

PCH CONSUMER INSIGHTS

presents

IT'S ALL PERSONAL

A STUDY ON CONSUMER ATTITUDES TOWARDS DATA COLLECTION & USAGE

A STUDY OF DATA PRIVACY/ETHICS

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BASED ON DATA FROM 45231 US ADULTS 25+

TABLE OF CONTENTS

It's All Personal.....	2
What's Happening Now	4
What's Next.....	12
What Can We Do About It?	18
Biographies and Methodology	23

IT'S ALL PERSONAL

When we think about data, we think about numbers - black and white, rows of Excel sheets, and emotionless, harmless numbers. But these numbers aren't harmless - these numbers are people - they are your sons and daughters, your husbands, your wives, your parents, and grandparents - these numbers are YOU.

45,231 of you, Americans 25+, spoke to us when we asked about your thoughts on data privacy, your concerns about what's happening in today's world, how data fits into your world view and what you think should be done about it. This is an astonishing number of responses - in fact, the largest US data privacy survey that has been conducted to date.

**45,231 AMERICANS SPOKE. WE LISTENED.
WE LEARNED A LOT. IT IS ALL PERSONAL.**

When consumers were asked what they consider to be personal data, they overwhelmingly indicated that all of their data is considered "personal", with the lowest category coming in at 47% for workout data, followed closely by driving behavior and social media posts. This tells us that for any other category, including voice patterns, emails, calendar appointments and more, consumers consider this information to be personal information.

What Do You Consider To Be Personal Data?

Banking Information	89%
Your Health Information	85%
Your Phone Number	85%
Your Home Address	84%
Credit Card Purchases You Made Online	83%
Your Location Data	82%
What You Purchase With Your Credit Card	81%
Your Email Address	81%
Your Fingerprints	81%
Your DNA	78%
What You Write In An Email	74%
Website Browsing History	71%
A Digital Image Of Your Face	71%
Pictures Of Children	70%
The Digital Pattern Of Your Voice	64%
Pictures Of Adult Family Members	62%
Calendar Appointments	60%
What You Say When You Speak To A Device	58%
Pictures Of Your Friends	56%
Your Political Leanings	53%
Pictures You've Shared Online	53%
What You Watch On TVs In Your Home	52%
What You Say When You "Speak" To A Smart Device	50%
Social Media Posts	49%
Your Driving Behavior	48%
Your Workout Data	47%

And yet, this kind of data is regularly mined to determine consumer profiles, sell more, and to train AI models. Look at the highest indicated category - "banking information" - with 89% of consumers agreeing that this is personal data. There are companies who actively use this data to determine what you purchase, how often you purchase, where you purchase, and more to learn more about who you are as a consumer with the intent to advertise more products and services to you.

What somehow makes this worse is that many of the companies who collect this data sell it to other companies and use it to understand how to further their own business goals, but are often lacking in data security protections. Think of Wells Fargo, who had [5 data breaches in 3 years in the early 2000's](#). In 2022, there were [1,802 data breaches in the US that impacted 422M+ individuals](#).

The data economy is all-encompassing in Americans' lives - it impacts everything we do and further, when asked how and when consumers would consent to sharing their data, they responded with overwhelming negativity.

When asked about the ideal state to share their data, respondents said...

38%

"I wouldn't ever want to share my data."

2%

"In exchange for knowing about new products and services."

In a world where we, as consumers, consider almost all of our data to be personal, and companies regularly collect and use this data at will, what can we do to protect our data and more importantly, who is responsible?

In the next sections of this report, we tackle the current state of data (What's Happening Now) - which covers who is responsible for all of this data (hint - it's not just you!), government regulations, why we say one thing and do another, and the lack of data literacy. Next we'll cover data trends and where this is going (What's Next), and finally solutions for our current predicament (What We Can Do About It).

The intent of this whitepaper is threefold: 1. To help you, as consumers, better understand what's happening with your data and how to do more to protect it, 2. For companies, to challenge them to reconsider current practices and do better (because better data privacy can help your business thrive) and, finally, 3. For the government, to understand the impact of current data legislation and how legislation can help improve the balance between businesses and consumers.

WHAT'S HAPPENING NOW

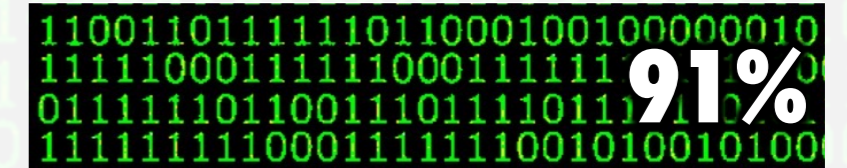
We're [STILL] Concerned About What's Happening with Our Data

A whopping 86% of Americans A25+ are concerned about the privacy and security of personal information and data. It ranks just below the current cost of living and just above the state of the economy, which says a lot given the economic climate in 2023. People's lives are intertwined with technology, and consumers are (understandably) concerned with a lack of control and understanding as to how data is being collected and used.

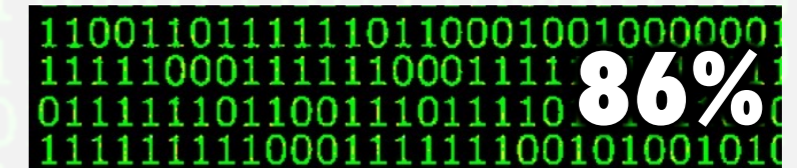
WHO IS RESPONSIBLE?

Despite a complex and opaque data ecosystem, 87% of Americans A25+ believe they should take responsibility for their own data. This is closely followed by 64% who believe companies they do business with should also be responsible. While it's encouraging to see individuals accept personal ownership over their data, we know the barriers to managing individual data are high, especially for those who don't have a strong foundation of data and digital knowledge.

