

# STATISTICAL BRIEFING

2023/24



### **SAFEDEPOSITS SCOTLAND**

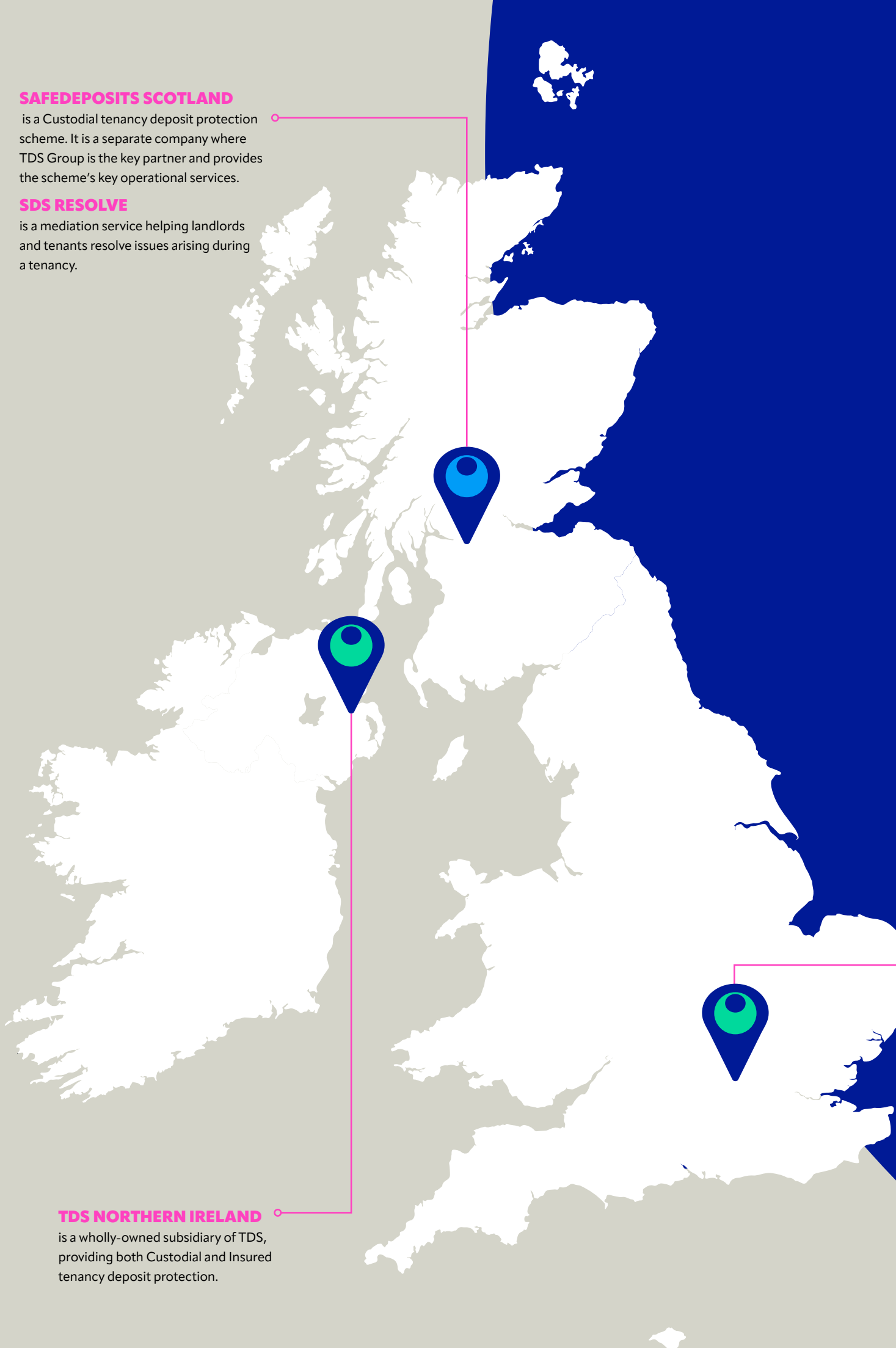
is a Custodial tenancy deposit protection scheme. It is a separate company where TDS Group is the key partner and provides the scheme's key operational services.

