

# Does signing up for a clothing subscription make sense for your pocketbook

By Tracy Hanes Special to the Star  
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For Instagram-obsessed millennials or minimalists embracing a decluttered life, wardrobe rentals offer the opportunity to wear more while owning less.

Clothing rentals have entered the realm of subscription services. Stepping beyond formal wear and costumes, these clothing “lending libraries” now offer everything from business clothes, to maternity and weekend wear, to handbags and jewelry as well as fancy dresses. For a monthly flat fee that includes shipping and cleaning, fresh pieces are delivered to subscribers’ doors. Insurance may be included or purchased as an add-on.

Rent Frock Repeat plans pop-up shops where customers can meet with stylists as it launches its subscription services this fall. The eight-year-old company will draw on its existing, 95,000 subscriber base to create an initial list of 5,000 renters, who will fill out a 66-question survey that determines preferences — such as skinny or highrise jeans, short or long sleeves, tight or loose fit — to create an online profile template.

A \$99 monthly subscription will provide customers with four pieces a month; for \$199 they can have six pieces and exchange them once during the month, for 12 in all. Both options cover insurance for subscribers. Customers who fall in love with an item can opt to buy it.

While the Rent Frock Repeat’s luxury dress rentals catered mainly to 40 to 55-year-olds, CEO and co-founder Lisa Owen — along with co-founder and

president Kristy Wieber — sees a broader audience for the expanded service. “Someone may be going away for the weekend and want to ramp their clothing up a bit, or has to give a talk, or their job requires a lot from their wardrobe.”

Even large clothing retailers are getting into subscription services. URBN will launch [Nuuly](#) this summer, with its own brands (Anthropologie, Free People and Urban Outfitters), other popular and designer brands and rare vintage pieces. Initially the service will launch in the United States; no timeline has been set yet for when the service will be available in Canada.

Twenty-two-year-old Vasiliki Beleginis, of Toronto, is founder and CEO of [Reheart](#) (being rebranded from dress rental service Boro) catering to the millennial, Instagram-loving crowd and allow them to rent quality clothes for up to 90 per cent off the original price.

“If you’re posting on Instagram, you don’t want to be seen in the same thing twice,” says Beleginis, a Schulich School of Business graduate. “I did a lot of research. People want to be more experiential with their look and there’s huge growth in the Instagram community. You can see real clothes on real bodies.”

While Rent Frock Repeat’s pieces are new, reheart’s come from Toronto-area women who may have spent hundreds for a piece they’ve only worn once. Sellers can list high-quality, designer pieces on the website and receive 50 per cent of the profit, after shipping, cleaning, etc. All items are insured for stains and minor damage. Rentals can be for as few as four days (starting around \$45) to 30 days. The most popular reheart pieces are less than a year old, retail for \$300 or more and are the latest, most recognizable brands. Beleginis says designer handbags are another hot rental that can be for as little as four days (starting around \$45) and up to 30 days.

Zoey Wen, who co-founded Fresh Fashion Library with Samia Syed two years ago, says many women are overwhelmed by what to buy while staying on budget and on trend.

“High quality is out of their reach to buy. By renting, someone can have style and quality and reduce their environmental footprint,” says Wen. She notes that many people are also looking to “simplify their lives and their closets.”

Fresh Fashion Library pieces come from Toronto-area women who want to donate, rent or sell pieces (renters get 50 per cent after profit) and pieces from emerging local designers. Many have been worn just once by their owners. The service offers three different subscriptions: \$30 for three items a month, \$60 for seven and \$100 for 15 pieces that can be interchanged through the month.

Other clothing subscription services available in Canada include Toronto’s maternity-focused Sprout Collection and Montreal-based Chic Marie.

The average Canadian spends about \$3,430 a year on clothing and accessories, according to 2017 Statistics Canada numbers.

And while a clothing subscription has the potential to save you money, consider if it fits into your monthly budget, says **Liisa Tatem of Money Coaches Canada.**

“You have to consider whether you are an impulsive person, as you aren’t going to save money if you sign up for a clothing subscription, but still are going out and buying wardrobe pieces,” says Tatem. “What are your habits? Is retail therapy a part-time hobby for you or a full-blown addiction?”

She says it’s important to read the fine print in subscription contracts to understand exactly what you are signing up for, what the refund and cancellation policies are.

“Subscriptions work in different ways and when you order one, it’s important to understand all the costs,” says Tatem. “Sometimes people sign up for these subscriptions, then forget and don’t use them but are still paying.”

Rent Frock Repeat’s Owen says clothing subscriptions reflect the growing popularity of the sharing economy.

“In the sharing economy, people aren’t looking for light bulbs, they are looking for light,” says Owen. “With this service, you’re selling the benefit of the product, not the product itself, and it will result in a demand for better-made things.”