



Hidden Heroes

Understanding the UK's
11 million 'financial helpers'

March 2026



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Foreword

The Government's latest National Payments Vision promises payments innovation that works for everyone, including those with varied needs, delivered on 'next-gen' technology.

This report shows that we are desperately in need of innovation that serves the millions who aren't digitally native and the people bridging the gap for them: the 'hidden heroes' identified in our research.

Current solutions do not reflect the reality of people's 'messy' lives or the combined emotional challenge of managing money and managing digitally. Relatives, friends and neighbours form the unpaid social safety net of our banking ecosystem, yet they remain underserved, lacking the tools to do the job conveniently and securely.

By grounding our design of payments and digital banking in human experience, we can build a financial services ecosystem that isn't just technologically advanced, but socially useful.

Payment systems like LINK are working to sustain and optimise the current system while a new and inclusive future is built. The industry coalition, The Connection Project, aims to create a practical plan for a digital future where everyone can thrive. Government's visions for financial inclusion, digital inclusion and "next-gen" payment partnerships are encouraging and provide new conduits to use technology and innovation to solve these problems. The research findings presented here are intended to be a provocation and encouragement to their leadership.

I look forward to spending time with industry, regulators and civil society making sense of what this research means for inclusive payments and digital banking going forward.

Faith Reynolds.

Acknowledgements

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Executive summary

Across the UK, millions of people rely on a trusted family member, partner, friend, or neighbour to help them manage their money. These “hidden heroes” underpin day-to-day banking access for a significant proportion of the population.

Existing research finds that nearly one-in-five (19.3%) of the UK adult population helps others with digital banking tasks ranging from making payments to checking statements. Operating without acclaim, networks of helpers create a “shadow infrastructure” playing a key role in enabling financial inclusion in the UK.

The research presented in this report explores the depth of that support. Based on a detailed survey with people who provide financial help, our conservative estimate is that these people provide just under £4bn in unpaid help to the financial industry each year.

Financial help is increasingly essential because, as branches have closed and banking has become digital, the responsibility for navigating complexity and preventing fraud has quietly shifted from institutions to individuals and families. For many being helped, the digital transition creates strong emotional responses beyond simple frustration. It is clear from this research that a forced migration to digital can often undermine their sense of self, confidence, and independence.

A good portion of financial helpers are found in the “sandwich generation”, balancing employment responsibilities and childcare with the time-consuming role of providing financial support.

The nature of people’s help is regular and consistent, with many providing support at least once a week. The most common tasks are focused on basic banking: checking account balances, helping with online payments or passcodes or withdrawing cash. They also play a key role in spotting or preventing scams.

54% of helpers are providing help without any formal authority. The research shows that a lack of effective, authorised tools means some people resort to risky workarounds, such as sharing passwords or security codes and using their own devices to log in on someone else’s behalf. While we expect high standards of security and control in our everyday digital banking, the “shadow infrastructure” of financial help is built more on trust than formal legal frameworks or dedicated processes.

When we asked what would improve things, helpers emphasised the need for better support from banks in the transition to digital services, simpler interfaces and processes, and dedicated support for trusted helpers and those with power of attorney. There are clear calls for bank branches to be kept open, the expansion of banking hubs, and the implementation of simpler log-in processes and jargon-free communication.

We hope that this report provides useful insight into the work done by financial helpers to support millions of people with digital banking. As the continued development of digital banking continues at pace, this is evidence that cannot be ignored if we want to build it in an inclusive way.

1-in-5

of the UK adult population helps others with digital banking tasks

Introduction

Across the UK, millions of people rely on a trusted family member, partner, friend or neighbour to help them manage their money.

From checking balances and paying bills to spotting scams and accessing cash, this informal support has become an essential part of everyday banking. Yet despite its scale and importance, financial helping remains largely invisible in policy, regulation and product design.

This report explores a survey undertaken with 849 UK adults who provide financial help to someone else. It explores the scale and nature of financial helping in the UK; who the financial helpers are and why they are helping; the types of help they provide and how they provide it; and lastly improvements financial helpers think would reduce dependency and make the act of helping easier.





Research methodology

An online survey was undertaken by YouGov Plc between 18th December 2025 – 8th February 2026 with 849 UK adults (18+) who have helped someone with their banking or money management in the previous 12 months.

Data from this survey is not nationally representative but provides a strong indication of the lives of financial helpers. The survey was further supplemented by eight short videos recorded by participants in January 2026 pre-identified from the online survey. The names used in this report are pseudonyms.

More detail on the methodology is in the [appendix](#).

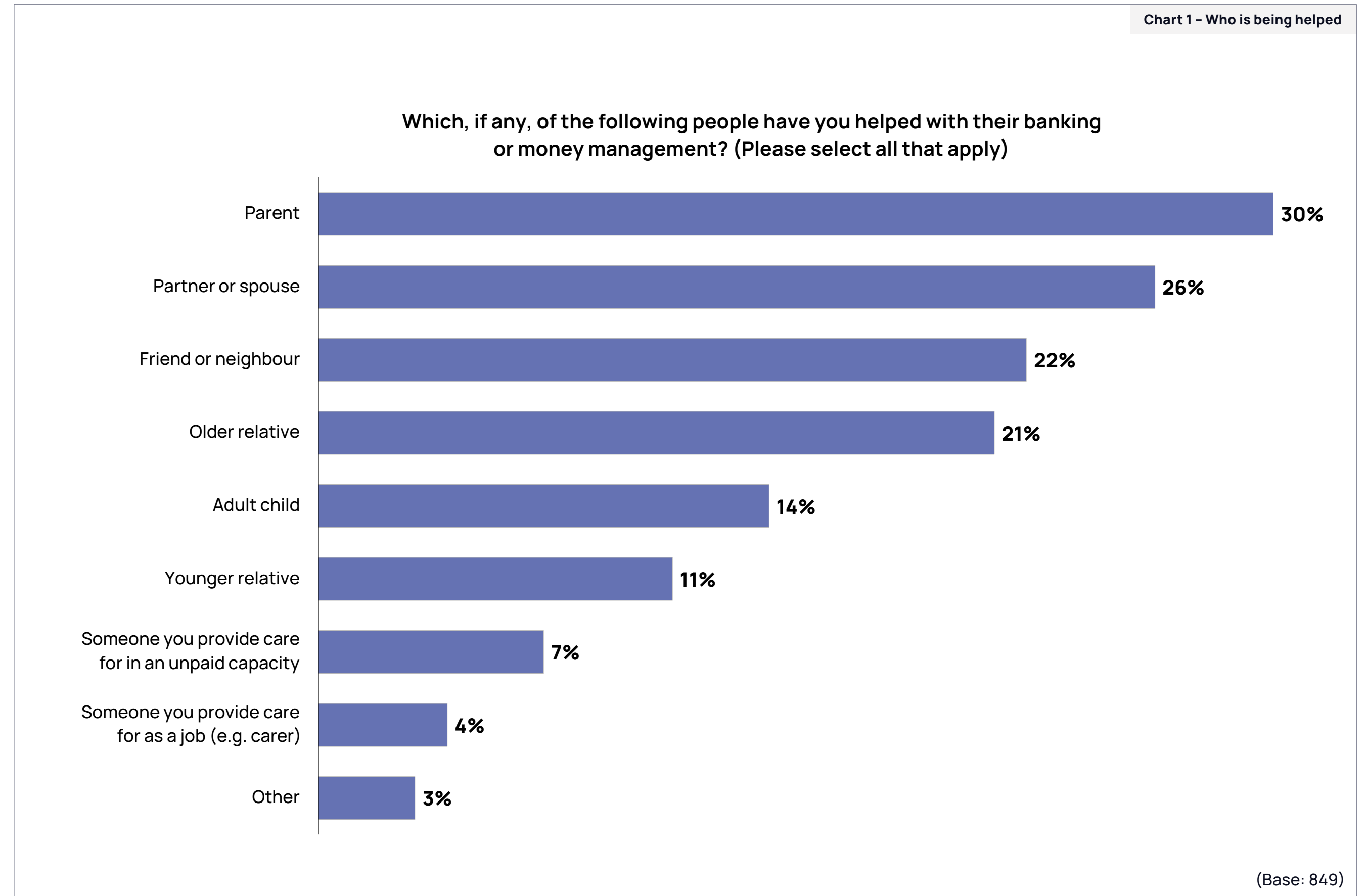
The scale and nature of financial helping in the UK

Almost 20% of the adult population are helping someone with basic money tasks, helping to prop up the digital banking ecosystem.

The 2024 Lloyds Bank UK Consumer Digital Index found that 11 million people help others with their digital banking, from making payments, checking their balance and statements to paying in cheques.¹

That's almost 20% of the adult population who are helping someone with basic money tasks. But who are they helping and how much time do they spend helping them?

Helping people with money is predominantly a family affair: parents are most likely to be helped (30%) with a partner or spouse being next most likely. While in 45% of cases the average age of the person being helped is above 65, 25% provide help to adults (over 18) aged under 34 who they mainly describe as a 'younger relative' or 'child over the age of 18'.



“I help my Mum “because she’s not financially savvy and she’s computer illiterate. She’s got online banking setup with NatWest but she only uses it to monitor [her] statements and view transactions that she’s made. She doesn’t do any actual actions with our online banking.”

- Cathy, 46, Bristol.

¹ <https://www.lloydsbankinggroup.com/assets/pdfs/media/consumer-digital-index/2024-consumer-digital-index-report.pdf> (p.24)

Common reasons for helping are linked to low digital confidence or capability, low financial capability or particular challenges related to health, disability, ageing, cognitive decline or cognitive diversity. In some cases, people can be heavily reliant on friends and family to help them.

Most people help just one person (66%). However, some help two people (22%) and 10% are helping three or more. 62% of helpers noted that they were currently the only person helping; although a quarter (25%) said that another trusted person helps. In some cases, help has to be co-ordinated between friends or neighbours and families, adding to the relational complexities of helping others.

“My friend had a stroke last year and needs cognitive help with paying monthly accounts. I’ve been helping her with her banking prior to her stroke, but she needs more help from me now. The most challenging thing about my assistance with her banking is the fact that passwords need to be reset a lot of the time which is time consuming and irritating.”

- Female, 55+, London.

