

First and foremost, Christina Avallone is the mom of two beautiful, grown daughters. She has parented through some of the most significant technological changes in the history of the world. She chose to leave a successful, corporate career and stay at home with her children. She saw the necessity to bring the same discipline and order she used to manage a million dollar a week 401k plan for the Vanguard Group to this new endeavor of full-time family management. With a husband who traveled a lot for his job, she carried the task alone most of the time. During this time, she began teaching a class called, Parenting in a Digital World. This class has been attended by hundreds of folks who came in discouraged and left empowered and encouraged. Her passion for several years has been to articulate an actionable plan and encourage parents, grandparents, teachers, coaches, mentors and even older siblings to help their families get out from under the control of surveillance capitalism and break the addiction of technology. Christina Avallone is the author of the book "Thriving in a Digital World: A Workable Plan for Taking Back the Reins of Your Family." In her book you gain valuable insight into how to balance technology with everyday living. Her book is a message of hope that we can thrive in the digital world we live in. Christina has spoken at bookstores, libraries, a law firm, MOPS, delivered a sermon as well as led a 2 1/2 hour workshop on the topic thriving in a digital world. Christina is interested in educating families on how to take the reins back.

As we know, living in a tech-obsessed social media world is tough. What limits do we put on it? Is it safe? Why can't kids & adults just put their phones down? Is it too late to make a change? Do you ever feel it is an overwhelming challenge to set up boundaries, put tools in place to manage technology usage and teach basic digital device etiquette? In 2007 when the first iPhone was introduced, the world of phone usage changed. None of us knew we had to be concerned about Data Privacy. Why would that be a concern? Who could get our data? What would they do with it once they had it? Awareness is key. We now know Data Privacy matters in order to keep all of us safe not just ourselves, but anyone on a device. As I say in my book, I am not a luddite, against technological advancement, I am against the misuse and overuse of technology. I often wonder why we have warning labels as well as age restrictions for cigarettes, warning labels on various medications, warning labels are everywhere, alcohol has age restrictions and driving limitations however we have nothing for digital devices. Why? I have read article after article over the years of the mental health issues

we are seeing with our teens. Doctors are saying the grey and white matter in teenagers' brains are changing and they are seeing signs of early onset dementia in the youth today. Many of our youth are being preyed upon online, being victims of online bullying, porn, sex trafficking and the list continues. When will something be done? Years ago, Tristan Harris went before Congress making the case what is happening online is intentional and causing irreparable harm. A Facebook whistleblower exposed what Instagram and Facebook are doing which is causing harm especially to teenage girls. Any changes made, not that I am aware of. Why are schools not equipping students with how to handle online issues. Since the pandemic I would venture to say all students have unlimited access to data that most should not have access to. Once they have looked at a website, they are then targeted. We are allowing the innocence of our children to be taken. May I suggest to everyone, evaluate your technology usage. No one else has your best interest at heart. Ask yourself does your usage affect your health, happiness, steal your joy, affect friendships, change your demeanor? Then changes need to be made.

As I state in my book, I am against Surveillance Capitalism "an economic system centered around the capture and commodification of personal data for the core purpose of profit-making" per Wikipedia. I do not believe it is ethical to gather people's data to improve products, inventory or businesses. You have to wonder, once they get your data, what are they doing with my data, who are they sharing it with? Is it ever deleted or out in the "cloud" forever? I try to put all the blockers on my devices and set up the appropriate privacy features, unfortunately recently I received (attached to email) a text that said "Hey! I am looking for a new friend and a good time 2day. Think ya could help me out?" I immediately wanted to delete it but had the forethought to screenshot it to save it in my photos. In disgust, I showed Representative Rob Mercuri. I cannot wait for this hearing to be over so I can delete it from my photos. I find it repulsive that somehow someone got my information and sent an inappropriate photo to my phone. How many others have had to receive that horrible text? Why are there no protections on our phones, why can anyone get on Facebook, Instagram and the like at any age? I am aware there is an age restriction, however all you have to do is put in a fake year and bam you are on the app. Last fall, I had a dad say that if he had the chance to do one thing different as a parent, he would not have let his daughter on TikToc. She is depressed, lonely, struggling and harming herself with cutting. We didn't know what we didn't know in 2007, but we do

now in 2022. I look forward to the day when I do not have to hear a story of an 8 year old girl who hung herself because she wanted to get on her phone at 8 am on a Saturday but her mom said it was too early. What about the boy who killed his mom because she had limited her sons phone usage, so he killed her. Warning labels are needed. Changes need to be made. We need to grab the reins to safeguard our children and ourselves. As I say in my book, to do nothing however is not an option if we want to recapture the heart of our family.

