

1 **Free-to-use cycle provision schemes have potential to encourage cycling and** 2 **reduce inequalities**

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4 **Abstract**

5 Introduction

6 Cycling is an accessible, cheap way of incorporating health-promoting physical activity into everyday
7 routines. One approach to facilitate engagement is to provide cycles through population-level
8 approaches, such as commercial bike share schemes. However, these may increase health
9 inequalities. An alternative is delivering cycle provision through not-for-profit and targeted schemes.
10 However, there is a lack of peer-reviewed evidence on what comprises successful design and
11 implementation.

12

13 Methods

14 An evaluation of two not-for-profit cycle provision schemes in Norfolk, England, is conducted: The
15 Cycle Loan Scheme (CLS) aimed at the general population, and Welcome Wheels (WW) for
16 refugees/asylum seekers. Quantitative measures assess the extent to which the schemes recruited
17 and engaged groups of need (non-cyclists, women, over 55 years-of-age, living in deprived areas, not
18 White British). Baseline and follow-up surveys established cycling frequency (absolute and change),
19 and motivators, benefits, and barriers to taking part. Responses were compared across groups of
20 need.

21

22 Results

23 At baseline, 87% of the 613 CLS participants were from a group of need, whilst 100% of WW
24 participants (n=214) were. At follow-up, CLS participants (n=413) reported cycling a median of 5.5
25 hours a week (15 reported zero hours), an increase of 3.5 hours from baseline. Non-cyclists were less
26 likely to engage than cyclists. WW participants (n=65) cycled a median five days per week at follow-
27 up (all reported some cycling), an increase for 92%. Females were less likely to engage than males;
28 all non-cyclists increased their cycling compared to 44% existing cyclists. Benefits of and barriers to
29 engagement varied according to group of need.

30

31 Conclusions

32 Cycle provision schemes have potential to reduce health inequalities by encouraging cycling,
33 particularly when tailored to need and local context, and when interventions are delivered by non-
34 profit, community embedded organisations.

35

36 Application

37 A novel intervention framework is proposed to guide targeted interventions.

38

39 Keywords: Health inequalities, cycling, active travel, behavior change intervention, bike share,
40 intervention
41

42 **1. Introduction**

43 Groups of people experiencing poor health relative to others due to their age, ethnicity, socio-
44 economic background, where they live, or the religion they practise, are said to be subjected to
45 health inequalities (Bleich et al., 2012). Addressing health inequalities by reducing the gap in health
46 between the least and most disadvantaged in society is a public health priority (Public Health
47 England, 2019). There is, however, some evidence that population-level approaches, which aim to
48 improve overall public health across large numbers of people, may actually increase inequalities
49 (Lorenc et al., 2013; Thomson et al., 2018). This could occur if interventions are less likely to be
50 accessed, understood or engaged with by more vulnerable groups, such as the less affluent or
51 educated (Frohlich and Potvin, 2008). Targeted interventions may be necessary to reduce inequality.
52 These might reach fewer people but may reduce health inequalities by reaching those in most need,
53 and could also result in higher effectiveness by successfully engaging the target audience, thus
54 leading to a greater chance of behaviour change (White et al., 2009). A challenge is therefore not
55 only to identify appropriate interventions but direct them appropriately.

56 Low levels of physical activity are associated with poorer health outcomes (Marmot, 2015) and in
57 Western countries there is a strong social gradient in physical inactivity, with those in lower socio-
58 economic groups being less active (Beenackers et al., 2012; Gidlow et al., 2006; Juneau et al., 2015).
59 This gap increases with a range of characteristics including age (Farrell et al., 2014) and female sex
60 (Roberts et al., 2016). A challenge is to promote physical activity behaviours that are attractive to all
61 population groups. Cycling is an accessible, cheap way of incorporating health-promoting physical
62 activity into everyday routines (Department of Health & Human Services, 2018), such as travelling to
63 and from work (Department for Transport, 2020). The behaviour is low cost compared to motorised
64 transport (Nieuwenhuijsen, 2020), and therefore holds potential to reduce health inequalities.
65 Interventions may help encourage people to cycle more, thereby increasing their physical activity
66 and improving their health (Ricci, 2015), while reducing obesity prevalence (Xu, 2019), risk of
67 mortality, and costs to health services (Jarrett et al., 2012), and also reducing greenhouse gas
68 emissions, improving air quality (Department for Environment Food and Rural Affairs (Defra), 2017).
69 However, there is a paucity of evidence on which interventions may best encourage modal transport
70 shift from driving to cycling, and evidence of the impact of cycling interventions on inequality is
71 limited (Ogilvie et al., 2004).

72 One approach to facilitating cycling is through cycle provision schemes. This might be via a large-
73 scale scheme, run commercially for financial profit, where any user can register and collect a cycle
74 from various locations for a small daily or hourly hire charge. While there is some evidence to
75 suggest that mass-hire schemes may attract more women than would normally cycle regularly (Buck
76 et al., 2013; Goodman et al., 2014), data suggests that users are still typically male, younger, better
77 educated and more affluent than the average population (Eren and Uz, 2020; Ogilvie and Goodman,
78 2012). Therefore, using a mass-sharing approach across a population risks increasing health
79 inequalities.

