

September 2022

The power of business

How your company can
support people and the planet
in the cost of living crisis

[Read the guide →](#)



Contents



1

2

3

4

5

Foreword

Results from our poll
Introduction



Workers

Supporting low
income workers



Households

Protecting households
from poverty



Business

Support for small
businesses



Environment

Accelerating environmental
action



Government

Influencing government &
collective action





Foreword

As the leader of a business that has been mission-led for more than 50 years, following our mantra of “Doing It Right”, this guide comes as no surprise to me in concluding that similarly focused organisations feel greater confidence in their prospects during the current cost-of-living crisis.

In this emergency, it is surely imperative that every responsible business should step forward to help its customers, and work with government and other organisations to alleviate public anxiety and suffering.

I regard Iceland as a pretty accurate barometer of Britain because we have over 1,000 stores in every corner of the UK, employing 30,000 colleagues who mostly live within walking distance of where they work. Our people know their communities. They are serving their neighbours, friends and families. And they give us

feedback on the needs of those communities that I know we can trust.

Based on their insights, we have launched a series of initiatives this year designed to lend our customers a helping hand.' These include freezing the price of our £1 value frozen lines, giving a 10% discount to the over-60s in our stores every Tuesday, and providing a constant stream of special offers, deals and discounts.

We have also launched a number of innovative partnerships with other organisations, including the promotion of Healthy Start vouchers in conjunction with the Department of Health, the NHS and the Food Foundation.

The backing of The Rothesay Foundation has allowed us to offer £30 vouchers for food and other essentials to vulnerable pensioners. In partnership with Fair For You, we have launched a nationwide, interest-free microloan scheme that has shown outstanding results in trials, including a 92% reduction in dependence on food banks.

Finally, we have launched the “Shop Smart, Cook Savvy” partnership with Utilita to encourage the use of more energy-efficient air fryers, which have the potential to save more than £600 a year on an average family’s energy bill.

I am absolutely sure that a mission-led business like Iceland,

rooted within communities, can understand what real people actually need - and respond to those needs faster than anyone in Whitehall.

I also believe that the sort of innovative partnerships we have forged offer a template which, if replicated in similar ways by other large organisations, could reduce the challenges the public faces during the cost-of-living crisis ... and reduce the burden placed on government to try and fix the problem through state support.

Initiatives like ours promote loyalty from a customer base who recognise and appreciate that they are being helped in times of difficulty. So they are good for business as well as for customers, and good for government as well. A triple win.

I firmly believe that this mission-led, customer-focused, co-operative and caring approach – which I call ‘responsible social capitalism’ – is the right way forward for every business and for our country in these most challenging times. I hope that this enlightening guide will inspire more businesses to act, and encourage those who are already committed to do even more.



Richard Walker

Managing Director, Iceland Foods



The role of business in the cost of living crisis: our poll results

In August 2022 we asked UK businesses and members of the public about their expectations when it comes to managing the cost of living crisis.

How businesses see their future

60%

Mission-led businesses¹ are more confident in their growth across the next 6 months with 60% of companies feeling fairly or very confident about growth, compared to 44% of their counterparts².

Throughout this report, we have defined ‘mission-led businesses’ as those that operate with principles of stakeholder governance, including Certified B Corporations, Social Enterprises, Community Interest Companies or businesses who have a legally embedded social purpose.

What the public expect³

69%

of the UK public agreed that it was business leaders’ responsibility to act to reduce the burden of the cost of living crisis for their employees, customers and/or suppliers, according to a YouGov survey.

60%

of the UK public think businesses should reduce the financial pressure for employees (for example, by increasing salaries and subsidising travel costs) in response to the cost of living crisis.

44%

of the UK public think businesses need to be focusing on environmental innovation (e.g. seeking new ways to power the business) in response to the cost of living crisis.

