



Planning and Transportation Committee

Date: WEDNESDAY, 21 JUNE 2023

Time: 9.00 am

Venue: LIVERY HALL - GUILDHALL

Members:

Deputy Shравan Joshi (Chairman)	Deputy Natasha Maria Cabrera Lloyd-Owen
Deputy Graham Packham (Deputy Chairman)	Alderman Ian David Luder
Deputy Randall Anderson	Antony Manchester
Brendan Barns	Deputy Brian Mooney
Emily Benn	Deputy Alastair Moss
Ian Bishop-Laggett	Alderman Jennette Newman
Deputy Michael Cassidy	Deborah Oliver
Deputy Simon Duckworth	Alderman Susan Pearson
Mary Durcan	Judith Pleasance
John Edwards	Deputy Henry Pollard
Anthony David Fitzpatrick	Ian Seaton
Deputy John Fletcher	Hugh Selka
Dawn Frampton	Luis Felipe Tilleria
Deputy Marianne Fredericks	Shailendra Kumar Kantilal Umradia
Jaspreet Hodgson	William Upton KC
Amy Horscroft	Alderman Sir David Wootton
Deputy Edward Lord	

Enquiries: Zoe Lewis
zoe.lewis@cityoflondon.gov.uk

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Ian Thomas CBE
Town Clerk and Chief Executive

AGENDA

Part 1 - Public Agenda

1. **APOLOGIES**
2. **MEMBERS' DECLARATIONS UNDER THE CODE OF CONDUCT IN RESPECT OF ITEMS ON THE AGENDA**
3. **BANK JUNCTION IMPROVEMENTS (ALL CHANGE AT BANK): TRAFFIC MIX AND TIMING REVIEW UPDATE**
Report of the Executive Director, Environment.

For Decision
(Pages 5 - 88)
4. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE COMMITTEE**
5. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**

Agenda Item 3

Committee(s): Streets and Walkways sub-committee Planning and Transportation Committee	Dated: 23/05/2023 21/06/2023
Subject: Bank Junction Improvements (All Change at Bank): Traffic mix and Timing review update	Public
Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?	1, 9, 11, 12
Does this proposal require extra revenue and/or capital spending?	Y
If so, how much?	£500,000
What is the source of Funding?	OSPR
Has this Funding Source been agreed with the Chamberlain's Department?	N
Report of: Executive Director Environment	For Decision
Report author: Gillian Howard, Head of Transport & Public Realm Projects,	

A supplementary appendix (Appendix 5) has been added to this report to cover items raised during the discussion at the 23 May meeting of the Streets & Walkways Sub Committee.

Summary

Following a Court of Common Council Motion in April 2022, the All Change at Bank project was asked to immediately bring forward the traffic and timing mix review of the restrictions at Bank. A report was considered at the February 2023 Streets & Walkways Sub-committee and the following Planning & Transportation Committee. It was agreed that further work on investigating the potential to allow general traffic back through the junction during the restricted times be stopped as the feasibility work had shown significant impacts.

Further work has progressed to continue to look at the options available for changing the mode and/or timing of the restrictions at Bank as part of the All Change at Bank scheme that is currently in construction.

This report updates Members on the progress of the review and sets out the findings of the review work to date. The summary of the findings is that, to date, there is no clear transport need for a change over and above the scheme that is currently being constructed. Should the review conclude that a change is required, the statutory regime puts the consideration of any traffic implications (which would result from a change to any traffic orders) at the forefront of decision making when discharging the City Corporation's duty, set out in Section 122 of the Road Traffic Regulation Act 1984.

The most likely potential driver for change is whether changing the mix of traffic addresses the equality concern around accessibility for people who rely on taxis. However, this will need to be balanced against potential disbenefits for protected

characteristic groups of any changes. Further work is needed before a conclusion could be drawn.

In addition to the desk top exercise, feasibility traffic modelling has continued to ascertain what, if any, changes to the mix of traffic at the junction could be technically feasible should the review recommend a change.

This process has highlighted a particularly challenging issue relating to the current lack of understanding of the extent to which introducing this movement through Bank will attract additional vehicles to travel through the junction or within the surrounding area. This includes general traffic that may seek to take advantage of any spare capacity on the surrounding streets created by allowing taxis or powered two wheelers through Bank.

An increase in the number of vehicles entering the area covered by the feasibility traffic model and/or increases in the number of vehicles moving through Bank will change the journey time forecasts. This may push the forecasts, which may look reasonable at this stage, to being unreasonable again.

The current level of uncertainty means the model outputs are not robust enough to accurately predict impacts. The unknown latent demand does not necessarily need to be a large influx of additional vehicles before the journey time impacts forecast above are detrimentally impacted. TfL will also require robust forecasts when the time comes to validate and audit the model outcomes in advance of any approvals.

Therefore, this report does not include a recommendation for a particular traffic option to be taken forward to public consultation. Instead, the report seeks agreement on a preferred options from the options outlined in paragraphs 112-127.

This will impact on the timescales of any potential change being realised. There are risks associated with all three options presented which require careful consideration. Officers recommend option C as the most appropriate way forward.

Regardless of the option selected, it will not be possible for the project to cover the cost of this review without reallocating funding from the delivery of the public realm enhancements as part of the All Change at Bank project that is currently in construction. A capital bid is being prepared to support the continuation of the review.

Recommendation(s)

Members of Streets and Walkways Committee are asked to:

1. Note the content of report including the need for a capital bid to secure funds to proceed (paragraphs 129- 133) and the risks (paragraphs 138-147).
2. Agree a preferred option, from the options outlined in paragraphs 112-127, to recommend to the Planning & Transportation Committee for

their consideration prior to that Committee making a recommendation to the July meeting of the Court of Common Council. Noting that officers recommended option is Option C.

Members of Planning and Transportation Committee are asked to:

3. Note the content of report including the need for a capital bid to secure funds to proceed (paragraphs 129- 133) and the risks (paragraphs 138-147).
4. Note that the Streets & Walkways Sub Committee preferred Option C (all options are outlined in paragraphs 112-127) and agree a preferred option to recommended to the July meeting of the Court of Common Council.
5. Agree on the basis of recommendation 4 that this report is referred to the Court of Common Council for consideration.

Main Report

Background

1. The All Change at Bank project is currently in construction following approval in December 2021. Its objectives are to:
 - Continue to reduce casualties by simplifying the junction.
 - Reduce pedestrian crowding levels.
 - Improve air quality.
 - Improve the perceptions of place.
2. The layout of the junction is being altered, narrowing the carriageway, and increasing the space available for people walking through the junction and/or accessing the station or surrounding buildings. Parts of Threadneedle Street and Queen Victoria Street (on the approaches to the junction), will be closed to motor vehicles, providing a more pleasant environment for people walking and cycling and the opportunity to provide additional seating and greening in the area. The operation of Princes Street is also modified but retains two-way working for buses and cycles only, and a route for vehicles requiring access to Cornhill.
3. At the time of making the decisions to proceed with the All Change at Bank design, it was acknowledged that there was still a need to review the traffic mix and timing of the altered junction. However, at the key decision points there were too many unknown factors to be able to confidently undertake the review. These related to the pandemic in terms of the temporary Covid-19 recovery schemes in operation (including TfL's schemes on Bishopsgate and London Bridge) and the future of these schemes as recovery took place, and what the recovery and return to workplace might look like. It was agreed in September 2021 that the review would take place 12 months after the completion of the construction and once there was greater clarity of traffic composition and volume and potential changes to the network around Bank.
4. A motion was subsequently approved at the Court of Common Council in April 2022 which included the following requirement in relation to Bank junction:

“That the Planning & Transportation Committee be requested immediately to begin a review of the nature and timing of current motor traffic timing restrictions at Bank Junction, to include all options. This review will include full engagement with Transport for London and other relevant stakeholders, data collection, analysis and traffic modelling. The Planning & Transportation Committee should then present its recommendation to this Honourable Court as soon as practicable.”
5. A report in February 2023 explained that there had been delays in collecting the required traffic data because of a number of closures and diversions on the network. Data was collected in early November and the initial feasibility traffic modelling was undertaken to assess the likely impacts/benefits of making changes to the types of vehicle moving through Bank during the existing 7am to 7pm, Monday to Friday traffic restrictions. In this report it was also agreed that

no further work on the option to reintroduce general traffic into Bank would be undertaken. This was based on the likely impacts to bus journey times being very difficult to mitigate.

6. Since that February 2023 report, further work has been undertaken looking at the various options to mitigate the traffic impacts identified in the initial feasibility work. This included signal timing redistributions and extended signal cycle times as well as investigating different routing options as a form of mitigation and to understand the probable constraints of the network better.
7. We have also undertaken analysis of the use of the junction by people walking and cycling compared to pre-pandemic volumes and reviewed latest casualty data and air quality monitoring. Interim equalities analysis has also been commissioned and completed.

Current Position

8. Traffic reviews of this type are usually informed by recent performance of particular aspects, such as traffic collisions and casualties, volumes of people travelling, equality concerns and/or air quality, causing an issue or issues that need mitigating and then assessing the impacts and benefits of making a change. However, because of the pandemic and associated changes in working patterns and travel habits data from previous years may not be representative and it is difficult to draw definitive views or conclusions. This makes it very challenging to undertake the review at this time.
9. The statutory regime puts the consideration of any traffic implications (which would result from a change to any traffic orders) at the forefront of decision making when discharging the City Corporation's duty set out in Section 122 of the Road Traffic Regulation Act 1984.
10. This report summarises the key data that is informing the current context of the review, refers to previous data that was collected pre-pandemic in support of the current approved All Change at Bank scheme and highlights where there are fluctuations.
11. The report also sets out some of the difficulties faced regarding the level of confidence officers have in forecasting future performance of traffic, based on the current flows and demand patterns, in particular at Bank.

Summary of data analysis

The context of the City as a whole

12. The number of City workers has continued to increase from pre-pandemic levels with 587,000 workers employed in the City of London in 2021 (City of London [factsheet](#) Feb 2023). This number was recorded as 542,000 in 2019. Even assuming a continuation of more flexible working, if this growth trend for employment continues, alongside the trend for busier Tuesdays, Wednesdays

and Thursdays, then the infrastructure provision for people using public transport and walking and cycling will need to plan for these busier days.

13. It is worth noting at this stage that for the week beginning 24th April (the latest date for which data is available) Underground, including the Elizabeth Line, activity at stations in the City on Tuesday, Wednesday and Thursday was over 80% of the pre-pandemic average for each day. For the same week, on Tuesday, Wednesday and Thursday activity at Bank was above the weekly pre-pandemic average for that station.
14. Since 2020 there have been a number of changes to the way the City's streets operate. Several of the pandemic response schemes were rolled into full experimental traffic orders to improve priority for people walking. These schemes have either now had decisions made to make these changes permanent, such as on King Street, King William Street and Old Jewry, or are on the agenda for this meeting for decision.
15. In addition, TfL have restricted the Bishopsgate corridor to buses and cycles and the London Bridge corridor to buses, cycles, taxis and powered two wheelers, mirroring the timings of the restrictions at Bank. These schemes are still experimental but a decision on whether they will be made permanent is expected shortly.
16. These schemes have changed the way traffic moves around the vicinity of Bank and are reflected in the feasibility traffic model that we are using as part of this review. Note that the traffic modelling to date has not been through any rigorous scrutiny or auditing by TfL and is only reflective of the traffic situation based on the November 2022 traffic counts. Further detailed traffic modelling will be required to progress a proposal.

Traffic volumes

17. With the existing restrictions at Bank, which have been in place since 2017, there are essentially only three ways to cross the junction on a Monday to Friday, 7am to 7pm, by walking, cycling or as a passenger on a bus.
18. Traffic counts were undertaken in 2022 and the information below reflects the situation of a Tuesday in early November which was the busier of the two days analysed.
19. The largest proportion of vehicular traffic at Bank during the day remains people cycling. November tends not to be the peak time for this mode; however, the 2019 data set was also collected in November so there is commonality between these data sets.
20. Table 1 details the cycle counts from 2022 and 2019 alongside data from pre-Bank on Safety, collected in July 2014. The impact of seasonality needs to be considered with this data when making comparisons.

21. There has been a reduction in the total number of people cycling compared to 2019. It is most notable on the north/south approaches of Lombard Street (King William Street) where there appears to be 30% reduction and a 22% reduction on Princes Street. However, across the junction over this six-hour period, there has only been an overall reduction of 14% in the total number of people cycling entering the junction.
22. Threadneedle Street has seen the greatest growth in the number of people cycling into the junction between 2019 and 2022 with an 8% increase. This may be reflective of the change in traffic movement on Threadneedle Street and Old Broad Street as part of the Pedestrian Priority Programme.
23. It is likely that some of the reduction in the number of people cycling on the north south approaches to Bank is related to the alternative improved north/south offer of Bishopsgate and London Bridge, which offers a longer length of restricted access. Overall, numbers may also be suppressed by the current lower numbers of people in the City post-pandemic.

Table 1: Variance in the number of cycles approaching Bank junction between the combined peak hours of 7am to 10am and 4pm to 7pm (6 hours in total)

	2014	2019	2022
Total Number of cycles into the junction	6,597	7,245	6,248
Broken down by approach arm			
Northbound on Lombard Street	1417	1845	1280
Southbound from Princes Street	1330	1805	1403
Westbound from Cornhill	637	496	376
Westbound from Threadneedle Street	854	829	903
Eastbound from Poultry	1230	1054	1038
Eastbound from Queen Victoria Street	1126	1208	1248
Mansion House Place	3	8	*N/A

*Data was not collected for this arm due to such low volumes.

People walking at the junction.

24. Data collection to monitor the volume of people moving through Bank has taken place periodically throughout the All Change at Bank project to help inform the design and decision making. Large volumes of people travel through the area, and pedestrian comfort levels had been very poor in places around the junction. The design currently being constructed significantly improves this environment for

people walking providing much larger pavements, wider crossing areas, and shorter distances to cross, as well as an enhanced public realm.

25. The pandemic has had an impact on the way people use the City across the week. When looking at the peak movements on a Tuesday, there has been a reduction in the volume of people movements (individuals may be counted more than once depending upon their origin and destination) between 2018 and 2022 making a crossing movement. This is crossing at or close to the dedicated signalised crossings at the main body of the junction (Mansion House Street, Princes Street, Threadneedle Street, Cornhill and the top of Lombard Street).
26. As shown in table 2, total crossing movement numbers have decreased by approximately 24% over the am and pm peak 6 hours (7am to 10am and 4pm to 7pm) when compared with 2018. The 2018 counts were undertaken in June, so again there is a need to consider an element of seasonality when comparing to the 2022 figures, although there is generally less seasonal variation for walking than for cycling.

Table 2 – number pedestrian movement counted crossing at designated crossings between 7am and 10am and 4pm and 7pm on a weekday.

Year	“Designated crossing” movements
2015	43,541
2018	68,846
2022	52,075

27. There is also informal crossing taking place further away from the junction and the designated crossings. Informal crossing is much easier with less traffic, and the number of movements counted at the dedicated signalised crossing sites may be reduced as a result of increased informal crossing.
28. The guardrail on Mansion House Street and Princes Street was removed in 2019/20 as part of the temporary pavement widening that was undertaken following Bank on Safety being made permanent. This allowed the opportunity for more informal crossing to take place.
29. Looking at some of the informal crossing movements further away from the designated crossings (on Mansion House Street, Princes Street and Lombard Street) in the same time period, a further 12,526 movements were undertaken in 2022. It is unlikely that all of these 12,526 informal crossings would have been formal crossings in 2018, but if these movements had all previously occurred within the designated crossing areas, this would only be an approximate 6% reduction from the 2018 count.
30. It is reasonable to assume that the reduction in the number of pedestrian movements at the main junction is largely due to the impact of changes in working patterns since the pandemic and associated reduction in footfall.

Bus patronage

31. We do not currently have updated information on bus patronage numbers specifically through Bank.

Casualty data

32. Confirmed collision data is available to the end of 2021 and is shown in Graph 1 below for the Bank junction area (further details are provided in Appendix 1). 2021 saw a small increase in the number of casualties that occurred between Monday to Friday 7am to 7pm. Overall 13 casualties were recorded, two of which were serious.

33. Total casualties across all times and days are still overall lower than previous years (2020 was an atypical year for travel). Graph 1 also shows that the gap between the casualties that occur during the restricted times and outside of these times has reduced.

Graph 1 – casualties at bank 2014-2021

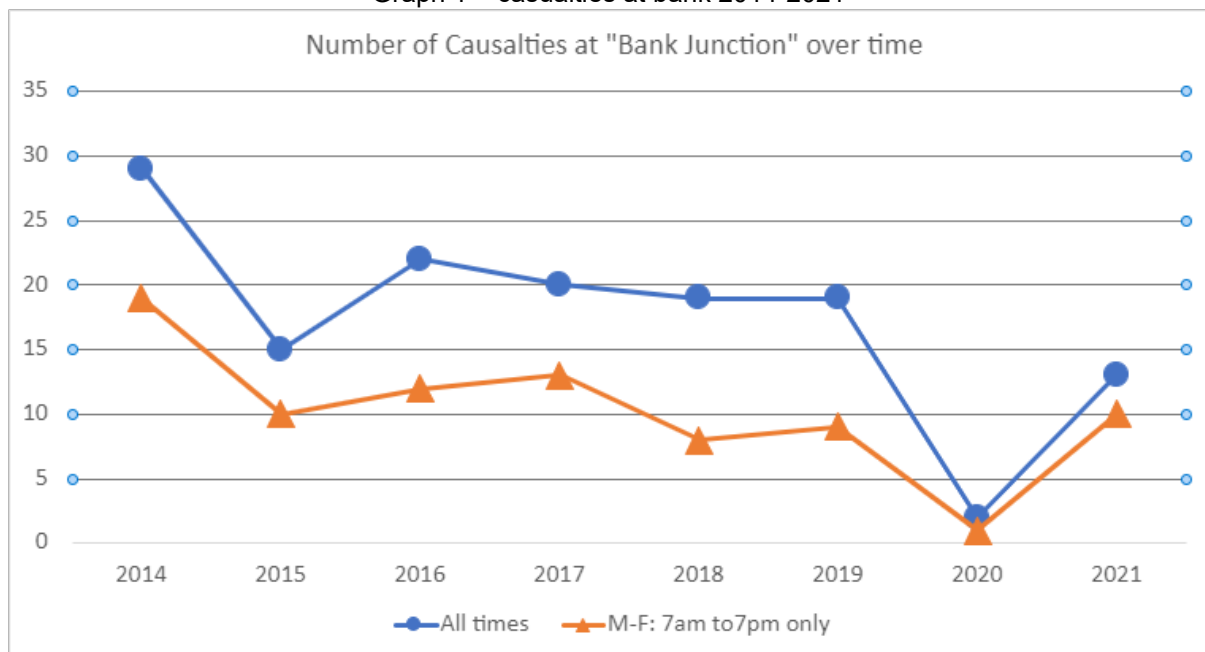


Table 3: casualties in 2021 broken down by mode of travel and time of day.

Casualty by mode of travel	Monday to Friday 7am to 7pm restriction only	At all other times (excluding the restricted times)	Total
Pedal cycle	6	2	8
Walking	2	0	2
Powered two-wheeler	0	1	1
Bus Passenger	1	0	1
'Other' motor vehicle driver	1	0	1
Total	10	3	13

34. In terms of the mode of travel of the person injured, as Table 3 shows, eight recorded casualties were people cycling. Two of these resulted in serious injuries, and one of the serious collisions occurred during 7am – 7pm. Of those eight casualties, five of them were involved in a collision with a motorised vehicle at Bank. The vehicles were recorded as two cars, two taxi/private hire vehicles and one 'other'.

35. The two people walking who were injured were reported as being involved in a collision with a person cycling.

Air quality

36. There has been ongoing diffusion tube monitoring at Bank since 2015. Over that time, we have reduced the number of diffusion tubes monitored where the locations are very similar, and the measurements are not discernibly different. The number of sites that can be constantly compared has therefore reduced. However, the data is still showing good progress of air quality improvements at/around the junction in comparison to pre-pandemic levels.

37. The monitoring shows that there have still been instances of records of NO₂ exceeding the EU annual Average Limit of 40 µg m⁻³ on an individual month but taken on average across the year at all sites at Bank junction, the level is now below this limit for the first time since monitoring began. 2022 data still requires full ratification.

38. In the wider monitored area away from Bank itself, it should be noted that all but one of the monitoring sites associated with this scheme, in the 2021 verified data averaged less than 40 µg m⁻³, except one site near 81 London Wall. The Bank diffusion tube data is published in the annual Air Quality Monitoring report, available in the background documents for information.

Taxi volumes

39. It is acknowledged that there has been a drop in the number of taxis circulating in the City post pandemic, particularly in the evenings. One of the

reasons put forward by the taxi trade is that it is too difficult to move through the City with the various closures and timed closures and so taxis are avoiding the City and seeking fares in other areas of London that are easier to navigate.

40. Whether the reopening of Bank to taxis to some degree during the day would be enough to change the number of available taxis is unknown. Many of the restrictions, including Bank and Bishopsgate, finish at 7pm and it is after this time that there is the most significant reduction in the number of taxis circulating in the City when compared with pre-pandemic levels.
41. It is not clear as to the extent the daytime vs the evening routing through Bank and changing the daytime restrictions will address concerns about the availability of taxis in the evening. But allowing taxis during the day to pass through is likely to alleviate some of the concerns about the ability to easily hail a taxi in the vicinity of Bank junction, particularly for people who may rely on taxis.
42. More generally, across London there has been a large decrease in the number of taxis that are licensed and the number of licensed drivers over the last 10 years as shown in Table 4 (Graph available in Appendix 4).

Table 4: number of licensed London taxi drivers and the number of licensed vehicles between 2013/14 and the latest data in 2023.

