

United States of Bill Pay

State by State Bill Pay Market 2021 doxoINSIGHTS Report



A state by state look at the \$4.40 trillion U.S. consumer bill pay market, with a specific emphasis on the \$2.91 trillion spend across the 10 most common household bill pay categories.

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About doxoINSIGHTS

doxoINSIGHTS leverages doxo's unique, aggregate, anonymized bill pay data comprised of actual bill payment activity to confirmed household service providers across the country.

4M+

Statistically significant, with over 4 million paying consumers.

30,000+

Geographically diverse, capturing payment activity in all 30,000+ U.S. zip codes

75,000

Covering 45 different biller service categories, with more than 75,000 unique billers

All income brackets

Economically representative, with participation from all income brackets.

All payment funding sources

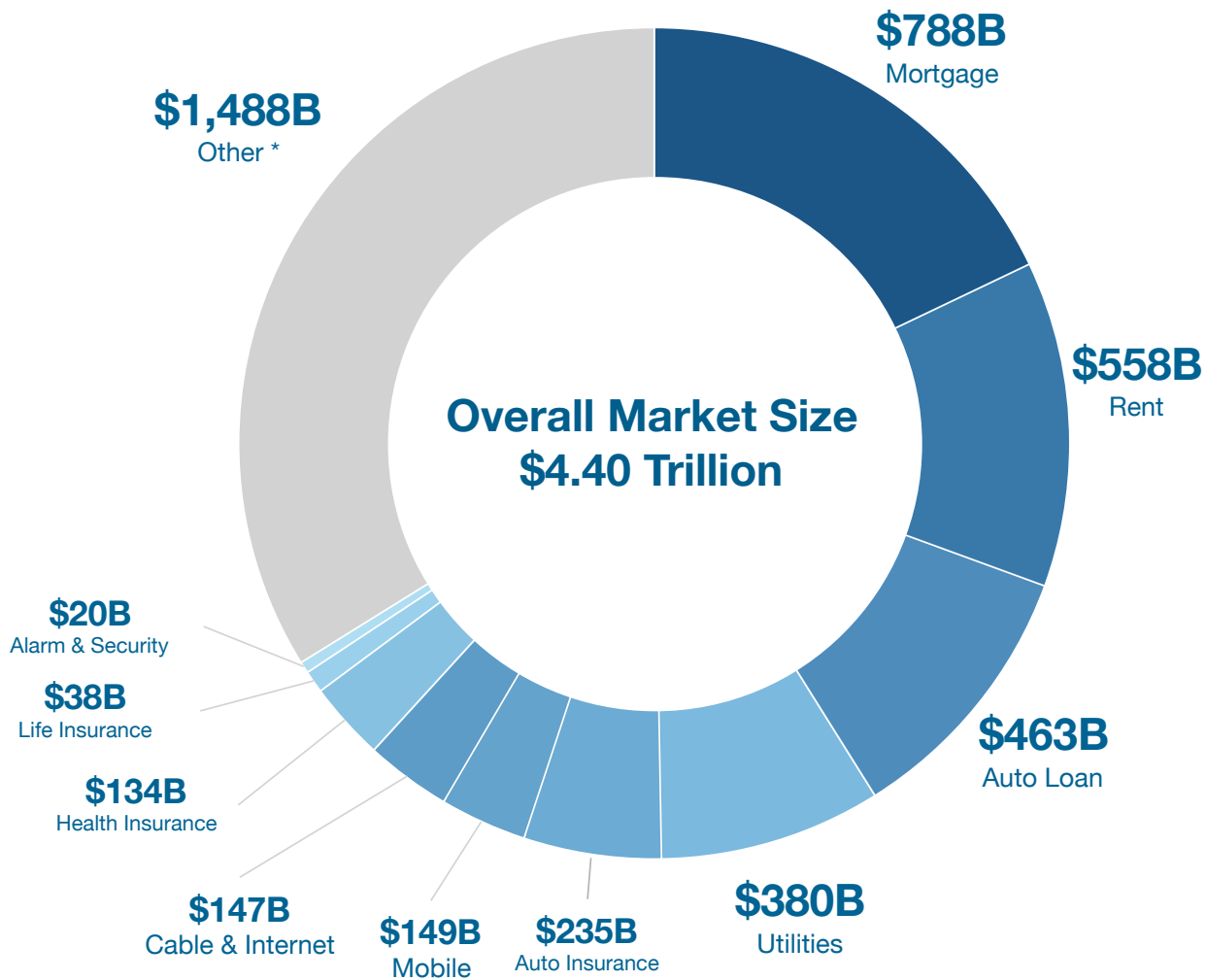
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

doxoINSIGHTS provides a comprehensive look into the household bill pay industry, with a deep dive into category size and average spend at the national, state, and regional level. doxoINSIGHTS aims to bring transparency to the U.S. bill pay market by bringing together the broadest available data set for analyzing actual household payment activity, and providing the foundation for bottoms-up market sizing for the 10 most common household bills.

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

Overall Bill Pay Market Size (in billions)

While the total market size for US household bills is \$4.40 trillion per year, the United States of Bill Pay Report focuses on the ten most common household bills, which amount to \$2.91 trillion. These include Mortgage; Rent; Auto Loan; Utilities (electric, gas, water & sewer, and waste & recycling); Auto Insurance; Cable & Internet & Phone; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.



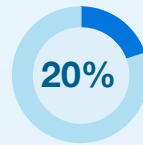
US Households spend **\$2.91** trillion annually on the ten most common household bills.

US Households spend **\$2.91** trillion annually on **10** bill categories.

10 Bill Category Market Size

\$2.91T


% Household Spend



Average Annual Cost Per U.S. Household

\$22,666

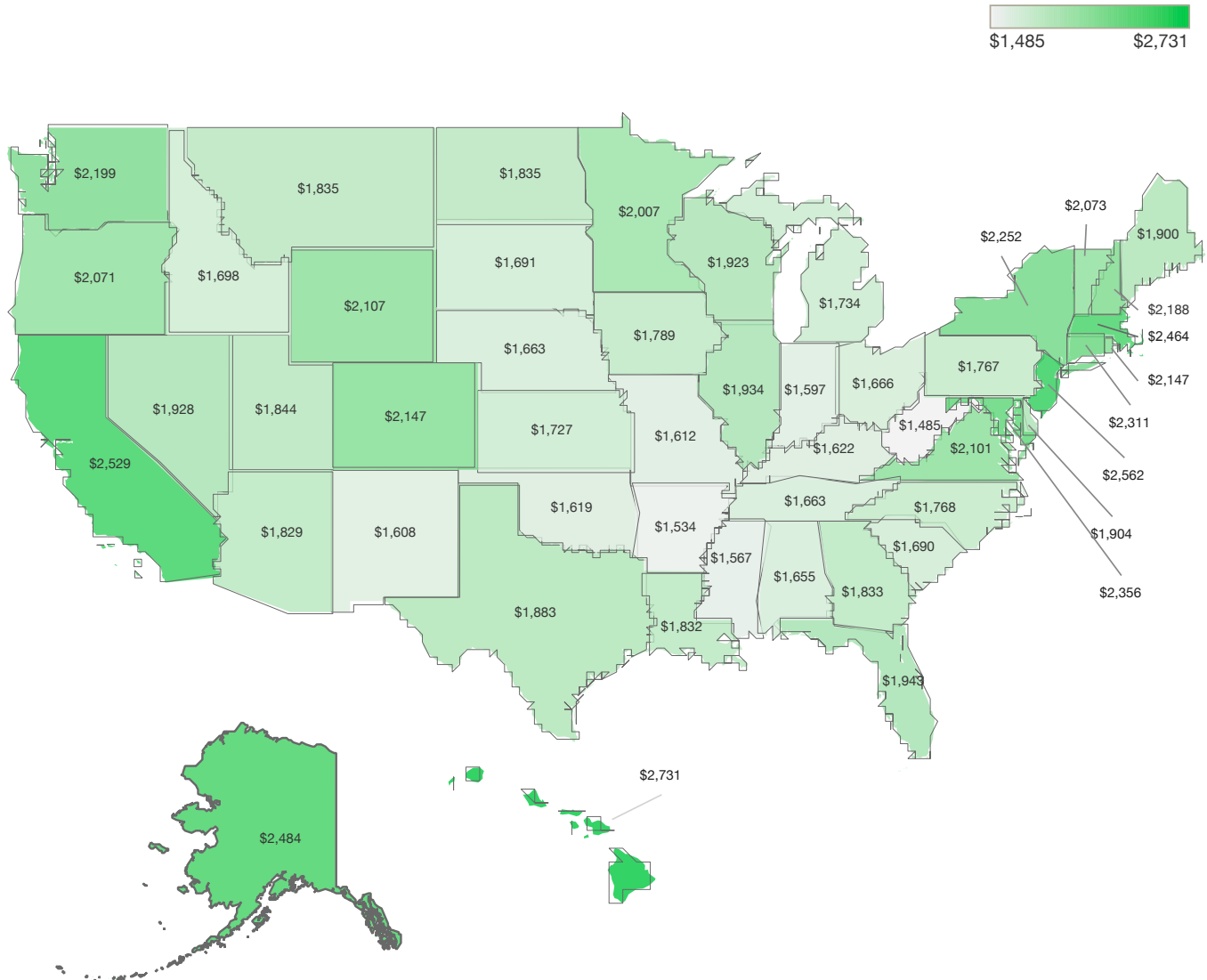
The average U.S. household spends **\$22,666** annually on bills.

| Bill Category | | Average Monthly Bill | % of Households with Bill | Average Annual Cost Per U.S. Household |
|------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|----------------------------------------|
| Mortgage |  |  \$1,279 |  40% | \$6,132 |
| Rent |  |  \$1,062 |  34% | \$4,342 |
| Auto Loan |  |  \$412 |  73% | \$3,605 |
| Utilities |  |  \$316 |  78% | \$2,955 |
| Auto Insurance |  |  \$186 |  82% | \$1,830 |
| Cable & Internet |  |  \$116 |  82% | \$1,141 |
| Health Insurance |  |  \$113 |  77% | \$1,046 |
| Mobile |  |  \$103 |  94% | \$1,159 |
| Life Insurance |  |  \$89 |  28% | \$299 |
| Alarm & Security |  |  \$87 |  15% | \$157 |

Bill Pay State Breakdown

Monthly Average Cost of the 10 Most Common Household Bills by State

Hawaiians spend \$2,731 each month on the ten most common household bills, 44.6% above the national average. At the other end of the spectrum, households in West Virginia average monthly bill payments of \$1,485 across the top ten categories, 21.4% below the average nationwide. The most expensive and least expensive states are illustrated below.



