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# Privacy Fears Online

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*by Lynie Arden*

Would it bother you if you caught someone rummaging through your mailbox or maybe scavenging for scraps of information in your garbage? How about if they just take a quick look-see through your wallet? Stupid question? So how do you feel about Web sites that keep track of your every move, companies that walk off with your personal information, keep track of your transactions and sell your information behind your back to other businesses without a thought or concern for your privacy?

Since the beginning of the Internet, users have been concerned about privacy issues, and those concerns are growing more severe. It seems the general public shares Web surfers' concerns. Recently, The National Consumers League (NCL) discovered through a survey that what worries American consumers most is not health care, crime, or taxes. It's loss of privacy.

## What Are We Afraid Of?

Perceptions of risk haven't changed much since the highly publicized Equifax/Harris poll of 1998. It showed that privacy was the number one reason -- not cost or technical complexity -- that two-thirds of non-Internet users weren't surfing. And among those who were using the Net, nearly 80% said they would use it more if their privacy were guaranteed.

It doesn't help matters when the biggest players on the block are caught with their hands in the cookie jar. For instance, Microsoft evoked screams of protest from privacy activists when it came to light that a feature of its Windows 98 operating system could be secretly used to create a vast database of personal information about computer users. Customers wishing to register their Windows 98 software in order to get necessary support as promised could use the module known as the "registration wizard." The Wizard assigned each user a number, known as a Globally Unique Identifier. Information collected during the registration process, including identification, contact information, and some demographic details, was transmitted to Microsoft. What customers didn't know was that the identifying numbers gave Microsoft the ability to track individual users along with all the documents created by each user across vast computer networks.

The potential for abuse exists. For companies looking for ways to help their customers, collecting a little information painlessly can even seem like a noble goal. But the Internet has made it possible for any company to collect and distribute detailed personal information for commercial ends -- without the

informed consent of those about whom the information is collected.

## What's the Real Danger?

Personal information has always been available to those willing to dig through public records to get it or pay someone else to go get it. The nature of Internet technology simply makes it easier and cheaper for anyone to obtain basic data, plus a whole lot more. Companies doing business on the Internet, in their enthusiastic pursuit of cyberdollars, have increasingly engaged in the practice of "profiling" to zero in on their commercial targets. In its simplest form, profiling involves collecting as much detailed data about an individual as possible, keeping it in databases, then, through categorizing and cross-matching, using it to make marketing decisions.

There is nothing fundamentally wrong with profiling. The problem comes when this information is collected and used without the owner's permission. Back in 1998, the FTC estimated that 92 percent of Web sites routinely collected personal identification and contact information and most did so without offering any privacy disclosure or posting a privacy policy. Not much has changed in two years.

Of course, it's not just on the Internet that personal data is being collected. Every time you sign up for a grocery store discount club, rent a video, or mail in a registration card for your new VCR, the information you provide is promptly deposited in a database and subsequently shared with other databases. Within a matter of days, you can expect to see grocery coupons, invitations to video clubs or ads for a new TV in your mailbox.

Again, it's not so much the collection of data that is problematic. What's troubling is the consumer's lack of control over their *own* information. Privacy advocates are most concerned with the general lack of clear policies that tell people their information is being collected, how it is going to be used, and by whom. And most importantly, consumers need to be given the basic right to access their own information, make sure it is correct, and control who has access to it. According to Jupiter Communications, 83 percent of online users surveyed said that what was most important to them was being able to see their own profiles.

## What We Can Do

Answers about what to do about privacy protection online vary. Consumer advocates and activists may have idealistic goals of protecting individuals and society from the effects of loss of privacy. The opposing viewpoint would be from business leaders seeking primarily to promote the growth of e-commerce, and view privacy fears as a bothersome roadblock. Somewhere in the middle is the desire to encourage the development of online markets in personal information, so that consumers can profit from their own information, rather than giving it away.

Ultimately, at least for the time being or until some form of formal legislation changes the rules, it is up to consumers to protect themselves. If loss of privacy concerns you, consider taking these steps:

- Don't divulge too much of yourself online. Even if a Web site says it

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doesn't share information, it's safer to assume the worst. Look for other signs on the site that the company is concerned about your privacy. A privacy policy is only as good as the company behind it; it's really just an honor system. If you don't want your information spread around, think twice before giving it out in the first place.

- Don't talk to strangers. Be very leery of new online acquaintances who press you for personal information. Never reply to spam e-mails and don't open mail you don't recognize. Resist the lure of contests, sweepstakes and something-for-nothing offers. Understand that they are after your valuable personal details.
- Look for a privacy policy on the home page of each Web site you visit. Before giving away any information, scrutinize the policy to make sure it meets minimal standards of protection. A good policy will spell out precisely how personal information is collected and how it will be used. It will disclose who has access to the information and include contact information. Most importantly, it will allow you access your own data and make it easy for you to change or delete your profile at any time.
- Pay special attention when you consider making a purchase online. Never proceed with a transaction unless the site is using a secure server to encrypt the transaction and that you are using a secure browser.
- Set the security preferences on your browser to prompt you before accepting any "cookies." That way you can decide if you really want to visit a site that is keeping track of your information. Whenever possible, give preference to Web sites that support anonymous browsing.
- When you do fill out a form of personal information to register for use of a Web site, there is usually a question at the end that asks if it's okay to share this information. If they're polite, it's defaulted to "No." If not, you'll have to click the "No" button yourself. Keep in mind that when they say they will only share the information with select partners, you can assume that simply means partners who can pay the price. One of those partners is likely to be a list brokerage company, so your agreement may be something akin to saying you don't mind sharing a bunk with Typhoid Mary.

It is in the best interests of Internet businesses to pay more attention to consumers' privacy fears. Jupiter Communications estimates that e-commerce sales could take a serious dive, losing nearly half of its estimated \$40 billion total sales in 2002, if privacy concerns are not seriously addressed. Until they are, however, it is up to consumers to protect what is most important to them -- their privacy.

## Related Information

### [Whose Information is it Anyway?](#)

Unscrupulous information vendors are willing to sell whatever information about you they can get. At the least that's annoying. At the worst, you could be ruined by identity theft when a criminal takes over your personal information. It's not all that hard to do, considering how many times you're asked for information, how many times you hand it over without question, and how many places it's stored, swapped, and sold.

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