



# Planning for Death

National attitudes towards  
death, dying, bereavement  
and later life planning

Co-op media report, 2024

co  
op



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As a major provider of Funeralcare and life planning services, the Co-op working with You Gov conducted the biggest ever survey into death dying and bereavement. As well as gathering the insight of over 16,000 members of the public, as a member owned business over 18,500 members also had their say, contributing to the biggest piece of insight on the topic.

Look out for what Co-op member owners think throughout the report.





## Foreword

It is 5 years since the Co-op first launched the Biggest Ever survey into death, dying, and bereavement, leading to a state of the nation report which unveiled the attitudes of Brits when thinking about and discussing the inevitable.

Over the past five years, the UK has endured unexpected and once unfathomable levels of grief and loss, the devastating toll of the coronavirus pandemic being perhaps the most prevalent, but have events such as this impacted how those living in the UK think about their own mortality?

With this in mind, it was important to revisit the Biggest Ever Survey, a piece of research which has captured the thoughts and feelings of over 30,000 adults across the UK, including 18,500 of our very own Co-op member owners. The research reveals that despite the topic of death being at the forefront for many, the majority of us are reluctant to act as many of us have not written a will, appointed a Lasting Power of Attorney, have a life insurance plan, or a funeral plan.

This media report brings together the views of 30,000 individuals, alongside the business data and expert commentary from Co-op Funeralcare, Co-op Legal Services, and Co-op Insurance.

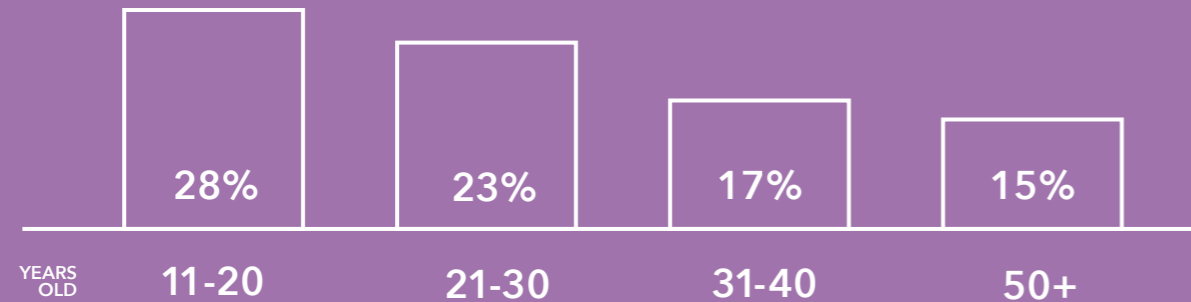


# Mortality

The majority of UK adults (91%) have thought about their own mortality at some point in their lives, with 28% doing so between the ages of 11 and 20.

The research shows that thinking about one's own mortality is a common and universal experience, as only 9% of people say they have never thought about it. The age at which people first thought about their own mortality varied, but the most common age range was between 11 and 20 years old, accounting for almost a third (28%) of UK adults. The next most common age ranges were between 21 and 30 years old (23%), and between 31 and 40 years old (17%). Only 5% of people said they first thought about their own mortality after the age of 50.

Age first thinking about one's own mortality:



The research reveals at age 25 Brits first consider their own mortality and with life expectancy now at 78.6 years for males and 82.6 years for females, this means people on average are spending 55 years thinking about their own death.



This research reveals the variety of triggers that can spark thoughts about mortality, from personal experiences to global events. At Co-op Funeralcare, we believe that talking about death can help people plan ahead and cope better when they face bereavement. That's why we encourage people to have open and honest conversations about their wishes with loved ones for their funeral.

Gill Stewart, Managing Director of Co-op Funeralcare.





# Mortality



After my cancer diagnosis, I knew it was important to take steps to ensure a quality of life for both myself, and my children, despite how overwhelming it was having to plan for the worst. I proceeded to make sure my will was up to date and sought financial guidance to support me through both the financial worries of cancer treatment and beyond.

Of course, having to discuss this with people was not the easiest thing to do, especially my children, but it was important to me to reach out to my family and close friends, as discussing my feelings helped to break the taboo, and it even brought us closer together.

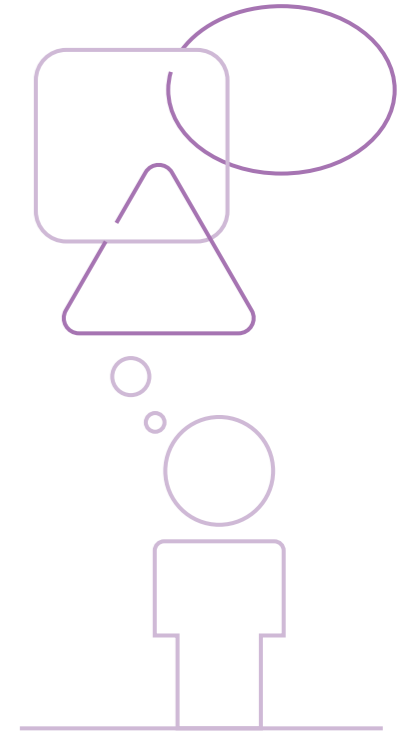
Even now that I have made a full recovery, I naturally still find myself looking towards the future and planning ahead for my family.

**Cheryl, London**



The most common triggers for considering one's own mortality in the past five years

Mortality trigger	2023
Death of a family member	30%
Covid-19 pandemic	26%
Reaching a milestone age	24%
A global or national crisis	16%
A medical diagnosis	16%
Death of a friend	15%
Making a will	13%
Death of a celebrity	10%
War and terrorism	9%
Retirement	9%



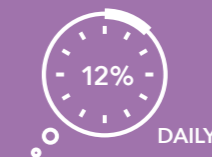
The research shows that thinking about one's own mortality is a frequent occurrence for many people, with most (55%) of UK adults revealing they think about it at least once a month and over a tenth (12%) think about it daily. Only 1% said they think about their own mortality hourly, while 9% said they never think about it. Meanwhile for others, they think about their own mortality either weekly (18%), every few months (12%), or once a year or less (5%).



