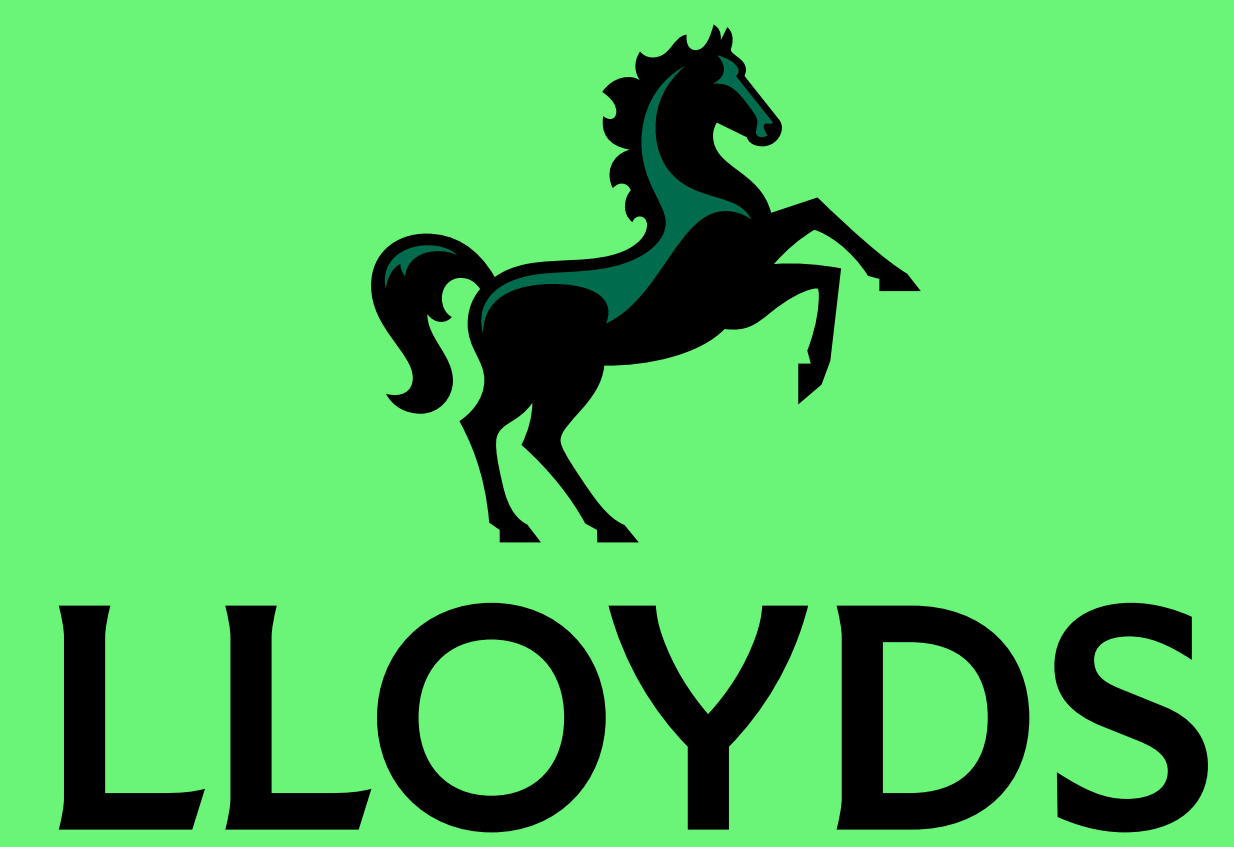
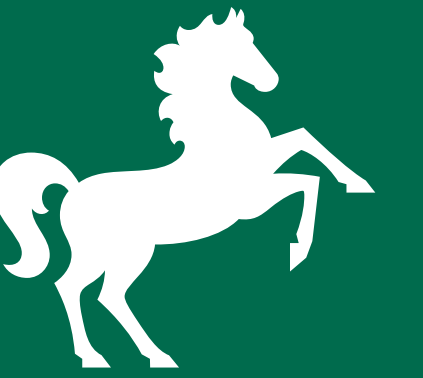


The Future of Free Time





Have you ever caught yourself saying, “If only I had more time”?

It’s a phrase we all know too well. Whether it’s the pressure of the day job, the endless to-do list, or the simple desire to be more present with the people we love. Time often feels like the one thing we can’t stretch, borrow or buy. But what if we’re looking at it the wrong way?

This report challenges a powerful assumption: that time is something we’re losing. What if, instead, we could 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.

Inside, you’ll discover how small changes - clever tools, new habits, smarter systems - can unlock big results. Gaining an extra two hours a day might sound like a scene from a science fiction novel, but it’s closer than you think. And the best part? It’s not just about having more time in your life. It’s about having more life in your time.

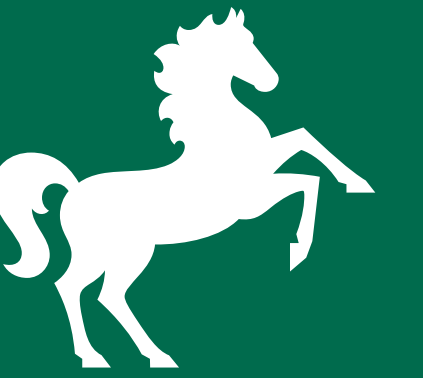
So, the real question isn’t “What if we had more time?”

It’s this: “What would we do with it?”

I hope this report helps you answer that question.



Professor Damian Hughes,
expert in change psychology and
high performance culture



What would you do with an extra two hours a day?

Less than a third of our lives outside of work feel like our own, so it's not surprising that we're a nation desperate for more free time. The reality is most of us feel like we just don't get enough, with the amount of time that feels genuinely free averaging at a mere 23 hours a week*.

Our research found that almost half of UK adults (45%) feel less than 20% of their non-working hours are truly free, with the majority (86%) saying getting more free time is important. For those earning over £100,000, the need for more free time rockets: 99% say it's important.

And they're right. With more free time, the benefits are clear. Almost a third say it would improve their mental health (31%), over a quarter say it'd improve their physical health (28%), and for our high earners, it'd help calm stress levels (45%) and give them a better night's sleep (35%).

Thankfully, tech is stepping up to the plate. It's cutting the clutter, automating the boring stuff and giving you your time back. From AI sidekicks to smart systems that just get things done, the not-too-distant future's handing you the ultimate luxury: time.

We know a little bit of R&R is needed from time to time, but every day should come with a little bit of breathing space. With our research saying we could potentially bank almost two extra hours of free time per day, how are we going to spend it? For most of us, we would spend our extra hours of 'me' time relaxing at home (36%) or enjoying moments with friends and family (35%). High earners stretch this further: learning new things or travelling the world (53% for both).

It may sound like wishful thinking, but at Lloyds, we wanted to make that dream become reality, so we asked: how can we help our customers claim back their free time? Well, our research shows growing comfort 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, these numbers soar to 97% and 93% respectively, highlighting a clear trend towards delegation through smarter tools.

Banking apps are also setting the pace. Lloyds has more than 20 million active mobile users, and our new research shows banking apps are the most commonly used app to help people streamline day-to-day admin and save time.

That's why we've introduced [Lloyds Premier](#) – a bank account designed to do more than manage your money.** It's here to save you even more time, from sorting financial admin to freeing up time elsewhere, with benefits like a virtual GP service. And it's tailored to what we know our high earners really want more of in life: healthier living, reduced stress and more opportunities to learn, travel and connect.

Free time means everything. You've earned it: you deserve to enjoy it. At Lloyds, we believe the focus shouldn't just be on work-life balance, but actually on reclaiming back your time.

While we can't promise to take care of chores like cleaning, cooking or grocery shopping, Lloyds can show you innovative tools that will. The future of free time is closer than you think. This report is your glimpse into what's next – a near-future where smart systems and cutting-edge tech will hand you back what you've earned.

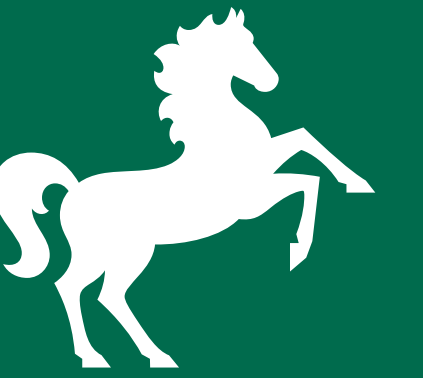
Two hours of extra free time each day? It's within reach. Get ready to reclaim your time.



