

Data, visibility and justice

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The duty of visibility

- We make ourselves visible to the state in exchange for representation
 - Census, administrative information, registration, passports, welfare data
- But we are increasingly visible to commercial actors, often unconsciously

7. Met wie delen wij deze informatie

Binnen het RTL-concern:
De verzamelde gegevens worden door RTL Nederland Interactief B.V. mede verwerkt ten behoeve van RTL Nederland B.V., RTL Nederland Productions B.V. en CLT-UFA S.A. en aan deze vennootschappen gelieerde ondernemingen.
Deze ondernemingen kunnen toegang krijgen tot deze gegevens voor zover dat past binnen de doeleinden die in dit privacy- en cookiestatement worden beschreven.

Met (andere) leveranciers van RTL:
RTL kan informatie over Gebruikers doorgeven aan leveranciers van wie zij gebruik maakt om de Dienstverlening te realiseren (bijvoorbeeld een mailingbedrijf, call center, incassobureau, marktonderzoeksbedrijf of de partij die in opdracht van RTL betrokken is bij de technische realisatie van een website of app).

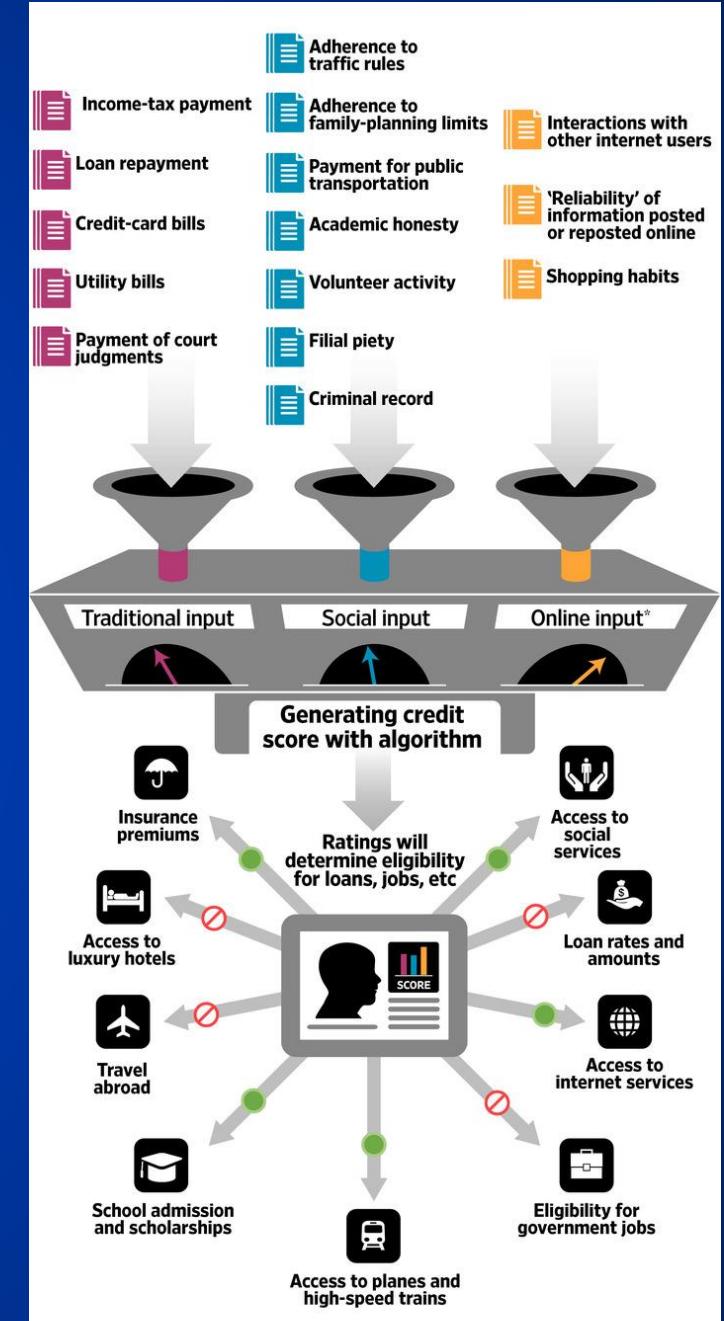
Met andere partners van RTL:
In specifieke gevallen is het in het kader van de hiervoor beschreven doeleinden nodig om informatie te delen met derden die deze informatie zelfstandig gebruiken. Een voorbeeld hiervan is de Stichting Kijkonderzoek die bepaalde gegevens over het gebruik van Content ontvangt voor het kijkonderzoek. Daarnaast kan RTL voor marketingdoeleinden informatie verstrekken aan andere door RTL geselecteerde partners. Daarvoor zal RTL eerst afzonderlijk toestemming vragen.

