

Experian reveals Altrincham is the identity fraud capital of UK outside London

Submitted by: pr-sending-enterprises

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Experian has revealed that Altrincham is the top location for identity fraud in the UK outside of certain parts of London.

The Cheshire town recorded 13 fraud attempts for every 10,000 adults, with residents targeted at over three times the national average (four in every 10,000 adults). This compares with 11 attempts per 10,000 adults for London as a whole, although there are areas of the Capital with significantly higher rates of identity fraud.

London as a whole experienced 11 attempts for every 10,000 adults, but had significantly higher rates in some inner-city boroughs such as East Ham which recorded 27 fraud attempts for every 10,000 adults in 2012 - the UK's highest.

Residents in Romford and Bexleyheath were also targeted at around five times the national average. Additional hotspots are to be found in the London commuter towns of Hatfield, Dartford and Camberley although the previous rise in fraud in Thames Valley and the Home Counties has slowed overall in 2012.

Experian's Mosaic geo-demographic profiling analysis reveals that victims of identity theft are highest among the inner-city 'Terraced Melting Pot' group, typically those living in mixed urban neighbourhoods with low to middle incomes.

Research also reveals that identity fraud victims are being targeted from more affluent towns in the vicinity of the UK's major cities such as Manchester, Birmingham and London.

These people fall into the 'New Homemakers' Mosaic group, and comprise younger couples living in new starter homes on the outskirts of major towns and cities, typically with average incomes and a high demand for credit.

Nick Mothershaw, UK&I director of identity & fraud at Experian, said: "It comes as no surprise that the Capital remains a target for third-party fraudsters – particularly around densely populated inner-city boroughs where identities are easier to steal.

"However, fraudsters are clearly attracted to rich pickings in more affluent areas, where access to an identity might be harder to obtain but the prize makes it worth the extra effort. In this respect, more affluent locations in close proximity to major cities such as Altrincham in Cheshire, Sutton Coldfield in the West Midlands, Hatfield and St Albans by London, have become key targets for identity thieves.

"Clearly identity theft is not just confined to inner-city areas but is a UK-wide problem and a symptom of tougher economic times, highlighting the need for people everywhere to be increasingly vigilant."

Experian's Fraud Index is based on data derived from National Hunter and Insurance Hunter, the UK's leading fraud prevention systems, operated by Experian on behalf of members. These systems enable

financial institutions to cross-match applications against over 100 million previous application records in order to spot commonalities and anomalies that are potentially indicative of fraud for further investigation.

Information for Editors:

UK identity fraud hotspots outside of London (Cases/10k adults):

Altrincham (13)
Hatfield (11)
Dartford (9)
Camberley (9)
Birmingham (9)
Manchester (8)
Stretford (8)
St Albans (8)
Sutton Coldfield (8)
Slough (7)

UK identity fraud hotspots in London (Cases/10k adults):

East Ham (27)
Romford (23)
Bexleyheath (22)
Woolwich (20)
Cheapside (18)
Stratford (17)
Ilford (16)
Walthamstow (15)
Lewisham (14)
Enfield (14)

Source: Experian and National Hunter

About Experian:

Experian is the leading global information services company, providing a payment gateway, and data and analytical tools to clients around the world. The Group helps businesses with fraud investigation, managing credit risk, target marketing offers and business analytics.

Experian also helps consumers with credit card and identity theft protection (<http://www.experian.co.uk/payments/home-page/index.html>) and provides advice on how to prevent identity theft (<http://www.experian.co.uk/payments/solutions/minimise-risk-and-fraud-within-my-payments.html>).

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