

The U.S. Rent-To-Own Market: Trends and Opportunities (2014-2019)

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Abstracts

Scope of the Report

The report titled “The U.S. Rent-To-Own (RTO) Market: Trends & Opportunities (2014-2019)” provides an in-depth analysis of the US rent-to-own market with detailed analysis of market sizing and growth, market share and economic impact of the industry. The U.S. rent-to-own market is highly fragmented with a large number of small companies holding one-third of the market share. The U.S. rent-to-own market has low penetration rate, presenting big growth opportunities for the small players. Detailed rent-to-own consumer behavior analysis has been presented in this report.

The report also assesses the key opportunities in the market and outlines the factors that are and will be driving the growth of the rent-to-own industry. Growth of the overall U.S. rent-to-own industry has also been forecasted for the period 2014-2019, taking into consideration the previous growth patterns, the growth drivers and the current and future trends. Competition in The U.S. rent-to-own market is stiff and dominated by the big players like Rent-A-Center and Aaron’s Inc. Further, key players of the U.S. rent-to-own industry like Rent-A-Center, Aaron’s Inc. and Easyhome Limited are also profiled with their financial information and respective business strategies.

Company Coverage

Rent-A-Center

Aaron’s Inc.

Easyhome Limited

Executive Summary

The rent-to-own (RTO) industry concept was introduced in the 1960's and now RTO has grown into an important sector of the retailing industry. Rent-to-own business offer the facility of long-term leasing to consumers for using goods such as furniture, appliances and various electronic products. The rent-to-own industry has grown over 8,600 stores in the U.S., annually providing service to over four million consumers.

The core of the RTO arrangement is consumers gain instant access to new or used merchandise - most commonly appliances, electronics or furniture-with neither a credit check nor down payment in exchange for a number of fixed rental payments due either weekly, biweekly, or monthly. A consumer who respects the terms of the contract and pays all rents before acquiring the good leased, generally pays, in total, twice even three times the actual value of the good. Low Income population group because of the low disposable income are expected to rely on the rent-to-own business activities. And the needs of the low-income population will be met by the increased penetration and transparency of the rent-to-own market.

The high growth in online penetration is attributed to the proliferation of virtual rent-to-own business activity. As suppliers look for more efficient means of distribution, their participation in the virtual rent-to-own market has increased. With Aaron's largest investment to date in 2014, which it paid for Progressive Financials, a leading virtual RTO provider, the virtual rent to own market has certainly got a new fillip. Progressive is not the only virtual rent-to-own provider, as Rent-A-Center created Acceptance NOW in 2010.

Contents

1. EXECUTIVE SUMMARY

2. INTRODUCTION: RENT-TO-OWN (RTO) MARKET

- 2.1 Transaction Structure
- 2.2 Consumer Protections
- 2.3 Advantages
- 2.4 Disadvantages

3. THE U.S. RENT-TO-OWN MARKET: AN ANALYSIS

- 3.1 The U.S. Rent-to-Own Market: Sizing and Growth
- 3.2 The U.S. Rent-to-Own Market Share Analysis

4. CONSUMER BEHAVIOR ANALYSIS: U.S. RENT-TO-OWN INDUSTRY

5. MARKET DYNAMICS: U.S. RENT-TO-OWN INDUSTRY

- 5.1 Rent-to-Own Market: Growth Drivers
 - 5.1.1 Income Disparity
 - 5.1.2 Increasing Degree of Urbanization
 - 5.1.3 Increasing Internet Penetration
 - 5.1.4 Speed of Technological Changes
 - 5.1.5 Recovering GDP
- 5.2 Rent-to-Own Market: Challenges
 - 5.2.1 Pricing Pressure
 - 5.2.2 Regulatory Risks
 - 5.2.3 High Competition Threat
 - 5.2.4 Lower Industry Profitability
- 5.3 Rent-to-Own Market: Market Trends
 - 5.3.1 Blooming Tires and Wheels Product Category
 - 5.3.2 Brick and Mortar Rent-to-Own Market Gaining Popularity
 - 5.3.3 Increase in Online Rent-to-Own Market

