



The UK Co-operative Movement Today

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The material in this extract is drawn from *Co-operatives: Linking practice and theory* (Adderley, in press). The size and sector type of co-operatives in the UK are outlined. The difficulties in defining co-operatives are also discussed. This extract gives the reader a sense of the breadth and depth of the contemporary co-operative movement in the UK.

Categories of Co-operatives

There is no legislative definition of a co-operative in the UK. Co-operatives are free to use any type of legal structure they wish, or none (i.e. an unincorporated association). As such, there is no official source of figures on co-operatives. The UK co-operative movement itself has however sought to quantify its size and scale. Co-operatives are said to have a combined annual income of £42.7bn, with over 15 million memberships in over 7,370 co-operatives (Co-operatives UK, 2024a). These tend to be the figures reflected in international statistics (Carini et al., 2024).

Historically, UK figures have tended to not include friendly societies or building societies. However, Co-operative UK's Economy Report for 2023 includes the wider mutuals sector for the first time (Co-operatives UK, 2023). Repeated in 2024, the report has the combined turnover of co-operative and mutual enterprises at £165.7bn, and a total number of memberships standing at 68.8m for the UK (Co-operatives UK, 2024a). Within a narrower data set of 7,300+ co-operatives most of the economic activity is in the food retail sector (consumer co-operatives), turning over around £28.8bn.

While there are differences of opinion on what constitutes a co-operative, Co-operatives UK produce useful data on entities they consider to be co-operatives by type of legal structure, set out in Table 1 (Co-operatives UK, 2024b).

Most co-operatives are registered as 'societies' under the Co-operative and Community Benefit Societies Acts (previously 'industrial and provident societies'). In Great Britain, this is the Co-operative and Community Benefit Societies Act 2014 and for Northern Ireland, the Co-operative and Community Benefit Societies Act (Northern Ireland) 1969. The registering authority for these societies is the Financial Conduct Authority (FCA). They produce data setting out the number of societies registered, and a reporting classification (FCA, 2022). That data is integrated into the Co-operatives UK datasets (Co-operatives UK, 2024b).

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Table 1: Co-operatives by legal structure (Co-operatives UK, 2024b)

Registration type	Number of co-operatives by type	% of total
Act of Parliament	1	0.0%
Community Interest Company	118	1.6%
Company	728	9.9%
Limited Partnership	1	0.0%
Limited Liability Partnership (LLP)	118	0.2%
Scottish Charitable Incorporated Organisation	2	0.0%
Co-operative and Community Benefit Societies Acts (including 382 credit unions)	6258	85.0%
Friendly Societies Act 1974 (working men's club)	36	0.5%
Unincorporated (including general partnerships)	180	2.4%
Total	7360	100%

The data from the FCA covers a range of mutual societies (such as building societies and friendly societies) that are not counted as co-operative and so do not appear in Table 1. The FCA data is confined to societies registered by them, so does not include other types of co-operatives (such as Limited Liability Partnerships). FCA data also includes community benefit societies, which they do not regard as co-operatives (FCA, 2015b). By 'reporting category', the summary of registered societies is shown in Table 2 (FCA, 2024).

Table 2: FCA reporting categories (at 9 October 2024) (FCA, 2024)

Reporting classification	Number	% of total
Advocacy and campaigning	63	0.7%
Agriculture	356	3.7%
Allotment and gardening	305	3.2%
Art, culture, and education	290	3%
Associations and networks	57	0.6%
Community Enterprise	171	1.8%
Community Land Trusts	294	3.1%
Community pubs	265	2.8%
Community shops	306	3.2%
Energy and environment	371	3.9%
Financial services	638	6.6%
Fishing	50	0.5%
Health and social care	93	1.0%
Housing	2178	22.6%
Leisure and recreation facilities	105	1.1%
Manufacturing and services	57	0.6%
Produce markets	87	0.9%
Professional services	72	0.7%
Retail societies	125	1.3%
Social clubs	2876	29.9%
Sports clubs	516	5.4%
Supporters Trusts	166	1.7%
Technology and communications	61	0.6%
Transport	83	0.9%
Welfare and support	43	0.4%
Total	9628	100%

Some categories of society predominantly consist of community benefit societies — such as in housing, with many registered providers of social housing. Others, such as agriculture, financial services, and social clubs, are predominantly co-operatives.

