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Betting on Scams

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ABSTRACT

Scams of all sorts are responsible for huge financial and psychological harms. Up to now, however, there's been no philosophical investigation of how they work. I argue that while the success of some scams is easily explained, others are puzzling. Especially in light of the growing evidence that we have well-designed epistemic vigilance systems that generally protect us against implausible information, how we do explain why cognitively competent individuals hand over thousands of dollars in implausible scams? I suggest that the implausibilities of these scams makes it unlikely that they induce belief in their victims. Rather, they work by inducing a fantasy that is just plausible enough, and attractive enough, to bring their victims to bet on the scams.

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Scams; misinformation; epistemic vigilance

> Existence is a scam made up by philosophers to sell more philosophy.
>
> Emily Herring.

There is almost zero discussion of scams in the philosophical literature, and none that focuses on the doxastic states of those who act on their basis. But some scams are philosophically interesting: we can learn a great deal about the mind and the causes of behaviour from them. These scams are very unusual in combining two properties: they have a clearly incredible content, but they motivate very costly actions. These properties usually conflict: when stakes rise, agents act on their genuine beliefs, and they rarely form genuine beliefs on the basis of incredible content (that is, they do not form genuine beliefs that directly reflect that incredible content). Our mechanisms of epistemic vigilance are too reliable for incredible content to cause genuine belief. That, at any rate, is how many philosophers and psychologists see things. Scams, therefore, confront us with a choice: either we need to rethink the power of epistemic vigilance, or we need to accept that belief isn't necessary for costly action.

I'm going to argue that the main lesson to be learned from incredible scams is that it's not always necessary to convince people of claims – that is, to induce what I will call full belief – to move them to costly action. In the right circumstances, it is possible to exploit people by bringing them to *bet* on a belief that they regard as very likely false.

The Background: Trading off Credibility and Motivation

It's no secret that large numbers of people manifest apparent gullibility in the face of incredible claims. Examples are easy to come by. Ten per cent of Americans report believing that the Earth is flat (Hamilton 2022). One-third claim to believe the Great Replacement theory, according to which global

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elites aim to replace white people with non-white people (Sharpe 2022). In the wake of Hurricane Milton, misinformation circulated widely, including such bizarre claims as Marjorie Taylor Greene's assertion that the government controlled the weather (Spring 2024). The phenomenon is by no means confined to the US. One in three Britons report believing that 15- minute cities are attempts by the government to keep people under surveillance and limit their movement, and 29% report believing that the great reset announced by the World Economic Forum is a plot to impose a totalitarian global order (Duffy and Dacombe 2023). All of these claims, and many more, spread widely across social media, are repeated in interviews, and shouted in the streets.

The fact that so many people report believing these bizarre claims has sparked widespread worry over misinformation. Some researchers have expressed the concern that misinformation shatters our shared consensual 'reality' (Overgaard and Collier 2023). They fear that the breakdown of a shared world of fact is a threat to democracy; if we cannot agree on basic facts about reality, we cannot deliberate together (Ecker et al. 2024). But it does not follow from the fact that many people are willing to *say* that they believe bizarre claims that these people actually believe that the world is very different from how we take it to be. There is a range of reasons to suspect that many of those who report such beliefs are insincere or mistaken in reporting their beliefs.

First, there's evidence for widespread insincerity in the belief reported in surveys and polls. There are two main routes to insincerity in reporting beliefs in bizarre conspiracies and the like. The first is *expressive responding* (sometimes called 'partisan cheerleading'), whereby agents report a belief to express their support for their side of politics (Hannon 2021). Much of the evidence for expressive responding is open to other interpretations, but some is compelling. The most persuasive is a study conducted in the immediate wake of claims by Trump surrogates that his inauguration had been the best-attended ever. Schaffner and Luks (2018) gave their participants photos of the crowds at the Trump inauguration and at the first Obama inauguration, and asked, simply, which showed more people. A substantial minority of Trump voters (but not Clinton voters or non-voters) chose the Trump inauguration (see Ross et al. 2023 for replication). It's not plausible that they really thought the photo showed more people; rather, they identified the photos as depictions of presidential inaugurations, recalled the then very recent controversy, and took the opportunity to express their support for the president.

There is also evidence that people insincerely report their beliefs in order to troll experimenters or because they think it's funny to report believing something bizarre. Another example from the first Trump term illustrates such trolling. After some typically ill-judged Trump remarks on the effects of disinfectant, it was widely reported that his supporters were drinking bleach to combat COVID-19 (Reimann 2020). But was it true? The CDC conducted a survey to find out. It found that 4% of Americans were gargling with or drinking household cleaners to prevent virus transmission (Gharpure et al. 2020). 4% of Americans is, of course, a huge number of people. We should have seen emergency rooms overwhelmed. Despite some anecdotal reports, the surge didn't occur. The most likely explanation is that reports of drinking or gargling with bleach were insincere.

