car, rising living costs are making it unaffordable to run. This can reduce transport choice, put people in danger of losing their job or prevent them from accessing work, education and other important amenities.⁶

A cycle can be part of the answer, be it a bicycle, e-cycle or non-standard cycle, acting as a low-cost form of transport as well as enabling people to access green space, socialise and improve their health. However for many people the initial cost of a cycle stops them from cycling.

5 Cycle to Work Alliance (2022). Growing the cycle to work culture. cycletoworkalliance.org.uk/about-us/the-scheme

6 Sustrans & UWE Bristol. (2023). Transport to Thrive: Why we shouldn’t ignore the transport needs of young people. www.sustrans.org.uk/our-blog/projects/2021/england/transport-to-thrive

Research by Cyclescheme suggests that cycling can save people £750 each year outside London, and even more in the capital.⁷ Other research by Aviva finds the average cost of a new cycle is now £835, though cheaper models are available.⁸ In addition to the cost of a new cycle, many people also need accessories such as locks, lights and helmets. While people can save money by cycling, these initial costs can be a significant barrier, especially to people on a low income or not in employment.

This cost is likely to contribute to an unequal access to cycles: previous research has found that only two in ten people in the lowest earning 20% of households⁹ own or have use of a cycle, compared to almost five in ten in the highest earning quintile.¹⁰

Only 30% of people on a low income or not in employment have access to a cycle, according to our survey. Separately, Sustrans' Walking and Cycling Index 2023 found 59% of higher earners have access to a cycle.¹¹ In 2019, we found that for 19% of residents from low-income households, the cost of a cycle stopped them from cycling.¹²

There are clear benefits to helping people on a low income or not in employment cycle, including access to work, independence,

-
- 7** BikeRadar (2023). How much money can you save by cycling? www.bikeradar.com/features/long-reads/how-much-money-can-you-save-by-cycling
 - 8** Aviva (2021). Two fifths of cycles could be at risk. www.aviva.com/newsroom/news-releases/2021/06/two-fifths-of-cycles-could-be-at-risk
 - 9** The median disposable income for the poorest fifth of the population was £14,500 in financial year ending 2022. Source: ONS (2023). Average household income, UK: financial year ending 2022. www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/bulletins/householddisposableincomeandinequality/financialyearending2022
 - 10** Vidal Tortosa, E., Lovelace, R., Heinen, E., & Mann, R. P. (2021). Cycling behaviour and socioeconomic disadvantage: an investigation based on the English National Travel Survey. *Transportation Research Part A: Policy and Practice*, 152(0965-8564), 173-185.
 - 11** Sustrans. (2024). *Walking and Cycling Index, UK report 2023*. www.sustrans.org.uk/the-walking-and-cycling-index
 - 12** Sustrans, 2020. *Walking and Cycling Index 2019 UK data set* (not published).

health and job creation in the cycle industry. Many of these are reflected in the local projects Sustrans and other organisations deliver with people experiencing financial difficulty. Our provision of free refurbished cycles and cycle training is oversubscribed, and we often have waiting lists.

Free bikes for NHS workers in Essex

Two hundred NHS staff at Basildon Hospital will receive a free bicycle as part of an Essex-based scheme to help people on low incomes cycle. The scheme is available for staff earning between £23,054 and £28,424.¹³

This is part of the wider **Essex Pedal Power** scheme, which aims to give away over 5,000 bikes by 2025. Essex Pedal Power provides free bikes to residents in the county's most disadvantaged communities, to significantly increase cycling, active travel and physical activity levels.

Working together with Essex County Council, The Active Wellbeing Society, Basildon Borough Council and other key partners, the programme aims to make cycling accessible for everyone and make it easier for people to access employment, training and educational opportunities and key local services.

The scheme offers wrap-around support for all residents who receive a bike, including free learn to ride sessions, bike maintenance and led bike rides.

The inspiration for Essex Pedal Power comes from Birmingham, where 'Big Birmingham Bikes' has given away over 9,000 bikes in some of its most deprived communities. Birmingham identified that the biggest barrier to cycling in disadvantaged areas is the cost of a quality cycle, which it found to be around £500.¹⁴

13 Mid and South Essex NHS Trust (2023). Cycling Towards Healthier Future: Free Bike Giveaway at Basildon Hospital. www.mse.nhs.uk/latest-news/cycling-towards-healthier-future-free-bike-giveaway-at-basildon-hospital-5106

14 Active Essex (2024). Essex Pedal Power. www.activeessex.org/essex-pedal-power

The benefits of getting more people cycling

Helping people live healthier, happier lives

A study by the British Heart Foundation found that 39% of UK adults failed to meet the recommended 150 minutes of moderate intensity exercise a week, with women 36% more likely to be physically inactive than men.¹⁵

The most recent Scottish Health Survey found that inactivity amongst adults in Scotland increased with deprivation level. Only 27% of those in the least deprived quintile didn't meet guideline levels of moderate or vigorous physical activity, compared to 43% of those in the most deprived quintile.¹⁶

There is an opportunity to promote increased physical activity in the UK, particularly amongst those on a low income or not in employment.

A five-year cohort study with over 250,000 UK commuters found that participants who walked or cycled had a lower risk of cardiovascular disease and mortality compared with those in a non-active travel control group. Cycling was associated with a 45% reduction in cancer incidence and a 41% reduction in all causes of mortality.¹⁷

An evidence review by Transport Scotland also found that people who commute by cycle take an average of one to three fewer days of sickness absence than their colleagues who do not commute actively.¹⁸

15 British Heart Foundation. (2017). Physical Inactivity and Sedentary Behaviour: Report 2017. www.bhf.org.uk/-/media/files/for-professionals/research/heart-statistics/physical-inactivity-report---mymarathon-final.pdf

16 Scottish Government. (2022a). The Scottish Health Survey: 2022 Edition. www.gov.scot/publications/scottish-health-survey-2022-summary-report

17 Celis-Morales, et al. (2017). Association between active commuting and incident cardiovascular disease, cancer, and mortality: prospective cohort study. *BMJ*, 357(j1456). doi:10.1136/bmj.j1456

18 Transport Scotland. (2023). Best practice in active travel and its associated benefits: Literature review. Retrieved 11 13, 2023, from www.transport.gov.scot/media/53143/literature-review-best-practice-in-active-travel-and-its-associated-benefits-april-2023.pdf

The health benefits of cycling save the NHS significant money. Physical inactivity is estimated to cost UK health services £1.2 billion a year.¹⁹ The Walking and Cycling Index estimated that current cycling levels saved the NHS £55 million in 2023 in the 18 participating cities alone.

The new UK government has recognised the need to address the public health crisis, with a commitment to reduce health inequalities and a renewed focus on preventing illness. Helping people overcome barriers to cycling could help meet this mission.

Cheaper transport

Cycling is one of the cheapest forms of transport. Cycle Scheme estimates that cycling to work costs £396 a year compared to £3,727 a year commuting by car.²⁰

Public transport is also becoming more expensive; over the last ten years (to June 2024) bus and coach fares have increased by 64% and rail fares by 35%.²¹

Supporting people on low incomes or not in work to cycle would help insulate those most vulnerable to the ever-increasing costs of public transport and driving by increasing transport choice.

19 British Heart Foundation. (2017). Physical Inactivity and Sedentary Behaviour: Report 2017. www.bhf.org.uk/-/media/files/for-professionals/research/heart-statistics/physical-inactivity-report---mymarathon-final.pdf

20 Cycle Scheme. (2017, January 19). How much money does cycling save you? www.cyclescheme.co.uk/community/featured/how-much-money-does-cycling-save-you

21 RAC Foundation. (2024). Transport price index. www.racfoundation.org/data/cost-of-transport-index

Freedom to travel and access to opportunity

A lack of mobility in transport can exclude people from local services as well as job and education opportunities, for example many people without a car report reduced job opportunities.²²

This seems to be a particular issue for young people who are less likely to have a car. Recent research found young people from the lowest earning 20% of households are 1.4 times more likely to have a low level of mobility compared to those from the highest earning 20% of households, limiting access to work and education.²³

Economic benefits

Cycling is estimated to contribute £5.4 billion to the UK economy each year,²⁴ largely through wider benefits including reductions in loss of life, pollution and congestion, as well as contributions to tourism and the sale of cycling products. Considering cycling currently only accounts for 1.7% of non-motorway traffic²⁵ there is huge scope to boost the economy by facilitating cycling.

As mentioned earlier, cycling to work is associated with reduced absenteeism and therefore higher productivity; ‘one less sick day per cyclist’ equates to savings of over £128 million to the UK economy each year based on current cycling levels.²⁶

22 Government Office for Science. (2019, March). Inequalities in Mobility and Access in the UK Transport System. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/784685/future_of_mobility_access.pdf

23 Sustrans & UWE Bristol. (2023, Nov). Transport to Thrive: Why we shouldn't ignore the transport needs of young people. www.sustrans.org.uk/our-blog/projects/2021/england/transport-to-thrive

24 Newson, C., & Sloman, L. (2018, June). The Value of the Cycling Sector to the British Economy: A scoping study. www.transportforqualityoflife.com/reports/cyclings-impact-on-the-uk-economy-and-how-it-could-contribute-much-more

25 Cycling UK. (2021, February 04). Cycling UK's Cycling Statistics. https://issuu.com/ctc_cyclists/docs/cycling_uk_statistics_-_january_2021

26 Department for Transport. (2016). Investing in Cycling and Walking: Rapid Evidence Assessment. London: DfT.

Newson and Sloman estimate that cycling currently generates approximately 64,000 full time equivalent (FTE) jobs across the UK, although it should be noted that the majority of these are associated with cycling tourism.

