

What to wear

Don't worry. Cycling gear is optional. If your journeys are short and/or slow, normal clothes are fine. The further and/or faster you ride, the more you'll benefit from switching to cycling clothes. It depends what bike you're riding, too – and in particular what the saddle is like.

The extras you need for cycling might begin and end with a pair of bicycle clips. It depends on what bike you'll be riding and where you'll be riding it. You can comfortably pedal a Dutch roadster a few miles in your best suit, but if you're going to ride 30 miles on a road bike then you'll be more comfortable in specialist cycle clothing.

You can select the bike to suit the clothing you'll be wearing, or you can select the clothing to suit the bike you'll be riding. The cyclist's 'uniform' of Lycra shorts, tight cycling jersey and a helmet is optional, however. It's no more necessary for, say, a short trip into town than a Formula One racing driver's outfit is for a car trip to the supermarket.

If you're not going to ride in a sporty way then you don't need to dress like someone who's involved in cycle sport. It's like the difference between someone who is out for a jog and someone who is walking. Jogging equals sporty cycling equals special clothing. Walking is like cycling at an easy pace. It's easy, it doesn't make you sweat and you can wear pretty much anything you fancy. There are only two hard and fast guidelines for cycle clothing: you need to make sure it can't catch in the chain or the wheels; and you should wear whatever you're comfortable in – in both senses of the word.

Your freedom of choice in what to wear extends to cycle helmets. There's no legal obligation to wear one in Britain. You can wear one all of the time, just for certain situations, or never – it's up to you. Whether or not you do choose to wear one, you should be well aware of what they're designed for and what they're not designed for, so you can make an informed choice.

If you plan to use your bicycle as practical transport or at night then there are accessories you will need to buy. That's because bicycles are usually sold in Britain in a 'bare bones' format, without many of the things you'd take for granted in another form of transport, such as a car. For mountain bikes and road bikes, that makes sense. For utility bikes, it means you will have to shell out because your bike won't have a 'boot' for luggage and it won't have a lock to keep thieves at bay. Also, it will be illegal if you ride it at night, as it won't have lights.

Sitting comfortably

This section is about clothes rather than bicycle components, but it's difficult to avoid talking about the saddle when considering what to wear. The saddle is, literally, fundamental. Narrow saddles are for riding faster or further in cycling gear. Fatter ones are for riding shorter distances in normal clothes.

In padded shorts that narrow racing perch can be comfortable for hours – indeed, it will be more comfortable than a wide 'mattress' saddle. In normal clothes, that narrow saddle could be purgatory. Trousers seams can press painfully into your crotch. Jeans are about the worst, so if you want to wear them, get rid of the narrow saddle and equip your bike with a wider saddle that's softer or sprung and that perhaps has a hole cut in the centre to relieve pressure.

Your bodyweight is meant to be carried on your 'sit bones' or ischial tuberosities when you sit on a bicycle saddle. Those are the bony bits at the bottom of your pelvis. Any saddle has to be at least as wide as your sit bones to be comfortable, which is why women's saddles are wider than men's – it's due to the wider pelvis.

Your weight isn't meant to be carried on the soft tissue of your undercarriage. There are a lot of nerves running there and if you compress them – or worse, garrotte them with a raised trouser seam – you can end up with pain or numbness in one of the last places you'd want it. If you ignore that warning sign then the problem may persist.

Finding a good saddle is worthwhile for any cyclist, but it's particularly important if there won't be a layer of padding between you and it. What works best will vary greatly from cyclist to cyclist – bottoms are as individual as their owners.

For a sportier bike – a mountain bike or touring bike – you will likely want something narrower than usual.

Normal clothes

If you're not going to change the saddle on your 'normal clothes' bike, you may need to change your attire. Try tracksuit trousers or just lighter-weight trousers without thick seams – suit trousers are usually fine.

If your bike doesn't come with a chainguard or chaincase then long trousers will need holding back at the ankle with a cycle clip or tucking into the socks to keep oil off them. Long skirts or dresses look very pastoral when riding a bike. They're not very practical unless the bike is equipped with a full chaincase and a skirt guard for the rear wheel to prevent any entanglements.

Trainers or street shoes are fine on flat platform pedals. Rubber pedal treads give good grip in the dry and won't scuff shoe leather. In the wet, they're slippier than studded or serrated metal pedals. It's possible to cycle in high heels, although you're better off changing into them afterwards and wearing trainers or pumps to ride in.

