

U.S. Auto Insurance Market Size and Household Spending Report

United States of Bill Pay doxolNSIGHTS Report 2021



A comprehensive look into the auto insurance industry, with a deep dive into category market size and average spend at the national, state, and regional level.



About doxolNSIGHTS

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

Statistically significant, with over 5 million paying consumers.

30,000+

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

100,000

Covering 45 different biller service categories, with more than 100,000 unique billers

All income brackets

Economically representative, with participation from all income brackets.

All payment funding sources

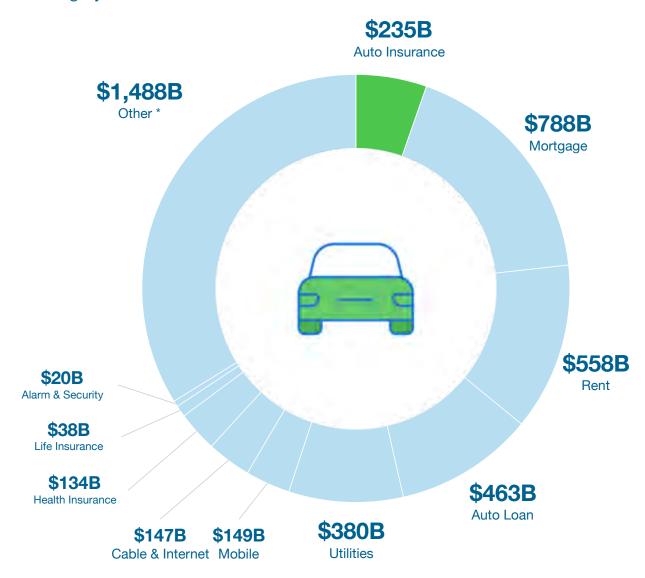
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

doxolNSIGHTS 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, doxolNSIGHTS 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 doxolNSIGHTS visit www.doxo.com/insights.



Bill Pay Market Size (in billions)

While the total market size for U.S. household bills is \$4.40 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$2.91 trillion. This report focuses on the \$235 billion Auto Insurance category.



Auto Insurance bills account for 5.34% of the \$4.40 trillion spent on household bills per year.

*Other includes credit card payments, taxes and non-recurring fees like health care lab expenses and toll roads.



The average U.S. household spends \$186 a month on Auto Insurance.



Auto Loans amount to \$1,830 of the \$22,668 spent annually on the ten most common household bills.*





Auto Insurance Market Snapshot

Total Auto Insurance Market Size

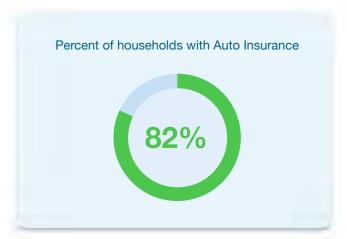
\$235B

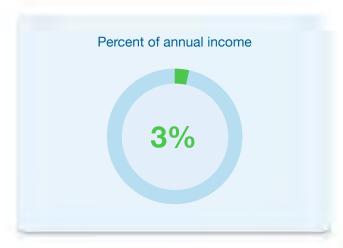
Average Annual Cost Per U.S. Household

\$1,830

Average monthly household bill

\$186







^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



Auto Insurance Bill Pay Market Size



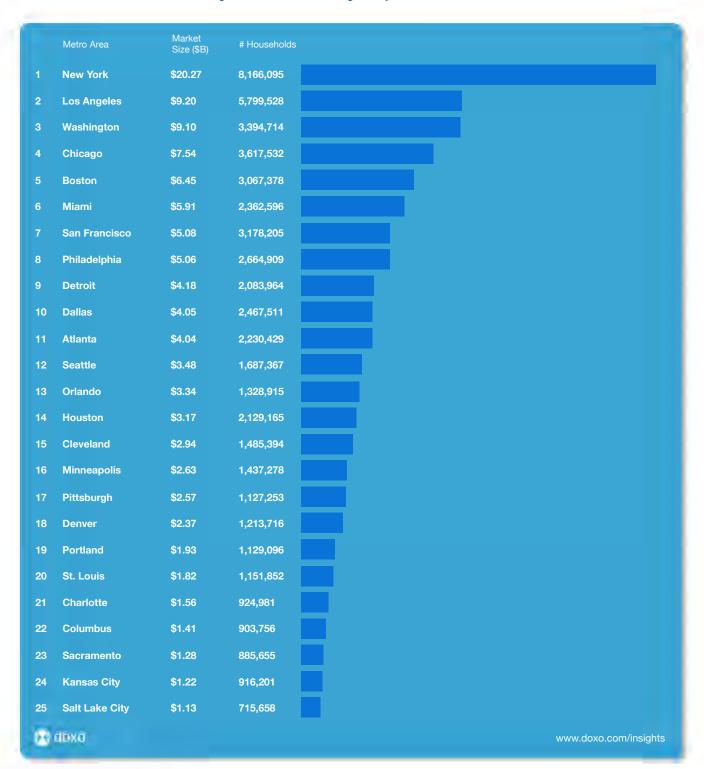
Auto Insurance Bill Pay Market Size by State

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	State	Market Size (\$B)	# Households
1	California	\$18.97	12,576,918
2	Florida	\$17.03	7,420,759
3	New York	\$15.09	7,317,755
4	Texas	\$13.30	8,922,664
5	Pennsylvania	\$9.87	5,018,860
6	Illinois	\$9.30	4,836,947
7	Ohio	\$7.97	4,602,999
8	New Jersey	\$7.31	3,214,360
9	North Carolina	\$6.83	3,745,153
10	Michigan	\$6.81	3,872,494
11	Georgia	\$6.34	3,585,611
12	Virginia	\$6.11	3,056,144
13	Maryland	\$5.65	2,156,414
14	Washington	\$5.37	2,620,116
15	Massachusetts	\$5.17	2,547,068
16	Indiana	\$4.22	2,502,149
17	Tennessee	\$4.20	2,492,121
18	Wisconsin	\$4.12	2,279,781
19	Colorado	\$4.09	1,972,932
20	Arizona	\$3.93	2,381,696
21	South Carolina	\$3.77	1,801,181
22	Minnesota	\$3.70	2,087,300
23	Louisiana	\$3.57	1,728,134
24	Missouri	\$3.38	2,375,732
25	Kentucky	\$3.36	1,721,406
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	State	Market Size (\$B)	# Households
26	Alabama	\$3.19	1,883,727
27	Oregon	\$2.79	1,518,988
28	Connecticut	\$2.79	1,371,087
29	lowa	\$2.06	1,221,816
30	Oklahoma	\$2.05	1,460,555
31	Mississippi	\$1.87	1,115,776
32	Arkansas	\$1.82	1,147,095
33	Nevada	\$1.73	1,006,477
34	Kansas	\$1.66	1,112,105
35	West Virginia	\$1.39	763,744
36	Utah	\$1.36	877,481
37	Nebraska	\$1.28	721,277
38	New Mexico	\$1.12	790,552
39	Hawaii	\$1.11	455,338
40	New Hampshire	\$0.98	519,023
41	Rhode Island	\$0.88	413,607
42	Maine	\$0.87	557,168
43	Wyoming	\$0.84	226,944
44	Idaho	\$0.83	579,206
45	Montana	\$0.78	409,869
46	Delaware	\$0.70	342,294
47	Alaska	\$0.67	258,052
48	North Dakota	\$0.61	280,782
49	South Dakota	\$0.57	322,111
50	Vermont	\$0.45	256,442
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Auto Insurance Bill Pay Market Size by Top 25 Metro Area