80 An alternative approach to cycle provision is via non-commercial, not-for-profit schemes, where
81 users are provided with a cycle, perhaps for an extended time period, either for free or for a small
82 initial cost. Evidence suggests that not-for-profit schemes may help remove barriers to transport and
83 encourage cycling at the population level, such as with the Urban Cycle Loan Scheme which engaged
84 more than 2550 people in four London boroughs, and reported an increase in cycling among
85 participants (London Cycling Campaign, 2015), and the Western Sydney Bicycle Loan Scheme, which
86 recruited 262 people and reported increased physical activity among participants (Miskell et al.,

87 2010). However, schemes may be most effective at reducing inequalities if they are specifically
88 targeted at groups of need experiencing them. Examples of such schemes include the Bike Project in
89 London that donated cycles to refugees and enabled their access to work, education and exercise,
90 while facilitating social inclusion (The Bike Project, 2019; Witty-Merrin et al., 2018) and the ‘Big
91 Birmingham Bikes’ that loaned bicycles to people living in socio-economically deprived areas of the
92 city (Ashden, 2020). Despite their promise, there is a lack of peer-reviewed evidence on what
93 comprises successful design, implementation, and delivery of not-for-profit and targeted
94 interventions.

95 This study considers two examples of not-for-profit cycle provision scheme delivered in Norfolk,
96 England, by Norfolk County Council; firstly, a scheme available to the general population but
97 delivered by two different providers in different locations, the ‘Cycle Loan Scheme’; and secondly, a
98 highly targeted scheme supporting newly arrived refugees, ‘Welcome Wheels’. Using a pragmatic
99 evaluation approach, we examine different contexts and approaches in design, implementation, and
100 delivery, to enable critical reflection on the potential of cycle provision schemes for reducing
101 inequalities by encouraging cycling in groups of need.

102 Firstly, we provide an overview of the methods and a description of the interventions. Then, results
103 are presented, including the number and characteristics of participants and the extent to which they
104 engaged with the schemes. Finally, the significance of the work is discussed along with strengths and
105 limitations of the study, and a novel framework is proposed to guide the planning of population,
106 behaviour change interventions for policymakers and practitioners.

107

108 **2. Methods**

109 **2.1 Study area and interventions**

110 Norfolk County Council (NCC), the local government organisation with statutory responsibility for
111 public health in the English county of Norfolk, ran two cycle provision schemes where users were
112 able to borrow a cycle, helmet, lock, and child seat (if required) for free. Users were permitted to
113 keep the bike at their home and were given support, advice and training on its use where needed.
114 The overall aim of both schemes was to increase levels of cycling in the county. The Cycle Loan
115 Scheme (CLS) was run in Norwich (primary city of Norfolk) and the coastal town of Great Yarmouth
116 in two stages: as a pilot between August 2016 and March 2017, and then for a longer phase between
117 September 2017 and October 2021, when the provider in Great Yarmouth changed. The CLS scheme
118 loaned cycles for a period of four weeks and was aimed at the general population. The other of
119 these schemes, Welcome Wheels (WW), was based in Norwich and delivered by the same provider
120 as the CLS scheme there, between March 2019 and October 2021. It loaned refurbished cycles to
121 people from the refugee and asylum seeker community for as long as they needed them.

122 The components of each of these schemes are presented in Table 1, which is based on the Template
123 for Intervention Description and Replication for Population Health and Policy interventions (TIDieR-
124 PHP) checklist (Campbell et al., 2018).

125 To provide context to the study area, Norwich, with a population of approximately 200,000 (The
126 Geographist, 2022) is relatively well-supported for cycling compared to other places in England,
127 following significant funding for cycling infrastructure improvements in the last decade. It was one of
128 only eight locations to receive a share of £191 million national government funding to invest in
129 cycling infrastructure between 2013 and 2018 (Norfolk County Council, 2022a), and in 2020 it was
130 awarded a further £32 million to spend on bus, cycling and walking schemes (Norfolk County

131 Council, 2022b). The city has a higher proportion of cyclists than most other cities in England: in
132 2014/15, nearly 7% of adults aged 16 years and older said they cycled at least five times per week
133 for utility purposes, ranking it 4th highest nationally (Department for Transport, 2016). Great
134 Yarmouth has a population of approximately 40,000 individuals (The Geographer, 2022). It has a
135 smaller proportion of cyclists than Norwich, with 1.2% of adults saying they cycled at least five times
136 per week for utility purposes, ranking it 93rd out of 324 authorities (Department for Transport, 2016).
137 Both localities contain high levels of socioeconomic deprivation; according to the English Indices of
138 Deprivation 2019, Norwich had higher levels of deprivation than 81% of other local authorities in
139 England, whilst Great Yarmouth ranked as more deprived than 92% (Ministry of Housing
140 Communities & Local Government, 2022).

