

Innovation to Impact:
European Lotteries

Industry Days 2026

Professor Sir Geoff Mulgan

Top down ...



...bottom up

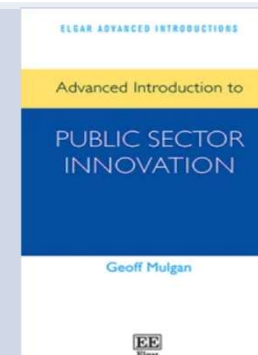
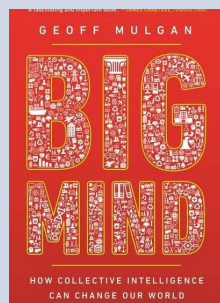


DEMOS

...in between



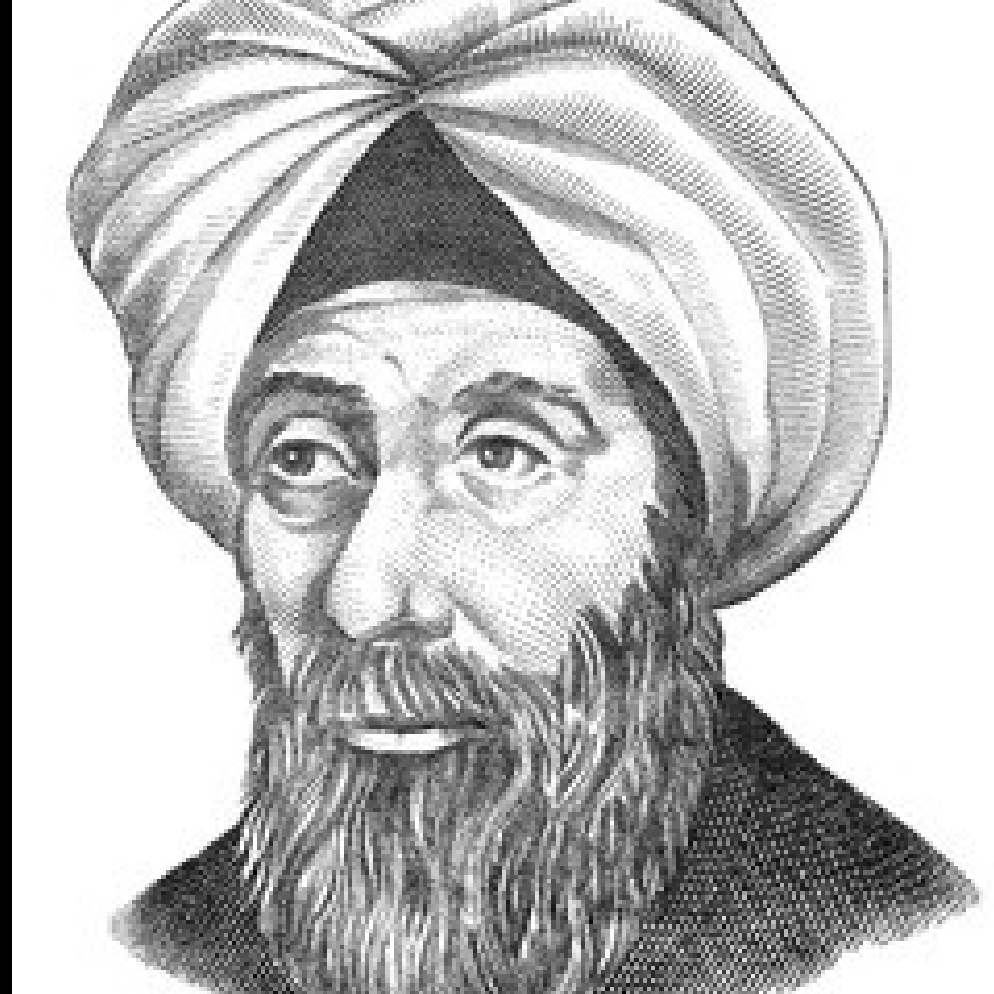
...and writing books



Lotteries – Navigating Innovation to Impact

- Why – mobilising the human drive for risk, play and luck for common good: a vision of shared good fortune
- What – priorities for spending, pressing needs within nations and globally in a volatile era
- How – innovation in forms, new competitors, new offers, regulatory innovation and anticipation, AI and agents, handling a new era of sovereignty





Ibn Khaldun 1332-1406



THE WALL STREET JOURNAL.

The Wild Markets Behind Polymarket's 'Truth Machine'

Shayne Coplan has built the crypto-based betting platform into a \$9 billion company;
Justice Department probe gets shelved



WHY?

- Life Is a lottery!
- We love to try our luck
- Public lotteries mobilise motives into common good
 - art, sports, social needs
- Time of shifting needs, new options
- How the evidence on luck may be useful
- Be more extroverted, open to opportunities, less anxious – create possibilities

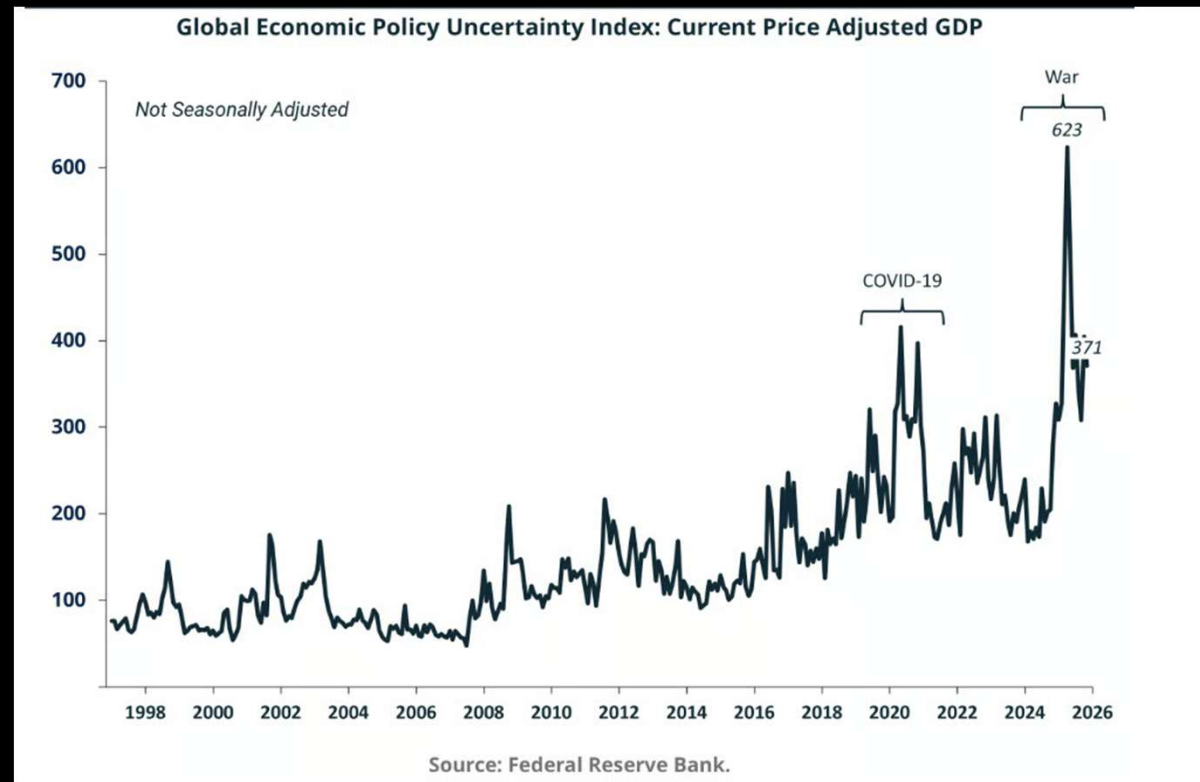




WHAT?