	Licensed taxi drivers	Licensed vehicles
Week ending Sunday 16 April 2023	18,238	15,087
2021/22	19,486	14,695
2020/21	20,786	13,461
2019/20	22,337	18,501
2018/19	23,159	20,136
2017/18	23,826	21,026
2016/17	24,487	21,300
2015/16	24,870	21,759
2014/15	25,232	22,500
2013/14	25,538	22,810

Scenarios and feasibility modelling

43. The above information gives some context based on regularly monitored data linked to project objectives. To date, the review has focused on trying to ascertain what changes to the traffic restrictions might be feasible if it were determined that a change should be recommended to alter the mix of traffic.
44. The timing of the restrictions is also under review. However, these are likely to be influenced by any change in the mix of traffic. Therefore, this report and work to date has focused on the mix of traffic. Part of the consideration when reviewing the timing restrictions will be to consider the consistency of timings across

schemes. Introducing new timings not used elsewhere in the City could lead to increased levels of confusion, particularly for people driving.

45. The following section summarises the technical work undertaken to assess possible journey time implications of introducing different modes of traffic during the current restricted hours of Monday to Friday, 7am to 7pm.
46. The traffic modelling work assesses the am and pm peak hours on the principle that if the forecast 'works' for these periods, then it should be able to work in lower levels of traffic (purely from a journey time perspective).
47. The traffic modelling undertaken to date is at a feasibility level. It has not been through any rigorous scrutiny or auditing by TfL. The type of modelling we are currently undertaking broadly assesses the different scenarios available to help inform which of these could be pursued further, or not.
48. The traffic model has been updated to reflect the 2022 traffic flows collected in November. However, when pursuing a proposed scheme for approval further detailed traffic modelling will be required. This will include schemes elsewhere in the City and in the surrounding area that are likely to be/or have been approved to be operational. These schemes may alter traffic patterns from further away making routes through the City and or Bank more or less attractive.
49. Our feasibility model currently assumes that Bishopsgate and London Bridge experimental schemes remain in place, and that all the Pedestrian Priority Programme schemes remain in place as experimented.
50. The current feasibility model does not include schemes we are also promoting such as the St Paul's Gyratory removal project (also on this Streets & Walkways agenda), or the Beech Street zero emissions scheme (due at the next Streets & Walkways Sub Committee)
51. Therefore, the information below is only an indication of likely traffic journey times when considering the scenarios in today's operational environment. The cumulative effect of future schemes currently in design together with a change of mix of traffic at Bank has not yet been modelled.

The scenarios tested using the traffic model.

52. The scenarios assessed in this feasibility traffic modelling work are as follows.
 - a. Taxis with buses and cycles
 - i. (With taxis given the same access as buses within the junction)
 - b. Powered two wheelers with buses and cycles.
 - i. (with powered two wheelers given the same access as buses within the junction)
 - c. Taxis and powered two wheelers with buses and cycles.
 - i. (with taxis and powered two wheelers given the same access as buses)
 - d. Taxis with buses and cycles
 - i. (With taxis given the same access as buses but not given access to northbound Princes Street)

- e. Taxis with buses and cycles
 - i. (Taxis have access to Cornhill and Poultry in an east/west direction only and assumed the bus gate on Cheapside remains in situ without access to taxis)
- f. Taxis with buses and cycles
 - i. (Taxis have access to Cornhill and Poultry in an east/west direction only and assumed the bus gate on Cheapside remains in situ WITH access to taxis)

For clarification taxi means licensed black cab, not private hire vehicles, which were included within the 'General Traffic' category no longer being investigated.

53. Powered two wheelers have not been individually tested for scenarios E and F. The difference in journey times with or without them alongside taxis was marginal and so it was felt that at this stage it could be assumed that scenarios E and F could include powered two wheelers at Bank. So, whilst the following focuses on the inclusion of taxis to the junction, this can also be read as taxis and powered two wheelers (although without powered two-wheeler access through the bus gate on Cheapside).

Mitigation

54. The above six scenarios have been looked at with the following for both the am and pm peaks:

- no mitigation at Bank
- the rebalancing of the signal timings at Bank across the approach arms.

55. In the am peak scenarios A and C also had the following mitigation added:

- an increase to the overall signal cycle time from the current 96 second cycle to 104 seconds.

56. These two mitigation techniques have been introduced to try and improve the bus journey times forecast for the first round of modelling. Adding mitigation allows us to test whether these routes through Bank could be operationally feasible from a journey time perspective.

57. In the am peak the first round of mitigation was not always enough to minimise the impact to bus journey times (a key consideration for future approvals). Therefore, the second round of mitigation to allow 'more time' for vehicular traffic was applied to scenario A and C.

58. The traffic signal cycle time is how long it takes for the sequence of lights to complete one full round. The maximum signal cycle time that is usually applied is 120 seconds, as this is deemed the longest safest cycle time before the risk of people proceeding on the red light increases as they think the traffic lights may be broken. The implications of extending the signal cycle time means that general wait times for vehicles and for pedestrians increases but vehicular traffic is given more green time in each cycle.

59. Depending upon the signal cycle time, this can encourage people to 'jump' red lights and will further encourage people to cross outside of the dedicated crossing

time. This is a pertinent consideration at Bank where concerns about behaviour of people cycling and walking has been raised as a contributing factor to conflict.

60. The analysis below largely looks at the am peak hour as this is the more challenging time. The pm results are broadly similar or slightly better than the am journey time outputs but are mentioned where there is a noteworthy difference.
61. The following information for each of the six scenarios looks at this purely from a traffic journey time perspective for buses and general traffic and does not consider the other implications of changing the traffic mix, such as on safety, accessibility or the experience of walking and spending time in the area.
62. In Appendix 3 there are some overview tables to help compare the different scenarios based on the impacts of the mitigation, with the detail of some of the delays summarised in the following section.

Scenarios A and C

63. Retaining the 96 second cycle time and rebalancing the green time (for vehicles) between the various arms had a positive impact on the worst forecast journey time delays.
64. In the am peak with no mitigation, three bus routes had previously forecast delays of between 5-7 minutes in scenario A and 7-10 minutes in scenario C. All of these delays occurred on southbound routes through the junction.
65. With the first round of mitigation, some issues remained with bus routes travelling on the north/ south routes through the junction in scenario A. With forecast delays for three routes of between 1-3 minutes, in both directions. Whilst this is an improvement of sorts, this level of delay may still be considered an issue for future approvals which are required from TfL. Under Scenario C some delays of 3-5 minutes and 2-3 minutes are still forecast.
66. By extending the signal cycle time to 104 seconds, only one route retains a delay of over 1 minute (in one direction) in Scenario A and three routes in Scenario C. However, extending the time of the signal cycle means that there are fewer opportunities for vehicles or people walking to cross, with four complete signal cycles removed per hour.
67. In the pm peak, with no mitigation the journey times delays were more substantial for the same three bus routes, with forecast delays of between 7-15 minutes southbound and 3-5 minutes northbound in both scenarios. With the first round of mitigation (rebalancing the green time), this worked well, forecasting most bus journey times into between -1 to +1 minutes. One route retained a delay of 1-2 minutes in scenario A and two routes in Scenario C
68. Looking at the impact on general traffic in the surrounding area on the key corridors (Cannon Street, London Wall, New Change/Newgate Street, Fenchurch Street and Bevis marks – shown in Appendix 3), neither mitigation measure makes a significant difference to the small journey time benefits previously

forecast. This is generally due to less traffic on these routes as some vehicles have rerouted through Bank.

69. From a general traffic perspective, the pm peak for scenarios A and C are forecast to perform the best with the signal cycle time at Bank redistributed. In the AM peak undertaking the second mitigation to extend the signal time made little difference to the forecast journey time impacts for general traffic in the wider area.

Scenario B

70. This scenario purely looks at allowing powered two wheelers through the junction. The mitigation does not make a significant difference to the forecast results for bus journey times, with forecast delays not exceeding 0-1 minute, and 8 routes forecast to marginally improve (0-1 min) in both directions in the am peak with mitigation. This is compared to six routes without mitigation.
71. In terms of general traffic journey times, scenario B has forecast small delays across the am and pm peaks for several corridors with and without mitigation.

Scenario D

72. This scenario was introduced to see if allowing Princes Street to remain as designed, as bus and cycle only northbound, would mitigate the impacts of Scenario A and C by reducing the demand on Princes Street.
73. Whilst in the am peak, the bus journey times were improved for the routes travelling southbound, however delays of between 5-10 minutes were forecast on several of the east/west routes. Applying the first round of mitigation reduces these impacts but there are still four routes forecast with 1–2-minute delays that travel east and westbound.
74. The pm peak generally worked better with no mitigation than the am peak. But delays of 3-5 minutes were still forecast on bus services travelling northbound along Princes Street. With mitigation, these delays were improved into something more reasonable with all routes showing journey time impacts of between -1 to +1 minute.
75. The impacts on general traffic of this scenario were very similar to that of scenario A in the am peak. But small delays on two routes forecast in the pm peak with and without mitigation.

Scenario E and F

76. Broadly speaking these scenarios work very similarly to each other. With no mitigation, in the am peak these scenarios perform better than any of the others tested. There is one bus service which has a forecast delay of between 1-2 minutes, with the rest of the services having a small increase or decrease in journey time forecast.

77. With mitigation, Scenario E (Cheapside bus gate with no taxi access) performs marginally better with all services forecast to improve or be delayed by between -1 to +1 minutes. Scenario F (Cheapside bus gate allows taxi access) still retains the forecast 1-2 minutes delay for one bus service, and the mitigations are marginally less effective than in scenario E in the am peak.
78. With regard to general traffic journey times, there is a marginal improvement when mitigation is applied in the am peak. Scenario F is forecast to work similarly to that of scenario A (taxis on all available arms of Bank).
79. However, in the evening peak there are some small delays forecast both with and without mitigation, across several of the corridors in both scenario E and F.

Summary of scenarios appraisal

80. Each of the various scenarios modelled has its benefits and disbenefits from a journey time perspective. However, Scenario A and C mitigation purely through rebalancing the signal cycle time may not be enough to mitigate the forecast journey delays to bus services.
81. The situation is improved with extending the signal cycle time, but the impacts of this are that people walking and cycling are made to wait longer and have fewer opportunities to cross on the green phase. This will increase the chance of people not waiting. With the addition of increased vehicle movement through the junction this is likely to result in an increased risk of a collision.
82. The City's Transport Strategy seeks to reduce signal cycle times to make it easier for people walking to safely cross the street. Increasing the signal cycle time at Bank to mitigate the impacts of additional motor traffic goes against this principle at a location that has very high flow of people walking. The City's Transport Strategy also prioritises the needs of people walking, as the main way that people travel around the City, and seeks to make streets are accessible to all. The Transport Strategy also defines essential traffic as (in addition to walking) cycling, buses, freight and servicing with a destination in the City and private and shared vehicles being used by people with particular access needs.
83. Reintroducing either taxis and/or powered two wheelers to all available arms of the junction as in scenarios A, B and C would reintroduce more turning movements. Going back to the principles of why Bank on Safety was introduced, it reduced the number of movements in the junction and by extension reduced the risk of conflict. Turning movements at Bank had been a contributing factor to collisions and the high level of conflict prior to Bank on Safety. The All Change at Bank scheme reduces the number of options available for turning movements of motor vehicles to reduce the risk of conflict caused by this manoeuvre. But there is still an increased risk of collision by increasing the volume of motor vehicles through the junction during the restricted times.
84. This risk is better balanced by scenarios E or F where only straight-ahead movements are permitted in an east west direction. These scenarios both limit the opportunity for a turning movement and are likely to reduce the volume of

motor vehicles using Bank in comparison to scenarios A, B and C, as there is no north/south route available.

85. Scenario E and F are still likely to increase the risk of collision by increased volume of movements through the junction, in comparison to them not being there at all. However, if either scenario were progressed further, from a safety perspective, these routings are likely to have a lesser impact.

Demand forecasting difficulties

86. The work undertaken to date on the feasibility traffic model is based on several assumptions. One of these is regarding the number of taxis or powered two wheelers which may divert through Bank.
87. The current assumption is based on the volume of 2022 traffic flows, which were counted with the Bank restrictions in place. The traffic model must link presumed origin and destination locations into and out of the model and work out whether Bank offers the more attractive route to those taxis/powered two wheelers.
88. This poses a problem at this feasibility stage, as the traffic model is essentially introducing a new movement for only those vehicles that are already within the modelled area. There is currently no understanding of the extent to which introducing this movement through Bank will attract additional vehicles to travel through the junction or within the surrounding area. This includes general traffic that may seek to take advantage of any spare capacity on the surrounding streets created by allowing taxis or powered two wheelers through Bank.
89. Bank on Safety was introduced six years ago and the last available data on taxis and powered two wheelers moving through Bank is from 2014/15. A lot has changed across the network since then, both locally and further away. For instance, the cycle superhighways were introduced, Aldgate gyratory removed, Old Street Roundabout changed. These schemes are likely to have impacted routing options for taxis and powered two wheelers outside of the traffic model area since the 2014/15 counts were undertaken. This would change the origin and destination points into and out of our feasibility model area and therefore the extent to which Bank is the most attractive route if open to them.
90. The traffic modelling is having to make predictions despite this gap in understanding. The above forecast journey times must therefore be caveated. They are the best assumptions that we currently have available but are subject to change. An increase in the number of vehicles entering the area covered by the feasibility traffic model and/or increases in the number of vehicles moving through Bank will change the journey time forecasts. This may push the forecasts, which may look reasonable at this stage with a form of mitigation, to being unreasonable again.
91. Unlike the traffic model in 2020/21 for All Change at Bank, which was based on 2019 volumes of traffic, and which was likely to be the worst-case scenario in terms of volumes of traffic, it is more likely that in this instance there would be an

increase in the volume of vehicles within the model area if the restrictions are less stringent. This is harder to understand or predict.

92. It is possible to undertake sensitivity tests to try and provide a level of confidence in developing a scenario in further detail and for public consultation. But at this stage it is not clear what range should be tested, whether it should be, 2%, 5%, 20%, etc, As we don't understand what the level of latent demand is. We can test volume increases to see at what point the model forecasts impacts to be too detrimental, but we won't have confidence whether the latent demand is above or below this 'breaking' point. Further discussion with TfL and an agreement on a way forward will be required.
93. The current level of uncertainty means the model outputs are not robust enough to accurately predict impacts. The unknown latent demand does not necessarily need to be a large influx of additional vehicles before the journey time impacts forecast above are detrimentally impacted TfL will also require robust forecasts when the time comes to validate and audit the model outcomes in advance of any approvals.

Summary of equalities impacts of reintroducing different modes.

94. As it is the All Change at Bank scheme that would be changed, it is worth highlighting the conclusion of the equalities analysis for this project. The 2021 equalities analysis concluded that (PCG- Protected Characteristic Groups):

“Overall, the number of people who will benefit from the changes is likely to greatly outweigh those under certain PCGs who may be negatively impacted. The improvements to pedestrian safety are expected to benefit all of the PCGs – as all are most likely to make trips as pedestrians in the subject area.”

95. *“The primary cause of negative impact upon PCGs is due to the alteration of bus routes, and inaccessibility to be picked-up or dropped-off by motor vehicles on Threadneedle Street or Queen Victoria Street in the same locations as was previously possible. While taxis will not be able to drop off or collect passengers from Threadneedle, it should be noted the entrances into the units of the Royal Exchange on this section are currently not accessible for all users. Stakeholder feedback from the Bank of England didn't highlight an issue with the additional distances to travel to the drop off/ pick up locations for taxis.”*
96. *“Due to the limited space available at Bank junction, designing a scheme that perfectly satisfies the specific needs of every stakeholder would be an unachievable aim. As such, the All Change at Bank scheme has been designed in a way which finely balances the needs of all, while taking into account the specific needs of each PCG. It is recommended that ongoing collaboration with stakeholders takes place to ensure that the scheme can be implemented in way in which maximises benefits and minimises negative impacts on PCGs”.*

97. A copy of the interim equalities analysis for this review is available in Appendix 2. The analysis looks at the benefits and disbenefits of allowing different vehicle types through the junction. Broadly speaking the highlighted impacts will be the same but the level of disbenefit or benefit is likely to change depending upon the routing option across the junction. The analysis doesn't therefore assess each of the six options presented in this report individually– but the broad implications are set out for this early stage of feasibility.

98. Overall, the introduction of taxis/powered two wheelers may:

- Make it more difficult for people to cross informally.
- Lead to a reduction in real or perceived road safety.
- Have a likely moderate negative impact on bus journey times and therefore their passengers, (based on the feasibility modelling outputs).
- Taxis would see an improved ability to pick up and drop off in the vicinity of Bank and to ply for hire more easily. Taxi passengers who may rely on taxis as an essential mobility aid would benefit from more direct journeys and possibly shorter journey times.
- Reduce waiting times for those who rely on taxis as a mobility aid due to more taxis circulating in the area.

99. The impacts of introducing powered two wheelers and taxis are summarised as “greater access for vehicles will see greater negative impact upon road safety and air quality, impacting younger and older people, disabled people and pregnant women”. It also notes that the introduction of just powered two wheelers was “likely to have a limited impact on equalities”. There was no suggestion that this option would provide a positive impact.

100. The analysis concludes that the addition of taxis is likely to have the least negative impact on equalities.

“The biggest positive impact is due to the access provided to taxis to pass through the junction. This would benefit those who may rely on taxi access, such as older people, those with mobility impairments and pregnant women.

By only extending access to taxis, this would also limit the impact on public transport and cyclists. However, the inclusion of taxi access will still have direct impacts on public transport, active transport, and road safety, though to a lesser extent than some other scenarios with greater increases in vehicle access “

101. At this stage the balance of equalities benefits and disbenefits of allowing taxis is not clear.

102. The interim equalities analysis recommends undertaking a taxi availability survey to collect data on the circulation of taxis in the area and their availability. This would help a subsequent equalities analysis if an option to include taxis within the restricted times was progressed.

103. A question had also been raised regarding social equality impact assessment for this project. This was discussed with the consultant. It was felt that due to the small geographical location of the project and the fact that detailed data required to inform the assessment is not readily available and of sufficient granularity that this was not something that could be achieved at this stage. A large data collection exercise would need to be undertaken to understand the social demographics of the people that travel through and near the junction in order to be able to adequately assess the social equality impacts. For example, understanding the social demographic of bus passengers on the routes that pass through and near Bank for instance.
104. It is not recommended to progress with this at this stage of feasibility as it would be relatively resource intensive and there is not the capacity within the project team or the funding to progress this. However, if a proposal is to move forward, this is an area of work that can be revisited and costed up.

Proposals

105. As can be seen above, there are many aspects that need to be considered as part of this review in order to make an informed decision as to whether to progress with a change to the permanent traffic orders at Bank. The statutory regime puts the consideration of any traffic implications (which would result from a change to any traffic orders) at the forefront of decision making when discharging the City Corporation's duty set out in Section 122 of the Road Traffic Regulation Act 1984.
106. In terms of safety, air quality improvements, and benefits for people walking, cycling and using public transport there are no clear drivers at this stage for a change over and above the scheme that is currently being constructed. There is also limited evidence at this stage that strongly indicates that a change to the mix of traffic would be significantly detrimental to journey times, but this needs to be strongly caveated against the uncertainty around the number of vehicles that would use the junction if the restrictions were changed and the impacts of this.
107. The most likely potential driver for change is whether changing the mix of traffic addresses the equality concern around accessibility for people who rely on taxis. However, this will need to be balanced against potential disbenefits for protected characteristic groups of any changes. As noted above, further data collection, together with stakeholder engagement, is needed before a conclusion could be drawn.
108. Any proposed change to the traffic restrictions would also need to consider the City Corporation's duty to exercise its functions having regard to securing the expeditious, convenient, and safe movement of vehicular and other traffic (including pedestrians). Further details regarding this duty are set out in the legal section paragraph 135.
109. Further work which would provide more confidence in the underlying demand in the feasibility model if a route, or routes, through Bank were opened to another

mode or modes, would ensure that the City Corporation has complied with this duty.

110. Increasing traffic through the junction goes against the principle of the original Bank on Safety Scheme, that a reduction in the number of movements in the junction would reduce conflict and therefore collisions. However, the physical changes that are currently being constructed will help limit conflict by reducing the number of turning movements to motor vehicles, widening pavements and narrowing the carriageway and widening crossings. The extent to which the physical changes being constructed will balance out any increased risk will be easier to assess once construction has completed and people walking, cycling and driving have had the opportunity to get used to the new layout.
111. At this stage of the review, we had originally intended to set out the options that could be taken forward to public consultation. However, it is not advised to go out to public consultation on such a sensitive issue given the work to date has identified the uncertainties outlined above. Doing so would mean consulting when there is limited confidence that the proposal would be able to gain the necessary approvals and a lack of clarity on the benefits and disbenefits, and therefore rational for any proposed change.
112. Three options for progressing the review and actioning its outcome have been identified.
- a. Continue with a view to consulting on making a permanent change to the type of vehicle included in the restrictions, on a yet to be determined routing as set out in the original methodology for the review.
 - b. Change the methodology to work towards using an experimental traffic order to introduce a future recommended change and monitor how that works before a final decision is taken to make it permanent.
 - c. Pause further work on the traffic modelling exercise. Focus on identifying and evidencing the need for change and how this can be best addressed, and on doing further work to understand the potential latent demand. Subject to the outcome, this would then form the basis of resumed modelling in due course, in advance of public consultation and the taking of a final decision whether to make a permanent or experimental change.
113. Option A, to carry on as planned to work towards actioning the review outcome by permanently changing the traffic orders has a high risk attached to it. Without confidence in the traffic modelling outputs due to the lack of understanding of the latent demand if the route were open, there is a high risk of not being able to progress through the traffic model audit process with TfL. Without TfL's approval of the traffic model, there would be no traffic management approval (TMAN), and without that we would not be able to progress making the relevant traffic order.
114. Even if approval were secured there remains a risk that any permanent change would be based on potentially inaccurate modelling, resulting in unanticipated traffic impacts.

