

# Statistical Briefing 2021-22



### SafeDeposits Scotland

is a custodial tenancy deposit protection scheme. It is a separate company where The Dispute Service is the key partner and provides the scheme's key operational services.

📧 [www.safedepositsscotland.com](http://www.safedepositsscotland.com)  
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### The Tenancy Deposit Scheme

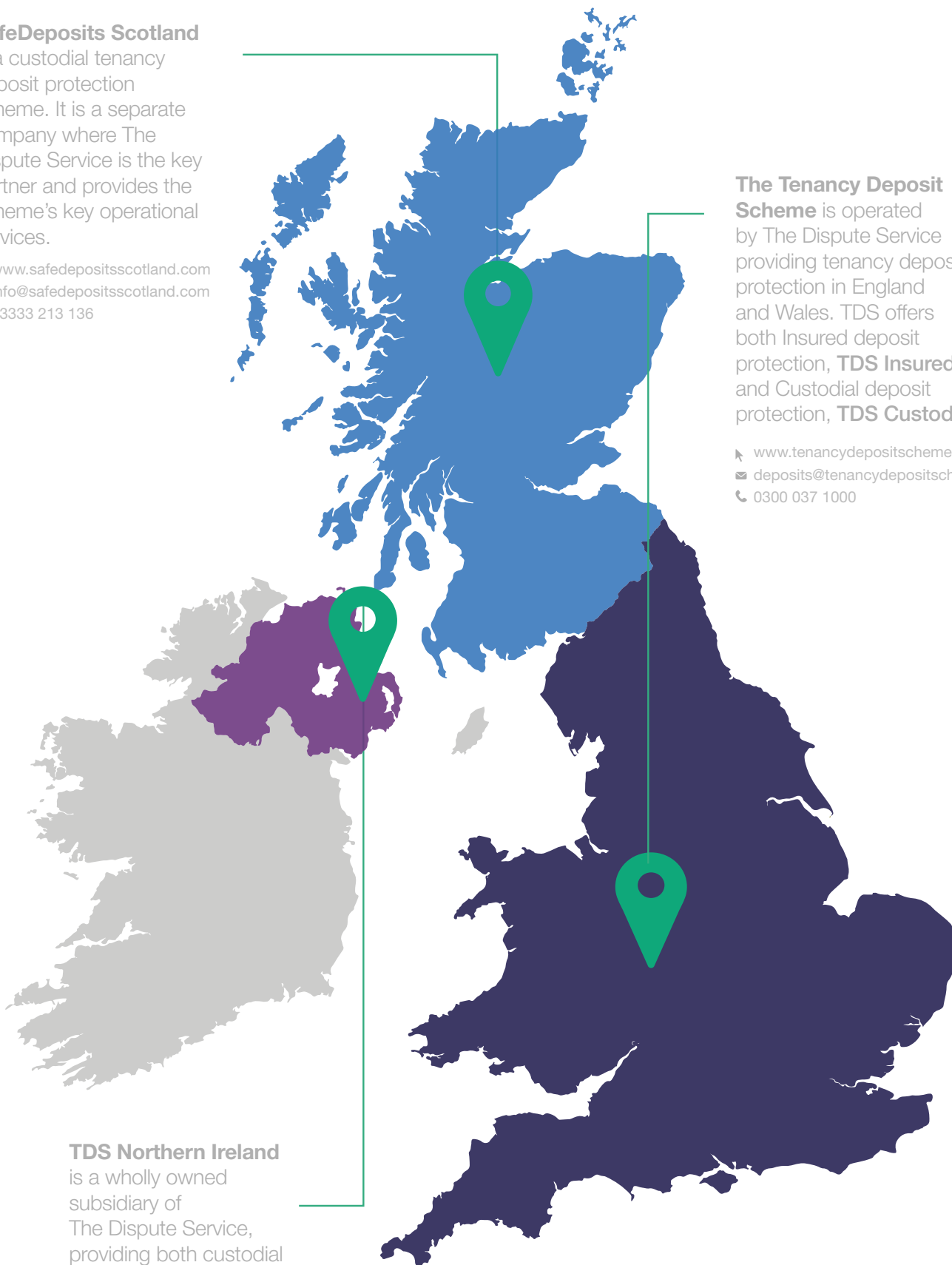
is operated by The Dispute Service providing tenancy deposit protection in England and Wales. TDS offers both Insured deposit protection, **TDS Insured**, and Custodial deposit protection, **TDS Custodial**.

📧 [www.tenancydepositscheme.com](http://www.tenancydepositscheme.com)  
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### TDS Northern Ireland

is a wholly owned subsidiary of The Dispute Service, providing both custodial and insured tenancy deposit protection.

📧 [www.tdsnorthernireland.com](http://www.tdsnorthernireland.com)  
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## 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.

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## THE DISPUTE SERVICE

The Dispute Service is a Government approved, not-for-profit company that provides Insured and Custodial tenancy deposit protection (TDP) in the private rented sector.

The tenancy deposit protection legislation was introduced in April 2007 in England and Wales as a result of the 2004 Housing Act. Similar provisions came into force in Scotland in July 2012 and in Northern Ireland in April 2013.

The Dispute Service provides TDP services through the Tenancy Deposit Scheme in England & Wales, SafeDeposits in Scotland and TDS Northern Ireland.

\*Some of the data included is Government data released under the Freedom of Information Act. Other data is The Dispute Service's own internal performance reporting.

