

| WHO'S CALLING?

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| EXECUTIVE SUMMARY

Unwanted robocalls have been the [No. 1](#) consumer problem at the Federal Communications Commission for years. Congress has passed [laws](#) to squash them, states have launched special [investigations](#) to fight con artists and [millions of consumers](#) file official complaints every year about fast-talking robocallers trying to get money or information.

Yet, most phone companies are not doing everything they could do to protect us. In fact, half of the largest phone companies in the United States earn D or F grades for the free services they *don't* offer, according to a U.S. PIRG Education Fund survey and research of the companies. These free services include protections as basic as providing on-screen scam warnings or allowing customers to block calls with no Caller ID.

These are all services the FCC has permitted phone companies to offer for several years. And many of the companies we surveyed for this report [promised the attorneys general in all 50 states](#) back in 2019 that they would offer customers some of these tools so individuals could take steps for more protection if they wanted. That's not happening in all cases.

It's no wonder that many of us continue to be tortured by unwanted and illegal phone calls. About 92% of Americans said they received spam calls in 2023, and 86% received spam texts, according to [Truecaller's U.S. Spam and Scam Report](#).

We surveyed 24 of the largest U.S. phone companies – both cellular and home phone lines – to see who fares well and who doesn't. It's not pretty.

PIRG's survey follows [our October analysis](#) showing that fewer than half of the 9,290 phone companies registered with the FCC had installed anti-robocall technology networkwide as of Oct. 1, 2024. In the weeks after our report, 47 state attorneys general urged the FCC to crack down, and the FCC announced a new push to shutter companies that allow illegal robocalls.

[PIRG's analysis graded companies](#) on free services and overall, including use of anti-robocall technology:

Five companies earned A's for services:

- * AT&T
- * Charter/Spectrum
- * Comcast/Xfinity
- * Lumen/CenturyLink
- * Nextlink

Three companies earned A's overall:

- * Charter/Spectrum
- * Comcast/Xfinity
- * Nextlink

Two companies earned B's on services:

- * Cox Communications
- * Windstream

Five companies earned B's overall:

- * AT&T
- * Lumen/CenturyLink
- * Mediacom
- * T-Mobile
- * WOW!

Five companies earned C's on services:

- * Frontier
- * Mediacom
- * Optimum by Altice
- * T-Mobile
- * WOW!

Three companies earned C's overall:

- * Cox Communications
- * UScellular
- * Windstream

Everyone else – 12 of the 24 – earned D's or F's on services, and 13 of those earned D's or F's on overall grades. The reason: Either they didn't respond to our survey despite multiple emails in the last few months, or they haven't completely installed federal anti-robocall technology that gives calls a "digital signature" to legitimize them. The anti-robocall technology is required by a law passed overwhelmingly by Congress in 2019, by a near-unanimous [514-4 vote](#).

Some companies have not yet adopted the technology on the non-internet parts of their network; some filed for extensions from the FCC.

Nearly [99%](#) of adults in the United States have a phone – either a cellphone or a

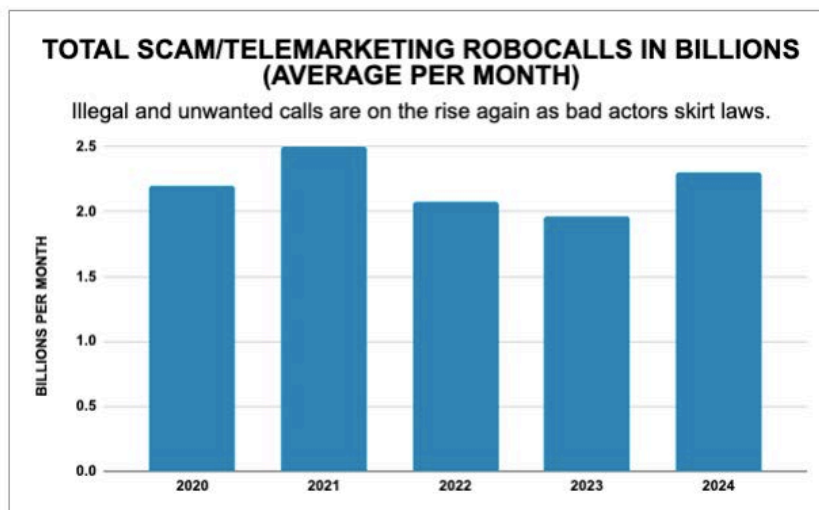
COMPANIES FLAG CALLS AS SPAM WHEN:

- Number is spoofed
- Call is from a number not registered to anyone.
- Same number generates thousands of calls within seconds.
- Area code and prefix combination don't exist.

landline. Nearly [22%](#) have both – twice as much opportunity to get unwanted calls. [Almost everyone](#) gets at least some spam calls.

Fortunately, only a fraction become victims, with 56 million Americans reporting they lost money through scam calls in 2023. This represents 21% of adults.

In this report, we dig into what voice providers are legally supposed to be doing, what they're allowed to do and what they're actually doing to protect all of us.



I HOW ALL 24 COMPANIES SCORED

See how the grades were tallied on how [each of the phone companies](#), based on which of the services they offer to protect their customers and their use of anti-robocall technology. Here are their final scores:

Nextlink	A on services; A overall
Charter / Spectrum	A on services; A overall
Comcast / Xfinity	A on services; A overall
AT&T	A on services; B overall
Lumen / CenturyLink	A on services; B overall
Mediacom Cable	C on services; B overall
T-Mobile	C on services; B overall
WOW!	C on services; B overall
Cox Communications	B on services; C overall
Windstream	B on services; C overall
UScellular	D on services; C overall
Optimum by Altice	C on services; D overall
Verizon	F on services; D overall
Frontier	C on services; D overall
Breezeline	F on services; D overall
Sparklight	D on services; F overall
Astound by RCN	F on services; F overall (Incomplete)
Astound by Wave	F on services; F overall (Incomplete)
Boost / Dish	F on services; F overall (Incomplete)
C Spire	F on services; F overall (Incomplete)
Consolidated Communications	F on services; F overall (Incomplete)
Monmouth Telephone	F on services; F overall (Incomplete)
Ranch Wireless	F on services; F overall (Incomplete)
Skybeam LLC (Rise)	F on services; F overall (Incomplete)

I WHAT COMPANIES ARE ALLOWED TO DO

Spam and scam calls have been a problem for nearly 20 years. The issue exploded when cellphone ownership among adults in the United States [reached 70%](#) in 2006 and the [first iPhone was released](#) in 2007.)

