



America's Household Bills, Unbundled 2020

Household Bill Statistics for the Top 25 US Metro Areas

May 2020

America's Household Bills, Unbundled - 2020

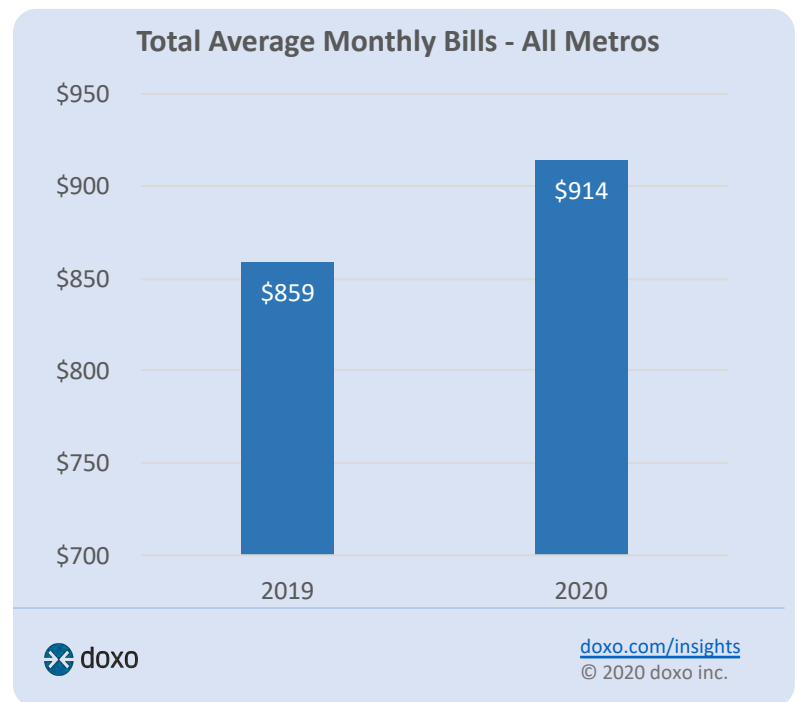
While economic statistics on household income and cost of living are readily available from reliable sources, statistical data for household bill pay expenses is much harder to come by. These expenses, which comprise 52% of household spending, are the specific focus of this doxoINSIGHTS 2020 report. Based on doxo's aggregate bill payments data in 2019 across the country, this report provides unique transparency to this critical economic data.

Aggregate statistics and trends for household bill payments are provided on the following pages, including comparative expenses for a common basket of 9 household bills, and highlights in key expense categories. This report has a companion online infographic with more specific details. Visit <https://www.doxo.com/insights/2020-metro-bill-comparison/> to view the specific bill pay data for each of the 25 metro areas.

The doxoINSIGHTS 2020 report leverages aggregate data from doxo, the innovative web and mobile bill pay service. doxo's unique bill payment data is assembled from activity of over 4 million consumers from all 3,007 US counties, observing aggregate payment activity to more than 45 biller service categories and covering over 60,000 unique billers on its payment network. This uniquely broad statistical foundation powers doxoINSIGHTS reports – uncovering key trends for household financial and bill payment behavior.

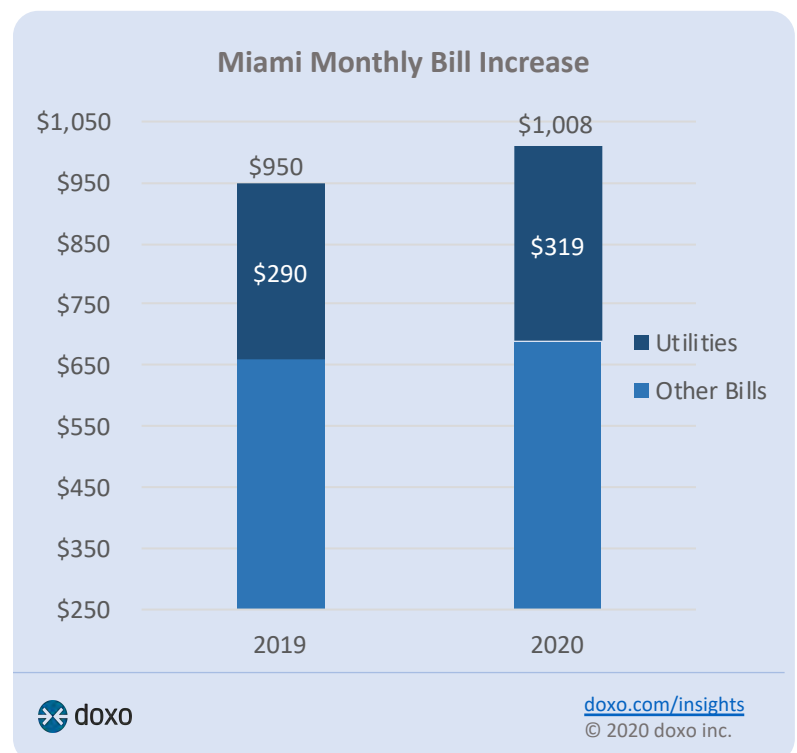
Average monthly bills increased 6% compared to the prior year

Across the 25 metro areas analyzed, the average bill basket rose from \$859 in doxoINSIGHTS' 2019 report to \$914 in doxoINSIGHTS' 2020 report. This 6% increase is charted across the nine most common bill-pay categories: alarm & security, mobile phone, cable & satellite, auto insurance, life insurance, health insurance, dental insurance, auto loan, and utilities.