Auto Insurance Bill Pay Market Size by Top 50 U.S. City (based on population)

	CBSA	Market Size (\$B)	Number of households in the area
1	New York	\$17.68	6,915,598
2	Los Angeles	\$7.37	4,232,781
3	Chicago	\$7.34	3,473,949
4	Washington	\$6.20	2,102,721
5	Miami	\$5.24	2,100,360
6	Philadelphia	\$4.35	2,256,636
7	Dallas	\$4.03	2,299,414
8	Boston	\$3.80	1,759,088
9	Atlanta	\$3.60	1,941,963
10	Detroit	\$3.39	1,677,231
11	Houston	\$3.21	2,065,516
12	Seattle	\$3.01	1,357,689
13	Phoenix	\$2.86	1,531,103
14	San Francisco	\$2.75	1,620,149
15	Baltimore	\$2.58	1,032,660
16	Tampa	\$2.47	1,150,628
17	Minneapolis	\$2.38	1,297,483
18	Orlando	\$2.31	802,524
19	Pittsburgh	\$2.19	997,991
20	Denver	\$1.93	1,002,040
21	St. Louis	\$1.77	1,108,386
22	Cleveland	\$1.70	850,988
23	Riverside	\$1.69	1,297,930
24	San Diego	\$1.68	1,086,790
25	Milwaukee	\$1.52	624,456
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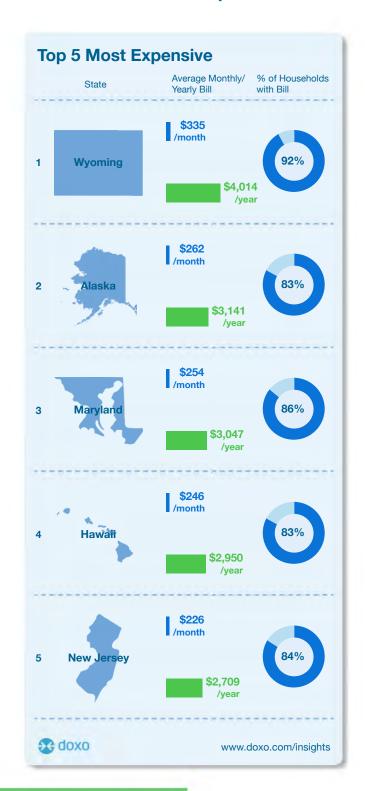
	CBCA	Market Size	Number of
	CBSA	(\$B)	households in the area
26	Cincinnati	\$1.51	831,592
27	Portland	\$1.48	866,511
28	Charlotte	\$1.47	859,822
29	San Antonio	\$1.43	760,649
30	Indianapolis	\$1.40	731,928
31	Providence	\$1.35	626,610
32	Las Vegas	\$1.35	715,397
33	Columbus	\$1.29	743,937
34	Nashville	\$1.29	639,806
35	Sacramento	\$1.11	790,066
36	Austin	\$1.10	653,659
37	Raleigh	\$1.09	437,623
38	Louisville	\$1.09	482,906
39	Kansas City	\$1.08	790,349
40	New Orleans	\$1.08	463,177
41	San Jose	\$1.06	625,607
42	Jacksonville	\$1.00	524,056
43	Richmond	\$0.99	461,355
44	Buffalo	\$0.97	472,788
45	Bridgeport	\$0.94	335,591
46	Virginia Beach	\$0.92	643,085
47	Hartford	\$0.91	471,804
48	Cape Coral	\$0.87	259,889
49	Urban Honolulu	\$0.84	311,047
50	Omaha	\$0.80	334,236
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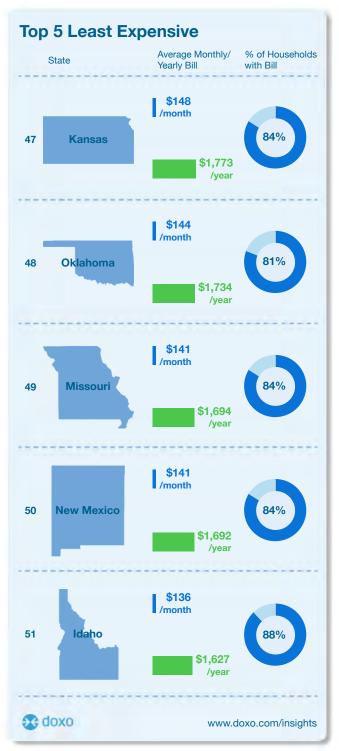


Regional Auto Insurance Bill Pay Comparison



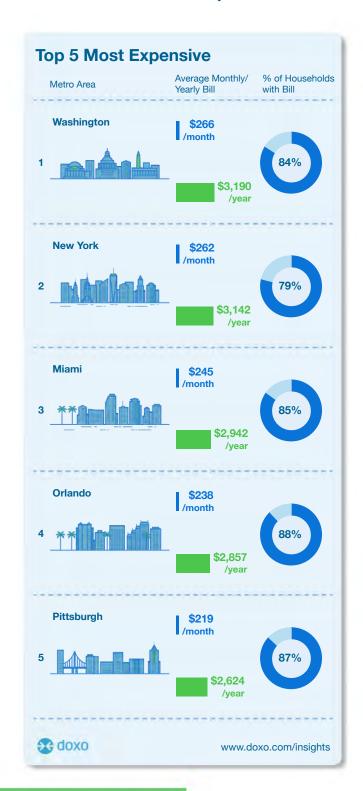
The Most and Least Expensive States for Auto Insurance