The modern-day robocall became illegal on [Sept. 1, 2009](#). That's when the Federal Trade Commission (FTC) started prohibiting pre-recorded telemarketing calls to any consumers who hadn't agreed to the calls in writing.

As we know all too well, mandates haven't worked. Criminals willing to scam someone often don't care about breaking another law, and many of the bad actors are outside of the United States, out of regulators' reach.

The FCC in 2015 started to approach the problem differently. Sure, regulators would continue to go after bad guys. But they also expected phone companies to do more to protect consumers.

Over the next several years, the FCC approved several new rules to allow companies to take numerous steps to help customers help themselves. For example: Phone companies are allowed to block suspected spam calls by default. Customers are allowed to filter calls with no Caller ID. And so on. This is on top of the federal law Congress passed in 2019 by a massive [514-4 vote](#) to require phone companies to use [specific technology](#) to attack spam robocalls and reduce illegal spoofing.

This prompts the question: What are our largest phone companies doing to protect us? For most of them, the answer is: Not nearly enough.

Here are [the services companies can offer](#):

1. Inform customers of services available to reduce unwanted calls.
2. Block known scam calls and spoofed numbers by default.
3. Warn on a person's screen that an incoming call may be spam or a scam.
4. Offer a "verified number" or check mark display on the recipient's screen.
5. Allow customers to opt in and filter or block illegal robocalls through a single source in one step.
6. Allow customers to block/filter all calls with no Caller ID. (Often called "anonymous call rejection.")
7. Offer a white list so customers can filter calls except those in their contacts. (Often called "selective call acceptance.")
8. Offer an app/service that allows customers to filter possible spam calls and texts per their preferences i.e. block only high-risk calls, or all risky calls. (If so, are there tiers of service with different prices?)

The other two questions applied to companies whose customers receive texts:

9. Block certain *robotexts* that are likely to be spam/scams. (New [FCC rule](#) in January 2024 required providers to follow most of this by March 2024.)

10. Allow customers to block email-to-text messages. (Currently [encouraged by the FCC](#); may be required soon.)

This is important because “texts originating from email addresses, rather than telephone numbers, account for a significant percentage of fraudulent text messages,” the [FCC says](#). “The email-to-text messages process allows the sender to be anonymous because the text is sent from an email account on a computer, not a phone number.”

The scoring rubrics are fairly simple. We have two grades:

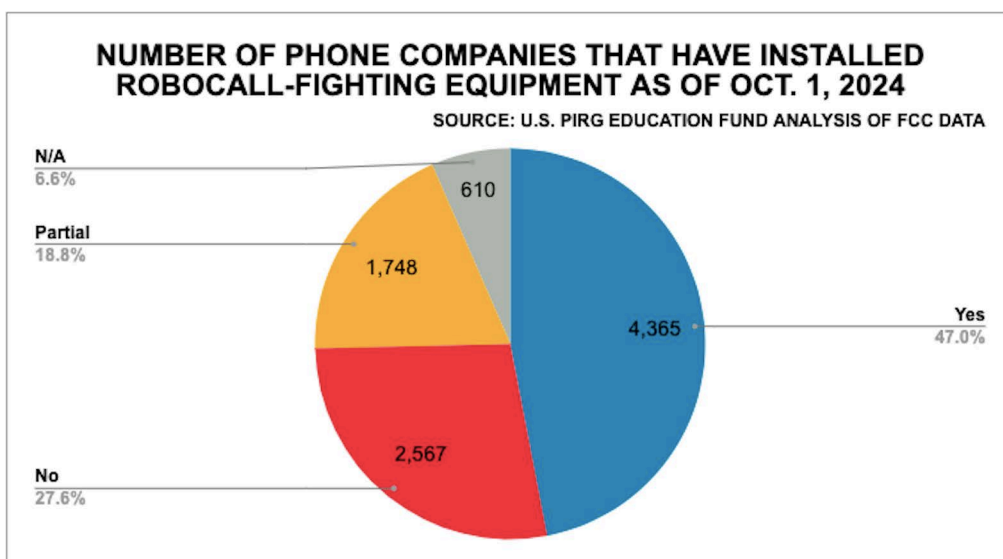
Services offered: There are eight basic services companies can offer; companies whose customers receive texts can offer two more. Each service is worth one point. If

they offer an app or a service to allow customers to take some control of filtering robocalls but they charge extra for that, the companies lose two points.

Overall grade: This combines the services grade plus whether the company has installed federally required robocall-fighting technology, aimed at spoofed, spam or scam calls. Congress passed [this law](#) in 2019. Companies earn five points if they’ve completely installed the technology, 3 points they’ve partially installed it and no points if done nothing. All of the companies we surveyed have at least partially installed it.

The highest score possible for services offered is 10 for companies that offer text messaging and eight for companies that don’t. The highest overall score possible including the federally required anti-robocall technology is 15 for companies that offer text messaging and 13 for those that don’t.

Some companies didn’t respond. We obtained some information from their websites. But they still get an “incomplete.”



I THE BIG FOUR CELLULAR PROVIDERS

One of the most interesting results is how the big four cellular companies fared.

Let's emphasize that the big four have [99%](#) of U.S. cellphone market share.

AT&T -- A on services, B overall

AT&T scored the highest – an A on services and a B overall – even though it has only partial anti-robocall technology compliance. It scored high because it offers 9 of the 10 services to fight unwanted calls and texts and doesn't charge customers an unnecessary monthly fee for allowing customers to step-up their protection with various types of blocks or filters. The only basic service it doesn't offer: Allowing a customer to create a white list to accept calls only from contacts or specific numbers.

AT&T's free [ActiveArmor app](#) offers the most common protections, such as automatic blocking of suspected fraudulent or spam calls, alerts for nuisance calls and filtering for spam texts. It does have a [paid version](#) but that offers atypical services, including a VPN, identity theft monitoring and blocks for harmful URLs on the internet.

In contrast, T-Mobile, Verizon and UScellular don't offer as many of the basic services to all customers, or charge a monthly fee for their apps that offer more protection, such as blocking calls in unwanted categories, including “nuisance” or “political.” Verizon charges all customers who want the advanced app for more protection. T-Mobile and UScellular offer

their premium app free for those with more expensive plans, but charge those with basic cell plans.

T-Mobile -- C for services, B overall

T-Mobile earned a C on services. It offers 8 of the 10 services for companies with texting, but it lost 1 point because it charges \$4 per month for some plans for its [Scam Shield Premium app](#). The premium app is used to block entire categories of calls, such as telemarketers or political solicitors, or to block calls or texts from specific numbers. It's available at no charge for higher-tier “unbundle carrier” benefits that also include international roaming, mobile hotspot and free streaming services.