66%

Help just one person

10%

Help three or more people

“Somebody with lasting power of attorney creates a huge responsibility. This is my friend. I manage my parents accounts concurrently, so I do understand the process. It’s obviously feels [a] huge responsibility when you’re not a member of the family. I work closely with her cousin, and I think that’s important for all of us really so there’s clarity and transparency.”

- Elaine, 66, who helps her friend with dementia, gained joint lasting power of attorney with her friend’s cousin after they noticed she was having difficulty.

Conservative estimates suggest that financial helpers are providing the equivalent of almost £332m a month in support. This is almost £4bn a year.

Two-thirds (65%) of the financial helpers we surveyed said they spend up to two hours a month providing this type of help. However, a further third are spending much longer: 17% said that they spend between two and five hours. Some 5% said between five and ten hours, and 10% said over ten hours a month.

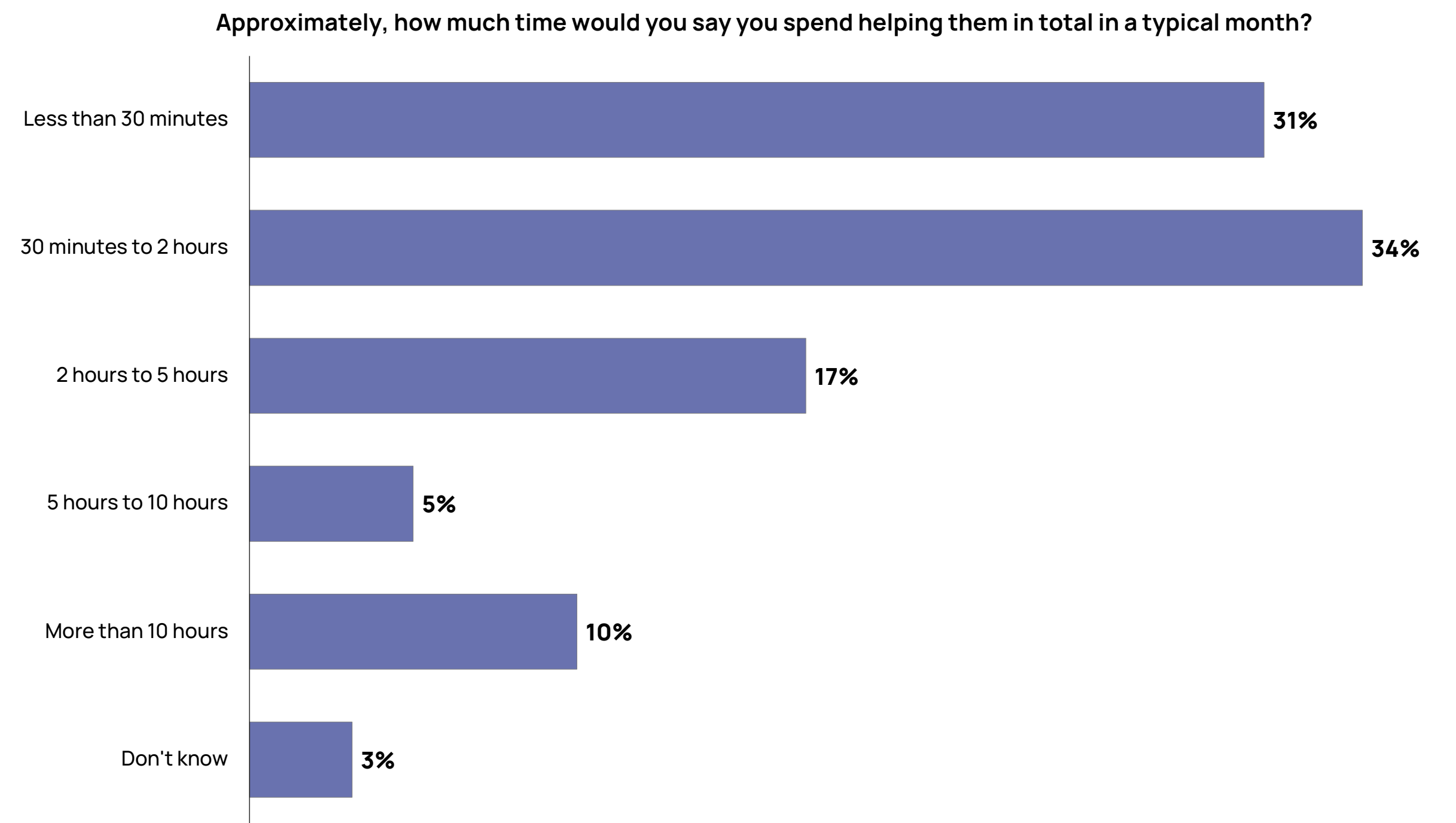
This demonstrates the scale of voluntary work provided by friends, family and neighbours and their role as a 'shadow infrastructure'. With around 11 million adults acting as informal financial helpers, conservative estimates suggest the industry is benefitting from £332m unpaid help each month.²

£332m

Monthly support provided by financial helpers

² Assumes middle of each time range at £12.21 an hour. See [appendix](#) for details.

Chart 2 - Time spent helping in a typical month



(Base: 849)

“I assist my mother and my neighbour with their banking. My mother is partially sighted and reluctant to use internet banking. She doesn't trust it but also it is too impersonal for her. I've been supporting my mam and previously my father with their banking for around 10 years. Neither needed any advice or guidance on what they wanted to do but found increasing things moved digitally and they wouldn't or couldn't do that themselves. So either I pay and they refund or we go into a bank. This is a challenge because I work and the banks are not close so I need to take 2 hours out of my work day to take her to the bank.”

- Female, 45-54, North East England.

Who are the financial helpers and why is their help needed?

Financial helpers are often fitting in helping alongside work and family commitments.

The demographics of these financial helpers reveal a striking balance between genders, likely reflecting a convergence of traditional roles: men often leading on financial matters and women disproportionately shouldering broader caregiving duties.

A good portion of helpers are in the 'sandwich generation', often married or in a long-term relationship, balancing employment responsibilities with helping and looking after children. Nearly 6-in-10 (59%) have children and over a quarter (27%) are responsible for children under 18 years.

Research from Good Things Foundation highlights that 77% of those with no basic digital skills are over the age of 65³, but 23% of the helpers we surveyed are retired. It's possible they may also struggle with some digital journeys themselves, effecting the type of help they provide (for instance, preferring to take someone to a branch).

59%

Nearly 6-in-10 have children

77%

Of those with no basic digital skills are over the age of 65

“The person concerned is my partner and he is not very computer literate. Nor am I for that matter ... Both of us find online transactions incredibly frustrating with all the passwords, security and log in codes we need to provide, especially as we live in an area with poor phone signal. Being forced to use online banking also obliged us to have Internet access and mobile phones.”

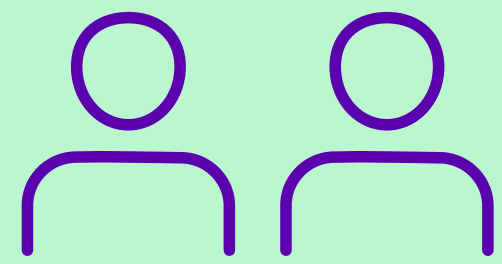
- Female, 55+, Scotland.

“The most challenging was finding the time to go into the bank as I work Mon-Fri 9-5 and the closest bank (still requires motor transport due to distance) hours are 9:30-4pm and on a Saturday they are only open for a couple of hours which would mean I have to plan my whole weekend taking my mum to the bank.”

- Female, 25-34, North West England.

³ <https://www.goodthingsfoundation.org/policy-and-research/research-and-evidence/research-2024/digital-nation>

