

# Broadband bills made affordable

A blueprint for targeted  
support

December 2025



With modelling by:



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## About this report

This report has been developed through a collaboration between Citizens Advice, IPPR and Policy in Practice.

- **Citizens Advice** has led the design of the blueprints to propose effective and sustainable targeted bill support across essential markets.
- **IPPR** has led the economic modelling using IPPR's tax-benefit model, mapping the impact and costs of different levels of support across each market.
- **Policy in Practice** has led on how technology and data can increase up-take, drawing lessons from its partnerships with a third of UK councils and utilities across the country to improve access to social tariffs and other essential support.

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# Executive Summary

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The impact of rising bills is pushing families and households into crisis. For many people, the cost of essentials has simply become too high. In 2025, half of the people in debt who came to Citizens Advice for help were in a negative budget, where their essential expenses exceeded their income.

Targeted bill support offers a clear route forward to tackle the inequality of rising bills. To protect low income households, effective targeted bill support focuses financial relief on those who feel these struggles the hardest.

This blueprint, co-created by Citizens Advice, IPPR and Policy in Practice, lays out a path forward towards targeted bill support in the broadband market. This is one of five blueprints spanning essential markets - broadband, energy, motor insurance, water and an overall approach facilitated by automation.

These blueprints are the culmination of a partnership project, which has released four reports since September 2024. These outline the guiding principles of targeted bill support ([Securing Life's Essentials](#)), the barriers people face to bill support ([Barriers to Access](#)), different methods of targeting bill support ([Essential Potential](#)) and practical ways to implement support ([The Art of the Possible](#)).

In this broadband blueprint, we recommend the introduction of a voucher aimed at very low income groups and make key recommendations to improve existing social tariffs.

Our data shows 1 in 4 people (25%) who have fixed broadband and claim Universal Credit struggle with their broadband costs. For those with fixed broadband and on very low incomes,<sup>1</sup> 1 in 4 people (27%) have cut back, gone without essentials or fallen behind on other bills, and 1 in 5 (21%) have either borrowed money or used some form of credit to pay for broadband in the last 12 months.<sup>2</sup>

The new voucher is based on the principles of the Warm Home Discount (WHD) and is targeted towards households with the lowest incomes, to help relieve financial pressure. In our modelling, we consider eligibility criteria for the voucher for two

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<sup>1</sup> Very low income is defined as a household below their household type's Restricted Minimum Income Standard (MIS) threshold. Restricted MIS is the 6 most basic essential expenditure categories needed for each household type. This analysis replicated categories defined by Frontier Economics in [Low Income Households and Affording Connectivity](#), May 2023.

<sup>2</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

groups: 1) in the lowest income decile (unequalised income is below £300 per week) and 2) in the lowest third of income (unequalised income is below £540 per week).

Our modelling shows that a £10 per month discount voucher designed for households in the lowest income decile who claim means-tested benefits would support 1 million households to make their broadband bills more affordable.

This would provide £120 per year of support to households on low incomes, whilst adding approximately £5 per year to the average household broadband bill, if it was cross-subsidised through industry.

Current broadband social tariffs face persistently low uptake. We recommend a voucher underpinned by automation to reduce the burden on consumers. Like the Warm Home Discount, most customers would be notified and receive the voucher discount automatically. This requires investment in data-matching practices and support from providers.

Our recommended improvements to existing broadband social tariffs include targeted awareness campaigns and the standardisation of eligibility, price, speed and contract terms to improve consumer confidence.

# Broadband Bill Support Blueprint

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Broadband social tariffs offer a discounted rate of monthly home broadband for people claiming some form of benefit in the UK. At the time of writing, there are 32 home broadband social tariffs available, ranging from £12.50-£24 per month.<sup>3</sup> Some providers offer multiple social tariffs, with different speeds. Mobile social tariffs exist, but are not the subject of this report (see A Note About Mobile Phone Internet).

Unlike the energy market, broadband social tariffs are available as products in the UK, not voucher discounts. Consumers must choose a social tariff product and actively switch to it. These products are offered voluntarily by telecommunications providers, encouraged by Ofcom, and there is variation between providers in price, speed and who is eligible to claim them.

Postcode variability means not everyone has access to the same price choices. Point Topic analysis shows that in 77% of postcodes, the cheapest social tariff is £10-14.99 but in 15% of postcodes, the cheapest social tariff is £20-24.99.<sup>4</sup>

Ofcom data shows around a quarter of UK households (26%) struggled to afford their communications services in May 2025, equating to around 6 million households.<sup>5</sup> Over half of the households who struggled with communications affordability also struggled with other household costs such as food (38%), gas/electricity (32%) and travel costs (31%).<sup>6</sup>

Broadband affordability does not affect everyone equally. Of those who have fixed broadband:

- 1 in 4 (25%) people who claim Universal Credit struggle with their broadband costs
- 17% of people who receive disability benefits struggle with this cost, and
- 12% of people who are working find it difficult to afford their monthly broadband costs.<sup>7</sup>

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<sup>3</sup> Ofcom, [Social tariffs: Cheaper broadband and phone packages](#), October 2025

<sup>4</sup> Point Topic, [UK Broadband Affordability and the Elusive Social Tariffs: May 2025 update](#), June 2025

<sup>5</sup> Ofcom, [Communications Affordability Tracker](#), July 2025

<sup>6</sup> Ofcom, [Communications Affordability Tracker](#), July 2025

<sup>7</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

Uptake for home broadband social tariffs remains low. In June 2024, the number of eligible households claiming a home broadband social tariff was 9.6%.<sup>8</sup> This compares to the Warm Home Discount, a different type of targeted bill support in the energy sector, which currently reaches around 70% of eligible households.<sup>9</sup> Policy in Practice estimates that more than 7 million households are missing out on more than £1.5bn of financial support through unclaimed broadband social tariffs.<sup>10</sup>

Broadband social tariffs have key barriers to access. As outlined in Citizens Advice's March 2025 report, these include awareness, the ability to engage and sign up, establishing eligibility and switching.