It added 5 points because it has installed anti-robocall technology through its entire network. T-Mobile ended with 7.5 out of 10 for services and 12.5 out of 15 overall.

UScellular -- D for services, C overall

UScellular offers 7 of the 10 services for wireless customers. But it lost 1 point because it charges \$3.99 per month for its [Call Guardian Premium](#) for some plans. The app allows customers to block nuisance calls, block neighbor spoofing and create a personal block list. It's available at no charge for higher-tier calling plans.

It gets 5 points because it has installed anti-robocall technology through its entire network. UScellular ends with 6 out of 10 points for services and 11 out of 15 overall.

Verizon -- F for services, D overall

Verizon offers 7 of the 10 services for wireless customers. But it lost 2 points because it charges \$3.99 per month for its [Call Filter Plus app](#), needed for Caller ID, a spam risk meter, a personal block list or to block by category. Verizon ends with 5 out of 10 for services – an F. It added 5 points because it has installed anti-robocall technology through its entire network. It ended with 5 out of 10 points for services and 10 out of 15 overall.

All four of these cellular providers were among the [original 12 companies](#) that in 2019 signed an agreement on anti-robocall principles with attorneys general from all 50 states and the District of Columbia.

The No. 1 principle was to “offer free call blocking and labeling:

“For smartphone mobile and VoIP residential customers, make available free, easy-to-use call blocking and labeling tools and regularly engage in easily understandable outreach efforts to notify them about these tools.

“For all types of customers, implement network-level call blocking at no charge. Use best efforts to ensure that all tools offered safeguard customers’ personal, proprietary, and location information.”

The bottom line is this: 94% of U.S. adults have a cellphone and 75% of adults use only a cellphone. The big four cellular companies hold [99% of the U.S. market share](#).

What calls are illegal:

- Telemarketing calls, even from a live person, if you’re on the [Do Not Call](#) list.
- Calls aimed at deceiving or defrauding you.
- Telemarketing calls to your home phone – whether pre-recorded or artificial voice – without advanced written consent.
- Telemarketing calls to your cellphone– whether pre-recorded, autodialed or artificial voice – without advanced written consent.
- All pre-recorded or autodialed calls to your cell without your verbal or written consent.

We wouldn’t be getting 2 billion unwanted spam or scam calls every month if these four companies did a better job of protecting us.

How dare they charge a monthly fee for additional ways to block unwanted and potentially dangerous calls that they *have the ability to block*. AT&T doesn’t charge anyone extra; T-Mobile and UScellular charge some customers; Verizon charges all.

It’s important to remember that not all robocalls or robotexts are bad. Many robocalls and robotexts are requested by consumers, such as an automated call that your child’s school is closed or an automated text that your prescription is ready to pick up. About half of robocalls are legal or requested.

| SOME COMPANIES DO A LOT FOR CUSTOMERS

Unwanted calls can be more annoying and potentially more harmful on landlines/home phones. About 9.5% of adults have a landline or VoIP/fiber line, either exclusively or in addition to a cellphone, according to the latest [National Health Interview Survey](#) by the Centers for Disease Control and Prevention.

Some of the largest cable/internet providers have rolled out numerous services – that they don't have to offer – to help customers protect themselves. Some of these companies also offer mobile service. Here's how they fared:

Nextlink - A for services, A overall

Nextlink was one of three double A companies – an A on services and an A overall. Nextlink offers phone service in [11 states](#), mostly in the middle of the country, from Wyoming to Minnesota and down to Texas and Louisiana.

It earned the highest grades in our survey, with near-perfect scores of 9.5 for services and 14.5 overall. It offers all eight of the basic services, including blocking known scam calls and spoofed numbers by default, warning on screen that a call may be spam or a scam and allowing customers to block/filter all calls with no Caller ID (often called "anonymous call rejection.")

It also blocks suspected spam and scam texts by default. The only service it doesn't offer

is allowing customers to block email-to-text messages. This is currently [encouraged by the FCC](#); it may be required soon. Nextlink said it isn't offering this yet but [has plans to do so](#); this earned the company a half-point.

It also has installed anti-robocall technology throughout its entire network, according to its [filing with the FCC](#); less than half of providers operating in the United States have done this, according to [U.S. PIRG's analysis](#) of FCC data.

Charter/Spectrum - A for services, A overall

Charter/Spectrum also earned a double A – an A on services and an A overall. with scores of 9 and 14, respectively.

Charter/Spectrum provides phone service in 42 states. It offers 9 of the 10 basic services we surveyed and has installed anti-robocall technology networkwide . It earned tied for the second-highest score, 9 out of 10 points on services and 14 out of 15 points overall.

It lost one point because it doesn't offer a white list, as [allowed by FCC](#) since 2019.

Charter's Spectrum mobile service relies on its underlying "mobile network operator" to offer protections related to blocking suspected spam texts and blocking email-to-text messages. The latter is currently [encouraged by the FCC](#) and may be required soon.

Comcast / Xfinity - A for services, A overall

Comcast/Xfinity earned an A for services and an A overall in our survey. It's one of the nation's largest cable providers and home phone providers, operating in about 40 states. It also offers Xfinity cellphone service, using Verizon's network and Comcast hotspots.

The only service among the basic eight that it doesn't appear to offer: Allowing customers to create a white list to accept calls only from contacts or specific numbers, as [allowed by FCC](#) since 2019.

Its [Comcast](#) and [Xfinity](#) filings with the FCC indicate the company has installed anti-robocall technology throughout its networks.

That gives the company an A overall, one of only three companies to earn an overall A. It's one of five companies to earn an A for services.

Comcast was also one of the [original 12 companies](#) that signed on to an agreement on anti-robocall principles in 2019 with attorneys general from all 50 states and the District of Columbia.

Lumen/CenturyLink - A for services, B overall

Lumen Technologies/CenturyLink earned an A for services and a B overall, with scores of 8 and 11, respectively. It operates in 16 states. It offers all eight of the basic services we surveyed, including blocking known

scam calls and spoofed numbers by default, allowing customers to block or filter all calls with no Caller ID and allowing customers to create a white list to allow calls only from contacts or specific numbers.

It's one of the largest landline companies in the United States. It earned three out of five points for installing anti-robocall technology in only [part of its network](#). Companies with non-Internet Protocol phone lines often need more time to implement the technology. Lumen has an extension through the FCC for the non-IP parts of its network.

"We share our customers' frustration with fraudulent and unwanted automated telephone solicitations and are committed to doing our part to stop these annoying and harmful calls," said Lumen spokeswoman Linda Johnson.

