

It Can Be Agony When a Loved One Is a Scam Victim – But Refuses to See It

Some chronic fraud victims deny that they've been targeted by scammers, frustrating the people who care about them

By Matt Alderton, AARP
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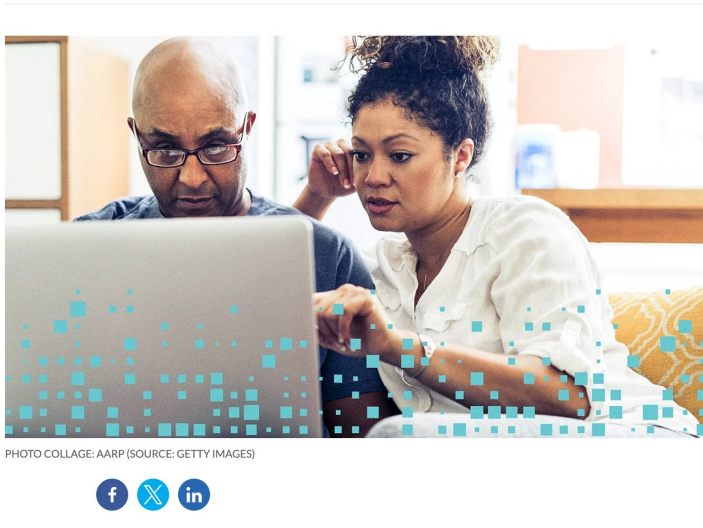
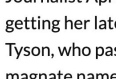


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Journalist April Helm, 49, makes her living reporting facts, but she had trouble getting her late mother, Sherri Tyson, to see the truth. In 2018, the widowed Tyson, who passed away in 2020 at age 72, met a much younger diamond magnate named Gerald online and became convinced that they were in love. She ended up losing \$350,000 to the romance scammer, even as Helm tried her hardest to make her mother see that Gerald was a fake.

Helm is savvy about scams. The news director and anchor at the AM radio station KRMG in Tulsa, Oklahoma, she's the founder and host of the podcast *Scammer Stories*. That may have made it all the more excruciating to watch her mother lose her savings to a criminal while Helm tried everything she could think of to get Tyson to stop. Helm showed her evidence that Gerald was lying. She asked other family members to intervene. She interviewed her mom on her podcast. She even arranged a visit from federal law enforcement, so they could explain the scam to Tyson.

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"None of that worked," says Helm, who had never seen her mom so happy. "She was giddy — just so in love.... She would not admit that she was being scammed."

When victims won't accept the truth

Although most fraud victims eventually recognize when they have experienced a scam, chronic victims like Tyson are often so invested in scammers' lies that they're unable to reject them. They also may have been manipulated by the criminals to distrust the people around them, which leaves them isolated. Any of those factors can make someone extremely difficult to protect from fraud.

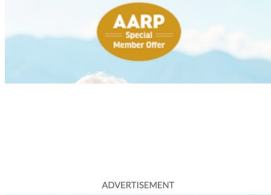
A chronic victim might be someone who loses money to the same or different scams repeatedly, or is caught up in a single scam over an extended period of time. In both cases, the person may be unable to see reality while being targeted by [sophisticated techniques](#) designed to stimulate their emotions — whether fear, anxiety or excitement — in ways that prevent rational thinking. Many romance scams or investment scams (criminals often combine the two), in particular, are played out over months or even years, with the victim becoming increasingly enmeshed with the scammer. It's hard to determine how many people are chronic fraud victims, but certain characteristics and situations can make someone more vulnerable to repeated or long-term scams, according to the 2021 report "Addressing the Challenge of Chronic Fraud Victimization," commissioned by AARP and the FINRA Investor Education Foundation. Interviews with victims and family members of victims found that isolation, a history of abuse, depression, [cognitive decline](#) and a lack of a sense of purpose are among the potential risk factors for chronic victimization.

Psychological manipulations

Like the "Imagineers" who design immersive rides at Disney theme parks, scammers create worlds so realistic that victims can easily lose themselves inside them, says social psychologist Anthony Pratkanis, a professor emeritus of psychology at the University of California, Santa Cruz. "It's like being a character in a novel. You're playing a role that the criminal has given you, and you think the story is going to have a happy ending. But it doesn't. It's a very sad ending."

Many chronic victims fall into what's known as a rationalization trap, Pratkanis adds. When people who believe they are smart or capable fall for a scam, it contradicts their perception of themselves, he explains. When that happens, they can either admit the scam or ignore it. One path leads to feelings of shame and [depression](#), while the other leads to feelings of affirmation and joy. When victims choose the latter — rejecting reality — it's a subconscious act of self-preservation.

Some victims may be influenced by the "sunk-cost fallacy," says gerontologist Marti DeLiema, an assistant professor at the University of Minnesota in Minneapolis, where she studies financial scams and older adults. "It's the idea that you've already invested so much time or so much money. Accepting that it's a scam means all that is a loss."



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"It's almost akin to what a gambler experiences," echoes geriatric neuropsychologist Peter Lichtenberg, director of the Institute of Gerontology at Detroit's Wayne State University. "It doesn't matter if it's an investment scam, a romance scam or a lottery scam. Whatever it is, they believe that despite losing lots of money, the payoff is still there."

