

Robocalls & Telemarketing

HOT TOPICS

- NCLC & EPIC Report: Scam Robocalls: Telecom Providers Profit, June 2022
- Press release: Advocates Meet With FCC to Urge Meaningful Changes to Rules Governing Providers of Telecom Service to Criminal Enterprises, Feb. 8, 2022
- Press release: NCLC, EPIC Urge FCC to Hold Voice Service Providers Accountable for Transmitting Illegal Robocalls, Jan. 11, 2022
- Comments: EPIC & NCLC file comprehensive comments asking the FCC to force the telephone service providers who provide access to the telephone system for illegal robocallers to be held accountable for their actions, October 2021
- Fact Sheet: What Has the U.S. Supreme Court Done? Many Robocalls and Robotexts May Now be Legal after the Court's Decision in *Facebook v. Duguid*, April 2021
- Press release: Supreme Court Deals Blow to Protections Against Robocalls; Advocates Urge Congress to Act to Prevent a Tsunami of Unwanted Calls and Texts to Cellphones, Apr. 1, 2021
- Press release: FCC Issues Order Limiting Invasive Robocalls to Landline Phones, Jan. 4, 2021

Energy, Water, and Communications Priorities for COVID Relief



Stop Unwanted Robocalls!



Click below to learn:

- **How Congress and the FCC Can Protect Americans from Invasive and Dangerous Robocalls and Robotexts**
- **How to Hang Up on Telemarketing Robocalls**
- **How to Hang Up on Debt Collection Robocalls**
- **How to Hang Up on Robocall Scams**

Robocalls compromise privacy and public safety, undermine the federal Lifeline telecommunications program by using up low-income consumers' limited minutes, and subject vulnerable consumers to harassing and intrusive telemarketing and debt collection tactics. NCLC works to defend and strengthen consumer laws, particularly the federal Telephone Consumer Protection Act (TCPA), to protect consumers from abusive and illegal practices.

State-by-State Robocall Data (2021)

The problem is worse than it seems. American consumers received an estimated **50,507,702,500 robocalls (over 50 billion!)** in 2021. Check the map. Click on your state to see just how many robocalls were made to your friends and neighbors last year. Many of these calls were made illegally to cell phones without consent.

Source: YouMail, Robocall Index (2022)

Congress and the Federal Communications Commission have taken aim at scam and spoofed (disguised number) calls but have given less attention to much-needed consumer protections from

some of the largest banks', telemarketers', and debt collectors' robocalls. Data shows that large banks and credit card companies consistently rank among the top sources of robocalls. Legitimate businesses making illegal calls to cell phones without consent has led to 2019 being the worst year on record for robocalls.

Top 50 Robocallers in the US: June 2022

1 First Premier Bank	15 Capital One	29 Comcast	43 First Premier Bank
2 Genesis Mastercard	16 Capital One	30 Aesop Teacher Alert	44 First Premier Bank
3 Comenity Bank	17 Medicare Scam ✖	31 Target	45 Prison Call Consent
4 Synchrony Bank	18 Tax Relief Scam ✖	32 Unknown Robocaller ✖	46 Citibank
5 Spectrum	19 Unknown Robocaller ✖	33 Comenity Bank	47 First Premier Bank
6 Santander	20 Comenity Bank	34 Citibank	48 Citibank
7 Fingerhut	21 Spectrum	35 Prison Call Consent	49 Aidvantage
8 Fingerhut	22 AT&T	36 T-Mobile	50 Chrysler Capital Auto Finance
9 Citibank	23 Capital One	37 Synchrony Bank	51 Citibank
10 Credit Acceptance	24 Comenity Bank	38 Unknown Robocaller ✖	52 Credit Acceptance
11 Wells Fargo	25 Business Loan Scam ✖	39 Macy's	53 Credit One Bank
12 Capital One	26 Exeter Finance	40 Spectrum	54 Chase Card Services
		41 Citibank	55 Synchrony Bank

✖ indicates the call was identified as a scam or spam

Companies appearing more than once made outbound calls from multiple numbers. Source: YouMail, Robocall Index (2022)