Consumer Co-operatives

Consumer co-operatives are the largest subset of co-operatives, turning over more than £28.8bn (Co-operatives UK, 2024a). Consumer co-operative economic activity is concentrated in food retail consumer co-operatives. These being the Co-operative Group Limited — who have both a wholesale role for other societies, and the ‘independent societies’ who operate independent co-operative businesses, but with a voluntarily wholesale relationship with the Co-operative Group Limited (Co-operatives UK, 2021). These are all registered as societies and are the ‘co-op shops’ you see on the high street. The Co-operative Group and top 10 independent societies by turnover are set out in Table 3.

Table 3: Turnover of large retail consumer co-operatives

Entity	Turnover (GBP £)
Co-operative Group Limited	£11.3bn
Central England Co-operative Limited	£960.8m
The Midcounties Co-operative Limited	£837m
The Southern Co-operative Limited	£545.8m
Scottish Midland Co-operative Society Limited	£425m
East of England Co-operative Society Limited	£395.6m
Lincolnshire Co-operative Society Limited	£353.9m
The Channel Islands Co-operative Society Limited	£208.5m
Heart of England Co-operative Society Limited	£95.8m
Chelmsford Star Co-operative Society Limited	£83.3m
Tamworth Co-operative Society Limited	£29m

Source: annual returns and accounts available as of 31 November 2024, as published by Central England Co-operative Limited, The Channel Islands Co-operative Society Limited, Chelmsford Star Co-operative Society Limited, Co-operative Group Limited, East of England Co-operative Society Limited, Heart of England Co-operative Society Limited, Lincolnshire Co-operative Society Limited, The Midcounties Co-operative Limited, Scottish Midland Co-operative Society Limited, The Southern Co-operative Limited, Tamworth Co-operative Society Limited.

The market share of the food retail market in Great Britain for the Co-operative Group Limited stood at around 6.1% and with other the other co-operatives added in, places the co-operative food sector around 7th place in terms of market share, at around 7% (Kantar, 2024). Most of the societies here will also tend to operate in other sectors — such as travel, funeral care, or property management, with the size of other businesses within each society varying significantly.

There are other large retail co-operatives including the National Merchant Buying Society Limited, who operate as a centralised buying society for independent traders (e.g. builders or plumbers) with a turnover of around £1.9bn. The International Exhibition Co-operative Wine Society Limited (1824R, trading as The Wine Society) sells wine only to their members, turning over around £149m (FCA, 2024).

Agricultural Co-operatives

Second economically to the retail societies are the agricultural co-operatives, turning over a collective £7.8bn (MacMillan & Cusworth, 2019). It is said that around half of UK farmers are in an agricultural co-operative. This £7.8bn turnover is around 6% of the UK farming industry,

whereas agricultural co-operatives in other countries have a far larger market share (MacMillan & Cusworth, 2019). Dairy, cereals, horticulture, and agricultural supply are the most prominent areas for agricultural co-operatives. There are however variances within the UK, with a stronger presence of agricultural co-operatives in Northern Ireland and Scotland.

The Scottish Agricultural Organisation Society Limited is particularly active in promoting and supporting agricultural co-operatives. The range of activities vary including:

- Suppliers: collectively purchasing goods such as seeds, food, fertilisers to sell to their members.
- Marketing: including selling the goods of their members, running market stalls, etc.
- Producer organisations: could be considered alongside marketing but have designated statuses both within the European Union (European Commission, n.d.) for things like fruit and vegetables, and in the UK — especially for fish (UK Government, 2021) and play a role in quota management.
- Services: providing services to their members such as specialist support, advice, and advocacy (e.g. standard setting).

There are features of the governance of agricultural co-operatives not generally seen in other types of co-operatives — including the use of ‘wet’ and ‘dry’ shares to distinguish between active suppliers (usually in milk/dairy) and those no longer supplying. And voting can often be based on one-share-one-vote where the shareholding requirements are directly linked to the supply of goods by the member (FCA, 2023a). This is designed to create an equitable outcome where some members are trading to a significantly greater extent than others.

