

**EKOS Test Group II – May 4, 2004 7:30 – 9:30 p.m.
Toronto**

Moderator: ... lots of people just call me Malcolm with a last name of about fourteen letters. I work for a company called EKOS Research Associates and we have been hired by Queen's University. They are, we're helping them in one of their studies, they're looking at how Canadians and people around the world view some of the issues that we're going to talk about today. They want to see how people differ. For those of you who have never done a focus group, it is a special room. There are microphones in the ceiling, I am audiotaping the discussions right now. As I go along I cannot take very good notes, and I just finished two hours of this, I did four hours last night, I can't keep track of who said what, when, where. I'll go back to my tapes, listen to them and say, oh that's what they meant, and that's what they meant, and sort of refresh my memory that way.

That is also a one-way mirror behind my back. There are members of the research team watching us. At the end of this whole process I'm going to write a report, this and that. Very different actually seeing first-hand how people sort of view issues and are either very passionate about an issue or are very blasé about an issue. That being said, when it comes down to writing the reports, everything's kept confidential. The extent to which we say things men versus women, young versus old, we're doing this in Toronto and Montreal, and basically the reports going to summarize the broad patterns.

In terms of tonight, easy going. In terms of the ground rules, there's no right answers, there's no wrong answers. And at times I'll sort of repeat that, some of the questions I'll pose can answer different ways. It's also okay to disagree. The last group that was here on certain issues I had half the table one way, the other half of the table with opposing views. I want to hear those differences. And it's also okay to change your mind after you've heard some arguments. There was one person last time, there as we discussed the issues, her views kind of changed, it was well, you know That is perfectly acceptable. I just ask you to sort of speak one at a time.

I basically have three roles as a moderator. I'm going to raise issues for discussion. Guide what we're going to talk about. I may not always answer your question, I may sort of put it back, well, Steve, what does that mean to you? And let you sort of answer as you interpret issues. I play traffic cop, make sure everybody has a chance to speak with six of us in the room that won't be a big deal today. And as I always say, my third and my most important role is to keep track of time. We've asked you here from 7:30 to 9:30, I'll make sure that we will be done by 9:30. Any questions so far? Okay. Can we go around the table and introduce yourself by your first name only and say something about what you do.

Steve: I'm Steve, I'm retired.

Moderator: Retired from what?

Steve: From electrical engineering.

Campbell: Hi, my name's Campbell. I'm kind of an information assistant with a company in the information department, kind of producing press releases and writing material for magazines.

Moderator: Okay.

Lena: I'm Lena, and I do scanning where I do coding for companies that want to go paperless.

Moderator: Okay.

Rosemarie: I'm Rosemarie and I'm a homemaker.

Sonia: I'm Sonia and I work in property management.

Moderator: Okay. Well, you all have a pen and paper in front of you. I want you to write down, when you hear the word privacy, what's the first thing that comes to mind? I want you just to write it down. Privacy. What's the first thing that comes to mind. First thing.

[Pause]

Does everybody have something down? When you hear the word security, what's the first thing that comes to mind? [Pause] Everybody have something? Steve, privacy, what did you write?

Steve: Personal information.

Moderator: Personal information. Campbell.

Campbell: Information.

Moderator: Information. Lena.

Lena: Information.

Rosemarie: I wrote alone.

Moderator: There's no right answers here.

Sonia: I wrote security.

Moderator: For privacy you wrote security? Okay, for security, what did you write Steve?

Steve: Lack of.

Moderator: Lack of. Campbell.

Campbell: Safety.

Moderator: Safety.

Lena: Banking.

Moderator: Banking.

Rosemarie: Money.

Moderator: Money.

Sonia: Locks.

Moderator: Locks. Okay, a whole host of things. Well, people often talk about privacy as a value. What is a value? Sonia?

Sonia: Something that we hold sacred.

Moderator: Something that we hold sacred?

Rosemarie: Something that you hold dear, I would say.

Lena: Something that is worth dollars.

Moderator: Something that's worth dollars?

Campbell: Something that's important to us.

Moderator: Something that's important to us, okay. Steve?

Steve: Something that's personal.

Moderator: Something that's personal. What about in the context of if I said, I want to talk about Canadian values. Can you give me some examples?

Lena: Canadian values?

Moderator: Yes.

Lena: How would they be any different from anything else?

Moderator: Can you give me some examples? Canadian versus a country in Africa, Sweden, the Middle East, Russia.

Campbell: Freedom.

Moderator: Freedom.

Rosemarie: Multicultural.

Steve: Multicultural.

Moderator: Okay. Freedom, multicultural.

Campbell: Protection of our diversity.

Moderator: Protection of our diversity.

Sonia: Freedom of speech.

Moderator: Freedom of speech.

Rosemarie: Just freedom, yes.

Moderator: Okay, equality. So, I mean, you can see how those may be different from other countries. What do you think of the concept of hearing privacy as a value? Does that make sense, or is – what's going on?

Rosemarie: It's making more and more sense.

Moderator: It's making more and more sense?

Sonia: Yes, I agree. It is making more and more sense.

Moderator: Campbell.

Campbell: I always saw it as, up until a couple of years ago not as much of a problem. People don't want the concept of looking over you all the time, like just from an extension, like if they do

one thing, like in the States or in Canada they talk about cameras at intersections, that will make it that much more efficient for police. But for society the extension is how far can they go to use that?

Moderator: Okay. Lena. Privacy as a value.

Lena: I would agree with what Campbell says.

Moderator: Okay. Steve.

Steve: I question what the context of privacy you mean, but like is it personal privacy and your own personal information, I thought of that as being protected. But if you're talking about someone speeding through an intersection as an invasion of privacy, I would classify that as privacy.

Moderator: Okay. Well, one of the things that we do is we do focus groups in my company. Another thing is that we do surveys. We call Canadians and we ask them questions. We often ask people about privacy and whether or not they feel they have less privacy in their daily lives than they did five years ago. And we give them they can agree, disagree, say neither. How would you answer that question? Do you have less privacy in your daily life than you did five years ago? Agree, disagree, or neither.

Steve: I disagree.

Campbell: I don't know, I wouldn't say I have less. So it's the same in the context of what I do.

Moderator: Okay. Lena?

Lena: I would say I agree.

Moderator: You agree.

Rosemarie: I don't have any less privacy today than I did five years ago. I would say I have the same.

Moderator: Okay.

Sonia: I value my privacy more now.

Moderator: You value, but how would you answer the question of whether you *have* less privacy than you did five years ago.

Sonia: I'm not sure, I'm not sure.

Moderator: Do you agree, disagree, or neither?

Sonia: Neither.

Moderator: Neither. Why did you say disagree?

Steve: Because we have more options of protecting my privacy now than we did five years ago.

Moderator: Okay, more options.

Steve: To protect it, yes.

Moderator: Okay. Campbell?

Campbell: I think I was, I think it's the same because, privacy I think mostly is in the context of all the issues today. I think some people always say if you have nothing to hide then don't worry about it. That's a concept that, I guess that's a concept for what I do I don't feel that my privacy is any different than it was. I'm just doing what I do.

Moderator: Okay. Lena? Why did you say agree?

Lena: Because I guess when people, when they call and stuff like that and they ask so much questions, you know, it's like first of all I would tell them I can't give out this type of information, so like for me I agree because you have too many calls from people call and ask questions.

Moderator: Okay. Rosemarie, you said...

Rosemarie: What did I say?

Rosemarie: You said you have the same level.

Rosemarie: Yes, I agree with you [Lena] in a sense, but I don't have a problem with that. If I don't want to answer something, I say no.

Moderator: But compared to five years ago, you said it's the same.

Rosemarie: As compared to five years ago. I'm today, I'm more willing to say, "I don't want to speak to you" than I would have five years ago. So, in my personal life I may have less privacy, but it is because I have more people in my life. I now have five grandchildren, I didn't have that five years ago. But from the outside world if this is what you're talking about, I don't feel like I'm being imposed on. I really don't.

Moderator: Why did you answer what you did?

Sonia: I answered neither.

Moderator: And why?

Sonia: Because it's such a general question, and I'm not sure exactly which frame of reference you're trying to refer to, business-wise, personal-wise, invasion of telephone calls into my home, or, am I willing to give out personal information, no.

Moderator: Okay, let me ask this question. In what areas do you have less privacy today?

Sonia: Less privacy ... I think telephone, you know. I think we're bombarded by calls all the time, I mean, newspapers and this and that, everybody seems to have your number. You're on everyone's mailing list, and now on email, you get all these – you're bombarded with advertisement.

Moderator: Okay, in what other areas do you have less privacy today? Any?

MP: No.

Lena: I'd say computer, email.

Moderator: Email.

Lena: You just can't get on, especially when you get on your email there's all this flashing of different, you know, emails, no not emails, but advertisements. And it just sort of like bothers you. If I can stop it I would just love to.

Moderator: Okay.

Rosemarie: I don't turn it on.

Moderator: Okay. How, so the first question is do you have less privacy, but how concerned are you about your privacy today? You [Sonia] said you value it more, but how concerned are you about it?

Rosemarie: I'm not.

Moderator: You're not.