**Other key barriers include:**

- **Awareness:** While 3 in 5 (60%) potentially eligible people have heard about broadband social tariffs, over 1 in 5 (22%) have heard of them but don't know anything about them.<sup>11</sup>
- **Speed:** 1 in 4 potentially eligible people (26%) who were aware of broadband social tariffs but had never applied for one worried the connection speed would not be fast enough or of good enough quality. 1 in 5 (21%) said they wanted a faster connection speed than what social tariffs could offer.<sup>12</sup>
- **Exit fees:** 2 in 5 people (39%) who applied to switch to a broadband social tariff were asked to pay an exit fee on their existing contract. 1 in 4 (24%) were asked to pay a fee and negotiated out of it. Half of customers who applied to switch (51%) were not asked to pay a fee.<sup>13</sup>
- **Price:** Of those who are struggling to afford broadband or don't have fixed broadband because of cost, 3 in 10 (29%) said they would be unable to afford more than £15 per month.<sup>14</sup>

**Isabel's\* Story<sup>15</sup>**

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<sup>8</sup> Ofcom, [Pricing Trends for communications services in the UK](#), December 2024

<sup>9</sup> Department for Energy Security and Net Zero, [Expanding the Warm Home Discount Scheme, 2025 to 2026](#), June 2025

<sup>10</sup> Policy in Practice, [Missing Out 2025: £24 billion of support is unclaimed](#), September 2025

<sup>11</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>12</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>13</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>14</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>15</sup> Case studies are real life examples from people who have come to Citizens Advice for help. Names and certain details have been altered to protect client anonymity.

Isabel\* has a daughter in primary school and her baby son was born last year. She's caring for a terminally ill father and her self-employed income has dried up while she was on maternity leave. Isabel has been going to foodbanks to make ends meet.

A Citizens Advice advisor helps Isabel with energy and water bills support. When her advisor asks about her broadband bill, Isabel is surprised. Even though she's been claiming benefits for some time, she had no idea she could get cheaper broadband through a social tariff.

## Internet access and its impact

Internet access is essential to modern day life. 9 out of 10 people (90%) who have fixed broadband think it's essential or important.<sup>16</sup> Children go online to do homework, socialise with friends and play. Adults go online to get a prescription, speak to their GP, work, chat to friends and family, and use gov.uk services. Civic participation, communities and activism often exist online.

Our data shows that of people with fixed broadband:<sup>17</sup>

- More than 8 out of 10 (85%) say not having access to fixed broadband would negatively impact at least one aspect of their lives (for example working from home, staying connected with friends and family).
- More than 4 in 10 people (45%) say not having fixed broadband would have a negative impact on their ability to work from home.
- 4 in 10 people (40%) say not having fixed broadband would have a negative impact on their ability to look for employment or apply for jobs.

However, our data shows that people who struggle to afford home broadband are taking some form of action to be able to pay for it. For those on fixed broadband and very low incomes, in the last 12 months:<sup>18</sup>

- 1 in 4 people (27%) have cut back, gone without essentials or fallen behind on other bills;
- 1 in 5 people (21%) have either borrowed money or used some form of credit to pay for broadband.<sup>19</sup>

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<sup>16</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>17</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>18</sup> Defined as under the Restricted Minimum Income Standard

<sup>19</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025



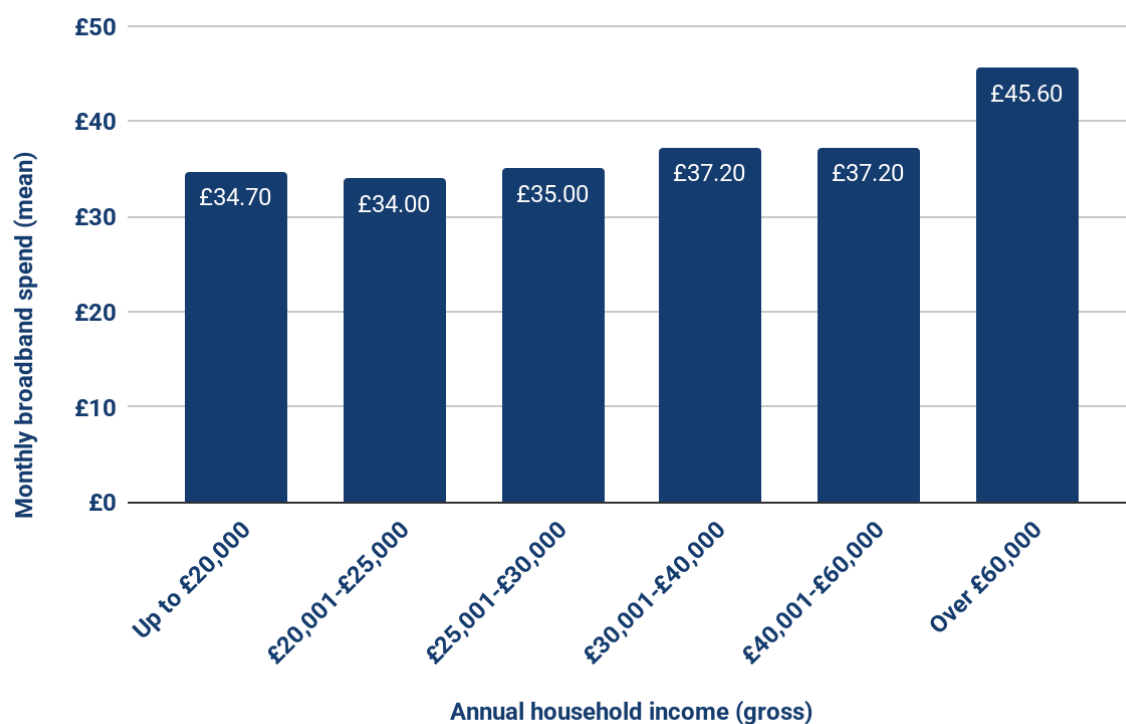
## Broadband spend data

The average consumer spends £32 per month on fixed broadband, which is not bundled with any other service or product (median spend).<sup>20</sup>

For consumers in low-income households (up to £20,000 a year), spend is relatively high - £30.00 per month (median) or £34.70 a month (mean) for unbundled fixed broadband.