Adam Rainey, Director of Mass Affluent at Lloyds

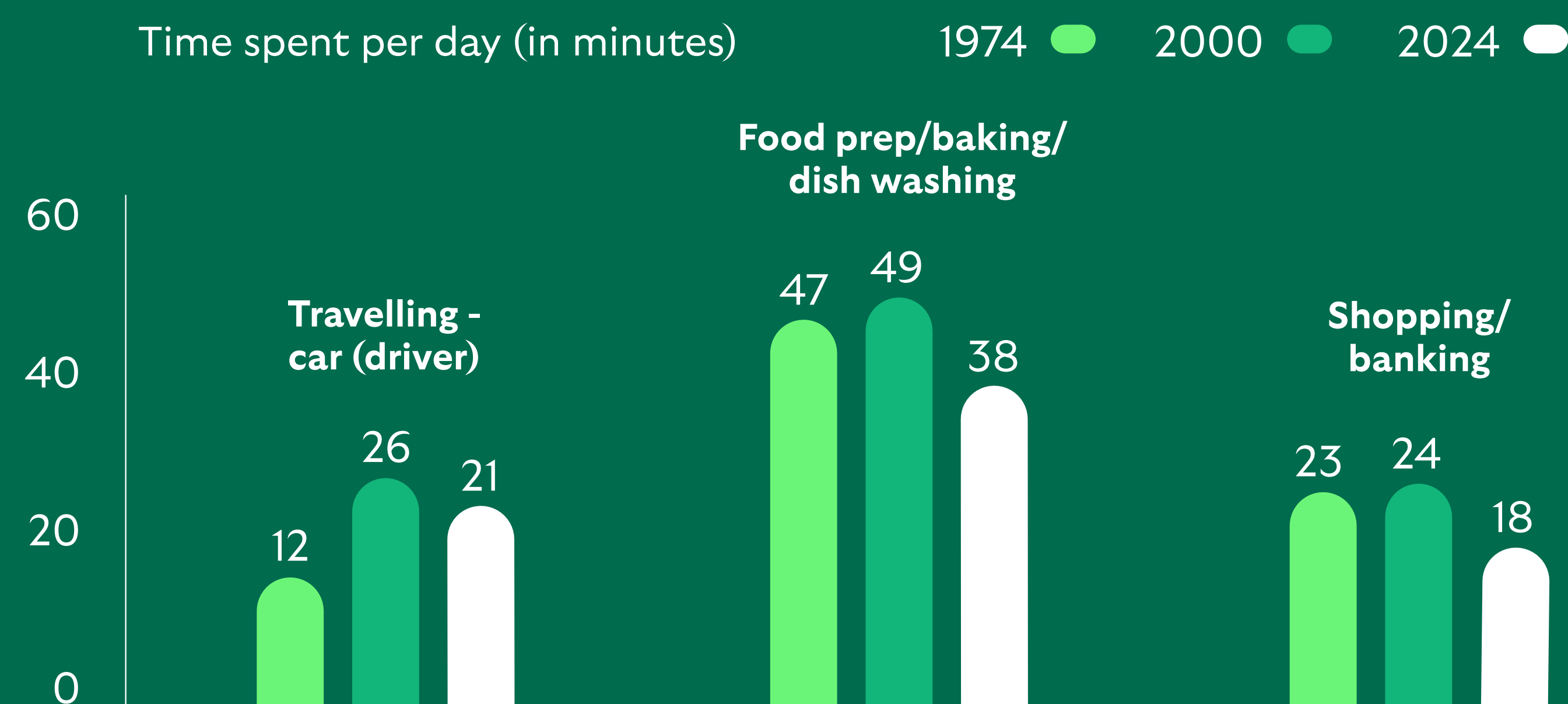
*Based on survey finding that the UK average amount of time that feels genuinely free outside of work is 28%, survey finding average working week of 30 hours and accounting for 8 hours sleep per night.

**£15pm, fees may apply. T&Cs and eligibility apply. UK residents. 18+



Time well spent? Our new time economy

What's freeing up our time?



Driving

We've shifted gears on how much time we're spending on the road. With remote and hybrid working, a drop in car ownership and a decline in younger drivers, we're slowly spending less time behind the wheel. But there's still some room to trim drive time down further – with 40% of £100,000+ earners looking to spend less time on commuting.

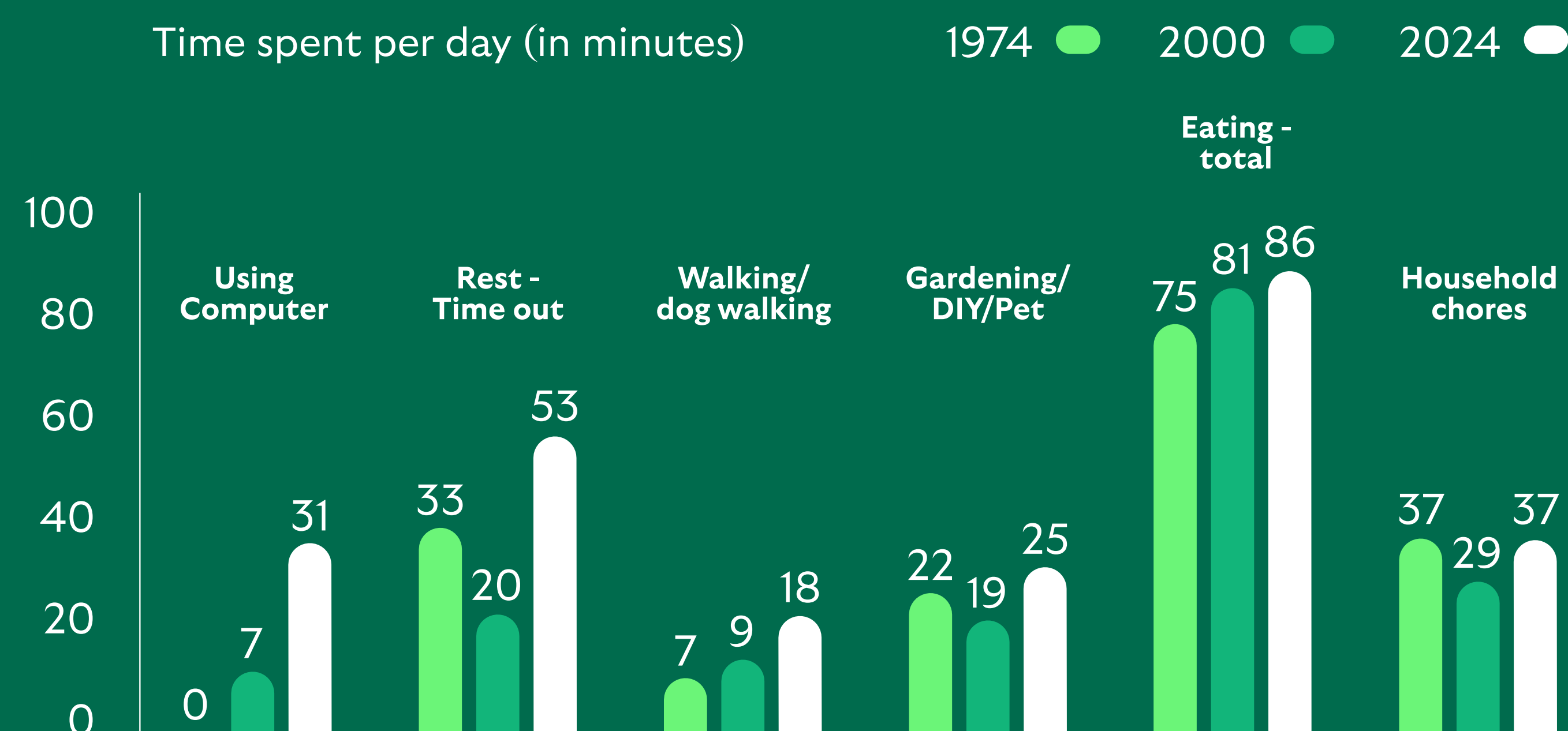
Cooking

We're spending less time in the kitchen sharpening knives, thanks to nifty inventions like air fryers, pre-prepped food and meal delivery apps, allowing many to hang up their chef's hat. In fact, 38% of UK adults wish they could spend less time cooking.

Shopping & banking

Being able to click "add to basket" and conveniently check our bank account at any hour of the day has meant we're now spending less time browsing shops and banking.

What's taking up our time?



Logging on

The tech revolution naturally means we're spending more time on our computers than ever before. And as they form a crucial part of the workplace for so many, even as our personal preferences for phones may grow, time spent on computers will likely remain high for some time.

Chores

The bad news: there's not too much rest for the wicked. As we spend more time in our homes, we also have more chores to be getting on with – with 56% of UK adults wishing they could spend less time on cleaning and tidying.

Rest and hobbies

The good news: spending less time driving, cooking and shopping means we now have more time for downtime, including walking our dog, DIY and gardening.

Eating

We may have ditched the apron, but not the appetite. We're spending less time in the kitchen, but more time at the dinner table – meaning eating's gone from task to treat.








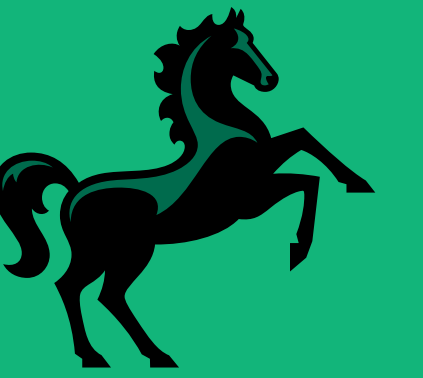
Where will our free time come from?

Given the changes in how we are spending and saving our free time, we are seeing shifts in how many extra hours we have in the day.

In short, investing in the right technology could give us an extra 110-minutes every day.

Sounds perfect... but where is this time coming from? Automated health appointments, driverless cars, AI assistants, handy drones and robot cleaners all play a part. Although some tasks will only save us a few minutes a day, these minutes easily add up to hours.

					
Life admin now	Health and care appointments	Driving	Household chores	Online research, admin	Shopping/banking
What might change?	More automated and time-friendly health and care appointments. Less need for travel and testing at home	Driverless cars means individuals are always passengers – car trips can be repurposed for other activities	Automation of cleaning with new/better devices	AI (including next-gen assistants, generative tools and agents) conduct more tasks autonomously.	Agentic AI fulfils tasks for us and drones deliver and collect everything in precise time windows.
How much time could be saved?	3 mins	21 mins	37 mins	31 mins	18 mins



Downtime download: What's changing?

All work, still play

Past

For over 30 years, leisure has been a bigger priority than work for most Brits. Even during the cost-of-living crisis, where the gap narrowed as work gained importance, leisure still had the upper hand, as people searched for creative, affordable ways to enjoy their free time.

Present

People are approaching leisure time differently: some prefer more frequent, low-cost activities, while others choose fewer but higher-quality experiences.

