

Managed Migration

What is Managed Migration?

This is the Government's plan to move people in receipt of certain benefits over to Universal Credit (UC). This is regardless of whether they want to or have had any changes in circumstances.

As of 20/04/2024, the Government are only moving those in receipt of just Tax Credits and no other legacy benefits, Income Support, and Tax Credits with Housing Benefit. The Government will be sending out letters to those who need to move. We will update this website as and when joint Tax Credits claimants as well as other benefits are added to the 'managed migration' list.

If you are over pension age and receiving tax credits, then you cannot be migrated to UC. There are plans to migrate pensioner tax credit claimants in the future but details have not been released yet. You may be eligible for Pension Credit, please click [here](#) for more information.

When will I know if I come under 'managed migration'?

You will get a letter from the DWP, with a deadline by which you need to make a claim for Universal Credit. You then become a 'notified person'. If you are unsure whether the letter you have received is a migration notice, please contact our national line [here](#).

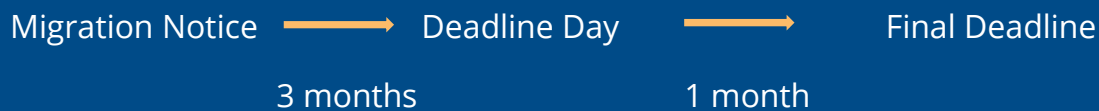
It is really important that if you have not checked whether you will be better or worse off on Universal Credit that you **DO NOT** make a claim for UC until you have received your letter, as your level of benefit income cannot be guaranteed if you move before you become a 'notified person'.

What happens if I do not make a claim by the deadline on my letter?

The burden is on **you** to make the claim. If you do not, your legacy benefits will end. It takes 5 weeks from claim date until you receive your first Universal Credit payment so you risk being without income.

You will have 3 months from the date on the letter before your official deadline, which is when your legacy benefits will end.

You can request your deadline to be extended by one month if you call and request this before deadline day. The DWP have to agree that there is 'good reason' for this extension. You will still be entitled to the same protections if you make the claim after your deadline day but before the final deadline, if this is accepted.



Transitional Protection

If you make a 'qualifying' claim for UC as a 'notified person' you should not be made financially worse off under UC at the point of moving over, unless you have a relevant change of circumstances. Our national team will be able to provide more information about this, details to contact them can be found [here](#).

In short, the DWP will compare the amount you should receive on your legacy benefits with the amount you should receive on UC. This is a complex calculation and may not be reflective of what you actually had been getting on your legacy benefits.

If your calculated UC amount is less than your legacy benefit amount, the difference (called the 'transitional element') is added to the maximum amount of your UC award. This would still be limited by the benefit cap, if applicable to you.

The inclusion of this element is not time limited but will gradually 'erode' over time, where there are any increases to your UC award.

If you are in receipt of Tax Credits and have capital

Unlike Tax Credits, UC has a savings limit of £16,000. If you have this amount or more, you are normally ineligible for Universal Credit.

However, if you are in receipt of Tax Credits and are a 'notified person', then you will receive 'transitional protection', so will still be entitled to Universal Credit even if your savings are still £16000 or more for just **12 months** from when you make the claim. Your entitlement will end if there is a relevant change of circumstances before the 12 months ends.

Universal Credit will take into account any savings/capital you have over £6000, called 'tariff income'. Under the 'Transitional Capital Disregard' any income you have over £16000 will be disregarded, but any income between £6000 and £16000 will be classed as 'tariff income' and be taken into account under UC, thus reducing your award. For more information, please contact our national helpline [here](#).

This 'transitional protection' **does not** apply if you have **not** received a migration notice letter, so it is really important that you wait for your letter, especially if you have savings of £16000 or more.

If you take steps to reduce your capital/savings for the purpose of remaining eligible for UC, this can be termed 'deprivation of income' and will still be counted as income for UC purposes. (This does not apply if you are paying off a debt, for example. For more information, please contact our national helpline [here](#).)

Note: If you have a total savings of £16000 or more, which then reduces under circumstances not deemed to be 'deprived income' but then rises again whilst still in receipt of Universal Credit, you will no longer have the disregard applied. Your Universal Credit claim will end, even if this comes before the 12 month period after you made a claim. You will have to be very careful about accessing your savings whilst still in the 'disregard' period.