The current cost of living



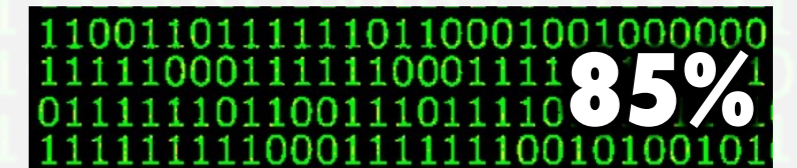
Privacy / security of personal info & data



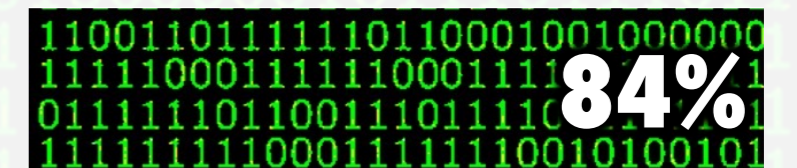
The current state of our economy



Quality of education in our country

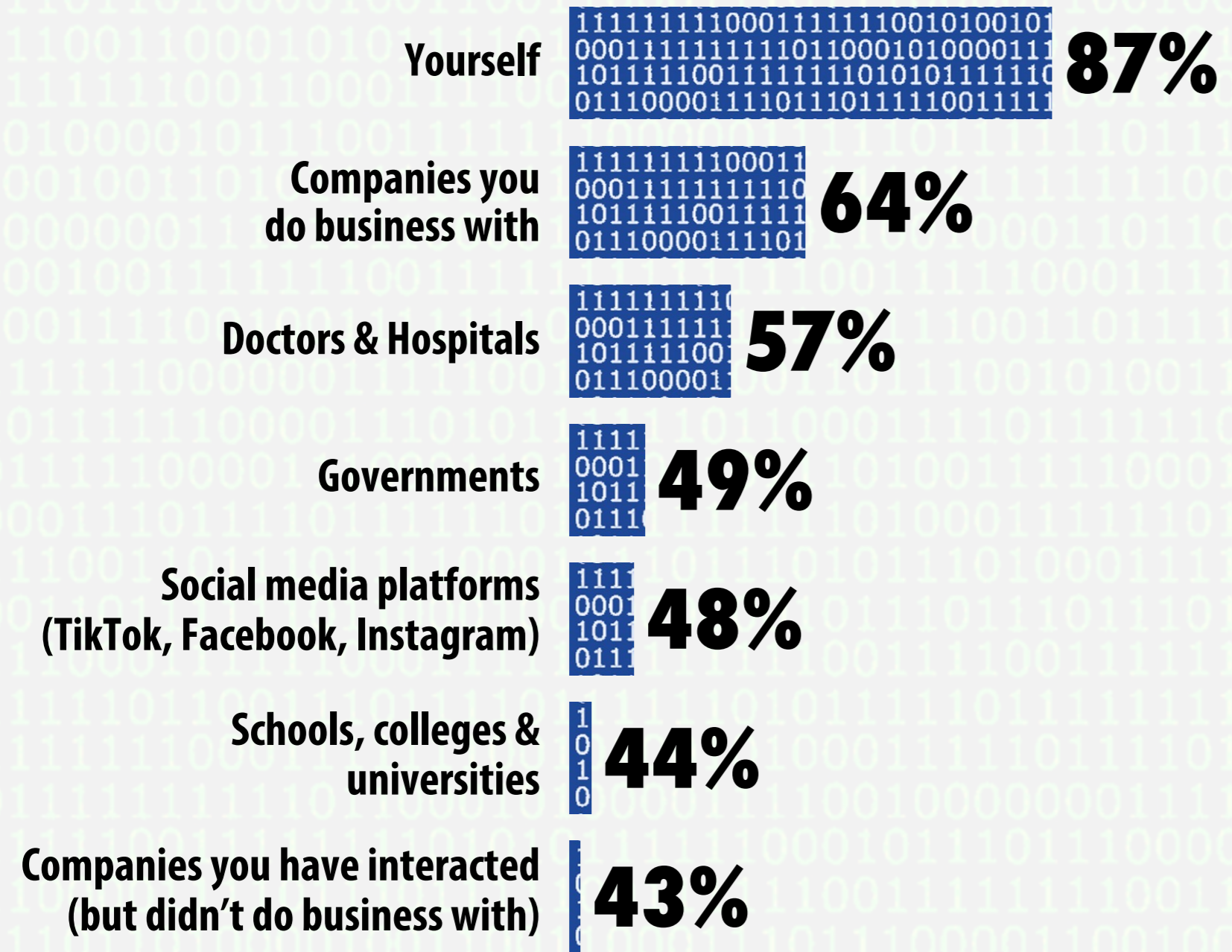


Sexual abuse of Women



Top Concerns Among Americans

Who Do You Think Should Be Responsible For Your Data?



When asked about the ideal state for sharing their data, the largest portion of survey respondents, 34%, said, “I’d want to control access to specific aspects of my data”. Control superseded desires around monetary value (30% would share data “in exchange for monetary value”) and altruism (24% would share data “for important medical research”), pointing to an inadequacy in the current data ecosystem - people don’t feel they have control over their data today.

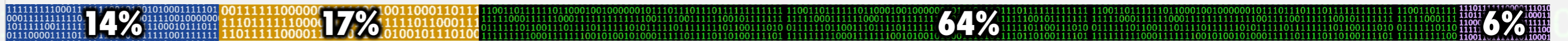
**WITH RESPONSIBILITY
(USUALLY) COMES CONTROL**

People are beginning to think of their data as an asset - something they can own. [Marketplace trends](#) point to shifting power away from corporations and into people’s hands as they seek to educate themselves and control their own data. For example, Flurry (a mobile analytics company) [reports](#) that 75% of iPhone users are opting out of tracking via Apple’s [App Tracking Transparency](#) (the inverse of April 2022’s opt-in rate). Apple’s operating system update points to an evolving data landscape that is more privacy and people-centric and supports data literacy through an easy to understand format.

