



# Evaluation of How Robocalls Have Affected Senior Citizens in the United States

A survey by Transaction Network Services  
Q1 2020

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## Contents

Executive Summary	3
About this Report	4
Section One – Robocalls are More than Just a Nuisance for Seniors	5
Section Two – Top Scams Dangle Free Products and Programs	7
Section Three – Seniors Lack Awareness of Dangerous Scams	10
Section Four – Use of Call Filtering and Authentication Apps	12
Section Five – Conclusions	14
About TNS and Contact Details	15
Appendix – Regional and Demographic Survey Components	16

## Executive Summary

No demographic has been spared from the robocall epidemic that has bombarded consumers' mobile and landline phones – undermining trust in voice calling.

The *2020 TNS Senior Citizens Robocall Survey* examines the impact of nuisance and scam robocalls on senior citizens in the United States. The report also examines the most heavily reported types of scams and level of awareness among seniors of the tools and technologies available to protect themselves from robocalls.

### Key findings from the 2020 TNS Senior Citizens Robocall Survey

- **Robocalls are ubiquitous among seniors.** 89% of respondents receive at least one robocall per week.
- **Majority of seniors targeted for personal information.** 53% of seniors surveyed agree that robocallers tried to scam them out of personal information in 2019; and nearly as many (47%) say robocallers tried to scam them out of money in 2019.
- **More seniors directly impacted by robocall scams.** 40% claimed to know someone who lost money or provided personal information to a scammer.
- **Most seniors would take action if scammed.** 83% of seniors said they would notify law enforcement as well as other relevant parties (friends, family, banks, IRS) if they fell victim to a robocall scam.
- **Seniors largely unaware of carriers' robocall detection apps.** Two-thirds (66%) of seniors are not aware if their carrier offers a robocall protection app.
- **Scams offering products or programs they may qualify for were ranked as the top robocall scam for seniors.** 71% said they had received robocalls of this nature.
- **Banks and healthcare providers leaving seniors in dark on robocall scams.** Only 21% reported that they received information from their healthcare provider on robocall scams.

## About this Report

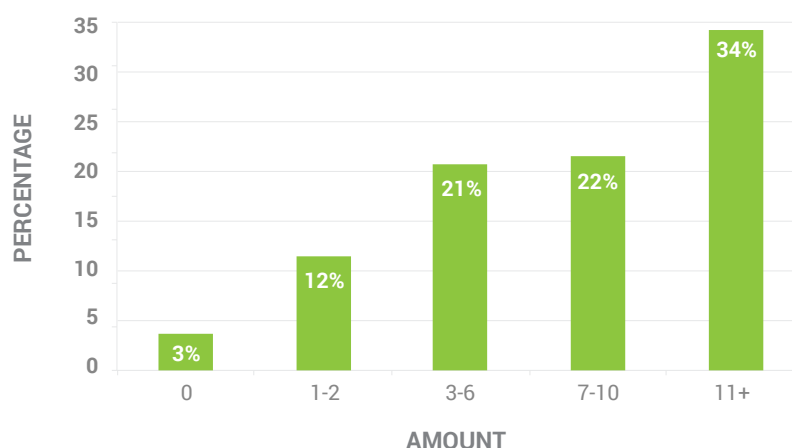
Transaction Network Services (TNS) commissioned a US Online International Omnibus Survey by Kantar in January 2020. This survey covered 1,000 US senior citizens aged 55-80.

The survey asked respondents to agree or disagree with a series of statements which reflected their experiences with robocall scams. This report presents the key findings.