Rosemarie: No, I'm really not. I feel that I have the privacy I want. Sometimes I feel that my children impose on me, but that's a whole different story because it is really more general. And the personal part is that I now have five grandchildren and two daughters-in-law that I didn't have before, so therefore, you know, I have to, more of my time is taken up by other people, but that's other people that I want to be with. But the in general sense, the telephone, it doesn't bother me, I have call display. If it's a number I don't know, I simply don't answer it, I turn the ringer off. I don't turn the computer on. There are so many ways that you can deal with things.

Moderator: Sonia, are you concerned?

Sonia: Yes, I'm a little concerned.

Moderator: Why?

Sonia: Just that everyone seems to want to know your business, and there's less trust. Less loyalty.

Moderator: Less trust among ...?

Sonia: Colleagues.

Moderator: Okay.

Sonia: Yes. Of everyone.

Moderator: Okay. Lena, are you concerned?

Lena: Yes. There is too many phone calls where they go through this speech, call in, and they leave these messages for you, telling you that you qualified for this, and you call them, and you'd have this, it's like a time sharing and stuff like that. And sometimes I think that they put a little pressure on you, and then they would say actually that you won this trip for two days blah blah blah, send this money, and they don't want like a cheque, they want your Visa. And things like that are very very concernable, giving my Visa number over the phone. I don't know who I'm speaking to.

Moderator: Okay. Campbell, how concerned are you?

Campbell: I think in my general context I'm not concerned at all. Not concerned at all as in I don't have a whole lot of concerns, it's not something I think about on a daily basis. I think in the broader picture, yes there might be issues, you know, I think things in the western world I think

privacy is also becoming an issue with some of the goings on in the last couple of years. But I think generally in the day to day life I don't hold a lot of concern.

Moderator: Steve?

Steve: I'm not really concerned. And I'm not in a position to worry about my privacy and as Rosemarie made the point that as long as you're aware of where the leaks can be, it's very easy to protect yourself, your privacy. Such as the Internet, you can very easily block all the information coming through, most of it. People calling you up, asking for your Visa, I don't give that out, forget it, hang up on them. That's as far as your privacy goes.

Moderator: Okay, so you're not concerned about it. How important is your privacy to you today?

Rosemarie: That depends. That's very general, sometimes it's very important to me, sometimes it's ... it depends on what the situation is. Okay. It is very important to me if I happen to pick up the phone and they say, "you have just won a trip for two to whatever" you know, and so on and so forth. And I say, "No, thank you very much." And I hang up. That's one way of sort of dealing with it, isn't it?

Moderator: Okay.

Rosemarie: That's the only way to deal with it as far as I'm concerned. And then there are other times when it's, when I have a phone call from my daughter-in-laws it's, "can you come and take care of the baby for an hour so I can go so and so," and I'm right in the middle of doing something, and for an instant I think terrible [whispered], "oh yes, sure, I'll be right over there because we happen to live ten minutes away from each other. So you see, it's different in different situations, isn't it?"

Moderator: Okay, Sonia?

Sonia: I think companies sell your information to other companies. I don't agree with that, so that happens. I'm private, and I don't want my information to be sent all over the place.

Moderator: Okay. Lena, how important is it to you?

Lena: Very. Because these are all the people make identification of you from, you know, from lots of things, like your name, or you have to be careful with your bills, you know, how you get rid of your bills, they can take things from there and make something out of you. So I'm very careful with that.

Moderator: Okay. Campbell?

Campbell: I think, I'm 26, I kind of don't – I'm single, I don't, I'd say I know it's important in the bigger picture, but it's not something I worry about every day. It's not like – I deal with things electronically, I have it all set up, I know what it's doing, I just, I think it's more of a Gen-X view is I don't let it worry, I don't worry about it every day, and I don't ...

Moderator: But is it important to you?

Campbell: It is important, but I guess it's not, in perspective, I don't think about it.

Moderator: Other things are more important.

Sonia: I just remember the old days.

Campbell: It's not important in general.

Moderator: Steve?

Steve: Generally it's not important to me.

Rosemarie: I agree with Campbell. It isn't something that really concerns me, because it's easily taken care of. I can't do anything about my name being sold, you know, to all these different associations and what have you. You get all kinds of junk mail, you know, deal with it. I get my mail, I take out what I need to read, most of it goes in the garbage. I just, I think I have learned because I am 66, you know, I have learned that there are so many ways that I can take care of my privacy and my, I'm very careful when I put my PIN number in, you know, in the store and so on. There are so many ways that you can deal with it that I'm really, it's something that I don't think about on a daily basis. I think you take care of it.

Moderator: What do you mean by "the old days"?

Sonia: Before debits, before credit cards. I was just reading an article before we came in about credit card fraud, and that you should check your statements and things like that. You didn't have to worry about that in the old days.

Moderator: Okay. What kind of – I started to hear people around the table, Rosemarie said things, Steve said things, what kinds of things do you do to protect your privacy?

Steve: I shred my documents, I have –

Moderator: At home?

Steve: At home, yes.

Moderator: Who has a shredder?

Lena: I shred my stuff.

Moderator: So you shred at home.

Steve: I have email protection on my –

Moderator: And how long have you been shredding?

Steve: How long have you been shredding? Probably about a year now.

Moderator: Why?

Steve: Why?

Moderator: Why all of a sudden a year ago?

Steve: It just sort of, like Lena said, there are loopholes where your privacy can get out, that is one of the loopholes, so why not block it and be safe.

Moderator: Okay, what else do people do?

Campbell: With emails you can build those walls into your system, your networks, so then you know what gets through. I think people's productivity is taken away when their mailboxes are bombarded with a hundred useless emails. I just think you have to, it's awareness.

Moderator: Okay. What do you do?

Lena: Well, I shred all my bills. I've doing that for about three years now. I also, I don't walk with credit cards. I just walk with my debit card. I always look around who's behind me whenever I have to swipe my debit card. Although I still can't figure out how can someone look at you when you swipe your card and key in your PIN number, how could they access your bank account?

Moderator: Okay. Rosemarie, what other examples, you gave a few, can you think of any others?

Rosemarie: I shred everything.

Moderator: Okay.

Sonia: I don't, but I should. I rip it, but you know what happened once, we were doing some construction and they were just joe blows that we hired out of the paper, and a month later, someone called and said, they were accusing us of dumping debris on their property, and they found a bill with our name on it, or some kind of bill.

Moderator: Okay. Where do you get information about privacy issues?

Lena: Where do you get information?

Moderator: Yes. I mean, you sort of formulated some ideas about things that you do.

Lena: I don't really understand what you mean, where do I get the information?

Rosemarie: The government?

Moderator: The government, or, I mean, your behaviour, what you do, you give the example that you shred now. I mean, you haven't been doing that all your life.

Lena: I didn't have a shredder all my life.

Moderator: So where do you get your information on how you ... I mean, I've heard lots of people say I'm not concerned, I do certain things. You haven't done those certain things all your life, you've sort of got information on these things, so you know, privacy's not a concern, so you still ...

Campbell: So where, right?

Moderator: Where do you get your information, what changed?

Sonia: 9/11.

Moderator: 9/11?

Campbell: I think technology. The ability of information to be passed around is a lot more prevalent. Like for instance, my parents once were in Florida and they went around in a resort where you walk in, they swipe in your credit card, and that's the last time you use it for two weeks. My mom was back like a week later and her card had been run up all along the Florida coast because someone had the imprint. And technology is .. and I think people. You just get it from different places, on the Internet, you just ... groups, organizations, I think it's just a building up of awareness.

Moderator: Steve?

Steve: It's various media.

Lena: I heard from on the news where people, when you throw the bills out, people were picking up the bills and stuff, and you know, making credit cards on that person's name and a copy and stuff like that, and one of my friends said she was shredding and I said, you shred? And I said, well I don't shred, and she said you better start thinking about shredding because you wouldn't like someone to get your information and then you end up having to pay bills that you didn't accumulate.

Moderator: So that obviously came up, you've discussed those issues with family or friends, it came up. Who else has talked about some of these issues with family or friends? Yes.

Rosemarie: Actually, the shredding part came from when my husband had his business, everything was shredded at the office. And I thought hey, that's a really good idea, but I think the information that you're talking about you're getting from television, you always absorb it by osmosis, you know? So you become more cautious.

Moderator: And have you ever discussed these issues with family or friends?

Rosemarie: No, no.

Moderator: Lena, yes. Campbell?

Campbell: No.

Steve: Not in our immediate household, no.

Moderator: Well, Sonia mentioned September 11th. How have any of your views changed in the past five years? Or have they?

Lena: Well, I'm just more aware of, there are a lot of crooks outside, and just throwing garbage out there. Because then I just used to take my Visa bill, perforate it, and throw it in the garbage bin, and sometimes the garbage bin is full and my bag is on the ground, pretty soon a raccoon is passing, and there you see so many people's bills on the ground, and make me aware that what people can do with your credit cards, and your every time you listen to the news, there's some place in Richmond Hills, some crooks making cards and such. I certainly wouldn't want anything of my information be outside and someone else is using it.

Moderator: Okay. How are your views changed?

Sonia: I'm just a lot more cautious than I used to be.

Moderator: Why?

Sonia: Because there's a lot of fraud out there, and people are so busy these days that there's no conscience in people.

Moderator: Which means what?

