

### U.S. Auto Loans Market Size and Household Spending Report

United States of Bill Pay doxoINSIGHTS Report 2021

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

www.doxo.com/insights

#### 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.



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.

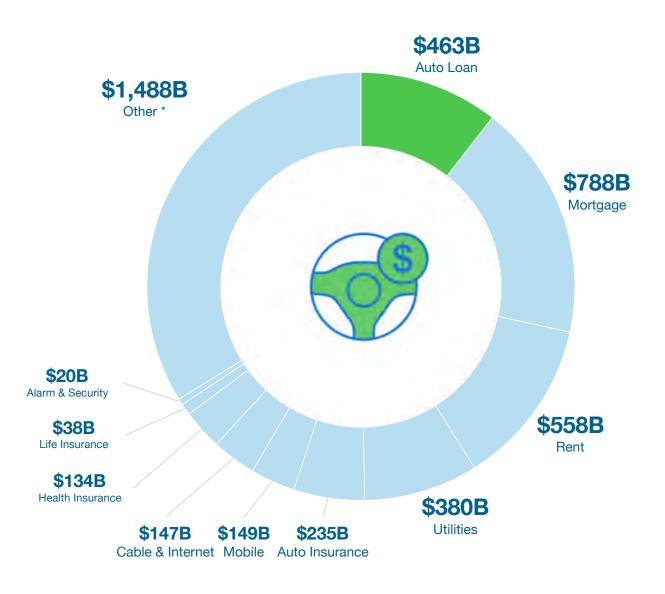
# All payment funding sources

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

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.

#### 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 \$463 billion Auto Loan category.



### Auto Loans bills account for **10.52%** 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.

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The average U.S. household spends **\$412** a month on Auto Loans.



Auto Loans amount to **\$3,605** of the **\$22,668** spent annually on the **ten most common** household bills.\*



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\*The ten most common household bills do not take into account such things as credit card payments, taxes and non-recurring fees like health care lab expenses and toll roads.

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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 Loans Bill Pay Market Size

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### Auto Loans Bill Pay Market Size by State

		Market				
	State	Size (\$B)	# Households			
1	California	\$46.63	12,576,918			
2	Texas	\$36.57	8,922,664			
3	New York	\$27.88	7,317,755			
4	Florida	\$26.21	7,420,759			
5	North Carolina	\$14.83	3,745,153			
6	Illinois	\$14.80	4,836,947			
7	Pennsylvania	\$14.47	5,018,860			
8	Ohio	\$14.01	4,602,999			
9	Georgia	\$13.31	3,585,611			
10	Michigan	\$13.18	3,872,494			
11	New Jersey	\$11.74	3,214,360			
12	Virginia	\$10.40	3,056,144			
13	Massachusetts	\$10.23	2,547,068			
14	Wisconsin	\$9.30	2,279,781			
15	Tennessee	\$8.81	2,492,121			
16	Washington	\$8.48	2,620,116			
17	Arizona	\$8.33	2,381,696			
18	Missouri	\$7.99	2,375,732			
19	Minnesota	\$7.78	2,087,300			
20	Louisiana	\$7.66	1,728,134			
21	Indiana	\$7.57	2,502,149			
22	Alabama	\$7.14	1,883,727			
23	Colorado	\$6.90	1,972,932			
24	Maryland	\$6.55	2,156,414			
25	South Carolina	\$6.21	1,801,181			
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	State	Market Size (\$B)	# Households
26	Oklahoma	\$5.88	1,460,555
27	Oregon	\$5.27	1,518,988
28	Kentucky	\$5.15	1,721,406
29	lowa	\$4.97	1,221,816
30	Connecticut	\$4.51	1,371,087
31	Mississippi	\$4.33	1,115,776
32	Arkansas	\$4.30	1,147,095
33	Kansas	\$3.99	1,112,105
34	Nevada	\$3.56	1,006,477
35	Utah	\$3.11	877,481
36	New Mexico	\$3.01	790,552
37	West Virginia	\$2.75	763,744
38	Maine	\$2.47	557,168
39	Idaho	\$2.12	579,206
40	Nebraska	\$2.08	721,277
41	New Hampshire	\$2.05	519,023
42	Hawaii	\$1.91	455,338
43	Montana	\$1.86	409,869
44	Rhode Island	\$1.48	413,607
45	Alaska	\$1.35	258,052
46	Wyoming	\$1.31	226,944
47	Vermont	\$1.29	256,442
48	North Dakota	\$1.21	280,782
49	South Dakota	\$1.19	322,111
50	Delaware	\$0.93	342,294
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### Auto Loans Bill Pay Market Size by Top 25 Metro Area

	Metro Area	Market Size (\$B)	# Households	
1	New York	\$31.53	8,166,095	
2	Los Angeles	\$22.62	5,799,528	
3	Boston	\$12.14	3,067,378	
4	San Francisco	\$11.29	3,178,205	
5	Chicago	\$10.88	3,617,532	
6	Washington	\$10.20	3,394,714	
7	Dallas	\$9.14	2,467,511	
8	Miami	\$9.00	2,362,596	
9	Houston	\$8.57	2,129,165	
10	Philadelphia	\$8.45	2,664,909	
11	Atlanta	\$8.06	2,230,429	
12	Detroit	\$6.99	2,083,964	
13	Seattle	\$5.56	1,687,367	
14	Minneapolis	\$5.11	1,437,278	
15	Denver	\$4.32	1,213,716	
16	Orlando	\$4.25	1,328,915	
17	Cleveland	\$4.20	1,485,394	
18	St. Louis	\$3.79	1,151,852	
19	Portland	\$3.55	1,129,096	
20	Pittsburgh	\$3.40	1,127,253	
21	Charlotte	\$3.27	924,981	
22	Kansas City	\$2.87	916,201	
23	Columbus	\$2.85	903,756	
24	Sacramento	\$2.62	885,655	
25	Salt Lake City	\$2.55	715,658	
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### Auto Loans Bill Pay Market Size by Top 50 U.S. City (based on population)

	CBSA	Market Size (\$B)	Number of households in the area			CBSA	Market Size (\$B)	Number of households in the area
	New York	\$26.74	6,915,598		26	Orlando	\$2.70	802,524
	Los Angeles	\$16.95	4,232,781		27	Cincinnati	\$2.66	831,592
	Chicago	\$10.48	3,473,949		28	Portland	\$2.62	866,511
	Dallas	\$8.59	2,299,414		29	Kansas City	\$2.60	790,349
	Houston	\$8.33	2,065,516		30	Las Vegas	\$2.60	715,397
;	Miami	\$8.23	2,100,360		31	Milwaukee	\$2.54	624,456
	Philadelphia	\$7.13	2,256,636		32	Providence	\$2.40	626,610
B	Atlanta	\$7.02	1,941,963		33	Indianapolis	\$2.39	731,928
9	Boston	\$6.96	1,759,088		34	Sacramento	\$2.38	790,066
10	Washington	\$6.77	2,102,721		35	Columbus	\$2.34	743,937
11	Phoenix	\$5.90	1,531,103		36	Cleveland	\$2.31	850,988
12	San Francisco	\$5.68	1,620,149		37	San Jose	\$2.27	625,607
13	Detroit	\$5.58	1,677,231		38	Nashville	\$2.15	639,806
4	Riverside	\$4.72	1,297,930		39	Virginia Beach	\$2.15	643,085
5	Seattle	\$4.64	1,357,689	1.1	40	Oklahoma City	\$2.06	487,504
6	Minneapolis	\$4.51	1,297,483	1.1	41	Jacksonville	\$1.94	524,056
7	San Diego	\$3.66	1,086,790	1.1	42	Raleigh	\$1.92	437,623
18	St. Louis	\$3.65	1,108,386		43	Memphis	\$1.83	491,024
9	Татра	\$3.60	1,150,628		44	New Orleans	\$1.80	463,177
20	Denver	\$3.32	1,002,040		45	Richmond	\$1.66	461,355
21	Charlotte	\$2.92	859,822		46	Tulsa	\$1.61	365,109
22	Baltimore	\$2.89	1,032,660		47	Baton Rouge	\$1.57	305,052
3	San Antonio	\$2.86	760,649		48	Greenville	\$1.56	325,589
24	Austin	\$2.83	653,659		49	Birmingham	\$1.52	416,220
25	Pittsburgh	\$2.77	997,991		50	Hartford	\$1.44	471,804



# Regional Auto Loans Bill Pay Comparison

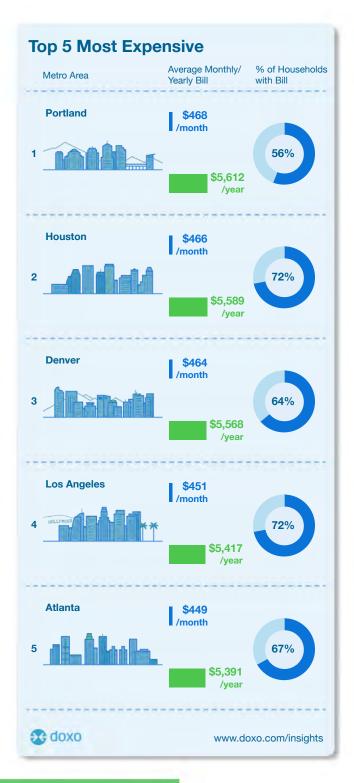
#### The Most and Least Expensive States for Auto Loans

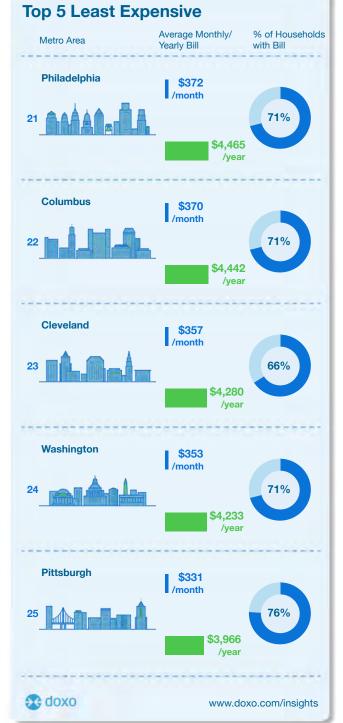


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\* Average Monthly Bill x 12 months per year = Yearly Bill

#### The Most and Least Expensive Metro Areas for Auto Loans





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





# Auto Loans Market/Spend Breakdown by State

### Auto Loans 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	\$7,144	\$400	79%	\$3,792
2 Alaska	258,052	\$1,353	\$485	90%	\$5,242
3 Arizona	2,381,696	\$8,332	\$442	66%	\$3,498
4 Arkansas	1,147,095	\$4,300	\$395	79%	\$3,749
5 California	12,576,918	\$46,630	\$448	69%	\$3,708
6 Colorado	1,972,932	\$6,902	\$442	66%	\$3,499
7 Connecticut	1,371,087	\$4,510	\$386	71%	\$3,289
8 Delaware	342,294	\$925	\$352	64%	\$2,704
9 Florida	7,420,759	\$26,215	\$415	71%	\$3,533
10 Georgia	3,585,611	\$13,312	\$436	71%	\$3,713
11 Hawaii	455,338	\$1,914	\$443	79%	\$4,203
12 Idaho	579,206	\$2,118	\$406	75%	\$3,657
13 Illinois	4,836,947	\$14,797	\$405	63%	\$3,059
14 Indiana	2,502,149	\$7,567	\$355	71%	\$3,024
15 Iowa	1,221,816	\$4,966	\$429	79%	\$4,065
16 Kansas	1,112,105	\$3,988	\$453	66%	\$3,586
17 Kentucky	1,721,406	\$5,151	\$372	67%	\$2,993
18 Louisiana	1,728,134	\$7,657	\$440	84%	\$4,431
19 Maine	557,168	\$2,466	\$410	90%	\$4,425
20 Maryland	2,156,414	\$6,546	\$333	76%	\$3,036
21 Massachusetts	2,547,068	\$10,235	\$459	73%	\$4,018
22 Michigan	3,872,494	\$13,184	\$389	73%	\$3,405
23 Minnesota	2,087,300	\$7,777	\$414	75%	\$3,726
24 Mississippi	1,115,776	\$4,327	\$385	84%	\$3,878
25 Missouri	2,375,732	\$7,993	\$369	76%	\$3,364
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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 Loans 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	\$1,856	\$402	94%	\$4,529
27 Nebraska	721,277	\$2,082	\$376	64%	\$2,887
28 Nevada	1,006,477	\$3,555	\$439	67%	\$3,532
29 New Hampshire	519,023	\$2,048	\$416	79%	\$3,946
30 New Jersey	3,214,360	\$11,736	\$417	73%	\$3,651
31 New Mexico	790,552	\$3,011	\$453	70%	\$3,809
32 New York	7,317,755	\$27,884	\$412	77%	\$3,810
33 North Carolina	3,745,153	\$14,828	\$375	88%	\$3,959
34 North Dakota	280,782	\$1,207	\$478	75%	\$4,299
35 Ohio	4,602,999	\$14,013	\$357	71%	\$3,044
36 Oklahoma	1,460,555	\$5,881	\$442	76%	\$4,027
37 Oregon	1,518,988	\$5,266	\$425	68%	\$3,467
38 Pennsylvania	5,018,860	\$14,472	\$338	71%	\$2,884
39 Rhode Island	413,607	\$1,478	\$377	79%	\$3,574
40 South Carolina	1,801,181	\$6,208	\$373	77%	\$3,447
41 South Dakota	322,111	\$1,191	\$434	71%	\$3,698
42 Tennessee	2,492,121	\$8,811	\$388	76%	\$3,535
43 Texas	8,922,664	\$36,569	\$462	74%	\$4,098
44 Utah	877,481	\$3,110	\$416	71%	\$3,544
45 Vermont	256,442	\$1,288	\$419	100%	\$5,024
46 Virginia	3,056,144	\$10,400	\$399	71%	\$3,403
47 Washington	2,620,116	\$8,478	\$435	<b>62</b> %	\$3,236
48 West Virginia	763,744	\$2,752	\$390	77%	\$3,603
49 Wisconsin	2,279,781	\$9,304	\$420	81%	\$4,081
50 Wyoming	226,944	\$1,308	\$559	86%	\$5,765
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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 Loans Market/Spend by Metro Area

