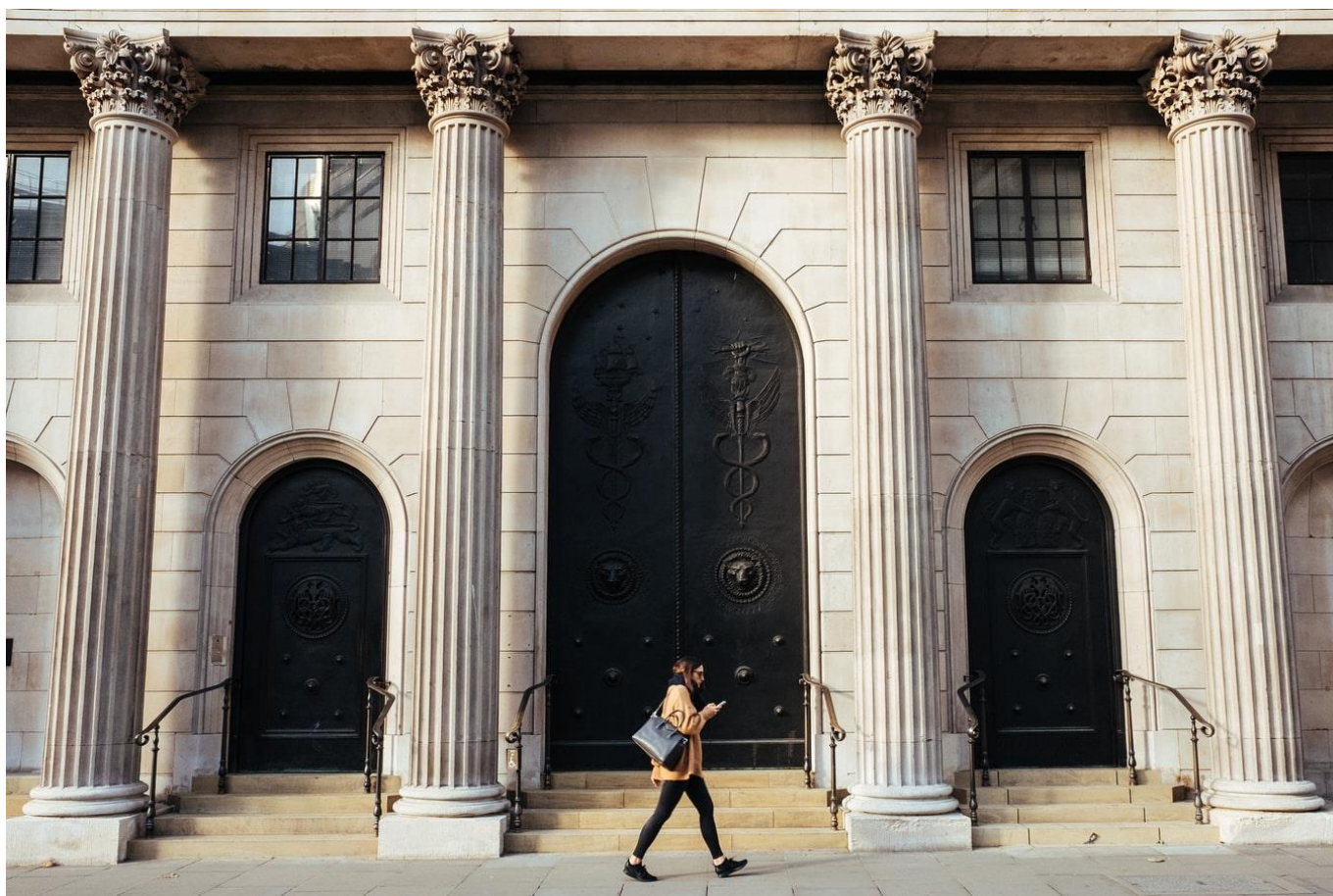


Bank junction Traffic Restrictions Review – Equality Impact Assessment (EqIA)



