

The Boston Globe

How casinos in New England are exploiting Asian communities for profit

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The late-morning sun was already high and hot over the brownstones in Boston's [Chinatown neighborhood](#) when a sleek bus pulled to a stop at a mostly deserted street corner.

Five dozen people emerged from under store awnings and from shaded alleyways to clamor for one of 60 seats on the air-conditioned bus, set for a day of money-risking and, for most, money-losing at the Bally's [Twin River Lincoln Casino Resort](#) near Providence. The goal was a bit of excitement and out-of-town fun, and the passengers on board seemed ready for both. As the bus snaked its way through Chinatown, a female tour guide handed out vouchers for free gambling and food.

A little over an hour later, the passengers bounded off the bus into the smoky entrance of Bally's. Many headed straight to the Asian card games of [baccarat](#) and [pai-gow poker](#), where they laid down stacks of crisp, hundred-dollar bills on the green-felt tables. Others made their way to the hundreds of [Asian-themed slot machines](#) or food court, where they cashed in their vouchers for [congee](#), dried scallops, and other Chinese delicacies.

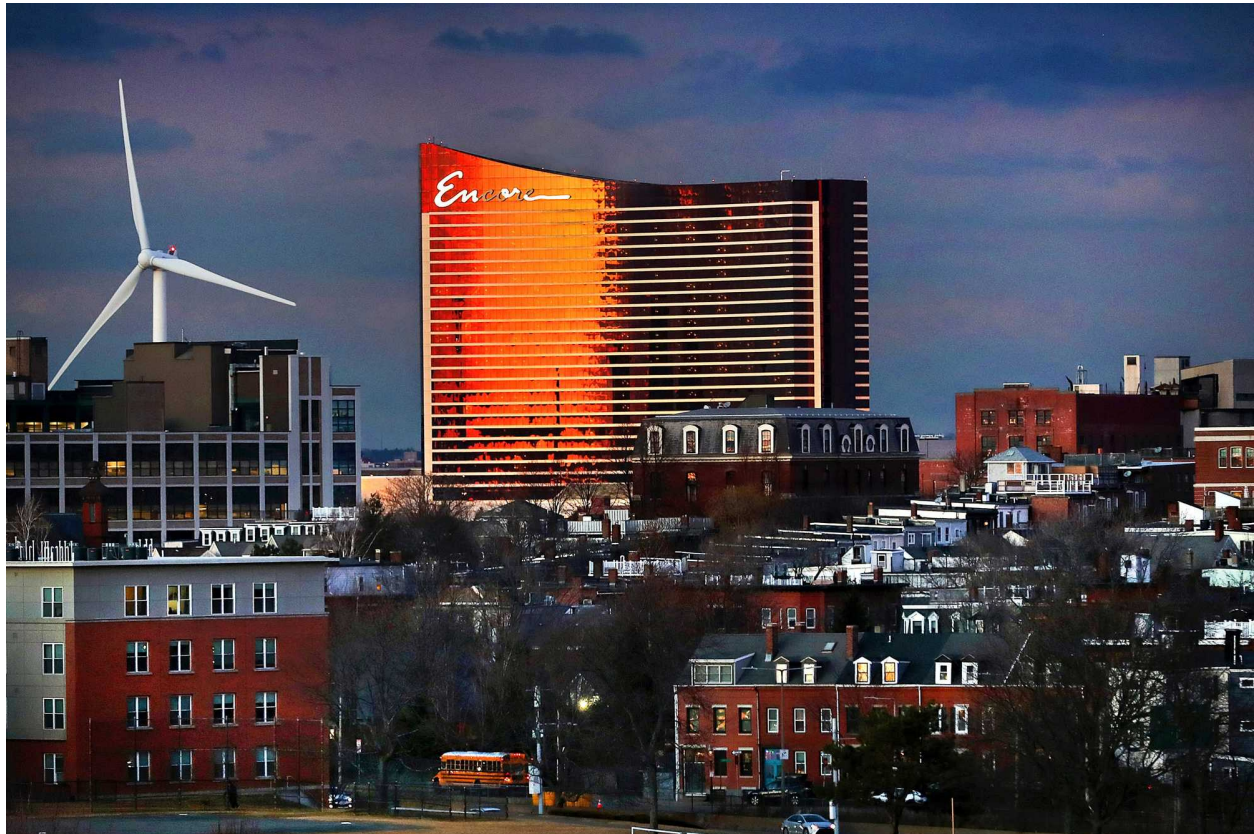
Every 20 minutes from dawn until well past midnight casino shuttle buses [make stops in Chinatown](#) and throughout other Asian communities. Almost all the passengers are Asian.

