

**Revisiting Kennedy's Vision of Consumer Rights**  
**Address to the Transatlantic Consumer Dialogue Annual Meeting**  
**Washington, DC**  
**June 5, 2012**

Thank you for inviting me to speak on this important panel. At the FTC, where I serve as a Commissioner, President Kennedy's recognition of the importance of consumers to our economy, and his articulation of the four basic consumer rights, are at the "core of our mission" today.

President Kennedy discussed consumers' right to be protected against fraudulent, deceitful or grossly misleading advertising or other practices. Enforcement of this right falls squarely in our wheel house at the FTC. Over the past few years, we have focused our enforcement efforts on fraudulent and misleading practices in the financial area –

our framework for thinking about privacy to take account of many of these technological advances.

- The old model of providing consumers with notice and choice about practices concerning information collection and use simply does not work.
- Privacy policies have become too legalistic, placing too great a burden on consumers to understand and make decisions about complex notions that are challenging even to experts in the field.
- When these policies and choices are presented on a mobile device's small screen, the challenges are that much greater.
- Indeed, in 1970, not long after Kennedy's speech, Congress passed a number of pieces of consumer protection legislation, including the Fair Credit Reporting Act,<sup>2</sup> which was designed to address concerns about the collection and use of consumer data by the credit reporting industry. In today's much more advanced technological age, where traditional credit reports are only one source of information about consumers used by creditors, employers, insurance companies and others, it

- And of course the Obama Administration has called for enactment of a Consumer Privacy Bill of Rights.<sup>4</sup>