WASTE OF TIME

A lifetime can expire before the jackpot arrives.

The point is not that nobody wins. It is that a financial plan built around **being the one who wins** asks ordinary people to stake finite money and time on an extraordinary exception.

THE 50-YEAR TEST / 2 TICKETS EVERY WEEK

99.977%

chance of NEVER winning the Lotto jackpot

Even after 5,200 tickets, playing Wednesday and Saturday without missing a week, the jackpot is overwhelmingly likely to remain out of reach.

£10,400
spent on £2 tickets

~1 in 4,333
chance of ONE OR MORE jackpots

THE SAME £2 BUDGET

The original deal versus today

1994 / ORIGINAL

2 × £1 lines

6 numbers drawn from 49

1 in 6.99 million
jackpot chance for £2 spent

2026 / CURRENT

1 × £2 line

2 draws; each uses 6 from 59

1 in 22.53 million
jackpot chance for £2 spent

3.22× **Worse jackpot odds per £2 spent** than the original game, despite the second draw added in June 2026.

HOW THE DEAL CHANGED

More draws. Smaller prizes.

A second draw in 2026 makes a win more likely than it was immediately beforehand. But it does not undo the price rise or restore the original 1994 odds and smaller-prize value.

1994

£1 per line

6 from 49; one Saturday draw at launch

2013

£2 per line

Ticket price doubles

2015

6 from 59

Jackpot odds lengthen to 1 in 45m

2026

Two draws

£2 unchanged; several prizes reduced

WHAT HAPPENED TO THE PRIZES?

The 2026 cuts, in black and white

A line now enters both rounds, but the cash prize for each winning round has fallen sharply in several categories.

MATCH	BEFORE JUNE 2026	NOW	
5 numbers	£1,750	**£1,000**	−43%
4 numbers	£140	**£50**	−64%
3 numbers	£30	**£10**	−67%
2 numbers	Free £2 entry	**£1 cash**	different reward

MATCHING FOUR: THE WORSE PAYOFF

Twice the draws, but £50 instead of £140 per win. **Expected match-four prize money per £2 ticket is about 28.6% lower** than immediately before June 2026. Your own £80 four-number win in the 1990s also exceeds today's £50 - before inflation.

So was the original deal better?

For **jackpot odds per pound**, yes: the 1994 format offered around 3.22 times the chance for the same nominal £2. For **small prizes**, the 2026 redesign improves the odds of any payout, but has cut several individual payouts; a match-three win is back to just £10, the same cash amount as in 1994.

Bottom line: if you play for a life-changing jackpot rather than occasional entertainment, the likeliest outcome is a lifetime of spending without ever reaching the finish line.

Sources: UK Gambling Commission (history); Lottery.co.uk (game changes, odds and June 2026 results); MerseyWorld (1994 results). Exact links and calculation notes on page 3.

What the figures mean

This is a comparison of mathematically modelled chances, published rules and example prize payments. It is not a count of deceased players or a forecast of any individual's future.

01 A 50-year playing habit

Two £2 tickets a week for 50 years = 5,200 tickets and £10,400. With two independent draws per ticket and 45,057,474 possible six-number combinations per round, the probability of at least one jackpot is **$1 - (1 - 1/45{,}057{,}474)^{10{,}400} \approx 0.0231\%$**. Its complement, about **99.977%**, is the probability of no jackpot.

02 Comparing the same cash outlay

The original 6-from-49 format had **13,983,816** combinations. Two different £1 lines in one draw therefore gave a jackpot chance of 2/13,983,816 (about 1 in 6.99m). Under the 2026 rules, one £2 line enters two independent 6-from-59 rounds, giving a jackpot chance of $1 - (1 - 1/45{,}057{,}474)^2$ (about 1 in 22.53m). On this like-for-like nominal £2 basis, the 1994 chance was about **3.22 times as large**.

03 Why two draws do not undo every cut

For match four, an individual round has odds around 1 in 2,180. Prior to June 2026, one such prize paid £140. Today there are two chances at £50 each: (2 × £50) ÷ £140 = 0.714. Thus the expected payout attributable to match four alone is **28.6% lower per ticket**. This excludes other prize categories, special draws and changing jackpot amounts.

SOURCES

1. **UK Gambling Commission - National Lottery history**
2. **Lottery.co.uk - full Lotto changes chronology and June 2026 table**
3. **Lottery.co.uk - current prize odds**
4. **Lottery.co.uk - first two-round result, 10 June 2026**
5. **MerseyWorld archive - 24 December 1994 prize breakdown**
6. **ITV News - ticket price doubles, October 2013**

Scope: Lotto only, not EuroMillions or scratchcards. Historical match-four prizes were variable, so a single 1990s payout is an illustration, not an average. The 1994 game initially had only a Saturday draw; the Wednesday draw began in February 1997.

What becomes of your £4?

Two £2 tickets every week - one on Wednesday and one on Saturday. Official 2024-25 figures and the Government's expected current-licence average show that around **23p of every pound** spent on National Lottery products supports good causes. This is an all-games average, not a Lotto-only audit.

GOOD CAUSES / £4 WEEKLY SPEND

92p out of every £4

About 23% of total spending - the other 77% has different destinations.

EXPECTED ALLOCATION / CURRENT LICENCE



Prizes	56%	£2.24
Good causes	23%	£0.92
Lottery Duty to HM Treasury	12%	£0.48
Retailer commission	3%	£0.12
Operating costs	5%	£0.20
Operator profit	1%	£0.04

A YEAR / 52 WEEKS

£208
Total spent

£47.84
Approx. to good causes

Important: Good-cause funding is pooled nationally and includes adjustments such as unclaimed prizes; this is an illustrative spend breakdown, not 92p earmarked from your particular two Lotto tickets.