### Auto Loans Market/Spend by Metro Area

R     Boston     3,067,378     \$12,137     \$440     75%     \$3,957       2     Charlotte     924,981     \$3,270     \$373     79%     \$3,535       4     Chicago     3,617,532     \$10,879     \$411     61%     \$3,007       5     Cleveland     1,485,394     \$4,196     \$357     66%     \$2,825       6     Cloumbus     903,756     \$2,850     \$370     71%     \$3,154       7     Dallas     2,467,511     \$9,137     \$447     69%     \$3,563       8     Denver     1,213,716     \$4,325     \$464     64%     \$3,563       9     Detroit     2,083,994     \$6,993     \$373     75%     \$3,366       10     Houston     2,129,165     \$8,567     \$466     72%     \$4,024       11     Kansas City     916,201     \$2,866     \$427     61%     \$3,128       12     Los Angeles     5,799,528     \$2,2,620     \$451     73%     \$3,801       14     M						
R     Boston     3,067,378     \$12,137     \$440     75%     \$3,987       3     Charlotte     924,981     \$3,270     \$373     79%     \$3,533       4     Chicago     3,617,532     \$10,879     \$411     61%     \$3,007       5     Cleveland     1,465,394     \$4,196     \$357     66%     \$2,825       6     Cleveland     1,465,394     \$4,196     \$357     66%     \$2,825       6     Cleveland     1,465,394     \$4,196     \$357     66%     \$2,825       6     Cleveland     1,465,394     \$4,196     \$357     66%     \$3,031       7     Dallas     2,467,511     \$9,137     \$447     69%     \$3,306       6     Dervert     1,213,716     \$4,325     \$466     72%     \$4,024       10     Houston     2,209,105     \$8,667     \$466     72%     \$4,024       11     Kansae City     916,201     \$2,866     \$427     61%     \$3,181       12	State			Montlhy	Households	Cost Per Year *
A. Charlotte     924,981     \$3,270     \$373     79%     \$3,535       Chicago     3,617,532     \$10,679     \$411     61%     \$3,007       Cleveland     1,485,394     \$4,196     \$357     66%     \$2,825       Columbus     903,756     \$2,850     \$370     71%     \$3,154       Dallas     2,467,511     \$9,197     \$447     69%     \$3,703       Denver     1,219,716     \$4,325     \$464     64%     \$3,556       Dolotoit     2,089,064     \$6,993     \$373     75%     \$3,356       10 Houston     2,129,165     \$9,567     \$466     72%     \$4,024       11 Kanasa City     916,201     \$2,866     \$427     61%     \$3,151       12 Los Angeles     5,799,528     \$22,620     \$451     72%     \$3,900       13 Miami     2,982,896     \$31,530     \$441     73%     \$3,861       14 Minneapolis     1,437,278     \$5,110     \$417     71%     \$3,565       15 New York     8,166,095	1 Atlanta	2,230,429	\$8,056	\$449	67%	\$3,612
A     Chicago     3,617,532     \$10,879     \$411     61%     \$3,007       5     Cleveland     1,485,394     \$4,196     \$357     66%     \$2,825       6     Cleveland     1,485,394     \$2,850     \$370     71%     \$3,154       7     Dallas     2,467,511     \$9,137     \$447     09%     \$3,703       8     Denver     1,213,716     \$4,325     \$464     64%     \$3,563       9     Detroit     2,083,864     \$6,993     \$373     75%     \$3,356       10     Houston     2,129,165     \$8,567     \$466     72%     \$4,024       11     Kansas City     916,201     \$2,866     \$427     61%     \$3,152       12     Los Angeles     5,799,528     \$2,620     \$451     72%     \$3,900       13     Miami     2,362,596     \$31,030     \$441     73%     \$3,861       14     Minneapolis     1,437,278     \$3,193     \$372     71%     \$3,193       15	2 Boston	3,067,378	\$12,137	\$440	75%	\$3,957
Align     Superind     1,485,394     Superind     Superind <thsuperind< th="">     Superind     <t< th=""><th>3 Charlotte</th><th>924,981</th><th>\$3,270</th><th>\$373</th><th>79%</th><th>\$3,535</th></t<></thsuperind<>	3 Charlotte	924,981	\$3,270	\$373	79%	\$3,535
A     Columbus     903,756     \$2,850     \$370     71%     \$3,154       7     Dallas     2,467,511     \$9,137     \$447     69%     \$3,703       8     Denver     1,213,716     \$4,325     \$464     64%     \$3,563       9     Detroit     2,083,964     \$6,993     \$373     75%     \$3,356       10     Houston     2,129,165     \$8,567     \$466     72%     \$4,024       11     Kansas City     916,201     \$2,866     \$427     61%     \$3,128       12     Los Angeles     5,799,528     \$2,820     \$451     72%     \$3,900       13     Miami     2,962,596     \$9,003     \$429     74%     \$3,811       14     Minneapolis     1,437,278     \$5,110     \$417     71%     \$3,555       15     New York     8,166,095     \$31,530     \$4411     73%     \$3,161       16     Orland     1,328,915     \$4,246     \$397     67%     \$3,143       16 <t< th=""><th>4 Chicago</th><th>3,617,532</th><th>\$10,879</th><th>\$411</th><th>61%</th><th>\$3,007</th></t<>	4 Chicago	3,617,532	\$10,879	\$411	61%	\$3,007
7   Dallas   2,467,511   \$9,137   \$447   69%   \$3,703     8   Denver   1,213,716   \$4,325   \$464   64%   \$3,563     9   Detroit   2,083,964   \$6,993   \$373   75%   \$3,356     10   Houston   2,129,165   \$8,567   \$466   72%   \$4,024     11   Kansas City   916,201   \$2,866   \$427   61%   \$3,128     12   Los Angeles   5,799,528   \$22,620   \$451   72%   \$3,900     13   Miami   2,362,596   \$9,003   \$429   74%   \$3,811     14   Minneapolis   1,437,278   \$5,110   \$417   71%   \$3,555     15   New York   8,166,095   \$31,530   \$441   73%   \$3,861     16   Orlando   1,328,915   \$4,246   \$397   67%   \$3,170     17   Philadelphia   2,664,909   \$8,449   \$372   71%   \$3,143     19   Portland   1,127,253   \$3,549   \$4668   56%   \$3,143  <	5 Cleveland	1,485,394	\$4,196	\$357	66%	\$2,825
A. Denver     1,213,716     \$4,325     \$464     64%     \$3,563       Detroit     2,083,964     \$6,993     \$373     75%     \$3,356       10     Houston     2,129,165     \$8,567     \$466     72%     \$4,024       11     Kansas City     916,201     \$2,866     \$427     61%     \$3,128       12     Los Angeles     5,799,528     \$22,620     \$451     72%     \$3,900       13     Miami     2,362,596     \$9,003     \$429     74%     \$3,811       14     Minneapolis     1,437,278     \$5,110     \$417     71%     \$3,555       15     New York     8,166,095     \$31,530     \$441     73%     \$3,811       16     Orlando     1,328,915     \$4,246     \$397     67%     \$3,195       17     Philadelphia     2,664,909     \$8,449     \$372     71%     \$3,191       18     Pittsburgh     1,127,253     \$3,398     \$331     76%     \$3,557       21     Salt Lake City	6 Columbus	903,756	\$2,850	\$370	71%	\$3,154
A. B. Detroit     2,083,964     \$6,993     \$373     75%     \$3,356       10     Houston     2,129,165     \$8,567     \$466     72%     \$4,024       11     Kansas City     916,201     \$2,866     \$427     61%     \$3,128       12     Los Angeles     5,799,528     \$22,620     \$451     72%     \$3,900       13     Miami     2,362,596     \$9,003     \$429     74%     \$3,811       14     Minneapolis     1,437,278     \$5,110     \$417     71%     \$3,861       15     New York     8,166,095     \$31,530     \$441     73%     \$3,195       16     Orlando     1,328,915     \$4,246     \$397     67%     \$3,195       17     Philadelphia     2,664,909     \$8,449     \$372     71%     \$3,143       19     Portland     1,127,253     \$3,398     \$331     76%     \$3,557       21     Satramento     885,655     \$2,618     \$411     60%     \$3,551       22     <	7 Dallas	2,467,511	\$9,137	\$447	69%	\$3,703
10   Houston   2,129,165   \$8,567   \$466   72%   \$4,024     11   Kansas City   916,201   \$2,866   \$427   61%   \$3,128     12   Los Angeles   5,799,528   \$22,620   \$451   72%   \$3,900     13   Miami   2,362,596   \$9,003   \$429   74%   \$3,811     14   Minneapolis   1,437,278   \$5,110   \$417   71%   \$3,861     16   Orlando   1,328,915   \$4,246   \$397   67%   \$3,195     16   Orlando   1,328,915   \$4,246   \$397   67%   \$3,195     17   Philadelphia   2,664,909   \$8,449   \$372   71%   \$3,104     19   Portland   1,129,096   \$3,549   \$468   56%   \$3,143     20   Sacramento   88,655   \$2,618   \$411   60%   \$2,956     21   Salt Lake City   715,658   \$2,561   \$424   70%   \$3,557     22   San Francisco   3,178,205   \$11,287   \$448   66%   \$3,296	8 Denver	1,213,716	\$4,325	\$464	64%	\$3,563
11 Kansas City   916,201   \$2,866   \$427   61%   \$3,128     12 Los Angeles   5,799,528   \$22,620   \$451   72%   \$3,900     13 Miami   2,362,596   \$9,003   \$429   74%   \$3,811     14 Minneapolis   1,437,278   \$5,110   \$417   71%   \$3,555     15 New York   8,166,095   \$31,530   \$441   73%   \$3,861     16 Orlando   1,328,915   \$4,246   \$397   67%   \$3,195     17 Philadelphia   2,664,909   \$8,449   \$372   71%   \$3,143     19 Portland   1,127,253   \$3,398   \$331   76%   \$3,143     20 Sacramento   885,655   \$2,618   \$411   60%   \$2,956     21 Satt Lake City   715,658   \$2,546   \$424   70%   \$3,557     22 San Francisco   3,178,205   \$11,287   \$448   66%   \$3,296     23 Seattle   1,687,367   \$5,561   \$429   64%   \$3,296     24 St. Louis   1,151,852   \$3,788   \$381   72%   \$3,289	9 Detroit	2,083,964	\$6,993	\$373	75%	\$3,356
12   Los Angeles   5,799,528   \$22,620   \$451   72%   \$3,900     13   Miami   2,362,596   \$9,003   \$429   74%   \$3,811     14   Minneapolis   1,437,278   \$5,110   \$417   71%   \$3,555     15   New York   8,166,095   \$31,530   \$441   73%   \$3,861     16   Orlando   1,328,915   \$4,246   \$397   67%   \$3,195     17   Philadelphia   2,664,909   \$8,449   \$372   71%   \$3,014     19   Portland   1,127,253   \$3,398   \$331   76%   \$3,014     19   Portland   1,129,096   \$3,549   \$468   56%   \$3,143     20   Sacramento   885,655   \$2,618   \$411   60%   \$2,956     21   Salt Lake City   715,658   \$2,546   \$424   70%   \$3,557     22   San Francisco   3,178,205   \$11,287   \$448   66%   \$3,551     23   Seattle   1,687,367   \$5,561   \$429   64%   \$3,296	10 Houston	2,129,165	\$8,567	\$466	72%	\$4,024
13 Miami2,362,596\$9,003\$42974%\$3,81114 Minneapolis1,437,278\$5,110\$41771%\$3,55515 New York8,166,095\$31,530\$44173%\$3,86116 Orlando1,328,915\$4,246\$39767%\$3,19517 Philadelphia2,664,909\$8,449\$37271%\$3,17018 Pittsburgh1,127,253\$3,398\$33176%\$3,01419 Portland1,129,096\$3,549\$46856%\$3,14320 Sacramento885,655\$2,618\$41160%\$2,95621 Salt Lake City715,658\$2,546\$42470%\$3,55722 San Francisco3,178,205\$11,287\$44866%\$3,55123 Seattle1,667,367\$5,561\$42964%\$3,29624 St. Louis1,151,852\$3,788\$38172%\$3,28925 Washington3,394,714\$10,202\$35371%\$3,005	11 Kansas City	916,201	\$2,866	\$427	61%	\$3,128
14Minneapolis1,437,278\$5,110\$41771%\$3,55515New York8,166,095\$31,530\$44173%\$3,86116Orlando1,328,915\$4,246\$39767%\$3,19517Philadelphia2,664,909\$8,449\$37271%\$3,17018Pittsburgh1,127,253\$3,398\$33176%\$3,01419Portland1,129,096\$3,549\$46856%\$3,14320Sacramento885,655\$2,618\$41160%\$2,95621Salt Lake City715,658\$2,546\$42470%\$3,55722San Francisco3,178,205\$11,287\$44866%\$3,29623Seattle1,687,367\$5,561\$42964%\$3,29624St. Louis1,151,852\$3,788\$38172%\$3,28925Washington3,394,714\$10,202\$35371%\$3,005	12 Los Angeles	5,799,528	\$22,620	\$451	72%	\$3,900
15 New York   8,166,095   \$31,530   \$441   73%   \$3,861     16 Orlando   1,328,915   \$4,246   \$397   67%   \$3,195     17 Philadelphia   2,664,909   \$8,449   \$372   71%   \$3,014     18 Pittsburgh   1,127,253   \$3,398   \$331   76%   \$3,014     19 Portland   1,129,096   \$3,549   \$468   56%   \$3,143     20 Sacramento   885,655   \$2,618   \$411   60%   \$2,956     21 Salt Lake City   715,658   \$2,546   \$4424   70%   \$3,557     22 San Francisco   3,178,205   \$11,287   \$448   66%   \$3,551     23 Seattle   1,687,367   \$5,561   \$429   64%   \$3,296     24 St. Louis   1,151,852   \$3,788   \$381   72%   \$3,289     25 Washington   3,394,714   \$10,202   \$353   71%   \$3,005	13 Miami	2,362,596	\$9,003	\$429	74%	\$3,811
16Orlando1,328,915\$4,246\$39767%\$3,19517Philadelphia2,664,909\$8,449\$37271%\$3,17018Pittsburgh1,127,253\$3,398\$33176%\$3,01419Portland1,129,096\$3,549\$46856%\$3,14320Sacramento885,655\$2,618\$41160%\$2,95621Salt Lake City715,658\$2,546\$42470%\$3,55722San Francisco3,178,205\$11,287\$44866%\$3,29623Seattle1,687,367\$5,561\$42964%\$3,29624St. Louis1,151,852\$3,788\$38172%\$3,28925Washington3,394,714\$10,202\$35371%\$3,005	14 Minneapolis	1,437,278	\$5,110	\$417	71%	\$3,555
17Philadelphia2,664,909\$8,449\$37271%\$3,17018Pittsburgh1,127,253\$3,398\$33176%\$3,01419Portland1,129,096\$3,549\$46856%\$3,14320Sacramento885,655\$2,618\$41160%\$2,95621Salt Lake City715,658\$2,546\$42470%\$3,55722San Francisco3,178,205\$11,287\$44866%\$3,29623Seattle1,687,367\$5,561\$42964%\$3,29624St. Louis1,151,852\$3,788\$38172%\$3,28925Washington3,394,714\$10,202\$35371%\$3,005	15 New York	8,166,095	\$31,530	\$441	73%	\$3,861
18   Pittsburgh   1,127,253   \$3,398   \$331   76%   \$3,014     19   Portland   1,129,096   \$3,549   \$468   56%   \$3,143     20   Sacramento   885,655   \$2,618   \$411   60%   \$2,956     21   Salt Lake City   715,658   \$2,546   \$424   70%   \$3,557     22   San Francisco   3,178,205   \$11,287   \$448   66%   \$3,551     23   Seattle   1,687,367   \$5,561   \$429   64%   \$3,296     24   St. Louis   1,151,852   \$3,788   \$381   72%   \$3,289     25   Washington   3,394,714   \$10,202   \$353   71%   \$3,005	16 Orlando	1,328,915	\$4,246	\$397	67%	\$3,195
19 Portland1,129,096\$3,549\$46856%\$3,14320 Sacramento885,655\$2,618\$41160%\$2,95621 Salt Lake City715,658\$2,546\$42470%\$3,55722 San Francisco3,178,205\$11,287\$44866%\$3,55123 Seattle1,687,367\$5,561\$42964%\$3,29624 St. Louis1,151,852\$3,788\$38172%\$3,28925 Washington3,394,714\$10,202\$35371%\$3,005	17 Philadelphia	2,664,909	\$8,449	\$372	71%	\$3,170
20   Sacramento   885,655   \$2,618   \$411   60%   \$2,956     21   Salt Lake City   715,658   \$2,546   \$424   70%   \$3,557     22   San Francisco   3,178,205   \$11,287   \$448   66%   \$3,551     23   Seattle   1,687,367   \$5,561   \$429   64%   \$3,296     24   St. Louis   1,151,852   \$3,788   \$381   72%   \$3,289     25   Washington   3,394,714   \$10,202   \$353   71%   \$3,005	18 Pittsburgh	1,127,253	\$3,398	\$331	76%	\$3,014
21   Salt Lake City   715,658   \$2,546   \$424   70%   \$3,557     22   San Francisco   3,178,205   \$11,287   \$448   66%   \$3,551     23   Seattle   1,687,367   \$5,561   \$429   64%   \$3,296     24   St. Louis   1,151,852   \$3,788   \$381   72%   \$3,289     25   Washington   3,394,714   \$10,202   \$353   71%   \$3,005	19 Portland	1,129,096	\$3,549	\$468	56%	\$3,143
22   San Francisco   3,178,205   \$11,287   \$448   66%   \$3,551     23   Seattle   1,687,367   \$5,561   \$429   64%   \$3,296     24   St. Louis   1,151,852   \$3,788   \$381   72%   \$3,289     25   Washington   3,394,714   \$10,202   \$353   71%   \$3,005	20 Sacramento	885,655	\$2,618	\$411	60%	\$2,956
23 Seattle   1,687,367   \$5,561   \$429   64%   \$3,296     24 St. Louis   1,151,852   \$3,788   \$381   72%   \$3,289     25 Washington   3,394,714   \$10,202   \$353   71%   \$3,005	21 Salt Lake City	715,658	\$2,546	\$424	70%	\$3,557
24 St. Louis   1,151,852   \$3,788   \$381   72%   \$3,289     25 Washington   3,394,714   \$10,202   \$353   71%   \$3,005	22 San Francisco	3,178,205	\$11,287	\$448	66%	\$3,551
25 Washington 3,394,714 \$10,202 \$353 71% \$3,005	23 Seattle	1,687,367	\$5,561	\$429	64%	\$3,296
	24 St. Louis	1,151,852	\$3,788	\$381	72%	\$3,289
www.doxo.com/insiahts	25 Washington	3,394,714	\$10,202	\$353	71%	\$3,005
	😝 doxo				W	ww.doxo.com/insights

