

DATA DEPOT

A deep dive into what the “largest home improvement retailer in the world” really knows about consumers

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Stephanie T. Nguyen is a Senior Fellow at Columbia Law School's Center for Law and the Economy, where she advances investigative research and builds institutional capacity to help state and local enforcers address harms to competition and consumers. From 2021 to 2025, she served as the Federal Trade Commission's Chief Technologist, founding and leading its first Office of Technology and directing landmark compelled research investigations into generative AI partnerships and surveillance pricing. Previously, she worked at the U.S. Digital Service, MIT Media Lab, and Consumer Reports, leading large-scale public interest technology and investigative research. Stephanie is a Gleitsman Fellow and Scholar and a graduate of Harvard Kennedy School and the University of Virginia.

Cat Mai is a Computer Science Ph.D. Candidate at New York University, where she is affiliated with the Cybersecurity for Democracy initiative. Her research interests are in the relationship between users and online advertising, for example, discrimination in the ad delivery system.

Zachary Harris is a Program Manager at Columbia Law School, where he works with faculty and staff to support policy research publications and programming. Zach previously served as an analyst at the Consumer Financial Protection Bureau, where he worked to identify and mitigate patterns of harm in student lending complaints. He is a graduate of the University of Virginia.

Damon McCoy is a Professor and Co-Director, NYU Center for Cybersecurity, and received his Ph.D. in Computer Science from the University of Colorado, Boulder. His research focuses on empirically measuring the security and privacy of technology systems and their intersections with society. Currently, his primary focus is on auditing and transparency, online payment systems, economics of cybercrime, privacy-enhancing technologies and censorship resistance.

David Choffnes is a Professor at Khoury College of Computer Sciences at Northeastern University and a Visiting Scholar at the Harvard Kennedy School. His research focuses on topics at the intersection of people and online systems, with a particular interest in consumer protection in the areas of privacy, security, and net neutrality. His research has revealed how consumer's personal data is collected by companies while people use mobile apps, web browsers, and internet-connected devices (so-called IoT devices) such as smart speakers, TVs, and cameras. This research has led to widespread press coverage and improvements to software that better protects personal data for millions of consumers.

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1. Executive Summary

The Home Depot is the world's "largest home improvement retailer in the world" with thousands of stores, billions of annual sales, and an increasing reliance on data analytics and digital infrastructure to connect customers with products.¹ To understand what Home Depot's data-driven business model looks like in practice beyond public investor presentations, press releases and curated marketing language, the team gathered some data of our own. We worked with 10 Home Depot consumers across 4 states who exercised their privacy rights in 2025 by requesting that information in the form of a "Personal Information Report."² The 10 consumers provided consent to the team to analyze their data and publish the findings in a public report.

The team started off with 3 areas of inquiry:

1. What kinds of personal data does Home Depot collect, infer, and maintain about its customers?
2. What mechanisms does Home Depot collect and generate customer data?
3. How is customer data used, shared, sold or aggregated within Home Depot's broader commercial ecosystem?

The team gathered these reports, analyzed them, and laid out the findings below:

1. The reviewed reports include inferences on household child profiles, including the presence, number, and age ranges of children.
2. The reviewed reports show a collection of extensive geolocation data, including IP-based location information, that may or may not correspond to individuals' actual physical locations, including where they live or where they traveled.
3. The reviewed reports include inferences on a broad range of socioeconomic indicators, including financial behavior, educational attainment, and occupational classification.
4. Home Depot documents numerous ways it can collect user information – including through tracking online account activity and/or promotional

communications, enrollment in the PRO Xtra loyalty program (for large volume purchasing businesses), or through PRO Referral online accounts (for contractors, workers, and professionals).

5. The reviewed reports contain inaccurate information, resulting in profiles that misrepresent individuals, and, in some cases, their households and families.
6. Home Depot claims to collect, share or monetize customer information through numerous third-party data brokers, making it difficult to determine how information on customers is obtained.
7. Beyond being a retailer, Home Depot operates a contractor marketplace (Pro Referral) that connects customers with independent service professionals and an in-house retail media network (Orange Apron Media) that enables brands to advertise across its digital and in-store channels.

