

PROTECTING our FAMILY and COMMUNITY

Privacy in the Information Age

In today's information age, privacy is the right of individuals to decide what information about themselves will be communicated to others.

Today, there are many issues regarding privacy. Some people believe that there are too few laws and regulations to protect privacy. Many privacy issues involve information about the use of credit and other financial transactions, shopping choices and new communications technology. Also included are methods for identifying and correcting errors in existing databases (computerized records or collections of information).

OBJECTIVES:

Following the lesson, participants will be able to:

- recognize their own opinion about the importance of privacy as a consumer issue.
- describe ways in which a person's name gets into a computerized database.
- explain techniques which can be used to protect their own privacy.
- use at least one method to check (and correct if needed) information in their own records.

PLANNING THE LESSON

This lesson will provide your group members with an overview of the importance of privacy as a consumer issue. While there are many different types of privacy in today's society, this lesson focuses on issues and protection for consumers.

- As you begin planning your presentation, carefully review the teaching guide, fact sheet and evaluation sheet .
- Order enough copies of the fact sheet, "Privacy in the Information Age," MF2281a, and the evaluation sheet, MF2285, for everyone in your group.
- Make copies of the privacy quiz for each group member.
- Select an introductory or warm-up activity. You might try the privacy quiz, or roll calls are traditionally effective. Have each group member state an experience they have had in which privacy was a concern.
- Decide which parts of the fact sheet are most relevant to your group. For example, the skit covers many of the important points in telemarketing concerns. Instead, you might want to discuss the section on credit reporting, or how to reduce phone calls and mail. For many groups, a presentation and discussion of the key concepts is suitable. This lesson focuses on privacy issues affecting people as consumers, however, there are also a variety of other privacy concerns.

A POSSIBLE TIME SCHEDULE IS:

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| 5 minutes | Warm-up activity (such as the privacy quiz or skit). |
| 10-15 minutes | Presentation of key concepts in your own words (see next page). Distribute the fact sheet now or at the close of the lesson. |
| 5 minutes | Ask each person to share one idea they have learned or reviewed. If your group is large, ask 3 or 4 people to share ideas. |
| 5 minutes | Program evaluation. |

KEY CONCEPTS

The growth of information technology:

- has created both convenience and potential risk for consumers.
- enables more information about more people to be collected and shared among government and business groups.
- has made trading personal information an expanding and profitable industry.
- raises new concerns about defining and protecting privacy.

Consumers can take steps to protect their privacy by:

- learning how and when privacy is protected by law and when it is not.
- knowing how personal information is being collected, by what groups, and for what purposes.
- providing only essential information to the government and businesses.
- knowing how to “opt-out” of direct marketing, Internet and telecommunications lists.
- monitoring the accuracy of credit, medical, social security and other records.

IDEAS FOR COMMUNITY SERVICE ACTIVITIES

In planning activities, be careful to avoid a biased opinion. Recognize that there is a need for record keeping and for some sharing of information among companies and agencies. Promote a balance of different perspectives. Contact your county extension agent for ideas about other publications and resources.

- Sponsor a series of consumer privacy tips on the radio or television, or in the local newspaper. Examples are available from your county extension agent.
- Prepare a booth or display on issues relating to consumer privacy for a community event.
- Work with the library on a special display. See if the library has (or can get) reference books dealing with privacy issues.
- Invite a speaker or a panel of speakers to talk about how they deal with information that requires some privacy safeguards. You might choose someone from a local retail store (especially one which grants credit), a local credit bureau (if your community has one), a bank or other financial institution, a hospital records manager, an attorney, an extension agent, or a journalist who writes about privacy issues.
- In addition to speaking at a county or area-wide event, you might ask the spokespersons if they are willing to be interviewed by the newspaper.
- Present information about privacy issues to high school classes or community youth groups. The educational kit, “Who Knows?” is available from Katey Walker’s office, and is listed as a reference on the fact sheet.