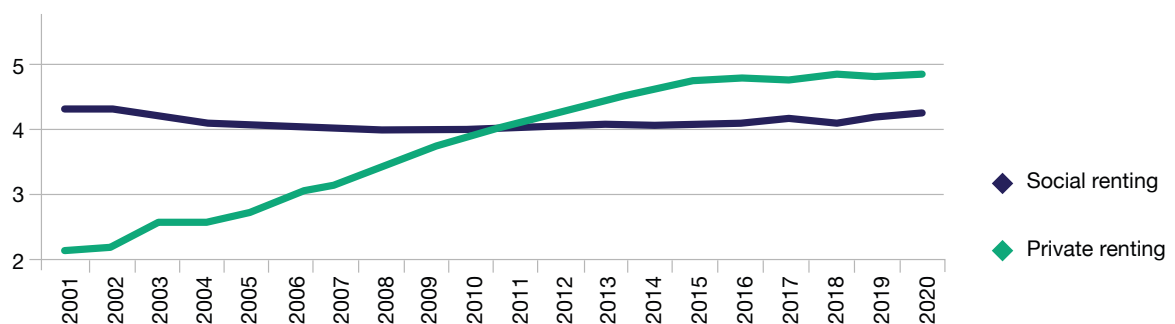
## 1 TENURE IN ENGLAND AND WALES

**TABLE 1**  
TENURE IN ENGLAND (MILLIONS OF HOMES)

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	14.827	4.044	4.105
2012	14.754	4.068	4.286
2013	14.685	4.100	4.465
2014	14.674	4.012	4.623
2015	14.684	4.030	4.773
2016	14.801	4.009	4.832
2017	15.050	4.102	4.798
2018	15.311	4.088	4.773
2019	15.581	4.108	4.725
2020	15.379	4.120	4.799

Source: Housing Review JRF/CIH

**FIGURE 1**  
PRIVATE RENTING AND SOCIAL RENTING IN ENGLAND  
(HOMES IN MILLIONS)



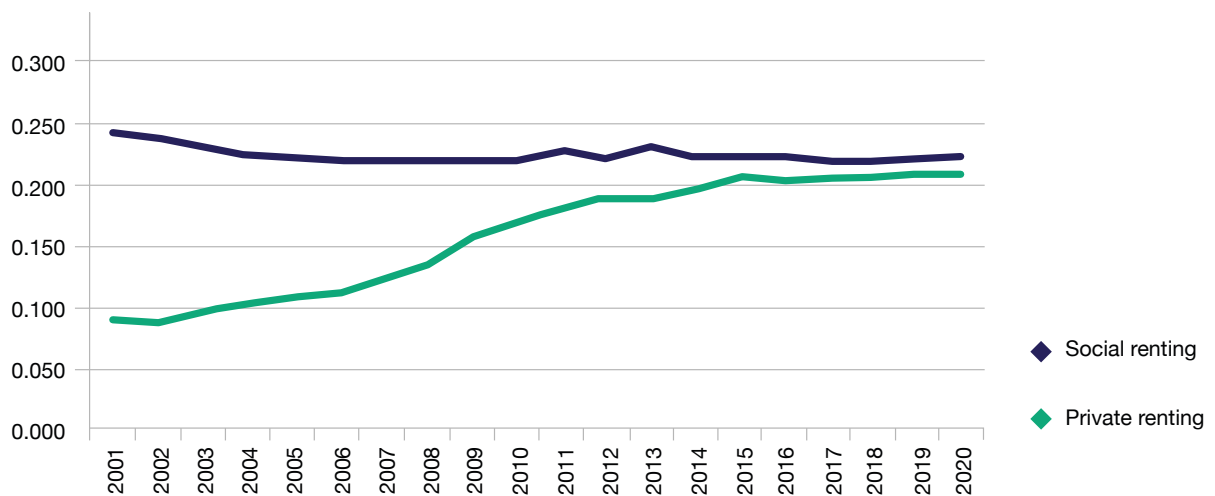
Source: Housing Review JRF/CIH

**TABLE 2**  
**TENURE IN WALES (MILLIONS OF HOMES)**

Year	Owner occupation	Social renting	Private 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	0.983	0.221	0.171
2011	0.980	0.230	0.181
2012	0.977	0.223	0.191
2013	0.983	0.233	0.190
2014	0.981	0.223	0.196
2015	0.974	0.224	0.208
2016	0.986	0.224	0.202
2017	0.990	0.226	0.203
2018	0.994	0.227	0.204
2019	0.996	0.229	0.207
2020	1.003	0.230	0.205

Source: Housing Review JRF/CIH

**FIGURE 2**  
**PRIVATE RENTING AND SOCIAL RENTING IN WALES**  
**(HOMES IN MILLIONS)**



Source: Housing Review JRF/CIH

## 2 TENANCY DEPOSITS IN ENGLAND AND WALES

In England and Wales, deposits taken on Assured Shorthold Tenancies (AST's) must be protected in a Government approved TDP scheme. Tenancy deposit protection legislation came into force in April 2007 and over the years there has been a steady increase in the number of tenancy deposits protected, reflecting the increase in the size of the private rented sector.

The table below (Table 3) illustrates the growth of tenancy deposits protected in England and Wales in both Insured and Custodial schemes since March 2008.