### **SDS RESOLVE**

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

### **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.

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### ENGLAND AND WALES

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### NORTHERN IRELAND

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### SCOTLAND

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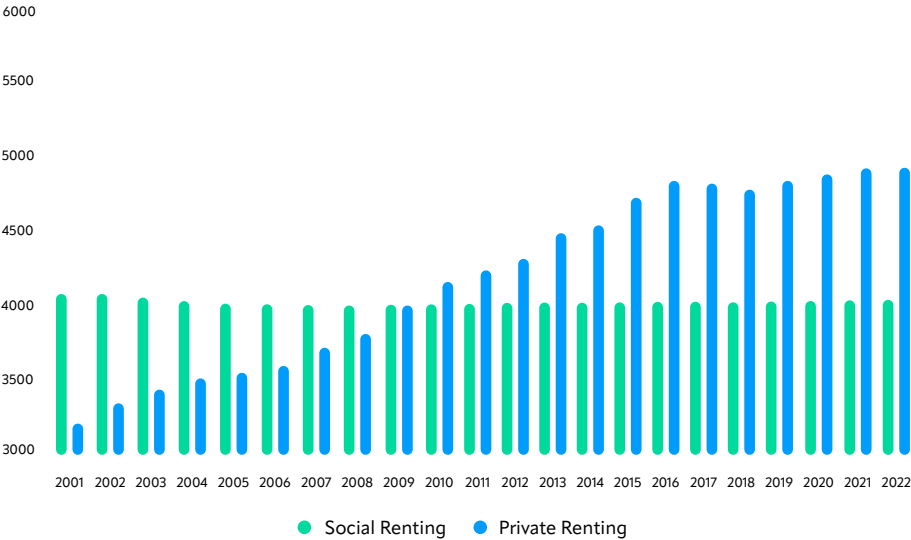
# 1 TENURE IN ENGLAND AND WALES



| 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           | 4,152          | 4,885           |

**TABLE 1**  
Tenure in England  
(thousands of homes)

**Source**  
Housing Review JRT/CIH



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

**Source**  
Housing Review JRT/CIH

| YEAR | OWNER<br>OCCUPATION | SOCIAL<br>RENTING | PRIVATE<br>RENTING |
|------|---------------------|-------------------|--------------------|
| 2001 | 0.941               | 0.243             | 0.090              |
| 2002 | 0.957               | 0.240             | 0.089              |
| 2003 | 0.966               | 0.233             | 0.097              |
| 2004 | 0.980               | 0.226             | 0.103              |
| 2005 | 0.990               | 0.223             | 0.108              |
| 2006 | 0.998               | 0.222             | 0.113              |
| 2007 | 1.002               | 0.221             | 0.122              |
| 2008 | 1.001               | 0.221             | 0.135              |
| 2009 | 0.989               | 0.220             | 0.157              |
| 2010 | 0.984               | 0.221             | 0.170              |
| 2011 | 0.981               | 0.223             | 0.180              |
| 2012 | 0.977               | 0.223             | 0.192              |
| 2013 | 0.982               | 0.223             | 0.195              |
| 2014 | 0.983               | 0.223             | 0.201              |
| 2015 | 0.985               | 0.224             | 0.207              |
| 2016 | 0.994               | 0.224             | 0.207              |
| 2017 | 1.003               | 0.226             | 0.206              |
| 2018 | 1.008               | 0.227             | 0.208              |
| 2019 | 1.018               | 0.228             | 0.206              |
| 2020 | 1.031               | 0.230             | 0.199              |
| 2021 | 1.040               | 0.233             | 0.194              |
| 2022 | 1.043               | 0.235             | 0.195              |