States Ranked by Monthly Bill Pay Amount

Below is a state by state breakdown that includes the average amount spent per month on the ten most common household bills, the percentage of household income these bills amount to, and how the spend for each state compares to the national average. The findings take into account the average amount paid per month for the ten most common household bills, including: Mortgage; Rent; Auto Loan; Utilities (electric, gas, water & sewer, and waste & recycling); Auto Insurance; Cable & Internet & Phone; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.

| | State | Total Spend Per Month | % HH Income | % +/- than National Average |
|----|-------|-----------------------|-------------|-----------------------------|
| 1 | HI | \$2,731 | 41% | ▲ 44.6% |
| 2 | NJ | \$2,562 | 36% | ▲ 35.7% |
| 3 | CA | \$2,529 | 39% | ▲ 33.9% |
| 4 | AK | \$2,484 | 38% | ▲ 31.5% |
| 5 | MA | \$2,464 | 36% | ▲ 30.5% |
| 6 | MD | \$2,356 | 33% | ▲ 24.7% |
| 7 | CT | \$2,311 | 34% | ▲ 22.3% |
| 8 | NY | \$2,252 | 37% | ▲ 19.2% |
| 9 | WA | \$2,199 | 36% | ▲ 16.4% |
| 10 | NH | \$2,188 | 34% | ▲ 15.8% |
| 11 | CO | \$2,147 | 36% | ▲ 13.7% |
| 12 | RI | \$2,147 | 39% | ▲ 13.6% |
| 13 | WY | \$2,107 | 41% | ▲ 11.5% |
| 14 | VA | \$2,101 | 33% | ▲ 11.2% |
| 15 | VT | \$2,073 | 41% | ▲ 9.8% |
| 16 | OR | \$2,071 | 40% | ▲ 9.6% |
| 17 | MN | \$2,007 | 34% | ▲ 6.3% |
| 18 | FL | \$1,943 | 42% | ▲ 2.9% |
| 19 | IL | \$1,934 | 34% | ▲ 2.4% |
| 20 | NV | \$1,928 | 39% | ▲ 2.1% |
| 21 | WI | \$1,923 | 38% | ▲ 1.8% |
| 22 | DE | \$1,904 | 34% | ▲ 0.8% |
| 23 | ME | \$1,900 | 40% | ▲ 0.6% |
| 24 | TX | \$1,883 | 36% | ▼ 0.3% |
| 25 | UT | \$1,844 | 32% | ▼ 2.4% |



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| | State | Total Spend Per Month | % HH Income | % +/- than National Average |
|----|-------|-----------------------|-------------|-----------------------------|
| 26 | MT | \$1,835 | 42% | ▼ 2.8% |
| 27 | ND | \$1,835 | 35% | ▼ 2.9% |
| 28 | GA | \$1,833 | 38% | ▼ 3.0% |
| 29 | LA | \$1,832 | 45% | ▼ 3.0% |
| 30 | AZ | \$1,829 | 37% | ▼ 3.1% |
| 31 | IA | \$1,789 | 36% | ▼ 5.3% |
| 32 | NC | \$1,768 | 39% | ▼ 6.4% |
| 33 | PA | \$1,767 | 34% | ▼ 6.4% |
| 34 | MI | \$1,734 | 36% | ▼ 8.2% |
| 35 | KS | \$1,727 | 34% | ▼ 8.6% |
| 36 | ID | \$1,698 | 38% | ▼ 10.1% |
| 37 | SD | \$1,691 | 36% | ▼ 10.5% |
| 38 | SC | \$1,690 | 39% | ▼ 10.5% |
| 39 | OH | \$1,666 | 35% | ▼ 11.8% |
| 40 | TN | \$1,663 | 38% | ▼ 11.9% |
| 41 | NE | \$1,663 | 33% | ▼ 12.0% |
| 42 | AL | \$1,655 | 40% | ▼ 12.4% |
| 43 | KY | \$1,622 | 39% | ▼ 14.1% |
| 44 | OK | \$1,619 | 37% | ▼ 14.3% |
| 45 | MO | \$1,612 | 34% | ▼ 14.7% |
| 46 | NM | \$1,608 | 40% | ▼ 14.8% |
| 47 | IN | \$1,597 | 34% | ▼ 15.5% |
| 48 | MS | \$1,567 | 42% | ▼ 17.0% |
| 49 | AR | \$1,534 | 40% | ▼ 18.8% |
| 50 | WV | \$1,485 | 39% | ▼ 21.4% |



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The Most Expensive States for Household Bills


Top 10 Most Expensive

| | State | Total Spend Per Month | % HH Income | % +/- than National Average |
|--|-------|-----------------------|-------------|-----------------------------|
|--|-------|-----------------------|-------------|-----------------------------|

| | | | | |
|---|--------------------------------------------------------------------------------------|---------|-----|---------|
| 1 |  HI | \$2,731 | 41% | ▲ 44.6% |
|---|--------------------------------------------------------------------------------------|---------|-----|---------|

| | | | | |
|---|--------------------------------------------------------------------------------------|---------|-----|---------|
| 2 |  NJ | \$2,562 | 36% | ▲ 35.7% |
|---|--------------------------------------------------------------------------------------|---------|-----|---------|


| | | | | |
|---|----------------------------------------------------------------------------------------|---------|-----|---------|
| 3 |  CA | \$2,529 | 39% | ▲ 33.9% |
|---|----------------------------------------------------------------------------------------|---------|-----|---------|

| | | | | |
|---|----------------------------------------------------------------------------------------|---------|-----|---------|
| 4 |  AK | \$2,484 | 38% | ▲ 31.5% |
|---|----------------------------------------------------------------------------------------|---------|-----|---------|


| | | | | |
|---|----------------------------------------------------------------------------------------|---------|-----|---------|
| 5 |  MA | \$2,464 | 36% | ▲ 30.5% |
|---|----------------------------------------------------------------------------------------|---------|-----|---------|

Top 10 Most Expensive


| | State | Total Spend Per Month | % HH Income | % +/- than National Average |
|--|-------|-----------------------|-------------|-----------------------------|
|--|-------|-----------------------|-------------|-----------------------------|

| | | | | |
|---|---------------------------------------------------------------------------------------|---------|-----|---------|
| 6 |  MD | \$2,356 | 33% | ▲ 24.7% |
|---|---------------------------------------------------------------------------------------|---------|-----|---------|

| | | | | |
|---|---------------------------------------------------------------------------------------|---------|-----|---------|
| 7 |  CT | \$2,311 | 34% | ▲ 22.3% |
|---|---------------------------------------------------------------------------------------|---------|-----|---------|






| | | | | |
|---|-----------------------------------------------------------------------------------------|---------|-----|---------|
| 8 |  NY | \$2,252 | 37% | ▲ 19.2% |
|---|-----------------------------------------------------------------------------------------|---------|-----|---------|

| | | | | |
|---|-----------------------------------------------------------------------------------------|---------|-----|---------|
| 9 |  WA | \$2,199 | 36% | ▲ 16.4% |
|---|-----------------------------------------------------------------------------------------|---------|-----|---------|




| | | | | |
|----|-----------------------------------------------------------------------------------------|---------|-----|---------|
| 10 |  NH | \$2,188 | 34% | ▲ 15.8% |
|----|-----------------------------------------------------------------------------------------|---------|-----|---------|

The Least Expensive States for Household Bills

Top 10 Least Expensive

| | State | Total Spend Per Month | % HH Income | % +/- than National Average |
|----|----------------------------------------------------------------------------------------|--------------------------|----------------|--------------------------------|
| 41 |  NE | \$1,663 | 33% | ▼ 12.0% |
| 42 |  AL | \$1,655 | 40% | ▼ 12.4% |
| 43 |  KY | \$1,622 | 39% | ▼ 14.1% |
| 44 |  OK | \$1,619 | 37% | ▼ 14.3% |
| 45 |  MO | \$1,612 | 34% | ▼ 14.7% |

Top 10 Least Expensive

| | State | Total Spend Per Month | % HH Income | % +/- than National Average |
|----|-----------------------------------------------------------------------------------------|--------------------------|----------------|--------------------------------|
| 46 |  NM | \$1,608 | 40% | ▼ 14.8% |
| 47 |  IN | \$1,597 | 34% | ▼ 15.5% |
| 48 |  MS | \$1,567 | 42% | ▼ 17.0% |
| 49 |  AR | \$1,534 | 40% | ▼ 18.8% |
| 50 |  WV | \$1,485 | 39% | ▼ 21.4% |



View doxoINSIGHTS for Alabama

Alabama Avg. Monthly Bill (minus housing)

| | | |
|----|----------------|---------|
| 1 | Alexander City | \$1,236 |
| 2 | Fort Payne | \$1,179 |
| 3 | Talladega | \$1,155 |
| 4 | Montgomery | \$1,089 |
| 5 | Mobile | \$1,089 |
| 6 | Auburn | \$1,081 |
| 7 | Albertville | \$1,072 |
| 8 | Daphne | \$1,072 |
| 9 | Birmingham | \$1,070 |
| 10 | Selma | \$1,064 |
| 11 | Atmore | \$1,064 |
| 12 | Gadsden | \$1,053 |
| 13 | Tuscaloosa | \$1,049 |
| 14 | Enterprise | \$1,026 |
| 15 | Eufaula | \$1,024 |
| 16 | Ozark | \$1,023 |
| 17 | Cullman | \$1,019 |
| 18 | Dothan | \$1,016 |

Average Monthly Bills

National Rank **42** out of 50

Avg. bill costs: **\$1,655 per month**

12% Below National Average

40% of Household Income

Average Monthly Payments **\$1,655**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|--|-------|-----|
| Mortgage | | \$836 | 39% |
| Rent | | \$792 | 28% |
| Auto Loan | | \$400 | 79% |
| Utilities | | \$350 | 97% |
| Auto Insurance | | \$164 | 86% |
| Cable & Internet | | \$114 | 97% |
| Health Insurance | | \$90 | 77% |
| Mobile | | \$113 | 95% |
| Life Insurance | | \$67 | 28% |
| Alarm & Security | | \$76 | 13% |

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View doxoINSIGHTS for Alaska

Alaska Avg. Monthly Bill (minus housing)

| | | |
|---|-----------|---------|
| 1 | Fairbanks | \$1,562 |
| 2 | Juneau | \$1,331 |
| 3 | Ketchikan | \$1,330 |
| 4 | Anchorage | \$1,309 |

Average Monthly Bills

National Rank **4** out of **50**



Avg. bill costs: **\$2,484 per month**

32% Above National Average

38% of Household Income

Average Monthly Payments **\$2,484**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,505 | 40% |
| Rent | \$1,244 | 33% |
| Auto Loan | \$485 | 90% |
| Utilities | \$428 | 100% |
| Auto Insurance | \$262 | 83% |
| Cable & Internet | \$148 | 78% |
| Health Insurance | \$124 | 79% |
| Mobile | \$149 | 83% |
| Life Insurance | \$124 | 35% |
| Alarm & Security | \$43 | 15% |

| | | | | |
|------------------|-------------------------------------------------------------------------------------|---------|---------------------------------------------------------------------------------------|------|
| Mortgage |  | \$1,505 |  | 40% |
| Rent |  | \$1,244 |  | 33% |
| Auto Loan |  | \$485 |  | 90% |
| Utilities |  | \$428 |  | 100% |
| Auto Insurance |  | \$262 |  | 83% |
| Cable & Internet |  | \$148 |  | 78% |
| Health Insurance |  | \$124 |  | 79% |
| Mobile |  | \$149 |  | 83% |
| Life Insurance |  | \$124 |  | 35% |
| Alarm & Security |  | \$43 |  | 15% |

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View doxoINSIGHTS for Arizona

Arizona Avg. Monthly Bill (minus housing)

| | | |
|----|------------------|---------|
| 1 | Yuma | \$1,156 |
| 2 | Payson | \$1,100 |
| 3 | Phoenix | \$1,056 |
| 4 | Nogales | \$1,006 |
| 5 | Sierra Vista | \$1,000 |
| 6 | Show Low | \$928 |
| 7 | Tucson | \$917 |
| 8 | Prescott Valley | \$884 |
| 9 | Flagstaff | \$879 |
| 10 | Safford | \$854 |
| 11 | Lake Havasu City | \$823 |