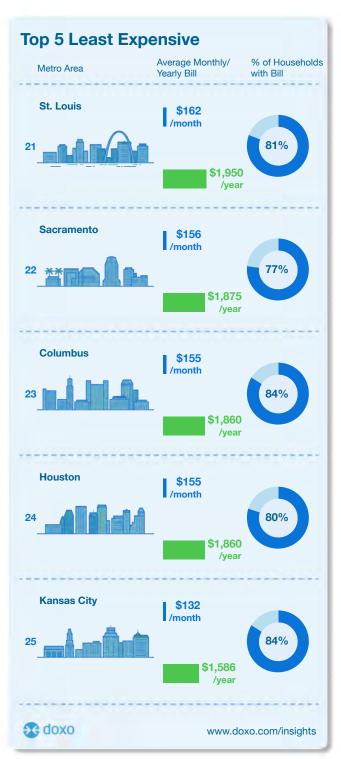






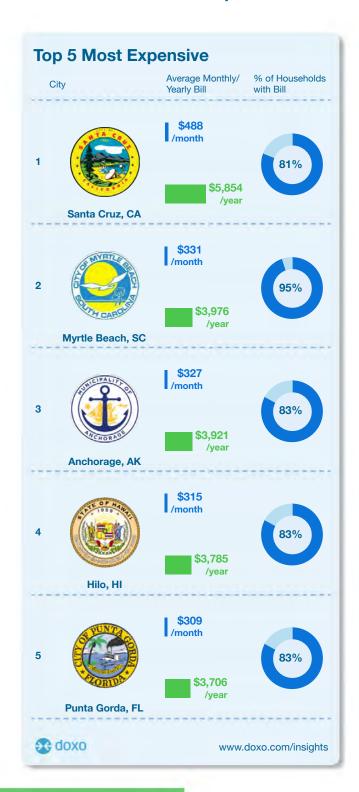
The Most and Least Expensive Metro Areas for Auto Insurance

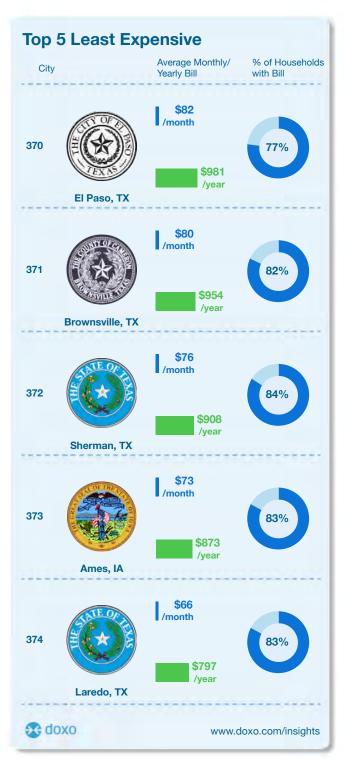






The Most and Least Expensive Cities for Auto Insurance (population of 40k+)







Auto Insurance Market/Spend Breakdown by State



Auto Insurance Market/Spend by State

State	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Alabama	1,883,727	\$3,186	\$164	86%	\$1,691
2 Alaska	258,052	\$ 673	\$262	83%	\$2,607
3 Arizona	2,381,696	\$3,932	\$168	82%	\$1,651
4 Arkansas	1,147,095	\$1,823	\$164	81%	\$1,590
5 California	12,576,918	\$18,971	\$159	79%	\$1,508
6 Colorado	1,972,932	\$4,086	\$201	86%	\$2,071
7 Connecticut	1,371,087	\$2,794	\$210	81%	\$2,038
8 Delaware	342,294	\$698	\$207	82%	\$2,040
9 Florida	7,420,759	\$17,026	\$220	87%	\$2,294
10 Georgia	3,585,611	\$6,336	\$171	86%	\$1,767
11 Hawaii	455,338	\$1,115	\$246	83%	\$2,448
12 Idaho	579,206	\$829	\$136	88%	\$1,432
13 Illinois	4,836,947	\$9,300	\$198	81%	\$1,923
14 Indiana	2,502,149	\$4,224	\$178	79%	\$1,688
15 Iowa	1,221,816	\$2,065	\$181	78%	\$1,690
16 Kansas	1,112,105	\$1,656	\$148	84%	\$1,489
17 Kentucky	1,721,406	\$3,356	\$187	87%	\$1,950
18 Louisiana	1,728,134	\$3,573	\$208	83%	\$2,068
19 Maine	557,168	\$868	\$153	85%	\$1,558
20 Maryland	2,156,414	\$5,651	\$254	86%	\$2,620
21 Massachusetts	2,547,068	\$5,169	\$206	82%	\$2,029
22 Michigan	3,872,494	\$6,807	\$185	79%	\$1,758
23 Minnesota	2,087,300	\$3,698	\$178	83%	\$1,772
24 Mississippi	1,115,776	\$1,868	\$179	78%	\$1,674
25 Missouri	2,375,732	\$3,381	\$141	84%	\$1,423
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



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Auto Insurance Market/Spend by State (continued)

State	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26 Montana	409,869	\$783	\$210	76%	\$1,911
27 Nebraska	721,277	\$1,275	\$191	77%	\$1,768
28 Nevada	1,006,477	\$1,732	\$186	77%	\$1,721
29 New Hampshire	519,023	\$982	\$183	86%	\$1,892
30 New Jersey	3,214,360	\$7,315	\$226	84%	\$2,276
31 New Mexico	790,552	\$1,123	\$141	84%	\$1,421
32 New York	7,317,755	\$15,087	\$217	79%	\$2,062
33 North Carolina	3,745,153	\$6,834	\$183	83%	\$1,825
34 North Dakota	280,782	\$607	\$222	81%	\$2,160
35 Ohio	4,602,999	\$7,971	\$178	81%	\$1,732
36 Oklahoma	1,460,555	\$2,051	\$144	81%	\$1,404
37 Oregon	1,518,988	\$2,795	\$183	84%	\$1,840
38 Pennsylvania	5,018,860	\$9,872	\$197	83%	\$1,967
39 Rhode Island	413,607	\$882	\$214	83%	\$2,133
40 South Carolina	1,801,181	\$3,769	\$194	90%	\$2,092
41 South Dakota	322,111	\$574	\$206	72%	\$1,782
42 Tennessee	2,492,121	\$4,202	\$180	78%	\$1,686
43 Texas	8,922,664	\$13,298	\$150	83%	\$1,490
44 Utah	877,481	\$1,355	\$163	79%	\$1,544
45 Vermont	256,442	\$451	\$161	91%	\$1,758
46 Virginia	3,056,144	\$6,109	\$201	83%	\$1,999
47 Washington	2,620,116	\$5,365	\$206	83%	\$2,048
48 West Virginia	763,744	\$1,387	\$194	78%	\$1,816
49 Wisconsin	2,279,781	\$4,121	\$184	82%	\$1,808
50 Wyoming	226,944	\$838	\$335	92%	\$3,693
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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Auto Insurance Market/Spend by Metro Area