## 1. Robocalls are More than Just a Nuisance for Seniors

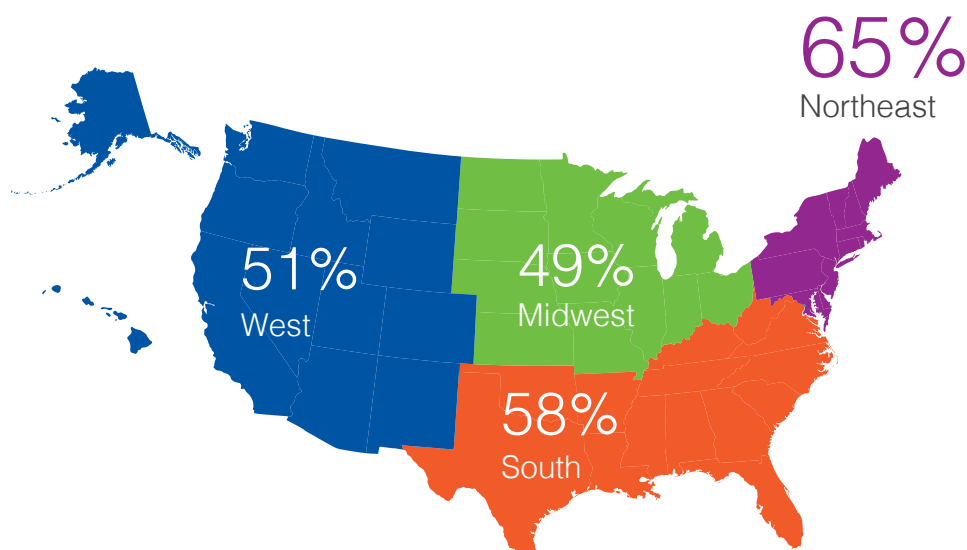
The survey indicates that seniors are not only receiving a high volume of robocalls, but that many are far more than just a nuisance. Eighty-nine percent of respondents receive at least one robocall per week, while more than half (56%) receive at least seven robocalls per week.

**Graph 1 – The number of robocalls seniors receive each week**



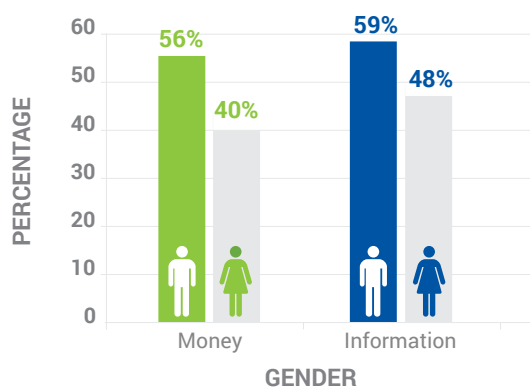
The survey identified a regional disparity, with those living in the Northeast the worst affected, as shown in figure 1 below.

**Figure 1 – Regional variations in the number of seniors saying they receive seven or more robocalls in a typical week**



Nearly half (47%) of respondents said that they believe a robocaller tried to scam them out of money in 2019 while 53% agree that robocallers tried to scam them out of personal information, it's clear that the stakes are high for financial and personal risk. Interestingly there was a gender variation identified with men reporting in larger numbers.

***Graph 2 – Seniors that reported robocallers tried to scam them out of money and information in 2019, by gender***



## 2. Top Senior Scams Dangle Free Products and Programs

Robocallers use myriad tactics and messages to convince subscribers to willingly concede money or information. The survey confirms the perception that bad actors target seniors by posing as an authoritative body and convincing them to divulge sensitive information.

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*The most popular types of scams among seniors surveyed were prize or opportunity scams.*

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This is where callers claim that the recipient has been selected to receive a prize or may qualify for an exclusive offer, when in reality they are attempting to solicit sensitive information.

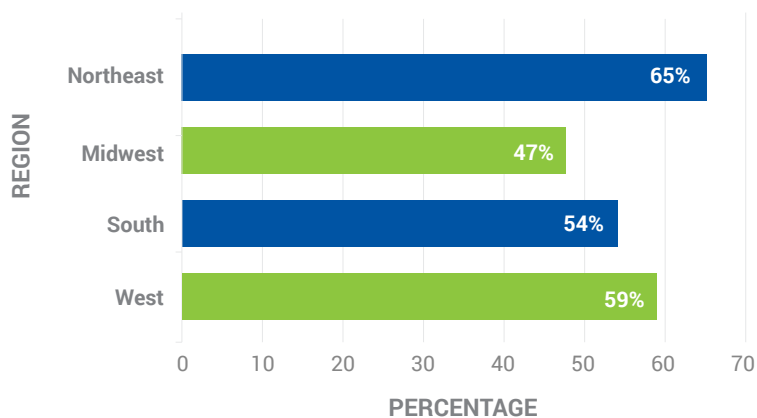
More than seven out of 10 respondents (71%) claimed they have received a call that they believe was a scam. Sixty-five percent of seniors received a call notifying them that they won or were selected for a gift (e.g. free trip, gift card), and 55% have received a call for a product or service that they believed was a scam (e.g. money making opportunity).