- Overhang of the previous era – open markets, maximise competition, tech without borders
- Extractive deals, new geopolitics, Foreign Corrupt Practices Act suspended, predatory states
- Withdrawal of global public goods – net zero, SDGs
- Systems crises – food, energy, poverty
- Widening gulf of technology dynamism and social stagnation
- Push to sovereignty, focus on value flows

The context

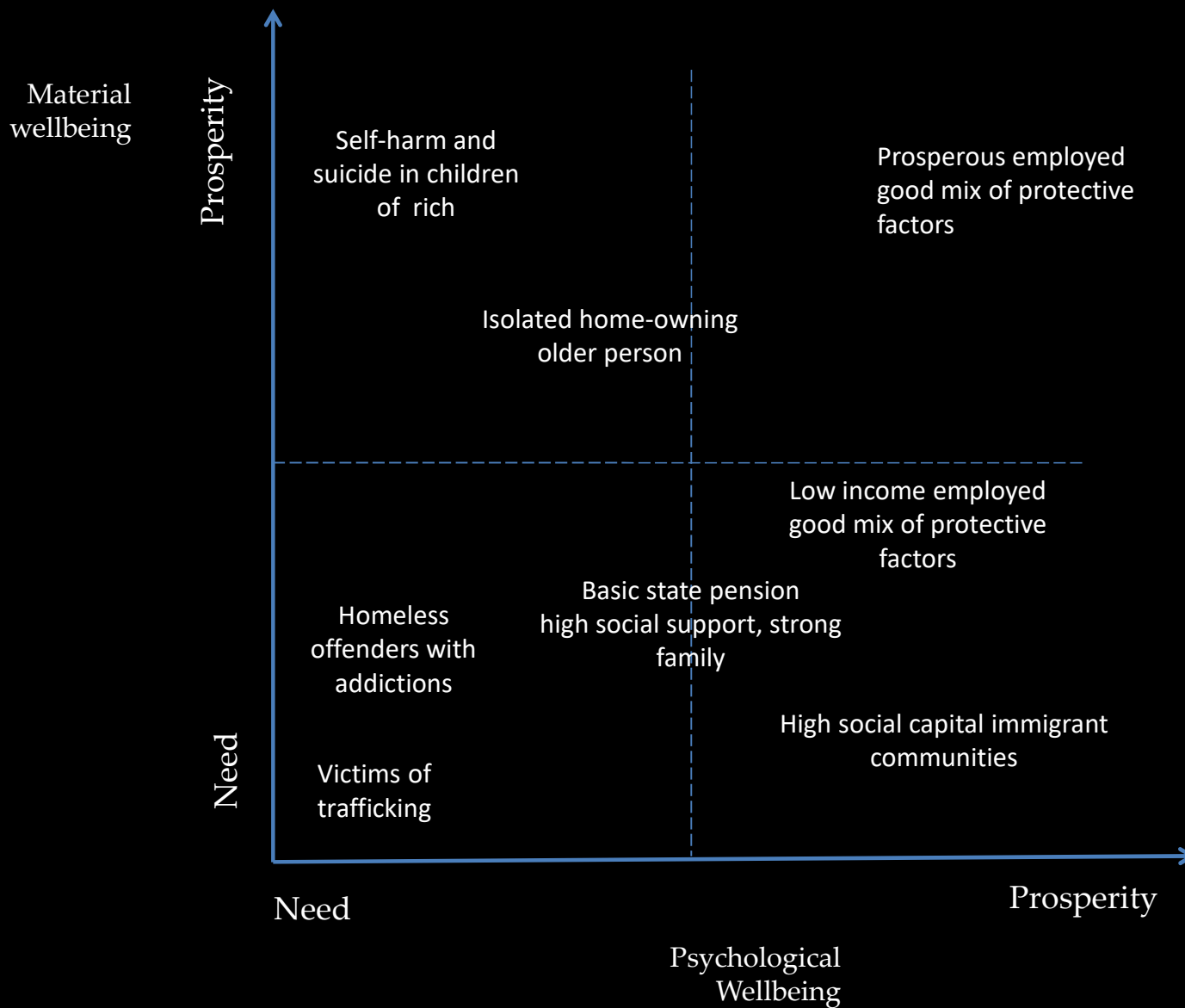


The Campaign Roadshow

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What is the pattern in your country? How are needs changing?

Review Article | Published: 20 March 2026

Mechanisms underpinning the mental health impact of arts engagement

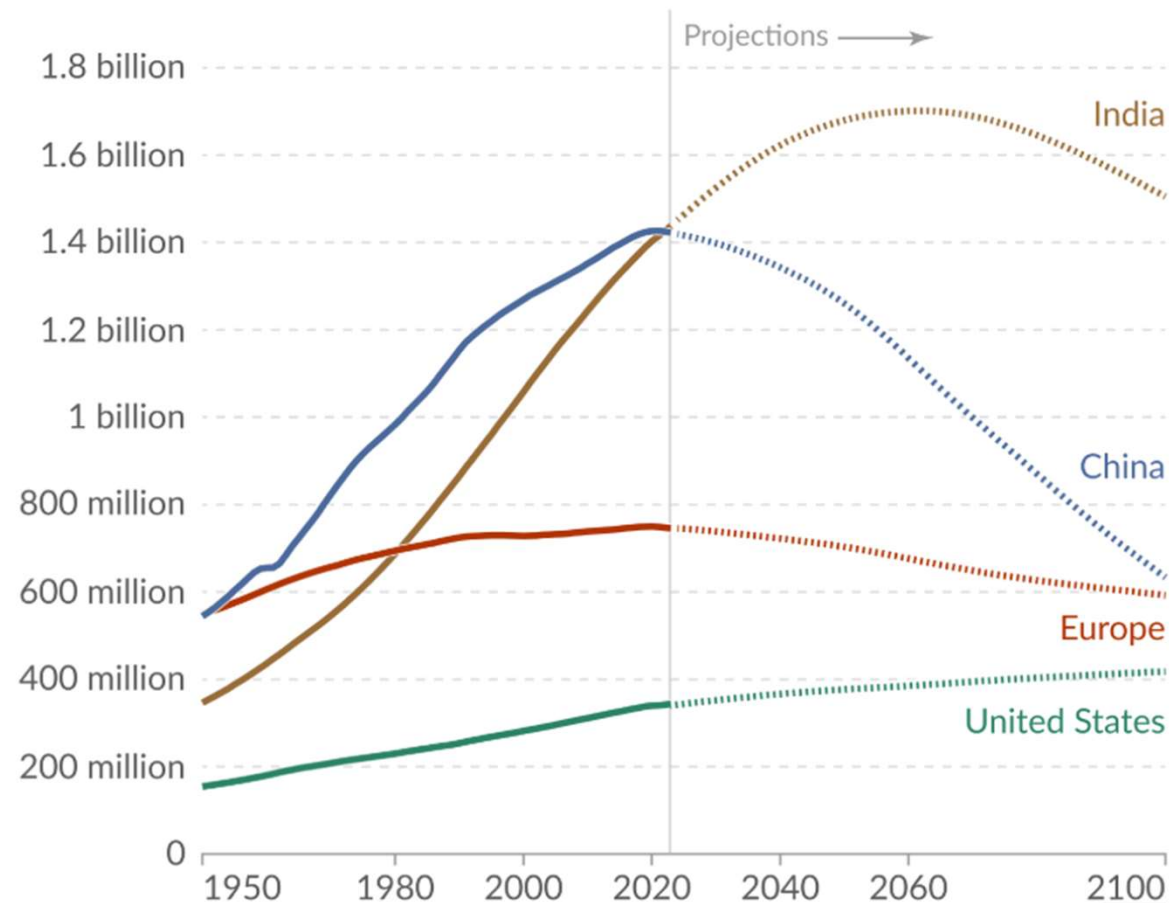
[Daisy Fancourt](#) , [Argyris Stringaris](#) & [Pier Luigi Sacco](#)

[Nature Reviews Psychology](#) (2026) | [Cite this article](#)

Population projections until the end of the century

Our World
in Data

Projections in dotted lines based on UN assumptions (medium scenario).

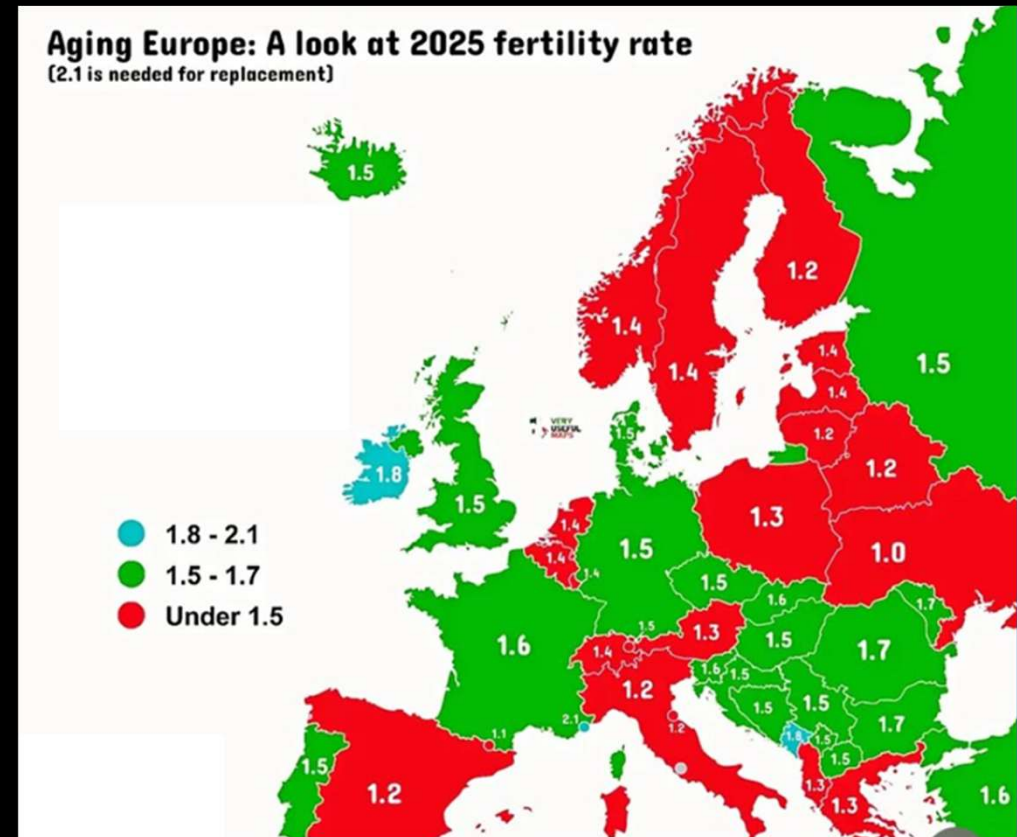


Data source: UN, World Population Prospects (2024)