Average Monthly Bills











National Rank **30** out of 50

Avg. bill costs: **\$1,829 per month**

3% Below National Average

37% of Household Income

Average Monthly Payments **\$1,829**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------------------------------------------------------------------------------------------|----------------------|---------------------------|
| Mortgage  | \$1,100 | 41% |
| Rent  | \$1,052 | 34% |
| Auto Loan  | \$442 | 66% |
| Utilities  | \$334 | 90% |
| Auto Insurance  | \$168 | 82% |
| Cable & Internet  | \$104 | 85% |
| Health Insurance  | \$126 | 73% |
| Mobile  | \$90 | 94% |
| Life Insurance  | \$67 | 27% |
| Alarm & Security  | \$86 | 11% |

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View doxoINSIGHTS for Arkansas

Arkansas Avg. Monthly Bill (minus housing)

| | | |
|----|---------------|---------|
| 1 | Magnolia | \$1,320 |
| 2 | Helena | \$1,083 |
| 3 | Little Rock | \$1,019 |
| 4 | Fort Smith | \$1,016 |
| 5 | El Dorado | \$1,009 |
| 6 | Blytheville | \$974 |
| 7 | Harrison | \$973 |
| 8 | Arkadelphia | \$961 |
| 9 | Pine Bluff | \$958 |
| 10 | Forrest City | \$956 |
| 11 | Paragould | \$947 |
| 12 | Russellville | \$946 |
| 13 | Hot Springs | \$936 |
| 14 | Fayetteville | \$933 |
| 15 | Searcy | \$910 |
| 16 | Mountain Home | \$903 |
| 17 | Camden | \$902 |
| 18 | Hope | \$885 |

Average Monthly Bills

National Rank 49 out of 50

Avg. bill costs: **\$1,534 per month**

19% Below National Average

40% of Household Income

Average Monthly Payments **\$1,534**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|--|-------|-----|
| Mortgage | | \$837 | 36% |
| Rent | | \$745 | 31% |
| Auto Loan | | \$395 | 79% |
| Utilities | | \$252 | 99% |
| Auto Insurance | | \$164 | 81% |
| Cable & Internet | | \$107 | 95% |
| Health Insurance | | \$89 | 76% |
| Mobile | | \$106 | 96% |
| Life Insurance | | \$75 | 28% |
| Alarm & Security | | \$102 | 16% |

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View doxoINSIGHTS for California

California Avg. Monthly Bill (minus housing)

| | | |
|----|-----------------|---------|
| 1 | Salinas | \$1,382 |
| 2 | Santa Cruz | \$1,281 |
| 3 | Ukiah | \$1,257 |
| 4 | Eureka | \$1,225 |
| 5 | Red Bluff | \$1,184 |
| 6 | Truckee | \$1,111 |
| 7 | Madera | \$1,111 |
| 8 | Stockton | \$1,098 |
| 9 | Susanville | \$1,097 |
| 10 | Los Angeles | \$1,085 |
| 11 | Riverside | \$1,073 |
| 12 | Oxnard | \$1,063 |
| 13 | Santa Maria | \$1,063 |
| 14 | San Francisco | \$1,053 |
| 15 | Crescent City | \$1,044 |
| 16 | Chico | \$1,043 |
| 17 | San Luis Obispo | \$1,033 |
| 18 | Santa Rosa | \$1,016 |

Average Monthly Bills

National Rank **3** out of 50

Avg. bill costs: **\$2,529 per month**

34% Above National Average

39% of Household Income

Average Monthly Payments **\$2,529**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | | |
|------------------|--|---------|--|-----|
| Mortgage | | \$2,011 | | 39% |
| Rent | | \$1,503 | | 44% |
| Auto Loan | | \$448 | | 69% |
| Utilities | | \$346 | | 90% |
| Auto Insurance | | \$159 | | 79% |
| Cable & Internet | | \$118 | | 84% |
| Health Insurance | | \$127 | | 81% |
| Mobile | | \$109 | | 96% |
| Life Insurance | | \$97 | | 29% |
| Alarm & Security | | \$97 | | 15% |

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Colorado

View doxoINSIGHTS for Colorado

Colorado Avg. Monthly Bill (minus housing)

| | | |
|----|-------------------|---------|
| 1 | Fort Morgan | \$1,349 |
| 2 | Greeley | \$1,163 |
| 3 | Edwards | \$1,114 |
| 4 | Glenwood Springs | \$1,105 |
| 5 | Breckenridge | \$1,041 |
| 6 | Steamboat Springs | \$1,039 |
| 7 | Denver | \$1,018 |
| 8 | Pueblo | \$997 |
| 9 | Boulder | \$976 |
| 10 | Canon City | \$975 |
| 11 | Montrose | \$963 |
| 12 | Fort Collins | \$934 |
| 13 | Durango | \$920 |
| 14 | Grand Junction | \$915 |
| 15 | Craig | \$890 |
| 16 | Colorado Springs | \$794 |

Average Monthly Bills

National Rank **11** out of 50





















Avg. bill costs: **\$2,147 per month**

14% Above National Average

36% of Household Income

Average Monthly Payments **\$2,147**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,454 | 47% |
| Rent | \$1,271 | 34% |
| Auto Loan | \$442 | 66% |
| Utilities | \$290 | 93% |
| Auto Insurance | \$201 | 86% |
| Cable & Internet | \$107 | 78% |
| Health Insurance | \$138 | 73% |
| Mobile | \$86 | 95% |
| Life Insurance | \$111 | 26% |
| Alarm & Security | \$99 | 15% |

| | | | | |
|------------------|-------------------------------------------------------------------------------------|---------|---------------------------------------------------------------------------------------|-----|
| Mortgage |  | \$1,454 |  | 47% |
| Rent |  | \$1,271 |  | 34% |
| Auto Loan |  | \$442 |  | 66% |
| Utilities |  | \$290 |  | 93% |
| Auto Insurance |  | \$201 |  | 86% |
| Cable & Internet |  | \$107 |  | 78% |
| Health Insurance |  | \$138 |  | 73% |
| Mobile |  | \$86 |  | 95% |
| Life Insurance |  | \$111 |  | 26% |
| Alarm & Security |  | \$99 |  | 15% |

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Connecticut

View doxoINSIGHTS for Connecticut

Connecticut Avg. Monthly Bill (minus housing)

| | | |
|---|------------|---------|
| 1 | Bridgeport | \$1,149 |
| 2 | Torrington | \$1,093 |
| 3 | New Haven | \$1,077 |
| 4 | Hartford | \$961 |
| 5 | Norwich | \$817 |

Average Monthly Bills

National Rank **7** out of **50**

Avg. bill costs: **\$2,311 per month**

22% Above National Average

34% of Household Income

Average Monthly Payments **\$2,311**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,711 | 45% |
| Rent | \$1,180 | 33% |
| Auto Loan | \$386 | 71% |
| Utilities | \$408 | 95% |
| Auto Insurance | \$210 | 81% |
| Cable & Internet | \$127 | 85% |
| Health Insurance | \$111 | 80% |
| Mobile | \$88 | 93% |
| Life Insurance | \$102 | 32% |
| Alarm & Security | \$92 | 18% |



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View doxoINSIGHTS for Delaware

Delaware Avg. Monthly Bill (minus housing)

1 **Dover** \$874

Average Monthly Bills

National Rank **22** out of 50

Avg. bill costs: **\$1,904 per month**

1% Above National Average

34% of Household Income

Average Monthly Payments **\$1,904**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,258 | 46% |
| Rent | \$1,130 | 27% |
| Auto Loan | \$352 | 64% |
| Utilities | \$329 | 100% |
| Auto Insurance | \$207 | 82% |
| Cable & Internet | \$120 | 67% |
| Health Insurance | \$106 | 86% |
| Mobile | \$71 | 92% |
| Life Insurance | \$77 | 38% |
| Alarm & Security | \$117 | 18% |



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Florida

View doxoINSIGHTS for Florida

Florida Avg. Monthly Bill (minus housing)

| | | |
|----|--------------|---------|
| 1 | Key West | \$1,285 |
| 2 | North Port | \$1,151 |
| 3 | Crestview | \$1,140 |
| 4 | Miami | \$1,123 |
| 5 | Okeechobee | \$1,094 |
| 6 | Pensacola | \$1,082 |
| 7 | Punta Gorda | \$1,074 |
| 8 | Naples | \$1,068 |
| 9 | The Villages | \$1,059 |
| 10 | Panama City | \$1,053 |
| 11 | Cape Coral | \$1,040 |
| 12 | Ocala | \$1,032 |
| 13 | Tallahassee | \$1,022 |
| 14 | Sebastian | \$1,016 |
| 15 | Lakeland | \$1,007 |
| 16 | Jacksonville | \$1,004 |
| 17 | Gainesville | \$993 |
| 18 | Orlando | \$982 |

Average Monthly Bills

National Rank **18** out of 50

Avg. bill costs: **\$1,943 per month**

3% Above National Average

42% of Household Income

Average Monthly Payments **\$1,943**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,179 | 37% |
| Rent | \$1,175 | 33% |
| Auto Loan | \$415 | 71% |
| Utilities | \$324 | 95% |
| Auto Insurance | \$220 | 87% |
| Cable & Internet | \$115 | 84% |
| Health Insurance | \$120 | 79% |
| Mobile | \$92 | 96% |
| Life Insurance | \$109 | 27% |
| Alarm & Security | \$77 | 17% |

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View doxoINSIGHTS for Georgia

Georgia Avg. Monthly Bill (minus housing)

| | | |
|----|---------------|---------|
| 1 | Albany | \$1,113 |
| 2 | Gainesville | \$1,088 |
| 3 | Dublin | \$1,061 |
| 4 | Tifton | \$1,037 |
| 5 | LaGrange | \$1,035 |
| 6 | Cedartown | \$1,007 |
| 7 | Dalton | \$1,005 |
| 8 | Columbus | \$1,002 |
| 9 | Warner Robins | \$994 |
| 10 | Augusta | \$991 |
| 11 | Savannah | \$989 |
| 12 | Athens | \$985 |
| 13 | Macon | \$981 |
| 14 | Thomasville | \$976 |
| 15 | Atlanta | \$968 |
| 16 | Hinesville | \$965 |
| 17 | Bainbridge | \$957 |
| 18 | Summerville | \$955 |

Average Monthly Bills

National Rank **28** out of 50

Avg. bill costs: **\$1,833 per month**

3% Below National Average

38% of Household Income

Average Monthly Payments **\$1,833**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|--|---------|-----|
| Mortgage | | \$1,140 | 41% |
| Rent | | \$1,006 | 35% |
| Auto Loan | | \$436 | 71% |
| Utilities | | \$277 | 99% |
| Auto Insurance | | \$171 | 86% |
| Cable & Internet | | \$111 | 88% |
| Health Insurance | | \$68 | 73% |
| Mobile | | \$103 | 96% |
| Life Insurance | | \$87 | 28% |
| Alarm & Security | | \$73 | 18% |

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View doxoINSIGHTS for Hawaii

Hawaii Avg. Monthly Bill (minus housing)

| | | |
|---|----------------|---------|
| 1 | Kahului | \$1,288 |
| 2 | Urban Honolulu | \$1,242 |
| 3 | Kapaa | \$1,237 |
| 4 | Hilo | \$1,199 |

Average Monthly Bills

National Rank **1** out of 50





















Avg. bill costs: **\$2,731 per month**

45% Above National Average

41% of Household Income

Average Monthly Payments **\$2,731**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|-------------------------------------------------------------------------------------|---------|--------------------------------------------------------------------------------------------------|
| Mortgage |  | \$1,878 |  38% |
| Rent |  | \$1,617 |  39% |
| Auto Loan |  | \$443 |  79% |
| Utilities |  | \$540 |  84% |
| Auto Insurance |  | \$246 |  83% |
| Cable & Internet |  | \$115 |  78% |
| Health Insurance |  | \$127 |  87% |
| Mobile |  | \$128 |  98% |
| Life Insurance |  | \$124 |  33% |
| Alarm & Security |  | \$84 |  15% |