Social Clubs

By number, the largest single category of co-operative is the social club. Depending on whether you include societies registered under the Friendly Societies Act 1974, their number range from 2,504 (Co-operatives UK, 2021) to 3,161 (FCA, 2023b). They are approximately 35% of the total number of co-operatives. The clubs generally operate a bar (selling alcohol and other drinks), are owned by and run for the benefit of their members, controlled democratically by members based on one-member-one-vote, with an elected committee. They generally restrict sales to members only. The early working men’s club movement was closely linked to the co-operative movement with representation at the International Co-operative Alliance and Co-operative Union (Marlow, 1980). Today these societies operate under several ‘sponsoring bodies’ including: Club and Institute Union, Association of Conservative Clubs, Royal British Legion, and Royal Naval Association. These bodies, and others, coordinate activity through the Committee of Registered Club Associations (CORCA).

Financial Services (Credit Unions)

Financial services are a large category of society including friendly societies (as mutual insurers), building societies (as mutuals providing mortgages and savings products for members), credit unions (as a form of financial co-operative), and community development finance institutions (CDFIs) which tend to operate for the benefit of the wider community.

Credit unions, as a form of co-operative and the largest in number in this category, are the focus here. There are 420 registered across the UK and of those, 143 are in Northern Ireland (FCA, 2024). Credit unions are authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and Prudential Regulation Authority (‘dual regulated’). For the year ending 2023, credit unions reached their highest level of membership, at 2.2m members, with lending of £2338.4m and deposits of £3.9bn (Prudential Regulation Authority, 2023). Within

these figures, Northern Ireland accounts for 752,555 members, £701.8m in lending, and £1.7bn in deposits. Significant differences can be seen in relation to extent to which people within each country are members of a credit union, set out in Table 4.

Table 4: UK credit union membership density (Prudential Regulation Authority, 2023)

	Membership density
England	1.82%
Scotland	7.95%
Wales	2.53%
Northern Ireland	41.22%

Sports

There are over 500 sports clubs registered as either co-operatives or community benefit societies. Professional sports clubs — such as the County Cricket Clubs, Rugby Football Union, and some lower-league football clubs operate as co-operatives (FCA, 2024) including AFC Wimbledon and FC United (Irving, 2023). Clubs improving health and wellbeing through the promotion of amateur sport tend to be registered for the benefit of the community, rather than as co-operatives. Rugby clubs are the most prolific in number in that category (FCA, 2024).

Clubs are distinct from ‘supporters trusts’ which are established to increase the influence/ ownership of fans in the football clubs. These tend to register as community benefit societies rather than co-operatives, and often involve seeking supporter ownership of shares in football clubs:

The CBS [Community Benefit Society] form of society is better suited to community ownership of football clubs than a co-operative society because it aims to serve the interests of the whole community, and not just the members of the co-operative. All supporters’ trusts and many supporter-owned clubs are formed as a CBS with obligations to benefit the wider community as well as the club and supporters. (Supporters Direct, n.d.)

Much of the development of football supporters’ trusts was supported by Supporters Direct, which merged with the Football Supporters’ Federation in 2018 to become the Football Supporters Association (Irving, 2023).

The UK is not unique in having sport co-operatives (Harvey, 2014). Other high-profile examples include Barcelona FC in Spain (Ridley-Duff, 2012), a world-famous football club; and Green Bay Packers, an American Football team in the top league in the USA (LaSalle, 2012). Writers in the UK often reference these clubs as being co-operatives. However, literature within Spain and the USA respectively tends not to include these clubs in the literature describing their co-operative sectors.

Housing

Housing is a consistent and reappearing subject within the co-operative movement. The first building society appeared in 1775, and the Rochdale Pioneers included provision of housing for their members within their rules. The retail societies themselves were active in the provision of housing (Registry of Friendly Societies, 1972). There are said to be 788 housing co-operatives with a turnover of £636.9m (Co-operatives UK, 2023). Over time, numerous models of housing co-operative have developed through various phases which have been summarised as co-partnership housing, co-ownership housing, and common ownership and tenant management (Rowlands, 2009).