CC BY

Demography

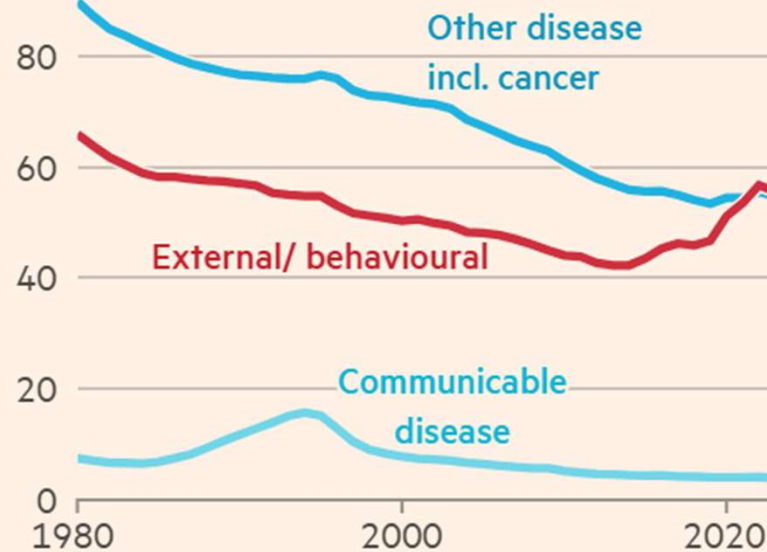
- One of the fastest fertility transitions in world history - urban fertility near or below 1.1 threatening slow growth, fiscal and social crises ahead
- Southern and Eastern Europe most affected
- Causes: costs, careers, housing, culture, relationships, uncertainty ...
- New priorities – early years, active ageing, care



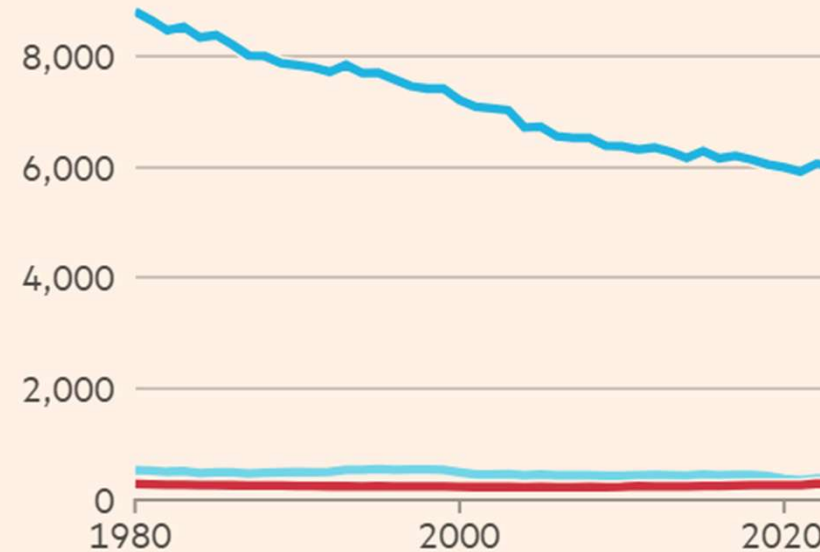
Mortality in rich countries continues to decline among the elderly but has been rising in the young and middle-aged

Annual mortality rate per 100,000 people in high-income countries, by age group and cause of death

15-49 years



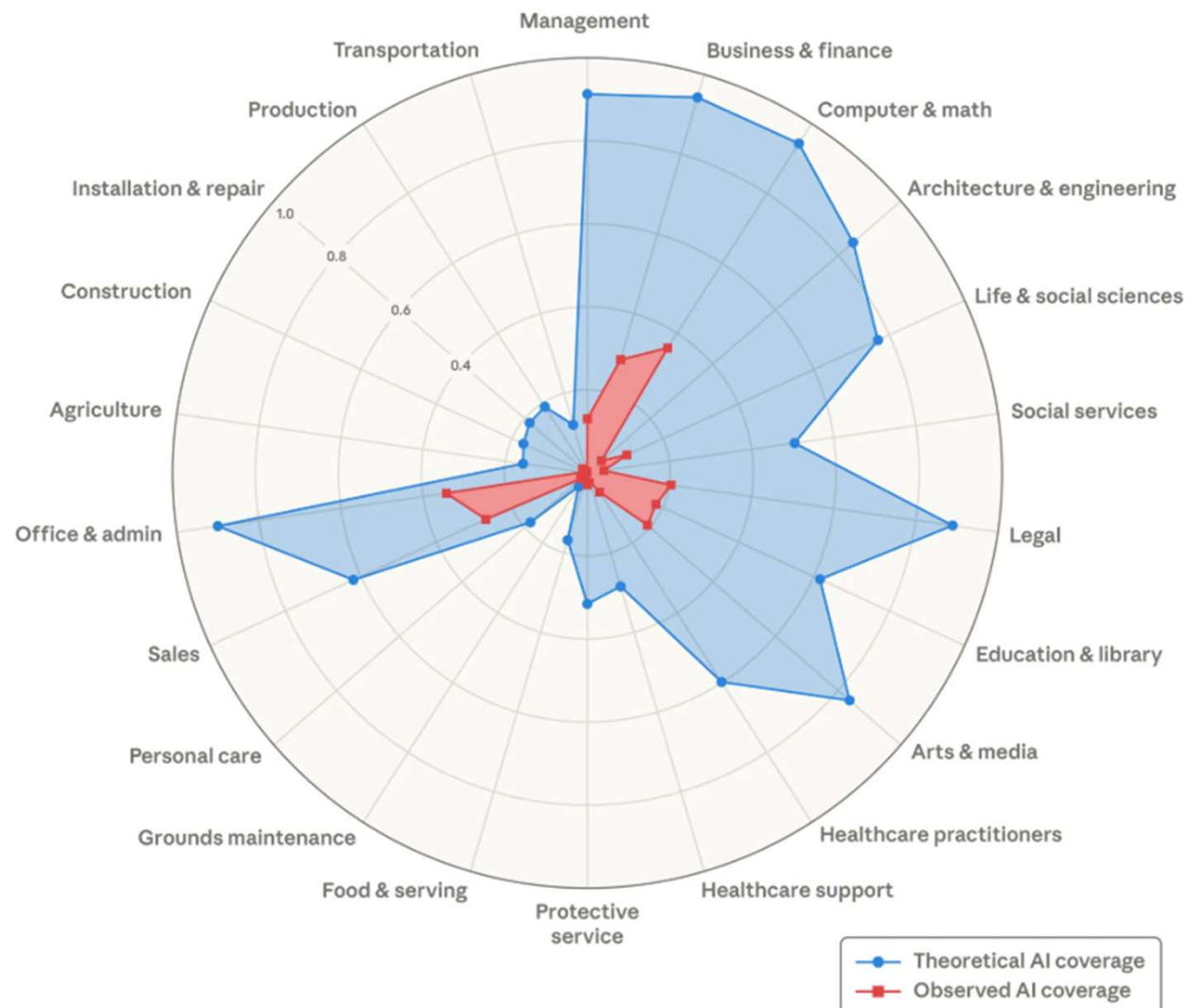
75+ years

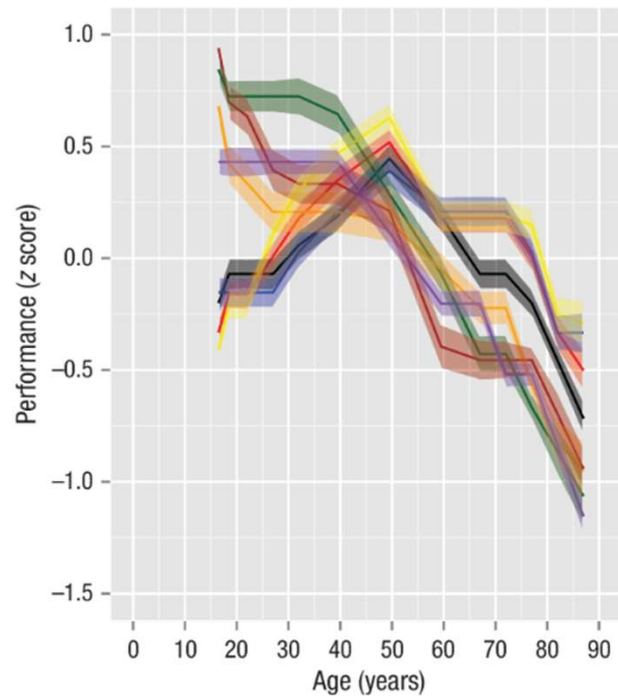


Source: FT analysis of the Human Mortality Database

FT graphic: John Burn-Murdoch / @jburnmurdoch

©FT





- Arithmetic
- Comprehension
- Information
- STM: Family Pictures
- STM: Stories
- STM: Word Pairs
- Vocabulary
- WM: Letter-Number Sequencing (WAIS)

