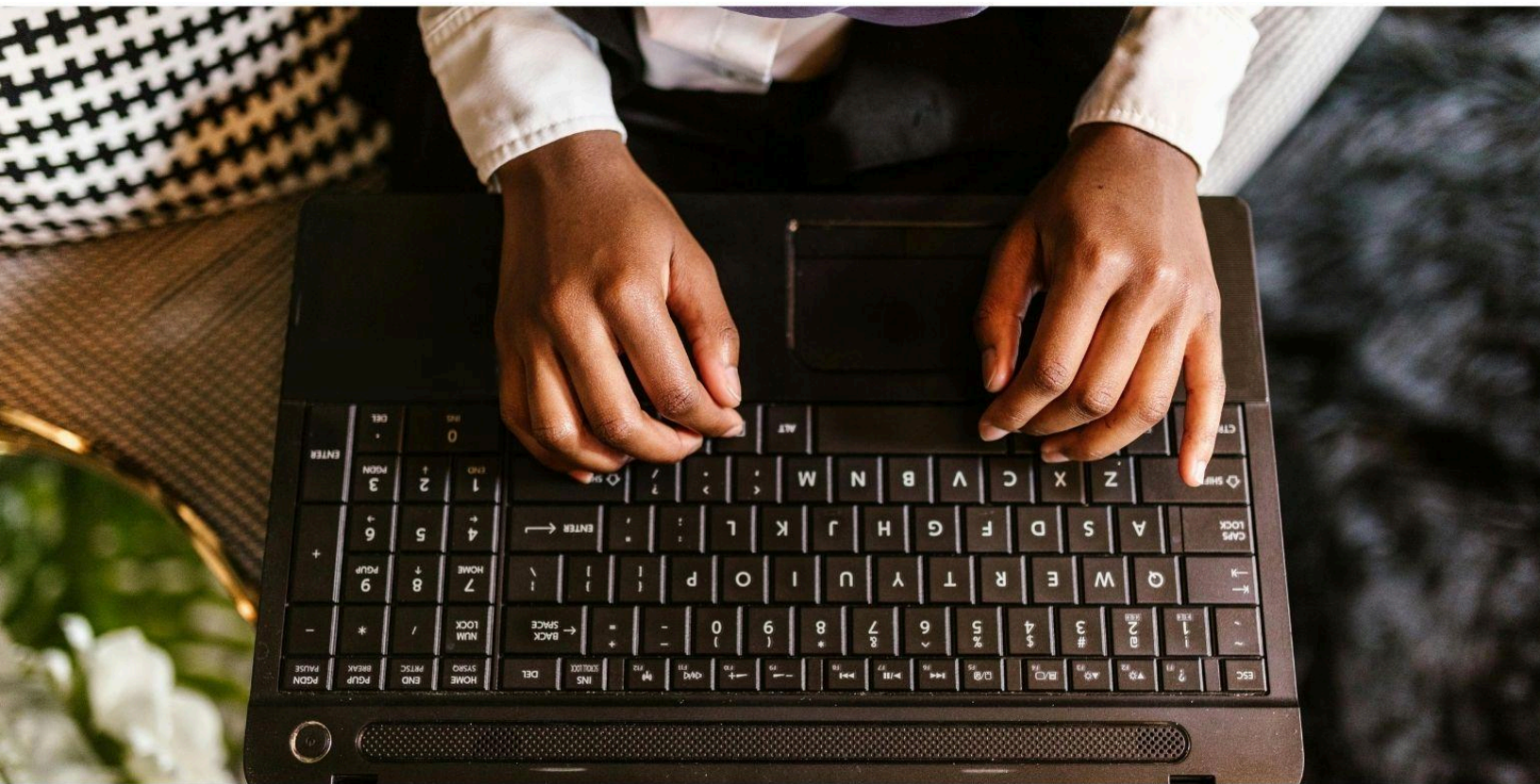


A series from the **Alternative Funding Innovation Lab**

Alt Funding Field Guide

Building sustainable funding
for digital adoption



The Framework

By Samantha Schartman & Brian Vo

The **Alt Funding Field Guide** is a series of publications produced by Connect Humanity's Alternative Funding Innovation Lab. It makes the case that digital inclusion programs create economic value across multiple sectors, and sets out how those sectors can co-invest to sustain the work.

This document is the spine of the series. It opens with a preface on why a new funding model is needed, sets out the financial framework the series is built on, and points the reader into six sector briefs covering healthcare, education, telecommunications, workforce, local government, and housing.