How businesses are responding to the cost of living crisis

- Research conducted by B Lab UK found that mission-led businesses (**54%**) are **twice as likely** to be establishing or maintaining good relationships with suppliers compared to **27%** of a YouGov survey of British non mission-led businesses over the next 6 months.
- Mission-led businesses (**24%**) are **4x as likely** to be providing additional support for underrepresented⁴ groups than non mission-led businesses (**6%**).
- Mission-led businesses (**65%**) are **2.5x as likely** to be mitigating financial challenges for workers than non mission-led businesses (**25%**).
- Mission-led businesses (**53%**) are **over 3x as likely** to provide non-monetary benefits for employees than non mission-led businesses (**15%**).



¹ Mission-led business data has been taken from a survey run by B Lab UK (full methodology on p.25).

² Non-mission-led business data has been taken from a B2B survey of British businesses run by YouGov (full methodology on p.25)

³ Data has been taken from a YouGov survey of the UK public (full methodology on p.25)

⁴ These include people of colour; people with disabilities; people from a lower socioeconomic status; people who are gay, lesbian, bisexual, and transgendered; people of a nondominant religion; and retirees ([SAGE Research Methods](#))



The skyrocketing cost of food, fuel and other essentials are hitting UK households hard, while wages stagnate. Millions will be forced into fuel poverty while food banks are already overwhelmed. News headlines paint a grim picture of the winter ahead. As the cost of living crisis unfolds, the UK's businesses will experience it in different ways – but all face urgent decisions about how to respond.

We've been here before, not long ago. Whilst grappling with the harsh realities of the pandemic, some companies stepped up to support those most in need, while others fell drastically short. Those that actively supported their employees and customers also experienced higher levels of employee retention, alongside faster revenue growth. Doing good is good for business.

Indeed, the majority (60%) of mission-led companies are confident about their growth over the next six months⁵, compared to just 44% of non mission-led businesses⁶. These mission-led businesses are also more than twice as likely to be taking action to support employees, customers and suppliers during the crisis.

The UK public is crying out for help from businesses, with 69% of people saying that business leaders have a responsibility to reduce the burden of the cost of living crisis. Systemic change is vital to address the inequity built into our economy, and this can only be led by government. Until this happens, businesses are in a unique position to help bridge the gap.

Not all companies are able to help right now – for some, it's simply a matter of survival. This short guide is for those that can. It draws on the insights of business leaders and industry experts who we brought together in a series of roundtable discussions to understand the magnitude of the issue and how companies can take meaningful action. It is designed to help businesses navigate the crisis in a way that carefully considers both society and the environment.

Use this resource as your starting point. Share it with your senior leaders, suppliers and investors. Use the power you have to lift others and lead change – and be part of a community of businesses that are doing business, better.



Foreword

Workers

Households

Business

Environment

Government

Part one

Supporting low income workers



better business
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Today’s relatively low unemployment rates aren’t the good news story that they have been in the past. Years of wage stagnation, precarious employment and inflexible shift work mean that, increasingly, people who are in work are also living in poverty. These are the people who will be hit hardest by high inflation as a large proportion of their income has to go towards basic necessities. They have very little room for manoeuvre.

Meanwhile, we remain a nation that shrouds conversations about money in taboo. As people’s financial situations worsen, they are likely to feel less able to discuss it. Thankfully, employers have begun to open up the conversation around mental health, which is an important step in tackling the stigma around discussing money. The first, and most important step for businesses is to pay a fair wage. Beyond that, they can also consider how they can support employees to manage their increasingly tight personal budgets.



How you can make pay more equitable

- Do you pay a real living wage? Find out more about the accreditation and get started [here](#).
- As a next step, can you offer [guaranteed hours](#) to low income workers?
- Consider the structures you can put in place to pay people fairly when their shift is cancelled at the last minute.
- How can you track and redistribute salaries across your business? Consider those experiencing [systemic inequality](#), including [people of colour](#), [disabled people](#) and [women](#), who are more likely to feel the intense impacts of high rates of inflation.
- Do you always pay your employees on time? And can you offer employees an option to be [paid more regularly](#), instead of just at the end of the month?

65%

Mission-led businesses⁵ (65%) are 2.5x as likely to be mitigating financial challenges for workers than non mission-led businesses⁶ (25%).