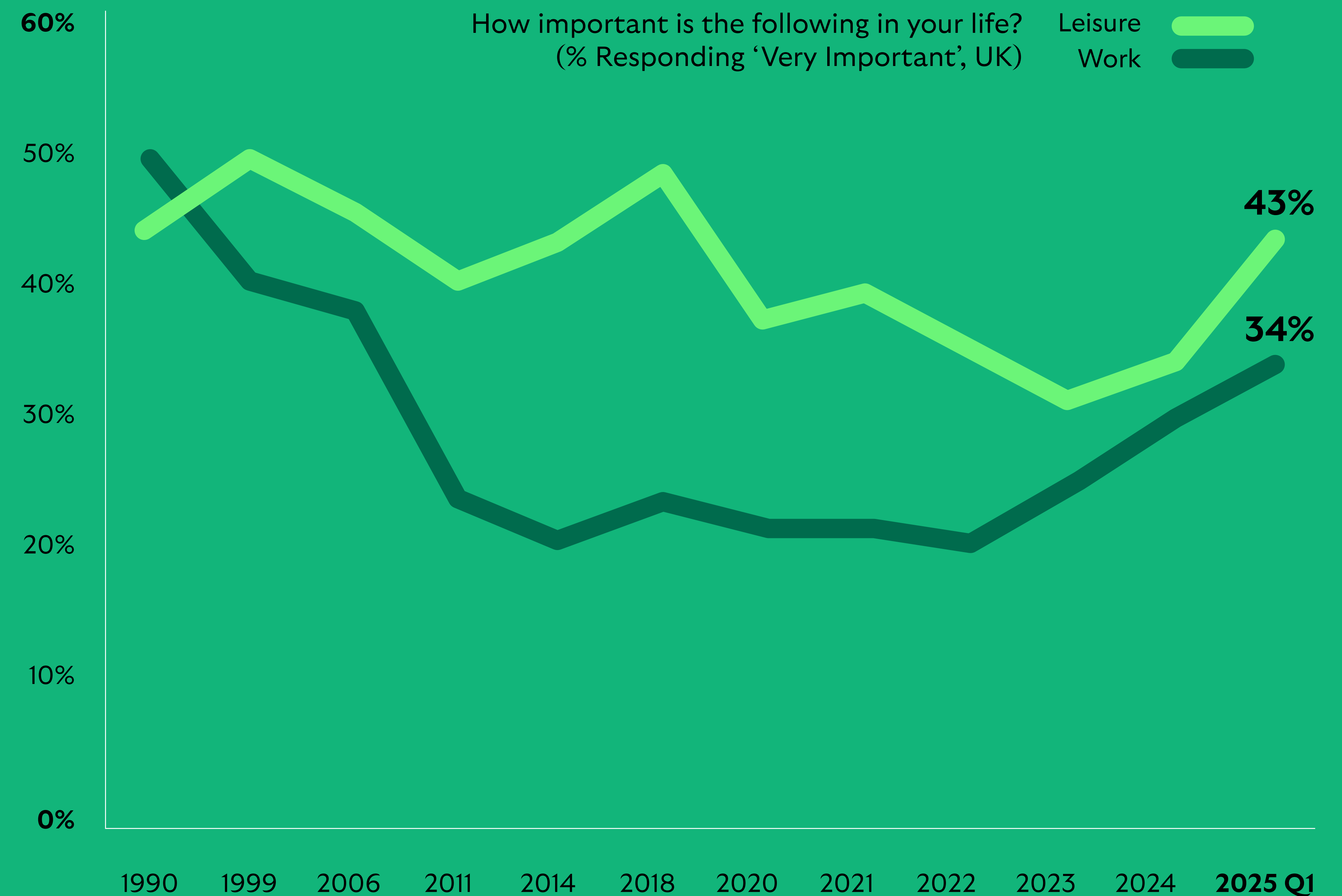
Future

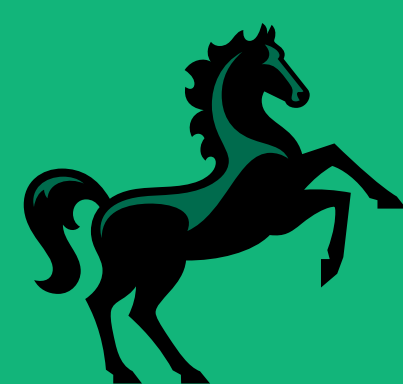
Tech won't just save us time, it'll upgrade how we spend it:

At home, it'll offer affordable activities and ways to connect globally.

Outside, it'll create immersive experiences, from high-tech concerts to social gaming adventures.

Our love for leisure remains strong



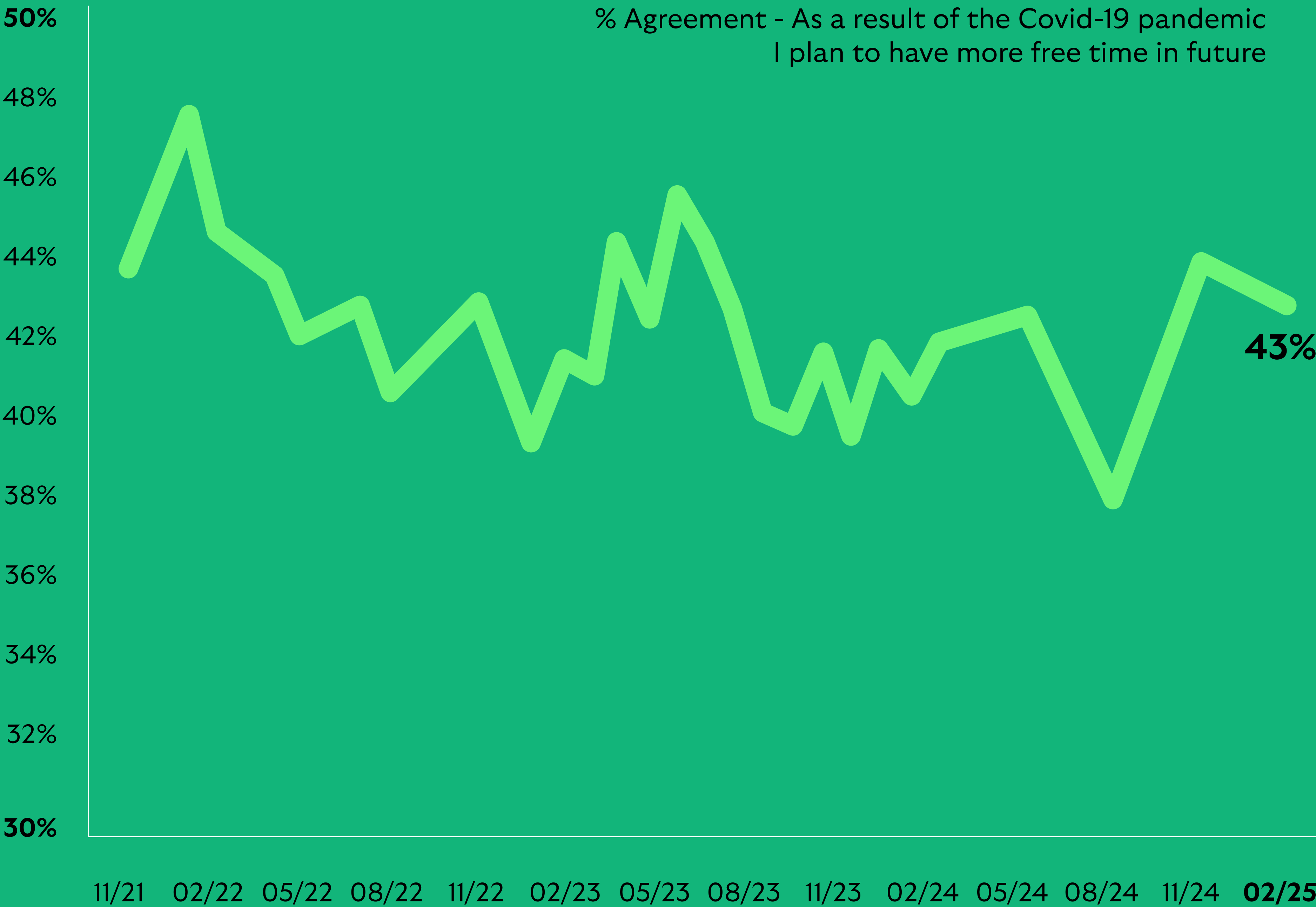


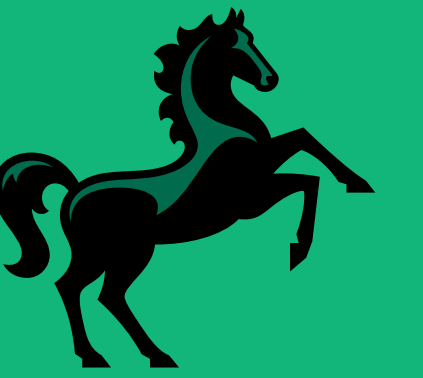
Downtime download: What’s changing?

Time millionaires

Past	Present	Future
Since the pandemic, people value personal time more than ever. Many have adjusted their work-life balance by working less or opting for flexible schedules that fit around their lives.	This shift means more people are enjoying a slower pace of life – mostly inspired by previous pandemic restrictions. However, this trend is mostly seen among the financially secure, who can afford to work less and focus on family time.	<p>Around 4 in 10 consistently aim for more free time, a trend likely to continue. Free time is highly valued, with many favouring staying at home over participating in out-of-home activities.</p> <p>We’re shifting to slower living, staying in more and cutting back on social outings. This is reflected by the 74% of UK adults that choose to spend their free time relaxing at home.</p>

Free time grows in importance, once again





Downtime download: What's changing?

Health is wealth

Past

Growing media influence on unhealthy products and government efforts to prioritise individual wellbeing began to shift our outlook on health.

