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The Loneliness Economy: Structural Fragility in Older Adults' Vulnerability to Wellness-Product Scams in China

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Abstract. In China, media reports have long attributed older adults' susceptibility to their gullibility or poor health literacy. This paper argues that such phenomena should be better understood through a framework of "loneliness economy", which builds on routine activity theory, structural accounts of loneliness, critical gerontology, and research on intergenerational support erosion. Using a mixed-method approach, this paper conducts a survey on 53 older adults and five in-depth interviews conducted in urban China. Though the survey sample was overall emotionally well supported and highly vigilant toward wellness product marketing, the minority of respondents living alone or staying in infrequent contact with their children shows higher emotional receptivity toward attentive salespersons. Interviews further reveal that their loneliness is less a constant trait but more a structural fragility due to narrow support systems and infrequent conduct with younger family members. These findings imply that vulnerability to wellness scams is not a definite trait of "lonely older adults," but a condition that leads to susceptibility as support structures thin out. In addition, older adults themselves also view scam victims as gullible and illiterate, which internalizes an ageist narrative and conceals the structural causes of inadequate social support identified by this paper.

Keywords: Loneliness economy, Routine activity theory, Wellness-product scams, Social support erosion

1. Introduction

In the past decade, Chinese elderly consumers aged 60 and above have become a major target market for health and wellness products, among which many are illegal, medically unsafe and sold through fraudulent marketing strategies. Stories of retirees emptying their life savings on "miracle cures" have been common in the media reports, often depicted as the pitfalls of gullibility, poor health literacy, or ineffective regulation. While such explanations are not entirely fallacious, they answer the wrong question and conceal the structural causes of such phenomena. Rather than asking why certain older adults can be easily fooled by health scams, this paper investigates why so many older adults are emotionally available to being deceived.

This essay draws on four theoretical strands to motivate a new theoretical framework together. Routine activity theory explains how opportunities for fraud arise when motivated offenders meet suitable targets in the absence of capable guardians [1]. A structural reading of loneliness shifts

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attention from individual feelings to the social conditions that produce isolation [2]. Critical gerontology challenges the victim-blaming narratives that frame older adults as inevitably vulnerable [3]. And research on intergenerational solidarity shows how the support obligations that once protected older adults have persisted in expectation yet weakened in practice [4], especially in the Chinese context [5]. Together, these theoretical traditions point to the reconceptualization of wellness-product scams as structural failures rather than individual gullibility—what this paper calls the "loneliness economy," where supportive systems erode, familial guardianship weakens, and swindlers step in to fill the emotional vacuum.

Research on elderly financial victimization is extensive yet focuses on general explanations of vulnerability instead of specific mechanisms. Existing literature has illustrated why older people are generally vulnerable to fraud but has paid insufficient attention to wellness product consumption specifically, and has rarely investigated such phenomena with quantitative and qualitative evidence in China. This paper addresses these gaps through a mixed-method study: a survey measuring loneliness, consumption behaviors, and trust in wellness product marketing among older adults, paired with in-depth interviews delving into respondents' real-life experiences and self-accounts. Rather than providing generalizable statistics, the results contribute by illustrating patterns that support the theoretical framework of the "loneliness economy."

The paper proceeds as follows. The next section reviews the literature across the four aforementioned theoretical traditions and synthesizes them into the existing research gap, which helps reframe the wellness-product scams as the "loneliness economy". The follow section outlines the research design and employed methods, including survey set-up, interview structure and planned analysis. The final sections present results and findings, and discuss their implications for how to better understand and eliminate elder wellness scams.

2. Reframing vulnerability: from opportunity to support erosion

Wellness-product scams are fundamentally a form of crime that jeopardizes not only an older adult's financial security, but also their health and dignity. Understanding such scams therefore requires asking a more overarching question: What causes crime? Deviating from the traditional focus on the offenders' psychological motivations, the routine activities theory offers an alternative explanations of the structural opportunity [1]. According to them, crime occurs when three components come together: motivated offenders, suitable targets, and the absence of competent guardians. This reframing has shifted the central question in the discipline from "why do criminals offend?" to "why do opportunities for crime exist in everyday life?". Routine activity theory has been adapted to develop the "cyberlifestyle-routine activities" model of online victimization [6] and explain patterns in internet fraud [7]. And more immediately relevant here, a survey of 471 retired Chinese individuals has refined the routine activities theory into a two-step process [8] from initial exposure to fraud followed by subsequent victimization. This study shows that frequent use of mobile applications and social media platforms raised chances of exposure, whereas familial interventions lowered monetary damages from exposure.