The rise and fall of cognitive abilities across the lifespan – growing attention to influencing these

From: Chapter 2: The Rise of the Silver Economy: Global Implications of Population Aging. In: International Monetary Fund. Research Dept.. *World Economic Outlook, April 2025. International Monetary Fund; 2025.*

DOI: <https://doi.org/10.5089/9798400289583.081.CH002>

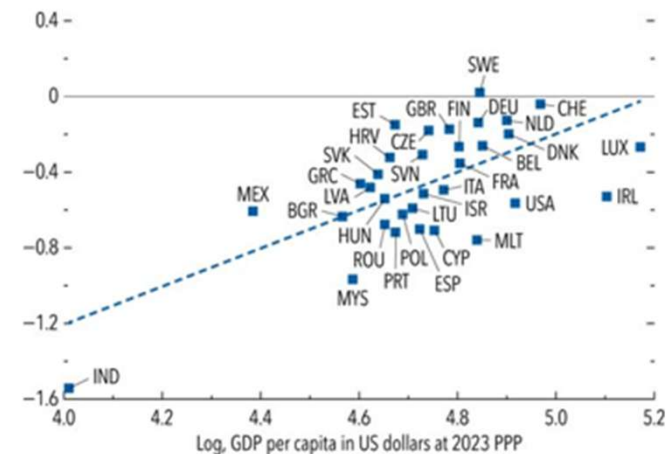
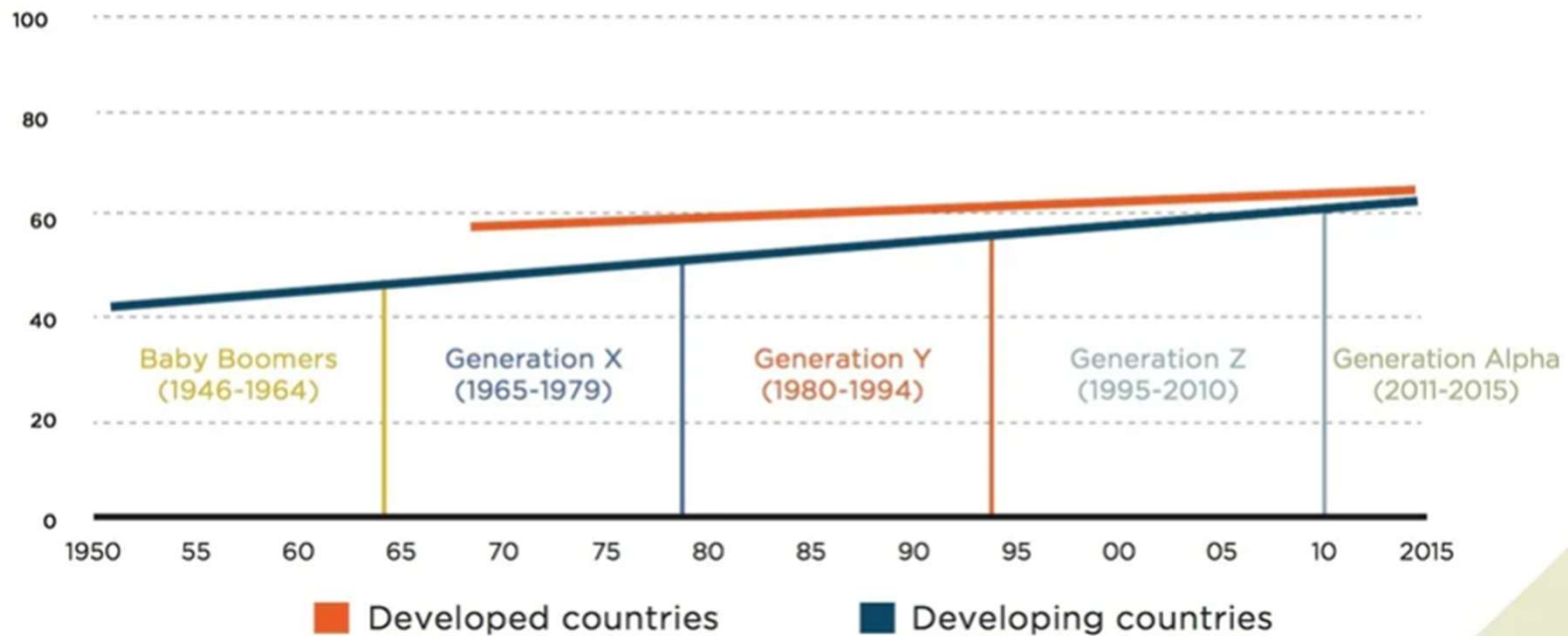


Figure 2.5. Cognitive Capacity (Regression estimates, cognitive health score, country fixed effects)



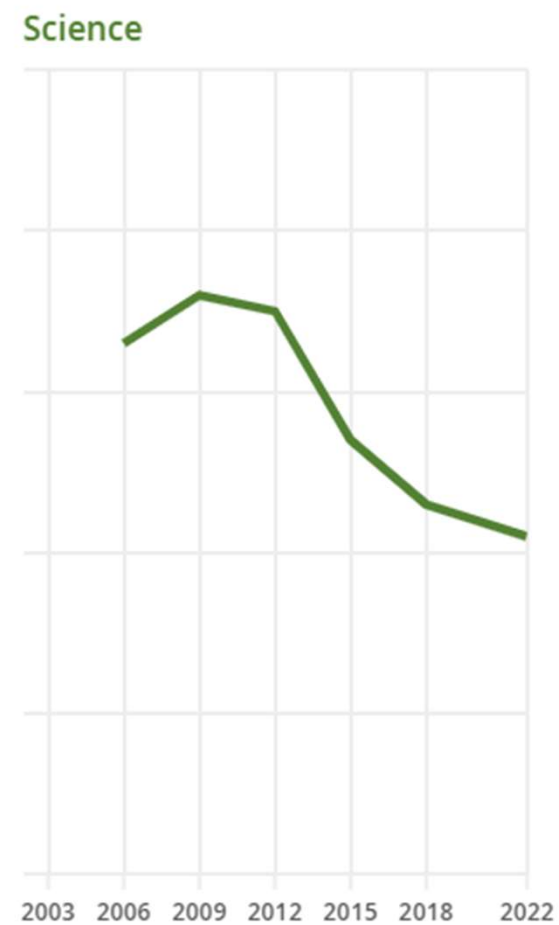
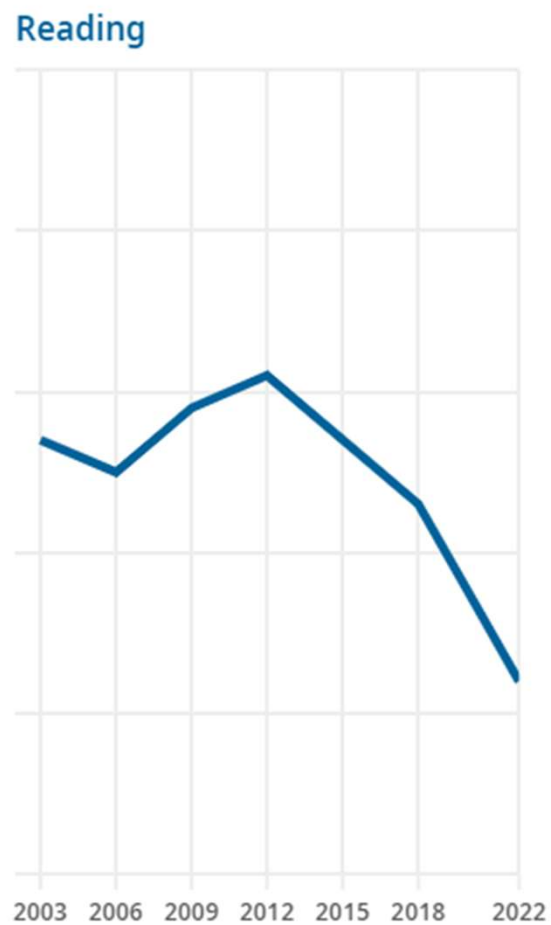
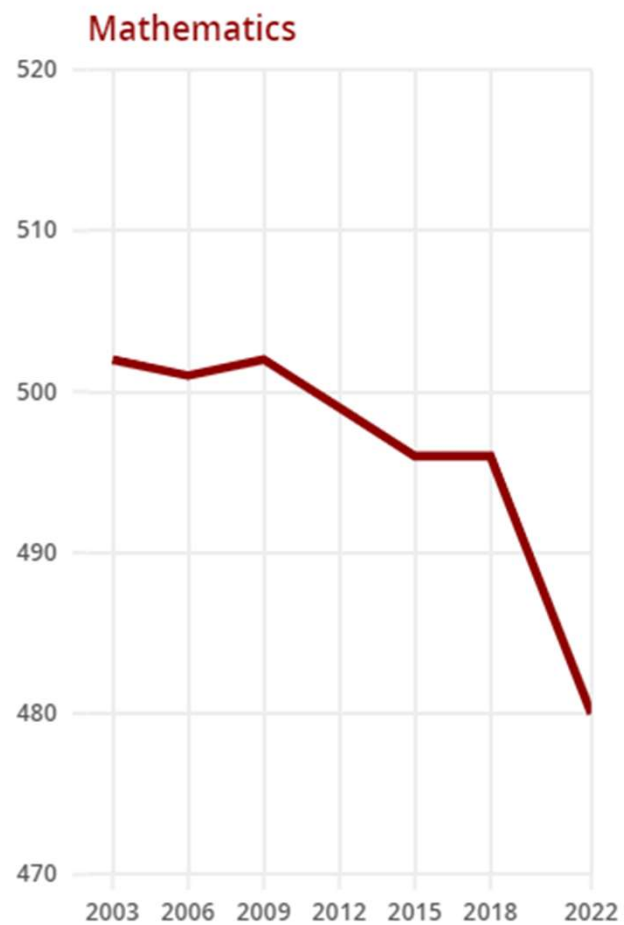
THE FLYNN EFFECT