141

142 **2.2 Research design**

143 We report on quantitative process measures to assess the extent to which the cycle provision
144 schemes addressed cycling inequality (the 'equity' of these schemes). Firstly, the research identified
145 the level of participation from people in 'groups of need'. Groups of need are defined here as non-
146 cyclists (no cycling in the last year), women, people aged over 55, people living in the most socio-
147 economically deprived 20% of local areas, or people who are not White British, all of whom are less
148 likely to cycle (Cycling UK, 2019; Department for Transport, 2019a; Department for Transport,
149 2019b). Secondly, the study assessed the extent to which these groups engaged in the interventions,
150 defined as the actual use of the loan cycle during the loan period. We also explored participant
151 perceptions around motivation and barriers to taking part in the scheme and outcomes from taking
152 part. The research questions for this study were:

- 153 1. Did the interventions recruit groups of need (participation)?
- 154 2. Did they engage groups of need (engagement)?
- 155 3. What are the perceived motivators for participation, barriers to engagement, and outcomes
156 from taking part?

157 The process measures used in this study are displayed in the logic model in Figure 1. This model was
158 a working document initially developed during discussions with stakeholders in the interventions to
159 develop a shared understanding of their intended aims and methods of delivery.

160 **Table 1.** Characteristics of the Cycle Loan Scheme (pilot, and main phases in Norwich and Great Yarmouth) and Welcome Wheels, based on the Template for
 161 intervention description and replication for population health and policy interventions (TIDieR-PHP) checklist (Campbell et al., 2018).
 162

1. Brief name	Cycle Loan Scheme pilot	Cycle Loan Scheme, Norwich	Cycle Loan Scheme, Great Yarmouth	Welcome Wheels, cycles for refugees and asylum seekers
2. Rationale	The free loan of a high-quality cycle with all the necessary equipment tailored for the user removes barriers to cycling and gives users a pleasant cycling experience. Cycling during the loan period develops their confidence and a positive attitude towards cycling, thereby increasing the likelihood of them cycling more after the loan period and changing their behaviour longer term. This leads to modal shift across the population.			The free loan of a cycle to refugees and asylum seekers on a limited weekly asylum allowance enables them to access education, training, friends, and carry out daily tasks. Cycling leads to improved health, reduced isolation, and increased integration. It encourages longer term active travel.
3. Resources	A new pedal bicycle ¹ from the loan fleet for four weeks for free, tailored for the user; lights, lock, and helmet; demonstration of cycle, plus maintenance advice and cycle route information.	A new bicycle (pedal or electric cycle (e-cycle) ¹) from the loan fleet for four weeks for free, tailored for the user; lights, lock, and helmet; demonstration of cycle, plus maintenance advice and cycle route information.		A refurbished pedal bicycle ¹ for as long as needed for free, tailored for the user; lights, lock, and helmet; demonstration of cycle; tailored packages and support (eg cycling lessons, confidence and mechanics training, regular drop-in sessions).
4a. Intervention design and management	Designed and managed by Norfolk County Council.			Designed by the provider in consultation with Norfolk County Council. Managed by Norfolk County Council.

4b. Funder	Department for Transport 'Sustainable Transport Transition Year' sustainable travel programme.	Department for Transport 'Access Fund' sustainable travel programme.		
4c. Intended audience	General population. Job seekers and those wishing to access training were identified as potential beneficiaries but not specifically targeted.		Refugees and asylum seekers only.	
4d. Process for enrolling	Self-referral online. The process: complete 'Expression of interest' application, receive invite from provider to complete registration survey, reserve cycle on booking database, provider arranges appointment for participant to visit the bicycle store and pick up the cycle.		Third-party referral by four charities and several agencies working with asylum seekers and refugees in Norwich (including the Unaccompanied Asylum-Seeking Children Team (Norfolk County Council social work team), key/support workers and a number of foster carers).	
4e. Cost	Free, subject to a refundable £10 security deposit on return.	Free, subject to a refundable security deposit on return (£10 pedal cycle, £50 e-cycle, rising to £50 and £100 from April 2020).	Free, subject to a refundable security deposit on return (£10 pedal cycle, £50 e-cycle).	Free.
4f. Marketing and promotion	Marketed locally by the provider; on websites and social media by Norfolk County Council; and at public events.	Marketed on a dedicated website and social media (Twitter, Instagram, Facebook) by Norfolk County Council; and at public events.		Word of mouth to the four charities and key workers.

4g. Exit routes from scheme	At the end of the four-week period, participants could purchase the bicycle at a discounted price, or purchase another new or reconditioned cycle from the provider.		At the end of the four-week period, participants could purchase the bicycle at a discounted price, or purchase another new cycle from the provider.	Participants could keep the bicycle for as long as they needed it.
5. Provider	Implemented and provided by two Community Interest Companies (CIC) – social enterprises – one in central Norwich (also a cycle shop) and one in central Great Yarmouth.	Implemented and provided by a Community Interest Company (CIC) – social enterprise – and cycle shop in central Norwich (same as Cycle Loan Scheme pilot)	Implemented and provided by a commercial cycle shop in Gorleston-on-Sea (3 miles from central Great Yarmouth).	Implemented and provided by a Community Interest Company – social enterprise – and cycle shop in central Norwich (same as Cycle Loan Scheme).
6. Location and scope	Greater Norwich and Great Yarmouth population.	Greater Norwich population.	Great Yarmouth population.	Greater Norwich refugee and asylum seeker community.
7. When	August 2016 to March 2017.	September 2017 to October 2021.	September 2017 to March 2020.	March 2019 to October 2021 (originally launched as a crowd-funded campaign in 2018).
8.1. Planned variation set out at design stage	Refinements to the administration and booking process and system.	Introduction of e-cycles after the pilot phase.	Introduction of e-cycles after the pilot phase. Change of provider between pilot and main phase of project from a social enterprise to commercial business.	None.
8.2. Unplanned variation after commencement	None.	None.	None.	None.