115. Option B, to change the methodology and work towards developing an experiment to test the outcome of the review is still relatively high risk. It however offers the opportunity to monitor the change in action against agreed outcomes, such as taxi availability, and identify any potential impacts before making a permanent change. In the event of any significant unanticipated negative impacts on journey times, etc the experiment could be stopped.
116. This option is likely to still require some extensive model auditing from TfL before they would consider a TMAN application and is not to be seen as a quick fix. It is likely that TfL will view a proposal to change Bank as a brand-new scheme rather than a modification which may have provided for a simpler approach. Discussions with TfL officers continues.
117. Option C, pausing the traffic modelling work and focussing on identifying the need for change would allow the development of a more robust case for change, or not. It would also provide the opportunity in the meantime to determine how to deal with the latent demand issue with TfL, and to monitor traffic and the use of Bank junction and the surrounding area following the completion of the All Change at Bank scheme.
118. Having a stronger well evidenced argument for change which is then backed up by the traffic modelling makes for a better scheme proposal which could be delivered by either a permanent or experimental route depending on what was most appropriate. Such an approach would be in line with our usual approach to developing proposals for change.
119. Pausing the modelling enables us to have clarity on the TfL schemes on Bishopsgate/London Bridge. If these were to be made permanent what, if any, further mitigation might be offered and how this interlinks with the opportunity for improvements at Monument junction could then be considered.
120. None of the options provide a fast route to implementing a change at Bank, if that is deemed appropriate and necessary.
121. As the feasibility modelling to date has highlighted, identifying traffic impacts at Bank and in the surrounding area is not straightforward, with high degrees of uncertainty and associated risk. There are also currently no clear transport grounds for making a change to the current arrangements. The technical approval route is likely to be more stringent than had been anticipated, leading to a much longer time frame than originally expected. Undertaking the full model audit process is likely to take in the region of 12 or more months, assuming that TfL have the capacity to undertake the work.
122. From the work to date we now know that this will be a more resource intensive exercise than previously anticipated when the review was costed at Gateway 5 for All Change at Bank in December 2021. The project is unlikely to have the required funds to see a change all the way through the process, even if we utilised funds intended for the public realm enhancements of the scheme currently in construction.

123. The current All Change at Bank costed risk, if not utilised during the main construction, is intended to pay for the public realm enhancements. These were prioritised and agreed by Committee and include additional seating and greening to soften the area, as well as improved accessibility outside the Royal Exchange to the raised seating area. The main funding is focused on the functional change.
124. If the review outcome is required to follow a full audit process and quite possibly face strong opposition from some stakeholders, it is likely to require more than the costed risk budget that is currently available. The potential for a legal challenge would also need to be provided for in any budget. This money can also not be released until the associated risk of construction has ceased.
125. In addition to all of the issues raised above, consideration to the other schemes that the City is promoting and developing such as the St Paul's Gyrotory removal, Beech Street, the schemes in design for King William Street, Leadenhall Street and TfL's development of change for Monument junction are all inextricably linked with how Bank operates. There are therefore risks that should be noted relating to this.
126. For example, modelling for St Paul's has so far assumed that Bank remains buses and cycles only. If this is likely to change and is known about in advance of the TMAN approval for the St Paul's scheme, we will need to evidence how the two schemes work together, but with the lack of understanding of the latent demand for Bank as explained, and not knowing whether the Cheapside bus gate will or will not have taxi access until after the experiment for that has concluded (if approved), this may prove difficult to demonstrate for St Paul's. It could also prove difficult for Bank to then follow through the process after other decisions have been taken.
127. All of the above information needs to be taken into consideration in how to appropriately move forward.

Corporate & Strategic Implications

Strategic implications

128. The extent to which any potential changes contribute to the delivery of the Transport Strategy and Destination City will be considered as the review progresses.

Financial implications

129. As touched on above, the project has not got enough money to deliver the scheme it is committed to in addition to covering the cost of a full new scheme model audit process, consultation and delivery of, either a permanent measure or as an experimental measure. Following a decision on how to move forward, and agreements with TfL as to how to do this, we will need to bid for further funding to progress.

130. An indicative estimate based on the cost of progressing the All Change at Bank scheme to proceed with the review and work towards a permanent change to the traffic order, or to work towards an experimental traffic order of any agreed scheme, is likely to be in the region of a further £430K – £500K. If it is decided to use an experimental order, this cost is only to proceed to approval stage, not to then implement, monitor and consult on the experimental scheme.
131. The traffic modelling exercise is expensive and lengthy because it covers a large area. Other aspects of the estimate include some officer time, further data collection, consultancy support, stakeholder engagement, a public consultation exercise and further reviews of the equalities assessment as things develop.
132. To pause the technical work as recommended, may not bring down the additional cost estimate of £430K-500K. It may be less expensive in some respects, but this will depend on the future agreement of how to reduce the level of uncertainty regarding the latent demand and what this involves. For example, it could be requested that the traffic modelling area is extended which would involve more traffic counts, and an even bigger area to audit which could be more costly than the estimate.
133. Under option C we are likely to still follow the same auditing process as option A and B. However, it would increase the level of confidence that any change recommended by the review could actually be implemented by being properly evidenced. This also has the benefit of reducing the risk of legal challenge and/or the risk of a legal challenge being successful.

Resource implications

134. Depending upon the chosen way forward, this has the possibility of requiring more internal resource than is currently available. Consideration as to how this is managed will be required following the decision on how to proceed.

Legal implications

135. In exercising the City Corporation's functions as traffic authority and taking a decision on the review, the City are required to comply with the duty in Section 122 of the Road Traffic Regulation Act which requires the traffic authority, in exercising its traffic authority functions, to secure the expeditious, convenient, and safe movement of vehicular and other traffic (including pedestrians), so far as practicable having regard to:

- (a) the desirability of securing and maintaining reasonable access to premises.
- (b) the effect of amenities of any locality.
- (bb) national air quality strategy.
- (c) public service vehicles.
- (d) any other relevant matters.

136. Under Section 149 of the Equality Act 2010 the public sector equality duty requires public authorities to have due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation
- Advance equality of opportunity and
- Foster good relations between those who share a protected characteristic (i.e., race, sex, disability, age, sexual orientation, religion or belief, pregnancy or maternity, marriage or civil partnership and gender reassignment) and those who do not.

137. As part of the duty to have “due regard” where there is disproportionate impact on a group who share a protected characteristic, the City Corporation should consider what steps might be taken to mitigate the impact, on the basis that it is a proportionate means which has been adopted towards achieving a legitimate aim.

Risk implications

138. There are several key risks associated with this review including reputational risk and as is always the case with a decision which could attract opposition, the potential for a legal challenge. Each of the options put forward for how to move forward have a number of risks associated with them.

139. Continuing with option A and progressing a route towards a permanent traffic order is considered high risk. The lack of understanding of latent demand means there is a high risk that the traffic model exercise would not get TfL approval, or if it did, and we were granted TMAN to proceed, that the subsequent increase in volume of vehicles creates unanticipated journey time delays and queuing at Bank and in the surrounding area. This would also increase the risk of a collision, and not just at Bank junction.

140. Following option B and moving towards an experiment carries the same risk as above regarding approvals. However, if a TMAN for an experiment was granted and the volume of additional vehicles in the area was too great, there would still be an option to conclude that the experiment was unsuccessful and revert back to the buses and cycles only operation. This maybe challenging but it would be a legitimate way to test the impacts before making a permanent change. The experimental traffic order process is provided for situations where there is uncertainty, to test, monitor and get feedback in real world conditions.

141. Pausing the technical modelling and proceeding with Option C reduces the associated risk of spending money trying to promote a scheme that has a high risk of not being approved by TfL if we cannot resolve the latent demand issue. It also reduces the risk of promoting a scheme that may disproportionately impact people with protected characteristics that do not use taxis. Spending some additional time to engage and research these issues thoroughly will minimise the risk to the rest of the programme.

142. It also reduces the risk around the uncertainty of other schemes in the local area and the intention for their progression. However, this also introduces a risk

that in the meantime another scheme is given TMAN which then limits the ability to accommodate increasing the volume of traffic through Bank at a later date.

Programme risks

143. At this point in time there is no option on the way forward that will see a change to the restrictions at Bank in 2024. There is currently not enough evidence for the need for change or the ability to confidently progress the technical modelling to robustly assess journey time impacts. The time estimates below are very much indicative and require more substantive programming.
144. For Option A, if successful in gaining TMAN approval and completing the statutory traffic orders process (with no significant objections or legal challenge), then an indicative timeline for implementing a change is spring 2025.
145. For Option B, again if successful in gaining TMAN approval, it might be possible to start an experiment in early 2025 which could then run for up to 18 months.
146. Option C, again if successful in gaining TMAN and depending on whether it is promoted as an experiment or a permanent change, then this is likely to be a summer 2025 implementation date.
147. Note that the timeframes above are similar to the original timeframe for the review that was agreed in 2021 before the Court of Common Council motion to begin an immediate review. They are 8 – 12 months longer than originally anticipated when the review was initiated, when implementation was expected in summer 2024. It is recognised that these extended timeframes carry a degree of both political and reputational risk.

Equalities implications

148. As discussed above paragraphs: 94- 104 and the interim equalities analysis is provided in appendix 2. Further equalities analysis will be undertaken as the review progresses.

Climate implications

149. The extent to which any potential changes contribute to the delivery of the Climate Action Strategy will be considered as the review progresses.

Security implications – N/A

Conclusion

150. To date, analysis of the use of the junction by people walking and cycling, casualty data, air quality monitoring and interim equalities analysis has not identified a clear need for change to the restrictions at Bank on transport grounds.

151. The most likely potential driver for change is whether changing the mix of traffic addresses the equality concern around accessibility for people who rely on taxis.
152. However, it is not yet clear whether the potential benefits outweigh the potential disbenefits for people walking, cycling or using public transport in the area. This is an issue that needs to be more fully explored to understand the balance of benefits and disbenefits, and, if a change to the traffic mix is the best way to address them, what intervention will have the greatest chance of successfully being delivered. This would enable the City Corporation to discharge the equalities duty.
153. The traffic modelling work to date has shown that there may be options that could be explored in more detail to relax the restrictions, but also highlighted the significant difficulty in being able to predict how attractive the route through Bank may be, and whether the journey time impacts indicated at this feasibility stage would be significantly impacted as a result of additional traffic.
154. Three options for progressing the review and actioning its outcome have been identified.
- a. Continue with a view to consulting on making a permanent change to the type of vehicle included in the restrictions, on a yet to be determined routing as set out in the original methodology for the review.
 - b. Change the methodology to work towards using an experimental traffic order to introduce a future recommended change and monitor how that works before a final decision is taken to make it permanent.
 - c. Pause further work on the traffic modelling exercise. Focus on identifying and evidencing the need for change and how this can be best addressed, and on doing further work to understand the potential latent demand. Subject to the outcome, this would then form the basis of resumed modelling in due course, in advance of public consultation and the taking of a final decision whether to make a permanent or experimental change.
155. Officers recommend Option C.
156. Regardless of the option ultimately selected, a capital bid to fund this piece of work will need to be submitted so that the funding that remains within the All Change at Bank project is retained for the delivery of the current project and the public realm enhancements as originally planned.

Appendices

- Appendix 1 – Casualty area and data
- Appendix 2 – Interim equalities analysis
- Appendix 3 – Summary of feasibility traffic modelling results (journey times)
- Appendix 4 – Graph of number of licensed taxi drivers and vehicles over time
- Appendix 5- Supplementary appendix for P&T
- Appendix 6 – Draft Minute from the Streets and Walkways Sub-Committee meeting held on 23 May 2023

Background Papers

[May/June 2022](#) – in principle methodology for undertaking the review

[February/March 2023](#) – update report on the review

Air Quality 2021 - [City of London Corporation Air Quality Annual Status Report for 2021](#)

Gillian Howard

Head of Transport and Public Realm Projects/ City Operations/ Environment

E: Gillian.howard@Cityoflondon.gov.uk

T: [0207 332 3139](tel:02073323139)

Appendix 1

Casualty/Colision information

The area considered as Bank Junction when looking at collision information for the project

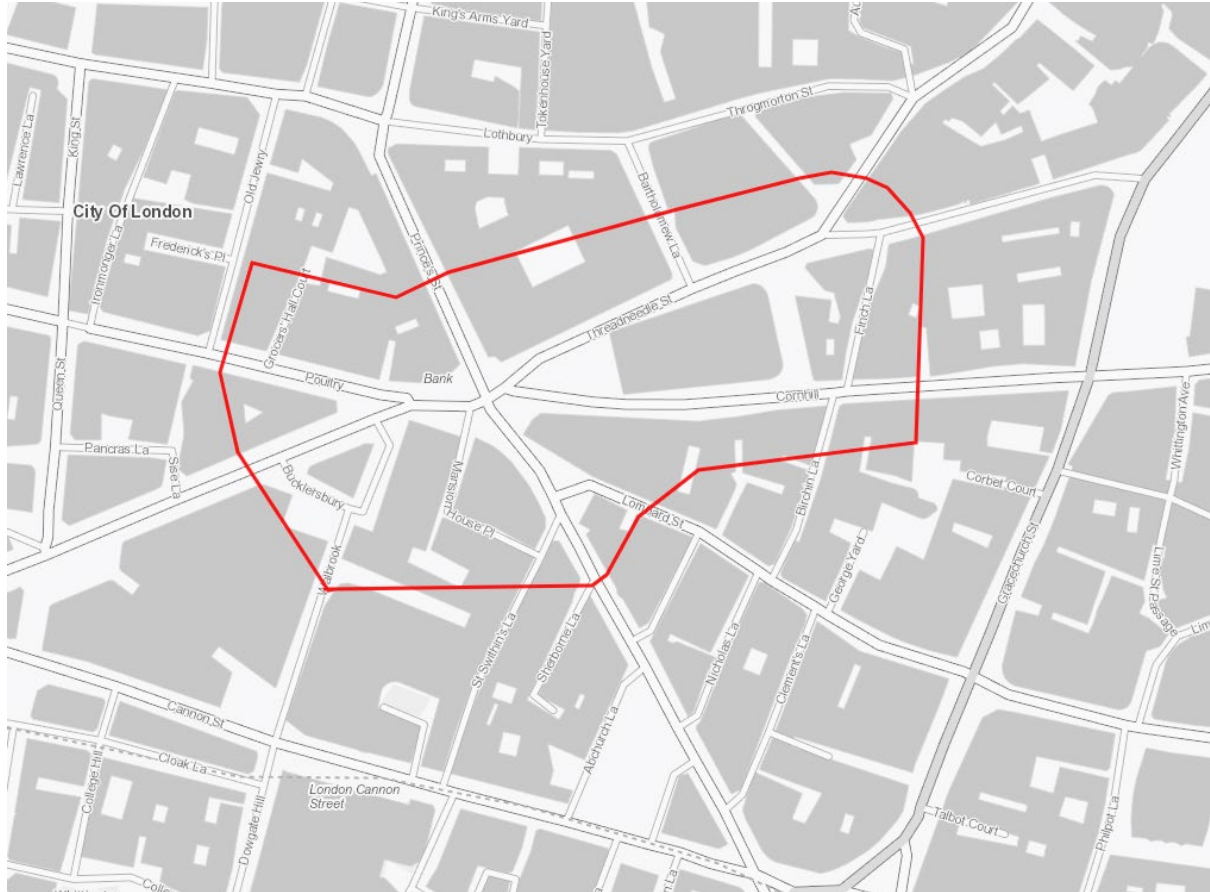


Table 1: the number of Collisions and casualties at Bank Junction each year from 2014 to the end of 2020

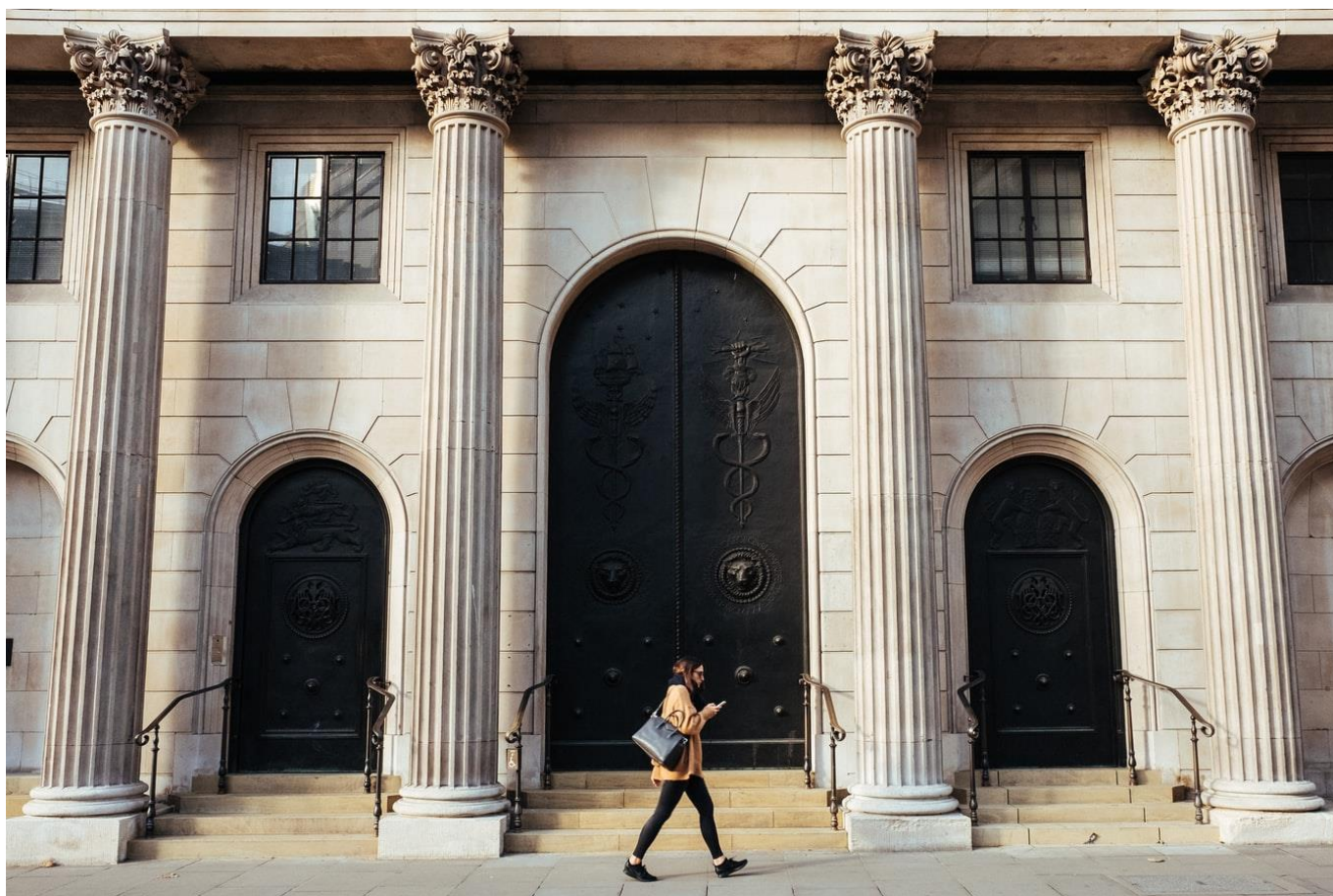
	Collisions		Casualties	
	At All times	M-F: 7am to 7pm only	At All times	M-F: 7am to 7pm only
2014	23	15	29	19
2015	14	9	15	10
2016	20	10	22	12
2017	17	12	20	13
2018	18	8	19	8
2019	17	8	19	9
2020	2	2	2	1
2021	12	9	13	10

Table 2 – casualties vs time and day in 2021

Casualties	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
7am to 7pm (during restriction times only)	3	3	1	2	1	0	0
at all other times (excluding the restricted times)	0	1	0	1		1	0
Total	3	4	1	3	1	1	0

Total of 13 casualties of which 2 were serious.

Bank junction Traffic Restrictions Review – Equality Impact Assessment (EqIA)



Bank junction Traffic Restrictions Review – Equality Impact Assessment (EqIA)

Prepared by:

Steer
14-21 Rushworth Street
London SE1 0RB

+44 20 7910 5000
www.steergroup.com

Prepared for:

City of London Corporation
PO Box 270
London EC2P 2EJ

23949601

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1 Introduction

Introduction

- 1.1 This EqIA relates to the City of London’s All Change at Bank scheme. The All Change at Bank scheme sits separate to the Bank on Safety scheme. For context, a short summary of this scheme has been provided within this section of the report.
- 1.2 The City of London (the City) seeks to ensure that accessibility needs are fully considered in the design of the scheme, providing an auditable document trail that sets out design considerations and decisions.

All Change at Bank scheme

- 1.3 The All Change at Bank scheme was developed in order to provide more space for people walking and to enhance the public realm. Changes (currently under construction) will simplify the junction to prioritise the space for pedestrians, allowing space for seating and greening:
 - Parts of Threadneedle Street and Queen Victoria Street will be closed to all motor vehicles 24/7
 - Princes Street will see changes that will be in place 24/7
 - Only buses and cycles will be able to travel northbound towards Moorgate
 - Vehicles needing to access Cornhill will be able to travel southbound and turn left into Cornhill
- 1.4 The main traffic junction will be made smaller, making it clearer to those driving or cycling as to where they should be positioned on the carriageway. There will be fewer opportunities for turning manoeuvres, reducing the risk of collisions. Narrower carriageways will mean larger footways and more comfort for pedestrians.
- 1.5 Traffic restrictions during the day will remain in place. Buses and cycles only Monday-Friday 7am-7pm across Bank junction and travelling westbound into Cornhill. The design requires some alterations to bus routes (primarily 133, 26, 8, and 11) – as well as to several stops on each of these routes as buses will no longer have access to Queen Victoria Street and Threadneedle Street. Bus stops have been relocated at the closest alternative location, which does not lead to significant increases in journey times.
- 1.6 Figure 1.1 presents the proposed design.

