THE CONNECTION PROJECT

Connected

How the UK can make a digital society work for everyone

CONNECTION PROJECT REPORT 2 – AUGUST 2026

CONTENTS

FOREWORD

Natalie Ceeney CBE

The Connection Project's first report, Misconnected[1], reached an uncomfortable conclusion: the UK has invested heavily in digital infrastructure but has not kept pace on participation.

Millions of people struggle to access the services they depend on. The cost of that failure falls on individuals, as well as on the organisations and public finances that end up maintaining parallel systems and managing the consequences. Our first report made the case for why this matters. This second report sets out how to fix it.

For the past two decades, much of our focus as a nation has been on building digital infrastructure, moving services online and expanding access to technology.

Now, the challenge is different. Digital is no longer a sector, a channel or a service. It is increasingly the way we work, manage our money, access healthcare, use public services, find information and stay connected to one another. The question we now need to answer is whether people can participate confidently and thrive in a society that will only continue to be shaped by technology.

This debate is personal

Over the past year, as I've led this work, people have shared deeply personal stories about how technology change has challenged them and their families.

A colleague shared a story of how her mother was scammed online, losing virtually all of her savings. A carer talked about struggling to help a relative manage their finances from a distance. I heard repeated stories of challenges people had in accessing services because they had forgotten a password or found a website just too challenging. Business owners told me how frustrated they were by poor connectivity.

These stories came from people of different ages, incomes and backgrounds. Most would never describe themselves, or the person they were supporting as digitally excluded. The majority of cases involved individuals who used technology every day, but encountered moments when technology created anxiety, a sense of helplessness or frustration rather than confidence and opportunity.

These conversations put a human face on what the data has already told us.

So where do we start?

One year ago, The Connection Project set out to answer a question: what would it take to create a digital society in which everyone can participate and thrive?

To answer this question we have consulted extensively — examining what other nations have done, and meeting with over 30 consumer groups, government, regulators and industry leaders. We've analysed qualitative and quantitative research across multiple sectors, and published much of this evidence base in our first report, *Misconnected.*

Our challenge now is moving from diagnosis to action. Many organisations have led valuable work in this area. Positively, there is growing consensus about the issues and the problems we are seeking to solve, and increasing alignment on the way forward.

We have focused on outcomes. Our view, echoing that of the most successful high-participation digital nations, is that what matters is not who is online, but whether everyone can access the services essential to modern life.

The UK doesn't need everyone to become a digital expert. We don't even need everyone to be able to transact digitally and independently — there are some people who never will. But we do need everyone to be able to live well in a digital society.

Achieving this requires some core conditions to be in place. We have concluded that these five conditions are ubiquitous connectivity, simple and inclusive design, trusted support, managed transitions and shared accountability. And above all of this we need a shared vision of the future, one which recognises that we are a digital economy, but which also accepts that some people will always need support or alternative ways of participating.

What we are asking of government, and what industry and civil society are offering in return, is set out on page 7.

Why the time is now

The UK has already invested heavily in the infrastructure and technologies that will underpin its future economy.

Major transitions are now underway in telecommunications, broadcasting, financial services and public services — and AI is accelerating the pace of all of them.

The challenge now is to ensure that participation keeps pace with technological change. Opportunities missed during this period may take many years to recreate.

This report sets out a vision for what success could look like, identifies the conditions that successful digital societies share, and proposes a wider national ambition.

The UK already has trusted institutions, innovative businesses and is building world class infrastructure. It has charities and community organisations with reach into communities that national programmes rarely penetrate. What it has lacked — until now — is the coordination to bring these strengths together around a shared vision of an inclusive digital UK.

This is an offer from industry and civil society to work alongside government, local leaders and communities. The future will become more digital regardless. The choice before us is whether all of us are able to participate and thrive in this future.

"This is a chance to give millions of people confidence, independence and opportunity."

Natalie Ceeney CBE
Chair, The Connection Project

EXECUTIVE SUMMARY

Digital change is reshaping everyday life. We need to make sure digital services work for everyone — not just the confident and the capable. That's what The Connection Project is for.

The case for action

Digital change is reshaping how people work, manage money, access healthcare and stay connected

This change is inevitable. Our only real choice is whether to manage it or let it drift. Managed well, digital service changes present a major opportunity to improve people's lives and grow the economy. Managed badly, it will widen inequality, damage trust and leave millions of people less able to access essential services.

We know what works

Above all, nations with high levels of participation have a shared vision that inspires trust in change. In addition, these countries are marked out by five conditions: connectivity everyone can rely on, services that are simple and inclusive by design, transitions that are managed deliberately, support that is integrated, and clear accountability for outcomes. Each of these conditions has already been created somewhere, so this is not new.

High levels of digital participation are not just socially advantageous but will support growth

Studies have estimated that a high-participation digital economy could bring benefits worth around £60bn.[2] Participation enables industry to invest more in growth rather than in decaying infrastructure, and creates a workforce and society where people can work, live and enjoy life more independently and effectively.

The Connection Project's sectors are key, but they are not the whole answer

Connectivity, banking and payments, and information and entertainment are important, but they can't provide the whole solution; many other essential services sit outside these sectors. We recommend that the same conditions identified in this research be applied to the transitions government leads directly, including the NHS App, One Login and the other digital services.

The infrastructure exists. The evidence exists. What has been missing is a shared vision, coordination, and the will to act. Let's change that.

10 actions that would build a better digital UK

What industry and civil society are offering:

1. **Connecting everyone**. Ensuring that everyone who needs connectivity can get it, by finishing the broadband infrastructure build and enhancing mobile connectivity.
2. **Practical commitments to leave nobody behind**. A shared national campaign and common approaches to supporting consumers, so every transition builds confidence rather than confusion.
3. **Leadership and co-ordination.** Bringing connectivity, banking, payments and broadcasting together to plan ahead and identify shared dependencies before they become problems.
4. **Investment in new tools, infrastructure and customer propositions** — tested with the people who find services hardest to use, with clear recovery routes built in from the start.
5. **Reach and insight to support people through change**. Industry and civil society working together and through trusted local organisations, so nobody navigates a transition alone.
6. **Transparent, regular reporting against agreed indicators of success** — not just infrastructure delivered, but whether people can actually participate.

Further details on p.48-57

What we're asking of government:

7. **Agree a shared national ambition for high digital participation** — for both national strategy and local delivery, and backed by clear milestones and indicators of success that measure participation, not just rollout, across the public and private sectors.
8. **Remove the barriers to delivery, unlocking industry investment** — continuing to support the costs of deploying broadband for the hardest-to-reach households, legislating to remove the obstacles to network build, and reforming planning to enable better mobile coverage.
9. **Deliver a new settlement on affordability of connectivity** in partnership with industry and civil society, so no one is priced out of the digital world.
10. **Legislate for safe, delegated digital access** — so families, friends and carers can help people manage their money and services without sharing passwords or pretending to be them.

A national plan, with coordinated local delivery across all four nations.

14-22m people are already affected

14–22 million[3]

people in the UK experience at least one significant barrier to accessing the digital services they increasingly depend on.

Digital change is already reshaping how people access work, healthcare, money and public services. That will not stop.

The question is whether the services people increasingly depend on are designed to work for everyone — or only for those who are already confident and capable.

The following pages set out what that choice means, what we know works, and what The Connection Project proposes.

More people unable to access services they increasingly depend on

Growing inequality between those who can and cannot navigate digital services

Higher costs — for individuals, for organisations, for the economy

Eroding trust in digital services

Pace and direction of change often set by interests outside the UK

Unmanaged change or drift

Create a digital society which works for everyone

More people able to access work, healthcare and essential services independently

Greater opportunity regardless of where you live or your circumstances

More independence for longer — with support when it's needed

Better, simpler services that work for everyone

Higher economic growth and better return on digital investment

Success is not getting everyone online. It's making sure that as digital services become the way the world works, everyone can access them — in ways that work for their lives

Success doesn't mean everyone behaves in the same way. Some people will embrace every new technology. Some will rely on support from family, friends or trusted organisations. Some will choose not to engage digitally at all.

What matters is that people can access opportunities, manage their money, access healthcare, use public services, and stay informed and connected, whoever they are, and wherever they live.

The right question isn't who's online — it's who can participate

The wrong question:

How do we get everyone online?

The better question:

How do we ensure everyone can participate and thrive in a digital society?

Further details on p.19

People move between these categories throughout their lives. Good design, the right support and well-managed transitions mean more people can participate confidently — and fewer need to rely on others.

40-45m[4] people Digital

People who **can** and do already use digital services confidently and benefit from them.

10-19m[5] people Partially digital

People who **can participate successfully most of the time, and could do more**, but whose confidence depends on circumstances, life stage, complexity or available support.

3-4m[6] people Non-digital

People who **can't or won't** participate digitally independently and may temporarily or permanently need support or alternative routes.

Decisions made now will determine whether the UK's digital future works for everyone

The UK is approaching a series of major transitions in telecommunications, broadcasting, financial services, public services and artificial intelligence. Together, these changes will shape how people participate in society for decades to come, and they are arriving at the same moment.

The UK also has something it lacked in previous decades: the infrastructure and experience to design for wide participation, and new technology — including AI — which has the potential to transform the way people can access services.

This moment marks a difference from the past. We have a unique opportunity to create a more inclusive digital society which works for everyone — or allow millions to be left behind.

Work and digital skills

Recruitment, training and workplace processes are increasingly digital, making online participation more important for finding and keeping work.

Health and social care

The expansion of the NHS App and other digital care services is changing how people access appointments, prescriptions, records and manage their health.

Money and payments

The growth of app-based banking and new payment technologies is changing how people manage money and access financial services.

TV and entertainment

The shift from broadcast television to internet-delivered services is changing how people access news, information and entertainment.

Public services

Government and public services are increasingly moving online, changing how people apply for benefits, manage tax, access local services and interact with the state.

Trust and safety

As more of life moves online, and as AI becomes more widespread, confidence in digital services will increasingly depend on protection from fraud, scams and online harms.

Delaying decisions feels compassionate — but it's not

When change is this significant, the instinct is to wait — to postpone decisions until things become clearer. But when change is already underway, delay does not preserve the status quo. Services evolve, consumer behaviour shifts and investment decisions are made, with or without us. The question is not whether change happens. It is whether we help people through it.

Drift leads to higher costs, poorer outcomes, fragmented support and lower participation. By the time problems become visible, people are often stranded on older, decaying systems, reliant on friends and family to get by — with even less confidence to make the move than before.

