

the**pitch**

**INSTANT
BACKGROUNDS**

CO-OP DIRECTORY

**TOP
BUSINESS
TRENDS**

 **Advertising to
Sales Ratios**

 **PROMOTIONAL
CALENDAR**

[Accounting and Tax Services](#); [Agricultural Insurance](#); [Agricultural Banks](#); [Auto Leasing & Financing](#); [Auto Insurance](#); [Banks and Credit Unions](#); [Credit Cards](#); [Health Insurance Carriers](#); [Insurance Agents & Brokers](#); [Mortgages](#); [Real Estate Brokers and Sales](#)

Accountants/Tax Services; Automotive F&I; Cash Advance/Check Cashing/Money Transfer Services; Health Care Plans/Health Insurance; Financial Institutions; Life Insurance; Real Estate

Credit; Financial; Insurance

Auto Dealers (New & Used)

Finance Services; Insurance Agents, Brokers & Service; Investment Advice; Investors; Life Insurance; Loan Brokers; Mortgage Bankers & Loan Correspondents; Services: Consumer Credit Reporting, Collection Services

Coin; Credit, Tax

the**pitch**

Deeper dives into categories

- Includes additional information beyond Instant Backgrounds
- Designed to assist in driving sales on a local, regional or national level
- Delves into the current statistics, challenges and opportunities

Go to market and close the deal

- Includes PowerPoint presentation full of ideas sellers highlight the various ways that radio can help drive traffic and sales.

Idea: FYI on F&I

Radio station and Advertiser X establish trust with prospective car buyers/lesors by presenting "FYI on F&I" – a short-form, informative series that simply explains the benefits of finance and insurance products that are available from Advertiser X that ultimately put a customer behind the wheel of their dream vehicle in an affordable and protected way.

INSTANT BACKGROUNDS

Information to start conversations and position yourself as a true marketing professional

- Insights into lines of business to tie to your listening audience
- Who, what, when, why and how consumers take action, purchase preferences and more
- Links to trade associations, publications, etc.

RAB Instant Background - Cash Advance/Check-Cashing/Money Transfer Services
Consumer Insights

Profiling adults 18+ who have ever used a cash advance (payday loan) company, check-cashing service or money transfer service (Western Union, MoneyGram, PayPal, etc.).

Who Buys

	Have ever used a cash advance company	Have ever used a check cashing service	Used a money transfer service
Male	44.5%	49.3%	52.6%
Female	55.5%	50.7%	47.4%
18-24	11.6%	18.9%	11.5%
25-34			
35-44			
45-54			
55-64			
65+			
Household Income: \$100K+			
Household Income: \$75,000-\$99,999			
Household Income: \$60,000-\$74,999			
Household Income: \$50,000-\$59,999			
Household Income: \$40,000-\$49,999			
Household Income: \$30,000-\$39,999			
Household Income: 20000-29999 Dollars			
Household Income: Under \$20,000			
Race: White			
Race: Black/African American			
Race: Other Race/Multiple Classifications			
Hispanic, Latino or Spanish Origin			
Census Region: North East			
Census Region: South			
Census Region: Midwest			
Census Region: West			
Single			

What They Buy
Payday loan borrowers use payday loans to pay bills each month, including utilities, car payments or other debt obligations. (Source: Datahammer, 2022)

The products and services segmentation for the check cashing/payday loan industry: loans for recurring expenses, 58.7%; loans for unexpected emergencies/expenses, 13.0%; loans for other reasons, 12.8%; check cashing, 14.5%. (Source: @BWorld, 2022)

When They Buy
80% of payday loans are taken out within two weeks of paying off a previous payday loan. (Source: Bankrate, 2022)

Where They Buy
States with the largest share of check cashing/payday loan stores (according to percent of overall U.S. total): California, 14.2%; Texas, 12.5%; Florida, 7.8%; Tennessee, 5.2%; Illinois, 4.6%; New York, 4.4%; Michigan, 3.5%; Louisiana, 3.1%; Missouri, 3.1%; South Carolina, 2.7%. (Source: @BWorld, 2022)

