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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

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