Improved worldwide IQ test performance



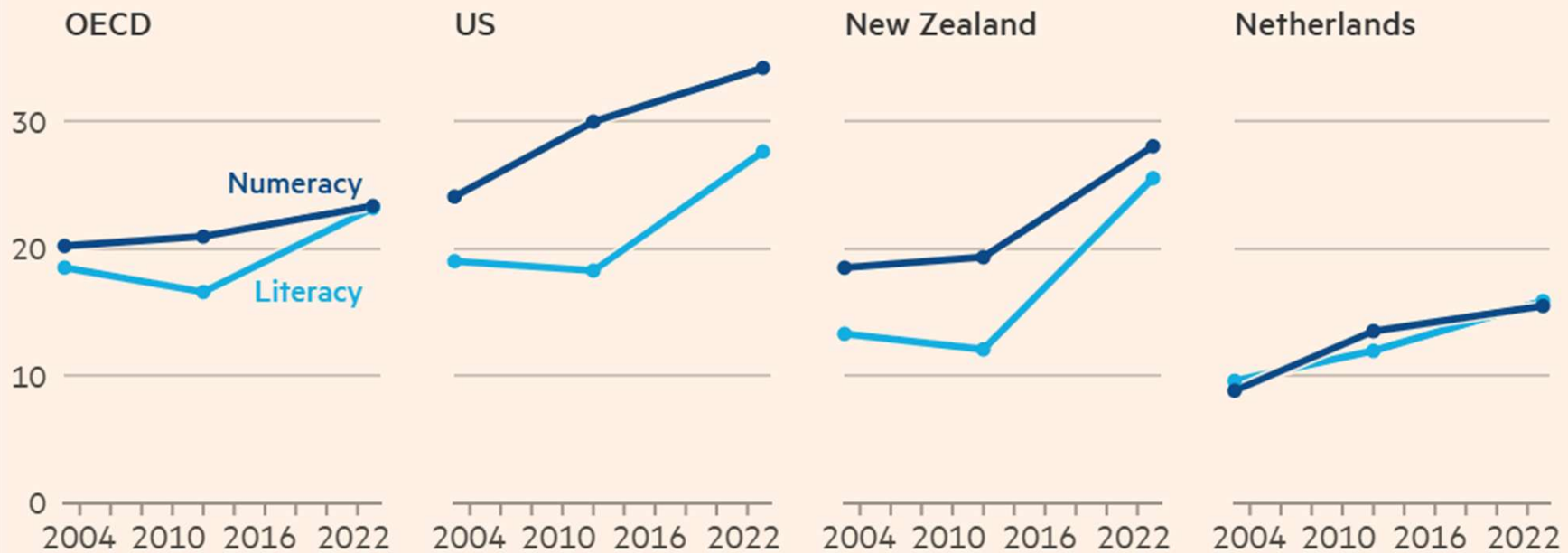
Source: McCrindle Research, 2012. Generations Defined
BBC World Service, 2015. Are humans getting cleverer?

PISA test scores, OECD average



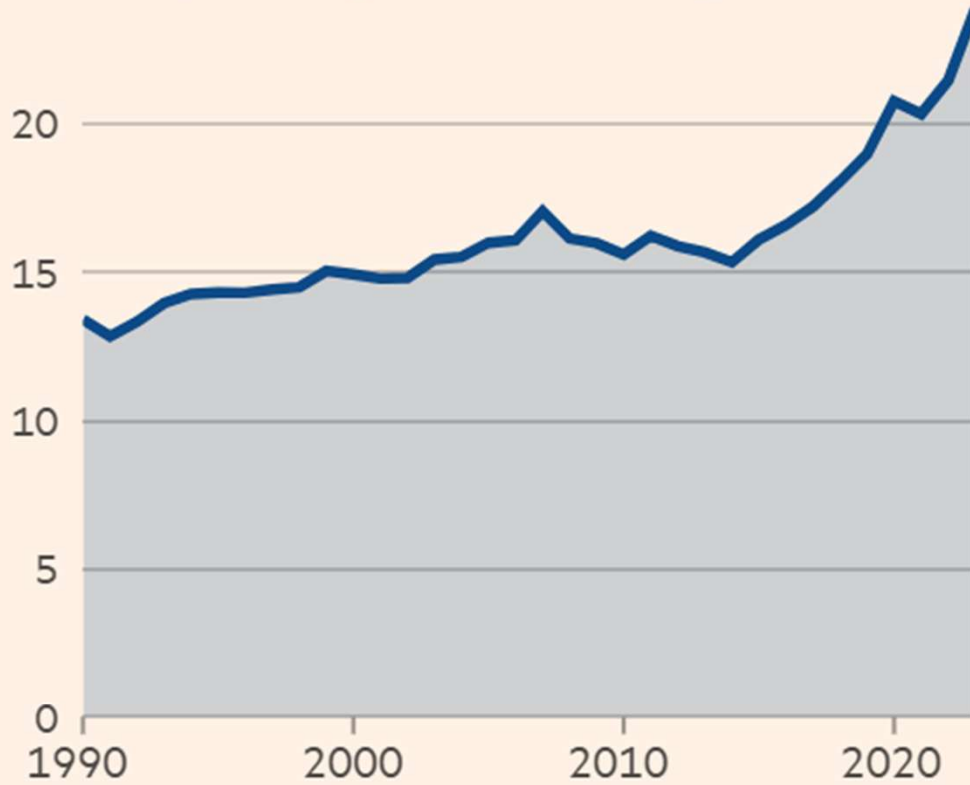
The share of adults who struggle to process information is rising

Share of adults with only basic numeracy or literacy proficiency* (%)

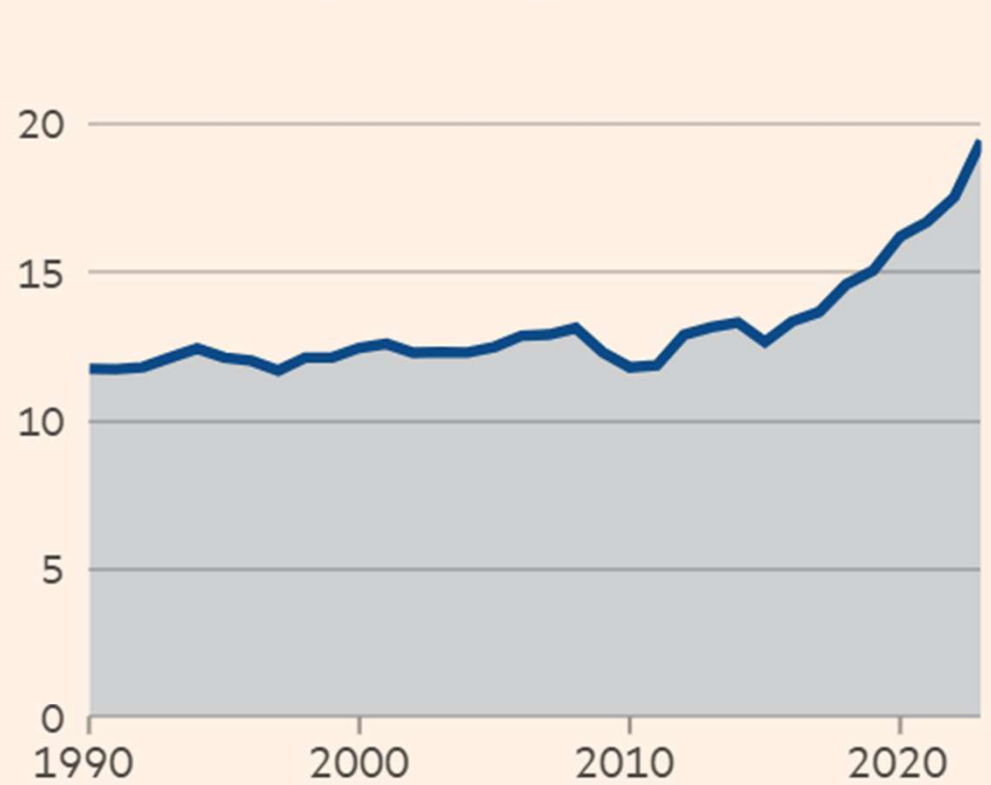


Share of US 18-year-olds who report particular issues on at least 5 of the past 30 days (%)

Difficulty thinking or concentrating



Trouble learning new things



Source: FT analysis of Monitoring the Future survey
FT graphic: John Burn-Murdoch / @jburnmurdoch
©FT

Wicked problems

Horst
Rittel and
Melvin
Webber

"We use the term 'wicked' in a meaning akin to 'malignant' or 'vicious' or 'tricky' or 'aggressive'... to characterise social problems"

- Overpopulation?
- Automation and jobs destruction?
- Street crime?
- Child mortality?

