Local Council Tax Support Scheme 2013/2014

Draft Scheme

This Local Council Tax Support Scheme (LCTS) has been introduced to help people of working age, on low incomes, to pay their council tax.

People who have reached the qualifying age for state pension credit ("Pensioners") will be able to claim help at the same level as they would have done under the present Council Tax Benefit scheme. The Government will prescribe in law how the scheme for pensioners will operate.

Stockton Council will operate the Local Council Tax Support Scheme in accordance with the law. The remainder of this document describes the local Council Tax Support scheme for people of working age in Stockton.

The amounts quoted on this document are based on those currently in force in the Council Tax Benefit scheme. They will be reviewed prior to the adoption of the scheme by the Council in line with the forecast annual uprating of benefits.

Prescribed Requirements for People of Working Age

The government intends to make regulations to tell local Councils how the arrangements for making and deciding claims will work. Stockton's Local Council Tax Support scheme will reflect these regulations when they are approved. The following paragraphs reflect understanding of the intention of these regulations (which are only in draft at present), but this may be subject to change:-

Persons from Abroad

The government intends to apply the same restrictions as exist under the Council Tax Benefit Scheme to exclude foreign nationals with limited immigration status and certain non-economically active EEA individuals from receiving LCTS.

Refugees

Those persons that have recognised refugee status, humanitarian protection, discretionary leave to remain in the country outside of the immigration rules and who are exempt from the habitual residence test will be entitled to apply for LCTS as long as their status has not been revoked.

Date on which entitlement is to begin

Entitlement to Council Tax Support will begin on the Monday following the date the claim, or intention to claim is received by the Council

If a claim for Council Tax Support is made within the same week (Monday to Sunday) as the claimants liability for Council Tax begins any entitlement shall be awarded from the date of liability.

The council would intend to retain the provision whereby a claim may be backdated for a period of up to 6 months where the claimant can show good cause for having failed to make a claim at an earlier date, proving that regulations will allow this.

Date on which change of circumstances is to take effect

Changes in circumstances will generally be effective from the Monday following the date of the change, although regulations will prescribe certain circumstances when an earlier date may be used.

Who may claim

In the case of couples one partner must make the claim for both members of the couple.

A claim may be made by a third party if the claimant is unable to act for themselves.

Time and manner in which claims are to be made

A claim for a reduction in Council Tax Support should be made on the appropriate form. Such claim forms are available from (list offices) or are available to download from the SBC website. Where a person reclaims LCTS after a break of less than 13 weeks a new claim form shall not be required.

Evidence and Information

The claimant shall supply the Council with the information and evidence it reasonably requires in order to assess entitlement to Council Tax Support.

This information must be provided within one month of any request or the claim will be treated as withdrawn. This time limit may be extended on request made in advance.

Amendment and withdrawal of claim

A claim for Council Tax Support can be withdrawn at any time.

Duty to notify change of circumstances

Changes can be notified in writing, by telephone or electronically

The claimant or partner is required to notify the Council of any change in their circumstances which may affect their entitlement to Council Tax Support. Changes to be reported include changes in family composition, household membership, income, capital and personal details.

Decisions by a relevant authority

Once the council has received a complete claim and all the information and evidence it reasonably requires it will reach a decision on the claim within 14 days or as soon as reasonably practicable after that. The decision will be notified by issuing a new council tax bill.

Time and manner of granting council tax support

Payment of Council Tax Support will be in the form of a credit to the council tax account. The yearly award of Council Tax Support will be shown on the Council Tax bill. A summary explaining how the Council Tax support has been calculated will be sent with the bill.

Person to whom support is to be paid

Council Tax Support will be paid to the taxpayer or their appointee.

Recovery of overpayments

All overpayments of Council Tax Support, however they were caused, are recoverable in full. This includes all errors made by the claimant or their partner, family members, appointees, errors by the Council or its agent or other areas of Government. Overpayments will normally be recovered by charging the claimant's council tax account and issuing a new bill.

Decisions

Any document required to be given or sent to the council shall be treated as having been given or sent on the day it is received by the council

Any notice or other document required to be given or sent by the council shall be sent to the persons last known address and treated as given or sent on the day it was posted.

An original decision may be revised by the council at any time.

A claimant, partner or appointee who is unhappy with a decision can write to the council stating the matter and grounds of the grievance.