9.1. Delivery – strategies to ensure intervention was delivered as intended	Evaluation and monitoring: participant baseline follow-up surveys at the end of the loan period were requested and completed (follow-up 23% response rate – 24% Norwich, 22% Great Yarmouth).	Evaluation and monitoring: monthly reporting of outputs and expenditure to the Council to monitor delivery. Participant baseline and follow-up surveys at the end of the loan period (73% response rate) were requested and completed.	Evaluation and monitoring: participant baseline and three-month follow-up surveys at the end of the loan period were requested and completed, but response was low (follow-up 10% response rate).	Evaluation and monitoring: monthly reporting of outputs and expenditure to the Council to monitor delivery. Participant baseline and three-month follow-up (33% response rate) surveys were requested and completed.
9.2. Delivery - extent to which intervention was delivered as intended	Delivered as intended.	Delivered as intended.	Fewer cycles loaned than expected, limited engagement of the provider.	Delivered as intended.

¹ A pedal cycle is propelled by operating the pedals. An electric cycle, or e-cycle, is a pedal cycle that is fitted with a motor to assist cycling that engages when the pedals are operated.

164 **2.3 Data collection**

165 2.3.1 CLS participant surveys and monitoring data

166 During the pilot phase (August 2016 and March 2017), participants completed a registration survey
167 which included baseline questions on their age, ethnicity, gender, and home postcode; reasons for
168 taking part; level of cycling experience; and frequency of cycling. They were asked to complete a
169 follow-up survey after four-weeks when they returned their cycle; this asked about their cycling
170 during the loan and any benefits they had experienced from the scheme. To understand intentions
171 to cycle post-intervention, participants were also asked 'Which of the following do you plan to do
172 within the next month?' and were given a list of options including 'buy a new cycle', 'buy a second-
173 hand cycle', 'access a cycle another way', and 'none of the above'. NCC data protection policy stated
174 that this data would only be stored for three years, so it is not possible to conduct new analyses but
175 the summary findings and results from previous analyses are used to explore intervention design
176 and participation (Research Question 1).

177 Participants of the main phase of the CLS in Norwich and Great Yarmouth completed a similar
178 registration and follow-up survey. At the Norwich provider, follow-up was usually carried out online
179 by the participant at a computer in the store. In Great Yarmouth, participants were given the link to
180 the survey to complete in their own time. Data collected between September 2017 and November
181 2021 are used for this study.

182 In addition to survey data, the overall number of cycle loans and participation in the main phase of
183 the CLS could be established from summary statistics from the online booking/registration process.

184 2.3.2 WW participant surveys

185 A different approach was adopted for the participants of WW since English was typically not their
186 first language. A very simple questionnaire was administered to participants by the referrers to the
187 scheme – four charities providing integration support to refugees and asylum seekers in Norwich
188 (see 4d, Table 1) – enabling questions to be explained where necessary. The referrers had personally
189 met the participants and were therefore able to pass on information they felt relevant to the
190 scheme. As well as basic information about the size and type of cycle required, date of birth, first
191 language, gender, and home postcode, referrers also noted any additional information in the
192 questionnaire form, including the barriers to walking and cycling, how frequently they used a cycle,
193 and what they hoped to use the WW cycle for. The data was shared with the provider, who
194 contacted the referrer when a suitable cycle was available.

195 Follow-up survey data was collected by referrers with participants around three months after they
196 had received their loan cycle. Initially, this was face-to-face during routine support meetings, but due
197 to the Coronavirus pandemic, this was by telephone after March 2020. The questions included how
198 frequently they had used the bicycle, what they had used it for, what their barriers to walking and
199 cycling more were, and their general experiences of cycling. WW survey data collected between
200 March 2019 and November 2021 is used for this study.

201 **2.4 Data analysis**

202 Descriptive statistics were used to identify recruitment of groups of need (participation, as per
203 Research Question 1). Engagement in the schemes (Research Question 2) is reported in two ways: a)
204 absolute frequency of cycling at follow-up, and b) change in frequency of cycling from baseline to
205 follow-up. Furthermore, we identified 'lower users' or 'higher users' of the loan cycle at follow up
206 with 'higher users' being those that cycled above the median value. Similarly, we identified groups of

207 'higher change' and 'lower change' with the 'higher change' group being those whose cycling had
208 increased at the median value or above. We report the percentage of users in groups of need in the
209 higher and lower categories. Due to small sample sizes for WW, we did not attempt to test
210 differences for statistical significance.

211 Other data reported from questionnaires, including reasons for taking part in the scheme, barriers to
212 engagement, perceived benefits from taking part and future intentions to cycle, are explored to
213 understand why participation and engagement may have varied according to group of need
214 (Research Question 3). Where these were tick-box questions (benefits/motivators), the most
215 common response by group of need is reported. Responses to open-ended responses about
216 experiences of cycling while taking part in the schemes were used to determine barriers. Thematic
217 analysis was used with an inductive approach, whereby the data were coded to identify potential
218 reasons why participants had not used the cycle, and then these codes were grouped into salient
219 themes. It was not possible to capture this information with the CLS pilot due to data protection
220 restrictions, outlined in Section 2.3.1.