A cycle voucher scheme for people on a low incomes or not in work could give a much-needed economic boost to the cycle industry in the UK, which experienced the lowest levels of sales this century in 2023.²⁷ The UK's cycle shops are home to a huge amount of expertise. We need these retailers to continue if the government is to meet its objectives to increase cycling.

Aims and approach

With this project we set out to understand the demand for, and benefits from, providing financial support to people who need a cycle who were on a low income or not in employment. This includes those looking for work, students, retirees, and carers.

We chose a £17,000 pa earning limit because people in work who earn less than this cannot access a cycle through the Cycle to Work scheme. This is because Cycle to Work is a salary sacrifice scheme and it is not possible to participate in cases where repayments push participants' earnings below the minimum wage.

Across the UK there are approximately 11.7 million working age people who are on a low income or not in employment based on the above definition.

This project aimed to understand the demand and needs of people not in employment or on low incomes to access a cycle, including associated barriers and solutions.

27 Bicycle Association (2023). BA Market Data Annual Report. www.bicycleassociation.org.uk/news-press/ba-2023-annual-market-report-confirms-worst-mechanical-bike-sales-this-century-but-predicts-return-to-growth-in-2024

Research activities

We designed the research with quantitative and qualitative approaches to get an in-depth understanding of people's barriers, needs and ideas to improve access to cycles. This included:

1. A literature review of existing evidence and insight.
2. An independent, representative survey of over 2,000 people across the UK of working age who are on a low income or not in employment.
3. Eight online focus groups of 66 people from across the UK of working age who are on a low income or not in employment.
4. Meetings with the project steering group and other experts to guide and inform the project (for details see 'Acknowledgements' at the end of this report).

We modelled our survey results to understand the demand for and potential use of a cycle voucher scheme and the benefits for people taking part and the economy. As part of this work, we considered:

- Fixed sum discounts: Reductions of £50, £100, £150 and £200.
- Percentage discounts: Reductions of 20%, 30%, 40% and 50%.

In [Appendix 2](#) there is a comparison between the results of these different scenarios.



Results

“Being part of this local scheme [Wheels 2 Work County Durham] and getting help to purchase a bike to cycle to work is great for me. You could choose the bike you want online with all the accessories for £270, I had to pay £20 towards it. The bike then gets built for you by Halfords. It’s amazing, a brilliant opportunity. It was really easy to apply. It will save me money travelling to work and I’ll get the exercise in as well.”

Male, aged 50-64, employed

People on low incomes and not in work are a diverse group

YouGov surveyed a representative group of working-age people (16-64 years old) from across the UK earning £17,000 or less, or not in employment. Based on national data sets, against which our survey was weighted, people in this group are:

- More likely to be female than male.
- Concentrated in age groups 16-29 (36%) and 50-64 (35%). More people in these age groups are likely to be in low-income or part time work or not in employment, e.g. students (16-29), or retirees and people with a long-term health condition (50-64).
- Often identify as disabled or having long-term illness (40%). This is double the UK population average (around 24%, Family Resources Survey 2021/22). In the UK disabled people are more likely to not be in employment or on a lower income.
- Ethnically diverse, with 78% self-identifying as white, while 22% identified as people of colour. The latest census found 18% of the population of the UK belong to a black, Asian, mixed or other ethnic group (2021 Census data).

- Diverse in employment status: A quarter of respondents to our survey were working, three quarters not working. This breaks down into 7% working full time, 18% working part time, 4% temporarily unemployed, 14% retired, 15% not in work due to a long term illness, 10% carers, 24% students and 8% unemployed.

It should be noted that some people who are unemployed or on a low income may be relatively affluent, for example between jobs or living with a partner earning a high salary.

Fewer transport options

Our survey found that only 30% of people on a low income or not in employment own a cycle, much less than the national average of 47%.²⁸ Ownership is not even across demographic groups. Men were more likely to already own a cycle (34%) than women (27%) as were White people (33%) in comparison to people of colour (20%).

Survey respondents in work, either part time or full time, were more likely to own a cycle (38% and 33% respectively), while unemployed respondents were significantly less likely to have access to a cycle (19%). People not in work due to long term illness, injury or disability were least likely to own a cycle (16%).

People that do not own a cycle tend to use a combination of transport modes, including walking and public transport, especially in urban areas.

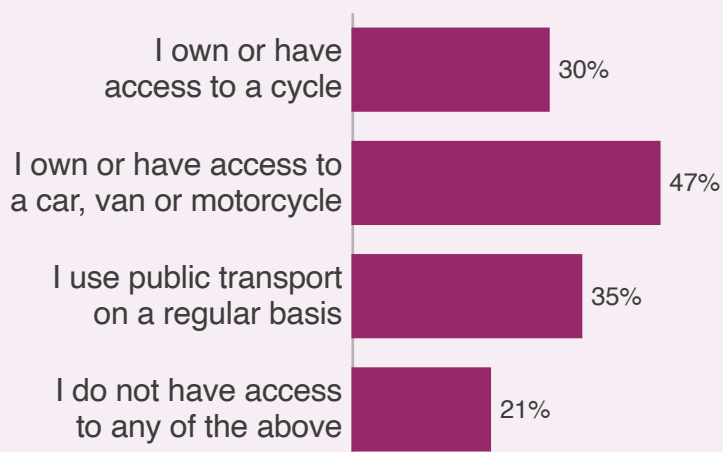
Our survey demonstrated lower levels of other types of vehicle ownership among people on low incomes or not in employment. 47% said they had access to a car, van or motorcycle, compared to 78% of households with access to a car or van nationally.²⁹ A high proportion of people on a low income (21%) did not have

28 Department for Transport. (2022, August 31). Walking and cycling statistics, England: 2021. www.gov.uk/government/statistics/walking-and-cycling-statistics-england-2021/walking-and-cycling-statistics-england-2021

29 Department for Transport (2022). National Travel Survey. England 2022 Main Results. <https://assets.publishing.service.gov.uk/media/64ef09d0da845100146323f7/nts-2022-factsheet.pdf>

access to or use any of these transport options as shown in Figure 1.

Figure 1: Access to different transport modes
(base: all respondents)



Benefits and limitations of the Cycle to Work the scheme

The **Cycle to Work scheme** has helped two million people access a cycle through a salary sacrifice scheme.

When employers participate in the scheme, employees can save from 30 to 42% of the cost of a cycle, clothing and accessories. The cost is deducted from wages before tax and national insurance are applied. Repayments can be spread over a year or more.

In 2023 it helped more than 200,000 people purchase a cycle.³⁰

The scheme currently excludes people not in work, self-employed or working for non-participating employers. It also excludes people who are low earners (earning £17,000 a year or less), as the repayment schedule would effectively reduce their salary to below the minimum wage threshold.

One project which tries to overcome this barrier is **IntoCyclescheme**, initiated in February 2024 by Cycle to Work provider Cyclescheme. It works by facilitating an interest-free loan for the cycle instead of a salary sacrifice. However, this means that participants do not receive the 30-42% discount available via Cycle to Work, although Cyclescheme does try to encourage employers to provide additional subsidies.

Despite these limitations, Cyclescheme has found this to be the best possible option to bring some of the benefits of Cycle to Work to those on low incomes. Cyclescheme have received a lot of interest from employers already participating in Cycle to Work in industries where a large number of employees are currently excluded, including supermarkets and the NHS.

30 This is based on 178,000 people who participated in the scheme via the Cycle to Work Alliance, which represents around 80% of Cycle to Work sales volume in the UK. See Cycle to Work Alliance (2021). Future-proofing the Cycle to Work scheme. www.cyclescheme.co.uk/files/Employers/Unlocking-the-Cycle-to-Work-scheme.pdf

Barriers to cycling

Cost

There is no national discount scheme to help people on a low income or not in employment buy a cycle, even though cost is more likely to be a barrier to cycling for this group.

At a local level, there are some schemes offering cheap or free cycles. But these are varied across the country and targeted to people in specific circumstances, for example those seeking work or in education.

Almost two in five (38%) people told us purchasing a cycle would be unaffordable to them. Conversely 32% thought purchasing a cycle was affordable.

Significantly more women saw cost as a barrier to cycling than men. 42% of women who responded to our survey told us that purchasing a cycle would be unaffordable compared to only 33% of male respondents.

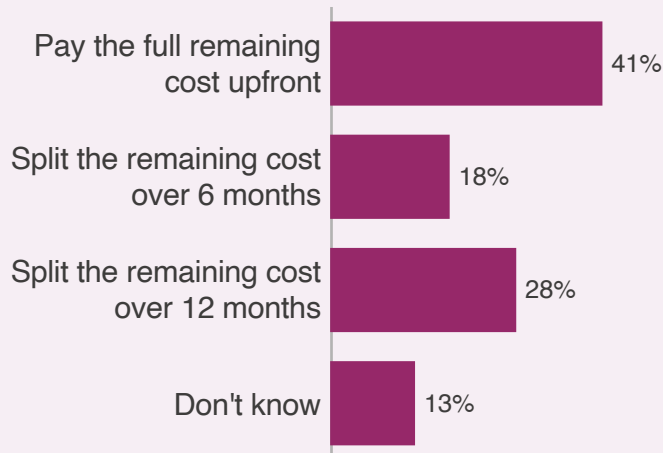
The average amount people told us they were willing to pay (once a discount had been applied) for a cycle was:

- bicycle: £150
- e-cycle: £500
- non-standard cycle (such as a recumbent, handcycle or tricycle): £200
- cargo cycle: £1,000.