**TABLE 3**  
**NUMBER OF TENANCY**  
**DEPOSITS PROTECTED 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

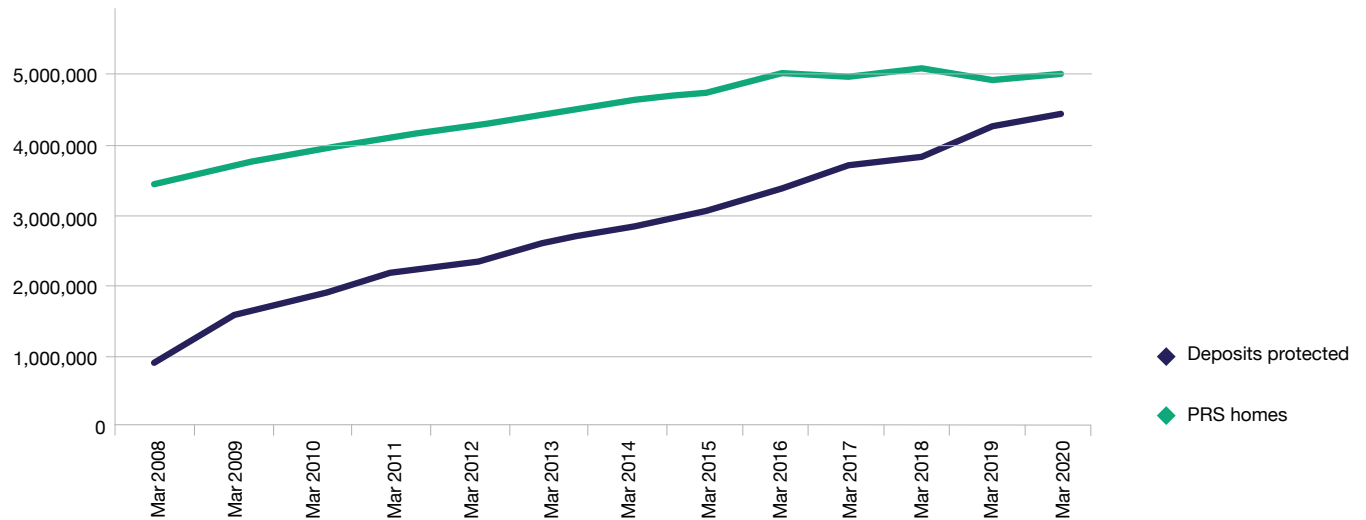
Source: FOI Data

**TABLE 4**  
**TOTAL VALUE OF TENANCY**  
**DEPOSITS PROTECTED IN**  
**ENGLAND AND WALES**

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

Source: FOI Data

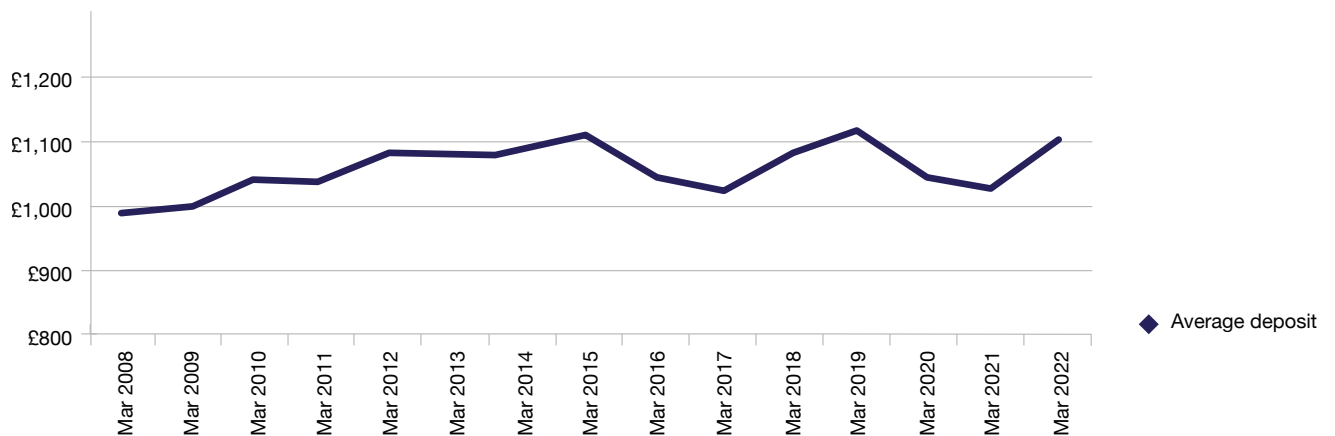
**FIGURE 3**  
**TENANCY DEPOSITS PROTECTED COMPARED TO THE NUMBER OF PRIVATE RENTED SECTOR HOMES IN ENGLAND AND WALES SINCE MARCH 2008**



### Average value of tenancy deposits protected in England and Wales

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.

**FIGURE 4**  
**AVERAGE VALUE OF TENANCY DEPOSITS PROTECTED IN ENGLAND AND WALES**



Source: FOI Data

### 3 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.

#### ADJUDICATIONS AS A PERCENTAGE OF TENANCY DEPOSITS PROTECTED

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.

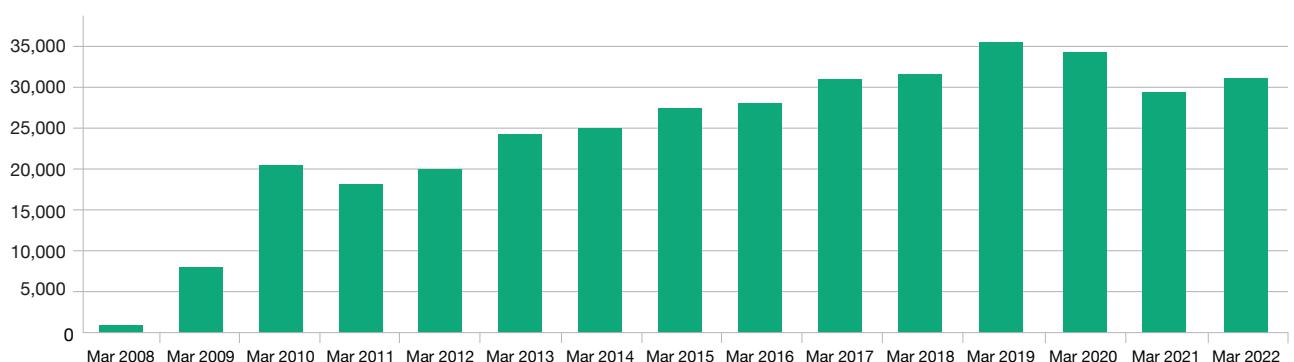
However, the consistent experience of the schemes is that disputes are raised in a low proportion of cases, typically fewer than 1% of tenancy deposits protected.