Auto Insurance Market/Spend by Metro Area

State	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year*
1 Atlanta	2,230,429	\$4,042	\$178	85%	\$1,812
2 Boston	3,067,378	\$6,448	\$211	83%	\$2,102
3 Charlotte	924,981	\$1,561	\$169	83%	\$1,688
4 Chicago	3,617,532	\$7,542	\$217	80%	\$2,085
5 Cleveland	1,485,394	\$2,941	\$204	81%	\$1,980
6 Columbus	903,756	\$1,412	\$155	84%	\$1,563
7 Dallas	2,467,511	\$4,046	\$163	84%	\$1,640
8 Denver	1,213,716	\$2,369	\$191	85%	\$1,952
9 Detroit	2,083,964	\$4,176	\$211	79%	\$2,004
10 Houston	2,129,165	\$3,168	\$155	80%	\$1,488
11 Kansas City	916,201	\$1,221	\$132	84%	\$1,332
12 Los Angeles	5,799,528	\$9,200	\$172	77%	\$1,586
13 Miami	2,362,596	\$5,908	\$245	85%	\$2,501
14 Minneapolis	1,437,278	\$2,627	\$183	83%	\$1,827
15 New York	8,166,095	\$20,270	\$262	79%	\$2,482
16 Orlando	1,328,915	\$3,341	\$238	88%	\$2,514
17 Philadelphia	2,664,909	\$5,057	\$193	82%	\$1,898
18 Pittsburgh	1,127,253	\$2,574	\$219	87%	\$2,283
19 Portland	1,129,096	\$1,933	\$166	86%	\$1,712
20 Sacramento	885,655	\$1,279	\$156	77%	\$1,444
21 Salt Lake City	715,658	\$1,132	\$165	80%	\$1,582
22 San Francisco	3,178,205	\$5,080	\$164	81%	\$1,598
23 Seattle	1,687,367	\$3,477	\$209	82%	\$2,061
24 St. Louis	1,151,852	\$1,819	\$162	81%	\$1,579
25 Washington	3,394,714	\$9,097	\$266	84%	\$2,680
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



Auto Insurance Market/Spend by Top U.S. Cities

(with a population of 40k+)