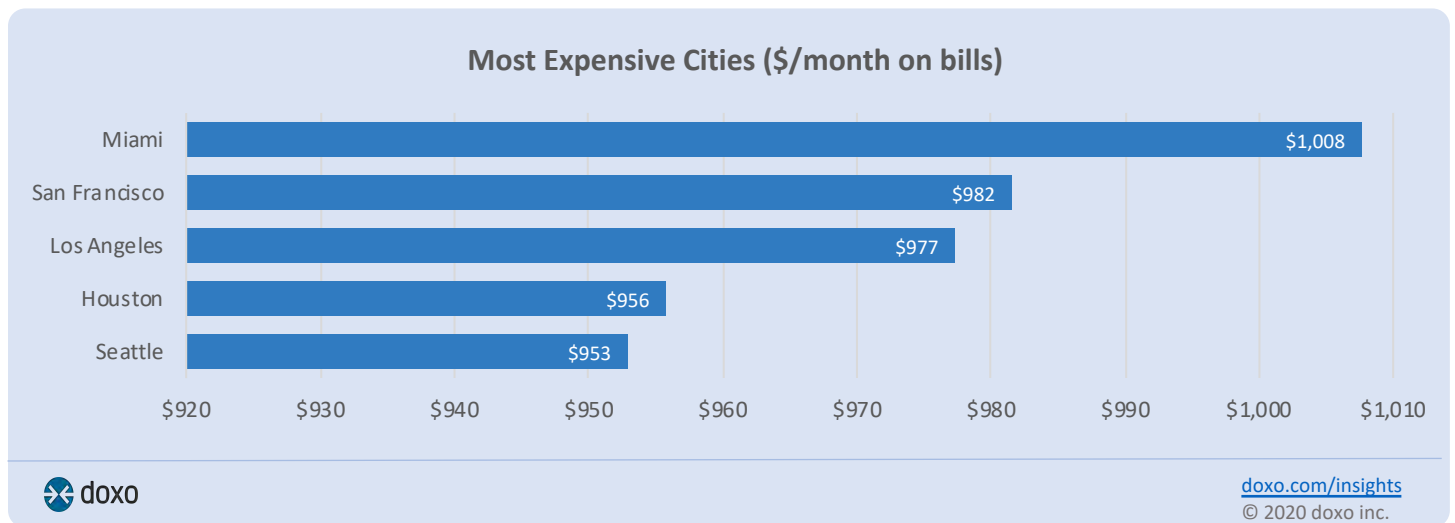
Miami still most expensive metro, utilities drive added spend

As in the prior year, Miami was still the metro with the highest average monthly bill spend. It is also the only metro out of the 25 analyzed to have a monthly bill basket greater than \$1,000. Last year, Miami's bill basket was \$950. The rise in bill-basket size over the year was primarily driven by a 10% spike in utilities costs—in part due to high air conditioning use in the face of a hotter than average summer. While Miami residents spent an average of \$290 on monthly utilities in 2019, they spent an average of \$319 in 2020.