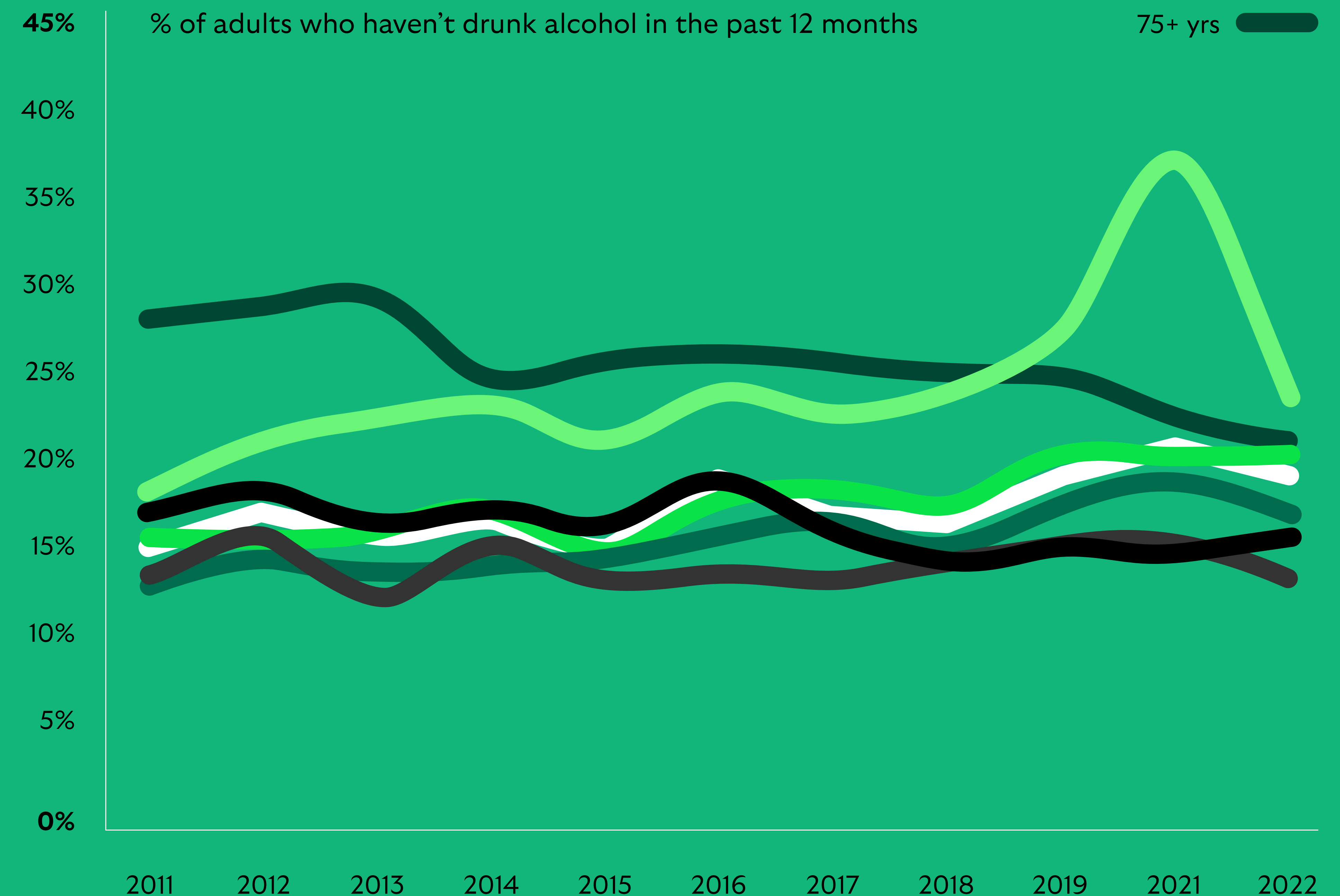
Present

Many of us are making healthier lifestyles choices, with lower alcohol consumption and more focus on fitness and sports. Gen Z are maxing out at the gym; 30% regularly work out compared to only 15-25% of all adults. For £100,000+ earners, finding the time to train seems to be an issue, with 51% saying they'd work on health and fitness if they had more free time.

Future

Healthy is becoming the new happy hour: from clean eating to weekend hikes, daily routines are getting a glow-up — and, again, it's Gen Z leading the charge, swapping pints for Pilates and pub crawls for cold-pressed juice.

Younger generation less likely to drink alcohol



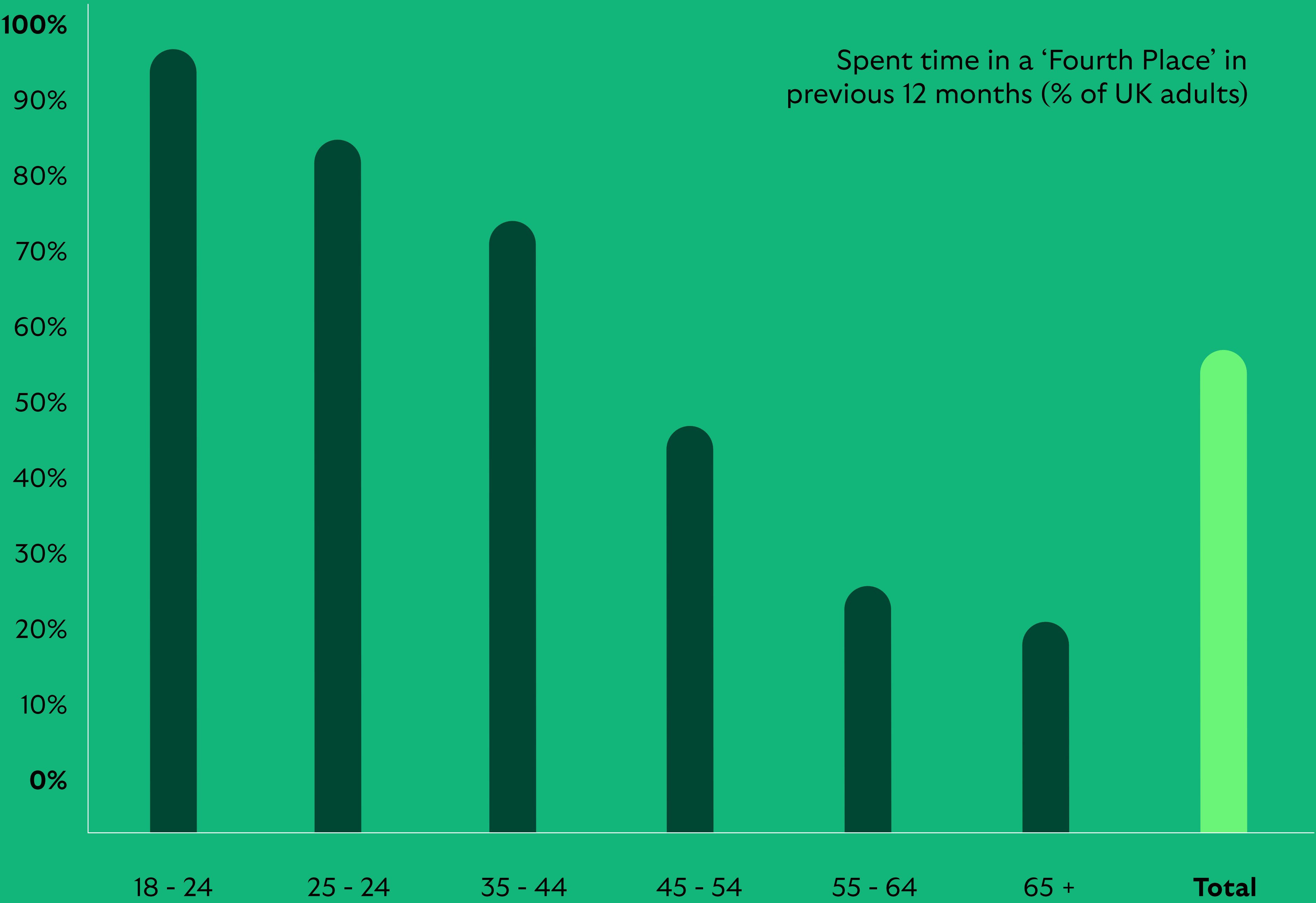


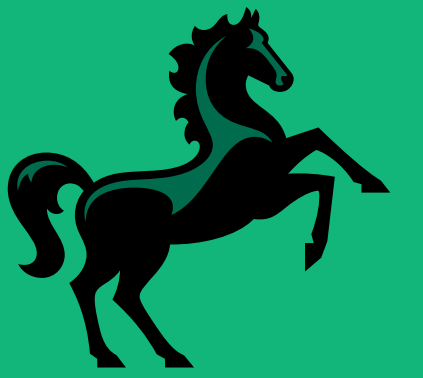
Downtime download: What’s changing?

The fourth dimension

Past	Present	Future
Technology has transformed our lives by making everyday tasks faster, communication instant and access to information limitless. Being able to connect globally, shop quicker and keep in touch easier, has shifted our everyday habits.	With tech advancements, these activities are expanding, blending in-home and out-of-home leisure into new experiences and audiences. Around half of us spend time in the ‘Fourth Place’ – digital spaces for leisure like gaming, culture and exercise.	The ‘Fourth Place’ will subtly shape our daily life, from virtual movie nights to video calls. As AR and VR advance, new ways to engage in digital leisure will emerge, diversifying how we spend free time and impacting traditional out-of-home activities.

Our ‘Fourth Place’ habits: 50% of adults spend time in digital spaces





Downtime download: What's changing?

Keeping it not so casual

Past

Social time became less frequent, so **quality** started to matter more than ever before. As such, how we spend our free time became more determined by its value.

