

FOI 177-24 Response

Date of Issue – 8th November 2024

Request

“I am trying to find a) the proportion and number of graduates currently paying back their loans b) the number and proportion of graduates not paying back their loans and c) the value of unpaid loans, all three broken down by individual HE institution.

I am happy to narrow the scope of this request if needed to bring it under the cost threshold.”

Clarification

“I am trying to find for each individual HE institution the number of customers who have reached their SRDD and have an outstanding loan balance, and for this group with outstanding loan balances: a) the number and proportion of them who have made at least one repayment in the last year c) the average amount still to be repaid and d) the average proportion of outlay at SRDD which has been repaid.

I am happy to exclude smaller HE institutions if this would help make the request more manageable – for example I would be happy to have the data for the top 80% of institutions by loan volume.”

Request subsequently revised to

“Balance by HEP data – as at 31st October 2024 the customers who have reached their Statutory Repayment Due Date (SRDD) who have an outstanding loan balance, the amount of o/s loan balance and the average, split by HEP. Where a customer has attended more than 1 HEP during their time in study the balance shows against the HEP attended at the time, e.g. where a customer's balance in HEP 1 was £20000, HEP 2 was £33,000 and their total balance £53,000, in the report the student will appear in HEP 1 with a balance of £20,000 and in HEP 2 with a balance of £33,000.

Repayments by HEP data– as at 31st October 2024, customers who have reached their SRDD and who have fully repaid their loans, the total amount and average amounts they have repaid. HEP is based on last HEP attended.”

Response

Please refer to the attached spreadsheet for the requested information, as clarified and refined, showing:

- The number of customers who have reached their Statutory Repayment Due Date (“SRDD”) who have an outstanding loan balance, the total and average amount of outstanding loan balance, split by Higher Education Provider (“HEP”).

- The number of customers who have reached their SRDD and who have fully repaid their loans, the total amount and average amounts they have repaid, split by HEP.

All data is effective as at 31st October 2024.

Please note the following in relation to the data:

- The data includes all UK domiciles/funding authorities and all loan products (Advanced Learner Loan, full-time and part-time undergraduate loans and full-time and part-time postgraduate loans). The outstanding loan balance data should therefore not be compared to similar data (which confirmed the number of customers who had reached their SRDD who had an outstanding loan balance, split by HEP) released recently in response to a Parliamentary Question (<https://www.theyworkforyou.com/wrans/?id=2024-10-04.6456.h&s=student+loans+company+section%3Awrans+section%3Awms#g6456.r0>) which covered England domiciled customers who undertook full-time undergraduate courses only and had an earlier effective date.
- Figures of greater than 0 but less than 5 have been redacted under section 40(2) of the FOIA. We are of the view that the actual figures are not truly anonymised and therefore exempt from disclosure under section 40(2) of the FOIA, as it constitutes personal data of third parties, namely student finance customers. Although you may not personally be able to identify any of the individuals within the data, as information released under the FOIA is considered released to the public at large it is possible that others could potentially identify these individuals as well due to the low numbers and the HEP attended. The data taken on its own may not be disclosive of an individual data subject, however the information could be used by any member of the public in conjunction with other information in the public domain, to identify some or all of the individuals that the information relates to. The information is therefore not considered to be truly anonymised. It is unlikely that it would be within the expectations of the individuals concerned that their personal information would be put into the public domain. It is considered unfair to the named individuals to release information which could be used to identify them. We are of the view that to disclose the requested information relating to student finance customers would breach the first principle of the Data Protection Act 2018, namely any processing of personal information must be lawful and fair. This redaction has the additional consequence of the average figures also being redacted from the data as the average figure could be used to calculate the number of customers.

Follow-up Questions and Responses

"For colleges of Oxford and Cambridge universities there are separate figures as well as a figure for the university. For Cambridge the central figure is small compared to the colleges, in Oxford it is the other way round with a larger central total and fewer with the colleges.

Can I ask what the difference is in how borrowers are allocated between the two and how it is decided whether they are counted in the central university total or a college total?"

The borrowers are allocated against the HEP that SLC's record show. This will depend on how an HEP has added their details/courses to the Courses Management Service.

"In the second sheet here on repayments – do the totals repaid so far relate only to repayments made by those who have fully repaid their loans – i.e. there are other repayments that have been made by those who have not fully repaid? I am trying to compare the total and average amounts outstanding to the total and average amounts repaid, and want to make sure I am comparing like for like."

Your assumption is correct - the totals repaid relate only to repayments made by those who have fully repaid their loans.