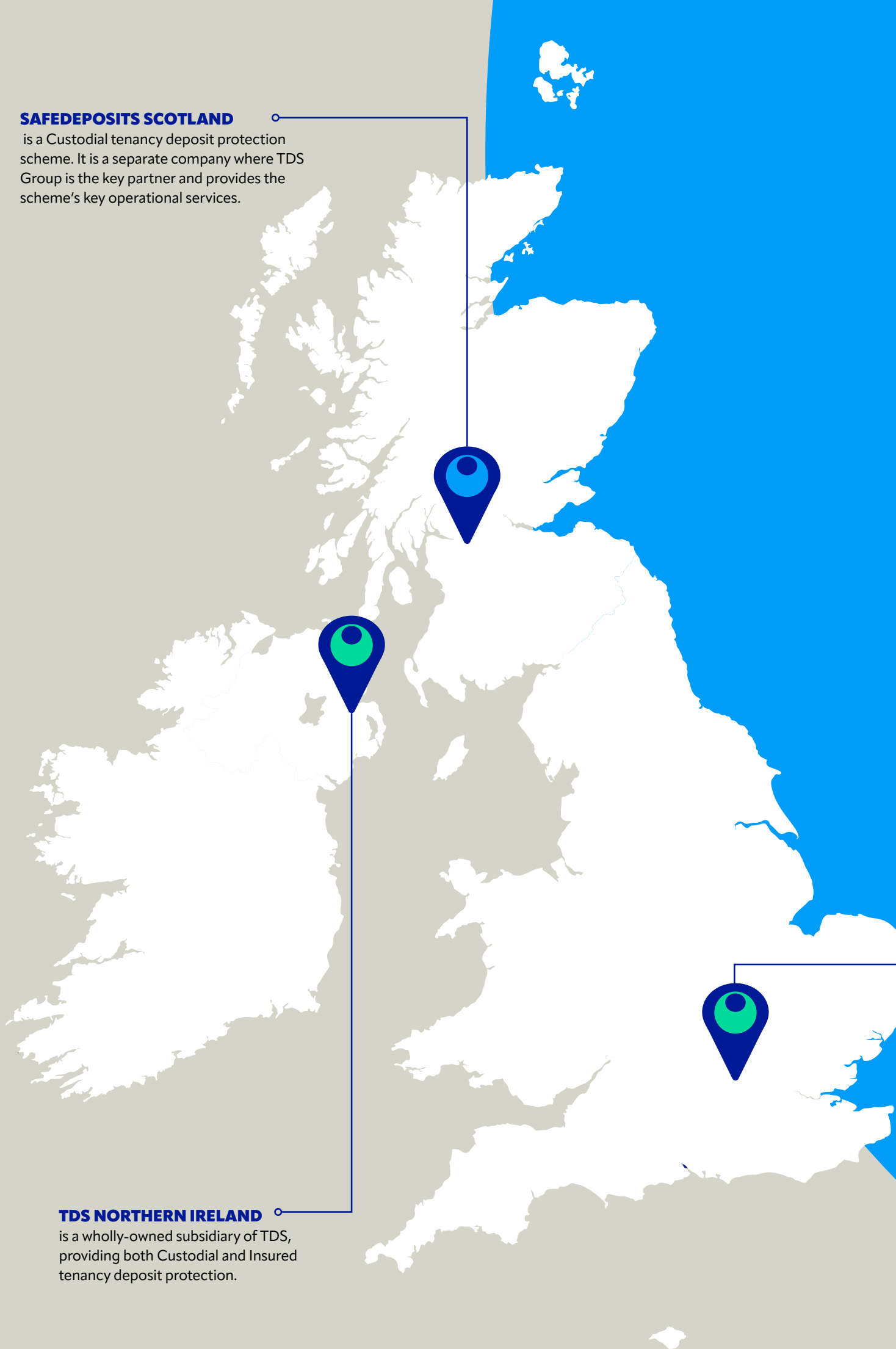


STATISTICAL BRIEFING 2024/25



SAFEDEPOSITS SCOTLAND

is a Custodial tenancy deposit protection scheme. It is a separate company where TDS Group is the key partner and provides the scheme's key operational services.



TDS NORTHERN IRELAND

is a wholly-owned subsidiary of TDS, providing both Custodial and Insured tenancy deposit protection.

EXECUTIVE SUMMARY

This Statistical Briefing provides data on the work of the tenancy deposit schemes across the UK; in England & Wales, Scotland, and Northern Ireland. In each jurisdiction there are three government authorised schemes which operate the statutory tenancy deposit protection and dispute resolution services.

TENANCY DEPOSIT SCHEME

is operated by TDS Group providing tenancy deposit protection in England and Wales. It offers both Insured deposit protection, TDS Insured; and Custodial deposit protection, TDS Custodial.

TDS RESOLUTION

is a mediation service helping landlords and tenants resolve issues arising during a tenancy.

TENANCY REDRESS SERVICE

is a dedicated redress scheme open to tenants of participating landlord members of the National Residential Landlords Association and independent landlords across the UK.

