

# Online Scams Targeting Seniors in Kentucky

FBI IC3 2025 Data · Updated May 2026 · seniors.hcsk.org

<b>\$53.0M</b>	<b>728</b>	<b>+535%</b>	<b>\$72,802</b>
TOTAL LOSSES 2025 (60+)	VICTIMS 2025 (60+)	5-YEAR GROWTH	AVERAGE LOSS PER VICTIM

Kentucky ranks **#26 nationally** for total reported elder fraud losses — among the most affected mid-size states. Kentucky elder fraud losses have grown **+535%** over five years — well above the national pattern.

Figures reflect adults 60 and over reporting to the FBI Internet Crime Complaint Center across four major scam categories: investment scams, tech-support scams, romance scams, and government impersonation. The FTC estimates that fewer than 5% of fraud victims report to a government entity — true losses are likely 5-15 times the reported figure.

## Top Scam Categories Targeting Seniors

- **Investment Scams** — including cryptocurrency and "pig butchering" fraud. The #1 elder fraud category nationally (\$3.42B in 2025).
- **Tech Support Scams** — fake "your computer has a virus" calls, pop-ups, and emails (\$1.07B in 2025).
- **Government Impersonation** — fake IRS, SSA, Medicare, USCIS, or law-enforcement callers (\$428M in 2025).
- **Romance & Confidence Scams** — relationships built online that turn into money requests (\$609M in 2025).

## Red Flags That Signal a Scam

- An unsolicited call, text, email, or postcard with urgency ("Act now or your benefits will be suspended.")
- A request for payment by gift card, wire transfer, cryptocurrency, prepaid debit card, or cash by mail
- A demand for your full Social Security number, Medicare number, or bank account information
- A threat of arrest, deportation, or legal action if you don't pay immediately
- A request to keep the contact secret from family, friends, your bank, or law enforcement
- A romantic interest you met online who avoids video calls and starts asking for money

## What to Do

- **Hang up.** A real agency will not be angry.
- **Pay nothing** in response to an unsolicited contact. No real government office asks for gift cards, wire transfers, or cryptocurrency.
- **Call someone you trust** — a family member, friend, or neighbor — before you send money.
- **Verify directly** by calling the agency at the number on its official website (not the number the caller gave you).
- **If money has already moved,** call your bank immediately — they may be able to recall a wire within 24-72 hours.

## Where to Report

**DOJ National Elder Fraud Hotline:**  
1-833-FRAUD-11 (1-833-372-8311) — free, multilingual

**FBI Internet Crime Complaint Center:**  
ic3.gov

**Federal Trade Commission:**  
reportfraud.ftc.gov

**Eldercare Locator (Adult Protective Services):**  
1-800-677-1116 — 200+ language interpreters

**Kentucky Attorney General Consumer Protection:**  
Search "Kentucky Attorney General consumer

protection" or call your county sheriff's non-emergency line

**Watch for recovery scams.** If you have been scammed once, criminal groups will contact you with "recovery services" promising to help recover stolen money — for a fee. **No legitimate organization charges to recover stolen funds.** Every such offer is itself a scam.

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**Source:** FBI Internet Crime Complaint Center, 2025 Annual Report; HCSK Inc., Stolen Trust 2026 analysis · **Updated:** May 2026 · **License:** CC-BY 4.0 — share freely with attribution

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