“We need to make sure that flexibility is available to the lowest paid workers, who are often shift workers who need to be on site. Those on zero hours contracts might be told that they can choose their shifts, but in reality they have to take what’s offered. If you can’t choose when you work, do you really have power in the workplace?”

- Louise Woodruff, Joseph Rowntree Foundation



⁵ Mission-led business data has been taken from a survey run by B Lab UK (full methodology on p.25).

⁶ Non-mission-led business data has been taken from a B2B survey of British businesses run by YouGov (full methodology on p.25).



One+All is a uniform maker based in Stockport. They are 100% employee owned, a Certified B Corporation and a Living Wage Employer. They have targeted their support towards their lower income colleagues by offering a pay rise of 4.5% to everyone except directors. This helps, but falls short of inflation. So they have also set up an emergency fund to help those who need it, and increased the tax free profit share for all colleagues – worth at least £3,000.

COOK makes award winning frozen ready meals, and their team includes many who have spent time in prison or without secure housing. They employ a lot of people in manufacturing and retail who are being hit hard, so they have put in place a financial wellbeing programme that includes hardship loans, financial coaching and new benefits that save money.

Nuneaton Signs is a sign maker and social enterprise. They're turning a storage area into a staff pantry filled with food, hygiene and cleaning products for the team to help themselves to. They are also creating a laundry area with washing machines and tumble dryers for all staff to use. And to reduce stigma so everyone feels comfortable using them, they have named each area: NESCO and Dobbies Lost Sock.



“There are a lot of reasons we don’t talk about money. The financial system has become complicated and personal finance isn’t something we were ever taught about in school. And if we do try to learn about money ourselves, we’re overwhelmed with information that’s hard to parse through. But there are also deeper, more emotional reasons. Research has shown that we’d rather talk to our friends about sex, religion or politics than money and so conversations about money have become taboo.”

- Neasa McNulty, Octopus MoneyCoach



How you can create better benefits packages

- What benefits will be most beneficial to your colleagues with the lowest salaries? Consult employees at all levels to understand what they value most: some need money to be a priority, while others may favour time with family or other aspects of wellbeing.
- What are the non-monetary benefits you can offer that add real value? Family-friendly rights, carers rights, grandparent rights and support for people experiencing menopause
- are just some of the ways to ease the pressure on your employees at all levels. Again, consult with people across the organisation to avoid assumptions.
- Can you offer confidential financial coaching? Offer this to everyone in the organisation so that no one feels they are being singled out. Not only can this give support and guidance on money but the ability to talk to someone can be a big boost to mental health.

60%

of the UK public think businesses should reduce the financial pressure for employees (for example, by increasing salaries and subsidising travel costs) in response to the cost of living crisis.

3X

Mission-led businesses⁷ (53%) are over 3x as likely to provide non-monetary benefits for employees than non mission-led businesses⁸ (15%).



“These sorts of non-monetary benefits make a huge difference. If we can create an environment at work where people get some freedom from the pressures outside that we can’t do anything about, that makes a big difference.”

- Paul Seath, Bates Wells



Foreword

Workers

Households

Business

Environment

Government

Part two

Protecting households from poverty



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United
Kingdom

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act



The effects of the cost of living crisis aren't evenly spread. The government's two-year energy price cap is unlikely to prevent huge numbers of people falling into fuel poverty this winter.

Disabled people and people of colour are at greater risk, and the richest households will receive twice as much support as the poorest ones. Many households will be forced to decide between heating, eating and other essentials.

There are actions that businesses and the higher paid can take to help alleviate the burden for the worst affected. Always consider how you can co-design solutions with low income customers and community members, to learn what is most needed.



Supporting your community

- How can you identify your lowest income customers, and offer them support?
- What resources – food, clothes, toiletries, skills, knowledge – does your business have access to that you could redistribute to those who need them most?
- Can employees use company volunteer days to help in the local community? Ask them to think about the skills and resources they might be able to offer to their neighbours, such as access to the internet and financial literacy. Share these ideas internally and encourage others to follow suit.
- What warm, accessible spaces could your company open up to those who can't afford to heat their home? Work with your local council to prepare warm banks throughout winter.
- What existing but under-used government programs can you connect people to? For example, £16 billion of UK benefits are currently unclaimed. Can your business raise awareness of the free benefits calculator 'Turn to Us'?