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1 TENURE IN ENGLAND AND WALES



YEAR	OWNER OCCUPATION	SOCIAL RENTING	PRIVATE RENTING
2001	14,735	4,339	2,133
2002	14,846	4,310	2,197
2003	14,752	4,212	2,549
2004	14,986	4,120	2,578
2005	15,100	4,050	2,720
2006	15,052	4,034	2,987
2007	15,093	4,013	3,182
2008	15,067	4,000	3,443
2009	14,968	4,022	3,705
2010	14,895	4,032	3,912
2011	14,828	4,043	4,105
2012	14,760	4,072	4,286
2013	14,702	4,080	4,465
2014	14,691	4,076	4,623
2015	14,708	4,085	4,773
2016	14,830	4,099	4,832
2017	15,086	4,102	4,798
2018	15,353	4,087	4,773
2019	15,591	4,108	4,762
2020	15,776	4,121	4,813
2021	15,914	4,139	4,875
2022	16,124	4,118	4,885
2023	16,283	4,152	4,939

TABLE 1
Tenure in England
(homes in thousands)

Source
Housing Review JRT/CIH



FIGURE 1
Private renting and
social renting in
England
(homes in thousands)

Source
Housing Review JRT/CIH

YEAR	OWNER OCCUPATION	SOCIAL RENTING	PRIVATE RENTING
2001	941	243	090
2002	957	240	089
2003	966	233	097
2004	980	226	103
2005	990	223	108
2006	998	222	113
2007	1,002	221	122
2008	1,001	221	135
2009	989	220	157
2010	984	221	170
2011	981	223	180
2012	977	223	192
2013	982	223	195
2014	983	223	201
2015	985	224	207
2016	994	224	207
2017	1,003	226	206
2018	1,008	227	208
2019	1,018	228	206
2020	1,031	230	199
2021	1,040	233	194
2022	1,043	235	195
2023	1,041	236	200

TABLE 2
Tenure in Wales
(homes in thousands)

Source
Housing Review JRT/CIH

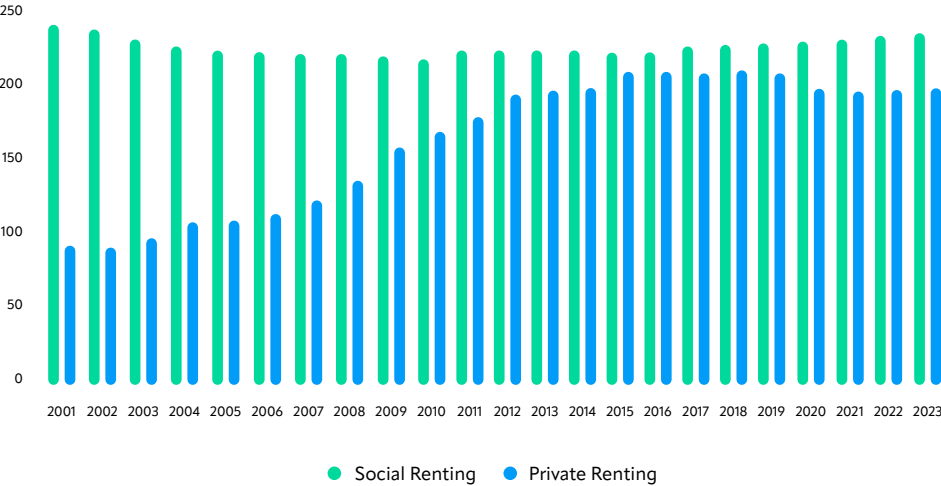


FIGURE 2
Private renting and
social renting
in Wales
(homes in thousands)

Source
Housing Review JRT/CIH

2 PRIVATE SECTOR RENTS IN ENGLAND AND WALES

YEAR	ENGLAND	WALES
March 2012	2.8	1.0
March 2013	2.5	0.4
March 2014	1.6	0.6
March 2015	2.4	1.2
March 2016	3.4	0.8
March 2017	3.2	1.7
March 2018	1.0	2.1
March 2019	1.7	2.3
March 2020	2.0	2.1
March 2021	1.0	2.0
March 2022	3.1	2.9
March 2023	6.0	7.1
March 2024	9.1	9.0
March 2025	7.9	8.8