Sonia: Desperate people out there, maybe it's because of the economy. We all work so hard and people are more graspy.

Moderator: Okay. Has anything changed?

Rosemarie: As far as, are we still talking about the privacy part, how has it changed? Not really all that much, I would say.

Moderator: Okay.

Rosemarie: What I'm doing now has sort of been taking place over the last five years. You know, a lot of things happen to you that you change, and things change very gradually, it's not, "Oh my God, look what's happening here, I'd better do this," you know? So it's sort of something that just happens, over time.

Moderator: Over time, incremental. Campbell, anything changed? Any of your views changed in the last five years?

Campbell: Safety, awareness, just being more aware of your surroundings, and understanding what you're doing, not being as carefree.

Moderator: Okay. Steve?

Steve: Except for political views, no, nothing's really changed.

Moderator: Except for which views?

Steve: Political views.

Moderator: Oh, political. Has anything you've seen ever – talking about the media, has anything in the media that you've seen or heard changed any of your outlooks?

Rosemarie: On privacy again, on the privacy issue? More or less what Campbell was saying, you become maybe a little more cautious, a bit more suspicious, a bit more worried.

Moderator: Okay. Let me see a show of hands. Who has ever experienced a serious invasion of privacy? Nobody?

Sonia: Do you mean like a robbery or something like that?

Moderator: How would you define it? When your privacy's being invaded. Who has ever experienced a serious invasion of privacy?

Sonia: I think on the phone sometimes, you wonder if someone ...

Moderator: Okay.

Campbell: I would probably just say we [?] you just call them up and say deal with it.

Moderator: Okay. Lena. You put your hand up.

Lena: Yes.

Moderator: What kind of invasion.

Lena: That's a family problem. And the media was involved and sort of like they invaded your privacy, they were at your doorstep, you know, they were calling till my family, they had to end up changing their phone numbers. It was very hurtful and very embarrassing.

Moderator: Okay. Very good example of an invasion of privacy. Can you think, so nobody other than Lena had something, can you give me some examples, maybe it didn't happen to you, but can you give me some examples of what could happen?

Rosemarie: Robbery.

Moderator: Robbery.

Rosemarie: A friend of ours, their house was broken into.

Moderator: Okay, so theft, burglary. Other examples.

Campbell: I guess with the media, something occurred that spots the attention to your situation, and you feel you're being invaded that way.

Moderator: Okay. Steve?

Steve: Well I can think of examples that you read about, a lot of stuff in the newspaper.

Moderator: Like what?

Steve: Like somebody stealing somebody's credit card information.

Moderator: Okay, so credit card or financial type of things. What about governments? What examples can you think of when it involved governments?

Lena: Revenue Canada.

Moderator: Doing what?

Lena: I guess with people and their taxes, and when you owe taxes, they invade your privacy. They call you if you're working, they hold back your earnings, if you have to get a refund they take that. GST, child – well, not child tax credit, but they would hold back on your GST, they would hold back whatever money they have to give back to you.

Moderator: Okay. Any other examples?

Rosemarie: When I applied for a new passport last year, the government gave me a very very hard time.

Moderator: They gave you a really hard time?

Rosemarie: For an entire year I couldn't leave the country because I didn't have a passport, because I couldn't, I didn't have the right little card to prove when I became a Canadian citizen, I only had the big certificate, and that wasn't any good. And the problem I had to go through, which was unbelievable, I could not believe it. I said, I've lived here for so many years, you know, and I married and had children and grandchildren, and you won't give me a passport! I couldn't believe it. That was, I felt, they were asking me questions that I didn't think they should.

Moderator: Okay. Good example.

Campbell: This is with a passport, they really make a law about person living in Canada, they make it a pain in the neck to get it, and then they were showing this thing where some travelers from a foreign country were stopped at the border because they didn't have all their papers, oh, why don't you buy this temporary visa for \$200, and they happily just crossed. So a person

leaving Canada will take a year, and they'll reject it, send it back, and make you do it all over again.

Moderator: How about any invasions by companies?

Rosemarie: Never experienced it.

Moderator: Never experienced.

Sonia: People soliciting you, companies soliciting you. All kinds, sometimes.

Rosemarie: Garbage collectors, I don't know, painters.

Lena: Why do you say that companies soliciting you? Are you talking about the telephone calls again, is that what you mean?

Moderator: I'm asking sort of what comes to mind when you talk about possible ways your privacy could be invaded by companies, so –

Lena: But companies calling you and soliciting over the telephone. I personally don't feel that that is invading my privacy. It annoys me, but I simply hang up on them, and once I've hung up the telephone I've forgotten it.

Moderator: Okay. What about in the workplace?

Rosemarie: I had my own business, I didn't have a problem.

Moderator: What about those who do not have your own business? Any invasions?

Campbell: Most of the invasions today just from understanding is that, on the sort of email stuff, who owns the intellectual, who owns your email? Because if one person sends an email to another, it's the company that's paying for the service, and they're paying for your service to be there. I think that could be, the company could use that against you, and if there were ever an issue along the lines of a dismissal or if somebody said something about somebody, or between these two people, and if the company's sending email on their server, if an issue came up later on, would they have the right to go on. Suppose they sent it to two people.

Moderator: Okay. What are, I'm just trying to get at some of the issues. What are some of the ways that your privacy *could* be compromised? I've heard through credit card, financial type.

Campbell: Through email.

Moderator: Through email, somebody reading your email.

Campbell: Sure.

Rosemarie: Somebody breaking into your house.

Moderator: Breaking into your house.

Sonia: In your desk, at work.

Moderator: Going in through, some pilfering. Okay. Any other examples?

Lena: Not getting the job that you want.

Moderator: Because ..

Lena: I guess, if they are going to invade into your privacy, maybe from a reference, or maybe when they meet with you, they could be maybe racist, or ...

Moderator: Okay.

Steve: Loyalty programs.

Moderator: Loyalty programs?

Steve: Yes.

Moderator: Okay. Identity theft. Nobody's mentioned that. Surveillance cameras. Loyalty programs, tracking purchases. Are some groups in society more susceptible to invasions of privacy than others?

Rosemarie: Could be, but I can't think of who would be.

Moderator: Okay.

Lena: When you are in an accident and you are trying to get money from an insurance, they have these private investigators that they pay to follow you. And I know of two people that, well I know one they still do that, and the other one they have stopped it on them.

Moderator: Okay, so that's an example of a certain group in society that's more susceptible.

Campbell: I'd say people who have involvement in something that's involved with people, like you are in a sector, a business sector that is directly related to the people today, and I think if you are in a hospital, people I believe are much more cautious of what you do. So you open yourself up if you are trying to hide something or ...

Moderator: Can you give an example?

Campbell: If you work at a bank, and you're constantly dealing with people's financial well-being, and you're flowing information all over, in some ways you're probably dealing with privacy issues because obviously you want to make sure that you're not making people's, opening yourself up to liability if other people get their hands on it.

Moderator: But as a bank employer, are the more susceptible to invasions themselves?

Campbell: I would say so.

Moderator: Okay.

Steve: I would have to say people, the lower you are on the social economic ladder the more invasion of privacy you have.

Moderator: Why do you say that?

Steve: Because you're applying for social assistance, and they're looking at you and look whether you qualify or not.

Moderator: Okay. I've heard – done this last night and tonight – I've heard both sides, I've heard the low income, I've heard rich people. I've asked are certain groups more susceptible to invasions of privacy than others.

Rosemarie: I would say famous people.

Moderator: Famous people.

Campbell: I would say the way you look at it, people who are wealthy, they're prone to invasions or privacy because people are going to try and do something to obtain some of your wealth illegally, I would then say the people who are on some form of social assistance are also open, because of some of the things that have gone on with OHIP and social assistance, and so that, the government is much more aware of their ongoings, so their privacy gets, delayed because the government doesn't want to have going on what's gone on in the past.

Moderator: Okay. What do you think?

FP: Well, I agree with him.

Moderator: Okay, Do you think rich people are ...

Sonia: I think everybody. I think everyone is so open to ...

Moderator: So no one group is more so than any other.

Sonia: Possibly the rich because they have more wealth and the poor, or the ones on social assistance, because they've already given all that information, and it could be used against them at some time.

Moderator: Okay, any other groups?

Lena: I was going to say the poor, the low income, and the rich too. They both look at them.

Steve: I don't think that the rich are that much more susceptible.

Moderator: Why?

Steve: They have their information pretty well wrapped up and tight, you can't get near it.

Lena: But they look to see what type, where they get their money from, or you know, what they do.

Steve: Most of those people don't have money.

Lena: What?

Steve: They don't handle cash. Somebody handles it for them.

Moderator: What about visible minorities and ethnic groups? Are they any more susceptible to privacy invasions than others? Yes, no?

Lena: Yes.

Moderator: Yes?

Lena: Yes.

Moderator: Yes, no?

Rosemarie: Probably, yes.

Sonia: Could be.

Steve: I'd say no.

Campbell: Maybe.

Moderator: Why would you say maybe.

Campbell: I think if it's purely a situation where it's a person to person situation I can see that where, you think of the Toronto police, I don't know, that obviously at points there is a form of racism. I think when you get to a greater scale where it's a financially motivated one, and the person is going to do something with information or with money, then I don't think they care.

Moderator: Okay. Steve, you said no, you don't.