Existing EqIA (November 2021)

- 1.7 As the All Change at Bank scheme is aimed at making Bank junction more attractive to people walking and dwelling, as well as safer and less polluted, it is considered that the scheme is likely to impact people’s movement and experience of streets and spaces. Groups that have a significant intersection with movement and space, i.e., those that travel in distinguishably different ways, are most likely to be affected. The City of London has already completed a Test of Relevance for the All Change at Bank scheme. This identified the following four Protected Characteristic Groups for assessment: Age, Disability, Pregnancy/Maternity, and Race.
- 1.8 An EqIA was then completed by Steer on behalf of the City to assess the overall impact of the project for all road users and for those who share one or more protected characteristic. This EqIA was completed prior to the implementation of the design to pre-empt any potential disproportionate impacts upon these protected groups and suggested alterations and additions where they may have been necessary.
- 1.9 The EqIA was based on information supplied by the City as well as readily available data from other sources. This included traffic counts, pedestrian and cyclist counts, bus journey time modelling and background information through the Bank on Safety scheme.

EqIA for traffic restrictions review (February 2023)

- 1.10 In a motion passed at the Court of Common Council in April 2022, elected members agreed to review the traffic restrictions currently in force at Bank junction, with the potential to amend the restrictions to allow access to taxis (black cabs only), and powered two wheelers (P2Ws). Since 2017, only buses, cyclists and pedestrians have been allowed to access Bank junction between 7am and 7pm on weekdays.
- 1.11 To establish the likely equality impacts on revising the modes permitted through the finalised scheme, Steer was commissioned to update undertake an additional EqIA to assess the likely impacts of allowing the following vehicular mixes through Bank junction:
- Scenario 1: Buses, cycles, and taxis
 - Scenario 2: Buses, cycles and P2Ws
 - Scenario 3: Buses, cycles, taxis and P2Ws
 - Scenario 4: Buses, cycles, and all motor traffic
- 1.12 In each of these scenarios, the arms of the junction available for those vehicles would be the same as those available to buses and cycles in the scheme that is currently under construction, which are Cornhill, King William Street/Lombard Street, Poultry and Princes Street.
- 1.13 So that this updated EqIA is informed by a robust evidence base, the existing baseline information produced for the November 2021 EqIA has been updated with the most recent London Travel Demand Survey (LTDS) and Census 2021 data, as well as new modelling inputs supplied by the City to establish impacts on journey times.

2 Baseline

General

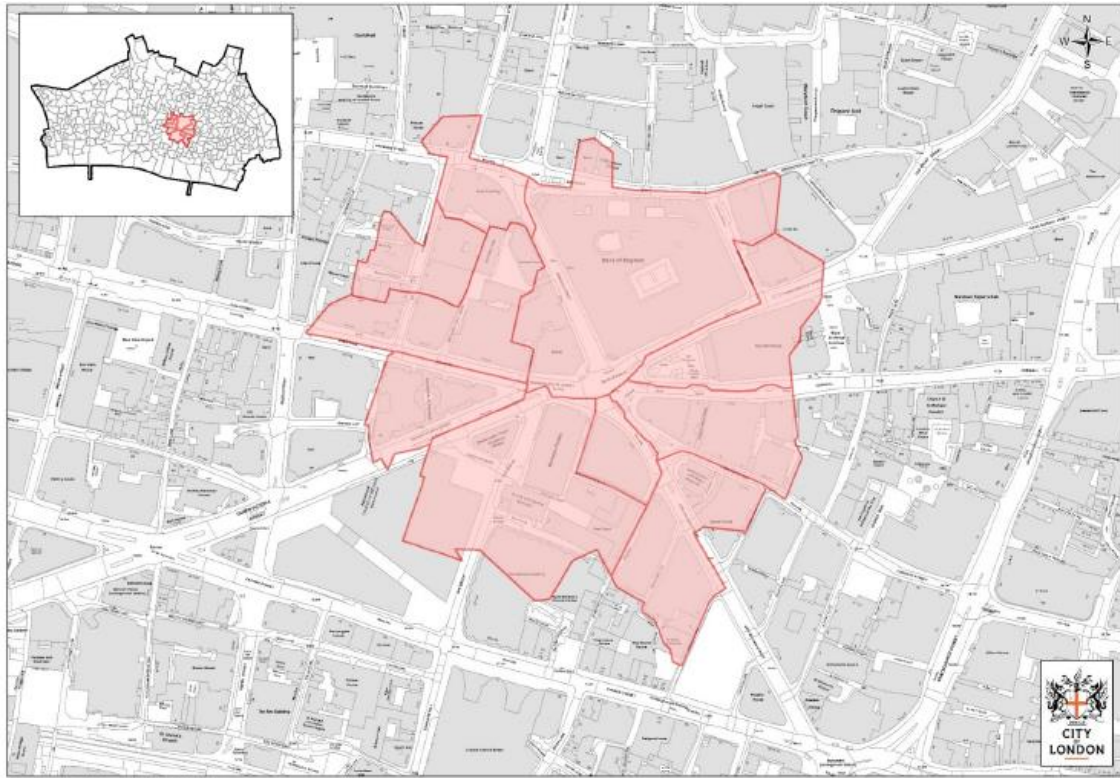
Workforce

- 2.1 The City has a very large workforce in comparison to its usual residential population. The 2021 Census recorded the residential population as 8,600 people and the 2011 Census recorded the workforce as 357,000 people¹ – over 40 times the usual residential population which demonstrates the significant movement in and out of the City every day.
- 2.2 More recently, the 2021 workforce was estimated to be 587,000². The City shows the highest workplace density of all local authorities in Greater London with the primary land use in the City being offices, which make up more than 70 per cent of all buildings. In absolute terms, the City has the second greatest workforce after the City of Westminster, with a gender split of 63 per cent males and 37 per cent females in 2021.
- 2.3 The workforce located within the Bank junction Workplace Zone, as defined in the zone shown in Figure 2.1, amounts to 9,100 people. It can be seen in Figure 2.2 that the workforce's age profile in the Bank junction Workplace Zone follows a similar trend to that of the City as a whole, with the most common age group being those aged 30-34. The workforce aged 55+ in the Bank junction Workplace Zone is lower when compared to the workforce aged 55+ across the City as a whole.

¹ 2021 Census data does not capture the workforce accurately due to the effects of the Covid-19 pandemic and associated restrictions on movement and social gatherings at the time of recording. Workforce population data from the 2021 Census has also not been released as of the time of writing.

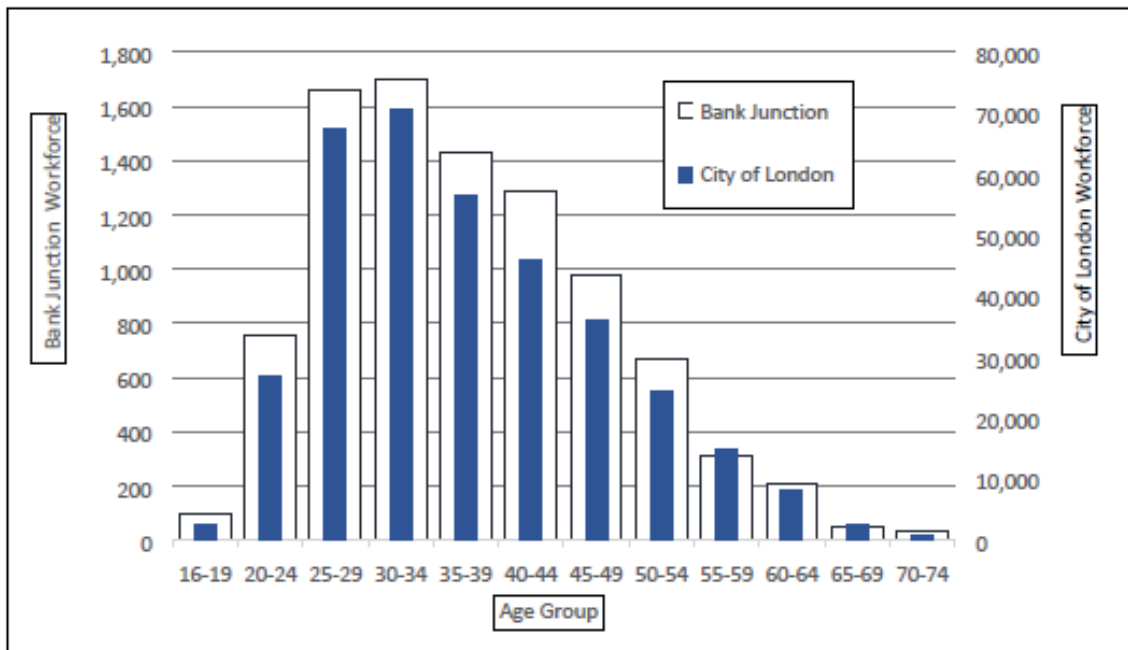
² <https://www.cityoflondon.gov.uk/assets/Business/citystats-factsheet-oct-2022.pdf>

Figure 2.1: Bank on Safety Workplace Zone



Source: Bank on Safety Equality Analysis with data from Office for National Statistics

Figure 2.2: Age of daytime occupants within the Bank junction Workplace Zone



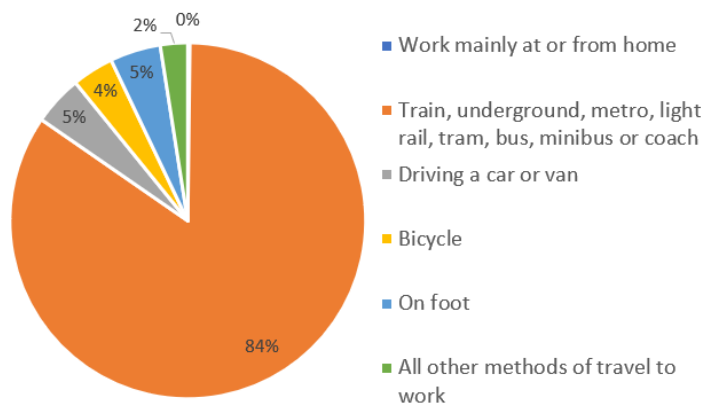
Source: Bank on Safety Equality Analysis with data from 2011 Census

2.4 When compared to Greater London, the City has a higher proportion of professional occupations, associated professional and technical occupations, skilled trades occupations,

and administrative and secretarial occupations. Professional and associate professional/technical occupations represent over half of occupations within the City.

- 2.5 2011 Census data shows that of those travelling to the City for work, 38 per cent have trips of 10km or less. 36 per cent of trips are between 10km and 30km, while 16 per cent are within 30km and 50km and 9 per cent are 60km or more. Overall, 84 per cent of the workforce uses public transport to travel to the City for work, shown in Figure 2.3.
- 2.6 Please note that these figures may change significantly due to the change in working arrangements and patterns attributed to Covid-19, however the City can only act on the latest data available.

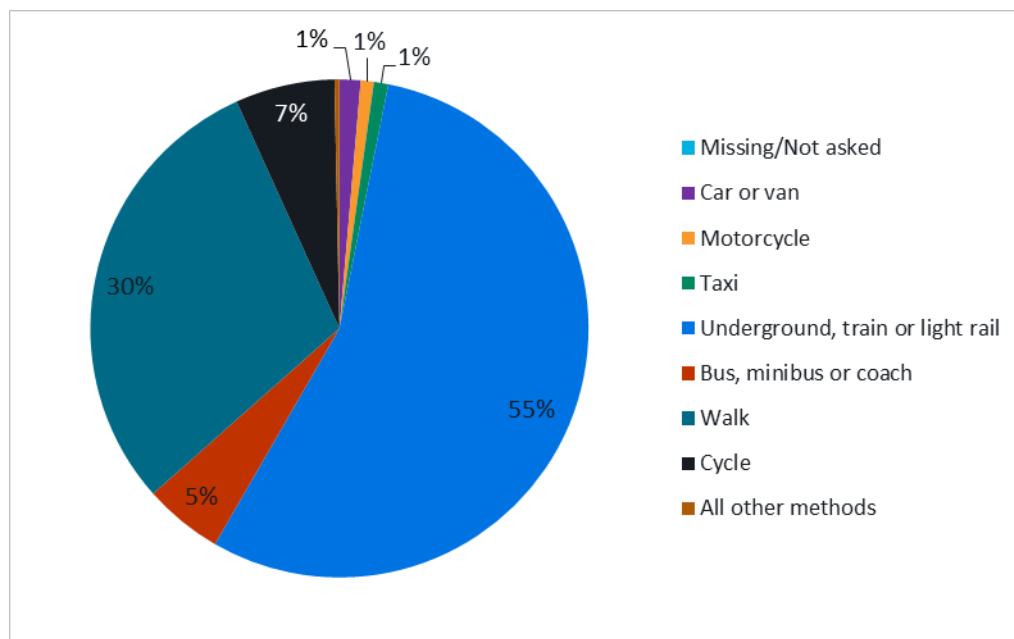
Figure 2.3: Method of travel to work for those with a workplace in the City of London



Source: 2011 Census

- 2.7 Data from TfL’s London Travel Demand Survey (LTDS) 2019/20 has been analysed to inform this EA, to understand any differences in the travel patterns exhibited by people with different protected characteristics. LTDS is an annual survey of a sample of households across Greater London including the City. The survey records detailed information about the household, the people that live there, and the trips they make. Every year, approximately 8,000 households take part in the survey which is then weighted using an interim expansion factor to approximate the data for the entire population of London, thus providing an insight into how Londoners travel on a weekly basis. For the purposes of this EqIA, trips that ended in the City have been analysed. Due to the London-wide nature of this survey, it has not been possible to limit the analysis to trips ending in the Bank junction area, as the low sample size means that it would not be appropriate.
- 2.8 When analysing LTDS for all trip purposes, the following mode split for travel into the City was obtained. As shown in Figure 2.4, of all trips ending in the City, 60 per cent are made using public transport. 55 per cent of trips are made using the Underground or other rail modes and 5 per cent are made by public bus. It can also be seen that walking has a much higher proportion for all trips (30 per cent) when compared to the 2011 Census Travel to Work data (5 per cent).

Figure 2.4: Method of travel to the City of London for all purposes



Source: LTDS 2019/20

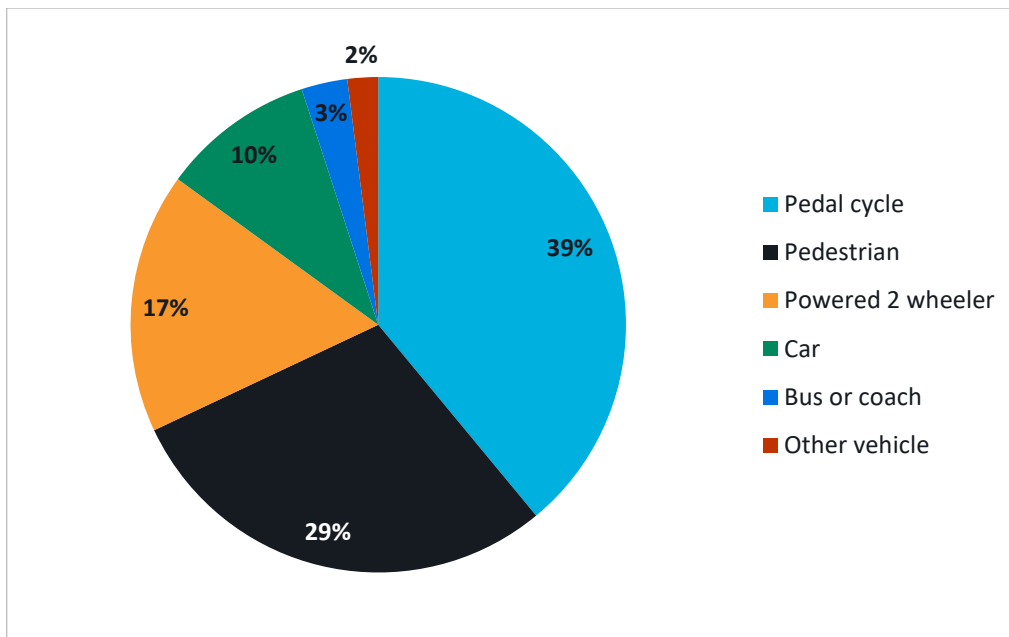
2.9 Please note that this mode split involves other trip types in addition to ‘travel to work’ trips. Based on the 2019/20 LTDS data for trip purposes to the City of London, 71 per cent of trips were for Work (usual workplace and other) and 29 per cent of trips were for other purposes (such as leisure and shopping).

Road safety

2.10 Figure 2.5 and Figure 2.6 below show the travel mode splits for collisions in the City and Bank junction. Casualties using active modes accounted for 68 per cent and 96 per cent of all casualties involved in collisions in the City and Bank junction, respectively. Pedal cyclists and pedestrians saw a higher proportion of casualties at Bank junction compared to the City. It should be noted that bus or coach collisions are often described as passengers’ falls due to sudden braking, and they rarely involve any vehicle impact.

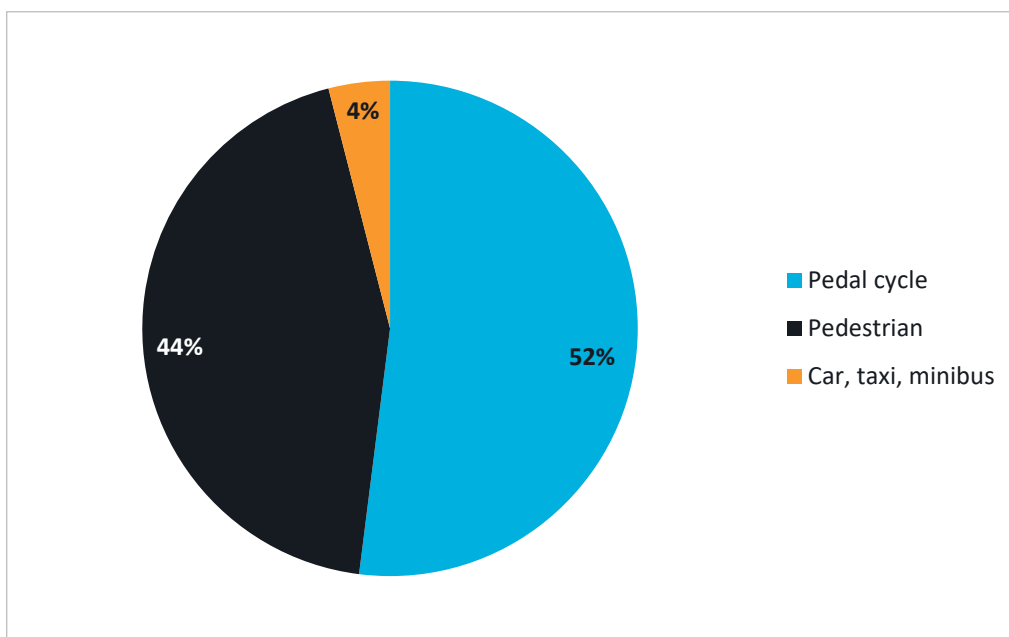
2.11 Analysis of the collisions within Bank junction has been undertaken. Where Bank junction is referred to in the STATS19 2019-2021 dataset, collisions and casualties have been calculated based on a 50-metre radius from the centre of Bank junction.