The cost of reasonable-quality helmets, locks and lights can add £60-140 to the cost of a cycle. This can make the overall cost prohibitive to those on low incomes. Extending discounts to accessories would make cycling a viable option for more people.

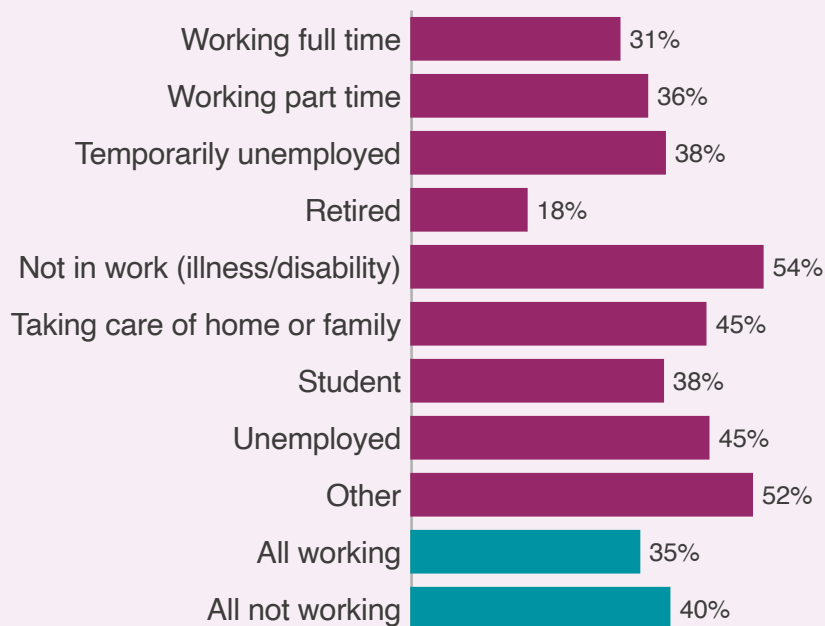
For many people on low incomes, the terms of repayment are critical. Our survey found similar numbers between people wanting to pay in full upfront (41%) and those who would prefer to pay back in instalments over either six or 12 months (46%).

Figure 2: How respondents would prefer to pay for a new cycle alongside financial support from the government (base: all respondents)



Retirees were least likely to find purchasing a cycle unaffordable (18%). Respondents who were not in work because of a long-term health condition (54%), unemployed respondents (45%), and respondents taking care of the home or family (45%) were more likely to consider a cycle unaffordable.

Figure 3: Proportion of respondents who think purchasing a cycle is unaffordable for them by work status (base: all respondents)



The cost barrier for disabled people

The cost barrier is even higher for many disabled people on a low income or not in employment. This is due to the higher need for and cost of specialised cycles, including hand-cycles, adapted tandems or recumbent cycles.

This was demonstrated in our survey, where 54% of those not in work due to illness or disability said a cycle was unaffordable for them.

Helping disabled people cycle more is likely to unlock many benefits. Many disabled people rely on a cycle as a mobility aid which provides them greater independence and access to opportunity. Reducing the cost barrier may go some way towards addressing the ‘transport accessibility gap’³¹ where disabled people take 38% fewer trips across all modes of transport than non-disabled people.

31 As explored in Sustrans (2023) Disabled Citizens’ Inquiry.
www.sustrans.org.uk/our-blog/research/all-themes/all/disabled-citizens-inquiry



Case study: Symon



Symon lives in Bristol and is a full-time carer for his partner, Dave. He usually walks, and uses their shared Motability car for the fortnightly shop and when he and Dave take trips out together.

However, Symon would like to be able to travel further in the city without relying on a car.

“I grew up near Yate and I remember cycling into and around Bristol as a kid. I loved the freedom of it.”

At 59, health problems have affected Symon’s balance, so he believes a trike would be his best way of getting more active.

But as Symon and Dave’s only income are their benefits, the price of buying one in the first place is a significant barrier.

“With a basket on the front, I could pop to the supermarket or the charity shops and still be able to carry things.

“But I’ve done some research and it’s not far off a thousand pounds for a half decent one.”

He believes that more financial incentives, such as a rent-to-buy scheme, could be offered to allow people on low incomes to cycle more.

He and Dave live in Hartcliffe, one of the most deprived areas of Bristol, and he does not believe enough is done to make cycling a realistic option there.

“I’ve lived in a load of places around the UK, and I’ve never seen an area with fewer cyclists.”

Lack of confidence and safety concerns

When people were asked about the barriers preventing them from starting to cycle or cycling more frequently, the most common answer to our survey was safety from traffic at 43%.

This rose to 47% for women (men 36%). Concerns around traffic, safety and the associated confidence to cycle also emerged as themes in focus groups, with frequent discussion of how a lack of cycling infrastructure forces people to cycle on roads.

Safety concerns seem to be one of the reasons most people (56%) on a low income were not confident to cycle in their local area on roads sharing space with motor vehicles. Strikingly, only 25% were confident to do so. Women were significantly less likely to have confidence to cycle on roads sharing road space with motor vehicles (18%), in comparison to men (34%). Disabled people were also less likely to have the confidence to cycle on roads mixing with vehicles (19%) than non-disabled people (29%).

Confidence increases dramatically for cycling in a safe traffic-free space. Overall, 49% of people on a low income were confident to cycle under these conditions while 31% still lacked confidence.

Fifty six percent of respondents to our survey had cycled in the past or undertaken cycle training, in comparison to 29% who hadn't. Significantly more men (64%) than women (51%) had cycled previously or undertaken cycle training. Only 45% of people of colour had cycled previously or undertaken cycle training compared to 60% of white people. Unemployed people were also significantly less likely to have cycled previously or undertaken cycle training than other groups.

Lack of knowledge

The complexity of the Cycle to Work scheme was mentioned as a barrier by several people in our focus groups. Several people were confused about the terms of repayment, who owns the cycle or eligibility.

Any new cycle voucher scheme will need to overcome these knowledge barriers. For example, Fix Your Bike was taken up disproportionately by people in more affluent groups, suggesting additional efforts will be needed to target a voucher scheme at those on low incomes or not in employment. This includes in marketing as well as the way it works.

Cycle parking

One in three people on a low income or not in employment need secure cycle parking. Having nowhere safe to store a cycle at home was frequently cited as a barrier to cycling. Our survey found 32% didn't have a convenient and secure place to store a cycle at home.

Forthcoming research from Sustrans finds almost half of people on a low income or not in employment (47%) said they would start cycling or cycle more if they had a place to park their cycle at home which was convenient, secure, safe, and accessible.

Our research estimates there are 2.7 million people across the UK on a low income or not in employment without access to cycle storage that is secure, accessible, conveniently located, safe to use and covered from the weather.³²

Interest in a cycle voucher scheme

Our research found there is a high demand to cycle from people on a low income or not in employment. More than one in three respondents (37%) told us they would like to start cycling or cycle more in the future.

Respondents who were employed (41%) or were students (46%) were more likely to want to cycle more than those from other groups. Interestingly, the highest proportion of respondents who wished to cycle more in the future were those between jobs at 49%. This suggests many people who are temporarily unemployed may view cycling as helpful in accessing a job.

“If the government wants people to cycle, then it should basically be based around physical and mental wellbeing as well as health related benefits. I don't think it should specifically be attached to employment.”

Male, aged 25-34, not in employment

³² Sustrans. (2024 (forthcoming)). Residential cycle parking.

There was widespread enthusiasm for a cycle access scheme among the people we surveyed. Fifty eight percent of people would be interested in a scheme that provides financial support to help them purchase a cycle. More than half (55%) of people on low incomes thought having access to a cycle would save them money, and 79% felt it could improve their physical and mental health. However, the challenge will be designing a scheme which helps them afford a cycle and ensures they get the most from it.

The Fix Your Bike voucher scheme

Fix Your Bike is an example of a voucher scheme which was set up quickly, taking just a few months between conception and roll-out during the pandemic. The scheme was operated by the Energy Saving Trust on behalf of the Department for Transport.

Between July 2020 and April 2021, the scheme provided 400,000 vouchers of £50 to help with cycle repairs and maintenance. Vouchers were released in batches and claimed quickly. By the end of the scheme, 189,000 vouchers had been redeemed by participating bike repair businesses.

The Department for Transport appointed Energy Saving Trust to administer the scheme.

The Department for Transport did not disclose the precise operating costs of Fix My Bike for reasons of commercial sensitivity but reported it was a small proportion of the overall funding for the scheme. These costs include:

- Set up, delivery and administration.
- A comprehensive website with an online application process.
- Responding to queries from the public and cycle repair businesses via email and a telephone support line.
- Registering bike repair businesses.
- Administration of claims and payments.
- Management of risks, including carrying out due diligence checks on bike repair businesses for fraud prevention.