**Graph 3 – Most frequent robocall scams targeting seniors**

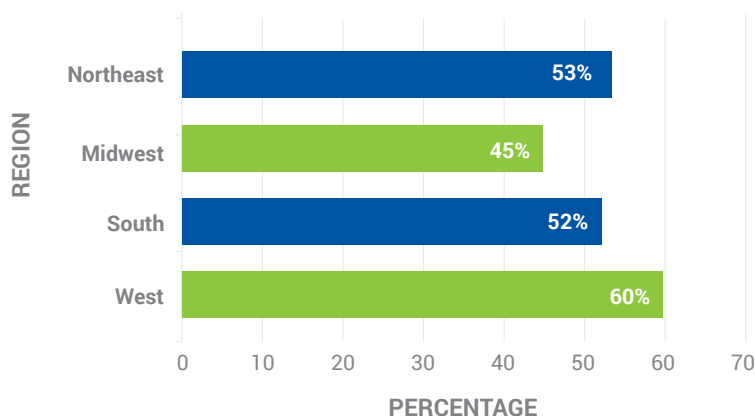


The survey also finds regional variances in the types of scams used. The largest difference was observed in the instances of IRS/taxes scam calls where 65% of seniors in the Northeast reported to having received an IRS/taxes scam call, compared to 47% of Midwest seniors. For social security scams those living in the West were worst affected.

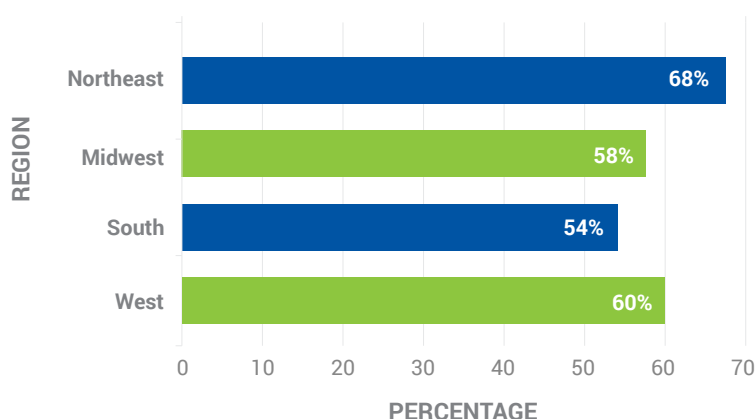
**Graph 4 – Seniors that had received an IRS/taxes scam call, by region**



**Graph 5 – Seniors that had received a social security scam call, by region**



**Graph 6 – Seniors that had received a computer support scam call, by region**



When looking at the proliferation of the scams across the regions the Northeast has the highest numbers for those relating to banking, the IRS, computer support, prizes and programs targeting seniors. The highest instances of healthcare and money making scams are reported in the South while social security scams are seen most often in the West.

### 3. Seniors Lack Awareness of Dangerous Scams

Despite the fact that scammers heavily target customers of banks and healthcare providers, seniors are receiving little to no information from their providers on current scams to watch out for.

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*While 45% of seniors received a healthcare-related scam call, only 21% reported that their healthcare provider has sent them information on robocall scams.*

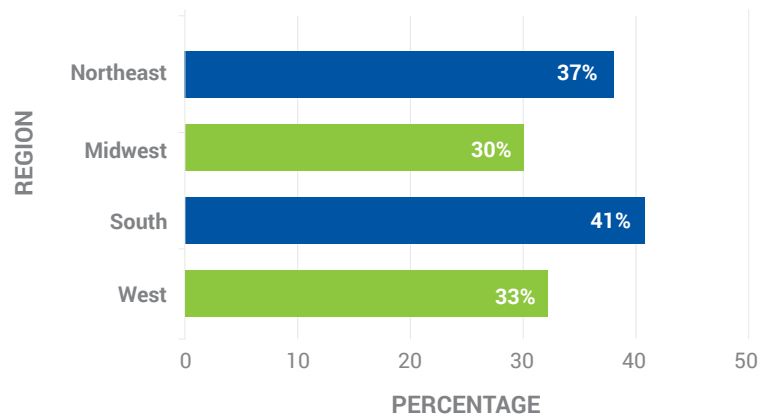
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And while approximately four in 10 seniors have received a banking/financial/investment scam call, only 36% said they were provided robocall scam information from their bank.

