



Guide to Fighting Robocalls

June 2022

The Latest News

Robocalls are prerecorded messages from computer-generated dialers, and Illinois gets a lot of them. For example, in April 2022 alone, the state received 151 million robocalls (about 58.4 per second). In 2021, Illinois was ranked eighth for robocalls, receiving about 1.9 billion, according to the robocall-blocking firm YouMail.

While there are helpful robocalls (alerting you to school closings or when a prescription is ready), YouMail estimates about 36 percent of the calls in April of 2022 were scams and another 17 percent were simply marketing pitches.

Unwanted robocalls are annoying, and costly. The Federal Communications Commission (FCC) put the price tag at \$3 billion a year just from lost time, not even counting any fraud. Spam calls are the FCC's number one complaint.

While policy makers are working to crack down on illegal Robocalls with smarter technology, there are several actions you can take. Use the simple tips in this guide to protect yourself from unwanted calls.

The Law

The Telephone Robocall Abuse Criminal Enforcement and Deterrence (TRACED) Act became federal law in 2019. The act increases penalties and requires phone companies to validate calls before they reach you. This is to combat "spoofing," when a robocaller uses your area code and/or prefix to appear as if someone locally—maybe a friend or neighbor—is trying to reach you. If your cellphone labels a call "Scam Likely" or "Spam Risk" that's probably the result of your wireless provider responding to this law. Under federal rules, all phone companies must utilize this technology.

Remember, with a sales robocall—a prerecorded call promoting goods or services—a telemarketer **must** first have your written consent, otherwise it's illegal. Some prerecorded messages are legal, including:

- Information-only calls, such as flight cancellations, appointment reminders or school closing announcements;
- Calls from a business to collect a debt you owe;
- Calls from or on behalf of politicians;
- Calls from certain health care providers, such as a pharmacy informing you a prescription is ready;
- Messages from banks, telephone carriers and charities, as long as those entities make the calls themselves.



79,954

reported fraud cases in Illinois in 2021

resulting in an annual loss of

\$133 million

Source: Federal Trade Commission Fraud and ID Theft Maps 2021

The Latest Scams

If there's a two- or three-second delay when you pick up the phone, it's a recorded call. And it could be one of these scams.

Government imposters: The robocall claims to be from the Social Security Administration or Internal Revenue Service, and the imposter might have a fake name/number displayed on your caller ID to look official. The prerecorded voice may announce that you've been the victim of stolen identity or a participant in a crime and you must call a number to fix the matter. At that number, a swindler will try to get your personal information. Remember, police and other government agencies don't accept gift cards to pay tickets or other debt. If you have questions about an agency, call it—with a number you find yourself.

Electric scams: The robocall begins: "This is an apology call from your electric provider..." It asks you to press 1 to get a refund and a discount on your power bill. That's when a salesman comes on and tries to switch you to an alternative supplier that could easily charge you much more than your utility rate. Beware!



“Say yes” scams: An automated voice asks, “Can you hear me now?” If the call lures you into saying “Yes,” it can use the recording as proof that you gave permission to sign up for a costly offer you normally wouldn’t buy.

Other scams: Robocalls may warn you of a fake warranty expiring or offer low credit card rates. They may claim you’ve won the lottery, or offer health insurance savings. The call may say “Take advantage of these free programs!” and name-drop existing programs or businesses to appear legitimate.

Tip: Never share personal information over the phone. If the pitch sounds convincing, hang up and contact the organization (at a number you find yourself) to check the call’s veracity.

5 Steps to Reducing Robocalls

You won’t completely end robocalls, but you can reduce them. Some solutions here are free, others are not. CUB recommends experimenting with the free options first.

Step 1: Confirm You’re on the Do Not Call List.

It’s true, scammers get around the Federal Trade Commission’s Do Not Call Registry, but it’s still a good idea to join.

What to do when you get a robocall

It’s best NOT to answer a suspicious call.
But if you do answer a sales robocall:

- DO Hang up immediately;
- DON’T try to call the number back to complain. That might lead to more calls;
- DO ignore the call’s instructions. If a robocall offers you the option of pressing a number to stop future calls, that might just be a trick to confirm that your number is “active” and ripe for more calls;
- DON’T say “yes.” Beware of the “say yes” scam (see the description on this page).

You will get fewer robocalls from companies that follow the law—so any sales call you do get is likely from a scammer. If your number is registered, you can report offending companies to help build a case against them.

Register your home and cellphone numbers (or confirm those numbers are already on the list) here:

Call **1-888-382-1222** from the phone you want to register (TTY: **1-866-290-4236**) or register online at [DoNotCall.gov](https://www.donotcall.gov). (You will receive a confirmation e-mail that you must respond to within 72 hours to complete your registration. You only have to register your number once.)

Beware of any sales call that offers to put you on the Do Not Call List. “No company making a sales call has the power” to do that, Reader’s Digest warns.