Housing co-operatives are generally distinct from housing associations. Housing associations are instead usually seeking to relieve homelessness through the provision of social housing. In some cases tenants are members of their housing association and/or on its board. More

commonly though, tenants are not members or directors of their housing association. Board members tend to be ‘professionals’ appointed as executives or non-executive directors (Rowlands, 2009). This differs from housing co-operatives where you would usually expect to see all tenants as members, with the organisation democratically controlled by their members.

Though there are numerous models, it is estimated that less than 1% of the housing stock in the UK is with housing co-operatives (Cooperative Housing International, 2024). Support for housing co-operatives is provided by several bodies including The Confederation of Co-operative Housing, CDS Co-operatives, Radical Routes, and Student Co-operative Homes.

Worker Co-operatives

Worker co-operatives are co-operatives owned and controlled by their workers (employees). There are around 360+ worker co-operatives in the UK using a range of legal structures (Co-operatives UK, 2024b), with most using the company legal form, shown in Table 5.

Table 5: Worker co-operatives by legal structure (Co-operatives UK, 2024b)

Legal structure	Number
Company	242
Society	89
Community Interest Company	20
Limited Liability Partnership	12
Limited Partnership	1

Based on a simplified version of their standard industrial classification (describing their economic activity) the majority are operating in the sectors detailed in Table 6.

Table 6: Worker co-operatives by Standard Industrial Classification (Co-operatives UK, 2024b)

Standard Industrial Classification	Number
Retail trade, except of motor vehicles and motorcycles	46
Education	29
Activities of head offices; management consultancy activities	28
Computer programming, consultancy and related activities	27
Creative, arts and entertainment activities	23
Crop and animal production, hunting and related service activities	19
Other professional, scientific and technical activities	16
Social work activities without accommodation	16
Publishing activities	14
Food and beverage service activities	12
Human health activities	11

Worker co-operatives were previously supported as part of the Industrial and Common Ownership Movement (ICOM), supported between 1971-2001 by an umbrella body by that name. ICOM merged with the Co-operative Union to form Co-operatives UK, with representation under the Worker Co-op Council. In 2022 a new federation ‘workers.coop’ formed as an independent organisation (Harvey, 2022).

Co-operative Networks and Support

Co-operatives UK exists as the main representative body for co-operatives in the UK, regarded as their apex body. Co-operatives UK (2783R) is itself a co-operative society owned by its members (FCA, 2024). Its objects include representing the UK co-operative movement in

Europe and internationally. It is a member of the ICA (ICA, 2024). Co-operatives UK was formed following a merger of two federal bodies: the Co-operative Union (who represented consumer co-operatives), and the Industrial and Common Ownership Movement (who represented worker co-operatives). The legal entity 'Co-operative Union Limited' registered on 20 July 1889. Through amendments to its rules on 28 November 2001 and 4 July 2003 it incorporated ICOM into membership, and renamed itself 'Co-operatives UK' (FCA, 2024).

There are numerous sector specific 'federal' bodies that represent and support categories of co-operatives. These federations tend to be members of Co-operatives UK and include:

- Association of British Credit Unions Limited (ABCUL) — representing some credit unions in Great Britain, along with several other bodies coordinated through a National Liaison Group.
- Building Societies Association — representing all building societies and some credit unions.
- Confederation of Co-operative Housing — supporting housing co-operatives.
- National Allotment Society — supporting allotment co-operatives.
- Radical Routes — a network of worker and housing co-operatives.
- Scottish Agricultural Organisation Society — supporting agricultural co-operatives.
- Workers.coop — a federation of worker co-operatives.

The 1970s and 1980s saw growth in local Co-operative Development Agencies, largely supporting worker co-operatives (Co-operatives UK, 2017; Cornforth, 1984). A number of these still exist, including:

- Coventry and Warwickshire Co-operative Development Agency
- Cwmpas (formerly the Wales Co-operative Development and Training Centre)
- Hackney Co-operative Development Agency
- Humberside Co-operative Development Agency

Newer bodies became known as Co-operative Development Bodies (CDBs). Organisations known as regional co-operative councils started to emerge in 1998, following the introduction by the UK Government of a commitment to create regional development agencies (Bird, 2015; Eastern Region Co-operative Council, n.d.). These bodies were set up to represent, promote and connect co-operatives in those regions.