The scheme was open to anyone in England aged 18 or older, although vouchers could be used on children's cycles. It was not targeted towards any groups or demographics. Initially the scheme was only available for two vouchers per household (one per cycle), although this was subsequently changed to one voucher per person.

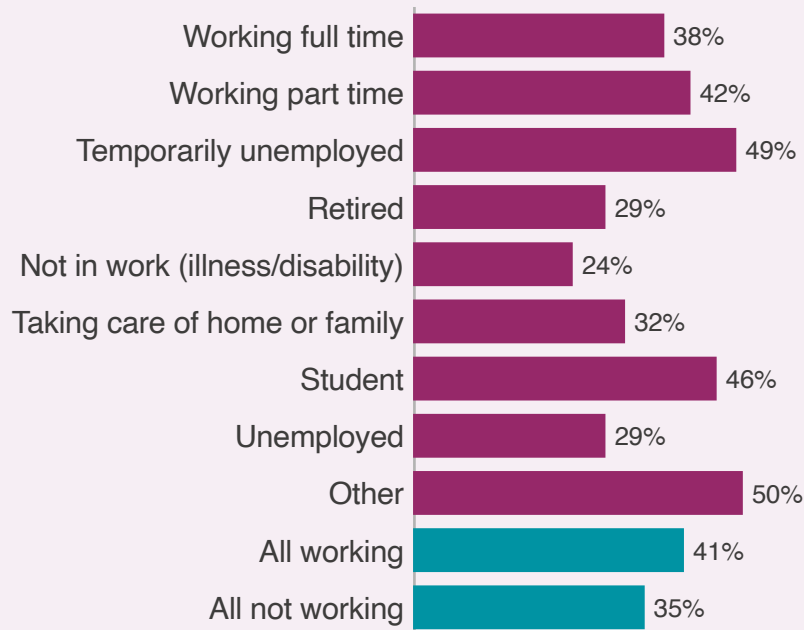
The Department for Transport's evaluation of Fix Your Bike found it attracted people that already cycled, people who occasionally cycled and many that were new to cycling or would not have got their cycles repaired.

The scheme had an impact on travel behaviour. People who used the vouchers ended up cycling more frequently than before, and also cycled more than a control group who had applied for vouchers but not used them.

Despite these successes, the Fix Your Bike example demonstrates the potential to more directly target participants who may need it most. Uptake was lower for those in the most deprived areas (ranging from 36% for people living in the most-deprived decile to 51% for those living in the least-deprived decile).³³ This disparity may be partly due to the factors already discussed, including lower levels of cycle ownership among people on low incomes. However, it does suggest that a voucher scheme will need additional efforts to reach those blocked from cycling by the cost.

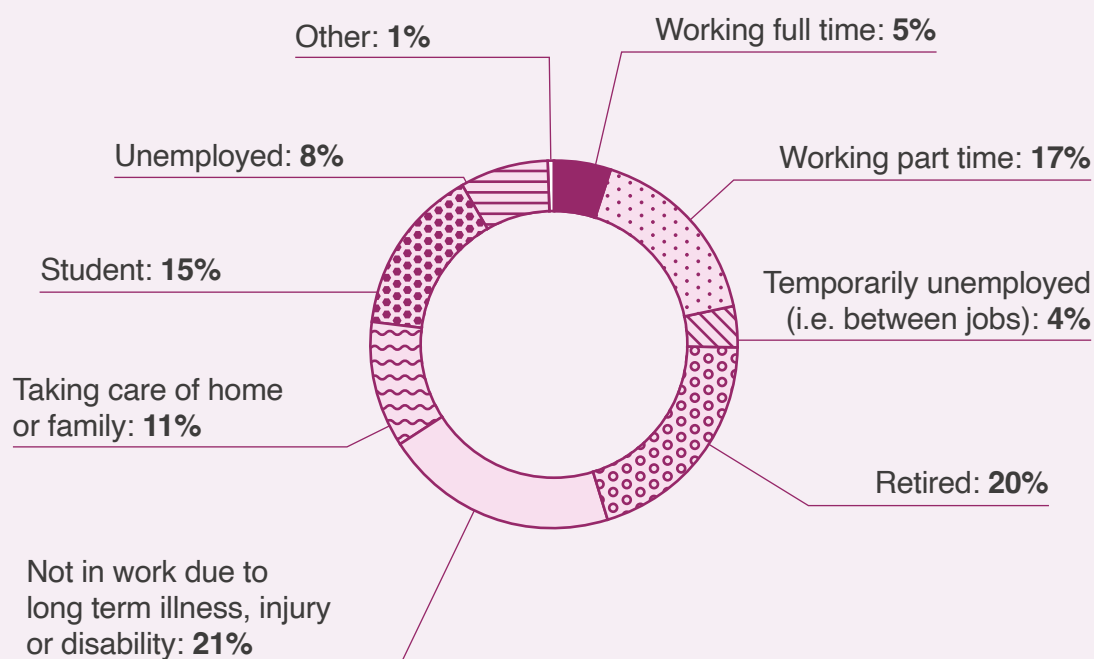
33 Department for Transport. (2023, June). Fix Your Bike voucher scheme evaluation: Report to Department for Transport. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1174956/fix-your-bike-voucher-scheme-evaluation.pdf

Figure 4: Proportion of respondents who would like to start cycling or cycle more in the future by work status (base: all respondents)



A discount voucher scheme is likely to appeal to a diverse group of participants in terms of work status. Of those interested in the scheme, 27% were in work (full or part-time) while 73% were not working (of which 39% were students).

Figure 5: Breakdown of population interested in financial support to purchase a cycle, by occupation (base: all who are interested in government financial support)



Impact on travel behaviour

Half of the people we surveyed told us that they would cycle for enjoyment and fitness (50%). And 28% said they would use a cycle for trips that weren't for work or education.

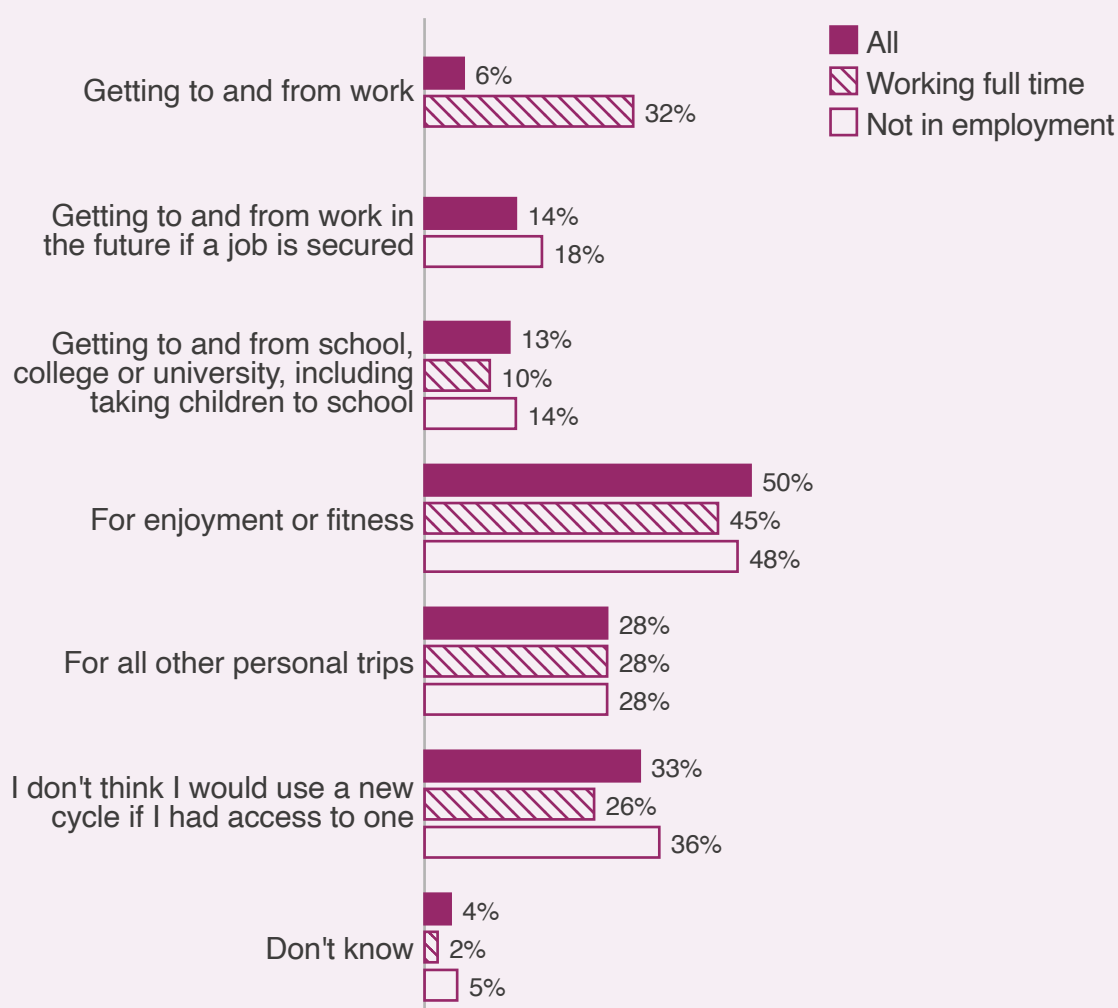
“[Cycling] has helped me both from a health perspective and mainly from a social perspective. I have cycled on and off all my life with kids, et cetera, et cetera, I'm now doing it more than I have ever done. And it's almost gone to full circle. I'm now taking the grandkids out as well. So it's been surprisingly a bigger part of my life than I thought it was going to be.”