36% of mission-led companies⁹ are increasing support for the local community.



⁹ Mission-led business data has been taken from a survey run by B Lab UK (full methodology on p.25).



The Big Issue has teamed up with Experian to help people learn how best to manage their money. Financial literacy is something few people are taught, and both individual and global-scale crises can push people into difficulty. The United For Financial Health programme shares knowledge, advice and practical steps from experts that everyone can take to build financial resilience and make their money go further.

Supermarket chain **Iceland's** long standing **'Talking Shop'** initiative is a way for the boardroom to really listen to the people who shop and work in the company's stores. Around 80% of colleagues live within walking distance of their store, so are experts on their local community. A Talking Shop representative in every store shares insights and ideas from local customers and employees, and feeds them back to head office. The result has been game changing ideas brought to reality, including support for the NHS Healthy Start scheme, micro loans for food shopping, and improved parental rights for workers.

“Many of the most vulnerable households – both those in work and unable to work – are already in arrears, owing money to the Department for Work & Pensions. This means they can't claim their full benefits entitlement because they're paying off debt.”

- Louise Woodruff, Joseph Rowntree Foundation





Foreword

Workers

Households

Business

Environment

Government

Part three

Support for small businesses



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act



Over the last couple of years, the pandemic and Brexit have battered small businesses from all sides with staff shortages, new regulations, changing consumer behaviours and supply chain issues. Instead of emerging from a chaotic time into one of relative stability, they now face the need to pay increased wages and spiralling energy bills and experience disputed supply chains.

These challenges have a disproportionate impact on businesses run by underrepresented groups¹⁰ and on SMEs, who make up 99.9% of the UK business population. In July 2022, 70% of SMEs reported that rising costs were their single biggest challenge.



How you can support smaller suppliers

- Can you seek out suppliers that are small, local and underrepresented? Promote your new supplier relationships to influence other businesses to do the same.
- How can you offer small businesses you work with more flexibility and security?
- Can you incorporate living wage standards into your contracts with suppliers?
- Can you extend your worker benefits packages to any individual consultants and freelancers you work with?

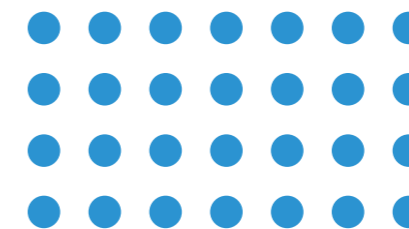
How you can share resources

- What products or services does your business offer that you could share with small businesses? It could be anything – ad space, office supplies, consulting services.
- What skills does your business have access to that a small business could take advantage of? These could be related to finance, marketing, wellbeing – or anything that another business might find valuable.
- If you work for a B Corp, you can post your offer for resources or skills-sharing on the B Hive.



“Some micro enterprises support vulnerable groups, so the knock on effect of them not doing well is that they can no longer support a whole community. As bigger businesses, how can we support these small businesses?”

- Nohelia Rambal, GoodFind & Collective Leadership Group





54%

of mission-led companies¹¹ are establishing/continuing to have a supportive and flexible relationship with suppliers.

Town Square Spaces is a community-focused network of coworking spaces that aims to remove barriers to entrepreneurship for those who may not otherwise be able to consider it an option. They are offering a bursary programme to ensure that business support, coworking space, and effective networking is accessible for all, regardless of background or income. They have also committed to making their business support services free and accessible to everyone.



“It makes commercial sense to support the development of smaller, underrepresented businesses, and Black led businesses specifically. By investing time and capacity in these companies, this will not only help address prominent social challenges, but it will also increase your business’ agility and flexibility as you translate your services and methods for a new audience. In addition, it will provide access to new clients and customers and the opportunity to work alongside fellow mission-led leaders.”