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Abilene, TX	62,398	\$69	\$110	83%	\$1,098
2 Akron, OH	279,309	\$562	\$224	75%	\$2,013
3 Albany, GA	57,453	\$129	\$207	90%	\$2,237
4 Albany, NY	352,380	\$642	\$174	87%	\$1,821
5 Albany, OR	47,796	\$90	\$183	86%	\$1,884
6 Albuquerque, NM	345,861	\$559	\$159	85%	\$1,618
7 Alexandria, LA	58,379	\$91	\$203	64%	\$1,559
8 Allentown, PA	318,238	\$545	\$172	83%	\$1,713
9 Altoona, PA	53,082	\$97	\$183	83%	\$1,822
10 Amarillo, TX	94,550	\$129	\$128	89%	\$1,365
11 Ames, IA	45,648	\$33	\$73	83%	\$725
12 Anchorage, AK	139,107	\$453	\$327	83%	\$3,254
13 Ann Arbor, MI	132,664	\$289	\$230	79%	\$2,178
14 Anniston, AL	51,015	\$56	\$108	84%	\$1,093
15 Appleton, WI	86,963	\$109	\$161	65%	\$1,255
16 Asheville, NC	179,695	\$332	\$197	78%	\$1,845
17 Athens, GA	73,089	\$142	\$190	85%	\$1,941
18 Atlanta, GA	1,941,963	\$3,604	\$182	85%	\$1,856
19 Atlantic City, NJ	102,716	\$192	\$179	87%	\$1,867
20 Auburn, AL	55,658	\$107	\$175	91%	\$1,914
21 Augusta, GA	213,734	\$433	\$174	97%	\$2,026
22 Augusta, ME	51,116	\$80	\$153	85%	\$1,562
23 Austin, TX	653,659	\$1,101	\$173	81%	\$1,684
24 Bakersfield, CA	255,309	\$256	\$110	76%	\$1,004
25 Baltimore, MD	1,032,660	\$2,576	\$250	83%	\$2,494
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26 Bangor, ME	63,935	\$117	\$180	85%	\$1,832
27 Barnstable Town, MA	96,674	\$188	\$184	88%	\$1,943
28 Baton Rouge, LA	305,052	\$796	\$244	89%	\$2,611
29 Battle Creek, MI	54,117	\$52	\$97	82%	\$958
30 Bay City, MI	43,423	\$76	\$185	79%	\$1,758
31 Beaumont, TX	145,938	\$159	\$107	85%	\$1,091
32 Beckley, WV	50,735	\$ 65	\$145	73%	\$1,273
33 Bellingham, WA	79,613	\$137	\$189	76%	\$1,726
34 Bend, OR	63,591	\$89	\$138	84%	\$1,396
35 Billings, MT	69,146	\$100	\$159	76%	\$1,453
36 Binghamton, NY	104,487	\$169	\$163	83%	\$1,622
37 Birmingham, AL	416,220	\$661	\$157	84%	\$1,587
38 Bismarck, ND	45,778	\$58	\$129	81%	\$1,259
39 Blacksburg, VA	65,048	\$103	\$159	83%	\$1,588
40 Bloomington, IL	65,545	\$125	\$164	97%	\$1,908
41 Bloomington, IN	62,989	\$61	\$101	80%	\$968
42 Bluefield, WV	47,674	\$72	\$168	75%	\$1,510
43 Boise City, ID	225,940	\$308	\$125	91%	\$1,364
44 Boston, MA	1,759,088	\$3,799	\$219	82%	\$2,160
45 Boulder, CO	113,870	\$294	\$253	85%	\$2,583
46 Bowling Green, KY	61,386	\$124	\$178	95%	\$2,026
47 Bremerton, WA	97,173	\$209	\$221	81%	\$2,147
48 Bridgeport, CT	335,591	\$945	\$290	81%	\$2,814
49 Brownsville, TX	119,613	\$94	\$80	82%	\$783
50 Brunswick, GA	43,663	\$51	\$113	86%	\$1,165
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
51 Buffalo, NY	472,788	\$971	\$209	82%	\$2,054
52 Burlington, NC	62,604	\$114	\$177	86%	\$1,824
53 Burlington, VT	82,687	\$151	\$190	80%	\$1,822
54 Canton, OH	169,938	\$399	\$222	88%	\$2,349
55 Cape Coral, FL	259,889	\$869	\$306	91%	\$3,343
56 Carbondale, IL	57,291	\$79	\$143	81%	\$1,387
57 Cedar Rapids, IA	104,591	\$81	\$96	67%	\$773
58 Chambersburg, PA	54,762	\$104	\$188	84%	\$1,900
59 Champaign, IL	87,213	\$131	\$154	81%	\$1,501
60 Charleston, SC	259,283	\$649	\$235	89%	\$2,504
61 Charleston, WV	120,771	\$202	\$188	74%	\$1,671
62 Charlotte, NC	859,822	\$1,472	\$170	84%	\$1,712
63 Charlottesville, VA	79,659	\$120	\$151	83%	\$1,501
64 Chattanooga, TN	207,863	\$281	\$138	82%	\$1,354
65 Chicago, IL	3,473,949	\$7,344	\$220	80%	\$2,114
66 Chico, CA	87,772	\$103	\$108	90%	\$1,171
67 Cincinnati, OH	831,592	\$1,507	\$186	81%	\$1,812
68 Clarksville, TN	99,434	\$183	\$182	84%	\$1,839
69 Cleveland, OH	850,988	\$1,700	\$203	82%	\$1,997
70 Cleveland, TN	44,290	\$55	\$133	78%	\$1,244
71 College Station, TX	84,570	\$180	\$214	83%	\$2,131
72 Colorado Springs, CO	246,805	\$391	\$149	89%	\$1,586
73 Columbia, MO	75,062	\$186	\$246	84%	\$2,480
74 Columbia, SC	292,900	\$516	\$169	87%	\$1,762
75 Columbus, GA	118,174	\$297	\$231	91%	\$2,517
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *	
76	Columbus, OH	743,937	\$1,285	\$173	83%	\$1,728	
77	Concord, NH	55,193	\$106	\$193	83%	\$1,921	
78	Cookeville, TN	44,472	\$75	\$180	78%	\$1,686	
79	Corpus Christi, TX	148,967	\$175	\$114	86%	\$1,178	
80	Crestview, FL	92,996	\$189	\$184	92%	\$2,036	
81	Cumberland, MD	41,806	\$92	\$224	82%	\$2,207	
82	Dallas, TX	2,299,414	\$4,034	\$172	85%	\$1,754	
83	Dalton, GA	49,612	\$61	\$132	78%	\$1,233	
84	Danville, VA	44,451	\$77	\$175	83%	\$1,743	
85	Daphne, AL	73,104	\$163	\$214	87%	\$2,235	
86	Davenport, IA	155,495	\$229	\$168	73%	\$1,476	
87	Dayton, OH	329,127	\$569	\$174	83%	\$1,729	
88	Decatur, AL	60,372	\$97	\$148	91%	\$1,612	
89	Decatur, IL	45,743	\$79	\$178	81%	\$1,728	
90	Deltona, FL	247,866	\$497	\$199	84%	\$2,004	
91	Denver, CO	1,002,040	\$1,928	\$186	86%	\$1,924	
92	Des Moines, IA	238,159	\$445	\$194	80%	\$1,867	
93	Detroit, MI	1,677,231	\$3,390	\$213	79%	\$2,021	
94	Dothan, AL	58,531	\$99	\$166	85%	\$1,698	
95	Dover, DE	57,571	\$120	\$217	80%	\$2,083	
96	Duluth, MN	122,290	\$237	\$176	92%	\$1,940	
97	Durham, NC	213,343	\$350	\$171	80%	\$1,639	