This jumps to £35.00 (median) or £45.60 (mean) for households with an annual income over £60,000, suggesting higher income households are perhaps paying for a higher quality product.

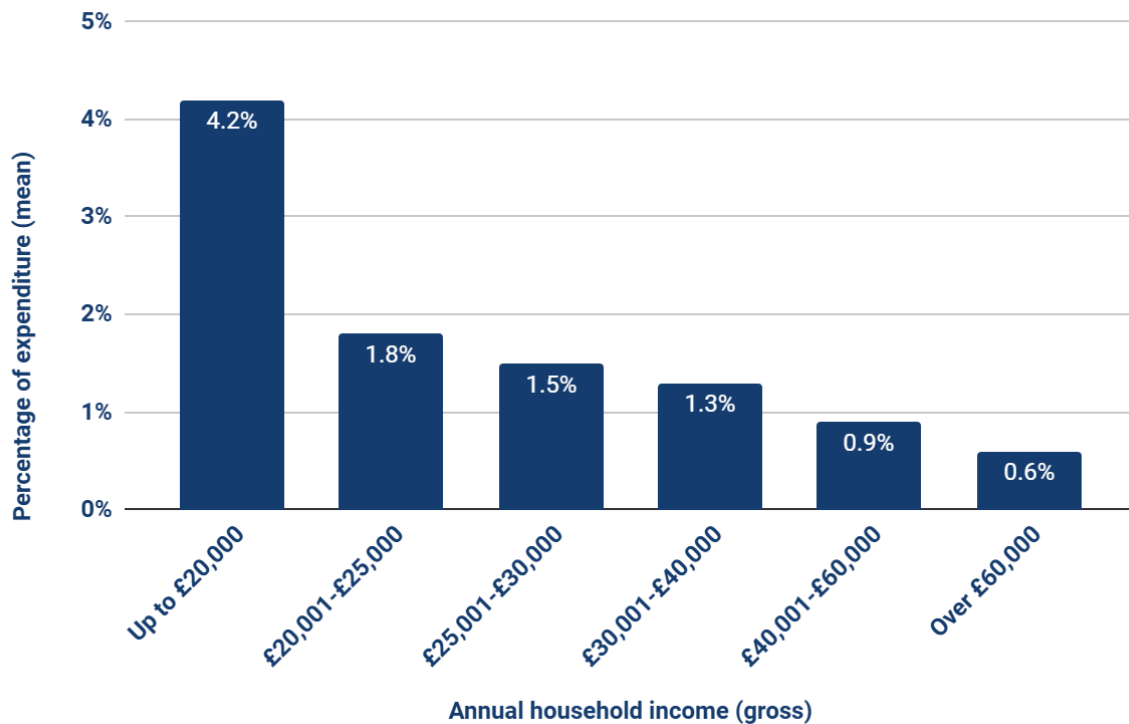
Figure 1: Mean monthly fixed broadband only spend by gross annual household income



As illustrated in Figure 1, the average broadband spend does not differ greatly across households with different incomes (£34.00 - £45.60). However, when considered as a proportion of household income, the average (mean) monthly spend ranges from 4.2% of monthly expenditure for the lowest earning households to 0.6% for the highest earning households (see Figure 2). This shows that in households with limited budgets, the impact of a high broadband bill on overall finances can be significant.

<sup>20</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025.

Figure 2: Mean proportion of expenditure on fixed broadband only by annual household income<sup>21</sup>



Some people **overpay for home broadband without realising it**. Citizens Advice supports some consumers who are paying up to £150 per month for an internet connection bundled with other services.

Loretta's\* story illustrates this:

**Loretta\*** is in her eighties and lives alone in a 1-bed flat. She uses her email occasionally and sometimes does a supermarket shop online. She is in a negative budget, where her outgoings are higher than her income.

When Loretta comes to her local Citizens Advice, an advisor reviews her budget and finds she is paying £78 per month for a high speed hybrid mobile and broadband service, with a WiFi repeater in every room and extra support services.

<sup>21</sup> This is using data from Citizens Advice commissioned survey conducted by Opinium, April-June 2025. The concept of evaluating broadband bills as a percentage of income is drawn from work on [Broadband Affordability by Promising Trouble](#).

Loretta has been denied a social tariff by her provider and is locked into an expensive service she doesn't need and can't afford.

\*details have been changed to protect anonymity

# Solutions

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Our blueprint for broadband has two sections.

- The first section introduces a new offer of a voucher for low income groups.
- The second section offers improvements to the existing set of social tariff products, including recommendations for providers, Ofcom, DSIT and local councils.

The solutions are designed to be complementary, building upon each other, so that a voucher can be applied to a social tariff.

## Solution 1: Voucher scheme for targeted bill support

We are proposing a voucher scheme, similar to the 'Connected Homes Discount' proposed by the Data Poverty Lab, Good Things Foundation.<sup>22</sup> We propose that this voucher, providing targeted bill support, should be used in addition to existing social tariffs, to further discount social tariff support.

The aim of this voucher is to focus support on households who are most deeply affected by affordability challenges. We know that some people, especially those in negative budgets, struggle to afford even the existing price of social tariffs; of those who are struggling to afford fixed broadband or don't have fixed broadband because of cost, 3 in 10 said they would be unable to afford more than £15 per month.<sup>23</sup> Therefore, we propose a targeted intervention for these groups.

### Eligibility criteria

To target support, we propose a voucher for households on means-tested benefits and on a low income.

In scenario 1 of our modelling, we focus on households in the lowest income decile (income of £300 / week or less).

In scenario 2 of our modelling, we focus on households in the lowest third of income (income of £540 / week or less).

Note: this eligibility criteria does not catch a) households on low income who are not on means-tested benefits and b) households who are on means-tested benefits with high

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<sup>22</sup> Good things Foundation, [Tackling data poverty: Innovation and collaboration](#), June 2025

<sup>23</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

income, for example those with large families and high housing costs. We have chosen these criteria based partially on the pragmatism of available data and data governance in implementation, but we recognise that a more sophisticated eligibility criteria could include these groups.