Steve: No, I've never seen any substantial evidence to prove it. There's talk about it, I've read so much about it, but nobody's ever come up with any really proof that it actually happens.

Moderator: Lena, you said yes. Why?

Lena: Because there's lots of minority groups, and whenever you turn the TV on or, you know, the media, there's always something about the minority. Look at all the, I know certain areas, certain groups, they have lots of violence that is going on and the media is on the minority.

Moderator: Okay. Well, only one of you in the room has actually experienced a serious invasion of privacy. What about looking forward – five years from now, how likely is it that you personally could experience an invasion of your privacy, a serious invasion? Likely? Not likely?

Steve: Not likely.

Moderator: Not likely.

Campbell: Not likely.

Lena: Could be, yes.

Sonia: Not likely.

Sonia: I hope not.

Moderator: You hope not, but ...

Sonia: But I think it would be possible, like crime for instance, or some kind of invasion.

Moderator: Okay. What could you see happening, Lena?

Sonia: I see more people with security around my neighbourhood now. You know, alarms, and I never used to lock my door, my car. I do now. Just little things like that.

Moderator: Lena? What could you see happening in the future?

Lena: Well, something like that happened with my father passing and we, he's well-known and I just think that it will be like another invasion again into our lives, reminding us of the past as to what, you know, as to what has happened.

Moderator: Okay. The other three of you said no. Why not?

Campbell: I think I kind of put privacy on levels. I think a break-in, yes, it is an invasion, I guess it's something that you don't want, it's an inconvenience, but I don't think that it's something that's different. I think that obviously if you are invaded from a level or somebody completely around your life, like an identity theft. I could see that happening, because it has nothing that I control. I can't prevent it. So on that level, yes, I could see it. But if it affected my life on a much more, like, a smaller level, no.

Moderator: So you could see something like identity theft happening.

Campbell: Yes, I could see that, sure. Technology will allow it to happen, people devise it. People get around it, the different ways you do it. There's always hackers, there's always someone who's one step ahead of what the tekkies are trying to do to fix it.

Moderator: Okay. Steve?

Steve; I can't see myself in the position of being threatened by that.

Moderator: Why?

Steve: I just don't think I have anything of worth, anything of any interest to them.

Moderator: Okay. Rosemarie, you said no. Why?

Rosemarie: I said no, I don't foresee it. I don't feel that, I hope that nothing will happen, of course, but it's not something that I am terribly worried about.

Moderator: Okay. If I asked you to pick one thing that you thought was the biggest threat to your privacy in the future. I want you to write it down. There is something out there, what's the biggest threat? Maybe it's not likely it's going to happen, but what's the biggest threat to your privacy in the future? I want you to write it down, one thing.

[Pause]

Sonia: I might not be able to travel.

Moderator: Okay.

Sonia: We might not be able to travel like we have in the past. I don't know.

Moderator: What did you write, Campbell?

Campbell: Technology.

Moderator: Technology. Steve.

Steve: I can't think of anything.

Moderator: Can't think of anything. Lena, what did you write?

Lena: Custody.

Moderator: Custody. Rosemarie.

Rosemarie: Identity.

Moderator: Identity.

Rosemarie: Yes.

Sonia: I put travel.

Moderator: Why did you put travel?

Sonia: I just felt like they could close the borders, and with all this what's happening in the world, and people travel like they used to, but the freedom won't be the same.

Moderator: Okay. Rosemarie, why did you put identity?

Rosemarie: Because I think that if that would happen, as Campbell was saying, all your cards would be, everything would be taken away from you, and somebody out there would be using your Social Security Number, everything, you know, your passport, my passport, all of this I think, that would make me feel very threatened.

Moderator: Okay. Lena, why did you say custody?

Lena: I would hate to have my ex were going to take custody over my child, you know, to take her away from me.

Moderator: Okay. Campbell said technology. How do you think that's going to affect your privacy in the future?

Campbell: I think it's the process of the creation, as we see now it's identity theft. I don't think, without the technology that exists today and has been developed I don't think you could steal an identity the same way as say 20 years ago, 15 years ago, even 10 years ago, because I don't think the ability to, with computers and the accessibility of computers people can do, the ability to go into databases and to take identities, if you wanted to can run somebody's Social Insurance Number and it will tell you their address for tax purposes, anything.

Moderator: Okay.

Sonia: Well, you're not supposed to put your right address on there, that's what my son told me, so when I set up my email ...

Campbell: Yes, but it's not only that, it's just people find stuff on the weird services, I guess people are doing security checks and financial that anybody can go in there and pay like 4.99, and run a name and it will give you every, anything you really, their liens, their credit rating, and everything.

Moderator: Let me see a show of hands. How many in the room use computers? And the Internet? Would you say you're confident that you have enough information to know how computers, the Internet, could affect your privacy? No?

Sonia: I rely on my kids.

Moderator: You rely on your kids.

Lena: I don't know, I think my daughter knows quite a bit more.

Rosemarie: I believe what Campbell was saying.

Steve: Not against the best technology advances, no. Less and less.

Moderator: Campbell.

Campbell: I'm pretty aware.

Moderator: You're pretty aware? How? What are some of the things? How could the Internet, using it, how could it affect your privacy?

Sonia: They could take your information and get a credit card.

Moderator: Okay.

Sonia: I don't know, I don't have the imagination that they do, but...

Moderator: Rosemarie?

Rosemarie: I would ask my son. I don't really know almost nothing about it, nor do I want to. My son is a systems analyst. I would ask him. How can it affect me.

Moderator: Okay, Steve?

Steve: I do all my banking online, so that institution has all my information on the computer.

Moderator: Okay. So there's stuff that could be. Okay. Campbell?

Campbell: I use it for work, for research.

Sonia: Do you do banking online?

Campbell: No, I just never got around to setting it up. I don't have a lot of diversity in my banking, so it's pretty, just a chequing account. But I just think, just being aware, like if you're buying. I think people have a problem if you're buying stuff from a reputable company like Chapters, it's just knowing to make sure that you click stuff so that you don't leave your information exposed.

Moderator: Okay, so you mentioned sort of dealing with a reputable company. Are there other things that you know about that you can do to protect your privacy on the Internet?

Lena: Yes. If you're buying something on the Internet you have to make sure the little padlock is locked. Once it's locked no one can get that information once you put it through. Once it's open, you're gone, they can get you.

Steve: I always check that the retailer keeps the information on a separate server that's not connected to the Internet, such as Chapters, they would do.

Moderator: How would you know that?

Steve: You ask them. That's part of their privacy policies. That information's available.

Moderator: Okay.

Steve: Or if they use third-party billing. If they use their own billing, I'm not dealing with them. I don't trust them.

Moderator: Okay. What else do you do to protect your privacy on the Internet?

Rosemarie: We just use, we try to use just one credit card to buy something on the Internet, that only has a hundred dollar limit, and then we know what we've bought, so we just use that one credit card.

Moderator: Okay.

Sonia: I don't buy anything online.

Moderator: Okay.

Campbell: I think just being aware of where you've put it, where you've given your information so that if there is an issue later on, you can tell them, okay, I spent \$50 here, they're saying this was bought on this day for this much, you can just know what you've been buying.

Steve: I can go back, like I said, to my online banking with that much of a threat they could get into my banking take my information. I feel I'm safer doing it that way because I can check my credit cards on a daily basis.

Moderator: Okay.

Steve: And I know exactly what happens to every account.

Moderator: And do you check on a daily basis?

Steve: Every day I check it.

Moderator: Okay. Just to make sure that nothing....

Steve: Just to keep my books balanced.

Moderator: To keep your books balanced or to worry about what ...

Steve: Both.

Moderator: Both. Okay. Biometrics. Who's ever heard of the term biometrics?

Lena: I've heard it, but I don't know what it means.

Moderator: Heard it, don't know what it means.

Steve: I've heard of it, but I just don't know what it means.

Rosemarie: No.

Moderator: Things like iris scans.

Lena: What?

Moderator: Iris scans.

Lena: Okay.

Sonia: Your eyes. Oh yes, identification by your eyes. Yes.

Moderator: Fingerprint, can read your ...

Rosemarie: Or the heat from your hand.

Moderator: Yes, you scan in, put in, that's, yes, that's Rosemarie who's putting her finger in, we'll let her in, or whatever. What else have you heard?

Sonia: I heard that that technology, they're working on it. Is it here now?

Campbell: On my dad's computer at the office, he has Bloomberg [?] wire server, and it's a scan, one of your fingers, to turn it on.

Moderator: To turn it on?

Campbell: It's coded so they, Bloomberg [?] when they came in and set it up did a scan of one of his fingerprints, and whenever he has to log on to their server that are set up on his desk, you have to scan your ...

Moderator: So you couldn't log on.

Campbell: No. And if you're at home, you have this, like a watch thing, and the number changes every, the code, password, the number changes every 30 seconds.

Sonia: I have one of those too.

Moderator: Okay. So in the, Campbell's got a good example of sort of not being able to access a computer because obviously there's sensitive information on it. Unless you are the person that's been authorized to use it. Likewise, an iris scan, or basically ...

Campbell: Are they doing iris scans now at express check-ins at the airport? That was one of their ideas, because if you were approved and you went through the whole process that they, for the business traveler going, say to Montreal or New York on a daily basis, they can just go up, scan it ...