**TABLE 2**  
Tenure in Wales  
(thousands of homes)

**Source**  
Housing Review JRT/CIH



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

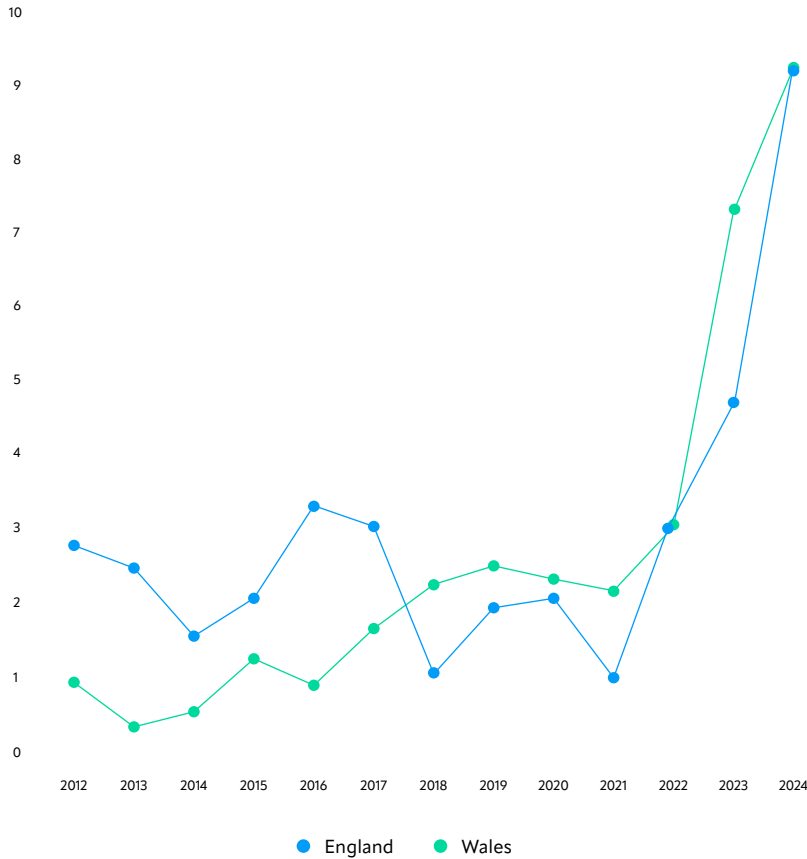
**Source**  
Housing Review JRT/CIH

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   |

**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

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## 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                |

**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            |

**TABLE 5**

Total value of tenancy deposits protected in England and Wales

Source  
FOI Data

|                | CUSTODIAL     | INSURANCE BACKED | TOTAL         |
|----------------|---------------|------------------|---------------|
| Deposits       | 2,522,865     | 2,101,214        | 4,624,079     |
| %              | 54.56%        | 45.44%           |               |
| Deposit Values | 2,392,835,587 | 2,810,698,640    | 5,203,534,227 |
| %              | 45.98%        | 54.02%           |               |

**TABLE 6**  
Split between  
insurance backed and  
custodial deposits  
March 2024

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.

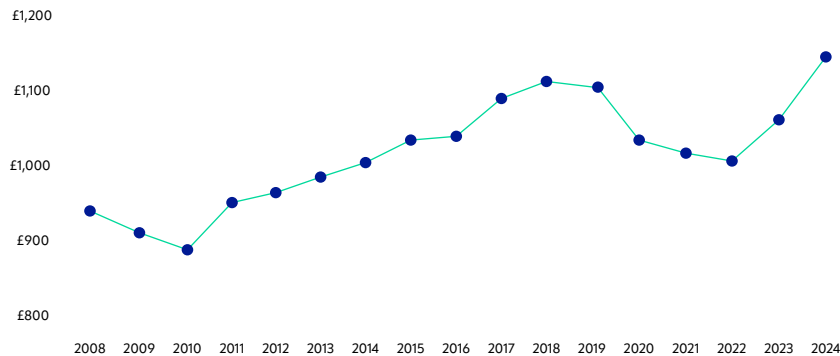
The gap between the number of deposits protected and the number of privately rented homes exists partly because some tenancies are exempt from the requirement to protect a deposit, such as regulated tenancies. Some landlords may have also decided not to charge a deposit.



| 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                |

**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%                           |

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.