Litman et al. (2023) tested the hypothesis, with a larger sample than the CDC survey, but with controls for what they called 'problematic respondents' (that is, people who were either responding at random or who appeared to be insincere). Almost every person who reported ingesting household cleaners was a problematic respondent. They also reported impossible or very implausible claims (like having previously died from a heart attack, or being able to name every US senator ever from memory), extremely unlikely demographics (such as the respondent who reported their weight as 1900 lbs., alongside other very unlikely characteristics), or failed attention checks. Of those very few who were not problematic respondents, all reported either answering 'yes' to the question by accident or ingesting household cleaners by accident. *No one* credibly reported intentional consumption of household cleaners to combat COVID-19.

Second, less direct evidence for a lack of genuine belief in bizarre claims comes in the form of the evidence people cite in support of their assertions. Marjorie Taylor Greene cited plainly irrelevant and antiquated patents as evidence that 'they' can control the weather (Czopek 2024). Even more farcical

was the evidence widely cited for the claim that the Covid pandemic was deliberately engineered by elites to control the population – the fact that 'delta omicron' is an anagram of 'media control', the alleged fact that COVID-19 means 'see a sheep surrender', even stills from movies released years before the pandemic (Levy 2022). Not only is none of this good evidence; it's hard to believe that anyone actually seriously believes it is good evidence. Interpretive charity, and the recognition that those who claim to take facts like these as evidence for their reported beliefs are otherwise broadly rational agents, should lead us to think that those who cite them are not really in the business of seeking the truth about these claims.[1]

Third, there's typically a gulf between the confidence with which bizarre claims are repeated and agents' willingness to stake anything significant on them. Notoriously, one man was sufficiently motivated by the Pizzagate conspiracy theory (according to which senior Democrats were running a paedophilia ring from the basement of a particular D.C. pizza restaurant) to attempt to free the children (Siddiqui and Svrluga 2016). But he was one of millions of people who *said* they believed the theory. Why was he one of only two or three willing to act on it? This sort of gap between reported belief in bizarre claims and action is typical. Mercier (2020) gives the example of the anti-Semitic conspiracy theory that swept the town of Orleans in 1969, according to which Jewish shopkeepers were kidnapping gentile girls. At its height, he reports, fervent believers stopped and stared at the offending shops. This behaviour seems more an expression of general anti-Semitic feelings than behaviour guided by the reported belief.[2]

Taken together, the evidence strongly suggests that bizarre claims are believed much less often than polls, studies, and breathless newspaper reports all suggest. It appears to indicate that our mechanisms of epistemic vigilance (Mascaro and Sperber 2009; Sperber et al. 2010) work much better than many fear. Some researchers have gone so far as to conclude that claims that misinformation is widely believed are *themselves* misinformation (Altay, Berriche, and Acerbi 2023). While many people are willing to accept bizarre claims – to the extent of reporting belief in them, perhaps sincerely (Levy 2024) – it takes genuine evidence to convince them.

Some of the evidence cited above leverages the conceptual link between belief and behaviour: beliefs are maps by which we steer, and when we steer in rocky waters, we take care to ensure that our maps are accurate. A failure to care about accuracy, or to use a representation to guide behaviour in choppy waters, is therefore evidence that we're not treating it as a representation of the way the world is. Mercier (2017) cites our apparent unwillingness to act on the rumours we apparently sincerely repeat as evidence we don't really believe them, and a number of studies utilize incentives to test sincerity, on the grounds that when something rides on accuracy, people are more likely to report their true beliefs (e.g. Berinsky 2018; Bullock et al. 2015; Peterson and Iyengar 2021; Prior, Sood, and Khanna 2015). Talk is notoriously cheap, but when stakes rise and the agent puts something on the line, epistemic vigilance kicks in, and people act on their real beliefs.

This sort of evidence is good news, because it shows that people are more rational and much less gullible than is often supposed. Accordingly, we should be much less concerned about misinformation (Altay and Acerbi 2024).[3] Against this background, the success of incredible scams in causing people to hand over large sums of money emerges as mysterious. How can rational agents be moved to consequential action by evidence as flimsy as *that*?

The Challenge of Scams

The evidence reviewed above both supports and also partially leverages the linkage between behaviour in high-stakes contexts and the credibility of claims. Incredible content and action motivation are inversely correlated; to move people to action, one needs to provide evidence; conversely, if people cite incredible evidence in support of a claim or are reluctant to act on it in high-stakes contexts, they probably don't really believe it. But scams often seem to combine incredible content with a genuine power to move people to costly behaviour.