- Amy Barbor, Do it Now Now

Virgin Startup is a non-profit that exists to help founders in the UK to start and scale businesses. The support they provide is designed to help founders build ‘better’ businesses: both in the sense that they’re more viable, employ more people, achieve higher turnovers and raise more follow-on funding; and that they have a positive impact on the world around them. With almost 5,000 funded businesses in their ‘Funded Club’, Virgin StartUp is focused on helping founders build resilience during tough times, through business advice, mentoring, masterclasses and events. They’re also looking at how they can extend the support they provide to their team, to the important network of freelancers and consultants that support the work that they do.



Foreword

Workers

Households

Business

Environment

Government

Part four

Accelerating environmental action





The UK's economic woes are coinciding with the unfolding reality of the climate emergency. In 2022 alone, we have already seen disastrous storms, floods, wildfires and droughts. Meanwhile, the window for taking action to prevent the worst impacts is narrowing.

Financial pressures on people and businesses put climate action at risk. The urgent need to reduce costs could slow our transition from an extractive economy to a regenerative one.

The answer here is innovation towards sustainable solutions that are ultimately more affordable. This is easier when it comes to energy, where reducing usage provides immediate cost savings. It's more difficult in relation to issues like plastics, which are likely to be de-prioritised and postponed.

As always, government regulation and intervention is crucial if we are to prevent environmental progress falling off the radar. But those businesses who are able to can also keep much-needed momentum going.



1/3 1/3 of mission-led companies¹² are continuing to accelerate environmental action.



Environmental actions you can take

- Has your business set a net zero goal ahead of 2050 with short and long term science-informed carbon abatement targets?
- How can your business accelerate reductions in energy consumption to ensure cost savings? New norms might include transitioning to renewable energy, turning lights off in shops and facilities at night and setting office thermostats a couple of degrees lower.
- Have you considered how to tackle issues like transitioning from traditional materials including plastics to more sustainable alternatives?
- Do your employees ever work from home? Specialist support or other advice could help them cut down their energy consumption.



“As an organisation who has some punchy commitments around how we are addressing the climate crisis, we’ve really been aware of how we keep pushing forward on our climate positive plan whilst being mindful of the cost of living crisis and made some adjustments to our plan accordingly.”

- Sophie Marjoram, Forster Communications

Forster is a communications agency working with mission-led businesses and charities. They have their own ambitious climate targets that they are now doubling down on. The shift to hybrid working meant that the company’s carbon footprint increased, so they have hired energy advisers who are helping employees reduce their energy usage at home. All Forster’s suppliers have targets in place to be net zero by 2030, and in some cases Forster has played a part in helping them on their climate journey.





Foreword

Workers

Households

Business

Environment

Government

Part five

Influencing government & collective action





There's no doubt that policy change can make deep and sweeping changes that businesses alone cannot.

The insights and examples from businesses included in this report tell us a lot about the policies government could bring in to encourage good behaviour, particularly around paying living wages and net zero commitments.

But this is not to say that businesses must sit and wait for political action. Rather, they must urgently find their voice, and use their platform to influence government. Larger companies have more capacity and a louder voice, while smaller businesses can be bold and nimble, and join forces with others.

Some businesses feel wary of stepping into the political arena. But there are ways to further political causes that can be subtle and nuanced while making a meaningful difference. Whatever the approach, it is clear that today's businesses are required to play a new role in supporting society.

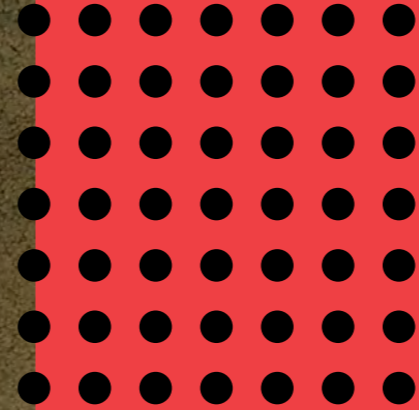
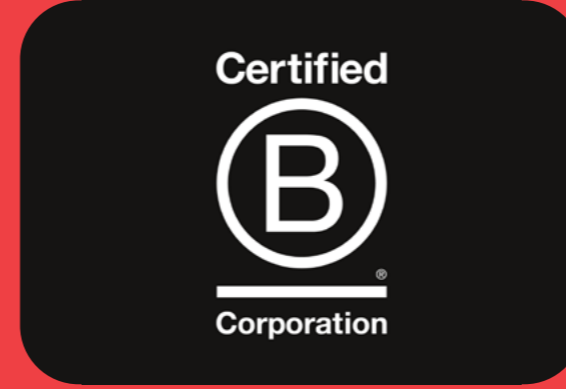