98	East Stroudsburg, PA	60,973	\$126	\$217	79%	\$2,061	
99	Eau Claire, WI	63,231	\$166	\$266	82%	\$2,620	
100	El Centro, CA	47,861	\$66	\$145	79%	\$1,375	
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *			
101 El Paso, TX	257,772	\$195	\$82	77%	\$755			
102 Elizabethtown, KY	56,785	\$154	\$283	80%	\$2,721			
103 Elkhart, IN	70,065	\$113	\$161	83%	\$1,606			
104 Erie, PA	111,837	\$272	\$270	75%	\$2,432			
105 Eugene, OR	146,021	\$316	\$215	84%	\$2,163			
106 Eureka, CA	56,067	\$97	\$182	79%	\$1,728			
107 Evansville, IN	125,625	\$211	\$169	83%	\$1,678			
108 Fargo, ND	86,359	\$150	\$179	81%	\$1,736			
109 Farmington, NM	43,606	\$38	\$86	84%	\$869			
110 Fayetteville, AR	164,860	\$235	\$148	80%	\$1,425			
111 Fayetteville, NC	173,308	\$365	\$211	83%	\$2,104			
112 Flagstaff, AZ	44,915	\$65	\$146	82%	\$1,437			
113 Flint, MI	175,209	\$299	\$190	75%	\$1,708			
114 Florence, AL	61,033	\$107	\$170	86%	\$1,751			
115 Florence, SC	81,386	\$131	\$149	90%	\$1,607			
116 Fort Collins, CO	118,828	\$311	\$218	100%	\$2,618			
117 Fort Smith, AR	95,796	\$138	\$160	75%	\$1,438			
118 Fort Wayne, IN	151,143	\$204	\$165	68%	\$1,349			
119 Fresno, CA	290,940	\$297	\$118	72%	\$1,020			
120 Gadsden, AL	43,113	\$57	\$129	86%	\$1,331			
121 Gainesville, FL	126,344	\$255	\$194	87%	\$2,021			
122 Gainesville, GA	61,339	\$141	\$225	85%	\$2,294			
123 Glens Falls, NY	52,972	\$62	\$114	86%	\$1,173			
124 Goldsboro, NC	48,056	\$55	\$115	83%	\$1,148			
125 Grand Junction, CO	58,137	\$88	\$147	86%	\$1,516			
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
126 Grand Rapids, MI	375,218	\$542	\$158	76%	\$1,444		
127 Greeley, CO	97,806	\$209	\$209	85%	\$2,136		
128 Green Bay, WI	123,576	\$162	\$133	82%	\$1,314		
129 Greensboro, NC	295,808	\$625	\$194	91%	\$2,114		
130 Greenville, NC	68,740	\$106	\$173	74%	\$1,537		
131 Greenville, SC	325,589	\$730	\$208	90%	\$2,242		
132 Gulfport, MS	145,343	\$375	\$279	77%	\$2,578		
133 Hagerstown, WV	102,560	\$257	\$248	84%	\$2,504		
134 Hammond, LA	47,601	\$115	\$243	83%	\$2,424		
135 Hanford, CA	40,802	\$29	\$82	72%	\$712		
136 Harrisburg, PA	221,276	\$400	\$188	80%	\$1,807		
137 Harrisonburg, VA	46,356	\$92	\$198	83%	\$1,976		
138 Hartford, CT	471,804	\$914	\$197	82%	\$1,936		
139 Hattiesburg, MS	65,193	\$117	\$192	78%	\$1,801		
140 Hickory, NC	143,511	\$219	\$149	85%	\$1,523		
141 Hilo, HI	67,096	\$211	\$315	83%	\$3,142		
142 Hilton Head Island, SC	72,398	\$196	\$226	100%	\$2,714		
143 Homosassa Springs, FL	63,172	\$111	\$167	88%	\$1,760		
144 Hot Springs, AR	44,551	\$40	\$92	81%	\$890		
145 Houma, LA	75,670	\$162	\$200	89%	\$2,139		
146 Houston, TX	2,065,516	\$3,208	\$162	80%	\$1,553		
147 Huntington, WV	149,955	\$199	\$146	76%	\$1,330		
148 Huntsville, AL	166,037	\$310	\$162	96%	\$1,867		
149 Idaho Falls, ID	46,131	\$54	\$111	88%	\$1,177		
150 Indianapolis, IN	731,928	\$1,402	\$202	79%	\$1,916		
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
151 Iowa City, IA	61,239	\$129	\$248	71%	\$2,110
152 Jackson, MI	60,951	\$78	\$135	79%	\$1,280
153 Jackson, MS	217,962	\$476	\$211	86%	\$2,182
154 Jackson, TN	70,586	\$106	\$161	78%	\$1,508
155 Jacksonville, FL	524,056	\$1,005	\$179	89%	\$1,917
156 Jacksonville, NC	61,086	\$81	\$143	77%	\$1,322
157 Jamestown, NY	54,969	\$81	\$155	79%	\$1,471
158 Janesville, WI	62,638	\$87	\$139	83%	\$1,389
159 Jefferson City, MO	56,546	\$94	\$166	84%	\$1,670
160 Johnson City, TN	82,868	\$125	\$159	79%	\$1,503
161 Johnstown, PA	59,346	\$150	\$218	97%	\$2,533
162 Jonesboro, AR	47,665	\$52	\$122	75%	\$1,096
163 Joplin, MO	67,529	\$69	\$97	88%	\$1,022
164 Kahului, HI	53,886	\$86	\$161	83%	\$1,599
165 Kalamazoo, MI	99,482	\$182	\$185	82%	\$1,824
166 Kankakee, IL	41,095	\$59	\$150	80%	\$1,438
167 Kansas City, MO	790,349	\$1,078	\$135	84%	\$1,364
168 Kennewick, WA	88,151	\$184	\$196	89%	\$2,088
169 Killeen, TX	144,471	\$236	\$157	87%	\$1,635
170 Kingsport, TN	129,995	\$228	\$180	81%	\$1,753
171 Kingston, NY	70,117	\$185	\$255	86%	\$2,633
172 Knoxville, TN	328,604	\$597	\$202	75%	\$1,816
173 La Crosse, WI	53,922	\$96	\$180	82%	\$1,774
174 Lafayette, IN	77,944	\$168	\$227	79%	\$2,153
175 Lafayette, LA	175,846	\$359	\$198	86%	\$2,039
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
176 Lake Charles, LA	77,978	\$207	\$257	86%	\$2,657
177 Lake Havasu City, AZ	82,317	\$79	\$117	68%	\$954
178 Lakeland, FL	228,829	\$535	\$209	93%	\$2,338
179 Lancaster, PA	193,954	\$439	\$233	81%	\$2,266
180 Lansing, MI	213,654	\$410	\$200	80%	\$1,918
181 Laredo, TX	67,052	\$44	\$66	83%	\$662
182 Las Cruces, NM	77,601	\$86	\$111	84%	\$1,114
183 Las Vegas, NV	715,397	\$1,345	\$206	76%	\$1,880
184 Lawrence, KS	43,682	\$65	\$148	84%	\$1,489
185 Lawton, OK	47,126	\$60	\$125	85%	\$1,279
186 Lebanon, NH	90,261	\$178	\$191	86%	\$1,973
187 Lebanon, PA	52,978	\$98	\$189	81%	\$1,841
188 Lewiston, ME	44,315	\$50	\$111	84%	\$1,121
189 Lexington, KY	189,880	\$435	\$236	81%	\$2,291
190 Lima, OH	43,846	\$102	\$239	81%	\$2,325