That was the case for the father of a Kansas man, Brad Simpson. In this [two-part episode](#) of AARP's *The Perfect Scam* podcast, he describes his failed attempts to get his dad, Paul, to stop sending money to scammers who claimed that he'd won \$1 million — he just needed to keep sending them money to get his winnings. Like Helm, Brad Simpson tried everything to get his dad to stop paying, but he says, "at a certain point, it became a compulsion like gambling." Paul Simpson ended up sending nearly everything in his bank account to the criminals.

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How to help chronic scam victims

Disentangling chronic victims from scams is often no easy task. But approaching the situation with patience, care and caution can help you break scammers' spell over a loved one.

1. Be proactive. The best way to protect a loved one from a scam is to help them avoid it in the first place. "As people get older, it's really important ... to talk to them and say, 'We know that people are going to be targeting you, so before anything happens, let's come up with a plan for how we might protect you,'" explains Lichtenberg, who says proactive measures might include naming a financial power of attorney or giving a trusted friend or relative access to your account so they can monitor withdrawals.

Echoes Helm, "The biggest opportunity I missed is when my mom said that she was going to start dating online. I should have sat down with her and gone in-depth about the risks."

2. Avoid victim blaming. Scammers are adept at driving wedges between victims and their families. Blaming victims for their negligent behavior only deepens those wedges, DeLiema says. "You need to understand it's not you against the victim; it's you against the criminal who's in the ear of the victim," she explains. "So start slow and build trust. [Avoid making accusations and placing blame](#). Otherwise, they're just going to shut you down and tune you out."

3. Ask questions. Express genuine interest in the victim's life, initially just to gather information and build trust. Eventually questions can become more pointed and probing. "Let the victim tell you the facts from their perspective, and then you can highlight things that don't add up," DeLiema says. "You might say, for example, 'Don't you think it's strange that someone you just met a couple weeks ago on the internet and have never met in person is asking you for money?'"

Hopefully, the victim will begin to ask themselves the same questions. "You want to plant seeds of doubt that ideally will help the person come to their own conclusion about the fraud and quietly realize that it's a scam," Pratkanis says.

4. Find the root problem. Victims often have some really intense, unmet needs that the scammer is tapping into," Lichtenberg says. "Whether it's financial need ... or the desire to be loved in an intimate way, the rewards are so enticing that the victim can't let go of them."

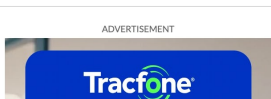


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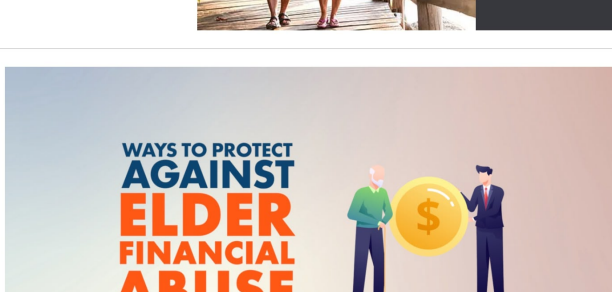
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Amy Nofziger, director of fraud victim support at the AARP Fraud Watch Network Helpline, agrees, pointing to the three elements of happiness that are often attributed to philosopher Immanuel Kant: something to love, something to do and something to hope for. "If they don't have one of those three things, scammers will give it to them," Nofziger says. "So help your loved one find one of those things to fulfill themselves in a healthy way."

5. Call for backup. "Who's the best person to talk to the victim?" Pratkanis asks. If your relationship with the victim isn't as strong as you'd like it to be, it might be better to outsource the conversation to a favored relative or trusted adviser, like a church leader, a financial professional or the victim's physician. Local law enforcement might be willing to dispatch an officer to talk to the victim, or you could even hire a professional interventionist.

6. If necessary, escalate. If all else fails, you might consider contacting adult protective services or an elder law attorney who can help you file for conservatorship. "The bar for that is really, really high," DeLiema says of [conservatorship](#). "The person has to really demonstrate a lack of ability to manage their money. And you're essentially getting into a legal battle with someone you love, which is a horrible thing that can really fracture relationships. So I always say that's a last-resort option."

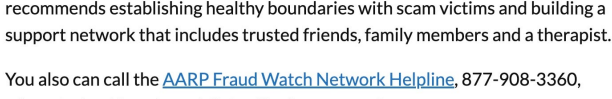
Take care of yourself, too

Unfortunately, there's no silver bullet. "At the end of the day, you have to realize that you might not ever convince your loved one that they're the victim of a scam," Nofziger says.

Helm agrees. After her mother's death, she got involved with Advocating Against Romance Scammers (AARS), a nonprofit whose goal is raising awareness about romance scams. As an AARS board member, she has engaged firsthand with families like her own that have lost loved ones irrevocably to scams. "I've talked to family members who've taken their loved one to court. They've gotten powers of attorney. They've found ways to monitor all of their internet and activity. But it doesn't matter," Helm says. "Even if you have power over their finances, even if you take away their phone, they will still find a way to continue with the scam. It's just like any other addiction. They will find a way."

For that reason, it's as important to [protect yourself](#) as it is to protect your loved one. "If you're so stressed that you can't sleep and can't eat and end up losing your job, that's not healthy boundaries," concludes Nofziger, who recommends establishing healthy boundaries with scam victims and building a support network that includes trusted friends, family members and a therapist.

You also can call the [AARP Fraud Watch Network Helpline](#), 877-908-3360, where trained fraud specialists offer free support.



Matt Alderton is a contributing writer who specializes in health and wellness, travel and technology. His work has also appeared in USA Today, Forbes and The Washington Post.

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