Payday loans are more common in urban areas and are usually taken from storefronts. (Source: Datahammer, 2022)

There are more than 13,000 check cashing "stores" nationwide. (Source: Financial Service Centers of America, 2022)

MoneyGram International, Inc. is an American cross-border P2P payments and money transfer company based in the United States. Operating through primary subsidiary MoneyGram Payment Systems, MoneyGram International sells MoneyGram-branded cash transfers and money orders at some 335,000 locations around the globe. It is a leading provider of money orders in the U.S. Wal-Mart is MoneyGram's largest money transfer and money order agent, accounting for more than 20% of the company's revenues. Revenue in 2019 (last year available) was over \$900 million. In 2020, the company employed over 2,269 people. (Source: MoneyGram, 2022)

The check cashing and payday loan services industry operates with a low level of market share concentration. The top four companies accounted for less an estimated 10.0% of total industry revenue in 2022. The majority of industry enterprises are small and serve their local or regional markets. The industry's low barriers to entry, particularly when compared to other financial services industries, allow new entrants to begin offering check cashing and payday loans with relative ease. (Source: @BWorld, 2022)

How They Buy
42% of consumers initiating a peer-to-peer payment in 2022 used a money transfer service (e.g. PayPal). (Source: Statista, 2022)

Check cashing services generate revenue through fees that are based on the type and face amount of the check being cashed. Companies receive check-cashing fees from locations they own, as well as from franchisees, which typically pay royalties to their parent company based on gross revenue generated from check cashing at the franchisee's facilities. (Source: @BWorld, 2022)

CO-OP DIRECTORY

Co-op is a cost-effective way to minimize marketing expenses and media costs.

- Boosts ROI goals by reaching more of an advertiser's potential customers.
- Increases impact of a local advertiser's efforts by including big name brands within their ads.
- Expands an advertiser's exposure and brand awareness without expand their ad dollars.

The screenshot displays the RAB Radio Advertising Bureau website interface. At the top left is the RAB logo. To the right is a search bar labeled 'Quick Co-op Search' with a 'Search' button. Below the logo is a navigation menu with links: 'Co-op Advertising Home', 'Ad Material Warehouse', 'Co-op Sales Leads', 'Tutorials', and 'RAB.com'. The main content area features two search sections. The first is 'Quick Co-op Search', which includes a text input field and a 'Submit Search' button. The second is 'Advanced Co-op Search', which contains a 'Search by:' section with several filters: 'Manufacturer Name' (dropdown), 'Starts with' (dropdown and text input), 'Participation %' (dropdown 'Is' and text input 'to' with '(0-100)' label), 'Expiration Date between' (two text inputs and 'and' label), and 'Year (Prior/Current):' (dropdown). Below these are two columns of checkboxes for search criteria: 'Formal Co-op', 'Fixed & Unlimited', 'Website', 'Special Arranged Co-op', 'Accrual Dollars Found', and 'Dealer Locator'.

TOP BUSINESS TRENDS

Information that answers your prospects' question of when they should advertise aka HOT months

- Sales trends for key advertiser categories; identifies periods within the annual sales cycle where clients must advertise
- Based on three-year trends data from U.S. Dept of Commerce data