While Routine activity theory explains why opportunities for fraud exist, it does not reveal why some older adults make better targets than others. Such a question requires turning to the social concept of loneliness. Sociologist Robert Weiss made a foundational distinction between emotional loneliness—the absence of an intimate attachment figure—and social loneliness—the absence of a broader community or network [9]. This distinction remains a building block of loneliness research today, but more recent critical gerontology has pushed it further. Van Regenmortel et al. argue that loneliness research has "disproportionately focused on individual characteristics... often overlooking

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structural inequalities in access to opportunities and resources." [2] Loneliness, in this view, is produced by social conditions rather than simply experienced by individuals. Lim et al. support this argument with empirical evidence: in a longitudinal study of adults over 50, increases in interpersonal dysfunction predicted increases in financial exploitation vulnerability two weeks later, providing a temporal relationship that suggests causation instead of broad correlation [10]. Nonetheless, this approach risks treating loneliness as a static condition to be measured and managed, and a more radical critique is needed to reflect on loneliness as symptom.

On this point, Stephen Katz, a founding figure in critical gerontology, argues that loneliness has become a "geriatric giant" and epidemic label individualized and universalized by technical interventions such as apps, robots, and telehealth to view older adults as inevitably, and almost naturally, lonely [3]. Citing Dannefer [11], Katz observes that mainstream research keeps "returning to the safety of traditional, individual-level explanations" instead of confronting social causes. He names the problem as an "ageist emotional economy" that depicts older adults as inevitably lonely and obscures the structural relations and socio-material environments that configure lonely-making experiences over time. Applied to wellness scams, this critique is uncomfortable yet clarifying: when a lonely older adult accepts a product from an attentive salesperson, is that "gullibility", or a rational response to an emotional economy that has left them no better alternatives? Answering this requires investigating loneliness as a symptom of structural absence and erosion of the social support systems, which, if present, would have prevented wellness product transactions.

House lays the groundwork for the social support theory, distinguishing emotional, informational, and instrumental support as buffers against risk and stress [12]. It is later extended through the inter-generational solidarity framework [4], which shows that bonds between adult children and parents have multiple dimensions, namely contact, affection, shared norms, and exchange of help, and they cannot be reduced to a single measure of closeness. In the Chinese context, Whyte [5] demonstrates that filial piety remains a strong normative expectation as its practical form gradually shifts: physical proximity matters less than previously, while frequent contact and financial support become increasingly important. This creates a paradox: the expectation of family support persists, but its actual delivery is increasingly uncertain. Scammers precisely exploit this gap: they mimic calling, visiting, and listening, the emotional labor that adult children are expected to provide. This erosion of support systems is precisely what Katz's critical perspective identifies as the structural condition obscured by the conventional victim-blaming narratives.

Taken together, these four theoretical traditions, opportunity structures, loneliness as social process, critical gerontology, and support system erosion, point toward a coherent argument: wellness-product scams flourish where structural isolation meets emotional need, and where the absence of capable guardians leaves older adults exposed. Existing research explains why older adults are vulnerable to fraud in general, but rarely examines wellness-product consumption specifically, particularly through empirical work in the Chinese context. This paper targets this research gap through a small-scale, close-up study combining a survey and in-depth interviews. While it is not able to establish statistical generalizability, this paper offers an exploratory account that illustrates patterns of wellness-product consumption while contributing an original theoretical framework, the "loneliness economy," to interpret these observed patterns.

3. Research design

This study employs a mixed-method design that combines a structured questionnaire with semi-structured interviews. The approach is to combine two different forms of evidence, quantitative data and qualitative account, to support the same argument from multiple angles. The survey component

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makes it possible to observe whether certain social and emotional factors, such as living arrangement and perceived neglect, tend to co-occur with the frequency of wellness-product consumption, and whether this relationship differs across subgroups divided by education, income, or frequency of family contact. These descriptive patterns can suggest where the "loneliness economy" mechanism may be most pronounced.