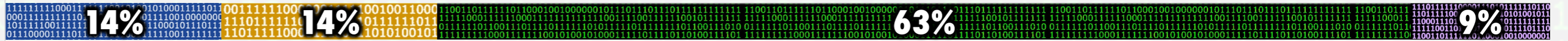
"Who Is Responsible?"

■ Government
 ■ Business
 ■ Both
 ■ Neither

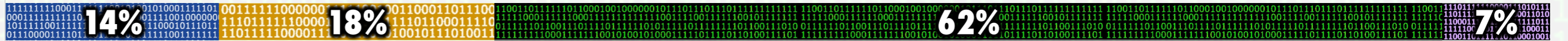
The privacy/security of personal info & data



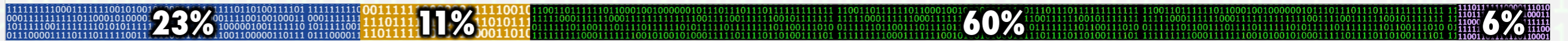
Identify theft



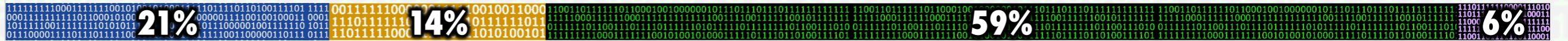
Safety of the products you buy or use



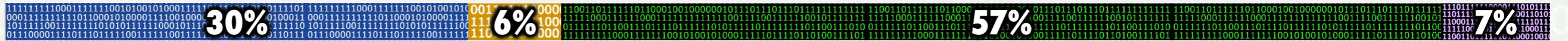
The quality of healthcare in our country



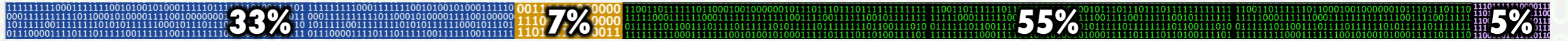
The cost of health care



Cyber-terrorism



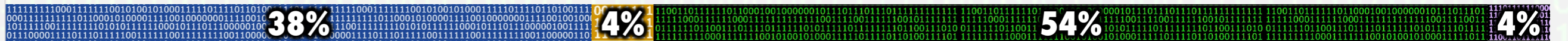
The current cost of living



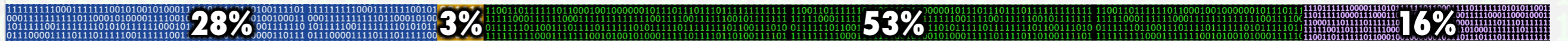
The impact of climate change



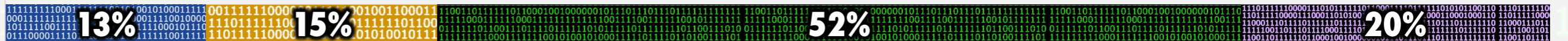
The current state of the economy



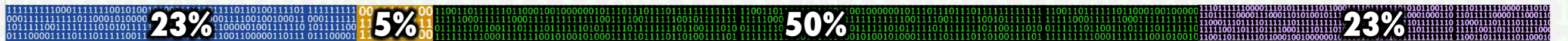
Racial tensions in our country



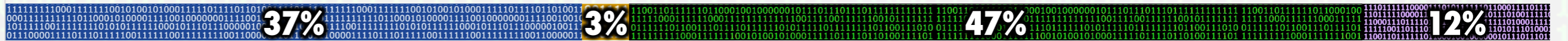
You and your family's current job security



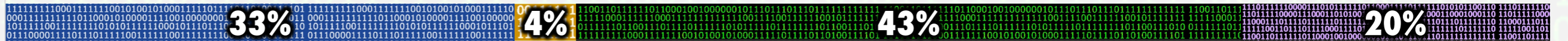
Sexual abuse of women



Polarization of political views in our country



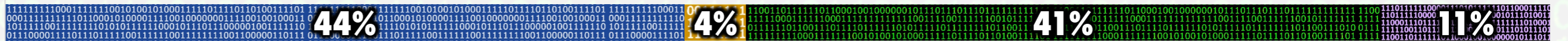
Drug use in your community



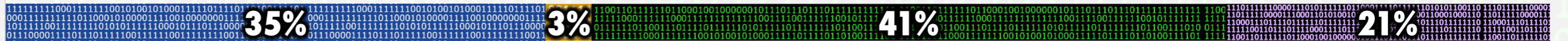
Our country's infrastructure



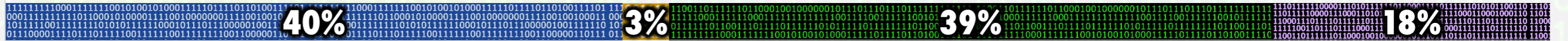
The quality of education in our country



Gun violence in our country



The rate of crime in your community



Our current national political leadership



BUSINESSES SHOULD TAKE NOTE

**As customers,
people want to
trust the companies
they do business
with.**

People also expect companies to protect their personal information and data and are willing to take action against those that don't. The [Cambridge Analytica data breach](#), for example, not only exploited people's data, it tarnished Facebook's brand. As Facebook weathered accusations from the 2018 data scandal, the company later that year announced the launch of Portal, a video-calling smart screen for homes with a 140-degree camera that keeps you in view as you move around. Consumers said no by not purchasing the product (IDC Research showed Portal sold 1.4M units in 2020 and 2021 combined, while Google Nest Hub sold 1.5M units in Q3 2021 alone) and in June 2022, Facebook, now Meta, [ended the production of Portal](#).

It could be surmised that consumer concern for their data privacy on Facebook contributed to the [failure of products such as Portal from Facebook](#), which demanded a lot of consumers by asking them to put a camera from Facebook in their homes amidst a flurry of negative press about data privacy concerns. Concern for data privacy and security, tied with increased data literacy, will place more pressure on companies to go above and beyond to protect people's data.

% of Americans who believe government is responsible for quality of education in our country.