How much reaches Scotland?

The National Lottery's **2024-25 grant-award figures** show money committed to good-cause projects in each UK nation. They do not show how much each nation contributed through ticket purchases.

AWARDED TO PROJECTS IN SCOTLAND, 2024-25

£144.1 million

8.7% of approximately £1.649bn in UK-wide awards



WHERE 2024-25 GRANTS WERE AWARDED

England	**£1,334.0m**
Scotland	**£144.1m**
Wales	**£108.9m**
Northern Ireland	**£61.5m**

ILLUSTRATION, NOT A SCOTLAND-SALES RETURN

~8p

If the 8.7% share of 2024-25 grants were applied to the illustrative 92p good-cause share of £4, the result is about **8p**. This is **not** a traced return on Scottish purchases.

Can Scotland's net return be calculated?

Not from these figures alone. The regulator has withheld recent geographic ticket-sales breakdowns on confidentiality and commercial grounds. Scottish-specific distributors receive a statutory share for arts and sport, while UK-wide funds also award Scottish grants. The 2026 UK Government reports **£4.3bn** for more than **83,000 Scottish projects** since launch.

CLICKABLE SOURCES

Gambling Commission: 2024-25 breakdown

National Lottery: 2024-25 awards by nation

UK Government: 2026 Scottish totals and allocation

Gambling Commission: geographic sales FOI

What do the percentages show?

The National Lottery reported **£1.6485bn in grants awarded** across the four nations in 2024-25. Comparing that distribution with population is more informative than comparing cash totals alone.

SHARE OF UK GRANTS AWARDED / 2024-25



SHARE OF UK POPULATION / MID-2024



GRANTS AWARDED PER RESIDENT / 2024-25

£22.76
England

£25.98
Scotland

Scotland received somewhat more per person in these recorded awards. The figures do not establish that Scottish players received back more than they spent.

THE £4-A-WEEK THOUGHT EXPERIMENT

92p good-cause contribution, all games average

~74p	~8p	~10p
England	Scotland	Wales + N. Ireland

Not money traced from a Scottish player. Awards are not Scottish sales. Some UK-wide grants are recorded at recipient headquarters (often London), rather than every place benefiting. This is an illustrative split, not an audited return.

If your sole objective is Scottish charitable impact: donating £4 directly to a Scottish charity directs the full £4 to that organisation, rather than buying a Lottery entry whose good-cause element averages 92p. Charities still incur their own operating costs.

SOURCES / CLICK TO OPEN

National Lottery 2024-25 grant awards

ONS mid-2024 population estimates

DCMS: where £1 of lottery sales goes

Gambling Commission: geographic sales FOI

The question is local.

Are the communities least able to afford Lottery tickets contributing disproportionately to a national fund - and how much benefit returns to those communities? The question is about inequality *within* Scotland, not a claim that all of Scotland is poor.

01 / ESTABLISHED

Gambling premises and deprivation

Public Health Scotland reports that gambling premises cluster in Scotland's most deprived areas. Betting-shop numbers there have fallen since 2022, but the pattern remains.

02 / A RELEVANT COUNTERWEIGHT

Funding reaches poorer areas

The National Lottery Community Fund reports that 51% of its 2024-25 funding went to the UK's most deprived 30% of communities. This covers one distributor, not all Lottery grants.

03 / THE MISSING EVIDENCE

Local Lottery sales are withheld

In March 2026, the Gambling Commission confirmed that it held requested geographical sales data, but withheld the breakdown under confidentiality and commercial-interest exemptions.

THE AUTHOR'S HYPOTHESIS - NOT A PROVEN FINDING

Residents of poorer Scottish neighbourhoods may spend a greater share of their income on Lottery tickets, while some of the resulting good-cause money may be awarded elsewhere. Bookmaker locations motivate the question but **do not prove Lottery spending patterns.**

WHAT WOULD TEST THIS FAIRLY?

Comparable local-authority or postcode-level **ticket sales** (including online), **grant destinations and beneficiaries**, and **income and population** data. A 2025 Gambling Commission survey also found lottery-only weekly players differ from those who gamble weekly across other activities.

Public Health Scotland

Geographical sales FOI

Community Fund 2024-25

CHARITY STARTS AT HOME.

If the purpose of your £4 weekly Lotto spend is to improve life in your own community, a direct donation is a more targeted way to support the local charitable project you choose. Buying Lottery tickets serves a different purpose: it buys a chance to win and contributes an average share to UK-wide good causes.

PLAY TWO £2 LINES

~92p

Average amount reaching **UK-wide** good causes from £4 of ticket spending, not a promise of a grant to your neighbourhood.

DONATE £4 LOCALLY

£4

Given directly to a chosen community group or charity. You decide who receives it; the recipient may still have operating costs.

TWO THINGS CAN BOTH BE TRUE

The Lottery demonstrably funds good work in deprived communities: one major distributor says 51% of its 2024-25 funding reached the most deprived 30% of UK communities. **Yet the withheld local sales data prevent a fair comparison of what each Scottish neighbourhood pays in and receives back.**

DON'T EXPECT TO WIN.

If you want to see the effects of good causes in your own community, **support local charitable projects directly.**

A direct donation gives you control over the destination of your money; it does not require winning a gamble or waiting for a national grant.