Female, aged 50-64, retired

Participants in our focus groups were most likely to mention the health and social benefits from cycling. Other benefits cited included saving money; help to get to work and other appointments. Moreover, many participants who already cycle highlighted the essential role cycling plays in their life.

Using a new cycle to get to work or education was frequently cited by those in employment or education and those looking for work, as were cycling for other trips such as shopping.

Figure 6: What respondents would use a cycle for if they had access to one (base: all respondents)



Cycle Access schemes in France

Since 2017, the French government has run several schemes subsidising the cost of an e-cycle, particularly for people on a low income.

Disabled applicants or those with taxable income under €6,358 (£5,440) receive 40% of the cost of a new cycle, capped at €150 (£130) for a traditional pedal cycle and €400 (£340)³⁴ for an e-cycle. If they need an adapted, folding or cargo cycle, participants receive up to €2,000 (£1,710), depending on their income bracket.

People can reduce the cost of the cycle further by combining it with a car scrappage discount and others from their town, region or department.³⁵

34 Where 0.855 GBP = 1 EUR (as of 11th February 2024), to the nearest £10.

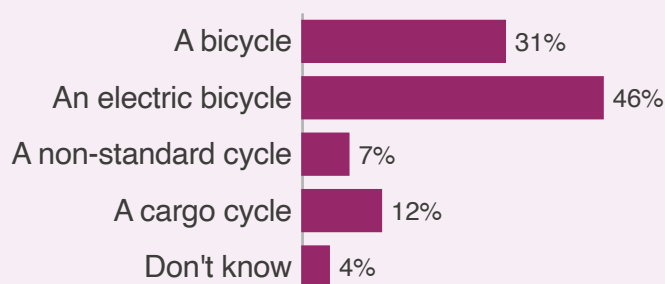
35 [Ministre de l'Économie, des Finances et de la Souveraineté industrielle et numérique \(2024\). Bonus vélo : tout ce qu'il faut savoir. www.economie.gouv.fr/particuliers/prime-velo-electrique](https://www.economie.gouv.fr/particuliers/prime-velo-electrique)

Preferred types of cycle

We found there was broad interest in different types of cycle. Almost half (46%) of respondents were most interested in purchasing an electric cycle, followed by 31% who favoured purchasing a standard bicycle. This question was asked before respondents were aware of how much financial support was on offer.

Respondents aged between 50 and 64 were most likely to be interested in an electric cycle (63%). Similarly disabled respondents were more likely to be interested in an electric cycle (50%) than non-disabled people (43%).

Figure 7: Preference to purchase different cycle types (base: all respondents who are interested in financial support to purchase a cycle)



Recommendation 1: Introduce a new cycle voucher scheme

“A close friend is a single parent. She did do the cycle to work and she’s done another government scheme where they helped with a PC. The scheme’s worked for her, they saved her money. Sometimes you need a helping hand. It’s really helped her.”

Female, aged 50-64, not in employment

Our overarching recommendation from this research is that a voucher scheme to help people on a low income or not in employment buy a cycle should be introduced across the UK.

A cycle is unaffordable for 38% of people on a low income or not in employment, according to our survey. However, 58% of respondents told us they were interested in government support to help them buy a cycle.

Using the survey data, we modelled uptake, costs and benefits for different types of voucher schemes and different discount levels:

- Fixed sum discounts: Reductions of £50, £100, £150 and £200.
- Percentage discounts: Reductions of 20%, 30%, 40% and 50%.

In [Appendix 2](#) there is a comparison between the results of these different scenarios.

We recommend that governments across the UK create a voucher scheme offering **40% off the cost of a cycle for people earning £17,000 or less or not in employment**. This would bring the level of discount in line with Cycle to Work and be more inclusive to disabled people (see [Recommendation 2](#)).

Our survey found 14% of people (1.6 million) on a low income or not in employment would be ‘very likely’ to use a voucher

scheme if it gave them 40% off the retail cost of a cycle. In reality, participation will be much lower although we estimate that with the right marketing and engagement up to 100,000 people per year across the UK could participate.

This would benefit society by £3.30 for every £1 given in discounts.

Model methodology

The Cycling Opportunity Model is designed to inform the impact of providing different discounts on a new cycle and accessories to those who are on a low income or not in employment within the UK.

The function of the model is to:

- 1** Estimate the number of trips, or the distance, that would be cycled for various purposes, as well as the number of cycle trips, or the distance, that are shifted from other modes.
- 2** Estimate the cost to government to provide the discount through vouchers.
- 3** Estimate the impacts associated with the change in cycling levels, including:
 - » Economic costs and benefits
 - » Changes in greenhouse gas and local pollutants levels
 - » Changes in physical activity (health care system savings and reduction in sick days).

The model is based on the results of our UK representative survey of people on a low income or not in employment. A range of other academic or widely accredited data sources also feed in to convert trip data into benefit data.

More information can be found in our separate modelling report: www.sustrans.org.uk/the-cycling-opportunity.

A first step: Pilot programmes

UK government and devolved national administrations should sponsor pilot programmes in their areas to better understand and refine the scheme before scaling up across each nation. If designed correctly, these schemes would have huge benefits for health, mobility and access to opportunity. A UK-wide scheme should then be introduced after these pilot schemes.

There are already several local schemes across the country that show different models of cycle access. At the national level, a scheme could build on the experience of the Fix Your Bike scheme which was set up relatively quickly during the pandemic in England and similar schemes in the devolved nations. It offered 400,000 vouchers worth £50 for cycle maintenance or repair in 2020-21. Whilst a very different scheme in practice, policy makers would benefit from incorporating lessons from the Cycle to Work scheme.

Eligibility for discounts should be limited to people on a low income or not in employment. Individual circumstances should be considered rather than household level finances.

As with the Cycle to Work scheme, discounts should also apply to accessories such as helmets, lights and locks.

Alongside this report, we've produced an Excel tool to help policy makers tailor a voucher scheme to their particular budget and local needs, helping to calculate potential uptake, costs and benefits. It is available at www.sustrans.org.uk/the-cycling-opportunity.

Examples of local cycle access schemes

There are 20 **Wheels 2 Work** schemes in the UK. These provide loans of e-scooters, mopeds, motorcycles, or cycles to enable access to employment, training, or education. Some Wheels 2 Work schemes, such as that in Bristol, give discounts for purchasing a cycle.

Several schemes across the country provide cycles for refugees and asylum seekers. Asylum seekers are not allowed to work while their claim for asylum is being considered³⁶ and receive an allowance of only £7 per day.³⁷

The **Build Your Own Bike** scheme in Glasgow, run by Bike for Good, and a similar **earn a bike** scheme in Bristol, run by the Bristol Bike Project, are both targeted at people who face barriers to employment. Both teach people bicycle maintenance skills, and at the end participants leave with a bike.

“I’d probably snap your arm off for something like that... I’ve been looking at second-hand bikes for quite a while now, but I’d rather buy new as I’ve had bad experiences with second-hand items in the past and with a new bike you can get the one that’s right for you.”

Male, aged 35-49, employed

A note on administration costs

Note that these calculations do not incorporate the administration cost of running a cycle access scheme, which can vary widely.

³⁶ Except in some specific circumstances: www.gov.uk/government/publications/handling-applications-for-permission-to-take-employment-instruction/permission-to-work-and-volunteering-for-asylum-seekers-accessible

³⁷ Bikes for Refugees Scotland (2024). www.bikesforrefugees.scot/home

We haven't estimated the overall cost as it is dependent on many different factors.

Cycle access providers told us the administration costs would be a few pounds per participant for a more straightforward voucher scheme (see box on Fix Your Bike), while more complex schemes incorporating a package of support, targeted marketing, cycle training and other assistance would cost much more.

It will be important to factor these costs into the budget.

Administration costs are likely to be lower per cycle sold if the scheme is financially sustainable, with several years of funding to allow it to 'bed in' and ensure continuity of staff and infrastructure.



Recommendation 2: When introducing a new cycle voucher scheme, governments across the UK should ensure it is fully inclusive

“I used to cycle a lot, I would cycle most places. I really enjoyed it, I’d always take the bike on holiday with me, but then I had an accident. I can’t really ride a normal cycle now. I’d need an adapted bike or an e-bike. I’ve looked into it, but it’s really expensive, which is prohibitive because I’m on a low income now since my accident. It would be really good exercise for me and help me get out more. I’ve got type two diabetes so it would be good for my health to cycle more.”

Male, aged 50-64, not in employment

- **Action 2.1:** Ensure a voucher scheme is not tied to employment.
- **Action 2.2:** Ensure discounts are accessible for disabled people, with tailored additional support for disabled people and minimum discount levels of 40-50% to make specialised cycles more affordable.
- **Action 2.3:** Ensure people can access the scheme through existing contact points, such as GPs, employment support services and universities.
- **Action 2.4:** Work with retailers to offer repayment options to suit different financial situations.
- **Action 2.5:** Offer ‘try before you buy’ options.
- **Action 2.6:** Provide a package of support to help people find the right cycle for their needs and get the most from it.
- **Action 2.7:** Work with retailers to include second-hand cycles in the scheme.