## **Implementation**

We propose a voucher which is automatically applied to bills, with a similar approach as the Warm Home Discount in the energy market.

This voucher would be:

- Available to apply to all home broadband products, including social tariffs.
- Available to apply to a bundle, promoting choice and enabling groups to get better value for money.
- Only available for home broadband products, not mobile.

We recognise that there are some implementation challenges which would need to be worked through:

- WHD currently operates on an annual data matching and issuing process. If a broadband voucher was issued more regularly, a different system would need to be in place.
- Providers would need to sign up for a voucher scheme. Our design testing shows that many providers are open to this way of working and recognise the benefit of highly targeted support for households on low incomes.
- There would need to be a clear process for when customers switched providers. A manual process could be introduced, whereby customers contact providers upon switching, to enable the voucher to transfer with the customer.

## **Pricing**

Citizens Advice research shows that:

- 13% of those who find it difficult to afford fixed broadband or don't have fixed broadband because of the cost say that they would be able to afford up to £10 per month
- 29% of this group say they would be able to afford up to £15 per month.<sup>24</sup>

There is therefore a case that to provide an essential service, some individuals need heavily discounted broadband to be able to stay online.

From this data, we propose a discount voucher would deduct £10/month. This would make a £15/month social tariff the equivalent of £5/month. It could also be applied to

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<sup>24</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

other full price tariffs, allowing households in this group to get good value for money on other deals, including bundled services.

## **Cliff Edges**

We recommend that each voucher lasts for 12 months, with an automated nudge for participants to confirm if they are still in receipt of benefits and income levels are still within the eligibility threshold once the 12 months expires. We recommend that Ofcom mandates that providers offer a digital nudge for participants in the social tariff to confirm ongoing eligibility, instead of automatically removing the voucher discount.

## **Cost and impact**

In our modelling, we consider households in the lowest income decile (unequalised income is below £300 per week) and the lowest third of income (unequalised income is below £540 per week). Our modelling covers households in Great Britain.

Our modelling shows that a £10 per month discount voucher would on average, for households in the lowest income decile, support 1 million households to make their broadband bills more affordable. Supporting households with the lowest third of income, would support 3.2 million households with their broadband bills.

These figures are illustrative only; they rely on an average fixed broadband (not bundled with mobile) spend of £35.00 per month. In reality, bills will be higher or lower depending on the household. This modelling draws on household income data from the LCFS data.

The eligibility criteria for the voucher would be a 2 point gateway:

- 1) Are you claiming means-tested benefits (MTB)? (If yes)
- 2) Is your income below the threshold? (If yes, voucher awarded).

This modelling assumes that providers would increase bills of bill payers to fund the discount voucher. Other funding methods are available (see below). This modelling does not factor in administrative costs linked to data matching, which we estimate to be under £5 million for the lowest income decile option, based on administration cost estimations for the 2025/26 WHD.<sup>25</sup> This is an area where we would expect it possible to achieve cost efficiencies through centrally developed systems, as existing technology is already used in models like the WHD.

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<sup>25</sup> Department for Energy Security and Net Zero, [Expanding the Warm Home Discount Scheme 2025/26: Impact Assessment](#), April 2025.

Table 1: Modelled targeted bill support for broadband

Eligibility criteria	Amount discount	Predicted take up of eligible households	Number of households that would benefit	Number of households that would see a bill increase to fund the scheme	How much would the average bill increase be per household <sup>26</sup>	Total bill payer contribution (/year)
Lowest 10% unequivalised income (<£300 / week) and MTB	£10/month (£120/year) <sup>27</sup>	70%	1 million	26.4 million	£5/year	£120 million
Lowest third of unequivalised household income (<£540 / week) and MTB	£10/month (£120/year) <sup>28</sup>	70%	3.2 million	24.3 million	£14/year	£380 million

Our modelling covers households in Great Britain. For more information on this modelling, please see this [annex on our methodology](#).

<sup>26</sup> This cross-subsidy is presented as the median amount, some households would pay more or less depending on their initial bill expenditure.

<sup>27</sup> If the scheme is funded by cross-subsidy, eligible households would receive an annual average net discount of £115. This may be higher or lower depending on initial bill expenditure.

<sup>28</sup> If the scheme is funded by cross-subsidy, eligible households would receive an annual average net discount of £106. This may be higher or lower depending on initial bill expenditure.

## How could the voucher be funded?

A broadband voucher focused on those struggling the most with affordability challenges could be funded with:

- **A levy on broadband providers**, with a risk-pooled mechanism enabling the cost to be shared across industry, similar to the Warm Home Discount. This could be managed by a third party.
- **Funding from the Treasury**, recognising that internet access enables people to apply for and stay in work, supports the growth agenda. It could also support the digitisation of health services, HMRC digitisation and a number of other government priorities.
- **An increase in bills**, spreading the cost of supporting those facing an affordability crisis amongst the general population.
- **A levy on network providers**, including Openreach, in recognition that they are part of the supply chain of internet delivering social tariffs.

## Unused levers

A note on some levers we considered but have not recommended:

- **Mandatory social tariffs.** We believe there is a case for mandatory social tariffs, and potentially a strong one in future. However, with the current market focus on infrastructure investment, and the time it would take to pass primary legislation, we consider this a long-term proposal, not a short- to medium-term intervention, and so do not recommend it at this time.
- **A voucher for everyone claiming means-tested benefits:** This could be highly valuable because of the widespread nature of the affordability challenge and the impact internet access could have. A fully automated voucher would have better uptake and support people more effectively, without consumers having to switch. This has not been recommended because it would need to replace existing social tariff products (reducing some higher spending consumers' ability to access a very low cost broadband package).
- **A mobile voucher:** This could be highly beneficial, given the number of mobile-only users and the proportion of those in low income and vulnerable groups. However, the development of mobile bills support was out of scope of this project and considered potentially less relevant, given the existence of the National Databank and the relatively low cost data packages available. Over the long term, this could be an important focus for targeted bill support. See A Note on Mobile Phone Internet for more detail.