55% think about their own mortality once a month



18% think about their own mortality weekly



12% think about their own mortality daily

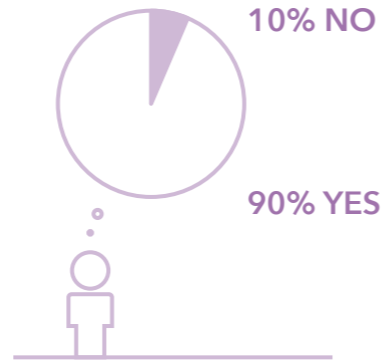


12% think about their own mortality every few months

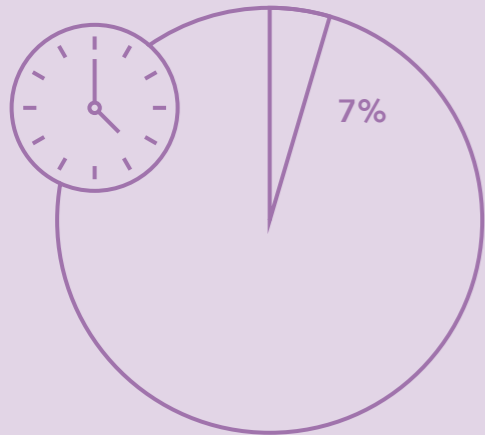
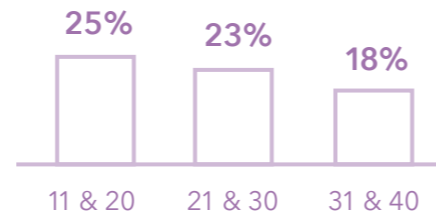


## Mortality

The majority of people (90%) have also thought about their parent's mortality. Thinking about one's parent's mortality is almost as common as thinking about one's own mortality, as 90% of people said they have thought about it at some point in their lives, and only 10% said they have never thought about it.



The most common age range at which people first thought about their parent's mortality was between 11 and 20 years old, accounting for a quarter (25%) of adults. The next most common age ranges were between 21 and 30 years old (23%), and between 31 and 40 years old (18%).



Only 7% of people said they first thought about their parent's mortality after the age of 50.



The death of Queen Elizabeth II in 2022 was mentioned by 7% of people as a factor that prompted them to consider their own mortality recently, suggesting that the late Queen's longevity and symbolic role may have an impact on how people perceive their own mortality.

## Cruse Bereavement Support

Co-op is working in partnership with Cruse Bereavement Support to bring communities together to support one another with grief



Co-op's research reveals how often people think about their own mortality and what causes these thoughts. Facing our own mortality can be hard, but it can also inspire us to talk more with our loved ones about our funeral wishes. At Cruse Bereavement Support, we know that talking about death can ease anxiety, improve relationships, and help with grief. That's why we support the Co-op's initiative to urge people to plan ahead and share their funeral wishes with their families.

Lucy Harmer,  
CEO of Cruse Bereavement Support

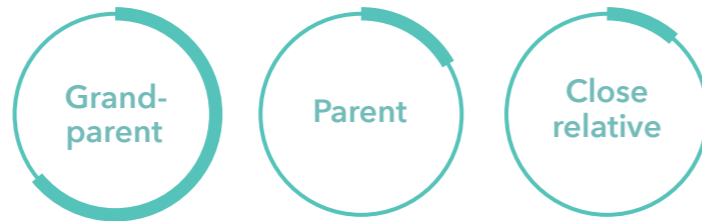




# Experiences of death & funerals

Most people in the UK are introduced to the concept of death at an early age, with the death of a close relative or friend said to be the most impactful experience. Almost half of UK adults (47%) said that the death of a close relative or friend was their first recollection of experiencing death. The death of a pet was another common source of awareness of death, as 17% of the participants said that it was their first recollection of death. The death of a famous person was also a significant event for some people, as 5% of the participants said that it was their first recollection of death. These findings show that death can be a profound loss for many people, whether it is a personal or a collective experience.

participants said that their first close bereavement was **the death of a:**



The research also shows that most people in the UK experience their first close bereavement in their adolescence or early adulthood, and that the death of a grandparent is the most frequent cause of grief. Six out of ten participants (60%) said that their first close bereavement was the death of a grandparent, followed by a parent (15%) and a close relative (12%). The average age of the first close bereavement was 20 years old, and the average age of attending the first funeral was 19 years old. These findings show that most people encounter death and bereavement at a critical stage of their development, and that these experiences can shape their views and attitudes towards death and life.

First recollections of death:



47%  
death of a  
relative / friend



17%  
death of a pet



5%  
death of a  
famous person



## Experiences of death & funerals

The average age of the first close bereavement was 20 years old, and the average age of attending the first funeral was 16 years old.



The average age of the first close bereavement was **20 years old.**



the average age of attending the first funeral was **16 years old.**

Co-op member owners think about their own mortality a great deal with 14% thinking about it daily, 24% thinking about it weekly and 20% thinking about it monthly.

The death of a family member (49%), the loss of a friend (29%), reaching an age milestone (27%) and the Covid pandemic (25%) are the top four experiences which have prompted Co-op member owners to consider their mortality.

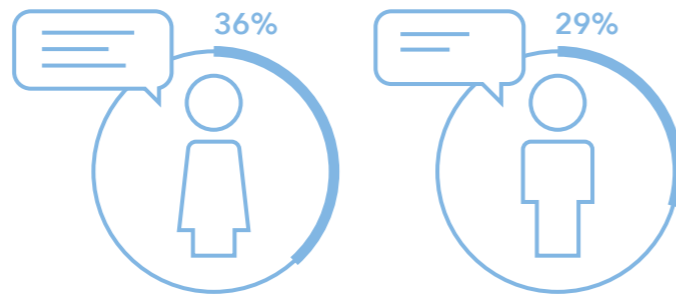




# The Elephant in the Room: Talking about death

Only one third of all people (33%) said they were comfortable with talking to loved ones about their own death, while 12% said they were not at all comfortable and would not discuss it.

Women (36%) are more likely than men (29%) to say they are comfortable with talking about their own death.



The most common barriers to talking about death are not wanting to make others worry about them dying (24%), never feeling the need to talk about it (20%) and being worried about upsetting people (18%).

The most helpful thing that other people did or said to help someone who was recently bereaved was to ask them if they wanted to talk about their loved one (20%). The least helpful thing was to talk to others about their bereavement rather than them (6%).



19% of Co-op member owners said they were uncomfortable to speak to others about their death. 16% of Co-op member owners said they were considering talking to others about their death. Not wanting to make others worried (29%), fear of upsetting people (16%) and they never felt the need (13%), not wanting to make others worry about having to sort out their financial affairs and estate (11%), not knowing how to talk about it (9%) and being frightened about death (7%) are the top barriers to Co-op member owners talking to other people about their own death.



Not wanting to talk about the death of a loved one or your own funeral is understandable, but not doing so can cause considerable distress for loved ones when the time comes - whether that's uncertainty as to what the person who has died would have wanted, family conflict over what kind of funeral service it will be, or distress if the funeral plans don't enable your loved ones to say goodbye in the way they would want to.

