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The Great Online Data Scramble

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We used to think that databases would solve all of our problems by keeping information about people organized and categorized. And for a while it did work that way—paper files became digitized, scattered data collated, and duplicate files were slowly weeded out until we reached a degree of data purity that was close to Nirvana.

In fact, the data became clean enough that bad actors were able to tell how data was stored about them in various data systems, including the credit bureaus, criminal history bureaus, and other "people rating and artificial understanding" systems. And of course, once they figured this out, they immediately started gaming the system.

We are starting to see multi-generational crime families all use the same social security number for all activities. We also see dates of birth become "fluid" as a person moves between bankruptcy and solvency. Names are more a work of history than actual identification as people begin using persona name versions -- one version of their name for the good things they do, another version for their criminal bookings.

It's doubtful that these bad actors are able to articulate the reasons behind their actions, they more likely just have a bad feeling that they're being followed and so they instinctively hide their tracks, even if it does cause some additional consequences when they, for instance, apply for credit or try to get a job.

In insurance, as technology for tracking people increases the confidence in the data received rises as well, and may cause a new, insidious risk: Insuring a persona, not the actual person. There is also risk in surveillance, where a simple SSN search may turn up generations of criminal convictions when the actual person of interest has not been convicted of any crimes.

There is a solution, although it involves data matching in ways that have not been done before. Physical characteristics such as gait, shapes of ears, eyebrows, chins and noses, and the data of relatives, coded together with traditional data will become the SSN of the future – tying the physicality of the person's body to their data will become the gold standard for identification of behavior, risk and profiles.

It feels a little like "blockchain of humanity" but it is becoming true that in order to identify one person, a whole series of random data will need to line up to prove their actual complete identity.

Welcome to the new normal.