Robocalls & Telemarketing

Energy, Water, and Communications Priorities for COVID Relief

Federal Deception Law

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

Subscribe Now!

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 (2020)

The problem is worse than it seems. American consumers received an estimated 45,866,949,500 robocalls in 2020. 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 (2021)
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: March 2021**

1. First Premier Bank
2. Aesop Substitute Teacher Alert
3. Santander
4. Wells Fargo
5. Synchrony Bank
6. Spectrum
7. Transworld Systems
8. Fingerhut
9. AT&T
10. Credit Acceptance
11. Credit Acceptance
12. Synchrony Bank
13. Comcast
14. Showing Time
15. Spectrum
16. Spectrum
17. Zillow
18. Prison Call Consent
19. Kohl’s
20. CashNetUSA
21. Substitute Teacher Alert
22. Loan Depot
23. Synchrony Bank
24. Navient
25. Prison Call Consent
26. Citibank
27. Prison Call Consent
28. Chrysler Capital Auto
29. Citibank
30. Spectrum
31. Navient
32. Capital One
33. Substitute Teacher Alert
34. Synchrony Bank
35. Comenity Bank
36. Rushmore Service Center
37. Exeter Finance
38. Navy Federal Credit Union
39. Microsoft Sign-in Verification
40. T-Mobile
41. Bridgecrest Acceptance Corp.
42. Home Advisor
43. Citibank
44. Verizon
45. Synchrony Bank
46. Unknown Robocaller
47. Citibank
48. Sequium Asset Solutions
49. Nissan Debt Collections
50. Fingerhut

*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 (2021)*

**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
HOT TOPICS
• 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
• Press release: U.S. Supreme Court to Hear Case on December 8 that Could Open the Floodgates to More Invasive Robocalls, Dec. 7, 2020
• Robocall Protections: Will the Supreme Court Shield Americans from Unwanted Robocalls?, December 2020
• How Congress and the FCC Can Protect Americans from Invasive and Dangerous Robocalls and Robotexts, November 2020
• NCLC, Consumer Federation of America, and Consumer Reports Amicus Brief to U.S. Supreme Court in Facebook v. Duguid, Oct. 23, 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
• 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
• Press release: Bipartisan TRACED Act Signed Into Law, Latest Tool in Fight Against the Robocall Epidemic, December 30, 2019
• NCLC Comments to the FCC on the 9th Circuit Marks Decision, Oct. 17, 2018; Group ex-parte supplemental comments, Nov. 13, 2018
• Group comments to the FCC re: Rules and Regulations Implementing the Telephone Consumer Protection Act and Interpretations in Light of the D.C. Circuit’s ACA International Decision (CG Docket No. 02-278 and CG Docket No. 18-152), June 13, 2018 and Reply comments; *Ex Parte* Comments to the FCC, relating to the use of reasonable reliance as a defense to wrong number calls, Jan. 28, 2019
• Press release: D.C. Court Decision: Ball is Now in FCC Chairman Pai’s Court to Protect Consumers from Robocalls, March 16, 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
• 3/27/19 *Washington Post* “Why are we getting so many robocalls?” quotes NCLC Senior Counsel Margot Saunders
• 3/16/19 *CNBC* “Robocalls about your bills can pour in every day, all day” 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
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: U.S. Supreme Court to Hear Case on December 8 that Could Open the Floodgates to More Invasive Robocalls, Dec. 7, 2020

Issue brief: Robocall Protections: Will the Supreme Court Shield Americans from Unwanted Robocalls?, December 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

Press Release: Telecom Carrier and Consumer Groups Stress Critical Need to Maintain Landmark Consumer Privacy Law to Protect Integrity of Communications System and Curb Robocalls in U.S. Supreme Court Case, March 3, 2020

Press release: Bipartisan TRACED Act Signed Into Law, Latest Tool in Fight Against the Robocall Epidemic, December 30, 2019

Press release: Are Robot Calls Robocalls? October 21, 2019

Issue brief: Digital Divide: Millions of Americans Have Limited or No Meaningful Access to the Internet, August 2019

Press release: Consumer Groups Praise Overwhelming House Passage of Strong Anti-Robocalls Bill, June 24, 2019

Press Release: Bipartisan House Bill Moves Forward in the Fight to Stop Unwanted Robocalls, July 17, 2019

Press Release: Bipartisan House Bill is a Significant Step Forward in the Fight to Stop Unwanted Robocalls, June 20, 2019

Press Statement: FCC Approves Phone Companies Proactively Blocking Robocalls, June 6, 2019

Press Release: Legislation to Shut Down Unwanted Robocalls Reintroduced, Feb. 4, 2019

Press release: Consumer Groups Urge Action on Bipartisan Legislation to Stop Misleading “Spoofed” Robocalls, Jan. 17, 2019
Comments and Testimony

- 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
- Consumer Groups Comments Urging the FCC to adopt Advanced Methods to Target and Eliminate Unlawful Robocalls (CG Docket No. 17-59) and Call Authentication Trust Anchor (WC Docket No. 17-97), July 24, 2019
- Group comments to the FCC opposing the petition filed by the P2P Alliance seeking an exemption from the TCPA, July 11, 2019.
- Testimony of NCLC Attorney Margot Saunders before the U.S. House on Legislating to Stop the Onslaught of Annoying Robocalls, April 30, 2019; Press Release
- Testimony before the U.S. Senate Committee on Commerce, Science, and Transportation regarding Illegal Robocalls: Calling All To Stop The Scourge, April 11, 2019; Press Release
- Group comments opposing NorthStar Alarm Services, LLC’s Petition to the FCC for Expedited Declaratory Ruling under the TCPA, March 15, 2019
- Group comments to the FCC Opposing the Petition for Declaratory Ruling Filed by SGS North America re: Telemarketing Robocalls, Jan. 24, 2019

More comments and testimony >>>

Letters

- 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
- Joint Letter to the US House on the “Stopping Bad Robocalls Act,” July 23, 2019
- Ex Parte to supplement the comments filed with the FCC In re Rules and Regulations Implementing the Telephone Consumer Protection Act and Interpretations in Light of the ACA International Decision, Jan. 28, 2019
- Ex Parte regarding meeting between 5 consumer groups and Chairman Pai’s staff regarding pending interpretations of critical terms under the TCPA, Sept. 19, 2018
- Group letter urging FCC to Initiate Enforcement Action Against Navient for Violations of the TCPA, June 14, 2017 Exhibit 1 and Exhibit 2
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
- Amicus brief in Salcedo v. Hanna in support of plaintiff-appellee’s petition for rehearing and rehearing en banc, Sept. 25, 2019
- Amicus brief in Evans v. Pennsylvania Higher Education Assistance Agency (United States Court of Appeals for the Eleventh Circuit) arguing that the definition of automated telephone dialing systems (ATDS) under the TCPA should include devices that are able to store numbers and redial them automatically, April 1, 2019
- Amicus brief in Glasser v. Hilton Grand Vacations Company, LLC. (Federal District Court of Appeals for the Eleventh Circuit) arguing that a robocalling telemarketer should not be permitted to evade the consumer protections of the TCPA by inserting a useless dialing agent in the middle of the process, January 24, 2019
- Amicus brief in Marks v. Crunch San Diego arguing the Federal Communication Commission’s (FCC) pre-2015 orders are still in effect and are binding on Courts, May 21, 2018