

## Protecting Consumer Privacy: Evaluation of an Educational Program

Consumers want, and need, to understand when it is appropriate to divulge personal information. Through workshops and a series of fact sheets Cooperative Extension staff developed a program to educate consumers about the need to protect personal information and to encourage them to take appropriate action. Results of the educational program were presented.

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### Background

American consumers are increasingly concerned about how personal information is used. One way for consumers to protect their privacy is for them to be well versed regarding the conditions under which it is appropriate to divulge certain pieces of personal information. Unfortunately, many consumers don't know, or are uncertain, when it is appropriate to divulge specific pieces of information. Thus, there is a need for programs that educate consumers about these privacy issues. The program described here fills that need.

### Program Description

The "Protecting Consumer Privacy" program educates consumers about the need to protect personal information. What information to keep private as well as when to keep it private and why are discussed. The program focuses on social security numbers, credit card numbers, other important personal identification numbers, direct marketing, and warranty cards. Teaching materials include a series of fact sheets developed by Cooperative Extension Staff.

The primary audience for these one-hour workshops has been members of service organizations and women's clubs. Typically, these audiences are also residents of small towns and rural communities. Participants often express the belief that their age and/or rural residence shields them from the threat of fraud or identity theft.

### Program Impact

Post-program evaluations were used to measure the impact of this program. Based on their responses, prior to the workshops many participants either didn't know, or were uncertain about, which information to share and under which conditions it is appropriate to do so. Data collected from participants (N=296) show that before attending this program: 42% did not know you are not required to use your SSN as your driver's license number in our state, 45% were not aware of the dangers of having your SSN written or pre-printed on checks, and 43% did not know when to give important numbers over the telephone. As a result of attending this program: 49% planned to have their SSN removed from their checks, 56% planned to have their driver's license number changed to a number other than their SSN, and 44% indicated they would not give important numbers to telemarketers.

While there are many legitimate reasons for requesting information from consumers, it is also vital that consumers understand why they should protect personal information and how to do so. Implementation of privacy education programs can help consumers develop this understanding.

### Endnotes

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