RAB RADIO ADVERTISING BUREAU

Top Business Trends 2021

	Jan	Feb	Mar	Qtr. Total	Apr	May	Jun	Qtr. Total	Jul	Aug	Sep	Qtr. Total	Oct	Nov	Dec	Qtr. Total
All Retail Sales	7.3	6.9	8.9	23.1	8.8	9.0	8.8	26.6	8.8	8.7	8.4	26.0	7.8	7.7	8.8	24.3
Appliance Stores	7.0	6.4	8.4	21.8	7.9	7.6	8.2	23.8	7.9	7.8	7.8	23.5	7.4	7.3	7.6	22.3
Auto Dealers (New)	7.2	6.9	9.6	23.7	9.4	9.5	9.0	27.9	8.8	8.3	8.0	25.2	7.8	7.1	8.3	23.2
Auto Dealers (Used)	6.3	6.8	10.7	23.8	10.2	9.4	9.4	28.9	9.0	9.3	9.4	27.7	6.6	6.0	5.8	18.4
Auto Parts, Acc.&Tire Stores	7.0	6.8	9.3	23.1	9.0	8.6	8.8	26.4	8.8	9.0	8.6	26.4	7.9	7.2	7.2	22.3
Beer, Wine, Liquor Stores	7.0	6.9	7.9	21.9	7.9	8.4	8.4	24.7	8.6	8.0	7.8	24.4	8.0	8.0	8.0	24.0
Book Stores	8.0	4.5	5.3	17.7	5.0	6.1	6.8	18.0	6.9	11.2	8.6	26.7	4.4	4.8	8.7	18.0
Building Supply Stores	6.6	6.2	9.1	21.9	9.7	9.7	9.6	29.0	8.9	8.6	8.4	25.9	8.0	7.4	7.3	22.7
Consumer Electronic Stores	7.4	6.4	8.2	22.1	7.5	8.0	8.3	23.7	8.4	8.4	8.0	24.7	7.0	9.0	10.6	26.6
Department Stores	4.0	4.7	6.6	15.3	6.8	8.3	9.1	24.3	9.8	10.1	9.7	29.6	6.0	7.4	11.0	24.4
Discount Stores	6.9	6.2	8.5	21.6	7.7	8.4	8.1	24.2	8.4	8.9	7.9	25.1	7.6	8.6	10.8	27.1
Drug Stores	8.0	7.3	8.7	24.0	8.5	8.2	8.5	25.3	8.5	8.6	8.4	25.5	8.3	7.6	8.7	24.6
Family Clothing Stores	5.2	5.3	8.4	18.9	8.3	9.2	9.0	26.5	9.4	9.2	8.1	26.6	7.6	8.0	10.8	26.3
Food and Beverage Stores	8.1	7.4	8.2	23.8	8.1	8.6	8.5	25.2	8.8	8.6	8.4	25.8	8.1	8.1	8.7	25.0
Fuel Dealers	11.3	12.2	10.4	33.9	7.2	6.1	5.9	19.2	5.6	5.7	6.5	17.0	6.2	7.1	10.3	23.6
Furniture Stores	7.7	7.1	9.0	23.8	8.6	8.6	8.2	25.4	8.5	8.5	8.5	25.5	7.6	7.4	7.7	22.8
Gasoline Stations	6.9	6.7	8.6	22.2	8.8	9.3	9.5	27.6	9.9	9.9	9.7	29.5	7.1	6.4	6.8	20.3
Gift, Novelty & Souvenir Stor	4.6	4.7	6.4	15.7	6.8	7.5	8.5	22.8	9.1	8.4	9.1	26.6	9.5	6.0	8.9	24.4
Grocery Stores	8.2	7.5	8.2	23.9	8.1	8.6	8.4	25.2	8.7	8.7	8.5	25.9	8.1	8.1	8.5	24.7
Hardware Stores	6.5	6.1	8.1	20.8	8.8	9.1	9.0	26.9	8.3	8.0	7.9	24.1	7.7	7.1	7.8	22.6
Health/Personal Care Stores	7.8	7.3	8.8	24.0	8.4	8.3	8.6	25.3	8.5	8.6	8.4	25.5	8.1	7.6	8.9	24.7
Hobby/Toy/Game Stores	6.7	5.9	8.0	20.6	7.2	7.2	7.0	21.4	7.3	7.5	7.9	22.7	6.8	9.8	10.6	27.2
Home Furnishings	8.0	7.7	6.8	22.5	3.6	5.7	7.9	17.2	8.6	9.5	9.2	27.3	8.9	9.7	10.6	29.2
Jewelry Stores	7.2	9.4	4.1	20.7	1.4	4.3	6.7	12.4	7.3	7.9	7.9	23.1	7.9	8.9	21.4	38.2
Men's Wear Stores	4.5	4.6	7.3	16.4	8.6	2.0	3.9	14.4	5.2	4.8	5.1	15.1	9.9	10.6	7.7	28.3
Office Supply Stores	7.3	6.3	7.3	20.9	6.7	6.3	6.3	19.3	6.6	9.2	7.4	23.2	6.6	5.9	7.5	20.0
Paint & Wallpaper Stores	5.8	5.6	8.0	19.4	8.0	8.0	8.4	24.4	7.8	8.0	7.8	23.7	7.6	6.4	5.9	19.9
Full-Service Restaurants	7.6	7.6	8.7	23.9	8.2	9.0	8.8	26.0	8.7	8.9	7.9	25.5	8.0	7.8	8.8	24.6
Shoe Stores	5.6	5.4	9.2	20.2	8.5	9.0	8.4	25.8	8.7	9.8	7.4	25.9	6.7	6.6	9.6	22.9
Sporting Goods Stores	6.2	5.8	9.2	21.2	8.8	8.6	9.1	26.4	8.8	8.8	7.6	25.2	7.0	6.9	10.2	24.1
Supermarkets	8.3	7.5	8.2	24.0	8.1	8.6	8.4	25.1	8.7	8.6	8.5	25.8	8.1	8.2	8.5	24.8
Used Merchandise Stores	6.5	6.3	8.0	20.9	8.4	7.8	7.5	23.7	8.4	8.1	7.6	24.2	7.6	7.2	6.9	21.7
Warehouse Clubs/Superstore	7.7	6.9	8.8	23.5	8.2	8.6	8.3	25.1	8.6	8.8	8.3	25.7	7.9	8.3	9.2	25.4
Women's Wear Stores	5.5	5.5	8.5	19.5	8.4	9.0	8.8	26.2	8.9	8.3	8.3	25.5	7.0	7.3	9.1	23.4