"We have taken and continue to take substantial steps to combat illegal robocalls on our network and wherever we can as an intermediary transit provider that hands off calls originating on other providers' networks."

Johnson noted that [Lumen/CenturyLink](#) is a founder of the [Industry Traceback Group](#), which she said "helps reputable providers like us trace back fraudulent calls to their source and pursue action to cut them off."

Lumen/CenturyLink was also one of the [original 12 companies](#) that signed on to an agreement on anti-robocall principles in 2019 with attorneys general from all 50 states and the District of Columbia.

Mediacom Communications Corp. - C for services, B overall

Mediacom, which offers phone service in 22 states, provides seven of the 10 basic services we surveyed and has installed anti-robocall technology [throughout its entire network](#), according to its filing with the FCC. That earns Mediacom a C for services and a B overall, with scores of 7 of 10 for services and 12 of 15 overall. Only seven companies in our survey earned an A or a B overall.

The two missing services: It doesn't allow customers to block or filter all calls with no Caller ID and doesn't offer a white list.

"These solutions are not perfect and there is a balance to help ensure we don't block valid calls," said Thomas Larsen, Mediacom's senior vice president for government and public relations. "The solutions we have implemented are constantly reevaluated, so we stay relevant with customer needs and changing regulations/technologies."

Larsen noted that Mediacom has gone beyond the federal anti-robocall technology by offering multiple solutions (TNS and Neustar) to protect people from robocalls.

"The solutions use technology and known bad-actors and other sources to block calls," he said.

On its mobile side, it operates on Verizon's network, offering the same on-screen spam warnings Verizon does.

"We don't have additional apps on top of that currently," Larsen added. "The important thing to note is a large part of customers have smartphones and the contact on the phone supersedes any info identified by the spam solution."

WOW! - C for services, B overall

WOW! offers only six of the eight basic services but has installed anti-robocall technology throughout its entire network, according to its [filing with the FCC](#). It operates in [six states](#). WOW! earned a C on services and a B overall, with scores of 6 of 8 for services and 11 of 13 overall.

WOW! spokeswoman Debra Havins pulled back the curtain a bit on WOW!'s robocall-blocking approach: "We automatically block calls with a -4 score and send Caller ID alerts with -3 and -2 scores," she said.

While this is managed at the network level and consumers can't customize this by choosing to block calls with a -3 or -2 score, Havins said, "we have found this approach to be effective (to) block known spam calls and give customers added information on the calls that may be suspicious."

As with many phone providers, WOW!'s network has evolved: it purchased small providers in the Southeast including Knology of the Valley, Knology Total Communications and Valley Telephone Co. about 15 years ago. And it sold markets to Cogeco, Atlantic and Breezeline in 2022.

Cox Communications - B for services, C overall

Cox Communications earned a B for services because it offers seven of the eight basic services we surveyed. Cox operates in 19 states. The customer protection services offered include blocking known scam calls and spoofed numbers by default, warning on screen that a call may be spam and allowing customers to block or filter all calls with no Caller ID. The only one it doesn't offer: A customer's ability to create a white list to allow calls only from pre-approved numbers or contacts.

Cox also blocks certain text messages that are likely to be spam / scams because they're coming from numbers unlikely to text or numbers that aren't actually assigned to any or any government office. A new [FCC rule](#) in January 2024 required providers to follow most of this by March 2024.

It ended with grades of B for services and C overall, with scores of 7 of 10 for services and 11 of 15 overall.

Cox is one of seven companies to earn an A or B on services.

It earned a C overall because it has installed anti-robocall technology in only [part of its network](#), according to its filing with the FCC. Companies with non-Internet Protocol phone lines often need more time to implement the technology. Cox has an extension through the FCC for a "small portion" of its network.

Windstream - B for services, C overall

Windstream earned 7 out of 8 points for services. It doesn't offer an on-screen "verified" number alert or an additional app or service that allows customers to filter possible spam calls and texts, according to their preferences. But Windstream is considering the former and has the latter on its development plan. So it earned a half-point for each. Windstream is in 18 states.

It earned a B on services and a C overall, with scores of 7 of 8 and 10 of 13 respectively. It has only partially installed anti-robocall technology, according to its [filing with the FCC](#). Companies with non-Internet Protocol phone lines often need more time to implement the technology.

Windstream is one of seven companies to earn an A or B on services.

Windstream offers a trifecta of optional services: anonymous call rejection, selective call acceptance and selective call rejection.

It's one of five companies in our survey that allow customers to block calls with no Caller ID *and* create a white list to accept calls only from contacts or specific numbers. The others are Frontier, Lumen/CenturyLink, Nextlink and WOW!

Windstream's acceptance/rejection features are included with both residential and commercial phone services at no additional charge, according to Scott Morris, Windstream's associate director of corporate affairs.

| A NEW CRACKDOWN?

Our report in October, [Ringling in Our Fears](#), found that only 47% of the 9,290 phone companies registered with the FCC to operate in this country have completed installation of the federally required [robocall-fighting technology](#) as of Oct. 1, 2024. Companies file their status with the FCC's Robocall Mitigation Database, and must attest the information provided is true.

Two weeks after our report, a bipartisan coalition of 47 attorneys general sent a letter to the FCC, urging the FCC to improve its enforcement of the Robocall Mitigation Database and “close what has effectively been an unmonitored loophole that bad actors exploit to access the U.S. telephone network.”

Companies [make money](#) from calls that use their lines. That's why some providers allow huge volumes of illegal calls.

“Illegal robocalls aren't just annoying—they're a gateway for fraud and scams that impact millions of Americans every day,” Arizona Attorney General Kris Mayes [said in November](#). “Strengthening the FCC's Robocall Mitigation Database to require accurate data and enforce meaningful penalties will go a long way toward shutting down illegal robocalls and protecting consumers.” Mayes is also a member of the 51-attorney general Anti-Robocall Multistate Litigation Task Force.

Then in December, the FCC announced

In December, 47 state attorneys general accused 4 companies of allowing tens of millions of scam calls posing as the IRS, Amazon, Apple, DirectTV and others.

new enforcement and other actions to crack down on companies that are continuing to allow illegal robocalls to travel on their networks. The [FCC said](#) 2,411 voice service providers “failed to properly file in the Robocall Mitigation Database and must show cause why they should not be removed.” When a company is removed, all other phone providers are prohibited from allowing call traffic from the banned provider.

But remember calls on the lines means dollars in the pockets of phone companies.