At a regional level, the sharing of information appeared lowest in the Midwest where only 15% of seniors reported receiving information from their healthcare provider on how to avoid getting scammed. This compared to 26% in the Northeast, 24% in the South and 19% in the West.

Banks appeared to do slightly better, with those in the South receiving the most information on how to avoid being scammed, as shown in graph seven on the next page.

**Graph 7 – Respondents that had received information from their bank on how to avoid getting scammed, by region**



### More seniors directly impacted by scams

While only 7% of seniors said they have lost money or provided personal information to a scammer, 40% claimed to know someone who lost money or provided personal information from a robocall scam - suggesting that robocall scams are directly touching the lives of seniors.

The survey also reveals a gender gap for scam targeting: 56% of men believe a robocaller attempted to scam them out of money in 2019, while only 40% of women believe that is the case. Similarly, 59% of male seniors believe a robocaller tried to scam them out of personal information in 2019, compared to 48% of women.

*At the same time, there are encouraging signs that seniors are shedding the stigma of being scam victims.*

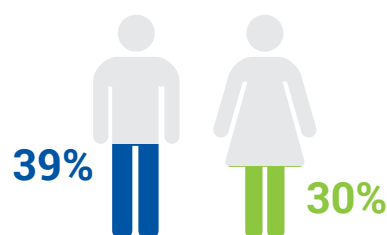
A whopping 83% of seniors said they would notify law enforcement as well as other relevant parties (friends, family, banks, IRS) if they fell victim to a robocall scam; 13% would notify a friend or family member but not tell law enforcement; and only 4% said they would be too embarrassed to tell anyone they were scammed.

## 4. Use of Call Filtering and Authentication Apps

This survey evaluated the state of awareness and usage of call identification and filtering apps. The results found that the majority of senior subscribers are largely unaware of the call authentication apps offered by telecom carriers.

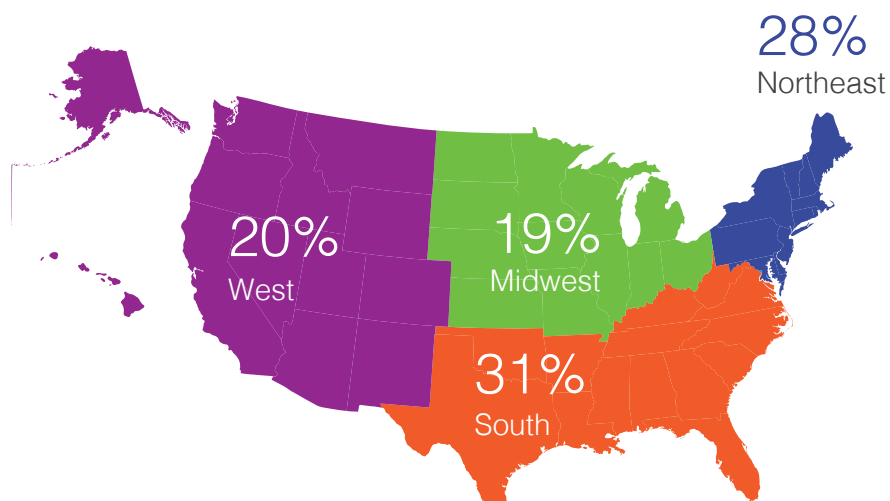
According to the survey, only 34% of respondents are aware that their telephone carrier offers a robocall protection app, with awareness lowest among women.

**Figure 2 – Seniors aware that their carrier offers a robocall protection app, by gender**



Twenty-five percent of respondents confirmed they use the robocall blocking app from their carrier, with usage highest in the South.

**Figure 3 – Seniors that use a robocall blocking app from their carrier, by location**



Carrier apps remain more popular with only 13% of respondents reporting that they use a robocall blocking app from a source other than their carrier.

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*Should seniors be incentivized to use robocall apps? Twenty-one percent of respondents said they were aware their carrier has a robocall protection app but have not downloaded or used it.*

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Neighbor spoofing remains a popular tactic among robocallers targeting elderly populations. Neighbor spoofing occurs when an inbound negative call appears to be coming from an area code area code and prefix matching or similar to the area code and prefix of the recipient. Bad actors use this tactic in hopes that the call recipient will believe the call is legitimate because it's coming from a familiar area code.

In our survey 79% of respondents claimed they have received a “spoofed” call from a local area code and prefix that turned out to be a solicitor.