**TABLE 5**  
**ADJUDICATIONS AS A PERCENTAGE OF TENANCY DEPOSITS PROTECTED**  
**IN ENGLAND AND WALES**

Year	Dispute percentage	Total disputes
March 2008	0.05%	458
March 2009	0.52%	8,098
March 2010	1.08%	20,363
March 2011	0.82%	18,156
March 2012	0.85%	20,279
March 2013	0.92%	24,448
March 2014	0.88%	25,029
March 2015	0.89%	27,816
March 2016	0.82%	28,100
March 2017	0.83%	30,742
March 2018	0.85%	31,865
March 2019	0.89%	35,513
March 2020	0.84%	34,993
March 2021	0.70%	29,697
March 2022	0.70%	31,276

Source: FOI Data

**FIGURE 5**  
**ADJUDICATIONS COMPLETED BY YEAR, FOR ALL TENANCY DEPOSIT SCHEMES IN**  
**ENGLAND AND WALES**



Source: FOI Data



REASONS FOR TENANCY DEPOSIT DISPUTES

The table below (Table 7) shows the issues arising in TDS’ dispute cases since 2013. Cleaning remains the most common area of dispute in the cases we deal with, appearing in over half our cases in each year; damage claims follow closely behind.

TABLE 6  
REASONS FOR TENANCY DEPOSIT DISPUTES IN TDS INSURED

Dispute	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Cleaning	58%	57%	56%	54%	53%	42%	49%	50%
Damage	51%	51%	51%	49%	49%	41%	35%	46%
Redecoration	31%	32%	28%	31%	30%	39%	26%	28%
Gardening	17%	16%	16%	16%	15%	23%	12%	13%
Rent arrears	19%	19%	20%	20%	18%	14%	15%	13%

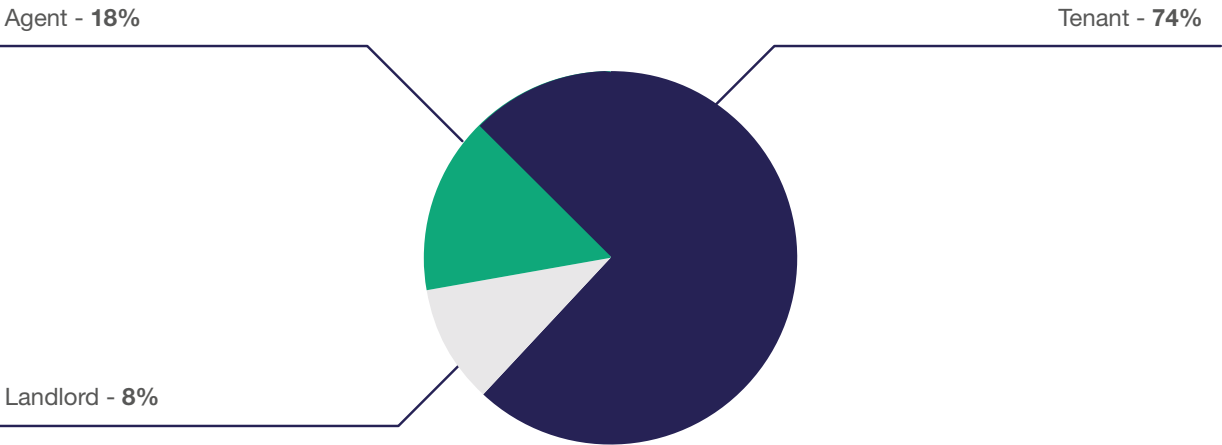
Source: TDS disputes data

\*Percentage of cases where claims arise

WHO RAISES TENANCY DEPOSIT DISPUTES WITH TDS?

TDS Insured is the only TDP scheme which allows agents, landlords and tenants to raise disputes in the Insured scheme. Disputes in the Custodial scheme arise because the parties are unable to reach agreement during the repayment process and are not specifically raised by one party.

FIGURE 6  
WHO RAISES DISPUTES WITH TDS INSURED?



Source: TDS Insured Disputes Data

## TDS NORTHERN IRELAND

The Tenancy Deposit Scheme Northern Ireland is a Government approved, not-for-profit company that provides Insured and Custodial tenancy deposit protection in the private rented sector.

The tenancy deposit protection legislation was introduced in April 2013 in Northern Ireland under the Tenancy Deposit Schemes Regulations (Northern Ireland) 2012. This follows the introduction of similar provisions in England and Wales in April 2007 and in Scotland in July 2012.

\*Some of the data included is released by the NI Department for Communities. Other data is the Tenancy Deposit Scheme Northern Ireland's own internal performance reporting.



