

Week 7

Privacy and Economic Issues

Privacy

- On November 22, 1963 in Dallas Texas, a reporter sprinted to the nearest pay phone to report the news
- He was put on hold and they never got back to him.
- 60 years ago there were no network cameramen covering this momentous event.
- Technology has advanced tremendously since then but at a cost to personal privacy

Privacy in the U.S. Constitution

- The fourth amendment prohibits unreasonable search and seizure
- <https://safecomputing.umich.edu/privacy/history-of-privacy-timeline>
- Brandeis_1890 “Right to Privacy” Law review article concerned with photographs and newspapers
- 1914 Federal Trade Commission outlawed unfair or deceptive commercial practices
- 1917 protection of sealed mail against surveillance
- 1948 George Orwell “1984” surveillance of the inhabitants of Oceania
- 1948 UN Declaration of Human Rights Article 12 no one should be subject to arbitrary interference of his privacy
- 1960 Prosser privacy torts
- 1986 Do not call registry
- 1999 Gramm Leach Bliley Act

Europe v US privacy

- <https://www.endpointprotector.com/blog/eu-vs-us-what-are-the-differences-between-their-data-privacy-laws/>
- 2018 Europe implemented GDPR, a comprehensive data privacy law applies to organizations that collect, hold or store personal data and minimalizes data collection, limits storage and has accountability
- US approach is more piecemeal
- Health Insurance Portability and Accountability Act protects sensitive health care information and requires it be secured against fraud and theft.
- Gramm-Leach-Bliley Act applies to financial institutions and requires financial companies to protect the confidentiality of non public info
- Federal Information Security Management requires federal agencies to document a program that provides information security

Digital Privacy

- <https://www.theatlantic.com/technology/archive/2023/09/personal-data-digital-privacy-value-choices-rights/675183/>
- “The Fight for Privacy” Danielle Keats Citron (not yet published)
- <https://wwnorton.com/books/9780393882315> (scroll down for video)
- Facebook made 97.5% of its income off of targeted ads
- “If you’re not paying for a product, you’re the product”

Protecting you and your data

- You may or may not care about privacy but there are many cybercrimes you need to be concerned about

The Good Old Days

- Before all this technology, we worried about our house being broken into
- Today we must be concerned about hackers and identify theft
- Everybody seems to get hacked or involved in breeches
- <https://www.electric.ai/blog/recent-big-company-data-breaches>
- Phishing
- the fraudulent practice of sending emails or other messages purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers.
- <https://www.keepersecurity.com/blog/2022/10/07/5-ways-to-protect-yourself-from-a-phishing-attack/>

Email frauds

- A message that your 5/3 account has been closed.
- A credit card charge for \$600 for this software product. Call this number or follow this link.
- Just check your online credit card account
- John Smith is in Uganda and needs immediate financial help
- <https://www.youtube.com/watch?v=EuWDvBYx8ig>

Protecting your data on social media

- Many friends have had their Facebook accounts hacked
- [How to Protect Your Personal Information on Social Media \(aura.com\)](#)
- Don't post pictures of your trips until you return home
- I use Lifelock

Identity Theft

- Someone can steal your identity and perform transactions in your name
- For example, someone could file a tax return under your SSN to claim a refund. When you attempt to file, the IRS won't accept your return. You can request a PIN for next year's return
- 9,000,000 identities are stolen each year
- [Identity Theft: What It Is, How to Prevent It, Warning Signs and Tips – NerdWallet](#)
- FTC video
- [Five Ways to Help Protect Your Identity | Federal Trade Commission \(ftc.gov\)](#)

Robo Calls

- Definition: an automated telephone call which delivers a recorded message, typically on behalf of a political party or [telemarketing](#) company.
- <https://www.youtube.com/watch?v=9XuzMJoekSk>
- Do not call list
- <https://www.donotcall.gov/>

U S P S

- https://www.youtube.com/watch?v=A_zVeKPjOpl
- “Please Mr. Postman” The Marvelettes
- A 60th anniversary “zip code”
- <https://www.npr.org/2023/07/01/1185658054/happy-anniversary-to-the-postal-zip-code#:~:text=You%20know%20it%20as%20the,ZIP%20code%20moves%20the%20mail.>
- Zip code was an advertising campaign to persuade Americans to use the new codes
- It did make sorting the mail more efficient
- In other countries, these codes are referred to as postal codes