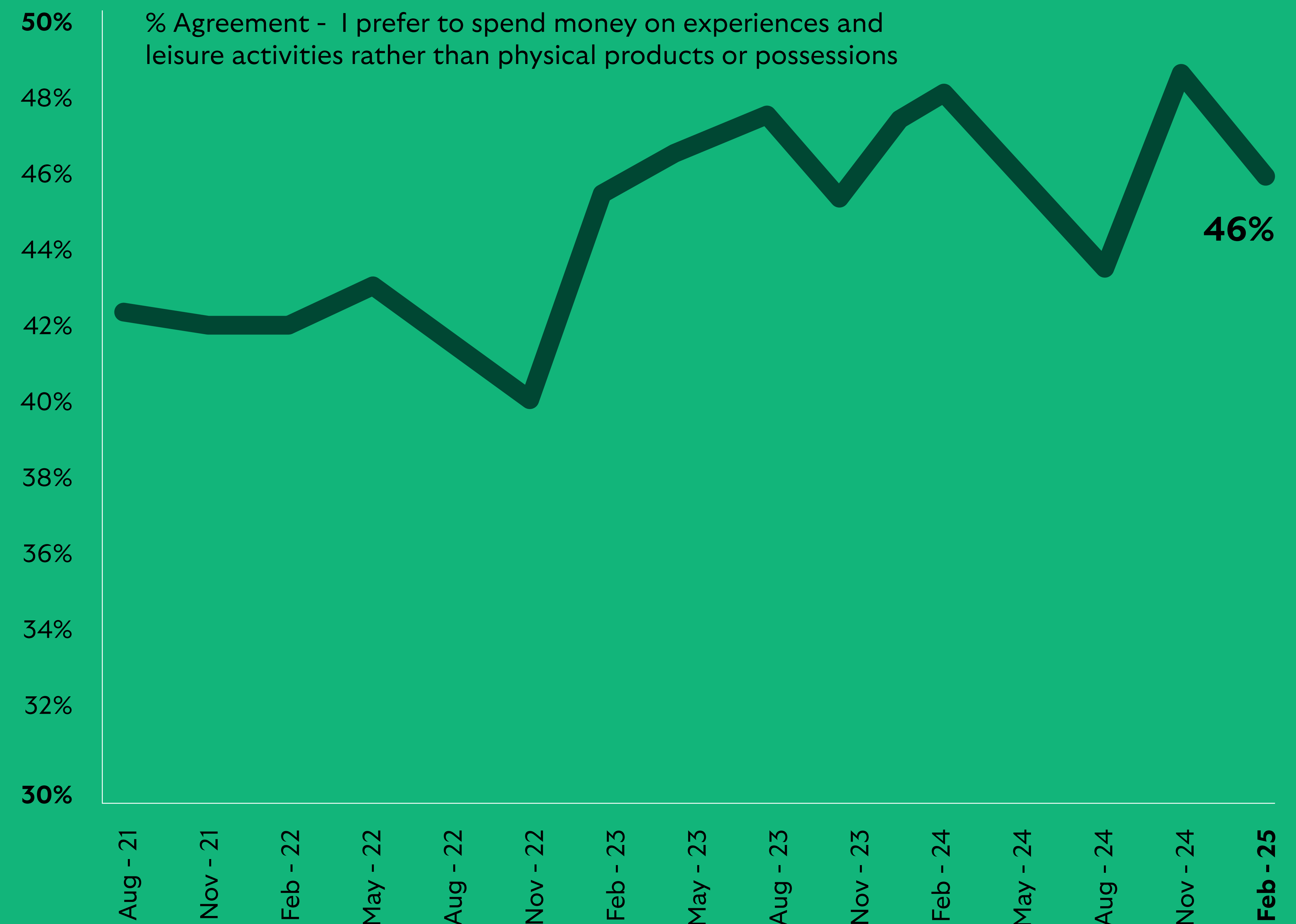
Present

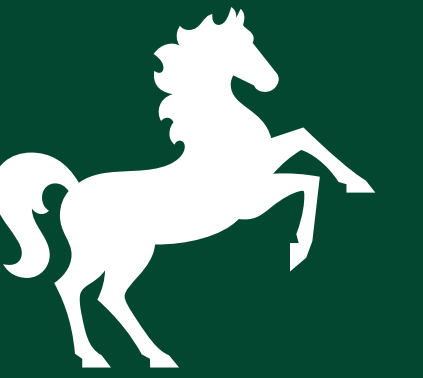
More casual socialising, such as after work drinks, is seen as less important, with one-off experiences becoming more enticing. As a result, many of us also prefer to spend money on experiences and leisure activities rather than physical products or possessions.

Future

Experiential leisure will stay popular, from concerts to activities like escape rooms and themed bars. Holidays, often more luxurious, will remain a priority and sharing experiences via social media will continue to be a noticeable trend. Creating time for experience will be key, with 53% of £100,000+ earners saying they would spend extra free time travelling.

When the purse strings tighten, we prioritise experiences over products

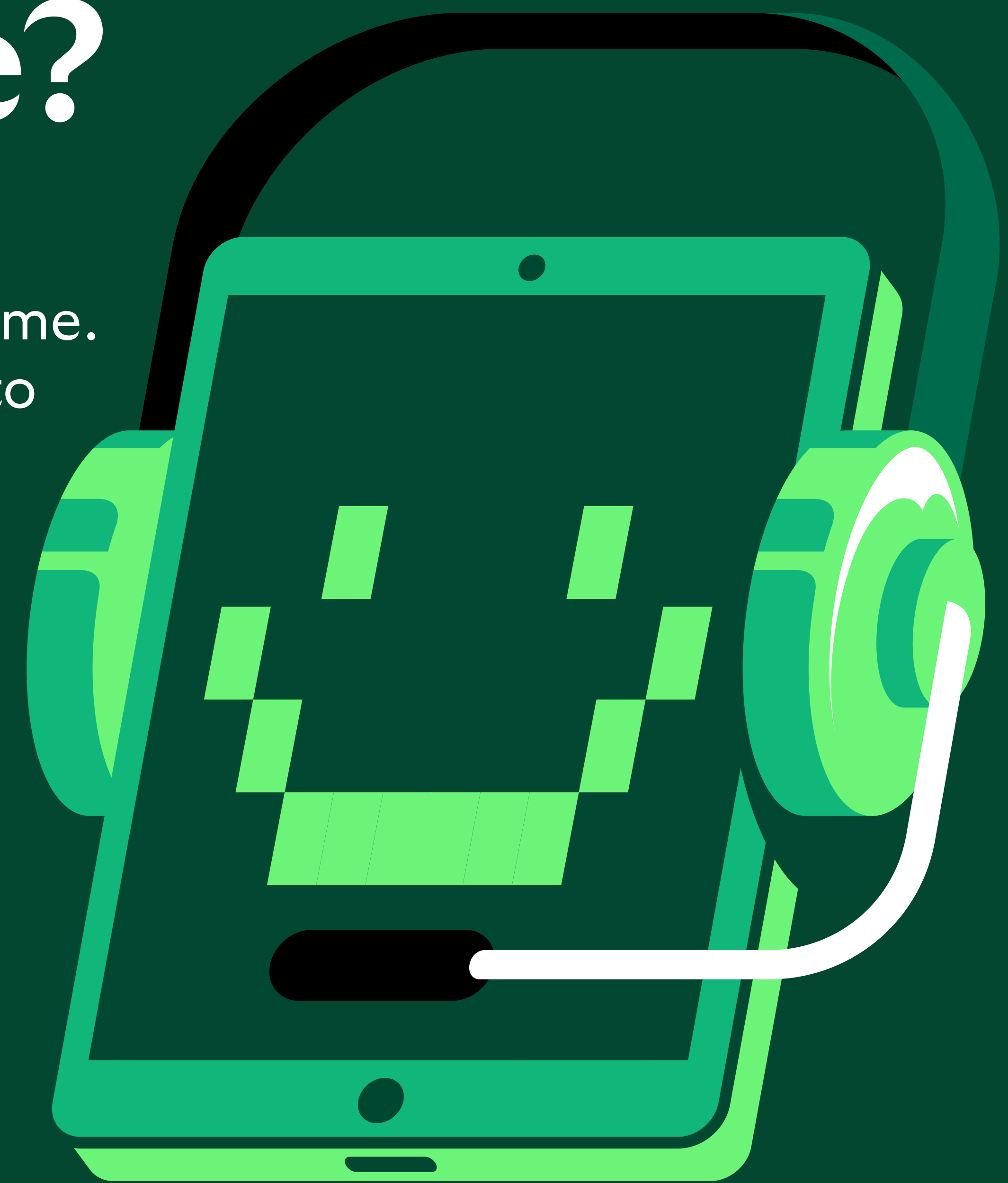


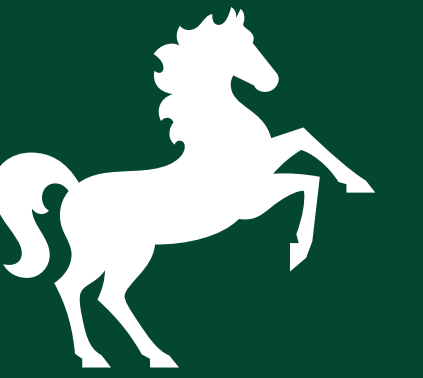


The future looks free... how do we get there?

Technology plays a pivotal role in helping us to claim back our free time. 60% are likely to adopt new tech to save time in the future...

But what will this look like?