221 **2.5 Ethical approval**

222 Approval for this study was granted by the Faculty of Medicine and Health Sciences Research Ethics
223 Committee at UEA (reference number 2016/17 14SE). Participant consent was obtained for their
224 data to be shared with UEA and to use their data for the purposes of evaluation. All procedures were
225 performed in compliance with relevant laws and institutional guidelines.

226

227 **3. Results**

228 **3.1 Overall numbers participating using booking/registration summary statistics**

229 Bicycles were loaned to 905 participants in total for the CLS pilot and main phases. The main phase
230 of the scheme, between September 2017 and October 2021, saw the loan of bicycles to 767 people,
231 129 (17%) of which were e-cycles. The percentage of these that were loans from the Great Yarmouth
232 provider fell from 41% in the pilot to 7% in the main phase of delivery when there was a change of
233 provider. WW loaned cycles to 249 people between March 2019 and October 2021 following
234 referrals for 309 people.

235 **3.2 Survey results**

236 **3.2.1 Numbers of surveys completed**

237 Of the 767 participants borrowing a cycle from the CLS during the main phase, 613 filled in
238 registration (baseline) surveys and consented to their data to be used for analysis (80%). Of these,
239 413 (67%) also provided follow-up data. 18% of baseline and follow-up surveys returned were for e-
240 cycle loans. For WW, surveys were completed for, and consent was given, by 214 recipients, with 65
241 (30%) providing follow-up data.

242 **3.2.2 Participation by group of need**

243 Characteristics of consenting participants taking part in the CLS pilot, CLS main phase and WW are
244 shown in Table 2. The CLS had higher representation for women and not White British people
245 compared to the local populations. The CLS pilot in Great Yarmouth had higher representation of
246 people living in deprived neighbourhoods and the CLS main programme in Great Yarmouth was
247 representative of people living in deprived neighbourhoods. CLS Norwich was not so successful in

248 recruiting from deprived neighbourhoods: 15% of participants were residents from the most
249 deprived neighbourhoods, much lower than the figure of 39% across the resident population. Apart
250 from the pilot phase in Norwich, CLS was not so successful in recruiting older people or non-cyclists;
251 the latter is particularly the case in Yarmouth where rates of non-cycling are relatively high. Overall,
252 87% of participants recruited in the main phase of the CLS can be classified as being in a group of
253 need, whilst 100% of WW participants were.

254 Welcome Wheels was aimed at refugees and asylum seekers, so none of the participants were
255 White British. Participants were younger than CLS participants and the local population, they were
256 predominantly male, and around one third lived in deprived neighbourhoods. Non-cyclists were well
257 represented, possibly reflecting the difficulties this group may have experienced accessing a cycle in
258 the last year.

259 **Table 2.** Demographics of cycle scheme participants in the study area: Cycle Loan Scheme (CLS) and Welcome Wheels (WW). Data is provided for the usual
 260 resident population of the study areas and England for comparison. Shaded rows represent groups of need.

	CLS pilot (Norwich/Great Yarmouth)	CLS main (Norwich/Great Yarmouth)	WW	Norwich resident population ¹	Great Yarmouth resident population ¹	England resident population ¹
Number of users (figures in brackets by area for CLS)	138 (81/57)	613 (582/31)	214	132,512	97,277	53,012,456
Female, %	59 (62/56)	62 (63/48)	29	51	51	51
Not White British, %	18 (27/7)	24 (24/13)	100	15	7	20
Aged 55 years and above	>=45 yrs: 28 (32/23)	17 (16/19)	2	24	35	28
Residents in most deprived 20% of IMD ²	41 (30/68)	16 (15/39)	35	39	40	20
Non-cyclists ³ , %	49 (49/49)	35 (34/52)	88	49	67	61

261 1 Data from the 2011 Census. Source: UKCensusData.com (2012)

262 2 Index of Multiple Deprivation (IMD). Decile 1 = the 10% most deprived neighbourhoods (LSOAs) relative to other neighbourhoods in England. IMD data source: <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019> and population
 263 <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/lowersuperoutputareamidyearpopulationestimates>.

264 3 Did not cycle in the last year. Data for Inner London, Norwich, Great Yarmouth, and England for May 2019-2020, from the Active Lives Survey <https://activelives.sportengland.org/Result?quervld=43677>

265 **3.3 Participant engagement**

266 Findings for the main phase of the CLS and WW are presented.

267 3.3.1 Level of the loan cycle use at follow-up

268 The median reported total absolute amount cycled by CLS participants in the last week of the loan
 269 period, according to the follow-up surveys, was 3.8 hours for new cyclists (i.e., former non-cyclists
 270 who reported no cycling in the last year at baseline, n=153), 6.8 hours for existing cyclists (i.e., those
 271 who reported cycling at least once in the last year at baseline, n=260) and 5.5 hours across all
 272 participants. Fifteen participants reported zero hours cycling at follow-up. Cycling for WW was
 273 reported in days rather than hours, with 5 days per week being the median number of days cycled at
 274 follow-up; all WW participants reported some cycling at follow-up.

