Robocalls & Telemarketing

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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Stop Unwanted Robocalls!

Click below to learn how to:

- [Hang Up on Telemarketing Robocalls](#)
- [Hang Up on Debt Collection Robocalls](#)
- [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 (2019)

The problem is worse than it seems. Click the map and hover over your state to see just how many robocalls were made to your friends and neighbors last year ([total appears below the map](#)). Many of these calls were made illegally, to cell phones without consent.

Source: YouMail, Robocall Index (2020)

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 2018 being the worst year on record for robocalls.
**Top 50 Robocallers in the US: July 2020**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Synchrony Bank</td>
</tr>
<tr>
<td>2</td>
<td>AT&amp;T</td>
</tr>
<tr>
<td>3</td>
<td>Zillow</td>
</tr>
<tr>
<td>4</td>
<td>Capital One</td>
</tr>
<tr>
<td>5</td>
<td>Religious Spam</td>
</tr>
<tr>
<td>6</td>
<td>Comcast</td>
</tr>
<tr>
<td>7</td>
<td>First Premier Bank</td>
</tr>
<tr>
<td>8</td>
<td>Spectrum</td>
</tr>
<tr>
<td>9</td>
<td>Santander</td>
</tr>
<tr>
<td>10</td>
<td>Fingerhut</td>
</tr>
<tr>
<td>11</td>
<td>Comcast</td>
</tr>
</tbody>
</table>

*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 (2020)**

**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**

- 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

- 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 Counsel Margot Saunders.

More press >>>

Policy Analysis

Policy Briefs, Reports & Press Releases

- 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

More policy briefs, reports & press releases >>>
Comments and Testimony

- **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

More letters >>>
Litigation

- **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