Moderator: I'm not an expert on this, but there's certainly talk about those kind of things. It's a way of proving who you are using parts that, I can steal identity electronically, I can get Rosemarie's credit card and *pretend* to be her, but I cannot impersonate your fingerprint, I can't impersonate your iris, those kinds of things. What do you think, I mean, companies are using them, and you gave an example of one already up and running, governments are talking about these kind of things, basically trying to ensure that the person you are dealing with in whatever context is the person who they say they are, and using technology to do so.

Rosemarie: Wouldn't that make everything a lot safer?

Moderator: So what's your reaction, to all you here, would it make things safer?

Sonia: Well, it would if they see you. Not over the Internet, though.

Campbell: I think that there's, I see nothing wrong with an iris scan, or a finger mark. I just think, if it's, it's convenient to us, because if you don't want to say if you've done nothing wrong or it's out of context, but if you are at an airport, for instance, and you are say, going on a business trip, and if I have an iris scan on file you can go through the check-in in five minutes rather than an hour, or half an hour, then it's convenient to you and it's actually in some ways a benefit to you. If it's being used in that context. But an iris scan, I can't see how they would use an iris scan in more ways than what they are actually using it for at that point.

Moderator: Okay, so this is an example of, there's obviously a lot of heightened steps around security in terms of flying, airplanes, obviously today. How many in this room are comfortable with the idea that if you pre-register and you knew, had your iris scanned, and the next time you went to the airport and you flew, they read your eye, and off you go in a few minutes rather than waiting in line. Show of hands: who's comfortable with that concept?

Rosemarie: I would be, yes.

Steve: That kind of actually, I like that idea because it simplifies life. But now I have to remember like 10 different passwords, when I go on a flight I have to carry all these papers with me, why not just scan my eye and then ...

Moderator: Okay. Comfortable. Comfortable. Comfortable. Comfortable.

Sonia; I don't know why I'm not.

Moderator: Why do you think?

Sonia: They make mistakes. What if they make a mistake? Somehow, and slotted me for someone else? Just based on a scan.

Campbell: But to me iris scan, I don't see how it could be used, like if they have information, someone at an agency has your information, yes, I can see that, but an iris scan to me is just a scan of your body, it's just your eye, so I don't see how it can not -- be a detriment to you. If you allow it, that benefits you.

Sonia: Could they make a mistake?

Campbell: Sure, but if they always say -- say they had a hundred people come in for an iris scan and they mixed two up. Yes, but the thing is, I don't think, I think when I'm talking about iris scan I think if there was an issue, I don't think you'd be getting your iris scanned.

Sonia: But look what happened to this lady with her passport, took her a whole year -- didn't take me a whole year to get my passport.

Campbell: Yes, but I think once you're at the point of getting an iris scan --

Sonia: You know how governments are, they make mistakes.

Campbell: Yes, but you're not going to get an iris scan if you have issues with, like crime or anything like that. I think by the time you actually get the iris scan it's going to be okay.

Moderator: Okay. Lena or Rosemarie? Anything to add?

Rosemarie: I wouldn't mind because I have to travel, I wouldn't mind if it was easier and less of a hassle, hanging around and waiting in line, and all those things. But you know, all this technology stuff, it's so, I'm so totally uninterested in it, it's, I feel like the whole world is kind of running away, you know, and I just, I'm at the point in my life I guess where I don't really give a damn if I catch up or not.

Moderator: Okay. So as long as something, like an iris scan, as long as you didn't have to learn anything and they could just come in and do it.

Rosemarie: Exactly. Just don't give me any problems. That's all I ask.

Moderator: Okay.

Sonia: It just reminds me of a movie I saw a long time ago, where everybody was brainwashed and walking like zombies, and only could have one and a half kids ...

FP: I know, I saw that movie too.

Sonia: That's what's going through my mind, and I'm going, no! I don't want an iris scan.

Moderator: Do any laws exist today in terms of protecting Canadians' privacy?

Sonia: I think so.

Moderator: You think so?

Rosemarie: I do, yes. I hope so.

Moderator: You *hope* so. But do you know of any?

Steve: I'm not aware of any.

Moderator: Not aware of any.

Campbell: No, I don't know.

Sonia: I think there was something.

Rosemarie: Neither am I, but I hope there are.

Moderator: You hope, but you're not sure.

Sonia: I even think there is now, they've just done something in real estate, too. I'd love to ask you, you know, what kinds of information when you're listing a property or if you're renting it.

Moderator: Okay. Well there are a number of different laws protecting Canadian privacy. There's the federal government, for example, has privacy laws that place strict restrictions on what federal government departments can do with personal information, how they can share it. So I think Lena mentioned Revenue Canada. When they collect certain things, for passport, you have to give certain information to get it. Well, there's laws that restrict what the passport – [end of tape]

Moderator: ... can do with that information and who they share it with in terms of other federal departments.

Rosemarie: They also asked me if I wanted to have it in my passport what country I was born in before, it was I had to, the country had to be stated, but now I was asked, do you want it printed in your passport what country you were born in. And I said, no, I guess not. I don't really care, you know?

Sonia: What would they put if they didn't put that?

Rosemarie: They wouldn't put anything in.

Moderator: Okay, so there's laws in place that govern, so like, if you lose your job and get unemployment or EI, or collect a pension, it's often different departments, and so there's laws that say they can do *this* with the information, and they can't do that. So they can't, Revenue Canada can't share certain information with other departments. Passport office can't do this. To what extent do you confidence that the federal government will follow its own privacy laws?

Rosemarie: None.

Moderator: None.

Rosemarie: They screw up left, right, and centre.

Sonia: They make mistakes.

Moderator: But do you have confidence they'd follow their own laws?

Sonia: They'd try.

Moderator: They'd try. Do you have confidence they'd –

Sonia: No.

Moderator: No.

Lena: I don't.

Campbell: It's not that I don't have confidence that they'd try, it's that I don't have confidence, I don't know very well – I think they're *trying*.

Sonia: That's not good enough.

Moderator: But there are laws that you cannot share this information with that department. So you give them certain information, and the law says that department cannot share it.

Campbell: The department as a whole, sure, but I think some people just from knowing people, the bureaucracy of it all that people will, sure put things through to different places.

Rosemarie: Or a new minister comes in and they change the laws and *now* you can share it with this department, but not that department.

Moderator: Steve.

Steve: Bureaucratically, I guess, I say yes.

Moderator: But you do have confidence?

Steve: On the bureaucratic level, yes.

Moderator: Okay, so the individual public servant?

Steve: Yes.

Moderator: Okay. There are also privacy laws that restrict, as of January 1st, 2004 there are privacy laws, a new one that came into effect, that covers the private sector, which stipulates what companies can do with personal information, how they collect it, and what they can do in terms of sharing, and what they need to obtain from an individual in order to do so. There's laws that say, stipulates what companies can and cannot do with the information that they have on individuals. How much confidence do you have that businesses will follow privacy laws in place?

Sonia: I don't have confidence.

Lena: I don't know.

Rosemarie: They wouldn't.

Campbell: I would say yes, depending on, I guess in banking where obviously banking or the financial side where you would have confidence, but I mean, an information collection type format I would say no. Like if someone's collecting information for the purpose of research or something, or they're trying to devise a database for them, I would say no.

Moderator: Steve?

Steve: Unless it is vigorously enforced I wouldn't trust the company.

Moderator: Okay, so for governments it was because they were incompetent, largely. Why for businesses?

Sonia: Because they're greedy.

Rosemarie: Because they're greedy and devious.

Moderator: Greedy and devious.

Lena: They sell your information to companies, I think on this, anybody, you give your name out to someone and you find yourself getting all of these magazines and you ask yourself, where are they getting your name from and your address from, and you get all these things? And I know it comes from, I know one company that does that too is Regal Greetings. They sell your information to companies that send you magazines.

Moderator: Okay. Let me see a show of hands. How many of you participate in customer loyalty programs? Things like Air Miles, Club Z, Esso rewards. Yes?

Sonia: Reluctantly.

Moderator: Yes. No. Yes.

MP: No.

Sonia: They sell your information, that's how you get a lot of ...

Moderator: So what's the – three of you, what's the purpose of these programs?

Sonia: They track you. They know *exactly* where you do your shopping. If you go to the liquor store, they know exactly where you do your shopping, where you spend your money.

Steve: By purpose, do you mean why I use them or why they use them?

Moderator: Well, why do they exist?

Steve: Because there is no company, they exist, they just waiting on market share, that's what it's all about, they want to see how much of a market share can they get out of you.

Moderator: Okay. Why do you participate?

Steve: Because I get rewards.

Moderator: You get rewards?

Steve: Yes.

Moderator: So you know what they're doing.

Steve: I know what they're doing. I get letters in the mail from the Dominion saying how much money I spent in a month.

Moderator: Okay. Why – you said reluctantly. You're not forced to. Why?

Sonia: I got it at work as an incentive for us, and that's how I started. And I just carried it on, but I know ...

Moderator: But why don't you stop?

Sonia: Because I'm greedy, I want my points. [Laughter]

Moderator: Okay. Lena? Why do you participate?