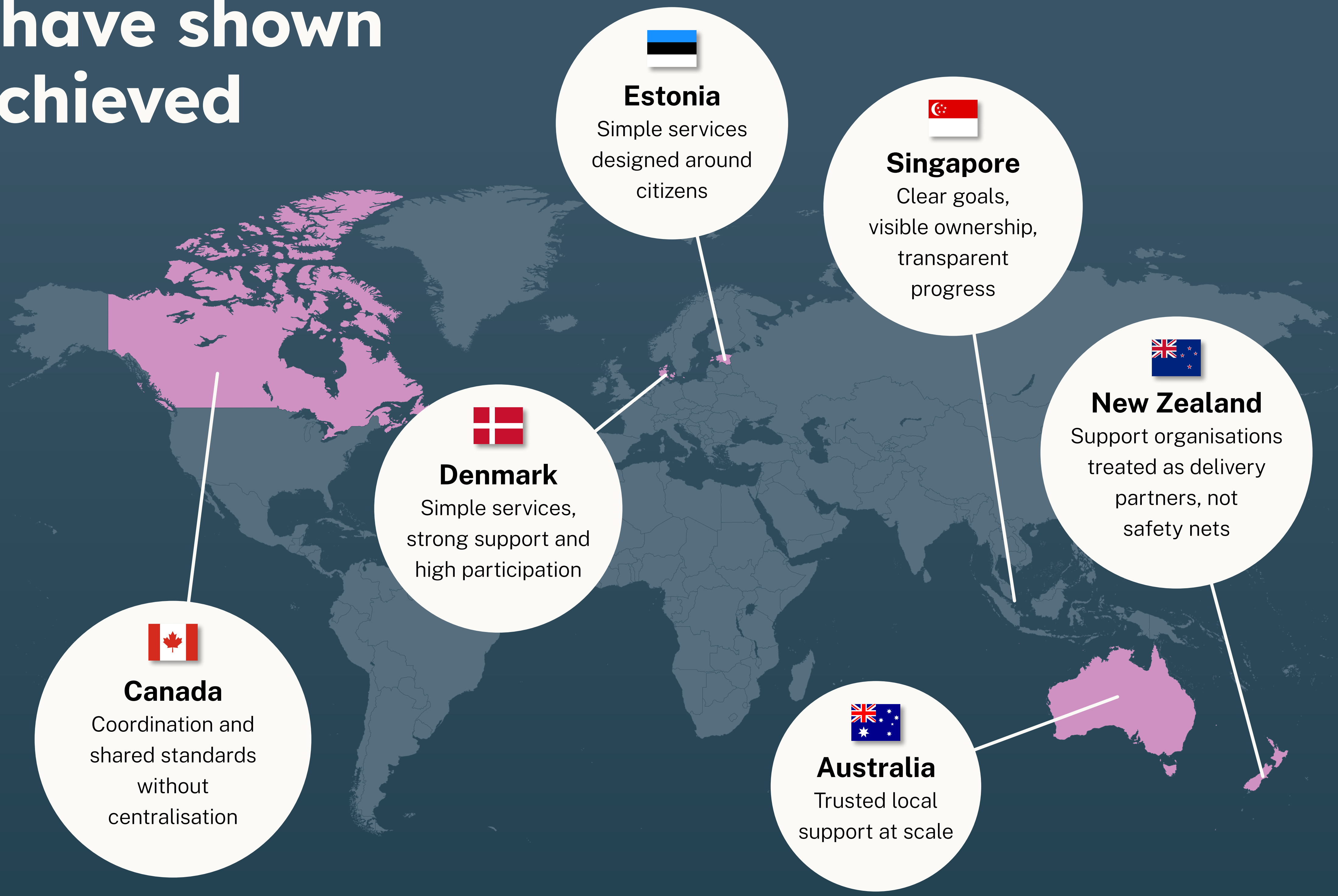
Organisations feel this too, paying three times over, maintaining ageing systems, duplicating services across old and new pathways, and investing in the future all at once.

Managed transitions take a different approach — recognising that change is happening, and building in support from the start, so more people can make the move with confidence, and more investment goes toward the future rather than propping up the past.

The kindest approach is also the smartest one. Managing change well means more people can make the move with confidence — and that is what drives the growth and productivity a high-participation digital economy can deliver. Get this right, and everyone benefits.

Other nations have shown what can be achieved

No single country has solved this perfectly. But the evidence from those who have made the most progress is remarkably consistent. Successful countries didn't wait until participation became a problem. They designed digital services to work for as many people as possible. They focused on outcomes, coordinated change and provided support alongside new services.[7] The UK doesn't need to copy these models — it needs to apply the same principles to its own circumstances.



Further details on p.66

What used to feel impossible is increasingly achievable

For years, the reasons given for inaction have been genuine. Some homes can't get a reliable connection. Proving identity online is clunky and for some, impossible. Services can be too complex to simplify without losing functionality. Fear of fraud makes digital transactions feel unsafe. These are not excuses — they are real constraints.

That is changing, faster than most people realise. The next few years offer a genuine opportunity to solve problems that have defeated previous attempts.

Connectivity

Today:
Some homes can't get reliable broadband or a good mobile signal

Now possible:
Further investment and new technology will enable us to reach every home

Identity

Today:
Passwords and repeated checks lock people out

Now possible:
Biometrics and reusable digital verification remove the friction

Helping safely

Today:
Supporting someone else means sharing passwords or pretending to be them

Now possible:
New frameworks will let people nominate a trusted supporter — safely, and without giving up control

Complexity

Today:
Services are too hard to navigate for many

Now possible:
Simpler design and AI let services adapt to people, not the other way round

Fraud & trust

Today:
Fear of fraud discourages participation

Now possible:
Real-time detection and cross-sector intelligence sharing are closing the gap

Further details on p.26-32

We now know what works

Across the world, the same five conditions are critical to creating digital societies that work for everyone.[8]

Ubiquitous connectivity

Everyone must be able to access connectivity reliably and affordably.

Simple & inclusive design

Complexity must be designed out of services which people depend on.

Trusted support

Support must be built into the system, not added as an afterthought.

Managed transitions

Major transitions must be coordinated and designed around citizens' needs.

Shared accountability

Digital participation must become a shared national objective, with clear leadership, shared ownership and transparent measures of success.

Further details on p.23

Together, we can build it

The UK is approaching repeated digital transitions. Decisions made in the next two years will shape how millions of people access work, healthcare, money and public services for decades to come. But we've been missing a shared vision of success or a 'North Star' that we are all heading for, and the coordination and commitment to deliver it.

Government cannot create a high-participation digital society without industry and civil society. Industry and civil society cannot do it without government. Industry and civil society can do things government cannot achieve on its own: cross-sector coordination, investment in infrastructure and new services, practical commitments to design transitions around participation, and reach into communities. In return, we are asking government for a shared national vision measured by participation, not just rollout; continued investment in the hardest-to-connect homes and a workable affordability strategy; removal of the barriers standing in the way; clear milestones for transitions already underway; and proper resourcing for local and civil society delivery. And government should hold its own transitions — the NHS App and beyond — to the same standard.

No single regulator, government department or industry body spans the sectors at the heart of this challenge. We need to coordinate and work together — bringing together connectivity, banking, payments and broadcasting along with civil society and local leaders around a shared commitment to participation.

The alternative is drift — and drift is not neutral. Costs rise, people are stranded on declining systems, and the returns on digital investment are diluted. The UK has what it needs to get this right. What is needed now is the will to act.

> **"We need a shared vision of success, and the coordination and commitment to deliver it."**

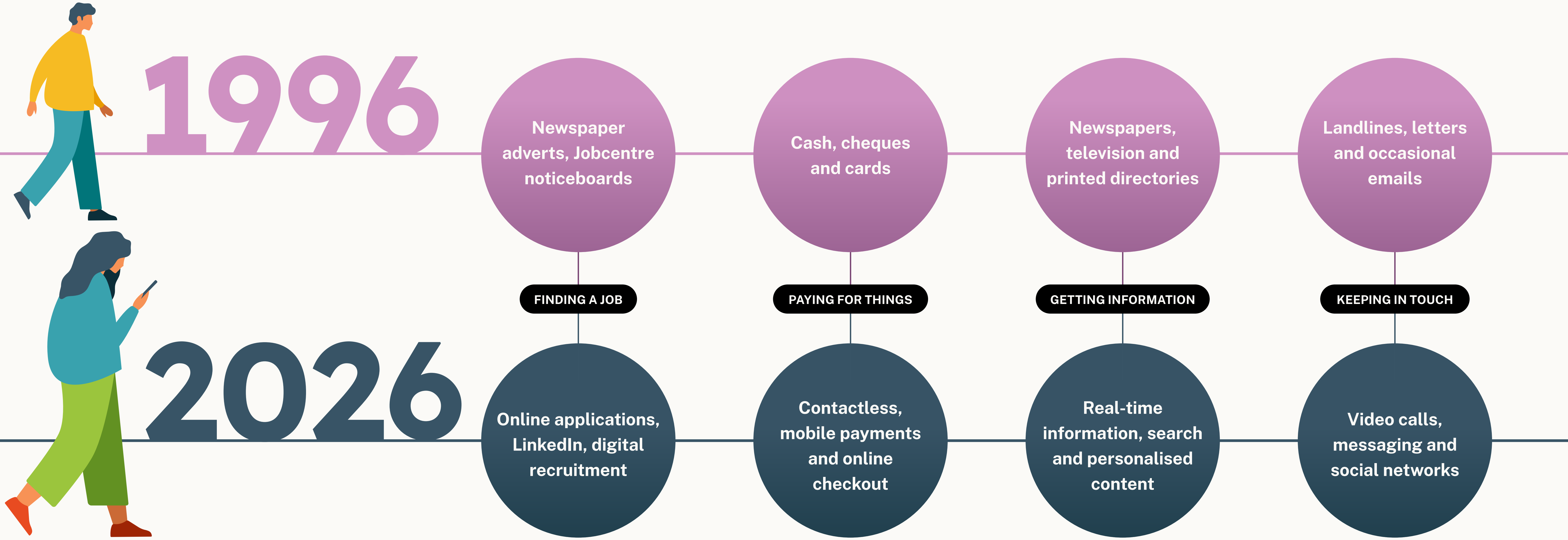
CHAPTER 1

WHAT KIND OF DIGITAL SOCIETY DO WE WANT?

The success of a digital society should be measured by whether people can live well — not by how many are online.

Digital technology has already changed our lives

In just one generation, digital technology has moved from the margins of life to the mainstream. For most people, this transformation has improved everyday life. But not everyone has been able to keep up with the pace of change.



Not everyone experiences digital life in the same way

People experience digital life in very different ways.

Some are confident using digital services independently, some need support at key moments, and some will always require assistance or alternative routes. Most of us move between these groups throughout our lives. Success is not making everyone digitally independent; it is ensuring that everyone can live well in a digital society, whatever their circumstances and however they engage.

They struggle because they...