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

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1 Introduction

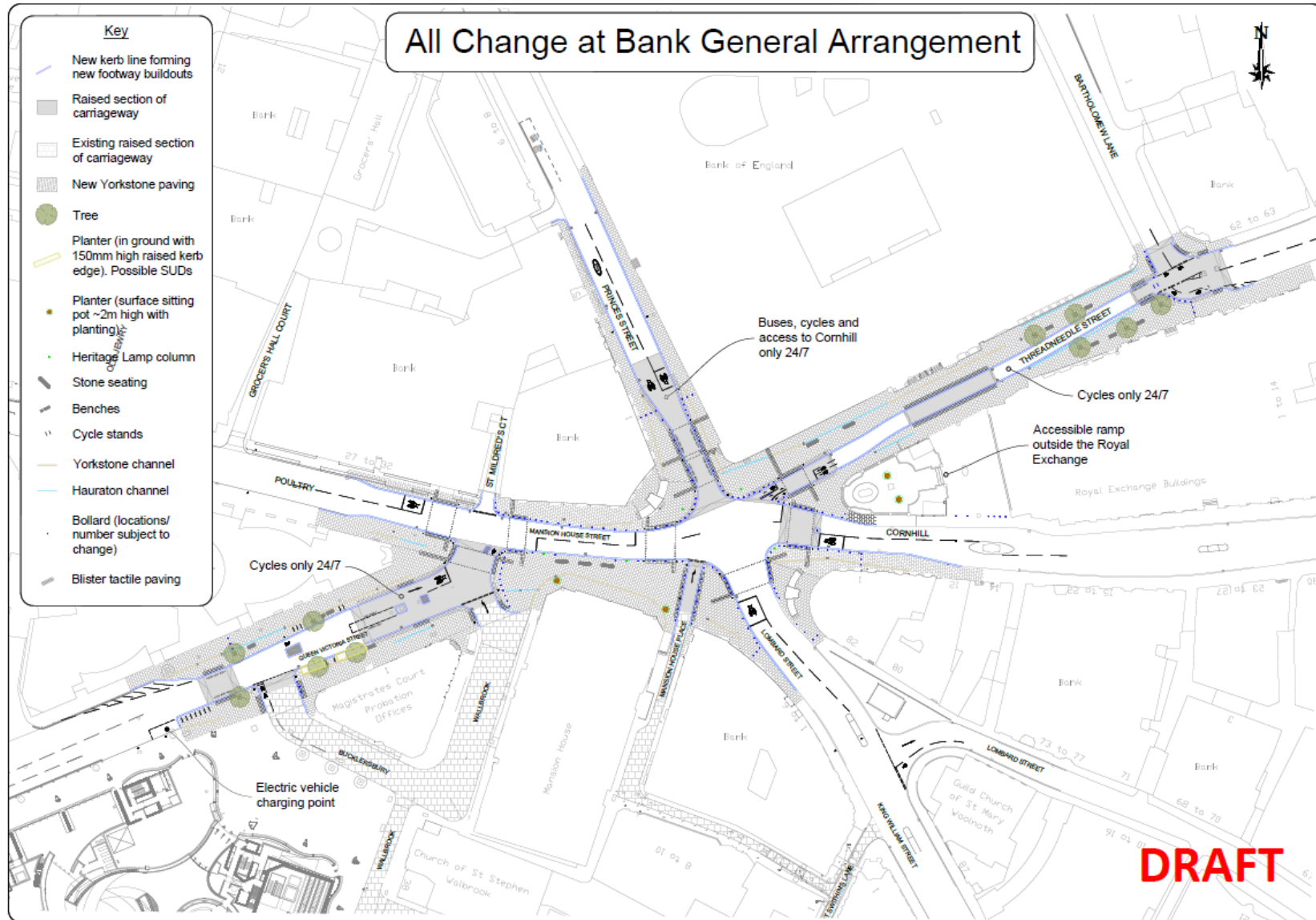
Introduction

- 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.

Figure 1.1: All Change at Bank proposed layout (source: City of London)



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

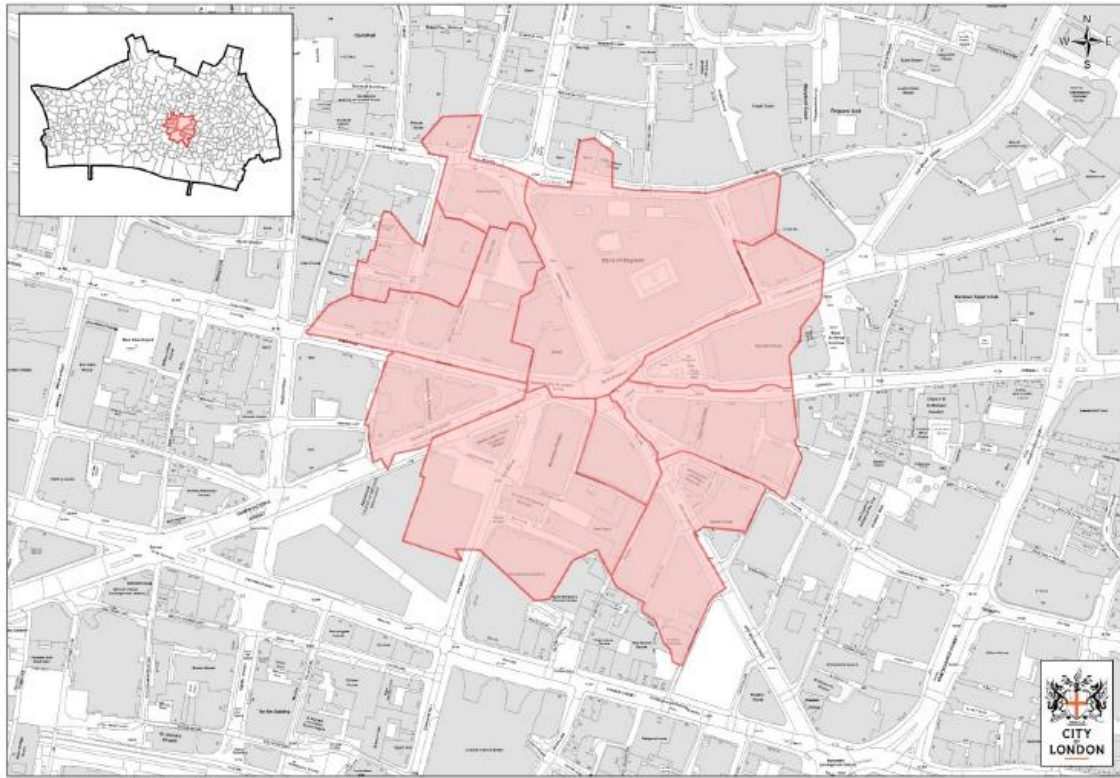
Workforce

- 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.

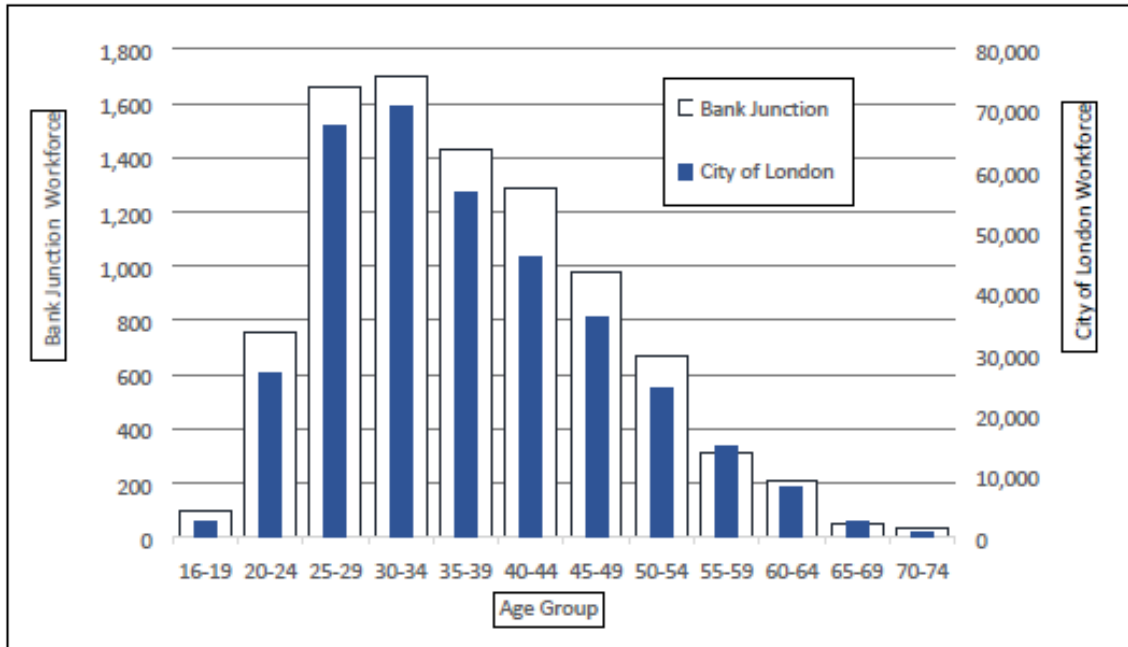
² <https://www.cityoflondon.gov.uk/assets/Business/citystats-factsheet-oct-2022.pdf>