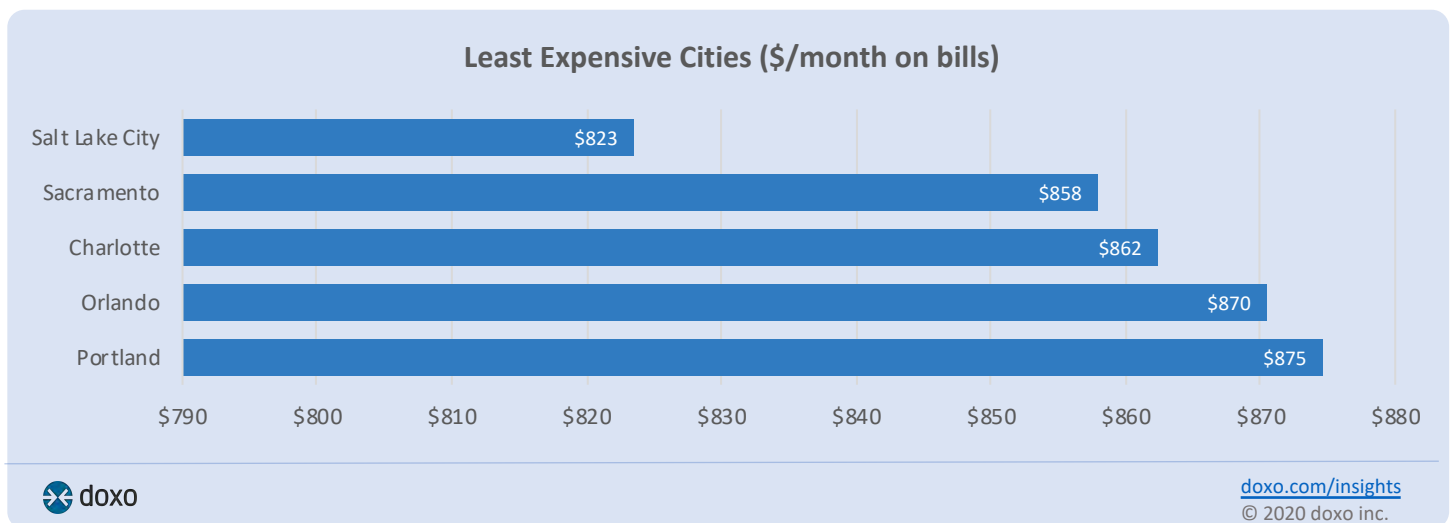


Coastal cities are most expensive, Salt Lake City least expensive

After Miami, the San Francisco Bay Area, Los Angeles, Houston, and Seattle round out the top 5 in terms of average bill basket size. All cities in the top five are coastal.

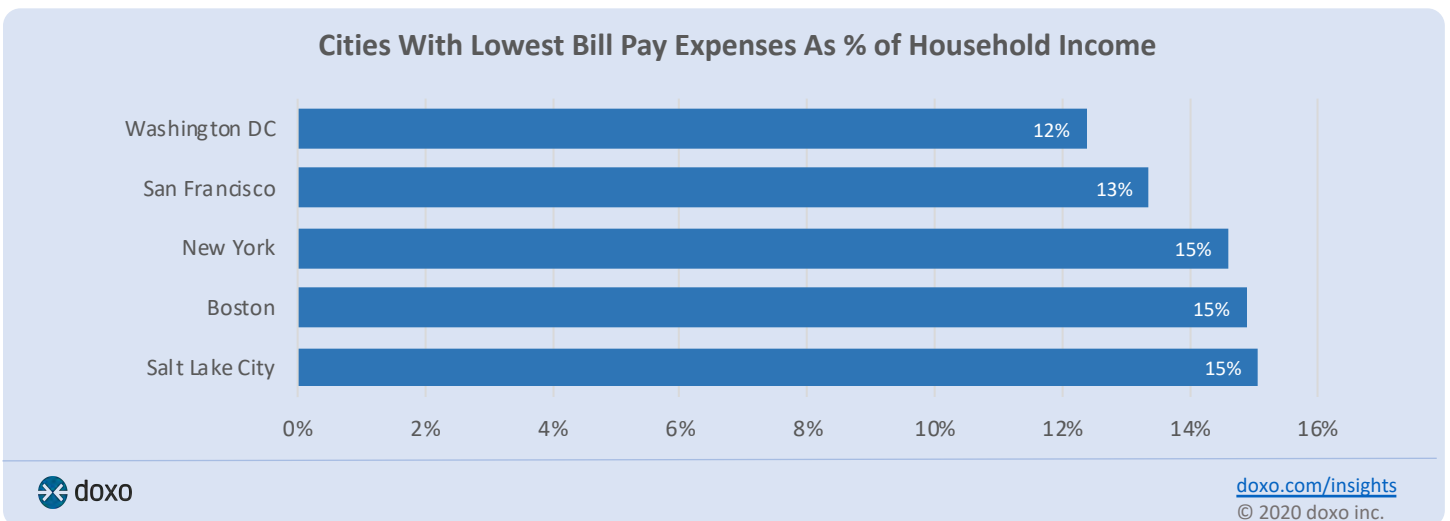


Salt Lake City, Utah, saw the lowest monthly bill spend by a wide margin, with an average monthly bill basket of \$823. Sacramento, Charlotte, Orlando, and Portland occupy the other spots in the bottom 5.