Supporting exploration: what could care look like in 2050?



- Assistive technologies
- AI coaches and companions
- Mutual support in street/neighbourhood
- New home designs
- Alternative funding, insurance models
- Social prescribing in future variants
- Emphasis on socialising
- Intelligence for care systems (data, evidence, tacit knowledge)



What if ... we found creative ways to use liberated time?

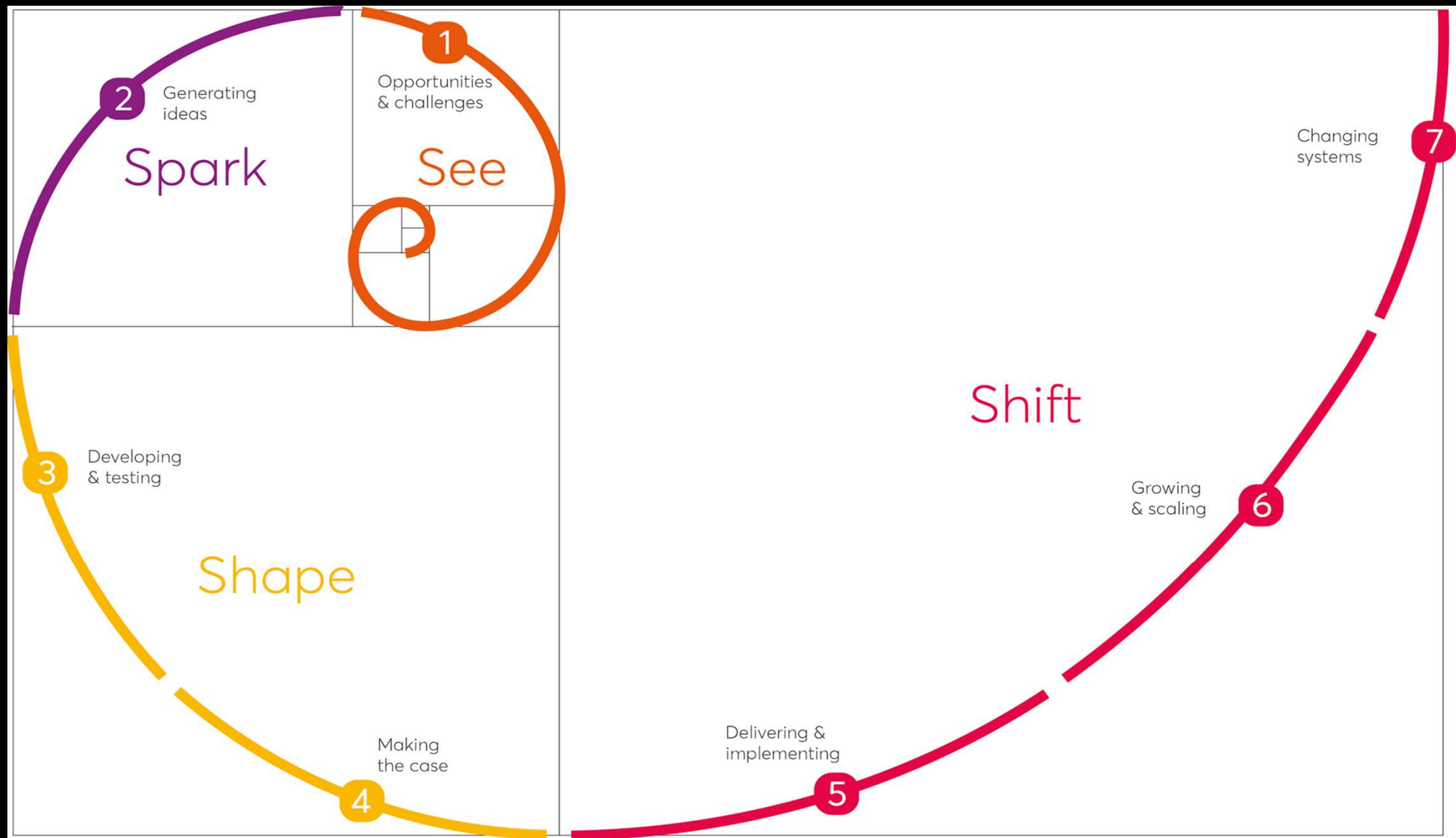
- UK average working week 1800=66 hours; 2020=32hrs
- Life expectancy : 1840=41; 2025=82
- Both older and younger: average age older than ever; years left to live greater than ever

- 4-day weeks
- Changing retirement ages
- Lifelong learning credits
- Time banks, currencies
- A new volunteer economy
- New approaches to fitness, active ageing
- City time strategies (Barcelona to Buenos Aires)
- Care Blocks

HOW?

External fluidity and internal rigidity?

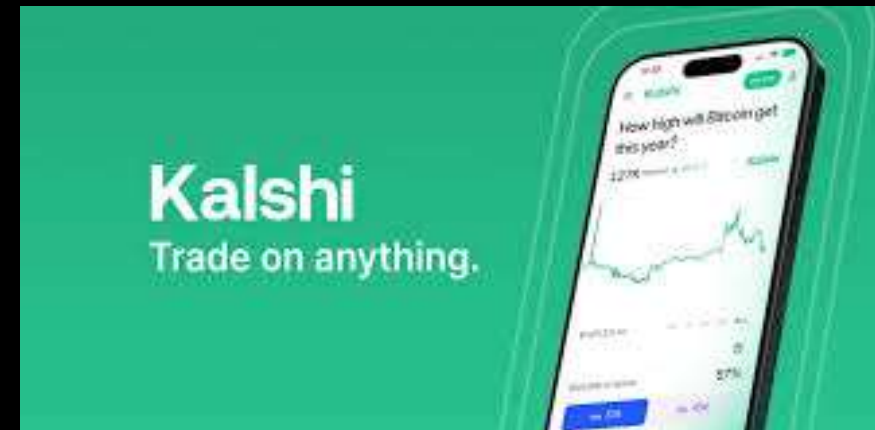








Innovating products and services



SOCIAL DESIGN TOOLS

A toolkit for designing new services



Inversion

Farmers become bankers, patients become doctors, consumers become producers



Integration

Personal advisers with broad roles, one-stop shops, portals and platforms



Extension

Extended schools, outreach, new rights



Differentiation

Segmenting services by groups, or personalisation



Addition

Getting GPs to do a new test, libraries running speech therapy



Subtraction

No frills, cutting targets, decluttering



Translation

Airport management into hospitals, business planning into families



Grafting

Bringing an element from one field into another (e.g. coaching into a secondary school)



Creative Extremism

Pushing ideas as far as possible — the university with no buildings, the street providing mutual care

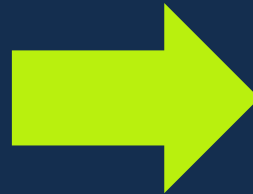


Random Inputs

Taken from dictionaries or the Internet

Collective intelligence

Natural Swarms



Artificial Swarms



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CELEBRATING 10 YEARS OF CROWDSOURCING AND CO-CREATION WITH LEGO® FANS

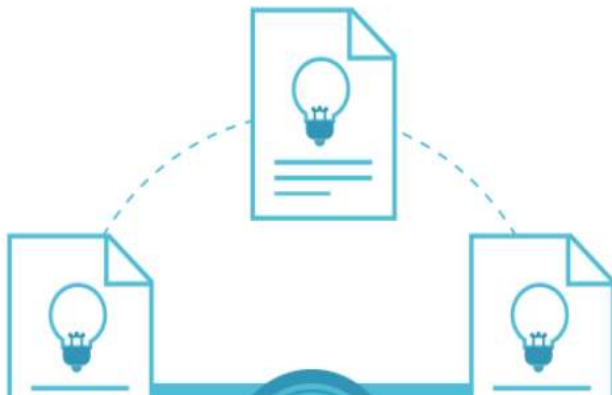
PUBLISHED ON

08 November 2018, 20:00

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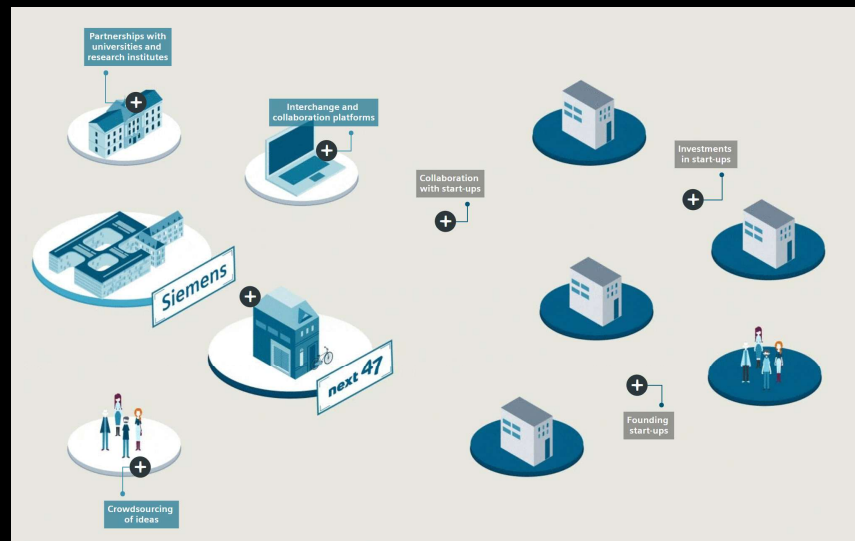
DOWNLOADS