On receipt of an appeal the council must reconsider the matter and respond in writing. If the claimant id still aggrieved, or has not received a response within 2 months, an appeal can be made to the valuation tribunal.

Discretionary Reduction

An application can be made for a discretionary reduction under s.13A (1)(c) of the Local Government Finance Act 1992 in writing, or by electronic communication.

Local Provisions for People of Working Age

The following provisions are not currently subject to regulations, although this may change during the period of consultation as further draft regulations or changes are made:-

Who Can Claim

This scheme is open to individuals who, on any day, are liable to pay council tax on a dwelling occupied as their sole or main residence.

The amount of support will by calculated using a means test. This means test will compare income and a "Living Allowance" for the person claiming, their partner and any dependant children (the family).

A claimant (and partner), with capital of £16,000 or more will not be entitled to LCTS.

The income of the claimant and partner will be added together for the purpose of calculating LCTS.

Temporary Absence

LCTS may still be claimed, in certain circumstances, where a person is temporarily absent from the home upon which support is claimed.

Periods of temporary absence for up to 13 weeks are not counted, providing that the home is not let or sub let during the time of absence, and the person intends to return, or is in residential accommodation on a trial basis.

Periods of absence which are unlikely to exceed 52 weeks will not be counted in the following circumstances

- The person is absent providing care which has been approved by a medical practitioner.
- The person is absent caring for the child of a person undergoing medical treatment, medically approved convalescence or is patient in hospital or similar institution.
- The person is absent because they or their partner or dependant child is undergoing medical treatment, medically approved convalescence or is patient in hospital or similar institution.
- The person is a student or following a training course
- The person is detained in custody or required as a condition of bail to reside elsewhere
- The person is absent because of fear of domestic violence
- providing that the property is not let or sub let during the time of absence, and the person intends to return

Classes of people who can Claim

The scheme is open to the following classes of people:-

Class A	
People who are Working age Liable to pay council tax on their home Have capital under £16,000 Have made a claim for Local Council Tax Support	 And are receiving: income support Income Related job seekers allowance Income Related Employment and Support allowance or their income is less than their living allowance

Support is calculated:-

Entitled to maximum support of 80% of council tax liability

The amount of support may be adjusted downwards if other adults live in the home

Class B	
 People who are Working age Liable to pay council tax on their home Have capital under £16,000 Have made a claim for Local council tax support 	And whose Income is greater than the living allowance

Support is calculated:-

Income will be compared to the living allowance. Maximum support of 80% of council tax liability will be reduced by 20% of the amount by which the income exceeds the living allowance.

This amount of support may be adjusted downwards if other adults live in the home.

Membership of a Family

LCTS is calculated based upon a means test which takes into account the income, capital and "living allowance" for the claimant and where appropriate members of their family.

A person's family includes:-

- their partner
- any child or young person they are responsible for and who is a member of the same household .

Where a child or young person lives in different households or where there is a question as to where the child is living the council will decide which household the child will be treated as residing in for the purposes of calculating LCTS. This may be

done by reference to decisions made in relation to other benefits claimed. A child will be treated as residing in only one household for any benefit week.

Foster children or children placed for adoption will not be treated a part of the claimant's household.

Children not living with the claimant and who are in local authority care or placed with another family for adoption will not be treated as part of the claimant's household.

Living Allowances

The Living Allowance will be made up of a number of elements. These may include, depending upon individual circumstances:-

- A personal allowance for the claimant and partner
- An amount for every child or young person who is a member of the family
- A "family addition" where at least one child or young person is part of the family
- Additions which may apply in special circumstances.

The amounts to be included in the living allowance are detailed below:-

Personal Allowances	
Single claimant aged 18 to 24	£56.25
Single claimant aged 25-59	£71.00
Single claimant 60-64	£142.70
Lone Parent 18-59	£71.00
Lone Parent 60-64	£142.70
Couple one aged 18-59	£111.45
Couple one or both aged 60 or over	£217.90
Plus for every child or young person until the day before their twentieth birthday	£64.99
Plus for every household which includes a child or young person	£17.40
Special Circumstances Addition – only one of the follow	ing can apply.
Disability Addition -claimant or partner is in receipt of one or more of the following:- • Attendance Allowance • Disability Living Allowance • Mobility Supplement • long term Incapacity Benefit • Severe Disablement Allowance • disability or severe disability element of working tax credit • Personal Independence Payment or is registered blind	
Employment and Support Addition- Claimant or partner in receipt of the work related activity component of Employment and Support Allowance	£28.15