Say hello to your digital twin

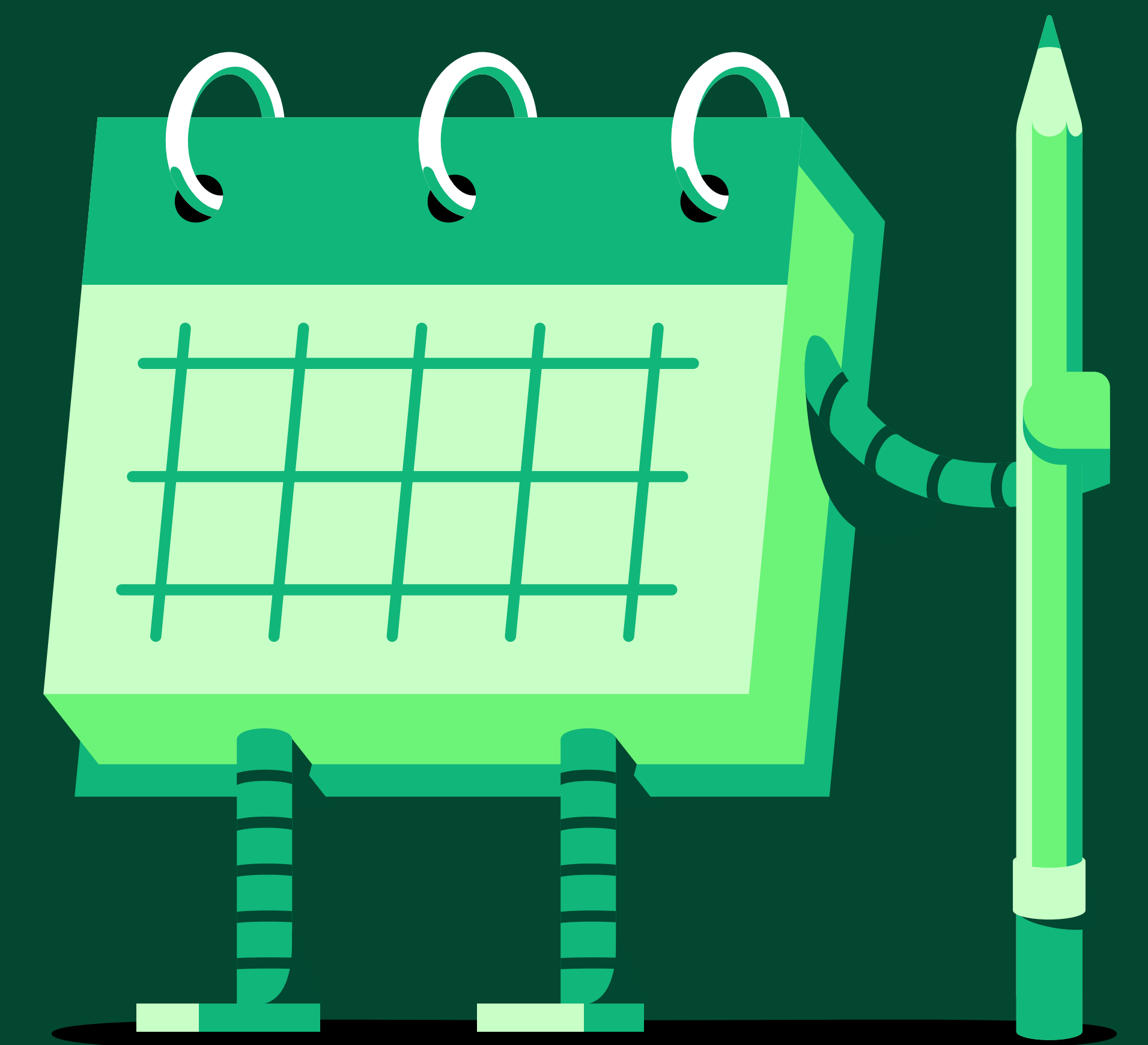
Good news for the 56% of £100,000+ earners who want their own AI assistants to help coordinate diaries, book restaurants and plan itineraries. Personal AI assistants are set to get even better at ‘using computers’ just as humans do, meaning they can reduce admin load for things like planning and filling out forms. We’re already seeing generative AI tools like [Operator](#) or [Adept](#) being used for tasks such as creating travel itineraries and it’s only set to get smarter as travel agents make way to Agentic AI.

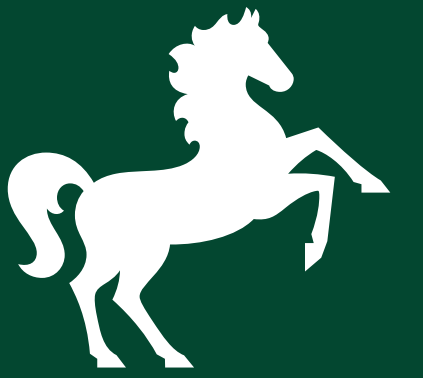
Fully autonomous AI agents may soon reason and make decisions independently. When this happens, we’ll likely see multi-agent systems collaborating to complete more complex tasks. For example, [AutoGen Studio](#) from Microsoft is currently prototyping and testing multi-agent workflows.

This true autonomy will allow AI assistants (like Google’s Project Astra) to take on bigger roles in our lives, acting as a digital twin that can understand your world and work towards goals like booking tickets to see your favourite comedian or band, without you having to waste your free time in endless online queues.

Not only will your time-saving sidekick be able to act as a coworker, carrying out admin tasks, such as notetaking or scheduling, but its AI agent pals will save you time elsewhere. Customer service will be more personal and highly tailored thanks to the AI agents that Gartner predicts will resolve 80% of customer issues by 2029.

What’s more, healthcare will get a shot in the arm, with AI agents supporting diagnostics, logistics and admin, saving you time and headaches. For example, Oracle has announced a clinical AI agent for documentation to “give physicians time back for their patients and themselves”



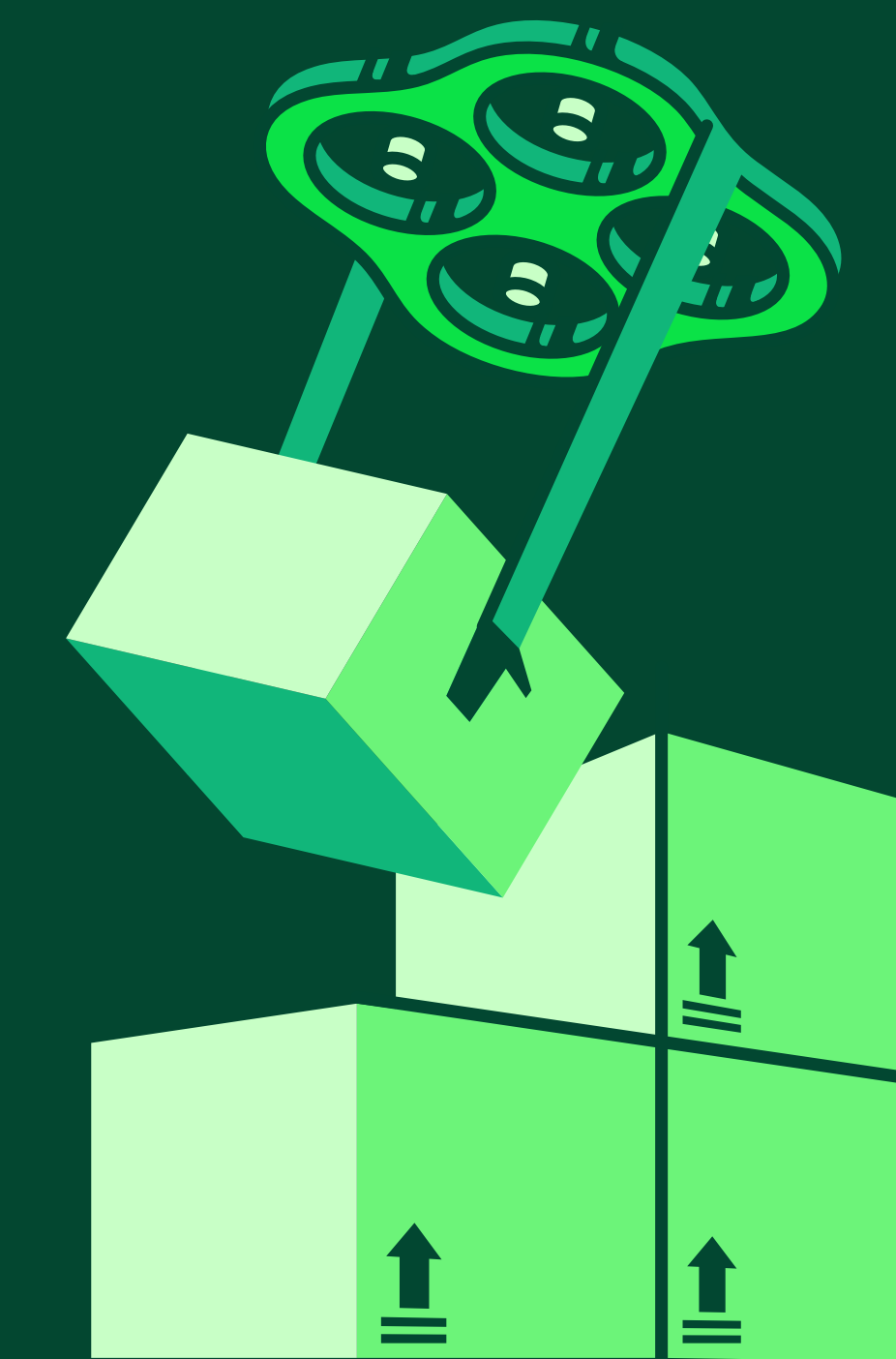


Sky-high efficiency

Drones are getting smarter, faster and more independent. Autonomous flight, swarm intelligence, predictive maintenance and longer battery life are making missions quicker and safer. As regulations evolve and obstacle-detection improves, drones will soon soar beyond the pilot's line of sight.

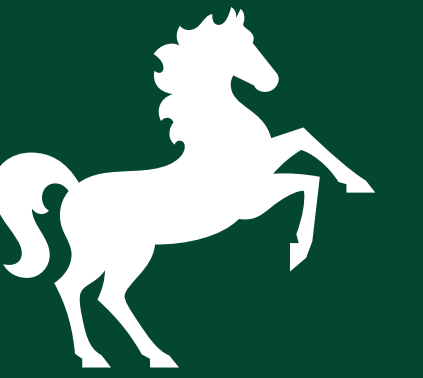
What does this mean for you?

Quicker deliveries, smarter services and fewer delays. Drones have the potential to improve productivity, making tasks quicker, safer and cheaper. And that reality is just around the corner, with [Royal Mail](#), Amazon [Prime Air](#) and [Wing](#) all currently testing a wide range of drone delivery systems.



Whether it's your parcel, a roof inspection or transporting blood samples in a healthcare emergency, drones will assist us in getting what we need, faster and safer. Zipline is already using drone delivery for small items, including food, retail, agriculture products and animal health products – allowing for speedy long-distance delivery and precise home delivery.

While domestic drone use and tests are currently limited to delivery services, we're likely to see home collection follow, especially for those in remote areas. Essentially, no more waiting for delivery drivers or troublesome trips to a collection point.



Buckle up and wave goodbye to rush hour

Autonomous vehicles (AVs) are shifting from niche to mainstream.