About financial helpers



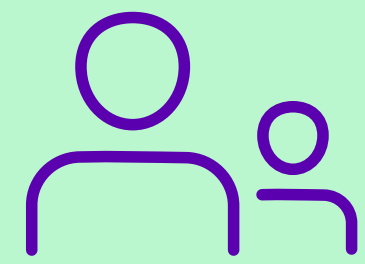
Gender

51%

Female

49%

Male



Age

11%

18-24 years old

16%

25-34 years old

19%

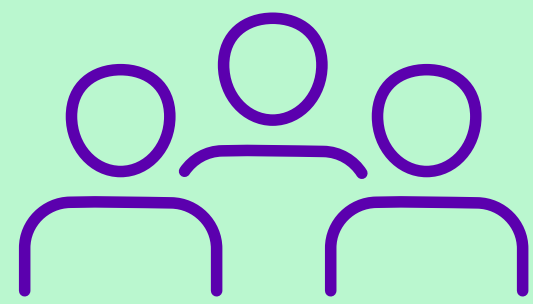
35-44 years old

15%

45-54 years old

39%

55+ years old



Employment
status

43%

Full-time

18%

Part-time

23%

Retired

9%

Not working

4%

Unemployed

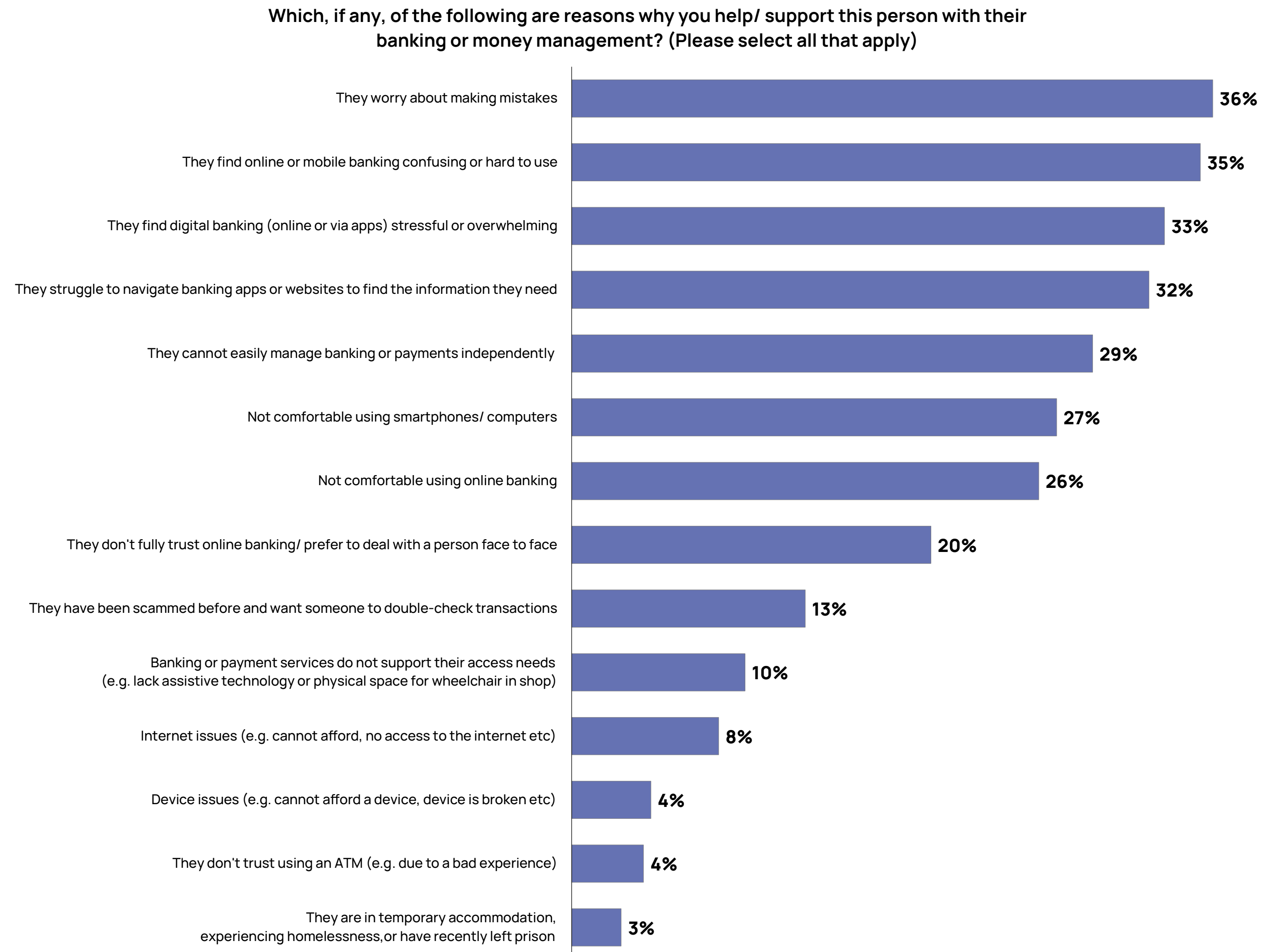
Banking is no longer just about money. For some, it can feel like a high stakes technical challenge inducing anxiety and frustration.

A key worry for people being helped (and their helpers) is that they may make mistakes. The top selected reasons for why people need help is that they find digital banking confusing and hard to use, stressful and overwhelming with many struggling to navigate sites and apps to find the information they need. It seems that while digital apps and online services offer speed and convenience for many, they create an extra layer of complexity and worry for others.

36%

Worry about making mistakes

Chart 3: Reasons why the person they support needs help



(Base: 849)

Helpers often step in when branches close, patiently helping and reassuring people whose emotions often run high.

Many helpers surveyed have been helping for several years. Branch closures or scams and 'near-misses' are oft-cited reasons for needing to step in. People ask for help, or friends and family pick up on warning signs, liked unopened letters, unexpected overdrafts or missed payments, highlighting the impact digital financial exclusion can have on financial resilience. Life events, such as the death of a spouse, serious illness or hospitalisation also trigger action.

“[I’ve been helping] about five years when their bank branch closed ... They asked me for help after throwing their phone across the room because they couldn’t even log in.”

- Female, 45-54, East Midlands, England.

“I learned that the person needed help when all the local banks started shutting down and the person is disabled and can’t travel to the further away branches.”

- Male, 45-54, West Midlands, England.

“He is a helpful neighbour he asked me for help when the person helping him died. While helping him I discovered he had been scammed out of a lot of money and was paying for someone else TV license & Amazon account.”

- Male, 55+, East of England.

“I realised she needed help when I saw a pile of unopened bank statements on her table; she admitted she was overwhelmed by the switch to online banking ...

The most challenging part has been the patience required trying to help without sounding judgmental or controlling. It’s a delicate balance between keeping her on track and respecting her autonomy.”

- Female, 18-24, London.

“Helping them required patience, reassurance, and breaking things down slowly, while being careful not to overwhelm or make them feel judged.

What mattered most was helping them feel safe, understood, and gradually more in control because confidence with money isn’t just about numbers, it’s about reducing fear and restoring trust in yourself.”

- Male, 18-24, North West England.



Helping requires profound levels of patience. While some helpers find fulfilment in sharing their expertise, for others, the role is fraught with a heavy sense of responsibility and concern.

In our culture, money is never just 'money', it underpins our sense of identity, status, agency and security. When a bank branch closes, or people experience a scam or ageing takes over, it is not just a financial experience but an emotional one too.

In some cases, even when people do seek help from the bank, the experience doesn't meet their needs. Helpers become mediators, translators and 'fixers', finding new ways to fill the gap caused by services that aren't designed for less digitally savvy people. However, when it works, people are full of praise for the banks.

“Having someone that understands and someone that is patient, especially with the older generation, that is a really good banking and support in my opinion ... she had that by the Royal Bank of Scotland a lot.”

- Lucy, 39, who helps her Granny living in Scotland.

“The most challenging thing was my mum’s reluctance to learn. She gets frustrated (frustrating!) And overwhelmed, flaps, closes her mind and loses all sense of reason. She is too busy going on about not being able to do it and about how she should not have to do it, that she does not listen and is probably unable to listen. It’s hard work.”

- Female, 35-44, North West England.

“I get frustrated when she puts her details into a dodgy site or gives them at the door and I need to speak to the bank for her.”

- Female, 45-54, North West England.

“They struggle with automated calls when contacting their bank and it’s difficult for them to get through to a person to explain their problem to. I often have to take over in these situations and find a way to do the task online instead.”

- Female, 25-34, North West England.

“Also we arranged for her to see a bank staff member and went with her, however they used lot of jargon about online scams, so it was kind of confusing for her and I ended up typing using broken down step by step guide language she would understand.”

- Male, 45-54, West Midlands, England.



Types of help provided by financial helpers

People are struggling with the most basic of financial tasks, demonstrating the legacy impact of face to face banking.

37%

help someone to check their bank balance



1. Basic banking

The most common task cited by financial helpers is helping someone to check their bank balance. This was selected by nearly two-fifths (37%) of our sample. Helping people understand transactions or explain bank statements is provided by over a quarter of our sample (26%).

“They get very stressed easily worrying money has gone missing etc just because they don’t understand the statements.”

- Female, 35-44, Wales.



2. Supporting payments

The second most common task provided by helpers is helping with online payments or passcodes when shopping online. This was selected by 29% of our sample, with 15% noting they help with this at least once a week. Helpers also spend a notable amount of time making or scheduling payments on behalf of the person they help (selected by 29% of the sample), as well as using that person’s card to shop, or pay a bill, for them (selected by 21%). 32% of those that do this, say they do so at least once a week.

“With multi-factor authentication, there is an added requirement for security, and this can be a frustrating hop when accessing banking apps. Even with biometrics, it sometimes resets on the phone app and this causes issues when trying to access the apps. This can be difficult to overcome when in a hurry.”

- Male, 55+, London.



3. Access to cash

The survey found that in addition to helping with online and digital banking tasks, over a quarter (26%) of helpers withdraw or deposit cash with, or on behalf of, the person they help. This is also a regular task with 19% of those doing this at least once a week.

“My Nan is not technical at all...I take her to an ATM and draw her money for her. She can’t use the atm machines as she has lost her sight. She doesn’t have internet or any devices to use at home. She only uses cash... I feel that as technology is moving forward, she is being left behind.”

- Female, 35-54, East of England.

20% of all helpers help someone check their balance once a week or more often, demonstrating how regular and consistent support is, even if the help itself may not take long.



4. Protecting against scams

Over a quarter of financial helpers also spend their time spotting or preventing scams or fraud (28%). 22% of this group said they do this at least once a week.

“Because of the rise of AI and scams, my father fell victim to this and couldn’t believe that the person wasn’t real. This is what made me realise he needed some help with any new payments because I needed to sense check that they were genuine. It was very concerning for me that he readily handed over his card details to someone he thought was trusted.”

- Female, 35-44, West Midlands.



5. Admin help

While less often, people are also spending time on administrative tasks like helping someone install, set up or update mobile banking and payments app (26%), coaching them while they call the bank (23%) and resetting passwords or security details (20%).

“I helped her set up a online bank as she’s got mobility issues. So it was easier for her to do it from her own home... Then the app got updated and things were moved or different. So had to start again.”