RAB Member Response
 Hotline: 800.232.3131
 Email: member_response@rab.com
 Web: www.rab.com

READING THIS CHART:
 Numbers are monthly percentages of each category's yearly business.

"HOT" months (8.6% or more of annual sales) are in RED.

Average months (8.0% - 8.5%) are in BLUE.

Below average months (under 8%) are in BLACK.

These trends are based on national three-year industry averages to minimize such variables as moveable holidays, inflation or recession, product shortages, and so forth. Actual local or regional curves may differ due to climate, market variation, etc.

Note: Data for categories highlighted in yellow was not available for 2021 at the time of this report.

Source: [Data from the U.S. Department of Commerce](#) as of November 2021.



Advertising to Sales Ratios



Ad to Sales Ratios

Industry Name	SIC Code	2021 Revenue (\$Millions)	2020 Revenue (\$Millions)	2020 vs. 2021 Annual Revenue Growth Rate %	2021 Advertising Spend (\$Millions)	2020 Advertising Spend (\$Millions)	2020 vs. 2021 Annual Advertising Spend Growth Rate %	2021 Ad Dollars as % of Sales
GRAIN MILL PRODUCTS	2040	39474.795	37914.490	4.12	1778.749	1701.800	4.52	4.51
GUIDED MISSILES & SPACE VEHICLES & PARTS	3760	137.601	0.000	0.00	1.156	0.000	0.00	0.84
HAZARDOUS WASTE MANAGEMENT	4955	3948.743	3281.935	20.32	7.547	10.802	-30.14	0.19
HEARING EQUIP, EXCEPT ELEC & WARM AIR; & PLUMBING FIXTURES	3430	130.011	105.796	22.89	0.877	0.691	26.92	0.67
HEAVY CONSTRUCTION OTHER THAN BLDG CONST - CONTRACTORS	1600	601.360	709.942	-15.29	0.000	0.000	0.00	0.00
HOSPITAL & MEDICAL SERVICE PLANS	6324	141977.760	124001.138	14.50	615.481	571.400	7.71	0.43
HOTELS & MOTELS	7011	67711.158	43714.746	54.89	2301.379	1145.181	100.96	3.40
HOTELS, ROOMING HOUSES, CAMPS & OTHER LODGING PLACES	7000	9.811	7.431	32.03	0.039	0.040	-2.27	0.39
HOUSEHOLD APPLIANCES	3630	29856.838	23781.690	25.55	767.700	515.200	49.01	2.57
HOUSEHOLD AUDIO & VIDEO EQUIPMENT	3651	99251.863	88899.475	11.65	1914.047	2497.041	-23.35	1.93
HOUSEHOLD FURNITURE	2510	12380.348	10410.279	18.92	1157.079	973.131	18.90	9.35
ICE CREAM & FROZEN DESSERTS	2024	12.590	13.815	-8.87	0.281	0.258	8.91	2.23
IN VITRO & IN VIVO DIAGNOSTIC SUBSTANCES	2835	5749.793	4927.597	16.69	24.121	7.039	242.66	0.42
INDUSTRIAL & COMMERCIAL FANS & BLOWERS & AIR PURIFYING EQUIP	3564	324.140	316.011	2.57	0.000	0.000	0.00	0.00
