IDENTITY THEFT

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Identity theft is essentially when a malicious party obtains personal information in an attempt to use it for their own personal gain. It is currently one of the fastest growing crimes in the world, being fueled by the fact that we are in the internet era and have almost all of our information online. It has always been around, but not necessarily at the same level or sophistication as it is now, as previously stated, the fact that everything is online now, a larger amount of information and more sensitive information is available to be stolen. In the past it was as simple as stealing someone's mail (Saleh, 2013, p. 2) but now it is as complex as hacking a computer and stealing personal information and passwords off of it. The primary reason for the stealing of information is for the financial gain of the criminal, which of course results in a financial loss for the targeted person. As technology becomes more sophisticated, computer viruses that can infect a computer have the ability to put all of the information of the infected computer out to the public so that anyone is able to access it. On a larger scale, a virus could make its way into a commercial website and steal a mass amount of customer information; this is where e-commerce begins to pose an issue because you have to register your credit card information into the website (Saleh, 2013, p. 2). Anyone who put in their information while the website was infected would be at risk to have their information stolen. Since this crime is growing consistently, many countries are creating new ways to combat it. In the United States, identity theft has been made a federal crime under the Identity Theft Assumption Deterrence Act (Mathews, 2013, p. 314). This law attempts to deal with the expansion of the internet as a method to defraud the victims. Identity theft law was further expanded by the Identity Theft Penalty Enhancement Act which gave more power to the government to prosecute those who engage in identity theft (Mathews, 2013, p. 314). While these laws allowed the criminals to be more effectively punished, it did not particularly apply to reducing the amount of identity theft

that was taking place. In 2006 when the President's Identity Theft Task Force was created, was

when there was a real attempt to begin to lower the rates of identity theft. This task force was in

charge of finding ways that would to keep consumer data away from criminals and to make it

harder for the information to be exploited (Mathews, 2013, p. 315). Even with all of these laws

in place, identity theft still remains as an issue and is continuously growing as a threat to citizens

on a global scale. In contrast to the way the United States is attempting to protect innocent

people, European countries are taking a stricter, hands-on approach at protecting consumers.

Works Cited

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