On buildings in Chinatown, the casinos unfurl giant posters highlighting entertainment events including concerts headlined by pop stars from Taiwan and Hong Kong. They send regular postcards to their frequent customers. They buy large advertisements in local [Asian-language newspapers](#). They set up booths at cultural festivals.

Luring Asian patrons into the casinos is just the beginning. [Casinos operating](#) in New England are deploying sophisticated strategies designed to entice people to wager beyond their means. And their favored target: people of Asian descent.

These practices, the Globe found, have contributed to the huge profits raked by New England's \$4 billion casino industry. Encore Boston Harbor ranked as the [third most lucrative casino](#) in the nation in 2024, collecting more gross gambling revenue than any of the 238 commercial casinos outside Nevada and Mississippi, in part because of its deliberate targeting of Chinese, Vietnamese, and other Asian groups. Nearly a quarter of Encore's customers are people of Asian

descent, three times their share of the population in New England, [according to a 2022 patron survey](#).



The Encore Boston Harbor casino was bathed in the warmth of the setting sun as it towered over the streets of Charlestown from its location in Everett on Jan. 15. (John Tlumacki/Globe Staff)

The Globe, for this three-part series, interviewed more than 100 current and former casino patrons, community advocates, casino employees, and addiction specialists, as well as reviewed more than 600 casino lawsuits — filed to collect delinquent gambling losses. The investigation found that New England’s largest casinos — including [Encore Boston Harbor](#), [Mohegan Sun](#), [Foxwoods Resort Casino](#), and Bally’s Twin River — are relentlessly targeting people of Asian descent across the region, often with devastating results, driving people toward addiction and sapping wealth from Asian communities. Among the findings:

- Casinos entice patrons to gamble more by offering free and frequent transit to the gambling halls and often bait patrons with loans, sometimes in excess of six figures. They then use hardball tactics to squeeze those who fail to pay up.
- Asian Americans represent a disproportionate share of casino patrons being sued by casinos for unpaid debts. More than 80 percent of those sued by Encore since its opening in 2019 for gambling debts are people of Asian descent.

- Predatory loan sharks operate openly inside New England’s largest casinos with little fear of criminal prosecution. They prey on Asian patrons and make illegal loans, sometimes at staggeringly high interest rates.
- Police and prosecutors have done little to combat the illegal gambling parlors and loan sharks that operate with impunity in Chinatown.
- The Massachusetts Gaming Commission, the state’s casino gambling regulator, has for four years failed to act on recommendations to fund audits of casinos’ marketing practices in the Asian community and assess whether casino shuttles are ethical.

For their part, casinos in New England said they take any reports of criminal activity seriously and cooperate with state and local law enforcement to ensure their properties comply with all gaming regulations. And though they declined to elaborate on their marketing strategies, casino officials said courting Asian customers is simply a smart business strategy.



A large mural advertising the Mohegan Sun casino decorated the facade of a brick building on Harrison Avenue in Chinatown in November. (John Tlumacki/Globe Staff)

Yet what casinos see as savvy marketing has dire consequences, as a growing body of research has found that members of some Asian American communities are at a much greater risk of developing gambling disorders, driven in part by social isolation and [cultural attitudes](#) that normalize games of chance and skill.

“The casino operators, they’re very well aware that working-class communities of color, particularly Asian immigrants, are prime candidates for gambling,” said Ben Hires, executive director of the [Boston Chinatown Neighborhood Center](#). “And quite frankly, they don’t care about the shattered lives.”

Kim Chung Ma vividly recalls the thrill of stepping inside a casino for the first time.

It was Jan. 26, near the Lunar New Year of 2020, and more than a billion people across the world, from China to diasporic communities in New York and Boston, ushered in the Year of the Rat. At Encore, the glitzy casino along the Mystic River, traditional lion dancers jumped around the pathways and harbor walk in front of the casino entrance, amid exploding firecrackers and a rain of confetti.

Once inside, Ma headed for a sprawling gambling floor — the size of three and a half football fields — with 2,700 slot machines and more than [170 table games](#), including dozens of tables devoted to Asian games such as pai-gow poker, baccarat, and sic bo.