Step 2: Use Voicemail as a Weapon.

One of the easiest ways to fight robocalls is to screen calls through your voicemail/answering machine. Telemarketers often hang up when the call goes to voicemail.

With a landline answering machine, if the caller is a friend, pick up the phone before he or she is done leaving a message. With a smartphone Caller ID, you can screen for friends and let everything else go to voicemail.

The CEO of one robocall-blocking service told USA Today that he advised his mom to simply turn off her ringer, send calls through an answering machine, and then monitor messages.

Step 3: See What Your Phone Can Do for You.

Your phone has built-in protections against unwanted calls. The directions below are general—steps may vary depending on the device. If you have additional questions, contact your phone’s manufacturer or visit [Support.Google.com](https://support.google.com) (for Android phones) or [Support.Apple.com](https://support.apple.com) (for iPhones).

Block Individual Calls: If you get an unwanted telemarketing call, you can block that number for good.

- **iPhone:** In the phone app, select Recents, tap the Info icon on the number you want to block, and then choose Block this Caller.
- **Android:** In the phone app, choose the tab that lists recent calls, choose the number you want to block and tap Block/report spam.

Block All Calls from People Not Listed in Your Contacts:

Callers outside your contacts, including robocallers, will be sent directly to voicemail. Warning: You won't get notified, so you might miss some calls you want (calls from the pharmacy, from your kids' school, etc.). So make sure to regularly check your call logs and voicemail.

- **iPhone:** Open settings, select Phone, and scroll to Silence Unknown Callers.
- **Android:** In the Phone app, tap the three dots in the upper right. Then choose Settings and then select Blocked numbers. You then can enable a setting called Block calls from unidentified callers. If you find a Caller ID & Spam setting during this process, check a box called Filter spam calls. That will send those calls to voicemail.

Step 4: Ask Your Phone Company

Call-blocking Services from Your Digital Home Phone (Voice Over Internet Protocol, or VoIP) Company: Internet home phone services—like Comcast digital phone service and AT&T's digital landlines—offer free call-blocking features.

Your wireless company's call-blocking services

Carrier	Plan	Price	Notes	For more info
AT&T	Active Armor	FREE (Advanced service is included in some plans or costs \$3.99/month.)	Automatically blocks suspected scam calls and alerts you to telemarketers and calls that are a "Spam Risk." You can block those calls or send them to voicemail. You also can send unknown calls to voicemail.	ATT.com (Search "ActiveArmor") 1-800-331-0500 (611 from your AT&T phone)
T-Mobile Note: T-Mobile bought and discontinued Sprint's brand	Scam Shield	FREE. (Advanced service, "Scam Shield Premium," costs \$2/month/line.)	Suspicious calls are labelled "Scam Likely," and then can be blocked. Offers a free second "proxy" phone number you can use for online sign-ups and subscriptions (to avoid giving out your real number).	T-Mobile.com (Search for "Scam Shield.") OR 1-800-937-8997 (611 from your T-Mobile phone)
Verizon	Call Filter	FREE (Advanced service, "Call Filter Plus," costs \$2.99/month/line or \$7.99 for 3+ lines.)	Screens incoming calls, labelling risky numbers as a "Potential Scam" and can send certain spam numbers directly to voicemail. Available on standard Verizon wireless monthly and prepaid plans, compatible with most Verizon phones.	VerizonWireless.com (Search for "Call Filter") 1-800-922-0204

Note: Due to new federal legislation and rules, many of these robocall protections may be standard on your plan. Always check with your carrier to verify what free protections are available and if they are already activated for your account.

AT&T offers "Digital Phone Call Protect." This free service automatically blocks calls from known spammers (they get a busy signal) and Caller ID tells you if other calls are suspected spammers. To use this service, sign in to your AT&T account and go to the My digital phone section. Select Check or manage voicemail & features, then Phone features, and finally Call Protect. Follow the prompts to enable it.

Xfinity says Anonymous Call Rejection, which automatically rejects calls from numbers with Caller ID blocked, is standard for most customers.

These providers also offer the robocall-blocking service Nomorobo for free. (Nomorobo is also available for smartphones. See the chart on page 4.) To inquire more about call-blocking services from your digital phone provider:

- AT&T: ATT.com (search for "call blocking for digital phone"), 1-800-288-2020
- Comcast Xfinity: Xfinity.com/support (search for "How to stop unsolicited robocalls to your home"), 1-800-934-6489

Call-blocking Services from Your Wireless Company: Your carrier offers robocall-blocking protection. CUB does not endorse offers, but the chart below gives examples of what's available.

Step 5: Check what Third-Party Services are Available.

