

Lisa-Marie Haygood

August 10, 2018

Federal Trade Commission
Office of the Secretary
600 Pennsylvania Avenue NW
Suite CC-5610 (Annex C)
Washington, DC 20580

Re: Competition and Consumer Protection in the 21st Century Hearing, Project Number P181201

I am the executive director of a nonprofit foundation. I'm required to use social media for my work. I use Facebook, Instagram, SnapChat, Waze and, occasionally, Google Maps. There are a lot of things that I am required to post online for my job, but that involves releasing my personal information without my consent. I have no choice because it's part of my job requirement. I read the terms and conditions for Facebook, Instagram, and SnapChat, but I don't think most people can understand them. Unfortunately, I *do* think that by clicking that we agree, we end up with legal repercussions for what we choose to give them, and I don't think that's fair. Our data should be private.

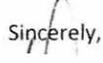
I don't think that digital companies even follow their own rules about data sharing. For example, I *never* give out my cell phone number, but I'm required to list it as a recovery method for emails and things like that. I know it's being sold. I don't voluntarily give it out, so companies that take it and say they won't share it absolutely *are* sharing it. It's very scary. I don't think they have really let us know that they would benefit financially from our information. Furthermore, the naiveté and inexperience of most people in our demographic age bracket make them struggle to navigate computers and social media to begin with. The added complexity of who they're giving their information out to is just more than most Americans even realize they're compromising. I don't think the companies should be making those decisions. It should be *my* decision whether or not to share my data. I should be pulled out and then choose to opt in to any data sharing.

I've already been impacted by two security breaches--Equifax and Bank of America--that compromised our credit card numbers. We had our credit taken and taken advantage of. All the money was restored, but now, our credit has to be frozen. Even making payments to the IRS is difficult for us because our credit is locked, and everybody insists your credit be open for them to give you access to their accounts. Even our own Federal Government won't allow you to look at taxes due or post a payment for your income tax unless your credit is unfrozen--but there's no way for us to do that because our credit has been compromised. It's very frustrating. More and more expenses are moving to online platforms, and we have less and less privacy and safety.

Our media and outlets are also very selective in what information they report and share, so we're seeing that effect right now, even in politics. We have a lot of people who are only getting half the information, and they're angry. They feel that the only way they can be heard is to yell louder instead of listening to anyone else's point of view. These companies shouldn't be able to control so much and exploit so many. Even other businesses aren't exempt. When you share documents, you're letting loose a lot of control on patents and other things that are important for the safety and security of your company. You're signing away your right to keep those things safe, and that's a dangerous precedent.

Companies like Google say it's a fair exchange to take our data and give us a free service, but Google *is not a free service!* If you want to upgrade to hold information, there are costs associated. We really need more competition. As companies are absorbed and services become smaller and less available to people, we have fewer and fewer choices of who to use. In contrast, when companies have to compete for business, they have to be more careful with how they treat people. If those companies were forced to opt us out of data sharing and let us choose who we wanted to share our data with, we would become more valuable as their customers. Plus, it would bring prices down. It's truly impossible to avoid using digital companies like Google today, especially in jobs like mine. That necessity should not give them the right to take our data and do with it as they please. Our data should automatically be protected, and we should be able to decide whether and with whom we want to share it.

Sincerely,


Lisa-Marie Haygood