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



# Auto Loans 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	\$222	\$400	74%	\$3,550
2 Akron, OH	279,309	\$934	\$393	71%	\$3,344
3 Albany, GA	57,453	\$305	\$502	88%	\$5,304
4 Albany, NY	352,380	\$1,433	\$346	98%	\$4,067
5 Albany, OR	47,796	\$73	\$226	56%	\$1,521
6 Albuquerque, NM	345,861	\$1,031	\$407	61%	\$2,981
7 Alexandria, LA	58,379	\$272	\$388	100%	\$4,661
8 Allentown, PA	318,238	\$762	\$303	66%	\$2,396
9 Altoona, PA	53,082	\$179	\$396	71%	\$3,376
10 Amarillo, TX	94,550	\$477	\$500	84%	\$5,040
11 Ames, IA	45,648	\$176	\$473	68%	\$3,862
12 Anchorage, AK	139,107	\$667	\$444	90%	\$4,794
13 Ann Arbor, MI	132,664	\$475	\$398	75%	\$3,581
14 Anniston, AL	51,015	\$145	\$301	79%	\$2,850
15 Appleton, WI	86,963	\$416	\$434	92%	\$4,786
16 Asheville, NC	179,695	\$453	\$334	63%	\$2,523
17 Athens, GA	73,089	\$222	\$379	67%	\$3,044
18 Atlanta, GA	1,941,963	\$7,016	\$456	66%	\$3,613
19 Atlantic City, NJ	102,716	\$384	\$416	75%	\$3,742
20 Auburn, AL	55,658	\$245	\$482	76%	\$4,395
21 Augusta, GA	213,734	\$681	\$408	65%	\$3,185
22 Augusta, ME	51,116	\$245	\$443	90%	\$4,786
23 Austin, TX	653,659	\$2,835	\$457	79%	\$4,337
24 Bakersfield, CA	255,309	\$1,117	\$480	76%	\$4,374
25 Baltimore, MD	1,032,660	\$2,893	\$316	74%	\$2,802
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Barnstable Town, MA     96,674     S397     S489     70%     S4,112       Barnstable Town, MA     96,674     S1,574     S12     84%     S5,160       Battle Creek, MI     54,117     S189     S398     73%     S3,488       Bay City, MI     43,423     S131     S344     73%     S0,013       Beaumont, TX     145,938     S696     S457     87%     S4,769       Beckley, WV     50,735     S241     S477     83%     S4,760       Belingham, WA     79,613     S390     S537     76%     S4,997       Belingham, MA     69,146     S292     S681     94%     S4,077       Binghamton, NY     104,487     S161     S489     S4,414       Birmingham, AL     416,220     S1,517     S416     73%     S3,645       Bismarck, ND     45,778     S197     S478     S4,759     S4,299       Blacksburg, VA     65,645     S177     S16     71%     S3,563       Bloomington, IL     65,645     S167						-
Barnstable Town, MA     96,674     S397     S489     70%     S4,112       Baton Rouge, LA     305,052     S1,574     S12     84%     S5,160       Battle Creek, MI     54,117     S199     S398     73%     S3,488       Bay City, MI     43,423     S131     S44     73%     S3,013       Beaumont, TX     145,938     S696     S457     87%     S4,769       Beckley, WV     50,735     S241     S477     83%     S4,769       Bend, OR     63,591     S254     S489     68%     S3,993       Billinge, MT     69,146     S222     S361     94%     S4,077       Binghamton, NY     104,487     S197     S416     73%     S,346       Birmingham, AL     416,220     S1,517     S416     73%     S,455       Biomington, IL     65,45     S177     S16     71%     S,575       Biomington, NA     62,989     S225     S420     71%     S,366       Boomington, NA     17,570     S161 </th <th>City</th> <th></th> <th></th> <th>Montlhy</th> <th>Households</th> <th>Cost Per Year *</th>	City			Montlhy	Households	Cost Per Year *
Baton Rouge, LA     So, 505     \$1,574     \$512     \$4,40     \$5,160       Battle Creek, MI     54,117     \$159     \$338     73%     \$3,488       Bay City, MI     43,423     \$151     \$344     73%     \$3,160       Beaumont, TX     145,938     \$696     \$457     87%     \$4,769       Beckley, WV     50,735     \$241     \$477     83%     \$4,750       Bend, OR     63,591     \$254     \$489     68%     \$3,933       Billings, MT     69,146     \$282     \$361     94%     \$4,477       Binghamton, NY     104,487     \$461     \$383     66%     \$4,429       Biningham, AL     116,220     \$1,517     \$416     73%     \$2,653       Bismarck, ND     45,778     \$197     \$478     75%     \$4,299       Blackburg, VA     65,645     \$177     \$316     71%     \$3,564       Bloomington, IL     65,645     \$177     \$316     71%     \$3,593       Blocholigt, WA     65,645     \$177	26 Bangor, ME	63,935	\$236	\$342	90%	\$3,697
Battle Creek, Mil     54,117     5189     5388     73%     53,48       Bay City, Mil     43,423     5131     5344     73%     53,013       Beaumont, TX     145,938     5896     5457     77%     54,769       Beckley, WV     50,735     5241     5477     83%     54,750       Bellingham, WA     79,613     5390     5537     76%     54,897       Bend, OR     63,591     5254     5489     68%     53,993       Billings, MT     69,146     5282     5361     94%     54,077       Binghamton, NY     104,487     5461     5383     96%     54,414       Birmingham, AL     416,220     51,517     5416     73%     53,645       Bismarck, ND     45,778     5197     5323     71%     52,753       Bioomington, IL     65,645     5177     5316     71%     53,575       Bioomington, IL     65,645     5177     5316     71%     53,564       Bioomington, IL     65,645     5177<	27 Barnstable Town, MA	96,674	\$397	\$489	70%	\$4,112
Bay City, MI43,423513153447.9%53,013Beaumont, TX145,9385666545767%54,769Beckley, WV50,7355241547783%54,750Bellingham, WA79,6135390553776%54,897Bend, OR63,5915254548968%53,993Billings, MT69,1465282536194%54,077Binghamton, NY104,4875461538396%54,414Birmingham, AL416,22051,517541673%53,645Bismarck, ND45,7785197547875%54,289Blackaburg, VA65,0485197531671%52,696Bloomington, IL65,5455177531671%53,591Bluefield, WV47,6745167541171%53,504Boston, MA1,759,08856,963545273%53,958Boulder, CO113,6705305534964%52,681Bridgeport, CT335,5915183569079%53,231Bridgeport, CT335,5915146539471%53,261Bridgeport, CT335,59151,074531861%53,794Brunswile, TX119,6135464539471%53,354Brunswile, TX119,61351,23051%69%52,602Brunswile, TX119,61351,230531469%52,602Brunswile, TX119,613	28 Baton Rouge, LA	305,052	\$1,574	\$512	84%	\$5,160
Beaumont, TX     145,938     6696     5457     67%     54,769       Beckley, WV     50,735     5241     5477     83%     54,750       Bellingham, WA     79,613     5390     5537     76%     54,897       Bend, OR     63,591     5254     5499     68%     53,993       Billings, MT     69,146     5282     5361     94%     54,077       Binghamton, NY     104,487     5461     5383     96%     54,414       Birmingham, AL     416,220     51,517     5416     73%     53,645       Bismarck, ND     45,778     5197     5478     75%     54,299       Blacksburg, VA     65,048     5177     5316     71%     52,573       Bloomington, IL     65,545     5177     5316     71%     53,573       Bloomington, NA     62,989     5225     5420     71%     53,504       Bolomington, NA     13,670     56963     5452     73%     53,958       Boulder, CO     13,870     540	29 Battle Creek, MI	54,117	\$189	\$398	73%	\$3,488
Beckley, WV     50,735     5241     \$477     83%     \$4,750       Bellingham, WA     79,613     \$390     \$557     76%     \$4,897       Bend, OR     63,591     \$254     \$489     68%     \$3,993       Billings, MT     69,146     \$282     \$361     94%     \$4,077       Binghamton, NY     104,487     \$461     \$383     96%     \$4,414       Birmingham, AL     16,220     \$1,517     \$416     73%     \$3,655       Bismarck, ND     65,048     \$179     \$323     71%     \$2,753       Bloomington, IL     65,045     \$177     \$316     71%     \$3,506       Bloomington, IN     62,989     \$225     \$420     71%     \$3,501       Bloomington, IN     62,989     \$6963     \$452     73%     \$3,986       Bolder, CO     113,870     \$050     \$349     64%     \$2,681       Browing Green, KY     61,386     \$315     \$540     79%     \$3,291       Bridgeport, CT     33,551     \$1,07	30 Bay City, MI	43,423	\$131	\$344	73%	\$3,013
Number     Numer     Numer     Numer <td>31 Beaumont, TX</td> <td>145,938</td> <td>\$696</td> <td>\$457</td> <td>87%</td> <td>\$4,769</td>	31 Beaumont, TX	145,938	\$696	\$457	87%	\$4,769
Bend, OR63,591\$254\$48968%\$3,993Billings, MT69,146\$282\$36194%\$4,077Binghamton, NY104,487\$461\$38396%\$4,414Birmingham, AL416,220\$1,517\$41673%\$3,645Bismarck, ND45,778\$197\$47875%\$4,299Blacksburg, VA65,048\$179\$32371%\$2,753Bloomington, IL65,545\$177\$31671%\$2,696Bloomington, IK62,989\$225\$42071%\$3,504Boufield, WV47,674\$167\$41171%\$3,504Boston, MA1,759,088\$6,963\$45273%\$3,958Boutler, CO113,870\$305\$34964%\$2,681Bremerton, WA61,386\$315\$54079%\$3,201Bridgeport, CT33,591\$1,074\$38170%\$3,201Brunswick, GA43,663\$146\$39471%\$3,354Burfalo, NY47,788\$1,230\$31469%\$2,602Burfalo, NC62,044\$1,230\$31469%\$2,602	32 Beckley, WV	50,735	\$241	\$477	83%	\$4,750
Billings, MT     69,146     S282     S361     94%     S4,077       Binghamton, NY     104,497     S461     S383     96%     S4,414       Birmingham, AL     16,220     S1,517     S416     73%     S3,645       Bismarck, ND     45,778     S197     S478     75%     S4,299       Blacksburg, VA     65,043     S179     S323     71%     S2,753       Bloomington, IL     65,545     S177     S316     71%     S2,696       Bloomington, IL     65,943     S167     S410     S3,575       Bluefield, WV     47,674     S167     S411     S3,504       Boosington, IA     1759,088     S6,963     S452     73%     S3,958       Boulder, CO     113,870     S305     S440     79%     S2,681       Browning Green, KY     61,386     S163     S460     S9,893     S461     S4,810       Bridgeport, CT     35,591     S1074     S454     S181     S1,821     S3,934       Brunswick, GA     3,663 <td>33 Bellingham, WA</td> <td>79,613</td> <td>\$390</td> <td>\$537</td> <td>76%</td> <td>\$4,897</td>	33 Bellingham, WA	79,613	\$390	\$537	76%	\$4,897
Binghamton, NY104,487\$461\$38396%\$4,414Birmingham, AL416,220\$1,517\$41673%\$3,645Bismarck, ND45,778\$197\$47875%\$4,299Blacksburg, VA65,048\$179\$32371%\$2,753Bloomington, IL65,545\$177\$31671%\$2,696Bloomington, IN62,989\$225\$42071%\$3,575Bluefield, WV47,674\$167\$41171%\$3,504Bose City, ID225,940\$689\$36370%\$3,050Bounder, CO113,870\$305\$445273%\$3,958Boulder, CO113,870\$305\$44964%\$2,681Browling Green, KY61,386\$315\$54079%\$3,201Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$1,420\$30471%\$3,354Burfalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	34 Bend, OR	63,591	\$254	\$489	68%	\$3,993
Birmingham, AL416,220\$1,517\$41673%\$3,645Bismarck, ND45,778\$197\$47875%\$4,299Blacksburg, VA65,048\$179\$32371%\$2,753Bloomington, IL65,545\$177\$31671%\$2,696Bloomington, IN62,989\$225\$42071%\$3,504Bloefield, WV47,674\$167\$41171%\$3,504Boise City, ID225,940\$689\$36370%\$3,050Boulder, CO113,870\$6,963\$45273%\$3,958Boulder, CO113,870\$305\$34964%\$2,681Bridgeport, CT335,591\$1,074\$38170%\$3,201Bridgeport, CT335,591\$1,074\$38170%\$3,201Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC6,044\$301\$46187%\$4,810	35 Billings, MT	69,146	\$282	\$361	94%	\$4,077
Bismarck, ND45,778\$197\$47875%\$4,299Blacksburg, VA65,048\$179\$32371%\$2,753Bloomington, IL65,545\$177\$31671%\$2,696Bloomington, IN62,989\$225\$42071%\$3,575Bluefield, WV47,674\$167\$41171%\$3,504Boise City, ID225,940\$689\$36370%\$3,050Boston, MA1,759,088\$6,963\$45273%\$3,958Boulder, CO113,870\$305\$34964%\$2,681Bridgeport, CT61,386\$315\$54079%\$5,123Bridgeport, CT335,591\$1,074\$38170%\$3,201Bridgeport, CT119,613\$454\$51861%\$3,794Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$461\$7%\$4,810	36 Binghamton, NY	104,487	\$461	\$383	96%	\$4,414
Blacksburg, VA65,048S179S32371%S2,753Bloomington, IL65,545S177S31671%S2,696Bloomington, IN62,989S225S42071%S3,575Bluefield, WV47,674S167S41171%S3,504Boise City, ID225,940S689S36370%S3,050Boston, MA1,759,088S6,963S45273%S3,958Boulder, CO113,870S3050S45273%S3,551Bremerton, WA61,386S153S54079%S5,123Bridgeport, CT35,591S1,074S38170%S3,201Bronsville, TX19,613S454S51861%S3,794Brunswick, GA43,663S1,230S31469%S2,602Buffalo, NY42,788S1,230S31469%S2,602Burlington, NCS2,604S01S461S7%S4,810	37 Birmingham, AL	416,220	\$1,517	\$416	73%	\$3,645
Bloomington, IL65,545\$177\$31671%\$2,696Bloomington, IN62,989\$225\$42071%\$3,575Bluefield, WV47,674\$167\$41171%\$3,504Boise City, ID225,940\$689\$36370%\$3,050Boston, MA1,759,088\$6,963\$45273%\$3,958Boulder, CO113,870\$305\$34964%\$2,681Bowling Green, KY61,386\$315\$54079%\$5,123Bremerton, WA97,173\$183\$28056%\$1,881Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$1,230\$31469%\$2,602Burffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	38 Bismarck, ND	45,778	\$197	\$478	75%	\$4,299
Bloomington, IN62,989\$225\$42071%\$3,575Bluefield, WV47,674\$167\$41171%\$3,504Boise City, ID225,940\$689\$36370%\$3,050Boston, MA1,759,088\$6,963\$45273%\$3,958Boulder, CO113,870\$305\$34964%\$2,681Bowling Green, KY61,386\$315\$54079%\$5,123Bremerton, WA97,173\$183\$28056%\$1,881Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$1,466\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	39 Blacksburg, VA	65,048	\$179	\$323	71%	\$2,753
Bluefield, WV47,674\$167\$41171%\$3,504Boise City, ID225,940\$689\$36370%\$3,050Boston, MA1,759,088\$6,963\$45273%\$3,958Boulder, CO113,870\$305\$34964%\$2,681Bowling Green, KY61,386\$315\$54079%\$5,123Bremerton, WA97,173\$183\$28056%\$1,881Bridgeport, CT335,591\$1,074\$38170%\$3,201Brunswick, GA119,613\$454\$51861%\$3,794Brunswick, GA43,663\$1,463\$39471%\$3,354Buffalo, NY42,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$461\$7%\$4,810	40 Bloomington, IL	65,545	\$177	\$316	71%	\$2,696
Boise City, ID225,940\$689\$36370%\$3,050Boston, MA1,759,088\$6,963\$45273%\$3,958Boulder, CO113,870\$305\$34964%\$2,681Bowling Green, KY61,386\$315\$54079%\$5,123Bremerton, WA97,173\$183\$28056%\$1,881Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$461\$7%\$4,810	41 Bloomington, IN	62,989	\$225	\$420	71%	\$3,575
Boston, MA1,759,088\$6,963\$45273%\$3,958Boulder, CO113,870\$305\$34964%\$2,681Bowling Green, KY61,386\$315\$54079%\$5,123Bremerton, WA97,173\$183\$28056%\$1,881Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$1,464\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	42 Bluefield, WV	47,674	\$167	\$411	71%	\$3,504
Boulder, CO113,870\$305\$34964%\$2,681Bowling Green, KY61,386\$315\$54079%\$5,123Bremerton, WA97,173\$183\$28056%\$1,881Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	43 Boise City, ID	225,940	\$689	\$363	70%	\$3,050
Bowling Green, KY61,386\$315\$54079%\$5,123Bremerton, WA97,173\$183\$28056%\$1,881Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	44 Boston, MA	1,759,088	\$6,963	\$452	73%	\$3,958
Bremerton, WA97,173\$183\$28056%\$1,881Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	45 Boulder, CO	113,870	\$305	\$349	64%	\$2,681
Bridgeport, CT335,591\$1,074\$38170%\$3,201Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	46 Bowling Green, KY	61,386	\$315	\$540	79%	\$5,123
Brownsville, TX119,613\$454\$51861%\$3,794Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	47 Bremerton, WA	97,173	\$183	\$280	56%	\$1,881
Brunswick, GA43,663\$146\$39471%\$3,354Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	48 Bridgeport, CT	335,591	\$1,074	\$381	70%	\$3,201
Buffalo, NY472,788\$1,230\$31469%\$2,602Burlington, NC62,604\$301\$46187%\$4,810	49 Brownsville, TX	119,613	\$454	\$518	61%	\$3,794
Burlington, NC 62,604 \$301 \$461 87% \$4,810	50 Brunswick, GA	43,663	\$146	\$394	71%	\$3,354
	51 Buffalo, NY	472,788	\$1,230	\$314	69%	\$2,602
and a second	52 Burlington, NC	62,604	\$301	\$461	87%	\$4,810
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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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City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
53 Burlington, VT	82,687	\$329	\$377	88%	\$3,980
54 Canton, OH	169,938	\$456	\$324	69%	\$2,683
55 Cape Coral, FL	259,889	\$949	\$447	68%	\$3,650
56 Carbondale, IL	57,291	\$171	\$394	63%	\$2,981
57 Cedar Rapids, IA	104,591	\$340	\$475	57%	\$3,252
58 Chambersburg, PA	54,762	\$125	\$269	71%	\$2,290
59 Champaign, IL	87,213	\$238	\$361	63%	\$2,732
60 Charleston, SC	259,283	\$818	\$387	68%	\$3,154
61 Charleston, WV	120,771	\$437	\$387	78%	\$3,621
62 Charlotte, NC	859,822	\$2,919	\$372	76%	\$3,395
63 Charlottesville, VA	79,659	\$216	\$318	71%	\$2,712
64 Chattanooga, TN	207,863	\$700	\$312	90%	\$3,370
65 Chicago, IL	3,473,949	\$10,481	\$412	61%	\$3,017
66 Chico, CA	87,772	\$317	\$436	69%	\$3,609
67 Cincinnati, OH	831,592	\$2,658	\$365	73%	\$3,196
68 Clarksville, TN	99,434	\$276	\$340	68%	\$2,775
69 Cleveland, OH	850,988	\$2,307	\$353	64%	\$2,711
70 Cleveland, TN	44,290	\$183	\$416	83%	\$4,141
71 College Station, TX	84,570	\$334	\$445	74%	\$3,948
72 Colorado Springs, CO	246,805	\$773	\$358	73%	\$3,132
73 Columbia, MO	75,062	\$258	\$377	76%	\$3,435
74 Columbia, SC	292,900	\$1,014	\$380	76%	\$3,462
75 Columbus, GA	118,174	\$387	\$354	77%	\$3,273
76 Columbus, OH	743,937	\$2,341	\$375	70%	\$3,147
77 Concord, NH	55,193	\$188	\$378	75%	\$3,405
78 Cookeville, TN	44,472	\$130	\$320	76%	\$2,922
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