- **Combining bill support with the Priority Services Register.** We have not attempted this in this phase of design due to the levels of complexity involved. However, there is a case for bringing these parallel streams together.

## Broadband Bill Support Blueprint: Implementation & data matching

*This section was written by Policy in Practice, to outline practical implementation and data matching needs.*

- **Scheme outline:** Automatically applied to households on means-tested benefits below an income threshold
- **Most similar existing scheme:** Warm Home Discount

Broadband social tariffs are currently the most underclaimed social tariff, with seven and a half million households missing out, according to our latest Missing Out 2025 report.<sup>29</sup> The proposed model therefore represents a significant step forward.

On **data availability**, the data is available. The data required for this proposal, incomes for people on means-tested benefits, is routinely and robustly captured as it is used for tapering Universal Credit, Pension Credit and other benefits.

For income, because the scheme is open to just those on means-tested benefits, household-level income is available. The main limitation is that non-dependent income is not available. Non-dependents are people who live in the same household but are not dependent on the benefit claimant, including adult children in employment or a flatmate. The scheme works around this limitation by assuming their income is zero.

We do not foresee **implementation** challenges, as this would follow the Warm Home Discount model. It would be slightly more challenging as WHD is an annual process and this would be a monthly or quarterly process, but data processes should be automated so this should only have a limited additional burden. DWP can also choose to use a Trusted Third Party model if it considers the work too onerous.

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<sup>29</sup> Policy in Practice, [Missing Out 2025](#)

Ideally, this service would confirm on sign-up whether the person qualifies for the voucher, as this is a moment to identify people missed by the automated approach and correct it.

Just as for the Warm Home Discount today, broadband providers would need a way to check a customer's eligibility manually, e.g., if a customer phones up to complain they're missing out on the voucher.

The main barrier hurdle is the need for a **legal gateway**. Currently, the data sharing to support the benefits checker API service for broadband companies is not an express statutory power (colloquially, a legal gateway) as it is for energy and water social tariffs, but an implied statutory power<sup>30</sup> of the Secretary of State. But HMRC's interpretation of their confidentiality obligations in the Commissioners for Revenue and Customs Act (CRCA) 2005 is that income data cannot be shared without an express statutory power. As such, to add an income threshold requires such a gateway. Fortunately, we understand that DEFRA is already working towards such a gateway, so we only ask that it supports HMRC data to be shared.

For further information on implementation, please see this annex on [Data Sharing for Implementing Targeted Bills Support](#).

### **What if Isabel's story was different?**

Earlier in this chapter, we heard about Isabel's story - she has two young children and is caring for her terminally ill father. She'd been visiting foodbanks, struggling with her bills, and didn't know she could get cheaper broadband with a social tariff.

If an automated voucher existed, Isabel wouldn't have to learn about a new tariff or switch providers. Instead, she'd get a letter in the post and the discount would be automatically applied - because of her benefit claim and low income. Some extra support could help Isabel through a difficult time, helping her stay connected to family and friends and reducing financial pressure whilst navigating end of life care and bereavement.

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<sup>30</sup> We are supportive of greater uses of implied powers - departments' tendency to require express statutory powers is a case of public services being worsened by legal risk aversion amongst civil servants. But for the reasons explained, this would not permit an income threshold to be imposed.

## Solution 2: Improvement recommendations for broadband social tariffs

### Awareness and eligibility

#### **Recommendation: Government and/or local councils should run targeted advertising campaigns to drive awareness of broadband social tariffs.**

This could be through targeted outreach to people claiming means-tested benefits. It could be achieved through existing touchpoints, such as Job Centres and Universal Credit journals. Ofcom's recent data shows that the most commonly reported ways to find out about social tariffs were through social media, friends and family and television<sup>31</sup> which could suggest a potential avenue for increased awareness.

Letters about Universal Credit and welfare entitlements could signpost individuals to social tariffs. Research by the Data Poverty Lab has suggested that internet providers could signpost the existence of social tariffs in sign up and billing processes.<sup>32</sup> As the Digital Poverty Alliance has suggested, messaging should be simple, transparent and free of jargon to ensure people are not left behind.<sup>33</sup>

#### **Recommendation: Ofcom should encourage providers to increase visibility and discoverability of social tariffs on websites.**

As outlined in our earlier report *Barriers to Access*, social tariffs are often hidden away on provider websites. 8 out of the 10 broadband providers we looked at do not feature social tariffs on their main broadband deals page.<sup>34</sup> On many telecommunications websites, consumers must already know about social tariffs and search to find them.

Some providers have taken steps to improve discoverability on websites. Some have added signposting on bills and included them in sales calls. However, this is not being done consistently and some provider websites remain opaque on the subject of social tariffs.

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<sup>31</sup> Ofcom, [Communications Affordability Tracker](#), July 2025

<sup>32</sup> Good Things Foundation, [Tackling Data Poverty: Innovation and collaboration](#), June 2025

<sup>33</sup> Digital Poverty Alliance, [Broadband social tariffs: why millions are still missing out](#), August 2025

<sup>34</sup> Citizens Advice, [Barriers to Access: Why water and broadband social tariffs aren't reaching struggling households](#), March 2025

We recommend that Ofcom increase pressure on providers to improve the discoverability of social tariffs online. This should include that all providers feature social tariffs on their main broadband deals web pages.

**Recommendation: Ofcom should encourage providers to offer offline application processes for social tariffs.**

To support people who are currently offline and digitally excluded, especially those lacking skills and confidence, a phone based application process should be offered for all social tariffs. This would include protections for vulnerable users to prevent unnecessary upselling.

Ofcom estimates around 5% of UK people (16+) live in a household with no internet access.<sup>35</sup> 69% of those who said they were unlikely to get internet access in the next 12 months said they had 'no need/not interested', but many of them also selected 'Broadband set up costs are too high' (18%) and 'Monthly cost of fixed broadband is too high' (11%).<sup>36</sup>

Confidence and motivation have a complex interaction with cost, with one sometimes masking the other for digitally excluded individuals.<sup>37</sup> Therefore, a lower cost social tariff should be easily accessible to offline individuals, to support their journey in becoming motivated to be online (should they choose to be).