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View doxoINSIGHTS for Idaho

Average Monthly Bills

National Rank **36** out of 50

Avg. bill costs: **\$1,698 per month**

10% Below National Average































38% of Household Income

Average Monthly Payments  **\$1,698**
National Average  **\$1,889**

Idaho Avg. Monthly Bill (minus housing)

| | | |
|----|---------------|---------|
| 1 | Pocatello | \$1,122 |
| 2 | Jackson | \$1,118 |
| 3 | Blackfoot | \$1,077 |
| 4 | Idaho Falls | \$1,029 |
| 5 | Lewiston | \$1,023 |
| 6 | Moscow | \$1,003 |
| 7 | Twin Falls | \$996 |
| 8 | Rexburg | \$986 |
| 9 | Hailey | \$963 |
| 10 | Ontario | \$949 |
| 11 | Mountain Home | \$938 |
| 12 | Boise City | \$895 |
| 13 | Burley | \$885 |

Bill Category

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Mortgage  |  \$964 |  45% |
| Rent  |  \$853 |  28% |
| Auto Loan  |  \$406 |  75% |
| Utilities  |  \$306 |  97% |
| Auto Insurance  |  \$136 |  88% |
| Cable & Internet  |  \$93 |  80% |
| Health Insurance  |  \$171 |  66% |
| Mobile  |  \$75 |  100% |
| Life Insurance  |  \$106 |  24% |
| Alarm & Security  |  \$102 |  15% |

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View doxoINSIGHTS for Illinois

Illinois Avg. Monthly Bill (minus housing)

| | | |
|----|--------------|---------|
| 1 | Peoria | \$1,143 |
| 2 | Rochelle | \$1,087 |
| 3 | Freeport | \$1,072 |
| 4 | Rockford | \$1,065 |
| 5 | Carbondale | \$1,000 |
| 6 | Chicago | \$976 |
| 7 | Kankakee | \$965 |
| 8 | Bloomington | \$962 |
| 9 | Pontiac | \$960 |
| 10 | Ottawa | \$958 |
| 11 | Champaign | \$956 |
| 12 | Effingham | \$952 |
| 13 | Macomb | \$948 |
| 14 | Charleston | \$943 |
| 15 | Decatur | \$943 |
| 16 | Dixon | \$938 |
| 17 | Jacksonville | \$900 |
| 18 | Lincoln | \$895 |

Average Monthly Bills

National Rank **19** out of 50

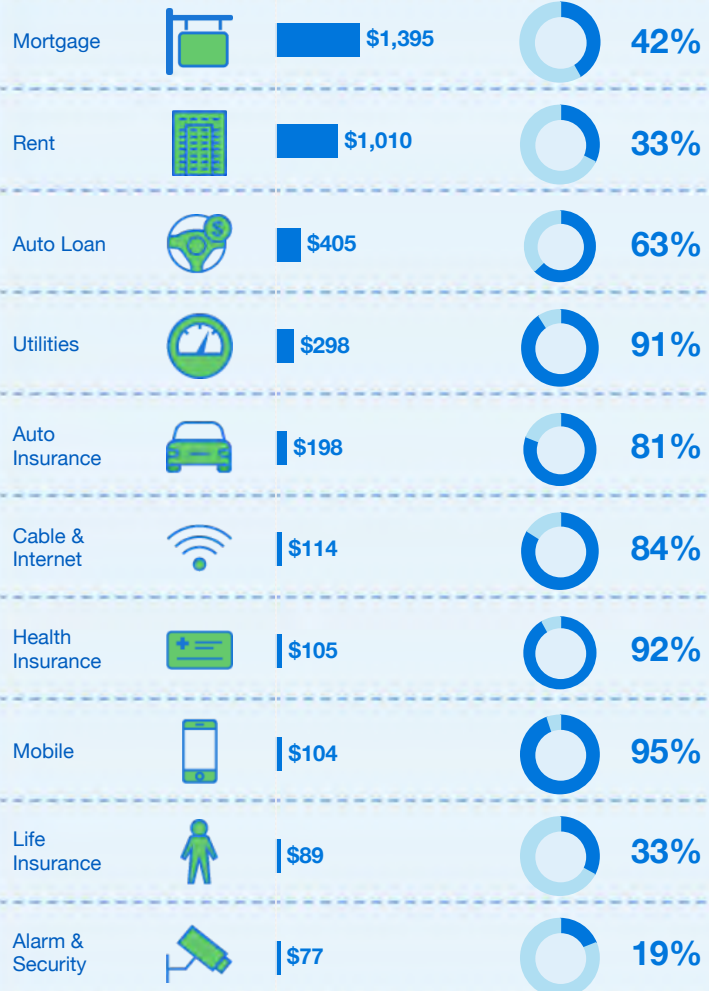
Avg. bill costs: **\$1,934 per month**

2% Above National Average

34% of Household Income



| Bill Category | Average Monthly Bill | % of Households with Bill |
|---------------|----------------------|---------------------------|
|---------------|----------------------|---------------------------|



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View doxoINSIGHTS for Indiana

Indiana Avg. Monthly Bill (minus housing)

| | | |
|----|---------------|---------|
| 1 | Evansville | \$1,123 |
| 2 | Michigan City | \$1,062 |
| 3 | North Vernon | \$1,023 |
| 4 | Warsaw | \$1,014 |
| 5 | Peru | \$972 |
| 6 | Plymouth | \$971 |
| 7 | Indianapolis | \$966 |
| 8 | Jasper | \$965 |
| 9 | Frankfort | \$954 |
| 10 | Kokomo | \$948 |
| 11 | Muncie | \$932 |
| 12 | Greensburg | \$930 |
| 13 | Bedford | \$922 |
| 14 | Columbus | \$921 |
| 15 | Connersville | \$896 |
| 16 | Lafayette | \$893 |
| 17 | Madison | \$878 |
| 18 | Marion | \$876 |

Average Monthly Bills

National Rank 47 out of 50

Avg. bill costs: **\$1,597 per month**

15% Below National Average

34% of Household Income

Average Monthly Payments **\$1,597**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|--|-------|-----|
| Mortgage | | \$899 | 45% |
| Rent | | \$826 | 29% |
| Auto Loan | | \$355 | 71% |
| Utilities | | \$249 | 99% |
| Auto Insurance | | \$178 | 79% |
| Cable & Internet | | \$114 | 82% |
| Health Insurance | | \$91 | 73% |
| Mobile | | \$125 | 92% |
| Life Insurance | | \$81 | 24% |
| Alarm & Security | | \$98 | 15% |

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View doxoINSIGHTS for Iowa

Iowa Avg. Monthly Bill (minus housing)

| | | |
|----|--------------|---------|
| 1 | Storm Lake | \$1,296 |
| 2 | Ames | \$1,267 |
| 3 | Fort Dodge | \$1,171 |
| 4 | Marshalltown | \$1,157 |
| 5 | Oskaloosa | \$1,147 |
| 6 | Muscatine | \$1,134 |
| 7 | Fairfield | \$1,102 |
| 8 | Spirit Lake | \$1,093 |
| 9 | Des Moines | \$1,083 |
| 10 | Mason City | \$1,083 |
| 11 | Burlington | \$1,039 |
| 12 | Sioux City | \$1,035 |
| 13 | Pella | \$999 |
| 14 | Waterloo | \$984 |
| 15 | Fort Madison | \$984 |
| 16 | Dubuque | \$968 |
| 17 | Clinton | \$957 |
| 18 | Iowa City | \$948 |

Average Monthly Bills

National Rank **31** out of 50

Avg. bill costs: **\$1,789 per month**

5% Below National Average

36% of Household Income

Average Monthly Payments **\$1,789**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$979 | 43% |
| Rent | \$789 | 27% |
| Auto Loan | \$429 | 79% |
| Utilities | \$281 | 97% |
| Auto Insurance | \$181 | 78% |
| Cable & Internet | \$108 | 82% |
| Health Insurance | \$183 | 85% |
| Mobile | \$132 | 86% |
| Life Insurance | \$80 | 33% |
| Alarm & Security | \$115 | 15% |

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Kansas

View doxoINSIGHTS for Kansas

Kansas Avg. Monthly Bill (minus housing)

| | | |
|----|-------------|---------|
| 1 | Great Bend | \$1,109 |
| 2 | Winfield | \$1,083 |
| 3 | Salina | \$1,068 |
| 4 | Wichita | \$1,055 |
| 5 | McPherson | \$1,007 |
| 6 | Topeka | \$1,001 |
| 7 | Lawrence | \$994 |
| 8 | Hutchinson | \$993 |
| 9 | Atchison | \$989 |
| 10 | Hays | \$988 |
| 11 | Emporia | \$964 |
| 12 | Pittsburg | \$948 |
| 13 | Coffeyville | \$942 |
| 14 | Manhattan | \$923 |
| 15 | Ottawa | \$914 |
| 16 | Dodge City | \$894 |
| 17 | Liberal | \$893 |
| 18 | Garden City | \$885 |

Average Monthly Bills

National Rank 35 out of 50

Avg. bill costs: **\$1,727 per month**

9% Below National Average

34% of Household Income

Average Monthly Payments **\$1,727**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,064 | 39% |
| Rent | \$850 | 32% |
| Auto Loan | \$453 | 66% |
| Utilities | \$314 | 96% |
| Auto Insurance | \$148 | 84% |
| Cable & Internet | \$111 | 74% |
| Health Insurance | \$132 | 76% |
| Mobile | \$101 | 95% |
| Life Insurance | \$95 | 26% |
| Alarm & Security | \$137 | 7% |

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View doxoINSIGHTS for Kentucky

Kentucky Avg. Monthly Bill (minus housing)

| | | |
|----|-----------------------------|---------|
| 1 | Murray | \$1,149 |
| 2 | Elizabethtown | \$1,105 |
| 3 | Paducah | \$1,086 |
| 4 | Bowling Green | \$1,085 |
| 5 | Middlesborough | \$1,063 |
| 6 | London | \$1,033 |
| 7 | Somerset | \$1,029 |
| 8 | Maysville | \$1,023 |
| 9 | Mayfield | \$1,017 |
| 10 | Richmond | \$1,013 |
| 11 | Glasgow | \$1,011 |
| 12 | Louisville/Jefferson County | \$1,005 |
| 13 | Owensboro | \$1,004 |
| 14 | Frankfort | \$997 |
| 15 | Central City | \$982 |
| 16 | Mount Sterling | \$963 |
| 17 | Lexington | \$957 |
| 18 | Campbellsville | \$923 |

Average Monthly Bills

National Rank 43 out of 50

Avg. bill costs: **\$1,622 per month**

14% Below National Average

39% of Household Income

Average Monthly Payments **\$1,622**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$875 | 39% |
| Rent | \$763 | 30% |
| Auto Loan | \$372 | 67% |
| Utilities | \$303 | 100% |
| Auto Insurance | \$187 | 87% |
| Cable & Internet | \$107 | 92% |
| Health Insurance | \$103 | 81% |
| Mobile | \$134 | 97% |
| Life Insurance | \$67 | 28% |
| Alarm & Security | \$75 | 14% |

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View doxoINSIGHTS for Louisiana