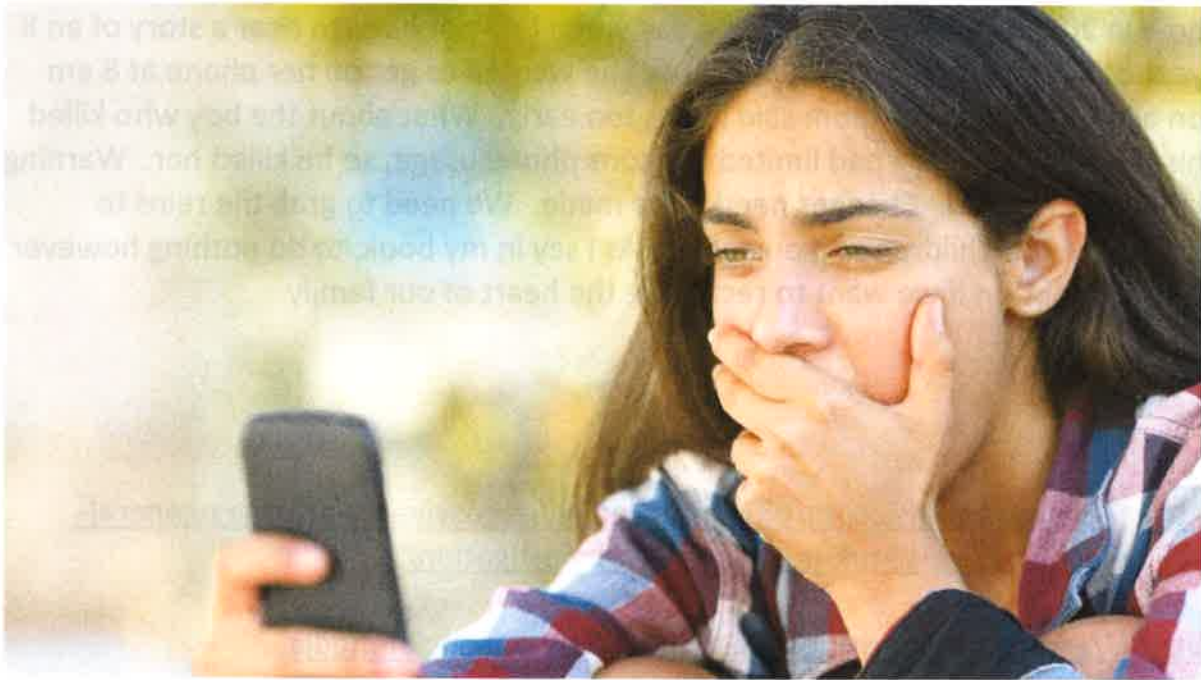
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## **Negative, positive effects of excessive social media use on teens studied**

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Researchers and scientists are trying to figure out how social media use affects young people. So far, the evidence is mixed. Photo by: MCT

Dr. Drew Pate is an expert on the mental and emotional health of teenagers. Whenever he speaks to teen patients or their parents, one question always arises: Is social media bad for teens?

Parents wonder if their children's constant use of Instagram, Facebook or Snapchat is healthy. Teenagers talk about the pressure to post the perfect photo or to compete with the perfect lives their friends present on the Internet.

Doctors are hearing more and more about the damage being caused by social media, said Pate. Almost any teen involved in social media has probably been harmed by it in some way, he said.

### **Evidence Mixed On Social Media's Influence On Teens**

Researchers and scientists are still trying to figure out how social media use affects young people. So far, the evidence is mixed.

This article is available at 5 reading levels at <https://newsela.com>.

Studies have shown the around-the-clock world of social media takes a mental and emotional toll on some young people. It has been linked to increased worrying and feelings of depression.

Depression is more serious than sadness. It can feel like an inability to be happy. Depression is often caused by physical imbalances of chemicals in the brain. Sometimes, though, outside factors such as social media can affect mood and worsen depression.