### **Cable & Internet Market/Spend by Top U.S. Cities** (cities with a population of 40k+, cont'd)

Ci	ity	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
79	Corpus Christi, TX	148,967	\$520	\$388	75%	\$3,490
30	Crestview, FL	92,996	\$383	\$409	84%	\$4,121
31	Cumberland, MD	41,806	\$83	\$226	73%	\$1,981
32	Dallas, TX	2,299,414	\$8,593	\$451	69%	\$3,737
33	Dalton, GA	49,612	\$248	\$502	83%	\$4,996
34	Danville, VA	44,451	\$123	\$325	71%	\$2,768
35	Daphne, AL	73,104	\$238	\$381	71%	\$3,249
36	Davenport, IA	155,495	\$474	\$424	60%	\$3,050
37	Dayton, OH	329,127	\$979	\$340	73%	\$2,975
38	Decatur, AL	60,372	\$245	\$403	84%	\$4,062
39	Decatur, IL	45,743	\$139	\$400	63%	\$3,028
90	Deltona, FL	247,866	\$630	\$378	56%	\$2,541
91	Denver, CO	1,002,040	\$3,323	\$439	63%	\$3,316
92	Des Moines, IA	238,159	\$970	\$472	72%	\$4,074
93	Detroit, MI	1,677,231	\$5,583	\$370	75%	\$3,328
94	Dothan, AL	58,531	\$288	\$411	100%	\$4,928
95	Dover, DE	57,571	\$181	\$370	71%	\$3,150
96	Duluth, MN	122,290	\$606	\$426	97%	\$4,955
97	Durham, NC	213,343	\$909	\$390	91%	\$4,263
98	East Stroudsburg, PA	60,973	\$202	\$378	73%	\$3,310
99	Eau Claire, WI	63,231	\$256	\$417	81%	\$4,055
100	El Centro, CA	47,861	\$191	\$481	69%	\$3,984
101	El Paso, TX	257,772	\$915	\$423	70%	\$3,550
102	Elizabethtown, KY	56,785	\$146	\$306	70%	\$2,572
103	Elkhart, IN	70,065	\$219	\$277	94%	\$3,126
104	Erie, PA	111,837	\$356	\$319	83%	\$3,180
105	Eugene, OR	146,021	\$528	\$443	68%	\$3,618

\* 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 *
106 Eureka, CA	56,067	\$285	\$615	69%	\$5,089
107 Evansville, IN	125,625	\$370	\$292	84%	\$2,945
108 Fargo, ND	86,359	\$339	\$436	75%	\$3,927
109 Farmington, NM	43,606	\$176	\$479	70%	\$4,026
110 Fayetteville, AR	164,860	\$552	\$404	69%	\$3,347
111 Fayetteville, NC	173,308	\$546	\$350	75%	\$3,148
112 Flagstaff, AZ	44,915	\$138	\$389	66%	\$3,078
113 Flint, MI	175,209	\$534	\$343	74%	\$3,049
114 Florence, AL	61,033	\$203	\$351	79%	\$3,332
115 Florence, SC	81,386	\$226	\$301	77%	\$2,778
116 Fort Collins, CO	118,828	\$399	\$424	66%	\$3,359
117 Fort Smith, AR	95,796	\$451	\$421	93%	\$4,704
118 Fort Wayne, IN	151,143	\$329	\$342	53%	\$2,175
119 Fresno, CA	290,940	\$1,127	\$461	70%	\$3,873
120 Gadsden, AL	43,113	\$176	\$431	79%	\$4,089
121 Gainesville, FL	126,344	\$500	\$402	82%	\$3,958
122 Gainesville, GA	61,339	\$200	\$406	67%	\$3,263
123 Glens Falls, NY	52,972	\$253	\$405	98%	\$4,767
124 Goldsboro, NC	48,056	\$170	\$334	88%	\$3,530
125 Grand Junction, CO	58,137	\$213	\$462	66%	\$3,657
126 Grand Rapids, MI	375,218	\$1,134	\$406	62%	\$3,023
127 Greeley, CO	97,806	\$588	\$635	79%	\$6,016
128 Green Bay, WI	123,576	\$461	\$384	81%	\$3,733
129 Greensboro, NC	295,808	\$1,157	\$388	84%	\$3,911
130 Greenville, NC	68,740	\$379	\$460	100%	\$5,517
131 Greenville, SC	325,589	\$1,560	\$420	95%	\$4,790
132 Gulfport, MS	145,343	\$660	\$378	100%	\$4,541
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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 *
133	Hagerstown, WV	102,560	\$260	\$306	69%	\$2,537
134	Hammond, LA	47,601	\$235	\$412	100%	\$4,941
135	Hanford, CA	40,802	\$179	\$523	70%	\$4,395
136	Harrisburg, PA	221,276	\$556	\$381	55%	\$2,512
137	Harrisonburg, VA	46,356	\$410	\$736	100%	\$8,834
138	Hartford, CT	471,804	\$1,443	\$398	64%	\$3,059
139	Hattiesburg, MS	65,193	\$292	\$420	89%	\$4,484
140	Hickory, NC	143,511	\$441	\$333	77%	\$3,074
141	Hilo, HI	67,096	\$278	\$437	79%	\$4,146
142	Hilton Head Island, SC	72,398	\$270	\$404	77%	\$3,734
143	Homosassa Springs, FL	63,172	\$169	\$313	71%	\$2,671
144	Hot Springs, AR	44,551	\$155	\$368	79%	\$3,487
145	Houma, LA	75,670	\$299	\$471	70%	\$3,953
146	Houston, TX	2,065,516	\$8,329	\$467	72%	\$4,032
147	Huntington, WV	149,955	\$519	\$395	73%	\$3,458
148	Huntsville, AL	166,037	\$595	\$369	81%	\$3,586
149	Idaho Falls, ID	46,131	\$196	\$472	75%	\$4,245
150	Indianapolis, IN	731,928	\$2,391	\$373	73%	\$3,267
151	Iowa City, IA	61,239	\$148	\$354	57%	\$2,419
152	Jackson, MI	60,951	\$195	\$365	73%	\$3,198
153	Jackson, MS	217,962	\$727	\$397	70%	\$3,334
154	Jackson, TN	70,586	\$168	\$260	76%	\$2,375
155	Jacksonville, FL	524,056	\$1,944	\$418	74%	\$3,709
156	Jacksonville, NC	61,086	\$204	\$331	84%	\$3,333
157	Jamestown, NY	54,969	\$158	\$312	77%	\$2,879
158	Janesville, WI	62,638	\$217	\$402	72%	\$3,470

