Do We Want These Roommates?

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It’s tax time again, and somehow that always makes me think of personal information sharing. I discussed the pros and cons about it a couple of years ago in this space. If you recall, I came to the conclusion that the automated retrieval of information from your employer, bank, and/or investing partner over a secured internet connection to import into your tax forms was probably not a privacy risk. Especially, as I mentioned, most data also came in hard copy clearly labeled as tax information.

But after a visit to the grocery store the other day, and thinking of the fact that I use Google’s Adwords service, I went off on another train of thought. As I was working on my taxes and my son’s FAFSA (Free Application for Federal Student Aid) application, the question began to crystallize.

Google’s Adwords on content sites work because they match products that are clearly within the interest of people reading the page. They do a good job, in fact, of targeting my preferred demographic. This is called, among privacy professionals, “The Google Model.” We’re growing used to seeing this kind of advertising on many of the sites we visit, even with ads delivered from other services.

How does this match up with the grocery store? My grocery store issues coupons based on my purchases, right at the checkout counter. Either one manufacture has paid the grocery chain to print out coupons for a competing project, or the maker of one of the products I’ve bought has paid to have coupons of their own printed out. All of this is based on what I’ve just purchased. Some chains use the automated history stored with my loyalty card; some base their coupons just on what I’ve bought today.
It’s been interesting to get coupons from a large conglomerate; I might buy cat food and get a coupon for toilet tissue. That’s because the parent company owns both brands.

In a way, grocery stores are using the Google content model to give me coupons. And I do tend to use them if they are for a brand I like, or if they are for something I buy based on lowest cost (like some paper products or pasta).

I have successfully used the Adwords service to sell copies of my cookbook. Most of the sales come from content pages: that is, sites where Google delivers ads based on matching the keywords I enter with the material on the site. Clearly, both the grocery store and Google have gotten very good at matching my desires to product offerings.

As most of you probably wonder from the articles Glee and I write, where am I going with this?

When my tax software asked if I wanted to import info from my checking account software, I declined. I’m not good enough at tagging items religiously, and the info might well be skewed or just plain wrong. I also don’t use the online brokerage import service, because, frankly, I don’t use their online service.

Many of us use money management software to keep track of our checking, savings, and to get spending reports to see if we are within our budgets. Our entire financial picture, including account numbers and identifying information, are stored within the files that software uses.

What if that software offered up a window with a special offer for the cat food I buy whenever I entered the detail on the check I just wrote to the pet store? Or, perhaps, a discount on other items sold by that chain? Is this different from those coupons at the grocery store, or the Google ad model?

Or, what if I got a list of special offers based on all the Point of Sale transactions I’d made in the last week or day? If I paid for an Italian restaurant, would an offer for pesto and pasta pop up? Or, if, as I did yesterday, when I bought a new car battery a discount oil change was offered?

Is this too intimate?

If we have a housemate, we know what kind of toothpaste they use, how they’re feeling, what brand of clothes they wear, what cell phone service they use, and so on. We might pick up coupons or special offers at the store based on their choices. I have, for example, given the gasoline discount coupons to my daughter, because in her practice as a midwife she might drive 300 miles in one day making client visits. She can use them more than I can, as I work from home most days. And I mention it to my son if I get a coupon for his brand of deodorant or shampoo.

We expect people in our family to know our preferences and help us find ways to economize.
But what about moving one step out from our families? What about roommates?

When I shared an apartment with another single mother, we would do the same thing; coupons for diapers, peanut butter, and other items that were clearly useful on our limited budgets. I could tell you what brand of feminine products my roommate used, and other details of her personal life. And she had the details of mine. But she didn’t tell her boyfriend about my buying preferences, nor did I reveal hers.

I liken these money management software desktop products to having a roommate. This roommate lives in my computer, and talks to my bank (if I choose), but our relationship is very intimate. All my buying patterns and, if I detail those purchases by breaking down the receipts to improve my ability to track my budget, product preferences are held closely by this software.

Should I assume this software is going to blab about my choice in yogurt? Or what kinds of vitamins I take? Is it naive of me to think that this information is not shared? When it “phones home” to get updates and other information from the software manufacturer, what else will it tell, and what information will it bring back?

