

**Problem 13):** Storing the hash of the *username* concatenated with the *password* would not be considerably more secure than just storing the hashes of the passwords. This is due to the fact that an attacker trying to crack passwords already has a list of usernames; therefore this would not significantly increase the amount of time required to check the stolen hashes against a precomputed table of hashes. The only impediment is that the precomputed table would have to include hashes of longer strings, therefore possibly requiring more time to compute.