

ID thieves love South Florida

rash of identity thefts in South Florida has residents alarmed -- but everyone should take care to avoid becoming a victim.

By [Giselle Smith](#) on Tue, Oct 25, 2011 6:17 PM

For the past two years, Florida has led the U.S. in the number of per-capita identity theft complaints, and the numbers are skyrocketing in South Florida, according to the Sun Sentinel.

In the first half of this year, the Federal Trade Commission received more than 20,000 complaints from Floridians whose identities had been stolen -- nearly as many as in all of 2010. More than half of those reporting their Social Security numbers or other personal information had been ripped off and used to commit fraud or theft were in South Florida, with heavy concentrations in parts of Fort Lauderdale, Hollywood, and Hallandale Beach.

Back in April, the newspaper heard from more than 70 victims of tax fraud that many blamed on lax procedures on the part of the Internal Revenue Service. The Sun Sentinel reported:

In case after case, the IRS sent refunds to imposters despite red flags -- addresses that did not match those of the real taxpayer or did not even exist, returns that were filed in the names of the dead and amounts claimed that were out of whack with previous years. The IRS even sent money out after taxpayers had contacted the agency to warn that their identities had been stolen.

By law, the IRS cannot discuss specific cases, but a spokesperson told the paper that the IRS takes identity theft very seriously and is committing significant resources to the problem.

Why Florida?

One possible explanation for South Florida's spike, the Sun Sentinel said, is the existence of crime rings involved in bank, mortgage and Medicare fraud.

"One type of fraud begets another," Vance Luce, deputy special agent in charge of the U.S. Secret Service in South Florida, told the Sun Sentinel. "I do think this is the cradle nationwide for all things fraudulent."

Another reason, according to the newspaper: "The bad economy also may play a role in the rise of identity theft, making money harder to come by not just for honest Americans but criminals plying more traditional trades like drug dealing, police said."

A national problem

According to the Consumer Sentinel Network -- a secure online database of consumer complaints received by the FTC, Better Business Bureau, the U.S. Postal Inspection Service and Identity Theft Assistance Center, among others

-- statistics showed that of the 1.3 million complaints collected in 2010, 19% (250,854) were for identity theft. The most common form reported was government documents/benefits fraud (19%), which had increased by 4 percentage points since 2008.

"It's a type of identity theft in which the thief is using someone's identity to obtain some type of benefit from the government," Federal Trade Commission spokesman Frank Dorman told the Palm Beach Daily News. Crimes could include claiming a victim's tax refund, obtaining a job or getting a driver's license using a victim's identity, or obtaining welfare or food stamps in a victim's name.

The CSN report showed the highest per-capita rate of reported identity theft in 2010 in Florida (114.8 complaints per 100,000 population), followed by Arizona (102.5), and California (102.4). The lowest per-capita rates were in South Dakota (24.6), North Dakota (29.6), and Maine (32).

Protect yourself

Under federal law, each person is entitled to one free credit report for each major credit bureau every year, so there's no excuse not to monitor your credit report. In addition, the FTC recommends steps to minimize your risk.

Keep these tips in mind:

- Don't carry your Social Security card in your wallet.
- Store it and other personal information in a secure location.
- A shredder is helpful when disposing of credit card applications and other mail containing sensitive information.