Whatever you wear, tie or tuck any laces in such a way that they can't snag on the chainring. This is vital for children on the back of tandems, where the drivetrain is inexorable, and even more vital on a fixed-wheel road bike where a jammed chain will instantly stop the back wheel.

Getting your core body temperature right is one of the trickiest jobs when you're wearing normal clothes. On a bike you generate more heat than you do when walking but you're subjected to more wind-chill, so you need to be windproof but not too insulated. In fact, you should be not quite warm enough when you set off, to prevent overheating a couple of miles further on. Be prepared to stop and shed a layer as you warm up or if conditions change. Similarly, be prepared to add a layer if you get off the bike and have to stand around in the cold.

Many coats are too warm for cycling and they tend to be cut wrong. They're too short in the back and arms because of the leaned-over position you adopt on most bikes. It's well worth considering getting a cycling jacket if you get no other cycling gear.

A windproof jacket made from a lightweight polyester, such as Pertex, is enough for the summer months and will shrug off light showers, while a breathable waterproof with a Gore-Tex membrane will vastly improve winter comfort. Expect to pay from about £30 for a windproof and around £100 for a truly breathable waterproof. Jackets that are waterproof and semi-breathable are cheaper – around £50. In winter, your hands and head – especially the ears – get cold due to wind-chill, so wrap up well. It's much worse than when you're walking. If you wear glasses, wear a cap when it rains to stop droplets getting onto your lenses and distorting your vision.

Cycling clothes

Padded shorts are standard-issue cycling kit. By default, they're black Lycra with a synthetic pad in the crotch. Cycling shorts are designed to be worn next to the skin without pants. It's more comfortable and the fact that you're not in sweaty skivvies reduces the chance of getting a rash. Racers sometimes pay over £100 for skin shorts, but good ones cost from about £20, and for light leisure use you can pick them up for as little as £6. Note that men's and women's shorts have a different shaped shorts pad.

The disadvantage of Lycra shorts is that they're rather conspicuous off the bike and some folk feel self-conscious in them on the bike. You can wear them underneath other shorts or tracksuit trousers, or you can buy mountain bike baggies that do the same job. Some baggies come with a padded inner short, while with others you're expected to wear them over Lycra shorts. Expect to pay from £25 for baggies. In winter, you'll want leg- or knee-warmers to go with the shorts, or full-length Lycra cycling tights instead.

Cycling footwear is stiff and has cleats bolted to the sole. These clip into pedals a bit like ski boots into ski bindings. Treading down clips you in and twisting the foot sideways releases. You get a much more secure connection to the bike with these pedals, and better power transfer. Make sure the release springs are set up nice and loose to begin with, or else you'll end up lying on your side on the floor – still attached to the bike.

Shoes for road racers have cleats that stand proud of the sole and make you walk like a duck. Other shoes – branded off-road shoes but usable anywhere – have a recessed cleat so you can walk better. There are several different designs, and while cleat A won't fit in pedal B, pretty much any off-road cleat will fit any off-road shoe (similarly with road shoes). The cleats come with the pedals not the shoes, so you shouldn't have compatibility problems. Expect to pay from £20 for pedals and from £30 for the shoes.

For the top half, a stretch-fit synthetic jersey with pockets in the back is typical. Often it will be worn over a wicking vest, which won't get soggy and clammy with sweat like cotton. On the top of that, if it's cooler, you can cheat the wind with a windproof jacket or a gilet, which is like a jacket minus the arms. Gilets cost much the same as jackets but are lighter and easier to stow in a cycling jersey pocket. Arm warmers and leg warmers are often used too, as they can be pulled on or off easily to suit changing temperatures. A combination of 'base layer' (vest), mid-layer (jersey) and outer layer (windproof) can be used all-year round. The winter option involves long sleeves and a snuggler jersey.

Most cyclists wear padded mitts or gloves. These help prevent numbness in the hands due to compressed nerves and also protect the palms in the event of a fall. Headgear was traditionally a tight-fitting cotton cycling cap, which helps keep both sun and rain off and can be worn under a helmet. When it's really cold, the ears at least need covering – with a thin headband, beanie or balaclava if a helmet is to go over the top.

Many cyclists use clear or coloured wraparound glasses for cycling to keep out wind, dirt and insects. Prescription versions are also available – at a price.