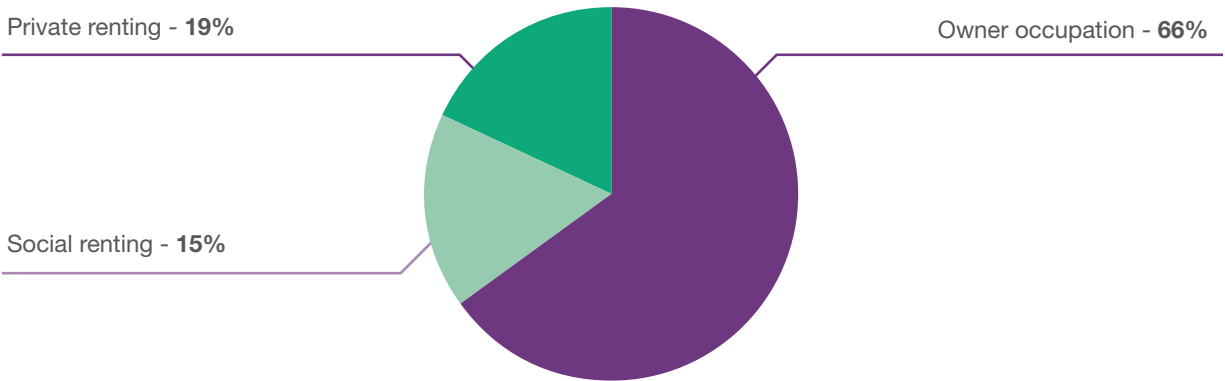
1 TENURE IN NORTHERN IRELAND

TABLE 7  
TENURE IN NORTHERN IRELAND (THOUSANDS OF HOMES)

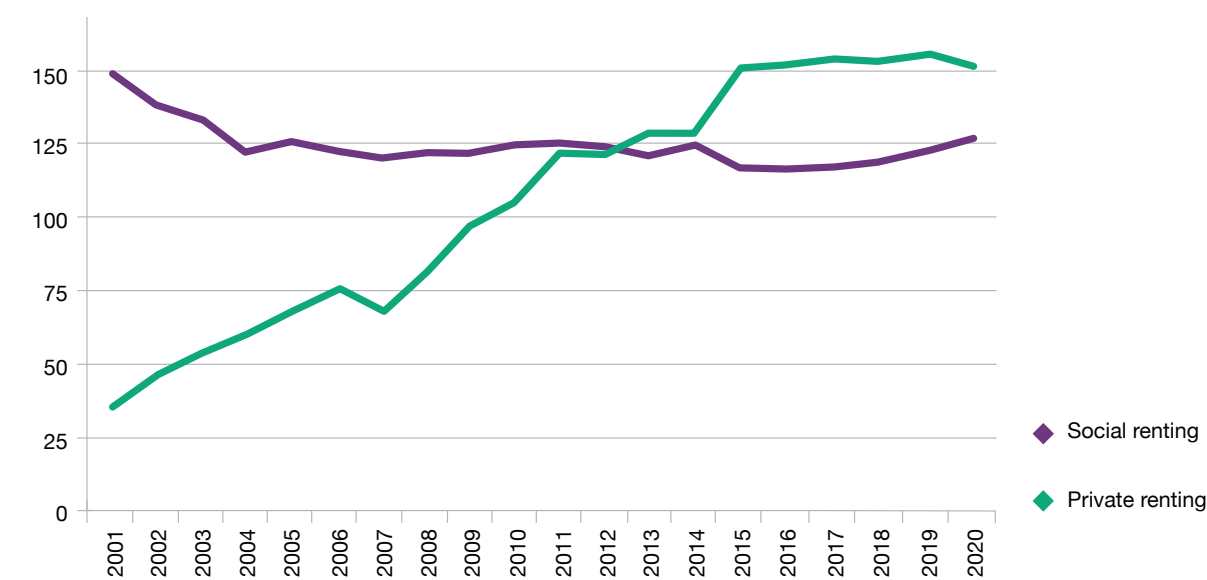
Year	Owner occupation	Social renting	Private renting
2001	488	149	37
2002	481	140	47
2003	491	134	54
2004	501	122	61
2005	505	125	68
2006	508	122	76
2007	523	121	69
2008	524	123	83
2009	517	123	97
2010	521	125	106
2011	512	126	121
2012	514	124	121
2013	510	123	130
2014	513	124	130
2015	504	116	151
2016	510	115	152
2017	514	115	154
2018	521	116	153
2019	524	121	154
2020	531	126	151

Source: Housing Review JRF/CIH

FIGURE 7  
TENURE IN NORTHERN IRELAND IN 2020 (PERCENTAGE OF HOMES)



**FIGURE 8**  
**PRIVATE RENTING AND SOCIAL RENTING IN NORTHERN IRELAND**  
**(HOMES IN MILLIONS)**



Source: Housing Review JRF/CIH

2 TENANCY DEPOSITS IN NORTHERN IRELAND

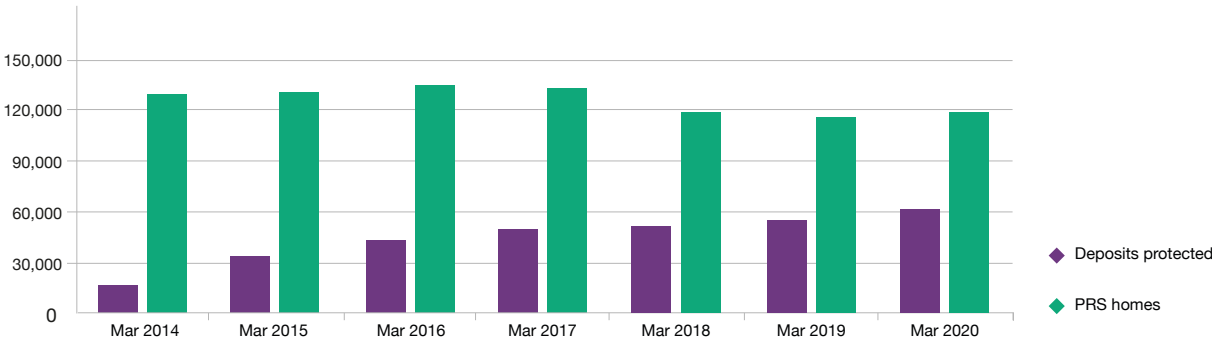
In Northern Ireland, deposits taken for private tenancies must be protected in a Government approved tenancy deposit scheme. Tenancy deposit legislation came into force in April 2013 and there has been consistent growth in the number of tenancy deposits protected since.