2. Context

Behind the Home Depot's bright orange stenciled logo lies not just a home-improvement retail empire, but a vast engine of data collection and processing shaping how millions of consumers, homeowners, and professional contractors can shop for home improvement projects.

Nearly a half century ago, Home Depot introduced a new kind of retail store: a large warehouse-style hub offering a breadth of home do-it-yourself (DIY) items alongside in-store experts from trained associates.³ Since then, the company has seen significant growth through expansion and numerous acquisitions.⁴ Today, Home Depot is the self-proclaimed “largest home improvement retailer in the world”⁵ with over 2,300 stores in the US, Canada, and Mexico,⁶ along with nearly 3.5 billion annual site visits and 1.6 billion annual transactions.⁷

Over the years, the company transformed alongside rapid tech changes.⁸ In the 2010s, the Home Depot mobile app and its other virtual tools expanded to ensure an “interconnected shopping experience” on mobile devices – allowing customers to seamlessly shop, buy and even navigate the physical store with increased precision.⁹ In 2019, the company was rated as the #1 mobile app in retail with its “robust interconnected experience” including store-specific wayfinding, visual product search, augmented reality, 360 product reviews, and personalized guides.¹⁰ Home Depot made it easier to buy online in a pinch – expanding their regional distribution centers to ensure almost every product could be sold and delivered within three hours.¹¹

These ambitions signal a company that is increasingly leveraging data and automation. Beyond the personal information reports, Home Depot operates its own advertising and marketing platform, Orange Apron Media, used by 2,000 advertisers.¹² It is building a serious advertising business atop of its retail operation as it brought ad serving in-house, launched a self-service platform, and is running beta tests with brands in other sectors beyond just home improvement including financial services, insurance, auto, and telecommunications.¹³

Reports and documents show advancements in Home Depot's personalization capabilities.¹⁴ The retailer partnered with consumer identity management and marketing firms to “optimize mobile engagement” to target shoppers based on

metrics such as “homeownership, income, marital status and purchasing power to help increase sales.” The company’s privacy statement states that it “is committed to providing our customers with valuable, personalized experiences” – and that “some of the information collected for our financial incentive and loyalty programs may be combined with other information we collect about you to make inferences about your preferences and interests.”¹⁵

Personalization does not only apply for consumers – it may also apply to worker and contractor experiences. In 2008, Home Depot acquired and integrated Redbeacon, a marketplace founded by former Google employees to match professionals – like plumbers, roofers, painters, and cleaners – to paying customers.¹⁶ In 2012, the company launched Pro Xtra Loyalty, a loyalty program with “exclusive savings,” “preferred pricing,” and “VIP experiences” aimed at contractors and other professionals who do business with The Home Depot.¹⁷ More recently, reports have highlighted how the company is positioning itself as going beyond just a supplier – and more of an “operational partner” as the company is “enhancing its Pro digital ecosystem with new AI-powered and project management tools” such as the ability to enable users to “organize complex jobs with features like personalized pricing, inventory visibility, and streamlined delivery preferences.”¹⁸

In their December 2025 investor meeting, executives touted the company’s use of machine learning models and generative AI powered applications to “interpret customer needs to determine intent” and “proactively identify and address high risk orders.”¹⁹ They signaled more innovation to come this year, too: enhancing their contact center into an “intelligent workflow model” where AI agents can “take actions on behalf of customers.”²⁰

Home Depot has repeatedly adapted to major technology inflection points, from e-commerce to mobile – and generative AI appears to be the next chapter. Reports shared that Microsoft Copilot has been made available to employees to speed up software development and guide “more efficient workflows.”²¹ Other initiatives include developing a retail strategy for AI shopping platforms across AI agents and are building out Magic Apron, its customer-facing AI assistant that answers questions, summarizes reviews, and helps shoppers make purchasing decisions.²² Google Cloud boasted its partnership with Home Depot to build the retailer’s agentic infrastructure and backend, including the Magic Apron tool, to “build great experiences for our customers and associates.”²³ According to Home Depot executives, use of the tool is associated with a 10% year-over-year increase in comparable sales relative to situations where the tool was not used, suggesting it may be delivering meaningful business value.²⁴

Taken together, these investments illustrate how Home Depot is evolving beyond a conventional retailer that merely adopts new technologies. Instead, the company

increasingly positions itself as a technology platform, with AI, advertising infrastructure, and consumer data serving as core strategic assets.