TABLE 3
Average annual rent increases percentage in England and Wales

Source
Office for
National Statistics

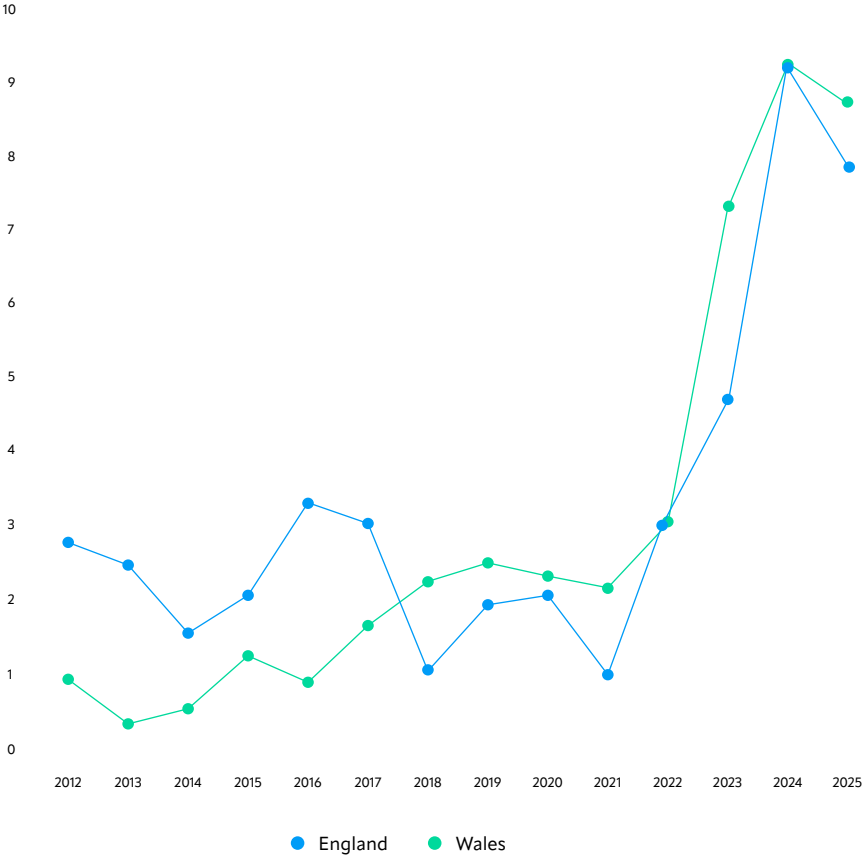


FIGURE 3
Average annual rent increases percentage in England and Wales

Source
Office for
National Statistics

3 TENANCY DEPOSITS IN ENGLAND AND WALES

YEAR	TOTAL DEPOSITS PROTECTED
March 2008	924,181
March 2009	1,553,130
March 2010	1,888,532
March 2011	2,220,543
March 2012	2,374,385
March 2013	2,659,301
March 2014	2,848,110
March 2015	3,066,130
March 2016	3,425,718
March 2017	3,691,242
March 2018	3,840,216
March 2019	3,979,202
March 2020	4,141,467
March 2021	4,242,373
March 2022	4,459,606
March 2023	4,685,417
March 2024	4,624,079
March 2025	4,706,470

TABLE 4
Number of tenancy deposits protected in England and Wales

Source
FOI Data

YEAR	VALUE OF TENANCY DEPOSITS
March 2008	£885,098,501
March 2009	£1,406,482,263
March 2010	£1,661,896,693
March 2011	£2,104,219,832
March 2012	£2,325,317,355
March 2013	£2,637,843,361
March 2014	£2,865,824,221
March 2015	£3,187,501,867
March 2016	£3,566,784,769
March 2017	£4,017,045,899
March 2018	£4,159,663,783
March 2019	£4,408,543,068
March 2020	£4,307,902,071
March 2021	£4,348,937,027
March 2022	£4,531,196,470
March 2023	£4,905,089,207
March 2024	£5,203,534,227
March 2025	£5,528,788,498

TABLE 5
Total value of tenancy deposits protected in England and Wales

Source
FOI Data

	CUSTODIAL	INSURANCE BACKED	TOTAL
Deposits	2,560,711	2,145,759	4,706,470
%	54.41%	45.59%	
Deposit Values	£2,507,046,474	£3,021,742,824	£5,528,788,498
%	45.35%	54.65%	

TABLE 6
Split between
Insurance backed and
Custodial deposits
March 2025

Source
FOI Data



FIGURE 4
Tenancy deposits
protected compared
to the number of
private rented homes
in England and Wales
since 2008

Source
FOI/Housing Review
JRF/CIH

The number of tenancy deposits has increased alongside the growth of the private rented sector in England and Wales.

The gap between the number of deposits protected and the number of privately rented homes exists partly because some tenancies are exempt from the requirement to protect a deposit, such as regulated tenancies. Some landlords may have also decided not to charge a deposit.

ENGLAND AND WALES			
	DEPOSITS PROTECTED	DEPOSIT VALUE	AVERAGE DEPOSIT VALUE
March 2008	942,181	£885,098,501	£939
March 2009	1,553,130	£1,406,482,263	£906
March 2010	1,888,532	£1,661,896,693	£880
March 2011	2,220,543	£2,104,219,832	£948
March 2012	2,374,385	£2,325,317,355	£979
March 2013	2,659,301	£2,637,843,361	£992
March 2014	2,848,110	£2,865,824,221	£1,006
March 2015	3,066,130	£3,187,501,867	£1,040
March 2016	3,425,718	£3,566,784,769	£1,041
March 2017	3,691,242	£4,017,045,899	£1,088
March 2018	3,748,725	£4,159,663,783	£1,110
March 2019	3,979,202	£4,408,543,068	£1,108
March 2020	4,141,467	£4,307,902,071	£1,040
March 2021	4,242,373	£4,348,937,027	£1,025
March 2022	4,459,606	£4,531,196,470	£1,016
March 2023	4,685,417	£4,905,089,207	£1,047
March 2024	4,624,079	£5,203,534,227	£1,125
March 2025	4,706,470	£5,528,788,498	£1,175

TABLE 7
Average value of
tenancy deposits
protected in England
and Wales

Source
FOI Data

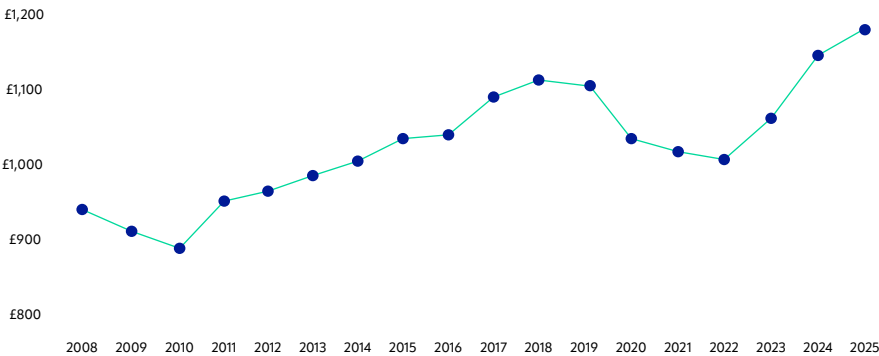


FIGURE 5
Average deposit
value in England and
Wales

Source
FOI Data

It should be noted that these figures do not illustrate the large variations between regions in England and Wales. The drop in deposit values in 2020 is the result of the deposit cap which was introduced in England in June 2019.