Resources

- Six Top Tips for Consumers to Stop Illegal Robocalls, May 2018
- Robocallers: Uninvited Guests (Video), March 2018
- Wrong Numbers, Bankruptcies, and a Quadruple Bypass: Robocalls from Creditors Don't Stop, October 2018
- Enraged Relatives, Settled Debts, and Wrong Number Calls: Too Many Illegal Debt Collection Robocalls Go Unchecked, October 2018
- Without Consent, Navient's Student Debt Collection Robocalls Keep Coming, October 2018

Press

- 3/3/21 **Insider** "THE ANNOYANCE ENGINE: Spam robocalls became profitable scams by exploiting the phone system, but you can stop them" quotes NCLC Senior Counsel Margot Saunders.
- 1/25/21 **Morning Consult** "Will the Supreme Court Shield Americans from Unwanted Robocalls?" by NCLC Senior Counsel Margot Saunders
- 6/20/19 **Washington Post** "House Lawmakers Unveil Bipartisan Anti-Robocall Bill" quotes NCLC Senior Counsel Margot Saunders
- 4/26/19 **New York Times** "Phone Companies Are Testing Tech to Catch Spam Calls. Let's Hope It Works." quotes NCLC Senior Counsel Margot Saunders
- 3/28/19 **Wall Street Journal** "The FCC Has Fined Robocallers \$208 Million. It's Collected

\$6,790.” quotes NCLC Senior Counsel Margot Saunders

- 11/9/18 **CNN** “Rules against robocalls shouldn’t be loosened” by NCLC Senior Counsel Margot Saunders
- 6/26/17 **The Hill** “Consumers Need Strong Protections from Robocalls” by NCLC Senior Counsel Margot Saunders.

[More press >>>](#)

Policy Analysis

Policy Briefs, Reports & Press Releases

- NCLC & EPIC Report: Scam Robocalls: Telecom Providers Profit, June 2022
- Press release: Advocates Meet With FCC to Urge Meaningful Changes to Rules Governing Providers of Telecom Service to Criminal Enterprises, Feb. 8, 2022
- Press release: NCLC, EPIC Urge FCC to Hold Voice Service Providers Accountable for Transmitting Illegal Robocalls, Jan. 10, 2022
- Fact Sheet: What Has the U.S. Supreme Court Done? Many Robocalls and Robotexts May Now be Legal after the Court’s Decision in *Facebook v. Duguid*, April 2021
- Press release: Supreme Court Deals Blow to Protections Against Robocalls; Advocates Urge Congress to Act to Prevent a Tsunami of Unwanted Calls and Texts to Cellphones, April 1, 2020
- Press release: FCC Issues Order Limiting Invasive Robocalls to Landline Phones, Jan. 4, 2021
- Press release: New FCC Ruling Supports Advocates’ Petition Urging it to Stop Unwanted Robocalls from Federal Contractors but Leaves Gray Area Regarding States’ Role, Dec. 15, 2020
- Issue brief: How Congress and the FCC Can Protect Americans from Invasive and Dangerous Robocalls and Robotexts, November 2020
- Press Release: Consumer Groups Demand Review of FCC Ruling that the Calling Industry Claims Will Allow Millions More Unsolicited Text Messages and Calls to Consumers’ Cellphones, July 24, 2020
- Press Release: Supreme Court Votes to Uphold Right to Stop Political Robocalls and Texts; Advocates Stress Importance of FCC in Upholding Key Consumer Privacy Law (TCPA), July 6, 2020

[More policy briefs, reports & press releases >>>](#)

Comments and Testimony

- EPIC & NCLC comments in response to the FCC’s notice of proposed rulemaking on Advanced Methods to Target and Eliminate Unlawful Robocalls, Aug. 17, 2022
- Comments to the FTC regarding improvements to the Telemarketing Sales Rule in response to a Notice of Proposed Rulemaking and an Advance Notice of Proposed Rulemaking, August 2, 2022
- Comments from national and state consumer, privacy and health access advocates in response to HHS letter seeking clarification of TCPA application to calls to renew government health insurance, May 17, 2022
- Consumer and Privacy Groups Urge FCC to Provide Meaningful Protections Against Fraudulent Robocalls, February 8, 2022
- EPIC & NCLC comments encouraging FCC to make public important data that will stop robocalls, & hold providers responsible for transmitting illegal calls, January 10, 2022
- EPIC & NCLC comments supporting FCC initiatives to stop SIM swapping & port-out fraud,

