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Vice Chair
Education, Health, and
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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

SB862: Consumer Protection – Security Question Prohibition

Finance Committee

Wednesday, March 15, 2023 1pm

Two years ago, this committee heard and passed [SB185](#), which required financial institutions to provide an alternative to the security question “What is your mother’s maiden name?” You may recall that during that hearing, I rattled off the maiden name of every Finance Committee member’s mother. These names were easily found online through simple website searches using Ancestry.com, Newspapers.org, StateRecords.org, and even Facebook. In fact, a 2005 study [effortlessly found the mother’s maiden names](#) (MMN) of 4,105,111 Texans using public records. Today, I am presenting [SB862](#), which would expand the requirements from that bill to business and local government.

The MMN security question [was created in 1882](#). Not only does this question no longer provide effective security 140 years later, it continues to be an acceptable layer of “protection” that allows our identities to be easily hacked.

I will remind the committee of some numbers from my previous testimony on ID swiping:

- 1,802 corporate data breaches [in the past year](#)
- The FTC reported over [1 million cases of identity theft nationwide](#) in 2021
- Companies with data breaches in the past year include [T-Mobile, Apple, Marriott, and DoorDash](#)

In 2022, both the Texas Departments of Transportation and Insurance were victims of data breaches that resulted in [1.8 million personal records](#) being exposed. A similar disaster almost happened in Maryland on December 4, 2021, when the Department of Health (MDH) was the victim of a malicious [ransomware attack](#). If MDH had not shut down all of its services in a timely manner, hackers could have gained access to Social Security numbers and other personally identifiable information. This would have allowed the hackers to steal Marylanders’ identities.

Given the pace of technological change, we **must** expand on this law in order to provide better protection. [SB862](#) offers the logical next step by prohibiting businesses, as well as state and local government agencies, from using this dangerously outdated “security” question.

I urge a favorable report on SB862.