4 DISPUTES

The legislation covering TDP in England and Wales provides for free alternative dispute resolution if the parties are unable to agree how the tenancy deposit should be divided at the end of the tenancy.

YEAR	DISPUTES	DISPUTE % OF DEPOSITS PROTECTED
March 2008	458	0.05%
March 2009	8,098	0.52%
March 2010	20,363	1.08%
March 2011	18,516	0.83%
March 2012	20,279	0.85%
March 2013	24,448	0.92%
March 2014	25,029	0.88%
March 2015	27,186	0.89%
March 2016	28,100	0.82%
March 2017	30,759	0.83%
March 2018	31,865	0.85%
March 2019	35,513	0.89%
March 2020	34,993	0.84%
March 2021	29,697	0.70%
March 2022	31,276	0.70%
March 2023	36,609	0.78%
March 2024	42,242	0.91%
March 2025	46,950	1.00%

TABLE 8
Adjudications as a percentage of tenancy deposits protected in England and Wales

Source
FOI Data

TDP legislation was introduced, in part, in response to concerns that a significant minority of tenants felt that their tenancy deposit was unreasonably withheld and had experienced difficulty in getting their deposit back.

However, the consistent experience of the schemes is that disputes are raised in a low proportion of cases, typically fewer than 1% of tenancy deposits protected.

In 2020–2021 there was a reduction in the numbers of disputes because fewer tenancies were ending during the COVID-19 pandemic.

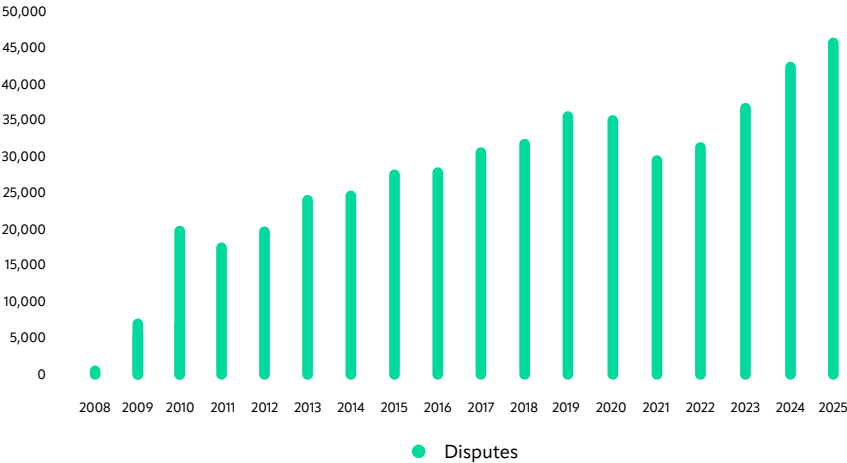


FIGURE 6
Adjudications:
number of disputes
in England and Wales

Source
FOI Data

The table below shows the issues arising in TDS Insured dispute cases since 2014. Cleaning remains the most common area of dispute, appearing in over half of all cases in each year. Damage is the second most common reason for disputes.

	CLEANING	DAMAGE	REDECORATION	GARDENING	RENT ARREARS
2014-15	58%	51%	31%	17%	19%
2015-16	57%	51%	32%	16%	19%
2016-17	56%	51%	28%	16%	20%
2017-18	54%	49%	31%	16%	20%
2018-19	53%	49%	30%	15%	18%
2019-20	42%	41%	39%	23%	14%
2020-21	49%	35%	26%	12%	15%
2021-22	50%	46%	28%	13%	13%
2022-23	50%	44%	27%	13%	13%
2023-24	65%	45%	32%	11%	22%
2024-25	54%	49%	31%	14%	10%

TABLE 9
Reasons for tenancy
deposit disputes in
TDS Insured

Source
TDS Disputes Data

*Percentage of cases where claims arise

1 TENURE IN NORTHERN IRELAND



YEAR	OWNER OCCUPATION	SOCIAL RENTING	PRIVATE RENTING
2001	488	149	37
2002	481	140	47
2003	491	134	54
2004	501	122	61
2005	505	125	68
2006	508	122	76
2007	523	121	69
2008	524	123	83
2009	517	123	97
2010	521	125	106
2011	512	126	121
2012	514	124	121
2013	510	123	130
2014	513	124	130
2015	504	116	151
2016	510	115	152
2017	514	115	154
2018	521	116	153
2019	524	121	154
2020	531	126	151
2021	533	116	134
2022	534	124	164
2023			

TABLE 10
 Tenure in Northern Ireland (thousands of homes)

Source
 Housing Review JRT/CIH

The CIH study is based on estimates from the Family Resources Survey. The size of the sector may be underestimated due to the methodology and difficulties collecting data during the COVID-19 pandemic. Reflecting on the 2021 Census Data, other commentators* suggest that since 2016 the size of the private rented sector in Northern Ireland has remained unchanged at c150,000 households.