LEGO® Ideas – originally started as a playful experiment – has evolved into a global phenomenon of crowdsourcing user-driven innovation from LEGO adult fans



Crowdsourcing of ideas

For years, Siemens has also been looking for exciting ideas on public crowdsourcing platforms and in internal idea contests. One example is Quickstarter, where researchers and Siemens employees allocate money to projects that originated from their colleagues' ideas. Adequately financed ideas are implemented without any further decision by management. Nearly 300 ideas were submitted within a two year period.



Innovating money

- Grants, loans, equity, convertible options
- Matched crowd funding
- Challenge prizes
- Social and development impact bonds





Could agentic AI topple grant-funding systems?

Geraint Rees & James Wilsdon

Funders must take action before an increase in high-quality proposals written using AI models makes it impossible to sort the wheat from the chaff.

Artificial intelligence is transforming grant writing. A new wave of AI tools, known as agents, can now generate a research grant application, review it and submit it.

AI agents are large language models (LLMs) equipped with tools that let them search the web, read documents, write and execute code, and call external services, for example. Given a goal, rather than a single prompt, they respond by planning a sequence of steps that they execute, evaluate and iterate

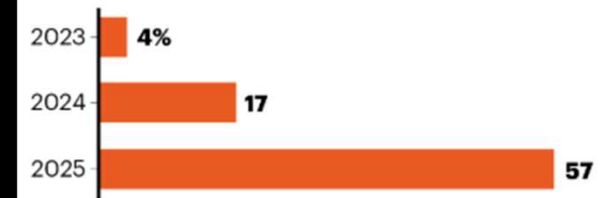
until the goal is met – usually with little or no human intervention.

Agents can be trained on a researcher's entire published body of work, on the grant criteria of the most relevant funding panel and on the texts of the most recently funded grants from that panel, all of which are often publicly available. They can produce tens of ideas, from which a researcher can select the best for the agent to work up into fully-formatted applications. All this can be done in minutes, and with little work by the researcher.

APPLICATIONS ON THE RISE

Data from 12 funding bodies* show a rise in grant applications since the release of the chatbot ChatGPT, in 2022.

Average increase in grant applications compared with 2022



*Data for 5 of the 12 funding bodies correspond to a single grant call or scheme; the remaining 7 aggregate all or most grant calls for that funder.

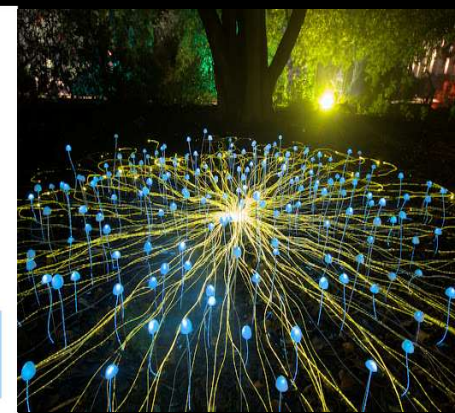
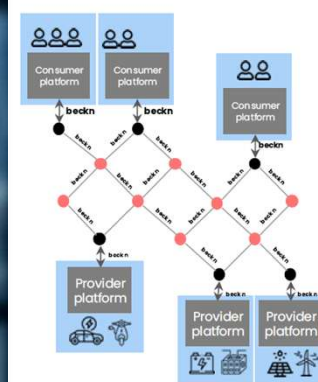
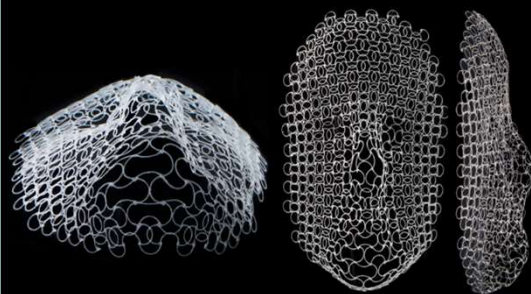
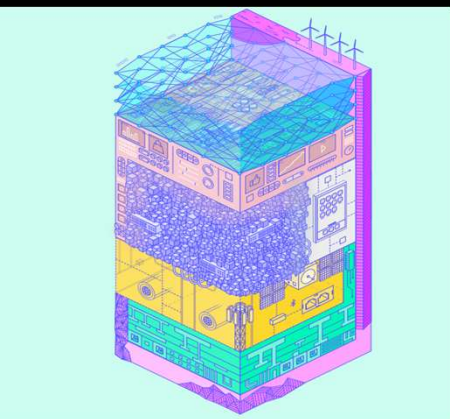
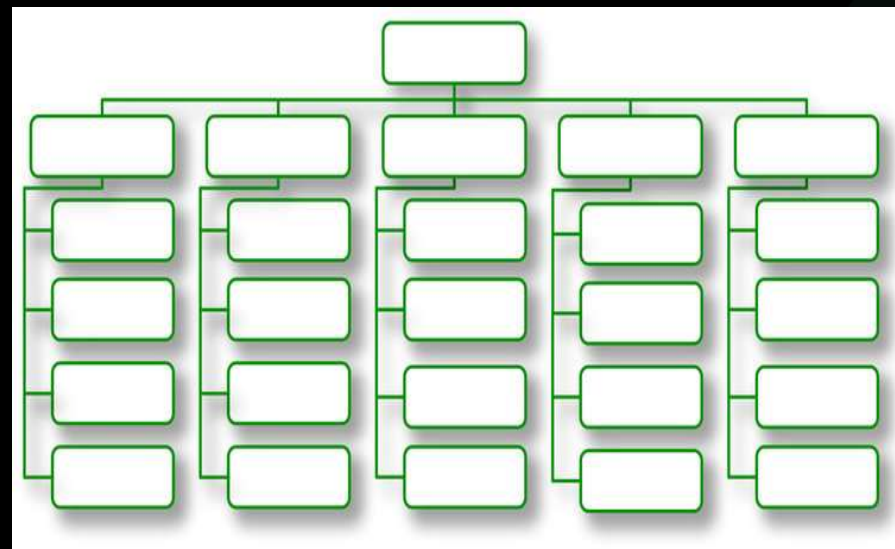
Handling the ethics of AI trained on all the science of human psychology?