\* 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 *
159 Jefferson City, MO	56,546	\$185	\$358	76%	\$3,266
160 Johnson City, TN	82,868	\$295	\$464	64%	\$3,563
161 Johnstown, PA	59,346	\$199	\$287	97%	\$3,346
162 Jonesboro, AR	47,665	\$188	\$438	75%	\$3,945
163 Joplin, MO	67,529	\$178	\$289	76%	\$2,638
164 Kahului, HI	53,886	\$260	\$402	100%	\$4,820
165 Kalamazoo, MI	99,482	\$467	\$536	73%	\$4,699
166 Kankakee, IL	41,095	\$102	\$339	61%	\$2,482
167 Kansas City, MO	790,349	\$2,600	\$465	59%	\$3,289
168 Kennewick, WA	88,151	\$235	\$405	55%	\$2,671
169 Killeen, TX	144,471	\$554	\$432	74%	\$3,837
170 Kingsport, TN	129,995	\$305	\$306	64%	\$2,346
171 Kingston, NY	70,117	\$313	\$510	73%	\$4,465
172 Knoxville, TN	328,604	\$1,308	\$373	89%	\$3,981
173 La Crosse, WI	53,922	\$221	\$422	81%	\$4,102
174 Lafayette, IN	77,944	\$193	\$290	71%	\$2,470
175 Lafayette, LA	175,846	\$670	\$447	71%	\$3,811
176 Lake Charles, LA	77,978	\$254	\$406	67%	\$3,261
177 Lake Havasu City, AZ	82,317	\$257	\$394	66%	\$3,122
178 Lakeland, FL	228,829	\$752	\$397	69%	\$3,286
179 Lancaster, PA	193,954	\$428	\$271	68%	\$2,209
180 Lansing, MI	213,654	\$812	\$373	85%	\$3,802
181 Laredo, TX	67,052	\$305	\$513	74%	\$4,552
182 Las Cruces, NM	77,601	\$279	\$348	86%	\$3,593
183 Las Vegas, NV	715,397	\$2,598	\$452	67%	\$3,632
184 Lawrence, KS	43,682	\$196	\$614	61%	\$4,495
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Be     Lebanon, NH     90,281     5420     S491     79%     S4,651       I7     Lebanon, PA     52,978     5101     S270     59%     S1,910       I8     Lewiston, ME     44,315     S204     S493     78%     S4,613       I9     Lexington, KY     189,890     S446     S310     63%     S2,347       I0     Lina, OH     43,846     S113     S304     71%     S2,568       I2     Lincoln, NE     119,052     S324     S355     64%     S2,724       I2     Little Rock, AR     27,5477     S1,069     S417     79%     S3,952       I2     Little Rock, AR     27,5477     S1,069     S417     79%     S2,930       I4     Longulew, TX     103,952     S545     S460     95%     S2,529       I5     Longulew, KY     42,906     S1,295     S373     60%     S2,683       I6     Los Angeles, CA     4,22,761     S16,051     S446     77%     S4,116       I6						-
Be     Lebanon, NH     90,281     5420     S491     79%     S4,651       I7     Lebanon, PA     52,978     5101     S270     59%     S1,910       I8     Lewiston, ME     44,315     S204     S493     78%     S4,613       I9     Lexington, KY     189,890     S446     S310     63%     S2,347       I0     Lina, OH     43,846     S113     S304     71%     S2,568       I2     Lincoln, NE     119,052     S324     S355     64%     S2,724       I2     Little Rock, AR     27,5477     S1,069     S417     79%     S3,952       I2     Little Rock, AR     27,5477     S1,069     S417     79%     S2,930       I4     Longulew, TX     103,952     S545     S460     95%     S2,529       I5     Longulew, KY     42,906     S1,295     S373     60%     S2,683       I6     Los Angeles, CA     4,22,761     S16,051     S446     77%     S4,116       I6	City			Montlhy	Households	Cost Per Year *
Y   Lebanon, PA   52,978   \$101   \$270   59%   \$1,910     88   Lewiston, ME   44,315   \$204   \$493   78%   \$4,613     99   Lexington, KY   199,880   \$446   \$310   63%   \$2,347     90   Lima, OH   43,846   \$113   \$304   71%   \$2,588     91   Lincoln, NE   119,052   \$324   \$355   64%   \$2,724     92   Little Rock, AR   275,477   \$1,089   \$417   79%   \$3,952     93   London, KY   57,038   \$161   \$332   71%   \$2,890     94   Longview, TX   103,952   \$545   \$460   95%   \$5,299     95   Longview, WA   41,187   \$105   \$378   66%   \$2,683     96   Los Angeles, CA   4232,781   \$16,951   \$464   72%   \$4,005     97   Louisville, KY   482,906   \$1,295   \$373   60%   \$2,683     98   Lubbock, TX   100,19   \$628   \$474   100%   \$5,693	185 Lawton, OK	47,126	\$185	\$367	89%	\$3,918
No.     No.     No.     No.     No.       88     Lewiston, ME     44,315     \$204     \$493     78%     \$4,613       99     Lexington, KY     189,880     \$446     \$310     63%     \$2,347       90     Lima, OH     43,846     \$113     \$304     71%     \$2,588       91     Lincoln, NE     119,052     \$324     \$355     64%     \$2,724       92     Little Rock, AR     275,477     \$1,089     \$417     79%     \$3,952       93     London, KY     57,038     \$161     \$332     71%     \$2,899       94     Longview, TX     103,952     \$645     \$460     95%     \$5,299       95     Longview, WA     41,187     \$105     \$378     66%     \$2,642       95     Longview, WA     44,282,781     \$16,951     \$464     72%     \$4,005       96     Lublock, TX     110,219     \$628     \$474     100%     \$5,693       910     Lumberton, NC     51,724	186 Lebanon, NH	90,261	\$420	\$491	79%	\$4,651
No.     No.     No.     State     State     State     State       No.     Lima, OH     43,846     S113     S304     71%     S2,588       No.     Lincoln, NE     119,052     S324     S355     64%     S2,724       S2     Little Rock, AR     275,477     S1,089     S417     79%     S3,952       S4     London, KY     57,038     S161     S332     71%     S2,880       S4     Longview, TX     103,952     S545     S460     95%     S2,529       S5     Longview, WA     41,187     S105     S378     56%     S2,542       S4     Longview, WA     41,232,781     S16,951     S464     72%     S4,005       S4     Lubbock, TX     110,219     S628     S474     100%     S5,693       S4     Lubbock, TX     110,219     S628     S445     77%     S4,115       S4     Macon, GA     66,408     S440     S457     S3%     S5,096       S4     M	187 Lebanon, PA	52,978	\$101	\$270	59%	\$1,910
No.     Lina, OH     43,846     \$113     \$304     71%     \$2,588       1     Lincoln, NE     119,052     \$324     \$355     64%     \$2,724       2     Little Rock, AR     275,477     \$1,089     \$417     79%     \$3,952       33     London, KY     57,038     \$161     \$332     71%     \$2,830       44     Longview, TX     103,952     \$545     \$460     95%     \$5,239       55     Longview, WA     41,187     \$105     \$378     56%     \$2,542       56     Los Angeles, CA     4,232,781     \$16,951     \$464     72%     \$4,005       57     Louisville, KY     482,906     \$1,295     \$373     60%     \$2,663       58     Lubbock, TX     10,219     \$628     \$474     100%     \$5,093       50     Lynchburg, VA     98,295     \$223     \$266     71%     \$2,266       51     Madera, CA     43,168     \$134     \$370     70%     \$3,111       53	188 Lewiston, ME	44,315	\$204	\$493	78%	\$4,613
N.Lincoln, NE119,052S324S35564%S2,72422Little Rock, AR275,477S1,089S41779%S3,95223London, KY57,038S161S33271%S2,83024Longview, TX103,952S545S46095%S5,23925Longview, WA41,187S105S37856%S2,54226Los Angeles, CA4,232,781S16,951S46472%S4,00527Louisville, KY482,906S1,295S37360%S2,68328Lubbock, TX110,219S628S474100%S5,69329Lumberton, NC51,724S213S44577%S4,11520Lynchburg, VA98,295S223S26671%S2,26629Madera, CA43,168S134S37070%S3,11120Madison, WI252,908S996S43875%S3,93824Manchester, NH155,499S779S43097%S5,00725Manhattan, KS46,689S117S31666%S2,50126Manfield, OH48,601S1,684S51295%S5,83828Medford, OR82,322S236S36865%S2,86929Menfield, OH49,024S1,827S43172%S5,83820Manhattan, KS2,622S236S36865%S2,86920Manhattan, KS2,623 <td>189 Lexington, KY</td> <td>189,880</td> <td>\$446</td> <td>\$310</td> <td>63%</td> <td>\$2,347</td>	189 Lexington, KY	189,880	\$446	\$310	63%	\$2,347
Itilite Rock, AR     275,477     \$1,099     \$417     79%     \$3,952       Icitite Rock, AR     275,477     \$1,099     \$417     79%     \$3,952       Icitite Rock, AR     57,038     \$161     \$332     71%     \$2,830       Icitite Rock, AR     103,952     \$545     \$460     95%     \$5,239       Icitity Rock, MA     41,187     \$105     \$378     \$66%     \$2,542       Icitisville, KY     482,906     \$1,295     \$373     60%     \$2,683       Icubbock, TX     110,219     \$628     \$474     100%     \$5,693       Icubbock, TX     110,219     \$628     \$474     100%     \$5,693       Icubbock, TX     110,219     \$628     \$474     100%     \$5,693       Icubbock, TX     10,219     \$628     \$474     100%     \$5,693       Icubbock, TX     10,219     \$628     \$474     100%     \$5,096       Icubbock, TX     110,219     \$628     \$474     100%     \$2,266       Madera, CA     43,168<	190 Lima, OH	43,846	\$113	\$304	71%	\$2,588