*Frey, J. (2023) Census 2021. Untangling the Data (Accessed 12/9/23)

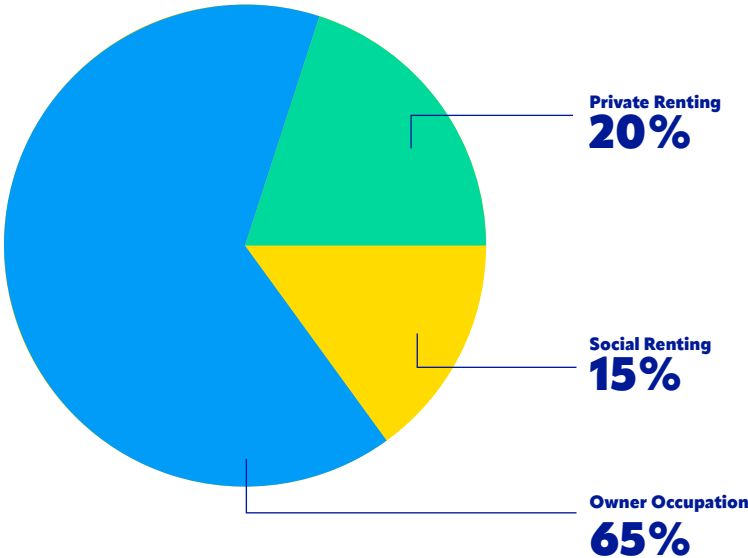


FIGURE 7
 Tenure in Northern Ireland in 2022 (percentage of homes)

Source
 Housing Review JRT/CIH

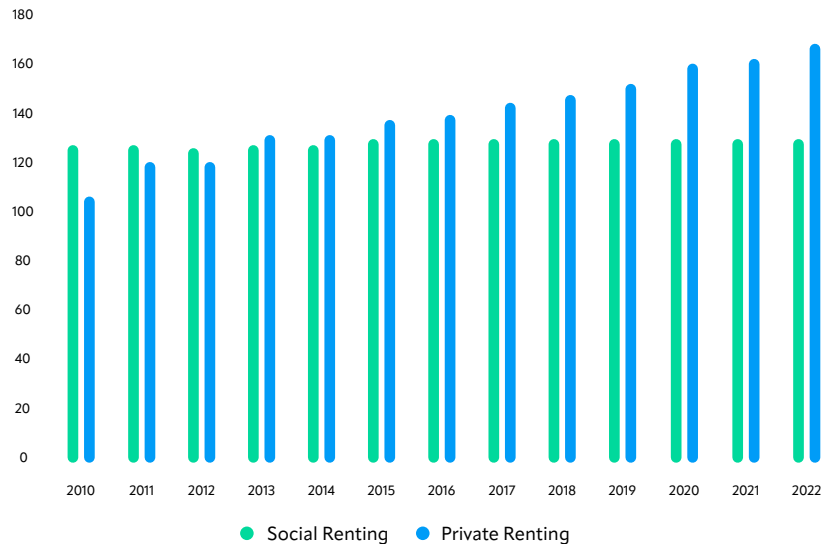


FIGURE 8
Renting in
Northern Ireland

Source
Housing Review JRT/CIH

2

**PRIVATE SECTOR RENTS IN
NORTHERN IRELAND**

YEAR	
March 2016	1.8
March 2017	1.1
March 2018	2.1
March 2019	2.1
March 2020	2.6
March 2021	3.4
March 2022	6.8
March 2023	10.0
March 2024	10.3
March 2025	7.7

TABLE 11
Average annual
rent increases
percentage in
Northern Ireland

Source
Office for National
Statistics

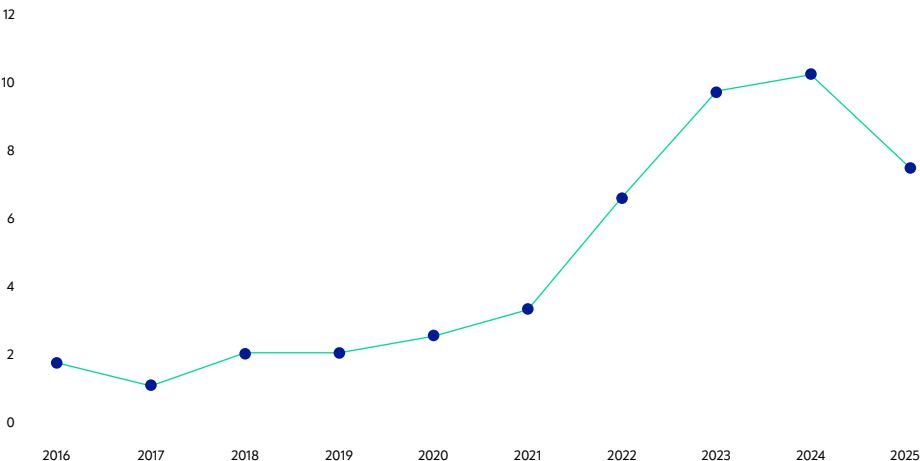


FIGURE 9
Average annual
rent increases in
Northern Ireland

Source
Office for National
Statistics

3 TENANCY DEPOSITS IN NORTHERN IRELAND

In Northern Ireland, deposits taken for private tenancies must be protected in a Government approved tenancy deposit protection scheme. Tenancy deposit legislation came into force in April 2013 and there has been consistent growth in the number of tenancy deposits protected since.

