

# FACTSHEET

## What happens when my child turns 16?



One Parent  
Families Scotland

**A number of important changes take place when your children turn 16, particularly the youngest child. These changes take place in all benefits and tax credits. In addition, a 16 year old is legally an adult and can leave home and live on their own.**

When a child leaves full-time non-advanced education, make sure you inform all relevant agencies (Inland Revenue for Child Benefit, Working Tax Credit and Child Tax Credit and your Local Authority Finance Department for Housing Benefit and Council Tax Benefit). The onus is on you to report any change of circumstances and failure to do so may result in overpayments that will be clawed back.

### Child Benefit

Child Benefit is only payable after the age of 16 if the child continues in full-time, non-advanced education or qualifies for an 'extension period'. 'Full time study' means courses of education of more than 12 hours per week including teaching, supervised study and exams.

- Non advanced courses that are eligible either at college or school are: GCSEs, Standard Grades, Highers, Advanced Highers, National Certificate, SVQ (up to level III) or Ordinary National Diplomas.
- Courses that are not eligible for Child Benefit are degree courses, SVQ level IV and above, HNC and HND.
- Child Benefit stops depending on when your child is legally eligible to leave school:
  - i) If your child leaves school at Christmas, Child Benefit stops on the first Monday in April.
  - ii) If your child leaves school in May, then Child Benefit stops on the first Monday in September unless your child's birthday is in September when it will end on the first Monday in January.

### Extension Periods

If a child is over the age of 16 but under 18 and is not receiving full time education, there are certain circumstances under which Child Benefit can continue to be paid for an Extension Period:

- The child is registered as available for work or Work-Based Learning for Young People with the Careers Service and
- Is not working for 24 hours a week or more and
- Is not in part-time education and is not on Work-Based Learning for Young People or a similar training scheme for which they receive a training allowance.

The Extension Period is normally for 12 weeks or until the young person reaches 18 if this is sooner. It must be applied for in writing.

### Income Support

Your classification as a lone parent for Income Support purposes will cease when your youngest child turns 16, unless you qualify on other grounds such as having a disabled child (over 16). As a result, you will lose your entitlement to Income Support. You can make a claim for Job Seeker's Allowance (JSA) but you will be required to be actively seeking work and the Department of Work and Pensions will ask you to attend a fortnightly interview to discuss what steps you have taken to find employment. You will need to keep records of your job search (e.g. photocopies of letters of application).

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**All fact-sheets are available free to lone parents.**

**Ring 0800 018 5026 for copies or see**

**[www.opfs.org.uk](http://www.opfs.org.uk)**

You may be asked to attend a series of quarterly Work Focused Interviews once your child is 14, to aid the transition from Income Support to JSA and to highlight the availability of support through the New Deal for Lone Parents. Eligibility for the New Deal for Lone Parents stops when your child turns 16. You may still be eligible for the 25+ New Deal after your child is 16.

### Child Tax Credits and Working Tax Credits

When your youngest child turns 16, you will only be eligible for continued Child Tax Credit if the child remains in full-time non-advanced education. Child Tax Credit can continue up to 20 weeks after the cessation of full-time non-advanced education as long as the child is under 18 and registered with the Careers Service.

The Childcare Element of Working Tax Credit runs until the September following the child's 15<sup>th</sup> birthday (or 16 if they have a disability).

The amount of Working Tax Credit available to single people is much lower than for lone parents so you may find that this results in no award of Working Tax Credit being made but this should be checked with the Inland Revenue.

## Educational Maintenance Allowances

Educational Maintenance Allowances are available to 16-19 year olds who continue in education after leaving age. Payments are made weekly during term time and are dependant on attendance at school. Bonuses are also available. The student must be on a full time course of study of at least 21 hours per week in a recognised school or college of Further Education.

### Household Income/EMA Weekly Term Time Payment

£0 – £20,270 = £30

£20,271 – £24,850 = £20

£24,851 – £30,000 = £10

£30,001 > = £0

The EMA is paid directly into the young person's bank account and it does not affect entitlement to Income Support or Child Tax Credit. Application packs are available from schools.

## Reductions in Housing Benefit and Council Tax Benefit

### Non-Dependent Deductions

Adult sons and daughters are non-dependents who live in your house. You may or may not receive a contribution from them towards the household expenses and these are not counted as income. Instead, deductions are made from your Housing Benefit and Council Tax Benefit. The amount of the deduction is not related to how much an adult son or daughter is actually paying or if they pay nothing at all. The table below outlines the amount of deductions which will be applied in different circumstances.

There are no deductions for non-dependents who are under 18 years of age or for under 25 year olds who are in receipt of Income Support or income-based Jobseeker's Allowance. Other exceptions are in respect of people who are registered blind or who receive the care component of Disability Living Allowance (at any rate).

In addition, no deduction is made to Council Tax Benefit where the non-dependent is: a full time student, receiving Work Based Training Allowance, has been in hospital for more than six weeks or is detained in a hospital or other establishment.

The amount of deduction is as follows:

*Non-dependants in remunerative work with gross weekly income of:*

	HB	CTB_
£322.00 or more	£47.75	£6.95
£258.00 - £321.99	£43.50	£5.80
£194.00 - £257.99	£38.20	£4.60
£150.00 - £193.99	£23.35	£4.60
£101.00 - £149.99	£17.00	£2.30
under £101.00	£7.40	£2.30

*Non-dependants not in remunerative work (regardless of income level):*

HB £7.40 CTB £2.30

## Council Tax Benefit

If your child elects to work after they leave school, you will lose the 25% discount on your Council Tax that you had as the only adult in the household.

If your child is in receipt of Income Support or income based JSA or is on a low income, you may obtain a second adult rebate for them. Under these circumstances, your child is treated as a non-dependant.

Sometimes a child may be classified as a "disregarded person" and will not qualify for the second adult rebate. Speak to an adviser at OPFS for further details.

Once your child reaches the age of 18, you may receive a reduction in your Council Tax Benefit (see Housing Benefit).

## Child Maintenance and the Child Support Agency

You can continue to receive maintenance payments through the Child Support Agency as long as your child is:

- Under 16 years of age
- Between 16 and 18 years old and receiving full-time, non-advanced education or
- 16/17 years old and registered for work or Skill Seekers but not actually started work

After leaving school or college, a child still counts as being in full-time education until the end of a fixed period after s/he leaves. This is known as the terminal date. Therefore maintenance is still due up to the Sunday following this date unless s/he turns 19 before that date, in which case it is the Sunday following the Monday before the 19<sup>th</sup> birthday.

Terminal leaving dates for children leaving school are:

Christmas

First Monday in January

May/June

First Monday in September

The same rules apply for an Extension Period under Child Support as for Child Benefit.

If a child goes to university, the courts can order maintenance payments but it is the child who must engage their own solicitor, not the parent with care.