NB     London, KY     57,038     \$161     \$332     71%     \$2,830       M     Longview, TX     103,952     \$545     \$460     95%     \$5,239       M     Longview, WA     41,187     \$105     \$378     56%     \$2,542       M     Lousville, KY     423,2781     \$16,951     \$464     72%     \$4,005       M     Louisville, KY     482,906     \$1,295     \$373     60%     \$2,683       M     Lubbock, TX     110,219     \$628     \$474     100%     \$5,693       M     Lumberton, NC     51,724     \$213     \$445     77%     \$4,115       M     Macon, GA     86,408     \$440     \$470     \$370     \$5,096       M     Madison, WI     52,908     \$996     \$438     75%     \$3,398       M     Manchester, NH     155,499     \$779     \$430     97%     \$5,097       M     Manchester, NH     \$15,697     \$316     66%     \$2,501       M     Manched, OH	191 Lincoln, NE	119,052	\$324	\$355	64%	\$2,724
A     Longview, TX     103,952     \$545     \$460     95%     \$5,239       A5     Longview, WA     41,187     \$105     \$378     \$6%     \$2,542       A6     Los Angeles, CA     4,232,781     \$16,951     \$464     72%     \$4,005       A7     Louisville, KY     482,906     \$1,295     \$373     60%     \$2,683       B8     Lubbock, TX     110,219     \$628     \$474     100%     \$5,693       D9     Lumberton, NC     51,724     \$213     \$445     77%     \$4,115       D0     Lynchburg, VA     98,295     \$223     \$266     71%     \$2,266       D1     Macon, GA     86,408     \$440     \$457     93%     \$5,096       D1     Macon, GA     43,168     \$134     \$370     70%     \$3,111       D3     Madison, WI     52,908     \$117     \$316     66%     \$2,501       D4     Manchester, NH     15,499     \$160     \$319     \$6%3     \$3,292       D4	192 Little Rock, AR	275,477	\$1,089	\$417	79%	\$3,952
AndAndSinosSino	193 London, KY	57,038	\$161	\$332	71%	\$2,830
Page     Los Angeles, CA     4,232,781     \$16,951     \$464     72%     \$4,005       7     Louisville, KY     482,906     \$1,295     \$373     60%     \$2,683       8     Lubbock, TX     110,219     \$628     \$474     100%     \$5,693       9     Lumberton, NC     51,724     \$213     \$445     77%     \$4,115       00     Lynchburg, VA     98,295     \$223     \$266     71%     \$2,266       10     Macon, GA     66,408     \$440     \$457     93%     \$5,096       10     Macon, GA     43,168     \$134     \$370     70%     \$3,111       10     Madison, WI     252,908     \$996     \$438     75%     \$3,938       10     Manchester, NH     155,499     \$1779     \$430     97%     \$5,007       10     Mansfield, OH     48,601     \$160     \$319     66%     \$3,292       10     Mallen, TX     216,438     \$1,264     \$512     95%     \$5,838       10 <td>194 Longview, TX</td> <td>103,952</td> <td>\$545</td> <td>\$460</td> <td>95%</td> <td>\$5,239</td>	194 Longview, TX	103,952	\$545	\$460	95%	\$5,239
And PLouisville, KY482,906\$1,295\$37360%\$2,6838Lubbock, TX110,219\$628\$474100%\$5,6939Lumberton, NC51,724\$213\$44577%\$4,11500Lynchburg, VA98,295\$223\$26671%\$2,26610Macon, GA86,408\$440\$45793%\$5,09612Madera, CA43,168\$134\$37070%\$3,11113Madison, WI252,908\$996\$43875%\$3,93814Manchester, NH155,499\$779\$43097%\$5,00715Manhattan, KS46,589\$117\$31666%\$2,50116Mansfield, OH48,601\$160\$31986%\$3,29217McAllen, TX216,438\$1,264\$51295%\$5,83818Medford, OR82,322\$236\$36865%\$2,86919Memphis, TN491,024\$1,827\$43172%\$3,72110Merced, CA75,228\$365\$41298%\$4,850	195 Longview, WA	41,187	\$105	\$378	56%	\$2,542
8   Lubbock, TX   110,219   \$628   \$474   100%   \$5,693     9   Lumberton, NC   51,724   \$213   \$445   77%   \$4,115     00   Lynchburg, VA   98,295   \$223   \$266   71%   \$2,266     01   Macon, GA   86,408   \$440   \$457   93%   \$5,096     02   Madera, CA   43,168   \$134   \$370   70%   \$3,111     03   Madison, WI   252,908   \$996   \$438   75%   \$3,938     04   Manchester, NH   155,499   \$779   \$430   97%   \$5,007     05   Manhattan, KS   46,589   \$117   \$316   66%   \$2,501     06   Mansfield, OH   48,601   \$160   \$319   86%   \$3,292     07   McAllen, TX   216,438   \$1,264   \$512   95%   \$5,838     08   Medford, OR   82,322   \$236   \$368   65%   \$2,869     09   Memphis, TN   491,024   \$1,827   \$431   72%   \$3,721	196 Los Angeles, CA	4,232,781	\$16,951	\$464	72%	\$4,005
9Lumberton, NC51,724\$213\$44577%\$4,11500Lynchburg, VA98,295\$223\$26671%\$2,26601Macon, GA86,408\$440\$45793%\$5,09602Madera, CA43,168\$134\$37070%\$3,11103Madison, WI252,908\$996\$43875%\$3,93804Manchester, NH155,499\$779\$43097%\$5,00705Manhattan, KS46,589\$117\$31666%\$2,50106Mansfield, OH48,601\$160\$31986%\$3,29207McAllen, TX216,438\$1,264\$51295%\$5,83808Medford, OR82,322\$236\$36865%\$2,86909Memphis, TN491,024\$1,827\$43172%\$3,72110Merced, CA75,228\$365\$41298%\$4,850	197 Louisville, KY	482,906	\$1,295	\$373	60%	\$2,683
No.Lynchburg, VA98,295\$223\$26671%\$2,266Macon, GA86,408\$440\$45793%\$5,096Madera, CA43,168\$134\$37070%\$3,111Madison, WI252,908\$996\$43875%\$3,938Manchester, NH155,499\$779\$43097%\$5,007Manhattan, KS46,589\$117\$31666%\$2,501Mansfield, OH48,601\$160\$31986%\$3,292McAllen, TX216,438\$1,264\$51295%\$5,838Medford, OR82,322\$236\$36865%\$2,869Memphis, TN491,024\$1,827\$43172%\$3,721Merced, CA75,228\$365\$41298%\$4,850	198 Lubbock, TX	110,219	\$628	\$474	100%	\$5,693
Nacon, GA86,408\$440\$45793%\$5,096Madera, CA43,168\$134\$37070%\$3,111Madison, WI252,908\$996\$43875%\$3,938Manchester, NH155,499\$779\$43097%\$5,007Manhattan, KS46,589\$117\$31666%\$2,501Mansfield, OH48,601\$160\$31986%\$3,292McAllen, TX216,438\$1,264\$51295%\$5,838Medford, OR82,322\$236\$36865%\$2,869Memphis, TN491,024\$1,827\$43172%\$3,721Merced, CA75,228\$365\$41298%\$4,850	199 Lumberton, NC	51,724	\$213	\$445	77%	\$4,115
22Madera, CA43,168\$134\$37070%\$3,11133Madison, WI252,908\$996\$43875%\$3,93844Manchester, NH155,499\$779\$43097%\$5,00755Manhattan, KS46,589\$117\$31666%\$2,50146Mansfield, OH48,601\$160\$31986%\$3,2927McAllen, TX216,438\$1,264\$51295%\$5,8388Medford, OR82,322\$236\$36865%\$2,8699Memphis, TN491,024\$1,827\$43172%\$3,72110Merced, CA75,228\$365\$41298%\$4,850	200 Lynchburg, VA	98,295	\$223	\$266	71%	\$2,266
Nadison, WI252,908\$996\$43875%\$3,938Manchester, NH155,499\$779\$43097%\$5,007Manhattan, KS46,589\$117\$31666%\$2,501Mansfield, OH48,601\$160\$31986%\$3,292McAllen, TX216,438\$1,264\$51295%\$5,838Medford, OR82,322\$236\$36865%\$2,869Memphis, TN491,024\$1,827\$43172%\$3,721Merced, CA75,228\$365\$41298%\$4,850	201 Macon, GA	86,408	\$440	\$457	93%	\$5,096
Manchester, NH155,499\$779\$43097%\$5,0075Manhattan, KS46,589\$117\$31666%\$2,50106Mansfield, OH48,601\$160\$31986%\$3,29207McAllen, TX216,438\$1,264\$51295%\$5,83808Medford, OR82,322\$236\$368865%\$2,86909Memphis, TN491,024\$1,827\$43172%\$3,72110Merced, CA75,228\$365\$41298%\$4,850	202 Madera, CA	43,168	\$134	\$370	70%	\$3,111
Manhattan, KS46,589\$117\$31666%\$2,501Mansfield, OH48,601\$160\$31986%\$3,292McAllen, TX216,438\$1,264\$51295%\$5,838Medford, OR82,322\$236\$36865%\$2,869Memphis, TN491,024\$1,827\$43172%\$3,721Merced, CA75,228\$365\$41298%\$4,850	203 Madison, WI	252,908	\$996	\$438	75%	\$3,938
06Mansfield, OH48,601\$160\$31986%\$3,29207McAllen, TX216,438\$1,264\$51295%\$5,83808Medford, OR82,322\$236\$36865%\$2,86909Memphis, TN491,024\$1,827\$43172%\$3,72110Merced, CA75,228\$365\$41298%\$4,850	204 Manchester, NH	155,499	\$779	\$430	97%	\$5,007
D7   McAllen, TX   216,438   \$1,264   \$512   95%   \$5,838     D8   Medford, OR   82,322   \$236   \$368   65%   \$2,869     D9   Memphis, TN   491,024   \$1,827   \$431   72%   \$3,721     10   Merced, CA   75,228   \$365   \$412   98%   \$4,850	205 Manhattan, KS	46,589	\$117	\$316	66%	\$2,501
Medford, OR     82,322     \$236     \$368     65%     \$2,869       Memphis, TN     491,024     \$1,827     \$431     72%     \$3,721       Merced, CA     75,228     \$365     \$412     98%     \$4,850	206 Mansfield, OH	48,601	\$160	\$319	86%	\$3,292
Memphis, TN     491,024     \$1,827     \$431     72%     \$3,721       10     Merced, CA     75,228     \$365     \$412     98%     \$4,850	207 McAllen, TX	216,438	\$1,264	\$512	95%	\$5,838
10 Merced, CA 75,228 \$365 \$412 98% \$4,850	208 Medford, OR	82,322	\$236	\$368	65%	\$2,869
	209 Memphis, TN	491,024	\$1,827	\$431	72%	\$3,721
www.doxo.com/insights	210 Merced, CA	75,228	\$365	\$412	98%	\$4,850
	et doxo				www	/.doxo.com/insights

