

House Committee on Business & Labor **Testimony in support of HB 4017** Andrea Meyer, Director of Government Relations February 2, 2022

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With over 500,000 members in Oregon, AARP works to strengthen communities and advocate for what matters most to families, with a focus on health security, financial stability and personal fulfillment.

AARP Supports HB 4017 (with anticipated amendments). Data brokers collect, collate, analyze and sell billions of data points about consumers' online and offline behavior. Such companies often collect information about financial, retail, recreational and online browsing activities to create detailed profiles of individual consumers. These profiles allow data brokers to make inferences about people based on the data they collection. For example, they might infer consumer interests about potentially sensitive topics related to age, race and ethnicity or health-related conditions.

Unlike consumer reporting agencies (credit bureaus), federal law does not require data brokers to provide consumers with access to the information they have collected about them. As a result, most consumers are unaware that data brokers exist. They also generally do not know what kind of information is being sold to other companies. And even if they do, federal law does not provide them with core privacy rights to review their personal files; decide how data may be used, shared or sold; correct inaccuracies; or delete data.

HB 4017 is an important first step. It would create a data broker registry housed with Oregon's Department of Consumer and Business Services. Brokers will need to register and consumers will be able to find out which brokers allow a consumer to opt-out and how to make that request.

AARP Oregon looks to future legislation to provide critical consumer privacy protections, including:

- Requiring data brokers to meet security standards.
- Providing consumers with:
 - o reasonable access to their personal data,
 - \circ $\;$ the ability to correct inaccurate information,
 - \circ the right to have personal information deleted, and
 - \circ the capability to block the sale of their personal information.
- Ensuring that consumer rights are easy-to-use, speedy and provided at no cost to the consumer.

AARP looks forward to these important safeguards in future sessions and urges this Committee to pass HB 4017.