44%

64%

Of Americans believe both government and businesses should be responsible for data privacy and security.

Ultimately, people believe that the privacy and security of personal information and data is a shared responsibility among businesses, government and themselves. Sixty-four percent (64%) of Americans A25+ believe that both government and businesses should be responsible for data privacy and security.

Despite the government lagging behind other stakeholders in people's assumed responsibility, social pressure and market dynamics demand a role for legislation.

GOVERNMENT AND LEGISLATION HAVE AN IMPORTANT PLACE

Data privacy laws that hold businesses responsible and establish equal rules for all companies, big or small, are a patchwork of state by state rules, each one different from another. According to [IAPP](#), as of July 2023 there are currently 10 states that have passed data privacy legislation, while another 22 have at least proposed legislation. Each state has written their own version of the bill, making it more and more difficult for businesses to comply with the increasing complexity and nuance needed. An updated, federal legislative bill might restrict how businesses buy, sell and collect data, but it would help to set a more stable standard across the entire US.

Outside of data privacy laws enacted upon businesses, there is opportunity for a government-led, country-wide data literacy effort. Americans would support such an endeavor - a hefty 44% of Americans A25+ believe the government is responsible for the quality of education in our country.

Psychographics: Share of Respondents Who Say...

Keeping up-to-date with what's happening in the world is important to me

11000110111101111101111111101000111110111011
111110011011101111000111101110101110100011111101
11001101111101100010010000001011101110111011111
11111000111110001111111111111001111001111100101 **85%**

People who know me well would describe me as a private person

110001101111011111011111111010001111101110
1111100110111011110001111011101011101000111111
1100110111110110001001000000101110111011101111
111110001111100011111111111110011110011111001 **82%**

People who know me well would say I'm cautious about security

110001101111011111011111111010001111101
11111001101110111100011110111010111010001111
1100110111110110001001000000101110111011101
1111100011111000111111111111100111100111111 **77%**

I feel like I know how companies collect data on me

110001101111011111011111111110
11111001101110111100011110111010
1100110111110110001001000000101
111110001111100011111111111100 **57%**

I feel informed about how my personal data is being

1100011011110111110111111111
11111001101110111100011110111
1100110111110110001001000000
1111100011111000111111111111 **51%**

I follow news about privacy issues

1100011011110111110111111111
11111001101110111100011110111
1100110111110110001001000000
1111100011111000111111111111 **50%**

People who know me well would describe me as tech savvy

1100011011110111110111111111
11111001101110111100011110111
1100110111110110001001000000
1111100011111000111111111111 **49%**

People who know me well describe me as well informed about data trends

11000110111101111101111110111
1111100110111011110001111
11001101111101100010010
111110001111100011111111 **42%**

THE DATA DICHOTOMY

Confusion and uncertainty around personal data persists, making consumers wary of how their data is being used and unsure about what they can do about it.

The majority of Americans A25+ consider themselves to be private people (82%) who are cautious about security (77%), yet only 51% feel informed about how their personal data is being used by companies, government, and social entities. The disparity leaves people with feelings of frustration and helplessness. Companies who collect and use customer data should have a vested interest in eliminating such negative customer interactions.

Case in point: Every day, American adults - our parents, teachers, business leaders, legislators - are blindly making decisions about what to share online. Half of Americans A25+ (52%) are presented with a cookie policy at least once a day, and the majority of them (62%) are unsure / not confident in what they are consenting to share.

People assume responsibility for their personal data, but that responsibility is largely dependent on an individual's data knowledge. When asked, "In exchange for less data sharing, I am willing to..." only 50% said they'd be willing to adjust privacy settings on a phone and even fewer said they'd learn more about what data is being collected. We believe the fall-off in protective data actions is due to a lack of data literacy. Americans who are not data savvy are unlikely to see the value in their data and the ways to guard it.

**% of adults are presented
with a cookie policy at least
once a day**

52%

62%

**Of adults are unsure/not
confident in what they are
consenting to share.**

28%

29%

33%

11%

Extremely Confident

Somewhat Confident

Not Confident At All

Somewhat Unsure

When Reviewing Cookie Consent Policies, How Confident Do You Feel When Deciding What Data To Share?

In Exchange for Less Data Sharing, I Am Willing To...

- Stop interacting with companies who have a bad reputation around data **58%**
- Stop using companies who don't provide me with the option to not track my personal data **52%**
- Adjust my privacy settings on my phone **50%**
- Learn what kind of data is being collected about me **48%**
- Stop doing business with companies who have had data breaches **47%**
- Select 'Ask App Not To Track' when presented this option by Apple on my iPhone **46%**
- Stop doing business with companies who collect my personal data **45%**
- Receive less personalized ads **45%**
- Deselect cookie tracking on privacy popups **44%**
- Use a more privacy safe web browser (eg Brave) **40%**
- Take the time to read the company's privacy policy **31%**
- Take classes to learn more about data **20%**

WHAT'S NEXT

DATA ILLITERACY WILL REMAIN HIGH

Even as the importance of data has increased in our daily lives, education behind how data is collected, how it is used and what people can do about it, lags behind our knowledge needs. A quick Google search for “data privacy grade school education programs” produces a page of results detailing privacy protections schools are taking to protect children. Unfortunately, this protection often doesn’t include education about data collection and usage, likely because data privacy isn’t required for state and federal test assessments.

Missing this early window to educate people about data privacy plays out later in life, as we find most people, when presented with specific scenarios about how data is collected or used, answered “don’t know” or they chose an incorrect answer.

87%

Of people believe they are responsible for their own data

67%

chose “I don’t know” or answered incorrectly for statement “Companies with ethical standards and data privacy policies do not sell my data”

67% of people chose “I don’t know” or answered incorrectly for statements “Companies with ethical standards and data privacy policies do not sell my data” and 65% for “I can stop advertisers and marketers from collecting and using my personal data to target ads online to me”.