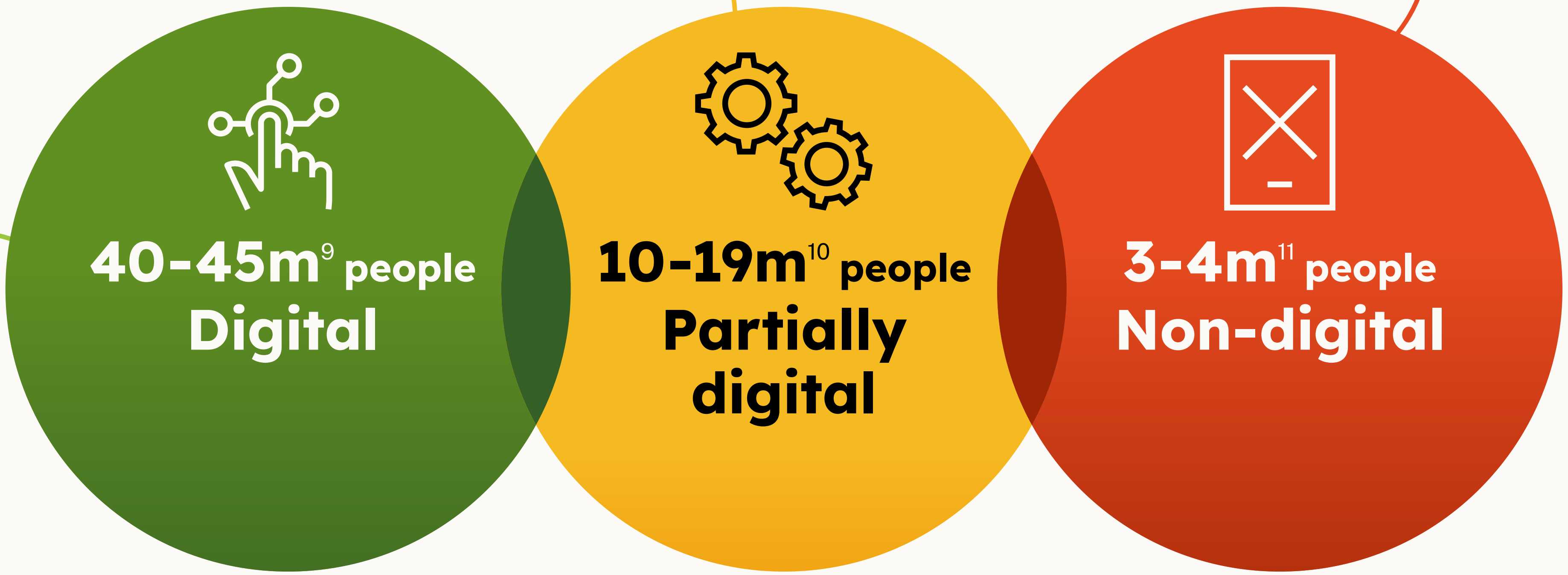
- Are concerned about fraud
- Need help when services change, or when things are complex or new
- Are nervous of using high-stakes services or sending money
- Have limited confidence, support or connectivity
- Are unable to afford a modern device or connectivity
- Need services which meet their specific needs

They may need alternatives because...

- Of significant disability or cognitive decline
- Of severe confidence barriers
- They are offline due to illness or other conditions which restrict access
- They prefer not to engage with digital services directly

They are here because they...

- See value in using digital services
- Are comfortable trying new technologies
- Use digital services independently
- Can recover when things go wrong



We need a shared vision and collective action to shape the UK's digital future

The UK is investing heavily in digital infrastructure, services and technology. But there is no shared vision of what success looks like — and no one in government owns the whole of it.

Digital strategy and design cuts across departments, regulators and services. Everyone's problem has become no one's responsibility.

Without a shared destination, decisions become fragmented and transitions become more contentious than they need to be. As we have seen recently, every proposed transition causes anxiety amongst consumer groups who fear that they will be left behind. The nations who have had the most success at high levels of digital participation have had a common and well articulated view of what they are aiming for, which has built trust amongst citizens that when change happens, they will be protected.

We need a consensus as to what digital future we want for those services which people depend on, whether provided by the public or private sector. We suggest that the goal is not to force everyone online, but nor to preserve every existing channel indefinitely. It is to create a digital society which is digital by default, and where services work well for the vast majority of people, with support and alternative ways to engage designed in from the start — not added as an afterthought.

A shared vision lets us agree common metrics, take a consistent approach to transitions, and speak to consumers with one voice across government services — a voice that industry and regulators can stand behind too.

Our vision for the UK's digital future

We want a UK in which everyone can participate and thrive in a digital society. Where people can access the services essential to modern life, regardless of their circumstances, confidence or capability. And where support and different ways to engage with digital services are designed for everyone from the start.

Everyone should be able to participate, whether or not they can use digital services independently, and even if they don't have an email address.

Success is measured by whether people can access opportunity, services and support. Not whether they are online.

People's work and social lives are improved by digital services.

Families, carers and trusted organisations should be enabled to provide support safely.

People depend on services for work, healthcare, money, information, entertainment and public services.

Different ways to engage means phone, assisted access and trusted intermediaries — not the indefinite preservation of legacy channels.

Different people have different needs for a wide variety of reasons, and those needs change over time.

A digital society working for everyone brings a participation dividend

Building a digital society that works for everyone is not simply a social objective. It is increasingly central to economic growth, public service reform, competitiveness and quality of life. The UK has already invested heavily in the foundations of a digital future. Our next challenge is ensuring that the investment delivers returns for everyone.

Stronger communities

Digital participation brings benefits to communities — helping neighbourhoods become more resilient, strengthening civic life and helping local economies grow.

Greater opportunity

Digital participation determines access to jobs, learning and career progression — giving people access to opportunities wherever they live or whatever their circumstances.

Safer services

Fraudsters exploit complexity. Digital services with simple interfaces and secure ways to get help are harder to defraud, which protects everyone who uses them.

Better public services

Higher digital participation will help more people access healthcare, government services and support — and reduce the public sector's costs.

More empowered citizens

Simpler digital services plus trusted support can help people stay independent, connected and in control of their lives for longer.

A more competitive nation

Strong infrastructure and high participation will attract investment, help innovation be adopted more quickly and help us adapt faster to technological change.

Better return on investment

Higher participation means better returns on the billions the UK has already invested in digital infrastructure — through productivity gains, higher employment and stronger economic growth. This could generate approximately £21-30 billion Gross Value Added (GVA)[12] annually.

There are five conditions for success

There is no single intervention that creates a digital society that works for everyone. The countries that have made the most progress don't just invest in technology — they combine it with trusted support, simpler services designed with citizens in mind and clear accountability shared between the public and private sectors, with strong engagement from civil society. Looking internationally—and at successful transitions closer to home—the same five conditions emerge again and again.

Ubiquitous connectivity

Connectivity must be available everywhere — reliable, affordable and capable of supporting everyone, whether or not they become direct digital users.

Simple & inclusive design

Complexity must be designed out of services which people depend on, not left for citizens to navigate.

Trusted support

Support must be built into the system from the start — through digital services, through face to face and phone services, and by enabling people to help others safely.

Managed transitions

Major transitions must be coordinated across sectors and designed around people's needs.

Shared accountability

Digital participation must become a shared national objective — with clear leadership, accountability and measures of success.

A digital society that works for everyone will improve lives by creating more opportunity

Today

Carmen is ambitious and wants to progress in her career, but poor broadband in her flat limits her options. She has turned down roles that require regular home working and worries about being left behind as more opportunities move online.

Tomorrow

Carmen's flat now has reliable broadband and mobile connectivity. She accepts a promotion that combines home working with travel — an opportunity she would previously have turned down.

She studies for a professional qualification online in the evenings, manages everyday tasks quickly from her phone and can work productively wherever she is. Instead of adapting her ambitions to fit her connectivity constraints, she can pursue opportunities that were previously out of reach.

CHAPTER 2

HOW CAN TECHNOLOGY HELP MAKE THIS VISION ACHIEVABLE

For years, the barriers to wider digital participation felt stubbornly hard to shift. Connecting the hardest-to-reach homes, proving your identity without a password, helping someone safely without sharing their PIN — these problems resisted straightforward solutions. But this is changing.

Technology is changing what's possible

The barriers that have held back digital participation are well known. They include homes that can't get a reliable internet connection, identity checks that lock people out, services too complex to navigate alone, and a fear of fraud that destroys confidence and trust. For years, the challenge was knowing the problems but lacking the tools to solve them at scale.

That is changing — faster than most people realise.

New technology is bringing connectivity to communities that infrastructure investment alone couldn't reach.

Biometrics and reusable digital identity are removing the friction of passwords and repeated logins, improving customer experience. AI is making it possible to design services that adapt to people rather than the other way round. And new frameworks that let families and carers help safely — without sharing passwords or pretending to be someone else.

We are not naïve. Technology can be used for good, or for bad. And appropriate safeguards need to be built around everything we do.

The following pages show what this new technology could enable if we use it effectively — and why the next few years offer a genuine opportunity to solve problems that have defeated previous attempts.

Connecting the most remote parts of the nation

The connectivity challenge

For decades, connecting every home and business has been one of the UK's most difficult infrastructure challenges.

How can technology help?

Universal connectivity is becoming a realistic goal. Industry is building full-fibre broadband to virtually every home in the UK, supported by government through "Project Gigabit" to bring reliable connectivity to communities that commercial investment alone is unlikely to reach[13]. Low Earth Orbit satellites are bringing connectivity to the final 2-3% of hard-to-reach premises[14]. And mobile networks that use AI to optimise signal and coverage dynamically are making it possible to connect places that traditional infrastructure struggles to reach.

What will this mean?

- **Faster, more reliable speeds for the majority of UK homes and businesses**
- **No household left behind — even in the most remote areas**
- **Future-ready infrastructure to support digital growth**
- **All achieved by 2032**

Making it easier to prove who you are

The ID challenge

Passwords, repeated identity checks and complicated login processes are one of the biggest reasons people lose confidence using digital services. The harder it is to prove who you are, the easier it is to become locked out, and the higher the risk of scams.

How can technology help?

With AI and growing fraud risks, it is now inevitable that people will be asked to prove who they are to get access to digital services. This can be made easy, or hard.

Developments in reusable digital verification can eliminate repeated proof-of-verification and the challenges this creates. Biometric authentication (face or fingerprint) is removing the single most common point of failure and exclusion. Voice and conversational AI is becoming an alternative authentication route for people who can't navigate apps or remember credentials. And common verification tools (whether government or industry led) will remove the need for multiple passwords.

What will this mean?

- **Fewer password problems**
- **Simpler, more secure access**
- **More confidence using digital services and digital devices**
- **Voice activated TV login and channel change - no buttons to press**

Making it safer and easier to help others

The support challenge

Millions of people rely on family members, friends or carers to help them manage their money and access services. But too often they have to use risky workarounds like sharing passwords or asking someone to pretend to be them. This is not just inconvenient. It isn't safe.

How can technology help?

Digital trust and access frameworks, like those being scoped by Project Nemo and CFiT[15], will enable carers and family members to support others to manage their money safely — focusing on the 1.5 million people[16] in the UK living with a learning disability — without workarounds and maintaining independence.

Other tools to support with third-party delegation already exist and could be adopted more widely. For example, thresholds can trigger alerts to a trusted person when spending patterns shift — an early signal to check in before a mental health struggle deepens.

What will this mean?

- **No need to share PIN numbers or passwords**
- **Safer support approaches for families and carers**
- **More independence for millions of people**
- **Better protection for everyone**

Designing services that work for everyone

The design challenge

Services that are hard to use don't become easier through training. The problem is in the design. Better-designed services work for more people from the outset, reducing failure demand, building people's confidence and removing the need for costly workarounds.

How can technology help?

New technology makes it possible to offer personalised interfaces and assistive features not as add-ons, but as standard — making services easier to navigate for everyone.

One example is Freely[17], the successor to Freeview, which delivers more content (97%[18] of the UK's most-watched shows) while keeping the experience as straightforward as it is today — a familiar TV guide, easy access to on-demand TV, and with voice control coming soon. This shows what inclusive design at scale can look like in practice.

What will this mean?

- **Simpler, more inclusive services**
- **Greater confidence**
- **Less need for support**

Making online transactions safer

The fraud challenge

Despite substantial investment by banks and telecoms companies in tools and processes to reduce risk, fraud is now the UK's largest category of crime[19]. Banking and payments losses recently exceeded £1bn[20] in a single year. A lack of trust in the safety of digital transactions is one of the most significant barriers to participation — and one of the hardest to recover once it's been damaged.