A pattern emerged of the creation of regional co-operative councils in each region. Here I draw on first hand experience, having worked for Co-operatives Yorkshire and the Humber. Organisations were generally named 'Co-operatives [name of region]'. In 2005, Co-operatives UK set up legal structures that some of the existing regional co-operative councils chose to use. These were generally established as companies limited by guarantee, in 2005, with the paperwork signed by officials working at Co-operatives UK. While a few of these regional co-operative councils remain, many closed — reflecting a combination of factors including a move away from the regional focus by Government, funding arrangements within the co-operative movement, and the extent of local activity or engagement.

Scotland is an outlier within the UK in having a publicly funded co-operative development agency, Co-operative Development Scotland (CDS). CDS Scotland started work in 2006 (EKOS Limited, 2008). Its work focuses on co-operatives and employee-owned businesses, under the descriptor inclusive and democratic business models (IDBM) (Mcinroy, 2024).

There are also more than 30 bodies sponsoring sets of rules for those registering societies with the FCA (FCA, 2015a). The organisations classed as ‘sponsoring bodies’ include what would conventionally be seen as trade bodies and development bodies. They develop a set of rules that become a ‘model’ for individual societies to use when they apply through that body for registration with the FCA. Further support is provided in terms of financing through Co-operative and Community Finance, originally founded as part of the industrial and common ownership infrastructure in the 1970s.

Stir to Action is the most recent addition to this list, founded in 2012 as a worker co-operative (<https://www.stirtoaction.com/>). They describe themselves as national co-operative infrastructure body, focusing on economic development programmes, research and policy, and business and infrastructure support. Along with the publication of the quarterly STIR magazine, they also organise events and published *The ABCs of the New Economy* (Stir to Action, 2023).

Wider Co-operative Movement in the UK

A range of UK organisations play a role in the co-operative movement including:

- Co-operative College
- Co-operative Party
- Co-operative Heritage Trust
- Co-operative Press
- Plunkett UK
- UK Society for Co-operative Studies
- Woodcraft Folk

The Co-operative College is an educational charity whose role has evolved over time. On its establishment in 1919, its role largely focused on provision of education to those involved in running co-operative enterprises (co-operators), providing a range of residential courses (Co-operative College, n.d.). Their work expanded with global reach over the decades that followed (Moulton, 2022). The early 2000s saw a focus on the development of the Co-operative Trust School model (Woodin, 2015), with later focus on the development of a Co-operative University (Neary & Winn, 2019; Noble & Ross, 2019) before funding challenges saw a change in direction (Hadfield, 2021). The Co-operative College now is focusing on co-operative learning, thought leadership, international co-operative development, and youth empowerment (Co-operative College, 2022).

The Co-operative Party is a political party founded by the co-operative movement in 1917. Since 1927, it has stood candidates in elections on a joint ticket with the Labour Party (Rosen, 2007). In 2024, the Party had 43 Members of Parliament in the Westminster Parliament, 11 in the Scottish Parliament, 16 in Wales, along with 5 metro mayors and more than 1,500 councillors across the UK (Co-operative Party, n.d.). The Co-operative Party (30027R) is a co-operative society, with its membership made up of individuals and societies (FCA, 2024). The author declares an interest as a previous member of the National Executive Committee of the Co-operative Party.

The Co-operative Heritage Trust is a charity safeguarding the heritage of the co-operative movement. The author declares an interest as an independent trustee, and vice-chair, of the charity — registered as a charitable incorporated organisation (1179727). It runs the Rochdale Pioneers Museum and National Co-operative Archive. It was founded in 2007 by Co-operatives UK, the Co-operative College, and the Co-operative Group Limited (Co-operative Heritage Trust, n.d.).

Co-operative Press Limited (1585R) produce Co-operative News — a monthly periodical reporting on the co-operative movement both in the UK and internationally. Registered in 1873, but producing its first edition of *The Co-operative News* in 1871. It is a co-operative society open to individual and organisational members (FCA, 2024).

