WHO’S REALLY ON THE LINE?
AN AARP PENNSYLVANIA SURVEY OF ADULTS 18+ ABOUT ROBOCALLS AND SPOOFING

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Introduction

Most of us are familiar with robocall technology – where computers autodial thousands of households with legitimate messages such as pre-recorded school announcements, general reminders of an upcoming scheduled event, or emergency and disaster warnings. However, robocalling also has made it easier for scammers to inexpensively reach millions of consumers and to “spoof” (i.e., disguise) the scammers’ phone numbers. Criminals will generate phone numbers that appear local and familiar to the consumer – known as “neighbor spoofing” – so they will be more likely to answer and respond. Criminal telemarketers will impersonate such entities as the IRS, popular charities, software tech companies, or police officials to entice or threaten consumers into sharing personal identification information or sending money in order to win prizes or money, pay exorbitant fines, or avoid criminal arrest or even jail time.

According to the YouMail Robocall index, there were over 1.6 billion robocalls placed in Pennsylvania in 2018, more than double the number from 2016. The growth of illegal robocalling and spoofing has fueled an increase in telephone fraud victimization. Elected officials, government agencies like the Federal Communications Commission (FCC), and the telecommunications industry are under pressure to combat these disturbing trends.

In 2018, the FCC and AARP joined forces to educate older Americans via tele-town hall meetings about phone scams, how to prevent them, and what the FCC is doing to enforce protection measures. Both organizations are continuing these efforts in 2019. To better understand the public’s view on robocalling, spoofing, and telemarketing scams, AARP commissioned this Pennsylvania survey of 827 adults ages 18 and older. The survey has a margin of error of ± 4.05 percent.

This survey also was conducted nationally and in three other states: Connecticut, Vermont and Washington. The national report, all four state reports, and their respective annotated questionnaires and full methodology reports may be viewed at www.aarp.org/robocallsurvey.
Key Findings

- **Nearly all Pennsylvania adults receive robocalls and nearly all say they are annoying and disruptive.** Ninety-one percent of Pennsylvania adults have received at least one robocall in the last month; and more than half (56%) say they receive seven or more robocalls a week. Additionally, 94 percent and 87 percent say robocalls are annoying and disruptive, respectively.

- **Many Pennsylvania adults are vulnerable to “neighbor spoofing” as they rely on caller ID.** Data from this survey show Pennsylvania adults are more likely to answer a call from a local area code (54%), an area code where friends or family live (42%), an area code and prefix that matches their own (35%) compared to a business they do not have a relationship with (19%) or a toll-free number (18%). This makes them vulnerable to neighbor-spoofing.

- **Over half of all Pennsylvania adults may be at risk of falling victim to a scam phone call.** More than half of all Pennsylvania adults are very or somewhat likely to follow up and ask for more information about at least one of the scam call types in the survey.

- **Pennsylvania adults are more likely to respond to messages threatening losses than promising rewards.** Respondents were given 14 hypothetical call scenarios and were asked how likely they would be to ask the caller for more information. Survey data show Pennsylvania adults are more likely to ask for additional information for negative or loss-based call scenarios (50%) than for positive or gain-based call scenarios (44%).

- **One in ten (9%) Pennsylvania adults have been victimized by a phone scam in their lifetime, yet few are taking action to protect themselves.** In fact, most do not use a robocall blocking service (74%); have not reported telemarketing robocalls (77%), calls with fake or misleading display numbers (83%) or reported attempted telephone scams (82%) to authorities. In addition, just over half (53%) seldom or never look up a telephone number they do not recognize; and two in five are not signed up (23%) or are not sure if they are signed up (17%) with the National Do Not Call Registry.

- **Pennsylvania adults want lawmakers to do more to protect consumers.** Nearly all (92%) agree that lawmakers should do more to help reduce the number of fake and misleading robocalls that consumers receive, with seven in ten (69%) saying they strongly agree.
DEVICES OWNED AND CALLER ID
Nearly all Pennsylvania adults can see caller information on their phones or caller ID.