Lena: I want my points. I get free movie passes, I give them away at Christmas time. You get gifts, you know, whatever you are looking for.

Moderator: Rosemarie, why don't you?

Rosemarie: I use my Visa. I get airline points.

Moderator: Okay, you get airline points on your Visa, okay.

Campbell: I get some points I guess through Visa. I don't pay a whole lot of attention about how.

Moderator: Do you do anything with the points?

Campbell: I could get CD players and stuff, but it's not like I'm aware of it until they actually say, oh, you got this, will you use it? But I don't use the program to benefit me daily.

Moderator: But you use the points for something?

Campbell: Yes.

Moderator: Rosemarie, do you use the points?

Rosemarie: Just to fly.

Moderator: Well, what type of personal information do these programs collect?

Sonia: They know exactly where you shop and how you spend your money.

Moderator: Anything else?

Sonia: They probably know more, but I'm not aware of it.

Moderator: What do they do with that information?

Sonia: They sell it.

Moderator: To whom?

Sonia: To the highest bidder.

Campbell: I presume with a card, like say if you have Zellers, it allows them to see their, obviously if you sign up for something and your identity's attached to it they know what demographic, they kind of study their whole customer make-up and kind of see, okay, this demographic's buying this, this demographic ... so the way they can sell it to you is that they're, by them receiving this information allows them to make the store more suited towards the different groups of purchases.

Moderator: Okay.

Steve: More cynical than that, so that you'll buy more stuff from their store.

Sonia: They know, they target it.

Campbell: And they tie you in with coupons.

Sonia: But they target, say, you're a retired person, maybe they know, they'll send the insurance people to you.

Steve: Then why don't they call me up and say, spend money in my store?

Moderator: So I mean, most of you sort of know this, I mean, loyalty programs like Air Miles or some of the credit cards that you use that collect points on, I mean, they keep track of what you buy, where you buy, how much, and they obviously know who you are in the first place. They know if you're a male, female, young versus old, and typically, I mean, these companies can then sell the purchasing behaviour of individuals to other companies. So the Air Miles, for example, you can get Air Miles at all, redeem them at various stores, Air Miles will sell it to all the programs that participate, they use that information to target you, to better understand their, who their customers are. What do you think of the concept of these companies keeping track of what you buy, how much you spend, where you spend it.

Sonia: Invasion of privacy.

Moderator: Invasion of privacy.

Sonia: I don't like it.

Moderator: Steve.

Steve: I have no problem with it.

Moderator: No problem with it.

Steve: They're not taking anything from me.

Campbell: I think it's the cost of doing business. If you know who your customer is, then you'll be more financially savvy in developing your business toward that customer. If you don't know who your customer base is, it can kind of go. But that's from a company's standpoint. They want to know distinctly who their customer is, what they're buying and what they want, so that they can see a six-month projection of the past six months, that our majority of customers this age bracket, they're buying this and that, they can be better prepared for it. I think if you're just trying to draw a picture, I think when it gets down to there being individual's information I think it's different. But if they use that information to draw a picture of this person, this age bracket, they can do it better.

Moderator: Okay. Lena, what do you think of companies being able to track? Bother you?

Lena: No, I think Campbell is right. This is why all these cards are out there, so that companies know who buys what, you know, where, and the whole thing. And this is one of the reasons why I have one card, Visa. I don't have any – I've never had a store card. I had a Holt Renfrew [?] card once, years ago. And then I thought, forget that, because I can use my Visa. I use Visa 90 percent of the time. I carry very little cash, and I don't carry my what do you call it?

Moderator: Debit card.

Lena: Debit card, unless I'm going to the bank.

Moderator: Sonia's the only one that says invasion of privacy.

Sonia: Yes, I think it's an invasion of privacy because, as Campbell said, that's all good, but they can always give that information to someone that wants to do some bad.

Moderator: Then why do you participate?

Sonia: Well, I shouldn't, and then ...

Moderator: Is this actually an issue that you talk about?

Sonia: Yes. He says no, I'm not using my Air Miles card. And my son, too. He's 32 and he's dead against it.

Rosemarie: They don't know anything about me. They don't know what I buy, or what country I was born in.

Sonia: They know you use your Visa.

Steve: I don't get it, the level of privacy you get, the level of information that they get, they find out where I shop and what I buy. That's not really private information.

Sonia: But they probably even know more, Steve.

Steve: That's all the information they're going to get from my – as far as I can see.

Sonia: We don't know.

Steve: The government protects my other privacy.

Sonia: Are you sure?

Steve: I have confidence in the government that they are not letting that information out.

Moderator: Who has ever made a purchase on the Internet? One, two, three, you don't use it.

Sonia: My husband has.

Moderator: So why haven't you?

Sonia: Well, I don't like to do it, I don't feel secure enough. Mistakes have happened. He's bought stuff on the Internet and I've seen it run through twice on the Visa bill.

Moderator: Okay. What prompted you to make your first purchase? How many times have you bought online?

Rosemarie: Just once.

Moderator: Just once?

Steve: Dozens of times.

Campbell: Thousands.

Moderator: Thousands. Okay. What prompted you to make it the first time?

Steve: Convenience.

Moderator: Convenience.

Campbell: Convenience. You want something. My mom wanted a book and it was a small publisher in the States and it wasn't, there wasn't a distributor, and I went boom, boom, and it was here in three days.

Moderator: Lena?

Lena: I needed a virus ASAP, and I had to buy it.

Moderator: Okay. So you think it would be safe?

Lena: Well, that's when I learned that the padlocked had to be locked to buy it, to use your credit card.

Moderator: Any concerns about safety?

Steve: That's why I said that before, about checking their privacy policies.

Campbell: Using your credit card and you have a good understanding of your Visa or your card limit, your Visa, and you're not doing anything wrong with that. If you know there's an issue that comes up, you call them and they'll deal with it. I don't know where you buy from, when I go on the Internet and I want to buy something I'm not thinking all the time, oh, where is this going?

Moderator: What about, Steve mentioned privacy policies on websites, on e-commerce websites in particular. You obviously have read, you say you've bought dozens of times.

Steve: Yes.

Moderator: Each time you read –

Steve: Not each time. I should, though, in case it changes.

Moderator: So what's your thought process?

Steve: When I'm purchasing online?

Moderator: Yes.

Steve: I look at the company, to see if it's a big company, I don't have a problem because usually all these problems were worked out years ago. If they weren't worked out now, they wouldn't be online.

Moderator: Okay.

Steve: If it's a small individual company I wouldn't bother because they'd want me to send them a cheque or whatever, I don't trust them. If they're using a third party, like PayPal, PayPal's responsible. So I feel safe then. And also, for privacy of information, your credit card's monitoring what you buy, your spending habits, don't be fooled that they don't. So for instance, five charges for porn that you say you didn't authorize, you can get that turned [?].

Campbell: There's no difference to me if say you're traveling and you go into a store, hand someone your credit card than going onto your computer. If you have a good credit card and you have a good agreement and you have confidence that if someone lies you can get it taken off, it's really no difference.

Moderator: Do you actually read the privacy policies?

Campbell: I've taken a look at them, out of curiosity.

Moderator: Out of curiosity? Do you think they have adequate measures of privacy protection?

Steve: I've had my credit card stolen and lost one that way. Other than that I've never lost, not even a penny.

Moderator: Okay.

Campbell: I mean, when you go into a store and hand them your credit card, do you ask to see if they have a privacy policy?

Moderator: Do you make a distinction – I mean, Steve already says he does – do you make a distinction between who it is that you're going to buy from?

Campbell: I would say Chapters, stuff like that, when you're dealing with individuals, most individuals you would use a third party, like PayPal or some of the different, I mean, Western Union, where the money's secure from that standpoint, so you're not even really dealing with the seller. If there's an issue you go through that.

Moderator: Would you buy from a small seller that had their own infrastructure to buy that doesn't use a PayPal? You found out about ...

Campbell: If you're buying on your credit card, yeah. I would.

Moderator: Okay. Surveillance cameras I mentioned earlier. How are surveillance cameras being used in your community?

Campbell: Road safety.

Moderator: Road safety.

Lena: We have it in the apartment.

Moderator: In the apartment.

Steve: False sense of security.

Moderator: False sense of security. But how are they being used?

Steve: Supposedly for security.

Moderator: Okay. For road safety, apartments.

Rosemarie: Some stores.

Moderator: Some stores.

Sonia: Yes, some stores.

Moderator: What are they used for?

Sonia: There's a tape. Don't they have a tape?

Moderator: A tape.

Rosemarie: In case there's a robbery.

Lena: To make sure in case somebody shoplifts in a store, for instance.

Moderator: Shoplifting, robbery.

Rosemarie: Break-ins.

Moderator: Break-ins.

Campbell: From the standpoint of road safety it's the concept of being able to monitor people running red lights at high-risk intersections.

Moderator: Okay. What, who operates them?

Lena: In our building it's run in the super's office. There's a TV right there.

Steve: Individual business owners.

Moderator: Individual business?

Steve: Yes.

Moderator: What about the ones on the highways?

Sonia: The transportation?

Campbell: Transportation, police.