Call-blocking devices for your traditional landline: Unfortunately, people with traditional copper landlines—those who could be targeted most by scam artists—often have the fewest tools to fight robocalls. If you own a traditional landline, you can't use an app to limit robocalls. Instead, you could use an answering machine to screen your calls. Another option is to buy a device that connects to the phone and blocks calls. Examples include Sentry 3.1., CPR Call Blocker and Digitone ProSeries Call Blocker. (A review on [Amazon.com](https://www.amazon.com) found call-blocking devices ranging from about \$30 to more than \$160.)

Typically, these devices are based on a “blacklist” database of known spammers and a “whitelist” of numbers approved by you. Before you buy such a device, read the find print. Learn how its database is maintained, as scammers change numbers they use often.

Third-Party Apps

App	Price	Notes	For more info
Hiya	Free. Premium service costs \$3.99/month or \$24.99/year (after free trial).	Identifies calls/texts you want, blocks the numbers you want to avoid.	Hiya.com
Nomorobo	Free for Voice Over Internet Protocol (VoIP) lines—including AT&T and Xfinity/Comcast digital phone. For smartphones, \$1.99 per month after a free 14-day trial.	Automatically blocks spam/scam robocalls, while allowing good robocalls (school closings, prescriptions) to pass through. Winner of the FTC's Robocall Challenge in 2013.	Nomorobo.com (For a list of all the VoIP providers that offer Nomorobo, see Nomorobo.com/signup .)
RoboKiller	Free week trial then \$4.99/month or \$39.99/year through Robokiller website, App Store or Google Play.	Automatically blocks more than a million telemarketers and robocalls, even if they're trying to spoof or change their numbers. Winner of the FTC's Robocall Challenge in 2015.	Robokiller.com
Truecaller	Free with ads, but you have the option to purchase a premium package with no ads for \$1.99/month or \$17.99/year.	Identifies spam calls/texts and allows you to block them. Has a custom call-blocking feature that allows you to block other calls you don't want.	Truecaller.com
YouMail Voice-mail & Spam Block	Free with ads. You can purchase a plan with more voicemail features for \$7.99/month, or about \$72 a year.	Blocks spam/fraudulent robocalls, allows you to add to the list of restricted numbers and offers cloud-based visual voicemail.	YouMail.com

Find out if there's any risk the device will block legitimate incoming calls in an emergency or good robocalls (a message from your pharmacy that a prescription is ready). Finally, make sure the device is compatible with your landline. For people worried about being victimized by a robo-scam, this could be a solution—just not a free solution.

Apps for your wireless phones: Applications, available in the App Store for iPhones and Google Play for Android phones, can help weed out robocalls and scam numbers. CUB does not endorse apps, but the chart below summarizes some of the available options. (**Note:** Nomorobo works on digital home phone, or VoIP, service also.)

Remember, not all apps are compatible with all devices. Also, while some apps are free to download and use, they may offer upgrades with more features at an extra cost.

Important: As with any app, carefully read the privacy policy to find out what kind of information it collects (especially for an app that's free).



Robotexts

Robots aren't just calling your cellphone, but texting it too. More than 70 percent of all cellphone text spam is designed to defraud you in some way, according to a study by Cloudmark, a company that makes anti-spam software.

It is illegal to send commercial messages to your wireless devices without your prior written consent, but noncommercial messages like political surveys or fundraising messages are allowed.

Just like robocalls or email spam, text message spam tries to get you to share personal information or click on a link to install damaging malware on your phone.

These unsolicited messages could slow your cellphone performance by taking up memory and depending on your phone plan, could lead to extra charges on your cellphone bill.

Many of the tips to reduce robocalls will work to reduce text spam as well. Some text-specific things to know are:

- **Text messages that ask for personal information are scams.** Legitimate companies don't ask for information like account numbers or passwords by email or text.
- **Don't reply.** While you may have requested to receive regular texts from your doctor or your favorite clothing store, beware of texts from unknown companies or companies that usually don't reach out to you that way. Even if the message says you can opt out of future texts by replying STOP, your reply may just let scammers know that the number is actively in use. No matter how annoyed you are, engaging is likely to make the problem worse.

- **Don't click on links in the message.** Links can install malware on your phone or take you to sites that look legitimate but are solely designed to steal your information.
- **Forward the texts to 7726 (SPAM).** This works for AT&T, Verizon Wireless and T-Mobile. It tells those wireless companies to block future texts from those numbers.
- **Review your cellphone bill.** Check for any unauthorized charges and report them to your carrier.

Filing a Complaint with the FTC

If you get harassed by robocalls, file a complaint with the Federal Trade Commission (FTC) by visiting reportfraud.ftc.gov and clicking on the Report Now icon, or calling **1-877-382-4357**.

You will be asked a series of questions. The more information you can provide, the better chance you have at getting a response and action being taken. Have the following information readily available:

- The company or group's name and number
- Any information related to the call, such as false claims
- Any money paid, how much, and when you paid.

Sources

You can find links to all sources CUB used to write this guide on our [WatchBlog](#).