

## Comment: Balancing privacy, convenience

Technology, wisely regulated, can give consumers best of both worlds

COMMENTARY

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Type the word privacy into your favorite search engine. Go ahead, I'll wait. Chances are you'll get more than 5.3 billion returns. That's with a "b." On that basis, there are nearly as many opinions about privacy as there are people on the planet.

As Americans, we are of at least two minds when it comes to personal privacy. Professor Charles Davis of the University of Missouri summed it up nicely in 2005 when he told a newspaper reporter that we were the people who will sign up for a credit card at a football game to get the free T-shirt, but complain later about the loss of privacy.

In other words, we want convenience and privacy – often in that order.

Advances in technology are having such a profound effect on our lives – and how we view privacy - that we often change our daily routines because of some new technology that adds a new level of convenience or reduces a layer of complexity to some common transaction. If you need proof, Harris Interactive projects more people will pay their bills online this year than by writing a check for the first time ever.

Yet, these new technologies and the solutions they support pose nearly as many opportunities for mischief as they do for improving lives. It's at this intersection of risk and reward that consumers, business leaders and policy-makers need to linger awhile to discuss ways to ensure the benefits of technologies do not become burdens.

### A technology-driven world

Technology has been the driving force behind many the changes we've seen in civilization. We used to have to walk everywhere we went. The wheel represented a quantum leap in moving people. For centuries the primary source of transportation was traveling by horse, then by riding the iron horse of the railroads. Today we travel by air to just about anywhere on the planet in 24 hours or less.

For most of recorded history, communicating with someone across town or country involved travel. You had to talk face to face or send a message with someone else. Today, communication that once required days or weeks is now instant, no matter where you are on the Earth because of new technology.

Like the rest of society, technology has helped the concept of personal privacy to evolve over time, too. Privacy used to mean a good nightshade over your window. It was the 19th century when legal scholars began to discuss a right of privacy, and the 1920s when the concept was first articulated in a U.S. Supreme Court opinion.

In the 1960s states began to pass so-called sunshine laws that guaranteed any citizen the right to inspect and copy government documents with very few exceptions.

Fast forward to today. Technology has made those government documents instantly accessible. The court case where Justice Brandeis first wrote that privacy is the "right to be let alone" is now itself available online for all to read.

### Benefits are far-reaching

Technology allows us to drink our morning coffee at the corner deli while we use wi-fi to surf the Web. We pick our doctors from Web sites without ever meeting the physician before the first office visit. We apply for a job at a store kiosk and never see the person who is reviewing the application.

We shop on-line, obtain mortgages from the comfort of our living rooms, watch videos of people dropping candy into sodas bottles on a laptop computer, and file our taxes electronically.

We walk into big-box retailers and walk out with big-screen televisions 15 minutes later. Insurance rates are lower today because home and auto carriers can tailor their premiums to you. It's more difficult for registered sex offenders to volunteer to work with children because of background checks that take hours not weeks.

College students and young adults create whole communities of users on social networking sites where they bare their souls and occasionally more. There are already more than 50 million blogs where people can voice their opinion -- even though they may be the only person listening – and most intimate details of their lives.

This doesn't count the number of times we look up our friends, neighbors and dates through search engines. Or seek Professor Davis' hypothetical T-shirts.

We do all these things seemingly without hesitation or thought about the privacy implication.

### **Risks and rewards**

If we are of two minds about privacy, the same is true of technology. Technology fueled advances have resulted in an American society that is no longer stationary – 15 percent of the American public moves each year according to the U.S. government – and is among the most productive work forces in the world.

This technology-driven lifestyle has contributed to the need to do business with people we don't know, in cities we've never visited. But technology also offers a means to overcome the risk inherent in not knowing with whom you're doing business.

How we view our own privacy is more often than not shaped by the degree to which we have assimilated technology into our lives and, to a lesser extent, where we live. The result is often contradictory views best described as a blurring of the line between privacy and anonymity.

For some Americans, like some who live in small towns and close-knit neighborhoods, privacy means that only the intimate details of your life are kept secret from your friends and neighbors. You know all about the clerk at the coffee shop because they go to school with your children. The doctor who cares for your family is also your neighbor and attends the same house of worship as you. Reference checks take on a whole new meaning when the person hiring you used to be your babysitter. The trade-off here is the sharing of more personal information in exchange for lower risk. Technology makes your life easier.

For other Americans, like some who live in the large cities and suburbs that corporate nomads often call home, the prevailing attitude is one of anonymity. Here, you engage in business and personal transactions with people you do not know and never will. The trade-off here is higher convenience for the higher risk that comes with not knowing with whom you are doing business. Technology makes your life possible.

This same risk equation applies for society at large. While there is clear right to privacy, there is no right to be completely anonymous. A degree of information sharing is required to protect society and individuals from physical and economic risks. If you're sitting at the corner coffee shop reading the newspaper, no one needs to know anything about you. If you're seeking a license to drive a fuel truck, then more due diligence is required.

### **Privacy and respect**

These are complex issues, but the answers to the questions raised by them may be very simple: Consumers support the activities that require personal information sharing when they clearly see the benefits to them.

Scholarly research and studies commissioned by businesses indicate a fundamental desire by consumers for three things: a level of control or involvement in how their information is used; a level of visibility into the process; and, most of all, a level of respect for the person whose information it is in the first place – the consumer.

As a business community, we can help consumers make better decisions and develop better privacy protection habits. We can do that by being more transparent about what information we collect from consumers, why we collect it, how it will be used, and by drawing a direct line to the benefit that will result.

It's an unfortunate reality that not all businesses and individuals will act in a responsible way. We need better laws and regulations to ensure consumer privacy is more than protected – it should be respected. Consumers deserve a guaranteed right to access information that is used to make decisions about them – not just the information uses currently covered by the federal Fair Credit Reporting Act – and if necessary, prompt a correction if the information is incorrect.

Technology is agnostic and information can be used for the benefit of consumers. The opposite is also true. These are the issues that we all need to spend time thinking about, then acting upon to create a system that balances privacy protections with the technology-driven conveniences on which we rely.

*© 2006 MSNBC Interactive© 2006 MSNBC InteractiveDouglas C. Curling is president and chief operating officer of ChoicePoint (NYSE: CPS), which provides information and technology solutions to businesses, government agencies and non-profit organizations. Curling has been an executive officer of ChoicePoint since its founding in 1997.*

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