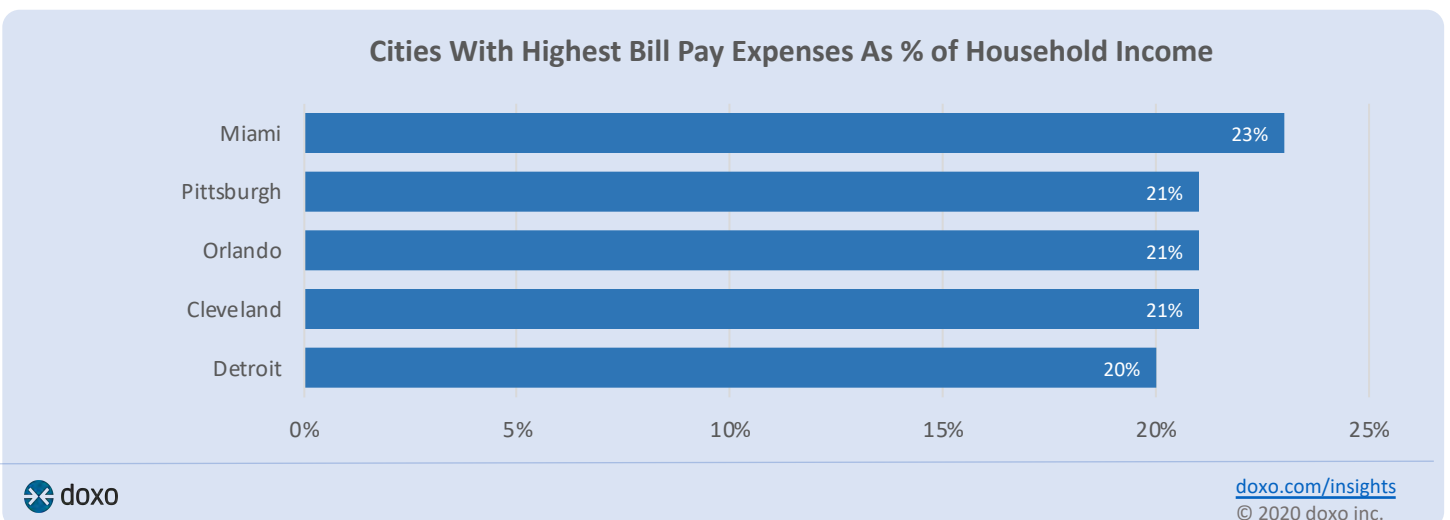


Relative to household income, Washington DC and San Francisco have the lowest bill pay expenses

While metros like the San Francisco Bay Area and New York are often known for their high costs of living, household bills are a lower portion of household income than most other areas. Bay Area residents, for example, live in the second most expensive metro area by bill basket size, but the second *least* expensive area when accounting for the percentage of monthly household income that is spent on bills.



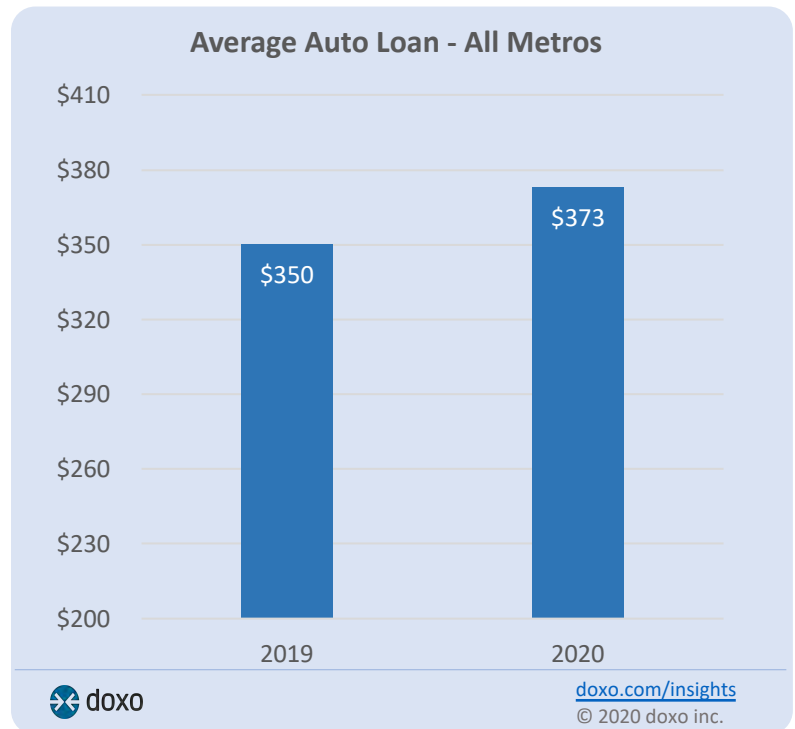
Household bills in Orlando, meanwhile, consume a relatively higher proportion of household income. While the Florida metro is only 22nd in bill basket rankings in absolute dollar terms, it is the third most expensive when accounting for average household income. Miami remains at the top of the list both in bill basket size and percentage of household income spent on bills.



Auto loan expenses rise 7%, Denver most expensive

The individual category that saw the largest year-over-year increase was auto loans, which rose by \$23 per month, or 7%. One reason for this increase is a shift in consumer preferences from cars to more expensive trucks and SUVs as the result of a strong economy.