People jostled for positions to see traditional lion dancers march through the sprawling floor of the Encore Boston Harbor casino during a celebration of the Lunar New Year on Feb. 21. (John Tlumacki/Globe Staff)



Asian-themed slot machines at the Encore Boston Harbor casino in Everett. (John Tlumacki/Globe Staff)

For the first time since immigrating to America from Hong Kong in 1966, Ma felt truly welcome — *like he belonged*. Encore had Chinese card dealers and hosts who spoke his native Cantonese. And just feet from Encore’s poker and baccarat tables was a plush restaurant with velvet seats that served some of his favorite Chinese dishes — including roasted duck.

Encore felt a world apart from the monotonous life that Ma, 99, had been living as a retired restaurant worker with his partner Lai Ying Lui, 78. For nearly 20 years, they lived together in a cement-and-brick apartment complex, which towered above other cement-and-brick housing blocks just north of downtown Quincy. His four children had grown and moved away, often leaving him feeling isolated and lonely.

Then Ma struck it big, winning \$20,000 from a lucky spin at one of Encore’s slot machines. Lights flashed, bells rang, and the sound of cascading coins blared through the slot machine’s speaker. A casino host came directly to his seat to congratulate Ma on his big win.

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Overnight, Ma no longer felt abandoned and forgotten — feelings that had haunted him since his wife died of ovarian cancer in 2003. Now he felt like a high roller — *someone who mattered*.

Eager to show off his gambling prowess, Ma hosted a lavish lunch for more than 20 people, handing out \$50 and \$100 bills to close friends. He also showered generous tips on shuttle guides, who ensured he always had a seat on one of the regular buses that come through his neighborhood in Quincy. “It’s about hope,” Ma later explained. “Everyone hopes to win some money.”

But Lui, his longtime partner, became increasingly alarmed. Within weeks after winning the jackpot, Ma was taking shuttles each day to either Encore or Bally’s Twin River. He seemed unable to stop. “When he wins, he cries to go back the next day,” she said. “The more he wins, the more he wants to go back. It’s like a drug.”



A couple for nearly 20 years, Lai Ying Lui, 78, and Kim Chung Ma, 99, walked to the office of the Civic Education Alliance, where they spoke in September about the devastating toll of gambling addiction. (Pat Greenhouse/Globe Staff)

Lui began to notice other changes in Ma. Normally, he walked gingerly with a cane — the result of his age and years of working up to 16 hours a day as a waiter in Chinatown restaurants. But once Ma stepped inside a casino, he was decades younger, his steps quickening as he headed toward the slot machines.

Yet the occasional wins blinded Ma to what should have troubled him: He was losing an average of \$1,000 every time he went to the casinos. Within six months, the money from his big jackpot win had vanished back into the casinos' coffers.

And by last spring, Ma had gambled away the last of his \$200,000 in retirement savings, his longtime partner was threatening to kick him out of her apartment, and he was having recurring thoughts of killing himself.

In interviews, Ma blamed no one but himself for his destructive gambling spree.

But the casinos' marketing machinery preys on people like him.

In some Asian cultures, casual gambling is seen as a socially accepted activity, particularly at family gatherings and holidays, and is deeply rooted in beliefs about fortune and fate, according to academics who study gambling behavior. These practices often originate from people's home countries, where social clubs and games of chance are common.

In the US, many scholars trace gambling in Asian communities back more than a century, to an era of exclusion and enforced isolation. Laws such as the [Chinese Exclusion Act of 1882](#), a racist law banning Chinese labor immigration, restricted family life and social opportunities. Isolated from mainstream society, many turned to mahjong and other games of chance as one of the few available pastimes.

“You have to remember that, for many first-generation Asian immigrants, crossing the ocean and coming to this country is already a huge gamble,” said Christina Chan, a playwright and producer from Cambridge and immigrant from Hong Kong. “Stepping into a casino is just a minor extension of that.”

Research shows that Asians are no more likely to gamble than other racial and ethnic groups, though some communities are at higher risk for problem gambling. Yet myths tied to cultural history have fueled harmful stereotypes that casinos have readily adopted and exploited.

“Gambling is woven into the cultural fabric of Asians more intricately than with other cultures,” said Josh Swissman, founding partner and managing director of GMA Consulting LLC, a gaming and hospitality industry consulting firm with offices in the US, Singapore, and London. “Asians feel at home in casinos.”

