



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

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United States of Bill Pay  
doxoINSIGHTS Report 2021



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.

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## About doxoINSIGHTS

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

# 5M+

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.

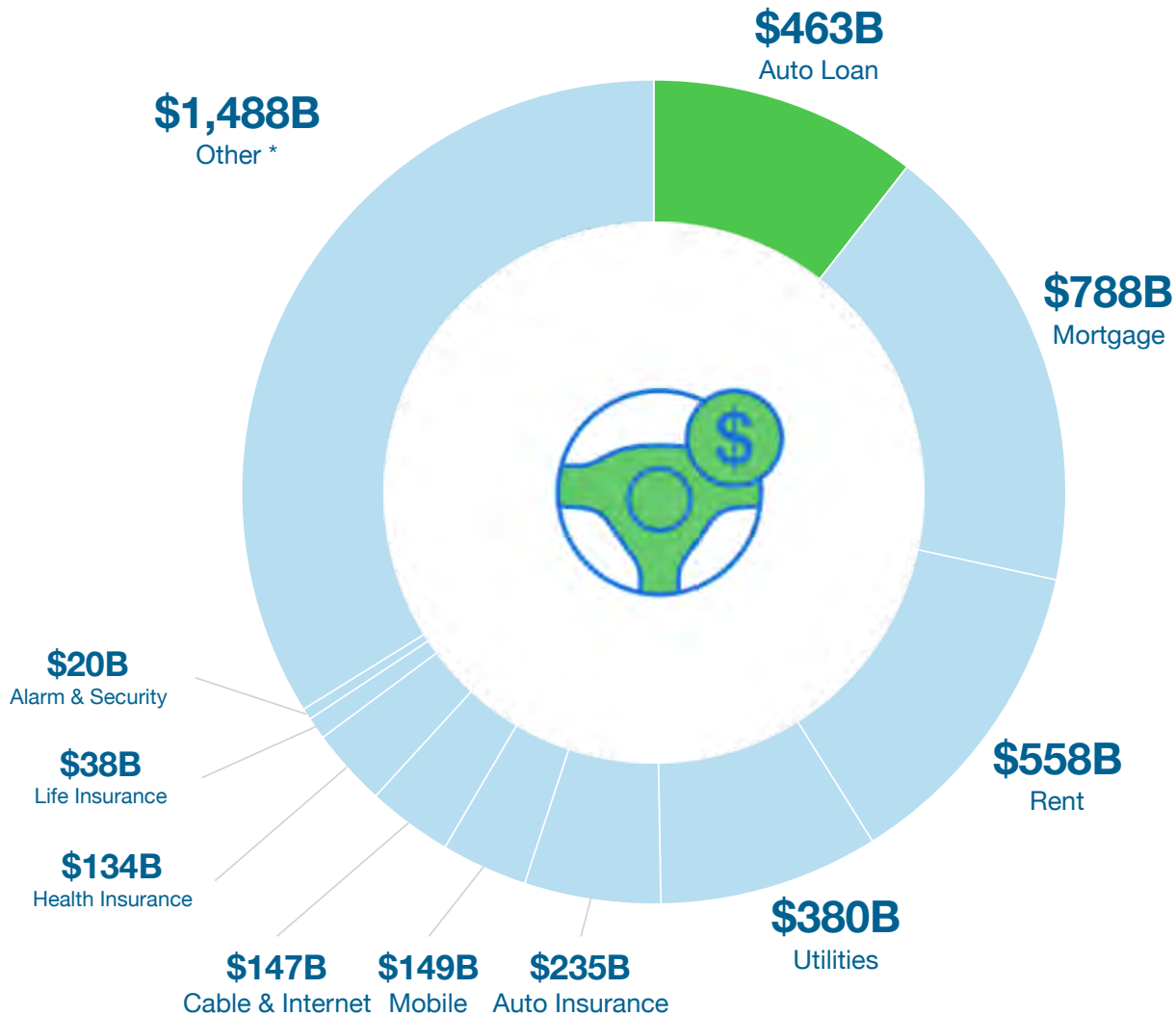
## All payment funding sources

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](http://www.doxo.com/insights).