Denver ran away with the top spot in average auto loan size, rising \$45 year-over-year. Pittsburgh had the lowest average monthly auto loan payment, at \$296, only a \$2 rise from the previous year.



2020 Rank	Metro	Average Monthly Auto Loan Bill	2020	2019	Change	
1st	Denver		\$429	\$384	+\$45	↑
2nd	San Francisco		\$413	\$403	+\$10	↑
3rd	Los Angeles		\$412	\$395	+\$17	↑
4th	Seattle		\$408	\$388	+\$20	↑
5th	Houston		\$408	\$386	+\$22	↑
	Average		\$373	\$350	+\$23	↑
21st	Charlotte		\$338	\$337	+\$1	↑
22nd	Cleveland		\$325	\$300	+\$25	↑
23rd	Columbus		\$321	\$307	+\$14	↑
24th	Washington DC		\$314	\$309	+\$5	↑
25th	Pittsburgh		\$296	\$294	+\$2	↑

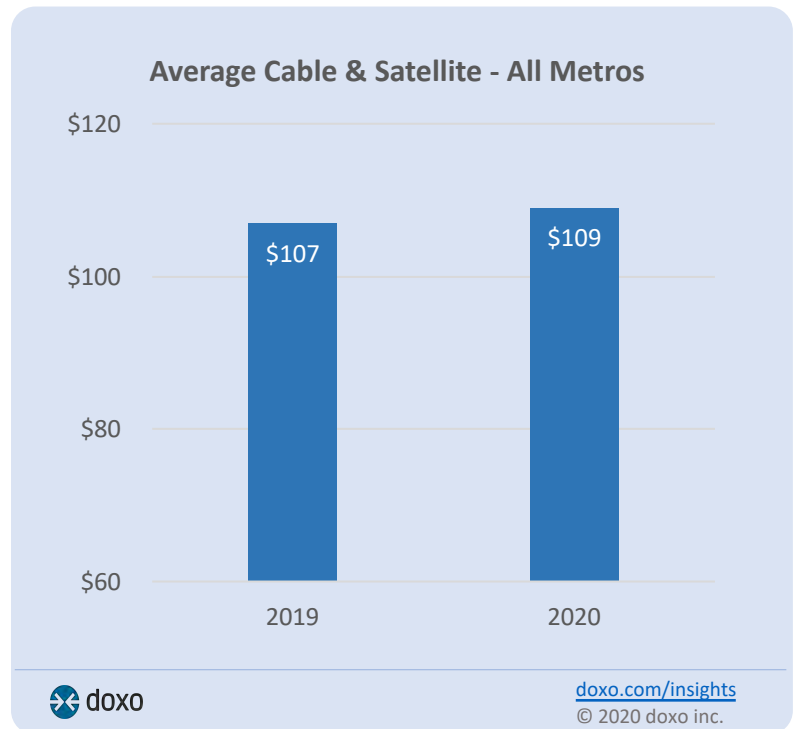
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Boston residents pay the most expensive cable & satellite bills

Households in the Boston area spend the most on cable and satellite bills, shelling out over 4% more than Detroit and Columbus, the next most expensive areas.

Bills in this category did not increase significantly year-over-year. One reason for this lack of increase is because, in competition with the booming streaming industry, cable companies are fighting to keep prices competitive.

Cable and satellite spending showed a narrow spread, with only a \$24 difference between the most and least expensive areas.



2020 Rank	Metro	Average Monthly Cable & Satellite Bill	2020	2019	Change	
1st	Boston		\$121	\$122	-\$1	↓
2nd	Detroit		\$116	\$112	+\$4	↑
3rd	Columbus		\$116	\$110	+\$6	↑
4th	Los Angeles		\$115	\$112	+\$3	↑
5th	Dallas		\$115	\$109	+\$6	↑
	Average		\$109	\$107	+\$2	↑
21st	Minneapolis		\$104	\$102	+\$2	↑
22nd	Houston		\$103	\$105	-\$2	↓
23rd	Portland		\$100	\$102	-\$2	↓
24th	Salt Lake City		\$97	\$98	-\$1	↓
25th	Miami		\$97	\$99	-\$2	↓

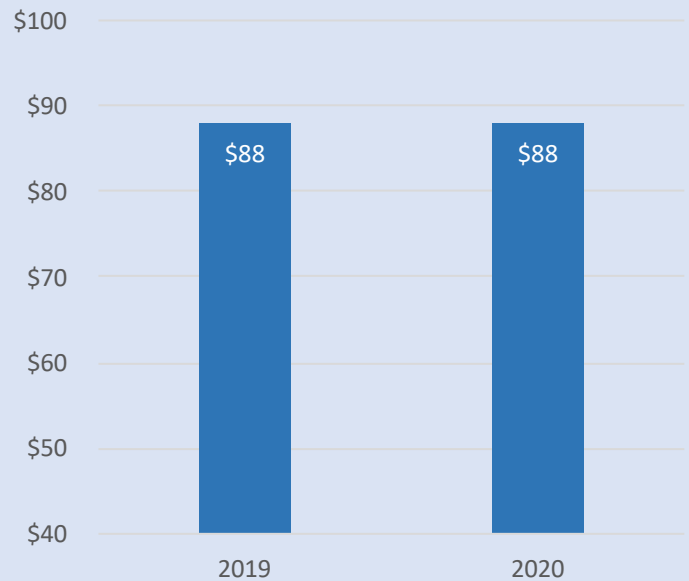
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Bay Area sees steep rise in average mobile phone bill size