Average Monthly Bills

National Rank **29** out of 50

Avg. bill costs: **\$1,832 per month**

3% Below National Average

45% of Household Income

Average Monthly Payments **\$1,832**
National Average **\$1,889**

Louisiana Avg. Monthly Bill (minus housing)

| | | |
|----|-----------------|---------|
| 1 | Baton Rouge | \$1,367 |
| 2 | Fort Polk South | \$1,266 |
| 3 | Monroe | \$1,223 |
| 4 | DeRidder | \$1,210 |
| 5 | Hammond | \$1,183 |
| 6 | Bogalusa | \$1,181 |
| 7 | New Orleans | \$1,164 |
| 8 | Natchitoches | \$1,164 |
| 9 | Houma | \$1,112 |
| 10 | Lake Charles | \$1,089 |
| 11 | Minden | \$1,083 |
| 12 | Lafayette | \$1,073 |
| 13 | Morgan City | \$1,068 |
| 14 | Jennings | \$1,068 |
| 15 | Shreveport | \$1,035 |
| 16 | Alexandria | \$1,002 |
| 17 | Ruston | \$997 |
| 18 | Opelousas | \$858 |

Bill Category

Average Monthly Bill

% of Households with Bill

| | | | | |
|------------------|--|---------|--|-----|
| Mortgage | | \$1,016 | | 34% |
| Rent | | \$866 | | 31% |
| Auto Loan | | \$440 | | 84% |
| Utilities | | \$279 | | 97% |
| Auto Insurance | | \$208 | | 83% |
| Cable & Internet | | \$121 | | 96% |
| Health Insurance | | \$188 | | 76% |
| Mobile | | \$116 | | 95% |
| Life Insurance | | \$78 | | 31% |
| Alarm & Security | | \$81 | | 16% |

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View doxoINSIGHTS for Maine

Maine Avg. Monthly Bill (minus housing)

| | | |
|---|----------|---------|
| 1 | Portland | \$1,111 |
| 2 | Augusta | \$1,096 |
| 3 | Bangor | \$1,086 |
| 4 | Lewiston | \$1,042 |

Average Monthly Bills

National Rank **23** out of 50

Avg. bill costs: **\$1,900 per month**

1% Above National Average

40% of Household Income

Average Monthly Payments  **\$1,900**
National Average  **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,005 | 45% |
| Rent | \$853 | 26% |
| Auto Loan | \$410 | 90% |
| Utilities | \$393 | 96% |
| Auto Insurance | \$153 | 85% |
| Cable & Internet | \$128 | 88% |
| Health Insurance | \$121 | 87% |
| Mobile | \$117 | 86% |
| Life Insurance | \$77 | 32% |
| Alarm & Security | \$84 | 15% |



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View doxoINSIGHTS for Maryland

Maryland Avg. Monthly Bill (minus housing)

| | | |
|---|------------|---------|
| 1 | Easton | \$1,112 |
| 2 | Cambridge | \$1,076 |
| 3 | Salisbury | \$1,072 |
| 4 | Washington | \$1,014 |
| 5 | Cumberland | \$1,003 |
| 6 | California | \$984 |
| 7 | Baltimore | \$962 |

Average Monthly Bills

National Rank 6 out of 50

Avg. bill costs: **\$2,356 per month**

25% Above National Average

33% of Household Income



Bill Category Average Monthly Bill % of Households with Bill

| | | | | |
|------------------|--|---------|--|-----|
| Mortgage | | \$1,658 | | 49% |
| Rent | | \$1,392 | | 32% |
| Auto Loan | | \$333 | | 76% |
| Utilities | | \$359 | | 95% |
| Auto Insurance | | \$254 | | 86% |
| Cable & Internet | | \$118 | | 62% |
| Health Insurance | | \$118 | | 77% |
| Mobile | | \$90 | | 93% |
| Life Insurance | | \$87 | | 29% |
| Alarm & Security | | \$83 | | 21% |

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Massachusetts

View doxoINSIGHTS for Massachusetts

Massachusetts Avg. Monthly Bill (minus housing)

| | | |
|---|-----------------|---------|
| 1 | Vineyard Haven | \$1,315 |
| 2 | Barnstable Town | \$1,158 |
| 3 | Pittsfield | \$1,150 |
| 4 | Boston | \$1,080 |
| 5 | Worcester | \$997 |
| 6 | Springfield | \$937 |

Average Monthly Bills

National Rank **5** out of **50**

Avg. bill costs: **\$2,464 per month**

30% Above National Average

36% of Household Income

Average Monthly Payments **\$2,464**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,801 | 43% |
| Rent | \$1,282 | 36% |
| Auto Loan | \$459 | 73% |
| Utilities | \$424 | 96% |
| Auto Insurance | \$206 | 82% |
| Cable & Internet | \$126 | 69% |
| Health Insurance | \$109 | 88% |
| Mobile | \$100 | 92% |
| Life Insurance | \$91 | 23% |
| Alarm & Security | \$84 | 17% |

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View doxoINSIGHTS for Michigan

Michigan Avg. Monthly Bill (minus housing)

| | | |
|----|------------------|---------|
| 1 | Cadillac | \$1,312 |
| 2 | Monroe | \$1,251 |
| 3 | Kalamazoo | \$1,228 |
| 4 | Sault Ste. Marie | \$1,117 |
| 5 | Muskegon | \$1,115 |
| 6 | Adrian | \$1,095 |
| 7 | Big Rapids | \$1,085 |
| 8 | Midland | \$1,065 |
| 9 | Niles | \$1,058 |
| 10 | Escanaba | \$1,056 |
| 11 | Hillsdale | \$1,045 |
| 12 | Detroit | \$1,042 |
| 13 | Ludington | \$1,038 |
| 14 | Ann Arbor | \$1,037 |
| 15 | Flint | \$1,025 |
| 16 | Iron Mountain | \$1,013 |
| 17 | Coldwater | \$1,009 |
| 18 | Jackson | \$1,004 |

Average Monthly Bills

National Rank **34** out of 50

Avg. bill costs: **\$1,734 per month**

8% Below National Average

36% of Household Income

Average Monthly Payments **\$1,734**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|--|-------|-----|
| Mortgage | | \$976 | 43% |
| Rent | | \$871 | 27% |
| Auto Loan | | \$389 | 73% |
| Utilities | | \$322 | 97% |
| Auto Insurance | | \$185 | 79% |
| Cable & Internet | | \$114 | 88% |
| Health Insurance | | \$136 | 84% |
| Mobile | | \$95 | 95% |
| Life Insurance | | \$83 | 23% |
| Alarm & Security | | \$87 | 14% |

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View doxoINSIGHTS for Minnesota

Minnesota Avg. Monthly Bill (minus housing)

| | | |
|----|--------------|---------|
| 1 | Duluth | \$1,317 |
| 2 | Grand Rapids | \$1,261 |
| 3 | Alexandria | \$1,218 |
| 4 | Red Wing | \$1,172 |
| 5 | Faribault | \$1,118 |
| 6 | Austin | \$1,118 |
| 7 | Fergus Falls | \$1,071 |
| 8 | Winona | \$1,068 |
| 9 | Owatonna | \$1,061 |
| 10 | Marshall | \$1,059 |
| 11 | Bemidji | \$1,053 |
| 12 | Fairmont | \$1,047 |
| 13 | Minneapolis | \$1,035 |
| 14 | Albert Lea | \$1,026 |
| 15 | Brainerd | \$1,019 |
| 16 | Rochester | \$1,017 |
| 17 | St. Cloud | \$1,015 |
| 18 | Willmar | \$988 |

Average Monthly Bills

National Rank 17 out of 50

Avg. bill costs: **\$2,007 per month**

6% Above National Average

34% of Household Income

Average Monthly Payments **\$2,007**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|--|---------|-----|
| Mortgage | | \$1,294 | 47% |
| Rent | | \$977 | 27% |
| Auto Loan | | \$414 | 75% |
| Utilities | | \$286 | 97% |
| Auto Insurance | | \$178 | 83% |
| Cable & Internet | | \$109 | 75% |
| Health Insurance | | \$209 | 83% |
| Mobile | | \$103 | 93% |
| Life Insurance | | \$110 | 26% |
| Alarm & Security | | \$105 | 11% |

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Mississippi

View doxoINSIGHTS for Mississippi

Mississippi Avg. Monthly Bill (minus housing)

| | | |
|----|-------------|---------|
| 1 | Gulfport | \$1,275 |
| 2 | Vicksburg | \$1,254 |
| 3 | McComb | \$1,117 |
| 4 | Picayune | \$1,060 |
| 5 | Grenada | \$1,053 |
| 6 | Oxford | \$1,053 |
| 7 | Hattiesburg | \$1,016 |
| 8 | Jackson | \$986 |
| 9 | Starkville | \$981 |
| 10 | Meridian | \$971 |
| 11 | Indianola | \$957 |
| 12 | Cleveland | \$954 |
| 13 | Laurel | \$946 |
| 14 | Greenwood | \$939 |
| 15 | Greenville | \$933 |
| 16 | Columbus | \$917 |
| 17 | Clarksdale | \$912 |
| 18 | Tupelo | \$910 |

Average Monthly Bills

National Rank **48** out of 50

Avg. bill costs: **\$1,567 per month**

17% Below National Average

42% of Household Income

Average Monthly Payments **\$1,567**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$914 | 34% |
| Rent | \$780 | 28% |
| Auto Loan | \$385 | 84% |
| Utilities | \$233 | 100% |
| Auto Insurance | \$179 | 78% |
| Cable & Internet | \$123 | 100% |
| Health Insurance | \$119 | 77% |
| Mobile | \$103 | 94% |
| Life Insurance | \$79 | 33% |
| Alarm & Security | \$66 | 15% |

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View doxoINSIGHTS for Missouri

Average Monthly Bills

National Rank **45** out of 50

Avg. bill costs: **\$1,612 per month**

15% Below National Average

34% of Household Income

Average Monthly Payments **\$1,612**
National Average **\$1,889**

Missouri Avg. Monthly Bill (minus housing)

| | | |
|----|-------------------|---------|
| 1 | Poplar Bluff | \$1,090 |
| 2 | Fort Leonard Wood | \$1,023 |
| 3 | Branson | \$986 |
| 4 | Columbia | \$980 |
| 5 | Kansas City | \$954 |
| 6 | Mexico | \$929 |
| 7 | Kennett | \$928 |
| 8 | Moberly | \$927 |
| 9 | Lebanon | \$919 |
| 10 | Kirkville | \$916 |
| 11 | St. Louis | \$911 |
| 12 | West Plains | \$905 |
| 13 | Rolla | \$895 |
| 14 | Cape Girardeau | \$890 |
| 15 | Jefferson City | \$885 |
| 16 | Sikeston | \$839 |
| 17 | St. Joseph | \$826 |
| 18 | Farmington | \$820 |

| Bill Category | Average Monthly Bill | % of Households with Bill |
|---------------|----------------------|---------------------------|
|---------------|----------------------|---------------------------|

| | | |
|------------------|---------|------------|
| Mortgage | \$1,021 | 41% |
| Rent | \$830 | 31% |
| Auto Loan | \$369 | 76% |
| Utilities | \$256 | 91% |
| Auto Insurance | \$141 | 84% |
| Cable & Internet | \$113 | 88% |
| Health Insurance | \$94 | 72% |
| Mobile | \$100 | 97% |
| Life Insurance | \$81 | 33% |
| Alarm & Security | \$87 | 12% |

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[View doxoINSIGHTS for Montana](#)

Montana Avg. Monthly Bill (minus housing)

| | | |
|---|-------------|---------|
| 1 | Bozeman | \$1,180 |
| 2 | Butte | \$1,159 |
| 3 | Missoula | \$1,122 |
| 4 | Kalispell | \$1,110 |
| 5 | Billings | \$1,077 |
| 6 | Helena | \$1,020 |
| 7 | Great Falls | \$982 |