### Bill Pay Market Size (in billions)

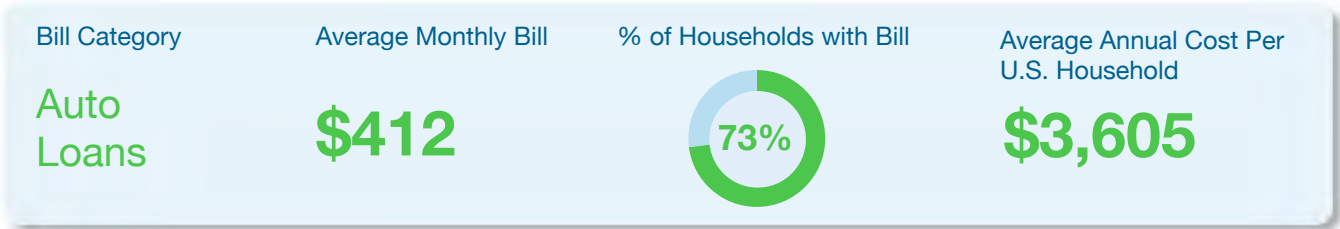
While the total market size for U.S. household bills is \$4.40 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$2.91 trillion. This report focuses on the \$463 billion Auto Loan category.



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.

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.\*

Bill Category	Average Monthly Bill	% of Households with Bill	Average Annual Cost
Mortgage	\$1,279	40%	\$6,138
Rent	\$1,062	34%	\$4,333
<b>Auto Loans</b>	<b>\$412</b>	<b>73%</b>	<b>\$3,605</b>
Utilities	\$316	78%	\$2,960
Auto Insurance	\$186	82%	\$1,830
Cable & Internet	\$116	82%	\$3,605
Health Insurance	\$113	77%	\$1,046
Mobile Phone	\$103	94%	\$1,159
Alarm & Security	\$87	15%	\$299
Life Insurance	\$89	28%	\$157

\*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.