3. Findings

Finding 1: The reviewed reports include inferences on household child profiles, including the presence, number, and age ranges of children.

Home Depot segments customers based on the presence, age, and composition of children in the household.²⁵

All of the participants confirmed they did not provide Home Depot with information about whether they have children, the number of kids they have or their ages. Yet, references to children appear repeatedly throughout the reports we reviewed, embedded under “inferences.”

Home Depot uses terms like “presence of children,” “likelihood of children,” “inferred number of children,” and even “known child,” suggesting varying levels of confidence (e.g. known, extremely likely, etc.). It is unclear to us what qualifies information as “known.”²⁶

Relevant Factors Identified in Research

- Research has shown that the presence and age of kids can be a highly valuable and predictive beacon of purchasing behavior and lifetime customer value.²⁷ This information can strengthen customer profiling and targeting for marketing, promotions, or engagement.²⁸
- All 10 consumers told us they did not provide information to Home Depot about their children (or lack thereof). While it is currently unclear how Home Depot generates inferences regarding the presence of children, it is known that retailers can potentially derive this information through:
 - Data the company claims to collect from the consumer directly (e.g. purchases, credit card transactions, and online behaviors could reveal the existence of and ages of children).²⁹
 - Product-based inferences including timing and sequence inferences³⁰ (e.g., a customer buys popular nursing room paint color and night lights, and then stairwell gates and cabinet locks 12 months later could suggest a consumer has a child at a certain age range).³¹

- Device and household linking. Companies can connect behavior across devices and people including through Wi-Fi network activity, delivery address, and credit cards (e.g. Parent 1 buys bunk beds and Parent 2 buys Pokemon-themed bedding).³²
- Public records or zip code can be predictive. Companies can make probabilistic predictions about family composition using ZIP code or public records of properties; for example, a household has 2 children, ages 4-7 with 80% confidence, which can be enough to customize coupons, promotions, prices and more.

Finding 2: The reviewed reports show a collection of extensive geolocation data, including IP-based location information, that may or may not correspond to individuals' actual physical locations, including where they live or where they traveled.

At least one report lists dozens of geolocations, most of which the participant stated they never visited, prompting the question – could location potentially be inferred, gathered by other sources and/or entangled, rather than directly observed or collected?

At least one report reflects an even wider geographic footprint recorded – capturing, aggregating or buying data that reflects over 30 IP addresses, and over 15 geolocations across 5 states. The individual reported to us that they only went to one Home Depot in one of the zip codes listed. The report also included the participant's ZIP code where they live, and several locations situated near highways the participant recalled passing during weekend family road trips, provoking the question: where did all of these recorded locations come from, if unrelated to visits to Home Depot?"

Home Depot discloses that it collects or infers location information based on “your online activities or information collected from your devices, such as location information inferred from your IP address and in-store or GPS location associated with your mobile device.”³³ Information collected that could be used to inform IP address determinations include “browser cookies, pixel tags, and web beacons [...]”³⁴ Home Depot’s privacy policy states that they use location data to provide “product pricing and availability” or “coupons and other offers based on your location.”³⁵ and that location information is disclosed to a number of service providers including advertising partners and marketing companies.³⁶

Relevant Factors Identified in Research

- Companies can use device sensors and network signals to infer a user's location, including information from Wi-Fi networks, cellular towers, and nearby Bluetooth devices.³⁷
- Location data was an estimated \$12 billion market in 2021.³⁸ Once someone's location data has entered the data marketplace, it can be sold and resold over and over again.³⁹ Advertisers, government agencies, and investors are willing to spend hundreds of thousands of dollars for location data and the insights that can be derived from it. Potential buyers can range across hedge funds,⁴⁰ political campaigns,⁴¹ the IRS,⁴² law enforcement agencies,⁴³ and the military.⁴⁴
- Companies may generally state that they "anonymize" or "de-identify" user location data, but in practice, researchers have repeatedly found that "anonymized" or "de-identify" user location data can still be traced back to individuals.⁴⁵ For instance, the family safety app, Life360, sold children's and families' whereabouts to data brokers, who in turn sold this data to "virtually anyone who wants to buy it."⁴⁶ Two former Life360 employees reported that "while [the company] anonymizes the data it sells, it fail[ed] to take necessary precautions to ensure that location histories cannot be traced back to individuals," and also did not make efforts to "fuzz, hash, aggregate, or reduce the precision of the location data to preserve privacy."⁴⁷
- Home Depot requires customers who want to rent select tools to verify their identity with CLEAR, a biometric verification company.⁴⁸ The process asks users to submit photos of a physical ID card and a selfie. CLEAR states that it might share user data with third parties for advertising and marketing purposes.⁴⁹