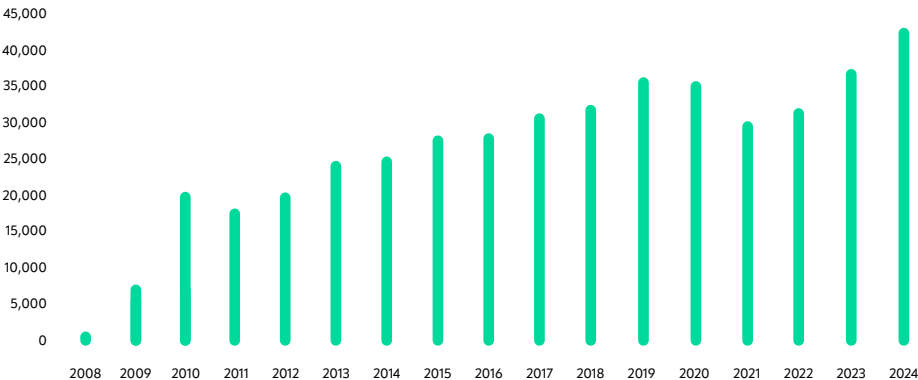


FIGURE 6  
Adjudications: number of disputes in England and Wales

Source  
FOI Data

The table below (Table 9) 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%          |

\*Percentage of cases where claims arise

TABLE 9  
Reasons for tenancy  
deposit disputes in  
TDS Insured

Source  
TDS Disputes Data



# 1 TENURE IN NORTHERN IRELAND



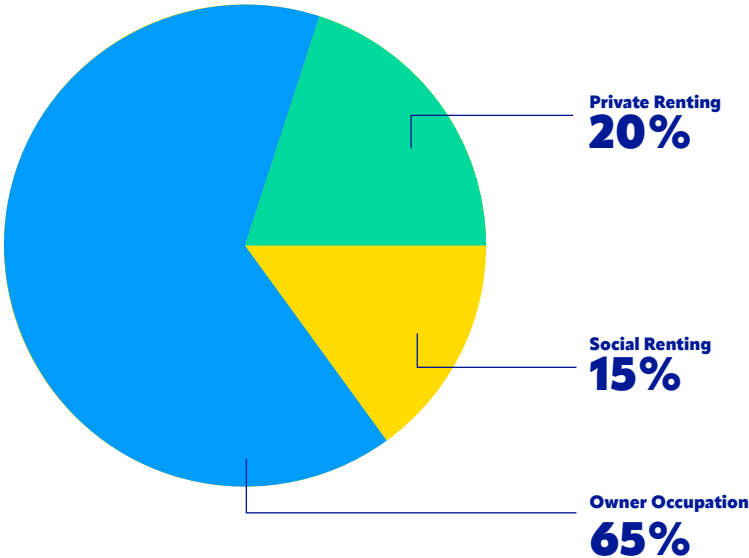
| YEAR | OWNER OCCUPATION | SOCIAL RENTING | PRIVATE RENTING |
|------|------------------|----------------|-----------------|
| 2001 | 488              | 149            | 37              |
| 2002 | 481              | 140            | 47              |
| 2003 | 491              | 134            | 54              |
| 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             |