\* 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 *
11 Meridian, MS	42,621	\$158	\$368	84%	\$3,713
12 Miami, FL	2,100,360	\$8,226	\$435	75%	\$3,916
13 Michigan City, IN	41,839	\$120	\$391	61%	\$2,865
14 Midland, TX	51,479	\$272	\$538	82%	\$5,293
15 Milwaukee, WI	624,456	\$2,539	\$434	78%	\$4,066
16 Minneapolis, MN	1,297,483	\$4,508	\$408	71%	\$3,474
17 Missoula, MT	45,135	\$226	\$445	94%	\$5,015
18 Mobile, AL	165,296	\$651	\$426	77%	\$3,936
19 Modesto, CA	166,627	\$603	\$391	77%	\$3,617
20 Monroe, LA	79,247	\$343	\$446	81%	\$4,330
21 Monroe, MI	60,504	\$327	\$474	95%	\$5,403
22 Montgomery, AL	145,223	\$646	\$394	94%	\$4,448
23 Morgantown, WV	51,214	\$167	\$389	70%	\$3,265
24 Morristown, TN	56,200	\$254	\$419	90%	\$4,520
25 Mount Vernon, WA	46,236	\$154	\$435	64%	\$3,340
26 Muncie, IN	46,188	\$179	\$448	72%	\$3,868
27 Muskegon, MI	66,214	\$232	\$464	63%	\$3,506
28 Myrtle Beach, SC	162,848	\$471	\$388	62%	\$2,890
29 Napa, CA	49,128	\$180	\$463	66%	\$3,664
30 Naples, FL	132,454	\$534	\$400	84%	\$4,033
31 Nashville, TN	639,806	\$2,155	\$419	67%	\$3,368
32 New Bern, NC	50,620	\$263	\$432	100%	\$5,188
33 New Haven, CT	334,544	\$1,067	\$380	70%	\$3,189
34 New Orleans, LA	463,177	\$1,802	\$463	70%	\$3,892
35 New York, NY	6,915,598	\$26,735	\$447	72%	\$3,866
36 Niles, MI	67,433	\$256	\$382	83%	\$3,803

\* 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 *
237	North Port, FL	312,862	\$1,231	\$449	73%	\$3,936
238	Norwich, CT	107,541	\$317	\$362	68%	\$2,952
239	Ocala, FL	130,947	\$531	\$402	84%	\$4,055
240	Ocean City, NJ	41,055	\$180	\$514	71%	\$4,379
241	Odessa, TX	49,854	\$273	\$530	86%	\$5,474
242	Ogden, UT	191,135	\$844	\$471	78%	\$4,413
243	Ogdensburg, NY	40,839	\$146	\$386	77%	\$3,566
244	Oklahoma City, OK	487,504	\$2,055	\$456	77%	\$4,215
245	Olympia, WA	100,192	\$336	\$490	57%	\$3,353
246	Omaha, NE	334,236	\$1,090	\$388	70%	\$3,262
247	Orlando, FL	802,524	\$2,704	\$407	69%	\$3,370
248	Oshkosh, WI	66,883	\$325	\$440	92%	\$4,854
249	Ottawa, IL	60,649	\$185	\$416	61%	\$3,046
250	Owensboro, KY	46,515	\$179	\$478	67%	\$3,840
251	Oxnard, CA	268,817	\$898	\$376	74%	\$3,340
252	Paducah, KY	41,597	\$206	\$616	67%	\$4,953
253	Palm Bay, FL	229,886	\$788	\$391	73%	\$3,426
254	Panama City, FL	68,926	\$257	\$464	67%	\$3,731
255	Pensacola, FL	172,965	\$654	\$477	66%	\$3,778
256	Peoria, IL	165,788	\$729	\$382	96%	\$4,400
257	Philadelphia, PA	2,256,636	\$7,131	\$371	71%	\$3,160
258	Phoenix, AZ	1,531,103	\$5,905	\$453	71%	\$3,857
259	Pittsburgh, PA	997,991	\$2,767	\$325	71%	\$2,772
260	Pittsfield, MA	56,091	\$245	\$364	100%	\$4,365
261	Port St. Lucie, FL	169,431	\$496	\$370	66%	\$2,927
262	Portland, ME	213,603	\$917	\$436	82%	\$4,293
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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	Percent of Households	Cost Per Year *
63 Portland, C		\$2,617	Bill <b>\$475</b>	will bill <b>53%</b>	\$3,020
64 Pottsville, I		\$144	\$281	71%	\$2,393
65 Poughkeep		\$1,081	\$456	84%	\$4,593
166 Prescott Va		\$354	\$319	100%	\$3,825
67 Providence		\$2,397	\$414	77%	\$3,826
88 Provo, UT	143,105	\$569	\$442	75%	\$3,978
69 Pueblo, CC		\$214	\$393	72%	\$3,391
270 Punta Gord		\$231	\$374	71%	\$3,185
71 Racine, WI	79,582	\$265	\$371	75%	\$3,335
72 Raleigh, N		\$1,916	\$365	100%	\$4,378
273 Rapid City,		\$168	\$384	71%	\$3,273
74 Reading, P	A 153,957	\$394	\$260	82%	\$2,561
275 Redding, C	A 73,647	\$221	\$362	69%	\$3,001
76 Reno, NV	164,947	\$545	\$377	73%	\$3,305
77 Richmond,	VA 461,355	\$1,658	\$447	67%	\$3,594
78 Riverside,	CA 1,297,930	\$4,717	\$433	70%	\$3,635
79 Roanoke, V	A 129,318	\$374	\$388	62%	\$2,890
80 Rochester,	MN 82,092	\$375	\$508	75%	\$4,572
81 Rochester,	NY 431,463	\$1,337	\$319	81%	\$3,099
82 Rockford,	L 133,471	\$385	\$348	69%	\$2,885
83 Rocky Mou	nt, NC 60,461	\$267	\$368	100%	\$4,420
84 Roseburg,	OR 44,400	\$118	\$324	68%	\$2,647
85 Sacrament	o, CA 790,066	\$2,382	\$412	61%	\$3,015
86 Saginaw, N	I 78,788	\$273	\$396	73%	\$3,467
87 Salem, OH	44,217	\$140	\$376	70%	\$3,155
88 Salem, OR	141,755	\$703	\$530	78%	\$4,959
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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 *
289 Salinas, CA	123,081	\$608	\$541	76%	\$4,937
290 Salisbury, MD	151,189	\$436	\$293	82%	\$2,887
291 Salt Lake City, UT	361,181	\$1,144	\$400	66%	\$3,166
292 San Angelo, TX	43,131	\$205	\$535	74%	\$4,752
293 San Antonio, TX	760,649	\$2,864	\$424	74%	\$3,766
294 San Diego, CA	1,086,790	\$3,663	\$419	67%	\$3,371
295 San Francisco, CA	1,620,149	\$5,682	\$464	63%	\$3,507
296 San Jose, CA	625,607	\$2,271	\$465	65%	\$3,631
297 San Luis Obispo, C	A 101,854	\$440	\$521	69%	\$4,317
298 Santa Cruz, CA	99,442	\$318	\$404	66%	\$3,197
299 Santa Fe, NM	61,099	\$196	\$404	66%	\$3,202
300 Santa Maria, CA	142,195	\$644	\$444	85%	\$4,532
301 Santa Rosa, CA	185,938	\$567	\$446	57%	\$3,047
302 Savannah, GA	133,209	\$563	\$440	80%	\$4,228
303 Scranton, PA	229,742	\$584	\$321	66%	\$2,541
304 Seattle, WA	1,357,689	\$4,639	\$438	65%	\$3,417
305 Sebastian, FL	60,195	\$213	\$399	74%	\$3,541
306 Sebring, FL	42,457	\$158	\$437	71%	\$3,721
307 Sheboygan, WI	46,361	\$175	\$387	81%	\$3,766
308 Shelby, NC	40,694	\$128	\$332	79%	\$3,143
309 Sherman, TX	48,235	\$158	\$396	69%	\$3,275
310 Shreveport, LA	157,739	\$700	\$377	98%	\$4,437
311 Sierra Vista, AZ	51,401	\$176	\$431	66%	\$3,415
312 Sioux City, IA	55,780	\$253	\$479	79%	\$4,543
313 Sioux Falls, SD	89,032	\$398	\$524	71%	\$4,465
314 South Bend, IN	123,512	\$421	\$379	75%	\$3,407
96 10X0				wv	vw.doxo.com/insights