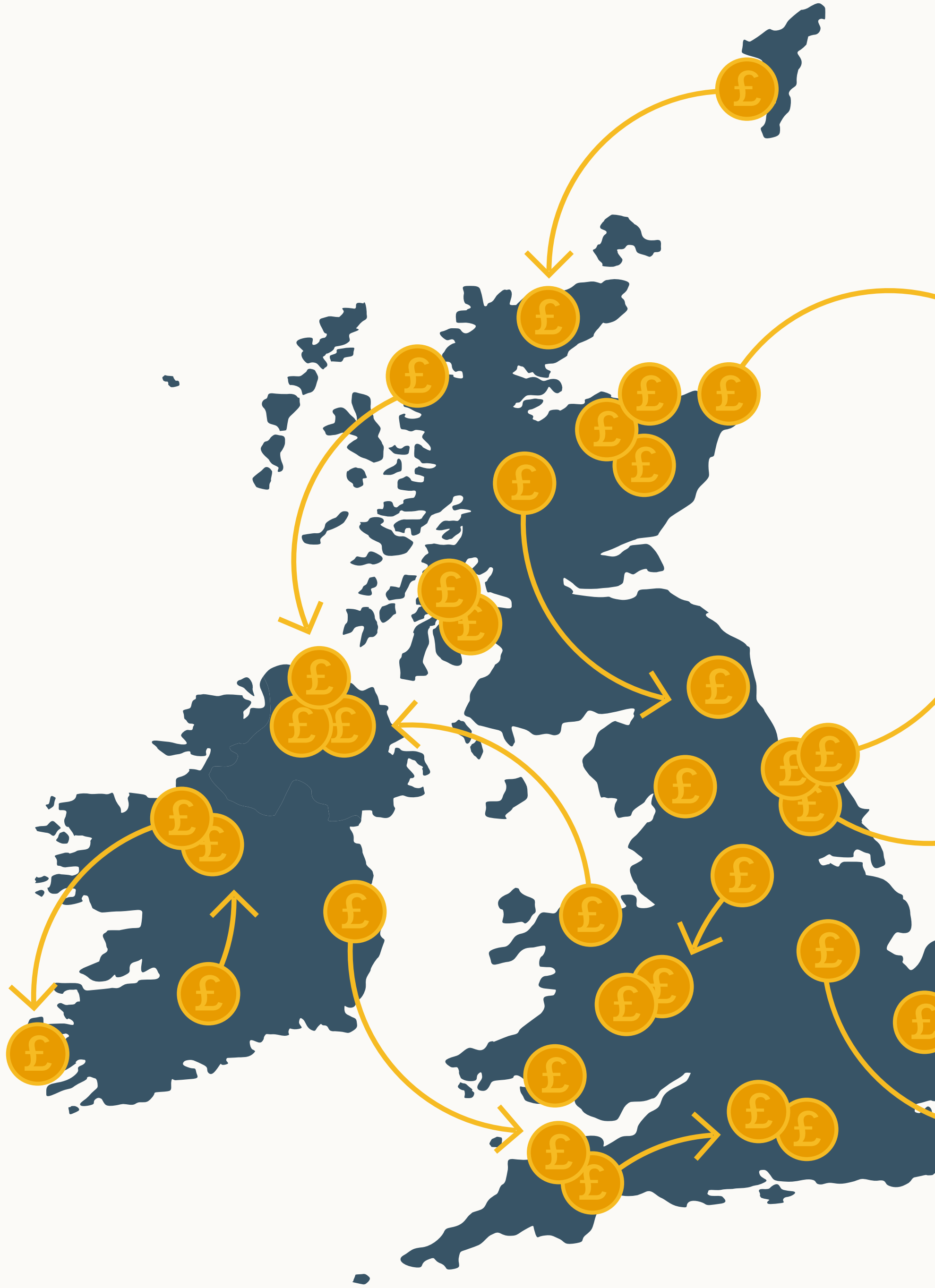
How can technology help?

Cross-sector fraud intelligence sharing (the Stop Scams UK model) is scaling — blocking fraud ecosystems at network level rather than managing individual incidents after the event. There are also sector-specific initiatives underway.

UK Finance is piloting tokenised deposits[21] — programmable money that can carry built-in conditions (spending limits, carer oversight, merchant restrictions) which limit financial risk without removing independence. AI can detect unusual transaction patterns in real time and pause rather than block, reducing both fraud and false positives.

What will this mean?

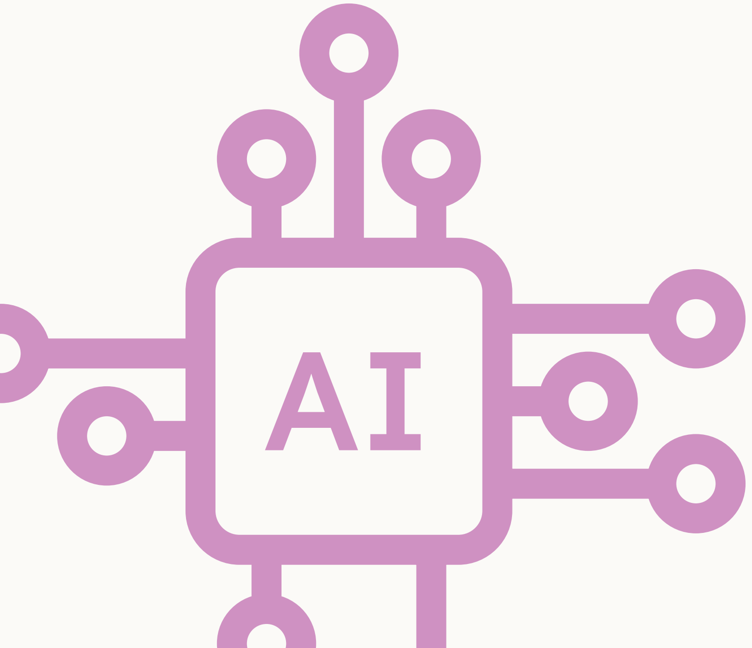
- **Better protection against fraud**
- **More confidence, control and traceability in digital payments**
- **Safer participation in a digital economy**



Using AI to make participation work better for everyone

The challenge

Better design is a critical part of the answer — but until recently, designing for everyone at scale wasn't practical. AI changes that. But it also accelerates the pace of change, compressing transitions that once took years into months. Whether AI widens or narrows the participation gap depends entirely on how it is designed and deployed, and how people are supported to use it.[22]



How can technology help?

Adaptive interfaces can simplify content automatically, responding to how someone is actually using a service. AI can guide people through complex tasks, explain what's being asked of them and build confidence as they go. Problems can be detected and solved in real time before people give up. Done well, designing for everyone becomes the path of least resistance. Done badly, it creates new barriers faster than the old ones are removed — so a focus on bias, safe sources of advice and good governance is critical.

What will this mean?

- ✓ **Services that adapt to people, not the other way round**
- ✓ **Fewer dead ends at the moments that matter**
- ✓ **More independence, less reliance on others**
- ✓ **A participation gap that narrows, not widens**

A digital society that works for everyone will improve lives even if not everyone uses digital services themselves

Today

Rose is retired and widowed. She enjoys seeing family, shopping locally and watching television. She has little interest in technology and prefers face-to-face interaction wherever possible. Some of her friends have moved away, and she calls them by phone.

Tomorrow

Rose continues to live life on her own terms. She has broadband in her home because it enables the television services she enjoys, not because she wants to use digital services herself.

When her grandchildren visit, they can easily connect their devices and play games. Rose benefits from a digital society without needing to become digital herself.

CHAPTER 3

WHY NOW?

The UK is approaching a series of decisions that will shape how people participate and thrive in society for decades to come. Delaying decisions will not preserve today's world. Change will continue regardless. The question is whether we use this moment to create a digital society that works for everyone, or allow ourselves to drift into a digital future that nobody chose.

The UK is entering the next phase of digital change

The UK has invested heavily in digital infrastructure, services and technology. The challenge now is ensuring those investments translate into better outcomes. Participation is what shapes access to work, healthcare, money and public services — and too many people are still being left out.

A series of major transitions is now underway in all these areas. Together, they create a rare opportunity to widen participation and realise greater value from existing investment. But they also carry risks. Managed well, they could help create a digital society that works for everyone. Managed poorly, they risk widening the participation gap.

These transitions are significant individually. What makes this moment different is that they are happening together, and that artificial intelligence is part of every one of them — raising both the opportunity and the risk of getting this wrong.

Work and digital skills

What's changing?

People are finding jobs online and working more flexibly. Training and career progression depend increasingly on digital tools, while AI is reshaping roles and professions.

Why does it matter?

People who can't navigate digital tools risk being excluded from jobs, progression and retraining, and without basic digital skills, AI can lead to even more exclusion. Work-related exclusion is estimated to cost the UK more than £23 billion annually.[23]

Health and social care

What's changing?

Citizens are accessing the NHS through its 'digital front door' with triage, prescriptions, treatment and records all going online. There were over 60 million logins for the NHS App[24] during November 2025. People are being cared for in their own homes or on the move as remote monitoring and virtual wards become more widespread.

Why does it matter?

Digital tools are becoming increasingly prominent in healthcare. If people can't use them confidently, **those with the most significant health needs may face the most difficulty accessing care.**

Money and payments

What's changing?

Money is becoming increasingly digital and personalised. People are using new payment systems, digital wallets, open banking and account-to-account payments. Digital currencies and tokenisation, alongside AI tools, will continue to reshape how people manage money.

Why does it matter?

People who can't engage confidently with digital financial services risk higher costs and less flexibility. There is an estimated cost of around £400[25] per year to a citizen to being offline.

TV and entertainment

What's changing?

Television is undergoing its most significant change since the introduction of colour. Most people are already watching over the internet[26] — streaming, on-demand and connected devices have reshaped how the majority access content. Decisions being made now about the future of distribution will determine whether that shift works for everyone.

Why does it matter?

Internet-delivered television offers greater viewing choice and enhanced functionality, particularly for those with accessibility needs. But **millions of people are not yet benefiting — and as investment shifts, those on older technology risk being left behind.** The transition is inevitable. The question is whether it is managed in a way that works for everyone.

Public Services

What's changing?

Government is moving into a new phase of digital transformation. The 2026 roadmap[27] for modern digital government sets out plans to reshape public services through digital platforms, AI, stronger digital infrastructure and joined-up services to 2030.