**Recommendation: Ofcom should encourage providers to standardise eligibility criteria across all social tariffs.**

Currently, eligibility criteria for broadband social tariffs are set by Internet Service Providers (ISPs). This leads to a mix of criteria, creating a complex user journey. Customers must first establish which social tariff is available in their geographical region and then if their benefits align with the criteria of the ISP.

To streamline this process, we recommend ISPs standardise these criteria and offer social tariffs to **anyone claiming means-tested benefits**. This includes Housing Benefit, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Income Support, Pension Credit or Universal Credit.

This would result in greater clarity and a smoother switching process, which could increase consumer confidence, and therefore uptake.

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<sup>35</sup> Ofcom, [Communications Market Report 2025: Interactive Data](#), slide 5, July 2025

<sup>36</sup> Ofcom, [A demographic deep dive into internet use](#), 2025

<sup>37</sup> Hannah Whelan, Centre for Advance Internet Studies, [Confidence, Attitudes and Digital Inclusion in the UK](#), June 2025

## Pricing and quality

### **Recommendation: Ofcom should encourage providers to adopt a maximum price of £15 per month for broadband social tariffs.**

We recommend that Ofcom encourages providers to adopt a maximum price of £15 per month for broadband social tariffs, with no installation fees. £15 has been selected based on polling data of what citizens in different situations describe as affordable.

Our polling data shows that 72% of people who are finding it difficult to afford fixed broadband or don't have fixed broadband because of cost would be able to afford £15 per month.<sup>38</sup>

We recognise that this does not make it affordable to everyone; which is why the voucher is also being proposed. This price point also accounts for network fees, which are currently not discounted for many social tariffs.

Consumers may be benefiting from competition in the market, especially time-limited commercial deals, as providers seek to increase market share. However, it's not clear how much consumers are benefiting from competition, due to a lack of transparency. Our work on Hidden Deals shows that there is an information disparity between consumers and providers in the market, and it may be in future that mandated fixed pricing could support addressing this.<sup>39</sup>

Ofcom has made it clear that it cannot introduce regulated social tariffs without being directed to do so by the UK Government.<sup>40</sup> In future, as returns on infrastructure investment manifest, and price points settle, a standardised and mandated price may be appropriate to safeguard low-income consumers.

### **Aside: Networks could discount their fees for ISPs when they rent access for social tariffs.**

Currently, some ISPs rent access to networks, often at a standard rate. As a way to spread risk across the supply chain, networks could discount rental access for a social tariff.

This would incentivise low cost social tariffs in the marketplace, and reduce the burden on ISPs. It would also support smaller providers and alternative networks with some

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<sup>38</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>39</sup> Citizens Advice, [The Real Cost of Hidden Deals](#), September 2025

<sup>40</sup> Ofcom, [Pricing trends for communications services in the UK](#), December 2024

reliance on Openreach to offer low cost social tariffs. This could be an area for future exploration in supporting the sustainability of social tariffs, long-term.

**Recommendation: Ofcom should encourage providers to offer a minimum speed of at least 50 Mbps download speed.**

Currently, social tariffs offer a variety of speeds. Which? and Citizens Advice polling have shown that low speeds are a disincentive for consumers to switch to a social tariff. 1 in 4 potentially eligible people (26%) who had heard of broadband social tariffs but not applied for one worried the connection speed would not be fast enough or of good enough quality.<sup>41</sup>

Sometimes viewed as a luxury, the speed of internet connection is an important consideration for households living as families or with multiple occupants. The speed of internet for a single person living alone is very different for a family of 5 who need to use the internet simultaneously for work, homework and daily life.

Working from home can require higher speeds, especially if video calls and screen sharing are required. Slow speeds can limit access to online video consultation for health, mental health support and social care support.

There is no standard guidance across the UK or Europe on the necessary minimum speed to work from home, for example, and the changing developments of platforms mean speed needs can shift over time. Ofcom's Universal Service Obligation is a download speed of at least 10 Mbps and an upload speed of at least 1 Mbps.

Superfast broadband currently ranges from 30 to 300 Mbps (download). A frequently cited estimation for home broadband requirements is 10-15 Mbps per person in a household.<sup>42</sup> MoneySuperMarket recommends a multi-person household having 30-60 Mbps.<sup>43</sup> Some organisations recommend that each person working from home needs at least 100 Mbps in download speed.

Of the 32 social tariffs listed on the Ofcom website, 20 offer at least 50 Mbps download or more.<sup>44</sup> With Gigabit connections (speeds of 1,000 Mbps) becoming more widely available, 50 Mbps remains in the lower end of superfast broadband, whilst enabling multiple occupants to use the internet simultaneously and work from home.

Therefore, we recommend that all social tariffs offer at least 50 Mbps download speed. This should be reviewed annually, because data needs are changing rapidly.

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<sup>41</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>42</sup> Dataperk, [How to Choose the Right Internet Speed \(Mbps\) for Working From Home](#)

<sup>43</sup> MoneySuperMarket, [What is a good broadband speed?](#), April 2024

<sup>44</sup> Ofcom, [Social tariffs: Cheaper broadband and phone packages](#), July 2025

Note: We recognise that 50 Mbps may not be available in areas where infrastructure does not offer it. This minimum speed should apply to areas where it is available.

## Switching and contract terms

**Recommendation: Ofcom should encourage providers to waive exit fees for all consumers switching to a social tariff, regardless of whether customers are staying with a provider or switching to a new one.**

Some providers waive exit fees when a customer moves to a social tariff, but this practice is done inconsistently. While the implementation of One Touch Switch has made switching easier, exit fees remain a strong disincentive.

Ofcom expects that if customers move to a social tariff midway through their contract with the same provider, they would not pay an exit fee.<sup>45</sup> Ofcom also encouraged providers in 2023 to waive exit fees for customers who wish to switch from another provider but are struggling to pay.<sup>46</sup>

In a nationally representative survey, we asked respondents who are potentially eligible for broadband social tariffs about switching. Of those who have ever applied for a broadband social tariff, nearly half (48%) of respondents tried to apply or switched to a social tariff with their existing provider, 30% tried to apply or switched to a new provider and 12% did not have a broadband contract when they applied.