[Goldman Sachs](#) predicts that by 2030, 10% of new vehicle sales will be partially autonomous cars. However, people are approaching with caution – just 10% of UK adults are currently open to using an AV to save time.

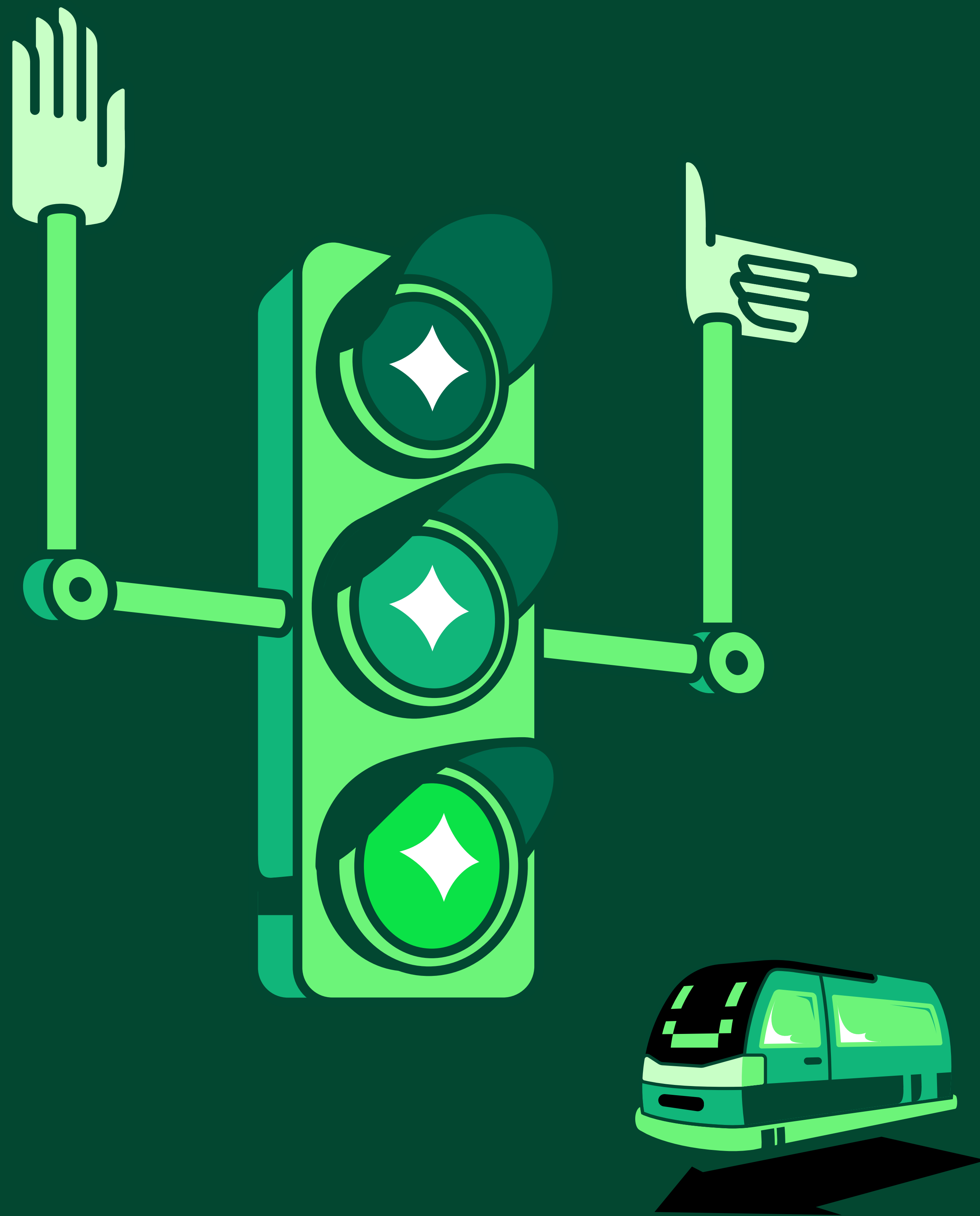
Even though fully automated vehicles are likely to be 5+ years away, partially automated ones, and those ready for future upgrades, are already on the rise. As a result, our weekend road trips and workday commutes will see safer roads, fewer accidents and less need for roadside assistance.

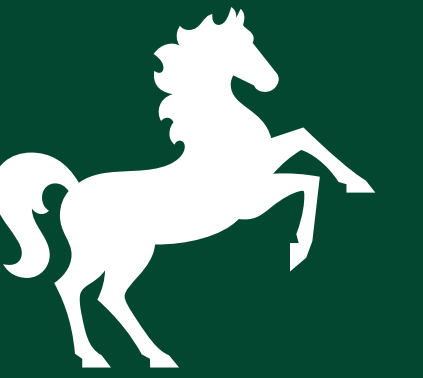
Widespread AV use will allow smart traffic management systems to share data, moving intelligently around busy areas, reducing congestion, harsh braking and accelerating, accidents, and in turn, making journeys faster. [Frontier](#), a project funded by the EU, is already working on this.

But there's more: AV fleets, such as those offered by [Waymo One](#), will turn commuting time into free time. With the ability of smart traffic systems, and technology that will reduce congestion, your driverless taxi will either let you catch up on work or TV shows in private or simply get you to your destination a lot quicker. Great news for the 15% of £100,000+ earners that would invest in a personal driver if they had more disposable income.

Reduced reliance on personal cars will also cut out waiting for repairs, MOTs, services and general maintenance – saving time and money.

AV use will also allow for more late-night deliveries, with 24/7 delivery services such as [WeRide](#), giving you greater control over your time





Your watch could be your new doctor



Healthcare is going digital...and fast.

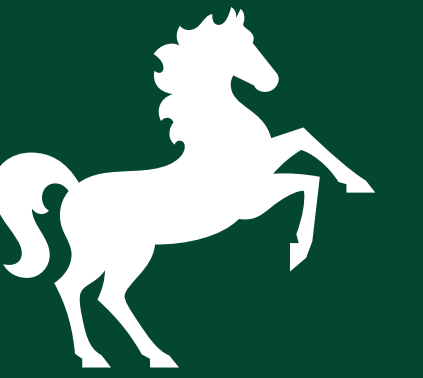
From patient care to admin, it's saving time for professionals and the public alike. Wearable and non-wearable health technology is the number one emerging technology category that UK adults say they'd be open to using to manage day-to-day life and save time.

Face-to-face tasks like health checks and prescriptions are moving online, while AI kits will let us into the world of instant at-home testing. For example, [DERM Skin Analytics](#) automates access to skin cancer diagnostics, removing the need for "up to 95% of face-to-face NHS urgent suspected skin cancer appointments."

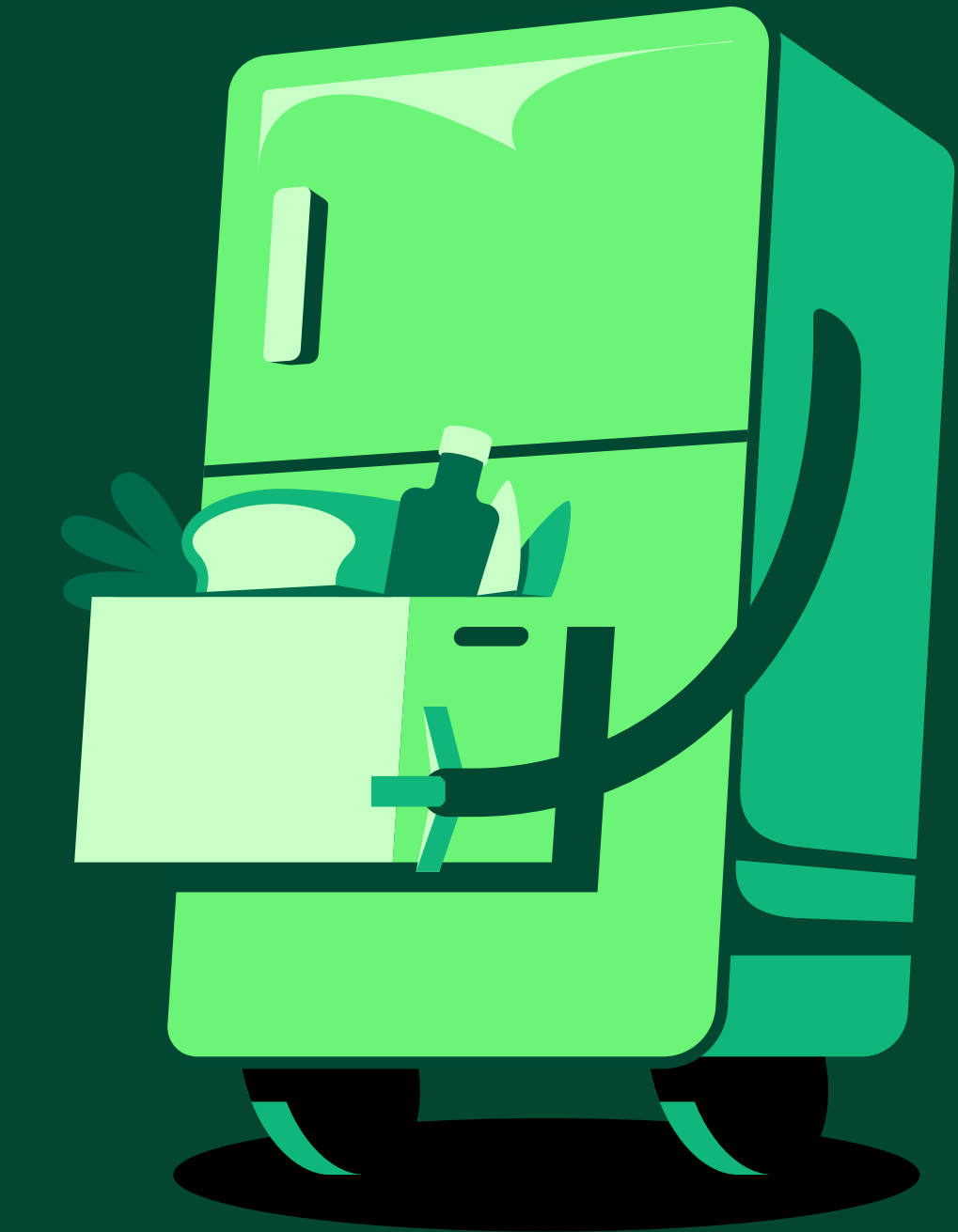
[Patient passports](#) will ensure faster, more effective care by providing healthcare providers with full medical histories. AI-led triaging and referrals, such as [Visiba](#), will free up clinicians' time and reduce delays.

