ELDER FRAUD FACT SHEET — TENNESSEE

Online Scams Targeting Seniors in Tennessee

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

$77.6M	1,124	+397%	$69,039
TOTAL LOSSES 2025 (60+)	VICTIMS 2025 (60+)	5-YEAR GROWTH	AVERAGE LOSS PER VICTIM

Tennessee ranks #18 nationally for reported elder fraud losses among older adults. Tennessee elder fraud losses have grown +397% over five years.

> *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 ($3.52B in 2025).
- **Tech-support scams** — fake "your computer has a virus" calls, pop-ups, and emails ($1.04B in 2025).
- **Government impersonation** — fake IRS, SSA, Medicare, USCIS, or law-enforcement callers ($413M in 2025).
- **Romance & confidence scams** — online relationships that turn into money requests ($584M 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, your bank, or law enforcement.
- A romantic interest met online who avoids video calls and asks 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** — a wire can sometimes be recalled if you act fast.

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
Tennessee Attorney General: search "Tennessee 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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