Due to increased competition in the mobile phone sector, spending on monthly mobile bills did not see a year-over-year increase. Residents of the San Francisco Bay Area, the country's technology capital, paid the highest bills in this category.

The spread in mobile phone bill spending was substantial, at \$36. This is mostly because the Pittsburgh area, with an average mobile phone spend of \$65, had much lower mobile bills than even the next least expensive areas, Washington DC and New York, which both saw \$79 in average monthly payments.

Average Mobile Phone - All Metros

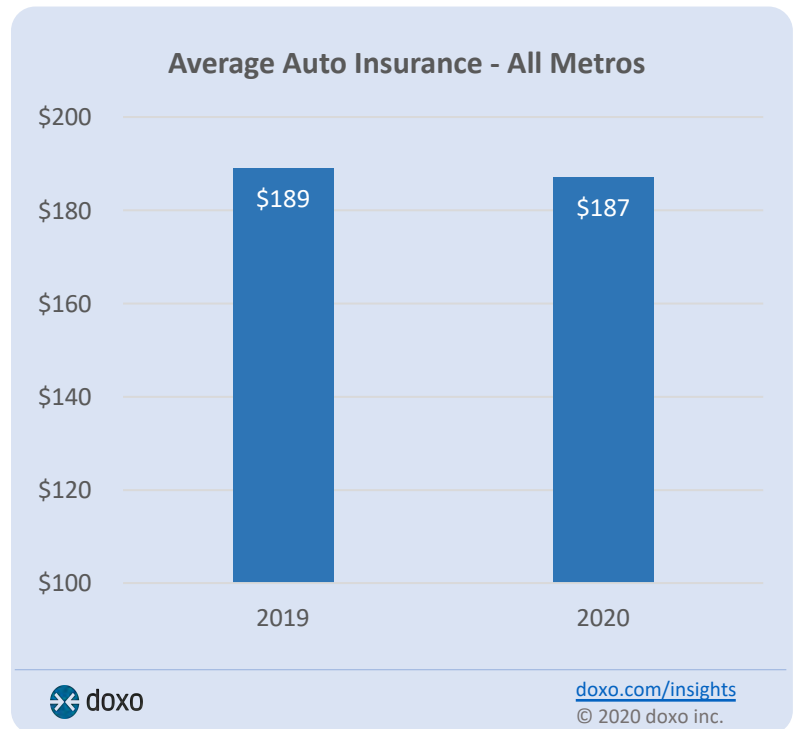


2020 Rank	Metro	Average Monthly Mobile Phone Bill	2020	2019	Change	
1st	San Francisco	\$101	\$101	\$81	+\$20	↑
2nd	Dallas	\$99	\$99	\$91	+\$8	↑
3rd	Sacramento	\$97	\$97	\$80	+\$17	↑
4th	Charlotte	\$96	\$96	\$93	+\$3	↑
5th	Detroit	\$94	\$94	\$97	-\$3	↓
	Average	\$88	\$88	\$88	+\$0	↔
21st	Boston	\$81	\$81	\$80	+\$1	↑
22nd	Philadelphia	\$81	\$81	\$83	-\$2	↓
23rd	New York	\$79	\$79	\$84	-\$5	↓
24th	Washington DC	\$79	\$79	\$79	+\$0	↔
25th	Pittsburgh	\$65	\$65	\$67	-\$2	↓

Auto Insurance bills are highest in Washington DC

Average auto insurance spending did not increase between 2018 and 2019. Spend in this category was tied closely to population density of the metro area. While densely populated urban centers like Washington DC, Miami and Chicago occupy spots in the top 5 for auto insurance costs, less dense areas like Salt Lake City and Kansas City round out the bottom 5.

Spread for auto insurance spending was substantial, at \$101. Reasons for this variation include the fact that different states require residents to have different levels of car insurance.