“Phone providers can't put their profits first and turn a blind eye to the illegal robocallers they allow on our phone networks,” Josh Stein, then North Carolina's attorney general and now governor, [said in December](#).

At the same time, the coalition of state AGs sent [formal warnings to four voice service providers](#) suspected of allowing tens of millions of scam calls on their networks. The task force said attorneys general sent the results of their investigations to the FCC.

“Unwanted robocalls are a scourge, and I am committed to protecting consumers from them,” Colorado Attorney General [Phil Weiser said](#). “With the rise of artificial intelligence and scams becoming increasingly difficult to spot, voice service providers must be vigilant against bad actors using their legitimate systems to spread scams and fraud.”

Indiana Attorney General [Todd Rokita said](#): “These annoying and illegal calls not only terrorize Hoosiers but Americans across the nation. “I said it before and I’ll say it again, if the telecom industry won’t police itself, this unprecedented task force will,” Rokita said.

The task force sent the warnings to these four companies:

KWK Communications, Inc.

Between 2020 and 2022, KWK Communications was connected to “high volumes” of calls associated with IRS and Social Security Administration scams, as well as scams involving auto warranties and utilities.2020 and 2022.

“In just one month in 2022, KWK allegedly routed more than 20,000 calls with illegally spoofed telephone numbers and more than 8.7 million calls made using invalid Caller ID numbers,” the attorneys general said.

Inbound Communications, Inc.

Between 2021 and 2022, Inbound received was connected to calls that involved imposter scams. “Inbound is also estimated to have allegedly routed more than 28.4 million DirecTV and cable discount scam

robocalls in a single month in 2022,” the AGs said. “The FTC previously issued a cease-and-desist demand to Inbound over these scam calls.”

AKA Management, Inc.

Between 2020 and 2022, AKA was connected to scam calls that were impersonating officials from the government and tech support companies. “AKA is also estimated to have allegedly routed about 12.1 million Amazon and Apple imposter robocalls to consumers in a single month in 2022,” the AGs said.

CallVox LLC:

Between 2020 and 2022, CallVox was connected to “unlawful or suspicious robocalls” it’s accused of allowing to get into the U.S. telephone network. This included “thousands of calls to people who were registered on the Do Not Call list and calls placed using illegally spoofed telephone numbers,” the AGs said.

The FCC has [robocall enforcement partnerships](#) with 49 states to investigate crime rings involving spoofed or scam robocalls. The partnership includes every state except Nebraska, plus the District of Columbia and Guam. Progress has been made, but not nearly enough bad actors have been shut down.

“Compliance isn’t optional – it’s mandatory,” said Ohio Attorney General [Dave Yost](#), who has worked for years to squash unwanted robocalls. “It’s also crucial for protecting consumers from the bad actors responsible for the flood of unwanted and illegal robocalls.”

I WHAT TO DO IF YOU GET TOO MANY ROBOCALLS AND ROBOTEXTS

1. Register all of your phone numbers on the [Do Not Call Registry](#). This won't stop most scam calls. But legitimate, law-abiding businesses comply with the DNC registry. So if you're registered and you do get a call, you have more assurance that it's unwanted and shouldn't be answered. [Violators](#) can be fined up to \$50,120, so [report them](#).
2. Contact your phone company. Log into your account to opt into free services that should reduce your unwanted calls. See the [list of services phone companies are allowed to offer](#) – and many of them do. If options from your provider aren't clear, call them and tell them the volume of robocalls isn't acceptable and you want solutions. If your provider doesn't offer anything beyond what you've already opted into, tell them you're unsatisfied and may start shopping for another provider. And do it.
3. Don't answer unexpected calls. If it's important, they'll leave a message or call someone else in your family. Answering robocalls confirms they've reached a live person.
4. If someone does leave a message you're not expecting and says they're from a certain company or government office, don't call the number that was left. Call a number you look up independently.
5. If you pick up a robocall, don't press 2 or 3 or whatever to get your name taken off of their call list. It's a trick they use to know they've reached a live person.
6. When you get an unwanted text, delete it and choose the option to report it as junk. Or forward it to 7726 (SPAM.)
7. Block numbers. If you have a smartphone, there are ways to customize which calls you get, and which ones go to voicemail or get blocked. Here's how to filter and block messages on [an iPhone](#) and how to block phone numbers on [an Android](#).
8. Consider getting an additional robocall filter. Many good ones are free, such as [Nomorobo](#) for home phones. Each filter offers an opportunity to catch a call that slips through the previous filter. Here are call filters for [iPhones](#) and for [Androids](#). You can route flagged calls to your voicemail. For more information on call blockers, the FTC recommends checking with the [CTIA](#), the wireless industry's trade association.

I RECOMMENDATIONS

It's incredibly unfortunate that we're paying for phone service that we not only can't rely on all of the time, but it can also actually harm us. When our phones ring or vibrate, we may cringe. We may get stressed about not answering what could be an important call or curious about a nonsensical text. At the very least, we're annoyed or momentarily distracted.

Going back to sobering statistics: About 21% of U.S. adults were victims of scam calls in 2023, according to [Truecaller's U.S. Spam and Scam Report](#).

Further, 92% of Americans said they received spam calls in 2023, and 86% received spam texts. Fortunately, only a fraction became victims. However, a thief needs only a victim or two each day to make their crimes pay off. And a consumer needs only a few seconds to become a victim, sometimes with devastating, life-changing losses.

Here's what we all need as consumers:

More protections from our phone companies

Most phone companies need to do more to protect their customers. Half of the companies in this analysis earn D or F grades regarding the free services they *don't offer*.

Companies are allowed to block suspected scam or spoof calls from ever reaching consumers, as long as they give their customers a chance to opt back in. Companies are also allowed to label calls as possible scams or spam. And they're allowed to display a checkmark or V next to a phone number, indicating the call is coming from the number displayed.

More companies are offering more of these services than a couple of years ago, but still, too few companies offer these protections for their customers. In some cases, if they do, they charge customers monthly fees.

More options to decide what calls and texts we want to filter

More companies also should give customers the power to block or filter suspicious calls or calls with no Caller ID or texts from unknown numbers if they want. They're allowed to offer "anonymous call rejection" for calls with no Caller ID, and "selective call acceptance," for people we may do to protect from getting calls outside of their contacts. The latter is often used for children or elderly folks. Many companies don't offer these services.

Enforcement of new rules

The FCC continues to refine its rules to try to squash unwanted robocalls. For example, the FCC in 2023 [announced new rules](#) to require all providers, regardless whether they've installed STIR/SHAKEN, to take "reasonable steps to mitigate illegal robocall traffic" and detail what they're doing in the FCC's Robocall Mitigation Database. The FCC must follow through with its promises to protect us.