"This valuable insight from Co-op Funeralcare demonstrates that we still have some way to go in the UK to getting those important conversations started. The National Association of Funeral Directors and its members have long tried to encourage people to get this important piece of 'life admin' done, in order to be able to get on and live their lives - secure in the knowledge that their wishes, and those of the people who will miss them, are clear and planned for.

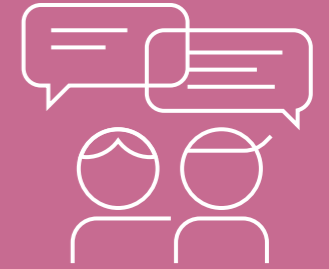
Andrew Judd, NAFD Chief Executive





# Funeral wishes

With over a third of Brits telling us they feel uncomfortable talking about death with their loved ones, families could be left at risk of not knowing their loved one's wishes.



## What's stopping people?

Whilst 45% of people have discussed their funeral wishes with their family, over half (55%) said they haven't broached the subject with their loved ones.

However, with a quarter (26%) of people saying they know exactly what they would like for their funeral or have a funeral plan in place outlining their wishes, a third of Brits haven't actually thought about what they would like.

And while the research suggests an apprehension from people in thinking about their own funeral, of those that have considered this, 1 in 3 people (31%) had first done so before the age of 30.



When we look at this in terms of gender, it is men that are less likely to have these conversations in comparison to their female counterparts, with almost two thirds (60%) having not discussed their wishes compared with half (50%) of women.

Likewise, over a third (37%) of men said they have not thought about the type of funeral they would want at all, compared to 29% women.

And with men often seen as more stereotypically closed-off when discussing personal issues, this figure shows that whilst half (50%) of females have discussed their plans with loved ones, only 40% of men have had those same conversations.





# Funeral wishes



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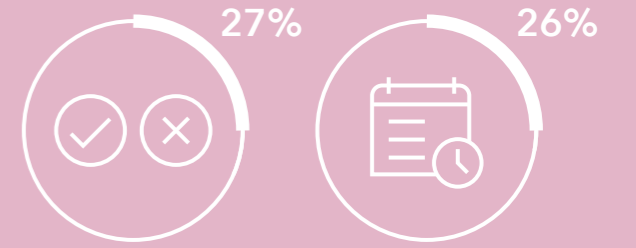


Almost two thirds (61%) of Co-op member owners said they had discussed their wishes with a loved one whilst 39% had not. Whilst just over 1 in 4 (28%) said they knew exactly what they wanted for their funeral.



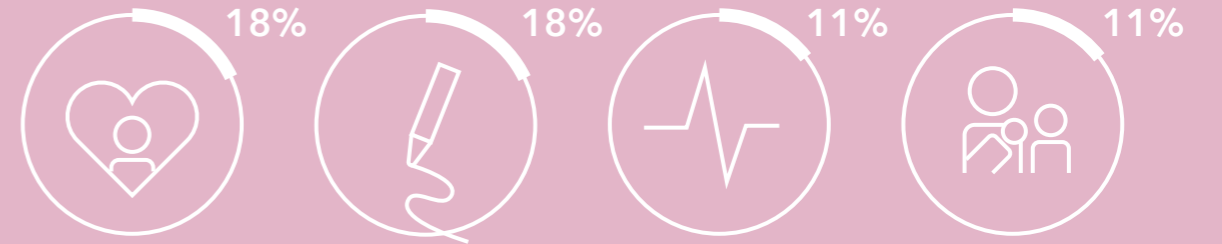
## Planning Ahead?

When it comes to thinking about funeral planning, we can see from the research that there are various factors impacting when people make these decisions, from key life moments to financial considerations:



27%  
Attending a funeral made me think what I would/wouldn't want

26%  
My age

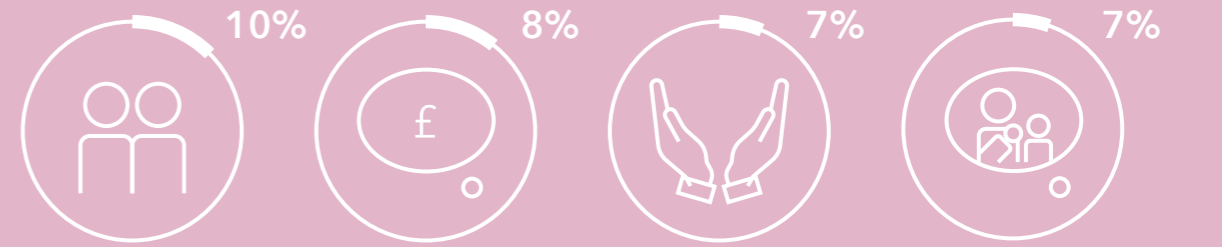


18%  
The loss of a loved one

18%  
Making my own will

11%  
A medical diagnosis

11%  
My children



10%  
My partner

8%  
Thinking about investments/my finances

7%  
My religion

7%  
When thinking about having children

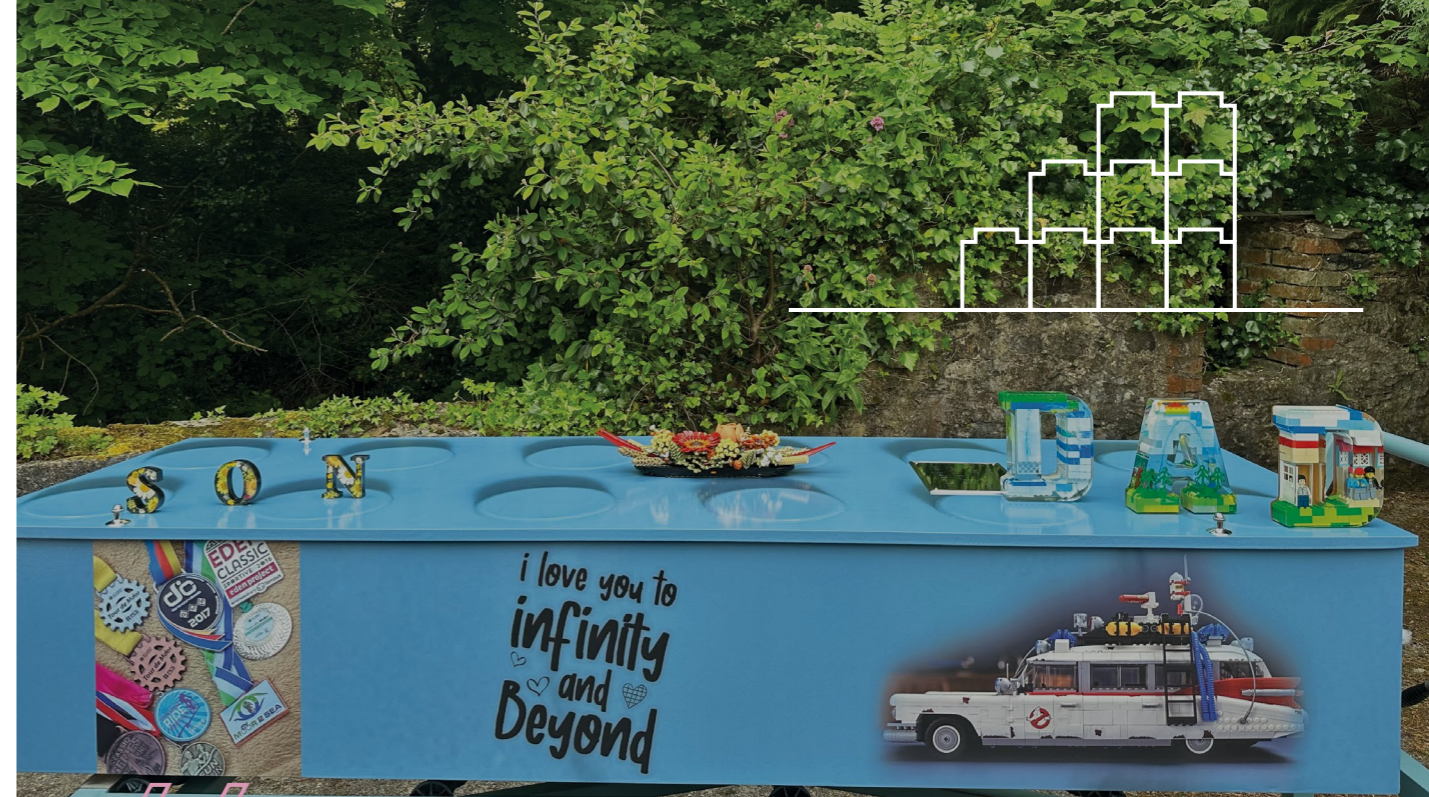


## Funeral wishes

For those that have started thinking about their own funeral, the research shows a real mix of things that people would like, ranging from financial considerations to personal touches:



A celebration of my life rather than sadness that I'm dead	38%
My own choice of music	34%
To be cremated	31%
No fuss	27%
Donations to charity rather than flowers	25%
A non-religious service	23%
To have the cheapest funeral possible	21%
Anecdotes about my life to be told	19%
For the wait from death to funeral to be as short as possible	17%
Mourners to wear colour	17%



My husband spent a lot of his time building Lego models, so we wanted to reflect his passion for this when the time came to say goodbye, and with the help of our family and the team at Co-operative Funeralcare Buckfastleigh, we were able to create a ceremony that he would have adored.

Kerry, the Funeral Director, even personally created a special band for her hat and handkerchiefs for the bearers' pockets made from Lego-printed fabric, whilst making sure to incorporate the theme into the order of service too.

My husband always had a fabulous sense of humour, and we knew we had to bring this into his funeral ceremony. His youngest daughter had the great idea for her and her sister to put googly eyes on the lego-shaped coffin, along with an empty box of fun snaps. They also both chose the song Lego House by Ed Sheeran to match the theme too - it's little things like this that he would have loved!

**Kate, Buckfastleigh**  
Co-op Funeralcare client





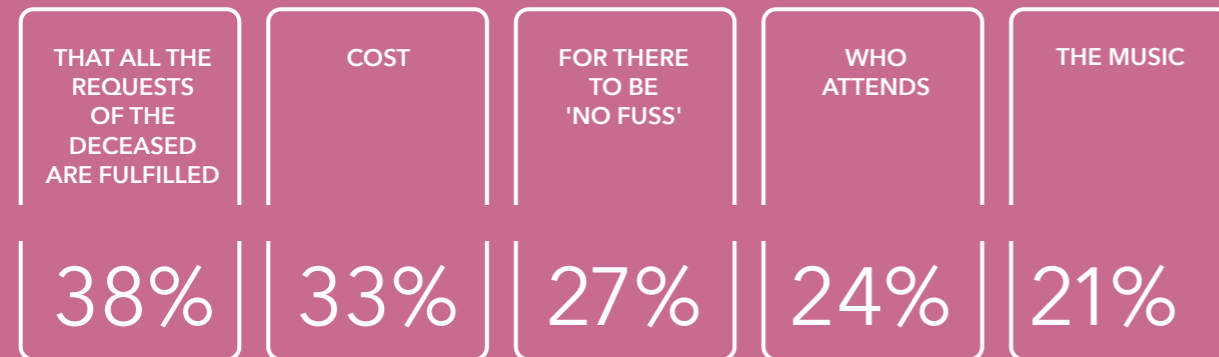
## Funeral wishes

### A question often asked is whether a funeral is for the living or for the deceased?

Often, we see families use it as a way to say their final goodbye, and for some it can be an important part of dealing with their bereavement. However, despite the role it can play in helping families come to terms with their grief, the research shows that when it comes to considering what is most important, almost two fifths (38%) of people still believe making sure the requests of their loved one are fulfilled is priority.

For someone planning their own funeral, however, other considerations can have an impact on the decisions they make. A third (33%) of people considered cost as most important to them when thinking about funerals, whilst over a quarter (27%) said for there to be 'no fuss' - something that could reflect how an individual lived their life and wanting for this to be mirrored in their final goodbye.