Finding 3: The reviewed reports include inferences on a broad range of socioeconomic indicators, including financial behavior, educational attainment, and occupational classification.

8 out of the 10 reports reviewed include inferences of customer credit usage, education level, or occupation which are indicators that can suggest level of customer wealth and economic security.

6 out of the 10 reports reviewed include the note that there is a "presence of a credit card." One report further characterizes the individual as a "premium credit user." Such information may suggest whether a consumer has a higher income or more spending power and can suggest relative comfort for households.⁵⁰

7 out of the 10 reports reviewed included inferences of customer education level spanning graduate degrees, some college education, or high school graduation –

which can correlate with income, homeownership, and/or the likelihood of spending more on complex home improvement projects.⁵¹

6 out of the 10 reports reviewed included inferred occupational roles, spanning a range of professions, including management, business, finance, education, health, legal, and administrative support. Several of the inferred occupations were in fields that typically require advanced education or professional credentials and can be associated with greater economic stability. However, 4 of 6 participants who saw an inference of their occupation in their reports were completely incorrect. The remaining 2 reported their occupations as partially incorrect.

Relevant Factors Identified in Research

- A 2020 article cites that Home Depot partnered with consumer identity management firm “Infutor” and marketing firm “Vibes” to “improve its user experience and optimize mobile engagement.”⁵² The analysis they provided suggests one way socioeconomic inferences can be made: *“The new software matches customer profiles with expanded data, giving brands access to consumer attributes such as “homeownership, household income, marital status, and purchasing power.”* The article continues to explain that, *“[e]nriched customer profiles allow for more personalized interactions and therefore, increased conversions [where] Home Depot is able to match a customer identity from a single data point.”*
- Research highlights that when combining individual data points across education, occupation, and credit use – firms can attempt to infer wealth, financial stress, and spending propensity. According to several studies, this allows firms to optimize pricing, promotions, and credit offers – even if they do not explicitly collect income information.⁵³
- Companies can aggregate education, occupation, and financial signals from multiple sources, including third-party data brokers like Equifax, Acxiom, or Oracle and sell inferred attributes.⁵⁴
- Bank Identifier Numbers (BINs) instantly reveal perceived affluence and can reinforce and validate other socioeconomic signals. The first 6 to 8 digits of a payment card can identify an issuing bank, the card company (Visa, Mastercard, American Express), or the card tier (e.g. basic, premium, rewards). Using these digits, a company can infer likely income bracket, spending capacity, creditworthiness, willingness to pay.⁵⁵

Finding 4: Home Depot documents numerous ways it can collect user information – including through tracking online account activity and/or promotional communications, enrollment in the PRO Xtra loyalty program (for large volume purchasing businesses), or through PRO Referral online accounts (for contractors, workers, and professionals).

