

# What Happens To Our Information Online?

If you've ever noticed a company seems to know a lot about you even before you shared anything, a data broker was likely involved.

Data brokers are largely unregulated middlemen who vacuum up our most private and sensitive information from various sources, and then package and sell it, sometimes to legitimate companies but often to anyone who will pay for it, including shady organizations.

When they are hacked, which happens regularly, that data then ends up in the hands of hackers, bad actors, spammers, and scammers.

## What kind of data do brokers collect and sell?

Privacy and cybersecurity experts estimate that for most people with an online presence, there are approximately 1,000 data points available.

This can include things like:

- **Basic information:** This can include your name, address, phone number, and email
- **Financial and employment data:** Credit scores, payment history, current and past credit cards, loans, etc. as well as your work history and salary/pay.
- **Purchasing records:** What you buy online, where you buy it, how often you buy certain products including items you may not share with anyone else.
- **Health data:** This can include medications, medical conditions, and interactions with health-related apps or websites.
- **Behavioral data:** Insights into your likes, dislikes, and the types of ads you're likely to click on.
- **Real-time location data:** GPS data from apps that track your commute, where you shop, and how often you visit certain places, which can include sensitive locations.
- **Inferred characteristics:** Based on the websites you visit, articles you read, videos you watch, data brokers draw insights about your lifestyle, income, preferences, religious or political beliefs, hobbies, etc. They also package these, for example, grouping/labeling vulnerable low-income minority communities as "Ethnic Second-City Strugglers" or low-income families in rural areas as "Rural and Barely Making It."
- **Relationships with family, friends, and online connections:** By analyzing your network of friends, followers, and connections on social media and messaging apps, data brokers can map out your relationships and even track how frequently you interact with certain individuals to determine the depth of your bonds.