Figure 2.5: Mode of travel for casualties involved in collisions for City of London



Source: STATS19 2019-2021

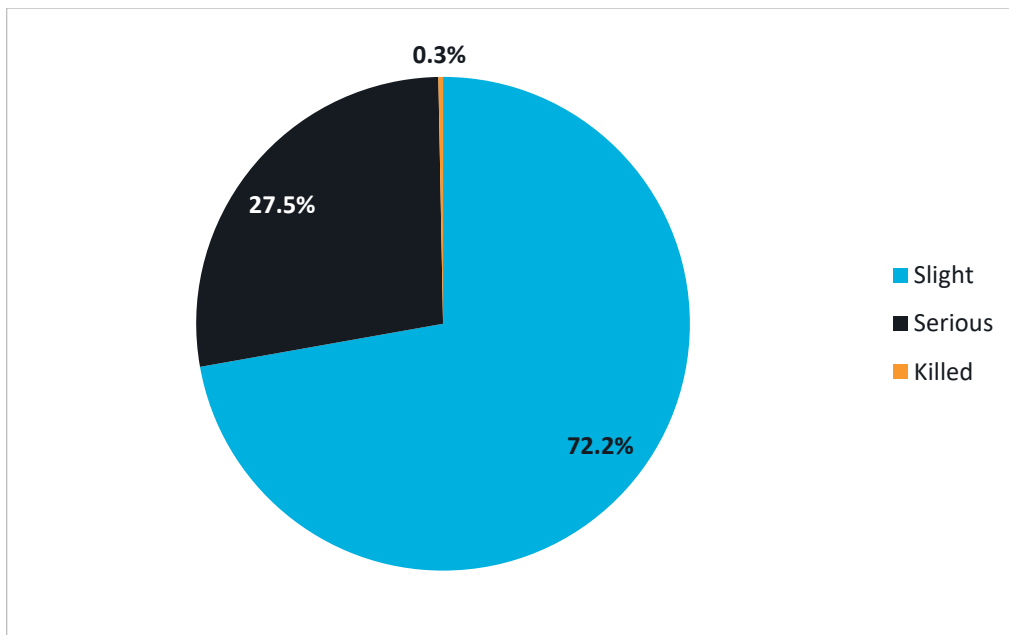
Figure 2.6: Mode of travel for casualties involved in collisions for Bank junction



Source: STATS19 2019-2021

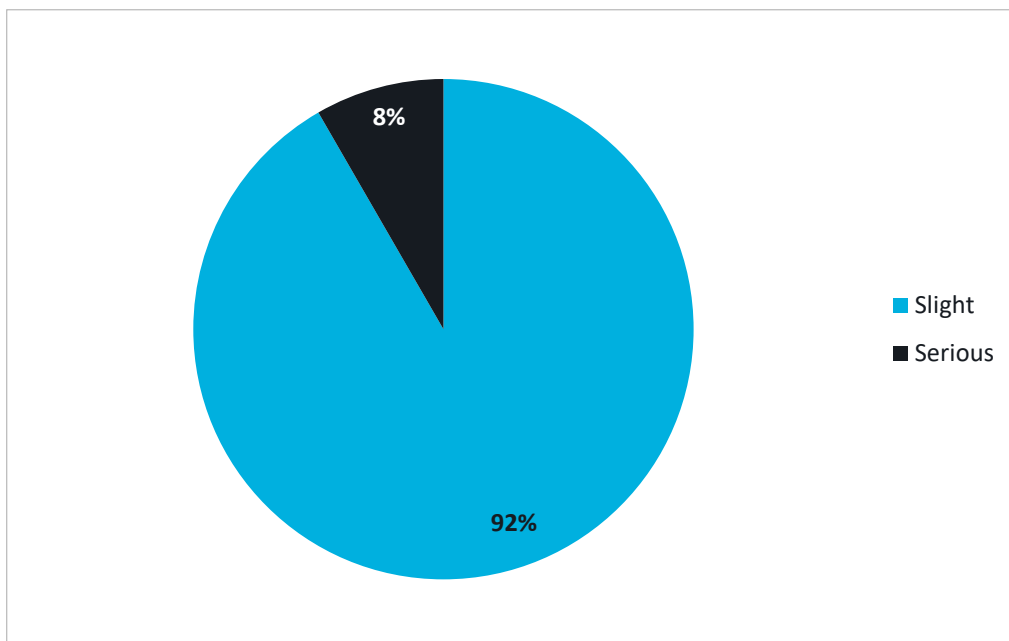
2.12 Figure 2.7 and Figure 2.8 show the severity of incidents between 07:00 and 19:00 Monday to Friday for City on London and Bank junction. KSIs (Killed or Seriously Injured) account for 28 per cent of all incidents involved in collisions from 2019-2021 in the City. KSIs account for a smaller percentage of casualties at Bank junction, with 8% per cent of incidents resulting in KSIs.

Figure 2.7: Severity of incidents for City of London Monday to Friday 07:00 – 19:00



Source: STATS19 2019-2021

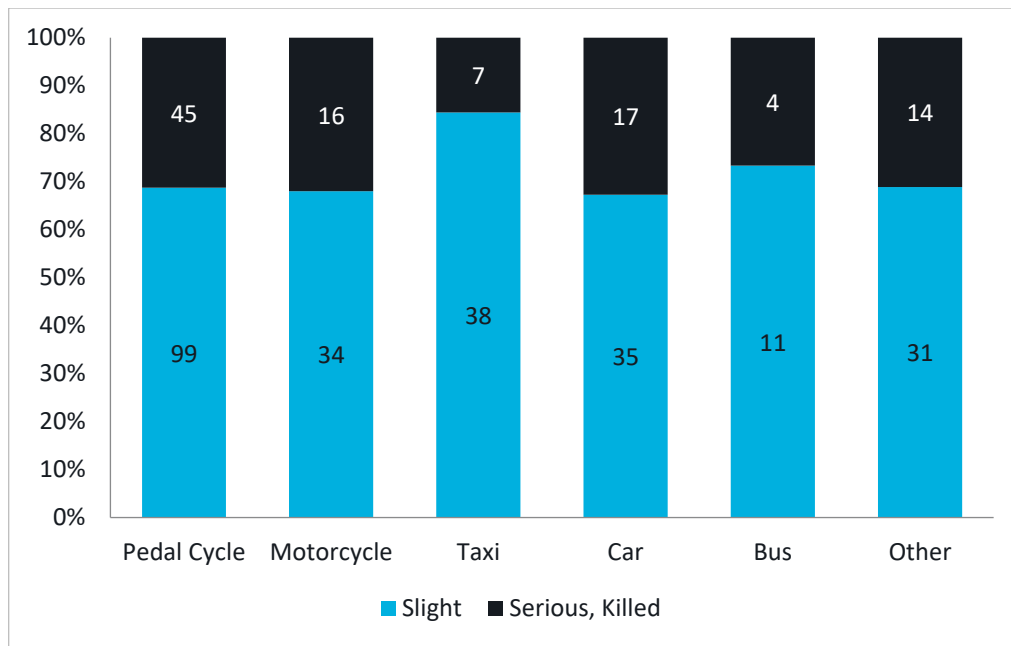
Figure 2.8: Severity of incidents for Bank junction Monday to Friday 07:00 – 19:00



Source: STATS19 2019-2021

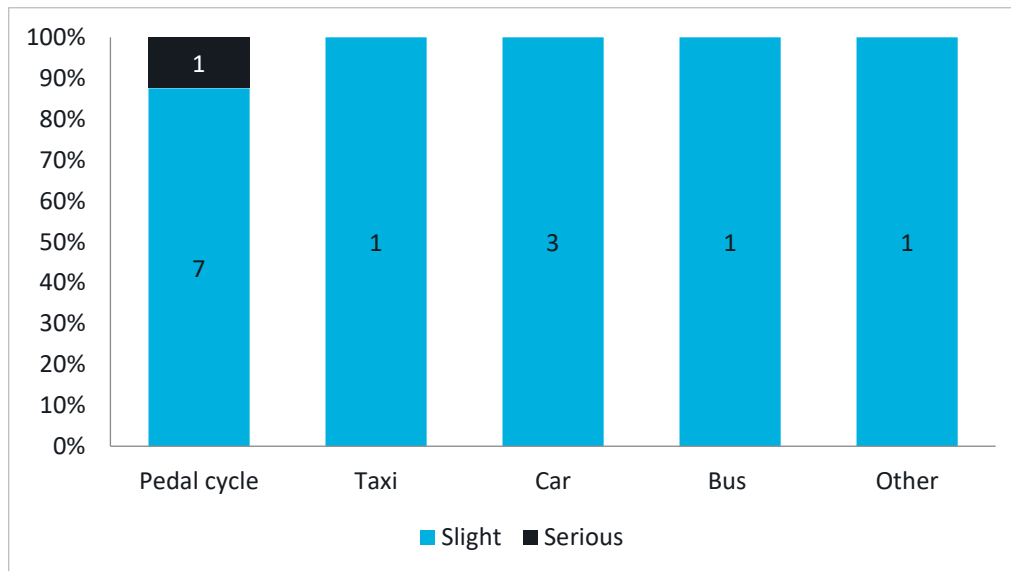
- 2.13 Based on 2019-2021 STATS19 data (national database containing a record of reported road traffic accidents), there were 331 collisions across the whole of the City between 07:00 and 19:00 Monday to Friday and 351 casualties, these are broken down by vehicle type in Figure 2.9. At Bank junction, there were 12 collisions between 07:00 and 19:00 Monday to Friday and 14 casualties, these are broken down by vehicle type in Figure 2.10.

Figure 2.9: Proportion of casualties for City of London by vehicle type Monday to Friday 07:00 – 19:00



Source: STATS19 2019-2021

Figure 2.10: Proportion of casualties for Bank junction by vehicle type Monday to Friday 07:00 to 1900



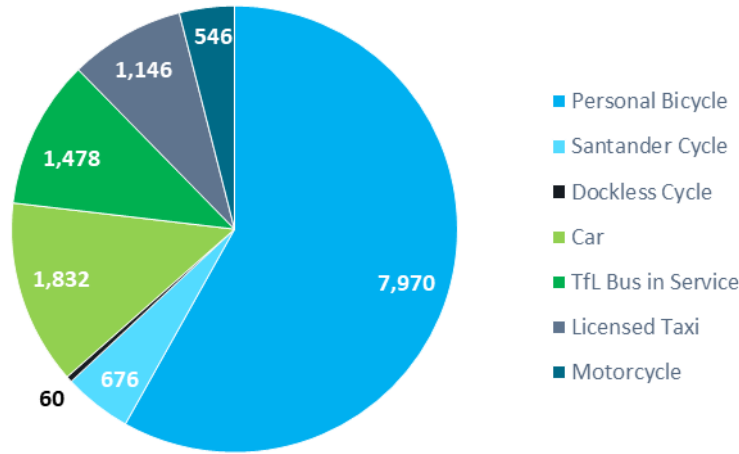
Source: STATS19 2019-2021* note that there were no fatalities at Bank junction within this period

Mode share

- 2.14 A traffic count was undertaken at Bank junction for the Bank on Safety project on 19 November 2019 between 5:00-10:00 and 16:00-21:00. This counted all vehicle movements and excluding pedestrian movements. During these timeframes, 14,351 movements were recorded. Figure 2.11 shows a breakdown of selected modes that may have an impact certain on people who share one or more protected characteristics.
- 2.15 Based on movements only, with the Bank on Safety scheme in place, cyclists account for the majority of movements (8,706), followed by private car (1,832), in service TfL buses (1,478)

and licensed taxis (1,146). Please note that these are vehicle movements and not the total number of passengers. These movements are shown by arm in Table 2.1.

Figure 2.11: Bank on Safety traffic counts (5:00-10:00 and 16:00-21:00) – Passenger modes that may affect certain protected characteristics



Source: Tracsis Junction Turning Count Data, Bank on Safety (November 2019).

Note: This figure excludes non-passenger modes.

Table 2.1: Bank on Safety traffic counts (5:00-10:00 and 16:00-21:00) by junction arm - Selected modes that may affect certain protected characteristics

Junction Arm	Cyclists	In Service TfL Buses	Licensed Taxis	Private Car
Princes Street	1,881	196	165	311
Poultry	841	171	163	90
Queen Victoria Street	1,549	142	312	412
Lombard Street / King William Street (KWS)	2,772	570	184	491
Cornhill	807	142	107	236
Threadneedle Street	853	305	215	290

Source: Tracsis Junction Turning Count Data, All Change at Bank (November 2019).
 Note: This figure excludes modes that are not expected to have an impact on protected characteristics (ex. LGV, HGV).
 Please note these are vehicle movements and not the total number of passengers.

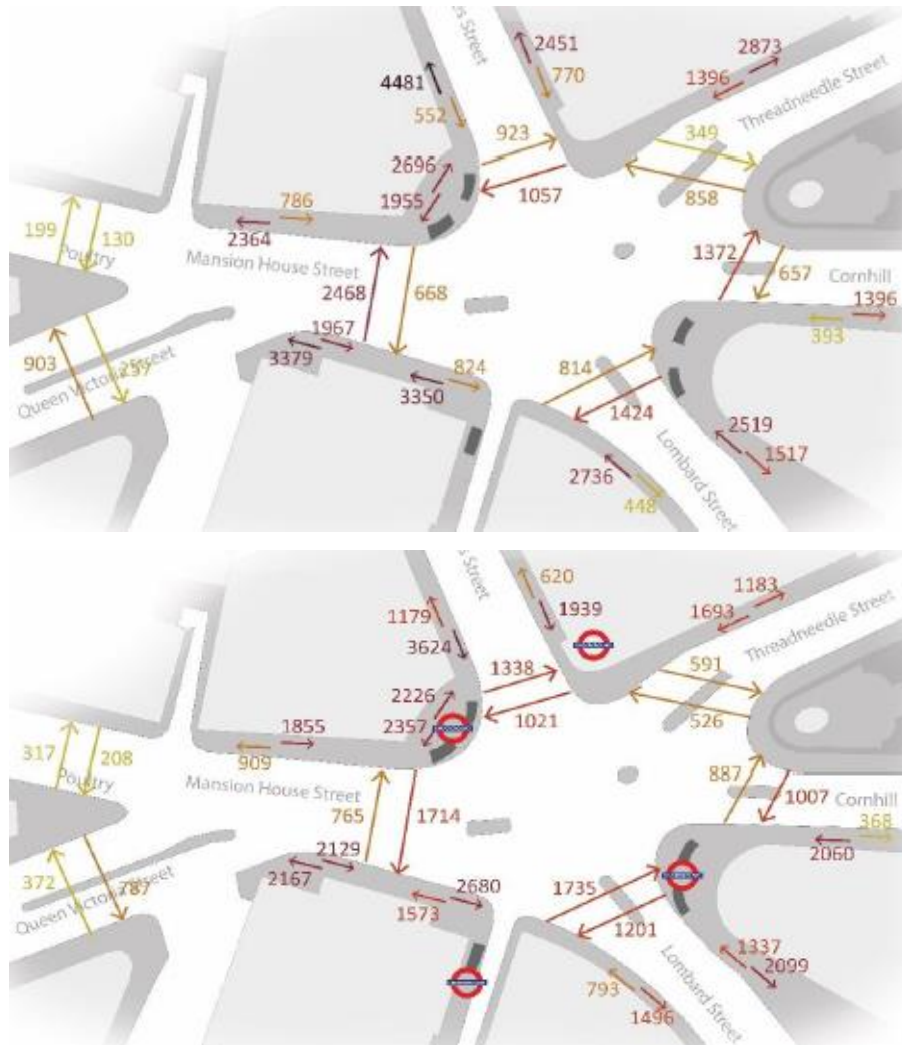
2.16 Pedestrian counts from the Bank on Safety project in 2018³ show approximately 59,000 and 54,000 pedestrian movements in the AM (8:00-9:00) and PM (17:00-18:00) peak periods, respectively. The same study counted 2,200 cyclist movements in the AM Peak (8:00-9:00). Figure 2.12 shows the locations and counts of pedestrian movements while Figure 2.13 shows the existing pedestrian comfort levels as of November 2018.

2.17 In both the AM and PM peak periods, the highest single flow occurred on Princes Street while the highest two-way flow occurred on the southern footway of Mansion House Street. The

³ Bank on Safety – Pedestrian and Cyclist Movement Update, City of London (November 2018).

highest level of informal crossing in both the AM and PM peaks occurred at the Queen Victoria arm between the southern footway of Mansion House Street and Walbrook.

Figure 2.12: Pedestrian Counts AM Peak 8AM-9AM (top) and PM Peak 5PM-6PM (bottom)



Source: Bank on Safety – Pedestrian and Cyclist Movement Update, City of London (November 2018)

Figure 2.13: Pedestrian comfort levels

- 2.18 The traffic and pedestrian counts demonstrate that Bank junction is most used by pedestrians, and when looking at vehicle movements, this is followed by cyclists, private car, TfL bus services and licensed taxis. Currently, we do not have exact bus passenger numbers. This demonstrates that the pedestrian priority measures to be implemented at Bank junction will benefit the people who use the junction most (pedestrians and cyclists) by providing a safer journey, better air quality, and improved pedestrian experience.

Age

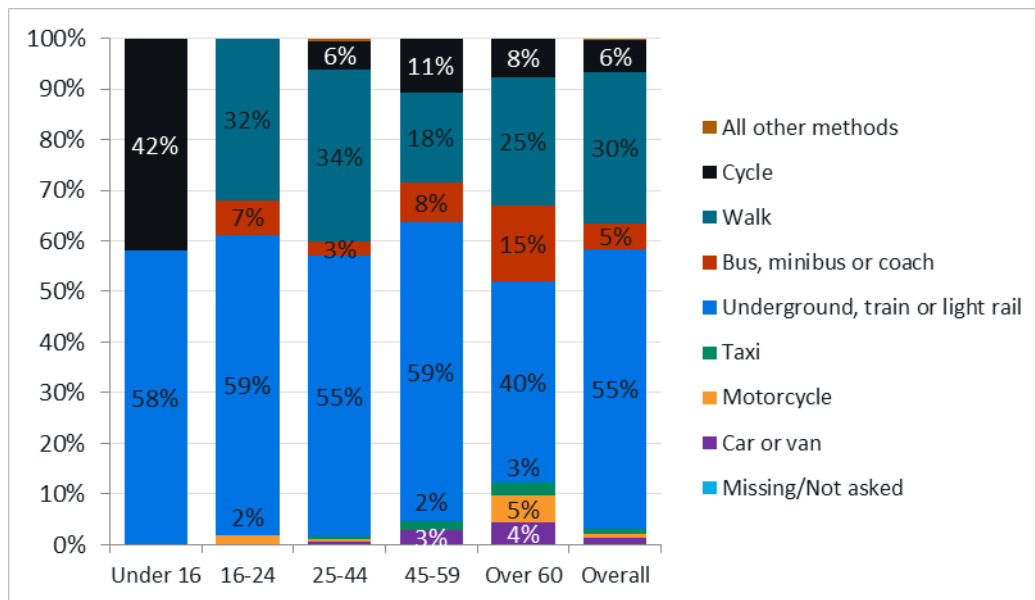
- 2.19 Based on 2021 Census data, the City has approximately 8,600 residents, 55 per cent of these being male and 45 per cent being female. Residents most commonly fall into the 25-34 and 35-49 age groups for both genders. When compared to Greater London, the City has proportionately more people aged between 25 and 69 living in the Square Mile. Conversely there are fewer young people⁴. Those aged over 65 represent 14 per cent of the residential population.
- 2.20 When looking at 2011 Census data focusing on the workforce in the City, the majority of workforce ages again fall within the 25-29 and 30-34 age categories for both genders, making up 39 per cent of the total workforce. Those aged between 16 and 24 only make up 9 per cent of the workforce population. It can also be noted that as age increases, there is a steady decrease in the proportion of the workforce within each age category. The age categories of 60-64 and 65+ represent 2 per cent and 1 per cent of the workforce population, respectively.
- 2.21 The 2011 Census data for each age category shows that 78 per cent-85 per cent of the workforce relies on public transport to travel to work. The lowest percentage of people driving a car or van falls within the 25-29 age category (2 per cent) and steadily increases as age increases. This proportion also is also slightly higher for the 20-24 (3 per cent) and 16-19 (5 per cent) age groups. A disproportionately high percentage of those aged 65 to 75 rely on driving a

⁴ <https://democracy.cityoflondon.gov.uk/documents/s18096/census-information-reports-introduction-november-2012.pdf>

car or van (11 per cent) to travel to work. Generally, as age increases, reliance on driving a car or van to travel to work increases.

- 2.22 The highest proportion of cyclists (5 per cent) are within the 25-29 and 30-34 age categories. Cycling as a mode share decreases with age, falling to 1 per cent by the age of 60 onwards. The proportion of people who walk to work falls within the younger age categories from 16 to 34 (ranging between 5 per cent and 8 per cent). The proportion of walkers remains steady at 3 per cent from age 35 to 64 and increases slightly to 4 per cent for those aged 65 to 74.
- 2.23 As age increases, people are more likely to develop impairments relating to sight, hearing, and mobility, therefore those above the age of 65 are more likely to be disproportionately affected by these potential impairments, though the absolute number of both residents and workforce fitting this description is expected to be quite low.
- 2.24 LTDS 2019/20 analysis for trips made for all purposes ending in the City shows the following mode shares, Figure 2-14, per age category.

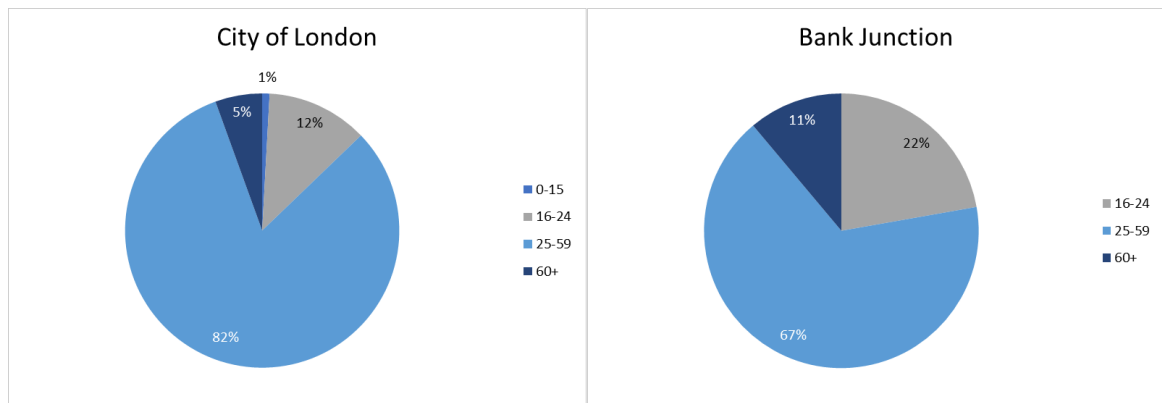
Figure 2-14: Mode split by age category for travel to the City of London



Source: LTDS 2019/20

- 2.25 Those aged 16-24 and 25-44 have a higher mode split for walking compared to the baseline. Those aged 0 to 15 have higher cycling use. Those aged over 60 show a higher proportion of bus use, and a lower proportion of Underground or other rail mode use. The majority of all other age groups use the Underground or other rail modes.
- 2.26 Figure 2.15 shows collision casualties by age category. It can be seen that compared to the City as a whole, those aged 16-24 and those aged 60+ account for a slightly higher proportion of casualties at Bank junction, at 22 per cent and 11 per cent, respectively.