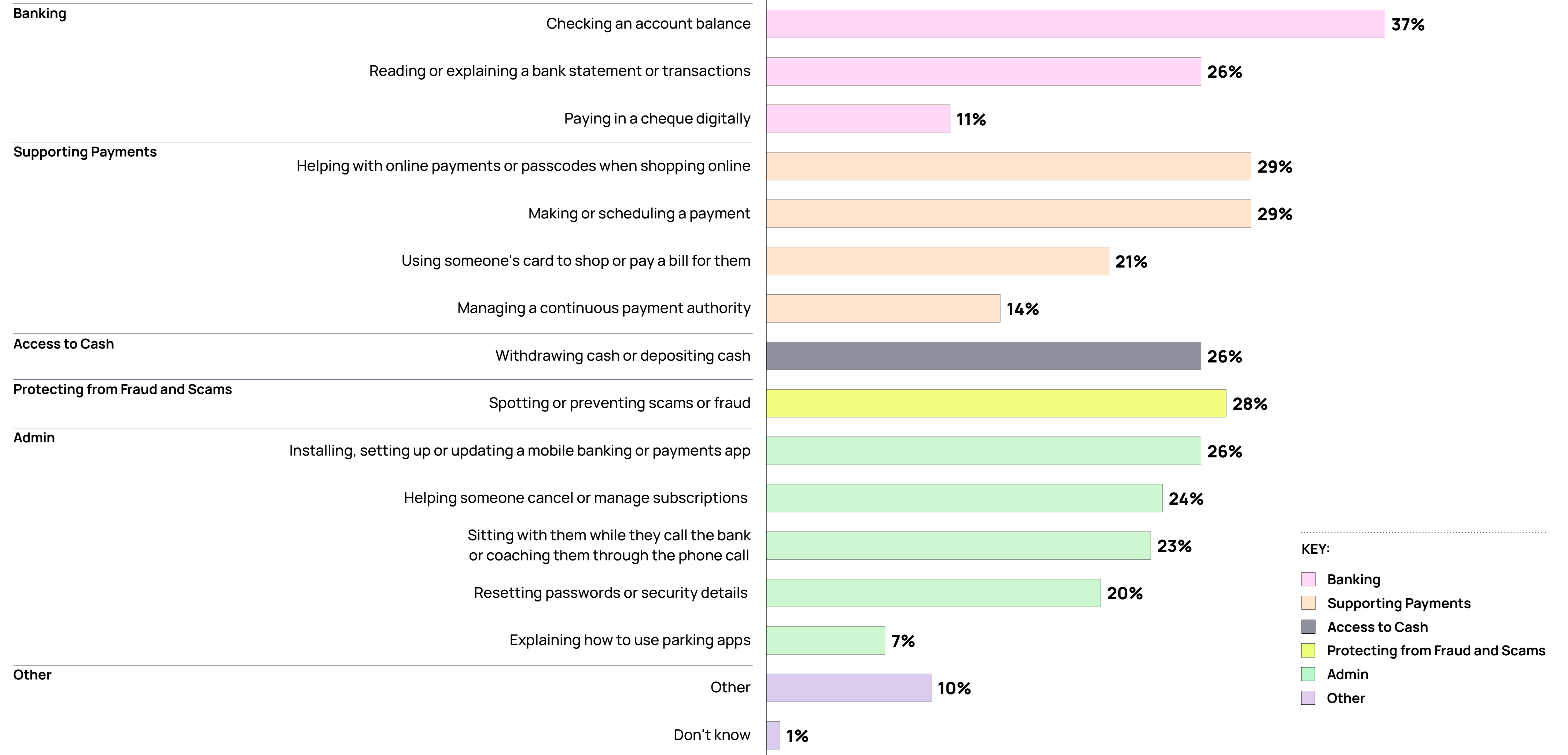
- Female, 25-44, East of England.

28%

Spend their time spotting or preventing scams or fraud

Chart 4 - Types of banking or money management tasks

**Which, if any, of the following banking or money management tasks do you help with?
(Please select all that apply)**

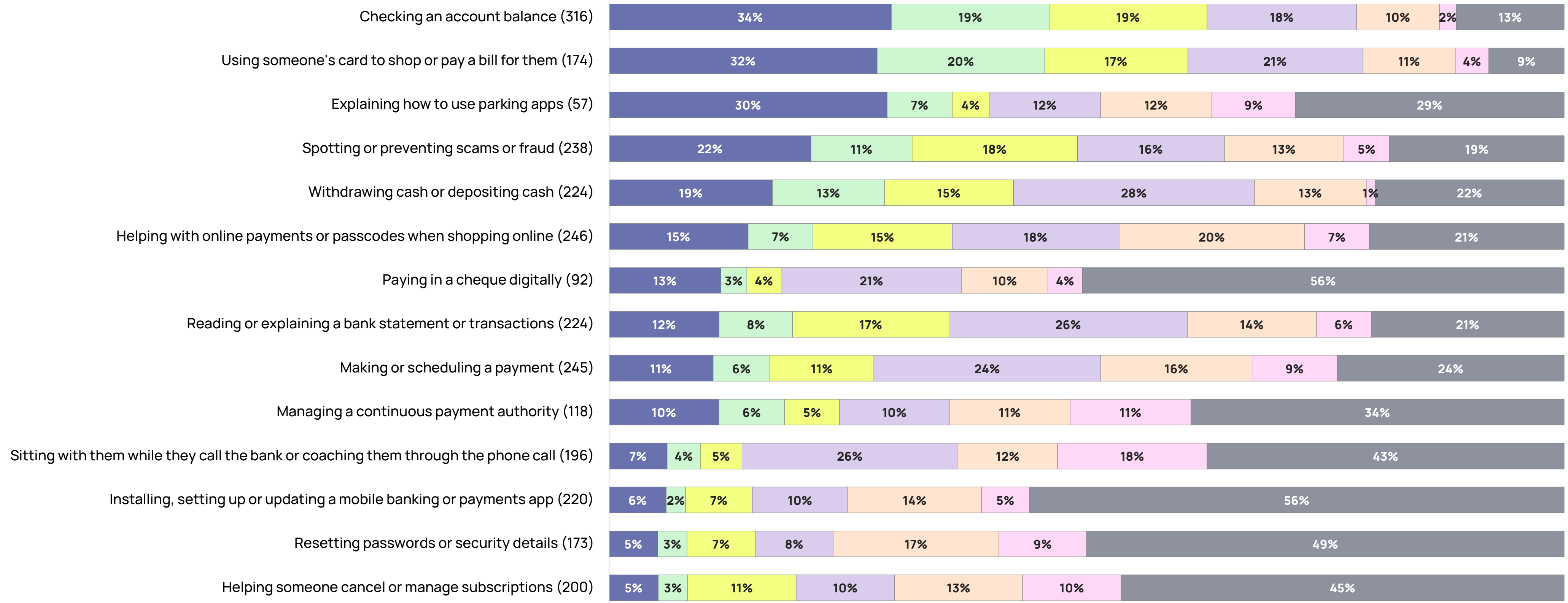


KEY:

- Banking
- Supporting Payments
- Access to Cash
- Protecting from Fraud and Scams
- Admin
- Other

(Base: 849)

How often, if at all, do you provide this help?
(Select one option per type of help)



KEY:

- Once a week or more often
- Once a week
- Once every 2 to 3 weeks
- Once a month
- Once every 2 to 3 months
- Once every 4 to 5 months
- Once every 6 months or less often

Respondents were able to select more than one answer which is why the number of responses to each option is more than the total base. The total base respondents were 849.

Helpers are particularly worried about the sophistication and prevalence of fraud and scams.

Helpers are most concerned about the person they help having no-one else to turn to if they were not available or falling for scams. The current system assumes that the community will provide the human bridge to digital, but this is not always the case.

Some helpers are clearly concerned that they could be blamed for getting something wrong. The reality is that some may find themselves in a challenging legal position if they do not have legal authority to act or are doing things which the terms and conditions prohibit, even if they do so with the best of intentions.

“The most challenging and worrying aspect is her reliance on support at a relatively young age, as she is only 66 ... if I were to move further away, it would become much harder to ensure she can manage her finances safely and confidently ... she could be vulnerable to fraud or scams if left to manage things alone ...”

- Male, 25-34, Wales.

“My nan has needed support with technology for a long time, she is very resistant to change and struggles with “new” methods of banking. I have helped her on and off for 7 years since my Grandad died. I was worried I might give her the wrong advice.”

- Female, 54-45, South East England.

“I worry about doing something wrong or getting scammed on their behalf.”

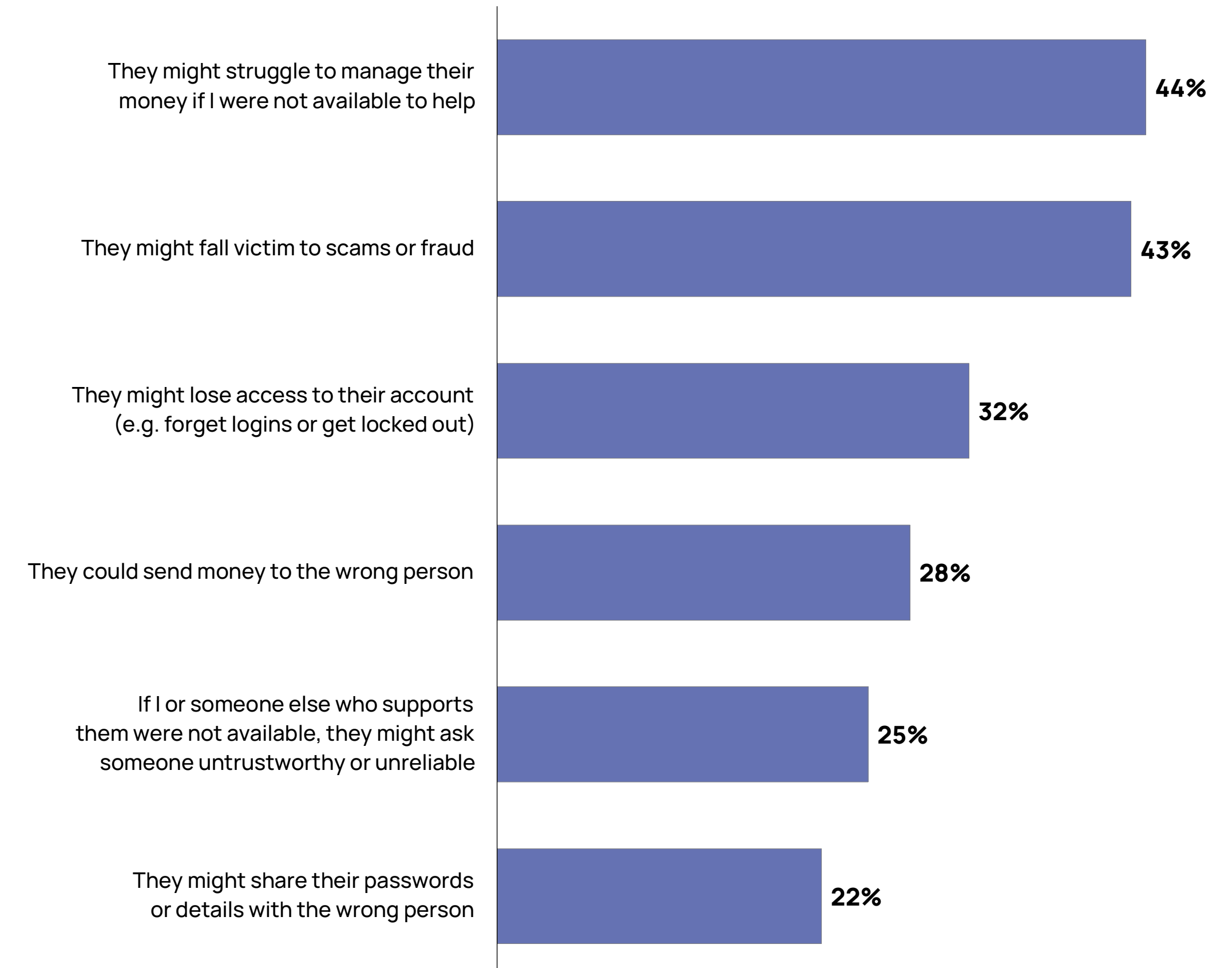
- Female, 55+, North-West England.