6. COMPETITIVE LANDSCAPE: RENT-TO-OWN MARKET

7. COMPANY PROFILES: RENT-TO-OWN MARKET

7.1 Rent-A-Center

7.1.1 Business Overview

7.1.2 Financial Overview

7.1.3 Business Strategy

7.2 Aaron's Inc.

7.2.1 Business Overview

7.2.2 Financial Overview

7.2.3 Business Strategy

7.3 Easyhome Ltd.

7.3.1 Business Overview

7.3.2 Financial Overview

7.3.3 Business Strategy

Figures & Tables

LIST OF FIGURES AND TABLES

Figure 1: The U.S Rent-to-Own Market Size by Revenue; 1999-2013 (US\$ Billion)

Figure 2: The U.S Rent-to-Own Market Size by Revenue Forecast; 2014-2019 (US\$ Billion)

Figure 3: The U.S. Rent-to-Own Market Size by No. of Customers; 1999-2013 (US\$ Million)

Figure 4: The U.S. Rent-to-Own Market Size by No. of Customers Forecast; 2014-2019 (US\$ Million)

Figure 5: The U.S. Rent-to-Own Market Size by Number of Stores (2001-2013)

Figure 6: The U.S. Rent-to-Own Market Size by Number of Stores Forecast (2014-2019)

Figure 7: The U.S. Rent-to-Own Market Share by % of Number of Stores

Figure 8: North America Rent-to-Own Market Share by Key Players

Figure 9: The U.S. Rent-to-Own Market Share by Product Categories

Figure 10: Age Profile of the U.S. RTO Customer

Figure 11: Ethnicity Profile of the U.S. RTO Customer

Figure 12: Education Profile of the U.S. RTO Customer

Figure 13: Residence Profile of the U.S. RTO Customer

Figure 14: Income Profile of the U.S. RTO Customer

Figure 15: Gender Profile of the U.S. RTO Customer

Figure 16: The U.S. Rent-to-Own Payment Options

Figure 17: Falling Share of All Income Earned of U.S. Households (1970-2020E)

Figure 18: Rising Share of All Income Earned of U.S. Households (1970-2020E)

Figure 19: Degree of Urbanization in the U.S. (2000-2013)

Figure 20: Global Internet Users in 2011 and Internet Users Growth Rate (2000-2011)

Figure 21: Internet Penetration Rate by Region (2011)

Figure 22: Annual Growth of Real GDP of the U.S. (2000-2014)

Figure 23: GDP of the U.S. at Current Prices; 2008-2018E (US\$ Billion)

Figure 24: Brick and Mortar Rent-to-Own Market Share (2013)

Figure 25: Rent-A-Center Net Revenue; 2009-2013 (US\$ Million)

Figure 26: Rent-A-Center EBITDA; 2009-2013 (US\$ Million)

Figure 27: Rent-A-Center Product Mix (2013)

Figure 28: Rent-A-Center Net Revenue Breakdown (2013)

Figure 29: Rent-A-Center Store Count Breakdown (2010-2013)

Figure 30: Aaron's Net Revenue; 2010-2013 (US\$ Million)

Figure 31: Aaron's EBITDA; 2010-2013 (US\$ Million)

Figure 32: Aaron's Product Mix (2013)

Figure 33: Aaron's Sales and Lease Ownership Revenue Breakdown (in 000's)

Figure 34: Easyhome Ltd Net Revenues Consolidated; 2009-2013 (US\$ Million)

Figure 35: Easyhome Leasing Net Revenues; 2009-2013 (US\$ Million)

Figure 36: Easyhome Lease Revenue by Product Category

Figure 37: Easyfinancial Net Revenues; 2009-2013 (US\$ Million)

Figure 38: Easyfinancial Consumer Loans Receivable; 2009-2013 (US\$ Million)

Table 1: Profit Margin of the U.S. Industry

Table 2: Return on Equity of the U.S. Industry

Table 3: The U.S. Rent-to-Own Market: Revenue of Key Players

Table 4: The U.S. Rent-to-Own Market Key Players Business Portfolio

Table 5: Rent-A-Center Segment Details

Table 6: Overview of Easyhome Ltd. Business Segments

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