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

Spartanburg, SC     107,800     S316     S225     75%     S2,929       Spokane, WA     204,970     S454     S382     58%     S2,659       Springfield, IL     88,217     S225     S337     63%     S2,551       Springfield, MA     269,256     S95     S467     66%     S3,666       Springfield, MA     64,852     S140     74%     S3,037       Springfield, OM     67,739     S250     S433     71%     S3,862       S1     St. Cound, MN     67,739     S250     S433     71%     S3,862       S2     St. George, UT     46,385     S116     S361     S136     S14     S3,692       S1     St. Goorge, UT     46,387     S115     S366     G1%     S2,594       S2     St. Goorge, UT     46,387     S216     S316     S14     S316       S2     St. Goorge, UT     46,387     S216     S361     S363     S14       S2     St. Louis, MO     1106,386     S216     S316 <td< th=""><th></th><th>City</th><th># of Households</th><th>Market Size (\$B)</th><th>Avrage Montlhy Bill</th><th>Percent of Households will bill</th><th>Cost Per Year *</th></td<>		City	# of Households	Market Size (\$B)	Avrage Montlhy Bill	Percent of Households will bill	Cost Per Year *
Arringfrield, IL     88,217     \$225     \$337     63%     \$2,51       318     Springfield, MA     269,256     \$995     \$467     66%     \$3,696       319     Springfield, MO     177,013     \$538     \$347     73%     \$3,097       320     Springfield, OH     54,668     \$192     \$410     71%     \$3,496       321     St. Cloud, MN     67,739     \$250     \$433     71%     \$3,692       322     St. George, UT     46,355     \$146     \$370     71%     \$3,149       323     St. Joseph, MO     46,887     \$115     \$336     61%     \$2,466       324     St. Louis, MO     1,108,386     \$3,651     \$381     72%     \$3,294       325     State College, PA     57,976     \$213     \$431     71%     \$3,673       326     Staunton, VA     46,358     \$206     \$370     100%     \$4,441       327     Stockton, CA     214,750     \$672     \$443     76%     \$4,063 <td< th=""><th>315</th><th>Spartanburg, SC</th><th>107,860</th><th>\$316</th><th>\$325</th><th>75%</th><th>\$2,929</th></td<>	315	Spartanburg, SC	107,860	\$316	\$325	75%	\$2,929
Springfield, MA     269,256     S995     S467     66%     S3,696       319     Springfield, MO     177,013     S538     S347     73%     S3,037       320     Springfield, OH     54,668     S192     S410     71%     S3,496       321     St. Cloud, MN     67,739     S250     S433     71%     S3,692       322     St. George, UT     46,357     S146     S370     71%     S3,149       323     St. Joseph, MO     46,887     S115     S336     61%     S2,456       324     St. Louis, MO     1,06,386     S2,651     S381     72%     S3,294       325     State College, PA     57,976     S213     S431     71%     S3,693       326     Stauton, VA     46,389     S206     S370     100%     S4,463       327     Stockton, CA     214,750     S442     78%     S3,594       328     Sumter, SC     3,579     S448     S425     61%     S3,107       331     Tampa, F	316	Spokane, WA	204,970	\$545	\$382	58%	\$2,659
319Springfield, MO177,013S538S34773%S3,037320Springfield, OH54,868S192S41071%S3,496321St. Cloud, MN67,739S250S43371%S3,692322St. George, UT46,355S146S37071%S3,149323St. Joseph, MO46,867S115S33661%S2,456324St. Louis, MO1,108,386S3,651S38172%S3,294325State College, PA57,976S213S43171%S3,673326Staunton, VA46,358S206S370100%S4,441327Stockton, CA214,750S872S43478%S4,063328Sumter, SC53,579S212S42777%S3,949329Syracuse, NY263,350S944S36083%S3,584330Tallahassee, FL1,42,53S448S42561%S3,107331Tampa, FL1,150,628S3,596S39566%S3,125332Terre Haute, IN71,503S197S32471%S2,761333Texarkana, TX57,183S293S427100%S5,124344The Villages, FL41,355S125S37567%S3,018335Toledo, OH26,2373S895S36977%S3,410336Topeka, KS94,690S254S40755%S2,684337To	317	Springfield, IL	88,217	\$225	\$337	63%	\$2,551
320Springfield, OH54,868\$192\$41071%\$3,496321St. Cloud, MN67,739\$250\$43371%\$3,692322St. George, UT46,355\$146\$37071%\$3,149323St. Joseph, MO46,887\$115\$33661%\$2,456324St. Louis, MO1,108,386\$3,651\$38172%\$3,294325State College, PA57,976\$213\$43171%\$3,673326Staunton, VA46,358\$206\$370100%\$4,441327Stockton, CA214,750\$872\$43478%\$4,063328Sumter, SC53,579\$212\$42777%\$3,949329Syracuse, NY263,350\$944\$36083%\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124344The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$66977%\$3,410346Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Trav	318	Springfield, MA	269,256	\$995	\$467	66%	\$3,696
321St. Cloud, MN67,739\$250\$43371%\$3,692322St. George, UT46,355\$146\$37071%\$3,149323St. Joseph, MO46,887\$115\$33661%\$2,456324St. Louis, MO1,108,386\$3,651\$38172%\$3,294325State College, PA57,976\$213\$43171%\$3,673326Staunton, VA46,358\$206\$370100%\$4,441327Stockton, CA214,750\$872\$43478%\$4,063328Sumter, SC53,579\$212\$42777%\$3,949329Syracuse, NY263,350\$944\$36083%\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Taverse City, MI58,651\$167\$32573%\$2,851339Tra	319	Springfield, MO	177,013	\$538	\$347	73%	\$3,037
322St. George, UT46,355\$146\$37071%\$3,149323St. Joseph, MO46,887\$115\$33661%\$2,456324St. Louis, MO1,108,386\$3,651\$38172%\$3,294325State College, PA57,976\$213\$43171%\$3,673326Staunton, VA46,358\$206\$370100%\$4,441327Stockton, CA214,750\$872\$43478%\$4,063328Sumter, SC53,579\$212\$42777%\$3,949329Syracuse, NY263,350\$944\$36083%\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,125331Tampa, FL1,150,628\$3,596\$39566%\$3,124333Texarkana, TX7,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH26,373\$895\$36977%\$3,410336Toledo, OH26,373\$254\$40755%\$2,684337Torrington, CT6,651\$167\$32573%\$2,851338Taverse City, MI\$6,651\$167\$32573%\$2,851339Traverse City, MI56,651\$167\$32573%\$2,851339Traverse City, MI56,651\$167\$32573%\$2,851	320	Springfield, OH	54,868	\$192	\$410	71%	\$3,496
223St. Joseph, MO46,887S115S33661%S2,456324St. Louis, MO1,108,386S3,651S38172%S3,294325State College, PA57,976S213S43171%S3,673326Staunton, VA46,358S206S370100%S4,441327Stockton, CA214,750S872S43478%S4,063328Sumter, SC53,579S212S42777%S3,949329Syracuse, NY263,350S944S36083%S3,584330Tallahassee, FL144,253S448S42561%S3,107331Tampa, FL1,150,628S3,596S39566%S3,125332Terre Haute, IN71,503S197S32471%S2,761333Texarkana, TX57,183S293S427100%S5,124334The Villages, FL41,355S125S37567%S3,018335Toledo, OH262,373S895S6977%S3,410336Topeka, KS94,690S254S40756%S2,684337Torrington, CT76,747S321S47773%S4,181338Traverse City, MI58,651S167S32573%S2,851339Trenton, NJ137,121S488S37988%S4,000	321	St. Cloud, MN	67,739	\$250	\$433	71%	\$3,692
324St. Louis, MO1,108,386\$3,651\$38172%\$3,294325State College, PA57,976\$213\$43171%\$3,673326Staunton, VA46,358\$206\$370100%\$4,441327Stockton, CA214,750\$872\$43478%\$4,063328Sumter, SC53,579\$212\$42777%\$3,949329Syracuse, NY263,350\$944\$36083%\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,603\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	322	St. George, UT	46,355	\$146	\$370	71%	\$3,149
325State College, PA57,976\$213\$43171%\$3,673326Staunton, VA46,358\$206\$370100%\$4,441327Stockton, CA214,750\$872\$43478%\$4,063328Sumter, SC53,579\$212\$42777%\$3,949329Syracuse, NY263,350\$944\$36083%\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$379\$879\$8%\$4,000	323	St. Joseph, MO	46,887	\$115	\$336	61%	\$2,456
326Staunton, VA46,358\$206\$370100%\$4,441327Stockton, CA214,750\$872\$43478%\$4,063328Sumter, SC53,579\$212\$42777%\$3,949329Syracuse, NY263,350\$944\$36083%\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	324	St. Louis, MO	1,108,386	\$3,651	\$381	72%	\$3,294
327Stockton, CA214,750\$872\$43478%\$4,063328Sumter, SC53,579\$212\$42777%\$3,949329Syracuse, NY263,350\$944\$36083%\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	325	State College, PA	57,976	\$213	\$431	71%	\$3,673
328Sumter, SC53,579\$212\$42777%\$3,949329Syracuse, NY663,350\$944\$360\$370\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH62,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT67,477\$321\$47773%\$4,181338Traverse City, MI\$8,651\$167\$32573%\$2,851339Tenton, NJ137,121\$548\$379\$8%\$4,000	326	Staunton, VA	46,358	\$206	\$370	100%	\$4,441
329Syracuse, NY263,350\$944\$360\$36083%\$3,584330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI\$8,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	327	Stockton, CA	214,750	\$872	\$434	78%	\$4,063
330Tallahassee, FL144,253\$448\$42561%\$3,107331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	328	Sumter, SC	53,579	\$212	\$427	77%	\$3,949
331Tampa, FL1,150,628\$3,596\$39566%\$3,125332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	329	Syracuse, NY	263,350	\$944	\$360	83%	\$3,584
332Terre Haute, IN71,503\$197\$32471%\$2,761333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	330	Tallahassee, FL	144,253	\$448	\$425	61%	\$3,107
333Texarkana, TX57,183\$293\$427100%\$5,124334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	331	Tampa, FL	1,150,628	\$3,596	\$395	66%	\$3,125
334The Villages, FL41,355\$125\$37567%\$3,018335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	332	Terre Haute, IN	71,503	\$197	\$324	71%	\$2,761
335Toledo, OH262,373\$895\$36977%\$3,410336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	333	Texarkana, TX	57,183	\$293	\$427	100%	\$5,124
336Topeka, KS94,690\$254\$40755%\$2,684337Torrington, CT76,747\$321\$47773%\$4,181338Traverse City, MI58,651\$167\$32573%\$2,851339Trenton, NJ137,121\$548\$37988%\$4,000	334	The Villages, FL	41,355	\$125	\$375	67%	\$3,018
337   Torrington, CT   76,747   \$321   \$477   73%   \$4,181     338   Traverse City, MI   58,651   \$167   \$325   73%   \$2,851     339   Trenton, NJ   137,121   \$548   \$379   88%   \$4,000	335	Toledo, OH	262,373	\$895	\$369	77%	\$3,410
338     Traverse City, MI     58,651     \$167     \$325     73%     \$2,851       339     Trenton, NJ     137,121     \$548     \$379     88%     \$4,000	336	Topeka, KS	94,690	\$254	\$407	55%	\$2,684
339 Trenton, NJ 137,121 \$548 \$379 88% \$4,000	337	Torrington, CT	76,747	\$321	\$477	73%	\$4,181
	338	Traverse City, MI	58,651	\$167	\$325	73%	\$2,851
340     Truckee, CA     40,512     \$87     \$297     60%     \$2,141	339	Trenton, NJ	137,121	\$548	\$379	88%	\$4,000
	340	Truckee, CA	40,512	\$87	\$297	60%	\$2,141

\* 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 *
841	Tucson, AZ	393,945	\$1,040	\$449	49%	\$2,639
342	Tulsa, OK	365,109	\$1,611	\$484	76%	\$4,412
843	Tupelo, MS	62,049	\$190	\$304	84%	\$3,065
344	Tuscaloosa, AL	91,331	\$324	\$369	80%	\$3,545
845	Tyler, TX	80,428	\$303	\$449	70%	\$3,772
846	Urban Honolulu, HI	311,047	\$1,268	\$453	75%	\$4,076
847	Utica, NY	118,846	\$483	\$393	86%	\$4,061
348	Valdosta, GA	50,180	\$150	\$350	71%	\$2,980
849	Vallejo, CA	141,336	\$439	\$424	61%	\$3,104
350	Vineland, NJ	52,974	\$245	\$481	80%	\$4,621
351	Virginia Beach, VA	643,085	\$2,152	\$387	72%	\$3,346
352	Visalia, CA	129,146	\$403	\$433	60%	\$3,118
53	Waco, TX	93,669	\$389	\$475	73%	\$4,158
854	Warner Robins, GA	64,276	\$312	\$404	100%	\$4,851
355	Washington, MD	2,102,721	\$6,766	\$383	70%	\$3,218
356	Waterloo, IA	66,643	\$252	\$399	79%	\$3,781
57	Watertown, NY	44,057	\$177	\$434	77%	\$4,007
58	Wausau, WI	63,626	\$321	\$420	100%	\$5,038
59	Weirton, WV	53,452	\$215	\$381	88%	\$4,028
860	Wenatchee, WA	41,337	\$135	\$544	50%	\$3,265
61	Wheeling, WV	61,195	\$214	\$324	90%	\$3,498
862	Wichita Falls, TX	56,893	\$261	\$517	74%	\$4,588
863	Wichita, KS	240,800	\$938	\$457	71%	\$3,896
864	Williamsport, PA	48,043	\$197	\$480	71%	\$4,092
865	Wilmington, NC	105,795	\$312	\$311	79%	\$2,951
666	Winchester, VA	48,656	\$132	\$319	71%	\$2,718

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

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	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
367	Winston, NC	254,719	\$919	\$354	85%	\$3,608
368	Wooster, OH	44,756	\$107	\$302	66%	\$2,391
369	Worcester, MA	347,695	\$1,207	\$419	69%	\$3,471
370	Yakima, WA	80,882	\$472	\$506	96%	\$5,834
371	York, PA	174,129	\$436	\$316	66%	\$2,505
372	Youngstown, OH	227,364	\$657	\$344	70%	\$2,890
373	Yuba City, CA	55,077	\$175	\$441	60%	\$3,173
374	Yuma, AZ	64,796	\$237	\$463	66%	\$3,663

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\* 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.