YEAR	DEPOSITS PROTECTED
March 2014	17,544
March 2015	32,722
March 2016	43,211
March 2017	49,102
March 2018	53,510
March 2019	56,786
March 2020	60,613
March 2021	63,905
March 2022	67,197
March 2023	68,087
March 2024	71,135
March 2025	72,790

TABLE 12
Number of tenancy deposits protected in Northern Ireland compared to private sector homes

Source
NI Department for Communities

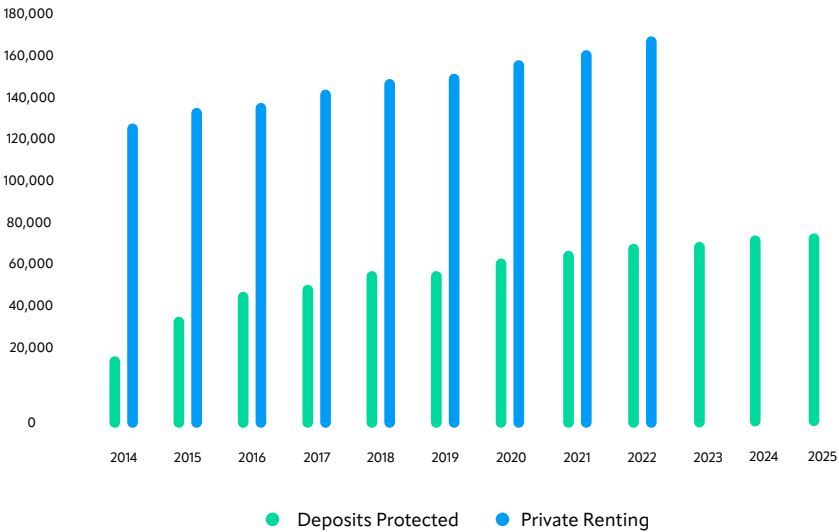


FIGURE 10
Tenancy deposits protected compared to the number of private rented homes in Northern Ireland

Source
Department for Communities/
Housing Review JRF/CIH

YEAR	DEPOSITS
March 2014	£9,901,267
March 2015	£18,757,501
March 2016	£23,430,569
March 2017	£28,405,824
March 2018	£31,395,767
March 2019	£34,064,162
March 2020	£36,759,232
March 2021	£39,388,443
March 2022	£43,092,615
March 2023	£46,774,577
March 2024	£48,979,200
March 2025	£51,644,311

TABLE 13
Tenancy deposits
protected by value in
Northern Ireland

Source
NI Department for
Communities

YEAR	
March 2014	£564.37
March 2015	£573.24
March 2016	£542.24
March 2017	£578.51
March 2018	£586.73
March 2019	£599.87
March 2020	£606.46
March 2021	£616.36
March 2022	£641.29
March 2023	£677.04
March 2024	£688.54
March 2025	£709.50

TABLE 14
Average value of
deposits protected
in Northern Ireland

Source
NI Department for
Communities



4 DISPUTES

Legislation covering tenancy deposit protection in Northern Ireland provides for free alternative dispute resolution if the parties are unable to agree how the tenancy deposit should be repaid at the end of the tenancy.

DISPUTES AS A PERCENTAGE OF TENANCY DEPOSITS PROTECTED

As the table below shows (Table 15), the TDP schemes consistently experience a very low proportion of dispute cases raised. Since 2014, the rate has ranged from **0.35%** to **1.14%**. This indicates that parties are generally successful in reaching agreement without the need to raise a dispute with the schemes.

YEAR	DISPUTE PERCENTAGE	TOTAL DISPUTES
March 2014	0.35%	62
March 2015	1.02%	335
March 2016	1.14 %	492
March 2017	0.94%	461
March 2018	0.86%	460
March 2019	0.98%	556
March 2020	0.94%	568
March 2021	0.76%	487
March 2022	0.73%	488
March 2023	0.67%	460
March 2024	0.53%	377
March 2025	0.49%	358

TABLE 15
Adjudications as a percentage of tenancy deposits protected in Northern Ireland

Source
NI Department for Communities



DISPUTE	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Cleaning	45%	45%	42%	47%	47%	47%	53%
Damage	38%	41%	40%	45%	37%	43%	40%
Redecoration	28%	28%	27%	28%	26%	26%	31%
Gardening	10%	12%	12%	10%	12%	14%	14%
Rent arrears	22%	24%	26%	22%	20%	24%	22%

TABLE 16
Reasons for tenancy
deposit disputes in
TDS Northern Ireland

Source
TDSNI Disputes Data



1 TENURE IN SCOTLAND



YEAR	OWNER OCCUPATION	SOCIAL RENTING	PRIVATE RENTING
2010	1,584	595	303
2011	1,580	595	320
2012	1,545	596	366
2013	1,537	595	389
2014	1,545	595	394
2015	1,552	595	402
2016	1,558	595	414
2017	1,579	594	413
2018	1,620	595	390
2019	1,631	600	395
2020	1,621	608	416
2021	1,631	612	421
2022	1,711	618	358
2023	1,708	627	376

TABLE 17
Tenure in Scotland
(homes in thousands)