All chapters can be found at connecthumanity.fund/alt-funding-guide/

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Acknowledgements

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AI use disclosure: Generative AI tools assisted with drafting and editing portions of these chapters. All concepts, analyses, and final judgments are the authors' own, and the authors verified the accuracy and authenticity of the material.

The case for change

By Samantha Schartman, Director of Philanthropic Programs, Connect Humanity

Millions of Americans rely on digital inclusion programs to apply for jobs, access healthcare, and continue their education. But the Digital Equity Act designed to fund this ecosystem was dismantled before it could take effect.¹ The Affordable Connectivity Program was allowed to lapse. At the time of writing, BEAD nondeployment funds remain in limbo. The digital inclusion ecosystem that has grown to help communities access and benefit from technology is facing a federal funding cliff edge.

This is not the first time federal investment has expanded the digital inclusion field only to contract without a path to sustainability. I watched² the disintegration of the community technology field in the aftermath of the Broadband Technology Opportunities Program (BTOP). Between 2009 and 2012, this program invested \$4.7 billion, built thousands of miles of fiber, and created a generation of local digital inclusion leaders. Then it ended, almost overnight, and services shrank, jobs ended, progress stalled, and momentum disappeared.

In those fallow years, I was among a group of researchers and economists exploring the relationship between digital skills training and public service administration. We found that these programs not only benefited participants but also improved efficiency and reduced costs in government services. That work culminated in the Connecting Cuyahoga report.³ As other researchers found similar evidence linking digital inclusion to reduced healthcare utilization, improved educational outcomes, and increased workforce participation, an idea for a sustainable revenue stream began to take shape. *What if a portion of the economic benefits these outcomes generate could be channeled back into the digital inclusion programs that enable them?*

Just as this work was gaining traction, COVID hit. The digital divide became visible in a new way, IIJA promised another historic infusion of grant dollars, and the structural work of building sustainable funding was deferred once again. Now the grant dollars are gone.

¹ ['FAQ: Cancellation of the Digital Equity Act Grant Programs'](#), American Library Association, 16 October 2025.

² ['Breaking the Cycle: Developing Digital Equity Funding That Survives Political Winds'](#), 35 Mile Foundation', accessed 21 May 2026

³ Samantha Schartman et al., [CONNECTING CUYAHOGA Investment in Digital Inclusion Brings Big Returns for Residents and Administration](#) (2019).

The argument this guide is built on

This guide picks up the work that was deferred, building sustainable paths to digital inclusion funding. In a sector traditionally funded by a combination of federal, state and philanthropic grants, when political winds change or foundations switch priorities, delivery of our services suffers.

This vulnerability stems from a structural problem. Digital inclusion work has been treated as a charitable nice-to-have. That sells the sector short because, in reality, community technology programs create substantial economic value which a wide range of sectors capture. Healthcare systems depend on it to deliver telehealth services. Housing authorities rely on tenants' ability to communicate and pay rent electronically online. Local governments would like more residents to use digital services. Digital inclusion programming makes those outcomes possible. And yet those sectors too rarely invest in sustaining the programs that quietly enable their own performance.

While BTOP suffered from a lack of investment in rigorous evaluation, a decade of independent research has built a body of evidence linking digital inclusion to reduced healthcare utilization, improved educational outcomes, increased workforce participation, and efficiency gains in public service delivery. And the Affordable Connectivity Program has generated some of the strongest evidence yet⁴ about the downstream economic benefits of affordable access.

Compounding this imperative is the dizzying acceleration of AI technologies. These tools are creating a rapid need for a new set of digital skills and an awareness of their risks and opportunities impacting everything from our modern workforce to our finance and security.

A new logic for funding the work

The purpose of this guide, and the accompanying sector briefs, is to help digital inclusion practitioners consider the value of their work in this way, to start building cross-sector relationships, and to turn these into sustainable co-investment partnerships.

This starts with the framework below, developed by Connect Humanity's Brian Vo, that inverts the traditional grant logic. A typical grant application starts with the funding available and designs a program to fit. This framework starts with the community's needs (the *uses* of capital), then maps the economic value those interventions create and identifies who captures it (the *beneficiaries*). Only then does it identify the repayment (the

⁴ John B. Horrigan, [The Affordable Connectivity Program Creates Benefits That Far Outweigh the Program's Costs](#) (Benton Institute for Broadband & Society, 2024).

sources of capital), blending grants, public dollars, and private investment based on what the value-creation math actually supports.