When this idea struck me, I asked my contacts in the generation who have lived with personal computers and the Internet most of their lives what they thought about it. I asked some of the members of my son’s Boy Scout troop, the kids who were hanging around my house, and some friends of my daughter’s at her house. This captured a demographic between 16 and 30. I know this is a very limited and presumably biased sample, but they were in the group about which I was most curious. Folks in the 30+ age range straddle the divide between those who have had habitual use of the Net most of their lives and those who haven’t. Their opinion is also useful, but I particularly wondered about the younger ones.

The immediate response was something like discovering a container in the refrigerator that has taken on a life of its own. Some folks actually said, “Eeuuw.” Some of the respondents said that if the data about specials was generalized — “Pat has a cat” — and offers were downloaded with updates, it would be better. But if the data was more specific — Pat’s cat is diabetic, on insulin, and eats Science Diet W/D — and the manufacturer offered discounts on prescription cat food, insulin, and syringes, along with cat litter and mechanical watering bowls, that was much less acceptable.

If the software transmitted information more often, and the software manufacturer communicated regularly with companies who had contracts with them, even if the data shared with the companies was anonymized, that was still unacceptable.

Even if there was an air gap, this answer was still “no.” For example, CheckSoft might phone home after you updated your checkbook transactions. Banker’s Helper (the software company), would maintain a database of brands and, if you used plastic, products. Banker’s Helper could make that data, with the personally identifiable information stripped out or encoded, available to
the companies it had contracted with, and they send any offers or ads they liked. Then Banker’s would use their personalized database to distribute the offers to the appropriate customer.

I find the idea very scary, and much too much information being spread around about me. I accept that my loyalty card at the grocery store triggers coupons (and that if I use my debit card that information goes a lot further). But I’m not sure I want my home banking software giving me ads and coupons. That’s way too much like telemarketers being able to call me any time they want, and with a much clearer demographic picture about me. I don’t have a trust relationship with those product companies that I have with a roommate, and I don’t want them sitting in the room with me.

What do you think? We’ve set up a discussion on our blog (registration required) — please come and tell us how you respond to this idea.

Here’s where you can talk to us:
http://interface.nithaus.org/2007/02/01/desktop-coupons/

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13 THOUGHTS ON “DO WE WANT THESE ROOMMATES?”

Randal Cheeney
on January 31, 2014 at 11:49 AM said:

Ik kijk er echt naar uit om deel 2 van deze blog

Jules Gladhill
on January 31, 2014 at 1:03 PM said:

I had trouble picking what I should put as a comment to this hub, I couldn’t pick between this:

Williams Beechler
on January 31, 2014 at 1:37 PM said:
Hola, este danés de Seattle. Soy nuevo aquí y este es mi primer post. Me gusta este sitio web y la gente de aquí.

**Huey Mclarty**  
_on January 31, 2014 at 4:41 PM_ said:

You have a way with words. Excellent work!

**Norbert Corseri**  
_on February 5, 2014 at 12:51 PM_ said:

Ik ben net begonnen om weer in mijn techy zelf! Het leger heeft echt geprobeerd om het te verpletteren uit me … maar iets over computers / biotech / medische tech … Ik kan ze niet alleen laten! Ik probeer om opnieuw te leren al de nieuwe dingen.

**Roxane Ditman**  
_on February 5, 2014 at 2:25 PM_ said:

C’est tellement facile pour vous les gens à faire des commentaires stupides sur un sujet aussi important. Soyez s’il vous plaît graves!

**Jeramy Dipiano**  
_on February 5, 2014 at 3:44 PM_ said:

Questa era una spiegazione molto semplice. Sarebbe bello se si potesse elaborare un po ‘di più sulla tua definizione nel paragrafo d’apertura.

**Perry Janelle**
I agree completely with everything you have said

Ich bin von der Qualität der Informationen auf dieser Website beeindruckt. Es gibt eine Menge von guten Ressourcen hier. Ich bin sicher, dass ich diesen Ort bald wieder besuchen.

iedereen heeft iets te delen, irregardless van hun leven ervaringen of waar zij op dit moment gepositioneerd in verwijzing naar de kwestie.

Salut, Je suis Jacques et suis nouveau ici et je Trouve this site tres interessant. J’Aimerais apporter Quelque éclaircissement à l’article original svp.

Où puis-je contacter votre compagnie si j’ai besoin d’aide?
Loyd Judson
on February 6, 2014 at 1:02 PM said:

I agree with your thought. Thank you for your sharing.