More rules to fight robotexts

The FCC needs to pass more rules to combat robotexts, requiring phone companies to block obviously illegal text messages. The FCC took baby steps [in 2024](#) and has more rules proposed. The rules require mobile wireless carriers to block texts originating from invalid, unallocated, or unused numbers. Texts from these numbers are most likely to be illegal, the FCC says.

The rules affect only 10-digit numbers and toll-free numbers, not "short code" messages. Short code messages are generally five- or six-digit numbers often used by companies to reach people who've opted in to receive texts about bank transactions, prescriptions ready for pickup, suspicious account log-ins, etc. Because there's no phone number attached to the messages, you can't really determine who sent them. (Pro tip: Create a named contact for entities you expect to receive texts from periodically. That way, you'll know they're legit.)

Other rules proposed would affect short code numbers, texts to numbers on the [Do Not Call Registry](#) and texts from marketers who didn't get permission directly but tried to piggyback on consent given to a partner. Our phone numbers could be getting provided by lead generators and data brokers, the FCC says.

The FCC also [encourages phone companies](#) are also encouraged to allow customers to make email-to-text messages opt-in. It's optional now; it could be required in the future. This is important because "texts originating from email addresses, rather than telephone numbers, account for a significant percentage of fraudulent text messages," the [FCC says](#). "The email-to-text messages process allows the sender to be anonymous because the text is sent from an email account on a computer, not a phone number."

Banks must do more to protect their customers

Consumers can be defrauded in all types of ways. Among the most damaging: When a person is duped into thinking a call or text is from their bank and must act immediately, or is tricked into believing they must provide a code to someone who wants to buy their car or who found their lost pet. Scammers use two-factor authentication codes to hack into accounts and steal money in mere seconds, often through person-to-person payment services such as Zelle and other "instant payments" that are difficult to get back.

We didn't see the volume and size of fraud we see now, until instant payments were possible. Instant payments mean instant fraud, and the money stolen usually can't be recovered.

Banks must do more to protect people, starting with three easy-to-understand policies:

- **Put guardrails on Zelle payment.** Require Zelle to be an opt-in service with a 24- or 48-hour delay to be active. Banks can and do make Zelle opt-in for teenagers; they should do the same for all customers. Many bank customers whose accounts are raided because of Zelle have never used Zelle and didn't even know their account could send a payment through Zelle. But Zelle can be used in a scam in mere seconds.
- **Limit money sent to first-time recipients.** Zelle was founded just seven years ago, in [2017](#). What did we do before that? We didn't send money instantly from our bank accounts to someone who could disappear in minutes. We survived just fine before instant payments. Other person-to-person payment services carry risks as well, but not like Zelle, because there's a middleman or protection under credit card laws. P2P payments can be convenient, but there must be reasonable limits.

What if payments to someone you've never sent money to before were limited to \$100 and you couldn't send more money for 48 hours? We bet fraud through Zelle would plunge. Most people who are scammed through Zelle realize it in a few minutes or hours.

- **Do more to recognize and question unusual withdrawals and transactions.** If a customer has never done a wire transfer before, and suddenly there's one requested online for \$10,000, banks should confirm it with the customer with a phone call or by requiring an in-person branch visit.

If a customer has never withdrawn more than \$300 in cash at one time before, and suddenly they show up and want to withdraw \$5,000 in cash, banks should ask some questions. Banks can't prohibit customers from withdrawing money on deposit, but they also aren't prohibited from gently asking questions that could reveal a scam. Scams are thwarted every week by bank employees who take the initiative to ask what's behind a large withdrawal request.

Meaningful laws to deal with financial scams

In August, the [Protecting Consumers from Payment Scams Act](#) was introduced in Congress by Sens. Richard Blumenthal and Elizabeth Warren and Rep. Maxine Waters. The bill proposes updating the [Electronic Fund Transfer Act](#) (EFTA,) which protects consumer bank transactions such as ATM and ACH transactions, point-of-sale purchases and phone-authorized recurring payments, but not wire transfers or some electronic transfers.

In a [stunning hearing](#) in July, the Senate Permanent Subcommittee of Investigations (PSI) revealed that its [investigation showed](#) that banks reimbursed fewer than 40% of Zelle fraud victims in 2023. This is despite a new Zelle policy to make victims whole. The hearing included high-level executives from Zelle and three of the largest U.S. banks, JPMorgan Chase, Bank of America and Wells Fargo.

One of the big [findings](#): The three banks reimbursed only 38% of fraud victims in 2023, down from 62% in 2019. That amounted to more than \$100 million worth of transactions each year for 2021, 2022 and 2023.

The [Protecting Consumers from Payment Scams Act](#) would offer robust protections for transactions through Zelle and other person-to-person services.

More phone companies to be shut down

The FCC needs to crack down more on phone providers that flout the law. Congress passed a law that said companies must install robocall- fighting technology on the digital and internet parts of their networks or have another robocall mitigation plan on file. As of Oct. 1, 2024, only 66% of companies have completely or partially implemented anti-robocall strategies. The FCC has started blocking offenders from being allowed to transmit calls, but that's amounted to fewer than 20 companies so far. The FCC and state regulators need to step up enforcement.

Details about who's making illegal calls

The public and government officials need more information about the entities that are making and allowing illegal robocalls. The industry's Traceback Group (ITG) tracks thousands of tracebacks each year to discover where illegal calls originate and who along the way allowed the calls on their lines. The information is kept mostly private and released on a limited basis to regulators.

Republican-sponsored bills have been introduced in Congress in recent years with multiple bi-partisan co-sponsors that would open up this information to the public by protecting the ITG and phone companies from liability if they share information about illegal calls. Neither the [House bill](#) nor [Senate bill](#) moved out of committee. These bills or something like them need to be adopted soon.

Help from our loved ones

All of the laws in the world don't guarantee illegal practices will stop. People who like to defraud people, which is obviously illegal, often don't care about breaking other laws. So we all need to remain vigilant and do whatever we can to [help educate our friends and loved ones](#) about the dangers of illegal robocalls and robotexts.



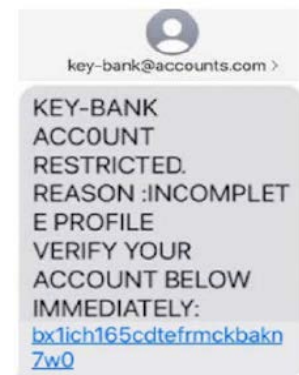
Tips to avoid robocalls, robotexts and scams

Unexpected means trouble. **Unexpected calls, texts or emails** are a red flag.