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



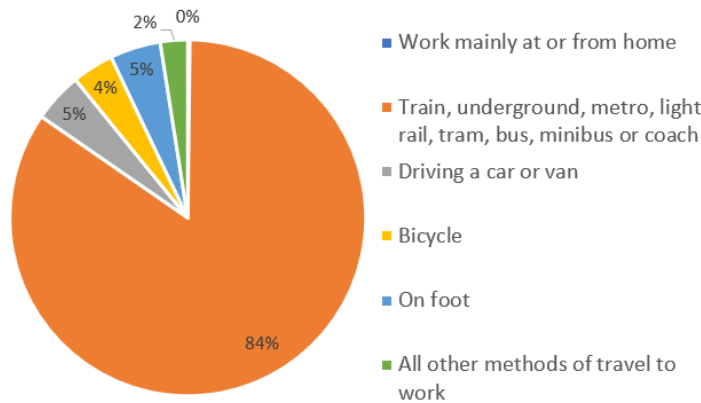
Source: Bank on Safety Equality Analysis with data from 2011 Census

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.

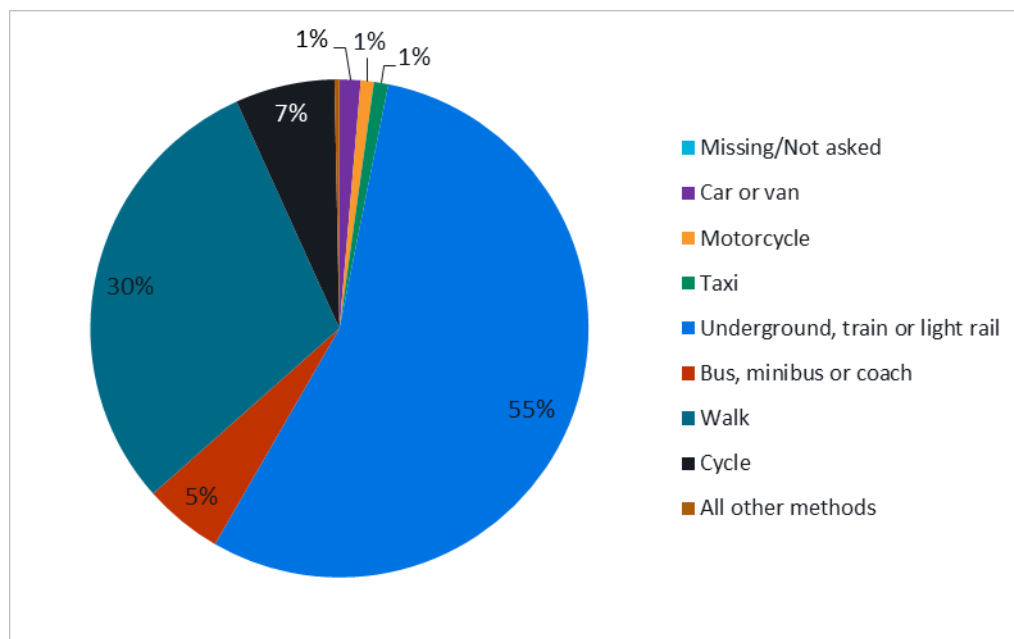
Figure 2.3: Method of travel to work for those with a workplace in the City of London



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

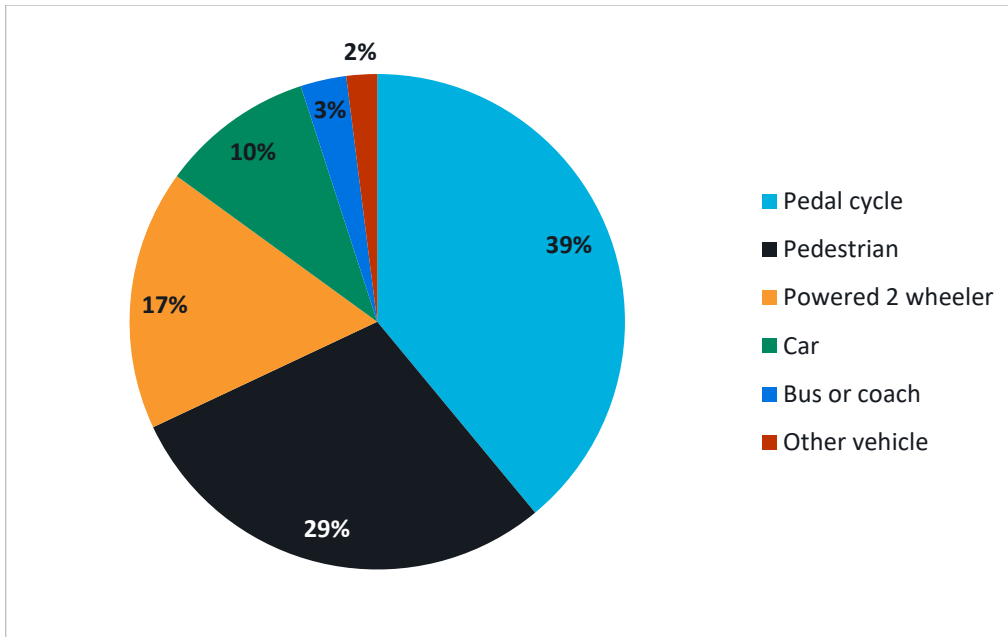
2.9 Please note that this mode split involves other trip types in addition to ‘travel to work’ trips. Based on the 2019/20 LTDS data for trip purposes to the City of London, 71 per cent of trips were for Work (usual workplace and other) and 29 per cent of trips were for other purposes (such as leisure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