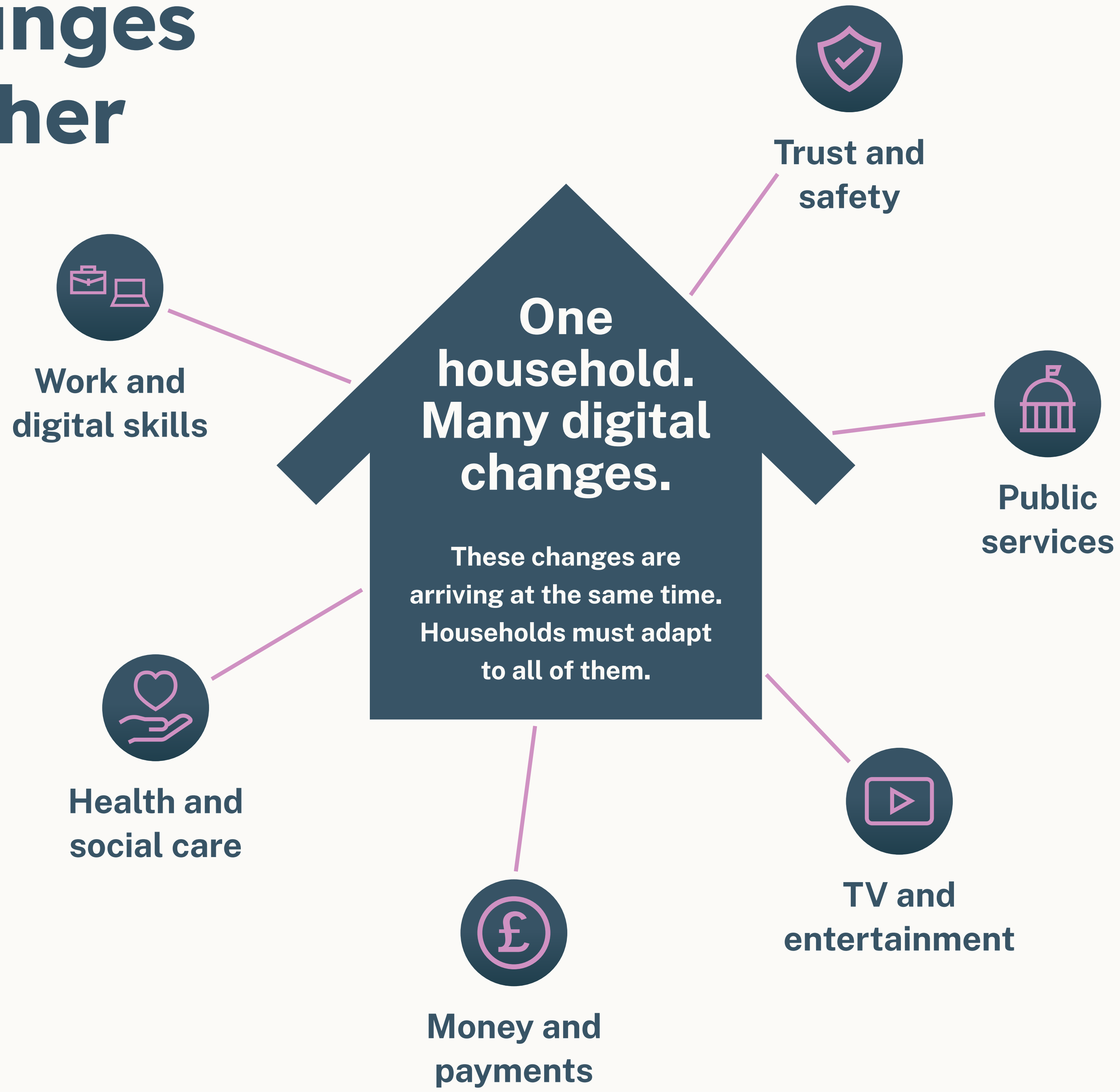
Why does it matter?

Digital public services can be better and cheaper, but only if people can use them. **If they are hard to use, government risks designing more efficient systems while shifting complexity onto citizens (and the organisations who support them).**

> "Internet-delivered television offers greater viewing choice and enhanced functionality, particularly for those with accessibility needs."

Why now? These changes are happening together

Considered individually, each change may appear manageable. But citizens do not experience them one at a time. They experience them together, often within the same household. The cumulative effect on households — particularly those already struggling — is what makes this moment genuinely urgent.



Where you live still shapes your digital prospects

Digital participation is not evenly spread across the UK. The places with the lowest digital capability are overwhelmingly the same places that have faced the greatest economic disadvantage. As major digital transitions accelerate, that gap will either widen or narrow — depending on how well we manage change. Managing digital transitions well, and a clear national vision to guide local decision-making, are the biggest opportunities the UK has to spread the benefits of a digital society more fairly.

The regional dimension

Analysis by the NHS Confederation shows digital exclusion is highest in rural, coastal and northern areas[28] — the same communities already facing the greatest health inequalities. As the government plans to make the NHS App the front door to healthcare by 2028, those with the greatest health needs risk being the least able to access it.

The connectivity needed to enable digital participation also varies across the UK. Scotland's operator level geographic 5G coverage is the lowest among the UK four nations.[29]

The skills gap

The North West and Wales have the lowest rates of foundational digital skills in England and Wales — 82% and 79% respectively, against a national average of 85%. In the workplace, the gap widens further: only 42% of the North West workforce can complete all the essential digital tasks needed for work, compared to 49% in London.[30] As more jobs, services and opportunities move online, this gap directly limits what people can access and achieve.

The compounding effect

The Digital Exclusion Risk Index — developed by Greater Manchester Combined Authority[31] — maps where people are most likely to struggle with digital change across every local area in Great Britain. Its consistent finding is that low digital participation and economic disadvantage concentrate in the same places and reinforce each other. Without managed transitions, digital change will deepen existing inequality rather than reduce it.

Two paths — to drift, or to manage change

Faced with major change, the instinct is often to wait. To postpone difficult decisions until technology matures, adoption increases or uncertainty reduces.

But where change is already underway, delay does not preserve the status quo or recreate the past. Services continue to evolve, consumer behaviour continues to change and investment decisions continue to be made. The question is not whether change happens. It is whether we help people through it.

When transitions are left to drift, support is often introduced only after problems emerge. People end up relying on services that are becoming less widely used, more expensive to maintain and harder to access. Organisations face rising costs as they try to support both old and new ways of doing things, while investing in the future at the same time. And UK productivity fails to grow.

Managed transitions take a different approach. They recognise that change is happening and plan for it. They build support in from the start, create confidence, focus investment on the future and help ensure that more people can share the benefits of change.

Delay and drift

- Support arrives after problems emerge
- Legacy services become harder and more expensive to maintain
- Weaker political and commercial incentive to solve longstanding problems
- Services shaped by interests outside the UK
- More people left behind on declining services
- Higher costs and poorer outcomes

Managed transition

- More people supported through change and able to access new services confidently
- Fewer people left behind on declining legacy systems
- Trust and confidence in digital services increase
- Support designed in from the start, not added after problems emerge
- Investment focused on future services
- Better outcomes for citizens, organisations and society

Delay will just make the challenge even harder to tackle

Some have argued that major digital transitions such as moving to internet-streamed broadcasting should be delayed by a decade or more, and legacy services maintained indefinitely. It is worth asking what, exactly, is expected to change — and whether delay will make life better for people who are already finding digital services hard to navigate, or simply harder.

If we delayed major digital change (from the NHS App to TV streaming through the internet) for another decade, what do we expect to change over the next 10 years?

Will digital services become simpler?

Will support for digital services become easier to access?

Will more people be able to afford broadband?

Will trust in digital services increase?

Will the cost of managing both new and old systems in parallel reduce?

Will more people participate digitally?

Or are we assuming that time itself will solve these challenges?

If the barriers to participation remain the same, the same arguments will be just as live in ten years — only with a larger and more entrenched participation gap.

A digital society that works for everyone will improve lives by making it easier to support others

Today

Abdul can use some digital services but worries about making mistakes when money is involved. He often asks his son for help with banking and other important tasks, but that means sharing passwords and personal information in ways that make them both uncomfortable. If something goes wrong, he often has to wait until his son visits at the weekend before he feels confident dealing with it.

Tomorrow

Abdul can manage everyday banking tasks himself more easily with simple banking tools. When he wants help, he can safely invite his son to support him using digital tools designed for that purpose.

His son can help over the phone with more complicated tasks without sharing passwords or taking control. Abdul remains independent and in control of his own decisions, receiving support when he needs it rather than only when it is convenient for others.

CHAPTER 4

WHAT WOULD IT TAKE?

The answers already exist. The task now is to organise delivery around what we know works.

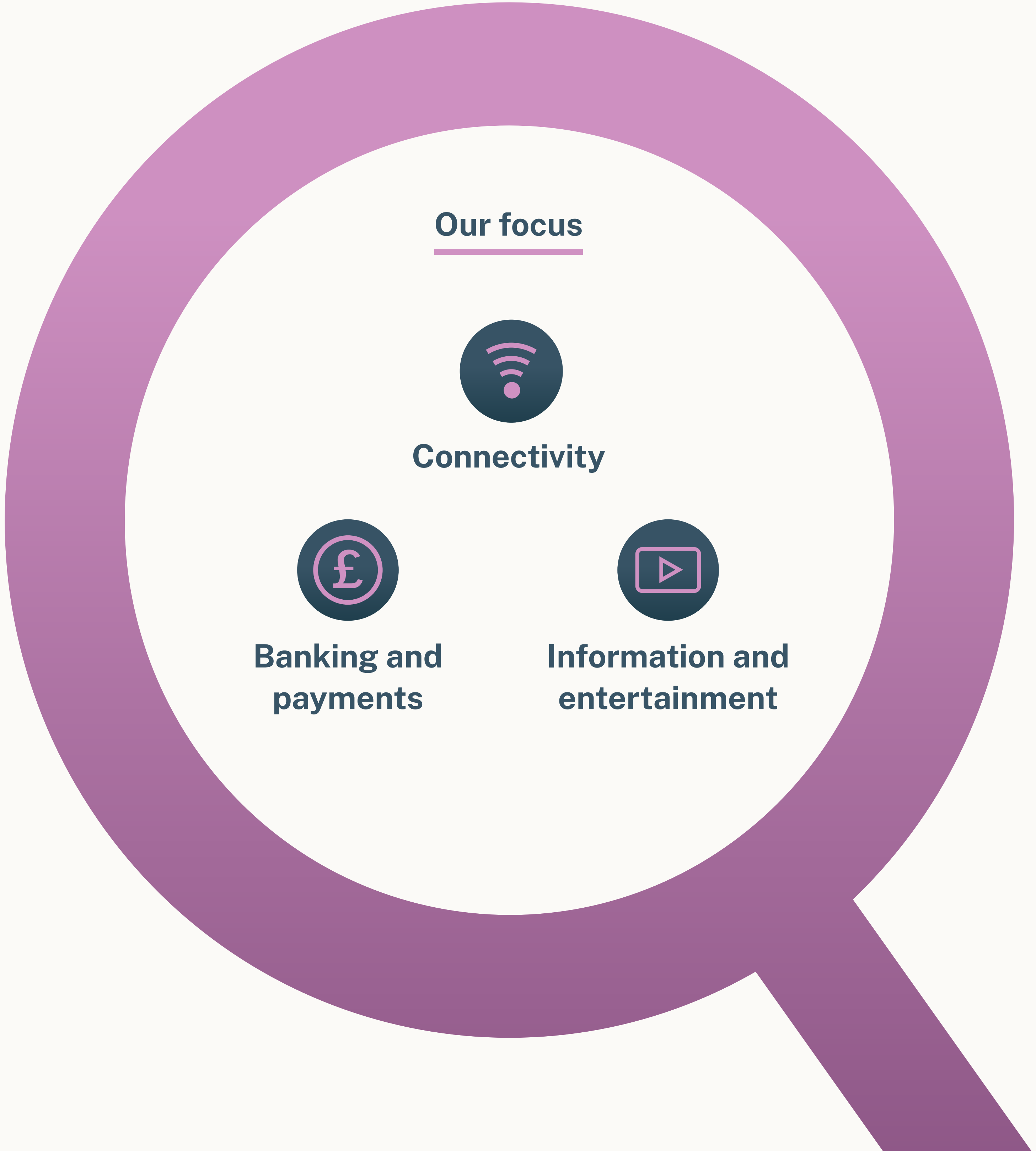
The Connection Project has focused on three key industries to unlock the wider opportunity

Connectivity, banking and payments, and information and entertainment together reach virtually every household in the UK.