275 Baseline non-cyclists, females and most deprived groups were less likely to be higher users in the CLS
 276 than cyclists, males and less deprived groups, whereas for WW this was only seen for females, where
 277 the difference was even greater (Table 3). There was very little difference between the other groups.
 278 All participants of WW were refugees from minority ethnic groups, aged less than 55 years old.

279

280 **Table 3.** Characteristics of higher use of the loan cycle during the loan period for each group of need.

		CLS			WW		
		n	Higher user group %	Difference ¹ %	n	Higher user group %	Difference ¹ %
Cyclist at baseline ²	Non-cyclist	153	38	-19	58	59	2
	Existing cyclist	260	57		7	57	
Gender	Female	256	48	-4	19	42	-23
	Male	157	52		48	65	
Ethnicity	Not White British	104	51	1	65	58	-
	White British	307	50		0		
Age ³	Older	67	51	1	0		-
	Younger	346	50		65	58	
Deprivation	Most deprived	66	47	-3	24	58	1
	Less deprived	347	50		35	57	

281 ¹ Difference between group of need and not

282 ² People were classified as non-cyclists if they reported no cycling in the last year at baseline.

283 ³ Older = 55 years of age and older

284

285 3.3.2 Change in reported cycling duration at follow-up

286 For the CLS, the median reported difference in total amount cycled in the last week between
 287 baseline and follow-up was +3.8 hours for new cyclists (non-cyclists at baseline), +3.5 hours for
 288 existing cyclists and +3.5 hours across all participants. 94% (n=144) of the new cyclists reported an

289 increase in cycling between baseline and follow-up, compared to 83% (n=216) of existing cyclists and
 290 87% (n=360) across all participants. None of the characteristics of CLS participants differed between
 291 the higher and lower change groups. For WW participants, all of the new cyclists (n=56) said they
 292 had increased their cycling between baseline and follow-up, compared to only 44% (n=4) of existing
 293 cyclists, and 92% (n=60) overall, whereby frequency was measured categorically by days per week or
 294 month.

3.3.3 Motivators, benefits, and barriers to taking part

296 Baseline survey data for the CLS main phase (data not available for the pilot) suggests that the most
 297 selected response to ‘What are your main reason/s for wanting to borrow a bike?’ for both the 215
 298 non-cyclists and 398 existing cyclists responding, was to try before purchase, although the same
 299 number of non-cyclists also said they took part to improve their physical or mental health (Table 4).
 300 CLS participants mostly heard about the scheme by word of mouth (40% respondents) where it was
 301 recommended by family, friends, or work colleagues. For Welcome Wheels, when asked ‘What will
 302 you use your bike for?’, ‘exercise’ was the most-cited reason given by new cyclists and existing
 303 cyclists, although existing cyclists were just as likely to cite appointments, shopping and visiting
 304 friends.

305 **Table 4.** The main motivators for, benefits, and barriers to engagement, measured according to
 306 baseline cycling

	Scheme	Non-cyclist ¹ (n, %)	Existing cyclist (n, %)
Motivators to use	CLS	Try before purchase (170, 79%) Improve physical or mental health (170, 79%)	Try before purchase (258, 65%)
	WW	Exercise (164, 88%)	Appointments (22, 88%) Exercise (22, 88%) Shopping (22, 88%) Visiting friends (22, 88%)
Benefits	CLS	Develop confidence (131, 86%)	Improve health (198, 76%)
	WW	Exercise (50, 89%)	Shopping (9, 100%)
Barriers to engagement	CLS	Driver attitude/traffic (6, 24%)	Cost of obtaining a cycle post-scheme (7, 30%)
	WW	Traffic/lack of separate cycle lanes (23, 70%)	Weather (3, 60%)

307 ¹ People were classified as non-cyclists if they reported no cycling in the last year at baseline.

308 This table includes data from tick box answers (motivators and benefits) and answers derived from themes in open responses (barriers).

309

310 At follow-up, CLS participants were asked ‘Which of the following have you benefited from by using
 311 the loan bicycle?’ and were presented with ten options, including ‘other, please specify’. A total of
 312 153 non-cyclists and 260 cyclists responded. Developing confidence was the most selected benefit of
 313 having a loan cycle for non-cyclists, whereas for cyclists, it was improving health (Table 4). When
 314 WW participants were asked ‘What do you use your bike for?’ and given eight options (including
 315 ‘other’), exercise was the most selected use for the 50 non-cyclists who responded, whereas the

316 nine cyclists selected shopping. When asked ‘What impact has the bike had on your day-to-day life?’,
317 all five responding WW cyclists and 35% of non-cyclists suggested the bike had given them
318 independence to travel freely, where in many cases, travel would not have been possible without
319 the loan bike.

