February 26, 2026

Via electronic delivery to electronicfilings@ftc.gov

Ms. April Tabor, Secretary
Federal Trade Commission
Office of the Secretary
Suite CC-5610
600 Pennsylvania Ave, NW
Washington, DC 20580

Re: Workshop on "Measuring Injuries and Benefits in the Data-Driven Economy"

Dear Secretary Tabor:

Privacy for America is a coalition of trade organizations and companies representing a broad cross-section of the American economy. Our membership includes entities in the travel, hospitality, media, entertainment, retail, financial services, advertising, data services, and market research industries, as well as many others. We appreciate the Federal Trade Commission ("FTC" or "Commission") convening a workshop to examine "Consumer Injuries and Benefits in the Data-Driven Economy."[1] Data is the lifeblood of the modern economy, and its responsible use unlocks countless benefits for consumers and competition. These benefits should be balanced against demonstrable consumer harms where they exist, and we support an appropriately tailored national consumer data privacy framework that prohibits unreasonable practices and continues to allow responsible data uses to deliver innovative, low cost, products and services to consumers and drive the United States leadership in the global economy.

Responsible data use is a cornerstone of innovation and consumer benefit in the modern American economy. Across industries, data expands consumer choice and access to products and services, supports identity protection, fraud prevention, and other routine and essential functions that consumers rely upon, and contributes meaningfully to economic growth and job creation. Data-driven advertising plays a particularly vital role by helping to lower costs for consumers, enabling small and diverse businesses to reach customers efficiently, fostering robust competition, and delivering advertising that is more relevant, timely, and useful. A balanced assessment of the data-driven marketplace must account for these substantial and far-reaching benefits to consumers and the economy.

[1] Federal Trade Commission, *Workshop on Consumer Injuries and Benefits in the Data-Driven Economy* (Feb. 26, 2026), located here.

I. Responsible data use provides significant consumer benefits and powers the economy.

The responsible use of data delivers sweeping benefits to consumers and the broader economy. By enabling companies to better understand demand, improve offerings, and operate more efficiently, data helps subsidize widespread access to information, content, and digital services at little or no cost to consumers. Empirical research underscores the magnitude of these benefits: one study estimates that data-enabled free and low-cost services provide consumers with approximately $30,000 per consumer each year in value, measured in 2017 dollars.[2] As one of the authors of that study performed on behalf of Privacy for America, Howard Beales, can explain during his participation in the workshop, responsible data use enables consumers' access to information and resources, a benefit experienced daily by millions of Americans who rely on data-supported tools and services for communication, commerce, education, travel, financial management, entertainment, and more.

At the same time, responsible data use provides everyday benefits that consumers rely upon, often operating in the background to support trusted commercial interactions. Data and advanced analytics, frequently provided by responsible third-party data services companies, power fraud detection and prevention tools that monitor transactions in real time, flag suspicious activity, and protect against financial loss and identity theft, while also strengthening account security and the integrity of digital communications and payments systems. Responsible data use likewise enhances consumer protection and market responsiveness by enabling rapid identification of defective or unsafe products and facilitating targeted recalls, and by supporting market research that improves product design, quality, and responsiveness to evolving consumer needs. Data also informs important public functions, including emergency response. Together, these behind-the-scenes applications deliver substantial, practical benefits that consumers expect and that are essential to maintaining trust and reliability in the modern marketplace.

II. Data-driven advertising delivers substantial consumer and economic benefits and operates within a robust framework of transparency and choice.

The responsible use of data in advertising is a powerful engine of economic growth, competition, and consumer welfare. In 2024 alone, data-driven advertising supported $10.4 trillion in U.S. output (approximately 21.9 percent of total U.S. sales) and 29 million American jobs, representing 18.3 percent of national employment.[3] Its total economic impact equaled nearly 20 percent of U.S. GDP.[4] These figures demonstrate that data-driven advertising fuels entrepreneurship, lowers barriers to entry, and enables small and mid-sized businesses to compete alongside established brands. By helping businesses reach interested consumers in a cost-effective manner, data-driven advertising sustains innovation, high-quality jobs, and

[2] J. Howard Beales & Andrew Stivers, *An Information Economy Without Data*, at ii (2022), located here (hereinafter, "Beales & Stivers"),
[3] *See* S&P Global, THE ECONOMIC IMPACT OF ADVERTISING ON THE US ECONOMY, 2024-2029 at 4 (Aug. 2025), located here.
[4] *Id.*

affordability. Such economy-wide benefits underscore that data-driven advertising is a generator of consumer value rather than a harmful practice.

