THERE’S an adage you hear most any time you mention con artists: You can’t cheat an honest man. It’s a comforting defense against vulnerability, but is it actually true?

No, as it turns out; honesty has precious little to do with it. Equally blameless is greed, at least in the traditional sense. What matters instead is greed of a different sort: a deep need to believe in a version of the world where everything really is for the best — at least when it comes to us.

Robin Lloyd wasn’t looking to get rich. She was just a poor college student who thought she’d finally caught a break. It was 1982, and Ms. Lloyd was making her first trip to New York City. On Day 1 she fell for what, to a hardened New Yorker, would seem impossible: a game of three-card monte. On a Broadway sidewalk, a loud man behind a cardboard box was doing something at lightning speed with three playing cards, telling the crowd to “follow the lady.” Guess where she went correctly, and you could easily double your cash.

“I remember being like a kid at the circus, so fascinated by him showing us how easy it was to win,” Ms. Lloyd told me. She didn’t take the decision to play lightly. She had only two $20 bills in her pocket, and she remembered, “At this time in my life, I had no winter coat.”

But something about this man’s patter seemed genuine; it was almost as if he saw her woes and wanted to help. And she’d just seen a lucky winner who’d doubled his money and walked away elated. “It was so exciting, the energy there. And you want to win and want to believe so much.” The moment the cash left her hand, she regretted it, and rightly so. In a flash, she lost everything.

Three-card monte is one of the most persistent and effective cons in history. The games still pop up along city streets. But we tend to dismiss the victims as rubes. Even Ms. Lloyd felt that way, calling herself a fool. “I probably deserved it,” she says. But that’s in retrospect. In the moment, it wasn’t so simple. She was frugal and intelligent (a student in sociology, who would soon go on to get her Ph.D., she was, until recently, the news editor at Scientific American).

But Ms. Lloyd was up against forces far greater than she realized. Monte operators, like all good con men, are exceptional judges of character, but even more important they are exceptional creators of drama, of the sort of narrative sweep that makes everything seem legitimate, even inevitable. When I mentioned to Ms. Lloyd that the winner she’d seen was planted there to lure people in, she expressed surprise. She hadn’t realized that that was how the game worked. “The rational part of me knows I was conned. But there’s still a part of me that feels like I was unlucky.”

That’s the power of the good con artist: the ability to identify your deepest need and exploit it. It’s not about honesty or greed; we are all suckers for belief. In Ms. Lloyd’s case, money was indeed a factor. But it need not be.
Take love. Joan (not her actual name; why will be clear soon enough), a savvy New Yorker, found out after not only dating but living with her boyfriend, Greg (also not his real name), that she had fallen for an impostor. “He was wonderful, funny, kind and generous,” she recalled.

“He was kind of improbable, like where you would mention almost anything, like deep-sea diving, he’d be like, ‘Oh, here’s how to do this.’ And then it would turn out that he’s either done it or manufactured a suit for someone else who did,” she says. “He knew how to set bones — he’d been a paramedic. He built me a kitchen — he knew how to make stuff. He knew how to cure things and take care of sick people.”

That, and he had created an entire persona for her benefit, complete with a false background, a fake position at a lab at a prestigious research university and an apocryphal family history. Everything he’d ever told her about himself was a lie.

How did she miss it? It seems impossible in the age of Google — and Joan had googled away, as any diligent modern girlfriend would. But his name was common, the details were vague and hardly anything came up. She realizes now that all the red flags were there. But at the time — well, she was in love. “I just kept thinking, God, I’m so lucky.”

Joan isn’t what one thinks of when one thinks of a quintessential mark, either. She wasn’t greedy; she was just greedy for a certain reality. At that point in her life, she needed to feel cherished, protected. All of her friends were getting married. Some had children. She was alone. She wanted to believe in perfect love — and society was only too happy to reinforce that desire.

THE confidence game existed long before the term itself was first used, most likely in 1849, during the trial of William Thompson. The elegant Thompson, according to The New York Herald, would approach passers-by, start up a conversation, and then come forward with a unique request. “Have you confidence in me to trust me with your watch until tomorrow?” Think how much is loaded into that simple query: You are a respectable person, since I approached you, but are you also someone who believes the best in people, or are you a cynical blight on humanity? Faced with such a conundrum — a story about the kind of person you are contained in a single question — many a stranger proceeded to part with his timepiece. And so, the “confidence man” was born: the person who uses others’ trust in him for his own private purposes.

Stories are one of the most powerful forces of persuasion available to us, especially stories that fit in with our view of what the world should be like. Facts can be contested. Stories are far trickier. I can dismiss someone’s logic, but dismissing how I feel is harder.

And the stories the grifter tells aren’t real-world narratives — reality-as-is is dispiriting and boring. They are tales that seem true, but are actually a manipulation of reality. The best confidence artist makes us feel not as if we’re being taken for a ride but as if we are genuinely wonderful human beings who are acting the way wonderful human beings act and getting what we deserve. We like to feel that we are exceptional, and exceptional individuals are not chumps.
This is the logic that governs such improbable-seeming cases as that of Paul Frampton, the University of North Carolina physicist who, in 2011, fell for a sweetheart swindle on a dating website. He became convinced that he was corresponding with the model Denise Milani, proceeded to fly to South America for an in-person rendezvous and ended up jailed for smuggling cocaine.

“Some people will say they’re innocent, but when I talk to them further, it becomes clear that they were somehow involved,” he explained in an interview from prison with The New York Times Magazine. “I think people like me are less than 1 percent.” It’s that less-than-1-percent logic that gets the conned to a place that seems ludicrous to an observer.

