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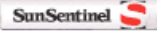
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## Identity theft accelerated in 2008, and experts fear it will worsen in '09

Identity theft accelerated this year, and experts fear it will worsen

By [Mc Nelly Torres](#) | South Florida Sun-Sentinel  
December 30, 2008

Identity theft became the fastest-growing crime in the United States in 2008, affecting more than 10 million Americans, according to the Federal Trade Commission, the agency that enforces ID theft laws.

Hundreds of data breaches exposed sensitive information, and victims spent countless hours on the phone talking to banks, fraud investigators and credit bureaus. Businesses suffered millions of dollars in losses.

So, what's the outlook for 2009?

Identity theft experts predict more sophisticated schemes targeting unemployed people, consumers with poor credit and homeowners facing foreclosure, according to a report issued this month by the Identity Theft Resource Center, an advocacy group based in [San Diego](#), Calif.

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"Identity thieves learn all the tricks of the trade," said Linda Foley, one of the founders of the Identity Theft Resource Center. "This is a job for them."

Many real estate-based schemes have been reported nationwide this year. This trend, the report says, will carry into 2009 with more sophisticated schemes, such as those involving bogus mortgage-rescue outfits that target homeowners facing foreclosure.

Adam Levin, chairman of Identity Theft 911, a company that educates and helps consumers keep their information safe, predicts more economic crimes as the economy continues to falter, giving ID thieves more opportunities.

"We are in the midst of a perfect storm," said Levin, citing the combined effects of a down economy, unemployed people struggling financially, and homeowners facing foreclosure. "So people need to be more careful than before and try to minimize exposure of personal information."

The Identity Theft Resource Center report also predicts an increase in schemes that attempt to trick unemployed people into giving out sensitive information with the promise of a job.

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Also, as companies reduce staff to cut expenses, some disgruntled employees — including those who work in information-technology fields — may turn against former employers and hack information for profit.

"There's more data on the move that is not being guarded, and human errors happen," Foley said. As of December, 638 confirmed data breaches had been reported this year, compared with 446 in 2007, according to the ITRC.

"You've got companies that can't afford to spend on a security system, and also businesses that don't care, so they will use this as an excuse," said Levin, adding that he expects to see more data breaches next year.

Other predictions include:

**Credit cards:** Consumers with poor or no credit may become a target of fraudulent deals that offer a credit card regardless of credit history, and schemes promising to consolidate credit card debt or to renegotiate interest rates. Also, a fraudulent technique known as "skimming" — a duplicate scanning of credit cards or debit cards that are later used by thieves — will become increasingly common.

**Check fraud:** As credit becomes less available to consumers, identity thieves may carry out more check fraud schemes by using stolen checks or using checks thrown into the trash by unsuspecting consumers.

**Cyber crime:** Experts said the Internet would continue to be ID thieves' favorite playground. Cyberspace is now used to transport and sell large amounts of stolen personal information, including stolen credit card numbers. This trend will continue next year, Foley said.

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