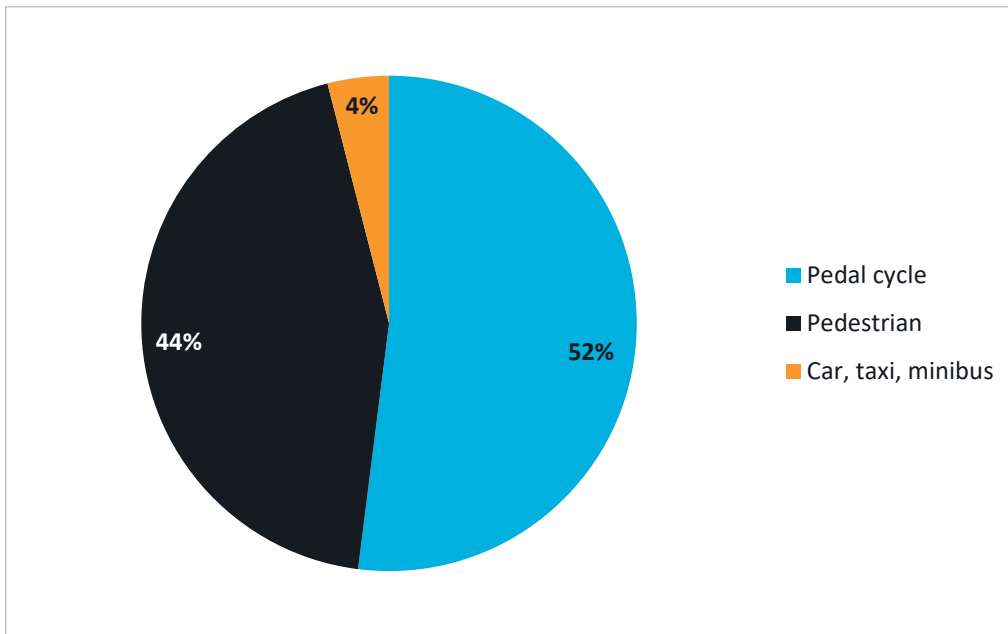
2.11 Analysis of the collisions within Bank junction has been undertaken. Where Bank junction is referred to in the STATS19 2019-2021 dataset, collisions and casualties have been calculated based on a 50-metre radius from the centre of Bank junction.

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



Source: STATS19 2019-2021

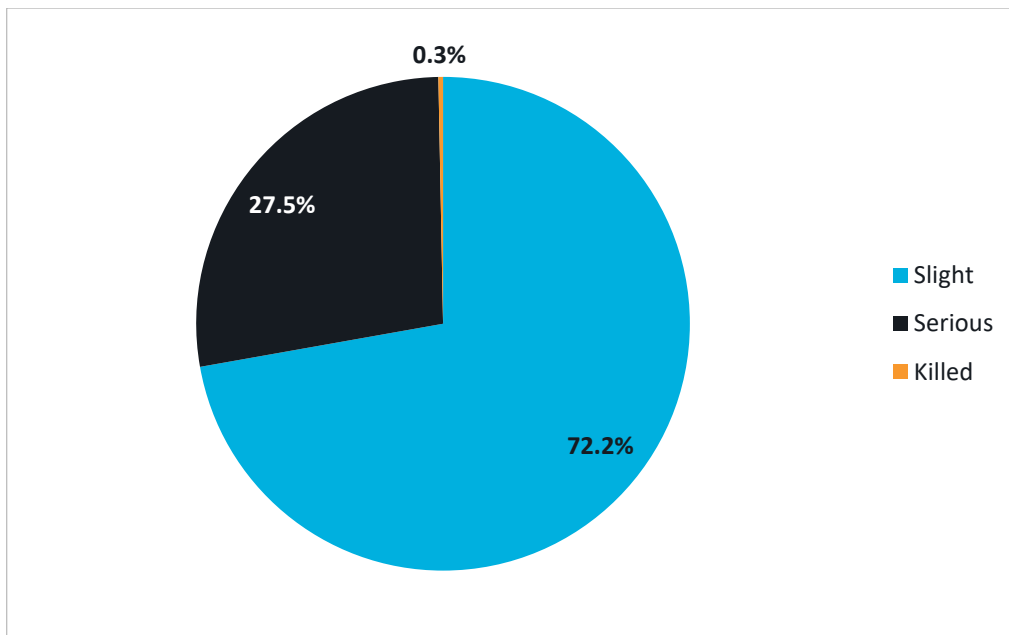
Figure 2.6: Mode of travel for casualties involved in collisions for Bank junction



Source: STATS19 2019-2021

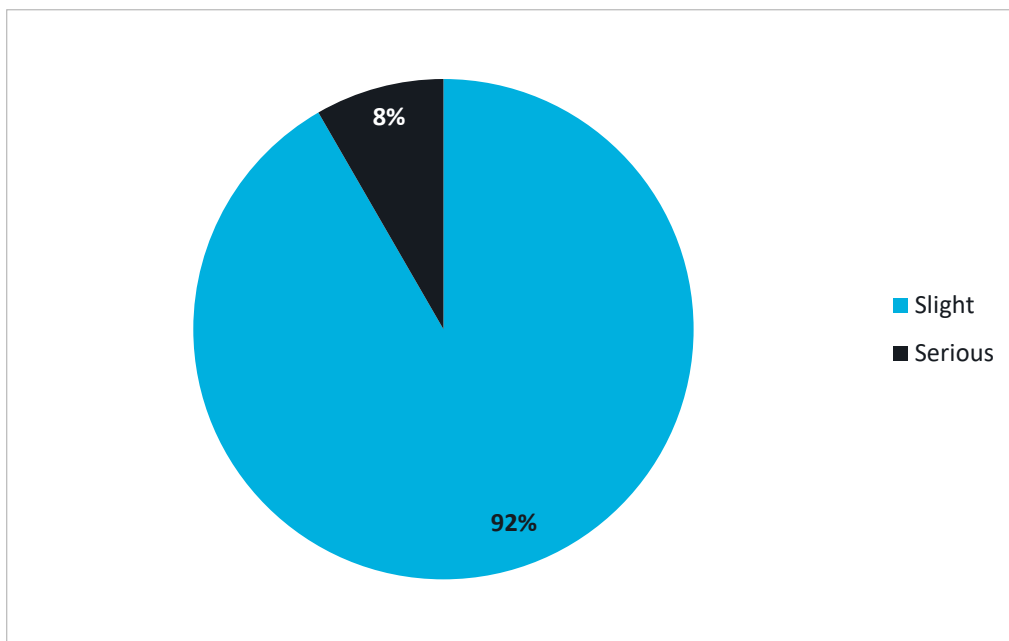
2.12 Figure 2.7 and Figure 2.8 show the severity of incidents between 07:00 and 19:00 Monday to Friday for City on London and Bank junction. KSIs (Killed or Seriously Injured) account for 28 per cent of all incidents involved in collisions from 2019-2021 in the City. KSIs account for a smaller percentage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