Students

One of the usual conditions for UC is that you cannot be receiving education (some exceptions apply here).

If you undergo Managed Migration and are currently receiving education, this rule does not apply whilst you are under UC until the education course ends. After this, the usual UC rules on education will apply.

This exception can end if you have a relevant change of circumstances whilst moving or after having moved to UC. Our national team will be able to provide more information about this, details to contact them can be found [here](#).

How long will I receive my legacy benefits after I make my claim for Universal Credit?

Tax Credits: If made between becoming a 'notified person' and 'deadline day' then it will be the day before UC claim is made. If made after 'deadline day' (even if before 'final deadline' or even if no UC claim made) then the day before deadline day.

	Transitiona l Protection ?	UC award stars	Award of Tax Credits ends	Awards of Housing benefit, Income Support end
UC claim made before receipt of a migration notice	No	Day UC claim is made	Day before UC claim is made	Two weeks after UC claim is made
UC claim made after receipt of a migration notice but before deadline day	Yes	Day UC claim is made	Day before UC claim is made	Two weeks after UC claim is made
UC claim made after deadline day but before final deadline day	Yes	Deadline Day (no matter when in this period the claim is made)	Day before deadline day	Two weeks after deadline day
UC claim made after final deadline	No	Day UC claim is made	Day before deadline day	Two weeks after deadline day

Will I be worse off on Universal Credit?

If you make a claim for Universal Credit in the period between receiving your 'migration notice' and your deadline day, then the benefit income you are currently in receipt of should be guaranteed initially, even if the amount of Universal Credit you are eligible for is less than what you were receiving on your legacy benefits.

If this applies to you, the DWP will compare the amount you receive through your legacy benefits with the amount you would receive from Universal Credit. However, this calculation can be complex and the amounts may or not be reflective of what you actually receive.

The difference calculated is called 'transitional protection', and will be an extra amount on your UC award, called the 'transitional element'. However, this will gradually reduce over time so if the amount you are eligible for under UC is less than what you were getting on legacy benefits, you will eventually end up worse off. This transitional protection could end before this, if there is a relevant change of circumstances, e.g a become part of a couple or a change to your earnings.

There are not just financial differences to consider in terms of being 'worse off', there are also other differences you will need to be aware of, like:

- UC is paid monthly (in some circumstances, it can be paid fortnightly)
- Generally, there are more 'work-related requirements'
- You will be encouraged to have an 'online' UC claim, managed through a 'journal', although telephone claims are allowed. You can read more about this [here](#).
- Any arrears from past benefit overpayments, no matter how long ago they were, can start to be deducted from your new UC award once it is in payment.
- Non-dependant deductions for housing costs are different to Housing Benefit.
- UC is stricter than legacy benefits in terms of overpayments, even if you are overpaid UC due to their error, it is very hard to have this written off.

Please note, that if you are in receipt of Working Tax Credits as a self-employed person, you will not have the Minimum Income Floor applied to your UC award for the first year after you claim. Please click [here](#) for more information on the Minimum Income Floor.

I have not had a migration notice, but I get Tax Credits, what should I do?

You will eventually receive a 'migration notice' but you may be better off on Universal Credit anyway. To find out, we recommend you use our ['Help to Claim'](#) service to find out what the difference could be. If you are calling, please make sure you have all information to hand about any benefits you are receiving, any earnings, income, capital you have to ensure the calculation is as accurate as possible. (note: contacting HTC is not the same as making a claim for Universal Credit)

You should ensure that you have reported any changes to your income to HMRC, this is to ensure you get an accurate UC award when you do move over.

It is very important that if you are unaware of whether you will be better off you do not make a claim for Universal Credit before your migration notice comes. If you do, you are not guaranteed the same level of income as you will be making a 'voluntary migration'.

It is worth contacting HMRC to ensure they have your address and other contact information up to date, to make sure you receive your migration notice when it is issued.

What is Universal Credit?

Universal Credit is designed to cover all of the previous 'legacy benefits' in one benefit paid monthly, taking into account your income for that period. You can find out more information about Universal Credit [here](#).

If you would like help claiming Universal Credit, our 'Help to Claim' services can be found [here](#). (Please note: calling 'Help to Claim' is not the same as making a claim, our advisers can only assist and advise you about making a claim)