When asked about exit fees, 2 in 5 people (39%) who applied to switch to a broadband social tariff were asked to pay an exit fee on their existing contract. 1 in 4 (24%) were asked to pay a fee and negotiated out of it. Half of customers who applied to switch (51%) were not asked to pay a fee.<sup>47</sup>

From the perspective of low income households, the possibility of paying an exit fee acts as a deterrent. The guidance provided by Ofcom at the time of writing on social tariffs states, “It could cost nothing to switch.” This uncertainty does not encourage engagement with a switching process.

Research from the Minimum Digital Living Standards has also found exit fees a barrier to households switching to social tariffs.<sup>48</sup>

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<sup>45</sup> Ofcom, [Pricing trends for communications services in the UK](#), December 2024

<sup>46</sup> Ofcom, [Availability and awareness of social tariffs](#), July 2023

<sup>47</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>48</sup> Loughborough University et al., [A Minimum Digital Living Standard for Households with Children: Overall Findings Report](#), December 2024

*“As well as being seen as still too expensive for many people on low income, stakeholders noted that households who wanted to switch from a broadband provider to take up a social tariff can find it difficult due to the cost of exit fees.”<sup>49</sup>*

Because the perception of potential exit fees - or actual requests for an exit fee - acts as a deterrent, we believe this is contributing to the low take up of broadband social tariffs.

We recommend that Ofcom urges all providers to waive exit fees as standard practice, whether customers are moving to a social tariff with the same provider or a different provider and that it is widely publicised that switching to a social tariff cannot incur a charge. This could encourage engagement and uptake from consumers to switch to social tariffs.

**Recommendation: Ofcom should encourage providers to ensure all social tariffs are offered on 30 day rolling contracts.**

Due to financial instability, many customers cannot commit to long term broadband contracts. Although many social tariffs are currently offered as 30 day rolling contracts, many are not. We ask Ofcom to put pressure on providers to ensure all social tariffs are offered as 30 day rolling contracts.

**Recommendation: Ofcom should encourage providers to complete eligibility checks 12 months after social tariff starts.**

We recommend that all broadband social tariffs exist on a 30 day rolling contract, with no minimum term, to make them financially inclusive.

However, alongside this, we recommend that once a customer is claiming a social tariff, they remain on that tariff for 12 months after the start date before any re-checking for eligibility.

After 12 months of a customer claiming a social tariff, providers could check eligibility and, if a customer is no longer eligible, notify customers, with a 30 day window to choose a new tariff before being moved to a basic package. This would empower customers who no longer need a social tariff to choose a package with good value for money and which suits their new situation, instead of being automatically moved to a basic package.

The 30 day window also provides an opportunity for customers to contact their provider if they believe they are still eligible for a social tariff, and potentially offer proof manually of their continued receipt of benefits.

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<sup>49</sup> Loughborough University et al., [A Minimum Digital Living Standard for Households with Children: Overall Findings Report](#), December 2024



We recommend this process because many individuals have fluctuating income, which can mean a challenging interaction with the benefits process.<sup>50</sup> As people fall in and out of eligibility, their financial situation may not have changed, but their eligibility could be affected.

We also think a 12 month eligibility period reduces the potential 'cliff edge' or becoming no longer eligible for a range of targeted bill support measures and a person's bills suddenly increasing.

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<sup>50</sup> Citizens Advice, [Work incentives aren't working: Is the Universal Credit review asking the right questions?](#), July 2025

# Notes

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## A note on market and pricing

The broadband market differs from energy and water. Despite all three being essential for daily living, the broadband market is in an earlier stage of its development cycle. Two key differences are 1) it is in a key infrastructure build phase and 2) it is purchased differently by consumers.

### 1) **Infrastructure**

Building digital infrastructure is a top priority area for DSIT.<sup>51</sup> The UK is in a critical building phase to secure investment, enabling growth in the telecommunications market to ensure the country has robust and resilient internet access now and in the future.

The UK government is facing a tricky balancing act. It wants to ensure that infrastructure builders see a sufficient return on investment to build capacity. But it wants retail prices to remain affordable.

Therefore, broadband pricing is linked to infrastructure investment over the medium to long term. Promoting competition within a commercial market is part of a core investment strategy and, in this phase, competition is a key mechanism to keep prices low. Telecommunications providers seeking market share will sometimes lower their prices to attract new customers, resulting in competitive pricing which can benefit consumers.

Therefore, regulation in telecommunications is currently focused on key areas (such as wholesale network prices). Some believe that regulating retail prices at this point in market development could stifle innovation and negatively impact infrastructure investment. The challenge here is to ensure that these needs are balanced carefully with affordability for citizens of an essential service, especially when the internet effectively gatekeeps access to the NHS, public services and civic participation.

### 2) **Purchasing**

Broadband differs from energy and water because of the range and complexity of products available to purchase. Energy and water are relatively simple to purchase, with a choice of providers (sometimes) and a choice between different types of tariff

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<sup>51</sup> Department for Science, Innovation and Technology, [Proposed Statement of Strategic Priorities for telecommunications, the management of radio spectrum, and postal services](#), July 2025

(fixed/variable; metered/unmetered). However, the energy powering our light switches and water in our taps is the same, whichever tariff we buy.

Purchasing internet is different. Broadband is offered with different speed selections, effectively offering a different quality of internet access. For people doing basic tasks, lower speeds can be sufficient. For multiple users, watching videos, making calls or a wider variety of tasks, higher speeds are needed.

Broadband is also available bundled with different packages; video streaming services, digital TV packages, mobile phones, mobile data, insurance and so on. Some services offer Wi-Fi boosters, software protection, vouchers and gift cards.

Consumers therefore need greater knowledge to purchase broadband effectively. Consumers are confronted with technological jargon they may not understand (megabits per second, 'full fibre', 'gigabit') and many purchasing decisions; contract lengths, contract rises, bundling. Consumers must make decisions about their needs and value for money to effectively buy internet. Many consumers find this overwhelming and struggle to purchase the internet they need.