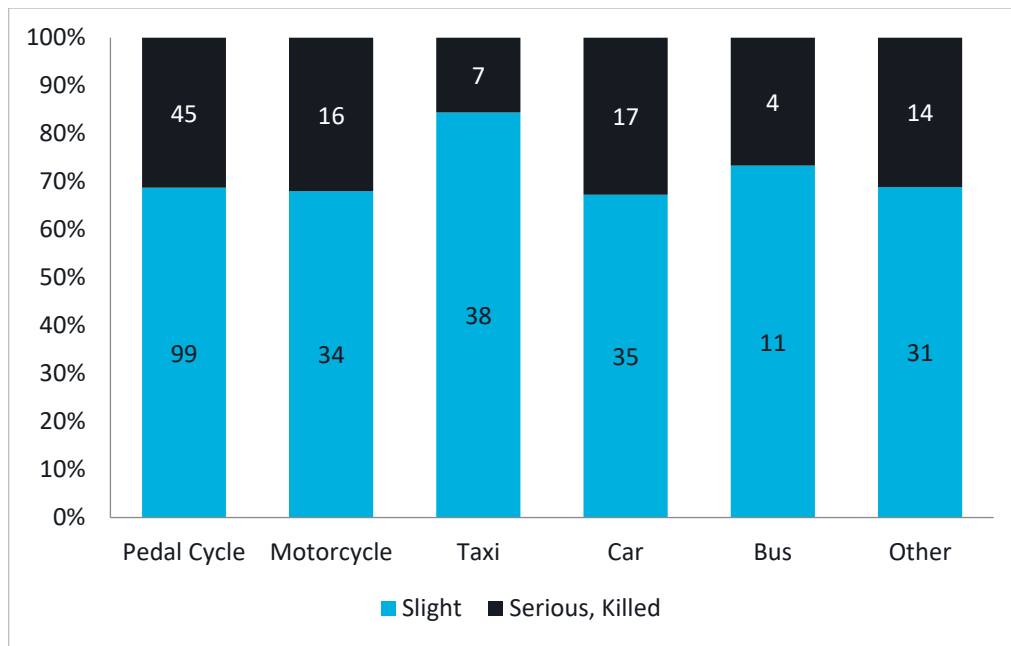
Figure 2.8: Severity of incidents for Bank junction Monday to Friday 07:00 – 19:00



Source: STATS19 2019-2021

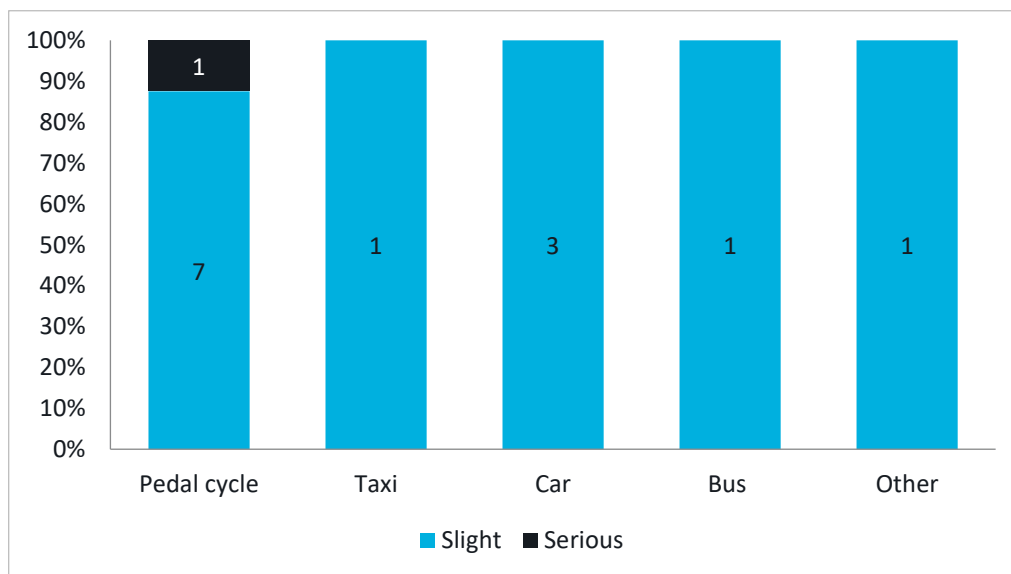
- 2.13 Based on 2019-2021 STATS19 data (national database containing a record of reported road traffic accidents), there were 331 collisions across the whole of the City between 07:00 and 19:00 Monday to Friday and 351 casualties, these are broken down by vehicle type in Figure 2.9. At Bank junction,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



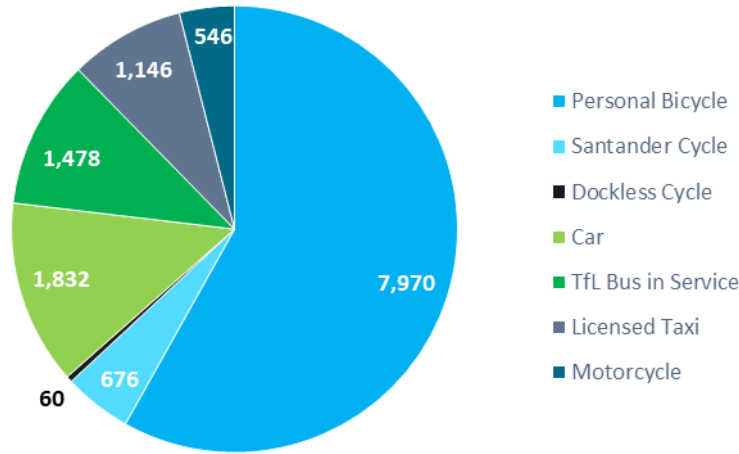
Source: STATS19 2019-2021* note that there were no fatalities at Bank junction within this period

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.