Average Monthly Bills











National Rank **26** out of 50

Avg. bill costs: **\$1,835 per month**

3% Below National Average

42% of Household Income

Average Monthly Payments **\$1,835**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------------------------------------------------------------------------------------------|----------------------|---------------------------|
| Mortgage  | \$1,031 | 39% |
| Rent  | \$810 | 29% |
| Auto Loan  | \$402 | 94% |
| Utilities  | \$398 | 100% |
| Auto Insurance  | \$210 | 76% |
| Cable & Internet  | \$104 | 72% |
| Health Insurance  | \$130 | 60% |
| Mobile  | \$89 | 87% |
| Life Insurance  | \$84 | 21% |
| Alarm & Security  | \$123 | 15% |

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Nebraska

View doxoINSIGHTS for Nebraska

Nebraska Avg. Monthly Bill (minus housing)

| | | |
|----|--------------|---------|
| 1 | Columbus | \$1,022 |
| 2 | Fremont | \$959 |
| 3 | Omaha | \$928 |
| 4 | Scottsbluff | \$918 |
| 5 | Kearney | \$911 |
| 6 | Lincoln | \$891 |
| 7 | Grand Island | \$886 |
| 8 | North Platte | \$879 |
| 9 | Norfolk | \$876 |
| 10 | Beatrice | \$874 |
| 11 | Hastings | \$851 |
| 12 | Lexington | \$842 |

Average Monthly Bills

National Rank **41** out of 50

Avg. bill costs: **\$1,663 per month**

12% Below National Average

33% of Household Income

Average Monthly Payments **\$1,663**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,096 | 40% |
| Rent | \$833 | 32% |
| Auto Loan | \$376 | 64% |
| Utilities | \$290 | 100% |
| Auto Insurance | \$191 | 77% |
| Cable & Internet | \$99 | 75% |
| Health Insurance | \$95 | 66% |
| Mobile | \$119 | 90% |
| Life Insurance | \$87 | 25% |
| Alarm & Security | \$99 | 15% |

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Nevada

View doxoINSIGHTS for Nevada

Nevada Avg. Monthly Bill (minus housing)

| | | |
|---|----------------------|---------|
| 1 | Pahrump | \$1,030 |
| 2 | Gardnerville Ranchos | \$1,028 |
| 3 | Las Vegas | \$992 |
| 4 | Fernley | \$949 |
| 5 | Reno | \$931 |
| 6 | Elko | \$927 |
| 7 | Carson City | \$880 |
| 8 | Winnemucca | \$844 |

Average Monthly Bills

National Rank **20** out of 50

Avg. bill costs: **\$1,928 per month**

2% Above National Average

39% of Household Income

Average Monthly Payments **\$1,928**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,250 | 38% |
| Rent | \$1,107 | 42% |
| Auto Loan | \$439 | 67% |
| Utilities | \$274 | 93% |
| Auto Insurance | \$186 | 77% |
| Cable & Internet | \$110 | 86% |
| Health Insurance | \$84 | 58% |
| Mobile | \$117 | 94% |
| Life Insurance | \$87 | 23% |
| Alarm & Security | \$109 | 13% |

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New Hampshire

View doxoINSIGHTS for New Hampshire

New Hampshire Avg. Monthly Bill (minus housing)

| | | |
|---|------------|---------|
| 1 | Manchester | \$1,206 |
| 2 | Lebanon | \$1,195 |
| 3 | Laconia | \$1,036 |
| 4 | Keene | \$992 |
| 5 | Concord | \$984 |
| 6 | Berlin | \$879 |

Average Monthly Bills

National Rank **10** out of 50

Avg. bill costs: **\$2,188 per month**

16% Above National Average

34% of Household Income

Average Monthly Payments **\$2,188**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,603 | 47% |
| Rent | \$1,111 | 28% |
| Auto Loan | \$416 | 79% |
| Utilities | \$345 | 89% |
| Auto Insurance | \$183 | 86% |
| Cable & Internet | \$147 | 84% |
| Health Insurance | \$127 | 74% |
| Mobile | \$94 | 93% |
| Life Insurance | \$85 | 22% |
| Alarm & Security | \$84 | 15% |

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View doxoINSIGHTS for New Jersey

New Jersey Avg. Monthly Bill (minus housing)

| | | |
|---|---------------|---------|
| 1 | Atlantic City | \$1,434 |
| 2 | Vineland | \$1,403 |
| 3 | Ocean City | \$1,180 |
| 4 | Trenton | \$1,118 |

Average Monthly Bills

National Rank **2** out of 50





















Avg. bill costs: **\$2,562 per month**

36% Above National Average

36% of Household Income

Average Monthly Payments **\$2,562**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | | |
|------------------|-------------------------------------------------------------------------------------|---------|---------------------------------------------------------------------------------------|-----|
| Mortgage |  | \$2,029 |  | 43% |
| Rent |  | \$1,334 |  | 35% |
| Auto Loan |  | \$417 |  | 73% |
| Utilities |  | \$436 |  | 94% |
| Auto Insurance |  | \$226 |  | 84% |
| Cable & Internet |  | \$130 |  | 65% |
| Health Insurance |  | \$140 |  | 82% |
| Mobile |  | \$86 |  | 92% |
| Life Insurance |  | \$107 |  | 30% |
| Alarm & Security |  | \$86 |  | 19% |

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New Mexico

View doxoINSIGHTS for New Mexico

Average Monthly Bills

National Rank **46** out of 50

Avg. bill costs: **\$1,608 per month**

15% Below National Average

40% of Household Income

Average Monthly Payments **\$1,608**
National Average **\$1,889**

New Mexico Avg. Monthly Bill (minus housing)

| | | |
|----|-------------|---------|
| 1 | Roswell | \$1,149 |
| 2 | Gallup | \$1,058 |
| 3 | Espanola | \$1,034 |
| 4 | Farmington | \$1,013 |
| 5 | Hobbs | \$988 |
| 6 | Silver City | \$974 |
| 7 | Las Vegas | \$969 |
| 8 | Grants | \$952 |
| 9 | Taos | \$935 |
| 10 | Carlsbad | \$920 |
| 11 | Deming | \$915 |
| 12 | Alamogordo | \$895 |
| 13 | Los Alamos | \$894 |
| 14 | Ruidoso | \$886 |
| 15 | Albuquerque | \$886 |
| 16 | Santa Fe | \$864 |
| 17 | Portales | \$863 |
| 18 | Clovis | \$840 |

Bill Category

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$958 | 37% |
| Rent | \$844 | 30% |
| Auto Loan | \$453 | 70% |
| Utilities | \$322 | 100% |
| Auto Insurance | \$141 | 84% |
| Cable & Internet | \$97 | 83% |
| Health Insurance | \$74 | 72% |
| Mobile | \$97 | 94% |
| Life Insurance | \$63 | 26% |
| Alarm & Security | \$78 | 12% |

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View doxoINSIGHTS for New York

New York Avg. Monthly Bill (minus housing)

| | | |
|----|--------------|---------|
| 1 | Gloversville | \$1,220 |
| 2 | Utica | \$1,162 |
| 3 | Amsterdam | \$1,147 |
| 4 | Kingston | \$1,115 |
| 5 | Poughkeepsie | \$1,100 |
| 6 | Hudson | \$1,078 |
| 7 | Watertown | \$1,063 |
| 8 | Glens Falls | \$1,047 |
| 9 | Auburn | \$997 |
| 10 | Corning | \$996 |
| 11 | Elmira | \$990 |
| 12 | Albany | \$986 |
| 13 | Malone | \$961 |
| 14 | Ithaca | \$956 |
| 15 | Ogdensburg | \$939 |
| 16 | Syracuse | \$934 |
| 17 | Olean | \$934 |
| 18 | Cortland | \$931 |

Average Monthly Bills

National Rank 8 out of 50

Avg. bill costs: **\$2,252 per month**

19% Above National Average

37% of Household Income

Average Monthly Payments **\$2,252**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,810 | 33% |
| Rent | \$1,280 | 44% |
| Auto Loan | \$412 | 77% |
| Utilities | \$345 | 93% |
| Auto Insurance | \$217 | 79% |
| Cable & Internet | \$132 | 72% |
| Health Insurance | \$70 | 77% |
| Mobile | \$90 | 92% |
| Life Insurance | \$99 | 38% |
| Alarm & Security | \$91 | 11% |

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View doxoINSIGHTS for North Carolina

North Carolina Avg. Monthly Bill (minus housing)

| | | |
|----|----------------|---------|
| 1 | Washington | \$1,280 |
| 2 | Wilson | \$1,225 |
| 3 | New Bern | \$1,206 |
| 4 | Raleigh | \$1,150 |
| 5 | Greenville | \$1,149 |
| 6 | Roanoke Rapids | \$1,124 |
| 7 | Rocky Mount | \$1,121 |
| 8 | Burlington | \$1,098 |
| 9 | Morehead City | \$1,096 |
| 10 | Albemarle | \$1,089 |
| 11 | Cullowhee | \$1,059 |
| 12 | Rockingham | \$1,054 |
| 13 | Henderson | \$1,022 |
| 14 | Elizabeth City | \$1,019 |
| 15 | Wilmington | \$1,009 |
| 16 | Fayetteville | \$1,009 |
| 17 | Sanford | \$1,001 |
| 18 | Mount Airy | \$991 |

Average Monthly Bills

National Rank 32 out of 50

Avg. bill costs: **\$1,768 per month**

6% Below National Average

39% of Household Income



| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,035 | 41% |
| Rent | \$907 | 32% |
| Auto Loan | \$375 | 88% |
| Utilities | \$279 | 90% |
| Auto Insurance | \$183 | 83% |
| Cable & Internet | \$113 | 88% |
| Health Insurance | \$106 | 78% |
| Mobile | \$104 | 93% |
| Life Insurance | \$75 | 32% |
| Alarm & Security | \$78 | 14% |

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North Dakota

View doxoINSIGHTS for North Dakota

North Dakota Avg. Monthly Bill (minus housing)

| | | |
|---|-------------|---------|
| 1 | Wahpeton | \$1,283 |
| 2 | Dickinson | \$1,204 |
| 3 | Williston | \$1,181 |
| 4 | Minot | \$1,147 |
| 5 | Jamestown | \$1,098 |
| 6 | Fargo | \$1,072 |
| 7 | Grand Forks | \$1,066 |
| 8 | Bismarck | \$1,000 |

Average Monthly Bills











National Rank **27** out of 50

Avg. bill costs: **\$1,835 per month**

3% Below National Average

35% of Household Income

Average Monthly Payments **\$1,835**
National Average **\$1,889**

| Bill Category | | Average Monthly Bill | % of Households with Bill |
|------------------|-------------------------------------------------------------------------------------|----------------------|---------------------------|
| Mortgage |  | \$1,121 | 33% |
| Rent |  | \$826 | 35% |
| Auto Loan |  | \$478 | 75% |
| Utilities |  | \$305 | 80% |
| Auto Insurance |  | \$222 | 81% |
| Cable & Internet |  | \$99 | 76% |
| Health Insurance |  | \$181 | 78% |
| Mobile |  | \$123 | 100% |
| Life Insurance |  | \$120 | 28% |
| Alarm & Security |  | \$84 | 15% |