This reordering moves the conversation from "How much can we get?" to "How much value can we create, and who benefits?" It lets scarce grant dollars concentrate in communities where the economics will never fully pencil out, while unlocking new capital elsewhere.

The sector briefs that follow explore what this framework looks like in specific contexts. Each was written by a national expert at the intersection of digital inclusion and their field. Some make the economic case for a sector to co-invest; others begin to quantify the value at stake; all offer substantial contributions to this evolving body of practice:

- **Education**, Dr. Jen Vanek & Samantha Schartman: How digital access drives outcomes across K–12, postsecondary, and adult education — and why co-investment is needed to sustain it.
- **Healthcare**, Dr. Amy Sheon: How digital access and literacy shape patient outcomes and health system costs — and the financial case for health sector co-investment.
- **Housing**, Catherine Crago Blanton: How housing authorities and affordable housing providers can build digital access into their core operations.
- **Local Government**, Aaron Schill & Abi Waldrupe: How local government investment in digital inclusion generates returns across public services — and the case for municipal co-investment.
- **Telecommunications**, Doug Dawson, Brian Rathbone, Jeff Sural & Samantha Schartman: Why ISPs already have a business case for digital inclusion — and how partnerships can generate more sustainable funding.
- **Workforce Development**, Dr. Roberto Gallardo & Samantha Schartman: Employer and workforce system investment in digital skills as a talent and economic development strategy.

Together, they map where the economic case for co-investment is strongest, and give practitioners the language, evidence, and partnership structures to start building it.

The Beginning of a Journey

The sectors described in these briefs are rarely asked to invest in the community technology programming that enables their own performance. Many have not yet connected their outcomes to the digital skills work happening in their communities. Some will be skeptical. Some will engage genuinely and still not find the internal buy-in or resources to follow through. Most of the partnerships described in these chapters will not succeed on the first attempt. None of that is a reason not to try.

We are at the beginning of a new way of framing digital inclusion work. The arguments are still being sharpened. Every conversation, every pitch, and every pilot that gets off the ground teaches us something. It surfaces objections, builds relationships, and makes the next attempt more likely to hold.

This is where we need philanthropy to support building this new approach, providing the strategic capital for early pilots, funding the measurement and translation work that builds the case, and helping structure the co-investment agreements that let other sectors step in. A foundation that helps a community health center structure a co-investment with a digital inclusion organization is building a mechanism that may relieve that organization's dependence on philanthropy in a few years. That is what long-term impact looks like.

We have lived through what happens when federal investment ends without a plan. We cannot afford to do that again. What we need now is the institutional relationships, the evidence base, and the financial structures that can hold up when grant cycles end and political priorities shift.

We are grateful to Mission Telecom Giving for supporting the opportunity to try to do things differently this time.

The framework

By Brian Vo, Chief Executive Officer, Connect Humanity

For two decades, the digital inclusion sector has been funded the same way: a wave of grants, a burst of progress, and then a cliff. Each cycle has produced real gains, but lost most of them when the funding ended. The pattern is structural and stems from the basic mismatch that digital inclusion is treated as a charitable expense while really it is a fundamental determinant of social and economic participation in the modern world. More than access to technology, it represents the ability of all individuals and communities to leverage digital tools to pursue education, secure employment, access healthcare, and engage in civic life. However, it has long been treated as a peripheral social issue, a gap to be filled by altruism⁵ or periodic public grants.⁶

The mechanics of the cycle are well-understood. Traditional grant-based models are often one-time programs, making them ineffective for addressing "forever" problems like infrastructure maintenance, device upgrades, or the recurring need for on-going literacy and skilling.⁷ Grant cycles have been reactionary to major technology step changes, and political moments, creating a "yo-yo" effect that helps marginalized communities learn just enough before slipping behind again as technology evolves but grant programs sunset.⁸ Each time this happens, communities remain in a perpetual state of catching up; the sector loses institutional knowledge; and we lose awareness of digital inclusion as an existential imperative, not just a social need.⁹

This traditional approach is not adequate to meet the scale of the challenge nor urgency of the moment. To enable a sustained effort in providing digital skilling support to communities, we must rethink the funding architecture that supports this work. This requires a fundamental shift in how we design, fund, and implement digital inclusion programs. Traditionally, a funder outlines key objectives for populations left behind, non-profits design a proposal to solve for the funder's objectives, awarded non-profits implement the program, and then hope that there may be follow-on funding.