These are the services people depend on most in everyday life. Banks, telecoms providers and broadcasters are already investing heavily in digital transformation, and the decisions they are making now will shape how millions of people participate in a digital society for decades to come.

This is why The Connection Project has focused on these three sectors — not because they are the whole answer, but because they are uniquely placed to help create the conditions for wider success.

Government, public services, local communities and civil society all have critical roles to play. But change at scale requires the major players in connectivity, banking and broadcasting to act together — which is what The Connection Project makes possible.



Banking and payments

Enabling people to participate in the economy and manage their financial lives well.

Connectivity

Enabling people to access services, information and opportunities.

Information and entertainment

Connecting people to news, culture, public information and each other.

Together, these sectors:

- Reach virtually every household
- Are already undergoing major transitions
- Represent billions of pounds of investments
- Directly influence whether people can participate confidently in a digital society

From today's reality to tomorrow's digital society

The question is no longer whether change is coming, but what kind of digital society it will create. The five conditions set out in Chapter 1 provide a framework for success. The next step is to understand the gap between today's reality and where we need to be.

For each condition, we have identified what success looks like and the practical changes needed to move from today to tomorrow. These five conditions are not a wish list. They are the practical foundations of a digital society that works for everyone — and the UK already has the strengths to build on.

Ubiquitous connectivity

Today

Too many people still cannot access reliable, affordable connectivity — limiting their ability to participate in services that increasingly rely on everyone being connected.

Tomorrow

Reliable and affordable connectivity enables people to participate wherever they live, work or travel.

Simple & inclusive design

Today

Services which people depend on are designed around organisational processes, not people's lives — leaving too many users to absorb complexity that should never have reached them.

Tomorrow

Services which people depend on are designed around people's needs, making them easy to access and use with confidence.

Trusted support

Today

Support exists in pockets but is hard to find, inconsistently funded and rarely built into services from the start — leaving people to seek help only after things have gone wrong.

Tomorrow

People can access trusted help when needed, and family, friends and carers can provide support safely and securely.

Managed transitions

Today

Major transitions are planned sector by sector, to different standards and timelines — with no shared framework, no common communications and no coordinated safety net for people who struggle.

Tomorrow

Transitions are coordinated across sectors, with clear communications and support that help people adapt successfully.

Shared accountability

Today

No single body is responsible for participation across sectors, and local and regional delivery is rarely sufficiently resourced. Progress is measured by infrastructure rollout and service digitisation — not by whether people can actually access and use what's been built.

Tomorrow

Government, industry, civil society and local leaders share responsibility for participation outcomes and report transparently on progress.

Connectivity has to become universal and affordable

Connectivity must be available everywhere we live and work. It must be reliable, affordable and capable of supporting everyone, whether or not they become digital users.

Today's challenge

The UK is building full fibre broadband at the fastest rate ever seen in Europe but **20% of households**[32] **are still waiting to get access to it and take up of the new infrastructure is lower than it needs to be.**

The quality of mobile signal across the UK is not good enough — for the places people live, work and travel. A major reason is our planning constraints — even routine upgrades to existing masts often require planning permission, and telecoms is not recognised as critical national infrastructure in planning decisions.

Despite some of the lowest broadband and mobile prices in Europe and voluntary social tarrifs, connectivity remains unaffordable for some households. Around 1.4 million households[33] are excluded or spend a disproportionate share of their income on a connection increasingly essential to daily life.

Some people will never be digital users but depend on services — television, landlines, basic communications — that are becoming obsolete. Around 5% of the population[34] are in this position.

Connectivity has become increasingly essential to our lives, but we still treat it as a discretionary service rather than critical infrastructure.

What needs to happen?	Who should lead?
1 **Complete the transition to modern fixed broadband networks.** Continue to invest, in order to finish the rollout of full fibre. Explore where new technology such as satellite connectivity can play a role to more remote communities. Audit the gaps that need to be filled to support successful digital transitions.	**Industry — with support from Government and Ofcom** through Project Gigabit (fibre rollout) and removing barriers to the physical installation of fixed (broadband) connectivity.
2 **Remove the barriers to improving mobile signals wherever people need coverage**, including through planning reform, and use the release of 5G spectrum from the DTT transition to improve mobile coverage.	**Government** — with support of **industry** and the **third sector** to design an effective and workable solution which reaches the right people.
3 **Provide continuity, not just connectivity.** Ensure people can continue to access the services they depend on in familiar ways, based on future proofed, sustainable technologies.	**Industry** — supported by **government, Ofcom and the third sector**
4 **Begin a national conversation about what standards people should be able to expect from connectivity.** This should consider issues such as the responsibilities of landlords, providers and public bodies, as well as reliability and resilience.	**Government and Ofcom** — in dialogue with **industry**

Complexity should never reach the user

Complexity should be designed out of services that people depend on, not left for citizens to navigate.

Today's challenge

Today, many digital services are designed for the digitally confident and competent, for people with 'standard needs'. This locks out those people who don't have the capability or confidence to use them.

The vast majority of digital services today also still contain accessibility barriers — preventing many disabled people and assistive technology users from successfully completing digital journeys, regardless of their level of digital skill or confidence.

Innovation and competition can often lead to services designed for digitally savvy customers, or maximise the opportunity to upsell, rather than for those who need simplicity or safeguards.

Needs and life events need to be communicated to different providers repeatedly because providers of services which people depend on don't classify needs in the same way.

What needs to happen?

Organisations that provide services which people depend on need to demonstrate that their services are designed around users, tested with diverse customer groups and capable of supporting people with a wide range of needs and circumstances.

We need to:

1. **Put user-centred design at the heart of** services people depend on.
2. **Test and develop services** with people who have a wide range of abilities, confidence and circumstances.
3. **Design clear recovery routes** when people make mistakes — or "safety" features to prevent them from happening in the first place.
4. **Use common design principles** where they build familiarity or confidence and enable others to provide support more easily.
5. Where it's helpful, **make digital services customisable** — so people can choose how they appear and what functionality they offer.
6. **Publish evidence that services meet agreed accessibility and usability outcomes.** Consider simple or classic modes e.g. for audiences who value live TV.
7. **Identify where common approaches to informing providers of needs and life events would be beneficial.**

Who should lead?

Joint work by and between **industry, government, regulators and the third sector.**

Support needs to be built in, not bolted on

People need to find support throughout a service or transaction, from a trusted person or local organisation. This support needs to be available by phone, in person and within digital services, where and when people need it.

Today's challenge

Millions of people need help to manage important aspects of their lives. Today this often means sharing passwords and PINs — workarounds that put people at risk and make it harder for supporters to help.

Support exists but is fragmented, funded in silos, can be hard to find and may not cover the full range of barriers. Many people don't know where to turn at times of crisis or when things goes wrong — and by the time they seek help, they have already lost confidence.

Most people would like to be able to support themselves. There is now a central digital skills framework, owned by the government, but it needs to be embedded in work and training. Almost six in ten working age adults can't complete all Essential Digital Skills for work[35], and funded support has not kept pace with demand.

Access to affordable (or free) devices can be a major barrier and it is not always easy to find out how to go about getting one – with fragmented schemes and inconsistent availability.

What needs to happen?	Who should lead?
1 **Create secure "delegated digital access"** that enables family members, carers and trusted supporters to help while people stay in control of their own affairs — and develop the permissions and tools this would enable. And roll out / promote the tools which already exist to provide trusted people with alerts or shared access to accounts.	**A cross-joint effort between financial services and government, with other sectors playing their part.** One example is Project Nemo, in coalition with the Centre for Finance, Innovation and Technology, which is scoping a national initiative that will need wider buy-in and action. The Bank of England's Payments Vision[36] identifies the same need.
2 **Design a structure that will enable national transitions, with practical support in every local community.** Existing digital inclusion networks (like the National Digital Inclusion Network) and local services need to be scaled and funded sustainably to deliver the digital transition. A national approach needs to strengthen these structures and fill gaps with campaigns, helplines and consistent referral pathways to meet citizens' needs.	**Industry and civil society** (including Good Things Foundation, Age UK, Ability Net, Money and Mental Health Policy Institute, and others) and **central, devolved and local government.**
3 **Government should complete the refresh** and formalise the planned MoU with DfE. Government and employers should work together to close gaps between funded provision and demand, particularly for SMEs, those out of work and in AI skilling.	**Government** for the framework and funding design. **Employers**, supported by coalitions such as FutureDotNow, for workplace delivery.
4 **Supercharge and scale efforts to get new and refurbished devices into the hands of people who need them.** Build on device banks, donation schemes and referral networks.	Joint work between **Government, industry and the third sector.**

Transitions need to be managed well and not left to drift

Major transitions should be coordinated across sectors and designed around citizens' needs.

Today's challenge

Major transitions are managed separately, to different standards and timelines. Consumers face disconnected changes with no common thread connecting them.

Transitions have been managed inconsistently, with variable communication, support and planning for those with additional needs. Good examples exist, but no common standard applies them consistently.

The UK lacks clear milestones for major transitions. Uncertainty makes it harder for consumers, investors and organisations to plan. Delay is often framed as justified caution, but it has real costs.

	What needs to happen?	Who should lead?
1	**Map and manage transitions that have shared dependencies** — with a public campaign, clear calls to action and a trusted national brand to promote familiarity and confidence.	Industry and the third sector — overseen by **government and regulators**.
2	**Set best-practice standards for inclusive transitions and measure against them.** Make accountability and transparency the default — and ensure support is available face to face and by phone, not just online.	**Government sets clear target dates and conditions. Industry, regulators and civil society** deliver, with civil society funded sustainably.
3	**Set clear transition checkpoints and public reporting** — creating confidence for consumers, investors and organisations alike.	**Industry** (working with civil society) supported by **government and regulators**, who set the success criteria.

We need shared accountability and ownership of the challenge

Digital participation should be treated as a shared national objective, with clear leadership, accountability and measures of success.

Today's challenge

No government department or minister owns digital participation as a national outcome. Transitions are planned sector by sector, and success is measured by rollout — not by whether people can use what's been built.

No single body coordinates digital participation across sectors. Telecoms, banking, broadcasting and public services are each changing separately — dependencies go unmanaged, and citizens bear the cost. Sectoral regulators drive outcomes within their own remit, but none spans the full range of change citizens experience together.

Success is still measured by infrastructure rollout and service digitisation, not by whether people can actually participate. What gets measured gets managed — and the wrong things are being measured.

The costs and benefits of digital participation don't fall on the same organisations. Those driving change rarely bear the cost of exclusion; those bearing it rarely hold the power to change course. Without coordination, costs land hardest on those least able to absorb them, and returns on digital investment are diluted for everyone.

National strategies are designed and measured centrally, with no mechanism for local accountability. Mayoral combined authorities and local councils have the democratic mandate and place-based knowledge to hold national and industry commitments to account in their areas — but currently have no formal role in doing so.