Our research on Hidden Deals also shows that the way the telecommunications industry operates means consumers often do not have full access to transparent pricing to understand if they are getting a good deal.<sup>52</sup>

Switching is encouraged by Ofcom to support consumers to get the best competitive deals and the introduction of One Touch Switch has supported this. Switching can help consumers access a better deal. Across broadband and mobile contracts:

- About a third of consumers (28%) choose to switch when at least one of their contracts ends.<sup>53</sup>
- These consumers can save £200 over a year by avoiding paying the loyalty penalty.<sup>54</sup>

However, around half of consumers (48%) decide to ring up their existing provider when their broadband contracts end, to secure a better deal. On average, consumers who negotiate for money off their bills can save over £325 in a year combined for mobile and broadband.<sup>55</sup> However, the toll of having to ring up can have a disproportionately negative effect on vulnerable customers and consumers are still operating within an information deficit, where they don't know if they are getting a good deal.

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<sup>52</sup> Citizens Advice, [The Real Cost of Hidden Deals](#), September 2025

<sup>53</sup> Citizens Advice, [The Real Cost of Hidden Deals](#), September 2025

<sup>54</sup> Citizens Advice, [The Real Cost of Hidden Deals](#), September 2025

<sup>55</sup> Citizens Advice, [The Real Cost of Hidden Deals](#), September 2025

### **Peter's\* story**

Peter\* came to us because he's struggling with debt. He tried switching broadband providers to save money but he couldn't because of his debts. When he rang his internet service provider, no one told him about a social tariff. Months later, he visits a Citizens Advice centre, and an advisor explains he could save money with a social tariff. Peter is distraught; he's been struggling with debt for months. He wishes he'd known about this earlier.

## **A note about digital inclusion**

This blueprint - and wider project - is focused on addressing affordability in bills support. Internet access is one element of digital inclusion, as outlined clearly in DSIT's Digital Inclusion Action Plan: First Steps.<sup>56</sup> To do what a person needs and wants to do online, they must have sufficient digital skills, confidence, motivation, data and devices. This report makes no claims that improved social tariffs will solve digital exclusion, nor data poverty. However, social tariffs form part of ongoing affordability support, and enable people to more readily afford their broadband access.

Access to more consistent or higher quality internet, could have an impact on digital inclusion aims. We note that affordability support for broadband cannot replace the urgent need for crisis support in data poverty, which require different interventions, well outlined by the Data Poverty Lab and others in this space.<sup>57</sup>

## **A note about work and growth**

Improved internet access, especially of a sufficient speed, could contribute towards the Government's growth agenda. Improved internet access enables people to look for and secure work. It can overcome geographical barriers, especially due to the rise in remote working, and improve people's abilities to access job rotas and communicate with their workplace.

Our 2025 polling outlines examples of this:<sup>58</sup>

- More than 4 in 10 people (45%) with fixed broadband said not having access would have a negative impact on their ability to work from home.

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<sup>56</sup> Department for Science, Innovation, and Technology, [Digital Inclusion Action Plan: First Steps](#), February 2025

<sup>57</sup> Good Things Foundation, [Tackling Data Poverty: Innovation and collaboration](#), June 2025

<sup>58</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

- 4 in 10 people (40%) with fixed broadband said not having access would have a negative impact on their ability to look for employment or apply for jobs.

## A note about mobile phone internet

Many people get their internet access from multiple places; home broadband, mobile data, public Wi-Fi, friends' Wi-Fi, work, school. In exploring social tariffs, it's important to note that there are groups of people who are mobile-only users.

In our polling, of those who do not have fixed broadband at home, just over a quarter (26%) say the main reason they do not have broadband is that their mobile data adequately covers their internet use. 5% of respondents who do not have fixed broadband say they had to choose between mobile data and home broadband because they could not afford both. It's important to remember that mobile-only users can be disadvantaged in accessing educational or employment opportunities online.<sup>59</sup>

An Ofcom study estimates that around 89% of UK individuals (16+) are home broadband users, whereas 4% are mobile data users only, 3% are non-internet users and 1% only use internet outside of the home.<sup>60</sup> Non-internet users skew towards older age groups (particularly those 85+).<sup>61</sup> Some people with accommodation instability will find mobile connectivity more suitable for their situation.

More research is needed to fully understand these user groups and which are most suited to social tariffs and targeted bill support. This paper does not explore advances in mobile social tariffs, but this could be an avenue for further study.

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<sup>59</sup> Ofcom, [Exploring digital disadvantage research report](#), April 2025; Jangala, [Digital lifelines: how Wi-Fi impacts the lives of residents in temporary accommodation](#), April 2025

<sup>60</sup> Ofcom, [A demographic deep dive into internet adoption: Analysis using Ofcom's Technology Tracker 2024](#), March 2025

<sup>61</sup> Ofcom, [A demographic deep dive into internet adoption: Analysis using Ofcom's Technology Tracker 2024](#), March 2025

# In summary

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- Internet access has become essential to UK households.
- Low income households are struggling to pay for fixed broadband. For those with fixed broadband and on very low incomes,<sup>62</sup> 1 in 4 people (27%) have cut back, gone without essentials or fallen behind on other bills to pay for broadband in the last 12 months.<sup>63</sup>
- Existing broadband social tariffs face persistently low uptake. For some households, the cost of a social tariff is still unaffordable.
- Targeted bill support offers a clear route forward to tackle the inequality of rising bills.
- We recommend the introduction of a targeted bill support voucher aimed at very low income groups. Our modelling shows that a £10 per month discount voucher would support 1 million households<sup>64</sup> to make their broadband bills more affordable.
- Paying for our proposed voucher with a cross subsidy would add approximately £5 per year to bills for households.
- We recommend improving existing social tariffs through targeted awareness campaigns, better discoverability and the standardisation of price, speed and contract terms.

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<sup>62</sup> Very low income is defined as below the Restricted Minimum Income Standard.

<sup>63</sup> Citizens Advice commissioned survey conducted by Opinium, April-June 2025

<sup>64</sup> Eligible households are claiming means-tested benefits and receive an income of less than £300 per week.

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