INDUSTRIAL INORGANIC CHEMICALS	2810	2335.400	1878.100	24.35	1.000	1.000	0.00	0.04
INDUSTRIAL INSTRUMENTS FOR MEASUREMENT, DISPLAY, AND CONTROL	3823	6002.307	5048.363	18.90	23.089	25.551	-9.64	0.38
INDUSTRIAL ORGANIC CHEMICALS	2860	5256.733	3932.504	33.67	9.694	5.603	73.02	0.18
INDUSTRIAL TRUCKS, TRACTORS, TRAILORS & STACKERS	3537	3075.700	2812.100	9.37	9.000	7.600	18.42	0.29
INSTRUMENTS FOR MEAS & TESTING OF ELECTRICITY & ELEC SIGNALS	3825	3943.009	3357.386	17.44	14.219	13.851	2.66	0.36
INSURANCE AGENTS, BROKERS & SERVICE INVESTMENT ADVICE	6411	5661.090	3852.969	46.93	1470.467	595.548	146.91	25.97
INVESTORS, NEC	6282	21654.944	17971.579	20.50	247.275	213.757	15.68	1.14
JEWELRY, SILVERWARE & PLATED WARE	6799	12.016	5.608	114.29	3.410	3.390	0.57	28.37
LABORATORY ANALYTICAL INSTRUMENTS	3910	443.928	39.821	1014.82	78.988	4.250	1758.55	17.79
LABORATORY APPARATUS & FURNITURE	3826	16876.458	13500.237	25.01	146.017	95.219	53.35	0.87
LABORATORY INSTRUMENTS FOR MEASUREMENT, DISPLAY, AND CONTROL	3821	237.909	221.493	7.41	0.113	0.174	-34.96	0.05
LAND SUBDIVIDERS & DEVELOPERS (NO CEMETERIES)	6552	38.696	76.327	-49.30	1.032	1.540	-32.99	2.67
LAWN & GARDEN TRACTORS & HOME LAWN & GARDENS EQUIP	3524	3959.584	3378.810	17.19	50.500	50.300	0.40	1.28
LEATHER & LEATHER PRODUCTS	3100	10247.969	10338.656	-0.88	811.832	587.871	38.10	7.92
LIFE INSURANCE	6311	167.629	124.371	34.78	0.971	1.251	-22.39	0.58
LOAN BROKERS	6163	1098.499	909.990	20.72	716.600	567.700	26.23	65.23
LUMBER & WOOD PRODUCTS (NO FURNITURE)	2400	5749.952	3668.831	56.72	54.700	51.700	5.80	0.95
MALT BEVERAGES	2082	12661.372	11680.375	8.40	1391.390	1134.484	22.65	10.99
MANIFOLD BUSINESS FORMS	2761	292.293	357.973	-18.35	0.640	0.800	-20.00	0.22
MEASURING & CONTROLLING DEVICES, NEC	3829	4567.167	3732.385	22.37	60.884	28.769	111.63	1.33
MEAT PACKING PLANTS	2011	11466.687	9688.960	18.35	138.501	123.601	12.05	1.21
MEDICINAL CHEMICALS & BOTANICAL PRODUCTS	2833	5456.941	3177.993	71.71	1552.142	137.788	1026.47	28.44
MEN'S & BOYS' FURNISHGS, WORK CLOTHG, & ALLIED GARMENTS	2320	24054.808	23618.902	1.85	1479.348	1302.100	13.61	6.15
METAL DOORS, SASH, FRAMES, MOLDINGS & TRIM	3442	1911.614	1431.594	33.53	17.804	12.926	37.74	0.93
METAL FORGINGS & STAMPINGS	3460	1965.470	1533.880	28.14	0.463	0.400	15.75	0.02
METAL MINING	1000	54502.000	40018.000	36.19	27.000	17.000	58.82	0.05
METALWORKG MACHINERY & EQUIPMENT	3540	53.554	49.136	8.99	1.276	1.529	-16.55	2.38