Met de autoriteiten en anderen:
In uitzonderlijke gevallen kan RTL gegevens verstrekken aan autoriteiten of derden, als RTL daartoe verplicht is op grond van de wet of op last van de rechter, of als er gegronde aanleiding is om aan te nemen dat dit nodig is om schade of misbruik te voorkomen.

 **Buienradar**

Public-private feedback loops

- States now often access commercial data to monitor their populations, and firms often contribute to policymaking
- New forms of influence are possible
 - Nudging behaviour (e.g. FB election experiment)
 - Predicting risk (e.g. green/redlining for travel & visas)
 - Scoring desired traits/behaviour (China, US)



Data used for credit scoring (Source: Hurley & Adebayo, 2016)

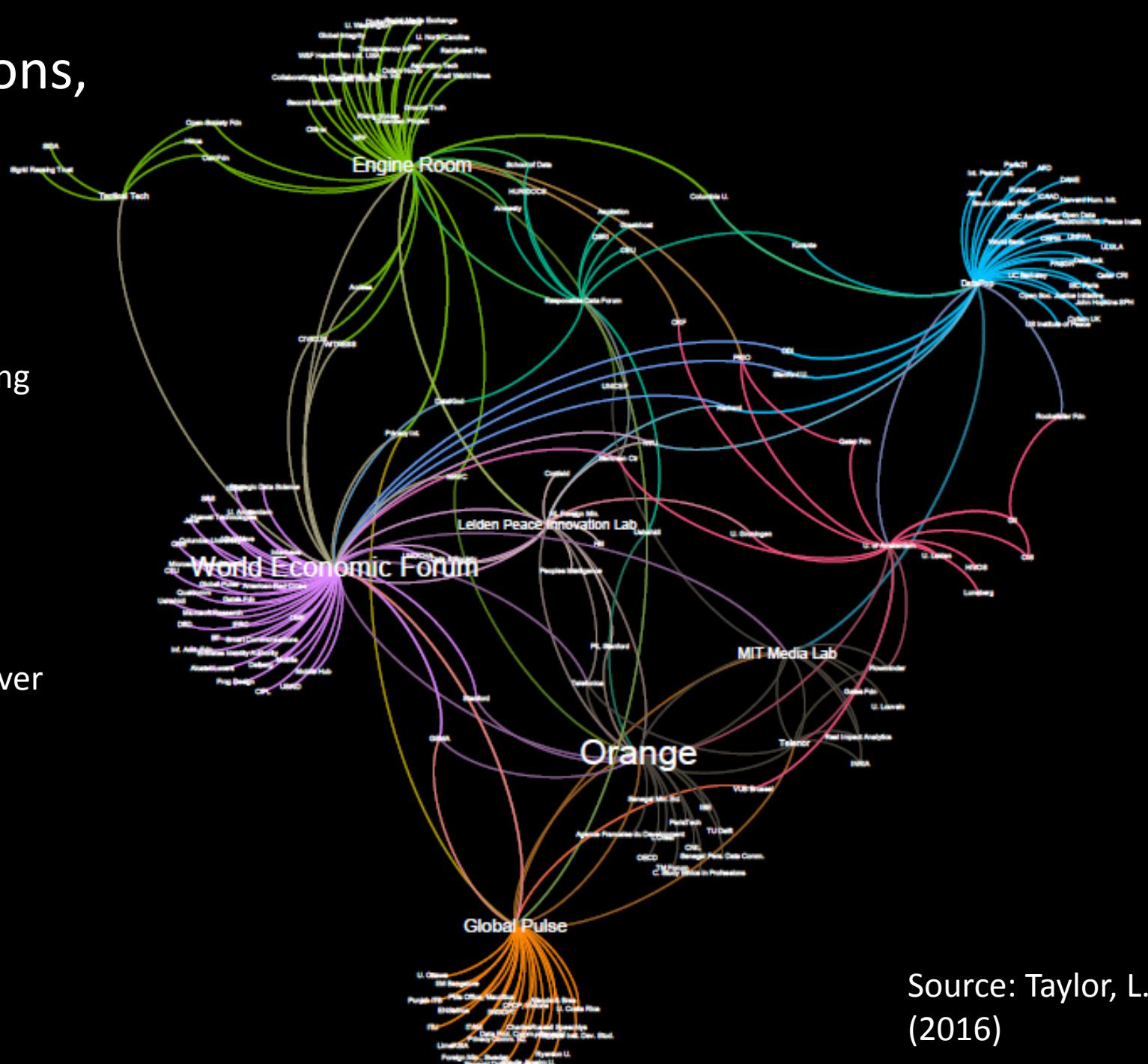
| | |
|--------------------------------------|--|
| LexisNexis – RiskView | Residential stability, asset ownership, life-stage analysis, property deeds and mortgages, tax records, criminal history, employment and address history, liens and judgments, ID verification, and professional licensure. |
| FICO – Expansion Score | Purchase payment plans, checking accounts, property data, public records, demand deposit account records, cell and landline utility bill information, bankruptcy, liens, judgments, membership club records, debit data, and property asset information. |
| Experian – Income Insight | Rental payment data, public record data. |
| Equifax – Decision 360 | Telco utility payments, verified employment, modeled income, verified income, spending capacity, property/asset information, scheduled monthly payments, current debt payments, debt-to-income ratio, bankruptcy scores. |
| TransUnion – CreditVision | Address history, balances on trade lines, credit limit, amounts past due, actual payment amount. |
| ZestFinance | Major bureau credit reports and thousands of other variables" including financial information, technology usage, and how quickly a user scrolls through terms of service. |
| LendUp | Major bureau credit reports, social network data, how quickly a user scrolls through its site. |
| Kreditech (Not available in U.S.) | Location data (e.g., GPS), social graphing (likes, friends, locations, posts), behavioral analytics (movement and duration on a webpage), e-commerce shopping behavior, device data (apps installed, operating systems). |
| Earnest | Current job, salary, education history, balances in savings or retirement accounts, online profile data (e.g., LinkedIn), and credit card information. |
| Demyst Data | Credit scores, occupation verification, fraud checks, employment stability, work history, and online social footprint. |