However, that approach views the world in silos: the private sector connects who it can via "market forces," creating gaps of unconnected households and unrealized institutional capacity, what economists call "negative externalities", or costs that fall on someone other than the actor creating them. In our context, the consequences land on the institutions that depend on a connected population: hospitals that cannot route patients to

⁵ [Funding to Bridge the Digital Divide](#). Connect Humanity, Candide. 2022.

⁶ [An inclusive future?](#) Brookings. 2022.

⁷ [Addressing Digital Equity and the Digital Divide](#). University of Calgary. 2022.

⁸ [A Sustainable Path Toward Digital Equity](#). Public Knowledge. 2024.

⁹ [Digital Opportunity Increases Economic Mobility](#). Urban Institute. 2025.

telehealth, schools that cannot reliably reach parents online, governments whose digital service provision underperform. The public and social sectors then assume the responsibility of continuously filling those gaps. This siloed approach perpetuates an economic logic that assumes social progress needs to create have and have-nots that need to be managed, rather than a core driver of economic value.

The core argument is this: while digital inclusion initiatives create immense and demonstrable economic value, their funding mechanisms are often entirely disconnected from this value creation. If we can bring a more nuanced and cross-sectoral approach, we can combine tools from the private, public, and social sectors to implement programs that address community needs, create sustainable funding streams, and avoid negative externalities from the outset.

For the digital inclusion sector, the adoption of innovative financing has become an existential necessity. We must move beyond a paradigm of scarce grants and build a system that links the value digital inclusion creates to the capital required to sustain it. Outcomes-based models can intersect funding with the economic value created (e.g., increased employment, health access, educational attainment, etc), but will need to be tailored to digital inclusion, integrating lessons from prior efforts like social impact bonds, pay-for-success, shared value, etc approaches.

This chapter provides a framework for application and the "connective tissue" needed to move beyond grant dependency, towards this outcomes-based model that ties funding directly to the economic value digital inclusion creates.

Important lessons from prior efforts

Innovative approaches to financing social sector efforts are not new, even for digital inclusion. With the growth of impact investing, innovative and blended finance have been the next logical step in the evolution of tools solving complex social problems. Practitioners across various fields have been developing and refining models that seek to align financial incentives with positive social outcomes, creating a legacy of innovation upon which our sector can build.

Early efforts centered on establishing the principle of shared value,¹⁰ which argued the interdependence of corporate success and social well-being. More recently, structured mechanisms like social impact bonds and pay-for-success were used to fund implementation of social programs and repayment was contingent on achieving specific, measurable outcomes.¹¹ Some public sector agencies even integrated "outcomes purchasing" or "outcomes rate cards" into their procurement processes.¹² Private sector

¹⁰ [Creating Shared Value](#). HBR. 2006.

¹¹ [Social Impact Bonds 101](#). Harvard Kennedy School. 2017.

¹² [Covered Procurement Objectives](#). UK Procurement Act. 2023.

engagement (PSE) has emphasized the formal integration of private enterprise into the development and implementation of social programs and projects, not as a donor but as a core partner.¹³

We see the power of these models when applied effectively in other sectors. In climate finance, carbon credit markets created a liquid, financial asset out of a positive externality (emissions reduction).¹⁴ In healthcare, value-based care continues to expand across the world.¹⁵ However, prior efforts are also littered with cautionary tales that we must be aware of.¹⁶

Several key lessons emerge as we incorporate these models into digital inclusion:

- **Balancing nuance with simplicity:** Many early efforts collapsed under the weight of their own complexity. High transactional friction and highly-engineered legal structures often made projects unreplicable. For digital inclusion, the goal is to be rigorous but reproducible. We must balance stripping unnecessary complexity with lived nuances to ensure that a model that works in one community can be adapted for the next fifty.
- **Maintaining program integrity (uses before sources):** A common failure in outcomes-based funding is "teaching to the test." When the source of capital dictates the desired outcome before the community's needs are fully understood, the theory of change inadvertently drifts. We must follow a strict sequence: focus on the uses and outcomes first. When we ask "who has the money?" before "what value are we creating?", we risk building extractive models that serve investor interests more than community prosperity.
- **Teaming with an intersection of skills:** Successful innovative finance is a "translation" sport. It requires a rare blend of cross-sector analytics, people who can speak the language of community organizing, broadband access and adoption, and (impact) capital markets simultaneously. This isn't just hiring a financial analyst; it's fundamentally shifting the mindset that allows us to intersect traditional advocacy with the economic modeling required to engage private-sector partners.
- **Committing to scale, not just prototyping:** The social sector has seen many "cool" 0-to-1 pilots that fail to make the jump from 1-to-10. Interest and funding often wane after the first unique transaction is completed. To move beyond white papers and conference talking points, we need sustained commitments that prioritize proliferation over announcements. The first transaction is only successful if it creates a movement in communities and models others can adapt.