We believe a scheme to help people on low incomes should be open to everyone, regardless of work status or ability. This will mean tailoring the scheme to a wide range of needs, including those of the 40% of people surveyed who self-identified as being disabled or having long-term illness. This is much higher than the UK population average (around 24%, Family Resources Survey 2021/22).

Inclusivity also means adapting the scheme to accommodate people who need help to get the right cycle, and make the most of it. Only 28% of people on a low income or not in employment felt confident to cycle on roads alongside motor vehicles, while 29% of people had never cycled or had cycle training before.

Action 2.1: Ensure a voucher scheme is not tied to employment

It is vital that any scheme for people on a low income or not in employment is not tied to work. Schemes to help people buy a cycle shouldn't be about a particular journey. While the use of a cycle to get to work is important, all types of cycling benefit people and society.

This includes cycling for recreation or to spend time with friends and family. The most popular reason to cycle (50% of respondents to our survey) was for enjoyment and fitness. Focus groups back this up and it was clear that many people were nervous about cycling again and needed traffic free spaces to cycle in, such as parks or the National Cycle Network to overcome safety concerns. Research shows recreational cycling is often a gateway to more extensive utility cycling, replacing car journeys.³⁸

Even among those in employment, work-linked schemes may be less useful for those on low incomes. This is because many of these people may be self-employed or have a number of workplaces, or regularly change their main employment.

Nonetheless, commuting is likely to be a major reason for buying a new cycle for those that work or are looking for work. Survey respondents who were employed (41%) or were students (46%)

38 Transport for London (2011). Barriers and tipping points to cycling among low income target groups. <https://content.tfl.gov.uk/barriers-to-cycling-hard-pressed-report.pdf>

were more likely to want to cycle than those from other groups. The highest proportion of respondents who wished to cycle more in the future were those between jobs at 49%. This suggests many people who are temporarily unemployed may view cycling as helpful in accessing a job.



Case study: Himesh, London



Himesh lives in a flat in Islington, London. He uses rental bikes to get around the city.

He wants a bike of his own but cost and the question of where he'd store it are barriers he faces when it comes to accessing a cycle.

Himesh is currently looking for work. He used to go on long leisure cycles when he lived in Canada and misses the physical and mental benefits of cycling.

“Cycling was a way to escape whatever stresses I had at home in Canada.

“When you're going fast on a bike you have to be mindful – focused on the road and diligent. That keeps you in the present moment and not thinking about other things.

“Sometimes when I'm on a bit of a longer ride, I'll catch myself with a really big grin on my face. Cycling feels like the alignment of mind, body and soul - working together to get that inner peace.

“90% of the bike rides I went on in Canada were for leisure. Now, when I'm using the rental bikes in London, I'm super conscious of the time to make sure I take the optimum route to make the most of my money so only use them to get from A to B. The price per minute has gone up too.

“Since I moved to London cycling as a hobby has disappeared from life.

“Any scheme that could loosen the financial burden would really help me in getting my own bike.”

Action 2.2: Ensure discounts are accessible for disabled people, with additional support for disabled people and minimum discount levels of 40-50% to make specialised cycles more affordable

Any scheme must meet the needs of participants, including disabled people who would use a cycle as a mobility aid.

We recommend a voucher scheme should offer a 40% discount as a minimum, and even more for disabled people who require a more specialised and costly cycle to meet their needs.

For disabled people a new cycle could act as a mobility aid and have very significant benefits in terms of health and improved mobility. Schemes to help people buy a cycle must therefore include electric cycles and adapted cycles, including hand-cycles, electric cycles, or recumbents.

These specialised cycles are more expensive. Indeed, disabled people responding to our survey were also more likely to think purchasing a cycle would be unaffordable than non-disabled people.

To avoid excluding disabled people, a higher discount of 50% or more should be available to help them to buy a specialised or adapted cycle.

Action 2.3: Ensure people can access the scheme through existing contact points, such as GPs, employment support services and universities

Schemes should use trusted organisations to reach people on low incomes and not in work. This includes GPs, employment support services, local support schemes and universities.

To maximise uptake and wider benefits, schemes should target people beyond those who already cycle.

Resources should be allocated to publicity and marketing, including targeted social media advertising and co-promotion with other support schemes.

Schemes should also work with community organisations and local leaders who can help reach people that do not currently see cycling as a transport action.

“I think if, for example, your GP encourages you to get a bike, then that should be a reason behind the scheme. I think there should be a lot of reasons why people should be encouraged to get bikes and I just think employment shouldn't be the main one.”

Male, aged 25-34, not in employment

Action 2.4: Work with retailers to offer repayment options to suit different financial situations

A scheme could allow participants the option to spread the cost over a reasonable time period, to make it more manageable. Many cycle retailers already offer finance options. Policy makers creating a voucher scheme could work with them to ensure repayment options are simple and standardised across retailers with, if possible, zero interest rates.

To engage the greatest number of participants, longer payback terms should be optional. One-off payments were preferred by 41% of survey respondents.

“I know with the Cycle to Work scheme, there's a bit of a complexity there, which it took me a while to wrap my head around.

“These cash vouchers or kind of a percentage discounts and just a way where you can kind of see upfront... how much I'm going to pay for the cycle, this is how much money I'll get back, this is how much they're helping me with [would be a good thing].”

Male, aged 25-34, not in employment

Action 2.5: Offer ‘try before you buy’ options

Offering ‘try before you buy’ would help people try a cycle before they buy it and decide whether the cycle and cycling is for them. This could also take the form of a rental scheme which offers the option of buying the cycle at a later date. This flexibility would be especially important for anyone who has not cycled before or for a long time and are unsure whether cycling is for them.

Pedal Power is a charity in Cardiff that’s supported by the Welsh government. They aim to “remove any and all barriers to cycling that many people face”. Pedal Power allows people to hire a range of cycles, including e-cycles, specialised and adapted cycles, from one hour to several weeks.

Some existing local cycle access schemes find this helps people who may be uncertain about investing in a cycle.

“I’m a user of community mental health services. It is important for me to get physically fit, but also mentally fit. [Cycling] gives you independence, it gives you autonomy... I think it’s been really helpful and useful. Where I live, there’s all new buses and new cycle lanes and they’re trying to get everyone back into work.”

**Male, 35-44, in employment,
hires an e-cycle through a council scheme**

An example of 'try before you buy'

Try Before You Bike in London lets people hire a bike for between £30 and £300 a month. The charge depends on the type of cycle as e-cycles, e-cargos and adapted cycles are more expensive to hire.

Some boroughs have partnered with the scheme and provide funding that gives their residents three-month free loans.

Hire fees are deducted from the cost of the bike if the user decides to buy it. This allows users to trial the bike and spread the cost of purchase if they need to.³⁹

Action 2.6: Provide a package of support to help people find the right cycle for their needs and get the most from it

The range of cycles, components, gadgets and accessories can be bewildering for people who have never cycled before. Five percent of survey respondents said 'knowing which cycle to get' was a barrier preventing them from cycling.

We therefore recommend a package of arms-length support is provided by the scheme administrator. As a minimum this should include a telephone helpline and optional calls with participants to support them in their first few weeks after buying the cycle. Web content including a buying guide would help people buy a quality cycle which meets their needs.

Specialist written and telephone support should also be given to disabled people who may require a specialised cycle. This would include signposting participants to cycle providers who can help them try different types of cycle, including specialised and adapted cycles.

³⁹ PeddleMyWheels. (2024). Try Before You Bike. www.peddlemywheels.com/try-before-you-bike

A voucher scheme could link participants to existing local projects that seek to support people to cycle. This would include training in cycling skills and confidence, as well as cycle maintenance to help overcome safety, confidence and knowledge barriers and support people in the early days of taking up cycling. Some of the case studies contained in this report are examples of schemes which offer a wider package of assistance alongside helping people access a cycle.

Action 2.7: Work with retailers to include second-hand cycles

Our modelling only looked at providing new cycles through a voucher scheme, as there is little data available on sales of second hand cycles and the prices paid. Nonetheless, a cycle access scheme which allowed discounts to be spent on both new and used cycles would potentially engage a larger number of people and offer more options at lower cost.

The scheme could run in much the same way for both new and used cycles. This would mean refurbished cycles could be purchased through retailers registered with the scheme. We do not foresee discounts being used to buy directly from owners on eBay, Facebook Marketplace or similar, as this is too risky and complicated.

Including second hand cycles is likely to have even greater economic benefits by creating jobs in refurbishing used cycles. Indeed, second cycle sales offer an opportunity to reinvest back into communities. For example, XO Bikes in London is an example of a project which employs prison leavers to refurbish cycles. There are similar projects across the UK that offer training and jobs to homeless people or other disadvantaged groups.⁴⁰

Our focus group participants showed clear interest in second-hand cycles. Several people said they could get a better-quality used cycle for the money. However, this will not work for everyone. Some participants expressed concerns about the

⁴⁰ XO Bikes. (2024). Recycle to Work Scheme. <https://xobikes.com/about-us>

reliability of a used cycle, or the need for greater choice and specialisation than the used market is likely to provide.

By working with local cycle shops, a scheme could also include other benefits, such as a maintenance package. This would help simplify and streamline the process, ensuring those relatively inexperienced around cycling have the equipment and support they require.