The interview component, by contrast, allows respondents to give an individual account of how and why they came to purchase wellness products, how they experienced sales encounters, and whether they attribute their own or others' consumption to individual or structural factors. It also makes it possible to probe puzzling cases—respondents whose survey responses deviate from expected patterns—to understand what lay behind the survey statistics.

Together, these two methods enable what methodological literature calls "triangulation": the convergence of multiple streams on a single interpretive framework. If survey patterns and interview narratives both point toward the same "loneliness economy" logic, the argument is substantially stronger supported than if either method were used alone. Based on the theoretical framework outlined above, I expect to find respondents with higher loneliness scores and weaker structural support, such as those living alone or having less frequent contact with children, will be more likely to engage in wellness-product consumption and react more positively to attentive salespeople.

3.1. Sample and recruitment

This study uses a convenience sampling strategy that recruits respondents through community contacts, retirement activity groups, and personal networks in urban China. The target is a minimum of 50 completed survey responses and five in-depth interviews. Respondents are required to be age 60 or above and had some exposure to health or wellness product marketing in the past year, regardless of whether or not they actually made a purchase.

All participants receive an informed consent statement at the beginning of te survey, clarifying the study's purpose, the voluntary nature of participation, the guarantee of anonymity, and their right to skip questions or withdraw at any time. Data are stored and reported without identifying information.

3.2. Questionnaire structure

The questionnaire is organized into four thematic sections, each mapped directly onto a component of the theoretical framework.

Part A collects basic information, including age, gender, education level.

Part B adapts two sets of items for participants to conduct self-evaluation. One measures structural isolation: whether respondents' children or community show concern for them. Another measures subjective loneliness: whether they feel ignored, neglected, or lack a sense of belonging. Altogether, these items are designed to capture the emotional vacuum that scammers exploit [10]. A validated instrument, the UCLA Loneliness Scale, is used to strengthen credibility, and items are adapted to fit the study's theoretical focus and the needs of older respondents.

Part C measures wellness-product consumption. It collects whether, how often, how much, and through which channels older adults buy these products, as well as the emotional trust and family involvement that shape those purchasing decisions. This section directly operationalizes the "capable guardian concept" in Cohen and Felson's opportunity structure framework.

Part D measures whether respondents attribute scam victimization to individual failings or to structural conditions, which directly engages Katz's critique of the "ageist emotional economy". If

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even the victims' peers among older adults attribute fraud to individual gullibility, Katz's argument about the pervasiveness of the ageist narrative gains empirical support from this close-up study.

3.3. Interview guide

The interview follows a semi-structured format: a fixed list of core questions with flexibility to follow up on noteworthy responses. Its structure directly mirrors the theoretical framework. The opening section uses low-stakes questions about daily routines and social connections to establish rapport and offer an early, informal view on respondents' social embeddedness before sensitive topics come up. Next, the core questions map onto the study's key theoretical concepts of "capable guardian" and social support: first how often respondents actually see their children or grandchildren, and through what means they stay in touch when they could not meet in person, and then who they turned to when feeling physically or emotionally unwell. The interview then invites respondents to recall their scam experience such as wellness product promotion, health lectures, or door-to-door visits, and asks them to share opinions on wellness products, sellers and scam victims. Probes asking respondents to elaborate on their answers and rationals are used flexibly to explore mechanisms in greater depth. Each interview lasts 20–30 minutes and is recorded with consent.

3.4. Analysis strategies and limitations

After survey and interview are conducted, this paper adopts corresponding method for analysis. Survey data is analyzed descriptively using frequency distributions for all key variables and cross-tabulations comparing loneliness scores, living arrangement, contact frequency, consumption frequency and spending. Given the limited sample size, no inferential tests are conducted, and findings are reported as suggestive evidence rather than statistically generalizable effects. Interview data is analyzed through manual coding and interpretation within the theoretical framework derived above. Illustrative cases will be selected to demonstrate survey patterns and puzzling exceptions.

