

Privacy



Fair Credit Reporting

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The surge in collecting information via privacy policy “agreements” and capturing consumers’ personal and financial information via massive data sets (“Big Data”) is transforming the marketplace. Intrusive online and telemarketing scams as well as debt collection automated robocalls and calls to a person’s cell phone as well as to his/her family, friends and employer, are also on the rise. Use and distribution of inaccurate data can harm individuals by damaging credit ratings and employment prospects, ultimately undermining economic security.

NCLC advocates for appropriate curbs and protections to prevent the targeting of vulnerable consumers for exploitative products and abusive or fraudulent tactics and schemes. Transparency and accountability for providing accurate consumer information are also important policy and legal priorities.

Big Data & Identity Errors

Policy Analysis

Policy Briefs, Reports & Press Releases

- If Companies Can Protect User Data in Europe, They Can Protect It Everywhere: Public Citizen and Center for Digital Democracy Release Sign-on Letter Urging Companies to Adopt Europe’s New Data Protection Rules, May 24, 2018

Comments, Letters & Testimony

- Testimony of NCLC Associate Director Lauren Saunders before the U.S. House Financial

Services Committee on Data Aggregators, Nov. 21, 2019

- Group letter urging Congress to address civil rights and privacy, April 19, 2019
- Coalition letter urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019
- Coalition letter urging Amazon to adopt the core elements of the new European Union General Data Protection Regulation as a baseline standard worldwide for all of its services, May 23, 2018

More policy analysis

Protecting Financial Information

Domestic Violence Survivors

- Building and Repairing Your Credit History Brochure
- Consumer Rights for Domestic Violence Survivors in Massachusetts Brochure
- Consumer Rights Screening Tool for Domestic Violence Advocates and Lawyers

Brochures & Other Consumer Information

- Protect Yourself from Identify Theft (English)
- The Truth About Credit Reports & Credit Repair Companies (English, Chinese, Korean, Russian, Spanish and Vietnamese)
- Understanding Credit Scores (English)
- What You Should Know About Your Credit Report (English)

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