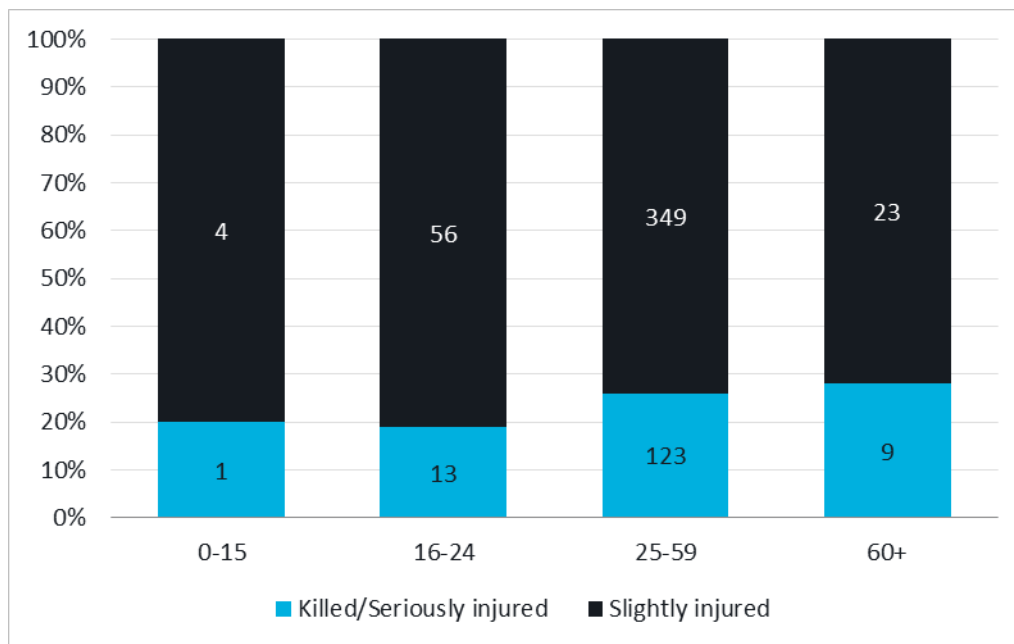
Figure 2.15: Age of casualties involved in collisions



Source: STATS19 2019-2021

2.27 The proportion of KSI and Slight casualties per age category in the City is shown in Figure 2.16 below. On average across all age groups, KSIs account for 25 per cent of all casualties involved in collisions from 2019-2021 in the City. Based on this, KSIs are higher than average for those age 60+ (28 per cent) and those aged 25-59 (26 per cent). This indicates that these age groups are disproportionately more likely to suffer more severe consequences if they are a casualty in a collision.

Figure 2.16: Proportion of KSI and Slight casualties involved in collisions per age category



Source: STATS19 2019-2021

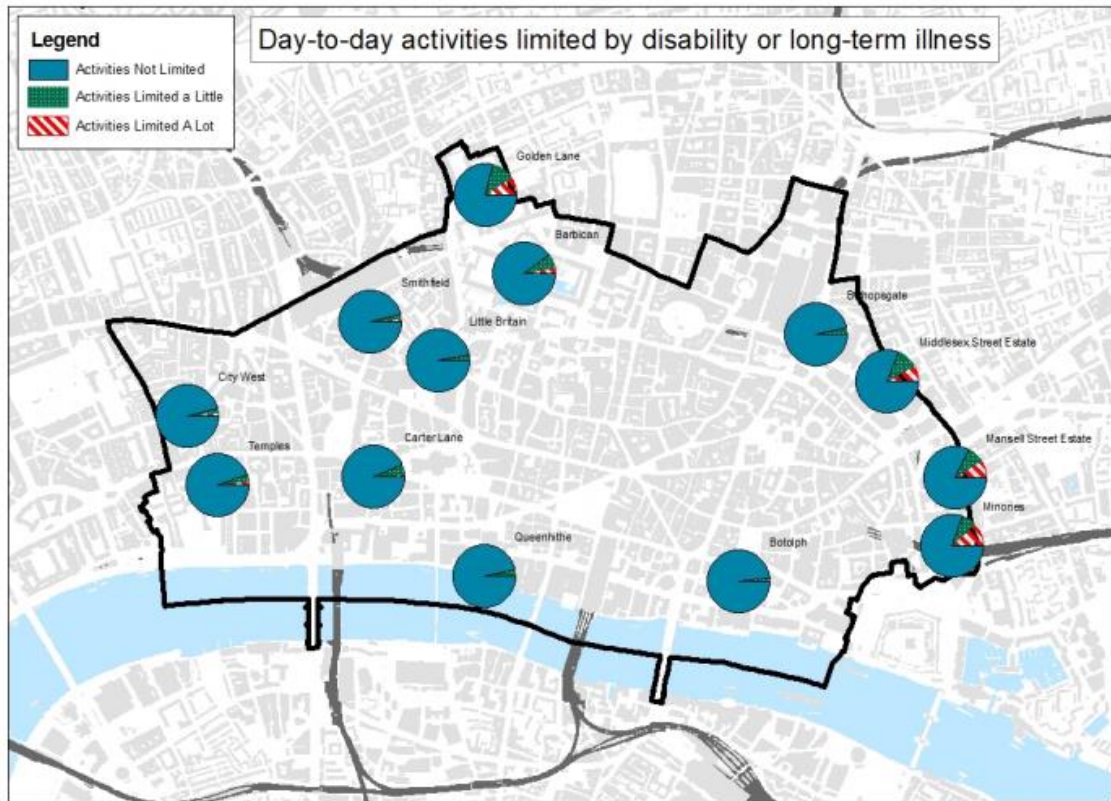
Disability

2.28 Day-to-day activities can be limited by disability or long-term illness. According to 2021 Census data, in the City as a whole 89 per cent of residents feel they have no limitations in their activities – this is higher than both in England and Wales (83 per cent) and Greater London (87 per cent). In the areas outside the main housing estates, around 95 per cent of residents

responded that their activities were not limited. 11 per cent of the City’s residential population stated that they were either in fair, bad or very bad health.

- 2.29 The spatial distribution of health-based activity limitations can be seen in Figure 2.17 based on Census data⁵. Generally, areas to the east of the City and north of the City are more likely to have activities limited by disability or long-term illness.

Figure 2.17: Day-to-day activities limited by disability or long-term illness



Source: 2011 Census

- 2.30 1.7 per cent of the residential population in the City are blue badge holders, which is in the bottom five local authorities for the number of blue badges across the United Kingdom⁶.
- 2.31 Across the UK focusing solely on cyclists who have a disability, the Wheels for Wellbeing annual survey⁷ shows that 72 per cent of disabled cyclists use their bike as a mobility aid, and 75 per cent found cycling easier than walking. Survey results also show that 24 per cent of disabled cyclists bike for work or to commute to work and many found that cycling improves their mental and physical health. Inaccessible cycle infrastructure was found to be the biggest barrier to cycling.

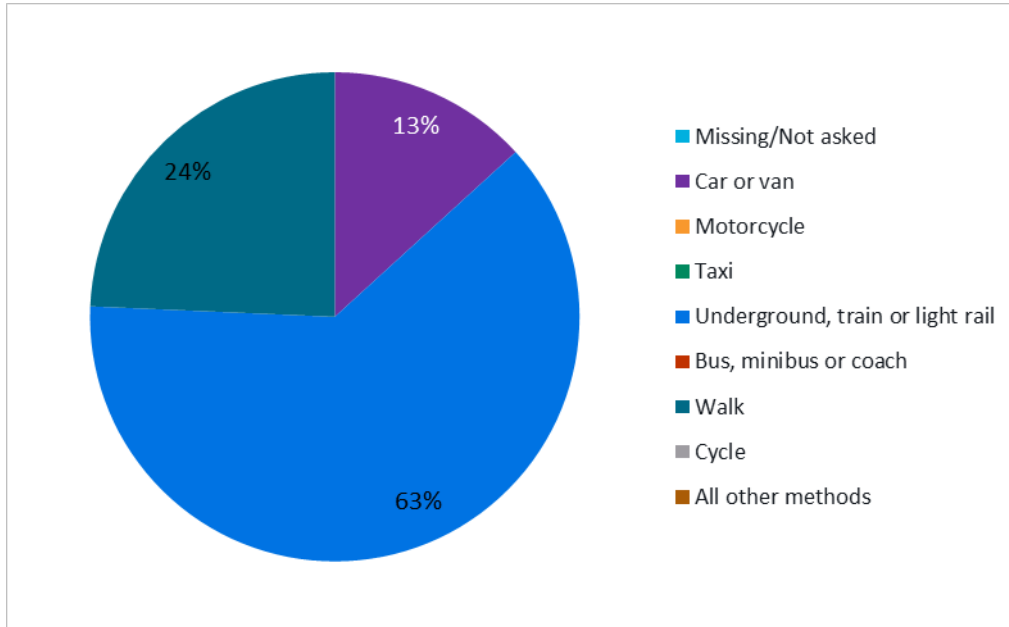
⁵ <https://www.cityoflondon.gov.uk/services/planning/planning-policy/employment-and-population-statistics>

⁶ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/759944/blue-badge-scheme-statistics-2018.pdf

⁷Wheels for wellbeing annual survey 2018: <https://wheelsforwellbeing.org.uk/wp-content/uploads/2019/04/Survey-report-FINAL.pdf>

2.32 LTDS 2019/20 analysis shows that 1.3 per cent of trips made into the City are made by someone who has a mental or physical disability affecting daily travel (including old age). The mode split for these trips is shown in Figure 2.18.

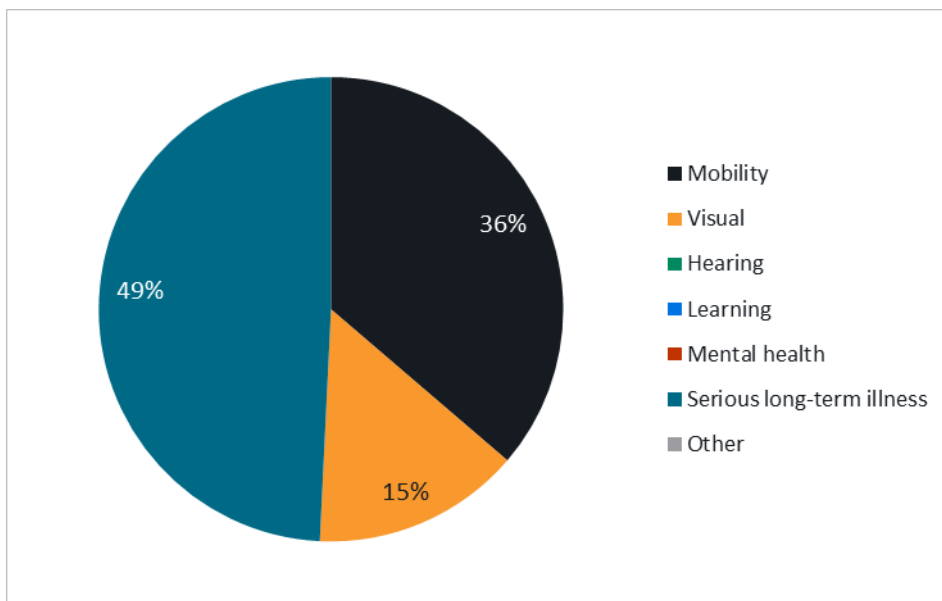
Figure 2.18: Mode split by people with a physical or mental disability affecting daily travel to the City (including old age)



Source: LTDS 2019/20

2.33 When comparing to the LTDS mode split of trips made by all people, underground or other rail mode use for disabled people is higher (63 per cent compared to 55 per cent), car trips are significantly higher (13 per cent compared to 1 per cent) and walking is lower (24 per cent compared to 30 per cent). Disability types stated by those who have a disability affecting daily travel (including old age) are shown in Figure 2.19 below.

Figure 2.19: Disability types stated by those who have a disability affecting daily travel to the City



Source: LTDS 2019/20

- 2.34 It can be seen that impairment due to serious long-term illness represents the highest proportion followed by mobility impairment. It should be noted that this data is based on a very small sample (1.3 per cent of sample size for trips ending in the City), therefore results should be taken as general. It is important to note that various physical and mental impairments can lead to travel limitations.

Pregnancy / maternity

- 2.35 The birth rate in the City was 7.0 births per 1000 people in 2021, approximately 50 per cent below the national average that year of 10.5. Therefore, there are statistically less likely to be pregnant and maternal people who reside in the City. However, this represents only the residents of the City, not the 522,000 people who work in the Square Mile, and the City is principally a working population. A proportion of this workforce will be pregnant and/or have infants or small children at any point in time.
- 2.36 Considering that the residential population of the City is quite small, it is unlikely that there will be a significant number of pregnant women and parents with infants and/or small children residing in the City at any given time. However, the numbers of pregnant women or parents with infants and/or young children that travel in and out of the City for work or leisure purposes may be higher.

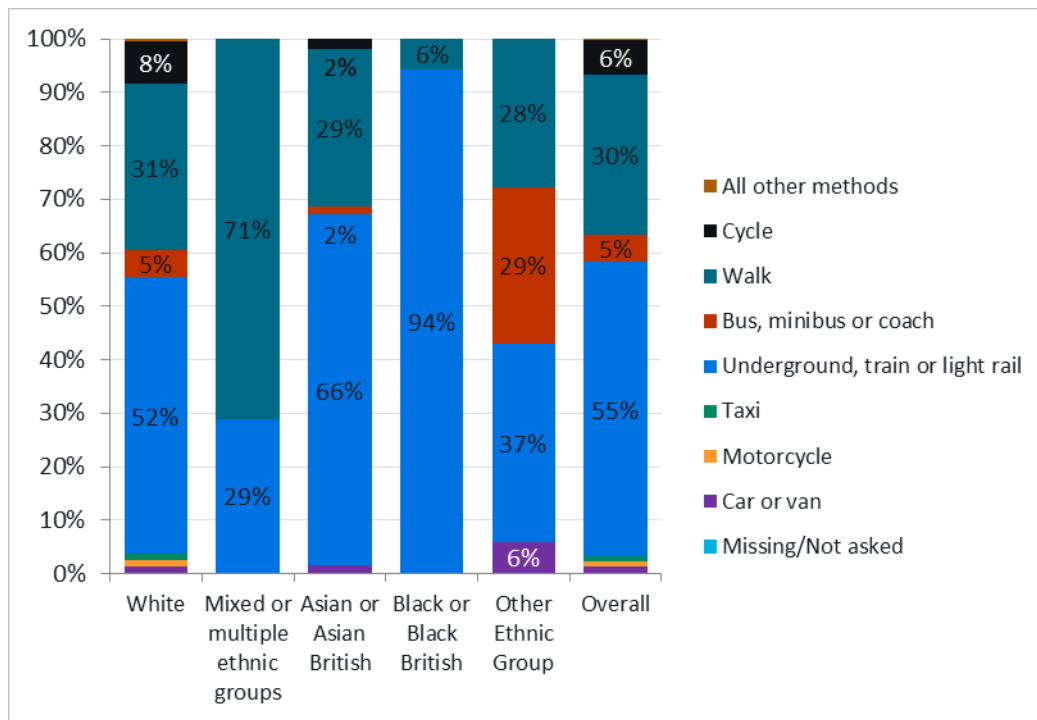
Race

- 2.37 64 per cent of the City's residential population hold a UK passport and 16 per cent hold non-European passports. When looking at race per area in the City, 79 per cent of the residential population is 'White'. There is a higher proportion of Asian population (47 per cent) on Mansell Street, to the east of the study area, when compared to other areas in the City while the Asian population across the City is 17 per cent⁸.
- 2.38 The Asian population is approximately evenly split between Asian-Indian, Asian-Bangladeshi, Asian-Chinese and Asian-Other. The City has the highest and second-highest population of Asian-Chinese in Greater London and England/Wales respectively. The 'Black' population is low compared to Greater London and England/Wales at 2.6 per cent. The remaining population identifies as mixed ethnicity (4 per cent) or other.
- 2.39 TfL data, for Greater London, shows that bus use among Black, Asian or Ethnic Minorities (BAME) Londoners is higher at 65 per cent compared with 56 per cent of white Londoners who use the bus at least once per week. Black Londoners using the bus at least once per week is significantly higher at 73 per cent⁹.
- 2.40 Mode split by ethnicity, based on LTDS 2019/20 analysis is shown in Figure 2.20.

⁸ <https://www.cityoflondon.gov.uk/services/planning/planning-policy/employment-and-population-statistics>

⁹ <http://content.tfl.gov.uk/travel-in-london-understanding-our-diverse-communities-2019.pdf>

Figure 2.20: Mode split by ethnicity



Source: LTDS 2019/20

2.41 Based on average travel modes to the City from the 2019/20 LTDS data, Other Ethnic Groups are more likely to use public buses (29 per cent). Other Ethnic Groups are also more likely to drive (6 per cent). White people are more likely to cycle (8 per cent). Mixed Multiple Ethnic groups are much more likely to walk (71 per cent), while Black or Black British people and Asian or Asian British people are much more likely to use the underground or other rail modes (94 per cent and 66 per cent, respectively). Again, it should be noted that these percentages may not be precise due to low sample sizes.

3 Impact on Bank junction movements

Introduction

- 3.1 This section outlines the overall impact on vehicular and pedestrian movements at Bank junction and the impact of the four scenarios outlined below:
- Scenario 1: Buses, cycles, and taxis
 - Scenario 2: Buses, cycles and P2Ws
 - Scenario 3: Buses, cycles, taxis and P2Ws
 - Scenario 4: Buses, cycles, and all motor traffic
- 3.2 Consideration is given as to how the proposed design would affect movement for the following users:
- Pedestrians
 - Cyclists
 - Buses
 - Taxis
 - General motor traffic
- 3.3 As outlined within the Introduction, the arms available for motor vehicles would be the same as those available to buses and cycles in the scheme that is currently under construction, which are Cornhill, King William Street/Lombard Street, Poultry and Princes Street.
- 3.4 To inform this impact assessment, the four scenarios have been initially modelled within VISSIM by consultants Norman Rourke Pryme to test their potential impact on bus and general motor traffic journey times in accordance with the current stage of scheme design. A summary of this modelling is included within this chapter.
- 3.5 It should be noted that this initial modelling conducted by Norman Rourke Pryme relates to initial feasibility. The forecasted impacts are subject to change on refinement and finalisation of the proposals as more detail becomes available, and any mitigation measures introduced.

Existing Bank junction layout

- 3.6 At present, motor traffic (except buses) is restricted through Bank junction Monday to Friday, during the hours of 7am to 7pm. Outside of these hours, motor traffic can use all arms of the junction in both directions, apart from Threadneedle Street, which is open only westbound for motor traffic (cycles can move in both directions).
- 3.7 Pedestrians are not restricted in their movements across, between or through any of the junction arms. Cyclists can travel in either direction on all arms of the junction at any time.

Scenario 1: Buses, cycles, and taxis

Pedestrians

- 3.8 Movement of pedestrians between or through any of the junction arms will not be restricted in any way, however the introduction of taxis will increase the overall traffic through Bank junction which may make it more difficult for some people to informally cross the road.

Cyclists

- 3.9 As with pedestrians, cyclists would not have any restrictions imposed on their movements. However, the introduction of taxis will increase the overall traffic through Bank junction which may reduce real or perceived road safety.

Buses

- 3.10 In Scenario 1, wherein only buses, cycles and licensed taxis would be permitted through Bank junction, several bus routes would experience notable increases in their AM and PM peak journey times.
- 3.11 Southbound routes will experience small increases in the AM peak and more substantial increases in the PM peak. The northbound routes would experience journey time increases in the PM peak only.
- 3.12 The above results show that taxis passing through Bank junction will have a moderately negative impact on bus journey times for specific services travelling along Princes Street and King William Street.

Taxis

- 3.13 Under the current scenario taxis can collect and drop off passengers on all arms of Bank junction, however, cannot drive through the junction during 7am-7pm Monday to Friday, and therefore are less likely to travel into the Bank junction area to ply for hire.
- 3.14 In Scenario 1, taxis would be able to more easily pick up and drop off passengers in and around Bank junction and would be able to ply for hire more easily around and within the junction.

General motor traffic

- 3.15 General motor traffic would not be allowed through Bank junction in this scenario.
- 3.16 Modelling outputs shows that in both the AM and PM peak hours, most general traffic journey times along the alternative key routes are negligible compared to the baseline situation. There is generally a slight improvement in journey times due to some taxis being removed from routes around Bank junction and reassigning to pass through Bank junction.

Scenario 2: Buses, cycles, and P2Ws

Pedestrians

- 3.17 Movement of pedestrians between or through any of the junction arms will not be restricted in any way, however the introduction of P2Ws will increase the overall traffic through Bank junction which may make it more difficult for some people to informally cross the road and therefore may reduce real or perceived road safety.

Cyclists

- 3.18 As with pedestrians, cyclists would not have any restrictions imposed on their movements. However, the introduction of P2Ws will increase the overall traffic through Bank junction which may reduce real or perceived road safety.

Buses

- 3.19 In Scenario 2, all bus routes would experience negligible changes to their AM and PM peak journey times. The impact of powered two wheelers on bus journey times therefore is unlikely to be significant.

Taxis

- 3.20 In Scenario 2, there would be no change from the current restrictions experienced by taxis. They would continue to be able to collect and drop off passengers on all arms of Bank junction, however they cannot drive through the junction during 7am-7pm Monday to Friday, and therefore are less likely to travel into the Bank junction area to ply for hire.

General motor traffic

- 3.21 The changes to the general traffic journey times for Scenario 2 are mostly negligible. This is because the impact of motorcycles on the highway network tends to not be significant due to their ability to move between vehicles and bypass queues. They also take up less space on the road than a car or larger vehicles.

Scenario 3: Buses, cycles, taxis, and P2Ws

Pedestrians

- 3.22 In Scenario 3, the movement of pedestrians between or through any of the junction arms will not be restricted in any way, however the introduction of taxis and P2Ws will further increase the overall traffic through Bank junction which is likely to make it more difficult for some people to informally cross the road.
- 3.23 This scenario, along with Scenario 4, is likely to decrease real or perceived road safety for pedestrians due to the increased access and likely increase in traffic volume.

Cyclists

- 3.24 In Scenario 3, cyclists would not have any restrictions imposed on their movements. However, the introduction of taxis and P2Ws will increase the overall traffic through Bank junction which may reduce real or perceived road safety.
- 3.25 This scenario, along with Scenario 4, is likely to have a more significant impact on real or perceived road safety for cyclists due to the increased access and likely increase in traffic volume.