Employment and Support addition - Claimant or partner in receipt of the support component of Employment and Support Allowance	£34.05	
Special Circumstances Additions- these additions can apply as well as any others awarded.		
Severe Disability Addition- for a single claimant or lone parent where:- claimant is receiving attendance allowance or the care component of disability living allowance at the higher or middle rate and no non dependant adults reside with him/her and no one is in receipt of a carers allowance for looking after him/her.	Single £58.20 Couple one qualifies £58.20 Couple both qualify £116.40	
For a couple, both partners must receive attendance allowance or the care component of disability living allowance at the higher or middle rate and no non dependant adults reside with them and no one receives carers allowance for looking after both partners		
Enhanced Disability Addition- where the claimant has limited capability for work related activity or the highest rate care component of disability living allowance is payable in respect of the claimant or any member of the claimants family.	Single £14.80 Couple £21.30 Child £22.89	
Disabled Child Addition- where a dependant child receives disability living allowance or is registered blind.	£56.63	
Carers Addition- Claimant or partner is entitled to Carers Allowance	£32.60	

Transitional Protection ESA

A transitional protection will be added to the living allowance for a claimant who has been converted to Contribution based Employment and Support Allowance from another benefit in certain circumstances where the living allowance is reduced because of the conversion. The amount will be calculated in the same manner as in the housing benefit/ council tax benefit regulations.

Income and Capital

The income of the claimant and partner will be added together for the purpose of calculating LCTS.

Income will be calculated on a weekly basis.

The income to be taken into account will be the likely average weekly income of the claimant and partner. This will be calculated over such a period as is likely, in the opinion of the council, to provide the most accurate estimate.

In the case of earnings from employment, where employment is due to commence an estimate of likely earnings will be based upon information available from the employer

A tariff (a standard rate) income from capital will be calculated and added to other income

Earnings from employment

The amount of earnings to be taken into account shall be gross earnings less any amount deducted from those earnings in respect of:-

- Income tax
- Primary Class 1 national Insurance Contributions
- One half of any personal or occupational pension contribution.

Child Care Charges

Child care charges up to a maximum of £175 for one child or £300 for two or more children, will be deducted from earned income plus income from working tax credit and child tax credit where:-

- a single claimant works 16 hours per week or more
- both members of a couple work 16 hours per week or more
- where one member of a couple works 16 hours per week or more and the other member of the couple is disabled, and the disability addition is included in the couples living allowance due to this disability.
- where one member of a couple works 16 hours per week or more and the other member of the couple is on maternity leave and receiving statutory maternity pay or maternity allowance.

The child must be under 15 years of age or 16 if they are disabled, and the care must be provided by one of the following:

- A registered Childminder.
- A registered nursery or play scheme.
- An out of hours scheme run by an approved provider.
- An out of hours club provided by a school on school premises. This applies only if the child is aged 8 or over.

Self employed earnings

Earnings from self employment shall be calculated as the net profit of the employment. The calculation of net profit will be based upon that used for housing benefit and the default council tax benefit scheme. Some expenses allowable by HMRC are not allowable in the calculation of Local Council tax support. Deductions will be made for income tax, national insurance contributions and one half of allowable personal pension contributions.

For childminders, one third of the gross profit will be used to calculate income. A net profit will then be derived by deducting tax, national insurance, 50% of pension contributions and expenses.

In cases where tax and national insurance contributions are not provided, the Council will estimate the figures.

The following disregards from earnings will apply:-

The higher of any of the following which apply	
A standard disregard for a single person	£10 per week
A standard disregard for a couple	£15 per week
A standard disregard for a lone parents	£30 per week
Where the living allowance includes an amount in respect of	£25 per week
Disability addition	
Severe disability addition	
Work related activity component	
Support component	
Carers addition	
Plus an additional earnings disregard where:- £17.10	
The 30 hour premium is paid with Working Tax Credit or	
Claimant or partner is aged 25 or over and works 30 hours or	
more per week	
Or claimant and partner have a dependant child and at least	
one of them works 24 hours per week	
The claimant is a lone parent and works 16 hours or more	
each week	
The disability addition is included in the living allowance and	
the disabled partner works 16 hours or more each week.	

