

consumer action

Education and advocacy since 1971

**Consumer Action's
Privacy Information Project**

*2010 Report
Activities and Accomplishments*

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2010 Report

The evolution of technology has opened new opportunities for consumers at home and in the workplace. Unfortunately the number of privacy risks has kept pace with the number of advances, but Consumer Action has risen to the challenge of providing individuals with up-to-date resources to keep their identities and assets protected.

Background

Consumers are largely united when it comes to what they do not want companies to do with their personal information. In a survey conducted by Consumer Action during the summer of 2010, 9 in 10 respondents felt companies should ask for consent before sharing their personal data. 95 percent did not feel comfortable with companies storing their personal information, but despite these concerns, the garden of malicious software, deceptive scams, and unfair practices continues to grow and diversify at an alarming rate. Consumers are left vulnerable to any number of third-party intrusions that turn the conveniences of emerging technology into inconvenient risks. All too often consumer education does not occur until personal data has been compromised.

Privacy education is particularly critical in traditionally underserved communities. The demographics of the United States are changing at a rapid pace. According to the United States census, the Asian-American/Pacific Islander population was estimated at 14.9 million in 2006. Projections indicate that this population will more than triple by 2020. The Latino population was estimated at 48.1 million in 2009, making it the largest ethnic minority. As these linguistically isolated populations continue to expand, it is crucial to make basic, in-language education materials available to them, both in order to strengthen their privacy and on-line safety.

In September of 2002 Consumer Action created the Privacy Information Project. Armed with a grant from the Rose Foundation, Consumer Action staff began to work on key areas where consumers might be exposed to threats to their personal data. Though the project has made significant strides since then, the realm of privacy risks is constantly changing. Consumer Action relies on generous contributions to ensure consumers and community groups receive the most up-to-date resources on the web and in print completely free of charge.

Here is a snapshot of the services the project provided:

Privacy-Information.org

In 2008 Consumer Action created www.privacy-information.org. Its purpose was to consolidate news items, recommended books, event notices, and publications on the

subject of privacy in a central location for easy retrieval. The site was designed in Consumer Action’s tradition of dispensing free and unbiased information on critical topics.

Today the site features a growing repository of news items as they unfold. Visitors can filter data from specific categories, including: medical privacy, financial privacy, online privacy, ID theft, and privacy rights. Among other topics, Consumer Action has closely followed and disseminated information on the controversial security measures implemented at airport checkpoints. 2010 witnessed a series of concerns related to social networking platforms like Google and Facebook, and despite the conveniences of remote access to medical records, Consumer Action has been keeping watch on the potential breaches in security that could leave patients vulnerable to third-party hacking. These are just a few of the issues consumers have deemed crucial in daily interactions.

Privacy-Information.org is a member of a Consumer Action family of websites devoted to multilingual communication. The site features brochures in Spanish, Chinese, Korean, and Vietnamese in order to more readily penetrate the underserved communities. The multilingual resources help ethnic media accurately capture the essential points of the topics covered.

Publications

Consumer Action features a growing comprehensive library of privacy literature. The materials are generally modular to allow community educators maximum flexibility in how the resources are disseminated to their local communities. They are also written with a keen eye to cultural sensitivity. This latter point is important when conveying information to new immigrants who must learn concepts different from those of their homelands.

Following is a list of privacy resources Consumer Action has published as part of the Privacy Information Project. In total, Consumer Action has fulfilled more than 5,000 bulk orders for these materials on behalf of organizations nationwide.

Year	Publication	Description
2009	Workplace Privacy	Workplace privacy is an area of growing concern as companies try to strike a balance between surveillance and security. This module features a brochure, a leader’s guide, Q&A, lesson plan and class activity, and PowerPoint presentation.
2008	Freezing Your Credit File	This module is designed to help community educators train clients on how to place a freeze on their credit. The module includes a multilingual brochure, training manual, Q&As, training packet, state credit freeze chart, and PowerPoint slides.

2008	Leave Me Alone	This fact sheet was written with an eye to online and off-line data protection. Topics covered include privacy in cyberspace, cutting down on unwanted junk mail and spam e-mail from marketers and 'top ten' ways to protect one's privacy on and off the Internet.
2008	Sensitive Information - Privacy and Your Medical Records	In this booklet, Consumer Action outlines the ways consumer can ensure the privacy and accuracy of their medical records. It shows consumers how the misuse of medical records has led to loss of jobs, discrimination, identity theft and embarrassment.
2003	Privacy and Your Credit Report	This brochure explains why the information contained in a consumer's credit report can, in the wrong hands, be used to abuse the consumer's privacy. It also explains how California residents have strong privacy rights with new laws and an office of privacy protection.

Consumer Action has devoted two quarterly newsletters to the topic of privacy. *Consumer Action News* (Spring 2006 and Fall 2010) examined the issue on both the legislative front and from the vantage point of daily interactions. Consumers were educated on emerging scams targeting children, general Internet safety, identity theft, privacy of phone records, and the risk to medical privacy resulting from electronic records. The 2010 issue highlighted key online concerns, including: social networks, cloud-based collaboration, marketing, and concrete strategies to keep personal data safe while surfing the Internet. The quarterly newsletter reaches a growing audience of approximately 17,000 subscribers. The publications can be read in their entirety from the Publications tab of www.consumer-action.org.

Outreach and Training

The outreach staff members are bilingual and represent diverse cultures, and understand how to deliver educational content, curricula and training tips in the most culturally sensitive means possible. The goal of the privacy roundtables is train community group staff on how to effective use the Project's materials to assist their clients. Following is a list of roundtable training sessions under the Privacy Information Project:

Time	Location	Number of CBO Participants
Sep. 2009	Riverside, CA	33
Jun. 2009	Seaside, CA	9
Mar. 2009	Fresno, CA	22
Dec. 2008	Sacramento, CA	24
Aug. 2008	San Diego, CA	22
Feb. 2008	San Francisco, CA	8
Feb. 2008	Los Angeles, CA	16

Special Recognition

Consumer Action gives special thanks to the partners involved in making financial contributions to the Privacy Information Project. The Rose Foundation and the California Consumer Protection Foundation (CCPF) have each given Consumer Action crucial grants to add privacy to its consumer education portfolio.

Consumer Action also thanks the law firms who referred Consumer Action to funds set up through court settlements. In class action suits where the plaintiffs cannot be identified, the judge and attorneys agree upon a list of consumer groups that would use the cy pres funds to educate the community on subjects relevant to the nature of the case.

Source	Funding Period
Rose Foundation	2002-2010
California Consumer Protection Foundation	2007-2009
UCAN v. Capital One	2008-2010
Bank of America Privacy Cases	2008-2010

About Consumer Action

Consumer Action has been a champion of underrepresented consumers nationwide since 1971. A nonprofit 501(c)3 organization, Consumer Action focuses on financial education that empowers low to moderate income and limited-English-speaking consumers to financially prosper. It also advocates for consumers in the media and before lawmakers to advance consumer rights and promote industry-wide change.

By providing financial education materials in multiple languages, a free national hotline, and an Annual Credit Card Survey, Consumer Action helps consumers assert their rights in the marketplace and make financially savvy choices. More than 8,000 community and grassroots organizations benefit annually from its extensive outreach programs, training materials, and support.

To add your support to this critical project, please contact:

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