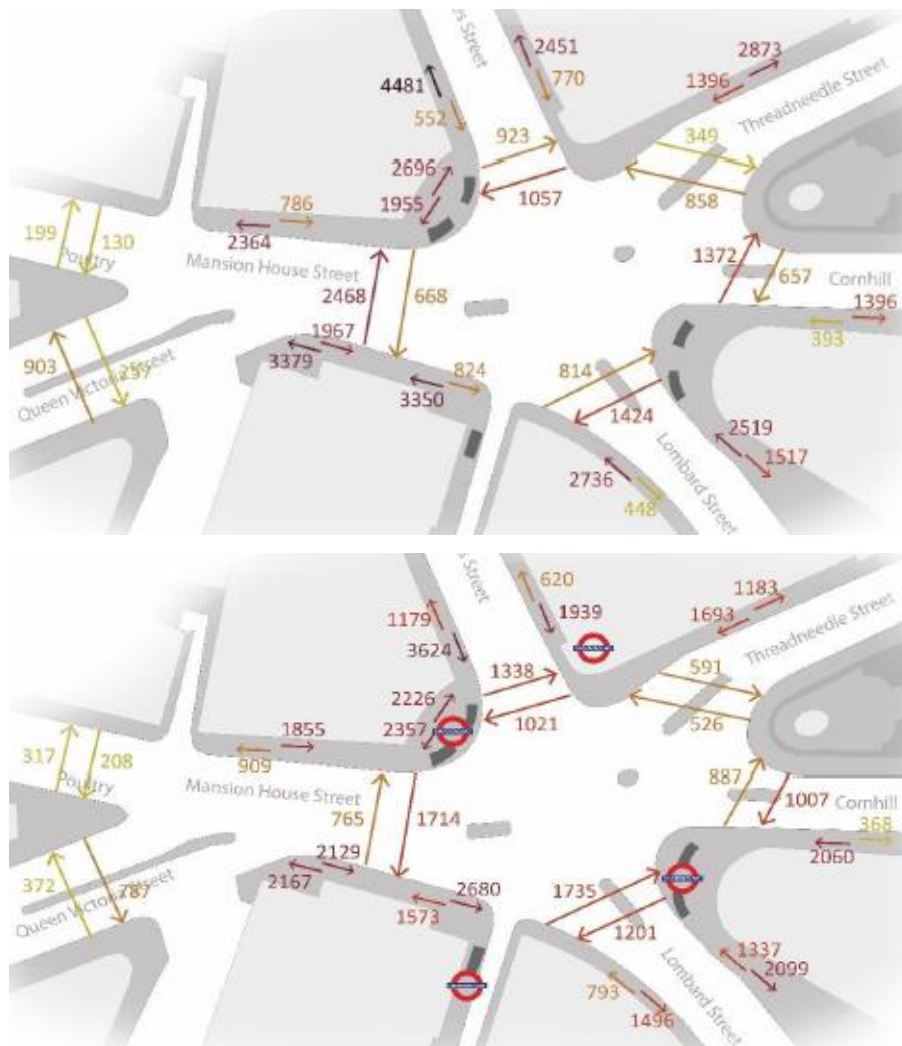
2.16 Pedestrian counts from the Bank on Safety project in 2018³ show approximately 59,000 and 54,000 pedestrian movements in the AM (8:00-9:00) and PM (17:00-18:00) peak periods, respectively. The same study counted 2,200 cyclist movements in the AM Peak (8:00-9:00). Figure 2.12 shows the locations and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

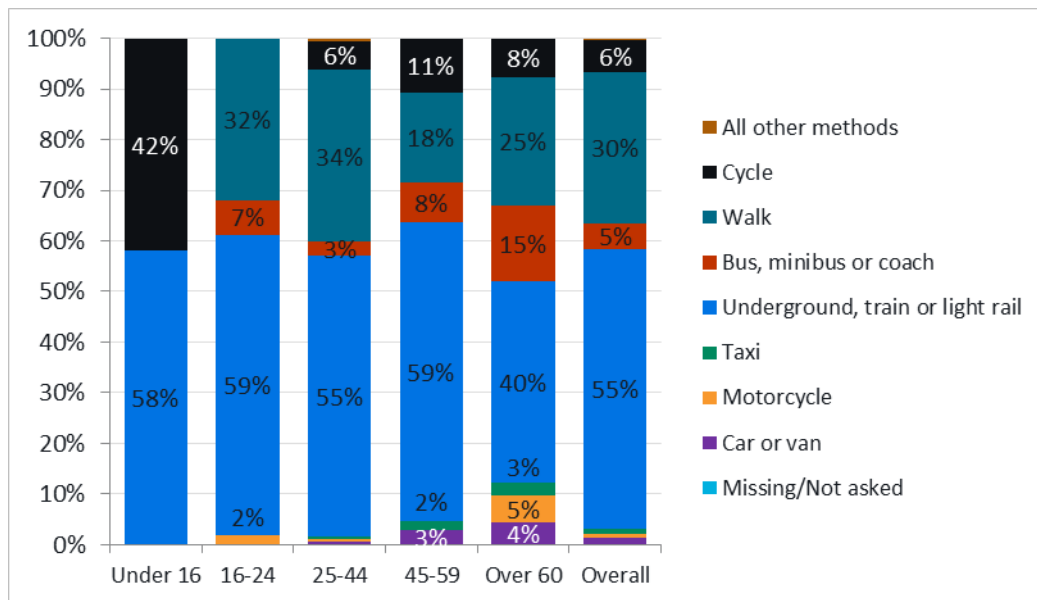
- 2.19 Based on 2021 Census data, the City has approximately 8,600 residents, 55 per cent of these being male and 45 per cent being female. Residents most commonly fall into the 25-34 and 35-49 age groups for both genders. When compared to Greater London, the City has proportionately more people aged 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.

