

BENEFITS FOR YOUNG PEOPLE IN FURTHER EDUCATION OR TRAINING



Child Poverty Action Group works on behalf of the one in four children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good.

We provide training, advice and information to make sure low income families get the financial support they need.

INTRODUCTION

This factsheet covers the rules for young people in further education, or on certain training courses, claiming income support, housing benefit and universal credit. It does not cover other benefits that young people may be eligible for, such as employment and support allowance (ESA) if they are ill or disabled (see CPAG factsheet 'ESA and Studying').

This factsheet is for you if you are:

- thinking about doing, or doing, a course of further education (FE); AND
- under age 21; or
- aged 21 and turned 21 on your course.

If you are a **qualifying young person** (up to age 19 in FE or approved training) there are certain benefit rules that apply - see 'qualifying young person', below. If you are not a qualifying young person, but are **aged 19 to 21 on an FE course**, you may still be eligible for benefits - see 'young people under 22 in FE', below.

If this is not you, different rules apply. Speak to your college student services adviser or a bursary officer, or go to your local citizens advice bureau, for more information.

QUALIFYING YOUNG PERSON

DEFINITION

Qualifying young person is a term used in the benefits system. You are a qualifying young person if you are under 19, or aged 19 and were accepted on, enrolled on or started your course when you were under 19. (If you are older than this but still under 22 see 'young people under 22 in FE', below.)

You must also be on a **full-time** course of **further education** (FE). FE is study below the level of HNC, and includes NQ National 4 & 5s, NQ Highers and advanced Highers, SVQ up to level 3 and National Certificates (NCs).

In order to be full-time, your course must be more than 12 hours a week during term time. In counting the 12 hours, include classes and supervised study, but do not include meal breaks or unsupervised study at home or at college.

Young people on approved training courses are treated as being qualifying young people. This applies if you are on an employability fund course, as long as the training is not provided by your contract of employment.

You still count as a qualifying young person between courses if you finish one full-time FE course, and are accepted or enrolled on another FE course or on an approved training course. This also applies if you finish an approved training course and are accepted on or enrolled on another approved training course. Otherwise, when you leave your course you may count as being a qualifying young person for a while longer (see the Benefits for Students in Scotland Handbook; details on page 4 of this factsheet).

EXAMPLES

Jaz is 18 and starts an NC course, which is 18 hours per week, in January 2018. He is a qualifying young person. When he turns 19 in April 2018, he will still be a qualifying young person.

Connor is 17 and is on an employability fund course. He is treated as being a qualifying young person.

PARENTS CLAIMING FOR A QUALIFYING YOUNG PERSON

If you are a qualifying young person and live with your parents, they may be able to get child benefit and child tax credit (or universal credit) for you (see CPAG's factsheet 'Parents claiming for young people in further education or training'). In some cases, instead of your parents claiming for you, you can claim benefits for yourself (see below).

BENEFIT ELIGIBILITY

You can claim **housing benefit** (HB) to help with rent. Any qualifying young person can claim HB if they are liable to pay rent (except 16 and 17-year-old care leavers, whose housing costs should be met by the local authority social work department). You cannot get this if you live at home with your parents. Young people getting HB and living in private rented flats, including student halls, usually have their amount restricted, so it may not cover your rent in full.

If you have other income, such as an FE maintenance bursary or a training allowance, then this may reduce the amount of HB you get. See Student/trainee funding and benefits, below.

Income support can help with living costs. It provides you with a basic level of weekly income.

As a qualifying young person you may be eligible for income support if you are:

- a vulnerable young person (see below for what this means)
- a parent, responsible for a child
- a care leaver (although if you are 16 or 17 you must also be a lone parent to qualify for income support)
- a refugee, in your first year in Britain and learning English for more than 15 hours a week (can claim benefit for up to nine months)

If you have other income, such as student funding or a training allowance, then this may reduce the amount of income support you get. See Student/trainee funding and benefits below.

While you are a qualifying young person, you cannot normally claim **jobseeker's allowance**. If you get disability living allowance or personal independence payment, you may be eligible for **income-related employment and support allowance** to help with living costs (See CPAG's factsheet 'ESA and studying').

