

Request Reference: 66-17

Date of Response: 08/05/2017

Request

I refer to your recent email dated 15/04/2017 requesting the following information:

“ . . . I have been looking for information on your website regarding the total debt outstanding on your books that remains unpaid after 5 years from date of the end of the course, including amounts written off as bad or for other reasons split between UK nationals and NON UK nationals.”

This has been deemed a request for information under the Freedom of Information Act 2000 (“FOIA”).

Response

I can confirm that the information you have requested is held by the Student Loans Company Limited (“SLC”). However, I have concluded after consulting with the appropriate departments within SLC that the cost of complying with your request would exceed the appropriate limit set out in the Freedom of Information and Data Protection (Appropriate Limit and Fees) Regulations 2004. The limit applying to us is £450 or 2.5 days (calculated to be 18 hours of staff time at £25 per hour).

The information is therefore exempt under section 12(1) of the FOIA and in accordance with section 17(1) of the FOIA this letter constitutes a Refusal Notice in respect of your request.

As you have not specified any time-frame for your request, the first issue with your request is that it is considered too wide-ranging. However, even if your request was narrowed to include a specific and more limited time-frame, to provide the data for your request as it is currently worded would require analysis at an individual borrower level which would exceed 18 hours of staff time.

By way of explanation, SLC uses the Statutory Repayment Due Date (“SRDD”) rather than the *“date of the end of the course”* for repayment data. The SRDD is the point a borrower becomes liable to begin repaying a loan, the April after graduating or otherwise leaving their course. After the SRDD borrowers are only required to make repayments if their income is above the repayment threshold. The earliest SRDD for Income Contingent Repayment (“ICR”) loans was April 2000. Even if we were to use the SRDD, we would need to exclude borrowers who have made at least one repayment within 5 years of their SRDD since 2000 and include borrowers who have not made any repayments within 5 years of their SRDD since 2000. The level of analysis required to extract this data alone would take longer than 18 hours, without providing any additional analysis for the other parts of your request.

Turning to your requirement for data being split between UK and non-UK nationals, SLC does not routinely categorise repayment data by nationality.

By way of advice and assistance, we can advise you in relation to what we consider to be the most suitable alternative data that can be provided within the appropriate costs limit. SLC publishes the total debt outstanding by financial year, which includes the amount otherwise cancelled or written off during a financial year, for each UK domicile annually in our Statistical First Release (“SFR”) publications on student loan debt and repayment. The latest SFRs for financial year 2015-16, as well as earlier financial years, can be found online at <http://www.slc.co.uk/official-statistics/full-catalogue-of-official-statistics/student-loans-debt-and-repayment.aspx>. Data for financial year 2016-17 is due to be published in June 2017.

The SFRs also include a breakdown of the cancellation and write off categories provided for each UK domicile, in Table 1. Please note that student loan debt is not cancelled or written off due to being “bad debt”. Cancellation and write-off reasons are included in Table 1.

Table 5A of the England, Wales and Northern Ireland SFRs show student loan borrowers with outstanding balances and the amount of the outstanding balances by repayment cohort and tax year, with Table 5B showing a similar breakdown for EU students receiving tuition fee loans only. Table 5 of the Scotland SFR contains the equivalent data for Scotland.