“[I find it most worrying] that they would tell pin number to other people and if something went wrong I would be blamed.”

- Female, 55+, London.

Chart 6 – Specific concerns helpers have

Which, if any, of the following would you say are your concerns about this person managing their banking or money management? (Please select all that apply)



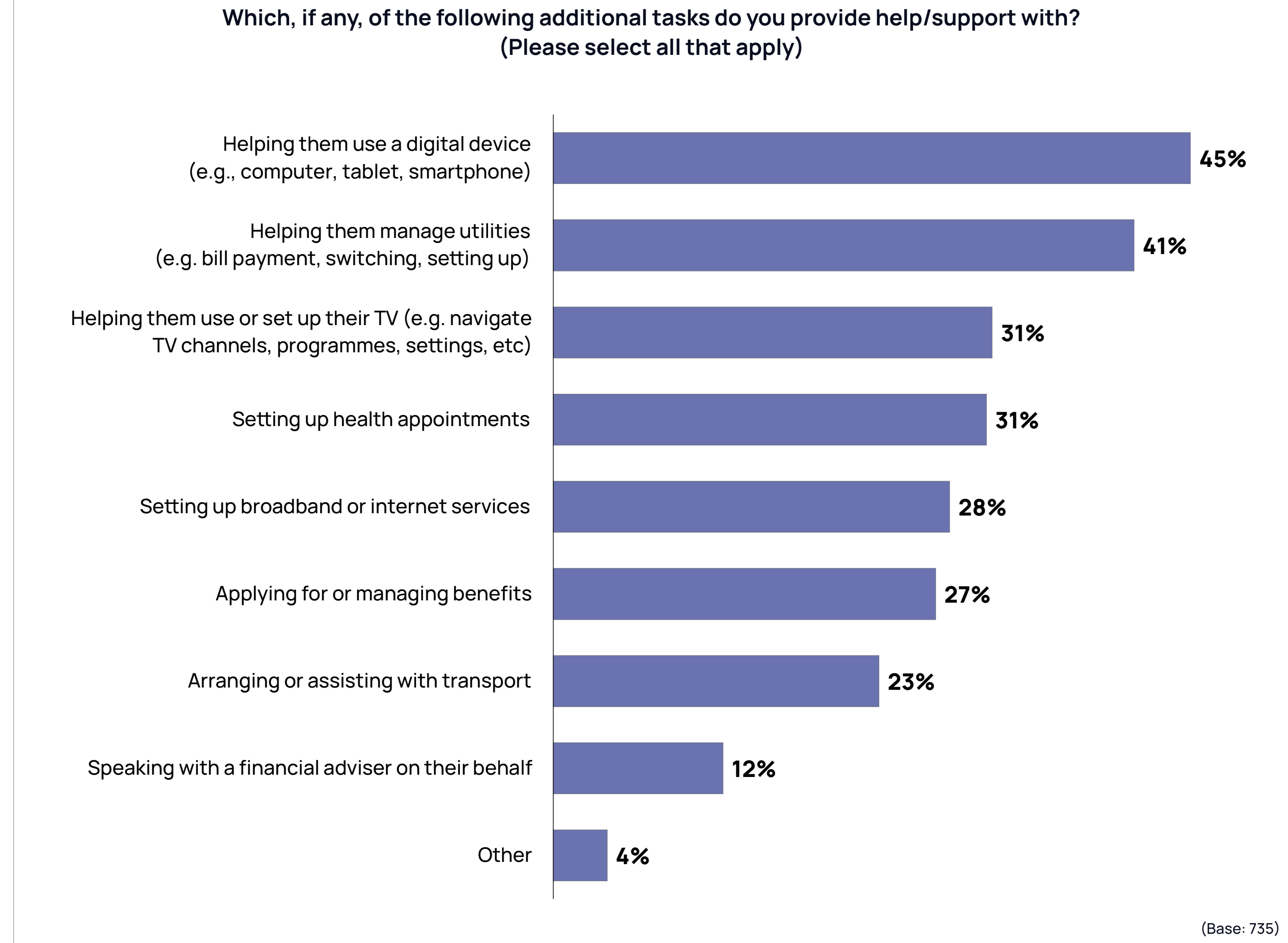
(Base: 849)

Help is not limited to financial services. Many helpers provide general digital support, manage utility bills and set up health appointments.

Financial services is not the only area where our lives are increasingly digital, and we shouldn't underestimate the work done by helpers alongside money management.

Additional help most commonly focuses on assisting others with a digital device (e.g. computer, tablet or smart phone), which is unsurprising given one of the predominant challenges people face is a lack of digital skills. After this, help most likely to be provided relates to the essentials of everyday life like managing utility bills, helping them use or set up their TV, setting up health appointments and setting up broadband or internet services.

Chart 7 - Additional support provided by financial helpers



How help is provided

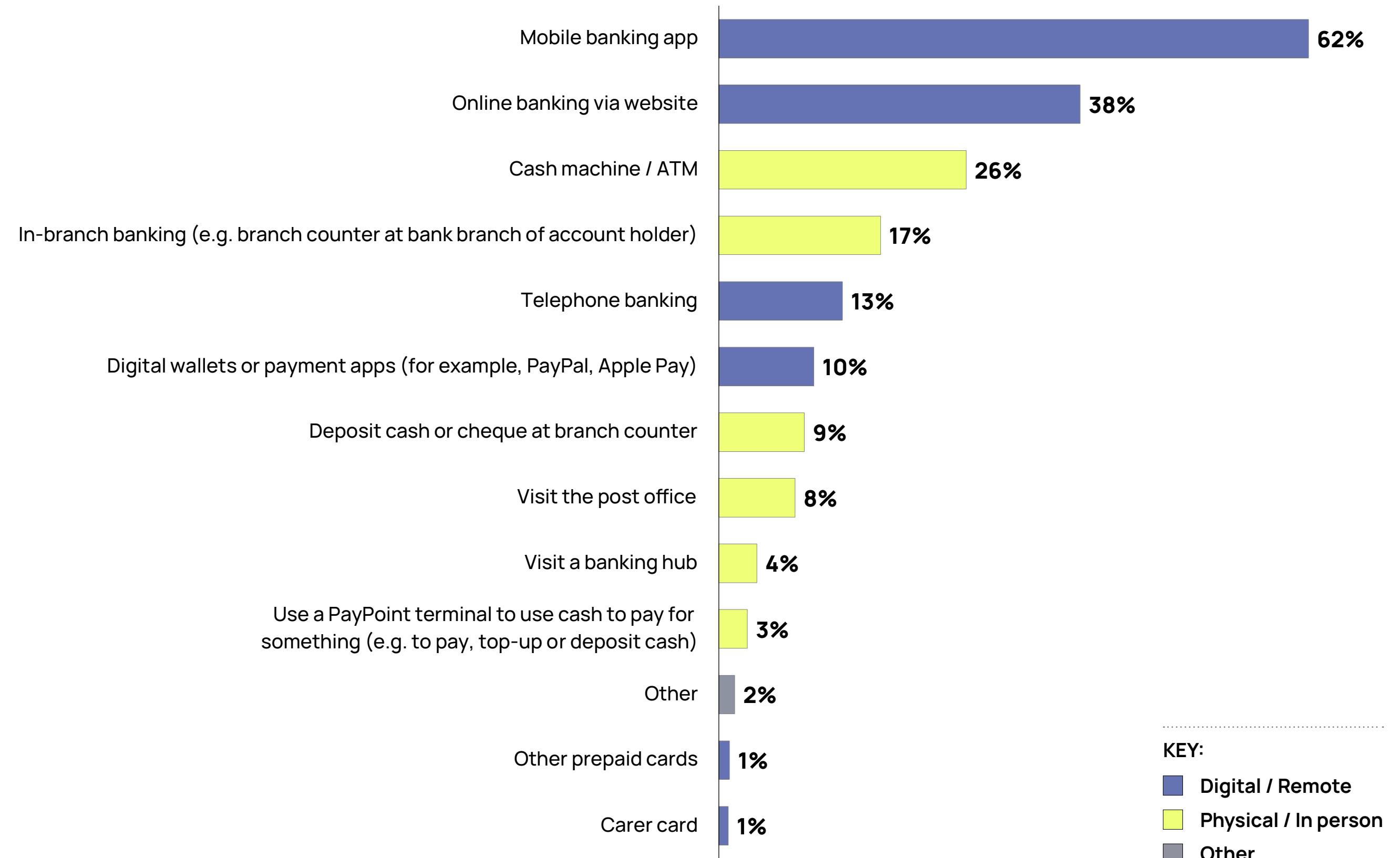
Security procedures and processes have not been designed to reflect the realities of people's financial lives and 54% are providing help without authority.

The help given represents the dynamic needs of people being helped and their capacity to undertake different types of activities. This is reflected in the channels people use to help. While mobile banking apps are used most often by helpers, in-person remains important as over a quarter (26%) of helpers provide their help at an ATM and nearly a fifth (17%) provide it at a bank branch counter.

Consumer digital banking has largely been designed for a single, independent user, with security requirements set up accordingly. Indeed, this is reinforced through regulatory compliance. However, this does not reflect the reality of people's financial lives when they are often navigating online and offline financial worlds together.⁴

Chart 8 - Payment tools used by financial helpers

Which, if any, of the following banking or payment tools do you typically use when helping?
(Please select all that apply)



(Base: 807)

⁴ Work by Nest Insights on Real Accounts provides useful insight into how families manage money

The lack of dedicated tools for financial helpers mean some people are resorting to risky workarounds to help.

“The bank they advised him to download the banking app ... and he just said to me one day “I’m struggling with my banking I don’t know what to do. They’ve asked me to do an online download an online app”. So I said OK then I can help you with that if you want. He gave me his phone I said went through step by step with him on how to download an app.”

- Anne, 44, North West England (helps her elderly neighbour).

“They can never remember passwords so we are constantly changing them, they can’t get Touch ID to work so can’t save in phone.”

- Female, 35-44, Wales.

