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Testimony Submitted by Hanna Osman, Policy Analyst Oregon Consumer Justice To the House Committee On Commerce and Consumer Protection

03/18/2025 Regarding: Support for HB 3899 -1 Chair Sosa, Vice-Chair Chiachi, Vice-Chair Osborne, and Members of the Committee,

For the record, my name is Hanna Osman. I am a Policy Analyst for Oregon Consumer Justice (OCJ) and I appreciate the opportunity to testify today on behalf of OCJ in support of HB 3899 -1.

Oregon Consumer Justice (OCJ) envisions a vibrant future where all Oregonians live with dignity and abundance and experience health, joy, and economic opportunity. We work collaboratively across policy and advocacy, community engagement, and the law, to realize a more just and equitable Oregon where people come first. For too long, flawed systems and policies have stood in the way of this reality, with communities of color most often experiencing significant harm. Informed by consumer insights, OCJ works to make financial and business transactions reliably safe and supports Oregonians in knowing and exercising their consumer rights.

While the Oregon Consumer Privacy Act (SB 619) was a critical step forward in 2023, gaps in the law continue to leave minors and consumers vulnerable to data exploitation. HB 3899 -1 builds on this foundation by closing loopholes, strengthening protections, and ensuring that privacy rights truly put people first.

HB 3899 -1 builds on existing protections by:

- Expanding protections for minors
- Prohibiting the sale of precise geolocation data and the personal data of minors.
- Strengthening data minimization requirements to limit unnecessary collection and sharing of sensitive data.



• Closing technical loopholes to ensure comprehensive enforcement of privacy protections.

Currently, data brokers operate with minimal oversight, buying and selling personal location data that can reveal where we live, work, and go about our daily lives. This data can be purchased by law enforcement, private actors, or predatory advertisers without a warrant, leading to privacy violations, stalking, and discrimination. Additionally, minors are particularly at risk, as companies continue to collect and use their data for targeted advertising and commercial gain.¹ By banning the sale of sensitive data, including geolocation data, HB 3899 –1 provides essential safeguards against these risks.

However, even with these protections, the sale of aggregated, anonymized geolocation data remains legal under all current U.S. data privacy laws. Even though Oregon currently is one of the few states that do not provide an exemption under the OCPA for pseudonymous data, data that is reversibly anonymous, however as data analytics tools become more complex and automated, even fully anonymized geolocation data can cause harm. This anonymized data— still consisting of potentially trillions of points—allows businesses to analyze movement patterns, target advertisements, and pricing, track consumer behavior, and engage in algorithmic discrimination. While anonymization removes direct identifiers, it still enables companies to compile detailed consumer profiles and predict future behaviors. Businesses may use this data to:

- Geographically target advertisements, pricing, and insurance rates.
- Track consumer behavior trends based on movement patterns.
- Engage in algorithmic discrimination with further precision.

Unchecked geolocation data collection poses a serious risk to privacy and consumer rights. As businesses and data brokers adapt to current regulations, laws must evolve to ensure Oregonians are protected—not just as individuals, but as a community.HB 3899 -1 is a necessary step toward closing critical gaps in Oregon's privacy framework and ensuring stronger protections against the misuse of personal data.

Protecting personal data is essential to maintaining consumer trust and safety. OCJ urges the committee to support HB 3899 -1 and take this necessary step in securing Oregonians'

¹ Sherman, J. (2021). Data brokers and sensitive data on us individuals. *Duke University Sanford Cyber Policy Program*, 9.

data. This bill ensures stronger safeguards for minors, prevents the harmful sale of location data, and aligns Oregon with national best practices.

Thank you for your consideration and your service in building the future that Oregonians deserve.