## Auto Loans Market Snapshot

Total Auto Loans Market Size

**\$463B**

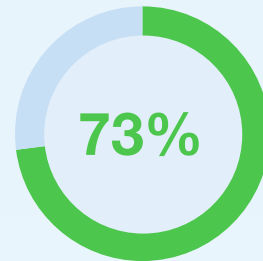
Average Annual Cost Per U.S. Household

**\$3,605\***

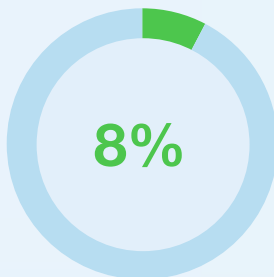
Average monthly household bill

**\$412**

Percent of households with Auto Loans



Percent of annual income



Most expensive states for Auto Loans

Alaska	
Massachusetts	
North Dakota	
Texas	
Wyoming	

\* 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

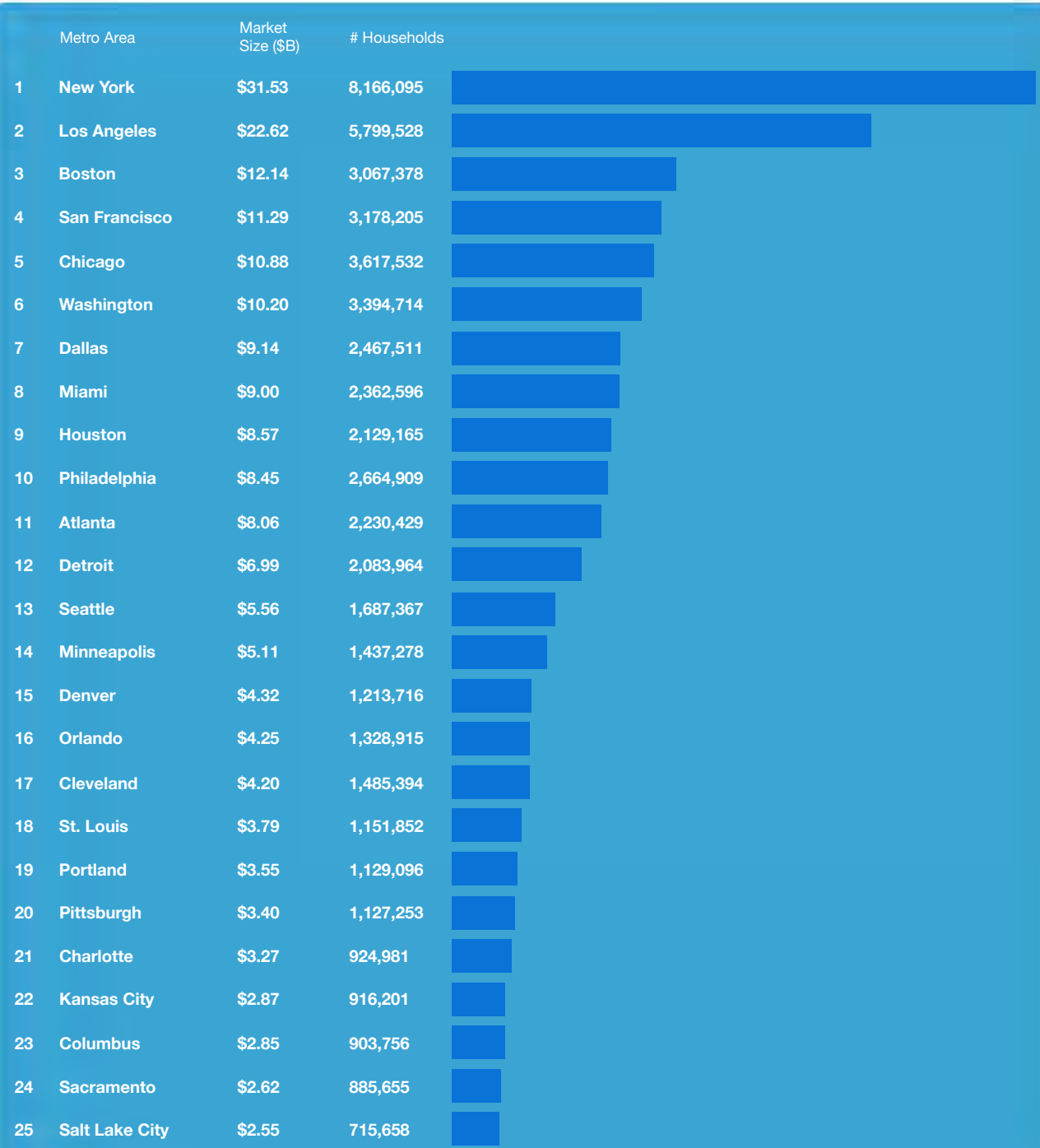
	State	Market Size (\$B)	# Households	
1	California	\$46.63	12,576,918	
2	Texas	\$36.57	8,922,664	
3	New York	\$27.88	7,317,755	
4	Florida	\$26.21	7,420,759	
5	North Carolina	\$14.83	3,745,153	
6	Illinois	\$14.80	4,836,947	
7	Pennsylvania	\$14.47	5,018,860	
8	Ohio	\$14.01	4,602,999	
9	Georgia	\$13.31	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	Iowa	\$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





## 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	
1	New York	\$26.74	6,915,598	
2	Los Angeles	\$16.95	4,232,781	
3	Chicago	\$10.48	3,473,949	
4	Dallas	\$8.59	2,299,414	
5	Houston	\$8.33	2,065,516	
6	Miami	\$8.23	2,100,360	
7	Philadelphia	\$7.13	2,256,636	
8	Atlanta	\$7.02	1,941,963	
9	Boston	\$6.96	1,759,088	
10	Washington	\$6.77	2,102,721	
11	Phoenix	\$5.90	1,531,103	
12	San Francisco	\$5.68	1,620,149	
13	Detroit	\$5.58	1,677,231	
14	Riverside	\$4.72	1,297,930	
15	Seattle	\$4.64	1,357,689	
16	Minneapolis	\$4.51	1,297,483	
17	San Diego	\$3.66	1,086,790	
18	St. Louis	\$3.65	1,108,386	
19	Tampa	\$3.60	1,150,628	
20	Denver	\$3.32	1,002,040	
21	Charlotte	\$2.92	859,822	
22	Baltimore	\$2.89	1,032,660	
23	San Antonio	\$2.86	760,649	
24	Austin	\$2.83	653,659	
25	Pittsburgh	\$2.77	997,991	