1. Home Depot discloses many data collection practices for online accounts, marketing and promotions opt-ins,⁵⁶ PRO Xtra Program enrollment in its Terms & Conditions,⁵⁷ and PRO Referral registration in its Privacy Policy⁵⁸ and Terms of Service.⁵⁹
2. 7 of 10 of participant reports indicated they had a “Home Depot Online Account.” Follow up discussions with the remaining three individuals not represented showed that they did in fact have confirmed Home Depot online accounts under the same emails they used to request the report, but this label was not listed.
3. 7 of 10 participant reports showed electronic receipt enrollment. Home Depot explains that electronic receipt enrollment occurs when a customer provides a credit or debit card or a phone number and confirms an email address.⁶⁰ 2 of the 10 reports reviewed included specific email marketing communication preferences. One report indicated that the individual had opted into multiple marketing categories. Another report reflected a change in marketing preferences, with the individual opting in and then opting out within approximately one week. Home Depot’s policies say that by posting a review, customers agree to the promotional use and display of all information submitted with that review, including identifiers such as name or any personal information provided.
4. One report showed that a participant submitted a product review for a “7.5-foot Maysville Pine Christmas Tree” on a specific date. Home Depot’s policies say that by posting a review, customers agree to the promotional use and display of all information submitted with that review, including identifiers such as name or any personal information provided.
5. Home Depot’s PRO Xtra loyalty program subpage highlights the rewards program is “for contractors and other professionals who do business with The Home Depot.”⁶¹ A Home Depot executive disclosed that this program represents 10% of their customer base, but approximately half of their sales.⁶²
6. Finally, in their Privacy Policy, Home Depot discloses 11 other ways they collect information from consumers.⁶³ In addition to: “[w]e collect information from you passively,” Home Depot adds more details on their methods of collection: “[w]e use tools like browser cookies, pixel tags, and web beacons

to collect information when you use our websites and applications or interact with our emails. For more information about these tools and the choices you may have, please read the Our Tracking Tools section. And we use cameras and other technologies in our stores, in parking lots and at other facilities to learn about customer traffic and for fraud prevention, security, and asset protection.”⁶⁴

Relevant Factors Identified in Research

- Research highlights that retailers and consumer-facing companies have various pathways to gather and aggregate data to get a clearer picture of their customers – such as account activity or ad interactions.⁶⁵ Companies like Home Depot can also track consumers through:
 - Electronic receipts: When a customer enters their contact and/or credit card information to enroll in e-receipts, companies can link in-store purchases to these identifiers and begin associating future transactions with these identifiers to the same customer.⁶⁶
 - Reviews: Submitting reviews could serve as an entry point for additional data collection or sharing.⁶⁷ In a review of data collection practices of the five Big Tech companies (Google, Amazon, Meta, X, Apple), a 2026 study found that all five platforms track user third-party activity, including consumer-submitted reviews. This data could be aggregated and sold.

Finding 5: The reviewed reports contain inaccurate information, resulting in profiles that misrepresent individuals, and, in some cases, their households and families.

1. Identifiers can span phone numbers, email addresses, physical addresses, government-issued IDs, IP addresses, and more. For example, one report listed 20+ “other phone numbers,” 10 “other emails,” 12 “other addresses,” as well as references to an inaccurate state driver’s license and an associated business – all of which the participant confirmed were inaccurate during our follow-up.
2. Reports also highlight inferred ethnicities. One participant was inferred to be a Western European female with a household size of 7 people, despite actually being a male in a four-person household.
3. Education level is another field that has been inferred inaccurately in the reports we reviewed. One report highlighted an inference that was marked as “extremely likely” to only have some college education and another to “likely” hold a high school diploma. Both predictions were incorrect.
4. One participant was inferred to be in a group that is “urban-core middle-aged renters with children,” with a “likelihood of children 0-3 in the household,”

living in a household of 6. However, they reported to us they were in their 20s as a college student with no kids and one roommate. While Home Depot correctly identified the participant's home as a multi-family apartment, their report also incorrectly indicated that their household was a home business. It is unclear where these inferences came from.

5. In another case, a report said it was “extremely likely” that the participant was married, despite the participant not being married.

Relevant Factors Identified in Prior Research

- Research has shown that data entanglement can occur, mixing user identities across ad networks, leading to incorrect data sharing and potential privacy leakage.⁶⁸ For example, a couple living together might inadvertently see ads intended for the other person,⁶⁹ or a teenager who is not out to their parents may see ads for LGBTQ+ groups or events appear on a shared family computer.⁷⁰ This can happen, for instance, by way of cross-device tracking, where companies link a consumers’ behavior across their devices (e.g. phone, tablet, laptop, etc.). Companies can “combine information from a consumers’ “device graph” with online behavior, such as purchases and brick-and-mortar stores.”⁷¹
- In the data reports, some data is redacted, including addresses, emails, phone numbers, and internal identifiers. However, some similar data fields on the same reports are not redacted. While Home Depot does not explain what influences the differences here, industry guidance has highlighted that sometimes data subject access requests can redact information to prevent exposure of sensitive data, in order to reduce the risk of data breaches, identity theft, or misuse of disclosed information.⁷²

Finding 6: Home Depot claims to collect, share or monetize customer information through numerous third-party data brokers, making it difficult to determine how information on customers is obtained.

