

02 October 2020

Dear Mark Abraham,

Thank you for your Freedom of Information (Fol) request received on 4 September. You asked:

*Thanks for responding, and also, for apologising for the delay. That's kind, I'm grateful for your acknowledgment.*

*I hope the fundamental specific request for information is clear, i.e. " How many INITIAL repayments" have been paused, reduced, or suspended by the DWP, DWP Repayments? I suppose another way to phrase "DWP Repayments" might be DWP Debt Management, or Debt Management, DWP, to suggest the areas that might be able to pause, suspend, freeze, reduce or stop an INITIAL repayment of a debt, howsoever arising. It's my contention that under Universal Credit, the computer takes over, and in actual fact, no initial repayments are halted. In practice, the UC system, as currently applied makes any INITIAL REPAYMENT simply not possible.*

*In my case, my request for information here arises from having to repay overpaid tax credits, as a result of being migrated onto Universal Credit. Anecdotally, I'm told by DWP colleagues that it's not possible to pause, freeze, suspend or stop an INITIAL repayment of any debt. However, officially I'm told that it is possible.*

*So I'm asking for information on the debt repayment process, from statistics kept, to establish whether if ANY INITIAL DEBT REPAYMENTS have, in fact, been paused, suspended, freezed, or stopped, for any of the areas where debt repayment takes place. If they have, what pertinent reasons are there for that process having actually taken place.*

*I'd would think some statistics and information from Debt repayments on their activity might help here, if the department keeps any records of their activities. Perhaps also, the information could be extracted from an enquiry from Universal Credit computer data. By that I'd expect it should be possible to interrogate the data to find:*

- 1. When a repayable debt was listed on a claim.*
- 2. When a calculation for repayment was made, and the date when it would be instituted.*
- 3. How many times there has been manual intervention to pause, freeze, reduce, suspend or stop an initial debt repayment, and whether that action has taken place before the initial repayment is taken out.*

*You can limit this enquiry (if necessary on cost grounds) to The period July 2018 to January*

*2019, and could further reduce that to October to December 2018 if needs be. I'm not sure how to further restrict the search to get to the question of statistics on help you. There may be internal discussion of the problem by staff inside the DWP.*

*To put it another way - it's fine to say that fairies exist at the bottom of your garden, or the Loch Ness monster is real, or there really is a creature such as the Unicorn. Absolutely fine. But somewhere in the DWP there should be a way to establish factually that an INITIAL REPAYMENT OF A DEBT HAS BEEN PAUSED, SUSPENDED, STOPPED, REDUCED, OR FROZEN, under the Universal Credit system.*

*The DWP is making the equivalent of those claims here, while colleagues, or people at the actual coal face say that's nonsense. I'm guessing the DWP has some statistics from which it's possible to establish whether or not these claims are mythical.*

### **DWP Response:**

I can confirm that, whilst the Department for Work and Pensions (DWP) does hold some of the information relating to your request, this information is not readily available in relation to all the questions you have raised.

Answers to your 2<sup>nd</sup> and 3<sup>rd</sup> questions could only be obtained by accessing a substantial number of individual case files and I estimate that the cost of complying with this request would exceed the appropriate limit of £600 specified in the regulations for central Government.

This represents the estimated cost of one person spending 3.5 working days in determining whether DWP holds the information, locating, retrieving and extracting it (if contained within a larger document).

Where the cost of replying to any element of a request exceeds these costs then, under Section 12 of the Freedom of Information (Fol) Act, we are required to exempt the request in its entirety. We will therefore not be processing your request further.

However, as required by Section 16 of the Fol Act, I have considered how I might help you to bring your request within the cost limit.

I can confirm that, if you were to omit the 2<sup>nd</sup> question in your original request and refine your 1<sup>st</sup> and 3<sup>rd</sup> questions then we may be able to respond to a revised request from you. I cannot be prescriptive about the questions you ask but, in order to facilitate a response, I can advise that we would be able to provide the number of debts loaded onto the Department's Debt Management system from July 2018 to January 2019, which are being recovered via Universal Credit.

In relation to what is currently your 3<sup>rd</sup> question, I would suggest asking for the percentage of people currently repaying debt to DWP who are on a hardship rate.

Yours sincerely

DWP Central FoI Team

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**Your right to complain under the Freedom of Information Act**

If you are not happy with this response you may request an internal review by e-mailing [freedom-of-information-request@dwg.gov.uk](mailto:freedom-of-information-request@dwg.gov.uk) or by writing to DWP, Central FoI Team, Caxton House, Tothill Street, SW1H 9NA. Any review request should be submitted within two months of the date of this letter.

If you are not content with the outcome of the internal review you may apply directly to the Information Commissioner's Office for a decision. Generally, the Commissioner cannot make a decision unless you have exhausted our own complaints procedure. The Information Commissioner can be contacted at: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow Cheshire SK9 5AF  
Web: [ico.org.uk/Global/contact\\_us](http://ico.org.uk/Global/contact_us) or telephone 0303 123 1113 or 01625 545745