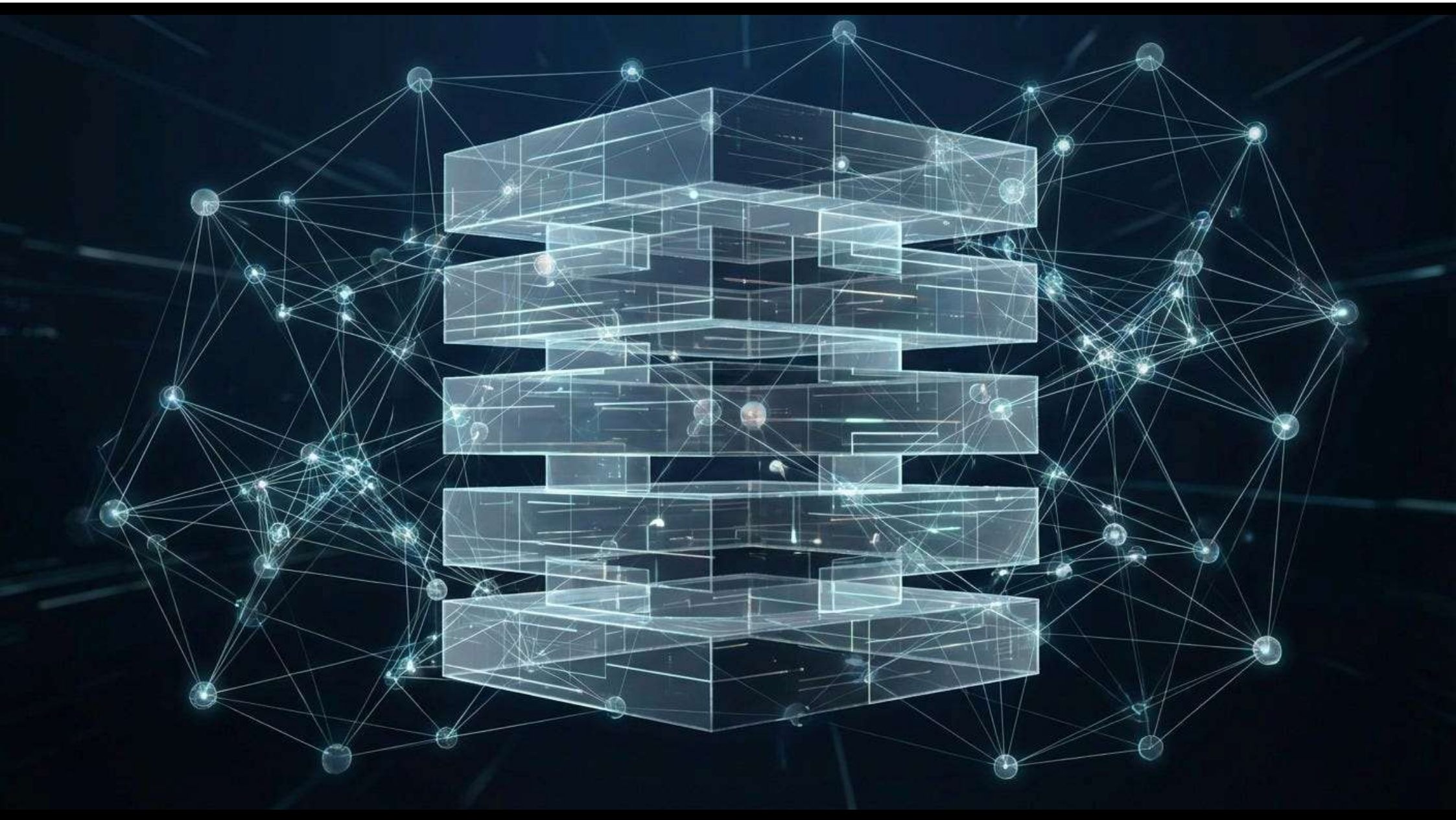
Innovating regulation

Anticipation, sandboxes, testbeds, open data



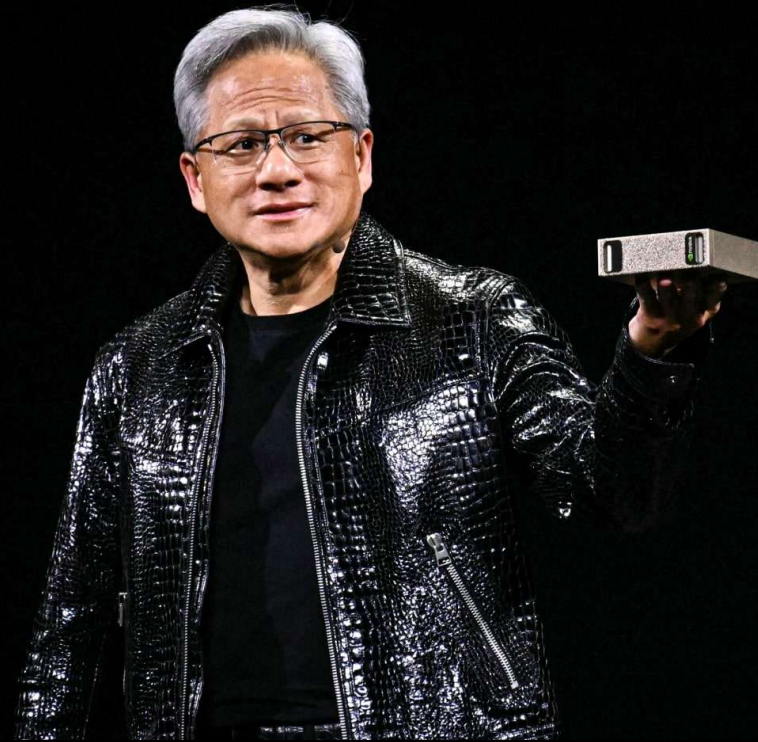
Innovating organizational options



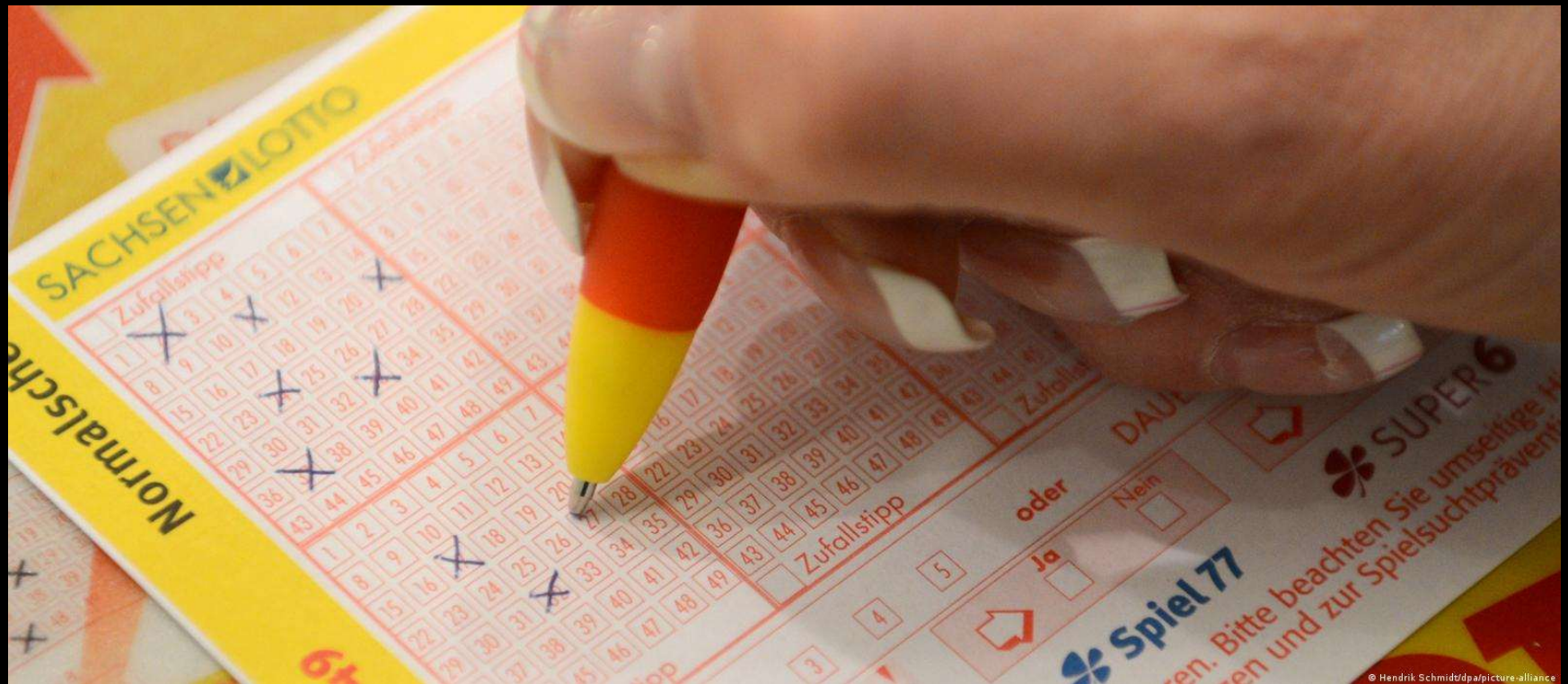


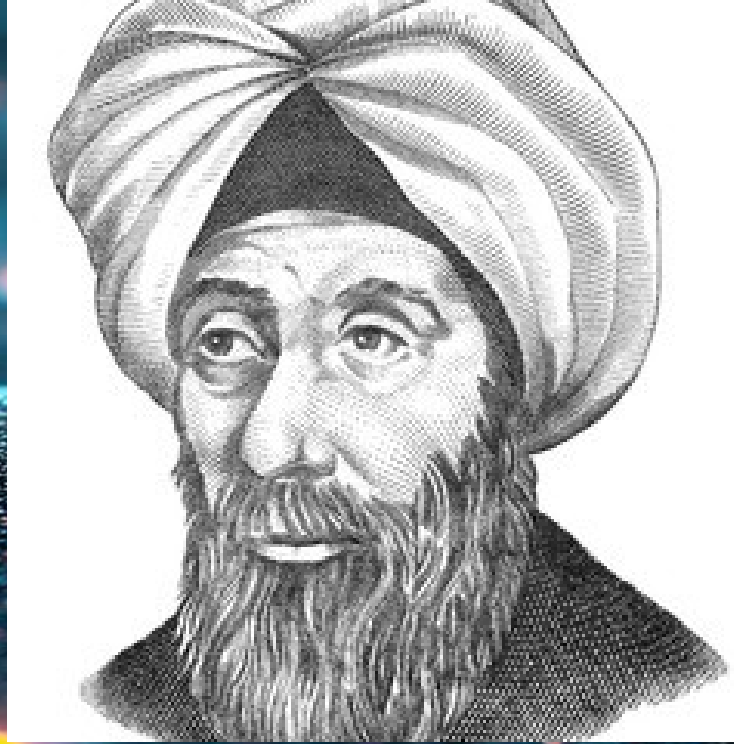


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?





Ibn Khaldun 1332 – 1406

*'Asabiyya' and how to manage the cycles of
dynamism and stagnation*