¹³ [Private Sector Engagement Toolkit](#). ACDI/VOCA. 2022.

¹⁴ [Carbon as an Asset Class](#). Ernst & Young. 2025.

¹⁵ [Value-based healthcare and outcome-based financing](#). International Hospital Federation. 2024.

¹⁶ [The Downside of Social Impact Bonds](#). SSIR. 2019.

- **Establishing a neutral intermediary:** For these models to work, there must be a "trusted bridge" between the public, private, and social sectors. Investors often lack the localized data to trust community-led projects, while nonprofits often fear the extractive motives of traditional finance. A technical intermediary is critical to provide the "believability" layer: vetting private sector partner interests, modeling the economic value, and ensuring the community's interest remains the north star.
- **Architecting risk through blended finance:** Traditional finance puts the burden of risk almost entirely on the borrower (e.g., the community or the small ISP). Innovative finance succeeds when it realigns that risk amongst those that are benefitting from the impact, not just the borrower. By using grant capital as a catalyst to de-risk the initial investment and not just the finish line, we make the business case clearer for larger-scale participation from businesses and even impact investors. Beyond tapping only grant funds, we must build a more comprehensive framework to incorporate other sources of capital, making the "impossible" transaction viable.

We find a rich legacy of innovation that provides both the inspiration and the foundation for how we can apply new funding and financing models to the digital inclusion sector.

Framework for digital inclusion: rethinking the 'capital stack'

To systematically connect the value created by digital inclusion initiatives to sustainable funding streams, we require a new framework. Connect Humanity begins with a simple inversion of the traditional approach to funding a program. By rethinking the order of operations, we can unlock a more expansive view of available resources and build financial models that are resilient, performance-based, and aligned with community needs.

We must first disaggregate what is meant by "capital stack." When I hear references to a project's capital stack, often what is meant is the sources of capital. Where is the money coming from? Who are the mix of funders and investors? However, we must distinguish three different capital stacks, all related yet very distinct:

- **Sources of capital:** Who is providing the capital? How much are they providing? What are their terms (e.g., cost of capital, returns expectations, reporting or compliance costs)?
- **Uses of capital:** What is the capital being spent on? Who is the money going to? To do what?
- **Repayment of capital:** When the capital is spent on those uses, what happens? Are new revenue streams created? Or certain outcome metrics achieved?

Traditional grant applications operate in a linear path: find a **source** of capital (e.g., a funder), design the **uses** of capital (e.g., program responsive to the funder's criteria), and

then define the **repayment** (e.g., funder’s targeted output metrics). For example, a foundation may issue an open call to solve a device access gap in a specific community. Several device non-profits apply with various solutions and how they might use the grant funds. The awarded non-profit delivers the program (as proposed) and reports to what extent the funder’s metrics were achieved.