**TABLE 10**  
Tenure in Northern Ireland (thousands of homes)

**Source**  
Housing Review JRT/CIH

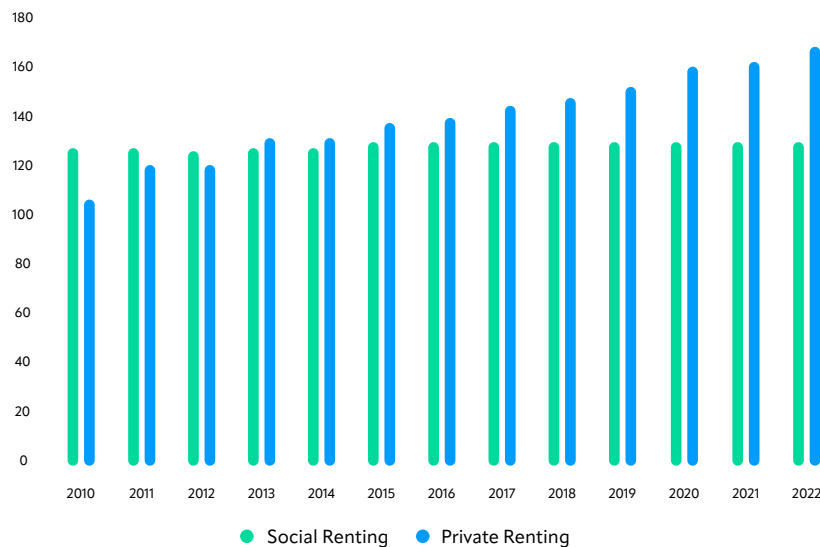
The CIH study is based on estimates from the Family Resources Survey. The size of the sector may be underestimated due to the methodology and difficulties collecting data during the COVID-19 pandemic. Reflecting on the 2021 Census Data, other commentators\* suggest that since 2016 the size of the private 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

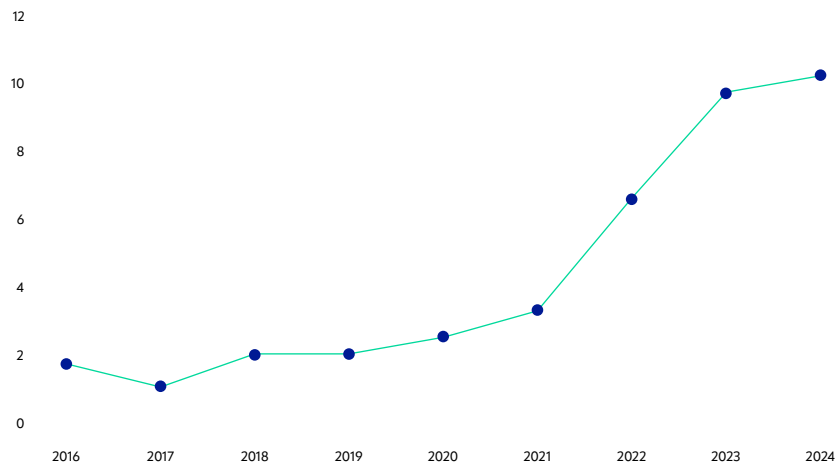
**Source**  
Housing Review JRT/CIH

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 |

**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 |
|------------|----------|
| 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 | TBA      |

**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 | TBA         |

**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 | TBA     |

**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 | TBA                | TBA            |

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 |
|--------------|---------|---------|---------|---------|---------|---------|
| Cleaning     | 45%     | 45%     | 42%     | 47%     | 47%     | 47%     |
| Damage       | 38%     | 41%     | 40%     | 45%     | 37%     | 43%     |
| Redecoration | 28%     | 28%     | 27%     | 28%     | 26%     | 26%     |
| Gardening    | 10%     | 12%     | 12%     | 10%     | 12%     | 14%     |
| Rent arrears | 22%     | 24%     | 26%     | 22%     | 20%     | 24%     |