“The things that we can do around the edges are not going to save lives. Any action that we can take needs to be taken now, and needs to be taken seriously. We need to make sure that those right at the centre of power don't just listen, but they act.”

- Paul McNamee, Editor, The Big Issue

How you can you help influence government

- What are the campaigns, alliances and coalitions your business can join or support to demand action from government?
- How can you highlight an existing government policy and increase consumer or employee awareness of it? For example, the tax rebate for working from home?
- How can you amplify the voices of your marginalised employees who are most affected by the cost of living crisis? How can you mobilise staff support networks or Employee Resource Groups and give them a platform?
- What would your manifesto to government be? Could you co-create it with a coalition of mission-driven businesses and put it forward to government? Could you join business-led campaigns like the Better Business Act Coalition?
- Are there any media opportunities you or senior leaders can take up to share your views and actions?



Together with the Department for Health, the NHS and the Food Foundation, **Iceland** has worked to bring the government’s Healthy Start scheme to low income families across the UK. The scheme helps low income families access free milk, fruit and vegetables, pulses, baby

formula and vitamins, but had low take up due to low awareness among the people who needed it. So Iceland promoted the scheme on over 80 million milk bottles sold in Iceland stores and on Iceland delivery vans – taking the message into people’s homes and local streets.

It's inspiring to see so many examples of businesses creating innovative approaches to support workers and communities. Businesses who recognise the interests of all stakeholders are not only going further to help, but are also more positive about their future growth - this approach is a win-win. Becoming a B Corp is one way that businesses can choose to make this commitment, but we need to go further to ensure that every business is part of the solutions we all need. The Better Business Act is calling for a change in the law to ensure all businesses align the interests of all stakeholders, not just their shareholders.”

- Chris Turner, Executive Director at B Lab UK

Find out more at bcorporation.uk and betterbusinessact.org.



Your power to make change

In many ways, these are practical matters – for some families, they are the difference between food on the table and not, between heating the house and going to bed cold.

They require practical, concrete solutions. But it is clear that the pragmatism we need won't come from tried and tested ways of thinking. It will come from an honest and thoughtful review of priorities, and decision making that acknowledges the profound alignment between the interests of a business and its stakeholders. It will come from genuine, active listening to those worst affected.

Above all, it will come from a commitment to imagination, collective action and a consideration of all stakeholders.

Have you found this guide helpful?

Maybe it's inspired you to rethink your role in addressing today's crises, or it's given you ideas to take to colleagues or bosses. If you've found it useful, **please share it with friends and colleagues at like-minded businesses, big and small.**

Share now:   

Maybe there are ideas you'd like to add that weren't explored here. Or perhaps your business is already taking action that could inspire others.

Email us at media@bcorporation.uk to share your ideas or business's story.

Email us →

Our final ask is to think carefully about how your company can influence government to help people and businesses that are struggling with the cost of living crisis. You have more power than you might realise – and introducing the right incentives and regulations now could be the beginning of better behaviour from more businesses.