This study comes with a series of acknowledged limitations. First, due to the usage of a small and non-randomly selected convenience sample, findings cannot be generalized beyond the respondents themselves. Since all respondents are recruited through personal networks and community contacts in urban China, collected data does not represent rural older adults or those living in institutional care, who are plausibly at even greater risk. Second, the cross-sectional survey design only covers a single moment in time, thus cannot establish causal relationship between weakened support and scam experience and only reflect correlation or cooccurrence. Third, self-reported data are subject to social desirability bias particularly on sensitive topics, which may lead to underreporting loneliness, family disconnection, or past scam experience. Fourth, to keep it short and legible for older adults, the questionnaire adapts items from the UCLA Loneliness Scale to capture both structural isolation and subjective loneliness, which might limit the precision of the measured "loneliness". Therefore, the value of the analysis lies more in its integration with a reframed theoretical perspective of the "loneliness economy" and suggestive evidence in support of it.

4. Results

4.1. Sample overview

Fifty-three responses were collected via the Wenjuanxing platform. As shown in Figure 1, the sample skews toward younger-old (60–79), female (84.9%), middle-educated, and middle-income

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respondents. Nearly 87% respondents live with family, and two-thirds report near-daily contact with their children. Self-rated health was largely positive, with 69.8% rating it "good" or "very good." Overall, the sample represents a relatively well-supported, community-dwelling group, rather than the isolated, high-risk population that the "loneliness economy" framework is most concerned about.

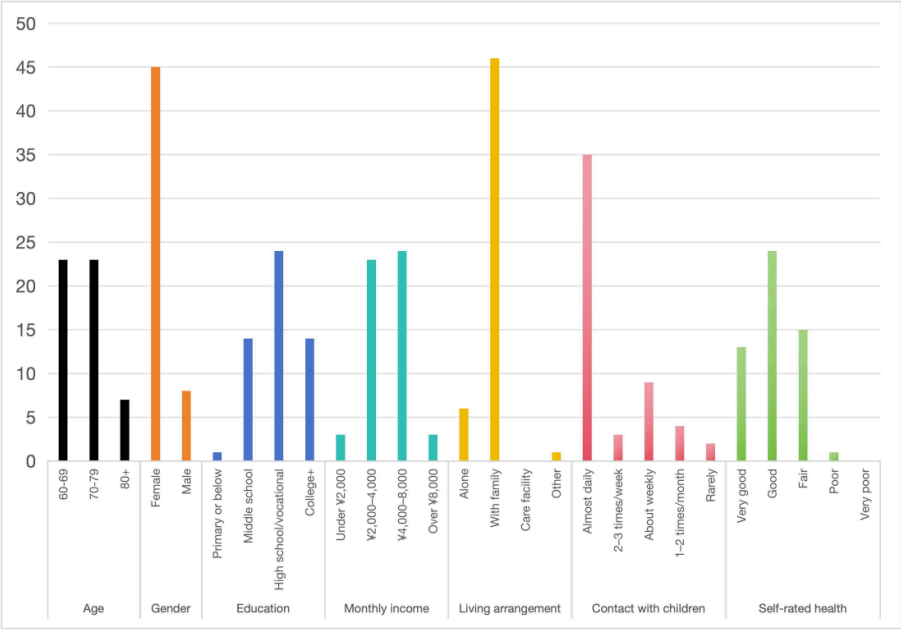


Figure 1. Sample characteristics (n = 53)

4.2. Descriptive findings

At the first glance, preliminary findings revealed by descriptive data in Figure 2 are not consistent with the "loneliness economy" framework. Among respondents, structural isolation is not pronounced, and perceived loneliness is at a low level: most respondents choose "almost never" on all three loneliness items. Purchases of wellness products are present but limited, with spending concentrated in the modest ¥100–1,000 range. Offline health lectures are the major exposure channel leading to these purchases, followed by online and interpersonal sources. Notably, door-to-door and telephone sales are not chosen by any respondents, which contradicts with the conjecture that direct solicitation is a primary exposure channel.

This baseline of resilience remains consistent when further scrutinized, though with some important variations. In Figure 2, respondents' decision-making was largely autonomous, and neither living arrangement nor contact frequency substantially change this. Their vigilance towards wellness-product scams is surprisingly high: nearly 90% of respondents described an attentive salesperson as "a normal sales tactic" despite some variations. Yet when asked why other older adults become victim to such scams, over half blame the victim's own greed or gullibility and very few citing loneliness or family neglect. This individualistic attribution even in this well supported and educated sample directly speaks to Katz's critique: the ageist narrative appears internalized even among older adults themselves [3].

