REPORT TO PREVENT FUTURE DEATHS
REGULATION 28 OF THE CORONERS (INVESTIGATIONS) REGULATIONS 2013

Please do not include any living persons' names in this document, in accordance with the Chief Coroner's PFD Publication Policy (2026).

1.	**CORONER** I am, Emma Whitting, Senior Coroner for the coroner area of Bedfordshire & Luton
2.	**DATE OF REPORT** 10 August 2026
3.	**CORONER'S LEGAL POWERS** I make this report under paragraph 7, Schedule 5, of the Coroners and Justice Act 2009 and regulations 28 and 29 of the Coroners (Investigations) Regulations 2013.
4.	**THIS REPORT IS BEING SENT TO** 1. Gambling Commission 2. GAMSTOP You are under a duty to respond to this report within 56 days of the date of this report, namely by October 5, 2026. I, the Coroner, may extend the period if an appropriate application is made.
5.	**YOUR RESPONSE** Your response must contain details of action taken or proposed to be taken, setting out the timetable for action. Otherwise, you must explain why no action is proposed. I have a duty to send a copy of your response to the Chief Coroner. In accordance with the Chief Coroner's Publication Policy, you should send me any representations regarding publication of your response. These representations should be made at the same time as the response is provided. I will pass any representations received to the Chief Coroner for a decision. Please note any links to webpages included in the response will not be checked for sensitive information prior to publication, as the information is already online. The names of those who do not respond to PFD reports are regularly published on the Chief Coroner's webpages Non-responses to Prevention of Future Death (PFD) reports - Courts and Tribunals Judiciary.
6.	**SUMMARY OF CORONER'S CONCERN**

	By not including on-line gambling with the National Lottery Draw in the GAMSTOP scheme, there is a risk that consumers having self-excluded via GAMSTOP will still gamble on-line with the National Lottery Draw.
7.	**ACTION SHOULD BE TAKEN** In my opinion unless action is taken to address the above concerns then there is a significant risk of future deaths and I believe each of you have the power to take such action.
8.	**INVESTIGATION AND INQUEST** On 19 August 2025 I commenced an investigation into the death of Stephen John GOFF aged 54. The investigation concluded at the end of the inquest on 14 July 2026. The conclusion of the inquest was that he died as a result of Suicide.
9.	**CIRCUMSTANCES OF DEATH** The Deceased had begun to gamble with his own money on a regular basis from 2006. By 2007 his gambling had led to the breakdown of his marriage. He had declared himself bankrupt and the marital home was repossessed. At this time, he had also expressed some suicidal ideation, referencing the shame that he felt regarding the impact of his gambling on his family. In the years that followed, although he rebuilt his life, he still engaged in periods of gambling which again affected his relationships, self-esteem and financial standing. He made two attempts to take his own life, in January 2012 and June 2018 and, following the June 2018 attempt, a safeguarding alert was raised in respect of his gambling. It was not clear what therapy and support was provided to him at this time but, in September 2018, he self-excluded from all on-line gambling operators via GAMSTOP for 5 years and from all gambling at land-based casinos. In early 2019, whilst self-excluded from on-line gambling operators, he admitted to temporarily undoing his land-based casino ban (although on reapplying for this ban a second time, this was made permanent). For the next four years from September 2019, when he obtained a new job and moved to Leighton Buzzard, his gambling was less frequent but, significantly, when it did occur, it now appeared to be with on-line unlicensed operators based outside Great Britain or with the National Lottery Draw (who are not currently covered by GAMSTOP). After his 5 year exclusion via GAMSTOP came to an end in September 2023, he began to gamble very heavily with on-line licensed operators again, informing his family that this had been prompted by a marketing e-mail which he had received from one of these. In May 2024, he told his family that he had gambled all his money away and borrowed more on credit cards, but that he had also self-excluded from licensed on-line operators via GAMSTOP again for a further 5 years. However, he continued to gamble with the National Lottery Draw and, by late August 2024, was also gambling with on-line unlicensed operators and this form of gambling appeared to escalate at the beginning of 2025. After apparently selling a work phone which he had recently received, after gaining

	new employment around May 2025, he lost that employment in July 2025. By this time, as he was also behind with his flat rental payments, he had been served with an eviction notice by the letting agent for his flat which was due to take effect at 11.30 hours on 18 August 2025. Despite this, he continued to gamble with the National Lottery Draw and on-line unlicensed operators until his bank account was effectively empty; his last payment having been made to the National Lottery on 16 August 2025. At around 11.15 hours on 18 August 2025, the letting agent for his flat discovered that he had received an e-mail from him at 10.10 hours that day in which he indicated that he had taken his own life in the property. Police were called and, when the bailiff entered his flat at around 11.35 hours, he was found sitting on his sofa [redacted]. Paramedics confirmed his death at 12.11 hours, and post-mortem examination concluded that he had died from asphyxiation [redacted]
10.	**CORONER'S CONCERNS** During the course of the inquest I heard evidence giving rise to concern. In my opinion there is a risk that future deaths could occur unless action is taken. In the circumstances it is my statutory duty to report to you. The **MATTERS OF CONCERN** are as follows: 1. Whilst the Deceased, who suffered with a Gambling Disorder, had successfully excluded himself from gambling with all licensed operators in Great Britain via GAMSTOP, this had not excluded him from gambling on-line with the National Lottery Draw because, at the time and currently, consumers, even when participating in the National Lottery Draw on-line, are not protected by the GAMSTOP scheme but only through the conditions imposed by the Fourth National Lottery Licence which requires a consumer to complete a separate self-exclusion process; 2. Despite self-excluding from all on-line licensed gambling operators in 2018 and again in 2024 via GAMSTOP, the Deceased continued to gamble on-line with the National Lottery Draw and, indeed, his last bank payment from his almost depleted bank account prior to his death was to the National Lottery Draw; 3. By not including on-line gambling with the National Lottery Draw in the GAMSTOP scheme, there is a risk that consumers having self-excluded via GAMSTOP will still gamble on-line with the National Lottery Draw.
11.	**COPIES AND PUBLICATION OF THIS REPORT** I have a duty to send a copy of my report to every Interested Person who in my opinion should receive it. I also may send a copy of the report to any other person who I believe may find it useful or of interest. I can confirm I have sent the report to: • Daughter of the deceased

	• Daughter of the deceased I also have a duty to send a copy of the report to the Chief Coroner. You may make representations to me, the coroner, about the publication of the contents of this report in line with Chief Coroner's PFD Publication Policy (2026). Any representations will be sent to the Chief Coroner alongside the report. Please refer to box 4 above for additional information relating to the publication of reports and responses.
12.	**SIGNATURE**  HM Senior Coroner Emma Whitting Bedfordshire & Luton