Industry consultants point to Asians' perceived higher propensity to gamble to justify the free shuttles, billboards, and the thousands of [Asian-themed slot machines](#) – replete with [cartoonish dancing Buddhas](#), dragons, tigers, pandas, and kung fu masters – that populate modern casino resorts, from Las Vegas to Atlantic City.



Traditional lion dancers paraded through a large crowd and a sea of slot machines at the Encore Boston Harbor casino during a Lunar New Year celebration. (John Tlumacki/Globe Staff)

“There is no such thing as an ‘Asian gambling gene,’” said Dr. Timothy Fong, a psychiatrist and co-director of the gambling studies program at the University of California Los Angeles. “But you can manufacture demand where it doesn’t exist if you keep marketing to a vulnerable population.”

Jeff Hamilton, president and general manager of Mohegan Sun, views the targeting of Asian Americans as a smart business strategy. He oversees a 15-person Asian marketing department with Asian dealers and hosts, fluent in multiple dialects, who cater to high rollers. They hire feng shui masters to help ensure that casino spaces are flowing with positive energy and project good fortune.

“Gambling is not something that is seen as a negative in the Asian community,” said Hamilton, who estimates that 15 percent of Mohegan Sun’s patrons are of Asian descent. “So we’ve been

able to create some unique experiences that are specifically designed to drive a specific Asian demographic to the property.”

Some public health advocates and Asian community leaders say the casinos’ focus on Asians bears strong resemblance to the tobacco industry’s aggressive marketing of another addictive product, [menthol cigarettes](#), to Black Americans.

“The casinos are using our culture as a weapon against us,” said [Yoyo Yau](#), a mental health counselor and former chief program officer at the Boston Chinatown Neighborhood Center. “It’s not just uncomfortable. It’s blatantly racist.”

The casino shuttles have long been core to this targeted marketing effort.

[Fifty-two times a day](#), Encore’s 32-seat buses arrive like clockwork near the Chinatown gateway, only breaking between 8 a.m. and 10 a.m. And several times a day, a 60-seat bus operated by Bally’s Twin River snakes through Chinatown and four other Greater Boston areas with high percentages of Asians – Dorchester, Quincy, North Quincy, and Malden.

A Boston Globe analysis of shuttle routes with Census tract data shows that the Encore and Bally’s shuttles stop in areas with some of the highest concentrations of Asians, including neighborhoods where more than 40 percent of the population is of Asian descent.

An Encore spokesperson said in a written statement that its “shuttle program is deployed based upon demonstrated ridership demand,” and each shuttle posts information on responsible gambling.

The round-the-clock shuttles have long been a source of frustration in Chinatown, where many residents feel they are being racially targeted. For more than six years, Encore picked up passengers at an MBTA bus stop near the Chinatown gateway without a permit and without paying a fee to the state transportation agency, according to a Globe analysis of public records. There were recurring complaints that the shuttles idled too long and spewed toxic exhaust into a playground next to the bus stop.

“All those casino shuttles should be towed, because it’s a straight-up traffic violation to use a public transit stop without a permit,” said Representative Tackey Chan, a Quincy Democrat who has long raised concern about the casino targeting Asian communities. “Where is the enforcement?”

In December, after The Boston Globe repeatedly inquired about why the casino was allowed to use transit stops for free and without a permit, Encore abruptly shifted its casino route and stopped using the MBTA stop at the Chinatown gateway. Now, the shuttle stops a few blocks away at 209 Essex St., near Boston’s South Station.

While there are no precise ridership counts, an informal 2020 survey by University of Massachusetts Boston and Boston Chinatown Neighborhood Center researchers found that 95 percent of the passengers on the Encore shuttle from Chinatown appeared to be of Asian descent.

On weekends, Encore sends similar shuttles through two stops near the Wollaston MBTA Station in Quincy.

The daily machinery operates smoothly, in large part because of the work of trained shuttle guides – hired by the third-party companies that operate the shuttles.



A free shuttle for Encore Boston Harbor casino picked up passengers at a stop on Essex Street, just a few blocks from the Chinatown gateway, on Feb. 28. (John Tlumacki/Globe Staff)

On a recent shuttle ride to Bally's, an elegantly dressed woman whom passengers referred to as "Miss Kim" carefully monitored every step of the shuttle journey from Chinatown to Twin River – from doling out the free vouchers to chaperoning people to the casino floor and its many food offerings. The guides are known to carry large sums of cash, which they sometimes loan to passengers for short periods to keep them gambling, according to casino patrons and community advocates familiar with the guides.