We learned above that 87% of people believe they are responsible for their own data and further 48% of survey respondents agree with the statement “I am willing to learn what kind of data is being collected about me”, so we know there is a desire to learn more and do more.

While there is a desire to learn more, there is a generational gap in knowledge (adults A25-44 are 15% more likely than adults A45-64 to choose “I don’t know” or answer incorrectly when presented with data collection or usage scenarios) with a lack of educational resources and a lack of time to better understand this complicated topic.

Data Collection + Usage Scenarios (% Wrong or Don't Know)

Companies with ethical standards and data privacy policies do not sell my data

11001101111110110001001000000101110111011101111111111 11001101111101100010010000001011101110
111110001111100011111111111100111100111110010111111 11111000111110001111111111111001111001
01111101100111011110111110101111011111101100111010 01111110110011101111011111101011110111
111111110001111111001010010100011111011110110100111101 11111111000111111100101001010001111101

67%

I can stop advertisers and marketers from collecting and using my persona data to target online ads towards me

11001101111110110001001000000101110111011101111111111 11001101111101100010010000001011101
111110001111100011111111111100111100111110010111111 11111000111110001111111111111001111
01111101100111011110111110101111011111101100111010 01111110110011101111011111101011110
111111110001111111001010010100011111011110110100111101 1111111100011111110010100101000111

65%

Companies with ethical standards and data privacy policies do not use my data

11001101111110110001001000000101110111011101111111111 11001101111101100010010000001011101
111110001111100011111111111100111100111110010111111 11111000111110001111111111111000111
01111101100111011110111110101111011111101100111010 011111101100111011111011001110111
111111110001111111001010010100011111011110110100111101 111111110001111111

56%

Even if I don't make a purchase, by visiting a website I am agreeing to have my data collected and shared

11001101111110110001001000000101110111011101111111111 110011
111110001111100011111111111100111100111110010111111 111110
01111101100111011110111110101111011111101100111010 0111111
111111110001111111001010010100011111011110110100111101 1111111

49%

When I purchase a product from a company, my personal information is not shared with any other companies or business

11001101111110110001001000000101110111011101111111111 1
111110001111100011111111111100111100111110010111111 1
01111101100111011110111110101111011111101100111010 0
111111110001111111001010010100011111011110110100111101 1

46%

Companies don't collect my personal data unless I consent to it

11001101111110110001001000000101110111011101110111
11111000111110001111111111110011110011111001111100
01111101100111011110111110101111011111111110
111111110001111111001010010100011111011110111

40%

I have the ability to limit location tracking in my phone's settings

11001101111110110001001000000101110111011101110111
111110001111100011111111111100111100111111001111100
01111101100111011110111110101111101111111110
111111110001111111001010010100011111011110111

40%

Apps can track my location when I'm not using the app

11001101111110110001001000000101110111011101110111
111110001111100011111111111100111100111100111111
011111011001110111101111101011110111111111
111111110001111111001010010100011111011110

39%

Cookies allow companies to track my online behaviors across other websites that they don't own

110011011111101100010010000001011101110111
111110001111100011111111111100111100
011111011001110111101111101011110111
1111111100011111110010100101000111110

36%

When I visit a website, the website owner/business knows what pages I'm viewing and for how long

11001101111110110001001000
11111000111110001111111111
01111101100111011110111111
111111110001111111001010

29%

Companies have access to my demographic and site behaviors when I visit a website

11001101111110110001001000
11111000111110001111111111
01111101100111011110111111
111111110001111111001

27%

Companies use algorithms for my purchase data, interests and website browsing history to convince to buy new things

11001101111110110001
1111100011111000111111
01111101100111011111
1111111100011111110

26%

Advertisements I see online are based off of my browsing history and interests or likes

1100110111
111110001
01111101
111111111

20%

BUSINESSES WILL BE IMPACTED

Even if they don't understand all of it, survey respondents indicated they are willing to take more action against businesses they don't trust, leading to a long-term decline for companies who violate consumer trust.

A lack of data education hurts everyone, especially businesses, because consumers don't need to understand or be accurate to take action. Fifty-eight percent (58%) of survey respondents agreed with the statement "I am willing to stop interacting with companies who have a bad reputation around data", and 52% agreed they are "willing to stop using companies who don't provide an option not to track personal data".

This puts companies on notice to ensure they hold the trust of their consumers. Otherwise, consumers who are unhappy with data practices from one company will easily be able to find another company with a similar offering that is in line with their data and trust expectations.

58% 52%

"I am willing to stop interacting with companies who have a bad reputation around data."

"Willing to stop using companies who don't provide an option not to track personal data."

Remember Wells Fargo and their poor data practices that caused a financial mess? They are a cautionary tale for what happens when a company doesn't treat customer data well -

The finance and accounting online learning platform, Learn Signal, [warns](#): "The Wells Fargo fake accounts scandal was a major financial scandal that shook the banking industry to its core. The revelation that the bank had been creating fake accounts in the names of its customers without their knowledge or consent was a major blow to its reputation and financial stability."

In Exchange for Less Data Sharing, I Am Willing To...

Stop interacting with companies who have a bad reputation around data

58%

Stop using companies who don't provide me with the option to not track my personal data

52%

Adjust my privacy settings on my phone

50%

Learn what kind of data is being collected about me

48%

Stop doing business with companies who have had data breaches

47%

Select 'Ask App Not To Track' when presented this option by Apple on my iPhone

46%

Stop doing business with companies who collect my personal data

45%

Receive less personalized ads

45%

Deselect cookie tracking on privacy popups

44%

Use a more privacy safe web browser (eg Brave)

40%

Take the time to read the company's privacy policy

31%

Take classes to learn more about data

20%

Fox Business [reports](#): “Following Wells Fargo's \$3 billion penalty over a financial scandal, the bank reported a 50% loss in profit for the fourth quarter.” As more consumers see that data is something they should value and protect, it is clear they will continue to vote with their wallets and their voices, especially as more competition enters the market, because there is a serious impact to companies who choose to ignore the growing desire for more data controls.