191 Lincoln, NE	119,052	\$170	\$145	82%	\$1,426
192 Little Rock, AR	275,477	\$454	\$167	82%	\$1,647
193 London, KY	57,038	\$101	\$150	98%	\$1,769
194 Longview, TX	103,952	\$219	\$251	70%	\$2,109
195 Longview, WA	41,187	\$64	\$150	86%	\$1,544
196 Los Angeles, CA	4,232,781	\$7,371	\$186	78%	\$1,742
197 Louisville, KY	482,906	\$1,085	\$220	85%	\$2,248
198 Lubbock, TX	110,219	\$120	\$109	83%	\$1,086
199 Lumberton, NC	51,724	\$58	\$118	79%	\$1,116
200 Lynchburg, VA	98,295	\$127	\$129	83%	\$1,288
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
201 Macon, GA	86,408	\$107	\$129	80%	\$1,240
202 Madera, CA	43,168	\$58	\$157	72%	\$1,353
203 Madison, WI	252,908	\$447	\$177	83%	\$1,766
204 Manchester, NH	155,499	\$357	\$218	88%	\$2,298
205 Manhattan, KS	46,589	\$69	\$148	84%	\$1,489
206 Mansfield, OH	48,601	\$69	\$146	81%	\$1,419
207 McAllen, TX	216,438	\$265	\$112	91%	\$1,223
208 Medford, OR	82,322	\$96	\$121	80%	\$1,162
209 Memphis, TN	491,024	\$762	\$164	79%	\$1,552
210 Merced, CA	75,228	\$79	\$109	80%	\$1,044
211 Meridian, MS	42,621	\$69	\$173	78%	\$1,615
212 Miami, FL	2,100,360	\$5,240	\$245	85%	\$2,495
213 Michigan City, IN	41,839	\$90	\$224	80%	\$2,148
214 Midland, TX	51,479	\$46	\$90	83%	\$897
215 Milwaukee, WI	624,456	\$1,522	\$233	87%	\$2,437
216 Minneapolis, MN	1,297,483	\$2,380	\$184	83%	\$1,835
217 Missoula, MT	45,135	\$72	\$175	76%	\$1,599
218 Mobile, AL	165,296	\$266	\$166	81%	\$1,609
219 Modesto, CA	166,627	\$245	\$163	75%	\$1,471
220 Monroe, LA	79,247	\$152	\$205	78%	\$1,917
221 Monroe, MI	60,504	\$100	\$174	79%	\$1,647
222 Montgomery, AL	145,223	\$207	\$138	86%	\$1,427
223 Morgantown, WV	51,214	\$145	\$299	79%	\$2,832
224 Morristown, TN	56,200	\$73	\$145	75%	\$1,305
225 Mount Vernon, WA	46,236	\$45	\$99	82%	\$969
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City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
226 Muncie, IN	46,188	\$73	\$165	80%	\$1,585
227 Muskegon, MI	66,214	\$113	\$182	78%	\$1,704
228 Myrtle Beach, SC	162,848	\$615	\$331	95%	\$3,777
229 Napa, CA	49,128	\$67	\$140	81%	\$1,362
230 Naples, FL	132,454	\$304	\$228	84%	\$2,296
231 Nashville, TN	639,806	\$1,285	\$215	78%	\$2,008
232 New Bern, NC	50,620	\$78	\$155	83%	\$1,539
233 New Haven, CT	334,544	\$651	\$200	81%	\$1,946
234 New Orleans, LA	463,177	\$1,075	\$228	85%	\$2,322
235 New York, NY	6,915,598	\$17,685	\$273	78%	\$2,557
236 Niles, MI	67,433	\$117	\$186	78%	\$1,736
237 North Port, FL	312,862	\$732	\$247	79%	\$2,338
238 Norwich, CT	107,541	\$117	\$115	79%	\$1,092
239 Ocala, FL	130,947	\$278	\$177	100%	\$2,127
240 Ocean City, NJ	41,055	\$76	\$189	82%	\$1,856
241 Odessa, TX	49,854	\$91	\$180	84%	\$1,816
242 Ogden, UT	191,135	\$351	\$189	81%	\$1,835
243 Ogdensburg, NY	40,839	\$48	\$125	79%	\$1,183
244 Oklahoma City, OK	487,504	\$679	\$143	81%	\$1,392
245 Olympia, WA	100,192	\$142	\$136	87%	\$1,420
246 Omaha, NE	334,236	\$803	\$260	77%	\$2,403
247 Orlando, FL	802,524	\$2,314	\$276	87%	\$2,883
248 Oshkosh, WI	66,883	\$67	\$128	65%	\$1,001
249 Ottawa, IL	60,649	\$108	\$186	80%	\$1,785
250 Owensboro, KY	46,515	\$60	\$127	85%	\$1,290
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City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
251 Oxnard, CA	268,817	\$525	\$206	79%	\$1,952
252 Paducah, KY	41,597	\$40	\$92	87%	\$964
253 Palm Bay, FL	229,886	\$589	\$232	92%	\$2,560
254 Panama City, FL	68,926	\$164	\$228	87%	\$2,379
255 Pensacola, FL	172,965	\$336	\$176	92%	\$1,945
256 Peoria, IL	165,788	\$192	\$128	75%	\$1,156
257 Philadelphia, PA	2,256,636	\$4,349	\$196	82%	\$1,927
258 Phoenix, AZ	1,531,103	\$2,857	\$185	84%	\$1,866
259 Pittsburgh, PA	997,991	\$2,188	\$215	85%	\$2,193
260 Pittsfield, MA	56,091	\$95	\$172	82%	\$1,697
261 Port St. Lucie, FL	169,431	\$402	\$247	80%	\$2,375
262 Portland, ME	213,603	\$389	\$173	88%	\$1,823
263 Portland, OR	866,511	\$1,476	\$163	87%	\$1,703
264 Pottsville, PA	60,119	\$108	\$180	83%	\$1,793
265 Poughkeepsie, NY	235,404	\$516	\$213	86%	\$2,193
266 Prescott Valley, AZ	92,586	\$120	\$111	97%	\$1,293
267 Providence, RI	626,610	\$1,345	\$208	86%	\$2,147
268 Provo, UT	143,105	\$240	\$182	77%	\$1,680
269 Pueblo, CO	63,062	\$109	\$155	93%	\$1,735
270 Punta Gorda, FL	72,635	\$223	\$309	83%	\$3,076
271 Racine, WI	79,582	\$117	\$144	85%	\$1,471
272 Raleigh, NC	437,623	\$1,090	\$241	86%	\$2,492
273 Rapid City, SD	51,449	\$92	\$206	72%	\$1,782
274 Reading, PA	153,957	\$249	\$165	82%	\$1,620
275 Redding, CA	73,647	\$106	\$151	79%	\$1,436
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
276 Reno, NV	164,947	\$242	\$148	83%	\$1,469
277 Richmond, VA	461,355	\$985	\$220	81%	\$2,135
278 Riverside, CA	1,297,930	\$1,688	\$145	75%	\$1,301
279 Roanoke, VA	129,318	\$268	\$203	85%	\$2,070
280 Rochester, MN	82,092	\$150	\$183	83%	\$1,824
281 Rochester, NY	431,463	\$793	\$163	94%	\$1,838
282 Rockford, IL	133,471	\$364	\$267	85%	\$2,728
283 Rocky Mount, NC	60,461	\$142	\$248	79%	\$2,350
284 Roseburg, OR	44,400	\$105	\$235	84%	\$2,373