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	CBSA	Market Size (\$B)	Number of households in the area	
26	Orlando	\$2.70	802,524	
27	Cincinnati	\$2.66	831,592	
28	Portland	\$2.62	866,511	
29	Kansas City	\$2.60	790,349	
30	Las Vegas	\$2.60	715,397	
31	Milwaukee	\$2.54	624,456	
32	Providence	\$2.40	626,610	
33	Indianapolis	\$2.39	731,928	
34	Sacramento	\$2.38	790,066	
35	Columbus	\$2.34	743,937	
36	Cleveland	\$2.31	850,988	
37	San Jose	\$2.27	625,607	
38	Nashville	\$2.15	639,806	
39	Virginia Beach	\$2.15	643,085	
40	Oklahoma City	\$2.06	487,504	
41	Jacksonville	\$1.94	524,056	
42	Raleigh	\$1.92	437,623	
43	Memphis	\$1.83	491,024	
44	New Orleans	\$1.80	463,177	
45	Richmond	\$1.66	461,355	
46	Tulsa	\$1.61	365,109	
47	Baton Rouge	\$1.57	305,052	
48	Greenville	\$1.56	325,589	
49	Birmingham	\$1.52	416,220	
50	Hartford	\$1.44	471,804	

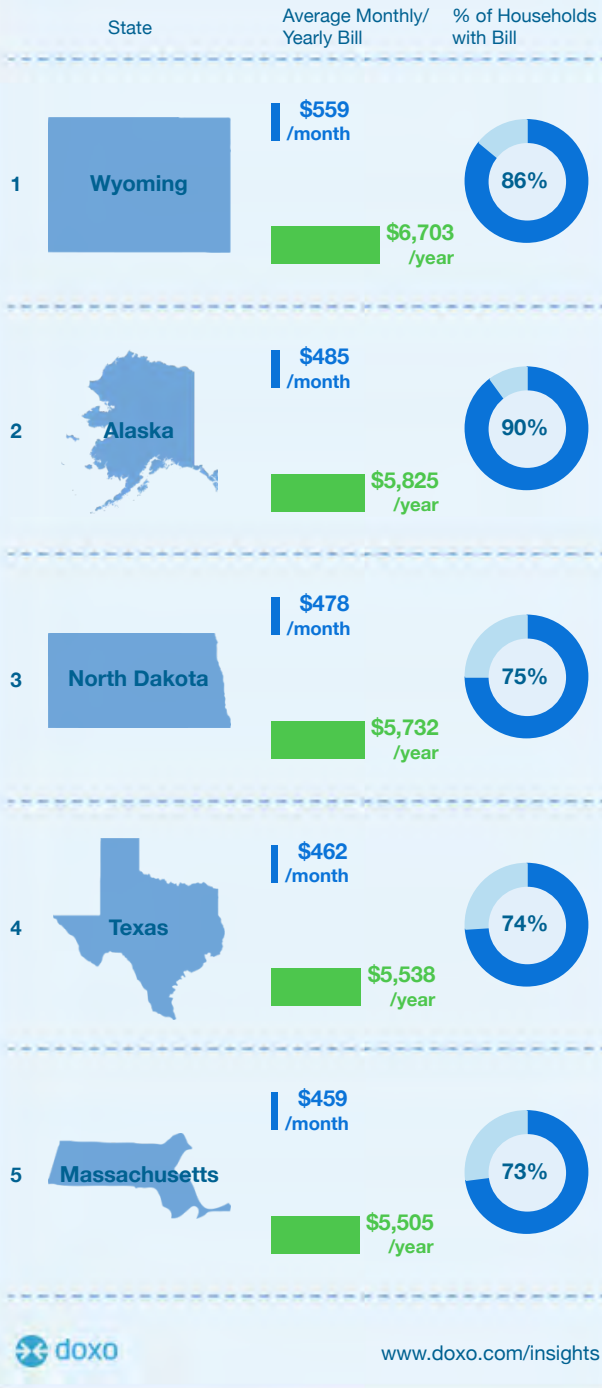
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# Regional Auto Loans Bill Pay Comparison