Buses

- 3.26 In Scenario 3, a similar pattern of results to Scenario 1 emerges. Southbound bus routes all experience a relatively large journey time increase in the AM peak, with this exacerbated in the PM peak. Journey times are increased slightly further from Scenario 1 due to the addition of powered two wheelers passing through Bank junction.

- 3.27 Some northbound routes would have reduced journey times in the AM peak, which is likely due to some congestion along its route being alleviated by the re-routing of traffic through Bank junction.

Taxis

- 3.28 Under the current scenario taxis can collect and drop off passengers on all arms of Bank junction, however, cannot drive through the junction during 7am-7pm Monday to Friday, and therefore are less likely to travel into the area to ply for hire.
- 3.29 In Scenario 3 taxis would be able to more easily pick up and drop off passengers around Bank junction and would be able to ply for hire more easily around the junction.

General motor traffic

- 3.30 The results for Scenario 3 are very similar to Scenario 1. This shows that the impact of powered two wheelers passing through Bank junction does not have a significant impact in addition to the taxis.

Scenario 4: Buses, cycles, and all motor traffic

Pedestrians

- 3.31 In Scenario 4, the movement of pedestrians between or through any of the junction arms will not be restricted in any way, however the introduction of access for all motor traffic will further increase the overall traffic through Bank junction which is likely to make it more difficult for some people to informally cross the road.
- 3.32 This scenario is the most likely decrease real or perceived road safety for pedestrians due to the increased access and likely increase in traffic volume.

Cyclists

- 3.33 In Scenario 4, cyclists would not have any restrictions imposed on their movements. However, the introduction of access for all motor traffic will increase the overall traffic through Bank junction which may reduce real or perceived road safety.
- 3.34 This scenario is likely to have the largest impact on real or perceived road safety for cyclists due to the increases in traffic volumes.

Buses

- 3.35 Scenario 4 involves opening Bank junction to all through traffic. The results show a dramatic negative effect on local bus services' journey times, with most routes experiencing substantial increases in journey times in the AM and PM peaks. This is because delays would be generated along the approaches to Bank junction, also impacting nearby junctions such as Moorgate/London Wall. There are some minor decreases in bus journey times for services running along Cannon Street due to the re-routing of traffic through Bank junction.

Taxis

- 3.36 Under the current scenario taxis can collect and drop off passengers on all arms of Bank junction, however, cannot drive through the junction during 7am-7pm Monday to Friday, and therefore are less likely to travel into the area to ply for hire.
- 3.37 In Scenario 4 taxis would be able to more easily pick up and drop off passengers around Bank junction and would be able to ply for hire more easily around the junction. However, the

access for all motor traffic is likely to impact on journey times due to increased traffic, this would limit any competitive advantage or the potential attractiveness of using taxis in the area due to increased cost of travel.

General motor traffic

- 3.38 In Scenario 4, the AM peak typically shows a reduction in general traffic journey times, due to some vehicles being removed from these routes and reassigning to pass through Bank junction. The exception is London Wall westbound, which shows an increase journey times. This is because of traffic that queues back from Bank junction through the junction of Moorgate/ London Wall. This blocks southbound traffic from proceeding on Moorgate, which in turn blocks westbound vehicles on London Wall when southbound traffic queues through the junction.
- 3.39 The delay on London Wall westbound also occurs in the PM peak. The PM peak also shows some journey time increases on other routes, which is also due to traffic queueing back from Bank junction and blocking the progression of traffic on those routes.

4 Impacts on equalities

Introduction

- 4.1 This chapter considers the equality impacts of the measures being proposed as part of the All Change at Bank Scheme. This assesses the design and its disproportionate impact upon equalities – both positive and negative. Recommended mitigations are also provided for any potential disproportionately negative impacts.
- 4.2 Where taxis are discussed, for the purposes of assessing the demographics of drivers, a distinction is made between taxis (black cabs) and Private Hire Vehicles (PHVs). Taxis would be permitted access in Scenario 1, 3, and 4, however PHVs would only be permitted access in Scenario 4, as part of 'general motor traffic'.

Age

Context

- 4.3 According to the Kings College London 2016 report “An Age Friendly City – how far has London come?”¹⁰, there is significant crossover between older Londoners and disabled Londoners. For example, almost half of those aged 65-69 report having a physical disability (46 per cent). Therefore, mobility issues in accessing public transport are likely to be particularly relevant for those aged 60+.
- 4.4 The Greater London Authority (GLA)'s 'Equality, diversity and inclusion evidence base for London' 2019 report¹¹ shows that 49 per cent of 16-24-year-old Londoners cite cost of tickets as a barrier to using public transport more often, compared to less than 10 per cent of those aged 65+. Young people are most likely to either walk or use the bus, in part because these are generally lower cost modes than the London Underground.
- 4.5 This may also be reflected in the demographics of those cycling within London. According to the GLA's report, younger people are the most likely to cycle. A 2016 TfL survey showed that 82 per cent of Londoners who cycled in the past year were under the age of 45, with just 18 per cent over 45. As the scheme will improve conditions for cycling, this likely to disproportionately benefit young people.
- 4.6 Additionally, TfL's “Travel in London: Understanding our diverse communities” 2019 study¹² suggests that younger Londoners aged 16-24 are much more likely to have experienced a recent worrying incident on public transport (40 per cent) compared to the London average of 32 per cent and especially compared to those aged 65+ at 13 per cent.

¹⁰ https://www.london.gov.uk/sites/default/files/an_age_friendly_city_report.pdf

¹¹ [Equality, Diversity and Inclusion Evidence Base for London - London Datastore](#)

¹² [Travel in London: Understanding our diverse communities 2019 \(tfl.gov.uk\)](#)

Impact assessment

- 4.7 **Air quality:** People of young and old age are more vulnerable to poor air quality¹³. For young children negative air quality can lead to reduced lung development and for the elderly this can lead to a range of long-term health problems. Therefore Scenario 4, and to a lesser extent Scenario 3, which increase access to motor vehicle use, may disproportionately negatively impact these age groups through the resulting likely decreased air quality.
- 4.8 **Road safety:** Scenario 4, and to a lesser extent Scenario 3 reduce road safety benefits which pedestrians and cyclists have experienced under existing restrictions, as increasing these scenarios would increase the number of motor vehicles moving through the junction. This is likely to disproportionately impact those aged 65+, as a third of trips made by this age group are by walking (higher than for any other age group) and those aged 60+ also have a higher-than-average likelihood of being killed or seriously injured if involved in a collision within the City.
- 4.9 **Driving:** A disproportionately high percentage of those aged 65 to 75 living in the City rely on driving a car or van (11 per cent) to travel to work, based on 2011 Census data. Scenario 4 would allow access to general motor traffic and therefore disproportionately benefit those who rely on this mode, allowing them to pass through Bank junction where they previously may have been required to take an indirect route.
- 4.10 **Active travel:** The proportion of trips made by the 65+ age group by walking or public transport far outweighs the proportion using private cars. Therefore, Scenario 4, and to a lesser extent Scenario 3 are likely to disproportionately negatively impact both older and younger people who use public transport, as increased motor vehicle access would have a direct impact on bus journey times.
- 4.11 **Taxis:** Taxi and PHV demographic statistics from December 2022 show that 17 per cent of PHV drivers in London are over the age of 55 and 50 per cent are under the age of 46. 41 per cent of licensed taxi drivers over the age of 57 and 21 per cent are under the age of 48¹⁴. Scenarios 1 and 3 would provide access to Bank junction for licensed taxis but not PHVs, therefore that the benefits of accessing Bank junction would not be extended to the disproportionately younger drivers of PHVs. Scenario 4 would extend these benefits to all taxi and PHV drivers.
- 4.12 **Personal assistants:** Older people often rely upon family members, friends, or professional assistants for daily care. The 2011 Census indicates that over 687,000 Londoners spend at least an hour a week caring for someone – equivalent to 8.5 per cent of the population¹⁵. Scenario 4, which permits access to general motor vehicle in the area, may benefit some older people via the potential decrease in journey times and/or distance for personal assistants who visit the area in a private car. This may have a positive impact on those reliant upon this care.

¹³ https://www.london.gov.uk/sites/default/files/air_quality_for_public_health_professionals_-_city_of_london.pdf

¹⁴ Age bands are not the same between the two groups.

¹⁵ https://www.london.gov.uk/sites/default/files/who_cares_-_helping_london_unpaid_carers_by_dr_onkar_sahota_am.pdf

Disability

Context

- 4.13 As part of the design and public consultation and accessibility engagement period for the original All Change at Bank scheme, the City worked alongside Transport for All (TfA). TfA are the only pan-impairment disabled-led group that strives to increase access to transport across the UK.
- 4.14 TfA facilitated several meetings with disability groups and individuals with various levels of accessibility to discuss the proposals and provide comments for us to consider. Meetings took place with Royal National Institute of Blind People, Guide Dogs, Alzheimer’s society and Wheels for Wellbeing. Individuals with varied accessibility needs took part in four workshops, including members of City of London Access Group and the Bank of England Disability Staff Network.
- 4.15 The concerns raised within the consultation survey regarding the need for taxi access for disabled people did not dominate the workshops discussion or responses, although there were questions relating to additional wheeling / walking distances that would result for the restrictions. The proposals were assessed through the City of London Street Accessibility Tool to help inform the detail design.
- 4.16 Focusing solely on cyclists who have a disability, the Wheels for Wellbeing annual survey¹⁶ shows that 65 per cent of disabled cyclists use their bike as a mobility aid, and 64 per cent found cycling easier than walking. Survey results also show that 31 per cent of disabled cyclists bike for work or to commute to work and many found that cycling improves their mental and physical health. Inaccessible cycle infrastructure was found to be the biggest barrier to cycling.
- 4.17 Transport for All’s (TfA) ‘Pave the Way’ Report shows that walking is the primary mode of travel for blind and partially sighted people, who have reduced transport alternatives available to them. TfA’s research shows that nearly 90 per cent of blind and partially sighted respondents interviewed said that being able to make walking journeys independently, without a sighted guide was important or very important to them.

Impact assessment

- 4.18 **Public Transport:** Bus use for disabled people makes up 11 per cent of the mode share, which is double the overall bus mode share for travel into the City (5.5 per cent). As such, the scenarios that allow the most access to other vehicle traffic, namely Scenario 4 and to a lesser extent Scenario 3, are likely to delay buses and disproportionately impact disabled people who rely upon them.
- 4.19 **Taxis:** All licensed taxis are required to be fully wheelchair accessible and obliged to carry any disabled person who may require mobility assistance (without additional charge)¹⁷. Scenarios 1, 3, and 4 would increase access to taxis to Bank junction which is likely to benefit disabled people who rely on taxis as an essential method of transport.

¹⁶ Wheels for Wellbeing Annual Survey 2019: <https://wheelsforwellbeing.org.uk/wp-content/uploads/2020/07/WFWB-Annual-Survey-Report-2019-FINAL.pdf>

¹⁷ In relation to Sections 165 and 164a of the [Equality Act 2010](#)

- 4.20 Similarly, those who rely on taxis as an essential mobility aid in Scenarios 1, 3 and 4, will be able to pass through Bank junction on their journeys within or through the City. This may result in more direct journeys and shorter journey times for some trips and could decrease the cost associated with those trips for the user as a result. It should be noted however, that the inclusion of all motor traffic in Scenario 4 is likely to limit this due to the likely increased traffic flows through the Bank junction area and the impact on general traffic journey times.
- 4.21 Furthermore, in Scenarios 1, 3 and 4, where taxi access is permitted through Bank junction, there is likely to be an increased circulation of taxis in the area and therefore increased likelihood of accessing (reduced wait times) for those who rely on taxis as a mobility aid. The greater circulation and visibility of taxis is likely to also limit walking distances for those hailing taxis in the area.
- 4.22 Personal assistants:** Disabled people may rely upon family members, friends or professional assistants for daily care. The 2011 Census indicates that over 687,000 Londoners spend at least an hour a week caring for someone – equivalent to 8.5 per cent of the population¹⁸. Scenario 4, which permits access to general motor vehicle in the area, may benefit those disabled people via the potential decrease in journey times and/or distance for personal assistants who visit the area in a private car. This may have a positive impact on those reliant upon this care.
- 4.23 **Cycling:** The Wheels for Wellbeing annual survey (2019/20)¹⁹ showed that 65 per cent of disabled cyclists use their cycle as a mobility aid, and 64 per cent found cycling easier than walking. Survey results also show that 31 per cent of disabled cyclists' cycle for work or to commute to work and many found that cycling improves their mental and physical health. All scenarios increase access for vehicle traffic to some extent, but Scenarios 3 and 4 in particular would see large increases in vehicle access and potentially impact on real or perceived road safety for those that rely on cycling as a mobility aid.

Pregnancy/Maternity

Context

- 4.24 In 2021, the General Fertility Rate (GFR) in City of London and Hackney²⁰ was 54.1 births per 1,000 women aged 15-44, while the GFR for London was 56 per 1,000 women. This suggests that slightly fewer women of this age group were likely to be pregnant or have given birth in 2021 in the City of London and Hackney, compared to the Greater London average.
- 4.25 Data shows that overall, the number of live births has been gradually falling in City of London and Hackney, and in London as a whole. During this time, the GFR for City of London and Hackney remained consistently below the Greater London average. In 2018, there was a slight increase in the fertility rate in the City, before continuing to fall, yet it remained below the Greater London rate²¹

¹⁸ <https://statics.teams.cdn.office.net/evergreen-assets/safelinks/1/atp-safelinks.html>

¹⁹ <https://wheelsforwellbeing.org.uk/wp-content/uploads/2020/07/WFWB-Annual-Survey-Report-2019-FINAL.pdf>

²⁰ City of London has been grouped with Hackney after 2004 in the dataset: [Births and Fertility Rates, Borough - London Datastore](#)

²¹ City of London has been grouped with Hackney after 2004 in the dataset: [Births and Fertility Rates, Borough - London Datastore](#)

- 4.26 Pregnant and maternal women are more likely to face mobility issues when using public and active modes of transport, whether because of the need to use a buggy and move it around or because of the need to safely manage a young child.

Impact assessment

- 4.27 **Road safety:** Each scenario increases the volume of through-traffic compared to the existing situation, and this may increase the likelihood of conflict between different road users on the whole. This is particularly relevant to Scenario 4, and to a lesser extent Scenario 3, which allow the highest volumes of motor traffic through the junction. This may create a less safe environment, particularly for pregnant women who may have slower movement associated with their physical condition.
- 4.28 **Air quality:** There is growing evidence showing that prenatal exposure to air pollution is associated with a number of adverse outcomes in pregnancy²². Therefore, for those scenarios that increase vehicle access the most (Scenarios 4 and 3) an increase in emissions locally may disproportionately negatively impact pregnant women.
- 4.29 **Taxis:** Licensed taxis provide a fully accessible service, which is likely to be particularly beneficial to pregnant women, especially at later stages of pregnancy. Scenarios 1, 3, and 4 would increase access to taxis to Bank junction which is likely to benefit those pregnant women who rely on taxis as an essential method of transport.
- 4.30 Similarly, pregnant women who rely on taxis as an essential mobility aid in Scenarios 1, 3 and 4, will be able to pass through Bank junction on their journeys within or through the City. This may result in more direct journeys and shorter journey times for some trips and could decrease the cost associated with those trips for the user as a result. It should be noted however, that the inclusion of all motor traffic in Scenario 4 is likely to limit this due to the likely increased traffic flows through the Bank junction area and the impact on general traffic journey times.
- 4.31 Furthermore, in Scenarios 1, 3 and 4, where taxi access is permitted through Bank junction, there is likely to be an increased circulation of taxis in the area and therefore increased likelihood of accessing (reduced wait times) for those who rely on taxis as a mobility aid. The greater circulation may also limit potential walking distances when using taxis in the area.

Race

Context

- 4.32 TfL data for Greater London shows that bus use among Black, Asian or Ethnic Minorities (BAME) Londoners is higher at 65 per cent compared with 56 per cent of white Londoners who use the bus at least once per week. Black Londoners using the bus at least once per week is significantly higher at 73 per cent²³.
- 4.33 The cost of transport is a particular barrier to increased public transport use amongst BAME Londoners with 60 per cent of BAME Londoners saying costs is a barrier compared to 38 per

²² https://www.london.gov.uk/sites/default/files/air_quality_for_public_health_professionals_-_city_of_london.pdf

²³ <http://content.tfl.gov.uk/travel-in-london-understanding-our-diverse-communities-2019.pdf>

cent of white Londoners²⁴. Therefore, schemes which help to make transport more affordable or offer improvements to low-cost modes of transport such as walking and cycling may benefit users who identify as being of BAME groups.

Impact assessment

- 4.34 **Cycling:** All scenarios would increase motor vehicle traffic through the Bank junction area, and this is likely to impact upon real or perceived safety for those groups who have the highest cycling mode share, namely Mixed or Multiple Ethnic Groups. This is most applicable to Scenario 4, and to a lesser extent Scenario 3, which would see the largest increases in motor traffic. This may also discourage more cycling by ethnic groups that are currently less likely to cycle through decreasing the real or perceived safety of cyclists with motor traffic increases.
- 4.35 **Public transport:** BAME groups who have a higher mode share for bus usage, are likely to be disproportionately negatively affected by any increases in bus journey times, particularly in scenarios 4 and 3, which see the largest increase in vehicle traffic.
- 4.36 **Taxis:** Taxi and PHV demographic statistics from December 2022 show that 38 per cent of PHV drivers in London are Asian or Asian British and 15 per cent are Black or Black British (and 32 per cent declined to answer). 64 per cent of licensed taxi drivers are White British (and 17 per cent declined to answer). Scenarios 1 and 2, that permit access through Bank junction for licensed taxis and not PHVs would mean that BAME groups disproportionately miss out on the associated benefits extended to taxi drivers. However, Scenario 4 which extends access to general motor traffic (including PHVs), would share these benefits across these groups.

Summary

- 4.37 A summary of the disproportionate positive and negative impacts identified on protected groups is set out by scenario below:
- Scenario 1: Buses, cycles, and taxis**
- 4.38 Scenario 1 is likely to have the least negative impact on equalities compared to the other scenarios. The biggest positive impact is due to the access provided to taxis to pass through the junction. This would benefit those who may rely on taxi access, such as older people, those with mobility impairments and pregnant women.
- 4.39 By only extending access to taxis, this would also limit the impact on public transport and cyclists. However, the inclusion of taxi access will still have direct impacts on public transport, active transport, and road safety, though to a lesser extent than some other scenarios with greater increases in vehicle access.
- Scenario 2: Buses, cycles and P2Ws**
- 4.40 Scenario 2 is likely to have limited impact on equalities, the inclusion of P2Ws is unlikely to have a major impact upon traffic or congestion. The continued restriction to most motor traffic from the junction is likely to retain the benefits for road safety and air quality, disproportionately benefitting younger and older people, disabled people and pregnant women.

²⁴ GLA Intelligence – Equality, Diversity and Inclusion Evidence Base for London

Scenario 3: Buses, cycles, taxis and P2Ws

- 4.41 Scenario 3 provides greater access to motor vehicles and therefore increases the impacts on equalities. Similar to Scenario 1, the biggest impact is due to taxi access. This will benefit those who may rely on taxi access, such as older people, those with mobility impairments and pregnant women.
- 4.42 Conversely, the greater access for vehicles will see greater negative impact upon road safety and air quality, impacting younger and older people, disabled people and pregnant women.

Scenario 4: Buses, cycles, and all motor traffic

- 4.43 Scenario 4 provides the highest level of access to motor vehicles and therefore has the largest negative impact upon people with protected characteristics. The benefits described for taxi access in Scenarios 1 and 3 remain, and access is extended to all motor vehicles. This may benefit some personal assistants looking after older and disabled people; however, the increased traffic levels will limit the benefits experienced due to increased journey times across the area.
- 4.44 The largest negative impact is upon road safety and air quality, where Scenario 4 provides the greatest negative impact upon this. Furthermore, impacts upon bus journeys for those with greater shares of public transport (particularly disabled and BAME people) are likely to lead to disproportionately negative impacts.

Recommended further actions

- 4.45 **Taxi availability survey:** To better understand the availability of taxis within the area around Bank junction and the associated impact this may have on people who rely upon them as essential mobility aid, it is recommend that a survey is undertaken to collect data on their circulation within the area.

Control Information

Prepared by

Steer
14-21 Rushworth Street
London SE1 0RB
+44 20 7910 5000
www.steergroup.com

Prepared for

City of London Corporation
PO Box 270
London EC2P 2EJ

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23949601

Client contract/project number

Author/originator

JDY

Reviewer/approver

SDH

Other contributors

LUB

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Appendix 3

Bus journey times are modelled to look at the impacts of each bus route direction rather than as a whole route. In the Bank model there are 21 bus routes, so there are 42 directions looked at.

The tables below include the number of directions that are forecast to have either over a 1 minute delay or over 1 minute journey time improvement. Particularly without mitigation, some of these delays are substantive. The text in the report explains the detail of the extent of these delays.

Table A – number of bus route directions impacted positively or negatively by over 1 minute or more for each scenario and with each level of mitigation for the **AM PEAK** only

Bus journey times						
AM peak			Mitigation 1		Mitigation 2	
	no mitigation		96 second cycle time		104 second cycle time	
	over 1 min delay	over 1 min improvement	over 1 min delay	over 1 min improvement	over 1 min delay	over 1 min improvement
A	4	4	6	3	1	4
B	1	0	1	0		
C	6	4	10	3	3	3
D	9	2	4	2		
E	1	1	0	0		
F	1	0	1	0		

Table B number of bus route directions impacted positively or negatively by over 1 minute or more for each scenario and with each level of mitigation for the **PM PEAK** only

Bus journey times				
PM peak			Mitigation 1	
	no mitigation		96 second cycle time	
	over 1 min delay	over 1 min improvement	over 1 min delay	over 1 min improvement
A	6	4	1	4
B	0	0	0	0
C	6	3	2	4
D	3	0	0	0
E	0	0	0	0
F	0	0	0	0

Looking at the forecast general traffic implications. The key corridors looked at in both directions are:

- Cannon Street,
- London Wall,
- New Change/Newgate Street Gyratory
- Bevis Marks

Fenchurch Street is only looked at in the eastbound direction only. Fenchurch westbound is impacted by the Bishopsgate scheme.