1. All reports reviewed include a table summarizing the types of third parties Home Depot provides customer information to and the categories of information disclosed. Collectively, reports disclose 14 categories of shared data, including biometric information, internet activity, inferences, and app activity.
2. Of the 14 categories of shared data, demographic information and inferences are described as being determined using data Home Depot obtained from third parties.⁷³ Home Depot did not disclose the specific third parties it obtained data from in order to compile the information found under these two categories.

3. The reports identify nine different categories of third parties to whom Home Depot discloses information (Image 1), such as advertising partners, marketing providers, and consultants, and reveal that many of these data categories are sold for monetary value to advertising partners and marketing companies (Image 2).⁷⁴

	Service Providers	Product Manufacturers and Extended Warranty Providers	Joint Marketing Partners	Financial Service Companies	Advisors and Consultants	Law Enforcement, Public and Government Authorities, and Others	Affiliates and Subsidiaries	Advertising Partners and Marketing Companies
Identifiers	✓	✓	✓	✓	✓	✓	✓	✓
Commercial Information	✓	✓	✓	✓	✓	✓	✓	✓
Business Information	✓	✓	✓	✓	✓	✓	✓	✓
Payment Information	✓	✓	✓	✓	✓	✓	✓	✓
Location Information	✓	✓	✓	✓	✓	✓	✓	✓
Video/Audio Recordings	✓	✓	✓	✓	✓	✓	✓	✓
Employment Information	✓	✓	✓	✓	✓	✓	✓	✓
Property Information	✓	✓	✓	✓	✓	✓	✓	✓
Biometric Information	✓	✓	✓	✓	✓	✓	✓	✓
Demographic Information	✓	✓	✓	✓	✓	✓	✓	✓
Inferences	✓	✓	✓	✓	✓	✓	✓	✓
Internet Activity	✓	✓	✓	✓	✓	✓	✓	✓
App Activity	✓	✓	✓	✓	✓	✓	✓	✓
Candidate Information	✓	✓	✓	✓	✓	✓	✓	✓
☒ ☐								

Image 1: Summary of Third Parties and Categories of Information Disclosed for Business Purposes

	Service Providers	Product Manufacturers and Extended Warranty Providers	Joint Marketing Partners	Financial Service Companies	Advisors and Consultants	Law Enforcement, Public and Government Authorities, and Others	Affiliates and Subsidiaries	Advertising Partners and Marketing Companies
Identifiers								✓
Commercial Information								✓
Business Information								✓
Payment Information								✓
Location Information								✓
Video/Audio Recordings								✓
Employment Information								✓
Property Information								✓
Biometric Information								✓
Demographic Information								✓
Inferences								✓
Internet Activity								✓
App Activity								✓
Candidate Information								✓
☒ ☐								

Image 2: Summary of Third Parties and Categories of Information Considered Sold for Monetary or other Consideration

Relevant Factors Identified in Research

- In 2023, the Privacy Commissioner of Canada found that Home Depot had been providing customer emails and purchase data obtained through e-receipts to Meta as part of an ad measurement program without informing customers. The information shared was used by Meta for its own business activities, including for the creation of ads unrelated to Home Depot.⁷⁵
- Retailers can monetize consumer data (including inferences, behaviors, demographic data) by both selling and buying data from and to data brokers that can be used to tailor advertisements and marketing materials to the recorded needs or interests of specific individuals.⁷⁶ Some data brokers, like Experian, advertise services to firms (e.g. retailers) to target individuals using first-party, second-party, or third-party data.⁷⁷
- Retailers can acquire, share or sell data from social media companies. Home Depot directly states through their privacy policy that they acquire data from “social media platforms.”⁷⁸
- Reporting also highlights that retailer data can be used for targeting across social media ads on retail platforms like Walmart, Albertsons, and Best Buy via ad tech partners.⁷⁹
- Retailer ad data can also be jointly used on social platforms. For example, Walmart Connect (their retail media arm) created partnerships with TikTok, Snapchat, and Roku to enable Walmart brands to run their ads across social media.⁸⁰

Finding 7: Beyond being a retailer, Home Depot operates a contractor marketplace (Pro Referral) that connects customers with independent service professionals and an in-house retail media network (Orange Apron Media) that enables brands to advertise across its digital and in-store channels.