TABLE 8  
NUMBER OF TENANCY DEPOSITS PROTECTED IN NORTHERN IRELAND

Year	Total 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

Source: NI Department for Communities

FIGURE 9  
TENANCY DEPOSITS PROTECTED COMPARED TO THE NUMBER OF PRIVATE RENTED SECTOR HOMES IN NORTHERN IRELAND



Source: NI Department for Communities

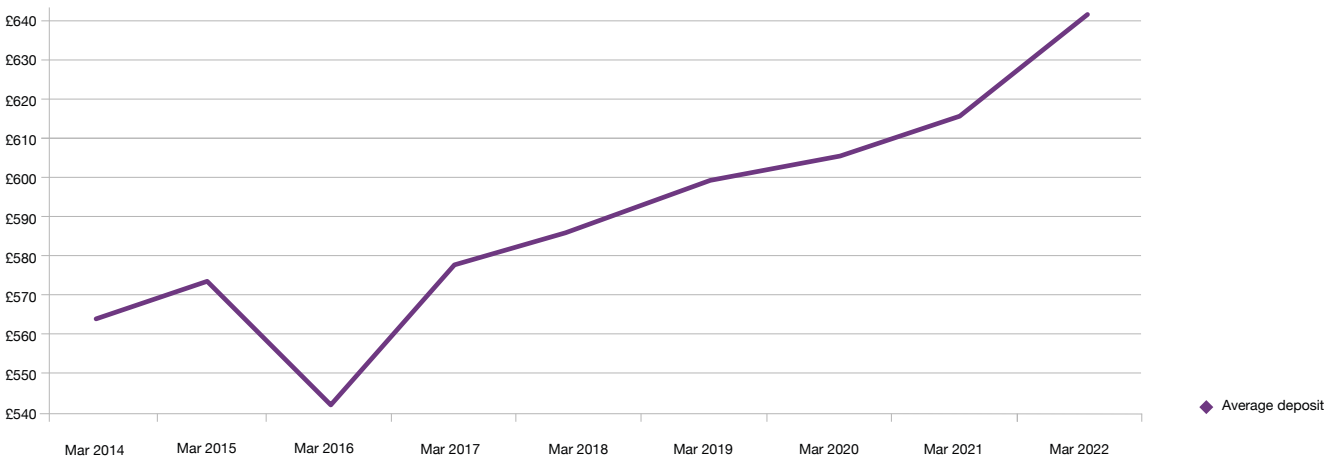
TENANCY DEPOSITS BY VALUE

TABLE 9  
TOTAL VALUE OF TENANCY DEPOSITS PROTECTED IN NORTHERN IRELAND

Year	Value of tenancy 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	£36,759,231
March 2021	£39,388,442
March 2022	£43,092,615

Source: NI Department for Communities

FIGURE 10  
AVERAGE VALUE OF DEPOSITS PROTECTED IN NORTHERN IRELAND



Source: NI Department for Communities

3 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 11), 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.

TABLE 10  
ADJUDICATIONS AS A PERCENTAGE OF TENANCY DEPOSITS PROTECTED  
IN NORTHERN IRELAND

Year	Dispute percentage
March 2014	0.35%
March 2015	1.02%
March 2016	1.14%
March 2017	0.94%
March 2018	0.86%
March 2019	0.98%
March 2020	0.94%
March 2021	0.76%
March 2022	0.73%

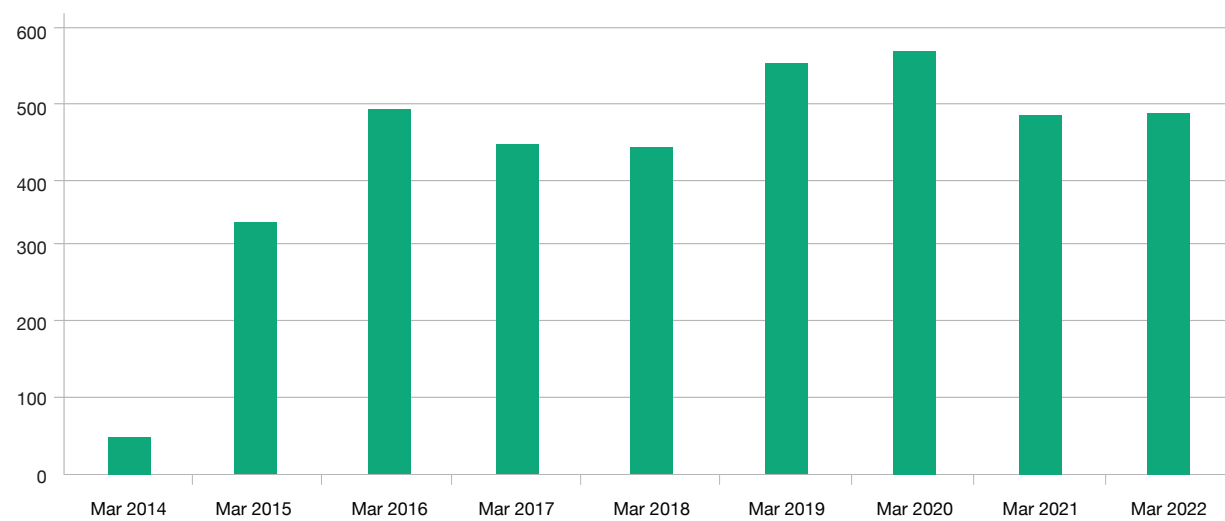
Source: NI Department for Communities

TABLE 11  
ADJUDICATIONS COMPLETED BY YEAR, FOR ALL TENANCY DEPOSIT SCHEMES IN  
NORTHERN IRELAND

Year	Total disputes
March 2014	62
March 2015	335
March 2016	492
March 2017	461
March 2018	460
March 2019	556
March 2020	568
March 2021	487
March 2022	488