Social media can also have a positive effect, however. For example, it can be a useful resource for teens. It can help them find social support when they are struggling with life issues, and it can provide them with a place where they can express themselves. Some teens are able to build real friendships with people they only know through social media.

### **The Negative Effects Of Too Much Use**

However, one recent study cast social media in a decidedly bad light. It found that the more time teens spend on social media, the more likely they are to feel depressed and have problems sleeping.

Researchers have also found a link between social media use and poor body image, which can lead to eating disorders. A recent survey conducted by London's Royal Society for Public

Health suggests that Instagram and Snapchat are the most likely to cause body-image problems among teens. Young women, in particular, are bombarded with images of perfect bodies. Many of those images are digitally edited to mask people's flaws and imperfections.

Teenagers are already self-conscious and easily affected by what others say, said Dr. Pate. They may start comparing their lives to those of people on social media. They may think comments people make on social media are directed at them when they are not. Or, they may misinterpret what someone says.

### **Social Media Called Dangerously Addictive By Some Experts**

Many experts say social media can be dangerously addictive. Some doctors believe excessive social media use should be officially recognized as an addiction, like addiction to drugs or cigarettes.

The more loaded with images a social media site is, and the more rapidly content changes, "the greater the chance of an addiction," said Dr. Bankole Johnson. Teens who get hooked on such forms of social media find it hard to spend too much time away from them. Their schoolwork can suffer as a result. So can their personal relationships and their moods.

However, some experts warn against seeing social media as purely harmful. They point to studies that have found positive effects.

### **Positive Effects For Some Young Social Media Users**

One study found that social media helps teenagers who play video games excessively. Heavy gamers who have a network of friends on social media seem to do better than those who play the games a lot and don't have similar social networks. They seem to be less likely to experience feelings of depression and worry, said researcher Michelle Colder Carras.

Carras said that care needs to be taken when making a direct link between mental health and social media use. She said it is not always clear whether social media is really the cause of the

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problem.

The Royal Society survey that found a link between social media use and body-image problems didn't dig deeply enough, Carras said. It didn't ask whether the teens already had mental health problems. It also didn't try to determine if those problems could have been linked to something else.

### **Limiting Use Of Social Media Recommended**

The Royal Society lists several proposals for easing the ill effects of social media. Sites like Instagram could highlight when people have digitally edited their image or post warnings about the dangers of too much social media use, the group said. It also suggested that schools teach safe social-media use.

In severe cases, some teens might need to give up social media completely, Dr. Pate said.

Others might need to be restricted to socializing with a select group of people. Parents can also help by limiting the amount of time their children spend on social media.

"It boils down to what the kids can manage and handle when it comes to the stress created by these sites," Dr. Pate said. "We want the kids to individualize their own approach."

# The Culture Translator

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## Three Things This Week

1

### Signing Off

**What it is:** A surprising number of teens are opting out of social media altogether, calling it out as a toxic and harmful habit.

**Why it's trending:** For the most part, teens are not oblivious to the impact that social media has on their mental health. They may not pay attention to things like the [internal Instagram data](#) that revealed how the app can psychologically impact young girls. But they do recognize how the apps make them feel during and after use. [This piece](#) in the *New York Post* mostly interviewed students at Columbia University, some of whom expressed that deleting social media apps for months at a time or simply not logging in at all made them feel more productive. One interviewee called social media a "total waste of time," while another indicated that the exhausting process of creating content was simply too depressing. The evidence for this trend is mainly anecdotal at this point, but it will be interesting to see if TikTok, Snapchat and the like see a major decrease in new users in the next year or two.

2

### Scamchella

**What it is:** Influencers and young Hollywood flocked to Coachella's first weekend, but not everything at the music festival has gone as planned.

**Why it's a cultural microcosm:** Coachella isn't just about watching live music in the California desert; for most of the 125,000 attendees, it's about being seen on the internet doing it. One might even make the argument that the real Coachella stage is social media. Branded events that run alongside Coachella attract wealthy VIPs who are then photographed having or pretending to have the best time. Teen-focused brand Revolve hosted one such event this year with [disastrous results](#), with influencers complaining that they suffered in the desert heat amid confused security and transportation snafus. With teens getting hip to Coachella's tendency to be an "expectation vs. reality" type experience (much like [living in a van](#)), the cool-factor of this and other outdoor music festivals might be on its way out.