While almost half of Pennsylvania adults subscribe to a caller ID service, nearly all have some way to see who is calling them, such as the caller’s name, phone number, or other information.

Q1. Which of the following types of phones do you have? (Please select all that apply) (n=827)
- Both landline and mobile: 49%
- Mobile only: 46%
- Landline only: 5%

Q2. Do any of the phones that you have allow you to see the name, phone number or other kinds of information about who is calling you? (n=827)
- Yes 94%
- No 6%
- Not sure 13%

Q3. Do you subscribe to a caller ID service on any of your phones? (n=827)
- Yes 42%
- No 44%
- Not sure 13%
Pennsylvania adults rely on caller ID in deciding whether to answer a call.

The name and number of a family member or friend, a familiar business or organization, or a local call will yield a response from over half of all Pennsylvania consumers. But they are least likely to answer a call with limited or no caller information.

**Percentage Very or Somewhat Likely to Answer an Incoming Call When the Following Caller Information is Displayed**

- Name and number of a family member or friend: 93%
- Name of a business/org. with whom you have a relationship: 82%
- A local area code: 54%
- An area code where close friends and/or family live: 42%
- An area code and prefix that match your phone number: 35%
- Name of a business/org. with whom you do not have a relationship: 19%
- A toll-free number: 18%
- "Unknown Name/Number": 14%
- Private Number: 13%
- Restricted: 11%
- "No Caller ID": 11%
- Number Withheld: 9%

Q5: How likely are you to answer an incoming call if your phone displayed the following caller information/messages? (n=827)

Q6: How likely are you to answer an incoming call if the following messages were displayed on your phone? (n=827)
EXPERIENCES WITH ROBOCALLS
Pennsylvania adults are bombarded by robocalls.

More than half of respondents estimate they receive seven or more robocalls a week, and more than half report getting a robocall within 24 hours of taking this survey. However, few say they actually listen to them.

Q9. In a typical week, how many robocalls would you estimate you get, whether you answer them or not? (n=827)

- None: 5%
- One or two: 17%
- Three to six: 21%
- Seven to ten: 25%
- Eleven or more: 32%

Q10. And, in a typical week, how many of these robocalls would you estimate you answer and/or listen to on voicemail, even briefly? (n=784)

- None: 41%
- A few: 35%
- Some: 12%
- Most: 8%
- All: 4%

Q11. When was the last time you received a robocall? (n=827)

- Never received a robocall: 3%
- More than a year ago: 1%
- More than a month ago, but within the last year: 5%
- More than a week ago, but within the last month: 12%
- More than 24 hours but within last week: 24%
- Within the last 24 hours: 55%
Pennsylvania adults receive robocalls on a wide variety of topics.

Nearly half say they received a call in the last 30 days about a product or program for which they may qualify or a sales call. One in three were told they won something like a free trip; and about one in five were contacted about a donation request to a charity or a problem with their computer software.

<table>
<thead>
<tr>
<th>Type of Robocalls Received in the Last 30 Days</th>
<th>% Receiving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notifying you about products or programs for which you may qualify (e.g., lower credit card interest rate)</td>
<td>49%</td>
</tr>
<tr>
<td>Sales calls for a product or service (e.g., health insurance, money making opportunity)</td>
<td>47%</td>
</tr>
<tr>
<td>Notifying you about something you have won or were selected for (e.g., a free trip, a free gift card)</td>
<td>29%</td>
</tr>
<tr>
<td>A charitable solicitation</td>
<td>27%</td>
</tr>
<tr>
<td>Notifying you about something wrong with your computer or computer software (e.g., you have a computer virus)</td>
<td>23%</td>
</tr>
<tr>
<td>Offers for a free estimate (e.g., free estimates for solar panels, free home security check)</td>
<td>19%</td>
</tr>
<tr>
<td>A debt collection (e.g., money you owe the IRS)</td>
<td>19%</td>
</tr>
<tr>
<td>A request to respond to a survey</td>
<td>17%</td>
</tr>
<tr>
<td>Notifying you about an upcoming event (e.g., a school delay or closing, a tele-town hall with a politician)</td>
<td>10%</td>
</tr>
<tr>
<td>Notifying you about a loss or theft (e.g., someone stole your Social Security card)</td>
<td>9%</td>
</tr>
<tr>
<td>Other</td>
<td>8%</td>
</tr>
<tr>
<td>Information from an organization of which you are a member</td>
<td>5%</td>
</tr>
</tbody>
</table>

Q16. Among the robocalls that you received in the last 30 days, what were they about? (n=760)
Robocalls are “annoying” and “disruptive.”