Caught up in a powerful story, we become blind to inconsistencies that seem glaring in retrospect. In 2000, two psychologists, Melanie Green and Timothy Brock, had a group of people read “Murder at the Mall,” a short story adapted from a true account of a Connecticut murder in Sherwin B. Nuland’s “How We Die.” The plot followed a little girl as she was murdered in a mall. After reading the story, participants answered questions about the events. Then came the key query: Were there any false notes in the narrative, statements that either contradicted something or simply didn’t make sense? Ms. Green and Mr. Brock called this “Pinocchio circling”: the ability to spot elements that signal falsehood. The more engrossed a reader was in the story, the fewer false notes she noticed.

Well-told tales make red flags disappear. Consider the case of Ann Freedman, the former president of the now-defunct gallery Knoedler & Company, who became embroiled in one of the largest art forgery scandals of the 20th century. For over a decade, she had been selling work on behalf of Glafira Rosales, an art dealer. The Rosales collection, it would turn out, was made up entirely of forgeries. In retrospect, there were red flags aplenty, but Ms. Freedman was so swept up in Ms. Rosales’s story about a mysterious collector who had amassed a previously unseen trove of Abstract Expressionist masterpieces that none of them stood out.

In one of the most telling examples, Ms. Freedman, along with multiple experts, failed to spot a seemingly egregious sign of forgery: a Jackson Pollock painting that she herself had purchased and displayed in her apartment, where the signature was misspelled “Pollok.”

“I never saw it, in all the years I lived with it,” Ms. Freedman told me recently. “Nor did anybody else.” It wasn’t a failure of eyesight so much as a failure of belief: Faced with incongruous evidence, you dismiss the evidence rather than the story. Or rather, you don’t dismiss it. You don’t even see it.

Given the right circumstances, we all exhibit a similar myopia. As the psychologist Seymour Epstein puts it, “It is no accident that the Bible, probably the most influential Western book of all time, teaches through parables and stories and not through philosophical discourse.”

In a sense, all victims of cons are the same: people swept up in a narrative that, to them, couldn’t be more compelling. Love comes at the exact moment you crave it most, money when you most need it. It’s too simplistic to dismiss those who fall for such wishful-seeming thinking as saps —
just as it’s overly neat to dismiss the types of people who would take advantage of them as unfeeling psychopaths.

Sure, you have to be cruel to want to fool someone else into trusting you when that trust is baseless, but grifters aren’t necessarily psychopathic and cold. Delroy L. Paulhus, a psychologist at the University of British Columbia who specializes in what have come to be known as the dark triad traits (narcissism, Machiavellianism and psychopathy), suggests that “Machiavellian” is a better descriptor for what con artists do than “psychopath.” “It seems clear that malevolent stockbrokers like Bernie Madoff do not qualify as psychopaths,” he writes in his 2014 paper “Toward a Taxonomy of Dark Personalities.” “They are corporate Machiavellians who use deliberate, strategic procedures for exploiting others.”

Indeed, people high on the Machiavellianism scale tend to be among the most successful manipulators in society. They are also more convincing liars than the rest of us: In one study, when people were recorded while denying that they had stolen something, those scoring higher on the Machiavellianism scale were believed significantly more than anyone else was.

The spell confidence artists cast is so strong that even when it’s broken, our minds have a hard time wrapping themselves around the notion that we were mistaken. When I pressed Ms. Freedman about the erroneous signature, she remained firm. Had she noticed it, she said, she would have been more likely to take it as a sign of authenticity rather than of something untoward.

“Even if I had noted that, I would have said, ‘no forger would make that mistake,’ ” she said. People have a remarkable instinct for self-preservation.

This is one reason confidence games flourish, why anyone, no matter how honest, is a potential victim: Even as the evidence against them piles up, we hold on to our cherished beliefs.

“When people want to believe what they want to believe,” David Sullivan, a professional cult infiltrator, told the Commonwealth Club of California, a public affairs forum, in July 2010, “they are very hard to dissuade.” And the reason it happens (and often happens to the most intelligent people) is that human nature is wired toward creating meaning out of meaninglessness.

“There’s a deep desire for faith, there’s a deep desire to feel there’s someone up there who really cares about what’s going on,” Mr. Sullivan said. “There’s a desire to have a coherent worldview: There’s a rhyme and reason for everything we do, and all the terrible things that happen to people — people die, children get leukemia — there’s some reason for it. And here’s this guru who says, ‘I know exactly the reason.’ ”

Meaninglessness is, well, meaningless. It’s dispiriting, depressing and discouraging. Nobody wants reality to resemble a Kafka novel.

Before humans learned how to make tools, how to farm or how to write, they were telling stories with a deeper purpose. The man who caught the beast wasn’t just strong. The spirit of the hunt was smiling. The rivers were plentiful because the river king was benevolent. In society after
society, religious belief, in one form or another, has arisen spontaneously. Anything that cannot immediately be explained must be explained all the same, and the explanation often lies in something bigger than oneself.

The often-expressed view of modern science is that God resides in the cracks between knowledge. That is, as more of the world is explained — and ends up being not so divine after all — the gaps in what we know are where faith resides. Its home may have shrunk, but it will always exist so there will always be room for things that have to be taken on faith — and for faith itself.

Nobody thinks they are joining a cult, David Sullivan explains. “They join a group that’s going to promote peace and freedom throughout the world or that’s going to save animals, or they’re going to help orphans or something. But nobody joins a cult.” We don’t knowingly embraces false beliefs. We embrace something we think is as true as it gets. We don’t set out to be conned. We set out to become, in some way, better than we were before.

That is the true power of belief. It gives us hope. If we are skeptical, miserly with our trust, unwilling to accept the possibilities of the world, we despair. To live a good life we must, almost by definition, be open to belief. And that is why the confidence game is both the oldest there is and the last one that will still be standing when all other professions have faded away.

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