The guides also hail from many of the same predominantly Asian neighborhoods as the shuttle passengers, enabling them to form friendly relationships with them. At times, they will pick up elderly patrons at their homes and drive them to the shuttle stops, patrons said.

“The shuttle guides are key to the whole strategy of getting people to come [to the casinos] more often and to keep them gambling,” said Frank Poon, executive director of the [Civic Education Alliance](#), a Quincy-based nonprofit that promotes greater civic participation among Asians. “It’s another form of loan-sharking.”

Bally’s Corp. and its Boston-based third-party shuttle operator, [Royal Entertainment Inc.](#), did not directly respond to detailed questions about the shuttle guides. “We are certainly unaware of any predatory practices being used,” Bally’s said in a written response.

It was a shuttle guide who helped fuel Ma’s gambling problem, leading him to the place he’s at now: destitute and cast out of his longtime partner’s home.

Ma’s destructive, three-year gambling spree should have ended on an afternoon last April. That’s when he gambled away the last of his savings at a slot machine. Instead, a female shuttle guide who witnessed how much he had lost approached Ma and loaned him \$600 – the first of many loans that would fuel his compulsive behavior and leave him deep in debt, the couple said.

At first, the shuttle guide covered Ma’s losses with several small loans of \$600 each. When he lost that money, she upped the loans to \$1,200. Within several months, Ma was indebted to the guide for almost \$7,000 and had no way to immediately repay her, the couple said.

Destitute, Ma turned to his four children for financial support. His children began chipping in \$1,000 a month for food and other essentials.

But with the modest stipend from his children, Ma’s gambling itch resurfaced. Ma was unable to control his betting, and by this past October he owed his partner Lui more than \$8,000.

During a stretch when Ma was trying to avoid the casinos, he joined his neighbors in his apartment complex for a low-stakes game of mahjong. Amid the circles of focused players, he looked distinctly forlorn. Everywhere were reminders of casinos. A schedule for the casino shuttles was posted on the building’s lobby. A volunteer even poured coffee for Ma from a pot that, she said, was won by one of the building’s residents at a casino.



Kim Chung Ma, 99, became emotional as he spoke about his addiction to gambling. The immigrant from Hong Kong gambled away his life's savings at area casinos and has struggled with recurring thoughts of suicide. (Pat Greenhouse/Globe Staff)

Staring ahead motionless amid the friendly banter and clacking of the mahjong tiles, Ma admitted he wished he was somewhere else – at a casino.

“I have nothing now,” Ma said. “Death will end everything.”

At the center of Encore’s sprawling gambling floor, squeezed between flashing slot machines and the cashier’s cage where bettors convert cash to chips, there is a business office conspicuously devoid of glitz.

Inside, Encore loan officers in formal business attire are prepared to explain the terms to anyone who enters. Those with cash collateral and good credit can be instantly approved for loans at an [annual rate of 18 percent](#), comparable to a consumer credit card. An Encore employee who identified herself as a casino business officer smiled and shook her head when a Boston Globe reporter asked if there were limits on how much a person could borrow.

“Limits? People here borrow millions,” said the business officer.

Court records indicate the extent of the casino’s lending operation – and some of its grimmer consequences. More than 300 Massachusetts residents have been sued by New England’s largest casinos – Encore, Mohegan Sun, and Foxwoods – in the past two decades. Those sued include engineers, schoolteachers, and restaurant owners, according to court documents and interviews with borrowers.



Guests at the Encore Boston Harbor casino walked down a hallway to the main lobby in 2020. (John Tlumacki/Globe Staff)

In some cases, patrons can start with credit lines of \$10,000 and ramp up to as much as \$250,000 in a matter of months. Some Asian patrons quickly secure multiple, six-figure credit loans from different casinos in the region – before defaulting, court records show.

When patrons default, casinos often summon them to court – even asking judges to issue arrest warrants to track people down when they miss court hearings related to their debts. One casino, the Mohegan Sun, has sought arrest warrants against nearly a third of its patrons who have defaulted on loans in Massachusetts over the past two decades, court records show. In some cases, gamblers have been hit with arrest warrants for debts of as little as \$1,000, records show.

