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Testimony Submitted by Chris Coughlin, Policy and Legislative Lead Oregon Consumer Justice To the House Committee on Business and Labor

February 2, 2022 Regarding: Support for HB 4017

Chair Holvey, Vice-Chair Bonham, Vice-Chair Grayber, and Members of the Committee,

I appreciate the opportunity to testify today and am pleased to submit this testimony on behalf of Oregon Consumer Justice. Launched in 2020, <u>Oregon</u> <u>Consumer Justice</u> (OCJ) is a nonprofit organization committed to ensuring that all people in Oregon experience a safe and fair marketplace, free from predatory and exploitative practices. We are especially focused on those communities that have been historically and systematically excluded or harmed by unfair practices.

Our priorities are guided by community voices, and we strategically focus on opportunities to:

- balance and re-imagine systems by advocating for laws that protect consumers and systems to ensure those laws are effective,
- communicate to shift the narrative about consumer justice and achieve equitable outcomes, and
- build and strengthen consumer access to justice.

As more and more financial transactions and communications have moved into the digital world, the issues around who has access to data and how data can be shared or sold have become more and more important to address. Forced arbitration and power imbalances between consumers and corporations make this issue challenging for individual consumers to manage. We have all seen the news stories about large data breaches or have dealt with identity theft, and consumers have no clear way to even know which corporations have their data. In addition, there are specific concerns around companies whose business model is to buy and sell our data, even if we don't have any relationship with them, or ability to control access to our data.

HB 4017 is one small incremental step to lay a foundation for a broader data privacy conversation in the 2023 session. It would require those businesses who collect and sell data without having a direct relationship with a consumer to register with the Department of Consumer and Business Services (DCBS). This proposal has been very well-vetted through the Attorney General's Data Privacy Workgroup. OCJ supports this bill at this time, because we believe that it will both help inform the broader conversation about data privacy, and will streamline the implementation of future legislation. Please support HB 4017.

Thank you for your consideration, and for your service to Oregon communities.