In a further blow to marketing agencies - 55% of survey respondents believe the quality of their online ads have changed because there are too many ads being shown, with 34% saying ads aren't relevant to their needs. Not only are consumers overwhelmed with ads, but the change in cookie tracking and targeting will continue to make it difficult for quality advertisers to find their audiences. This signals a need to change their data approach, which opens the door for “Permission Marketing” and gives businesses the chance to redefine how they think of loyal consumers and stops wasting marketing dollars on consumers who have indicated they aren't interested.

55%

...believe the quality of their online ads have changed because there are too many ads being shown

34%

...say ads aren't relevant to their needs.

LOOKING TO THE FUTURE

Consumers view their DNA (50%), Biometric (47%) and Banking (44%) information as the top three most valuable categories of data, believing that data is worth \$500+. While these top three categories are considered the most valuable to consumers, they are also the most widely sought after by public and private organizations (think Ancestry, Clear Travel, and every credit card and banking institution). According to an [IAB survey](#) 50+% of advertisers are exploring biometric data collection.

BIOMETRICS AND AI

If the trend towards data ownership and personal responsibility continues, companies will need to shift their ways of working and do more to earn the trust of their consumers.

Which Do You Think Are True For Why Your Online Ads Have Changed In Quality?

Too many ads are being shown

55%

Ads are not relevant to my needs

34%

Ads are not showing products I care about

27%

More lower quality advertisers are entering the ad space

24%

WHAT CAN WE DO ABOUT IT?

AI advancements are exacerbating the data situation, causing more mistrust amongst consumers, especially as there continues to be a gap in data knowledge and understanding. Even when consumers don't believe some categories of personal data have value, they still aren't comfortable with that data being used to train AI models. This is unfortunate because much of this data is being used exactly for that - the first step in training AI models is to [“feed data into a computer system”](#).

What is also telling about how consumers value their data is how little they value every day, seemingly mundane data - the top categories in which consumers felt their data was worth zero or nothing were Political Affiliation (38%) and tied were Emotional State, Banking Info, Pictures of Family or Loved Ones (all at 35%).

Even though these categories were not considered valuable to consumers, they were still uncomfortable with that data being used in AI models - Respondents who selected “Not Comfortable at All” for Political Affiliation - 44%, Emotional State - 52%, Banking Info - 66%, Pictures of Family or Loved Ones - 61%.

The results of this study - the largest ever undertaken around data ethics and privacy - are a direct result of a century of Media Literacy not being taught in our schools. More than two-thirds of Americans over the age of 25 misunderstand or do not know if the companies they interact with sell their data for profit. Nearly as many believe they are unable to stop online platforms from selling their data or using it to target ads at them.

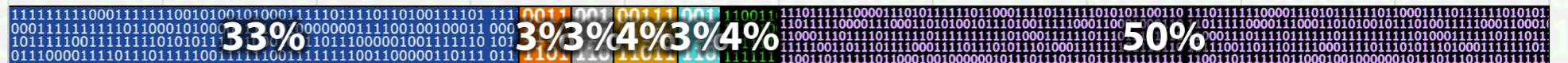
Legislations' job is not only to immediately address the dangers of the data knowledge gap, but to also focus on protection at the Federal level by addressing the overwhelming disparity of how consumers think data is being used and how data is actually being misused right now. In addition to protection, legislation needs to effectively address the dangers of the data knowledge gap by implementing data literacy programs and standards. Teaching all Americans how to navigate their own data health and privacy is now just as important as teaching our teens how to drive. Yet, while we require a license to drive on our asphalt highways, we hand pre-teens powerful computers connected to the entire internet with no mandatory lessons on the rules of the road.

Government Can Protect People via Federal Data Privacy Legislation & Education

Monetary Value of Money: How Much Would You Value the Following?

■ Nothing/Zero
 ■ \$1 - \$20
 ■ \$21 - \$50
 ■ \$51 - \$100
 ■ \$101 - \$200
 ■ \$201 - \$500
 ■ \$500+

DNA Data



Biometrics (fingerprints, voice)



Banking information



Pictures of family, loved ones, friends, yourself (photos shared online)



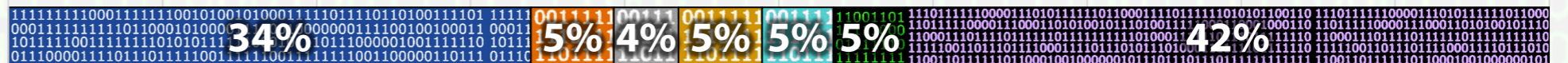
Health (health conditions, diseases, sickness)



Personal contact info (phone number, address, email)



Financial Information (Credit Rating, FICO Score, Banking Information)



Content of messages (email, texts)



Messages (email, text)



Emotional state (how you feel about a breakup or relationship)



Location data



Digital behaviors (website browsing, search history)



Demographics (age, gender, income race, ethnicity)



Driving behavior (insurance discounts for safe driving trackers)



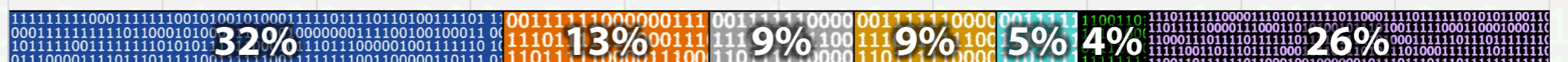
Political affiliation



Data on purchases you make _ Data on purchases you make



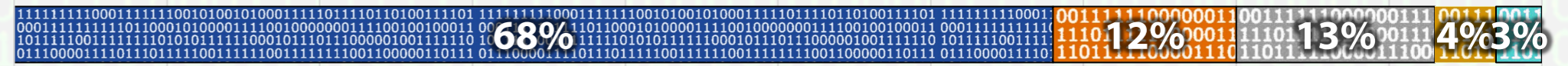
TV Viewing data (what you watch in your home, categories of content you want)



How Comfortable Do You Feel About Sharing Data to Help Train AI Models?