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View doxoINSIGHTS for Ohio

Ohio Avg. Monthly Bill (minus housing)

| | | |
|----|-------------|---------|
| 1 | Bucyrus | \$1,070 |
| 2 | Akron | \$1,042 |
| 3 | Wapakoneta | \$1,040 |
| 4 | Portsmouth | \$1,031 |
| 5 | Norwalk | \$1,027 |
| 6 | Springfield | \$1,025 |
| 7 | Fremont | \$1,015 |
| 8 | Canton | \$1,012 |
| 9 | Defiance | \$1,002 |
| 10 | Urbana | \$998 |
| 11 | Celina | \$986 |
| 12 | Chillicothe | \$980 |
| 13 | Ashtabula | \$973 |
| 14 | Mansfield | \$970 |
| 15 | Toledo | \$967 |
| 16 | Tiffin | \$961 |
| 17 | Cleveland | \$954 |
| 18 | Marietta | \$953 |

Average Monthly Bills

National Rank **39** out of 50




















Avg. bill costs: **\$1,666 per month**

12% Below National Average

35% of Household Income

Average Monthly Payments **\$1,666**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | | |
|------------------|-------------------------------------------------------------------------------------|-------|---------------------------------------------------------------------------------------|------|
| Mortgage |  | \$968 |  | 42% |
| Rent |  | \$808 |  | 32% |
| Auto Loan |  | \$357 |  | 71% |
| Utilities |  | \$314 |  | 100% |
| Auto Insurance |  | \$178 |  | 81% |
| Cable & Internet |  | \$120 |  | 85% |
| Health Insurance |  | \$86 |  | 69% |
| Mobile |  | \$109 |  | 91% |
| Life Insurance |  | \$90 |  | 25% |
| Alarm & Security |  | \$82 |  | 10% |

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Oklahoma

View doxoINSIGHTS for Oklahoma

Oklahoma Avg. Monthly Bill (minus housing)

| | | |
|----|---------------|---------|
| 1 | Bartlesville | \$1,113 |
| 2 | Miami | \$1,073 |
| 3 | McAlester | \$1,022 |
| 4 | Elk City | \$1,022 |
| 5 | Oklahoma City | \$1,019 |
| 6 | Tulsa | \$1,006 |
| 7 | Stillwater | \$1,003 |
| 8 | Shawnee | \$991 |
| 9 | Weatherford | \$972 |
| 10 | Ponca City | \$963 |
| 11 | Guymon | \$952 |
| 12 | Durant | \$949 |
| 13 | Woodward | \$922 |
| 14 | Altus | \$915 |
| 15 | Ardmore | \$906 |
| 16 | Enid | \$906 |
| 17 | Tahlequah | \$890 |
| 18 | Duncan | \$889 |

Average Monthly Bills

National Rank **44** out of 50

Avg. bill costs: **\$1,619 per month**

14% Below National Average

37% of Household Income

Average Monthly Payments **\$1,619**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$944 | 36% |
| Rent | \$810 | 31% |
| Auto Loan | \$442 | 76% |
| Utilities | \$290 | 99% |
| Auto Insurance | \$144 | 81% |
| Cable & Internet | \$107 | 90% |
| Health Insurance | \$90 | 66% |
| Mobile | \$117 | 96% |
| Life Insurance | \$71 | 17% |
| Alarm & Security | \$45 | 10% |

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View doxoINSIGHTS for Oregon

Oregon Avg. Monthly Bill (minus housing)

| | | |
|----|---------------|---------|
| 1 | Salem | \$1,160 |
| 2 | Prineville | \$1,085 |
| 3 | Grants Pass | \$1,040 |
| 4 | Bend | \$1,030 |
| 5 | Portland | \$1,029 |
| 6 | Brookings | \$996 |
| 7 | Roseburg | \$987 |
| 8 | Hood River | \$985 |
| 9 | Newport | \$966 |
| 10 | Eugene | \$960 |
| 11 | Klamath Falls | \$956 |
| 12 | Albany | \$955 |
| 13 | The Dalles | \$943 |
| 14 | Hermiston | \$933 |
| 15 | Medford | \$927 |
| 16 | La Grande | \$908 |
| 17 | Coos Bay | \$887 |
| 18 | Astoria | \$809 |

Average Monthly Bills

National Rank **16** out of 50

Avg. bill costs: **\$2,071 per month**

10% Above National Average

40% of Household Income

Average Monthly Payments **\$2,071**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | | |
|------------------|--|---------|--|-----|
| Mortgage | | \$1,368 | | 41% |
| Rent | | \$1,110 | | 36% |
| Auto Loan | | \$425 | | 68% |
| Utilities | | \$331 | | 98% |
| Auto Insurance | | \$183 | | 84% |
| Cable & Internet | | \$114 | | 79% |
| Health Insurance | | \$139 | | 76% |
| Mobile | | \$113 | | 94% |
| Life Insurance | | \$92 | | 28% |
| Alarm & Security | | \$89 | | 14% |

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Pennsylvania

View doxoINSIGHTS for Pennsylvania

Pennsylvania Avg. Monthly Bill (minus housing)

| | | |
|----|------------------|---------|
| 1 | Somerset | \$1,340 |
| 2 | State College | \$1,202 |
| 3 | Johnstown | \$1,111 |
| 4 | Erie | \$1,083 |
| 5 | Indiana | \$1,081 |
| 6 | Warren | \$1,072 |
| 7 | Altoona | \$1,052 |
| 8 | Pittsburgh | \$1,030 |
| 9 | East Stroudsburg | \$1,027 |
| 10 | Williamsport | \$1,006 |
| 11 | St. Marys | \$1,006 |
| 12 | Philadelphia | \$1,004 |
| 13 | Bradford | \$986 |
| 14 | New Castle | \$977 |
| 15 | Lewisburg | \$976 |
| 16 | Meadville | \$971 |
| 17 | DuBois | \$967 |
| 18 | York | \$957 |

Average Monthly Bills

National Rank **33** out of 50

Avg. bill costs: **\$1,767 per month**

6% Below National Average

34% of Household Income

Average Monthly Payments **\$1,767**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,179 | 41% |
| Rent | \$938 | 29% |
| Auto Loan | \$338 | 71% |
| Utilities | \$315 | 97% |
| Auto Insurance | \$197 | 83% |
| Cable & Internet | \$106 | 73% |
| Health Insurance | \$138 | 77% |
| Mobile | \$82 | 92% |
| Life Insurance | \$81 | 26% |
| Alarm & Security | \$79 | 17% |

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Rhode Island

View doxoINSIGHTS for Rhode Island

Rhode Island Avg. Monthly Bill (minus housing)

1 Providence \$1,049

Average Monthly Bills

National Rank 12 out of 50

Avg. bill costs: **\$2,147 per month**

14% Above National Average

39% of Household Income

Average Monthly Payments **\$2,147**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,462 | 42% |
| Rent | \$1,004 | 38% |
| Auto Loan | \$377 | 79% |
| Utilities | \$398 | 100% |
| Auto Insurance | \$214 | 83% |
| Cable & Internet | \$121 | 47% |
| Health Insurance | \$120 | 77% |
| Mobile | \$92 | 91% |
| Life Insurance | \$127 | 35% |
| Alarm & Security | \$61 | 15% |

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View doxoINSIGHTS for South Carolina

South Carolina Avg. Monthly Bill (minus housing)

| | | |
|----|--------------------|---------|
| 1 | Myrtle Beach | \$1,181 |
| 2 | Greenville | \$1,133 |
| 3 | Hilton Head Island | \$1,110 |
| 4 | Union | \$1,051 |
| 5 | Sumter | \$1,043 |
| 6 | Charleston | \$1,015 |
| 7 | Gaffney | \$1,015 |
| 8 | Seneca | \$995 |
| 9 | Columbia | \$971 |
| 10 | Newberry | \$964 |
| 11 | Greenwood | \$955 |
| 12 | Orangeburg | \$951 |
| 13 | Spartanburg | \$927 |
| 14 | Georgetown | \$913 |
| 15 | Bennettville | \$896 |
| 16 | Florence | \$864 |

Average Monthly Bills

National Rank **38** out of 50

Avg. bill costs: **\$1,690 per month**

11% Below National Average

39% of Household Income

Average Monthly Payments **\$1,690**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$946 | 40% |
| Rent | \$894 | 28% |
| Auto Loan | \$373 | 77% |
| Utilities | \$301 | 94% |
| Auto Insurance | \$194 | 90% |
| Cable & Internet | \$120 | 89% |
| Health Insurance | \$98 | 75% |
| Mobile | \$95 | 100% |
| Life Insurance | \$86 | 33% |
| Alarm & Security | \$77 | 14% |

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South Dakota

View doxoINSIGHTS for South Dakota

South Dakota Avg. Monthly Bill (minus housing)

| | | |
|---|-------------|---------|
| 1 | Watertown | \$1,178 |
| 2 | Aberdeen | \$1,161 |
| 3 | Huron | \$1,060 |
| 4 | Pierre | \$1,046 |
| 5 | Brookings | \$998 |
| 6 | Yankton | \$992 |
| 7 | Rapid City | \$985 |
| 8 | Sioux Falls | \$978 |

Average Monthly Bills











National Rank **37** out of 50

Avg. bill costs: **\$1,691 per month**

10% Below National Average

36% of Household Income

Average Monthly Payments **\$1,691**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------------------------------------------------------------------------------------------|----------------------|---------------------------|
| Mortgage  | \$1,101 | 38% |
| Rent  | \$747 | 30% |
| Auto Loan  | \$434 | 71% |
| Utilities  | \$239 | 100% |
| Auto Insurance  | \$206 | 72% |
| Cable & Internet  | \$92 | 88% |
| Health Insurance  | \$129 | 88% |
| Mobile  | \$115 | 98% |
| Life Insurance  | \$135 | 28% |
| Alarm & Security  | \$84 | 15% |

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Tennessee

View doxoINSIGHTS for Tennessee

Tennessee Avg. Monthly Bill (minus housing)

| | | |
|----|--------------|---------|
| 1 | Shelbyville | \$1,154 |
| 2 | Knoxville | \$1,122 |
| 3 | Athens | \$1,092 |
| 4 | Sevierville | \$1,081 |
| 5 | Dyersburg | \$1,054 |
| 6 | Morristown | \$1,035 |
| 7 | Nashville | \$1,034 |
| 8 | Tullahoma | \$1,018 |
| 9 | Paris | \$952 |
| 10 | Greeneville | \$951 |
| 11 | McMinnville | \$950 |
| 12 | Crossville | \$941 |
| 13 | Cleveland | \$932 |
| 14 | Cookeville | \$927 |
| 15 | Brownsville | \$926 |
| 16 | Memphis | \$922 |
| 17 | Kingsport | \$905 |
| 18 | Johnson City | \$893 |

Average Monthly Bills

National Rank **40** out of 50

Avg. bill costs: **\$1,663 per month**

12% Below National Average

38% of Household Income

Average Monthly Payments **\$1,663**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$990 | 39% |
| Rent | \$869 | 31% |
| Auto Loan | \$388 | 76% |
| Utilities | \$254 | 95% |
| Auto Insurance | \$180 | 78% |
| Cable & Internet | \$122 | 87% |
| Health Insurance | \$118 | 77% |
| Mobile | \$99 | 95% |
| Life Insurance | \$85 | 27% |
| Alarm & Security | \$83 | 16% |

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View doxoINSIGHTS for Texas

Texas Avg. Monthly Bill (minus housing)

| | | |
|----|-----------------|---------|
| 1 | Brenham | \$1,598 |
| 2 | Levelland | \$1,312 |
| 3 | Rio Grande City | \$1,261 |
| 4 | Lubbock | \$1,206 |
| 5 | McAllen | \$1,205 |
| 6 | Longview | \$1,173 |
| 7 | Texarkana | \$1,153 |
| 8 | Beeville | \$1,146 |
| 9 | Snyder | \$1,123 |
| 10 | Amarillo | \$1,117 |
| 11 | Alice | \$1,110 |
| 12 | Pampa | \$1,107 |
| 13 | Stephenville | \$1,103 |
| 14 | Odessa | \$1,081 |
| 15 | Port Lavaca | \$1,081 |
| 16 | Corsicana | \$1,077 |
| 17 | Bay City | \$1,067 |
| 18 | Pearsall | \$1,065 |