285 Sacramento, CA	790,066	\$1,114	\$155	76%	\$1,410
286 Saginaw, MI	78,788	\$171	\$229	79%	\$2,174
287 Salem, OH	44,217	\$49	\$112	83%	\$1,116
288 Salem, OR	141,755	\$273	\$198	81%	\$1,923
289 Salinas, CA	123,081	\$166	\$124	91%	\$1,352
290 Salisbury, MD	151,189	\$413	\$284	80%	\$2,730
291 Salt Lake City, UT	361,181	\$465	\$133	81%	\$1,288
292 San Angelo, TX	43,131	\$44	\$103	83%	\$1,024
293 San Antonio, TX	760,649	\$1,427	\$195	80%	\$1,877
294 San Diego, CA	1,086,790	\$1,678	\$159	81%	\$1,544
295 San Francisco, CA	1,620,149	\$2,752	\$173	82%	\$1,698
296 San Jose, CA	625,607	\$1,061	\$168	84%	\$1,697
297 San Luis Obispo, CA	101,854	\$138	\$143	79%	\$1,353
298 Santa Cruz, CA	99,442	\$472	\$488	81%	\$4,742
299 Santa Fe, NM	61,099	\$74	\$120	84%	\$1,210
300 Santa Maria, CA	142,195	\$279	\$172	95%	\$1,964
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
301 Santa Rosa, CA	185,938	\$306	\$167	82%	\$1,648
302 Savannah, GA	133,209	\$236	\$172	86%	\$1,774
303 Scranton, PA	229,742	\$389	\$174	81%	\$1,692
304 Seattle, WA	1,357,689	\$3,011	\$225	82%	\$2,218
305 Sebastian, FL	60,195	\$133	\$216	85%	\$2,208
306 Sebring, FL	42,457	\$63	\$143	87%	\$1,493
307 Sheboygan, WI	46,361	\$105	\$231	82%	\$2,272
308 Shelby, NC	40,694	\$61	\$150	83%	\$1,494
309 Sherman, TX	48,235	\$37	\$76	84%	\$763
310 Shreveport, LA	157,739	\$282	\$167	89%	\$1,786
311 Sierra Vista, AZ	51,401	\$130	\$256	82%	\$2,521
312 Sioux City, IA	55,780	\$101	\$193	78%	\$1,805
313 Sioux Falls, SD	89,032	\$140	\$183	72%	\$1,577
314 South Bend, IN	123,512	\$173	\$148	79%	\$1,404
315 Spartanburg, SC	107,860	\$182	\$164	86%	\$1,688
316 Spokane, WA	204,970	\$436	\$216	82%	\$2,127
317 Springfield, IL	88,217	\$151	\$200	71%	\$1,708
318 Springfield, MA	269,256	\$426	\$159	83%	\$1,581
319 Springfield, MO	177,013	\$174	\$100	82%	\$983
320 Springfield, OH	54,868	\$115	\$208	84%	\$2,095
321 St. Cloud, MN	67,739	\$132	\$196	83%	\$1,954
322 St. George, UT	46,355	\$83	\$188	79%	\$1,783
323 St. Joseph, MO	46,887	\$47	\$100	84%	\$1,005
324 St. Louis, MO	1,108,386	\$1,774	\$165	81%	\$1,600
325 State College, PA	57,976	\$112	\$194	83%	\$1,934
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City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
326 Staunton, VA	46,358	\$101	\$220	83%	\$2,188
327 Stockton, CA	214,750	\$258	\$125	80%	\$1,199
328 Sumter, SC	53,579	\$100	\$173	90%	\$1,867
329 Syracuse, NY	263,350	\$547	\$206	84%	\$2,077
330 Tallahassee, FL	144,253	\$212	\$150	82%	\$1,472
331 Tampa, FL	1,150,628	\$2,470	\$203	88%	\$2,147
332 Terre Haute, IN	71,503	\$100	\$148	79%	\$1,402
333 Texarkana, TX	57,183	\$91	\$146	91%	\$1,592
334 The Villages, FL	41,355	\$127	\$291	88%	\$3,074
335 Toledo, OH	262,373	\$477	\$205	74%	\$1,816
336 Topeka, KS	94,690	\$150	\$178	74%	\$1,583
337 Torrington, CT	76,747	\$132	\$182	79%	\$1,722
338 Traverse City, MI	58,651	\$78	\$141	79%	\$1,335
339 Trenton, NJ	137,121	\$279	\$212	80%	\$2,032
340 Truckee, CA	40,512	\$79	\$211	77%	\$1,950
341 Tucson, AZ	393,945	\$610	\$168	77%	\$1,549
342 Tulsa, OK	365,109	\$576	\$160	82%	\$1,578
343 Tupelo, MS	62,049	\$98	\$164	80%	\$1,572
344 Tuscaloosa, AL	91,331	\$178	\$173	94%	\$1,947
345 Tyler, TX	80,428	\$90	\$111	84%	\$1,122
346 Urban Honolulu, HI	311,047	\$840	\$265	85%	\$2,701
347 Utica, NY	118,846	\$240	\$200	84%	\$2,021
348 Valdosta, GA	50,180	\$70	\$135	86%	\$1,391
349 Vallejo, CA	141,336	\$131	\$97	80%	\$927
350 Vineland, NJ	52,974	\$83	\$167	78%	\$1,567
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
351 Virginia Beach, VA	643,085	\$920	\$135	88%	\$1,430
352 Visalia, CA	129,146	\$134	\$133	65%	\$1,036
353 Waco, TX	93,669	\$97	\$111	78%	\$1,039
354 Warner Robins, GA	64,276	\$106	\$156	88%	\$1,650
355 Washington, MD	2,102,721	\$6,202	\$293	84%	\$2,949
356 Waterloo, IA	66,643	\$106	\$170	78%	\$1,587
357 Watertown, NY	44,057	\$70	\$168	79%	\$1,590
358 Wausau, WI	63,626	\$153	\$244	82%	\$2,404
359 Weirton, WV	53,452	\$104	\$176	92%	\$1,941
360 Wenatchee, WA	41,337	\$104	\$235	89%	\$2,514
361 Wheeling, WV	61,195	\$115	\$199	79%	\$1,884
362 Wichita Falls, TX	56,893	\$62	\$110	83%	\$1,097
363 Wichita, KS	240,800	\$309	\$131	82%	\$1,285
364 Williamsport, PA	48,043	\$86	\$179	83%	\$1,781
365 Wilmington, NC	105,795	\$211	\$196	85%	\$1,996
366 Winchester, VA	48,656	\$106	\$216	84%	\$2,177
367 Winston, NC	254,719	\$457	\$178	84%	\$1,793
368 Wooster, OH	44,756	\$77	\$176	81%	\$1,713
369 Worcester, MA	347,695	\$661	\$196	81%	\$1,902
370 Yakima, WA	80,882	\$157	\$214	76%	\$1,947
371 York, PA	174,129	\$354	\$199	85%	\$2,033
372 Youngstown, OH	227,364	\$419	\$190	81%	\$1,845
373 Yuba City, CA	55,077	\$ 75	\$148	77%	\$1,371
374 Yuma, AZ	64,796	\$81	\$127	82%	\$1,254
PO doxo				w	vw.doxo.com/insights

^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



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 five million paying users who can make payments to over 100,000 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.