320 CLS participants were asked to comment about their experiences of cycling while using the scheme,
321 and 227 provided a response. Themes relating to positive participant experience included the value
322 of good customer service and tailored advice (43 respondents, 39 of which were from a group of
323 need), and having a good quality, appropriately sized cycle, with locks, panniers or child seats as
324 required (25 respondents, 22 from a group of need). There were 48 comments about barriers to
325 engaging in cycling (44 from a group of need and 25 non-cyclists). These responses were classified
326 into the following themes: accidents, bike facilities (quality of lock, tool availability), problems with
327 the bike (too heavy, difficult to handle, uncomfortable, not possible to have both panniers and child
328 seat), driver attitude, traffic, health, time, childcare, the weather, cycle routes/lanes (lack of clarity,
329 availability, quality), and cycle route information. The most cited barrier for non-cyclists was road
330 traffic and/or the negative attitude of car drivers, whereas for cyclists the main barrier was cost of
331 obtaining a cycle post-scheme (Table 4). WW respondents were simply asked the open-ended
332 question ‘What, if anything, stops you cycling and walking more?’. The most cited barrier for the 33
333 responding WW non-cyclists was having to cycle in traffic (70%), whereas for the five existing
334 cyclists, it was the weather (60%).

335 3.3.4 Post intervention intentions

336 When asked about intentions to cycle post-intervention, 75% (114) of CLS baseline non-cyclist
337 respondents and 82% (212) of existing cyclists said they planned to access a cycle in the next month.
338 This suggests that the scheme increased intent to carry on cycling for those that did not cycle before
339 taking part. At follow-up, 95% (62) of WW respondents agreed with the statement ‘As a result of this
340 activity or scheme, I am more likely to walk or cycle to get from place to place’.

341

342 4. Discussion

343 4.1 Significance of the work

344 Both not-for-profit loan schemes in this study successfully encouraged the active engagement of
345 participants, shown by the use of the cycles they had borrowed and the increase in cycling for the
346 majority between baseline and follow-up. However, our results suggest that a highly targeted
347 scheme such as WW, which was aimed exclusively at a specific group of need, may offer the greatest
348 potential for reducing inequalities by providing a particular group with the means to overcome
349 barriers to their engagement.

350 Our findings support recommendations by White et al (2009) that targeted schemes may result in
351 higher engagement. WW recruitment was through referrers identifying refugees and asylum seekers
352 on low incomes without means of transport, rather than through other means of promotion or
353 marketing publicly. Nevertheless, even the more generally marketed population-level CLS scheme
354 showed some opportunity for more equitable use by groups of need compared to those who use
355 mass-hire commercial schemes (Eren and Uz, 2020; Ogilvie and Goodman, 2012). This was
356 particularly evident when a social enterprise, with a core ethos of positive social change, was
357 involved in design, delivery, and recruitment. This aligns with a growing body of evidence on the

358 important role that social enterprises have in improving health equities in society, in this case by
359 creating improved opportunities via access to transport (Suchowerska et al., 2020).

360 The CLS scheme gave people the opportunity to access a complete cycling experience: a quality
361 cycle, fit for purpose, fitted to the rider, discussed with the rider, and with the necessary peripherals
362 (lights, lock, helmet and child seat if needed). An anticipated mechanism in the CLS was to provide a
363 'high-quality' cycle, tailored for the user, to facilitate a pleasant cycling experience; this was an
364 aspect of the scheme that was commented on by participants. This was further assisted by a loan
365 experience that was seen as easy, friendly, low risk, and welcoming to inexperienced and
366 experienced cyclists alike. The open-ended comments from participants also suggest that a key
367 mechanism for successful engagement was making sure the interventions matched the needs of the
368 participant – the right type and size of bikes, an e-cycle to overcome health problems, additional
369 equipment such as panniers or child seats, help and advice. This need to tailor interventions to
370 individual needs to be effective supports evidence from other studies (Ogilvie et al., 2007).

371 A key aspect of WW was at the recruitment stage as the referrers were familiar with the participant
372 (family, home location, skills etc), and understood their needs and wider context of their lives, so
373 were able to advise the provider and pass on information that enabled them to tailor the
374 intervention appropriately. This was particularly relevant as the majority of WW participants had not
375 cycled in the last year, if ever, so the scheme was made accessible to people who had potentially not
376 ridden a bicycle, or who were not confident to ride on the road. The need to tailor an intervention by
377 matching it to need is echoed in experiences from The Bike Project in London, where two key
378 elements were having a women-only cycle training course and a buddy system, both of which helped
379 participants overcome a lack of confidence to cycle alone and engage with the scheme (The Bike
380 Project, 2019). Both schemes in our evaluation recruited a large proportion of people who did not
381 cycle at baseline, and these participants went on to experience a larger increase in hours spent
382 cycling than people who were already cycling at baseline. A larger scale, non-targeted scheme that
383 does not take inequalities into account when identifying and matching need with provision, when
384 recruiting and marketing, or when providing an intervention, may be less likely to reduce inequalities
385 in health (Frohlich and Potvin, 2008; White et al., 2009).

386 A change in provider between pilot and main scheme for the Great Yarmouth element of the CLS,
387 from a CIC to a commercial enterprise, located three miles from the town centre, led to the
388 recruitment of low numbers compared to the pilot and to the scheme in Norwich, although a high
389 proportion of these were from groups of need (~80%). Factors influencing levels of participation may
390 be the appropriateness of the delivery models with different providers for the different social and
391 economic environments in Great Yarmouth and Norwich (the former having higher rates of
392 unemployment, deprivation, and cycle theft), and differential infrastructure and support (Cycling UK
393 lists 11 cycling groups in Norwich, and one in Great Yarmouth¹). It is also possible that delivery by
394 organisations with social objectives, where providers actively promote the scheme within their
395 community networks, may help increase participation and facilitate local ownership. Evidence from
396 other schemes supports this; for example, The Bike Project (The Bike Project, 2019) and The Active
397 Wellbeing Society (formally Big Birmingham Bikes) (The Active Wellbeing Society, 2021) are both
398 non-profit, community-based organisations delivering cycle provision schemes that recruit and
399 engage groups of need.