Resources

Government guidance and support

- 🕒 Cost of living support fact sheet: 26 May 2022
- 🕒 Beginner's guide to managing your money
- 🕒 Claim tax relief for your job expenses
- 🕒 Small business employment allowance

Financial coaching

- 🕒 Octopus MoneyCoach
- 🕒 Outliers Wellbeing

Paying a fair wage and employee wellbeing

- 🕒 BITC: how businesses can respond to the cost of living crisis
- 🕒 CIPD: How to help your employees
- 🕒 The Big Issue: What businesses can do to help tackle the cost of living crisis
- 🕒 Living Wage Foundation
- 🕒 Minimum Income Calculator
- 🕒 One+All's survey for employees
- 🕒 The People Experience Hub
- 🕒 Wagestream
- 🕒 Peppy Health
- 🕒 Beckett Investment Management

Energy reduction and climate action

- 🕒 How to Declare a Climate Emergency & Take Climate Action
- 🕒 The Science-Based Targets initiative (SBTi) Net Zero Standard
- 🕒 Big Clean Switch
- 🕒 B Impact Assessment (BIA) Environmental Best Practices
- 🕒 The Climate Justice Playbook for Business: How to Centre Climate Action in Climate Justice
- 🕒 B Climate Tools Base
- 🕒 SDG Action Manager
- 🕒 Ecologi
- 🕒 Carbn

Volunteering platforms

- 🕒 Neighbourly
- 🕒 Social Good Connect
- 🕒 Matchable

Collective action

- 🕒 Virgin StartUp
- 🕒 The Better Business Act (BBA)
- 🕒 Enough is Enough
- 🕒 The Guardian (Energy Bills: britons urged to pull together to prevent 'cost of lives crisis')



Thank you to our partners

We would like to extend a huge thank you to the many people and organisations that made this short guide possible.





About the data

B Lab UK methodology

This survey has been conducted using an online survey sent to our network including through the B Corp Community, Better Business Act Coalition, Social Enterprise UK and Unltd. Participating businesses were asked a gatekeeping question. Mission-led business data was drawn from companies that operate with principles of stakeholder governance who were either a Certified B Corporation, Social Enterprise, Community Interest Company or who have a legally embedded social purpose. 152 businesses took part in this survey, of which our sample of 77 'mission-led' businesses was taken.

The survey was carried out online between Monday 15th August to Friday 26th August. For further information about the results in this spreadsheet, please contact B Lab UK on media@bcorporation.uk.

YouGov methodology

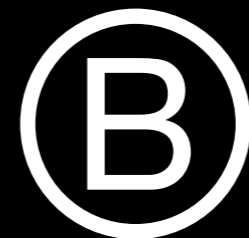
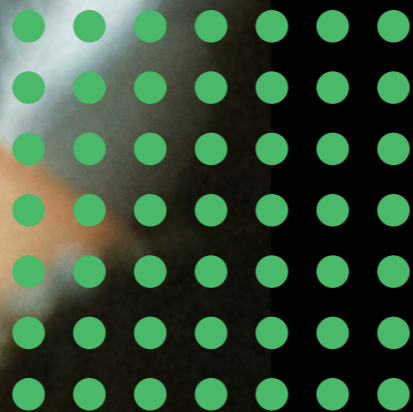
This survey has been conducted using an online interview administered to members of the YouGov PLC UK panel of 800,000+ individuals who have agreed to take part in surveys. Emails are sent to panellists selected at random from the base sample. The email invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be "GB adult population" or a subset such as "GB adult females"). Invitations to surveys don't expire and respondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry accepted data.

YouGov PLC make every effort to provide representative information. All results are based on a sample and are therefore subject to statistical errors normally associated with sample-based information.

For UK Public Data, total sample size was 2104 adults. Fieldwork was undertaken between 17th–18th August 2022. The survey was carried out online. The figures have been weighted and are representative of UK Adults.

For non mission-led businesses, all figures, unless otherwise stated, are from YouGov PLC from a survey commissioned by B Lab UK. Total sample size was 531 Senior Decision Makers of which 492 were non mission-led businesses (excluding respondents who identified as being one of the mission-led business types in the above mentioned sample). Fieldwork was undertaken between 18th–23rd August 2022. The survey was carried out online. The overall sample and figures have been weighted and are representative of British business size.

For further information about the results in this spreadsheet, please contact YouGov PLC (+44)(0)207 012 6231 or email omnibus@yougov.com quoting the survey details.



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B Lab UK
X + Why
20-30 Whitechapel Rd
London E1 1EW

media@bcorporation.uk

Contact us →

Designed by [Oliver Milburn](#) with copy written by [Becca Warner](#).