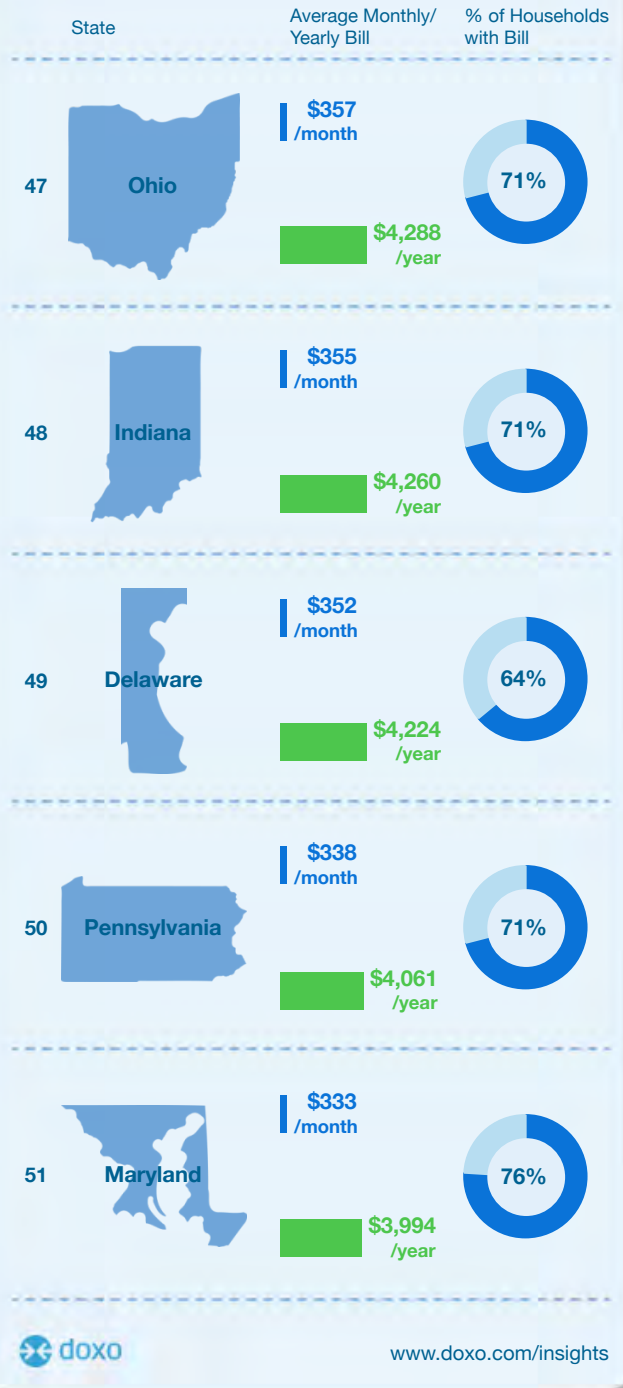
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## The Most and Least Expensive States for Auto Loans

### Top 5 Most Expensive



### Top 5 Least Expensive



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

### Top 5 Most Expensive

Metro Area	Average Monthly/ Yearly Bill	% of Households with Bill
1 <b>Portland</b>	\$468 /month \$5,612 /year	56%
2 <b>Houston</b>	\$466 /month \$5,589 /year	72%
3 <b>Denver</b>	\$464 /month \$5,568 /year	64%
4 <b>Los Angeles</b>	\$451 /month \$5,417 /year	72%
5 <b>Atlanta</b>	\$449 /month \$5,391 /year	67%