There's often a lot on the line in scams. That's the *point* of the scam: the scammer seeks to defraud their victim of their money. And successful scams are sometimes incredible. Of course, many scams are all too plausible and raise no special challenges with regard to motivation. For example, scammers who spoof emails from a solicitor to divert funds into their account provide credible evidence (Jones 2017), and it's no surprise that people fall for these scams or that they lose significant sums. Some scammers are con artists, and their artistry consists in constructing convincing facades that would deceive the wariest of people.[4] But some scams seem quite transparently to be fictions.

Romance scams provide good illustrations of incredible scams. The title of Becky Holmes' recent book on romance scams encapsulates how incredible many of them are: *Keanu Reeves is not in Love with You* (Holmes 2024). Many romance scams begin plausibly enough, with a scammer using photos and an identity stolen from social media, messaging the victim on a dating app. But more than a few romance scams *begin* with a high degree of implausibility. The subreddit r/scams is full of stories of people who have sent large amounts of money to people who claim to be Willie Nelson, Jennifer Aniston or, yes, Keanu Reeves. Most of these stories involve older people, who may be experiencing cognitive decline, but some involve younger, apparently competent agents reporting their own experiences.[5]

Even when romance scams begin plausibly, red flags typically accumulate over time. For example, the person may claim to be very wealthy, but repeatedly request funds for a medical procedure for a parent or child – or for some bizarre venture. They may agree to meet in person (and request money for the airfare) but repeatedly fail to turn up. They may be reluctant to talk on the phone or to video call; any video call is likely to be extremely brief and with a very bad connection (again, hard to square with their claimed lavish lifestyle). Despite the increasing implausibility of the story, they may succeed in extracting large sums from the victim.

Consider Eve's story (Holmes 2024, 22–26). Eve met her scammer on a dating app, at a time when she was lonely and isolated. 'Michael' told her he was a soldier, and very early on in their interaction, he announced he'd been posted to South Sudan by the UN. He then sent her a picture of a rusty metal box, which he opened and revealed to be full of gold bars. Michael asked for £5000 to transport the gold to England for the two of them. Eve didn't send the £5000, though she did repeatedly send him smaller (far from insignificant) amounts. Eventually, the scammer gave up the gold bar plan and told her he was travelling to join her. He asked for £2000 to fund the travel. She sent £1200 in two instalments. The next she heard from Michael, he claimed to be at Tel Aviv airport, and that someone had stolen his passport and money. He needed money to stay in a hotel while the British Embassy sorted out travel documents for him. Eve told him she had no money to send. Finally, after several more attempts to extract money, she got a message from people who claimed they were going to kill Michael if she didn't pay a ransom of around £10,000. It was only when the police she contacted over the supposed kidnapping showed her the results of a reverse image search on photos of 'Michael' that she realised that she'd been scammed.

As Holmes comments, the flags here 'are really, really red' (Holmes 2024, 26). There were many, many signs that Michael was a scammer and many implausibilities to the story. Eve was vulnerable, but not impaired in her judgment. How could someone with functioning mechanisms of epistemic vigilance be brought to hand over such large sums on the basis of such a flimsy story?

Targeting the Credulous

First, we ought to acknowledge that though the evidence that our mechanisms of epistemic vigilance do a good job protecting us against implausible misinformation is strong, it does not imply that competent adults are never taken in. Very likely, some people (like Edgar Maddison Welch) are sufficiently convinced by implausible misinformation to act on it. While a large majority of rational agents may resist genuine belief in incredible claims, scams may be wildly successful if they succeed in convincing a tiny fraction of people. A scammer can be very successful if they turn a tiny fraction of people into sources of revenue, given the sums extracted are often significant.

In this light, the implausibility of incredible scams might be a feature and not a bug. Spelling mistakes or sloppy expression in letters purporting to be from law firms, paper-thin backstories about the source of funds and why the scammer has picked *you* to share them with, and other obvious implausibilities serve as a filter (Herley 2012). While emails can be distributed costlessly and on a massive scale, scammers do face a very real resource limitation: their time. This limitation makes it important for them to filter for false positives: people who seem receptive, but who will resist investment when the stakes rise. The implausibilities filter out the vast majority of people, leaving only the most credulous few in whom an investment in time might pay off. Celebrity scams filter for credulity in a similar way: most of us would not believe that Jennifer Aniston or Keanu Reeves was *really* contacting us on Facebook Messenger. Implausibility allows for precise targeting of the credulous; that's all scammers need to ensure a payoff.

