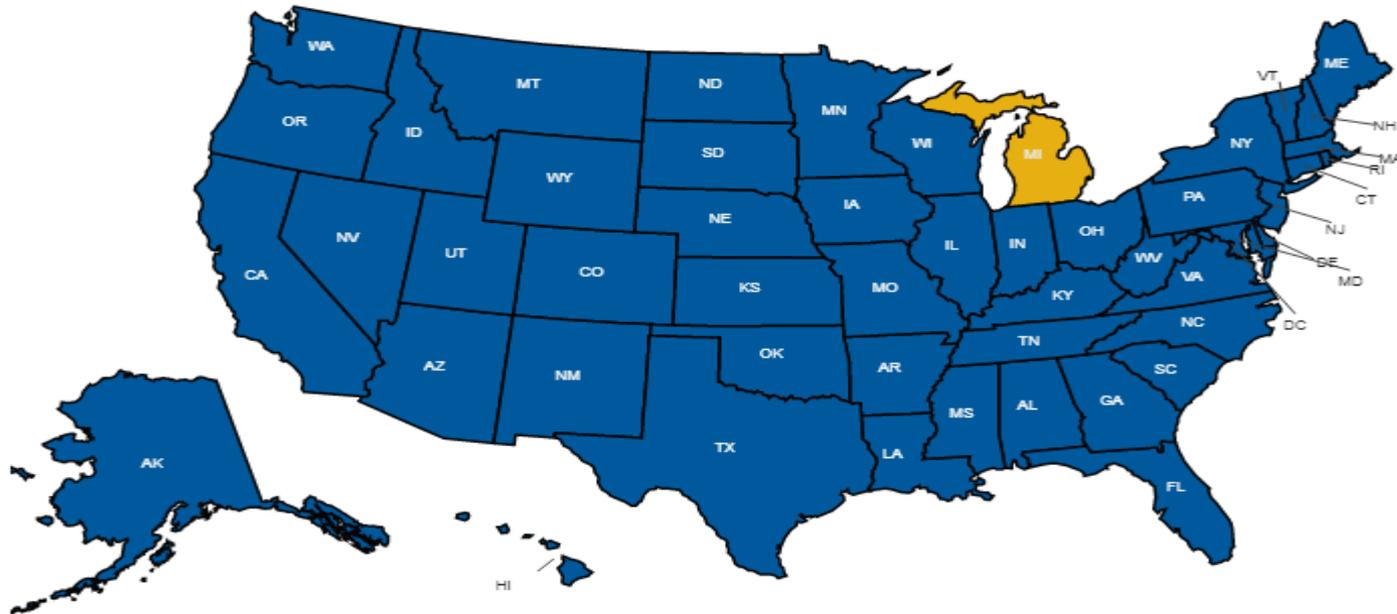


Tips for Older Consumers to Stop Illegal Robocalls



<https://ncler.acl.gov/>

State-by-State Robocall Data (2018)



1,273,364,500

[Clickable Map](#) by CreateaClickableMap

In Michigan there were 1,273,364,500 calls made to people. Many of these calls were made illegally, to cell phones without consent.

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File complaints with the Federal Communications Commission (FCC)

Complaint data is the best tool federal agencies have to gauge the extent of the robocall epidemic. While filing a complaint may not prompt an immediate response, complaint data may prompt the FCC to take action.

The Telephone Consumer Protection Act (TCPA) is the only legal defense to robocalls and texts made without your consent, and the FCC is tasked with upholding and strengthening the TCPA's rules and regulations. [File a complaint here.](#)

Add your number to the Do-Not-Call List:

While the Do-Not-Call list does not stop all robocalls, it is a valuable resource for removing your number from the call lists of companies that do not want to violate the law.

Sources of robocalls that you do business with, such as banks or loan servicers, and sources of scam calls that ignore the law, will still get through.

Revoke consent:

If you are receiving robocalls from a bank, lender, or other company you do business with, they likely have your consent (hidden in the fine print) to robocall you. While they like having the option to robocall, it isn't their right, and you can revoke your consent at any time. Tell the caller you "revoke consent." If the calls continue, contact customer service and tell them that you do not consent to receive calls and that you want your number to be added to their "do not call" list. This won't stop illegal scam calls but it will reduce the volume of robocalls you receive.