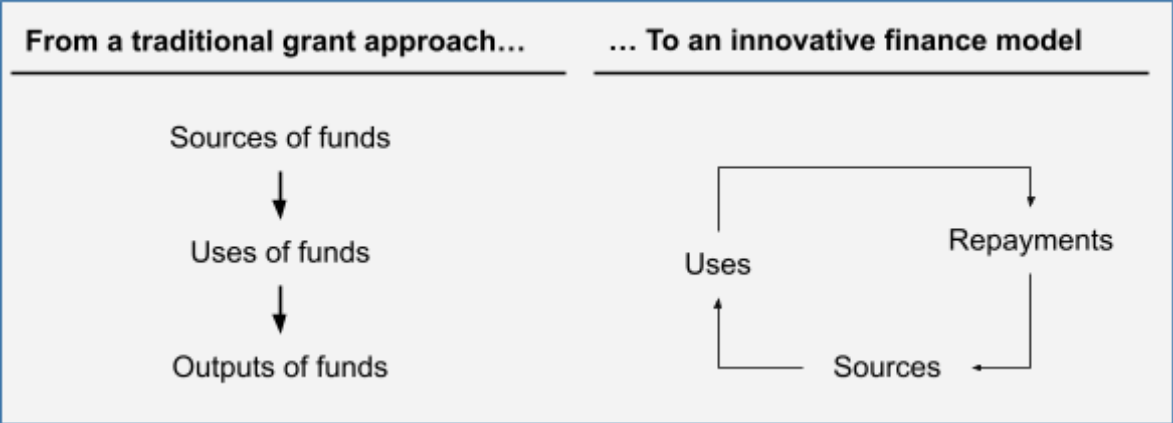


Figure 1. Logic of traditional grant approach versus innovative financing model

This model is inherently restrictive because it limits the project to the size of the available grant. By inverting this sequence, we can create an iterative exercise to unlock capital that was previously unavailable to the sector.

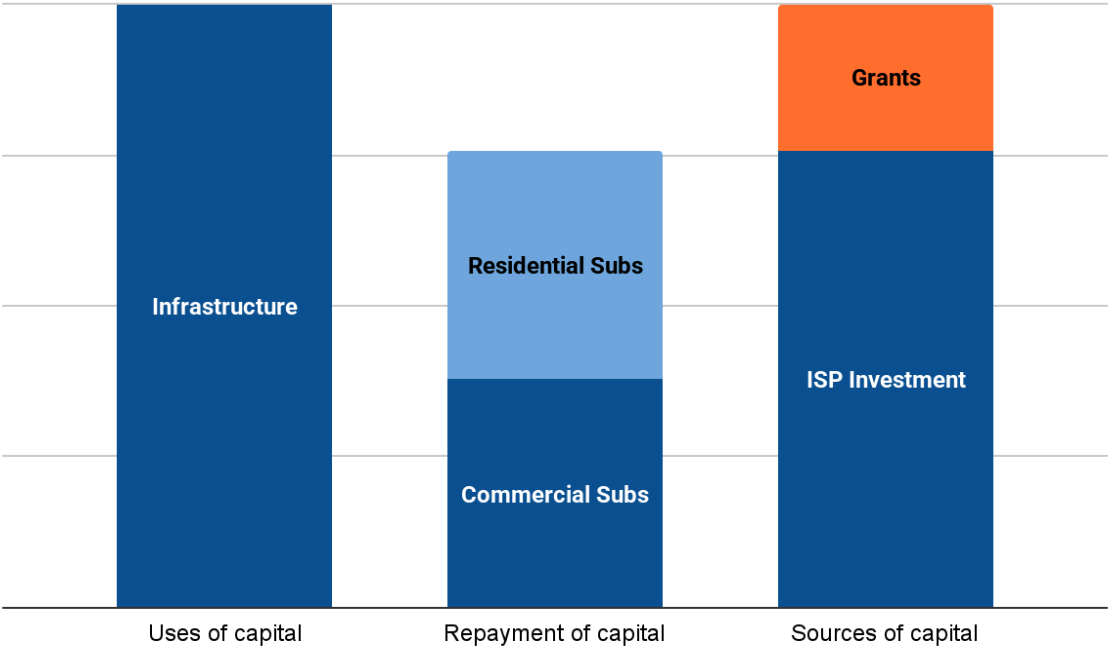


Figure 2. Illustrative capital stacks with where capital is spent vs repaid vs sourced. In this example, if repayment capacity from subscribers is less than the cost of broadband infrastructure, a grant is needed for the difference.

First, by beginning with defining the **uses** of capital, we center the entire process on the actual needs of the community. How does this particular community experience digital inequities or exclusion? What is needed to solve those gaps? With a wider aperture, we can explore the full scope of the need, whether it is infrastructure, devices, and/or digital skills.¹⁷ Done properly, this exercise should yield something similar to a program design, with specific number of individuals reached and budget details.

Second, based on those reached by the uses of funds, we analyze what economic value is created and to whom that value accrues, in other words: **repayment** streams. In traditional internet provision models, infrastructure access enables subscribers, which creates subscriber revenues. What happens if the potential for subscriber revenues is less than the uses of capital (i.e., infrastructure deployment)? The project is deemed economically unviable and requires grant subsidy. But if we can identify other sources of value created, like cost savings (e.g., health payor saving money via remote patient monitoring) and/or incremental revenue (e.g., health system serving more patients via telehealth), we can create financial mechanisms that capture those positive externalities to make the project viable. This is the fundamental engine of our innovative finance framework.