One borrower, a business systems engineer of Asian descent from Tewksbury, borrowed more than \$310,000 from Encore in a series of rapidly escalating credit lines. Records indicate that the

borrower, who is listed on LinkedIn as an engineer at Raytheon, was identified as a “fugitive from the law” for failing to appear in court after he defaulted on his loans.

Encore said in a written statement that, consistent with other casinos, it bases decisions on how much credit to extend to patrons on information from third-party credit reports. The majority of legal actions taken by Encore for unpaid credit involves suspected patron fraud, the casino said.

The vast majority of the time, casinos recover these past-due loans – plus interest and fees, court documents show. That’s partly because the nation’s large casinos have data-mining tools that give them rare insight into the creditworthiness of their customers, say gaming industry analysts. Modern slot machines and card dealers accept pre-paid player loyalty cards instead of cash; and the loyalty programs record precisely how much a person gambles and when.



Patrons gambled at Foxwoods Resort Casino in Mashantucket, Conn., in 2020. (Barry Chin/Globe Staff)

“It’s a rigged game,” said Les Bernal, national director of [Stop Predatory Gambling](#), a nonprofit advocacy group based in Lawrence. “The casinos have a very clear window into the financial behavior and creditworthiness of their customers, while their customers know almost nothing about the inner workings of the casinos.”

When casino credit lines run out, gamblers have another option: loan sharks.

In interviews, Asian casino patrons and former Encore employees described a shadowy and illegal world hidden in plain sight amid the glitz and bright lights of the casinos.

The sharks wander through the casino floor searching for Asian bettors who have lost big at table games or slot machines. Often the borrowers are people they know. Then they sidle up to their tables and ask them if they need a loan.

To avoid being detected, the loan sharks carry their cash and chips in small bags – sometimes hidden under their coats. Then they dole out the loans in casino restrooms and hotel rooms where they can evade the hundreds of ceiling cameras on the casino floor, according to Asian bettors and community advocates.

A spokesman for Encore said in a written statement that it has “zero tolerance” for criminal activity and does not allow loan sharking in its casino and any allegations or reports of illegal conduct are immediately referred to the gaming enforcement unit of the Massachusetts State Police, which has 11 officers at Encore. A spokeswoman at Bally’s Corp. said the company was unaware of any predatory loan sharks on its premises.

Globe reporters witnessed some of these furtive transactions.

It was almost noon on a weekday and already about 100 Asian customers were crowded around the table games in Encore near [the Red 8](#) – a plush, high-end Chinese restaurant that offers dim sum brunch and lobster dinner.



Assorted Chinese dim sum served at Red 8 in the Encore Boston Harbor in Everett in 2022.
(Carlin Stiehl for The Boston Globe)



Ceramics decorated the main dining room at Red 8 in the Encore Boston Harbor. (Carlin Stiehl for The Boston Globe)

One older Asian woman with short-cropped hair stood out among the crowd. She walked with a limp and held a plastic bag normally used for carrying food. When she arrived at the baccarat table, a trio of bettors quickly gathered around her. Moments later, the woman with the bag led a female bettor to a nearby restroom. Once there, hidden from the cameras, the woman was seen by a Boston Globe reporter piling \$100 bills on the bathroom counter.

Hours later, after another round of baccarat, the two Cantonese-speaking women disappeared again into the Encore restroom. Moments later, the female bettor returned to her seat at the baccarat table and pulled out a pile of chips.

Yang Lo, a 47-year-old former sports bookie from Medford who once gambled frequently at area casinos and illegal gambling parlors, said he knows two individuals in Chinatown who provide personal loans to gamblers at Encore. Sometimes they meet bettors at the ornate gates of Boston's Chinatown neighborhood, travel with them on the shuttles, and then swoop in when their clients lose and need more cash or chips, he said.

Typically, he said, the loan sharks collect \$100 for every \$1,000 they lend to bettors, Lo said.

Payment is virtually assured, Lo said. That's because the loan sharks, like the shuttle bus guides, usually live in the same neighborhoods as their customers. If someone fails to repay, they can

find them at their home or their work, he said. Those who fail to pay are shamed in the community, he said, and sometimes pursued at their homes.

“There’s nowhere to hide” from the loan sharks, Lo said. “That’s where a lot of my people are getting the money to gamble in the casinos.”