Source: NI Department for Communities

**FIGURE 11**  
**ADJUDICATIONS COMPLETED BY YEAR, FOR ALL TENANCY DEPOSIT SCHEMES**  
**IN NORTHERN IRELAND**



Source: NI Department for Communities 2020



TABLE 12  
REASONS FOR TENANCY DEPOSIT DISPUTES IN TDSNI

Dispute	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Cleaning	43%	45%	45%	45%	42%	47%
Damage	43%	35%	38%	41%	40%	45%
Redecoration	29%	26%	28%	28%	27%	28%
Gardening	11%	13%	10%	12%	12%	10%
Rent arrears	19%	26%	22%	24%	26%	22%

\*Percentage of cases where claims arise

Source: TDSNI Disputes Data

ALLOCATION OF AWARDS TDSNI 2021-22

Allocation of awards TDSNI	2021-22
100% of disputed deposit awarded to Agent/Landlord	34%
100% of disputed deposit awarded to the tenant	28%
Split awards	38%

## SAFEDEPOSITS SCOTLAND

SafeDeposits Scotland is a Government approved, not-for-profit company that provides tenancy deposit protection in Scotland's private rented sector (PRS).

The tenancy deposit protection regulations were introduced in Scotland in 2011 and came into force on 2nd July 2012. There were some transitional arrangements but all deposits had to be protected with a Government approved scheme by 15th May 2013.

\*Some of the data included is the latest available data released by the Scottish Government. Other data is SafeDeposits Scotland's own internal performance reporting.



**SafeDeposits**  
Scotland

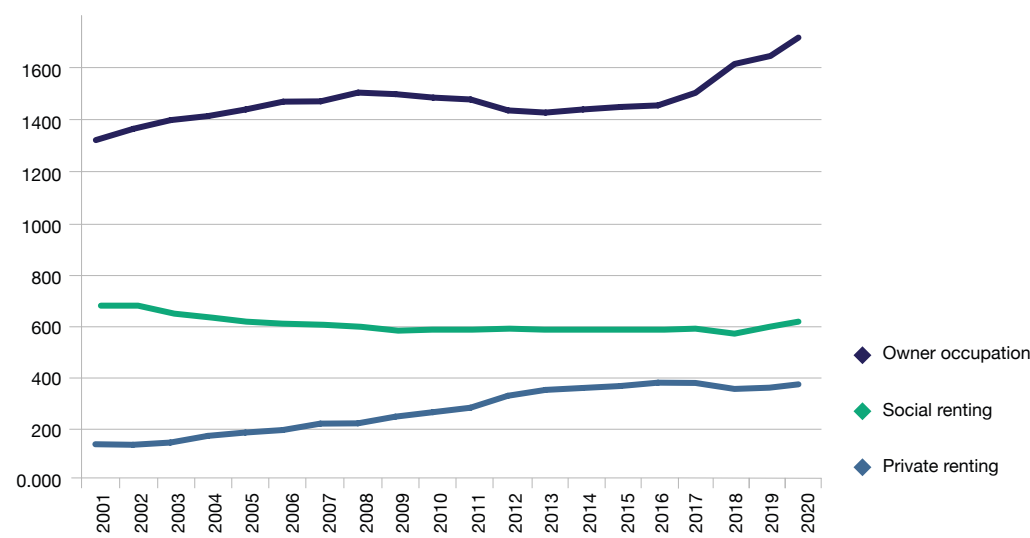
## 1 TENURE IN SCOTLAND

**TABLE 13**  
**TENURE IN SCOTLAND (THOUSANDS OF HOMES)**

Year	Owner occupation	Social renting	Private renting
2001	1,370	692	181
2002	1,406	674	179
2003	1,434	655	188
2004	1,447	640	213
2005	1,468	626	225
2006	1,493	613	234
2007	1,562	607	259
2008	1,592	599	259
2009	1,590	594	285
2010	1,584	596	303
2011	1,580	595	320
2012	1,545	597	366
2013	1,537	596	389
2014	1,545	594	394
2015	1,552	595	402
2016	1,558	595	414
2017	1,502	594	393
2018	1,619	596	389
2020	1,651	608	389

