

Answers issued to Members on 27 October 2008

[R] signifies that the Member has declared an interest.

[W] signifies that the question was tabled in Welsh.

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Questions to the Deputy First Minister and Minister for the Economy and Transport

Alun Cairns (South Wales West): Will the Minister please list the criteria that he uses to consider which parts of Wales should become Strategic Regeneration Areas? (WAQ52629)

Alun Cairns (South Wales West): How many Strategic Regeneration Areas does the Minister envisage establishing by the end of this year and by the end of next year? (WAQ52630)

Alun Cairns (South Wales West): What process should a Local Authority follow in order to be considered as a Strategic Regeneration Area? (WAQ52631)

The Deputy Minister for Regeneration (Leighton Andrews): I made a statement in the Assembly on Strategic Regeneration on 14th October when I outlined the criteria for deciding on Strategic Regeneration Areas. As I said then, the number, scale and budget for these will be determined on a case by case basis. If local authorities have proposals for Strategic Regeneration Areas they are welcome to bring them forward to me.

Questions to the Minister for Children, Education, Lifelong Learning and Skills

Mike German (South Wales East): How many live accounts, held by Welsh graduates of higher education are indebted to the Student Loan Company for which no repayment is currently being received, broken down by reason for the lack of repayment? (WAQ52641)

Y Gweinidog dros Blant, Addysg, Dysgu Gydol Oes a Sgiliau (Jane Hutt): At the end of the financial year 2007-08, there were a total of 166,300 open loan accounts held by Welsh borrowers. Of those 81,200 income-contingent loan borrowers and nearly 22,700 (from Table 2ii) mortgage-style loan borrowers were past Statutory Repayment Due Date, i.e. due to repay loans if their income was above the relevant threshold.

The Statistical First Release Student Loans for Higher Education in Wales, Financial Year 2007-08 published by the Student Loans Company in June 2008, included the following provisional information. <http://www.slc.co.uk/pdf/slcsfr032008.pdf>

The following table provides details of those borrowers either not yet in repayment or are past their statutory repayment date for income contingent loan borrowers

Income-contingent loan borrowers [1] March 2008

Non-repayment categories (records being matched and information being collected)	4,500
Below earnings threshold	37,700
Living overseas - in arrears	Less than 100
Not yet repaying subtotal	42,200 (sum of the unrounded figures from the above three categories)
SLC awaiting first year HMRC return – repayment status not yet determined [2]	15,900
Above earnings threshold –repaying	23,100
Past Statutory Repayment due date total	81,200

[1] Excludes borrowers not yet required to repay because they are still in higher education or have recently left and those with accounts being closed. With the inclusion of these borrowers the total number of borrowers with open ICR loan accounts is 145,200 (from Table 2iii).

[2] Those for whom the first tax year return has not yet been received by SLC so their repayment status cannot yet be determined. This will include some borrowers who are repaying and SLC will be passed details of their repayments after the end of their first tax year of repaying.

The vast majority of income-contingent borrowers who are not repaying (89% (calculated on the unrounded figures for C-d as a % of C c+d+e) of those not repaying) earn below the £15,000 threshold and are not therefore required to make any repayments. Repayments for a further 11% have not yet started because details are still being matched with employer's records or other information that is being collected.

The following table provides details of those borrowers either not yet in repayment or are past their statutory repayment date for mortgage style loan borrowers

Mortgage-style loan borrowers March 2008

Owing less than 2 months repayments [1]	100
Owing 2 or more months repayments [1]	1,500
Overdue with no repayment schedule owing less than £100 [1]	100
Overdue with no repayment schedule owing £100 or more [1]	3,000
Deferring repayments	10,000
Deferring repayments with arrears	400
Not yet repaying subtotal [2]	15,100 (calculated on unrounded figures)
Ahead with repayments	2,300
Up to date with repayments	5,600

[1] Borrowers classed as in arrears may have made repayments that did not bring their accounts up to date.

[2] Individual borrowers may be counted in more than one category if they have loan accounts in more than one status.