**TABLE 16**  
Reasons for tenancy  
deposit disputes in  
TDS Northern Ireland

**Source**  
TDSNI Disputes Data



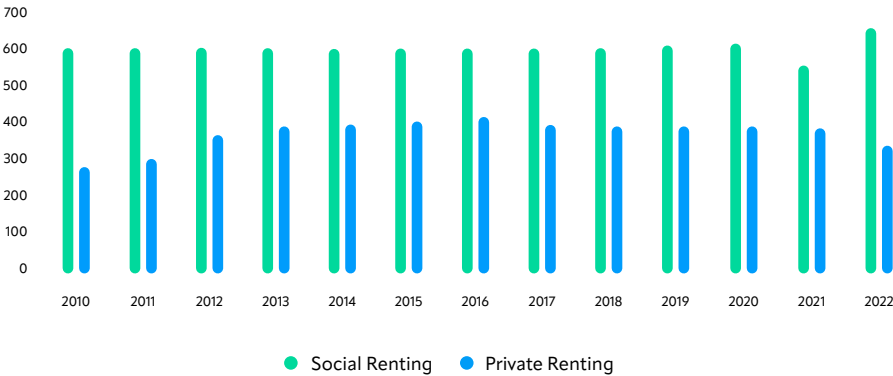
# 1 TENURE IN SCOTLAND



| 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             |

**TABLE 17**  
Tenure in Scotland  
(thousands of homes)

**Source**  
Housing Review JRT/CIH



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

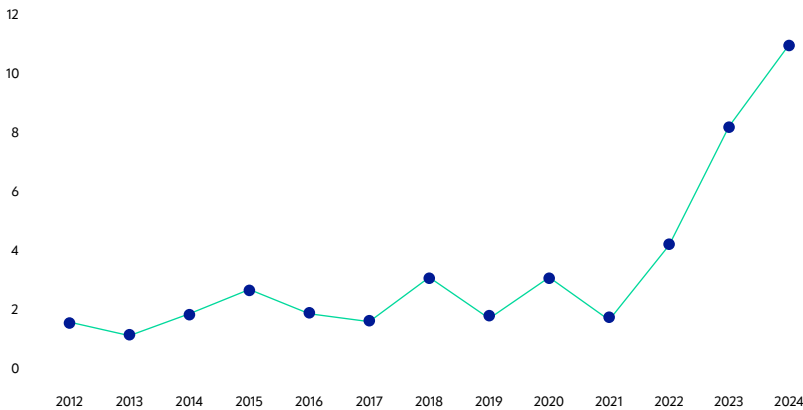
**Source**  
Housing Review JRT/CIH

| 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 |

**TABLE 18**  
Average value of  
tenancy deposits  
protected in Scotland

**Source**  
Scottish Government  
statistics

## 2 PRIVATE SECTOR RENTS IN SCOTLAND



**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 |

**TABLE 19**  
Tenancy deposits protected in Scotland

**Source**  
Scottish Government Statistics

### 4 AVERAGE DEPOSIT VALUES IN SCOTLAND

| YEAR       |         |
|------------|---------|
| 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 |

**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            |                      |
| March 2024 | 243,588            |                      |

**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 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       | DISPUTE PERCENTAGE | TOTAL DISPUTES |
|------------|--------------------|----------------|
| 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 | TBA                | TBA            |

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

Source  
Scottish Government Statistics

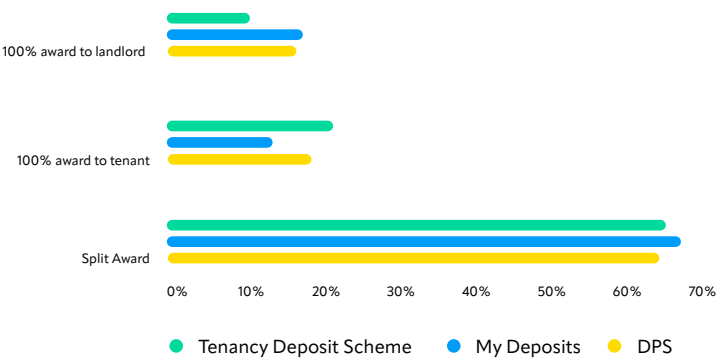
Scotland follows a similar trend to the rest of the UK, with only a very small proportion of tenancies ending in a dispute about the return of the deposit.