Chart 9 - How financial helpers provide support

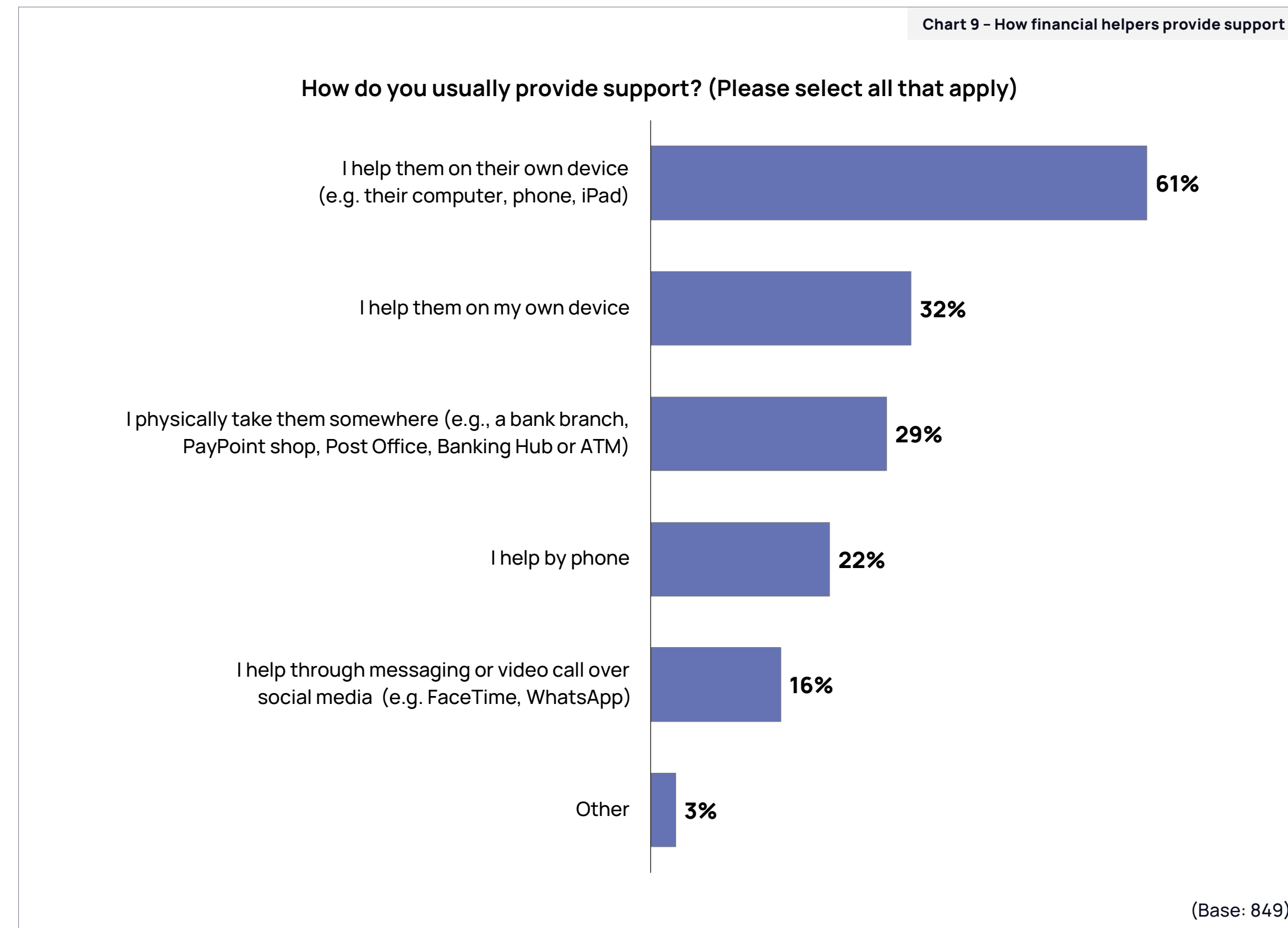
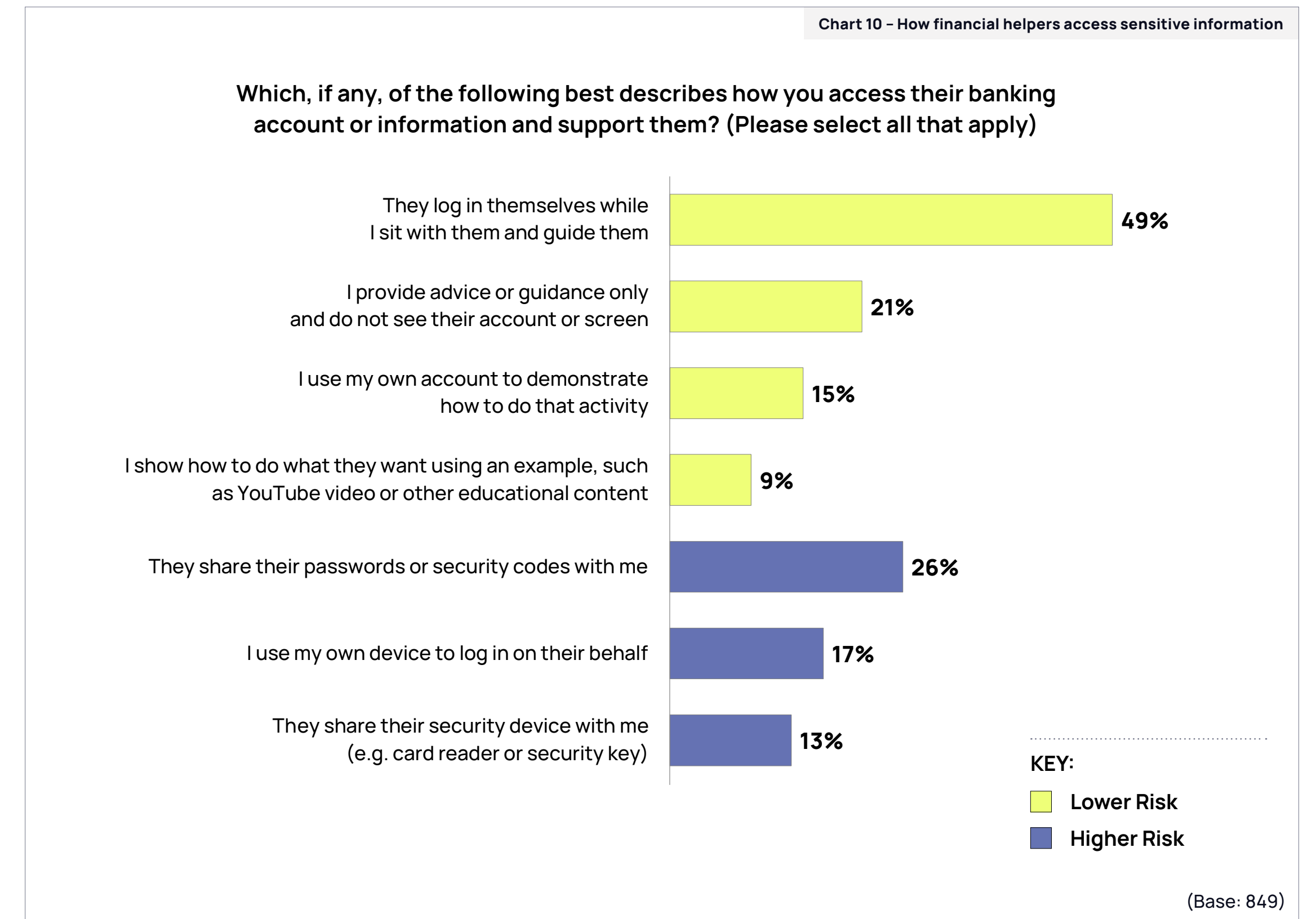


Chart 10 - How financial helpers access sensitive information



Consequently, people resort to a variety of ways to help people. Predominantly, people help others on the device of the person being helped (61%). But a third (32%) of helpers help on their own device. Around 29% take people to get help in person or at a physical location.

People help most often by getting alongside the friend, neighbour or relative to sit with them. But the lack of effective ways to help mean that some people also admit to reverting to risky workarounds, sharing passwords and codes or using their devices to log in on someone else's behalf.

We asked people whether they have formal authority to help. 54% said they did not have any formal authority suggesting only 42% having any form of authorisation in place, after accounting for those that said they did not know. 45% of people with authorisation have a lasting power of attorney.

42%

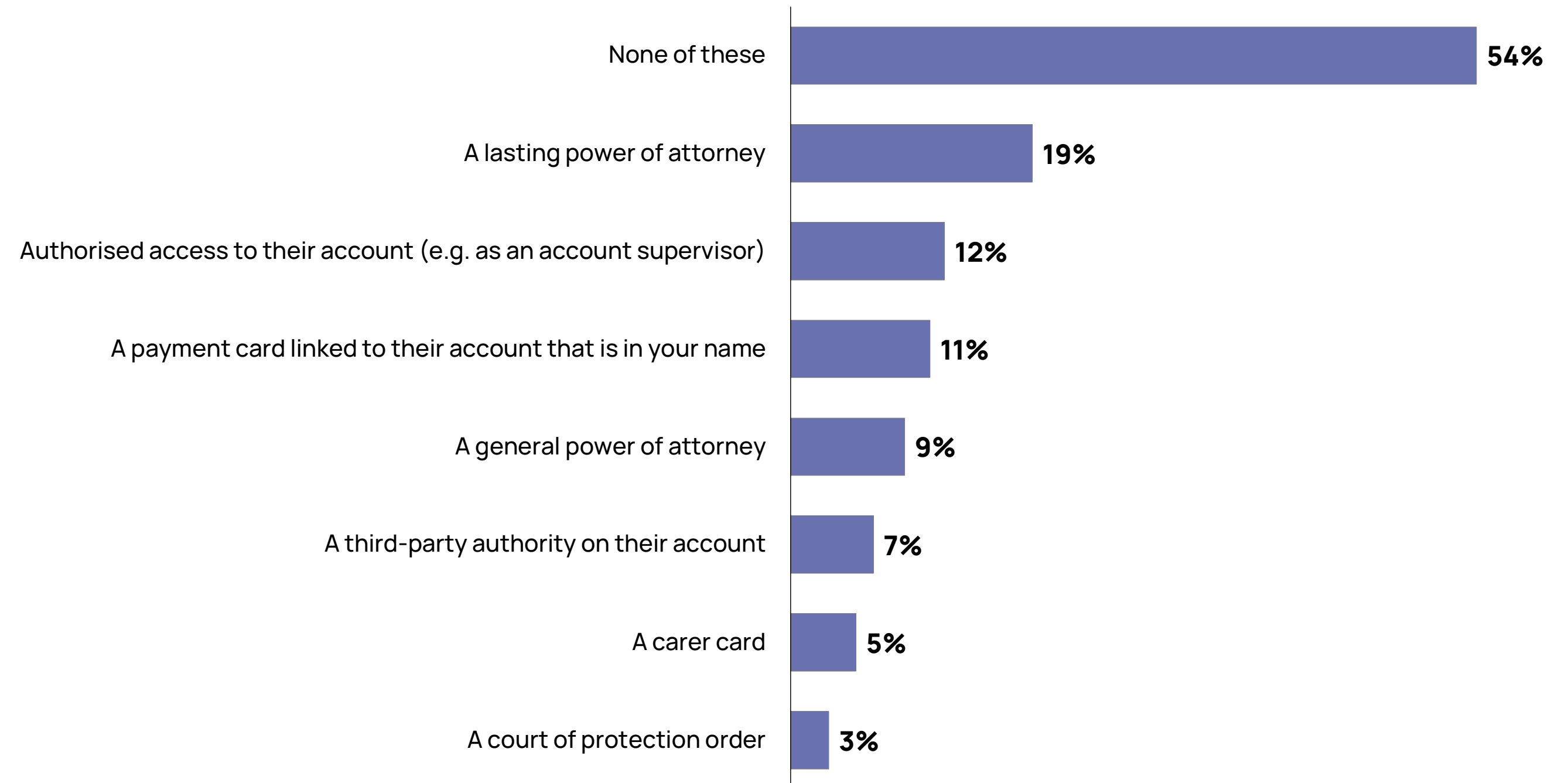
People who have some form of authorisation in place