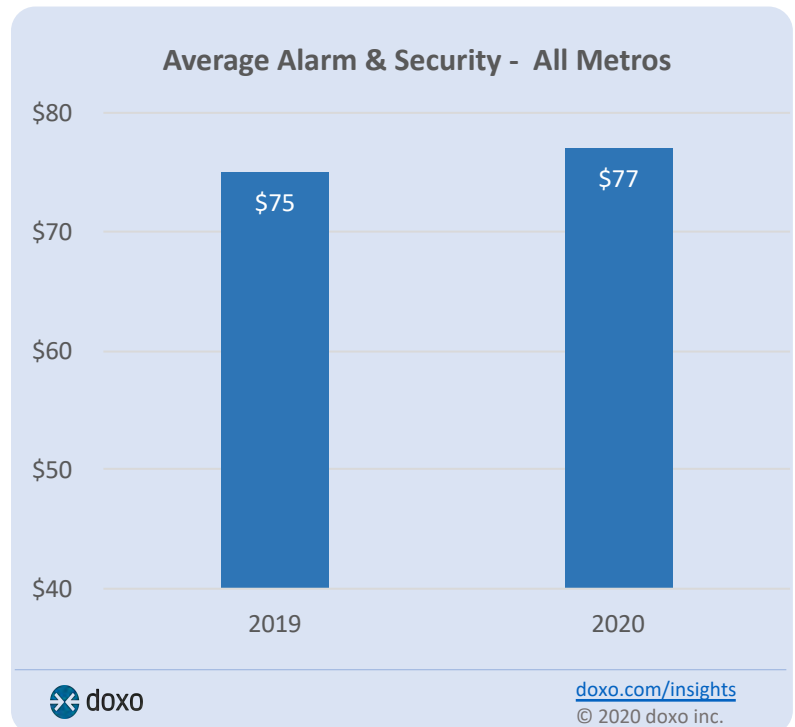
2020 Rank	Metro	Average Monthly Auto Insurance Bill	2020	2019	Change	
1st	Washington DC		\$234	\$250	-\$16	↓
2nd	Miami		\$230	\$227	+\$3	↑
3rd	Orlando		\$209	\$189	+\$20	↑
4th	Chicago		\$207	\$192	+\$15	↑
5th	Pittsburgh		\$206	\$223	-\$17	↓
	Average		\$187	\$189	-\$2	↓
21st	St. Louis		\$162	\$157	+\$5	↑
22nd	Salt Lake City		\$162	\$170	-\$8	↓
23rd	Kansas City		\$160	\$168	-\$8	↓
24th	Sacramento		\$158	\$161	-\$3	↓
25th	Dallas		\$153	\$151	+\$2	↑

Salt Lake City sees steep drop in average alarm & security bill

Alarm and security bill spending increased 3% year on year: the second highest increase seen across the nine categories doxoINSIGHTS analyzed. New York saw the highest monthly spending on alarm and security bills, followed by Miami.

One reason for the rising average bill cost in this category is due to the growth in the market for tech-driven “smart home” security solutions.

The large spread in values—\$45—is largely due to the very low spending on alarm and security seen in the Salt Lake City area, which boasts an average monthly payment \$12 less than the next least expensive area, and a drop in average spending of \$38 since the 2019 report.



2020 Rank	Metro	Average Monthly Alarm & Security Bill	2020	2019	Change	
1st	New York		\$96	\$91	+5	↑
2nd	Miami		\$90	\$79	+11	↑
3rd	Minneapolis		\$90	\$64	+26	↑
4th	Portland		\$90	\$105	-15	↓
5th	Detroit		\$89	\$78	+11	↑
	Average		\$77	\$75	+2	↑
21st	Columbus		\$69	\$60	+9	↑
22nd	Orlando		\$68	\$57	+11	↑
23rd	Atlanta		\$63	\$64	-1	↓
24th	Charlotte		\$63	\$68	-5	↓
25th	Salt Lake City		\$51	\$89	-38	↓

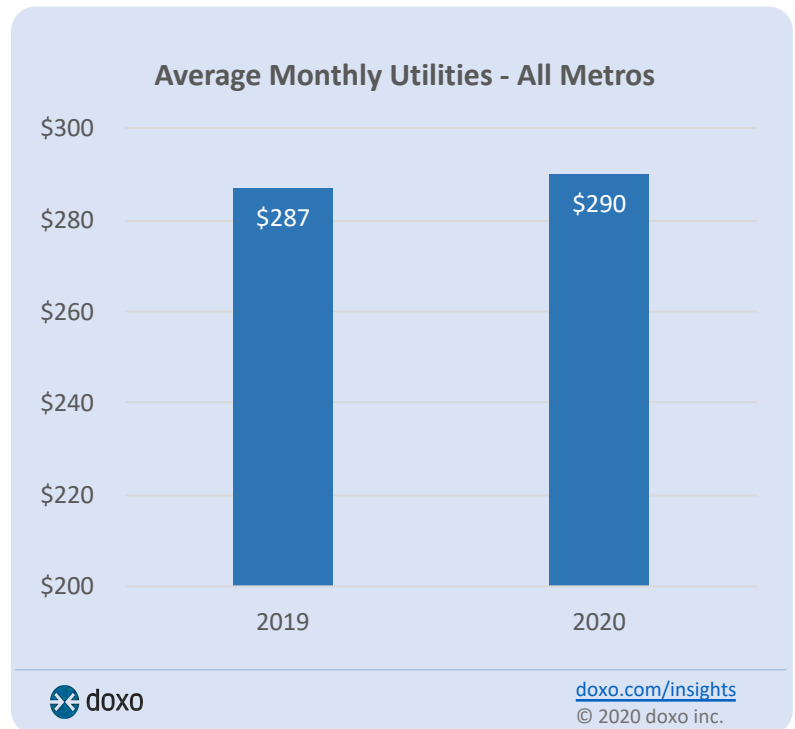
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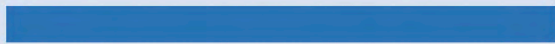