Moderator: Okay. Well, in London, England, and in fact, in some Canadian communities, Kelowna, BC is an example, police are using surveillance cameras to monitor public places. So I'm not talking about in the stores, I'm not talking about the highway, they're in public places to just monitor public places in order to deter crime and assist in the prosecution of offenders. So, they saw Malcolm on tape stealing, there's the evidence. And, in fact, in London, for those of you who know, London's not a big city, a lot of people, but there are roughly 150,000 surveillance cameras operating in London. All the public places. These are not the ones in the stores, in public

places. On the street, on the, going to the subways. What are the pros of surveillance cameras, like in the context of a London?

Lena: What about child abductions? Do they want to not have any because of the surveillance cameras in parks and in plazas and out on the streets.

Moderator: So that would be ...

Lena: Would they not have that? Because, I mean, we certainly seem to have enough of them in Toronto.

Moderator: Okay, but what are the pros of having, I mean, there's 150,000 cameras.

Lena: The pros would be to deter crime.

Moderator: Okay. Crime deterrence. Other pros.

Campbell: You'd be able to monitor different –

Sonia: Traffic?

Campbell: Traffic situations, allow people that kind of say, flow of people just in general?

Moderator: Okay. What are the cons?

Sonia: Privacy.

Moderator: Any other cons.

Steve: The fact that most of the time they're not used.

Moderator: Most of the time they're not used. So in general, what do you think of the idea, like London has 150,000 surveillance cameras in public places. What do you think of that?

Sonia: That's a lot, my goodness.

Rosemarie: I think that's an awful lot.

Campbell: I kind of wonder, are they using them – so they're probably monitoring them all the time, right?

Moderator: Always.

Campbell: They're watching them to see, like if they see something going on, like for instance in London where you have very near the IRA bombings, you'd be able to develop a sense, and if they see a situation that looks suspicious they could deal with it. Maybe even be able to stop it. So if they're watching it on a continuous basis I can see it benefiting. I think you'd have to have distinct guidelines, a context, but I'm not too sure how viable it is. I can certainly see it's something that's ...

Moderator: I've never been on the inside, but they have a whole organization that watches what's going on in real time. I mean, there's 150,000 of them, there's constant monitoring of them. Steve, what do you think?

Steve: Aside from the cultural differences, I think most of this is an intimidation factor.

Moderator: Mostly an intimidation factor? Well, what do you mean by cultural?

Steve: Well, people in London they tend to, prone to more protest than they are in Toronto.

Moderator: Okay. Do you think, I mean there's a debate, people on both sides of the argument. Some say that they're effective at deterring crime, and others say they are not effective at deterring crime. Which view would you lean towards?

Sonia: I don't know, what have they done? Have they deterred crime?

Moderator: What do you think?

Sonia: That would be my first thing.

Rosemarie: That's right.

Moderator: That they are effective?

Rosemarie: Well, that they should be.

Moderator: Well, I mean, there's two sides of this. Experts say they deter crime, and there's experts that say they don't deter crime. If I forced you to take one view, which one do you want to take?

Sonia: I'll say they don't.

Moderator: Don't.

Rosemarie: I would think that they do, it's kind of like Big Brother is watching, you know.

Moderator: Okay. Yes, no, yes. Lena?

Lena: I say yes.

Campbell: I say yes.

Steve: I'd say no.

Moderator: Why do you say no?

Sonia: I think they're too busy watching the camera to do anything, to really.

Moderator: Who's too busy watching the camera?

Sonia: To alert the police if they do see a crime.

Moderator: Who's too busy?

Sonia: The people that are surveying the cameras.

Moderator: Oh, they're too busy that they just won't ...

Steve: It's not that simple. The criminal's going to commit the crime, whether there's laws against, whether ... It doesn't matter, it's not to deter. What it will do is it will help police *catch* the crooks.

Moderator: Okay. Why didn't Steve say yes?

Steve: If a crime is developing or there's signs that something, say that with bombings with cars, and they can, someone's watching it and they kind of got an idea of what to look for, they could save lives just by being able to observe it, and if they observe something that's suspicious, they can react to it, be proactive to it. Rather than having to deal with the aftermath.

Moderator: Rosemarie, why did you lean? And I don't know the answer myself.

Rosemarie: You would think that knowing that all of these cameras are out there somewhere, everywhere, watching that people would be more cautious, you know, would think twice before they do something. I don't know whether they do or not, I don't know how determined criminals can be.

Moderator: Okay.

Rosemarie: But you would think that that is what would happen. However ...

Moderator: Okay. Lena, why do you think they would?

Lena: To catch the people who's doing crime, before if a crime is taking place and if they had cameras there, I'm sure that camera would be able to pick up the person who made that crime.

Moderator: Okay. Well, I already told you that that's London. We've already started to see it in Canadian cities. Kelowna, BC has a surveillance camera put in one of the main parks, by the RCMP. What do you think of the idea if Toronto was to follow the lead of London, England and introduce surveillance cameras all across the city? Is it a good idea or a bad idea?

Steve: For someone that lives downtown there, I have cameras around me all the time. I don't think it makes one difference whatsoever.

Moderator: So is it a good idea or a bad idea?

Steve: Doesn't matter.

Moderator: Doesn't matter.

Steve: It won't make any difference.

Moderator: Won't make any difference? Campbell? Good idea or bad idea?

Campbell: It would have its benefits, but I'm kind of on the fence on it. I'm not too sure if it's – there would be benefits, but I'm not too sure the detractors would override the benefits. I think the benefit is, if you stop one – if someone is saved from something, that's –

Moderator: What are the detractors?

Campbell: The context that it's used for, I think it's a visual issue. If you devise a policy and try to build on it to an extent that it works, I think that it works. If you save one person, I think it has a benefit in the end, but I'm not sure. I think, there's always a benefit. If you save one child from an abduction, you save – then, yeah, it's been productive.

Moderator: Okay, so good idea or bad idea?

Sonia: I don't like it.

Moderator: Don't like it?

Rosemarie: Yes, if they are used in parks.

Moderator: All across the city, so if you walk down University, they can see you. If you walk down Dundas, they can see you. If you walk in a park, they can see. Basically, the idea in London is that basically they have it at all the public places in the city.

Rosemarie: It doesn't really matter to me, because I agree with Campbell. If it saves one child from being abducted and murdered, as far as I'm concerned they can put cameras everywhere.

Moderator: Lena?

Lena: Yes, I think it will benefit the city. There's just too much crime in the city, gangs, abduction.

Rosemarie: That's right.

Moderator: Okay. Sonia, you're not comfortable?

Sonia: I don't know, I'm not comfortable. I'd like to think about it.

Moderator: Why?

Sonia: I'd like to hear what the results were, from London. 150,000 did you say? So what were the results? I mean, have they caught crime? Has it helped?

Moderator: There's no clear consensus.

Sonia: Did you say – do you remember that one in the States where that girl that was at the gas station, she went out. She was caught on camera, and never found.

Campbell: That might have been a video, but I just think if you, if there's a cost – there's always an economic consequence, but I think solely save, if you allow one person to be saved or be protected from a situation that would've occurred. See, I guess the concept is that if you're watching it as it develops, then you react to it, rather than, with security cameras, it's a camera, but they end up with the tape the next day.

Moderator: I'm pretty sure with the London example it's constant monitoring.

Campbell: Then I can see benefits to it, because you can react to situations as they build.

Moderator: So do you have any concerns, any of you have any concerns?

Sonia: Privacy. I don't like that. There goes your invasion of privacy. I – no. And I think that the people who are going to commit these crimes will figure out a way to do it behind the cameras or something else. I think the only one it's going to deter is our privacy. We're always going to be watched, monitored, everywhere.

Moderator: I mean, you said not that effective. Do you have any concerns?

Steve: I don't have concerns. [General murmuring] I wouldn't like to see the police waste that kind of money on this.

Moderator: So there's an economic element to your equation, so the cost element. If it's not going to be effective, why waste the money. Let me see a show of hands. How comfortable are you, so these are all across the city, how comfortable are you with the idea, and there's people

sort of watching obviously in real time, how comfortable are you with the idea of being monitored by a police surveillance camera as you walk down the street or go to a park? So actually you walk into the space where there's a camera, there's somebody in the control centre watching the screen, and all of a sudden – how comfortable are you with the idea?

Steve: I have no problem with it.

Moderator: No problem?

Campbell: Indifferent.

Moderator: Indifferent.

Rosemarie: Not a problem.

Lena: Not a problem.

Sonia: I don't like it.

Moderator: Okay. Why?

Sonia: Not that I mind.

Moderator: No, no.

Sonia: I just find that the overall concept of it, the big picture, we're just going to be all robots, and everybody's going to be watching us and telling us what to do and we're not going to have freedom of speech, or freedom – I won't go that far.

Moderator: Okay.

Sonia: No.

Rosemarie: Maybe I agree with that.

Sonia: I mean, that's why we all came to Canada.

Rosemarie: The thing is, I come from a country that is far worse than Canada.

Sonia: Where are you from?

Rosemarie: Sweden. I laugh to this day, when I go there, there are signs everywhere that say don't sit here, don't stand there, don't have ice cream, don't do this, don't ...

Sonia: Well, that's what I mean. That's what I don't want.

Rosemarie: It's unpoliceable [?].

[General murmuring]

Moderator: Did you just change – so, Sonia said –

Rosemarie: I didn't change, I didn't change. I'm very comfortable with it, I'm just saying that it's such a double-edged sword. You know, it is good, but you know, at the same time we're right back into Orwell's *1984*.