### 3

## Poison Pills

**What it is:** Drug use among teens is down, statistically, but [overdose deaths](#) are up.

**Why it's so important to talk to your teen:** Teens are engaging in less high-risk behaviors, but that doesn't mean that they're safe from contaminated drugs. Many things about the American opioid crisis are nuanced and complicated, but this isn't. This is about fentanyl, a synthetic opioid that's about [a hundred times stronger](#) than morphine. A [newly-published study](#) conducted by a group of academic researchers analyzing real-time data found that federal seizures of fentanyl surged by 4,850 percent. The number of individual seizures related to fentanyl pills jumped by 834 percent. These pills are disguised to look exactly like prescription pills and often they are purchased from dealers off of [Snapchat](#). In one particularly heartbreaking instance, the sixteen-year-old son of TV host Laura Berman took a [single pill](#) of what he thought was the common anti-anxiety drug Xanax. He never woke up. Many teens assume prescription pills are safe because, they reason, they were prescribed to *someone*. It's essential that teens understand the risks of street drugs and how often they are being tampered with.





**WRITTEN TESTIMONY**  
**Offered to the House Consumer Affairs Committee**  
**on**  
**[House Bill 2202, Printer's No. 2507](#) re Data Privacy**

PA Bankers represents approximately 125 banks, trust companies, savings banks and their affiliates operating in the Commonwealth. We appreciate the opportunity to share our members' views on data privacy protection which requires their devotion of enormous and ever-growing time and resources.

Financial institutions have long been strong proponents of data privacy protection and have been subject to federal laws and regulations governing it since the 1970s. Federal financial privacy laws have taken a careful and balanced approach that not only protects the privacy interests of consumers, but also ensures that the financial system can function securely and effectively and provide the innovative products and services that consumers and businesses want and need. Given that many of our members operate in more than one state, we continue to believe that a comprehensive federal approach to data privacy is preferable to a patchwork of inconsistent state laws.

As just one example of federal law and regulation applicable to financial institutions, [Title V of the Gramm-Leach-Bliley Act \(GLBA\)](#) requires financial institutions to:

- protect the security and confidentiality of their customers' records and nonpublic personal information.
- notify their customers of their privacy policies practices.
- give their customers the notice and opportunity to opt-out of the sharing of their information with non-institution-affiliated third parties.
- ensure the privacy and security of their customers' information through protection against anticipated threats, unauthorized access or use that could result in substantial harm or inconvenience.

In addition to the GLBA, financial institutions are also subject to the federal Fair Credit Reporting Act ([FCRA](#)), the Right to Financial Privacy Act ([RFPA](#)), the Health Insurance Portability and Accountability Act ([HIPAA](#)), the Children's Online Privacy Protection Act ([COPPA](#)), the [CAN-SPAM Act](#), the Telephone Consumer Protection Act ([TCPA](#)), the Electronic Communications Privacy Act ([ECPA](#)) and the [Drivers' Privacy Protection Act](#), among others.

Unlike virtually all other entities within the U.S. economy, financial institutions are not simply subject to federal and state privacy laws but are also subject to routine monitoring and testing of their compliance with those laws. Federal regulatory agency examiners are permanently on-site at offices of certain large financial institutions.

Since 2005, federal bank regulations have required banks to install, maintain and regularly update incident response programs to address security incidents including notifying customers of possible data breaches when necessary. To these ends, the Federal Financial Institutions Examination Council (FFIEC) [Information Technology Examination Handbook](#) includes over 1000 pages of IT and examination guidance to assist regulators in measuring financial institutions' compliance. In addition, institutions must comply with the primary bank regulatory agencies' [interagency guidance on response programs for unauthorized access to customer information and customer notice](#).

Most institutions make their privacy practices available on their websites and use a [standardized model template](#) issued by the Consumer Financial Protection Bureau designed along the lines of nutrition labeling on food products. The current disclosures for consumers were developed over several years by federal regulators and the industry.

Given the comprehensive scheme of federal data privacy regulation and examination to which financial institutions are subject, we respectfully request that if HB 2202 is advanced that it be amended to include the following exclusion:

Exclusion. This act shall not apply to a financial institution or an affiliate of a financial institution, or to data, subject to Title V of the federal "Gramm Leach-Bliley Act," 15 U.S.C. 6801 et seq.