



Association of Progressive
Rental Organizations



2025 RENT-TO-OWN

- The **\$12.2 billion** rent-to-own, or RTO, industry serves more than **4.9 million** customers each year - 1 out of every 27 U.S. households
- Rent-to-own supports roughly **42,000** jobs in **6,100** stores
- Rent-to-own companies in America pay more than **\$1.78 billion** in wages each year, as well as more than **\$225 million** annually in payroll taxes
- More than **65 percent** of RTO companies are comprised of **independent small businesses** with 10 or fewer stores
- The RTO industry is an active member in our communities and supports a variety of charitable causes, both as individual companies and through **APRO's Charitable Foundation**

*Estimates based on APRO 2024 Industry Health Survey

Rent-to-Own at a Glance

Short-term, flexible, renewable rental of furniture, electronics, major appliances, computers, wheels and tires, and other durable consumer products with various purchase options - including an early purchase option that can result in savings - and the ability to terminate at any time, for any reason, without penalty

Flexible Payment Options

With rent-to-own, there are flexible payment options to suit any budget, including weekly, biweekly and monthly payments.

No Long-term Commitment

The customer can terminate their lease and return the merchandise at any time for any reason without penalty. RTO is **not** a loan or credit transaction.

Reinstatement Benefits

Even after returning a product, customers can reinstate their lease and benefit from their previous rental payments.

Inclusive

RTO meets a critical need for millions of consumers who live on fixed budgets, prefer the flexibility of RTO, and may have limited access to credit to finance a purchase up front.

Convenient Omni-Channel Options

Customers can enter into their lease in-store, online or through third party retail partners, allowing customers to shop according to their preferred channel.

Well-Established, Robust Consumer Protections

The RTO transaction has been meeting consumer needs for decades and is comprehensively regulated across the United States.

Quality, Name Brand Products

Ability for customers to access leading brands and products on terms that meet their needs.

Transparent Transaction Terms

Customers are informed about their many flexible rent-to-own options and costs upfront, so they are the decision makers.

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The Official Voice of the Rent-to-Own Industry

For more information, contact APRO at:



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www.rtohq.org