Additionally, scammers may flourish by targeting those who are vulnerable in virtue of their circumstances, rather than of cognitive or personality differences. 'Recovery scammers' lurk in forums where people report having been the victim of scams, such as the subreddit r/scams. They message the posters with the promise of being able to get some or all of the lost money back. Their aim is to induce their victims to pay fees to pursue their scammers. Of course, nothing is ever delivered. Recovery scams might be successful because those who have fallen for scams in the past are more credulous than average, but also because they are vulnerable. Their failure to see through the initial scam might make them mistrustful of their own epistemic vigilance mechanisms, and the devastation of the loss might induce cognitive load. Scammers may also flourish by targeting other vulnerable groups. It's no accident that scammers often use dating apps: those looking for love may be vulnerable in virtue of isolation, and their defences may be lowered.

Though some scammers flourish by targeting the credulous, however, there are far more scammers in the world than this small subset of the population could warrant. Scammers succeed in exploiting people with well-functioning mechanisms of epistemic vigilance, and their success might teach us something about the conditions under which misinformation, including implausible misinformation, might be more broadly successful.

Betting on Fantasies

Romance scams, whether or not they begin plausibly, almost inevitably soon slip into wild implausibility. Though the scammers offer cover stories (his finances are tightly controlled by his manager; that's why Keanu Reeves needs money to come visit you), the requests for money are themselves red flags, and their repetition necessitates increasingly bizarre elaborations to the story. Full belief is unlikely in the face of these oddities, and scammers must settle for something weaker. I suggest that they work by inducing not belief, but an imagining: a fantasy that is attractive enough, and just plausible enough, to motivate betting on its being true.

Notoriously, people gamble on outcomes they do not believe to be likely. Many millions of people around the world buy lottery tickets every week, despite knowing that the odds of winning are tiny. The potential payoff is large enough, and the fantasy of winning inviting enough, to keep them spending. This sort of low-stakes gambling is extremely common; for example, in 2019/20, 44% of Britons reported having played the lottery in the previous 12 months (Department for Digital, Culture, Media & Sport 2020). Higher-stakes gambling is less common, but the sums lost through sports betting, casinos, and so on are enormous, nevertheless. In the first 11 months of 2022, casinos and betting apps in the United States between them reported a revenue of nearly 55 billion dollars, already exceeding the record set the previous year by 13.5% (Yakowicz 2023). While the odds are usually significantly better when people bet on sports or poker machines, they are still heavily skewed in favour of the house, and people know this. Nevertheless, they willingly put their money on the line, time and time again.

What's the attraction of gambling? Gambling may be genuinely addictive: the intermittent reward schedules associated with slot machines and casino games may hijack the

dopaminergic system in the same kind of way in which addictive drugs appear to, with the result that the (subpersonally) expected reward outstrips any actual reward, and increases over time (D. D. Ross et al. 2008). In addition, gambling is rewarding in a way that drugs no longer are once neural adaptation has occurred, and consumption no longer is pleasurable (Robinson and Berridge 1993): gambling has a plausible promise of great reward associated with it.

The great reward associated with gambling is, of course, the reward that would be delivered were the gamble to pay off. The reward is plausible inasmuch as there is a very nearby possible world in which it is actual: holding all the physical (and social) facts fixed (or at least all the physical facts that are within the purview of human understanding), the world in which the gamble pays off is accessible.[6] All that needs to happen is *that the ball lands on red*, or that *I draw an ace*, or whatever. Of course, the large majority of nearby worlds are worlds in which I lose, but that doesn't alter the fact that the winning world is accessible. My winning is compatible with all the physical and social facts; nothing untoward needs to happen for me to win. This fact enables me to entertain the fantasy *that I win* as a possibility for me, in a way that, say, the fantasy of me scoring a goal in the cup final at Wembley cannot be entertained as a possibility for me. *That* world is very distant – very many things would need to change for that world to be actual – whereas wealthy 'me-world' is practically within touching distance.

Scams, including incredible scams, *might* generate the sorts of intermittent rewards that lead to a dysregulated dopaminergic system. Victims often report that in later stages of the scam, the scammer would often turn cold or hostile, or ghost their victim for a time. When they re-establish contact or return to love bombing, the victim 'is so relieved and grateful that she experiences a high' (Holmes 2024, 216). Perhaps the unpredictable alternation of punishment and reward mimics the reward schedule of the slot machine. Whether or not that's true, incredible scams are similar to gambling in that they hold out the plausible promise of great reward. The scenario the scammer presents is almost certainly false – in almost all nearby possible worlds, it's false – but the world in which it is true seems highly accessible.