■ Not comfortable at all
 ■ Somewhat uncomfortable
 ■ Neutral
 ■ Somewhat comfortable
 ■ Extremely comfortable

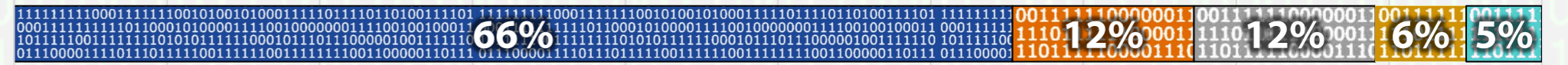
Biometrics (fingerprints, voice)



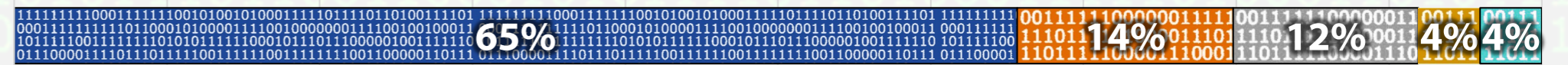
DNA Data



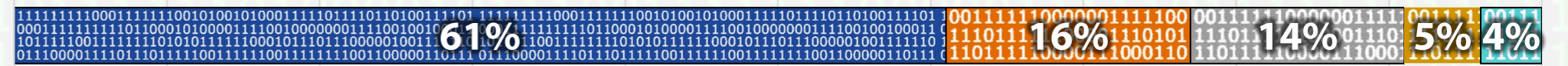
Banking information



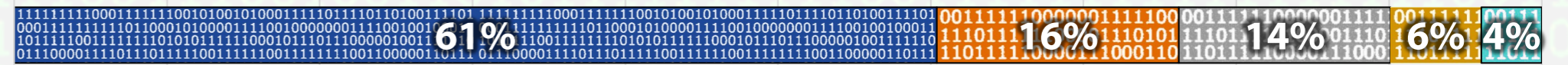
Financial Information (Credit Rating, FICO Score, Banking Information)



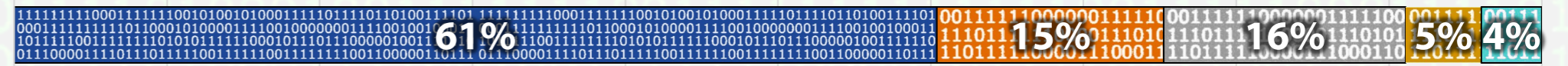
Content of messages (email, texts)



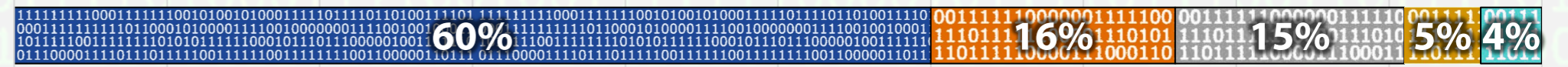
Personal contact info (phone number, address, email)



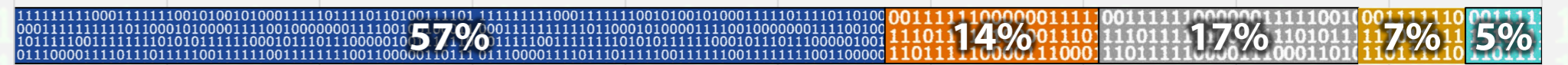
Pictures of family, loved ones, friends, yourself (photos shared online)



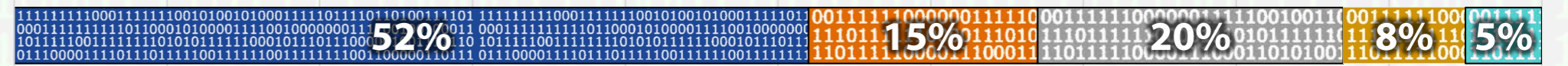
Messages (email, text)



Health (health conditions, diseases, sickness)



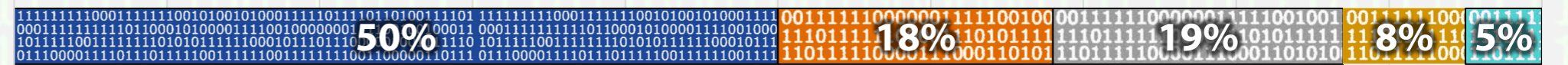
Emotional state (how you feel about a breakup or relationship)



Location data



Digital behaviors (website browsing, search history)



Demographics (age, gender, income race, ethnicity)



Driving behavior (insurance discounts for safe driving trackers)



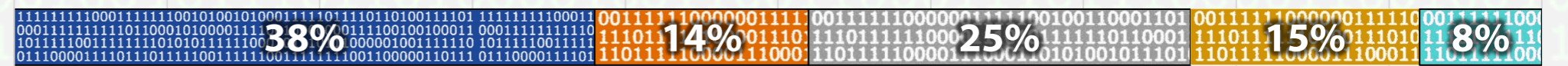
Data on purchases you make



Political affiliation



TV Viewing data (what you watch in your home, categories of content you want)



PRIORITIZING DATA LITERACY

There is no question that better and smarter federal regulation is needed as the technology we utilize becomes more ubiquitous, powerful and potentially dangerous. However, the need for education of our children, starting from the first moment they touch a screen, is equally as urgent.

Thus, parents and educators should insist on Data Literacy lessons for their children and students as early and often as possible. Nearly every American kindergartener now learning to read and write has access to a smartphone or tablet. Yet few American schools currently require classes on how to use digital media safely and responsibly. And while parental oversight is one important way to help ensure our children's digital safety, it's clear most adults are unclear on what digital safety actually means, because they grew up at the [dawn of the "Big Data" era](#).