### What do people consider most important when it comes to the funeral?





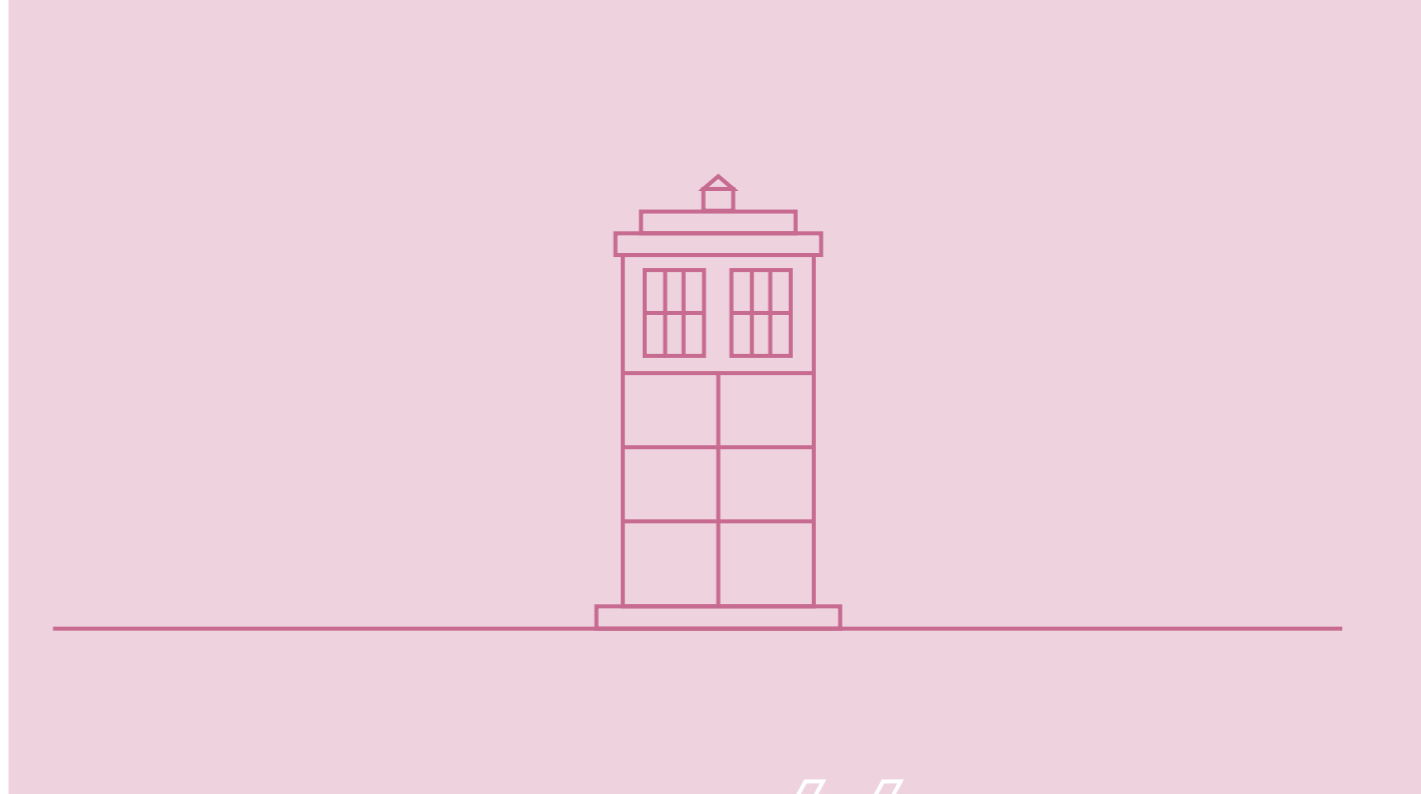


My husband always had a brilliant sense of humour, and I knew that he would have wanted his funeral to be light-hearted.

I wanted to be able to give him one last laugh, and he certainly would have at the thought of being taken to the service on a double-decker bus!

With it being something a bit different, I worried that it might not be possible, but our family and the team at Co-op Funeralcare helped to ensure everything came together, and the day was just wonderful!

**Jackie, Rugby**  
Co-op Funeralcare Client



My brother was the ultimate Doctor Who fan, so as soon as we saw the Tardis coffin in the brochure, we knew we had to organise a funeral to remember.

I was worried that it might not come together as we envisioned, but the team at Co-op Funeralcare went to great lengths to ensure that the day was nothing shy of perfect. We were touched that they even made the effort to surprise us too with some of the arrangements ahead of the funeral, making the entire experience even more special and personal.

**Helen, Mexborough**  
Co-op Funeralcare Client





# Funeral wishes



## Co-op's 2023 Funeral Music Chart

Based on data and insights from across 93,000 funerals, Co-op's funeral directors revealed our top 10 funeral music choices for 2023.

Rank	Song	Artist
1	Time To Say Goodbye	Andrea Bocelli & Sarah Brightman
2	My Way	Frank Sinatra
3	Supermarket Flowers	Ed Sheeran
4	Wind Beneath My Wings	Bette Midler
5	We'll Meet Again	Vera Lynn
6	Somewhere Over the Rainbow	Eva Cassidy
7	You'll Never Walk Alone	Gerry & The Pacemakers
8	All Things Bright & Beautiful	Hymn
9	Abide With Me	Various/Hymn
10	Dancing In the Sky	Dani & Lizzy



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Two fifths (40%) of Co-op member owners said 'Music' was the most important aspect of a funeral, followed by 'Cost' (33%), for there to be 'No fuss' (32%), 'Who attends' (30%) and meeting the wishes of the deceased (22%).

## Most important aspect of a funeral

From our research, we can see what different age groups value most when considering what is important to them for a funeral.





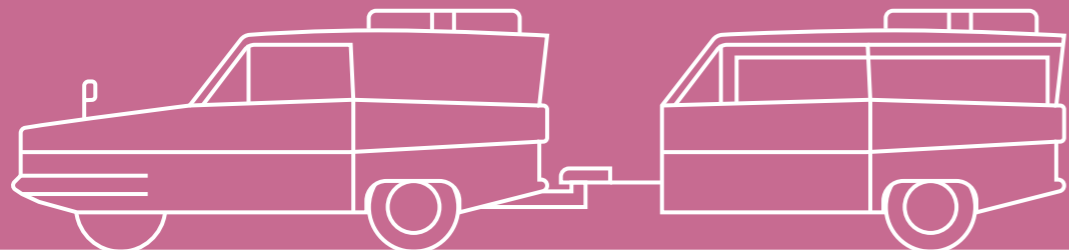


## Funeral wishes

Only Fools and Horses played such a big part in my husband's life. It was the theme of his stag-do, and our house was filled with memorabilia - in fact, we would have had the Reliant Regal as our wedding car if it was available at the time, so it only felt fitting for his last journey to be in it instead.

I'm so grateful to the team at Co-op Funeralcare Hedge End for not only helping organise something so special, but for the support they gave myself and the rest of the family throughout the planning process and the ceremony. The day was exactly how I imagined it and I just know that he would have loved it too.

**Suzanne, Hedgend**  
Co-op Funeralcare Client



MEMBER JOIN  
IN RESEARCH



Almost a fifth (18%) of Co-op member owners said they would choose an eco-friendly committal, whilst over half (55%) said the environmental impacts of their funeral are important or very important.



## Going Green

**With personalisation being an important aspect for families when planning their loved one's funeral, many people are also looking at ways in which they can consider more sustainable options.**

From the research, when asked to consider the type of funeral they would like, whilst almost half (48%) of people said they would choose a cremation, followed by 14% of people saying they would opt for a burial, over 1 in 10 said they would want to choose a more 'eco-friendly' option for their service.