U S P S problems

- As new technologies have arrived such as email, the Internet and others, less and less business is transacted via the U S P S
- Unlike Fedex, UPS, and other private competitors, the U S P S is mandated to deliver all over the country. Until recently it was mandated to pre-fund more than \$120 billion in retiree healthcare benefits. Now six day delivery is mandated. Yet it is supposed to be self-sustaining.
- Post office relief:
 - <https://www.reuters.com/world/us/us-senate-approves-50-billion-postal-service-relief-bill-2022-03-08/>
- Reform: <https://www.opb.org/article/2022/04/06/six-days-a-week-mail-delivery-saved-biden-signs-postal-bill/>
- A first class stamp is now \$0.66, up from \$0.41 in 2007
- Postmaster General Louis DeJoy said he expected the Postal Service to continue to raise prices "at an uncomfortable rate" until the agency becomes self-sufficient.

U S P S problems

- Delivery can be slow and sometimes unreliable
- First class mailings are way down. Where does the U S P S make its money?
- Third class mail is much cheaper than first class mail, even as low as \$.10.
Complicated rate structure
- Types of third class mail
 - Political ads
 - Commercial products
 - Retirement seminars (free dinner)
 - Charities

Charities and privacy

- Charities share your name and address with other charities
- Charities you may not have heard of send you address mailers, calendars, other junk
- The purpose is to make you feel obligated to donate
- When you decide to donate to a charity, include a note that you don't want them to share your name and address with other organizations
- Be careful of donating to the following types of organizations
 - Political – both left and right-wing and political parties
 - Catholic and other religious charities (broad network of charities)
- Charity navigator rates charities: <https://www.charitynavigator.org/>

Lack of affordable housing

- Some people in every state are homeless because they can not afford the rent
- <https://abcnews.go.com/Politics/steady-deterioration-us-communities-face-public-housing-crisis/story?id=99049597>
- Cincinnati affordable housing
- <https://www.wlwt.com/article/cincinnati-voters-affordable-housing-issue-november-ballot/45551501>

Living on the Minimum Wage

- It's very hard to get by on the federal minimum wage of \$7.25 per hour which hasn't been raised since 2009
- <https://www.nbcnews.com/meet-the-press/meetthepressblog/exploring-living-wage-meet-press-reports-rcna93912>
- <https://www.cnbc.com/2023/04/04/the-salary-you-need-to-live-comfortably-in-15-major-us-cities.html>
- How much would it cost to live in each state
- <https://www.cnbc.com/2019/05/16/how-much-money-a-family-of-4-needs-to-get-by-in-every-us-state.html>

Politics of exclusion

- Some businesses no longer accept cash, only credit cards
- <https://www.aclu.org/news/privacy-technology/say-no-cashless-future-and-cashless-stores>
- Forcing customers to use credit cards is bad for personal privacy
- One in 15 U.S. households are unbanked, 18.7% are underbanked
- More people of color are unbanked (16% of whites v 48% of blacks, 37% of Hispanics)
- Undocumented immigrants have a hard time reaching banking service
- Small merchants hurt (2.3% of transaction goes to credit card companies)
- Electronic failure means credit card transactions don't function
- If you don't qualify for a credit card, gift credit cards cost (the poor pay more, as usual)

Smart phone only tickets

- <https://www.youtube.com/watch?v=0l7at-3FANg>
- Once again privacy suffers as you can't attend an event without giving out your contact information
- Last year I attended a concert by a major comedian who insisted all fans lock up their cell phones
- Since tickets were only available on phones employees had to read your ticket on your phone and hand you a slip of paper with your seat location
- Then you had to get your phone unlocked when you left

Loneliness

- A video about loneliness and what you can do about it.
- [Surgeon general lays out framework to tackle loneliness and 'mend the social fabric of our nation' | CNN](#)

Emergency exit signs

- Imagine if you were in a building anywhere in the world and could get out in an emergency even if you didn't know the language

International exit symbol



Worldwide use

- This symbol has been adopted almost all over the world but is little used in the United States
- https://www.slate.com/articles/life/signs/2010/03/the_big_red_word_vs_the_little_green_man.html

Political change

- A German who lived in Dresden from 1920 to 2020 would have lived through The Weimar Republic, Naziism, the German Democratic Republic, and, following reunification, the Federal Republic of Germany
- An American during the same period
- Same 1787 constitution
- Same 1845 election law
- Same two political parties