

Commission to issue and enforce specific privacy regulations for children.⁴⁵ The Commission did not seek to extend protection to consumers in general, because, at the behest of industry leaders, the Commission still felt that the industry was better served by “implementing broad-based and effective self-regulatory programs.”⁴⁶ However, newly elected President Bush replaced the Commission chairman who sought the proper legislative approach and therefore, eliminated any attempt for a comprehensive

Commission chairman instead directed the Commission towards online security protection through a new interpretation of section 5(a)’s unfair or

unable to bring suits themselves with the Commission and now face substantial hurdles over their ability to do so.²⁰²

One of the solutions presented, H.R. 3896, would provide some benefit to consumers, although a more expansive model passed by Congress, similar in the form of HIPAA would provide adequate protection for consumers.²⁰³ Under a HIPAA style expansion of regulatory oversight the

Commission would be able to provide scalable national standards and the ability to enforce violations if need be.²⁰⁴ Additionally, if passed in

conjunction with increased accountability measures, businesses would be compelled to comply and provide proper protection of consumer's sensitive data for the sake of remaining profitable.²⁰⁵ The massive data breach of the key institution, Equifax, must be the wake-up call for the Commission and Congress to take a more active role in keeping Americans' sensitive data