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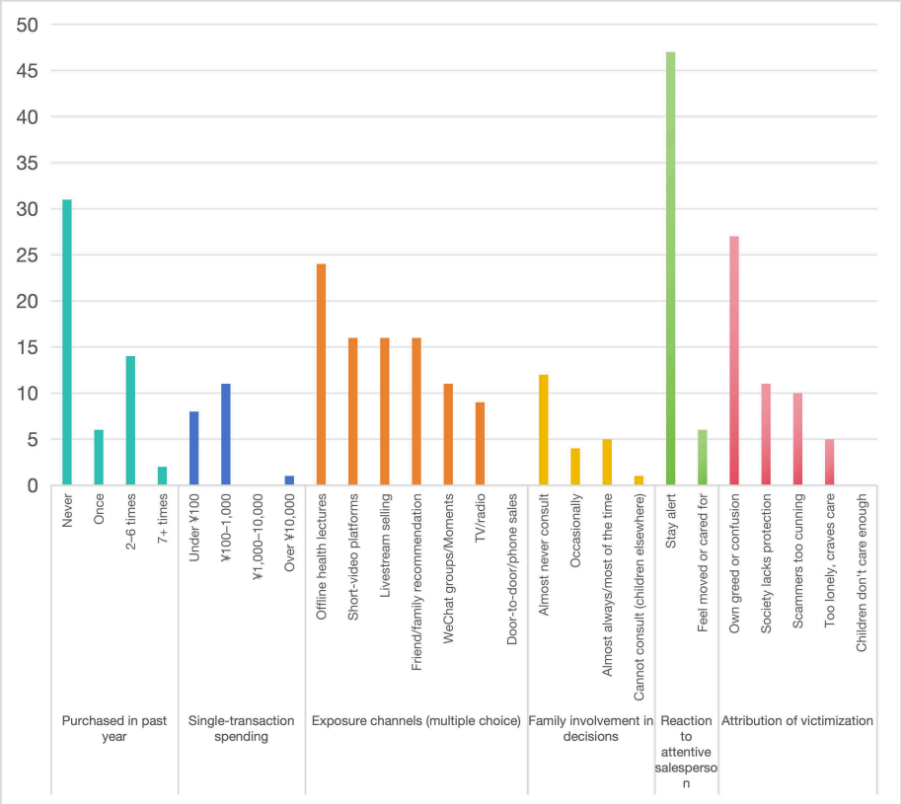


Figure 2. Key outcome variables (n = 53)

4.3. Suggestive evidence

Two cross-tabulations built through Excel provide suggestive evidence for the "loneliness economy" framework. Among those living with family (n = 46), 93.5% stay alert and 6.5% feel moved or cared for by attentive wellness-product salesmen. Among those living alone (n = 6), 66.7% remain alert and the share of those feeling moved by sales tactics rises to 33.3%, roughly five times higher. While the subgroup size is too small to make generalization, this result lends support to the emotional cause of wellness-product purchases when social support is absent. Results on contact frequency and reaction to salesperson show a similar pattern. Among those in near-daily contact with children (n = 35), 91.4% stay alert. This is roughly four times higher than those in weekly contact (n = 9), among whom only 66.7% stay alert. Both comparisons point in the same direction that emotional receptivity was higher among respondents with weaker structural support, which is consistent with the "loneliness economy" dynamics and requires further exploration in the interviews.

Table 1. Living arrangement × reaction to attentive salespersons (n = 52)

Living arrangement/Reaction to attentive salesperson	This is a normal sales tacticI will remain vigilant	a bit moved, which makes memore willing to purchase the product	It's very warm, making me feel that the other person is genuinely good for me	total
living alone	4 (66.67%)	1 (16.67%)	1 (16.67%)	6
living with family	42 (91.30%)	2 (4.35%)	2 (4.35%)	46

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Table 2. Contact frequency with children × reaction to attentive salespersons (n = 44)

Contact frequency/Reaction to attentive salesperson	This is a normal sales tacticI will remain vigilant	a bit moved, which makes memore willing to purchase the product	It's very warm, making me feel that the other person is genuinely good for me	total
near-daily	33 (94.29%)	1 (2.86%)	1 (2.86%)	35
2-3 times a week	3 (100%)	0	0	3
About once a week	6 (66.67%)	1 (11.11%)	2 (22.22%)	9
1-2 times a month	4 (100%)	0	0	4
Very little contact (less than once a month)	1 (50%)	1 (50%)	0	2
No children or juniors	0	0	0	0

4.4. Interview illustration

The five interviewees, all community-dwelling older adults, described their social networks which were narrower than the survey revealed, although none described themselves as lonely. One saw their granddaughter only once or twice every week, and contact was depicted as passive: "we're afraid of disturbing her studies—we just respond." Some older adults answered that their spouse was their only source of emotional support when feeling unwell, while others relied more on neighbors or friends.