Income other than earnings

Any income of a claimant or partner other than earnings will be taken into account. Certain amounts will be disregarded in the calculation of income other than earnings, and it is intended that this will replicate the provision in the current council tax benefit regulations except that the current local arrangement to disregard the whole amount of a war widows or war disablement pension will continue.

Welfare Reform changes will introduce two new benefits- Universal Credit and Personal Independence Payments part way through the first year of operation of this scheme. New claimants will be migrated onto these benefits over time so both old and new benefits will co-exist for a number of years. It is proposed that an equivalent approach for an individual on the new benefit will be incorporated within the Council's LCTS scheme, so for example Personal Independence Payments will be treated in the same way as Disability Living Allowance, and fully disregarded.

The full list of disregarded income can be found at Appendix 1

Where deductions are being made from income in recovery of overpayments, by public bodies, the gross income amount will be taken into account.

Notional Income

Where a claimant or partner has deprived himself of income in order to secure entitlement to LCTS the council shall treat the income as though it was still received. The Council shall also treat any income available to the claimant or partner, but not claimed or received, as income.

Capital

All capital held by the claimant and partner will be taken into account In cases where capital is jointly held with others the council will apportion the capital as considered appropriate.

The capital cut off limit for LCTS is £16,000.

Where capital exceeds £6,000, it shall be treated as equivalent to a weekly income of £1 for each complete £250 in excess of £6,000 but not exceeding £16,000. Where any part of the excess is not a complete £250 that part shall be treated as equivalent to a weekly income of £1.

Some items of capital will not be taken into account in the calculation of LCTS. A full list of disregarded capital can be found at Appendix 2

Notional capital

A claimant shall be treated as possessing capital of which he has deprived himself, in order to secure entitlement to LCTS.

Students

Most full time students are exempt from payment of council tax and also excluded from receiving LCTS.

When considering a claim from a liable student the Council will apply the rules as contained in the default Council tax support scheme which will mirror the current council tax benefit provisions.

Amount of Benefit

Maximum Council Tax Support

The amount of a person's maximum CTS for a day which they are liable to pay Council Tax will be 80% of their liability

The amount of maximum LCTS will be calculated as A divided by B where:

- a) A is the amount of Council Tax set for the financial year for the dwelling the person resides in and for which they are liable, less any discount which applies
- b) B is the number of days in that financial year

less any non-dependant deductions.

Where a person is jointly and severally liable for Council Tax for a dwelling they reside in, which they are liable with one or more other persons (except students who are not entitled to LCTS), the maximum amount of LCTS will be the amount in A divided by the number of people who are jointly and severally liable. This will not apply if the only person they are jointly and severally liable with is their partner.

Non-dependant deductions

A non-dependant is any person who normally resides with the claimant, with the exception of the following:

- a) The claimant's partner
- b) Any child or young person who is a member of the claimant's family.
- c) Foster children
- d) Any person who the claimant is jointly and severally liable to pay Council Tax for the same dwelling
- e) Any person liable to pay rent to occupy the same dwelling, other than close relatives or people with tenancies that are classed as non-commercial
- f) A person who lives with the claimant to provide care for them or their partner, who has been engaged by a voluntary or charitable organisation which makes a charge to the claimant or their partner for the services provided by that person

A deduction from a person's maximum LCTS will be made for non-dependants, as follows:

- a) A non-dependant aged 18 or over in remunerative work where their normal gross income is;
 - i) less than £183.00 the deduction will be £3.30 per week
 - ii) between £183.00 and £316.00, the deduction will be £6.55 per week
 - iii) between £316.00 and £394, the deduction will be £8.25 per week
 - iv) £394 or over, the deduction will be £9.90 per week
- b) A non-dependant aged 18 or over not in remunerative work, the deduction will be £3.30 per week.

In calculating the gross income of a non-dependant, any amounts which would normally be disregarded for a LCTS claimant, will also be disregarded for a non-dependant.

Only one non-dependant deduction will be made for a couple, and the amount deducted will be based on their joint income, calculated as above.

Where a person is jointly and severally liable for Council Tax for a dwelling they reside in, which they are liable with one or more other persons, the amount of the non-dependant deduction will be apportioned equally between those liable persons.

