

# The cycling opportunity

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



## **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](http://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**

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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](http://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).

# Summary

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## 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 B<sup>1</sup> have access to a cycle.<sup>2</sup>

'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.

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

**2** Sustrans. (2024). Waking and Cycling Index, UK report 2023. [www.sustrans.org.uk/the-walking-and-cycling-index](http://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](http://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.



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