Moreover, that world is one that is highly attractive to the victim. The victims of romance scams are all, or very nearly all, vulnerable in some way or another to the promise of the reward. They have a strong need for a deep connection with someone, and they are also often vulnerable to the promise of financial security. Eve's marriage had broken down, her friends were far away, and she had had to give up her job due to poor health. She was lonely, and Michael offered companionship and the promise of a family and comfort. If he was who he said he was – even if some of his more grandiose claims about hidden gold were false – the world in which she had close companionship and security was tantalizingly close. This, for her, was a reward worth betting on.

But this explanation isn't yet sufficient to explain victims' behaviour. Though people regularly bet on highly unlikely outcomes, they rarely stake very significant amounts of money on the very unlikely. While people take bad bets all the time, betting behaviour is nevertheless constrained by (more or less) rational appraisal of the odds and the rewards – indeed, Graham and Yair (2024) used a betting paradigm to test the sincerity of claims in Trump's big lie, on the grounds that willingness to bet requires genuine belief. People will happily pay a few dollars for a very long shot at a big reward, but few would buy a lottery ticket at the cost of the many thousands that victims may send to scammers. They will wager much larger amounts on a horse or a football team, but the odds in these cases are very much better than the odds of winning the lottery, and much, much better than the odds of the scammer turning out to be who they say they are. The problem, thus, is that the appeal to betting doesn't explain why victims hand over such significant sums at such bad odds, given that the victim is in a position to see just how unlikely a win really is.

We might appeal here to the addictive potential of gambling. Notoriously, gambling addicts will continue to wager despite heavy losses (Rachlin 1990). But even addicts seem more sensitive to odds than scam victims often are. In any case, while pathology might be part of the story, I don't want to place any weight on the hypothesis. The development of a genuine addiction requires circumstances that appear difficult for scammers to replicate. Instead, I want to appeal to differences between

ordinary gambling and the sort of gambling that occurs in the context of incredible scams that make the latter seem a much better bet than the former.

Paradigm gamblers and scam victims are in very different epistemic positions, even once the scam victim begins to entertain very serious doubts about the scammer (of course, it is only their actions after significant doubt sets in that call for special explanation). Paradigm gambles do not involve deception; nothing prevents the gambler from knowing the facts pertaining to the set-up of the gamble just as well as the house does. The informed gambler – like the house – lacks knowledge only of a future contingent: how the gamble will turn out. The victim of an incredible scam is in a different epistemic position: they lack knowledge of how things are *now*. They harbour very significant doubts that the scammer is who they claim to be, but they do not *entirely* disbelieve the cover story either. If they were wholly convinced that it was a scam, they would disengage. It is not only the future prospect of a big win that motivates the victim. In addition, they are motivated by the prospect *that things are pretty good right now*.

This difference in epistemic position helps to explain why the victim wagers large amounts they would not spend on a gamble at the same long odds. Were the scam presented as a pure gamble, with the prospect of reward in the future (alone), then they would be prepared to put only a relatively small amount on the line. But that's not how the gamble is perceived. It's not (only) a gamble on how things will be. It's a gamble on how things are *and* will be.

Because the incredible scam is a gamble on the present, as well as the future, the payoff is perceived very differently, and is far more motivating. Boyer (2008) has observed that the simulation of counterfactuals – mental time travel – is by itself rewarding and thereby motivating. Simulating the rewards or costs of a course of action motivates agents to pursue it or to avoid it. There's nothing surprising about that: we all know that daydreams of glory or wealth can be rewarding. But if it is true that it is rewarding to imagine oneself as successful in some endeavour or as admired (and so on), then it is even more rewarding to imagine this sort of scenario in what we might call the mode of actuality. Rather than simulating what I take to be a counterfactual (e.g. that I am admired by all), I simulate the scenario as something that may actually be true! If the evidence is ambiguous, or at any rate not decisively against the hypothesis, then the fantasy I simulate as obtaining now is even more rewarding than if I simulate it as a future possibility or as what I recognize to be a counterfactual.

That's the situation scam victims finds themselves in. They're not just wagering on how the future will be, but also on whether the fantasy spun for them is true right now. The reward that does the motivational work is not deferred (until such time as my numbers come up). It's delivered *now*. In wagering, I entertain and sustain through my own actions the rewarding *present*. My wagering significant sums is a signal to me that I genuinely believe the scenario and allows me to entertain it in the mode of actuality, with all the rewards that entail. Indeed, given that wagering a more significant sum entails a stronger signal of belief, the costs of the gamble are always offset, to some degree, by the intrinsic rewards of imagining.[7]

Rival Hypotheses: Is the Gambling Hypothesis Well-Motivated?

While it might be conceded that the gambling hypothesis explains the behaviour, the obvious objection this account faces is that it is unnecessary. It might be argued, that is, that we can explain the behaviour by reference to familiar mental states, whether those invoked in folk psychology or those more recently proposed by philosophers and cognitive scientists interested in explaining how people may act contrary to their explicit beliefs.