	What needs to happen?	Who should lead?
1	**Agree and adopt a shared national vision for a high-participation digital society,** and make participation — not just infrastructure delivery — a measured outcome across government.	**Government**
2	**Recognise the role of one or more cross-sector bodies to coordinate transitions,** enabling industry, government and civil society to coordinate transitions, identify dependencies and maintain a shared focus on participation.	**Industry** (working with civil society, local and national government and regulators).
3	**Establish shared outcomes and transparent reporting.** Measure participation, confidence and trust alongside infrastructure metrics. This should include agreeing standardised metrics to facilitate cross-sector alignment — such as the Indicators of Digital Inclusion.	Joint work between **civil society, regulators, government and industry.**
4	**Create mechanisms for joint planning and investment** — aligning incentives and sharing costs where solutions benefit multiple sectors.	Joint work between **regulators, government and industry.**
5	**Give mayoral combined authorities and local government a formal accountability role** — not as a delivery arm for local support, but to hold national and industry commitments to account in their areas, and to flag where design failures are concentrating harm in specific places.	**Mayoral combined authorities and local government.**

This approach can make the TV transition a success

The shift from terrestrial to internet-delivered television is already underway — but millions of households still rely on a rooftop aerial as their only way to watch.[37]

Managed well, this transition is an opportunity to improve access to content, connectivity and services for everyone — which will also help improve digital participation beyond TV. Managed poorly, it risks creating a significant and lasting participation gap. These five conditions show what getting it right looks like in practice.

Ubiquitous connectivity

Nobody loses access to news and entertainment from the UK's public service broadcasters. The transition does not proceed until reliable and affordable connectivity is available for every household that needs it.

Simple & inclusive design

Watching television remains as simple and familiar as it is today. Live television and public service channels are easy to find, while new functionality enhances the experience without becoming a barrier to those who just want to watch.

Trusted support

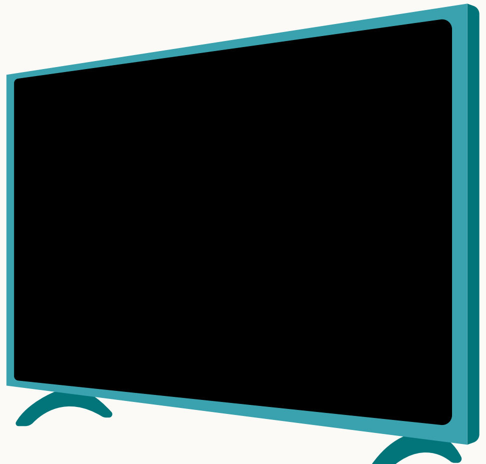
Nobody is left to navigate the change alone. People know where to go for help, and those who need additional assistance can access practical support from trusted organisations, family members and carers, face to face and by phone — not just online.

Managed transitions

The transition happens gradually, predictably and with public confidence. This means clear milestones, regular reviews and agreed readiness criteria alongside a well-communicated timetable, to ensure the deadline is driving readiness and participation.

Shared accountability

Progress is measured transparently and risks are identified early. Industry, government and civil society share responsibility for ensuring that coverage, affordability, participation and support improve throughout the transition.



This approach can make it safe & simple for people to help each other digitally

Millions of people need help to manage their money, use services and navigate digital life.[38] Today, that help usually means sharing passwords, handing over PINs or asking someone to pretend to be them. These workarounds are insecure, undignified and leave everyone exposed.

A "digital delegated access" service would change that: a legally recognised, verified framework that lets people nominate a trusted supporter, define what help they want, and remain in control of their own affairs. Denmark has shown this is achievable. These five conditions show what getting it right looks like in the UK.

Ubiquitous connectivity

Universal connectivity and support for those who struggle to afford broadband mean that neither the person needing support nor the person providing it is excluded because they can't get online.

Simple & inclusive design

The service is designed around people who need help and those who help them. The underlying architecture is complex — working across multiple services and multiple parties — but the user experience is kept simple.

Trusted support

Families, carers and trusted supporters can help safely, with verified identity and defined permissions — without needing a full Power of Attorney. People can nominate a supporter, define what help they want, and withdraw permission at any time — preserving independence while making help safe.

Managed transitions

As key new services are created, or changes made, the Delegated Access Framework is built in from the start.
A shared framework, established now, means that as services move online or develop they inherit a ready-made model for supported use.

Shared accountability

Today, when a supporter helps someone manage their money, it is unclear who bears the risk if something goes wrong.
A Digital Delegated Access service establishes a new accountability settlement: verified identity and relationship checks, a compliance framework banks can rely on, and defined responsibilities across government, industry and service providers.

We need to turn ambition into action

Decisions made between now and 2028 will shape the UK's future. Major transitions are already underway, technology is transforming services and the opportunity to shape change around participation won't remain open indefinitely. The journey ahead has three phases. The first — and most urgent — is building the consensus and commitment needed to act.

NOW - 2027

Build consensus

Agree a shared vision and outcomes with government. Identify the decisions that need to be made — and by whom — across each of the major transitions. Establish the coordinating framework and governance needed to move from ambition to action.

2027

Plan the transitions

With consensus established, develop detailed roadmaps for each major transition — with clear milestones, agreed roles and responsibilities, and funding and support models that reflect the full cost of getting participation right.

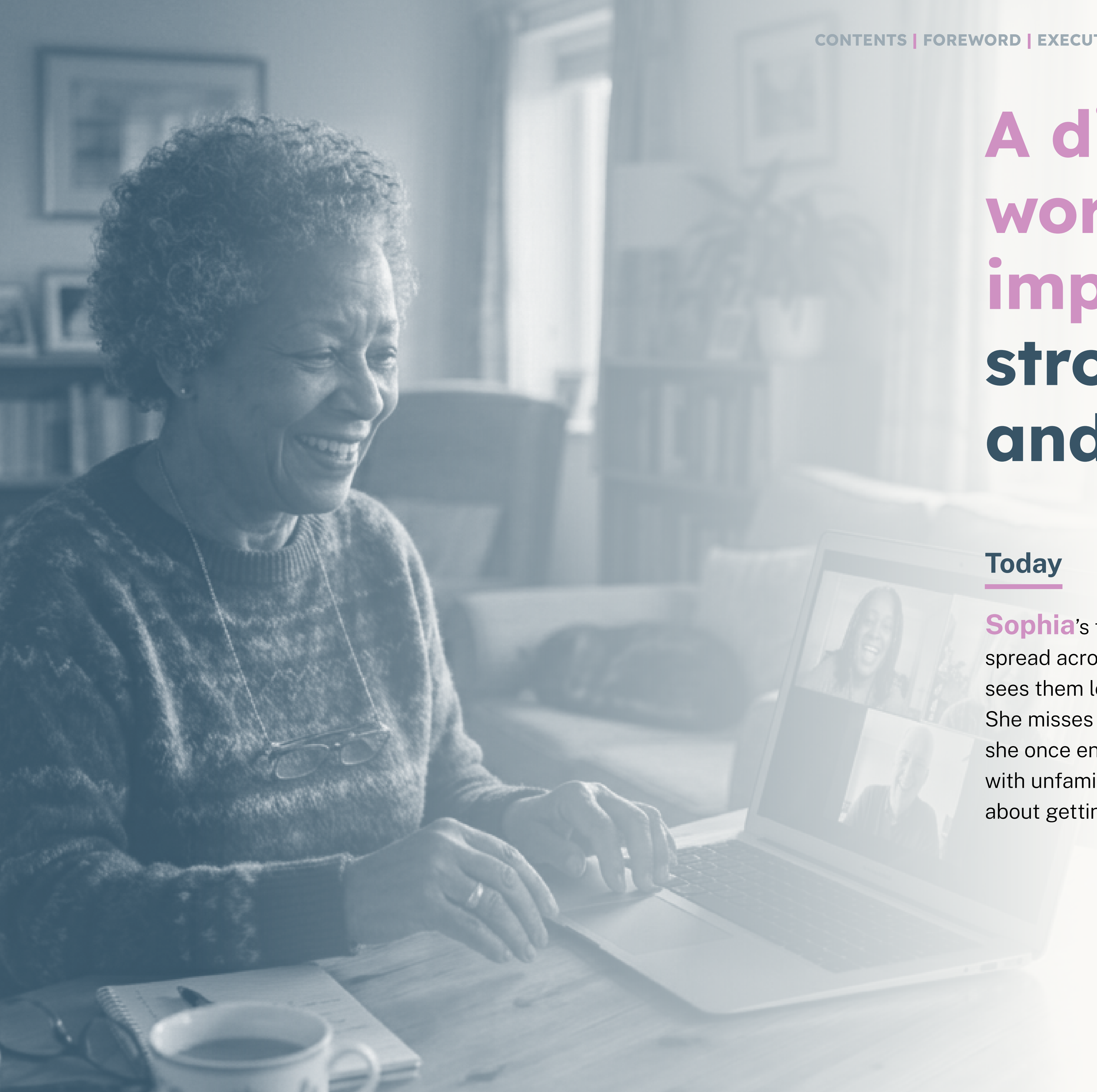
2028 ONWARDS

Deliver and adapt

Deliver managed transitions across connectivity, banking and payments and broadcasting — measuring outcomes and adapting as technology and circumstances evolve.

The results?

More people participating confidently in a digital society. Better access to work, healthcare, money, information and entertainment. More widespread confidence and trust. And an end to the rising cost of maintaining systems that are past their time.



A digital society that works for everyone will improve lives by creating stronger connections and more enjoyment

Today

Sophia's friends are increasingly spread across the country, and she sees them less often than she would like. She misses the regular social connections she once enjoyed but lacks confidence with unfamiliar technology and worries about getting things wrong.

Tomorrow

Sophia receives support from a trusted local organisation to get connected and build her confidence. She joins an online bridge club and now plays twice a week with friends from her old town. She feels more connected, less isolated and participates more fully in the activities she values.

