



SB 11- Maryland Online Consumer Protection and Child Safety Act
Senate Finance Committee
January 26, 2022
SUPPORT

Chairwoman Kelley, Vice-chair, and members of the committee, thank you for the opportunity to testify in support of SB 11. This bill will give the Office of the Attorney General the authority to regulate the collection and use of consumers' personal information by businesses.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

The ability to be aware of which businesses are using your personal data, why they are using it, and having the option to ask those businesses to delete your data is a right that all Marylanders should have. Consumer data is not only an issue of privacy but also an issue of security. Data breaches are disturbingly common incidents that impact consumers across Maryland. **In 2020, Maryland had over 900 instances of data breaches.**¹ There are already several large data brokers who collect volumes of information on consumers and sell the information for a fee.

This bill will also regulate the ways in which consumers are notified about their data. Quicker, more efficient notifications, and more extensive attempts to notify consumers will position consumers to be able to respond to potential threats in a faster manner. This will also allow consumers to request their data be deleted at any point if necessary. These measures are necessary to ensure Maryland remains a national leader in consumer protection policy.

People must be very careful about who has access to their personal information. CASH supports legislation that provides an additional layer of consumer protection and allows the consumer to control information that is collected and tracked by merchants.

For these reasons, we encourage you to return a favorable report for SB 11.

¹ <https://www.marylandattorneygeneral.gov/Pages/IdentityTheft/breachnotices.aspx>