400 **4.2 Relevance to policymakers and practitioners**

¹ <https://www.cyclinguk.org/groups-listing>

401 While this study suggests that targeted interventions have the potential to address social
402 inequalities in health and attract groups of need, the design and delivery of such interventions
403 should be carefully considered by policymakers and practitioners to maximise participation and
404 engagement. Based on the learnings of this study, we propose an intervention framework to guide
405 such targeted interventions (Figure 2). As part of the design and delivery phase, three elements
406 should be considered: firstly, the needs, purpose, and barriers; secondly, tailoring the intervention
407 to need; and thirdly, the use of community groups and organisations. The key mechanisms for
408 recruiting groups of need and enabling their engagement are outlined, considering necessary change
409 in the wider context. The next steps for change are also detailed, and the long-term behaviour
410 change outcomes that are the aim of such interventions are given. A key part of the framework is
411 measuring processes and outcomes after recruitment and engagement. Illustrative examples from
412 this study are shown in the blue shaded boxes of Figure 2.

413 Our framework covers four steps: the design and delivery of a programme to meet its identified
414 aims, recruitment of the target audience, engagement of the target audience, and onward
415 progression for change. It also considers monitoring and evaluation for continuous improvement.
416 While this is not a definitive model, as interventions need to reflect local context and audience, it is
417 intended to be used as a useful starting point.

- 418 1. The first step of our framework, design and delivery, encourages consideration of who
419 might need the intervention, why they might need it (i.e., what purpose they would use
420 it for), and barriers to their engagement. This can be used along with the existing
421 evidence base to design a scheme that matches provision with need. The involvement of
422 representatives of the local communities and deliverers is necessary at this stage, as
423 they have knowledge and influence over what might work best.
- 424 2. The second step, the recruitment of participants, involves the application of appropriate
425 strategies to reach and to appeal to the target audience identified in stage one, including
426 highlighting the benefits of participation and how the intervention might help overcome
427 barriers to engagement in cycling (Franckle et al., 2020).
- 428 3. The third step moves beyond the recruitment stage to actively enable participants to
429 engage with the intervention, ensuring it is delivered in way that is acceptable to the
430 different groups it engages with. Wider contextual change to the physical, social, or
431 cultural landscape, which may require delivery through a package of further
432 interventions, may also be necessary to help participants overcome certain barriers. For
433 example, for some people, investment in physical infrastructure to provide segregated,
434 traffic-free, routes for cycling may be needed to overcome fears of safety or lack of
435 confidence in cycling alongside cars and other vehicles.
- 436 4. The fourth step is ensuring that appropriate exit strategies are in place to help
437 participants embed longer term behaviour change. Affordability is one of several
438 barriers that may prevent continued engagement post-scheme for some groups of need.
439 For example, if a cycle loan scheme does not offer options to purchase cheap, second-
440 hand bicycles, those without their own bike and/or on lower incomes may not be able to
441 continue cycling. Through each of these stages, it is crucial to be mindful that evaluation
442 and monitoring are necessary to not only to assess outcomes, but also to refine the
443 design and delivery of the intervention.

444

445 **4.3 Strengths and limitations**

446 A strength of the study is that participant characteristics and outcomes were recorded for a large
447 sample of participants in contrasting schemes along with follow-up data around cycling behaviour
448 while taking part in the scheme, allowing the quantification of engagement. This allowed analysis to
449 be undertaken to better understand how each of these schemes have worked in relation to the
450 research questions, in different contexts, with different delivery models and intended audiences.
451 This, in turn, has enabled the production of a novel intervention framework that can applied to help
452 address social inequalities in health with behaviour change interventions.

453 Limitations include that obtaining follow-up information from the Welcome Wheels scheme was
454 difficult due to the language barrier, which meant participations had to be talked through the
455 questions, combined with the reduced opportunity for face-to-face contact during the coronavirus
456 pandemic. This resulted in reduced sample numbers therefore limiting our ability to test for
457 statistical significance in differences in the data. Across both studies, we do not have evidence on
458 longer-term behaviour change: data on cycling intentions from the Welcome Wheels data is
459 hypothetical, and data on cycling behaviour in the CLS was from self-reported surveys, which may be
460 subject to error and bias. Further, the study was conducted in a non-metropolitan English setting
461 and may not be generalisable to areas with substantially different environments, transport
462 infrastructure or demographic structures. We did not carry out a cost effectiveness analysis of the
463 projects due to lack of available data, but this could be an area of further research.

464

465 **5. Conclusions**

466 Our research suggests cycle provision schemes have potential to reduce health inequalities by
467 encouraging cycling, particularly when provision and recruitment is specifically tailored to need and
468 local context, and when interventions are delivered by non-profit, community embedded
469 organisations. Schemes must however consider appropriate exit strategies to ensure longer-term
470 engagement in cycling and behaviour change

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