One possible folk psychological explanation of the victim's behaviour might go something like this: Initially, the victim *believes* that the scammer is who they say they are, and their behaviour is explained by this belief, together with the desire for companionship. Even once they begin to entertain significant doubts about the scammer, the victim continues to assign some credence to the scenario, and this credence is sufficient to drive behaviour. Another possible folk psychological

explanation is simpler: like all mechanisms, epistemic vigilance mechanisms will sometimes fail, and even careful and conscientious agents sometimes do silly things.

An explanation of their behaviour in terms of the psychological posits of contemporary cognitive science and philosophy might cite any of a range of mental exotica. Perhaps the victim *alieves* that the scammer cares for them (Gendler 2008). Perhaps their state is poised between belief and disbelief: an *in-between belief* (Schwitzgebel 2009). Perhaps it is an *implicit belief* (Brownstein 2018) or a *belief fragment* (Bendaña and Eric 2021). Given that the gambling hypothesis is speculative, and these rival hypotheses are well-established, we should prefer them if they can do the explanatory work.[8]

Whatever the merits of these accounts of cognition and its failures, none of them can do the work the gambling hypothesis does. None can account for the most puzzling cases in which people lose large sums on the basis of highly implausible scams.

The basic reason that none of these proposals will succeed in explaining the cases is that none of these (supposed) states explain what we might call the focal features of attentive behaviour in high stakes situations. The focal features of behaviour are those we invoke in explaining why the behaviour is engaged in: the *why* rather than the *how*. The folk psychological accounts and the posits of contemporary philosophy and cognitive science either fail to explain the focal features of the behaviours or cannot explain high stakes behaviour (not, that is, unless we supplement them with the gambling hypothesis).

When stakes are high and agents are attentive, they act in accordance with their all-out beliefs, or the credences to which they assign the highest probability. That (as we've already seen) is why psychologists use stakes to probe agents' real beliefs, and why they regard agents' failure to act on bizarre professed beliefs when something is on the line as evidence that the belief report is insincere or mistaken. Even when we assign a significant credence to a proposition, we don't put money on it when our credence in a conflicting proposition is high. Perhaps credences may drive behaviour when stakes are low. Perhaps they may drive behaviour when we're inattentive – particularly when we attend to the credence, or to evidence in favour of it, but neglect evidence against it. But stakes automatically upregulate attention: people don't absentmindedly hand over thousands of dollars or pounds. Appeal to credences is therefore unlikely to explain how incredible scams succeed in exploiting agents like Eve.

The same problem besets attempts to explain the phenomena on the basis of glitches in epistemic vigilance mechanisms or in other cognitive mechanisms. Such glitches can indeed explain how and why agents fall for scams. In a moment of inattention, distraction, or in the grip of some transient cognitive impairment, an agent clicks on a link they shouldn't have; that's all too common. But the longer the series of actions they need to engage in, and the more time they have to take breaks, to reflect, to do something else, the less likely such lapses are to explain the ongoing behaviour. Breaks, real breaks, bring about a reset of our cognitive mechanisms: we see the situation anew and with clearer eyes. In the puzzling cases, where the scam extends over weeks or months, there are plentiful enforced breaks: every time the victim sleeps, for a start. Glitches can explain somewhat extended behaviours (shortly, we'll discuss a real case that might be explained in such ways). In these cases, though, the scammers work hard to ensure that the person doesn't take a break or get a real chance to reflect.

The postulates of cognitive science and philosophy, like aliefs and implicit attitudes, fare no better. They may shape attentive action, but they do not govern the focal aspects of our actions. They affect how such actions are carried out, not the intended goal of the action. Indeed, such mental exotica are commonly identified and measured using tasks that are sensitive to how behaviours are carried out, rather than what behaviours the agent intends. The Implicit Association Test, for example, measures differences in reaction times to stimuli that are supposed to reveal the influence of implicit biases (Greenwald, McGhee, and Schwartz 1998), while belief fragmentation is a hypothesis advanced as the best explanation for a range of relatively subtle psychological effects. In-between beliefs, too, are invoked to explain the overall mental state of an agent who overtly commits to one attitude while giving subtle signs of a contrary attitude. Aliefs are held to drive feelings, often feelings that explain resistance to carrying out overt actions. It's

extremely hard to see how these states could explain attentive agents deliberately handing over large sums of money to others in whom they have little trust.