Don't engage with the caller:

Most autodialed robocalls include a prompt to press a key or give a voice command. DON'T! Pressing a key, even if the recording says it's to remove your number from the list, tells the caller that your number is active and that you'll likely answer future calls. Even worse, the voice commands can be recorded and used against you by scammers to represent consent to purchase products or services.

If possible, block or do not answer calls from unknown numbers on your mobile device:

- Easier said than done, taking this action will help avoid robocalls. But important calls can come from unknown numbers and most landline phones don't have call-blocking features. Plus, listening to voicemails left by robocallers can be just as annoying, and costly (if you purchase phone service by the minute), so use this method as a last resort.

Install call-blocking apps

Various call-blocking apps, like YouMail and NoMoRobo, provide a free or low-cost service to mobile smart phone users that filter out identified scam robocalls and allow users to block specific numbers and report the calls.

However, typically these apps don't help landline users.

Let them know they are calling you at
a nursing home or other medical
facility:

- The TCPA prohibits robocalls to a patient or guest room at a nursing home, hospital, or similar health facility.

Find out what type of debt collector is calling:

- Collectors can call about debts owed or guaranteed by the federal government without your consent.
- There are exceptions to this rule in some states. In those states, robocalls to cell phones from debt collectors collecting federal debt can only be made with consent, as is the rule for all other robocalls to cell phones.

Sue the caller:

- A lawsuit can be challenging, but the TCPA allows consumers to file a lawsuit to stop the robocalls. If successful, the consumer can receive money, either actual damages or \$500 per violation, whichever is greater. The damages can be tripled for knowing or willful violations.

Tell the FCC to strengthen consumer protections from these unwanted robocalls.



The calling industry is already attempting to weaken the rules so it can make these calls without your consent, and after you have told the callers to stop. It is critical that consumers submit comments (proceeding 18-152) to fight back!

Other Actions You Can Take

- [Tell us your story](#). Have you been harassed by robocalls to your cell phone about a mortgage loan, a student loan, or some other type of debt? [Then tell us your story](#).
- [Sign the petition](#) to urge the FCC and Congress to stop robocalls without consent.
- [Find an attorney](#) to help stop these calls to your cell phone.
- LEARN MORE about NCLC's work to [stop unwanted robocalls and defend the Telephone Consumer Protection Act](#).

Top 50 Robocallers in the US: November 2019

1 Capital One	13 Spectrum	25 Interest Rate Scam ✖	38 Security System Scam ✖
2 Healthcare Telemarketing	14 Synchrony Bank	26 Conn's HomePlus	39 Citibank
3 Transworld Systems	15 Credit Acceptance	27 Interest Rate Scam ✖	40 Synchrony Bank
4 First Premier Bank	16 Wells Fargo	28 Interest Rate Scam ✖	41 Student Loan Scam
5 Synchrony Bank	17 Credit Acceptance	29 Portfolio Recovery	42 USAA
6 Santander	18 Target	30 Spectrum	43 Santander
7 AT&T	19 Fingerhut	31 Interest Rate Scam ✖	44 Spoofed DirectTV Scam Call ✖
8 Substitute Teaching Notifications	20 Spectrum	32 Interest Rate Scam ✖	45 Home Depot
9 Comcast	21 Interest Rate Scam ✖	33 Wells Fargo	46 Synchrony Bank
10 Apple Security Scam ✖	22 Interest Rate Scam ✖	34 Barclays	47 Citibank
11 AT&T	23 Wells Fargo	35 Synchrony Bank	48 Chase Bank
12 Macy's	24 Citibank	36 Synchrony Bank	49 PayPal
		37 Chase Bank	50 Exeter Finance

✖ indicates the call was identified as a scam or spam

Source: YouMail, Robocall Index (2019)

ELDER ABUSE

Hiding in Plain Sight

An Elder Abuse Prevention Awareness PowerPoint

- Courtesy of : Jeremiah Battle, National Consumer Law Center and the National Center on Law and Elder Rights. July 2019