Recommendation 3: Governments across the UK should continue to address other barriers to cycling

“I try to do a lot of walking. I’ve been told by the doctor to get fit and be more active and outside more, so I’m getting fit and do a lot of walking. I do have a bike waiting for me... I just haven’t anywhere to store it yet.”

Male, 35-49, employed

- **Action 3.1:** Provide secure and accessible residential cycle parking.
- **Action 3.2:** Improve cycle infrastructure in the most deprived areas, including traffic free routes, to give people the confidence to cycle.
- **Action 3.3:** Ensure people on a low income and not in employment inform cycling policy and practice.

Significantly changing travel habits for many people will take more than discounts on cycles. People on a low income or not in employment face multiple barriers to cycling beyond the cost. For instance, only 25% of people we surveyed were confident cycling on roads shared with motor traffic. The proportion of people confident on a cycle almost doubles (49%) for cycling in car-free spaces. This indicates the importance of good cycling infrastructure for helping people to choose cycling and other active modes of travel.

Action 3.1: Provide secure and accessible residential cycle parking

Millions of people on low incomes are excluded from cycling because they have nowhere safe to park their cycle.

Governments across the UK and local authorities should do more to tackle other widespread barriers to cycling for people on a low income or not in employment, especially improving residential cycle parking.

Our survey found 32% didn't have a convenient and secure place to store a cycle at home. This can act as a barrier to owning a cycle, or cycling more, either on its own or as a combination of factors.

Cycle storage should be secure, conveniently located, accessible, protected from the weather and safe to use. This is a problem for many people on low incomes, especially those in flats or rented accommodation. Better storage, including communal on-street hangers in place of parking spaces could help open up cycling to many more people.⁴¹

Action 3.2: Improve cycle infrastructure in the most deprived areas, including traffic free routes, to give people the confidence to cycle

Governments across the UK are already doing great work to make our streets safer for cycling although they need to increase this effort and ensure it prioritises neighbourhoods of multiple deprivation, especially where other transport options do not exist.

National governments and local authorities need to make sustained investment in safe cycle routes, including the paths that make up the National Cycle Network. This can help people gain confidence and take up cycling. For example, London has quadrupled high-quality cycle routes since 2016. An average of 1.26 million cycling trips now take place in the capital every day, equivalent to around a third of journeys on the tube.⁴²

⁴¹ Sustrans. (2024 (forthcoming)). Residential cycle parking.

⁴² Transport for London. (2024). Travel in London 2023: Annual Overview. London: TFL.

Action 3.3: Ensure people on a low income and not in employment inform cycling policy and practice

Our research showed that many barriers to cycling intersect. As people on low incomes are more likely to be female, young (16-24 years old), disabled and come from ethnic minority groups, cost is likely to intersect with, and be exacerbated by, other non-financial barriers, including a feeling that cycling isn't 'for them', safety concerns or experiences of racism while cycling.

Policy makers should aim to ensure people on a low income or not in employment are represented in transport plans and use lived experience to better understand and overcome barriers.



Conclusion

Our research demonstrates there is clear interest in a cycle voucher scheme from people on low incomes and not in work that would help them buy a cycle and accessories.

Setting up such a scheme could help meet government objectives, including the commitment in England for 50% of all journeys in towns and cities walked or cycled by 2030.

The benefits of cycling are well-known. This research demonstrates that the benefits to society of a voucher scheme to help those on low or no income cycle far outweigh the cost of giving discounts. Our modelling work also demonstrates that how a voucher scheme is designed can play a vital role in making sure as many as people as possible take advantage of it.

Helping people cycle more will need a concerted effort from all levels of government, including local and combined authorities.

Make cycling cheaper

Despite the long-running success of Cycle to Work, there is no equivalent for those on low incomes who are much more likely to be blocked from cycling by the cost of a cycle.

The finding that more than a third of people on low incomes (37%) want to start cycling, or cycle more, demonstrates there is an opportunity here for governments to make a positive policy announcement which is likely to be popular.

Make cycling easier

Cycling is already one of the cheapest forms of transport. If people were motivated by price alone, you might expect those on low incomes to cycle the most. However, the opposite is true. 19% of people in socio-economic groups A and B cycle at

least once a week, compared to 11% in groups D and E.⁴³ This is because people in these groups face many other barriers to cycling.

Cheaper cycles alone will not be enough to change the transport behaviour of most people. For many of the people we spoke to, taking up cycling for the first time or returning to cycling after many years is a daunting prospect. They will need a lot of help to become confident cyclists.

Make cycling safer

High quality cycling infrastructure, giving people routes away from traffic, is another vital part of getting more people cycling.

The National Cycle Network is made up of almost 13,000 miles of off-road paths and quiet routes. They provide the perfect environment for people to learn to cycle and build confidence. These national routes connect to local paths in cities and towns across the UK, where councils are increasingly realising the benefits of separating cyclists from motor traffic. Nonetheless, more coordinated long-term investment is required in cycling infrastructure across the country.

By addressing these three objectives together, the UK will reap huge benefits from a healthier population and cleaner environment.

⁴³ Sustrans. (2024). Waking and Cycling Index, UK report 2023. www.sustrans.org.uk/the-walking-and-cycling-index



Case study: Chloe



Chloe is a stay-at-home mum from Leeds. She uses a car to get around with her two young children. She would like a cycle to stay fit, save money on fuel and reduce her environmental impact.

The cost of a cycle is a big factor preventing Chloe from getting one of her own.

Not only that, but the lack of storage at her home and fears of cycling on the road next to traffic are also barriers she faces when it comes to accessing a cycle. Chloe, who used to love cycling when she was growing up, said:

“I do worry about the cost of buying a bike – I’d prefer to buy a new one rather than a cheaper secondhand one to make sure it’s right for me in terms of the size and weight.

“I think being out on a bike would help with social isolation as well. As I’m a stay-at-home mum, I’m with my kids 24 hours a day, seven days a week. I don’t get a break.

“Being out on a bike there could be opportunities to meet new people.

“It would be great if there was a scheme which offered grants for bikes or local courses to help people build confidence and to teach them how to ride safely on a bike in a group – there’s strength in numbers on the roads and it would be a good opportunity to meet friends.”



Appendix 1: Research methodology

Overall approach

We set out to understand the demand for, and benefits from, providing financial support to people who need a cycle who are on a low income (earning £17,000 pa or less) or not in employment. This includes those looking for work, students, retirees, and carers.

The £17,000 pa earning limit was chosen because people in work who earn less than this amount effectively cannot access a cycle via the Cycle to Work scheme. This is because Cycle to Work is a salary sacrifice scheme and it is not possible to participate if your earnings would take you below the minimum wage.

Across the UK there are approximately 11.7 million people who are on a low income or not in employment based on the above definition.

We conducted user research to:

- Understand the demand and needs of people not in employment or on low incomes to access a cycle, including associated barriers and solutions.
- Model the costs and benefits for individuals and society from providing financial support to help people access a cycle.
- Develop recommendations and advocate to local and national governments and political parties to implement actions to support greater cycle access for people on low incomes or not in employment.

Literature review

Our searches led to 69 references that fit the inclusion criteria and are included in a separate appendix report. Of these there were 10 journal articles, 30 were grey literature, 10 were statistical publications and 19 were web pages. In addition to

these results we used data sourced from the Office of National Statistics and GOV.UK for contextual data.

User survey

We commissioned YouGov to undertake a survey of working age (16-64) on a low income or not in employment.

We received 2,052 responses, representative of the population of people on a low income or not in employment across the UK.

Our sample consisted of:

- 58% women, 42% men.
- People aged between 16 and 29 (36%) and 50 to 64 (35%). More people in these age groups are likely to be in low income or part time work or are not in employment. For example, students (16-29), or retirees and people with a long-term health condition (50-64).
- People spread across all regions and devolved nations within the UK.
- 40% self-identified as being disabled or having long-term illness. This is much higher than in the general UK population average (around 24%, Family Resources Survey 2021/22). In the UK disabled people are more likely to not be in employment or on a lower income.⁴⁴
- 78% self-identifying as white, while 22% identified as people of colour. The latest census found 18% of the population of the UK belong to a Black, Asian, Mixed or other ethnic group.⁴⁵

44 The Health Foundation (2024). Unemployment rates for disabled and non-disabled people. www.health.org.uk/evidence-hub/work/employment-and-unemployment/unemployment-rates-for-disabled-and-non-disabled.

45 ONS (2022). Ethnic group, England and Wales: Census 2021.

Focus groups

We commissioned eight focus groups, involving a demographic mix of 66 participants of working age on low incomes (defined as under £17,000 per annum) or not in work, across the UK.

The focus groups were organised as follows:

- Six focus groups with people that do not own a cycle, but are interested in a financial support scheme to help them access a cycle.
- Two focus groups with people that have recently (within at least the past two years) begun or returned to cycling.

Quotas were set to ensure a demographic mix of participants within each group, in order that the same represents a diverse sample in terms of age range (from 16 to 65), gender, ethnicity, employment status and disability.

The focus groups were conducted online, using Zoom, allowing a geographical spread of participants from across the UK. They took place on weekday evenings between Thursday 18th April and Thursday 25th April 2024.

Public Perspectives, an independent social research organisation, was commissioned to recruit, facilitate and provide a summary report on the key findings of the groups.