Some of these folk psychological and cognitive scientific hypotheses might explain some scenarios in which victims lose money in incredible scams. Charlotte Cowles is a journalist who specializes in finance. She had a weekly column in the 'business' section of the *New York Times*. Despite her financial literacy, she fell victim to a 'painfully obvious' scam (Cowles 2024). She was convinced to put $50,000 in cash in a shoe box and hand it over to a stranger. Her success as a journalist suggests that there is nothing wrong with her cognitive competencies. Moreover, in her own telling, she *didn't* believe the scammer's story. 'I don't even believe that you're a CIA agent', she told the man on the other end of the phone line. His reassurances didn't convince her. But she went along with the scam regardless.

The postulates of cognitive science, perhaps in combination with some sort of cognitive glitch, almost certainly help explain Cowles' behaviour. She was kept on the phone for nearly 5 hours, and placed under increasing pressure and – therefore – cognitive load. The scammers began with a plausible, though alarming story (of identity theft) and used it to establish trust by presenting themselves as authorities able to assist. Only once the cover story was in place did the red flag-raising implausibilities and requests – really, commands – to hand over money follow. By this time, Cowles was exhausted, scared and isolated from others (by the admonition to tell no one, since her phone might be monitored). While she didn't trust the scammers, her thinking was by now sufficiently impaired for her behaviour to be explained, at least in important part, by aliefs, implicit attitudes, belief fragments and the other inhabitants of the menagerie of mental exotica.

Romance scams have a lot in common with the scams that victimize people like Charlotte Cowles. They each confront us with the same puzzle: given that the red flags rapidly accumulate, how do these scams manipulate rational agents into high stakes actions? I suspect, however, that the explanations of scams that unfold over many weeks and months, like romance scams, and the short, sharp scam that targeted Cowles are importantly different. Romance scammers rarely have the opportunity to induce significant cognitive load, to physically exhaust their victims, or to isolate them to the same degree. They unfold over weeks or months, not hours, and their victims have many opportunities to step away, to take a break, to think and reflect. In fact, breaks are enforced: the scammer cannot keep them constantly engaged. There are far fewer opportunities for subpersonal states to drive behaviour in these scams than in the sort that targeted Cowles.

Though mental exotica cannot explain the focal features of romance scams, the betting hypothesis might help to explain cases like Cowles'. Unlike the victims of romance scams, Cowles had absolutely no motivation to bet on the truth of the fantasy spun for her. Instead, she had every reason to want the overall scenario to be false. She would give a lot for her world to return to the state it was apparently in before she picked up the phone and spoke to a purported representative of Amazon; a world in which her identity had not been stolen and used to set up fraudulent bank accounts involved in money laundering and drug trafficking. However, the scenario as it was initially presented to her was entirely plausible, and even as the scenario got wilder, it remained rational for her to worry about identity theft (the scammers genuinely did have private information about her, including her home address and her social security number: enough to make ID theft a live possibility). While she had no reason to bet on the overall scenario being true, she *did* have a reason to want it to be true that the scammers were who they said they were. She may have been motivated to bet on *that*, rather than the entire scenario. Her behaviour may have been driven by both betting and mental exotica.

While I take the considerations cited in this section to be powerful evidence *against* extant folk psychological and cognitive scientific hypotheses, the failure of these hypotheses certainly doesn't establish the truth of the gambling hypothesis. We can go some way towards establishing the gambling hypothesis by putting it to the empirical test. If the gambling hypothesis is correct, gambles presented in what I have called the mode of actuality – in which the gambler is presented with scenarios in which they are *already* better off – will be more motivating than gambles on future contingents. We might model this by having a partner with a known probability of lying tell the gambler they have already won, and the money is already in their (temporarily hidden) kitty. The

hypothesis is that people will be willing to stake more in this condition than on the turn of a card, with the probability of winning held constant.[9]

Conclusion

Many scams are entirely – scarily – plausible, and there's no special problem of explaining why their victims act as they do. Some victims of incredible scams may be highly credulous; again, there's no special problem of explaining their behaviour (though their credulousness itself calls for explanation). But many people who fall victim to incredible scams are not credulous. They are well-functioning, rational agents, and it is puzzling that they fall for scams that seem so transparently obvious.

The puzzle is heightened by several facts. First, the very implausibility of the scam raises doubts about whether any well-functioning agent would believe it. Second, the sums involved ensure that agents are attentive, and there are good reasons to think that when stakes are high, agents act in accordance with their true beliefs. Third, victims themselves report significant doubts about the scammer and the scenario. Psychologists use small incentives to reveal agents' true beliefs. Why is it, then, that the large stakes involved do not cause agents to act in accordance with the beliefs that they are justified in holding?

I have argued that the victims of incredible scams are often well understood as engaging in betting. They bet not just on the future, as gamblers do, but also on the present. They would not gamble such stakes at those odds on some future reward, but the fantasized reward is not merely in the future: it obtains *now*, and therefore the fantasy is very much more motivating.