Altogether, most Pennsylvania adults find robocalls bothersome, and one in ten even think they are harmful. Very few positively characterize these calls as informative, helpful, or beneficial.

Q12. Thinking about the robocalls you have received in the last 30 days, which two words below best characterize your experiences with robocalls? (n=760)

- Annoying: 94%
- Disruptive: 87%
- Harmful: 10%
- Informative: 4%
- Helpful: 3%
- Beneficial: 2%
ROBOCALL SPOOFING AND SCAMS
Many Pennsylvania adults are answering “spoofed” robocalls.

Seven in ten say the area codes and prefixes showing up on their phones or caller ID are not likely the actual area codes and prefixes the call is originating from. And in the past month, most Pennsylvania adults answered at least one call with a local area code and prefix that was actually a robocall from a solicitor – that is, a “spoofed” robocall.

Q14. Thinking about calls you receive that have names and/or numbers you do not recognize; in your opinion, how likely are the area codes and prefixes shown on your phone the actual area codes and prefixes that the calls originate from? (n=797)

- Not at all likely: 31%
- Not very likely: 42%
- Somewhat likely: 21%
- Very likely: 6%

Q15. In the last 30 days, have you received a call that appeared to come from a local area code and prefix, but turned out to be a robocall from a solicitor? (n=738)

- Yes: 74%
- No: 10%
- Not sure: 16%
And they’re getting a lot of spoofed robocalls!

In fact, most Pennsylvania adults say all or most of the robocalls they’ve received in 30 days prior to taking this survey were likely scam calls, with half saying all of those robocalls were scams.

Q18. Thinking about all of the robocalls you have received in the last 30 days, how many of them did you suspect were scams? (n=760)
But most aren’t giving spammers personal information.

Just 5 percent of Pennsylvania adults say they have given personal information — either accidentally or intentionally — to a robocaller.

Q19. Now, thinking about all of the robocalls you have answered or called back, did you ever give out personal information (either accidentally or intentionally) to the caller? (n=809)

- Yes 5%
- No 91%
- Not sure 4%
Yet, 1 in 10 Pennsylvania adults say they’ve been a victim of a telephone scam at some point in their lives.

Q27. Have you ever been a victim of a telephone scam? (n=827)

- Yes: 9%
- No: 82%
- Not sure: 9%
Pennsylvania adults are more likely to respond to calls concerning credit card or identity theft.

Of 14 hypothetical call scenarios, at least a third are likely to answer the call if they are told their credit is in jeopardy or their Social Security number has been compromised.

<table>
<thead>
<tr>
<th>Hypothetical Telephone Call Scenarios</th>
<th>% Very/Somewhat Likely to Ask for More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>We believe that your credit card has been compromised</td>
<td>38%</td>
</tr>
<tr>
<td>Your social security number has been compromised and may be associated with a crime</td>
<td>28%</td>
</tr>
<tr>
<td>This is an automated call from Google security. We have detected over 25 suspicious login attempts and over 100 attempts to reset the password on your account in the last 24 hours</td>
<td>25%</td>
</tr>
<tr>
<td>There is a warrant out for your arrest for missing jury duty</td>
<td>24%</td>
</tr>
<tr>
<td>There was an error on your tax return and you are actually owed money from the IRS</td>
<td>24%</td>
</tr>
<tr>
<td>The IRS is investigating mistakes with your previous tax return</td>
<td>22%</td>
</tr>
<tr>
<td>You qualify for a one-time all inclusive trip of your choice to one of our Caribbean resorts</td>
<td>21%</td>
</tr>
<tr>
<td>You can earn extra income as an Amazon Affiliate</td>
<td>20%</td>
</tr>
<tr>
<td>Microsoft has detected suspicious activity running on your computer</td>
<td>20%</td>
</tr>
<tr>
<td>You are eligible for a new government program that can reduce your energy bill by 14%</td>
<td>20%</td>
</tr>
<tr>
<td>You qualify for a lower interest rate on your credit card</td>
<td>19%</td>
</tr>
<tr>
<td>I have good news! You have been selected as the winner of the lottery</td>
<td>19%</td>
</tr>
<tr>
<td>You were selected for a free entry into tonight’s $200 cash giveaway of your choice to Wal-Mart, Target, or Walgreens. All you need to do is to answer some basic lifestyle questions</td>
<td>18%</td>
</tr>
<tr>
<td>You are eligible for a free back or knee brace paid for by the government</td>
<td>13%</td>
</tr>
</tbody>
</table>
More Pennsylvania adults respond to negative scam calls than positive ones.

