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- Purposefully annotate the article (1-2 mature, thoughtful responses per page to what the author is saying)
- Write a 250+ word response to the article.

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## How robocalls became America's most prevalent crime

By *The Week* staff, 12-7-19

*Today, half of all phone calls are automated scams. Is there any way to stop this incessant bombardment? Here's everything you need to know:*

### Why so many robocalls?

Automated telephone calls might be America's most prevalent form of lawbreaking, with more than 180 million such calls every day. A 2009 law that banned unsolicited, prerecorded telemarketing has failed to stem the explosion of calls seeking to steal information or scare people into scams. In 2017, about 4 percent of U.S. phone calls were spam. But now, thanks to cheap software allowing crooks to blast millions of calls from disguised numbers, roughly 50 percent of all calls are junk. Just the time wasted dealing with robocalls costs Americans \$3 billion per year, the FCC estimates, on top of untold billions lost from businesses that depend on real phone calls; 70 percent of Americans don't answer calls from unfamiliar numbers anymore, according to Consumer Reports. October was the worst month on record, with an estimated 5.7 billion robocalls. Hunting robocallers is like playing Whack-a-Mole, said Janice Kopec, a staff attorney for the Federal Trade Commission. "We shut down an operation, and another one springs up almost instantaneously."

### How do robocallers work?

Two inventions are behind the robocall scourge. Voice over Internet Protocol (VoIP) dialing — the technology used by apps like Skype — lets scammers place millions of calls a day, costing just \$0.006 per minute if a call is answered. The other breakthrough is "neighborhood spoofing," which disguises robocalls to appear on caller ID with the same area code as the number being dialed, instead of an 800 number or distant area code. By one estimate, 90 percent of scam calls from abroad now show up as U.S. numbers. Robocalls home in on targets by asking consumers to press a button if they'd like to stop receiving calls, which actually lets callers identify "live" numbers. Some robocalls simply trick people into agreeing to speak with a human telemarketer about a legitimate, if inadvisable, product such as a car warranty or timeshare. In "enterprise spoofing," hackers use personal information stolen through big data breaches to impersonate a big, familiar company and ask customers for Social Security numbers or birth dates to make identity theft easier.

### What are common scams?

Many Americans have been called by a fake Social Security Administration representative, who claims that the recipient's Social Security number is compromised, asks for the number, and then uses it to commit identity theft. (In reality, the IRS and SSA don't make unrequested telephone calls.) Other scams offer 0 percent interest rates or predatory health-care deals, timing these calls for tax season and ObamaCare sign-up periods.

### Does anyone fall for them?

Only a small number of people do, but a lousy yield is still highly profitable. For all the millions of New Yorkers who hung up on the Social Security scam this year, by October, 523 suckers had lost \$5.8 million, police said. Robocalls are often menacing, threatening prison or deportation; these tactics intimidate some vulnerable seniors and immigrants into cooperating. Nina Belis, a New York nurse in her 60s, was told on the phone last year that her Social Security number had been stolen and she needed to transfer her assets to the government to protect them, or face arrest. "I was terrified, of course," she said. The scammer posed as an FBI agent, and over the course of two weeks coached her on withdrawing and transferring her retirement funds, costing her \$337,105.

## **Are robocalls policed?**

The FTC blocked more than a billion illegal robocalls in June, but meaningful enforcement can still seem hopeless. Robocallers now place calls from a huge volume of numbers to avoid detection. Since 2009, when the legal ban on most robocalls went into effect, the FTC has brought just 33 cases, ordering defendants to pay nearly \$300 million to victims. Perpetrators often claimed they were broke, and they paid just \$18 million in relief. Only a sweeping reform of phone industry rules will solve the problem, says FCC Commissioner Jessica Rosenworcel. "Going after a single bad actor is like emptying the ocean with a teaspoon," she said. "And right now we're all wet."

## **Can robocalls be stopped?**

Adding your number to the federal Do Not Call registry is moderately effective for avoiding traditional telemarketers but useless for escaping fraudulent robocalls. There are several commercial products, such as YouMail, Hiya, and RoboKiller, designed to work like spam blockers; Nomorobo, for example, automatically blocks calls from numbers on its blacklist. But since all these tools have failed to stem the tsunami of junk calls, the House and Senate have passed their own bills, and agreed last month to reconcile them into joint legislation that would require phone companies to verify incoming calls and block robocalls without charging consumers. The bill, which will go to President Trump in January, also expands the FCC's prosecutorial leeway and authorizes penalties of up to \$10,000 for each robocall that intentionally defies telemarketing rules. Will it help? Yes, says bill co-sponsor Rep. Frank Pallone (D-N.J.) — but only to an extent. "All of these scams are different," Pallone says, "and there is no silver bullet to fix them all."

## **The king of the robocall**

Adrian Abramovich lived in one of Miami's gated oceanside communities in a house filled with art and posters from Scarface and Goodfellas. The house doubled as the office from which Abramovich, an Argentine immigrant, allegedly made 96,758,223 illegal robocalls over three months in 2016. The FCC claims his scheme used "neighbor spoofing" to make the calls appear to be originating near their targets. They purported to be from companies such as Marriott, Expedia, and TripAdvisor offering "exclusive" vacation deals. If people pressed "1," they were transferred to Mexican call centers that pitched totally unrelated packages like timeshares. The FCC fined Abramovich a record \$120 million last year, which he claimed he couldn't possibly pay, and the Senate subpoenaed him. "The efficiency and the magnitude of your robocall campaign is truly historic," Sen. Ed Markey (D-Mass.) told him. "Do you understand why it irritates people?" Abramovich insisted he was a legitimate businessman, claiming he, too, was a robocall victim. "I receive four or five robocalls a day," he said. "I never answer the phone."

## **Response option(s):**

- Have you or your guardians received robocalls? How many do you estimate that you've received, and what do you do when you receive them?
- Based on the information in this article, how likely do you think it is that robocalls will be diminished in the future?
- What is something you could do to minimize the damage that robocall criminals produce?
- Summarize any point made in the article and respond.