This conclusion may have implications for the debate with which we started; the debate over misinformation. As we saw, a number of theorists have suggested that the significance of misinformation in the political arena has been greatly exaggerated by the media and many academics. It convinces far fewer people than the headlines suggest. I share this view. However, it may be possible to bring people to act as if they believed misinformation, even bizarre misinformation, and even when something significant is on the line, if purveyors of misinformation can bring them to bet on its being true. Perhaps we might understand the motivations of the January 6 Capitol rioters, who appeared to have been swayed by misinformation, in this sort of light. Perhaps they were betting on the fantasy world of the misinformation – one in which Trump was elected the previous November – being true (or perhaps this was part of their motivation at any rate). If misinformation can bring people to gamble in this sort of way, it might yet be a more serious problem than the deflationists think.[10]

Notes

1. Of course, different cultures may have different epistemic standards in circumscribed areas, such that facts that for us do not raise the probability of a claim to any degree are for them compelling evidence. Consider, say, the Azande who see all illnesses as evidence of witchcraft (if Evans-Pritchard (1976) is to be believed) while sharing our evidential standards when it comes to tracking game or building houses. The claim that interpretive charity supports a non-doxastic construal of reports of bizarre beliefs supported by claims like these rests on three facts: (1) as far as we can tell, these agents are broadly rational and unimpaired; (2) they share our culture in almost all respects; (3) they are typically not motivated to act consistently with their claims when something significant is on the line.
2. Similarly, the man who set fire to the curtains at the restaurant linked to the Pizzgate conspiracy (Romero 2019) might more plausibly be seen as expressing anti-Democrat feeling than genuinely responding to the content of the theory.
3. Misinformation may have harmful effects even if it doesn't induce belief or (therefore?) consequential behaviour guided by its contents. It may be intended to make coming to have any belief harder (Rini 2017); it may be designed to sidetrack debate (Levy 2024), and so on.
4. Successful hoaxes usually fall into this category. While we may need to postulate a fair amount of wishful thinking to explain why people fall for some hoaxes, many are quite plausible (elsewhere, I have argued that those who fell for the Sokal hoax, to take one example, acted appropriately given their evidence (Levy 2023)). Stories of falling for more bizarre hoaxes are often exaggerated. The alleged panic sparked by Orson Welles' famous War of the Worlds broadcast, for example, seems to be largely a myth (Pooley and Socolow 2013). In the

conclusion, I will briefly mention one possible case of consequential behaviour brought about by people betting on a hoax: the January 6 Capitol riots.

5. https://www.reddit.com/r/Scams/comments/10tl0dd/fell_for_a_possible_celebrity_scam_and_feeling_so/ is a first-person account of falling for a celebrity scammer.
6. Of course, if the world is deterministic, then there is already a fact of the matter whether the gamble pays off even before the wager is placed. However, the future is epistemically open, and epistemic openness is sufficient for the agent to entertain the plausible fantasy of winning.
7. The sunk cost fallacy may also play a role, given the financial and emotional investment the victim has already made. But this role may not be entirely independent of the gambling account. Doody (2019) argues that the disposition to commit the sunk cost fallacy is explained by an intrinsic desire to hide from others and oneself that one has suffered what he calls a diachronic misfortune. That the actual state of affairs is one in which one has not suffered a diachronic misfortune might be part of the content of the scenario imagined in the mode of actuality by the agent (as an aside, Doody argues that his account shows that the disposition to allow unrecoverable funds to influence decision-making is a rational one. As far as I can tell, that's a mistake: his account seems to explain why people might be motivated to commit the fallacy rather than to show that it's not a fallacy).
8. The gambling hypothesis *is* speculative: I am unaware of any direct experimental evidence in its favour (I will shortly mention one way of testing it empirically). Conversely, the cognitive scientific hypotheses are all motivated by experimental evidence. Nevertheless, I do not think the gambling hypothesis is markedly less speculative than its rivals. All the cognitive scientific hypotheses face important – to my mind sometimes devastating – objections. For example, the belief fragmentation hypothesis is importantly motivated by work on cognitive dissonance, but the most influential cognitive dissonance paradigm seems to fail replication (Vaidis et al. 2024), while the implicit belief hypothesis faces important challenges from its apparent failure to predict behaviour (Oswald et al. 2013) and from its apparent temporal instability (Gawronski et al. 2017).
9. Publishing Clearing House found success with a sweepstakes in which people were sent letters advising them that 'you may already be a winner!' (Lammle 2012). Their success might be some indirect evidence in favour of the lottery hypothesis.
10. I am very grateful to the two reviewers for *Social Epistemology* for very helpful comments.

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