Non-dependant deductions will not be made in the following circumstances:

- a) Where the claimant or their partner is blind
- b) Where the claimant or their partner receives Attendance Allowance or the care component of Disability Living Allowance
- c) Where the non-dependant normally resides elsewhere
- d) Where the non-dependant receives a training allowance Where the nondependant is a full-time student
- e) Where the non-dependant is not residing with the claimant because they have been an in- patient for more than 52 weeks (without any break exceeding 28 days)

- f) Where the non-dependant receives Income Support, Income Based Jobseekers Allowance, Income Related Employment and Support Allowance, or Pension Credit
- g) Where the non-dependant is aged under 18.

Council Tax Support taper

The percentage of excess income over the living allowance which will be deducted from the weekly maximum LCTS will be 20%.

Extended payments

A person who is entitled to LCTS will be entitled to an extended payment where:-

- a) Entitlement to Income Support, Income Based Job Seekers Allowance or Income Related employment and Support Allowance has ceased because the claimant or their partner;
 - i) Commenced employment as an employed or self-employed earner, or
 - ii) Increased their earnings from their employment. or
 - iii) Increased the number of hours in their employment,

And that employment increased earnings or increased number of hours are expected to last five weeks or more:- .

- and
 - b) Immediately prior to the benefit above ending the claimant or their partner were entitled to any combination of the benefits listed below for a continuous period of 26 weeks:
 - i) Income Support, or
 - ii) Jobseekers Allowance (Income Based or Contributory), or
 - iii) Employment and Support Allowance (Income Related or Contributory), or
 - iv) Incapacity Benefit, or
 - v) Severe Disablement Allowance

Providing that the person remains liable for Council Tax at the dwelling in which they reside during the extended payment period.

Duration of the extended payment period

The extended payment period will start on the day after LCTS would normally have ended after the qualifying benefit has ceased and will last for 4 weeks or up to the day Council Tax liability at the dwelling in which they reside ends, if this is earlier.

Amount of the extended payment

The amount of the extended payment will be the higher of:

- a) The amount of CTS which the claimant was entitled to before the qualifying benefit ceased, or
- b) The amount of CTS which the claimant is entitled to after the qualifying benefit ceased.

Extended Payments for People Approaching State Pension Credit Age

An individual who is approaching pension credit age and

- who is in receipt of LCTS and
- who is not in receipt of income support, income related job seekers allowance or income based employment and support allowance

will continue to receive an extended payment of LCTS for 4 weeks whilst they or their partner apply for the pension age LCTS scheme. They will be paid, for those 4 weeks, whichever award is the greater.

Disregards for Income other than Earnings

The whole amount of income from the following sources:-

- 1. Income support
- 2. Income based job seekers allowance
- 3. Income related employment and support allowance
- 4. Disability living Allowance
- Attendance Allowance
- 6. War Disablement Pension
- 7. War Widows or Widowers Pension
- 8. Child Benefit
- 9. Housing Benefit
- 10. Council tax Benefit/ Local Council Tax Support
- 11. Personal Independence Payments
- 12. Charitable and voluntary payments and 'payments in kind'
- 13. Christmas Bonus
- 14. Bereavement Payment
- 15. Constant Attendance Allowance
- 16. Mobility Supplement
- 17. Exceptionally Severe Disablement Allowance
- 18. any Social Fund payment (including Winter Fuel Payments and Cold Weather Payments)
- 19. Guardian's Allowance
- 20. Child's Special Allowance
- 21. Income received because of a personal injury, including payments from annuities or trust funds set up from compensation payments
- 22. Child Maintenance Payments for children or young people who are members of the family.
- 23. "Board" payments from non dependants
- 24. Income tax payable on income taken into account in the calculation
- 25. Any payment relating to expenses incurred/ to be incurred attending a Mandatory Work Activity Scheme, Employment, Skills and Enterprise Scheme, service user groups or voluntary or charitable work. Participation expenses in respect of 'work for your benefit schemes'
- 26. Payments to the claimant or partner as a holder of the Victoria Cross, George Cross or any analogous payment.
- 27. Insurance payouts in respect of mortgage and loan protection
- 28. Sports awards

Holiday pay paid 4 weeks or more after termination of employment, Tax refunds, lump sum charitable or subsistence payments, tax credit arrears payments will be treated as capital.