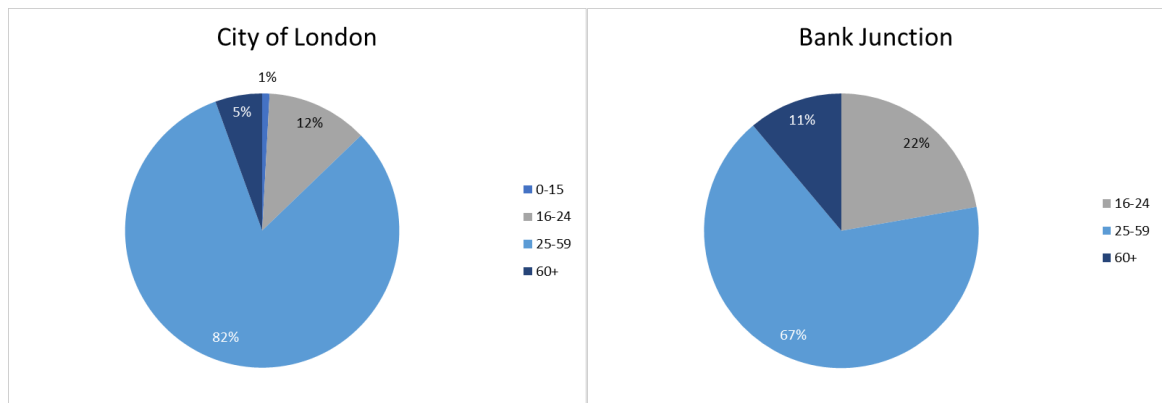
Figure 2-14: Mode split by age category for travel to the City of London



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.

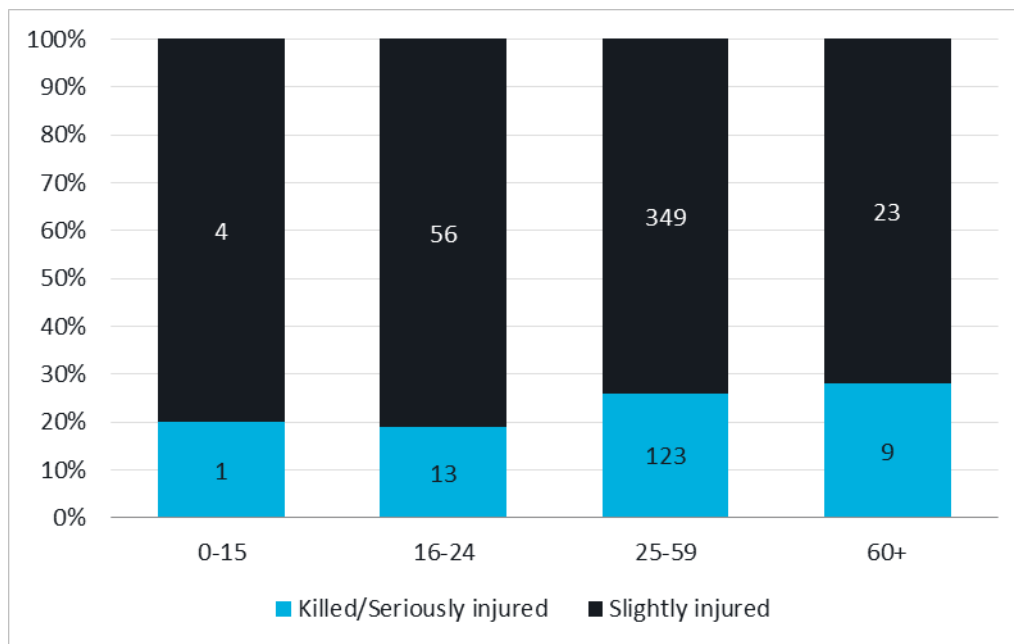
Figure 2.15: Age of casualties involved in collisions



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

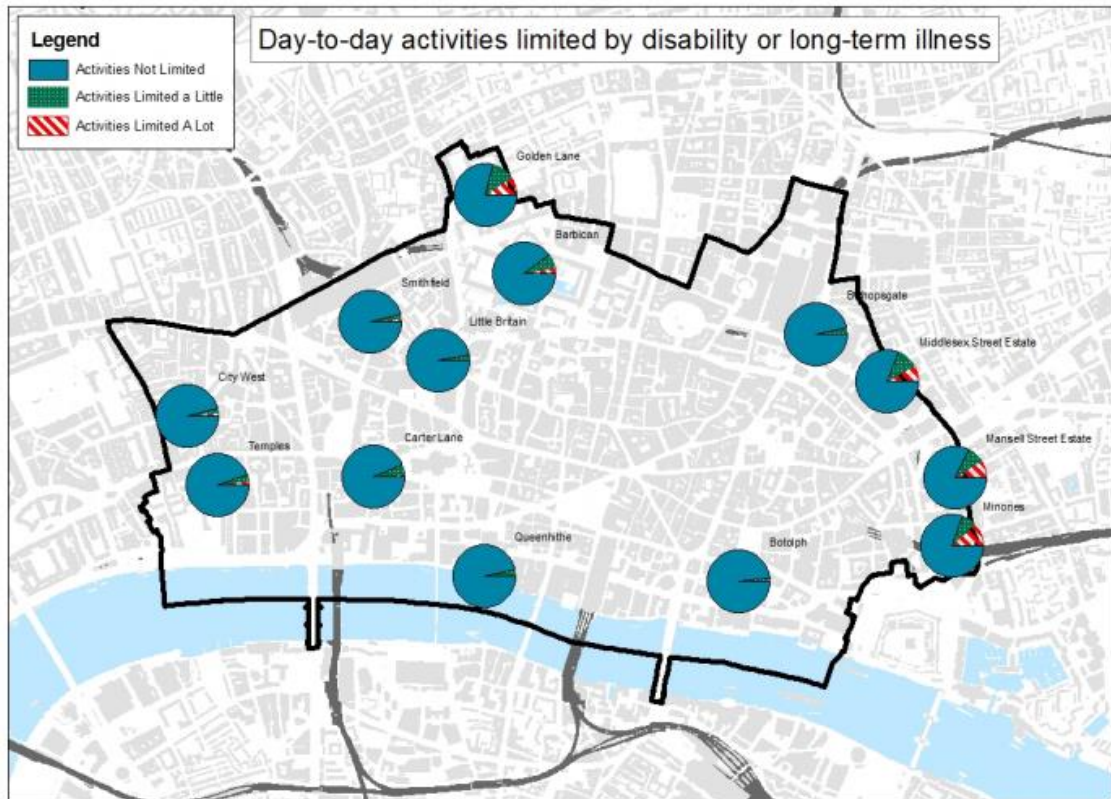
Disability

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.