1. Home Depot's proprietary advertising network – Orange Apron Media – is built into the Home Depot ecosystem (website, in-store screens, email, etc.) and gives advertisers access to targeted placements and campaign tools.⁸¹ Orange Apron Media states that they are a “100%-certified Meta and Pinterest partner,” partnerships that combine Home Depot-owned audiences with other social media platforms to “reach customers where they are already spending their time.”⁸²
2. Home Depot's PRO Referral is not only a marketplace connecting customers with professional contractors and service providers (e.g. plumbers, painters, electricians, etc.), but also another entry point for data collection – through which contractors' receive points and “referrals based upon the volume of purchases from Home Depot.”⁸³ Home Depot's PRO Referral program has a separate Privacy Policy⁸⁴ and Terms of Service.⁸⁵ Home Depot discloses they use a “proprietary algorithm” to match a customer's request (e.g. to assemble a shed, fix a sink, etc.) with “the top three pros” who meet the criteria of the project.⁸⁶

Relevant Factors Identified in Research

- Prior research highlights concerns about digital labor platforms that promise contractors greater flexibility and autonomy but through the use of opaque algorithms can leave workers without recourse in determining their hours and pay.⁸⁷
- Home Depot's Pro Referral service may offer a job to one eligible professional (the Local Pro). They specify that the “Local Pro will not compete with other Local Pros for the referred Project.”⁸⁸

4. Harms & Implications

Researchers, experts, and practitioners have long documented how consumer inferences are generated and the potential harms these practices may pose.⁸⁹ As seen in the reports we reviewed, companies can infer, collect, or aggregate more than what people simply transact in the store, including data and inferences spanning alleged family composition, occupation, and where shoppers live and travel. This matters for two reasons. First, companies can get these profiles wrong. Wrong profiles can drive real decisions that can affect people's lives – like pricing, insurance, housing, and employment – without people knowing it's happening or having any reasonable way to correct it. In their privacy policy, Home Depot claims that it “may” collect, share or sell customer information with numerous third-party data brokers.⁹⁰ If true, errors in customer profiles can be used in other contexts, and persist indefinitely. Second, even when profiles are accurate, that data or the profiles created can be used to quietly target people and charge different prices based on inferred income, urgency, or desperation to pay.⁹¹

This report does not allege that the company engages in these practices. Rather, these are potential harms identified in prior research and documented in other contexts where companies collect and use consumer data.

Potential harms from data collection

Lack of meaningful consent. Data can be collected through channels and methods that consumers don't fully see or understand. This can include in-store tracking, app usage, purchase history, and third-party purchases, which means people rarely know the full extent of what's being gathered about them or agree to it in any realistic or meaningful sense.⁹²

Data over-collection. Companies can gather far more data than is necessary to provide the product or service a consumer actually requested – collecting

behavioral, location, and transactional data well beyond what a given interaction requires, simply because the infrastructure to do so exists.⁹³

Data over-use. Data collected for one purpose, such as completing a transaction or delivering a product, can be repurposed for unrelated uses like building behavioral profiles, enabling targeted advertising, or feeding predictive models without someone knowing.⁹⁴

Data over-retention. Data can be kept far longer (ambiguously retained, or potentially retained indefinitely), extending the time frame in which it can be breached, repurposed, sold, or used to build increasingly detailed profiles of a person over time.⁹⁵

Potential harms from data use (e.g. consumer profiling)

Pricing abuses including surveillance pricing allows companies to use vast amounts of information to charge different consumers different amounts for the same product or service based on what they know or can infer about a person's willingness or desperation to pay.⁹⁶ Other pricing abuses that can occur due to inferred and/or inaccurate profiles can include denial or degradation of discounts or promotions, and erroneous risk-based pricing for products such as insurance, loans, and credit.⁹⁷ Public sources have cited some price discrepancies for unknown reasons. One consumer Reddit posted a \$43 difference in a skylight when they searched for the product using different browsers.⁹⁸ Another consumer compared a product listing with their friend, who saw a different price for the same driver kit.⁹⁹