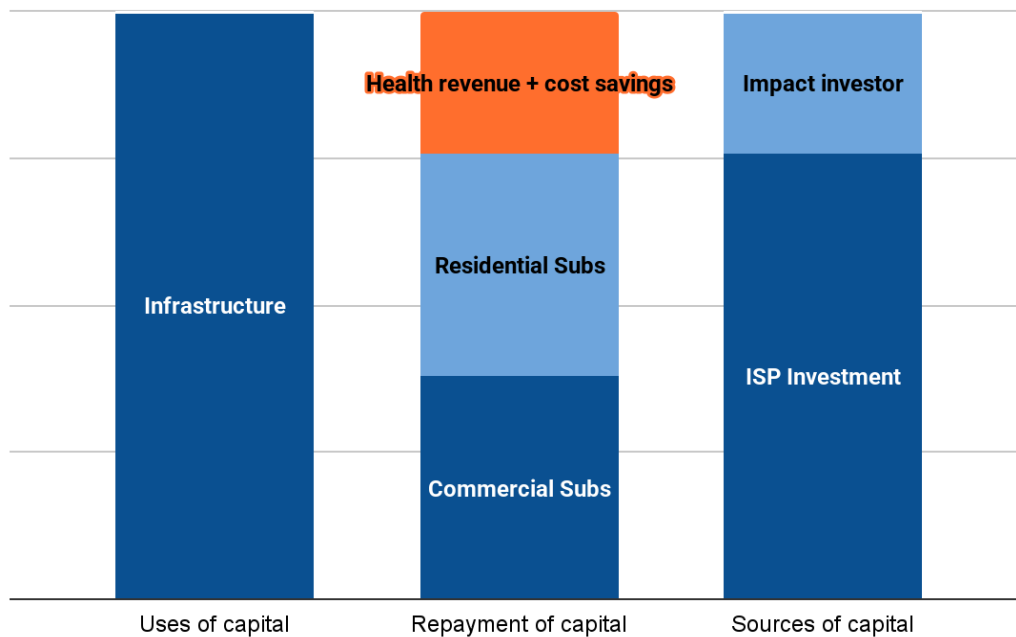


Figure 3. Example capital stacks for a broadband project where repayment capacity is augmented by non-subscriber capital. In this illustration, a health system that benefits from a more connected patient population provides a revenue share to help repay a portion of the broadband cost, thereby eliminating the need for a grant.

¹⁷ [Closing the Digital Divide](#). Federal Bank of Dallas. 2016.

Lastly, with an understanding of the uses of capital and the related repayment streams created, we can more accurately identify the **sources** of capital needed for the project. This allows for a strategic blending of capital where grants are used as a targeted tool to de-risk investors, not as a default. If repayment potential is significantly higher than the uses, we know the project can create material return on investment and therefore attract impact investors or lenders. If repayment is lower than uses, we can be more targeted in where and how much philanthropic or public grants are needed.

Unlike traditional grant models, this is meant to be iterative. Going through the inverted analysis helps identify and validate key constraints. Maybe the uses of funds can be more targeted. Or perhaps a certain community or intervention must be included because of the repayment opportunity. Or grants are simply not accessible, which caps the potential sources of capital. While the iterations can often be frustrating, we find that it is effective in forcing discussion on issues, priorities, or even values that were obviously misaligned in retrospect but went unspoken. The result is well-defined uses of funds, with clear mechanisms and triggers for repayment, and specific asks for types and amounts of capital sources.

For simplicity, we used an infrastructure deployment example above. But the power in the thinking enables an ability to open our funding apertures. To be clear, innovative finance is not a silver bullet and may not always solve funding gaps. There are initiatives and communities where grants will always be needed. However, this approach allows scarce grants to target communities where the math will never work. Inverting the stack changes the conversation from "How much can we get?" to "How much value can we create?" it can transform digital inclusion from a charitable expense into a sustainable investment.

Building new mindsets and muscles for the sector

Digital inclusion sits in a uniquely powerful position. Broadband adoption is not just another social service or "impact area"; it is foundational infrastructure for the 21st-century economy, an essential utility, and a wealth creator. That economic relevance is the leverage point. It is what makes innovative financing possible here in ways it has not been in other social sectors.

