

What Happens When My Child Gets Older?

April 2018



As your children get older your benefits, tax credits and child maintenance will change. This factsheet describes the main changes you need to be aware of.

Child benefit

You are entitled to child benefit if the person you are responsible for is a child or a qualifying young person. A child is a person under 16 years old. A qualifying young person is:

- aged 16, from their 16th birthday up to and including the 31st August after their 16th birthday
- aged 16 and under 20 and in full-time non-advanced education or approved training that started before the age of 19. Full-time means courses of education involving more than 12 hours per week of teaching or supervised study/exams
- aged 16 or 17 and not in full-time non-advanced education or approved training but meets the rules for child benefit 'extension period' (see below).

The following courses are non-advanced education: SCQF level 6 and below including Standard Grades, National 5, Highers, Advanced National Certificates, SVQs (up to level 3) and Ordinary National Diplomas, Advanced Highers and 'approved training', such as Modern Apprenticeships, that do not form part of a contract of employment.

Courses that are not eligible for child benefit include degree courses, SVQ level 4 and above, HNC and HND.

If the young person is in non-advanced full-time education or approved training when s/he reaches age 20 then child benefit stops from the first Sunday after their 20th birthday.

Child benefit stops if the young person starts receiving income support, employment and support allowance, jobseeker's allowance or tax credits. Child benefit also stops if the young person starts paid work of 24 hours a week or more.

Interruptions in education can be ignored for up to six months, however, if child benefit does stop it may become payable again if the young person returns to education or training before their 19th birthday.

Child benefit extension period

You may qualify for continuing payments of child benefit for a 16 or 17 year old, after s/he has left full-time non-advanced education, if s/he has registered for employment or training with a careers service.

For contact details of your local careers service office call Skills Development Scotland Helpline:

▶ **0800 917 8000**

The child benefit extension period must be applied for in writing within three months of the young person leaving education or training. The period starts on the Monday of the week following the day the young person left education and can be paid for a maximum of 20 weeks. Child benefit stops if the young person reaches 18 or when the extension period ends, whichever is earlier.

Child tax credit

Child tax credit is paid to you as long as you are responsible for a child or a qualifying young person.

You do not have to be in receipt of child benefit to claim child tax credit for that child.

Working tax credit

You can continue to receive working tax credit as a single parent as long as you are responsible for a child or qualifying young person. You can receive the childcare element of working tax credit until the September following your child's 15th birthday (or 16th birthday if s/he has a disability).

If you lose your entitlement to child tax credit and are therefore no longer considered a single parent, you will need to work more than 30 hours per week in order to qualify for working tax credit as a single person. However, if you qualify for a disability element of working tax credit you only need to work at least 16 hours per week.

The amount of working tax credit available to single people is less than for single parents, so you may find that this results in a lower, or no, award being made.

It is advisable to check with HM Revenue & Customs for a prediction of future tax credit awards.

▶ **Tax Credit Helpline: 0345 300 3900**

Income support

If your youngest child is aged five or over you lose entitlement to income support unless you qualify for another reason. You may be able to stay on income support if you have a child who receives disability living allowance (middle or high rate care), you are a carer who qualifies for carer's allowance or a carer's premium, or you have a foster child living with you. If your income support does stop you can claim jobseeker's allowance. If you don't feel able to work for health reasons you can claim employment and support allowance. Jobcentre Plus will contact you eight weeks before your income support is due to stop to tell you when your last payment is due.

Housing benefit and council tax reduction

When your child turns 16 you will not lose your single person's 25% discount on council tax as 16 and 17 year olds are exempt from council tax even if they are working. You may also remain entitled to the discount after your child turns 18 and for as long as you remain entitled to child benefit.

Once your child turns 18, if s/he is in paid work, there may be reductions in any housing benefit or council tax reduction that you receive. These are known as non-dependant deductions. The amount of the deduction depends on the young person's earnings.

There are no deductions made for 16 or 17 year olds or for 18 to 25 year olds in receipt of income support, income-based jobseeker's allowance or income-related employment and support allowance without the addition of a component.

If your child is aged 18 or over and working but on a low income, you may be entitled to a second adult rebate (a reduction in your council tax). The amount of the rebate depends on your child's income, however, you cannot get both council tax reduction and a second adult rebate. If you qualify and apply for both, you will be awarded whichever is the greater amount.

Universal Credit

Universal credit is a means tested benefit that has gradually been introduced across the UK. It provides financial support, for living expenses and housing, to working age people both in and out of work. Universal credit was created to simplify the benefits system, by replacing 6 other benefits, and it is expected that by 2022 the majority of people, entitled to benefit, will be getting it.

Universal credit will be reduced if a child included in the claim is no longer a child or qualifying young person (see child benefit).

For more information:

- ▶ Lone Parent Helpline: **0808 801 0323**
- ▶ www.opfs.org.uk

Child maintenance

You can continue to receive child maintenance payments through the Child Maintenance Service up until your child turns 20 as long as your child remains in full-time non-advanced education. You can continue to receive maintenance for 16/17 year olds if they are registered for work or training.

If a young person goes directly on to higher education, a non-resident parent is still liable to pay child maintenance but this will no longer be done through the Child Maintenance Service. Any maintenance would be paid directly to the young person. If a non-resident parent refuses to pay maintenance, the young person would have to pursue payment through the courts.

Educational maintenance allowance

Young people aged 16 to 19 who are on non-advanced further education courses at school or college may be entitled to the educational maintenance allowance (EMA). It is a weekly amount of £30 usually payable fortnightly in arrears during term time if family income is below £24,421 (£26,884 if there is more than one student in the family). It is not affected by any income earned by the student and will not reduce any benefits, council tax reduction or tax credits the family receives.

Weekly payments are dependent on performance and attendance at school.

Applications are made through the school or college attended.

Contact your local authority education department for details or visit the mygov.scot website:

▶ www.mygov.scot/ema/

Useful contacts

Child Benefit Helpline:

0300 200 3100

www.hmrc.gov.uk/childbenefit

Child Maintenance Options:

0800 988 0988

www.cmoptions.org

Jobcentre Plus benefit claim line:

0800 055 6688

Skills Development Scotland Helpline:

0800 917 8000

www.skillsdevelopmentscotland.co.uk

Tax Credit Helpline:

0345 300 3900

Supporting and inspiring single parent families across Scotland

For further information about OPFS or our services, please contact:

One Parent Families Scotland,
13 Gayfield Square, Edinburgh EH1 3NX

Tel: 0131 556 3899

Email: info@opfs.org.uk

Helpline: 0808 801 0323

Helpline email: helpline@opfs.org.uk

Visit our website at www.opfs.org.uk

More help from OPFS

You may also be interested in these related information packs available from OPFS:

- [Separation and Divorce](#)
- [Money for Single Parents](#)
- [Money If You Are Working](#)

Call the helpline on 0808 801 0323, or download them from www.opfs.org.uk.

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