Topics of discussion

The focus groups aimed to complement other research methods, generating personal stories and case studies, exploring the following:

- Existing travel behaviour, and desired behaviours.
- Barriers to transport and cycling, especially around access to a cycle, financial behaviours and cycle storage (and how these were overcome for those that own a cycle).
- How people perceive the benefits of having a cycle.

- Views on different approaches to offering financial support and how to best reach people, helping shape a future voucher scheme.



Appendix 2: Modelling

The data from the survey, alongside other inputs, was used in the Increasing Cycle Access Model to investigate the costs and benefits for different scenarios.

This demonstrated the impact of providing different fixed-sum discounts (£50, £100, £150 and £200 off) and percentage reductions (20%, 30%, 40% and 50% off) on a new cycle and accessories to those who are on low income, unemployed or economically inactive within the UK.

The model allows us to:

- Estimate the number of people participating in each scenario.
- Estimate the number of trips/distance that would be cycled for various purposes, as well as the number of cycle trips/distance that are shifted from other modes.
- Estimate the cost to government to provide the discount.
- Estimate the impacts associated with the change in cycling levels, including:
 - » Economic costs and benefits
 - » Changes in greenhouse gas and local pollutants levels
 - » Changes in physical activity (health care system savings and reduction in sick days)

A note on estimating participation and cycle choice

To estimate likely participation in a cycle access scheme for people on low incomes, it is instructive to look at the Cycle Work scheme.

An average of 0.827% of the population earning above £17,000 participate in Cycle to Work every year. We estimate that a similar proportion of those on low incomes or not in employment could participate in the scheme. People in this group may have

less money to spend on a cycle, but this may be balanced by higher need, i.e. lower cycle ownership.

Cycle to Work offers a salary sacrifice, so the discount varies depending on participants' tax rate, but is generally 30-42%. For the purposes of modelling uptake of different scenarios, we used our 40% discount scenario as the equivalent of Cycle to Work. As the survey showed that the percentage of people that were 'very likely' to use the scheme varied between discount levels, we adjusted uptake up and down accordingly from the 40% scenario.

Modelled scenarios

For the purposes of comparison, [Table 1](#) explores the differing levels of participation and the associated costs and benefits for each of the modelled discount levels. Scenarios assume a split of 90% standard cycles, 10% specialised cycles, reflecting the general distribution of cycle sales across the UK based on data provided by the Bicycle Association.

All eight of the scenarios we modelled showed a positive return on investment, but we recommend the 40% scenario after considering:

- The number of people who would benefit
- The degree of accessibility to those wanting a non-standard cycle
- Value for money
- Consistency with the Cycle to Work scheme, which gives discounts of 30-42%.

Table 1: Modelling results for UK scenarios

| Scenario | Cost to the government | Number of people using the discount | Total annual cycle trips | Total economic benefit | Benefit-cost ratio | Average saved on commuter transport costs in a year |
|---------------|------------------------|-------------------------------------|--------------------------|------------------------|--------------------|---|
| 20% discount | £3,046,500 | 36,806 | 14,156,832 | £34,092,296 | 11.2 | £116 |
| 30% discount | £7,103,277 | 57,144 | 23,230,294 | £43,646,457 | 6.1 | £110 |
| 40% discount | £18,224,168 | 96,737 | 34,775,305 | £60,026,283 | 3.3 | £65 |
| 50% discount | £37,916,196 | 142,762 | 50,773,033 | £90,879,452 | 2.4 | £74 |
| £50 discount | £1,673,426 | 33,469 | 13,023,701 | £25,193,801 | 15.1 | £79 |
| £100 discount | £7,940,412 | 79,404 | 28,449,654 | £50,161,167 | 6.3 | £74 |
| £150 discount | £17,257,944 | 115,053 | 39,425,715 | £74,737,395 | 4.3 | £86 |
| £200 discount | £28,848,793 | 144,244 | 49,051,756 | £91,207,939 | 3.2 | £87 |

Costs and benefits of possible schemes

There are significant trade-offs between different schemes.

By modelling demand for different discount schemes, including interest in different types of cycle and price, we were able to demonstrate the costs and benefits of various scenarios.

Example scenarios

The scenarios below demonstrate different types of scheme to suit different areas and budgets. In all cases we assume those earning below £17,000 or not in employment are eligible.

The cost of discounts are dependent on the level of discount, the number of people using the discount and the proportion of people purchasing a standard cycle vs a non-standard cycle.

Our modelling assumes no cap on the number of vouchers, as with the Cycle to Work scheme. However this could be limited, depending on resources available.⁴⁶

46 It should be noted that these are estimates based on Sustrans' economic model, using national-level data. More accurate projections of overall spend may be possible through location-specific data (e.g. actual numbers of people on low incomes in a particular area) or through scheme design (e.g. if a scheme were to cap the number of fixed-value vouchers per year).

Scenario 1: A UK-wide 40% discount on all cycles

- This scenario is designed to align with the Cycle to Work scheme as much as possible.
- This scheme offers 40% discount on all cycles.
- This scheme is available for people earning less than £17,000 or unemployed. There are approximately 11.7 million people in this category in the UK. We estimate approximately 100,000 people would purchase a cycle through this scheme.
- The overall cost of the discount would be £18 million (not including running costs or administration of the scheme).
- This would have wider societal benefits of £60 million (a cost-benefit ratio of 1:3.3).
- This scheme is likely to appeal to a wide range of people, including those who need an e-cycle or an adapted cycle as a mobility aid. However, cost is still likely to be a barrier to some people needing more specialised cycles which can cost several thousand pounds.

Scenario 2: A 30% discount on e-cycles in South Yorkshire

- This scenario offers a 30% discount on e-cycles in the South Yorkshire Combined Authority.
- This scheme is available for people earning less than £17,000 or unemployed, or 249,000 of South Yorkshire's 887,000 population aged 16-64.⁴⁷ We estimate approximately 690 people would purchase a cycle through this scheme in a given year.
- The overall cost of the discount would be £200,000 (not including running costs or administration of the scheme).
- This would have wider societal benefits of £526,000 (a cost-benefit ratio of 1:2.6).
- This is an example of a scheme could be specifically designed for the local population and geography, for example a hilly region which would benefit from greater e-bike use. This is also likely to appeal to disabled people who may need more expensive adapted cycles.

⁴⁷ Based on UK proportions of earnings/employment, not local data.

Scenario 3: £100 off any cycle in Brighton and Hove

- This scenario offers £100 off any cycle in the Brighton and Hove unitary authority area.
- This scheme is available for people earning less than £17,000 or unemployed, or 58,000 of Brighton and Hove's 208,000 population aged 16-64.⁴⁸ We estimate approximately 400 people would purchase a cycle through this scheme in a given year.
- We assume that 90% of the cycles purchased will be standard bicycles, 10% will be a variety of adapted, cargo and e-cycles.
- The overall cost of the discount would be £40,000 (not including running costs or administration of the scheme).
- This would have wider societal benefits of £251,000 (a cost-benefit ratio of 1:6.3).
- This scheme is likely to be easy to understand for participants. It would benefit people purchasing cheaper cycles, especially if it were extended to include second hand refurbished cycles. However, the relatively low level of discount is likely to exclude many disabled participants who need adapted cycles which can cost several thousand pounds.

Implications of different discount levels

As the three examples above illustrate, there are trade-offs inherent in all design decisions. Lower levels of discount have higher returns on investment, but may fail to help those who really need help to buy a cycle.

In general, fixed value vouchers (£50, £100, £150 or £200 off the total cost) were preferred by survey respondents and considered a more straightforward approach by focus group

⁴⁸ Based on UK proportions of earnings/employment, not local data.

participants. They provide better value when buying cheaper or second-hand cycles.

However, percentage discounts (20%, 30%, 40% or 50% off) will provide better value at the more expensive end of the scale, which will be important to include cycles adapted for those with disabilities or other specific requirements.

Lower levels of discount (£50 or 20% off) have very high levels of return on each £1 given in discounts. This is because low levels of discount engage a much smaller pool of people, who are likely to be the most keen on cycling.

As the discount levels increase, overall benefits also increase, but at a slower rate - so the cost-benefit ratio falls. This is because the schemes engage a much higher number of people, and this larger group would use their cycles less frequently on average.

However, this does not mean that policy makers should aim for the cheaper discount levels. It will be important to design a scheme with discount levels which genuinely make cycles affordable for those who would not otherwise be able to buy them.



Acknowledgements

We would like to thank abrdn Financial Fairness Trust for generously funding and supporting this research.

Thanks to everyone who participated in this research, especially the individuals interviewed for case studies, the 66 focus group participants who contributed their opinions and experiences to this report and the 2,502 people who participated in the YouGov survey.

We are also grateful to all the members of our steering group and other organisations who gave their time to Sustrans to inform the research and our recommendations. This included

- David Kernohan: Transport Scotland
- Chris Last: The Cycle to Work Alliance
- Mary Sherwood: Fairer Future, Wales
- Temi Lateef: My Choice/ Black Riders Association, London
- Louise Buckley-Simms: Bristol City Council
- Kaarina Ruta: Welsh Local Government Association
- Simon Scrafe: Cyclehoop
- Kay Inkle: Wheels for Wellbeing
- Adrian Warren: Cyclescheme, BHN EMEA Ltd
- Kaylisha Archer and Kevin Golding Willaims: DfT
- Peter Eland and Steve Garidis: Bicycle Association
- Active Essex, Essex County Council & Basildon Borough Council