45%

Of people with authorisation have a lasting power of attorney

Chart 11 - Types of authorised access held by financial helpers

Which, if any, of the following do you have access to?
(Please select all that apply)



(Base: 849)

Further analysis (see [appendix](#)) shows that people with a lasting power of attorney were more likely to agree that they were accessing passwords and security details belonging to the person they help. This highlights a gap between people’s responsibilities as attorneys and the digital access options currently available to them. This is confirmed in suggestions from research participants to improve the experience of being an attorney. Strengthening dedicated access routes for attorneys could help reduce reliance on informal workarounds.

“Develop a bespoke banking app that works for Power of Attorney rather than shoe horning [into the] personal banking system.”

- Male 55+, Yorkshire, England.

“Allow access via a banking app to those who have a lasting power of attorney.”

- Male, 55+, South West England.

“To make it a lot easier for the nominated person, Power of attorney to assist the Person needing help.”

- Male, 55+, Scotland.



Those with no formal authority were also more likely to stick with guidance or side by side help⁵ but still a minority of respondents acknowledged they had access to personal security information and were using their own device to log on, on someone's behalf.

This resonates with findings from Project Nemo which found that 87% of people with learning disabilities were having to use a variety of informal and risky workarounds to make banking work for them.⁶ The Money & Mental Health Policy Institute noted that 65% of lived experience respondents to their survey who had allowed someone to access banking services had done so without formal authorisation.⁷

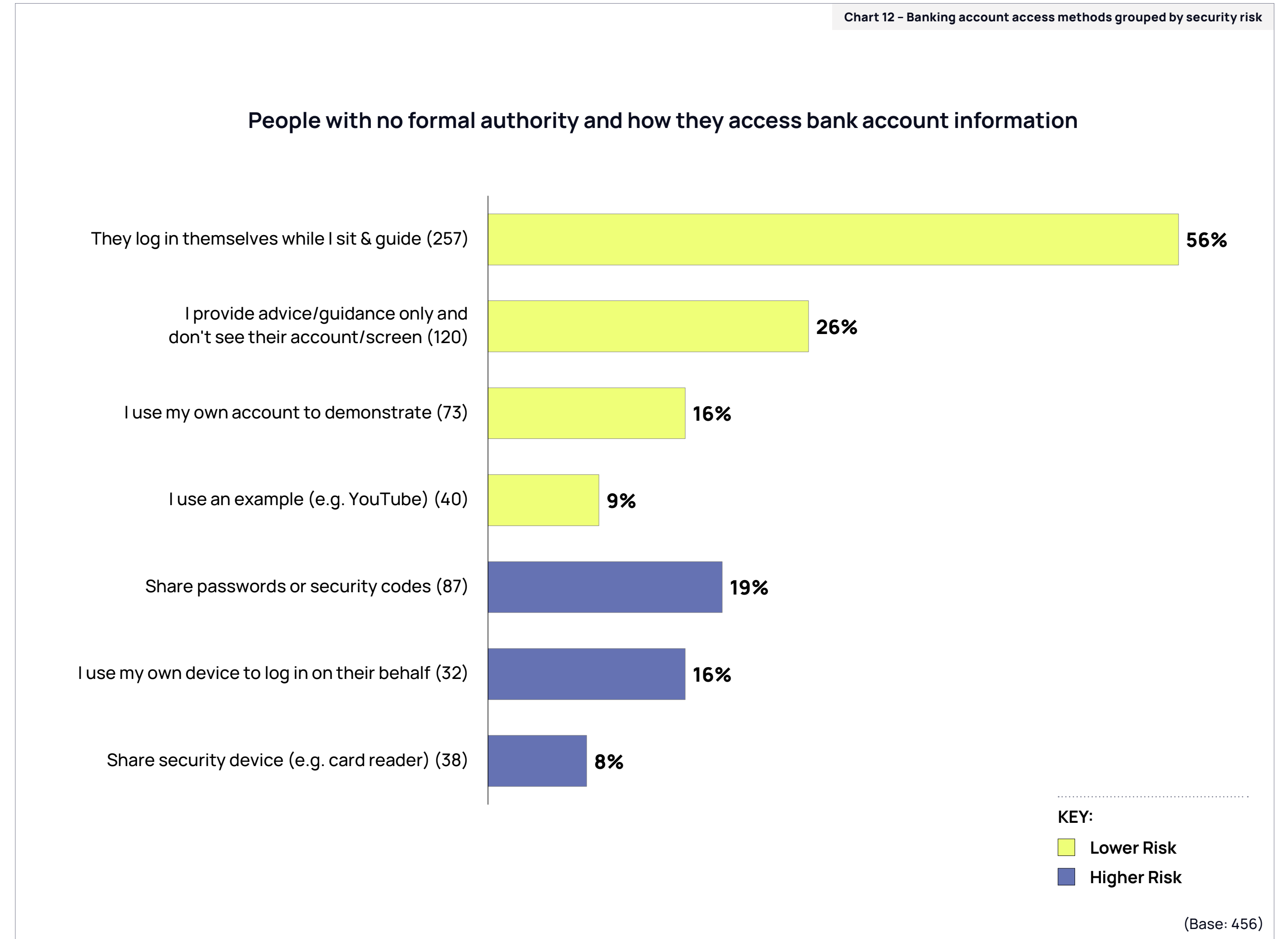
But both organisations note that the current formal authorised routes aren't always providing the right level of support. Power of attorney can cede too much control or reduce someone's financial autonomy when actually what they need is more dynamic, flexible support. The process to setting up authorisations can also be long and complicated.⁸ Furthermore, mechanisms like carer cards or notifications that are sent to a trusted person to alert them to changes are not routinely and ubiquitously available.

The variety of approaches, the legal vulnerability and risky behaviours create a complex and worrying picture of informal help.

“My father had a stroke last December, so he was unable to physically access his bank account in branch or online. I have had to manage his finances for 11 months. The effort and time taking to set up the lasting power of attorney made life very difficult. When it eventually came through it was initially very difficult getting his bank to process the lasting power of attorney so I could make payments and withdrawals.”

- Female, 55+, Yorkshire.

Chart 12 - Banking account access methods grouped by security risk



⁵ It's worth noting that while we have categorised 'sit with them and guide them' as lower risk than doing it oneself, there is still a risk attached to it of passwords being overlooked.

⁶ <https://www.nationwide.co.uk/media/news/banking-system-failing-people-with-a-learning-disability-new-report-reveals>

⁷ <https://www.moneyandmentalhealth.org/wp-content/uploads/2025/10/If-I-Needed-Someone.pdf>

⁸ <https://www.moneyandmentalhealth.org/wp-content/uploads/2025/10/If-I-Needed-Someone.pdf>

Improvements

Helpers want simpler interfaces and better options to help them provide support safely and securely.

The banking and payments industry dedicate significant time and energy in developing products and services that meet the needs of people with financial vulnerabilities and low digital capabilities. However, this research shows that there is low awareness of support available and that in some cases the support does not meet the needs of those that need it.

There was a general feeling from helpers that while they understood that the person they help might always need some type of support, there are improvements that could be made by banks to reduce this dependency and make the act of helping easier. These include the following:

1. Better support in the transition to digital services
2. Simpler interfaces and processes
3. Face to face support and human connection
4. Simpler security checks
5. Options to help the helpers



1. Better support in the transition to digital services

Helpers noted that more support should be made available to introduce customers to digital services, whether that is using the banking app or online banking. Suggestions included a specific help line for older people, video calls and even paper-based instructions that people can take home and keep with them. This was tied in with helping customers better understand scams and fraud.

“I would suggest banks offer clearer, simpler communication for people who may struggle with financial terms. More accessible customer support, including in-person help or video calls, would be useful.”

- Female, 25-34, London.

“Simpler app processes, sign post digital and financial skills, encourage sharing support needs, push scam awareness to all regularly.”

- Male, 25-34, South West England.

“... we should have more sessions for people that are vulnerable or adverse to using technology ... We hear of scams more and more so the banks and families and friends should help to mitigate against that kind of issue. And I think that’s where the banks could really step up ...”

- Walter, 58, Woodford, London (helps his elderly Uncle).



2. Simpler interfaces and processes

There were calls for simpler apps or interfaces, including suggestions for a unified process between all banking apps, something that would make the task of the helpers a lot easier; or a very basic app for the person they help, designed to provide step-by-step guidance as they use it.

Several helpers said that simpler communication and less 'jargon' would help reduce confusion and intimidation that some people felt when they heard from their bank. There was also a criticism of the over reliance on chatbots and AI assistants, which are not easy for some people to use. Helpers noted that it can be very difficult to find the right phone number to get through to the right department necessary to help with a specific task.