## 5. Conclusions

In the brutal onslaught of the robocall menace, seniors have been one of the highest targeted groups by robocall scammers, spammers and spoofers. In 2019, seniors lost nearly \$38 million just from one social security robocall scam. Overall seniors surrender roughly \$2.9 billion annually in financial scams, according to the Senate Special Committee on Aging.

Scammers are quick to take advantage of new opportunities and as we go to press the Coronavirus has created a perfect storm for robocallers seeking to scam consumers out of money and personal information. Bad actors are seizing on confusion and fear, and TNS' data indicates a rise in robocalls offering fake cures, misleading information on testing kits and even using the virus to target US Primary states with incorrect voting dates.

While TNS estimates that over 106 billion unwanted robocalls were placed in 2019 (about 325 robocalls for every man, woman and child in the U.S.), relief is on the way. With the passage and signing of the Pallone-Thune Telephone Robocall Abuse Criminal Enforcement and Deterrence – TRACED Act into law at the end of 2019, there are now stronger remedies in place to combat this scourge. The Act encourages phone companies to cut off illegal marketers or scammers before the phone rings by spotting suspect traffic, while also boosting penalties for scammers that break the laws and cutting some of the red tape at the FCC without having to issue a citation first.

For the near term, however, senior citizens remain a prime target for robocall scammers. Not only did 89% of seniors report receiving at least one robocall per week, but more than half (53%) believe robocallers tried to scam them out of personal information in 2019.

Carriers are taking commendable measures by introducing robocall protection, however, it is essential that the availability of anti-robocall applications is communicated to subscribers and that they are kept up to date concerning the latest scammer tactics.

## About TNS and Contact Details

TNS' telecommunications expertise addresses the full needs of wireless and wireline carriers in the US and globally. As the industry evolves to LTE and 4G technologies, TNS leads the development of solutions to help carriers navigate a host of infrastructure complexities and maximize their network reach through the creation of unique multi-service roaming and network hub solutions.

From small rural operators to the large multi-national telecom providers, our portfolio of mobile roaming, clearing and settlement, identity, database and registry solutions enables the successful delivery of subscriber solutions anywhere at anytime.

### **TNS: A global business with regional strength.**

- More than 25 years' experience
- Serves 500+ carriers globally
- Reaches 7 billion+ mobile subscribers globally
- Processes over 100 billion signaling, switch and transport messages, and 20 billion database queries monthly
- Handles over 30 billion call events every month
- Offices in 20 countries

### **By telephone:**

- USA - +1 703 453 8300
- Europe - +44 (0) 114 292 0200
- Asia Pacific - +61 2 9959 0800

### **By email:**

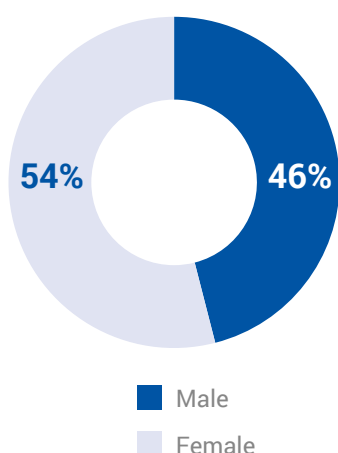
- [solutions@tnsi.com](mailto:solutions@tnsi.com)
- Or please visit [www.tnsi.com](http://www.tnsi.com)

## Appendix – Regional and Demographic Survey Components

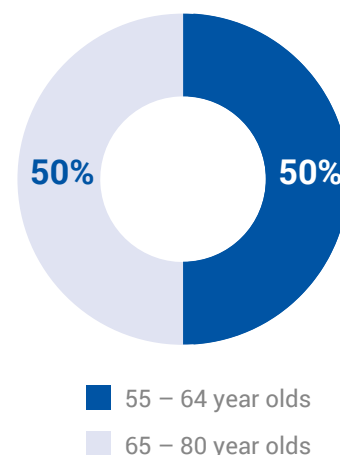
The survey was conducted by online self-completion interview between January 7 – 21, 2020 by Kantar. These online surveys are designed to be nationally representative of senior adults interviewed across the US aged between 55 and 80. The survey uses a quota sample (age interlocked with gender, and a regional quota). Post fieldwork correctional weighting within age, gender and region, has been used to ensure the representativeness of the survey.

One-thousand responses received.

### Gender breakdown



### Age breakdown



### Regional breakdown