Two easy ways to protect yourself from scams:

1. Never give personal information to anyone who contacts you unexpectedly, no matter who they say they are. Not your name, your ZIP code, your shoe size ... Nothing.

If you think a call, text or email could be legit, call the bank or the relative or the company or government office, using contact information you look up independently and know is correct. Call the number on the back of your bank card, or the number on your internet provider's statement, for example. Log into your credit card or Amazon account. Said another way: Assume every unexpected call, text or email has bad intentions. (The text to the right is fake.)



2. Never pay for something you weren't expecting to pay for with gift card numbers or money through Zelle, Venmo, CashApp or another instant option.

In general, you shouldn't send money through Zelle, Venmo, etc. to anyone who isn't a close relative or friend. Don't be fooled by an urgent request to supposedly pay back taxes or bail your grandchild out of jail or avoid a utility shutoff or claim your sweepstakes prize.

Real companies and government offices don't ask for gift cards or person-to-person payments. Remember this: Gift cards are for gifts, not debts.

WARNING WORDS

If a caller says any of these things, hang up. Call a friend or your bank.

- "This is urgent."
- "Don't tell anyone."
- "Your account has been hacked."
- "Don't hang up."
- "You must go withdraw cash now."
- "You need to go buy gift cards."
- "You have unpaid taxes."
- "We will have you arrested."
- "Your computer has a virus."
- "Pornography was found on your computer."
- "Go put cash into an ATM." (It's likely converting your cash to crypto currency, which you cannot recover.)

TOLD TO ACT IMMEDIATELY? THAT'S A RED FLAG

Legitimate companies and government offices will never threaten you and tell you to act that exact minute. Hang up if you are:

- Asked to provide a code sent to you by someone trying to confirm your identity.
- Accused of a crime.
- Told your computer has a virus.
- Asked to open another bank account.
- Threatened that something bad will happen if you don't comply.
- Told you won a contest you don't remember entering.
- Asked to pay money in any way besides a credit card.
- Told a loved one is in danger.
- Told you missed jury duty.
- Told you have a deadline to act.

OTHER TIPS

- 1.** If a call or text urges you to provide information, pay money or buy gift cards immediately, take a breath. Call a trusted relative or friend to help you sort out what's going on. Sometimes just saying it out loud helps someone recalibrate.
- 2.** Vow to do more to protect your friends and relatives, especially the most vulnerable. We should strike up conversations with loved ones about scams that are out there and make sure they know they can talk to us if there's ever a question about a call or text message they received.
- 3.** We should never belittle people who fall for scams. We need to eliminate the stigma so people feel free to reach out for help.
- 4.** Don't trust your caller ID. A call appearing to be from a neighbor or a government agency could be coming from a con-artist halfway around the world who has spoofed the number.

In the past, you presumably would recognize someone impersonating a loved one or co-worker. That's not even a sure thing these days with artificial intelligence technology that can clone our voices easily.

5. Be careful when looking up phone numbers. Bad guys create lots of fraudulent customer service numbers to trick us. Yes, scams happen this way. See our guide: [How to avoid imposter phone numbers, emails and more](#)

6. Don't be fooled if a caller knows your name, address, family members' names or even your Social Security number. All of this and more has been exposed in the parade of data breaches, including the massive breach involving National Public Data this year and the whopper involving the credit bureau Equifax in 2017.

7. Use multiple robocall filters. Each one offers an opportunity to catch something that slips through the previous filter. You can route calls that are flagged straight to your voicemail. Start by asking your phone company what robocall filters it offers at no charge.

On your *home phone/landline*, you can get a free call filtering service. [Nomorobo](#) and [YouMail](#) are ones to consider.

On your *cellphone*, the FTC recommends checking with the [CTIA, the wireless industry's trade association](#). Here are options to find reputable robocall filtering software for cell phones. Some are free; some cost money:

- For Apple (iOS):

<https://www.ctia.org/consumer-resources/how-to-stop-robocalls/ios-robocall-blocking/>

- For Androids:

<https://www.ctia.org/consumer-resources/how-to-stop-robocalls/android-robocalls-blocking>

8. On your outbound voicemail message, don't provide your full name. There's no sense giving potential scammers information they may not already have.

9. If you answer an unwanted call, never press a button to be removed from the call list. It doesn't work; it just lets the caller know there's a live person at this phone number. Just hang up.

10. If you don't want to receive sales calls, register your phone number with the federal [Do Not Call Registry](#). Legitimate businesses will honor your request because it's the law. Registering with the Do Not Call Registry also gives you more legal rights to file complaints.

11. Report illegal or unwanted robocalls and texts:

- Contact the Federal Trade Commission at 1-877-382-4357 (1-877-FTC-HELP) or file a complaint online at [ftc.gov/complaint](https://www.ftc.gov/complaint)
- Contact the [Federal Communications Commission](#).
- Report Do Not Call List violations to the [Federal Trade Commission](#). (Or [sign up](#) if you haven't.) You should note the number on your Caller ID and any number left on the message that you're supposed to call.
- Contact your state attorney general. The contact information for the attorneys general [for every state is here](#).

12. If you continue to get more than a few illegal robocalls a week, complain to your phone company and ask what more it can do to help protect your privacy. Companies are allowed to block spoofed and known scam calls, provide on-screen warnings of suspicious calls, offer to let customers divert calls with the caller ID blocked to voicemail, etc.

13. Consumers whose landline providers don't do a good enough job of filtering robocalls may consider buying a phone that requires the caller to announce their name or else the call won't ring. They're available for about \$50. This is a particularly good idea for older folks who like to answer all calls and may be more trusting.

Here are two to consider. (This writer actually bought the first one for an elderly relative; these kinds of phones work great:)

- [AT&T cordless phone with caller ID announcing, call-blocking](#) (with 2 handsets and answering machine)
- [Panasonic cordless phone with robocall blocking](#) (blocks calls from computers,) caller ID announcing, call blocking (with 1 handset and answering machine)

ADDITIONAL WARNING SIGNS FOR ROBOTEXTS

- 1.** If you get a text message from an entity that you never agreed to get texts from, the message is almost surely an attempt to defraud you. Entities that send robotexts are required to get upfront consent before sending any messages.
- 2.** If you get a text you weren't expecting or from a company you've never exchanged texts with before, watch out.
- 3.** If a text is urging you to act immediately, don't do it. Scammers trick us by causing us to think we have to do something right now — pay a debt, buy gift cards, stop fraud — or else bad things will happen. Scammers hope people won't take a moment to think through the request.
- 4.** If a text contains awkward language or spelling or grammatical errors, it's likely not coming from the entity it claims to be from: a bank, a government office, FedEx, Amazon, etc.
- 5.** If the text appears to be from an email address instead of a phone number or five- or six-digit sender, it's more likely to be a scam.
- 6.** If you get a suspicious text and you've already opened it, [send it to your carrier](#) by forwarding it to 7726 (SPAM). And report it to the [Federal Trade Commission](#) and your state attorney general. The contact information for the attorneys general [in every state is here](#).
- 7.** If you regularly get texts you want from your pharmacy or airline or your bank or your doctor, add them as a named contact on your phone. That will help you spot imposters.