The urgency is also being reshaped by AI. Communities without the connectivity, devices, and skills to use AI-enabled tools will fall behind faster than any prior wave of technology, widening the consequences of digital exclusion. At the same time, AI is lowering the cost of doing the analytical work this framework requires (e.g., modeling counterfactual benefits, mapping beneficiary stakeholders, monitoring outcomes) bringing it within reach of organizations that could not have afforded it five years ago. The window to build sustainable financing structures has both narrowed and opened at once.

Capturing that opportunity will require a set of competencies that span sectors: private-sector business modeling, multi-stakeholder legal structuring, capital markets fluency, and program-to-economics translation. Critically, these skills do not all need to live inside a single organization. But they do need to be present in the partnership. In our experience, well-structured innovative financings allow implementing nonprofits to keep doing what they do best, while a different set of partners shoulders the financial structuring and translation work.

The competencies the partnership needs include:

- **Fluency in private sector language.** To understand the motivations of potential for-profit partners and to communicate the value proposition in terms that resonate.
- **Program-to-economic modeling.** To translate programmatic impact into the economic outcomes and P&L language that beneficiary organizations actually use.
- **Legal and structural fluency.** To craft multi-stakeholder partnership agreements and governance structures that align economic incentives while protecting community interests.
- **Motives of "new" capital:** To speak the language of return on investment and risk mitigation, engaging impact investors, banks, and private investors as partners rather than only as donors.

Some organizations will already have the relationships and analytical depth to assemble these capabilities themselves. Most will not, and shouldn't have to. The right starting question is not, "Do I have all four?" but, "Which of these do I have, and where do I need a partner?" Connect Humanity exists, in part, to be one such partner providing the translation, modeling, and structuring work as a neutral intermediary so that community organizations and ISPs can focus on what they do best. We are not the only such intermediary, nor should we be. As a sector, we need more support structures of this kind, and philanthropy has a powerful role to play in funding them.

None of this will be easy. Innovative finance challenges historically held assumptions about how digital inclusion work gets paid for, who has a seat at the table, and what role philanthropy plays. Progress will come in incremental shifts, steps the sector takes together, not feats of solo heroism. The work ahead is to build the practice of recognizing and harnessing the value our programs create, and the support structures to make that practice replicable.

A tide to lift all boats

For more than a generation, we have funded digital inclusion in fits and starts. Each wave of federal investment has produced real progress. But the end of each funding cycle has seen that progress recede, leaving the same communities stranded on the same shore.

It does not have to be this way.

When we tie funding to the value our work actually creates, something fundamental shifts. Scarce grant capital can concentrate where it is needed most: in communities where the math will never pencil out, and where philanthropy will always have a role. The sector becomes resilient to the political and funding cycles that have stalled it before. And digital inclusion stops being a series of projects to be finished, and starts becoming what it always should have been: part of the connective infrastructure of a modern economy, sustained by the very growth and cost savings it enables.

This is not a small ambition. But neither is the work already underway across this country: in the hospitals reaching patients through telehealth, the community ISPs lighting up fiber in places the market wrote off, the libraries and navigators and local organizations who have refused to accept that any community should be left behind.

The economic tide of digital can lift all boats. Our job, as a sector, is to build it. Together, deliberately, and in time for the communities still waiting on the shore.

WHAT TO READ NEXT

The sector chapters

Education, *Dr. Jen Vanek & Samantha Schartman*

How digital access drives outcomes across K–12, postsecondary, and adult education — and why co-investment is needed to sustain it.

connecthumanity.fund/alt-funding-guide/education/

Healthcare, *Dr. Amy Sheon*

How digital access and literacy shape patient outcomes and health system costs — and the financial case for health sector co-investment.

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Housing, *Catherine Crago Blanton*

How housing authorities and affordable housing providers can build digital access into their core operations.

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Local government, *Aaron Schill & Abi Waldrup*

How local government investment in digital inclusion generates returns across public services — and the case for municipal co-investment.

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Telecommunications, *Brian Rathbone, Doug Dawson, Jeff Sural & Samantha Schartman*

Why ISPs already have a business case for digital inclusion — and how partnerships can generate more sustainable funding.

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Workforce development, *Samantha Schartman & Dr. Roberto Gallardo*

Employer and workforce system investment in digital skills as a talent and economic development strategy.

connecthumanity.fund/alt-funding-guide/workforce-development/

Get in touch

If you are a practitioner exploring co-investment partnerships, a sector partner thinking about how this framework applies to your organization, or a funder considering supporting pilots, let's talk: info@connecthumanity.fund