**Natural Migration Checklist – Version 8**

**1) Background information**

* Name of client……………………..………………………………….. Date………………………………..….
* Is there a particular circumstance that is driving consideration of Natural Migration?

If yes, what is it?..........................................................................................................................................

* What Legacy benefits are ***already in payment***? And ***who is the claimant for each?***

……………………………………………………………………………………………………………………………

* Does the client satisfy the basic UC rules? **Yes / No**

**2) How much is currently at stake?**

|  |  |  |
| --- | --- | --- |
|  | **Per Week** | **Per Month (equivalent)** |
| **Total Legacy at present** |  |  |
| **Total likely UC if migrated** |  |  |

**3) Circumstances that make Natural Migration *more likely NOW*** (say when please)

* Lack of *new* Legacy claim possibilities caused by SDP Gateway revocation
* On Tax Credits but you have had/will have a relationship change? **Yes / No**
* Just become or will newly become liable to pay rent? **Yes / No**
* Moving tenancy or will move to a new local authority? **Yes / No**
* Recently lost employment or will do (redundant or sick etc)? **Yes / No**
* Just become or will become responsible for children? **Yes / No**
* Your caring role has now started or ended or may do? **Yes / No**
* Within *good time limit* for UC Covid uplift amount (worth £86.67pw) **Yes / No**

Other *likely* circumstances that may prompt Natural Migration (please make notes)

* ……………………………………………………………………………………………………………………………
* ……………………………………………………………………………………………………………………………

**4) General reasons to opt for *Natural Migration*** (please circle)

* Value of UC Covid uplift (especially if no move from WTC) – *diminishing over time*
* If you can start UC claim *before* starting to study (assuming client is also disabled)
* LCWRA Group component pays more than IRESA Support Group would do
* Working carer element is better than the limited Legacy possibility
* UC can include up to 85% childcare support
* 100% disregard of pension contributions from earnings
* UC has higher earnings disregard if a worker is a parent or sick worker
* 37% earnings taper is superior to Legacy – ongoing gain if wages grow
* Diminishing gain from tax credit if income recently awarded (eg going into work)
* Non dependants contribution advantages (who is disregarded, contribution level)
* Any lodger or sub-tenant income is disregarded
* Benefit Cap is avoided by modest monthly earning target
* Some prefer single monthly UC payment system / digital interface

Other potential advantages of Natural Migration (please make notes)

* ……………………………………………………………………………………………………………………………
* ……………………………………………………………………………………………………………………………
* ……………………………………………………………………………………………………………………………

**5) General reasons to stay in *Legacy* as long as possible** (please circle)

* Covid uplift gains are predictably temporary
* Retention of Legacy premium(s) that may be available *now*
* Potential availability of *new* Legacy premiums if PIP comes along *later* etc
* Young couples may be worse off because Legacy sometimes pays more
* Disabled children may get less UC unless *maximum* DLA care is achieved
* Self-employed people may be subject to MIF impacts (post covid)
* Rigid rules for self employed people to report income/costs (every month)
* Only a marginal financial gain / no gain for some workers
* No earnings disregard for *second* worker in a couple
* Potential impacts related to inferior NI credits within UC system
* The 5 to 6 week lead in waiting period for UC to start
* Prospect of having to seek a UC Advance Payment whilst waiting for UC to start
* Having to cope with ongoing monthly UC payments in arrears
* Prospect of increased UC conditionality
* Requirement to regularly report childcare costs monthly
* Increased debt recovery rates compared to Legacy
* Uneven/problematic UC work coach discretion impacts
* Prospect of more frequent sanction activity *(is there history?)*
* UC tenants normally pay rent directly to Landlord (unless an APA)
* Some may struggle to maintain digital communications etc
* Will ‘Complex Needs’ support be available if needed?
* Avoidance of need for revision if LCW status has been denied (see Connor case)

Other potential reasons to stay in Legacy (please make notes)

* ……………………………………………………………………………………………………………………………
* ……………………………………………………………………………………………………………………………
* ……………………………………………………………………………………………………………………………

**6. Is there anything on *horizon* that needs to taken into account?**

Potential issues (please make notes)

* ……………………………………………………………………………………………………………………………
* ……………………………………………………………………………………………………………………………
* ……………………………………………………………………………………………………………………………

**7. Taking *all the above* into account and anything else you can think of, what is your client’s thinking about whether to go for Natural Migration or stay in Legacy?**

Please make notes of discussion/reasoning...

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**8. Next steps for client** (please circle)

* Has the client now decided about how they will proceed? **Yes / No**
* What is the conclusion? **Stay in Legacy / Seek Natural Migration / No Decision yet**
* Will the adviser be issuing a client care letter concerning this discussion? **Yes / No**

**9. Signature of client**…………………………………………………………..…….………….….

**9. Signature of adviser**…………………………………………………………..…….…………..

11. **Date and means of Natural Migration discussion**………………………..……..