



# What would you do with an extra 110 minutes a day?

Research reveals embracing your digital twin could nearly double your free time in the near future.

- Majority (86%) of UK adults say having more free time is important to them.
- Almost one in four (23%) feel that less than 10% of their time outside of work is genuinely free.
- Banking apps are currently the most commonly used technology to help people manage their day-to-day life and save time (48%).
- From AI personal assistants to drone deliveries: Lloyds marks the launch of Lloyds Premier with a new Trends Report, “The Future of Free Time”, revealing the emerging tech that will enable us to bank up to 110 minutes of free time per day in the near future.

**Starving for seconds** – 86% of UK adults are craving more free time. Almost one in four (23%) feel that less than 10% of their non-working hours are *truly* free, with the majority (86%) claiming getting more free time is important to them.

For those earning over £100,000, the need for more free time drastically increases with 99% saying it's important, with a third (34%) willing to give up their phone and 29% happy to give up coffee for a full extra hour of free time a day.

With the nation feeling time deprived, Lloyds, a leading innovator in the most-used time-saving technology, has delved into the emerging technologies that could soon help people bank up to 110 minutes of extra free time per day.

Working alongside Trajectory Partnership and Professor Damian Hughes, Lloyds has launched a new Trends Report, “**The Future of Free Time**”, which uncovers how advanced technology, including personal digital assistants, fully autonomous AI agents, autonomous drones and vehicles, is set to transform our daily lives – shifting how much free time Brits will have.

## Where is the time slipping away?

The craving for more free time is universal, and Lloyds research shines a light on where it's slipping away. Household chores are the biggest culprit, with 47% of people identifying them as a major time-drain and 56% wishing they could spend less time cleaning and tidying. Cooking meals (38%) and grocery shopping (30%) are also high on the list of tasks taking up precious hours. For higher earners, however, the top reason for free time being ‘lost’ is work (48%), with cleaning and tidying (59%) and cooking meals (45%), still coming up as top chores they wish they could spend less time on.

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Admin tasks are also not far behind, especially financial admin, which 31% of Brits find time-consuming, and almost a quarter (22%) wish they could outsource or simplify. These daily time traps are eating into over 72% of UK adults' so-called 'free' time.

There's hope, however. New technologies are stepping in to ease the burden of time-consuming tasks, and the appetite for change is clear. While three in five adults are ready to welcome these innovations to reclaim lost hours, an overwhelming majority (97%) of higher earners say they're likely to adopt new tech if it helps them save time.

## Banking time for our future

As it stands, the majority of adults are already turning to technology to save time. Banking apps are the most-commonly used tech to help with this (48%). For high earners, that reliance climbs even higher to 55%, with health and fitness (54%) and AI assistant apps (49%) also coming up as top contenders to help save time.

With the research revealing that new technology is soon set to bank people almost two extra hours of free time, every single day, the report also looks into where our free time will come from.

According to data, time-saving opportunities can be unlocked in five key areas:

1. **Household chores:** We could free up 37 minutes a day with automation, with smart home tech, like AI-powered vacuums, making cleaning quicker and easier.
2. **Online research and admin:** Next-gen AI assistants and tools are stepping up to handle research and admin, potentially saving you 31 minutes daily.
3. **Online shopping and banking:** Autonomous AI programmes are streamlining online shopping and banking, handing back up to 18 minutes a day. Plus, innovations in drone delivery will be speeding up parcel deliveries and collections.
4. **Driving:** The future of travel is here. With driverless cars, you can shift from the driver's seat to the passenger seat, saving up to 21 minutes a day. And time spent in the car can be repurposed for other activities to unlock even more free time.
5. **Health and care appointments:** Automated, at-home testing and more convenient health appointments could shave off 3 minutes a day, as well as helping with cutting down on unnecessary travel.

**Damian Hughes, best-selling author and co-host of the High Performance podcast, comments:** "This report challenges a powerful assumption: that time is something we're losing. What if, instead, we could

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reclaim it? Not by working harder, but by working smarter. Not by rushing through life, but by rethinking how we live it.

Drawing on research, trends, and real-life shifts, this isn't just a report about technology: it's a report about people. It's about our longing for freedom, our drive for wellbeing, and our deep human need to find meaning in how we spend our hours. Because in the end, how we use our time *is* how we live our lives."

This report marks the launch of Lloyds Premier, a bank account for people with income or assets of over £100,000, which brings together the best in financial perks and premium lifestyle services to help customers manage their day-to-day lives and save time.

"We know life is hectic, with work, family, and personal commitments all vying for attention", **said Adam Rainey, Director of Mass Affluent, at Lloyds.**

"But our research shows people are becoming more comfortable with using technology to handle daily tasks, with 60% of people open to adopting new tools to save time and 53% feeling confident about letting tech take over routine chores."

Among affluent customers, as Adam explains, these numbers soar to 97% and 93% respectively, highlighting a clear trend towards delegation through smarter tools.

"That's where Lloyds Premier comes in. This isn't just about banking – it's packed with perks worth over £100 a month. We've listened to what our customers want for their financial future and the obstacles they face, and we've created an account that's designed to empower them to reach their goals."

And 92% of high earners agree: wealth doesn't just open doors, it frees up time. As Adam concludes: "With access to expert support, premium services, and smart products, the grind of life admin and household chores can be a thing of the past."

To download the Future of Free Time trends report – and find out more about how emerging technologies and Lloyds Premier can help generate free time dividends – visit:

<https://www.lloydsbankinggroup.com/media/future-of-free-time.html>

**ENDS**

## **Notes to editors**

Research conducted by OnePoll in conjunction with Lloyds across two surveys. Survey one consisted of 1,000 UK adults (18+). Survey two consisted of 1,000 UK adults earning over £100k p/a. Fieldwork was undertaken 23<sup>rd</sup> – 30<sup>th</sup> May 2025.

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