The loan sharks are part of sophisticated networks that operate much like illegal drug rings, according to Asian casino patrons. They provide the cash to so-called “runners,” who then arrange to meet would-be borrowers at the casino. The runners distribute the cash and chips, but the transactions are often scheduled ahead of time by the runners via text or phone call, according to Edward, a 59-year-old retired restaurant owner from Newton and former compulsive gambler who asked to remain anonymous due to fear of retaliation by loan sharks.

“They are here [at Encore] seven days a week,” Edward said, gesturing toward a woman with a backpack. “They have a lot of people who work for them, and they know where you live.”

Despite their prevalence, the loan sharks are rarely caught and prosecuted.

The state Attorney General’s Gaming Enforcement Division, which is charged with investigating and prosecuting gambling offenses, has filed charges against just one alleged loan shark since the unit was created in 2013, according to a Globe review of state indictments. In Massachusetts, as in most states, loan sharks can be charged for [criminal usury](#), defined under state law as the charging of more than 20 percent annual interest on a loan.

In that 2022 case, Kimanh T. Le of Quincy, 50, who is Vietnamese, was caught on surveillance at Encore carrying large bundles of cash and chips inside her purse and handing it directly to patrons. Investigators found that Le was lending customers up to \$10,000 each at interest rates of 6 to 10 percent per week – far exceeding the state’s legal limit on loans.

Le was charged with 11 felony counts of criminal usury. In 2023, Le was placed on extended probation, in which she was prohibited from visiting casinos or making personal loans to anyone other than family members.



People played slots on the casino floor at Encore Boston Harbor in 2019. (Jessica Rinaldi/Globe Staff)

Marvin Santer, a former security guard at Encore, described the casino’s approach to monitoring its patrons as “broadly indifferent.”

Security officers were only trained to intervene if patrons were being loud or belligerent, he said. Patrons who appeared to be loan sharks were left alone, as well as those who showed obvious signs of compulsive gambling behavior, he said. Even patrons who had gambled continuously for 48 hours or more – to the point of soiling themselves – were left alone, he said. “No one was ever banned for gambling usage,” Santer said.

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Justine Huang, founder and executive director of the [Chinese American Association of Braintree](#), is all too familiar with this murky underworld.

Several years ago, her sister-in-law became indebted to loan sharks after running up large debts at area casinos, including Encore and Foxwoods, where she would gamble for up to 10 hours a day, Huang said. A male loan shark repeatedly showed up at her home when she failed to repay him.

“A lot of [Asian] immigrants go to the casinos, because that’s the one place where they are made to feel like kings or queens,” said Huang. “No one thinks about the consequences, how it tears families apart.”

Weeks after Encore’s opening in 2019, a team of researchers led by the University of Massachusetts Boston and the Boston Chinatown Neighborhood Center [interviewed two dozen residents](#) of the Chinatown neighborhood. Nearly all described the new casino as an attractive escape from the grueling nature of their work and from the social isolation of Chinatown, where there were few other recreational outlets.



A shuttle bus for the Encore Boston Harbor casino made a regular stop near the gateway to Chinatown on John F. Fitzgerald Surface Road in 2024. (John Tlumacki/Globe Staff)

The report’s authors concluded that Encore and its free shuttles put Chinatown residents at particular risk of developing gambling disorders and that the community was unprepared to deal with the impact. At the time, in all of Chinatown, a densely packed enclave of about 5,000 residents, there was not a single clinician fluent in Cantonese or Mandarin who specialized in gambling addiction.

Two years later, a team of researchers dug deeper and released [a more expansive](#) study (known as the “Asian CARES” report) on problem gambling in the state’s Asian communities. The study affirmed the UMass report’s core finding: Isolation and a lack of other recreational alternatives contributed to Asian immigrants being drawn to gambling — and casinos’ targeted marketing efforts exacerbated the problem. Researchers conducted 40 in-depth interviews of Asian people in Greater Boston and found an alarming 15 percent mentioned death and suicide as an impact of problem gambling. More than half, 55 percent, listed domestic violence as a side effect.

For the first time, the 2021 report prompted a public hearing on problem gambling in the Asian community and outlined a series of specific actions to address it. The report recommended that the Gaming Commission fund an audit of responsible gambling in the Asian community to evaluate whether the casinos were engaged in any predatory practices and to assess whether the round-the-clock shuttles were “ethical and moral.”