When presented with 14 hypothetical call scenarios and asked how likely they would be to ask the caller for more information, half of the respondents said they would ask for more information for at least one of the scenarios — most often one threatening a loss rather than promising a reward.

*Percentage Saying They Would Ask for More Information With at Least One of the Scam Call Scenarios, by Type of Message*

- Overall (14 scenarios): 57%
- Positive (promises of reward, 8 scenarios): 40%
- Negative (threats of loss, 6 scenarios): 50%

Q8. Imagine you have answered the telephone. For each of the following scenarios, please indicate how likely you would be to ask for more information (n=827).
REDUCING SPOOFING AND ROBOCALLS
Many Pennsylvania adults can take more steps to prevent being victimized by illegal robocalls.

Although they are not ironclad methods of stopping all robocalls or robocalling scammers, the National Do Not Call Registry and robocall blocking services could offer some relief from the number of calls received and protection from possible scam calls. Yet, survey results show few Pennsylvania adults are using these prevention measures.

**Q23. Are any of your current phone numbers registered with the National Do Not Call Registry? (n=827)**

- All: 42%
- Some: 17%
- None: 23%
- Not sure: 17%

**Q21. Do you currently use a robocall blocking service? (n=827)**

- Yes: 13%
- No: 74%
- Not Sure: 12%
Blocking unknown phone numbers and looking them up online are other prevention steps consumers can take.

However, few Pennsylvania adults are routinely taking these steps to reduce the number of spoofing and illegal robocalls.

**Frequency of Blocking Unknown Phone Numbers**

- **Never** 18%
- **Seldom** 22%
- **About half the time** 20%
- **Usually** 20%
- **Always** 20%

**Frequency of Looking Up Unknown Phone Numbers**

- **Never** 28%
- **Seldom** 25%
- **About half the time** 19%
- **Usually** 17%
- **Always** 11%

Q22. How often, if at all, do you look up a telephone number you do not recognize on a website to determine if the call is a scam? (n=797)

Q13. Generally, how frequently do you “block” phone numbers that you do not know or recognize? (n=797)
Most Pennsylvania adults are not reporting illegal robocalls.

Survey data show most Pennsylvania adults have not contacted any agency to report the various types of illegal robocalls they have received – quite possibly because they don’t know which agencies to turn to for help.

<table>
<thead>
<tr>
<th>Call Type</th>
<th>Contacted</th>
<th>Have not contacted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calls with fake or misleading numbers</td>
<td>22%</td>
<td>83%</td>
</tr>
<tr>
<td>Attempted telephone scams</td>
<td>20%</td>
<td>82%</td>
</tr>
<tr>
<td>Telemarketing robocalls</td>
<td>29%</td>
<td>77%</td>
</tr>
</tbody>
</table>

Have you ever contacted any of the following agencies to report: a/an…
Q24. telemarketing robocall you received because they called you repeatedly, even after you asked them to stop calling? (n=809)
Q25. call with a fake or misleading displayed number? (n=797)
Q26. attempted telephone scam? (n=827)
Pennsylvania adults want lawmakers to do more to protect them from robocall scams.