These economic gains translate directly into meaningful consumer benefits. Data-driven advertising allows individuals to receive timely, relevant information about products and services that meet their needs, while subsidizing the vast array of digital content, tools, and services available at little or no cost online.[5] Consumers understand and desire this ad-supported model. Surveys show that 90 percent of consumers consider free content and information essential to the value of the Internet, and 85 percent prefer an ad-supported Internet to one dominated by paywalls and closed platforms.[6] Further, 85 percent of consumers expect businesses to use information about their online interests to deliver relevant advertising to them.[7] Data-driven advertising is thus understood and expected by consumers and enhances convenience and access, all the while preserving the open, accessible nature of the online ecosystem. The consumer preference for this model confirms that data-driven advertising delivers tangible and valued benefits.

The advertising industry has long provided robust transparency and meaningful consumer control for data-driven advertising practices. For more than 15 years, the Digital Advertising Alliance ("DAA") has administered a self-regulatory program designed to provide consumers with clear notice and effective choice over data-driven advertising. The DAA's YourAdChoices Icon, recognized by 85 percent of consumers, signals when data-driven advertising is present, and links directly to information about data practices and available opt-out tools.[8] Consumers understand that the DAA enables control over data-driven advertising, and 78% of consumers agree that the Icon increases their trust in the advertisers who use it to signal data use for advertising.[9] The FTC itself has acknowledged the substantial value the DAA's self-regulatory program brings to consumer protection, and Americans strongly support the role of independent watchdogs like the DAA in any new laws or regulatory proposals surrounding advertising.[10] The DAA's mature framework for transparency, accountability, and opt-out controls for data-driven advertising helps ensure that advertising activity operates with substantial consumer safeguards already in place, backed by robust and independent enforcement with over 100 public accountability actions.[11]

The value of data-driven advertising is further shown when compared to contextual-only models. Studies show that removing data from the advertising ecosystem would erode well-established benefits without addressing a demonstrated consumer harm. Although contextual

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[5] *See generally* Beales & Stivers.
[6] *See* DAA, *Americans Value Free Ad-Supported Online Services at $1,400/Year; Annual Value Jumps More Than $200 Since 2016* (Sept. 28, 2020), located here.
[7] *See* DAA, *AdChoices Consumer Awareness and Attitudes Survey* (Feb. 2026), located here.
[8] *Id*.
[9] *Id.*
[10] *See id.* (finding that 87% of surveyed consumers support incorporation of independent watchdogs like the DAA in any proposal to regulate advertising); *see also* FED. TRADE COMM., CROSS-DEVICE TRACKING: AN FTC STAFF REPORT at 11 (Jan. 2017), located here ("FTC staff commends these self-regulatory efforts to improve transparency and choice in the cross-device tracking space. Both the NAI and DAA have taken steps to keep up with evolving technologies and provide important guidance to their members and the public. Their work has improved the level of consumer protection in the marketplace.")
[11] *See* BBBNP, *Digital Advertising Accountability Program Case Decisions*, located here.

advertising can serve as a complement to data-driven ads, it cannot match the scale, efficiency, or pro-competitive advantages of data-driven advertising.[12] Restricting ads to the content of a single webpage visit would effectively revert the marketplace to a broadcast-style model that is less efficient, more costly, and less relevant to consumers. These restrictions would also limit the ability of small businesses, startups, and specialized causes to reach interested audiences and unreasonably favor larger, established brands. Given the substantial benefits of data-driven advertising, together with the longstanding self-regulatory framework that furthers transparency and meaningful opt-out choice, data-driven advertising should be recognized as a consumer-valued and competition-enhancing practice that strengthens innovation and access in the modern economy, especially when coupled with reasonable consumer protections.

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Thank you for your consideration of this letter. We look forward to continuing to work with the FTC to provide information on the significant benefits responsible data use delivers to consumers and the economy.

Sincerely,
Privacy for America

CC: Andrew N. Ferguson, Chair, Federal Trade Commission
Mark R. Meador, Commissioner, Federal Trade Commission
Chris Mufarrige, Director, Bureau of Consumer Protection, Federal Trade Commission

[12] Beales & Stivers at 11-15.