Loss of access to opportunity (e.g. work, credit, insurance, loans, etc.) Profiles built from collected and inferred data can determine whether a person is shown or excluded from job postings, hours of work, credit offers, housing listings, insurance rates, or other significant opportunities, often without the person ever knowing that a profile influenced the outcome.¹⁰⁰

Lack of recourse or remediation. When companies share consumer data across networks of third-party data brokers and/or make decisions based on this information – consumers likely cannot identify who holds or uses their information, making it effectively impossible to access, correct, delete, or challenge inaccurate data or profiling decisions that affect them.¹⁰¹

Persistent, continued, or compounding disadvantages or harms in other contexts. Inaccurate information embedded in a consumer's profile can generate “junk inferences” that can travel with people across platforms and time – such as medical conditions, political activities and religious beliefs – which can affect the content and ads they see, the discounts, wages, or jobs they're offered, or the prices they're charged, often without any way to identify or correct the error.¹⁰²

Reputational and emotional harms. Data collection and profiling can expose sensitive, embarrassing, or private information about a person, or subject them to distress, anxiety, or stigma, without their knowledge or consent.¹⁰³

Loss of autonomy. By shaping the information, offers, prices, and options a person sees, companies can restrict, undermine, or unduly influence individual life choices, which diminishes what appears to be a freely made decision.¹⁰⁴

Relationship-related harms. Surveillance and profiling can affect not just individuals but their personal relationships. For example, this can expose sensitive details to family members, employers, or others which can have irreversible impacts to a person's life, safety, or future opportunities.¹⁰⁵

5. Conclusion

People routinely walk into a brick-and-mortar home improvement store to address their do-it-yourself repairs or maintenance needs – to repair a toilet, install a light fixture, or fix a leaky faucet. Instead, many walk out being quietly surveilled. Their locations are tracked, their purchases and searches are logged, and their behavior and inferences can be analyzed and aggregated into detailed profiles and sold to social media companies and advertisers. What can start off as an ordinary errand can double as another pathway to fuel a massive advertising and predictive analytics engine.

As a next step, policymakers and regulators can use their authorities to ask questions to retailers about their opaque consumer data and profiling practices – and how they impact their customers. Some of these potential questions are listed in the next section.

6. Key Questions

1. **Profile creation:** How are Home Depot consumer, contractor (Pro Referral) and business customers (Pro Xtra) profiles created? What specific actions trigger the creation or expansion of a customer profile (e.g., paying with a credit card in-store, account creation, marketing opt-ins)? Who is being profiled, what identifiers are used, and how is this profiling conducted?
2. **Triggers:** When and how does Home Depot begin profiling customers – especially non-account holders? Can in-store credit-card purchases alone be used to build a customer profile? If so, how? What identifiers does Home Depot use to locate and compile their data (e.g., credit card numbers, device identifiers, emails)?
3. **Data uses:** How does Home Depot use collected consumer data to: (a) inform or adjust pricing, discounts, promotions, or offers and (b) inform or upsell targeting consumers with specific products or promotions?
4. **Ad network:** What are the top ways that Home Depot's Orange Apron Media generates revenue? Who are the top paying customers? Which advertiser partners drive the largest share of ad revenue?
5. **Passive data collection:** Home Depot says they “collect information from you passively.”¹⁰⁶ What types of information does Home Depot collect passively, and through which mechanisms (e.g., in-store videos, online tracking, mobile phone tracking, third-party sources)?
6. **Data going out:** What are all the specific third-party data brokers and companies that Home Depot shares or sells consumer data to – and for what purposes?
7. **Data coming in:** From what sources does Home Depot receive or buy consumer data (e.g., first-party collection, third parties, in-store transactions, online activity)? In Home Depot's Privacy and Security Statement, “Companies that supplement our customer records with additional information” is listed as a contributor to nine personal information fields. What are the other companies they receive or buy consumer, worker, or business data from?
8. **Location data:** How is location data derived from personal devices? Does Home Depot use methods to continue tracking a customer's location after they leave the store, and if so, what technologies or data sources enable this?
9. **Data retention:** What portion of consumer data collected by Home Depot has been kept indefinitely since collection? On what basis? What are the data retention limits?

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