Despite the think social networks of support, all of them were strikingly vigilant toward wellness marketing. One said plainly: "we don't like the small gifts, and we don't like the lectures either." Another said they would not attend even if gifts were offered, because "these things are generally a scam." Two of them had purchased wellness products in the past and found them ineffective—"they didn't work like they claimed." When asked why other people buy such products, their responses reflected the same individualistic attribution identified in the survey: one suggested that people were "just wanting a bargain", another noted that acquaintances around them who attended lectures "didn't seem to get any better results."

Taken together, these accounts cannot confirm a simplified story where loneliness creates emotional vacuum filled by scammers. The respondents were vigilant, and none described feeling lonely. However, they do reveal the thin support systems of even community-dwelling older adults, which is centered almost entirely on a spouse and passive, infrequent contact with younger family members. This suggests that vulnerability may lie less in loneliness as a constant trait but more in the fragility of a limited support structure built around one single person. This is consistent with what the survey uncovers: respondents living alone show higher emotional receptivity to attentive salesmen. nonetheless, the fragility may only become visible when the current support structure gets further weakened.

4.5. Synthesis

The descriptive findings, suggestive evidence from cross-tabulations, and interview accounts converge on a precise interpretation consistent with the proposed "loneliness economy" framework: while wellness-product consumption in this sample is not widespread and most respondents were neither lonely nor easily persuaded by wellness marketing, it clusters among respondents with weaker structural support, where emotional receptivity to salespersons is highest,. The interview

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accounts further supports this picture: vulnerability of older adults is demonstrated through the structural fragility that may only become visible when the current support structure weakens, rather than a constant emotional vacuum that awaits to be filled. The attribution findings point in the same direction and complete the picture showing why this fragility remain difficult to recognize: over most respondents and interviewees blame victims' own greed or illiteracy in wellness-product scams, suggesting that the ageist narrative Katz critiques is internalized even among older adults themselves.

5. Conclusion

This study seeks to understand wellness-product consumption among older Chinese adults through a "loneliness economy" framework, within which scams are viewed less as failures of individual judgment and more as symptoms of eroding social support. The evidence is mixed but informative. Because respondents were recruited through community and retirement networks, this convenience sample captures more socially connected and more alert older adults than the population this framework is really trying to describe and therefore serves as a hard test. Descriptive data shows that loneliness is not widespread vigilance toward salespersons is high; interview accounts similarly find respondents to be skeptical rather than vulnerable with little description of loneliness. Yet even this relatively well-supported sample provide suggestive evidence for the proposed framework. Respondents who live alone or who see their children less often were more likely to describe an attentive salesperson as caring rather than just doing their job, and several interviewees admitted that their support, even when it existed, really came down to one person, usually a spouse.

This distinction is important for understanding wellness-product scams. It suggests that being vulnerable to wellness scams is not due to loneliness as a constant trait of older adults, but a risk that intensifies when support systems are narrow or weakened, such as losing a spouse, living away from children, or experiencing community ties thin out. Such patterns present even among well-supported respondents who rarely report loneliness and susceptibility to scams, and they would be stronger in a group that actually face those conditions. In addition, results of the attribution question also confirms that older adults themselves internalize an ageist narrative that conceals the structural causes of inadequate social support.

These findings carry practical implications for policy making and reactions. Instead of viewing wellness scams simply as a problem of consumer gullibility, polices and regulations should be more aware of and better resolve the structural conditions that make a friendly salesperson's attention works so well. Enriching community activities, supporting more regular family contact, and seeking to establish the "capable guardian" as an actual social presence. The "loneliness economy" framework developed in this paper thus provides one perspective of their necessity and warns against an ageist narrative of wellness-product scams that solely focus on the gullible older adults as the problem.

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