Pittsburgh, Cleveland see large increases in average monthly utilities

Spending on monthly utilities did not change significantly. The category also saw a wide spread of \$127.

Pittsburgh residents pay the most for utilities by a wide margin, with average monthly costs of \$373. The Charlotte area saw the lowest average utilities costs, at an average of \$246.
























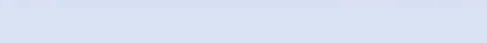
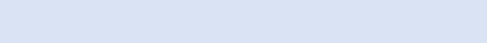
Utility costs don't seem likely to fall any time soon. Water and sewer bills have grown at a faster clip than inflation in recent years, as aging infrastructure incurs costs as it requires increasing repairs.



2020 Rank	Metro	Average Monthly Utility Bills	2020	2019	Change	
1st	Pittsburgh		\$373	\$345	+\$28	↑
2nd	San Francisco		\$343	\$336	+\$7	↑
3rd	New York		\$343	\$364	-\$21	↓
4th	Cleveland		\$335	\$285	+\$50	↑
5th	Portland		\$335	\$314	+\$21	↑
	Average		\$290	\$287	+\$3	↑
21st	Chicago		\$260	\$247	+\$13	↑
22nd	Orlando		\$254	\$239	+\$15	↑
23rd	Dallas		\$251	\$260	-\$9	↓
24th	Minneapolis		\$250	\$221	+\$29	↑
25th	Charlotte		\$246	\$227	+\$19	↑

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25 Metros – Bill Basket Rankings

2020 Rank	Metro	Average Monthly Bill Basket	2020	2019	Change	
1st	Miami		\$1,008	\$950	+\$58	↑
2nd	San Francisco		\$982	\$914	+\$68	↑
3rd	Los Angeles		\$977	\$923	+\$54	↑
4th	Houston		\$956	\$908	+\$48	↑
5th	Seattle		\$953	\$821	+\$132	↑
6th	Pittsburgh		\$952	\$921	+\$31	↑
7th	Detroit		\$940	\$906	+\$34	↑
8th	Minneapolis		\$938	\$794	+\$144	↑
9th	Denver		\$928	\$856	+\$72	↑
10th	Boston		\$918	\$886	+\$32	↑
11th	Kansas City		\$917	\$827	+\$90	↑
12th	New York		\$917	\$942	-\$25	↓
13th	Columbus		\$913	\$849	+\$64	↑
14th	Philadelphia		\$912	\$923	-\$11	↓
15th	Washington DC		\$907	\$922	-\$15	↓
16th	Cleveland		\$906	\$837	+\$69	↑
17th	St. Louis		\$896	\$820	+\$76	↑
18th	Dallas		\$884	\$847	+\$37	↑
19th	Atlanta		\$884	\$801	+\$83	↑
20th	Chicago		\$882	\$836	+\$46	↑
21st	Portland		\$875	\$831	+\$44	↑
22nd	Orlando		\$870	\$802	+\$68	↑
23rd	Charlotte		\$862	\$775	+\$87	↑
24th	Sacramento		\$858	\$796	+\$62	↑
25th	Salt Lake City		\$823	\$808	+\$15	↑

About doxoINSIGHTS Data

doxoINSIGHTS provides insight into the U.S. bill pay statistics and behavior, leveraging doxo's unique aggregate, anonymized bill pay data comprised of actual bill payment activity to confirmed household service providers. This foundation of validated payment behavior provides greater insight and reliability than typical consumer surveys. doxo bill pay statistics bring together the broadest available data set for analyzing actual household payment activity. The doxoINSIGHTS Bill Pay data source is:

- Statistically significant, with over 4 million paying consumers;
- Geographically diverse, capturing payment activity in all 3,007 U.S. counties;
- Economically representative, with participation from all income brackets;
- Covering 45 different biller service categories, with more than 60,000 unique billers;
- Capturing all payment funding sources, including bank accounts, credit cards, and debit cards;

For more information about doxoINSIGHTS visit www.doxo.com/insights.