Average Monthly Bills

National Rank **24** out of 50

Avg. bill costs: **\$1,883 per month**

0% Above National Average

36% of Household Income

Average Monthly Payments **\$1,883**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | | |
|------------------|--|---------|--|-----|
| Mortgage | | \$1,351 | | 36% |
| Rent | | \$1,045 | | 36% |
| Auto Loan | | \$462 | | 74% |
| Utilities | | \$255 | | 93% |
| Auto Insurance | | \$150 | | 83% |
| Cable & Internet | | \$115 | | 89% |
| Health Insurance | | \$93 | | 77% |
| Mobile | | \$116 | | 97% |
| Life Insurance | | \$74 | | 26% |
| Alarm & Security | | \$96 | | 16% |

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Utah

View doxoINSIGHTS for Utah

Utah Avg. Monthly Bill (minus housing)

| | | |
|---|----------------|---------|
| 1 | Heber | \$1,020 |
| 2 | Provo | \$999 |
| 3 | Ogden | \$959 |
| 4 | St. George | \$918 |
| 5 | Vernal | \$901 |
| 6 | Price | \$894 |
| 7 | Salt Lake City | \$878 |
| 8 | Logan | \$865 |
| 9 | Cedar City | \$858 |

Average Monthly Bills











National Rank **25** out of 50

Avg. bill costs: **\$1,844 per month**

2% Below National Average

32% of Household Income

Average Monthly Payments **\$1,844**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------------------------------------------------------------------------------------------|----------------------|---------------------------|
| Mortgage  | \$1,285 | 50% |
| Rent  | \$1,037 | 29% |
| Auto Loan  | \$416 | 71% |
| Utilities  | \$266 | 90% |
| Auto Insurance  | \$163 | 79% |
| Cable & Internet  | \$98 | 68% |
| Health Insurance  | \$112 | 54% |
| Mobile  | \$103 | 91% |
| Life Insurance  | \$98 | 20% |
| Alarm & Security  | \$66 | 11% |

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View doxoINSIGHTS for Vermont

Vermont Avg. Monthly Bill (minus housing)

| | | |
|---|------------|---------|
| 1 | Rutland | \$1,141 |
| 2 | Burlington | \$1,090 |
| 3 | Bennington | \$1,049 |
| 4 | Barre | \$1,016 |

Average Monthly Bills

National Rank 15 out of 50

Avg. bill costs: **\$2,073 per month**

10% Above National Average

41% of Household Income

Average Monthly Payments **\$2,073**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,280 | 44% |
| Rent | \$985 | 27% |
| Auto Loan | \$419 | 100% |
| Utilities | \$341 | 92% |
| Auto Insurance | \$161 | 91% |
| Cable & Internet | \$141 | 69% |
| Health Insurance | \$141 | 78% |
| Mobile | \$119 | 89% |
| Life Insurance | \$111 | 28% |
| Alarm & Security | \$84 | 15% |



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View doxoINSIGHTS for Virginia

Virginia Avg. Monthly Bill (minus housing)

| | | |
|----|-----------------|---------|
| 1 | Harrisonburg | \$1,516 |
| 2 | Staunton | \$1,237 |
| 3 | Charlottesville | \$1,085 |
| 4 | Roanoke | \$998 |
| 5 | Richmond | \$981 |
| 6 | Big Stone Gap | \$972 |
| 7 | Virginia Beach | \$944 |
| 8 | Winchester | \$890 |
| 9 | Danville | \$834 |
| 10 | Martinsville | \$815 |
| 11 | Lynchburg | \$795 |
| 12 | Blacksburg | \$767 |

Average Monthly Bills











National Rank **14** out of 50

Avg. bill costs: **\$2,101 per month**

11% Above National Average

33% of Household Income

Average Monthly Payments **\$2,101**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------------------------------------------------------------------------------------------|----------------------|---------------------------|
| Mortgage  | \$1,515 | 46% |
| Rent  | \$1,234 | 32% |
| Auto Loan  | \$399 | 71% |
| Utilities  | \$284 | 100% |
| Auto Insurance  | \$201 | 83% |
| Cable & Internet  | \$119 | 64% |
| Health Insurance  | \$106 | 83% |
| Mobile  | \$88 | 92% |
| Life Insurance  | \$81 | 30% |
| Alarm & Security  | \$74 | 17% |

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View doxoINSIGHTS for Washington

Washington Avg. Monthly Bill (minus housing)

| | | |
|----|--------------|---------|
| 1 | Yakima | \$1,354 |
| 2 | Bellingham | \$1,134 |
| 3 | Port Angeles | \$1,119 |
| 4 | Ellensburg | \$1,075 |
| 5 | Wenatchee | \$1,060 |
| 6 | Seattle | \$1,059 |
| 7 | Olympia | \$1,035 |
| 8 | Walla Walla | \$1,033 |
| 9 | Pullman | \$1,030 |
| 10 | Kennewick | \$1,009 |
| 11 | Othello | \$1,009 |
| 12 | Oak Harbor | \$990 |
| 13 | Aberdeen | \$969 |
| 14 | Mount Vernon | \$963 |
| 15 | Centralia | \$944 |
| 16 | Spokane | \$926 |
| 17 | Moses Lake | \$907 |
| 18 | Bremerton | \$905 |

Average Monthly Bills

National Rank **9** out of **50**

Avg. bill costs: **\$2,199 per month**

16% Above National Average

36% of Household Income

Average Monthly Payments **\$2,199**
National Average **\$1,889**

| Bill Category | Average Monthly Bill | % of Households with Bill |
|------------------|----------------------|---------------------------|
| Mortgage | \$1,533 | 43% |
| Rent | \$1,258 | 36% |
| Auto Loan | \$435 | 62% |
| Utilities | \$353 | 100% |
| Auto Insurance | \$206 | 83% |
| Cable & Internet | \$112 | 67% |
| Health Insurance | \$108 | 86% |
| Mobile | \$98 | 90% |
| Life Insurance | \$90 | 28% |
| Alarm & Security | \$106 | 15% |

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View doxoINSIGHTS for West Virginia

West Virginia Avg. Monthly Bill (minus housing)

| | | |
|----|----------------|---------|
| 1 | Point Pleasant | \$1,383 |
| 2 | Weirton | \$1,203 |
| 3 | Mount Gay | \$1,148 |
| 4 | Morgantown | \$1,147 |
| 5 | Beckley | \$1,118 |
| 6 | Bluefield | \$1,112 |
| 7 | Clarksburg | \$1,089 |
| 8 | Charleston | \$1,074 |
| 9 | Wheeling | \$1,064 |
| 10 | Huntington | \$1,053 |
| 11 | Parkersburg | \$1,023 |
| 12 | Hagerstown | \$1,013 |
| 13 | Fairmont | \$972 |
| 14 | Elkins | \$919 |

Average Monthly Bills

National Rank **50** out of 50

Avg. bill costs: **\$1,485 per month**

21% Below National Average

39% of Household Income

Average Monthly Payments **\$1,485**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|--|-------|------|
| Mortgage | | \$745 | 34% |
| Rent | | \$725 | 23% |
| Auto Loan | | \$390 | 77% |
| Utilities | | \$305 | 100% |
| Auto Insurance | | \$194 | 78% |
| Cable & Internet | | \$122 | 82% |
| Health Insurance | | \$138 | 50% |
| Mobile | | \$132 | 83% |
| Life Insurance | | \$67 | 20% |
| Alarm & Security | | \$87 | 21% |

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View doxoINSIGHTS for Wisconsin

Wisconsin Avg. Monthly Bill (minus housing)

| | | |
|----|---------------|---------|
| 1 | Shawano | \$1,285 |
| 2 | Fond du Lac | \$1,264 |
| 3 | Wausau | \$1,252 |
| 4 | Milwaukee | \$1,244 |
| 5 | La Crosse | \$1,228 |
| 6 | Eau Claire | \$1,181 |
| 7 | Whitewater | \$1,176 |
| 8 | Manitowoc | \$1,171 |
| 9 | Beaver Dam | \$1,153 |
| 10 | Stevens Point | \$1,152 |
| 11 | Madison | \$1,143 |
| 12 | Appleton | \$1,124 |
| 13 | Janesville | \$1,118 |
| 14 | Green Bay | \$1,106 |
| 15 | Oshkosh | \$1,082 |
| 16 | Watertown | \$1,055 |
| 17 | Sheboygan | \$1,043 |
| 18 | Racine | \$1,037 |

Average Monthly Bills

National Rank **21** out of 50

Avg. bill costs: **\$1,923 per month**

2% Above National Average

38% of Household Income

Average Monthly Payments **\$1,923**
National Average **\$1,889**

Bill Category Average Monthly Bill % of Households with Bill

| | | | |
|------------------|--|---------|-----|
| Mortgage | | \$1,074 | 43% |
| Rent | | \$856 | 32% |
| Auto Loan | | \$420 | 81% |
| Utilities | | \$356 | 99% |
| Auto Insurance | | \$184 | 82% |
| Cable & Internet | | \$118 | 83% |
| Health Insurance | | \$117 | 84% |
| Mobile | | \$131 | 91% |
| Life Insurance | | \$82 | 31% |
| Alarm & Security | | \$114 | 7% |

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Wyoming

View doxoINSIGHTS for Wyoming

Wyoming Avg. Monthly Bill (minus housing)

| | | |
|---|--------------|---------|
| 1 | Cheyenne | \$1,737 |
| 2 | Rock Springs | \$1,626 |
| 3 | Sheridan | \$1,546 |
| 4 | Evanston | \$1,365 |
| 5 | Laramie | \$1,300 |
| 6 | Riverton | \$1,289 |
| 7 | Gillette | \$1,123 |
| 8 | Casper | \$1,119 |

Average Monthly Bills











National Rank **13** out of 50

Avg. bill costs: **\$2,107 per month**

12% Above National Average

41% of Household Income

Average Monthly Payments **\$2,107**
National Average **\$1,889**

| Bill Category | | Average Monthly Bill | % of Households with Bill |
|------------------|-------------------------------------------------------------------------------------|----------------------|---------------------------|
| Mortgage |  | \$1,177 | 41% |
| Rent |  | \$855 | 27% |
| Auto Loan |  | \$559 | 86% |
| Utilities |  | \$282 | 97% |
| Auto Insurance |  | \$335 | 92% |
| Cable & Internet |  | \$122 | 86% |
| Health Insurance |  | \$105 | 75% |
| Mobile |  | \$102 | 92% |
| Life Insurance |  | \$164 | 28% |
| Alarm & Security |  | \$55 | 15% |

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About doxo

doxo provides simple, secure all-in-one bill payment to any biller, with any payment method, on any device. A doxoPLUS subscription adds free bank payments and five essential financial protections that boost household financial health.

Through these services, doxo currently serves over four million paying users who can make payments to over 75,000 local and national businesses, making doxo the largest bill pay directory in the nation. Billers on the network get paid directly, fast and free – and consumers have complete bill pay independence over when and how they pay their bills.

doxo expanded its user base by more than 70 percent in the past year and is expanding its team to further accelerate growth and change the bill pay landscape to focus on the customer. doxo investors include MDV, Sigma Partners, and Bezos Expeditions. doxo is based in Seattle, WA.

For more information visit www.doxo.com.