Capital to be disregarded

- 1. The dwelling normally occupied by the claimant as their home.
- 2. Any property which is actively being sold.
- 3. Any property acquired by the claimant which they intend to occupy as their home, whilst they are preparing for occupation.
- 4. Any property acquired by the claimant which they intend to occupy as their home, which is undergoing essential repairs or alterations.
- 5. The proceeds of sale of any property formerly occupied by the claimant as their home, which is to be used for the purchase of another property intended for occupation.
- 6. Any property occupied by a partner or relative of the claimant or any member of their family, where that person is a pensioner or disabled.
- 7. Any property occupied by the former partner of the claimant as their home, where the former partner is a lone parent, or where the property is actively being sold.
- 8. The capital of a person in receipt of Income Support, Income Based Jobseekers Allowance or Income Related Employment and Support Allowance.
- 9. Any future interest in property, other than land or premises where the claimant has granted a lease or tenancy.
- 10. The assets of any business owned by the claimant for the purpose of their selfemployment.
- 11. Any arrears of state pensions, benefits or tax credits.
- 12. Any amount paid to the claimant, or acquired by the claimant as a loan, as a result of damage or loss of the home or personal possessions and intended for its repair or replacement.
- 13. Any amount deposited with a Registered Provider, which is to be used for the purchase of another property intended for occupation.
- 14. Any personal possessions.
- 15. The value of the right to receive any income under an annuity or the surrender value of an annuity.
- 16. Where the funds of a trust resulted from a payment for a personal injury to the claimant of their partner, the value of the trust fund and the right to receive any payment under that trust.
- 17. The value of the right to receive any income under a life interest or from a life rent.
- 18. The value of the right to receive any income payable in a country outside the United Kingdom where there is a prohibition against the transfer to the United Kingdom of that income.
- 19. The surrender value of any life insurance policy.
- 20. Where payments of capital are made by instalments, the value of the right to receive any outstanding instalments.
- 21. Any payment made by the local authority under section 17 of the Children Act 1989.
- 22. Any payment made for adoption, fostering, guardianship support or supported lodgings.
- 23. Any social fund payment or its equivalent.
- 24. Any refund of tax deducted on a payment of loan interest for the purpose of acquiring a home or carrying out repairs or improvement to the home.

- 25. Where a payment of capital is made in a currency other than sterling, any banking charge or commission payable in converting that payment into sterling.
- 26. Any payment made under the Eileen Trust, the Independent Living Fund, the Skipton Funds, the London Bombing Relief Charitable Fund, or the Variant Creutzfeldt-Jacob Disease Trust.
- 27. The value of the right to receive any rent.
- 28. Any payment in kind made by a charity.
- 29. Any refund of Council Tax.
- 30. Any payment made by the local authority to the claimant, to be used to purchase a property for occupation as their home, or to carry out repairs or alterations to the home.
- 31. Any payments for:
 - a) travel expenses for hospital visits
 - b) medical supplies and vouchers
 - c) health in pregnancy grants
 - d) Home Office payments for prison visits.
- 32. Any payment made to assist a disabled person to obtain or retain their employment.
- 33. Any payment made by the local authority under the Blind Homeworkers' Scheme.
- 34. Any capital administered on behalf of a person by the High Court, County Court, or the Court of Protection.
- 35. Any payment to the claimant as a holder of the Victoria Cross or George Cross.
- 36. Any payment of child maintenance bonus.
- 37. Any payment made to assist a person under the self-employment route.
- 38. Any payment of a sports award.
- 39. Any payment of an education maintenance allowance.
- 40. Any payment made by a contractor for a person participating in an employment zone programme.
- 41. Any arrears of subsistence allowance.
- 42. Any payment made by the local authority for a service which is provided to develop or sustain the capacity of the claimant or their partner to live independently in their accommodation, including personal budgets.
- 43. Or any other analogous payments.

Definitions

working age	Someone who has not yet attained the qualifying age for state pension credit or a person whose partner has not yet attained the qualifying age for state pension credit except where the claimant is in receipt of income support, income based job seekers allowance or income related employment and support allowance.
partner	A person's partner is their husband, wife, civil partner or person they live with as if they were married or in a civil partnership with them.
child	A child is a person under the age of 16.
young person	A young person is someone aged 16 up to the age of 20 years normally living with the person claiming and receiving full time education.