“Put an option called simple mode or something, some banking apps are very confusing, they need simpler layouts.”

- Male, 25-34, Wales.

“I think possibly more of a standard thing for all banks would probably help with navigation being if they used the same very similar or the same system would help in helping other people.”

- Lucy, 39, Rochdale.

“I’d suggest banks make things simpler and clearer, especially in their apps and letters, so it’s easier to understand what’s going on with money. Fewer jargon terms, clearer alerts, and better explanations of fees or changes would really help.”

- Female, 25-34, North West England.

“I would suggest that banks offer simpler, more accessible tools for managing accounts and payments, especially for older people or those who are not tech-savvy. Clearer guidance on online banking, easier ways to contact support, and reminders for important transactions would help reduce stress.”

- Male, 25-34, London.



3. Face to face support and human connection

There were also several calls for bank branches to be kept open, or the increased availability of banking hubs. Many helpers point to the closure of the local bank branch as the point at which their friend or relative asked them for help. This ties in with one of the most popular suggestions, which was greater availability for human help in a face-to-face environment. For example, having branch staff to sit down with people and guide them through a process. While some helpers suggested this could be done virtually (e.g. via video calls) for those who help someone with a cognitive illness, such as dementia, going into a branch was felt to be essential.

“Not all banks are represented at banking hubs. I would want most big high street banks to have reps at these facilities where they have shut down the local branch.”

- Male, 55+, Yorkshire.

“More branches or hubs for face-to-face contact.”

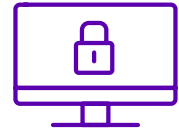
- Female, 55+, Yorkshire.

“Peripatetic bank staff, ie, visiting elderly people in their homes to help with online banking. Banks could employ people like me who are au fait with dealing with elderly people and who are digitally savvy through an organisations such as Age UK so that all relevant background checks are done and put into place.”

- Female, 55+, South East England.

“They closed all branches, ringing up is a nightmare and online is very confusing [for] elderly people. They should have banking hubs that can do everything, not the minimum with people instead and they should be open everyday not just random times.”

- Female, 55+, North West England.



4. Simpler security checks

As noted earlier, people are concerned about making mistakes and falling for fraud and scams, often looking for reassurance from helpers about payments. However, complex passwords and security checks, such as two-factor-authentication, add stress and confusion rather than offer reassurance or build confidence. Developing technology so that security is still evident but not complex will go a long way in making the less digitally capably more confident in using digital services on their own.

“Not have so many passwords, security codes and things that have to be used online.”

- Female, 55+, Scotland.

“Stop making apps have multiple layers of security for normal day to day use.”

- Male, 35-44, South East England.

“What we struggled with the most was the two factor authentication.... because obviously that was another app that he had to download and then he was panicking about getting text messages because he didn’t know if they were really from the bank.”

- Anne, 44, North-West.

“So much reliance on smart phones. Security levels, endless passwords, face recognition all difficult for the elderly.”

- Female, 55+, West Midlands, England.



5. Options to help the helpers

Helpers also pointed to ways of accessing the account of the person they help that would be more secure and enable them to help without needing a full power of attorney. This resonates strongly with the findings from work by the Money & Mental Health Policy Institute and Project Nemo. In one video, someone also suggested that it would be helpful to have more training for attorneys so they are aware of what best practice looks like.

“Create an easy to access way for family members of trusted individuals to be added with no hassle with view only access available.”

- Male, 25-34, South East England.

“Provide st [something] like power of attorney for those that won’t do this perhaps a trusted relative that they give permission for.”

- Female, 55+, South East England.

“Possibility to allow remote access to a trusted person. Setup only in branch using ID.”

- Male, 35-44, South East England.

Conclusion

Technology provides new opportunities to meet people's needs.

Digital banking and payments are not working as well as they could for people who are less digitally savvy and this comes at a significant emotional cost to those it affects. As a result, people are turning to friends, family, neighbours to get help. The extent of help being provided, the informal workarounds it sometimes relies on, and the risks inherent in these arrangements create concern, but also point to the patience and dedication of financial helpers.

It's clear that formal in-person bank support, whether provided in a bank branch or through a partner, will continue to be an important part of the financial inclusion jigsaw puzzle. However, there are improvements the industry could make to reduce the complexity of digital interfaces and make them simpler for people to use.

In cases where an individual is unlikely to be able to engage digitally, enabling easier routes to formal authorisation and digital access will make it easier for people to help. Trusted third party access for supported payments also offers an alternative route for those whose needs are more dynamic or who are on a journey to building their digital skills.

This research, alongside the work being done by Project Nemo and the Money & Mental Health Policy Institute, should provide a clear stimulus to embedding new thinking in the industry design processes. In our next report we will gather insights from industry and civil society, to consider what potential solutions might be feasible to deliver and what the opportunities of new technologies might be.



Appendix

Research methodology

The research for this report was commissioned by Devon Fields Consulting supported by LINK, the UK's cash access and ATM network, with the objective to better understand financial helpers and the role that they play in supporting day-to-day banking and money management. The fieldwork and data analysis was undertaken by Enryo. The research builds on the 2024 findings from Lloyds Bank UK Consumer Digital Index that one in five UK adults (11 million people) help others with their digital banking, from making payments, finding balance and statements to paying in cheques.⁹

To understand this group further, the research focused on a targeted sample and was conducted in two parts:

1. Online survey

An online survey was undertaken by YouGov Plc. Fieldwork was undertaken between 18th December 2025 - 8th February 2026. Total sample size was 849 UK adults (18+) who have helped someone with their banking or money management in the previous 12 months (December 2024-December 2025). All respondents answered 'yes' to the following:

“For the following question by 'helped another adult (over 18) with their banking or money management' we mean anything from checking a bank balance; making or setting up a payment, helping someone access a hard copy bank statement, taking someone to an ATM, withdrawing or depositing cash on someone's behalf, explaining a bank statement online or in hard copy, paying in a cheque; or setting up online banking etc. Thinking about the last 12 months (i.e. since December 2024), have you helped someone with their banking or money management?”

All data in this report is from this survey, unless otherwise stated.

2. Video recordings

Eight short videos were recorded in January 2026 by participants pre-identified from the online survey. They were invited to record (in audio or video form) their responses to 6 open-ended questions related to the topic. Participants received step-by-step instructions and tips on 'how to create the perfect recording', maximising the quality of the footage. The field work was conducted by YouGov Plc.

Calculations for £4bn

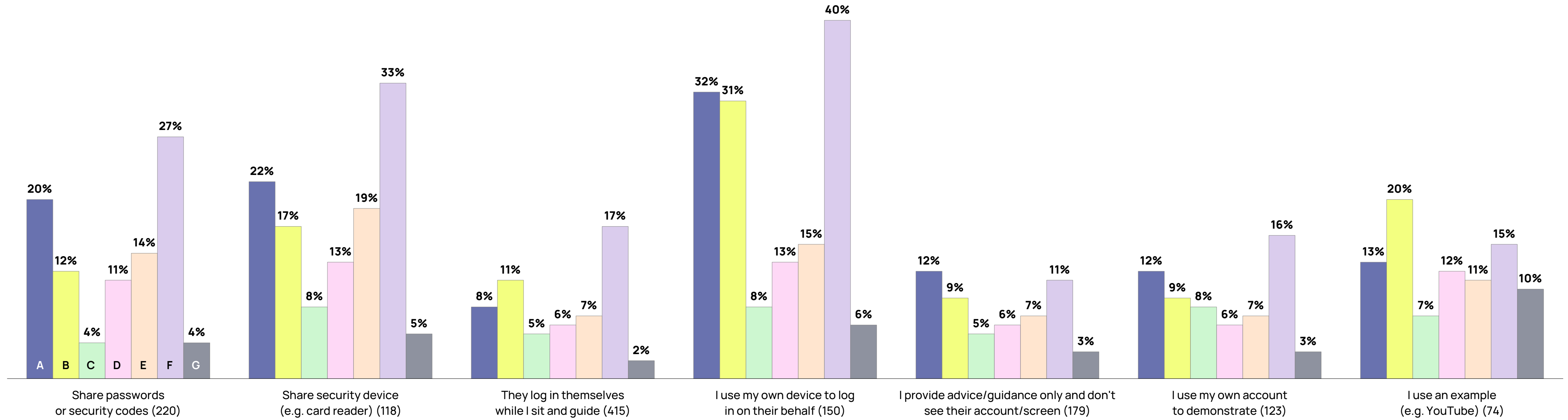
Research participants were asked how much time they typically spent helping someone. The mid point was chosen for each time period. For example if some said they helped between 30 mins - 2 hrs per month, the midpoint of 1.25 hours (1 hour 15 minutes) was chosen. The percent selecting each time period was grossed up as a portion of the 11m helpers identified in the Lloyds Consumer Digital Index 2024 (e.g. 34% of 11m people is 3,740,000). The hours worked by different groups were multiplied by the National Living Wage (£12.21). This came to a total of £3,984,977,700.

	Mid point	Hours	Percent	People	Total hours	Total pay per month	Pay per year
Less than 30 minutes	15	0.25	31	3410000	852500	£10,409,025	£124,908,300
30 minutes to 2 hours	75	1.25	34	3740000	4675000	£57,081,750	£684,981,000
2 hours to 5 hours	210	3.5	17	1870000	6545000	£79,914,450	£958,973,400
5 hours to 10 hours	450	7.5	5	550000	4125000	£50,366,250	£604,395,000
More than 10 hours	600	10	10	1100000	11000000	£134,310,000	£1,611,720,000
Don't know	0	0	3	330000	0	£0	£0
Total				11000000		£332,081,475	£3,984,977,700

⁹ <https://www.lloydsbankinggroup.com/assets/pdfs/media/consumer-digital-index/2024-consumer-digital-index-report.pdf> (p.24)

Type of authority by approach to accessing bank account information

Chart 13 - Type of authority by approach to accessing bank account information



KEY:

- A - Authorised access to their account (e.g. as an account supervisor)
- C - A carer card
- E - A general power of attorney
- G - A court of protection order
- B - A payment card linked to their account that is in your name
- D - A third-party authority on their account
- F - A lasting power of attorney

Respondents were able to select more than one answer which is why the number of responses to each option is more than the total base. The total base respondents were 359.



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