Alongside this, almost two fifths (39%) of people said environmental impacts were important to them when considering their funeral wishes. And we can see that it is the younger generations that are more mindful of this, with over two fifths (41%) of those aged 18-29, in comparison to 31% of 70+ year olds.



# Preparing for the future... and the inevitable

## Wills and Probate

In the UK, the average age of a first-time homeowner is thirty-three, whilst the average age of first-time mothers in England and Wales is thirty and fathers is thirty-four\*. However, Co-op Legal Services' business data shows that the average age of someone writing a will is fifty-eight, a significant length of time after these major life events have taken place.

Our research highlights that Brits seem to be avoiding writing a will as only 28% of adults claim to have one.

Of those who don't have a will, almost one-fifth (19%) do not believe they need one, over half (51%) said they simply haven't got round to it yet, and over one-tenth (12%) don't want to think about it.



However, of those who do have a will, almost three-quarters (71%) chose to do so as they wanted to make it easier for their family to deal with things after their passing, nearly three-fifths (57%) wanted to make sure their wishes were clear, and just under half (49%) wanted to protect their family's interests. Our research also revealed that over one quarter (27%) of those surveyed have received inheritance in the past.

\*Government and ONS data

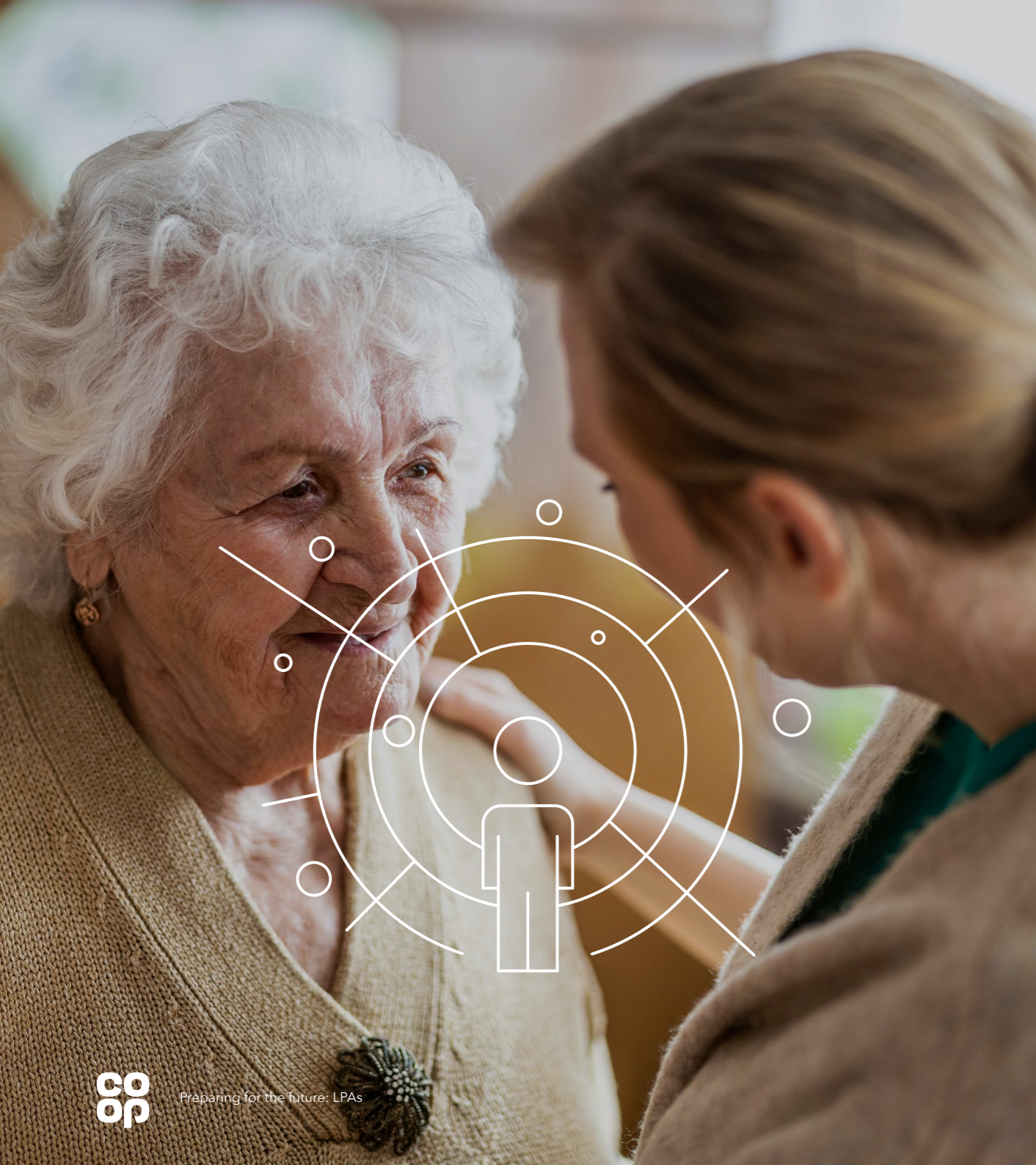


When it comes to estate planning, many can find it difficult to consider the future and the impact their death would have on their loved ones. However, having a legally valid will is a crucial part of planning for the inevitable and is something that all of us should take the time to put in place. A will is not only a way to record your wishes, but planning ahead and taking advice from a regulated provider can avoid complications and help the probate process run much more smoothly for your loved ones.

**James Antoniou,**  
Head of Estate Planning  
at Co-op Legal Services







# Preparing for the future: Lasting Power of Attorney

**Whilst a will is there to protect your wishes after you've died, an LPA is there to protect your wishes whilst you are still alive.**

Of those who have made an LPA either for themselves or someone else, over two-fifths (42%) said they have seen first-hand the difficulties that people go through if they haven't appointed someone to deal with their affairs before they lose mental capacity. Over one third (34%) said they think it's important to financially prepare for later life, whilst the same number said they wanted to make it easy for their loved ones to deal with their affairs. Almost one-fifth (19%) chose to do so after they were informed of a medical diagnosis for a close relative, and the same number didn't want the Court of Protection to appoint someone they do not trust to act on their behalf.

It also appears that there are a lot of misconceptions surrounding LPAs as almost a quarter (24%) of those who do not have one said they think they are too young to think about it.

**Over one fifth (21%) assumed their family would automatically take over their affairs if they lost mental capacity.**

A staggering 16 million adults (30%) do not know what an LPA is. Over one tenth (13%) have heard of an LPA but don't understand it, and a similar number (12%) haven't heard of it at all.