Source
Housing Review JRT/CIH

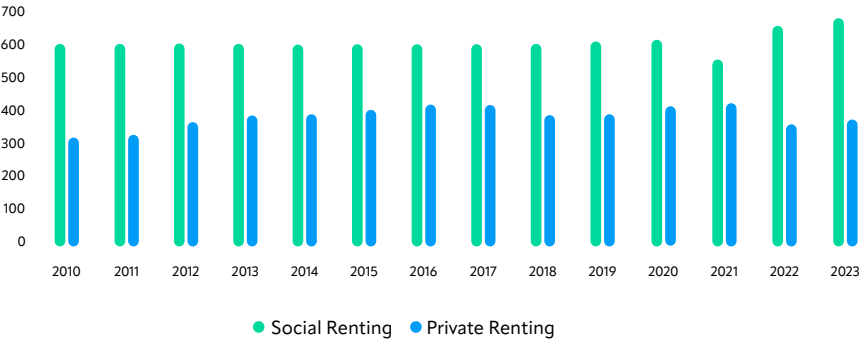


FIGURE 11
Private renting and
social renting in
Scotland
(homes in thousands)

Source
Housing Review JRT/CIH

2 PRIVATE SECTOR RENTS IN SCOTLAND

YEAR	
March 2012	1.5
March 2013	1.2
March 2014	1.7
March 2015	2.6
March 2016	1.7
March 2017	1.6
March 2018	2.9
March 2019	1.5
March 2020	2.8
March 2021	1.3
March 2022	4.2
March 2023	8.5
March 2024	10.9
March 2025	5.7

TABLE 18
Average rent increase
in Scotland

Source
Scottish Government
Statistics

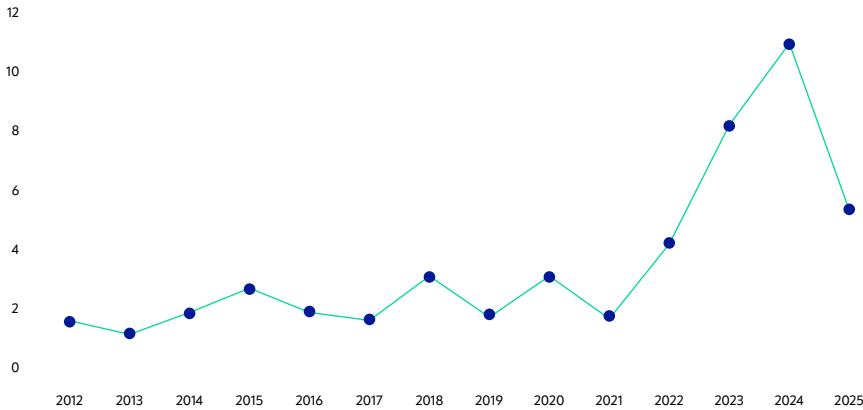


FIGURE 12
Annual rental price
percentage change in
Scotland (since 2012)

Source
Office for National
Statistics

3 TENANCY DEPOSITS IN SCOTLAND

In Scotland, deposits taken for private tenancies must be protected in a Government approved tenancy deposit protection scheme. Tenancy deposit legislation came into force in April 2013 and there has been consistent growth in the number of tenancy deposits protected since.

YEAR	DEPOSITS PROTECTED	VALUE
March 2013	116,839	£77,773,059
March 2014	149,639	£99,988,374
March 2015	171,466	£112,768,955
March 2016	186,070	£124,603,219
March 2017	202,514	£135,192,767
March 2018	211,955	£142,967,951
March 2019	219,629	£150,844,370
March 2020	221,834	£157,558,331
March 2021	220,791	£161,981,025
March 2022	235,117	£176,043,524
March 2023	245,879	£190,040,537
March 2024	243,588	£203,671,790
March 2025	243,283	£215,523,853

TABLE 19
Tenancy deposits protected in Scotland

Source
Scottish Government Statistics

4 AVERAGE DEPOSIT VALUES IN SCOTLAND

YEAR	VALUE
March 2013	£665.64
March 2014	£668.20
March 2015	£657.68
March 2016	£669.66
March 2017	£667.57
March 2018	£674.52
March 2019	£686.81
March 2020	£710.25
March 2021	£733.64
March 2022	£748.75
March 2023	£772.90
March 2024	£836.13
March 2025	£885.90

TABLE 20
Average value of deposits in Scotland

Source
Scottish Government Statistics

YEAR	DEPOSITS PROTECTED	PRIVATE RENTED HOMES
March 2013	116,839	389,000
March 2014	149,639	394,000
March 2015	171,466	402,000
March 2016	186,070	414,000
March 2017	202,514	413,000
March 2018	211,955	390,000
March 2019	219,629	395,000
March 2020	221,834	416,000
March 2021	220,791	421,000
March 2022	235,117	358,000
March 2023	245,879	376,000
March 2024	243,588	
March 2025	243,283	

TABLE 21
Deposits protected compared to the number of private rented homes in Scotland

Source
Scottish Government Statistics
Housing Review JRF/CIH



FIGURE 13
Deposits protected compared to the number of private rented homes in Scotland

Source
Scottish Government Statistics
Housing Review JRF/CIH

5 DISPUTES

Legislation covering tenancy deposit protection in Scotland provides for free alternative dispute resolution if the parties are unable to agree how the tenancy deposit should be divided at the end of the tenancy.