Source: Housing Review JRF/CIH

**FIGURE 13**  
**OWNER OCCUPATION, SOCIAL RENTING AND PRIVATE RENTING IN SCOTLAND**  
**(HOMES IN THOUSANDS)**



Source: Housing Review JRF/CIH

2 TENANCY DEPOSITS IN SCOTLAND

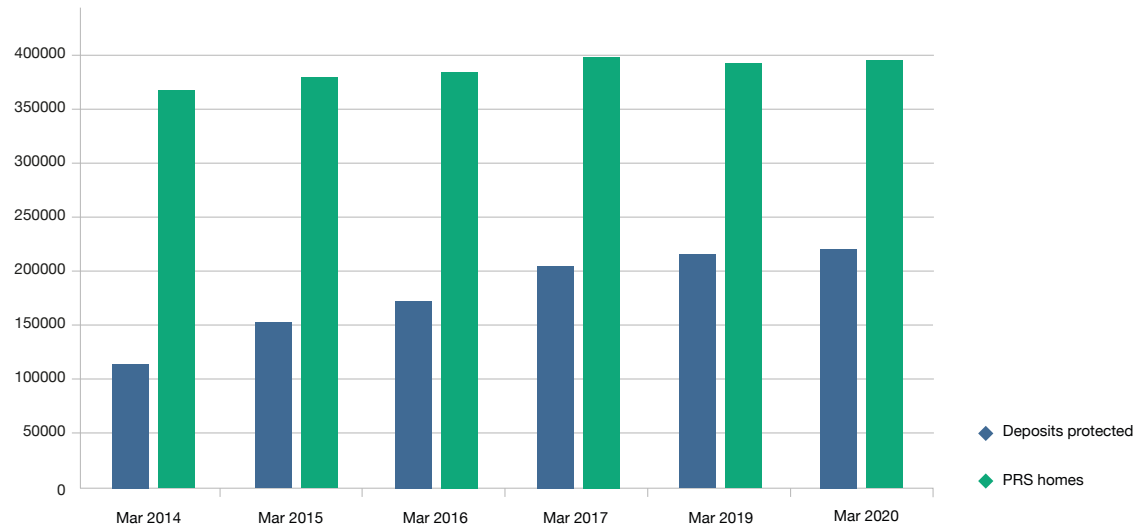
TABLE 14  
NUMBER OF TENANCY DEPOSITS PROTECTED IN SCOTLAND

Year	Total 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

Source: Scottish Government statistics

Figure 14 illustrates how the number of tenancy deposits protected have increased in line with the growth of the private rented sector in Scotland.

FIGURE 14  
TENANCY DEPOSITS PROTECTED COMPARED TO THE NUMBER OF PRIVATE RENTED SECTOR HOMES IN SCOTLAND



Source: Scottish Government statistics

3 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.

TABLE 15  
ADJUDICATIONS AS A PERCENTAGE OF TENANCY DEPOSITS PROTECTED IN SCOTLAND

Year	Dispute percentage
March 2013	0.19%
March 2014	1.69%
March 2015	2.64%
March 2016	2.67%
March 2017	2.80%
March 2018	2.79%
March 2019	2.80%
March 2020	3.01%
March 2021	2.27%
March 2022	PENDING DATA

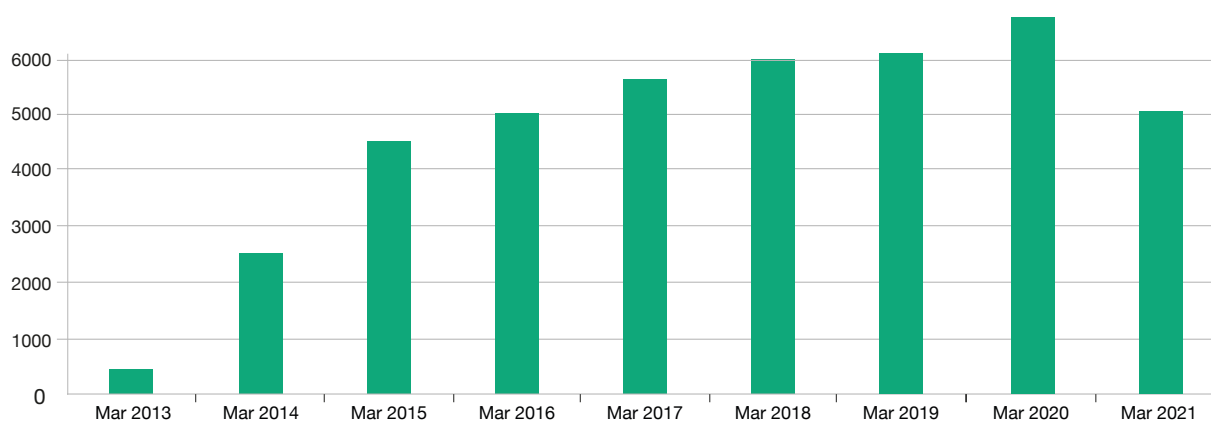
Source: Scottish Government statistics

TABLE 16  
ADJUDICATIONS COMPLETED BY YEAR, FOR ALL TENANCY DEPOSIT SCHEMES IN SCOTLAND

Year	Total disputes
March 2013	224
March 2014	2,525
March 2015	4,530
March 2016	4,970
March 2017	5,662
March 2018	5,918
March 2019	6,139
March 2020	6,678
March 2021	5,012
March 2022	PENDING DATA

Source: Scottish Government statistics

**FIGURE 15**  
**ADJUDICATIONS COMPLETED BY YEAR, FOR ALL TENANCY DEPOSIT SCHEMES IN SCOTLAND**



Source: Scottish Government statistics

## REASONS FOR TENANCY DEPOSIT DISPUTES

Table 19 shows the types of disputes arising in SafeDeposits Scotland's dispute cases.

**TABLE 17**  
**PERCENTAGE OF DISPUTES ARISING IN SAFEDEPOSITS SCOTLAND**

Dispute	2018-19	2019-20	2020-21	2021-22
Cleaning	66%	69%	70%	71%
Damage	42%	42%	43%	46%
Redecoration	18%	21%	20%	25%
Gardening	8%	9%	15%	8%
Rent arrears	18%	15%	9%	11%

\*Percentage of cases where claims arise

Source: SafeDeposits Scotland statistics

**TABLE 18**  
**AVERAGE TENANCY DEPOSITS**

Year	Average value of deposits
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

Source: Scottish Government statistics



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