Members of Greater Boston’s Asian community described how problem gambling has led to suicides, domestic violence, and ruptured families. (John Tlumacki/Globe Staff)

Yet even now, 15 years after casinos were legalized in Massachusetts, many of the recommendations from these twin reports have gone unheeded. The recommended audits of the casino shuttles and marketing practices never materialized. And public health advocates say treatment and prevention services remain woefully inadequate: In cities with some of the state’s

highest concentrations of Asian residents, there are still no certified gambling treatment specialists who are proficient in one or more Asian languages, state data show.

“The problem has gone from bad to worse,” said Catherine Vuky, a clinical psychologist at South Cove Community Health Center in North Quincy. “We see people running to get on [casino] shuttles who have gambled away their money for food.”

Jordan Maynard, chair of the Gaming Commission, pushed back against the suggestion that the agency has failed to address problem gambling in Asian communities.

In the wake of the Asian CARES study, he said, the commission has significantly ramped up funding local initiatives aimed at reducing gambling-related harms in Asian and other communities of color. Since 2021, the agency has directed roughly \$1.2 million to communities, such as Chinatown, at greater risk of gambling-related harms.

To bolster its case that it is confronting problem gambling, the Gaming Commission has long pointed to [GameSense](#), a program designed to curb compulsive betting at the state’s three licensed casinos.

From booths on the casino floors, GameSense dispatches 20 green-shirted agents to help bettors develop strategies, like setting budgets and not chasing losses, for preventing compulsive behavior. GameSense agents also guide patrons who show signs of problem gambling on how to ban themselves from casinos – [known as “voluntary self exclusion.”](#) (Those who enroll in the self-exclusion program are prohibited from entering casinos in Massachusetts for a set period, from a year to a lifetime.)



GameSense adviser Elidonne Dorsainval worked the floor of the Encore Boston Harbor casino in 2024. GameSense advisers help patrons develop strategies for preventing compulsive behavior. (John Tlumacki/Globe Staff)



A GameSense card and lanyard were given out at the GameSense counter at the Encore Boston Harbor casino in 2024. (John Tlumacki/Globe Staff)

The commission touts GameSense agents as “first responders” who rescue gamblers from crisis, and each year the program produces a bevy of statistics to highlight how active they are. [In the 2024 fiscal year](#), for instance, GameSense advisers had about 95,000 interactions with casino patrons and helped nearly 400 casino patrons voluntarily ban themselves for problem gambling behavior. The green shirts cost the state about \$3.3 million in the last fiscal year – making it among the state’s most expensive programs for mitigating problem gambling.

Recognizing the need, the state in recent years has expanded the GameSense program to include five agents who speak one or more Asian languages, including Cantonese, Mandarin, Korean and Vietnamese.

Yet a decade after GameSense was launched, and after more than \$20 million in state outlays, the nonprofit that runs the program still cannot point to any data demonstrating that it has reduced problem gambling statewide.

Public health advocates say that the GameSense program is poorly designed and that advisers are not properly trained to be counselors and are hamstrung by the program’s rules. For instance, advisers are not authorized to stop patrons showing signs of compulsive behavior from betting or provide addiction counseling, putting most of the onus on gamblers to seek help.

And the program still struggles with a lack of visibility. In 2022, a team of gambling researchers at Carleton University in Ottawa surveyed 1,109 regular casino patrons in Massachusetts and found that only 16 percent had ever spoken to a GameSense agent. Of these, nearly 80 percent reported having simple interactions with agents about issues that were unrelated to gambling, according to the analysis.

On a half-dozen recent visits to Encore by Globe reporters, GameSense agents were nowhere to be seen. On a busy Sunday afternoon in December, a GameSense information booth near the entrance to the casino floor was empty of agents as a steady stream of casino patrons poured by on their way to the slot machines and casino sportsbook, where a large crowd had assembled to watch a New England Patriots game.



Lui and Ma spoke in September. Lui has since ended her relationship with Ma after nearly two decades because of his gambling problem. (Pat Greenhouse/Globe Staff)

By early fall, Lui decided she had enough.

She could no longer stand her partner's torment. Ma's pleas to return to the casino and gamble more of her money. His depression and threats of suicide.

“So many times we fight, so many nights I cry. I’m out of tears,” Lui said.

So on a crisp October morning, Lui calmly informed Ma that she was kicking him out – that he was his family’s responsibility now, not hers.

Ma fell to his knees and begged her to reconsider, but Lui wouldn’t back down.

Now, Ma lives with his youngest son in Medford.

Lui has no plans to see him ever again.