YEAR	TOTAL DISPUTES	DISPUTE PERCENTAGE
March 2013	224	0.19%
March 2014	2,525	1.69%
March 2015	4,530	2.64%
March 2016	4,970	2.67%
March 2017	5,662	2.80%
March 2018	5,918	2.79%
March 2019	6,139	2.80%
March 2020	6,678	3.01%
March 2021	5,012	2.27%
March 2022	4,806	2.04%
March 2023	4,671	1.90%
March 2024	5,343	2.19%
March 2025	5,951	2.44%

DISPUTE	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Cleaning	66%	69%	70%	71%	64%	66%	58%
Damage	42%	42%	43%	46%	40%	46%	39%
Redecoration	18%	21%	20%	25%	17%	26%	25%
Gardening	8%	9%	15%	8%	11%	9%	8%
Rent arrears	18%	15%	9%	11%	12%	8%	8%

*Percentage of cases where claims arise

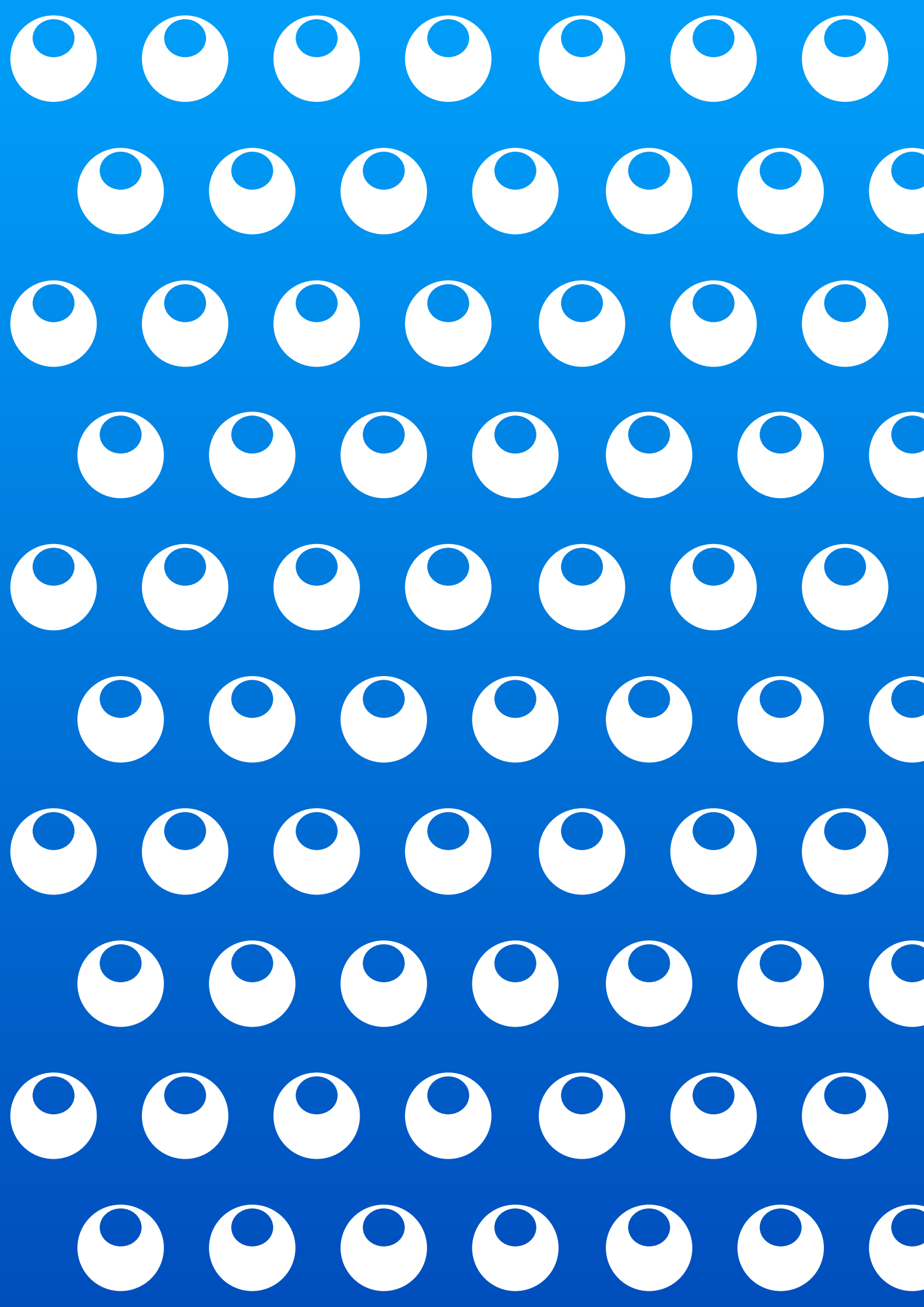
TABLE 22
Adjudications as a percentage of tenancy deposits protected in Scotland

Source
Scottish Government Statistics

Scotland follows a similar trend to the rest of the UK, with only a very small proportion of tenancies ending in a dispute about the return of the deposit.

TABLE 23
Reasons for tenancy deposit disputes in SafeDeposits Scotland

Source
SafeDeposits Scotland data





TDS GROUP

Established in 2003, TDS (The Dispute Service Ltd) is a not-for-profit company limited by guarantee. The two guarantors are the Royal Institution of Chartered Surveyors and Propertymark. TDS Northern Ireland Ltd is a wholly owned subsidiary of TDS. TDS holds a controlling interest in SafeDeposits Scotland Ltd and a non-controlling interest in Money Shield Ltd.



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