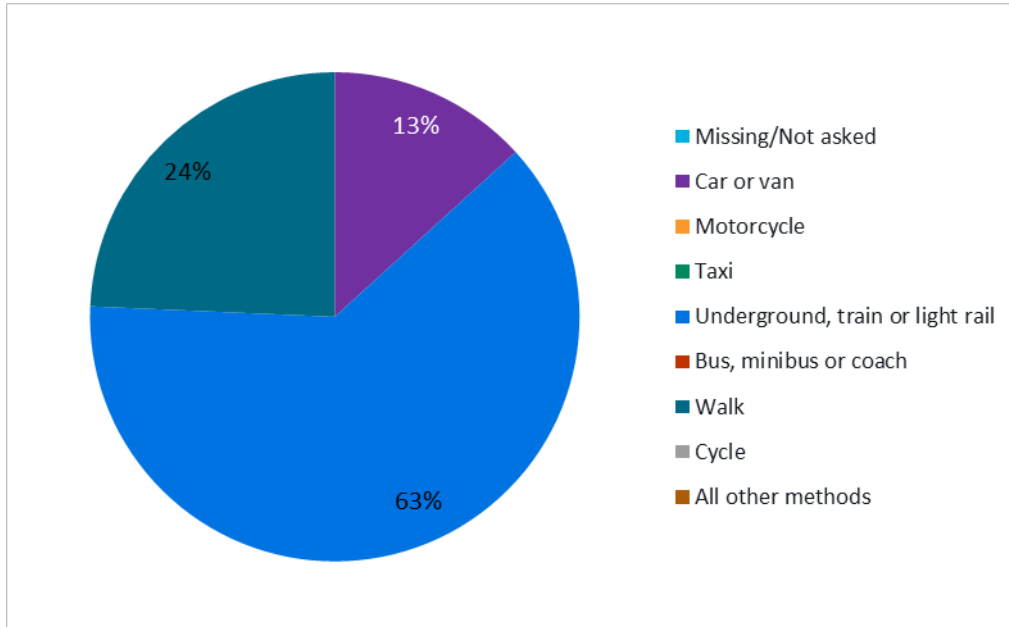
⁵ <https://www.cityoflondon.gov.uk/services/planning/planning-policy/employment-and-population-statistics>

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.

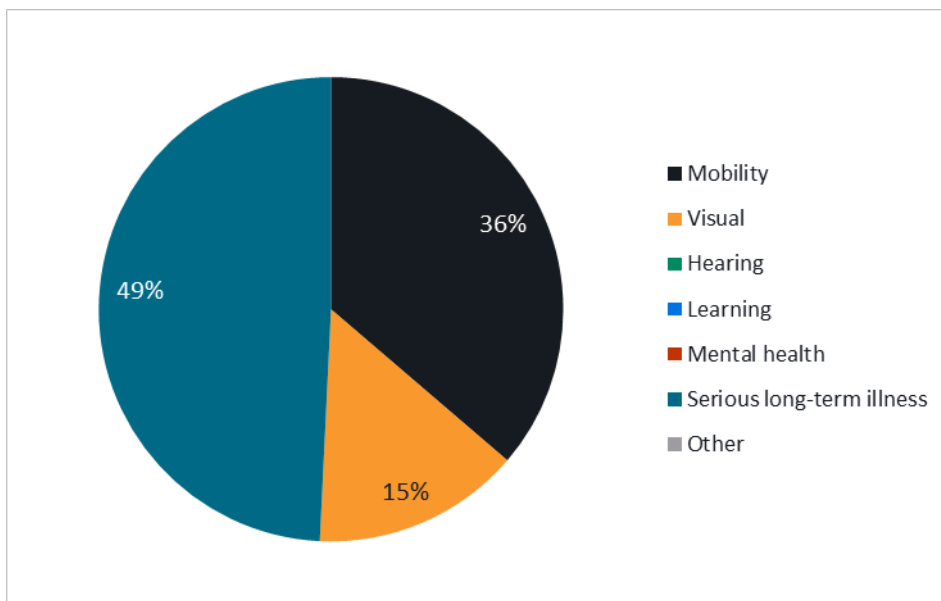
Figure 2.18: Mode split by people with a physical or mental disability affecting daily travel to the City (including old age)



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.

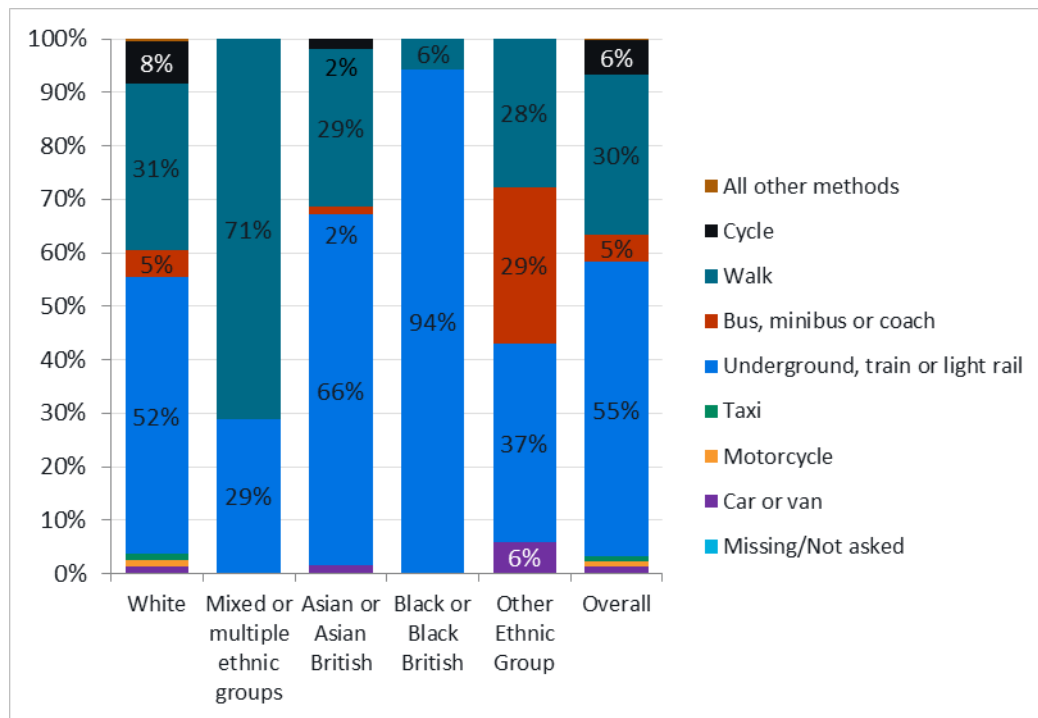
Race

- 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.

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