Moderator: Okay.

Rosemarie: I mean, remember how 1984 was so old fashioned? Compared to today? But I see it because there are so many things going on. Little children that are being grabbed, it just happened.

Sonia: I know, it just happened, but ... with kids, you just can't leave them any more.

Rosemarie: This is why I look for the grandchildren around, left, right and centre.

Moderator: So the risks of real, and they offset some of the "Big Brother's watching me."

Sonia: But I feel as if the risks will *still* be there, and we're going to have all those signs, we can't do this, can't to that, we're going to be monitored all over, we'll lose our privacy.

Moderator: And we're not benefiting.

Sonia: Yes. And I'd rather the parents understand that they can't just let their kids run around any more. And I'm going to be a grandmother soon ...

Moderator: Okay. Well, I mean, privacy experts, they often talk about different types of privacy, and some of the comments we've had tonight, I mean, their evident. So they talk about four types: bodily privacy –

[General murmuring]

Campbell: Is there a handout?

Moderator: Oh, sorry.

[General murmuring]

Moderator: There's bodily privacy, communication privacy, informational privacy, and territorial privacy. There's two parts to this question, this handout. The first one is, I want you to rank these different types of privacy in terms of how important it is for you to ensure your privacy is maintained in these four areas. And I want you to rank them from a one to four, where one is the most important to maintain, four is the least important. So those definitions you see, so some may say bodily is the most important for me to protect, someone else may say communication is the most important. So a one, two, three or four. Second part of the question has you rank the same types in terms of the degree to which these areas of privacy are under threat to you today. So one is are you concerned about maintaining, which one's most important to least important. The second part is what's under threat today. One is it's most under threat today, and four is the least under threat. Everybody know what they're doing?

FP: No.

Sonia: Three is the least?

Moderator: Four.

Sonia: Four is the least?

Moderator: Yes, so one to four.

[Pause]

Sonia: And those little monitors now, they're very inexpensive. We have a laneway and my husband was thinking of getting one for our laneway.

[Pause]

Sonia: [whispered] Can I say something? I can see the criminals getting them and putting them in strategic spots. Because they are very inexpensive. [Rest inaudible]

Moderator: Okay. Done. Can I get you to read the order that you ranked them in. So for the first one, read them one, two, three, four. Or maybe communication, informational, territorial, bodily – your order one through four.

Steve: Okay. Informational, communication, territorial, and bodily.

Moderator: Campbell.

Campbell: Communication, information, bodily, territorial.

Moderator: Lena. How did you rate that first one?

Lena: Bodily, communication, information, then territorial.

Moderator: Rosemarie.

Rosemarie: This was the one in which department?

Moderator: Where you put one, two, three, four.

Rosemarie: Okay. Communication, information, territorial, bodily.

Moderator: Sonia.

Sonia: I had the same thing.

Moderator: Information ...

Sonia: Bodily is the most, and then communication, information three, and territorial.

Moderator: Okay. Second part of the question. Steve.

Steve: Information, communication, bodily and territorial.

Moderator: Campbell.

Campbell: Information, communication, bodily, territorial.

Moderator: Lena.

Lena: Communication, information, territorial, bodily.

Moderator: Rosemarie.

Rosemarie: Communication, information, territorial, bodily.

Moderator: Sonia.

Sonia: Same thing. Information, communication, territorial, bodily.

Moderator: Okay. Go back to the first part. Which one did you say number one?

Steve: Information.

Moderator: Why?

Steve: Because I – because I feel that's the strongest control I want to control. I want to control it.

Moderator: You want to control it. Campbell, what did you see as number one?

Campbell: Information.

Moderator: Why?

Campbell: Because I think it's what you want to try and control the most, because it's the most accessible – it would be the easiest for other people to access.

Moderator: Okay. Lena?

Lena: I'd say number one is communication.

Moderator: Why?

Lena: Because I don't want anyone to be listening to my conversation, or reading my email.

Moderator: Okay, what did you put as number one?

Rosemarie: Which one would I rate as number one?

Moderator: Yes.

Rosemarie: A lot of them.

Moderator: I want you to rate – there can only be one number one. So they've got to be this is the most important, this is the second most important, this is the third, and then this is the first. They can all be important, but I need you to ...

Rosemarie: Okay. That is the most important.

Moderator: Which one?

Rosemarie: Information, I don't want people to have information on me.

Moderator: Okay. So can you, Lena and Rosemarie – they can all be important, but just sort of try to put one above the other, which one ... and for the second part of the question. What did you put as number one?

Sonia: Bodily.

Moderator: Why?

Sonia: I don't want people watching me, knowing where I am and what I'm doing. But now that I'm thinking, everyone else, maybe information, knowledge is power.

Moderator: Okay. Steve, what did you put for most threat number one?

Steve: Informational.

Moderator: Why?

Steve: Because I guess I have less control over it, what people do, how they can get into my information. Using a computer, I can see a threat to that at all times.

Moderator: Okay. Campbell.

Campbell: Information.

Moderator: Why?

Campbell: Because bodily and territorial is kind of on a much lower scale, in a much more confined area. I feel like information is just out there. People can access it, use it, it's just much more accessible.

Moderator: Okay. Lena.

Lena: The second part?

Moderator: Yes.

Lena: Bodily.

Moderator: Why? Why do you say that it's the most under threat?

Lena: I don't want to be watched or monitored without having the knowledge or permission, you know? I'd be scared to come out.

Moderator: Okay. Rosemarie.

Rosemarie: The most under threat?

Moderator: Today, yes.

Rosemarie: Well, probably bodily. Because you were talking about putting up all these 150,000 cameras everywhere.

Moderator: Okay.

Sonia: I have informational privacy.

Moderator: Why?

Sonia: Because, just like Campbell said, knowledge is power, and they can get your information and do whatever they want with it.

Moderator: Okay. Well we've almost been talking for two hours about privacy, and at the beginning a lot of you said you're not really concerned about it, or there's a mixture in terms of what people have gone through and attitudes. Obviously this is not something you spend a lot of time talking about on a day to day basis. We've just gone through two hours of this. How, sort of, before we invited you to come in here today, you sort of had one set of views. We've been talking

about these issues and various things, go this way, that way. What's different as you're going to leave this room?

Sonia: I'll be a lot more aware of it all.

Moderator: Meaning what?

Sonia: How people can get your information and do what they want with it. I'm going to be a lot more careful on the email. Because really, they can just forward it to anyone they want. Or make a mistake, too.

Moderator: Steve?

Steve: My views haven't changed.

Moderator: Campbell?

Campbell: I think it's just a little bit more awareness, you know, in your day to day life. Unless something actually affects you, I don't think you really think about it. But it's just like, if you're on the computer, you might just be a little more aware, making sure that you know what you're doing, where your stuff's going, what you're doing.

Moderator: Lena?

Lena: Just being a little bit more aware too.

Moderator: Rosemarie?

Rosemarie: Very much like what everybody else is saying. Just being a little bit more aware, because you're right, it's not often you sit around to discuss. And the only thing that I, that I'm thinking twice about is this, are the cameras. I mean, I never thought about it, I know there are cameras at traffic lights, trying to stop people from running yellow lights and red lights and so on, but I never really thought of cameras everywhere, watching you as you are walking down the street or whatever. That's something I'm thinking a little bit more about. I'm just a little bit more aware, I guess, because it's not something that you get involved with very often.

Moderator: And, I mean, London is the sort of the main example around the world. Kelowna was the first government local city where it was put in place. Others are exploring it.

Campbell: How long has it been there?

Moderator: Kelowna? I think it's been about two or three years.

Campbell: Oh. And do they notice a difference, or is it still kind of ...

Moderator: I don't know. I mean, there's both sides of the case, right? One will say it deters crime in that vicinity, so they go somewhere where there is no camera.

Campbell: Right.

Moderator: And others will say yes, it is, so it's kind of ...

Rosemarie: Doesn't that prove that cameras deter crime then? Because what you just said was where the cameras are, it deters crime, so then all the criminals go to the areas where there are no cameras.

[General murmuring]

Steve: You go down Yonge Street and you're surrounded by cameras. I believe that you can walk down the street, you get photographed a dozen times for anyone visiting Yonge Street. And I live in an area where there's crime, right underneath the cameras. It doesn't deter them one bit. I don't think cameras are an answer.

Sonia: No.

Moderator: And there is a debate out there. And I'm sure on the London example there are both sides, that say yes, crime has been deterred, and that others haven't. In the London example.

Rosemarie: And how long have they been in London?

Moderator: I think it's been a few years.

Rosemarie: But they haven't issued any statement?

Sonia: Reports as to?

Moderator: I'm not an expert, I know that there is no consensus in this area. People speak on both sides.

Rosemarie: Down three percent? Crime is down three percent or something?

Moderator: It is 9:25. I promised to have you done by 9:30. I want to thank you very much for taking the time out of your evening.

Rosemarie: Weren't we supposed to be ten?

Moderator: Yes, usually – there's a Leafs hockey game that wasn't on the agenda. I had no control over it! I'm going to collect all the paper. But thank you very much for taking the time out of your evening.

[General murmuring]

[end of tape]