There is an urgent need for local school boards, school administrators, teachers associations and PTAs to explore and invest in Data Literacy curricula at the elementary, middle school and high school levels. Schools, educators, parents and students need to join in Data Literacy classes together, creating reverse mentoring programs to help the education flow in both directions.

BUSINESSES NEEDS A NEW APPROACH

On the commercial end of the digital spectrum, companies who operate platforms that trade on data and request access to private information to enhance their users' experience need to be more transparent. These efforts are important for the safety of their customers and the success of their businesses. Permission-based marketing and data collection - overt conversations with users about how their data will be used and how that benefits them - are competitive differentiators, especially as Generations Z and A gain more and more purchasing power.

The results of the survey above show a clear need for companies to create Terms & Conditions Statements that can be easily understood and read by the average person in less than 3 minutes. Companies using this Kafkaesque T's & C's documentation must change their ways. Making Terms & Conditions accessible to the everyday lay person will make your company stand out, and win over your customers. Doing so without having to be forced to will win brand loyalty and strongly differentiate your business in the marketplace. Trust sells.



**IT'S ALL
PERSONAL**

AMERICANS WILL TAKE RESPONSIBILITY FOR THEIR DATA AND THEIR PRIVACY

But the American marketplace does precious little to help them do that. Despite conventional wisdom to the contrary, there are myriad advantages for every participant in the digital marketplace - be they personal, professional, public, private, governmental, or corporate – to join in creating a more ethical and transparent system for us all to protect and accurately value our personal data.

By helping everyone become more Data Literate, we can save ourselves billions of dollars from fraud, enhance and improve the experience of digital consumers and create a safer environment for all our fellow digital citizens.

BIOGRAPHIES

PCH CONSUMER INSIGHTS

Publishers Clearing House is one of Media's most iconic brands, and a top-ranked multi-category media property with a 100% logged-in audience of millions of registered users, each authenticated at an individual level. With uniquely engaging and interactive free-to-play chance-to-win content, PCH's signature experience delivers consumers who choose to provide accurate first-party data and information as they register and engage with the company. As a result, PCH has one of the largest authenticated audiences outside of the walled gardens, a foundation from which it can offer a variety of ways for publishers and advertisers to activate their identity and 1st party data for cookie-less targeting, buying, and measurement.

DANIELA MOLTA

Daniela Molta is an Assistant Professor of digital advertising at Syracuse University's S.I. Newhouse School of Communications. Molta is committed to teaching, researching, and advocating for community-wide digital literacy and a more mindful approach to digital advertising. Prior to joining academia in 2020, she was responsible for communications and advertising strategy at Meta, GoPro and Netflix.

TIFFANY JOHNSON

Tiffany Johnson, Founder of Xente Data, the first privacy-focused, agnostic Data Agency and NYU Adjunct Professor, with 16+ years strategic data and technology experience in consumer behavior, advertising and consulting. Johnson is an outspoken advocate for data ethics and privacy, has advised privacy legislation in NY state and spoken on News Channels, Programmatic IO, Harvard Business Club and other panels. She's worked with Fortune 100 Companies - Yum Brands (Taco Bell, KFC, Pizza Hut), IBM, Samsung, Nissan.

EVAN SHAPIRO

The official, unofficial cartographer of the Media Universe, Shapiro uses his specific point of view to chart Media's future through his essays on the [Media War & Peace Newsletter](#), and with his change agency, ESHAP. He also serves as a professor at NYU and Fordham schools of business, as Board Chair for non-profit educational enterprise One Diverse Industry, and as co-host of the Cancel Culture Podcast.

WHO IS PUBLISHERS CLEARING HOUSE?

Publishers Clearing House (PCH) Consumer Insights is leading the consumer insights market through safe, efficient, high-quality direct brand surveys, helping marketers, brands, publishers, agencies, and researchers gain visibility into consumer interests and behaviors.

Fueled by the 15M highly engaged users who participate in PCH's experiences, PCH Consumer Insights connects brands with real, registered people who willingly provide accurate zero-party data and survey responses. PCH has one of the largest authenticated audiences outside of the major social platforms which allows PCH Consumer Insights to provide privacy-first, personalized campaigns that detect fraud and bots and yield exceptionally accurate data and insights.

PCH Consumer Insights offers a comprehensive suite of offerings across the entire research process, with survey design, programming and hosting, sampling, research and consulting. With 4 million surveys completed in the offering's first year in-market, the company is quickly building expertise across a vast number of subjects.

METHODOLOGY

This report represents the largest data ethics survey of its kind with 48k weighted respondents. In staying true to the topic of the survey (data ethics), we partnered with PCH to survey people in a transparent way. PCH holds a direct relationship with respondents who willingly engage in surveys as part of their strong engagement with the brand.

PCH Consumer Insights surveyed 45,231 American adults 25+, recruited from Publishers Clearing House's 15M registered Audience Members, in 2Q 2023. The total responses were then weighted to adjust for age and income to come in line with US Census data for the American population, resulting in the 44,985 respondents represented in the data. Note, referenced percentages represent the percent of people who answered each question.

The dataset is representative of Americans A25+. The length of the survey, and potentially the topic, made it a challenge to recruit enough A18-24 to maintain a representative sample of the U.S. population.

**FOR THE STUDY, OR FOR MORE INFORMATION
ABOUT PCH CONSUMER INSIGHTS:**

info@pchinsights.com

PCH CONSUMER INSIGHTS

presents

IT'S ALL PERSONAL

A STUDY ON CONSUMER ATTITUDES TOWARDS DATA COLLECTION & USAGE

A STUDY OF DATA PRIVACY/ETHICS

BY PUBLISHERS CLEARING HOUSE, TIFFANY JOHNSON,

NEW YORK UNIVERSITY, DANIELA MOLTA,

SYRACUSE UNIVERSITY/NEWHOUSE & EVAN SHAPIRO,

BASED ON DATA FROM 45231 US ADULTS 25+