

Deductions from your benefits

This information is for people getting Universal Credit or Housing Benefit.

You might have an amount taken from your benefits payments. This is known as a 'deduction' and can happen for a few reasons.

Non-dependants living in your home

You get a deduction for each non-dependant adult living in your home. This includes anyone over age 21, aside from your partner.

Universal Credit

A set amount of [£93.02 is deducted](#) from your Universal Credit housing costs for each adult this applies to. This is called a 'non-dependant deduction.'

You are exempt from this deduction if any of your non-dependants:

- are under 21
- are in custody
- are responsible for a child under the age of five
- get Carer's Allowance
- get a state pension credit
- get Attendance Allowance
- get the daily living component of Personal Independence Payment (PIP)
- get the Disability Living Allowance (DLA) care component at the middle or higher rate

You are exempt from this deduction if you or your partner:

- is registered blind
- gets Attendance Allowance
- gets the daily living component of PIP
- gets DLA care component at the middle or higher rate

Housing Benefit

[Your Housing Benefit may be reduced](#) if non-dependant adults live in your home. The amount is not set; it will depend on your situation.

You are exempt from this deduction if you or your partner:

- is registered blind
- gets Attendance Allowance
- gets the care component of DLA
- gets the daily living allowance of PIP

You are exempt from this deduction if any of your non-dependants:

- are in custody
- are younger than 25 and get certain benefits
- are living with you but have a main home somewhere else
- are a full-time student during term time, or a full-time student who is unemployed during study leave
- get pension credit
- get a youth training allowance
- were in hospital for more than 52 weeks

This deduction is to encourage all the adults in your home to contribute to paying your housing costs.

Renting from social landlords

You get a deduction if:

- you rent from social landlords (the Housing Executive or a housing association), and
- the government decides you have more bedrooms than you need – this is called the ‘bedroom tax’

You are allowed to have a bedroom for:

- you and your partner
- every other adult living in your home
- any two children younger than ten
- two children of the same gender older than ten
- a non-resident carer, if you can show that you need someone else to stay regularly in your home to care for you or someone in your household
- two people who could usually share a room but cannot share because of a disability

Your landlord decides how many bedrooms are in your home. If you have two living rooms, one can be called a bedroom even if you do not use it as one.

If you have more bedrooms than the allowed number, 14% is deducted for one bedroom and 25% for two or more bedrooms.

If the bedroom tax applies in your case, you will receive a 'welfare supplementary payment' to make up the difference in your rent. You do not need to apply for this payment; it is automatically given to you. If you're a social tenant, it's paid directly to your landlord.

Savings or assets above the limit

There's a deduction if your savings and assets (sometimes called 'capital') are worth between £6,000 and £16,000.

If you're of State Pension age, you'll get a deduction if you have between £10,000 and £16,000 in savings or capital.

Benefit cap

There is a maximum amount of benefits that each household can get. This is called the 'benefit cap' and it means that you may not get the amount you expect. There are some exceptions. [Check if the benefit cap applies](#) to you.

Other deductions from your Universal Credit payments

There are other reasons your Universal Credit payment may be less than you expect. For example, if you:

- are paying back an advance
- got a penalty for making a fraudulent benefit claim
- have a child maintenance arrangement
- were overpaid in benefits and must repay
- owe money to some creditors (such as your landlord, Land and Property Services or utility companies)
- were sanctioned for not sticking to your claimant commitment (this is the contract you made with your work coach)

Since 30 April 2025, you can only have a maximum of 15% deducted from your Universal Credit standard allowance payment.

More advice

- [Claiming Universal Credit](#)
- [Housing Benefit](#)
- [Changes in your circumstances](#)