Reflecting their origins and role in the movement, all four of these organisations have representation on their boards from Co-operatives UK, and for the Co-operative Party, Co-operative Heritage Trust and Co-operative Press from the Co-operative Group too.

Plunkett UK, previously the Plunkett Foundation, have a long history and association with the co-operative movement. Founded by, and named after, Sir Horace Plunkett in 1919, the organisation originally focused on becoming a clearing house of information on agricultural co-operation — both in the UK and internationally (Digby, 1949; Plunkett UK, n.d.). As the Plunkett Foundation for Co-operative Studies, many significant texts on co-operatives were published, especially those authored by Margaret Digby. Over time its focus has shifted to development and support of rural community business, particularly through the support of community benefit societies (Plunkett UK, n.d.). Their publication, *World of Co-operative Enterprise*, merged into the UK Society for Co-operative Studies' *Journal of Co-operative Studies* in 2001, with reciprocal arrangements in place between the two organisations (Rhodes & Button, 2001).

The UK Society for Co-operative Studies (UKSCS) an independent charity advancing the education of the public concerning all aspects of the co-operative movement, and co-operative forms of structure. The author declares an interest as a trustee and former chair of the charity (registration number 1175295). The Society, founded in 1967, produces an academic journal: *Journal of Co-operative Studies*, and runs conferences, lectures, and other events (UKSCS, n.d.). It has individual and organisational members, with no organisation having fixed representation on its board.

The Woodcraft Folk describes itself as “the co-operative movement for children and young people” (Woodcraft Folk, n.d.). They have had the status of an auxiliary body to the co-operative movement. And, though there have been brief periods during which that support varied, they have remained a part of the co-operative movement (Harper, 2016, p. 136). They are a registered charity (number 1148195) and have been running since 1925 (Harper, 2016).

Though this is by no means a complete list of the organisations operating in the UK co-operative movement, it provides an overview of those most actively involved across the movement, outside of individual co-operative societies.

Co-operative Entrepreneurial Ecosystems

Networks, which can vary depending on their purpose (Novkovic, 2014), and supporting organisations such as those above have been recognised as an important part of the theory of an entrepreneurial ecosystem (Beishenaly & Dufays, 2023; Groeneveld, 2016; Spicer & Zhong, 2022) and the social economy ecosystem (Catala et al., 2023). The entrepreneurial ecosystems:

... represent the sum of factors in a place that stimulate productive entrepreneurship. They involve the inter-related set of institutions (both formal and informal), infrastructures, organisations, policies, regulations that together define the conditions in which new businesses are created and grow.

The success of entrepreneurial ecosystems in stimulating productive entrepreneurship activities is determined by a range of elements, such as a culture conducive to entrepreneurship, strong business networks, availability of finance and attractiveness to talent. Each entrepreneurial ecosystem differs, and the strengths and weaknesses vary (OECD, n.d., para. 1).

The definitions and approaches to entrepreneurial ecosystems vary, but they consistently include the need for networks, and partnerships, between organisations. The United Nations (2023) place importance on these networks, recognising that they are an essential part of co-operative identity, albeit the networks not easy to maintain. This sits alongside factors such

as the right enabling environment — including the right laws and policies; sufficient capacity for those setting up co-operatives — including the availability of research, training, and skills; access to finance to help fund co-operative start-ups and growth; and perceived needs — the co-operative needs to be addressing the needs of its members (Defourny & Develtere, 2009; Groeneveld, 2016).

Conclusion

The UK co-operative movement is historically rich. Though there is great variety in the type of co-operative and their economic activity within the UK, the co-operative movement is economically dominated by consumer societies. Compared to other countries, the co-operative share of different markets is low, aside from building societies and the mortgage market. Social clubs make up many of the co-operatives operating in the UK. Without those, the number of co-operatives reduces drastically.

There are a range of networks and federal bodies supporting specific types of co-operatives, and on the co-operative movement more generally. Perhaps less common (particularly compared to Europe) are business-focused secondary structures, supporting co-operatives in their economic activity.

Co-operatives in the UK have flexibility and freedom of choice on the type of structure they use. This inevitably means there may also be co-operatives in operation that are harder to identify and missed by this analysis. Notwithstanding that, there is a clear co-operative identity internationally.

The Author

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