There are therefore 9 directions of general traffic that are forecast in Tables C and D

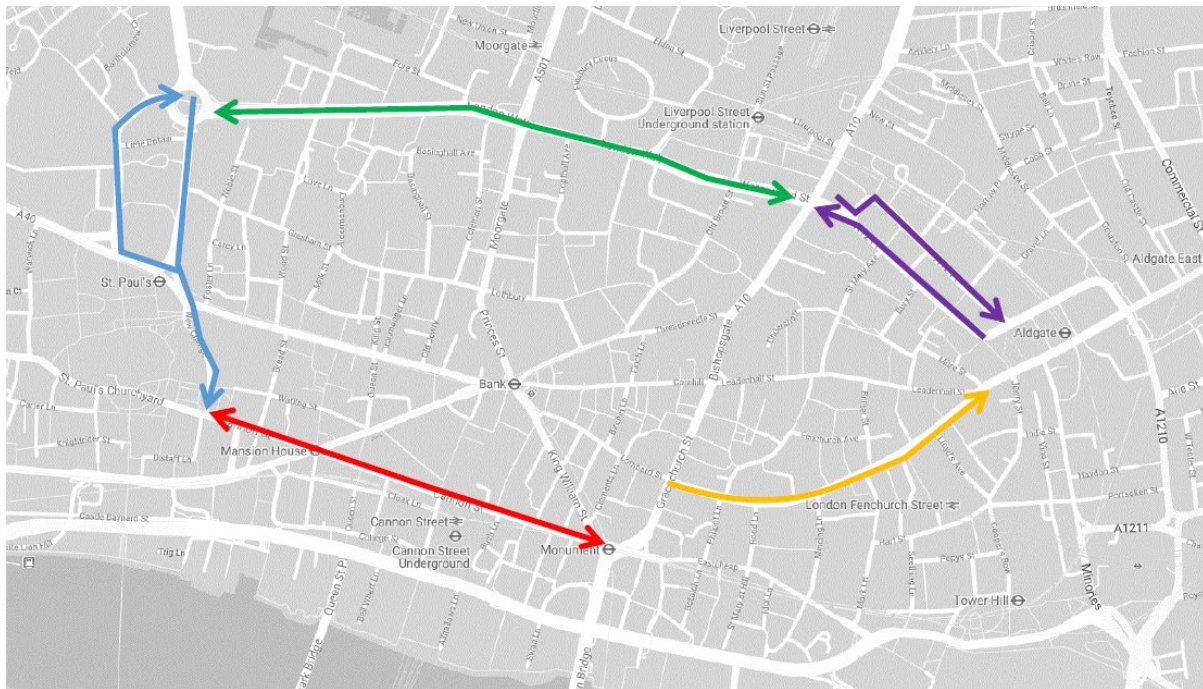


Table C – AM PEAK number of general traffic corridors impacted positively and negatively by the changes to traffic mix at bank and the different mitigations at Bank.

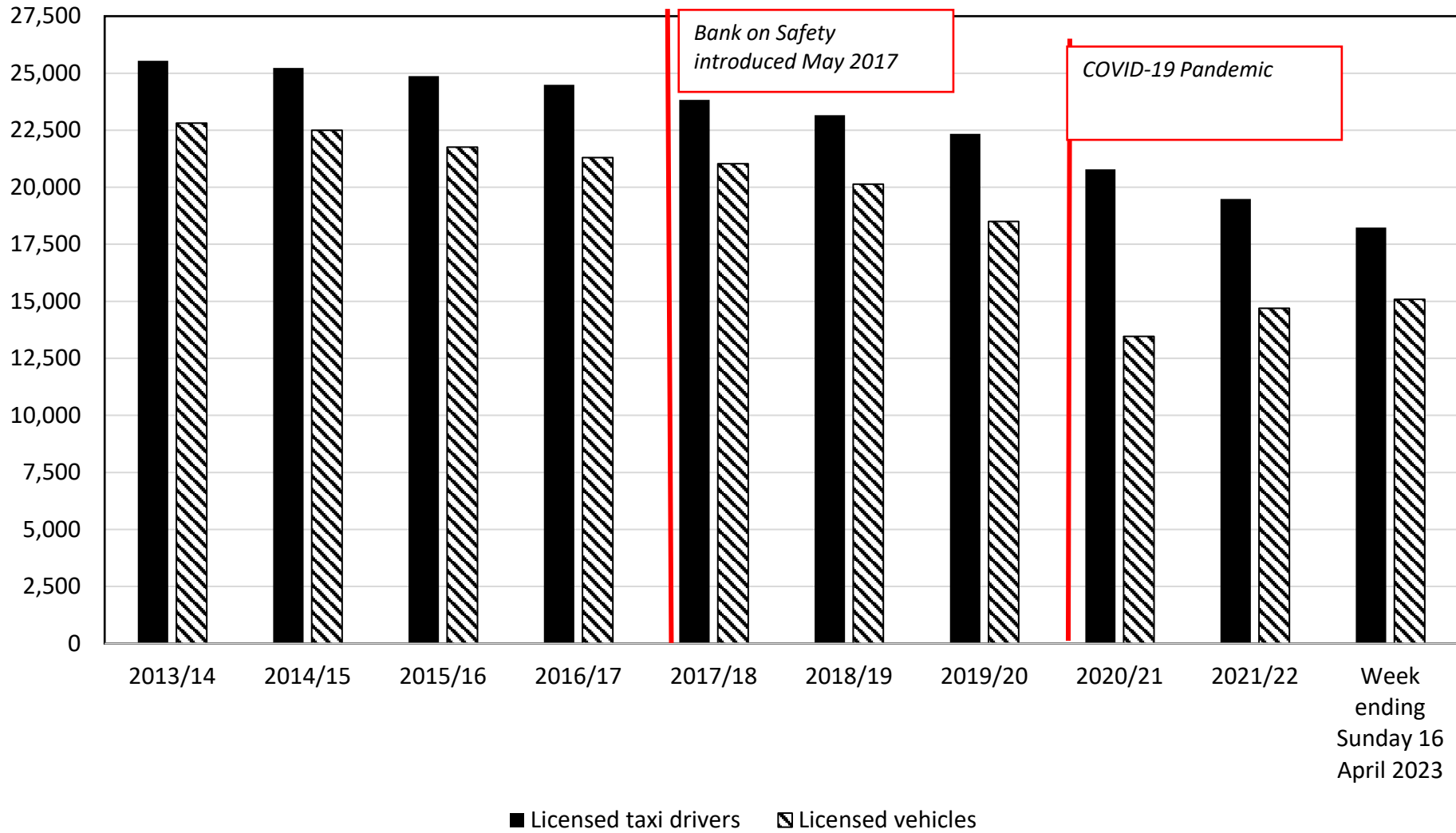
General Traffic corridor impacts/benefits				Mitigation 1			Mitigation 2		
AM peak	no mitigation			96 second cycle time			104 second cycle time		
	delay 0-1 minutes	improve 1-2 minutes	improve 0-1 minutes	delay 0-1 minutes	improve 1-2 minutes	improve 0-1 minutes	delay 0-1 minutes	improve 1-2 minutes	improve 0-1 minutes
A	1	1	7	1	0	8	1	0	8
B	4	1	4	4	1	4	4	1	4
C	0	1	8	0	1	8	0	1	8
D	2	0	7	1	0	8			
E	2	0	7	2	1	6			
F	2	0	7	1	0	8			

Table D: PM PEAK - number of general traffic corridors impacted positively and negatively by the changes to traffic mix at bank and the different mitigations at Bank.

General Traffic corridor impacts/benefits				Mitigation 1		
PM peak	no mitigation			96 second cycle time		
	delay 0-1 minutes	improve 1-2 minutes	improve 0-1 minutes	delay 0-1 minutes	improve 1-2 minutes	improve 0-1 minutes
A	0	1	8	0	1	8
B	4	0	5	4	0	5
C	2	1	6	0	1	8
D	2	0	7	2	0	7
E	4	0	5	4	0	5
F	3	0	6	3	0	6

Appendix 4

Number of Licensed taxi drivers and licensed vehicles over time.



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Appendix 5

Supplementary appendix for the Planning & Transportation Committee

Following the Streets & Walkways Sub Committee on 23 May 2023, this appendix provides additional information to help Members with their decision making.

Costs to date

1. To date, approximately £137k has been spent on the traffic and timing review, including data collection, consultancy support for the traffic modelling and equalities assessment and officer time. This is split approximately £35k on staff costs and £102k on fees.
2. When the costs for the Gateway 5 for All Change at Bank were estimated, it was assumed that the traffic and timing review would coincide with monitoring data collection for the completed scheme. Given the spend to date there are now limited options for large scale data collection post scheme delivery.

Bid for funding.

3. A bid for further Capital funding of £650k is being submitted for the use of OSPR funding. This is the estimated maximum of £500k (as noted in the report) to get each of the options to the approvals for implementation plus £150k for Costed Risk Provision should there be a legal challenge, for which there is always an associated risk with these sorts of schemes.

Cost of moving forward

4. Three options to move forward are presented in the main body of the report (Paragraph 112-127) and summarised below for ease of reference. The Streets & Walkways Sub Committee endorsed Option C, which was the Officers recommended option.
5. The three options are:
 - a. Continue with a view to consulting on making a permanent change to the type of vehicle included in the restrictions, on a yet to be determined routing as set out in the original methodology for the review.
 - b. Change the methodology to work towards using an experimental traffic order to introduce a future recommended change and monitor how that works before a final decision is taken to make it permanent.
 - c. Pause further work on the traffic modelling exercise. Focus on identifying and evidencing the need for change and how this can be best addressed, and on doing further work to understand the potential latent demand. Subject to the outcome, this would then form the basis of resumed modelling in due course, in advance of public consultation and the taking of a final decision whether to make a permanent or experimental change.
6. Paragraphs 130-133 of the report set out indicative costs for the three options:
 - Option A – likely to be in the region of £500k
 - Option B – likely to be in the region of £430-450K*

- Option C likely to be in the region of £500k*

*Note that the costs for both Option B and Option C do not include the costs of implementing and monitoring an experimental traffic order. A further request for funding would be needed if it is decided to carry out an experimental scheme.

7. Graph 1 shows the likely cumulative cost profile for each of the options. It shows that in terms of potential abortive cost, option C offers a lower risk strategy.
8. Option B is a similar spend profile as Option A until later in the programme. This is because in pursuing an experiment, public consultation does not take place until after the experimental scheme is implemented. This reduces the associated analysis and reporting requirements.
9. The traffic modelling requirements are essentially the same for all options and are the substantive cost for the review. In Both Option A and Option B, traffic modelling would run concurrently with the further work on establishing the grounds for change and how, if required, these would best be addressed.

TfL approvals

10. At the end of the Traffic Modelling process (likely to be in the region of 12+ months) TfL will produce a scheme impact assessment. This will inform TfL's view on whether to support the Traffic Management Application (TMAN) that we would submit with our supporting evidence, including the grounds for any proposed changes.
11. TfL have the right to reject the TMAN application as Cornhill and Poultry are both on the Strategic Road network (this is supported by the [Highways Act 1980 Section 301A](#)).
12. Without TfL's support to change the traffic order based on the evidence we provide with the TMAN application the City Corporation cannot make any changes to traffic mix or timing of restrictions at Bank and we would not be able to proceed to implementation. This includes making changes using of an experimental traffic order. Therefore, the risk of large abortive exists in all three options.
13. Note that if we are to ask TfL to prioritise the traffic modelling for this the review then they are likely to have to divert resources from other modelling assessments. This could delay other City Corporation projects, such as the St Paul's Gyratory, and TfL projects, such as potential improvements to Monument junction.

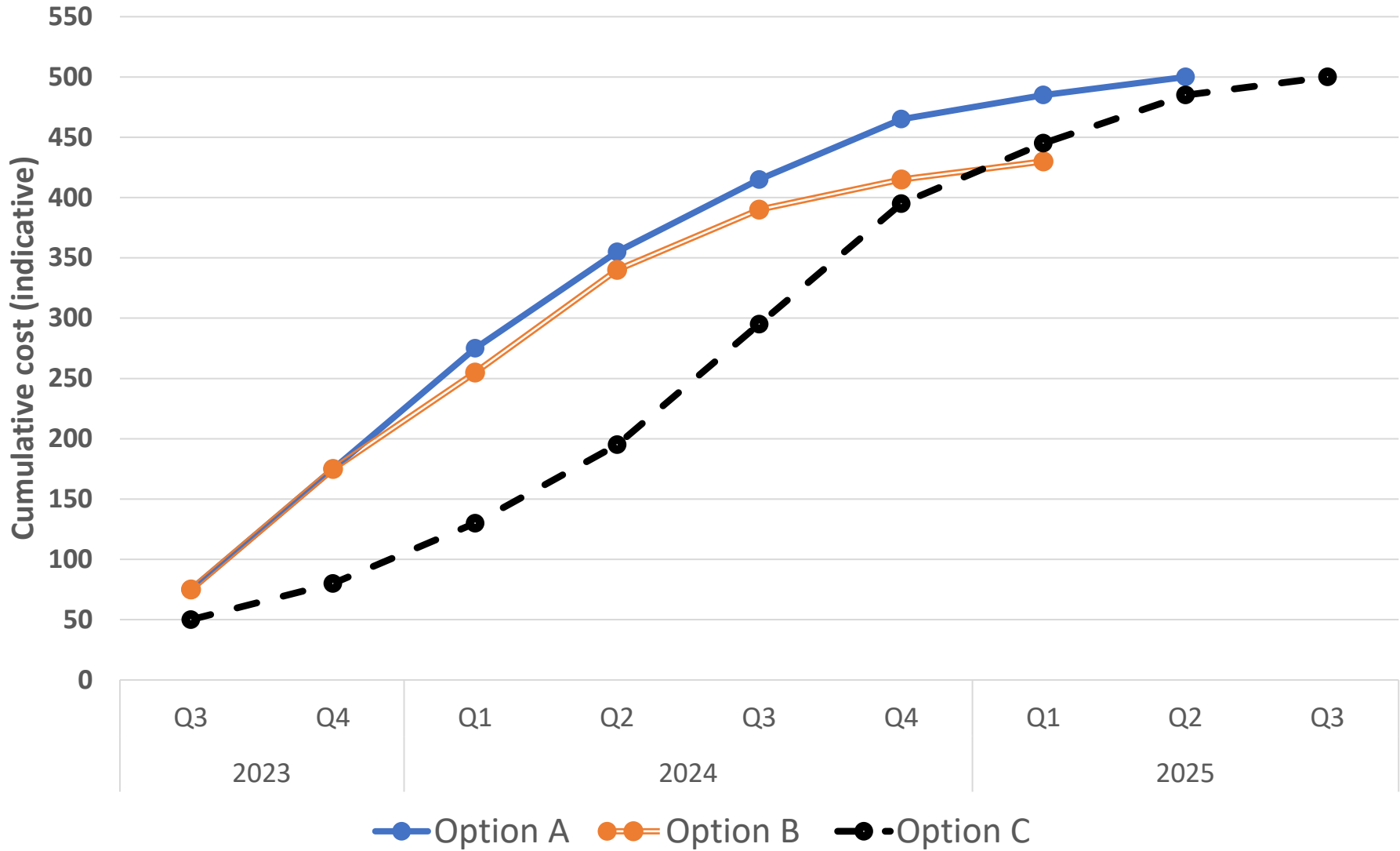
Key Decision Milestones

14. For each of the three presented options, the indicative timeframes of when key decision would be taken is shown in Table 1 below.

Table 1	Evidence of need for change (City)	TMAN (TfL)	Gateway 5 approval (City)
Option A	Q2 2024	Q1 2025	Q2 2025
Option B	Q2 2024	Q4 2024	Q1 2025
Option C	Q2 2024	Q3 2025	Q3 2025

15. The milestones above rely on an agreement with TfL being reached regarding how to model the latent demand issue ahead of it being needed in the traffic modelling process in order to avoid delay to the programme.

Graph 1: The likely cumulative cost of Options A, B and C



Appendix 6

BANK JUNCTION IMPROVEMENT PROJECT - TRAFFIC AND TIMING REVIEW

MINUTE FROM STREETS AND WALKWAYS SUB-COMMITTEE MEETING ON 23 MAY 2023

The Committee considered a report of the Executive Director, Environment which updated Members on the progress of the review and set out the findings of the review work to date.

In response to a question from the Chairman, an Officer stated that the findings indicated that there was no clear transport need for a change, over and above the scheme that was currently being constructed. There was, however, a justification to ascertain whether potential relaxations to the allowable traffic mix at the junction would impact positively upon different protected characteristic groups.

The Chairman asked Officers to comment on the three options. An Officer advised that Option B (an experimental traffic order) would present the same challenges as Option A (making a permanent change) as many of the same TfL processes would be required for approval. However, if TfL were content with the evidence provided, Option B would offer the opportunity to observe the option in action and take a decision on whether it worked from a traffic perspective. It would also show how the option worked in relation to other elements of the project objectives e.g., feelings of safety and security and users' experiences of the area. An Officer stated that Option A had the most risk and therefore had the highest risk of not gaining approval from TfL.

Members asked questions about costs, officer time and other resources used to date. An Officer stated that to February 2023, approximately £125,000 had been spent. Since then, there had been further staff time spent on the work. To continue with the work, more data collection would be required than expected. The work was costing more than anticipated when costed in 2021, and the project no longer had sufficient funding.

In response to a Member's questions, an Officer stated that prior to the Court motion, money had been set aside to undertake the review one year after completion of the current changes to the junction. The Court motion has forced an acceleration of the process. It was possible, without the Court motion, that a desktop review could have been undertaken rather than traffic modelling being undertaken upfront. This was taking place to try and shorten the programme.

A Member asked Officers if there was a cost reduction in modelling different vehicle types together rather than individually. An Officer stated that at this stage, desktop surveys were undertaken so the cost difference was not significant. However, at the detailed modelling stage, the costs were higher, although TfL would usually only accept one modelling option due to the time and their resources required to review the proposal.

Members commented that full costings should be provided to the Court of Common Council, as well as detail about the process and constraints, in order for Members to make an informed decision.

The Chairman asked Officers which option they recommended and which option would be their next preferred option. Officers stated that Option C was the preferred option and would give the ability to properly evidence why any potential change was being undertaken. Option B was the next preferred option as it would provide an opportunity to observe the changes in action before implementation. Option B would still require a change to the existing methodology and more work would be required in relation to equalities.

The Chairman asked Officers how a possible scenario, whereby the Sub-Committee supported Option C but the Grand Committee supported Option B, which was endorsed by the Court would be addressed. An Officer stated that more work would then be required to determine the extent of the changes and discussions would need to be undertaken with TfL.

In response to a question, Officers stated that there had already been discussions with TfL. The first round of mitigations identified would not significantly increase waiting times. The second round of mitigations while reducing impacts on bus journey times would increase waiting times for all other users which was a significant problem. Officers had not yet discussed the finer detail with TfL.

The Chairman asked if modelling had included taxis using all entrances and exits or a subset of these. He stated that minimising these would presumably improve safety as it would reduce turns, wait times and delays that drove pedestrians to undertake risky informal junction crossings. An officer responded that a range of scenarios had been modelled at the feasibility stage, including just an east-west route linking Poultry and Cornhill. Officers outlined the difficulty in understanding latent demand, i.e. the potential increase in taxi and motor cycle usage of the junction if restrictions were relaxed, and the impact this would have on wait times.

An Officer responding to a question, commented that if the time pedestrians had to wait at a signal was delayed, they would reach a point where they would give up waiting and cross the road without a signal. A Member said that this raised concerns that this would increase the likelihood of pedestrian/vehicle collisions. He also commented that it was not just those using taxis who might have disabilities as many pedestrians had disabilities too.

Members discussed whether motorcycles should be removed from further consideration as there was no obvious equalities driver for their inclusion as these transport modes were unlikely to be used by people with disabilities. An Officer suggested that motorcycles were not removed at this stage and that that more work on this could be undertaken as part of the work on the option taken forward. The Officer suggested that the motorcycle issue could be resolved at a later date once this work was complete.

A Member stated that a key driver of the original Bank Junction project was to improve safety. She raised concerns that adding more vehicles could increase complexity, increase collisions and suggested that removing traffic from the junction from 7am – 7pm at weekends would encourage visitors to the City and improve pedestrian safety.

A Members raised concern that the review meant other projects were not being advanced. She suggested that Officers request additional resources if the project was continued.

RESOLVED, That the Sub-Committee

1. Note the content of the Officer report including the need for a capital bid to secure funds to proceed (paragraphs 129- 133) and the risks (paragraphs 138- 147);
2. Agree Option C, in line with the Officer's recommendation, to recommend to the Planning & Transportation Committee for their consideration prior to that Committee making a recommendation to the July meeting of the Court of Common Council.

Option C

To pause further work on the traffic modelling exercise. Focus on identifying and evidencing the need for change and how this can be best addressed, and on doing further work to understand the potential latent demand. Subject to the outcome, this would then form the basis of resumed modelling in due

course, in advance of public consultation and the taking of a final decision whether to make a permanent or experimental change;

3. Agree that the report to the Court of Common Council should be fully costed and include detail on the process and constraints;
4. Agree that additional funding be sought for further work.

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