Almost a quarter of adults think they are too young to think about an LPA







# Preparing for the future: Lasting Power of Attorney

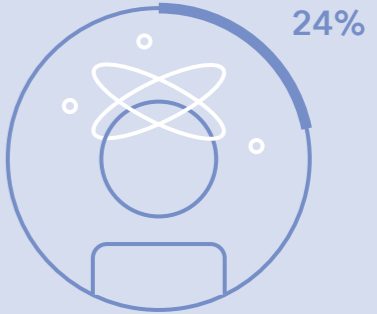
Accepting the responsibility of becoming someone's attorney under an LPA is not always an easy decision to make and some decide against this. Of those who declined becoming someone's attorney, almost a third (31%) made this decision as they believe there is too much responsibility, and one quarter (24%) said it would be too stressful.

Others feel more confident in becoming an attorney for their loved one, mostly due the open conversations they have had to discuss it. Almost half (48%) of those who accepted becoming an attorney said that they are confident they know and trust the wishes of the donor their loved one, whilst a quarter (24%) said they are conscious of the long timings involved should an LPA not be in place. One fifth (20%) said their relative had been diagnosed with a progressive illness so they were happy to accept the request and to become their attorney.

Controversially, one tenth (10%) wouldn't trust their siblings or other relatives to make medical or financial decisions on their behalf



10% wouldn't trust their siblings / relatives to make medical or financial decisions on their behalf



24% of those who declined becoming someone's attorney said they made this decision because it would be too stressful.



# Preparing for the future: Funeral plans

The nation appears to be reluctant to plan for the inevitable as over half (52%) of those that have experienced a death in the last five years say their loved one didn't have a pre-paid funeral plan.



52% of those that have experienced a death in the last five years didn't have a pre-paid funeral plan

## Of those that have a funeral plan:



74% chose to put a funeral plan in place to ease the burden on their next of kin



55% wanted to work out the cost of their funeral and to ensure it is financially covered



Sharing your funeral wishes with your loved ones is important in order to ensure you receive the send-off you would have chosen for yourself. Whilst discussing what you would and would not like as part of your funeral is a great starting point, taking the time to officially record these wishes is the next step.

Funeral plans are not only a way of capturing your wishes, but they also help to manage the financial side of a funeral before the time comes. This means your family does not need to worry about financing a funeral whilst grieving, and can feel confident that you're receiving the final farewell that you wished for.

**Michael Forsyth, Head of Funeral Plans at Co-op Funeralcare**

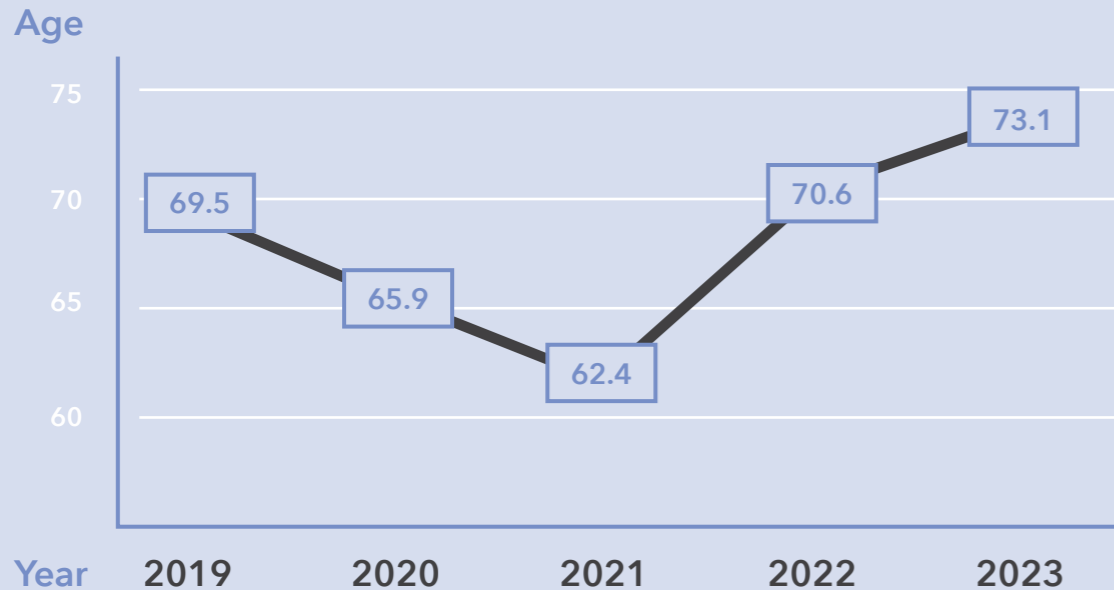




## Preparing for the future: Funeral plans

The latest business data from Co-op Funeralcare shows the average age at which an individual takes out a funeral plan is currently 73 years old.

However, if we look at the trend of this from pre-Covid to now, we can see the huge impact the pandemic had on people's thoughts around planning for death, with the average age dropping by 7 years from 2019 to 2021.



My mother is elderly, and her health has deteriorated, so it made sense to sort out a Co-op funeral plan for her - my sister recently died, and she also had a plan, which just made dealing with the funeral so much easier and less complicated.

Having this in place means I know my mother's wishes have been documented, and as such can be put in place quickly when the time comes. Of course, it also means not having to worry about finding the funds at an otherwise difficult time.

My wife and I are already planning our appointments with our local branch to organise our own Co-op funeral plans!

Co-op Member Owner, Ewell





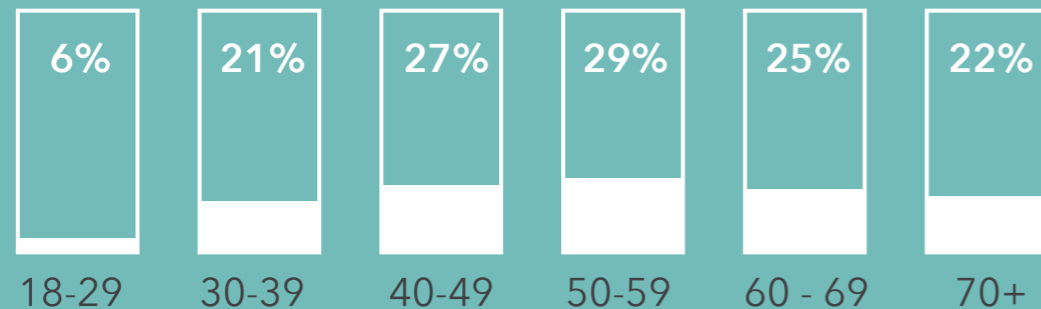
# Life insurance: now is the time?