I METHODOLOGY

To decide which companies to include in our study, we started with voice service providers listed by broadbandnow.com. We narrowed our list to those with a reach of at least 2 million.

We would have preferred to have a list of the largest companies by size. But some sources rank companies by revenue, which wouldn't be helpful, particularly for those companies whose revenue comes from other business lines besides voice service. As for listing companies by number of customers, many don't release that information.

There are two scoring rubrics:

Services offered: The FCC says phone companies can offer customers eight basic services to reduce robocalls; wireless companies can offer two more. Each service is worth one point. If a company offers an app or a service to allow customers to take some control of filtering robocalls but they charge extra for that, the company loses two points.

Overall grade: This combines the services grade plus whether the company has implemented federally required robocall-fighting technology, aimed at filtering spoofed, spam or scam robocalls. Congress passed [this law](#) in 2019. Companies earn five points if they've completely installed the technology, 3 points if it's partially implemented and no points if they haven't yet done it.

All of the companies we surveyed have at least partially installed this technology. Companies with non-Internet Protocol phone lines, including traditional landlines or copper wire lines, sometimes need more time to implement the technology. Many of these companies have requested and received extensions through the FCC for the non-IP parts of its network.

The highest score possible for services offered is 10 for companies that offer text messaging and eight for companies that don't. The highest overall score possible including the federally required anti-robocall technology is 15 for companies that offer text messaging and 13 for those that don't.

SCALE FOR SERVICES GRADES:

For landlines, with a possible high score of 8:

A = 8

B = 7

C = 6

D = 5

F = 4 or less

For cellular or home phones with texting, with a possible high score of 10:

A = 9 or 10

B = 8

C = 7

D = 6

F = 5 or less

SCALE FOR OVERALL GRADES:

For landlines, with a possible high score of 13:

A = 12 or 13

B = 11

C = 10

D = 8 or 9

F = 7 or less

For cellular or home phones with texting, with a possible high score of 15:

A = 14 or 15

B = 12 or 13

C = 11

D = 9 or 10

F = 8 or less

We started reaching out to companies by email in October. For the last ones added to our list, our first attempted contact was no later than Dec. 5. All companies were contacted at least three times, through all public relations contacts on their websites as well as the executive responsible for robocall mitigation, as listed on the FCC's database. A handful of companies didn't respond and we obtained some information from their websites. Regardless, they get an "incomplete."

I APPENDIX

A QUICK HISTORY OF ROBOCALLS AND ENFORCEMENT

2006 – Scam robocalls exploded when cell phone ownership hit [73%](#).

2009 – The robocall as we know it became [illegal](#) on Sept. 1.

2012-2013 - Private companies begin trying in earnest to [develop software](#) consumers can use to block unwanted robocalls.

2016 – 30-plus communications and technology companies, including AT&T, Apple, Comcast, Google and Verizon, agreed to [work with the FCC](#) to try to squash robocalls.

2017 – Federal regulators, lawmakers and industry giants gave phone companies [more leeway](#) to voluntarily block certain spoofed calls, such as those from invalid numbers.

2018 – Phone companies could start allowing customers themselves to block suspected robocalls and block calls with no caller ID.

2018 - States including California, Illinois, Maryland, Massachusetts, Ohio and Texas start passing [their own laws](#) to combat robocalls, especially ones with spoofed Caller ID.

2019 – The [FCC allowed](#) phone companies to block some calls they believe are scam or spoof calls by default.

2019 – 12 of the largest phone companies [reached agreements](#) with the attorneys general in all 50 states to adopt anti-robocall practices at no cost to customers.

2019 – Congress passed the bi-partisan [TRACED Act](#), aimed at requiring companies to install technology to fight scam and spam calls. It was introduced by Sen. John Thune with 84 bipartisan co-sponsors.

2021 – Compliance deadlines start for companies to begin to use robocall defense standards on phone lines. The deadlines were [phased in](#) over two years.

2021 - The Federal Trade Commission settles [first case](#) against VoIP provider, Globex Telecom, Inc., for allowing illegal robocalls that swindled consumers out of millions of dollars.

2022 - For the first time, the Federal Communications Commission essentially [put a company out of business](#) in 2022. Global UC Inc. was accused of “failing to meet the FCC’s requirements for protecting consumers against scam robocalls and malicious caller ID spoofing,” the FCC said.

2023 - The FCC starts firing off warnings to numerous other companies and [says its accomplishments](#) include:

- Blocking robocall scam crime rings, leading to a 99% decline in auto warranty scam robocalls, an 88% drop in one month in student loan scam robocalls and stopping predatory mortgage robocalls.
- Working with the phone industry to trace illegal robocalls to find out which companies allowed them.
- Forming robocall investigation partnerships with 49 states and the District of Columbia. Only Nebraska didn’t sign on. This helps the FCC’s enforcement bureau and states work together to examine complaints, investigate crime rings involving robocalls and spoofed calls, and build cases against suspected criminals.
- Fining companies record amounts for illegal robocalls and spoofed calls.
- Closing gateways that international robocallers use to funnel robocalls into the United States.

2023 - As of Dec. 31, the final category of phone companies [must comply](#) with the federal law. Now, only lower-tech phone companies – such as those with [copper lines](#) – and a small number of others granted [extensions](#) are allowed to operate without doing more to thwart scam calls using the required technology.

2024 - The FCC took actions against 14 other phone companies, including cutting off their call traffic on other companies’ lines, in [February](#) and [March](#) 2024.

2024 - In December, the FCC announced new enforcement and other actions to crack down on companies that are continuing to allow illegal and unwanted robocalls to travel on their networks. The FCC said [2,411 voice service providers](#) “failed to properly file in the Robocall Mitigation Database and must show cause why they should not be removed.” When a company is removed from the RMD, all other phone companies are prohibited from allowing call traffic from the banned providers.