The Data Revolution seeks ethics guidelines

- Data for Development:
 - Targeting and evaluating SDGs
 - Monitoring migration flows and migrant activities
 - Optimising aid and humanitarian assistance
- ‘Responsible Data’ discussions (2014-2017)
 - Convened by UNGP, WEF, Leiden Peace Innovation Lab, DataPop Alliance
 - Seek ethical frameworks within which to share data
 - Include scientists, lawyers, social scientists and development/humanitarian practitioners

‘Responsible Data’ discussions, 2014-2017

- *hubs* (high outdegree, convenors) convening to capture standardisation process
 - *authorities* (high indegree, discussants) benefit from being convened (status, \$\$)
 - multipolarity: there is value to being a convenor
 - low modularity (dense connections within modules): quantity of allies is prioritised over coherence



Source: Taylor, L.
(2016)

Why has agreement not been reached?

Global Pulse decisionmaking model:

Identify the potential risks and harms of a particular intervention and their potential likelihood of occurring

Identify a potential beneficiary

Identify and quantify the intervention's positive effects and weigh them against the harms identified

Data = visibility = power

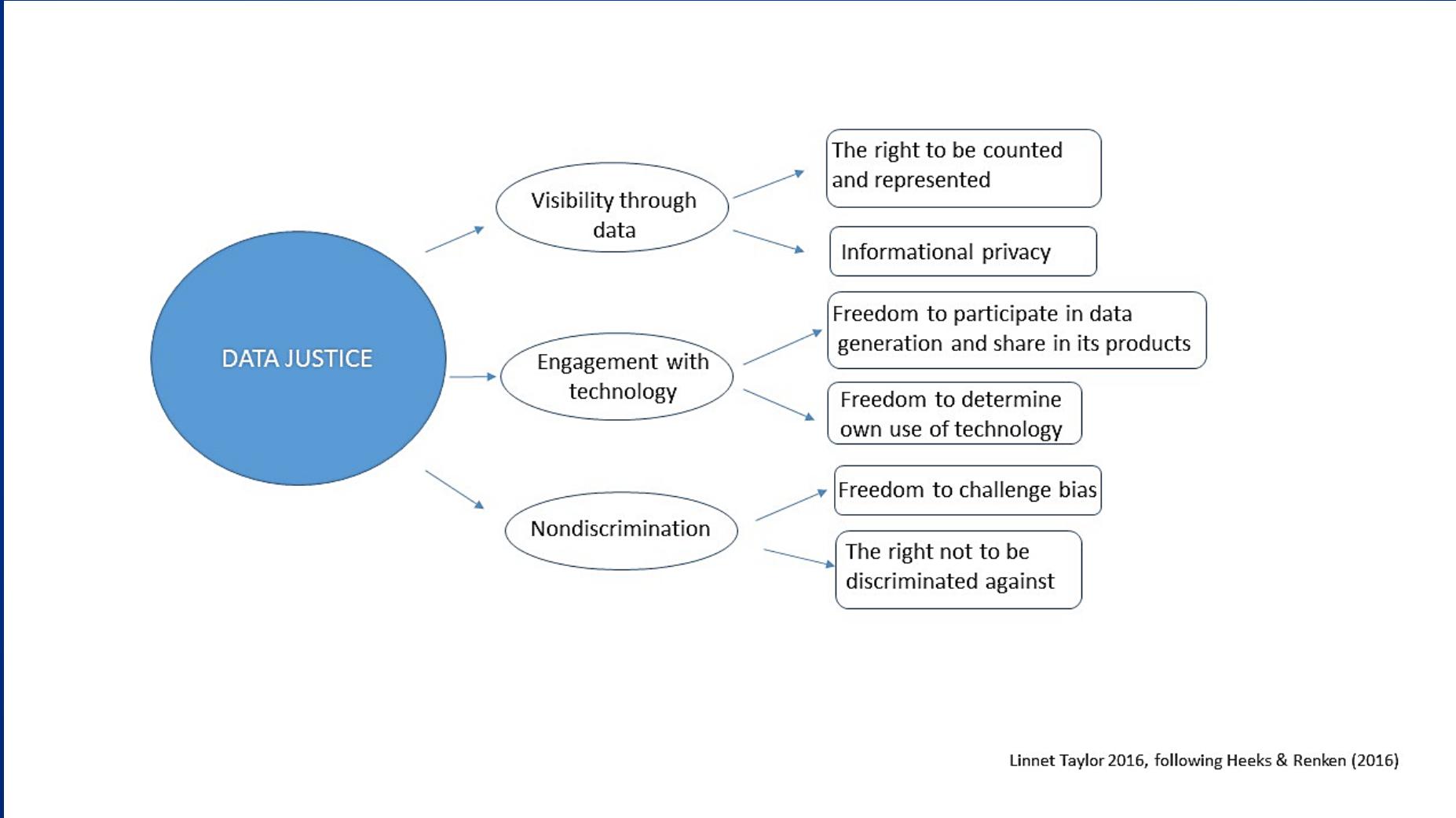
We exert power by making others visible:

- 1) Subjects of development (poverty, disease)
- 2) Subjects of public order (welfare recipients, poor)
- 3) Deviants from the norm (minorities, immigrants, old/young)

‘Not using data is the moral equivalent of burning books’
(Kenneth Cukier, Brussels, 2016)

‘Secrets are lies, sharing is caring, privacy is theft.’
(Dave Eggers, *The Circle*, 2013)

Data justice: a proposed framework for considering power relations in digital data



References

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