In fact, most Pennsylvania adults strongly agree that lawmakers should do more to reduce the number of fraudulent and misleading robocalls.

Q28. To what extent do you agree or disagree that lawmakers should do more to help reduce the number of fake or misleading robocalls that consumers receive on their home and cellular phones? (n=827)
SUMMARY AND IMPLICATIONS
Summary

The findings from this survey highlight a number of trends relating to Pennsylvania consumers’ attitudes and behaviors about robocalls that could increase their vulnerability to fraud.

- Almost all Pennsylvania adults receive robocalls, many of which are scams, which suggests that millions of Pennsylvania residents are exposed to robocall scam attacks on a regular basis.

- Yet few are taking the steps necessary to reduce their exposure, such as installing a call blocking app, adding their phone number to the National Do Not Call Registry, or independently investigating phone numbers they don’t recognize. And only a small minority ever report possible scam calls to the appropriate government agency — perhaps because they are unaware of where to turn for help.

- Many Pennsylvania adults rely on caller ID to determine who is calling them and, as a result, many are being deceived into answering calls from criminal telemarketers. Unfortunately, caller ID is no longer an accurate way to determine who is calling because scammers can easily manipulate the number that appears on your phone, a practice called spoofing.

- More Pennsylvania adults are willing to engage with scammers when the caller uses a threat like “There is a warrant out for your arrest” than when the caller promises rewards like “You’ve won the lottery.” The use of threats and fear tactics is a huge red flag that the call may not be legitimate.

- Although asking questions to determine the legitimacy of a call is commendable, it is risky to engage with scammers. Survey data indicate, however, that respondents are engaging in many types of scam calls.
Implications

The findings from this survey highlight the importance of AARP’s role in the following areas:

- Raising awareness of spoofing robocalls and scams;
- Advocating for more and stronger consumer protections; and
- Working with agencies, lawmakers and policy architects to do more to prevent robocall fraud.

Agencies like the Federal Trade Commission and the Federal Communications Commission are working to prosecute fraudsters and regulate fraudulent telemarketing. However, Pennsylvania consumers can take steps to protect themselves from malicious scam calls. The following are steps everyone should consider taking to avoid robocall scams:

- Register your phone number(s) on the National Do Not Call Registry
- Explore robocall blocking options
- Verify the identity of the caller – look the number up yourself
- Report scam calls (e.g., FTC, State Attorney General)

Learn how to spot and avoid illegal robocalls and other scams. Sign up for biweekly Watchdog Alerts on AARP’s Fraud Watch Network at [www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork).
Methodology

This AARP Pennsylvania survey is part of a larger study that included a national survey and three additional state surveys (i.e., Connecticut, Vermont, and Washington). All surveys were conducted by NORC at the University of Chicago on behalf of AARP.

The national survey was conducted using NORC’s AmeriSpeak panel, a probability-based sample of pre-recruited participants. The state surveys were conducted using panel participants from AmeriSpeak as well as an off-site, non-probability, opt-in panel to supplement the state sample. State survey Interviews were conducted online in English between April 9, 2019 and April 19, 2019, with adults ages 18 years old and older. A total of 827 Pennsylvania adults completed the survey.

NORC utilized calibration to weight the nonprobability sample per state in order to reduce potential bias and yield more accurate population estimates. The weighted AmeriSpeak sample and the calibrated nonprobability sample were then used to combine the probability and nonprobability sample estimates per state using a statistical model. Finally, panel weights were raked to external population totals associated with age, gender, education, and race/ethnicity, housing tenure, telephone status and Census Division. The external population totals were obtained from the Current Population Survey. The weights adjusted to the external population totals are the final panel weights. The margin of error for the Pennsylvania survey is ± 4.05 percent at the 95 percent confidence level.

This report only describes the findings from the Pennsylvania survey. To view the national report, the other state reports, the annotated questionnaires, and the full methodology reports for each survey, please go to www.aarp.org/robocallsurvey.
About AARP

AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the Pennsylvania Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.
Citations

1. YouMail, Historical Robocalls by Time, accessed April 2019 https://robocallindex.com/history/time
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