November 15, 2021

- EPIC & NCLC comments on Criteria for FCC to Determine Extensions of Deadlines for Compliance with Authentication Requirements, November 12, 2021
- EPIC & NCLC file comprehensive comments asking the FCC to force the telephone service providers who provide access to the telephone system for illegal robocallers to be held accountable for their actions, October 14, 2021
- Comments in Opposition to Perdue Petition Seeking to Allow Unlimited Ringless Voicemail, October 4, 2021
- Testimony of Odette Williamson before the Senate Special Committee on Aging on “Frauds, Scams & Covid-19: How Con Artists Have Targeted Older Americans During the Pandemic,” Sep. 23, 2021
- Group comments to the FCC re: Notice of Ex Parte Presentation, CG Docket No. 02-278, September 7, 2021
- Group comments to the FCC re: Petitions for Reconsideration of Regulations Establishing Limits on Exempt Automated Calls, April 27, 2021
- Group comments to the FCC regarding exemptions implemented under the Telephone Consumer Protection Act of 1991, October 26, 2020
- Consumer and privacy groups Appeal to the FCC ruling that federal protections against unwanted text messages do not apply to peer-to-peer (P2P) text messaging systems (P2P Alliance Petition), July 24, 2020 (Press Release)
- Group Comments to the FCC Opposing the Petition for Declaratory Ruling Filed by Assurance IQ, LLC, June 22, 2020
- NCLC & American Bankers’ Association *Ex-Parte* joint comments to the FCC requesting quick action to interpret the TCPA’s emergency exception to apply to automated calls from creditors during the COVID-19 emergency when informing consumers of forbearance and payment deferral options for loans secured by homes and vehicles, April 23, 2020
- Group Ex-Parte Comments to the FCC supporting the American Banker Asso. and other lenders petition on pandemic calls during declared national emergency, limited numbers of automated calls from the described institutions to alert their customers to the callers’ offers of the specified kinds of relief related to the COVID-19 pandemic, April 9, 2020; Related press release, April 10, 2020

[More comments and testimony >>>](#)

Letters

- Summary of Proposal to FCC on How to Make Automated Health Insurance Calls Safely, Jun. 10, 2022
- Request from 10 National Consumer and Privacy Groups that Scam Calls be Excluded from Exemptions, January 26, 2022
- National Consumer Groups’ Ex Parte Notice on the Requirement for the Use of Certain Codes Notifying Robocallers That Their Calls Are Blocked, Urging the FCC to Ensure That Unwanted Robocalls Continue to be Blocked, September 22, 2021
- Consumer and Privacy Group Comments to the FCC re: Notice of Ex Parte Presentation, CG Docket No. 02-278, Opposing Broadnet’s Requests for Interpretations of the meaning of “person” under the Telephone Consumer Protection Act, August 17, 2020
- Group letter to the FCC re: Notice of Ex Parte Presentation, CG Docket No. 02-278, Petition of Assurance IQ, LLC (see explanation beginning on page 5 of document on Lead Generation Fraud in Telemarketing Calls), August 12, 2020

[More letters >>>](#)

Litigation

- Amicus brief of the National Consumer Law Center and the Electronic Privacy Information Center in *Lindenbaum v. Realgy, LLC*, arguing that the TCPA was not unconstitutional during the five-year period before the government debt exception was struck down, Feb. 1, 2021
- NCLC, Consumer Federation of America, and Consumer Reports Amicus Brief to U.S. Supreme Court in *Facebook v. Duguid* and press release, Oct. 23, 2020
- Amicus brief of the National Consumer Law Center, National Association of Consumer Advocates and Consumer Federation of America in support of affirmance in *Pam Lamkin v. Portfolio Recovery Associates*, April 17, 2020
- Amicus brief of the National Consumer Law Center, Verizon, and Consumer Federation of America to the U.S. Supreme Court supporting neither party in *Barr v American Association of Political Consultants, Inc., et al*, March 2, 2020; Press release



Federal Deception Law

Covers key federal standards preventing marketplace deception and federal and parallel state remedies for violations. Special chapter on the TCPA.

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