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

TABLE 23  
Reasons for tenancy deposit disputes in SafeDeposits Scotland

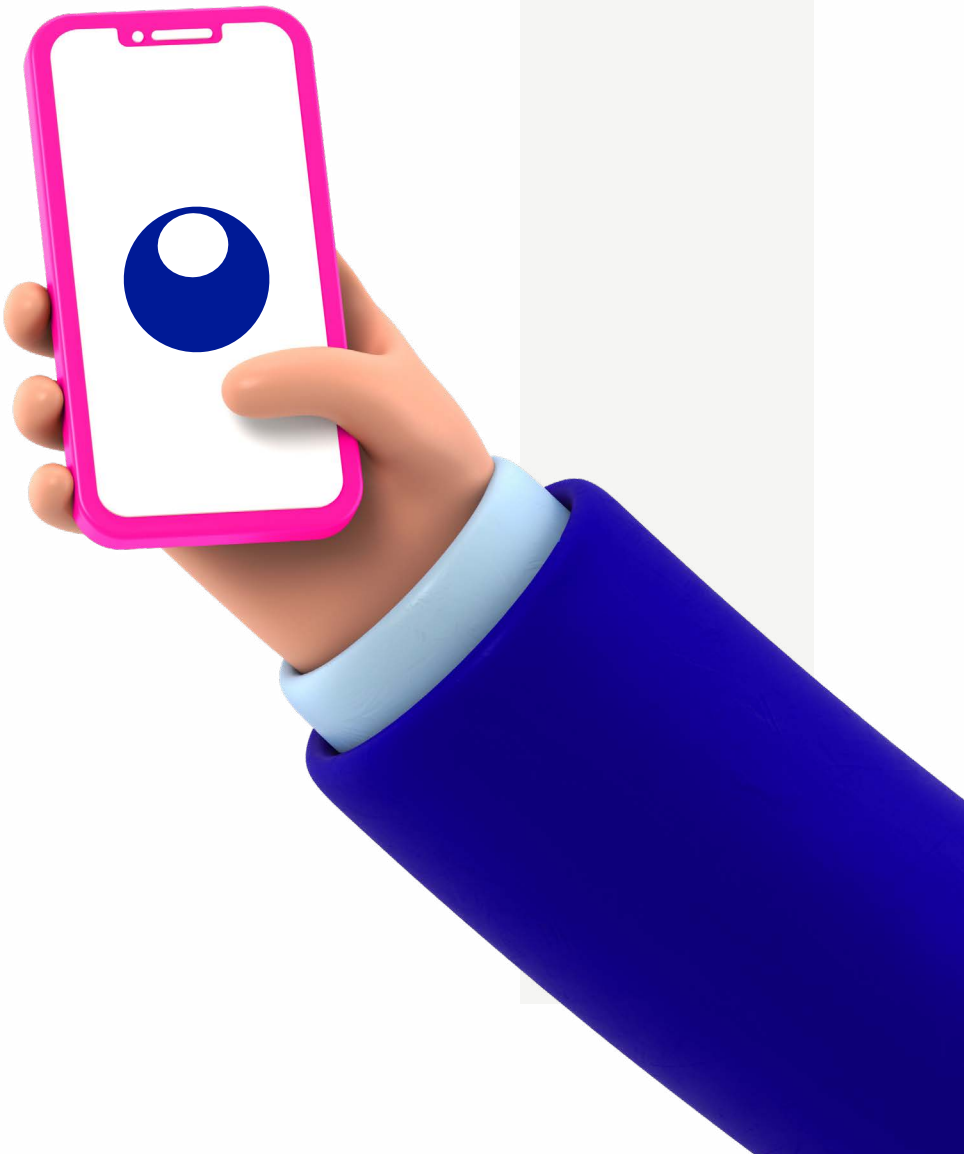
Source  
SafeDeposits Scotland data

\*Percentage of cases where claims arise



**FIGURE 14**  
Award of disputed  
deposit in Scotland,  
2021-22

In Scotland, across the 3 schemes the most likely outcome of adjudicator decisions is to split the disputed deposit between the landlord and tenant.





## TDS GROUP

Established since 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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