Provides guidance on how much advertisers should spend

- Sales revenue trends compared to advertising spend by category
- Can help justify sales proposal and ad campaign costs

Source: Shonfeld and Associates, Inc. - Advertising Ratios Budgets, 2022

How to read: Life Insurance: \$167,629,000
Agricultural Services: \$1,961,356,000

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METAL FORGINGS & STAMPINGS	3460	1965.470	1533.880	28.14	0.463	0.400	15.75	0.02
METALWORKG MACHINERY & EQUIPMENT	3540	53.554	49.136	8.99	1.276	1.529	-16.55	2.38
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Lists national holidays to quirky events.

- Full 2023 available
- Downloadable as a PDF and searchable online
- Can be used for both prospecting and for creating ideas for existing advertisers
- Remember to plan ahead

March 2023

Previous Month
Next Month

Monthly Events:	Weekly Events:	Community Events:
<ul style="list-style-type: none"> Alport Syndrome Awareness Month Colorectal Cancer Awareness Month Deaf History Month Home Schooling Awareness Month Intl. Ideas Month Irish-American Heritage Month March Frozen Food Month Multiple Sclerosis Education & Awareness Month <li style="background-color: yellow;">National Clean up Your IRS Act Month National Kidney Month National Nutrition Month National Peanut Month National Umbrella Month Optimism Month Paws to Read Month Play-the-Recorder Month Poison Prevention Awareness Month Workplace Eye Wellness Month 	<ul style="list-style-type: none"> National Day of Unplugging 3/3 - 3/4 Words Matter Week 3/5 - 3/11 Celebrate Your Name Week! 3/5 - 3/11 Termite Awareness Week 3/5 - 3/11 Brain Awareness Week 3/13 - 3/19 NCAA March Madness 3/14 - 4/3 National Protocol Officers Week 3/19 - 3/15 Animal Poison Prevention Week 3/19 - 3/25 National Poison Prevention Week 3/19 - 3/25 	<ul style="list-style-type: none"> American Red Cross Month Brain Injury Awareness Month <li style="background-color: yellow;">Credit Education Month Employee Spirit Month Music In Our Schools Month Save Your Vision Month Social Work Month Women's History Month Youth Art Month Absolutely Incredible Kid Day/Camp Fire Anniversary

◀ March 2023 ▶

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 Baby Sleep Day	2 National Banana Cream Pie Day	3 Intl. Ear Care Day	4 National Pound Cake Day
			Zero Discrimination Day	Read Across America Day	Simplify-Your-Life Day	National Grammar Day