From timekeeper to lifesaver, smarter wearable tech will reduce the need for face-to-face check-ups, preventing health problems going unnoticed. We're already seeing this trend with [Apple watches](#) and the [Oura ring](#), which provides users with vast amounts of health data.

With healthcare in hand, our watches will be able to connect users to healthcare professionals, saving time on having to schedule and travel to appointments. Withings devices already do this with its [Cardio Check-Up feature](#), where human cardiologists will review your data through their app for a 'health check' up to four times a year.



Power up, chores down.



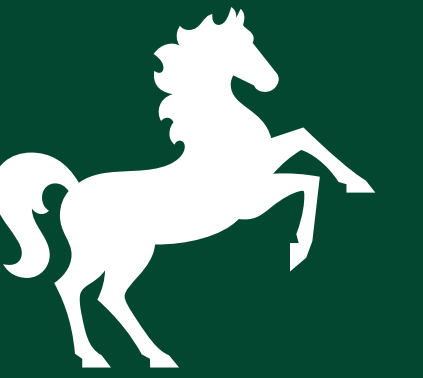
Keeping the house in order is the number one time thief from UK adults, with 47% saying household chores is where their free time is being lost.

And there is a need for a solution, with 59% of £100,000+ earners wishing they could spend less time cleaning and tidying, 42% want smart vacuums and 49% want smart kitchens. Will their dreams come true? It seems so.

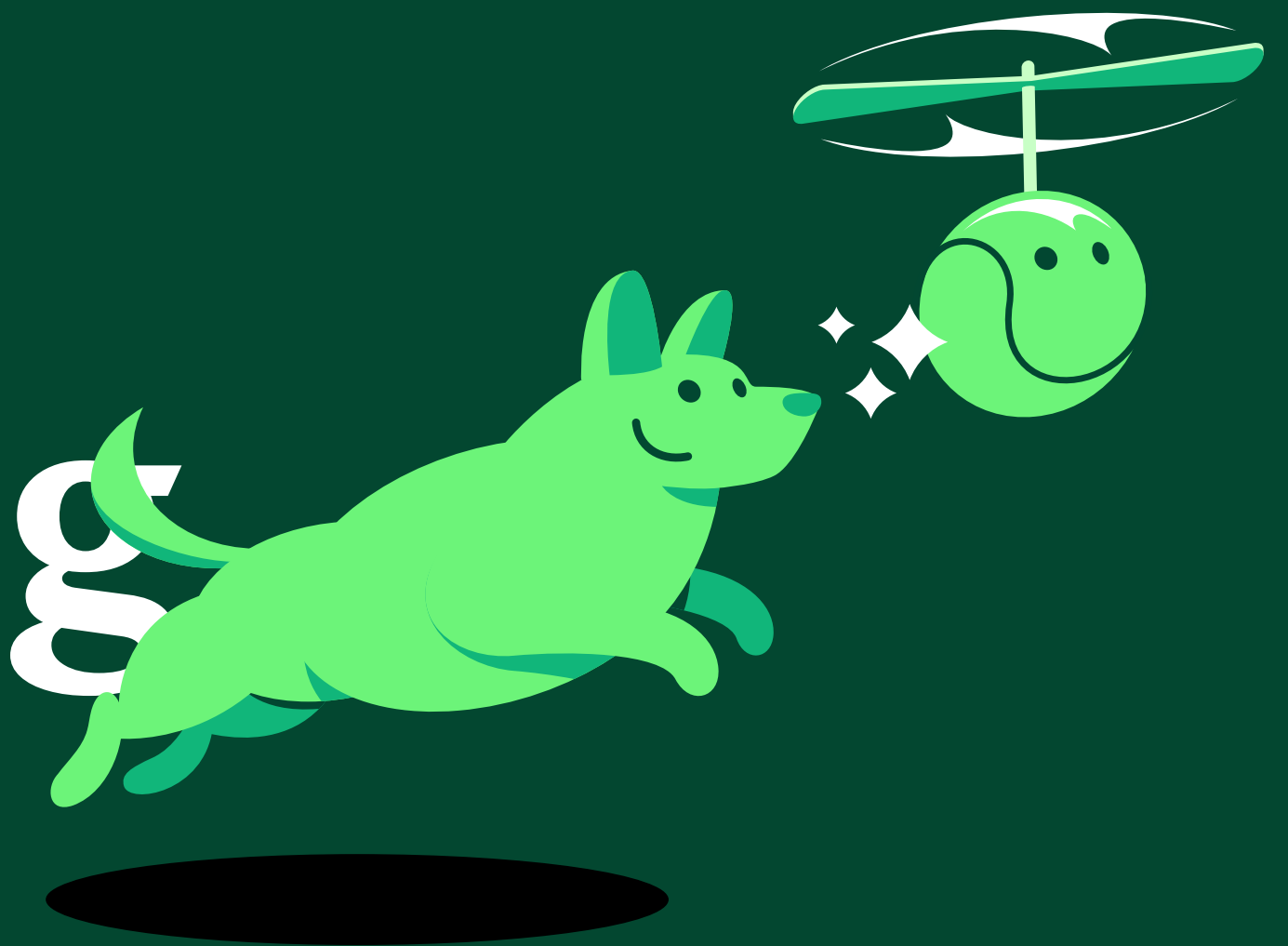
AI powered vacuums are set to get better at learning house layouts and adapting to user preferences, meaning there will be one less chore to do around the house, and more free time for you. This is also closer than we think; see [Roborock](#) – a smart vacuum equipped with an arm to move small objects.

43% of £100,000+ earners wish they could spend less time on grocery shopping. Wish granted. Tech will also be able to detect low stock or soon to expire food in fridges and cupboards, either creating shopping list recommendations or automating the reordering of items based on expiry dates using tools such as [Smart Pantry app](#).

Some kitchen appliances, like smart fridges, already exist but have limited functionality. Future kitchen tech may bring better interoperability, with devices working together seamlessly to make cooking faster and easier. Platforms like [Fresco](#) aim to centralise control with an all-in-one kitchen operating system.



Plugged in living



Tech is stepping in to give us our time back. From virtual property viewings to AI-powered learning, the future is all about doing more...while doing less. Efficiency is no longer just a luxury; it's built in.

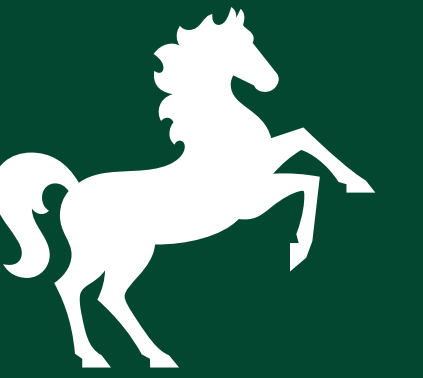
The digitisation of everyday life will change a plethora of industries.

Want a new home? Virtual reality house viewings will save time and hassle, meaning no need to travel for a first look and fewer interruptions for sellers. [Matterport](#) already lets viewers move through 3D visualisations of properties, but with more accessible VR in the future, interested buyers can also do a physical walkthrough.

If your lifestyle has you regularly catching flights, you may take advantage of technology that will offer real-time translation tools, breaking language barriers instantly, unlocking smoother, richer experiences.

A tech enabled future means more free time to spend with our pets, but that's not all of the good news for our furry friends. Smart health and behaviour monitors, such as AI-Tails, detect pain and behaviour changes, meaning a better quality of life for our pets and less time spent waiting at the vets. Training and entertaining will also become easier and quicker, with smart robots like Oro that have our companions' needs covered.

Education will get a digital glow-up. Blended learning is breaking the old classroom mould, flexing around students' lives instead of forcing them to fit the schedule. AI-powered personal tutors will take it even further, tailoring lessons to how each person learns best, and creating smart, flexible learning plans that complement traditional teaching. Massive time saver for busy parents. AI personal tutors, like Khan Academy's Khanmigo, tailor learning plans, offering patient, focused support for homework without completing it for students.



Futuristic Finances

When it comes to the digitalisation of life, UK adults are almost twice as likely to use banking apps (48%) to manage their day-to-day life and save time than the second most used technology, shopping apps (25%). Accounts like [Lloyds Premier](#),** offer customers with income or assets over £100,000 a one-stop-shop for all of their financial needs from banking and savings to mortgages and beyond.

Tools like readymade investment portfolios and the [Premier Planning Hub](#) will make your money work harder for you, allowing you to enjoy the free time that you've earned rather than spend it tracking markets.

As finance tech becomes ever more prevalent, it will play a bigger role in our lives, and customers will expect more personalised support and lifestyle benefits. When it comes to our finances, 88% of £100,000+

earners say they would be likely to use financial coaching, which is why Lloyds Premier offers access to appointments with Financial Coaches, empowering customers to make more informed financial decisions. Looking beyond the bank balance, 90% of £100,000+ earners would be likely to access virtual doctors' appointments through their bank, which is good news for Lloyds Premier customers that get access to a Bupa Family GP & Wellbeing subscription service, including virtual GP or nurse consultations, physiotherapy treatment, mental health treatment and other wellbeing services.

In the future, we may also see AI assistants providing increasingly useful insights and playing a bigger role in the management of our finances and investments.

** £15pm, fees may apply. T&Cs and eligibility apply.
UK residents. 18+