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### The Hidden Trade:

#### How Data Brokers Collect and Use Our Information

Every time someone searches online, shops on a website, or uses a mobile app, pieces of personal data are being collected. This data doesn't just sit somewhere—it's bought and sold by companies called data brokers. These businesses gather information about people, organize it, and sell it to advertisers, companies, and sometimes even the government. Most people don't realize how large or powerful this industry is. By looking at reports from government agencies, experts, and news outlets, we can better understand how data brokers work, why their actions matter, and what people are doing to stop the misuse of personal information.

First, it's important to know how data brokers collect information, though experts focus on different parts of the collection process. According to a report by the Federal Trade Commission, "Data Brokers: A Call for Transparency and Accountability," data brokers get their data from many places, like public records, online shopping, loyalty cards at grocery stores, and social media. The FTC focuses on the variety of sources, showing how information from different parts of our lives gets combined. Similarly, in

her book *The Age of Surveillance Capitalism*, author Shoshana Zuboff explains that "even the small things we do online—like scrolling through a page or clicking a button—are tracked and used to make these profiles" (134). However, while the FTC talks about the wide range of places data comes from, Zuboff focuses on how invisible and constant the tracking is, arguing that every digital move we make becomes valuable data. Both sources agree that collection happens without most people knowing about it, but they look at the problem from different angles: the FTC highlights how data from different sources gets connected, while Zuboff focuses on the automated, behavioral tracking that happens moment by moment. These sources show that data brokers are always collecting information, even when people don't realize it, and that the process reaches wider and goes deeper than most of us understand.

Understanding how this data is used shows some major disagreements among researchers and advocates. Some sources present data use in pretty neutral or even positive terms, while others focus on serious harms. On one hand, the data broker industry often describes their work as helpful—providing personalized advertising and helping businesses run more smoothly. However, investigative journalists and privacy advocates tell a much darker story. Julia Angwin's investigation for ProPublica found that data brokers "help businesses make decisions about things like loans, insurance, or hiring people," and she gives a troubling example that "someone might be turned down for a job or a loan based on data they don't even know was collected." This finding is

backed up by research from the Electronic Privacy Information Center, which shows how data profiles can lead to unfair outcomes in housing, employment, and credit decisions ("EPIC - Data Brokers"). Meanwhile, Stuart A. Thompson in his article "How Political Campaigns Weaponize Your Data" in *The New York Times* adds another part to the conversation, reporting that "political groups use this data to send very specific messages to voters based on their personality, fears, or beliefs." While Angwin and EPIC focus on economic discrimination, Thompson points out political manipulation. Together, these sources show that data use ranges from relatively basic advertising to life-changing decisions about employment and loans, and even to the manipulation of democratic processes. The main thing these critical sources agree on is that people often have no idea their data is being used to make these important decisions about their lives.

Because of these documented harms, more and more voices are calling for stronger privacy protections, though they focus on different approaches and priorities. The Electronic Frontier Foundation, a digital rights advocacy group, pushes for new federal rules that would give people more control over their data collection and use in their article "EFF Urges Congress to Rein in Data Brokers." The EFF's focus is mainly on legislative solutions and giving consumers rights to access, delete, and control their information. This lines up with existing efforts like California's Consumer Privacy Act (CCPA), which lets California residents see what data companies have about them and

ask for it to be deleted (California Legislative Information). However, while the CCPA represents a state-level legislative approach, Zuboff argues for a more basic rethinking of how capitalism works in the digital age, suggesting that smaller privacy laws may not be enough to fix what she sees as a bigger problem with "surveillance capitalism" (8-9). The FTC report, meanwhile, calls specifically for transparency and accountability from data brokers themselves, focusing on industry regulation rather than just consumer rights ("Data Brokers: A Call for Transparency and Accountability"). These different approaches—legislative consumer rights (EFF, CCPA), industry regulation and transparency (FTC), and broader economic restructuring (Zuboff)—show that while there's agreement that the current system is problematic, there's less agreement on the best way forward. By looking at these different perspectives, we can see both how complex the data broker issue is and the range of possible solutions being discussed.

Understanding the world of data brokers requires looking at not just what these companies do, but also how different experts and advocates view their activities. The sources examined here agree on several key points: data brokers collect huge amounts of information from tons of sources, often without people really knowing about it; this data is used in ways that go far beyond simple advertising to influence important life decisions, and the current system doesn't have enough protections for people's privacy and independence. However, these sources also differ in important ways—some focus on how much data gets collected while others talk about its automated nature, some

highlight economic discrimination while others point to political manipulation, and proposed solutions range from consumer rights legislation to industry transparency requirements to basic economic restructuring.

What becomes clear through looking at these sources together is that the data broker industry represents a big shift in how personal information gets turned into a product and used, one that has caused concern across the political spectrum and among researchers, journalists, and advocates alike. As technology continues to advance and more of our lives move online, the questions raised by these sources—about privacy, consent, fairness, and democracy—will only become more urgent.

Understanding these different perspectives helps us see not just the problem in all its complexity, but also the range of possible paths toward fixing it.

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