RESPONSES TO QUIZ QUESTIONS

1. There is more concern today about privacy. The development of information technology makes it easier for groups to obtain and compile financial and other data about individuals.
2. The limits of privacy are changing. Part of the lack of privacy occurs because computers can rapidly match names with addresses and phone numbers and financial transactions. In earlier times this sort of information was not easily shared.
3. There are lots of different opinions. Many consumers worry that they have little control over their personal information. Some consumers like the convenience of home shopping, while others think much direct marketing is an invasion of privacy. Many businesses regard information as a resource that can be used to develop and sell new products and services. It also helps them make decisions about credit, employment and insurance. Many government agencies need information to carry out their work. The right balance needs to be found between an individual’s right to privacy and business and government’s need to know.
4. Consumer viewpoints are varied. Some people like to get marketing information, while others would like to eliminate what they view as junk mail.
5. Consumers concerned about privacy can reduce the amount of information they provide to the government or businesses.
6. It is smart to contact a credit bureau to check on your credit records. Corrections can be made if you find inaccurate data.
7. Many mailing lists provide information about where you travel, what products you purchase, whether you own your home, etc. Companies can target potential customers more efficiently. For example, a company selling storm windows or aluminum siding would prefer to have a non-renter list.
8. Consumers who want to reduce telephone calls or mail advertisements can use a variety of ways to get their names off lists. The seller can be contacted directly, or consumers can call the Mail and Telephone Preference Services of the Direct Marketing Association. The consumer can also use blocking devices so that any potential marketers you call cannot receive your phone number automatically.

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Developed in consultation with the Kansas Association for Family and Community Education Educational Committee.

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SKIT: A Quiet Evening at Home

Two friends, Meg and Peg, are discussing the problems they have when trying to have a quiet family evening at home.

The scene is Meg's living room.

Meg Hello Peg, it's good to see you. I hope we have a few minutes to talk. There always seem to be so many interruptions.

Peg **Ah, Meg. It's so good to have someone to talk with—someone who really understands my problems.**

Meg Good friends who understand are important.

Peg **I've been trying to set aside some time in the evening for family activities, but we keep getting interrupted by the telephone.**

Meg Who is calling? Can't you tell your friends or other relatives that you'd rather have them call at a different time? They'll understand that you need some peace and quiet for family time—or just for yourself.

Peg **Oh no, it's not that. It's not even calls about work. The calls are from people trying to sell us something. I wish I knew how they got our phone number, and how they know so much about me.**

Meg You know, the extension agent and a volunteer shared some interesting information at our work's lunch-and-learn session last week. I learned that telemarketers get your number and information about you from computerized mailing lists. Companies develop these lists from databases of information about people. They can also get your number from telephone books and street address directories.

Peg **Gee, Meg, I never thought about that. Is it a profitable business for them?**

Meg Yes, and getting bigger and more profitable everyday. We never used to think very much—let alone worry—about privacy. Now computers help match names, phone numbers and addresses with what we like to buy, and marketing people know how to aim their sales talks or advertisements directly to us.

Peg **It's kind of scary, isn't it? And these phone calls certainly interfere with other things we want to do. Isn't there anything I can do?**

Meg Sure, Peg. At the meeting they gave us ideas on ways we can protect our privacy as a consumer. It's important to know that we give away a lot of information without realizing it. When we enter a sweepstakes contest, we usually give our phone number. Take a good look at the income and lifestyle information companies ask for when we fill out a warranty card. Lots of it isn't necessary, and we can leave it blank. Do you have your name, address and phone number printed on your checks? That's helpful for identification, but lots of people can see them.

Peg **I never thought of that.**

Meg Another thing you can do is ask companies not to use your name on mailing or phone lists. You can even "opt-out" of many lists. This involves contacting the Direct Marketing Association and asking to have your name removed from the companies that belong to that group—or ask the company itself. When a telemarketer calls, you can then tell them not to call you anymore.

Peg **You mean I don't have to listen to all these sales pitches?**

Meg That's right. I guess some people like to be called at home, but when it interferes with our activities there are many things we can do to protect our privacy and reduce the number of calls we get.

Peg **Thanks, Meg. Maybe if we try some of these ideas we can have a quiet evening at home after all. I guess I need to learn more about privacy and be a bit more assertive.**

Meg I think we all do. It sounds like something we all need to watch in the future.

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What Do You Think? A Quiz About Privacy

The purpose of this quiz is to help group members focus on the topic of the lesson. You may want to use these questions as the basis for covering the material in the lesson. Be sure members know this is not a test. Some responses are on the last page of this teaching guide.

Directions: Check "Agree" if you mostly agree with the statement or check "Disagree" if you mostly disagree.

1. Privacy issues are an increasing concern because of the growth of information technology.
 Agree Disagree
2. The limits of privacy are changing because more information about more people can be gathered and shared.
 Agree Disagree
3. Consumers, businesses and government agencies have different views of about what information should be held private and what can be shared.
 Agree Disagree
4. What one consumer regards as "junk mail" may be viewed as a "convenience" by another consumer.
 Agree Disagree
5. Consumers can help protect their privacy by providing only essential information to the government or businesses.
 Agree Disagree
6. Consumers need to check on their credit records to insure accuracy.
 Agree Disagree
7. Direct marketing companies use personal information to develop mailing or telephone lists to reach potential customers.
 Agree Disagree
8. There are ways to "opt-out" of direct marketing and telecommunications services.
 Agree Disagree

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