

# Data Brokers

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It's not illegal, its capitalism

Final Presentation: Samantha Williams

# Overview: What is a Data Broker?

## Professional Collector:

- Geolocation Data
- Health Data
- Social Media Connections
- Political Affiliations
- Television Habits
- Internet Provider
- Telephone Number
- Home Addresses
- Browser History
- SSN Number
- Email addresses
- Age Gender
- Income
- Education
- Occupation
- Financial Assets
- Hobbies and Interests
- Full Name

*These companies have billions of data points for almost every consumer in the United States.<sup>1</sup>*

# Who is a Data Broker?



Acxiom

AKA LiveRamp Holdings, Inc., based in San Francisco, offers data for marketing purposes



PeekYou

People search engine: indexed over 250 million people and their links on the web in North America



Equifax

Equifax Inc. is a consumer credit reporting agency regulated by Federal Credit Reporting Act.



Oracle

Claims: *“the world's largest third-party data marketplace and the standard for open and transparent audience data trading.”*<sup>2</sup>

**Who can buy this data?**

**Anyone.**

**Data Brokers + Government =** 

# Understanding The Problem

## Consent

Automatic regardless of age or comprehension.

- Most data brokers do not offer an opt-out
- Some allow opt-out by providing more data to confirm ID
- Some will allow for data corrections

## Privacy

Violates all of Solove's Taxonomy of Privacy

- Selling your information is how data brokers profit.
- Government and Corporations are targeting groups

## Legal Protections

Limited if they exist at all

- Federal Credit Reporting Act
- CA & VT require Data Broker Registry
- CCPA (Rights to know, delete & opt-out) may need to be repeated every 6 months

# Proposed Solutions

## Universal Opt-Out

Federal law that allows consumers to opt-out from all data brokers not regulated by FCRA for life

## Universal Delete Me

Federal law to allow consumers to have their data deleted permanently

## Universal Right to Know/Corrections

Federal law to allow consumers to know what data is being kept about them and make corrections

## Limited Uses

Federal law to restrict government use/purchase of data from any third party.

# Thank You

W231 Summer Section 2

I welcome your questions, comments,  
and feedback on this presentation.

Please feel free to slack me as I know  
we are limited on time.

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