CHAPTER 5

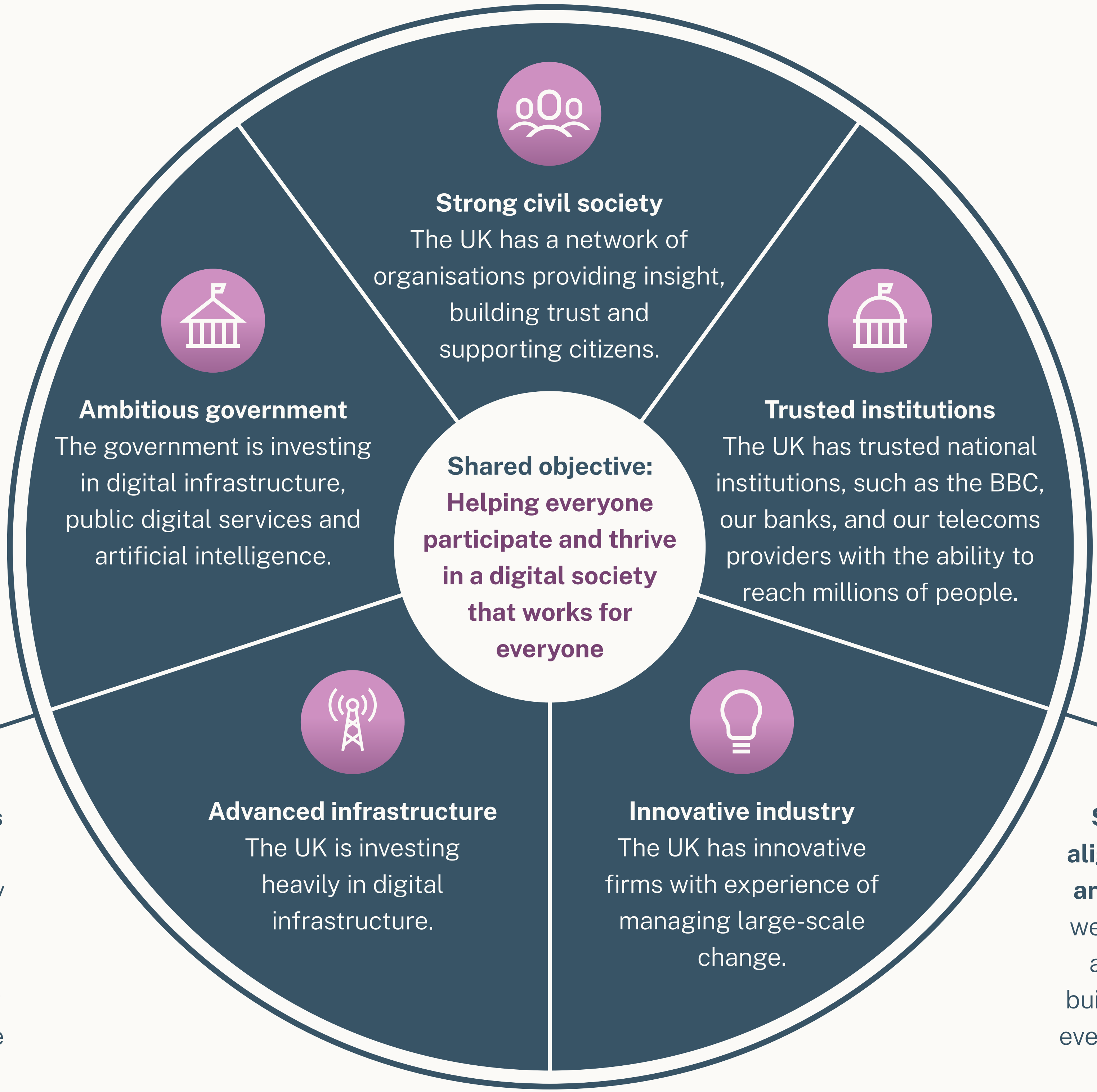
WHY WE SHOULD BE CONFIDENT

The UK does not need to start from scratch. It has the infrastructure, the institutions and the track record. What it needs now is the commitment to bring them together.

The UK already has the ingredients for success

The UK is better placed than most countries to build a digital society that works for everyone.

Over the past two decades the nation has invested heavily in infrastructure, developed trusted institutions, fostered innovative businesses and created a strong network of organisations that help people navigate change.[39] The challenge now is not to invent something new. It is to bring these strengths together around a shared goal: **helping more people participate and thrive in a digital society.**



These ingredients are essential on their own. But only when combined effectively can they deliver better outcomes for more people.

Success depends on alignment, collaboration and coordination. When we work together around a shared goal, we can build a digital society that everyone can participate in and benefit from.

We know that there is a big economic prize

There is no single, agreed figure for the value of a high-participation digital society — different studies measure different things, in different countries, using different methods. What is striking is that independent researchers, working separately, keep reaching the same conclusion: the prize is large, and it is real.

Productivity and growth

UK: Full fibre broadband could generate **£73bn** in additional productivity.[40]

Estonia: Digital government saves the equivalent of **2%** of GDP annually.[41]

UK: Upskilling the UK's workforce could generate an uplift in profits of **£8.5bn** each year.[42]

Government efficiency

UK: Coordinated digital transformation could deliver **£45bn** a year[43] in public sector savings.

UK: Digital skills investment could save the NHS **£899m** and deliver **£483m** in increased tax revenue.[44]

Australia: Reducing digital exclusion could cut government service costs by **$12bn** and save citizens **800** million hours over ten years.[45]

Return on investment

UK: Every **£1** invested in digital skills returns **£9.48**.[46]

Wellbeing and social value

UK: Full digital inclusion could generate **£30bn** a year[47] in wellbeing benefits — improved life satisfaction, reduced isolation, easier access to services.

We’ve seen how this can be done well

Around the world, governments, businesses and civil society organisations have already demonstrated what works. No country has all the answers, but the evidence is remarkably consistent. Successful countries focus on participation, support people through change and build the conditions that allow more people to benefit from digital services.

The UK does not need to invent an entirely new model. But we can learn from what others have done and adapt them to our own circumstances. A high-participation digital society is achievable. Others have built one. And the UK has already shown it can manage major transitions successfully.[48]

“The UK does not need to invent a new model — we can learn from others.”

Examples we can learn from[49]

Ubiquitous connectivity

Denmark

Few legal or regulatory barriers to infrastructure deployment, combined with widespread availability, have helped Denmark achieve among the highest broadband adoption rates in Europe — making connectivity part of everyday life for most households.

Simple & inclusive design

Denmark

A consistent national focus on straightforward, low-effort digital services has made Denmark one of the easiest countries in which to interact with government online.

Trusted support

Greater Manchester[50]

Greater Manchester's Digital Inclusion Taskforce brings together over 250 industry, VCSE and public sector partners to coordinate action and support — with a dedicated Action Network targeting under-25s, over-75s and disabled residents.

Managed transitions

United Kingdom

Digital TV switchover: A clear timetable, coordinated communications and targeted support helped millions of households adapt successfully — demonstrating that large-scale transitions can be managed with public confidence.

Shared accountability

Singapore

Clear national leadership, measurable objectives and transparent reporting have driven consistent progress on digital transformation — making accountability real rather than nominal.

Examples we can learn from[51] — continued

Ubiquitous connectivity

Sweden

Long-term investment in fibre and mobile networks has helped make reliable connectivity available across urban and rural communities alike.

Simple & inclusive design

Estonia

The 'once only' principle means citizens do not repeatedly provide the same information to different services — reducing complexity at the point people feel it most.

Trusted support

Australia

The Be Connected programme uses trusted local organisations to help people build confidence and digital skills — meeting people where they are rather than expecting them to seek help themselves.

Managed transitions

United Kingdom

Chip and Pin: Industry-wide coordination allowed consumers to adapt gradually while maintaining confidence in everyday payments — showing that inclusion can be built into major financial transitions from the start.

Shared accountability

Denmark

National and local government share responsibility for digital transformation and participation, working in partnership with the private sector — demonstrating that coordination across levels of government is both possible and effective.

The strongest digital societies are built through shared responsibility

We will succeed when different parts of the system work together towards common outcomes. The UK needs a shared direction, stronger coordination and a sharper focus on outcomes. The challenge is not deciding who owns the future. It is ensuring that every part of the system contributes to building it.

Government

Sets vision, direction, outcomes and policy framework — and removes barriers.

Civil society

Provides support, challenge and insight, and reaches underserved groups.

Regulators

Drive participation outcomes within sectors and hold industry to account.

Service providers

Invest, innovate and deliver services at scale.

Local leadership

Coordinates local delivery, connects national programmes to local need, and reaches the communities that national strategies alone cannot.

All key players have an important role

Government leadership is necessary — but not sufficient.

Government sets the vision, establishes shared outcomes and removes the policy and regulatory barriers that prevent progress. Without clear government leadership, no other part of the system can operate at the pace or scale needed.

Civil society can't overcome systemic barriers on its own.

Community organisations reach people that others can't — but they need the right framework, sustainable funding and genuine recognition to do so at scale.

Regulators can drive change but not coordinate it.

Sectoral regulators — including Ofcom and the FCA — have significant powers to drive participation outcomes within their sectors, and both are actively engaged in this agenda. But no single regulator spans the full range of sectors citizens experience together. Regulation within sectors cannot substitute for coordination across them.

Industry can provide better services but this is not enough.

Industry plays a critical role through the services it designs and delivers. But even excellent services cannot overcome legislative constraints, affordability gaps, low confidence or the absence of support without wider system change.

Local action is where participation is won or lost.

Mayoral combined authorities and local councils have the reach, the relationships and the democratic mandate to make this real in their areas. The most vulnerable citizens rely on local, trusted faces. National strategies only succeed when designed to work with them, not around them.

Success will make a difference to the lives of real people

Success is not digital participation for its own sake — it is about helping people access opportunities, stay connected and live independently. When digital change is designed around people, the rewards are felt in their work, health, finances and relationships, not in the technology itself.

A successful digital society works for everyone: those who embrace every new technology, those who rely on support from family or trusted organisations, and those who choose to remain largely offline. What matters is not how people engage with digital services, but whether they can benefit from modern life on equal terms.

This is what success looks like for the people we have followed through this report.

Carmen accesses work, learning and opportunity wherever she lives. Reliable connectivity and well-designed services help her build her career and participate fully in modern life.

Abdul manages his money and daily life with more confidence. Simpler services and safer ways for family members to provide support allow him to remain in control for longer.

Rose remains connected to information, entertainment, family and friends in ways that work for her. She benefits from a digital society without being forced to engage on terms she does not want.

Sophia stays connected to the friends and activities that keep her well. When her husband becomes ill, she is already confident enough to manage care, communicate with doctors and access support — from home, on her own terms.

CONCLUSION

The UK now has a choice

The UK is already a digital society. What happens next depends on whether we shape that change deliberately, or let it happen by drift.

What is needed first is a common vision or direction. Much of the debate about digital transitions focuses on the same issues — whether there will be support for consumers, simple interfaces and what will happen for those who are 'not digital'. Those questions get raised because there is no common vision across the UK of what a digital society that works for everyone should actually look like. In this report we have proposed a vision which we believe would work for services which people depend on, whether provided by the public or private sector.

The five conditions set out in this report, and a set of prioritised actions are our attempt to turn that vision into a better future for the UK. Some of what we propose continues work already underway — finishing full fibre rollout, embedding an agreed digital skills framework, continuing the shift to internet-delivered television. Much of it is new: an affordability framework for the households who cannot currently get connected, broadcasters and banks redesigning interfaces around simplicity rather than adding complexity to them, a legally recognised framework for delegated access of the kind piloted through Project Nemo, and a formal accountability role for mayoral combined authorities and local government. These are commitments government, industry and local leadership have not yet made, not descriptions of things already happening.

The next step is set out on page 7 — a series of asks of government, and offers in return from industry and civil society. It includes both continuity and new commitment. The most immediate priorities are commitments and milestones for the transitions already underway, and progress on an affordability strategy for the households currently excluded by cost.

This report does not resolve everything — deliberately. It does not set out how the cost of these interventions should be shared, or who funds what. Agreeing a shared direction has to come before agreeing how to pay for it; resolving funding first, without agreement on the destination, is how good intentions stall. What this report offers is the direction. Allocating cost and responsibility is the next stage of work, and it can be facilitated through the coordinating mechanisms this report proposes.

We are making an offer to government. Industry and civil society are not offering to convene everything that needs to happen through this coalition — that's not our role. With the support and convening power of government behind us, we're able to make a specific offer: leadership and coordination across the sectors we represent — connectivity, banking, payments and broadcasting — bringing them together around a shared direction in a way no single regulator or department can. Local leadership has a critical role too: holding these commitments to account in the places where their impact will actually be felt, and supporting citizens in the places they live. Government's role is to back that coordination and remove the barriers standing in its way.

The next few years will determine how well the UK's digital transition works for everyone. The tools to get this right already exist. What is required now is the direction, the coordination and the will to use them. **The opportunity is already here. Whether the UK makes the most of it is a choice.**

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THE CONNECTION PROJECT

What is The Connection Project?

Every aspect of society is being influenced by digital change, but no single regulator, government department or industry body spans the sectors at the heart of this challenge. Companies within telecoms, banking, broadcasting and public services are each governed separately, but citizens experience them together.

The Connection Project exists to fill this gap: an industry led body working alongside government and the third sector with the reach, relationships and cross-sector mandate to coordinate what no single organisation can deliver alone.

www.connectionproject.co.uk

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