Note: If you are in an area where **universal credit** (UC) is fully rolled out, you cannot make a new claim for housing benefit or income support. See 'Young person under 22 in FE' (over) for when you might get UC.

WHO COUNTS AS A VULNERABLE YOUNG PERSON?

If you are living away from your parents, or anyone acting in their place, you may be eligible for income support under these rules. This applies to you if:

- you are orphaned; or
- you have to live away from your parents or anyone acting in their place because you are estranged from them, or in physical or moral danger, or there is a serious risk to your physical or mental health; or
- your parents cannot support you, and they are in prison, unable to come to Britain because they have no leave to enter under UK immigration law, or chronically sick or mentally or physically disabled.

If you are estranged, DWP guidance tells staff that third-party evidence of this is not required, unless you have 'fundamentally contradicted' yourself, or the DWP staff have evidence that makes them doubt you are estranged (DWP guidance, 'Making a severe hardship decision').

YOUNG PERSON UNDER 22 IN FE

DEFINITION

You fit into this category if you

- are on a full-time FE course (more than 16 hours per week of classes and workshops); and
- are under 21. You continue to be eligible if you turn 21 on your course, but are no longer eligible if you turn 22.

BENEFIT ELIGIBILITY

If you fit the definition above, you are eligible for **housing benefit (HB)**. You are also eligible for **income support (IS)**, but only if you are a vulnerable young person (see above).

If you are in an area where universal credit (UC) is fully rolled out, or if you are already on UC, you cannot usually make a claim for IS or HB. Instead, you can claim/stay on UC if you are a vulnerable young person (see Who counts as a vulnerable young person, above) and meet the age rules above.

See CPAG's factsheet 'UC and Students' for more information.

STUDENT/TRAINEE FUNDING AND BENEFITS

There is no effect on your benefits if you get:

- education maintenance allowance (EMA)
- additional support needs for learning allowance
- allowances for study or travel expenses
- money from the childcare fund
- money from the FE discretionary fund of £20 or less a week (any more than this may count if it is for basic living costs)

A bursary maintenance allowance, dependants' allowance or training allowance will affect the amount of income support, housing benefit and universal credit you can get. If eligible for income support, you can choose to stay on it instead of applying for a bursary maintenance allowance, as the bursary is discretionary and there is no guarantee of getting it.

EXAMPLES

Lydia is 20 and on an NC course of 21 hours a week. She is living on her own because of a risk of physical danger at home. She can claim income support rather than claiming a bursary. She also gets money for travel and study expenses. She gets housing benefit to help with her rent.

Cleo is 16 and doing NQ Highers at her local college for 14 hours a week. She is a parent and is eligible for income support and an EMA. The EMA does not affect her income support. She can continue to claim child tax credit and child benefit because she has a child.

Jennifer is 18 and is estranged from her parents. She gets UC. She starts a full-time course at college and can stay on UC.

CHILD POVERTY ACTION GROUP IN SCOTLAND

Advice line for frontline advisers and support workers
0141 552 0552
Monday – Thursday 10am – 4pm; Friday 10am – 12 noon

Email: advice@cpagscotland.org.uk

CPAG in Scotland advice line is only for advisers. If you are a student or thinking of doing a course of education and are in need of advice, contact your college/university student welfare services, or your local Citizens Advice Bureau.

FURTHER INFORMATION

- CPAG in Scotland's Benefits for Students Project go to www.cpag.org.uk/scotland/students-and-benefits-project
- CPAG in Scotland's free online Benefits for Students in Scotland Handbook go to www.onlinepublications.cpag.org.uk
- View our full range of factsheets online at: www.cpag.org.uk/scotland/factsheets
- CPAG publishes the Welfare Benefits and Tax Credits Handbook, a comprehensive guide to benefits and tax credit for claimants and advisers. Find out more at: www.cpag.org.uk/bookshop
- We run a wide range of training courses on students and benefits for workers of different levels of experience. Find out more at: www.cpag.org.uk/scotland/training
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IN SCOTLAND

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