With over two fifths (43%) of those who have lost someone in the last five years having done so 'suddenly', the research highlights how quickly a person's life can change.

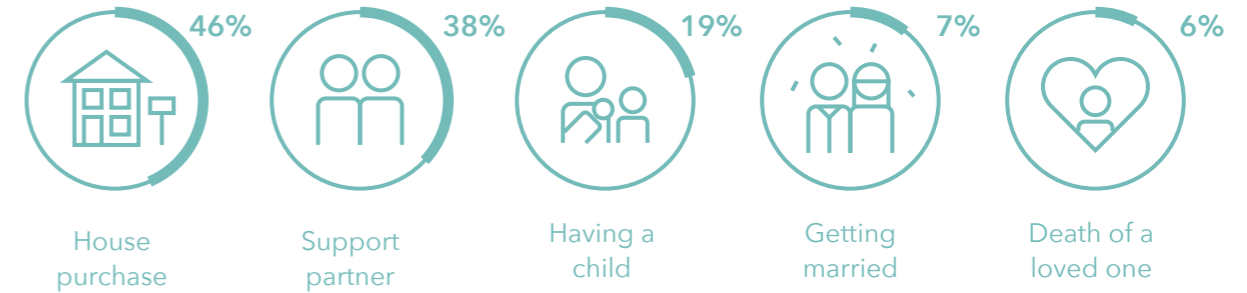
When it comes to later life planning, only 1 in 5 (21%) have life insurance, this could lead to a huge financial burden on relatives during an already difficult time, especially when we start to factor in the cost of living, with rising household bills and increasing mortgage repayments.

Interestingly, its evenly split across the sexes with 21% of men having a policy versus 22% of women. People over 50, aged 50-59 years of age, are most likely to have a life insurance policy in place (29%) as opposed to only 6% of 18 - 29-year-olds.

Life insurance policy holders by age range



Life milestones are the most common reasons people take out a life insurance policy, with nearly half of Brits (46%) doing so once they purchased a house or flat, followed by being able to financially support their partner should the worst happen for over a third of people (38%), having a child (19%), getting married (7%) and experiencing the death of a loved one (6%).





Co-op Insurance data shows that 14% of customers purchasing a term product also choose to take out critical illness cover.

Critical Illness cover protects an individual's income if they are diagnosed with a critical illness.

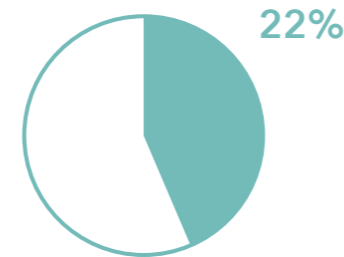
## Life insurance: now is the time?

Interestingly, experiencing the death of a loved one was highest amongst those aged 18-29 years olds, with 11% taking out life insurance because of it, as opposed to only 3% of 40-49-year-olds.

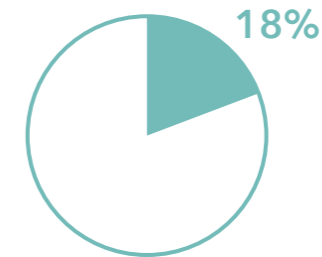
For those who didn't have life insurance, the highest factor was a quarter of people didn't think they would need it, followed by the perceived cost of taking a policy out, as a fifth of people think it will cost too much.

Age also plays a factor, as 15% of people think they are too young to have life insurance, whilst milestones such as not owning a house (14%) and not being married (13%) also deter people from having a policy, whilst 12% have just never thought about it before.

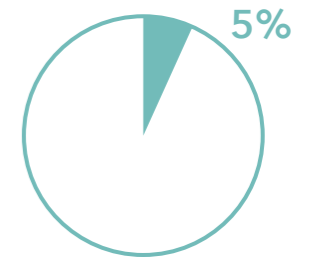
### Value of life insurance policies people have taken out:



45% of people have taken out a life insurance policy with a value of up to £199K



18% have taken one out between £200K-£399K



5% have taken one out between £400K-£599K



# Life insurance: now is the time?

## Map of where people have life insurance



A life insurance policy protects your spouse and children from the possible devastating financial losses that could result should anything happen to you. Our cover starts from as little as £5 per month - less than most streaming services - and provides financial security for your family and relatives, such as living expenses, paying off any debts, such as a mortgage, in addition to funeral costs.

As our research shows, life is a series of important milestones such as buying a house or having a baby that cause us to think about the future, and the people we may leave behind. Life Insurance offers our members owners and customer peace of mind and protection for themselves and their families, helping to make a difference to our customers' lives, and to support them through every stage of their journey.

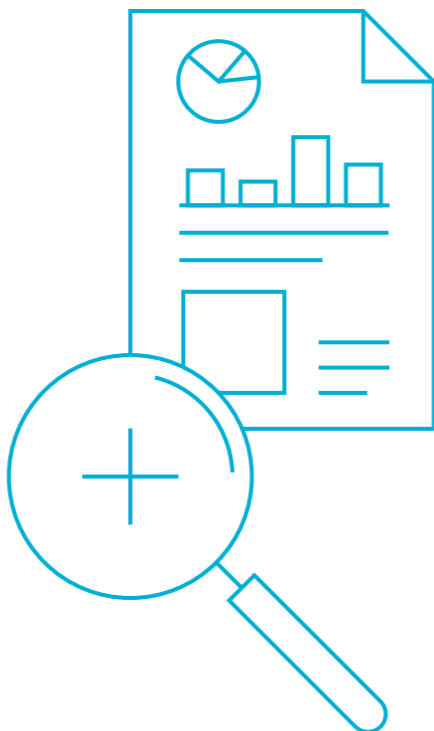
**Charles Offord,**  
Managing Director  
at Co-op Insurance





## Case studies

We have a range of case studies available upon request for media purposes. These include those who have benefited from funeral plans, those who are comfortable talking about bereavement and those who can talk about their motivations for writing a will, amongst others.



For media enquiries, please email [pressoffice@coop.co.uk](mailto:pressoffice@coop.co.uk)

## References

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 16005 adults. Fieldwork was undertaken between 6th September - 4th October 2023. The survey was carried out online.

## About Co-op

Co-op is one of the world's largest consumer co-operatives with interests across food, funerals, insurance and legal services. Owned by millions of UK consumers, the Co-op operates over 2,400 food stores, over 800 funeral homes and provides products to over 5,000 other stores, including those run by independent co-operative societies and through its wholesale business, Nisa Retail Limited.

Employing almost 60,000 people, the Co-op has an annual turnover of over £11 billion and is a recognised leader for its social goals and community-led programmes. The Co-op exists to meet members' needs and stand up for the things they believe in.