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### Top 5 Least Expensive

Metro Area	Average Monthly/ Yearly Bill	% of Households with Bill
21 <b>Philadelphia</b>	\$372 /month \$4,465 /year	71%
22 <b>Columbus</b>	\$370 /month \$4,442 /year	71%
23 <b>Cleveland</b>	\$357 /month \$4,280 /year	66%
24 <b>Washington</b>	\$353 /month \$4,233 /year	71%
25 <b>Pittsburgh</b>	\$331 /month \$3,966 /year	76%



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

### Top 5 Most Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
 1 Harrisonburg, VA	\$736 /month \$8,834 /year	100%
 2 Greeley, CO	\$635 /month \$7,615 /year	79%
 3 Paducah, KY	\$616 /month \$7,392 /year	67%
 4 Eureka, CA	\$615 /month \$7,376 /year	69%
 5 Lawrence, KS	\$614 /month \$7,369 /year	61%



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### Top 5 Least Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
 370 Lynchburg, VA	\$266 /month \$3,191 /year	71%
 371 Jackson, TN	\$260 /month \$3,126 /year	76%
 372 Reading, PA	\$260 /month \$3,123 /year	82%
 373 Albany, OR	\$226 /month \$2,716 /year	56%
 374 Cumberland, MD	\$226 /month \$2,713 /year	73%



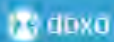
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# Auto Loans Market/Spend Breakdown by State

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## Auto Loans Market/Spend by State

State	# of Households	Market Size (\$B)	Average Monthly 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 Monthly 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	62%	\$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

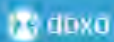


# **Auto Loans Market/Spend by Metro Area**

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## Auto Loans Market/Spend by Metro Area

State	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Atlanta	2,230,429	\$8,056	\$449	67%	\$3,612
2 Boston	3,067,378	\$12,137	\$440	75%	\$3,957
3 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 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	\$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%	\$3,170
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



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

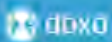
# Auto Loans Market/Spend by Top U.S. Cities

(with a population of 40k+)

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## Auto Loans Market/Spend by Top U.S. Cities (cities with a population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly 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

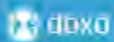


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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

## Auto Loans Market/Spend by Top U.S. Cities (cities with a population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Bangor, ME	63,935	\$236	\$342	90%	\$3,697
27 Barnstable Town, MA	96,674	\$397	\$489	70%	\$4,112
28 Baton Rouge, LA	305,052	\$1,574	\$512	84%	\$5,160
29 Battle Creek, MI	54,117	\$189	\$398	73%	\$3,488
30 Bay City, MI	43,423	\$131	\$344	73%	\$3,013
31 Beaumont, TX	145,938	\$696	\$457	87%	\$4,769
32 Beckley, WV	50,735	\$241	\$477	83%	\$4,750
33 Bellingham, WA	79,613	\$390	\$537	76%	\$4,897
34 Bend, OR	63,591	\$254	\$489	68%	\$3,993
35 Billings, MT	69,146	\$282	\$361	94%	\$4,077
36 Binghamton, NY	104,487	\$461	\$383	96%	\$4,414
37 Birmingham, AL	416,220	\$1,517	\$416	73%	\$3,645
38 Bismarck, ND	45,778	\$197	\$478	75%	\$4,299
39 Blacksburg, VA	65,048	\$179	\$323	71%	\$2,753
40 Bloomington, IL	65,545	\$177	\$316	71%	\$2,696
41 Bloomington, IN	62,989	\$225	\$420	71%	\$3,575
42 Bluefield, WV	47,674	\$167	\$411	71%	\$3,504
43 Boise City, ID	225,940	\$689	\$363	70%	\$3,050
44 Boston, MA	1,759,088	\$6,963	\$452	73%	\$3,958
45 Boulder, CO	113,870	\$305	\$349	64%	\$2,681
46 Bowling Green, KY	61,386	\$315	\$540	79%	\$5,123
47 Bremerton, WA	97,173	\$183	\$280	56%	\$1,881
48 Bridgeport, CT	335,591	\$1,074	\$381	70%	\$3,201
49 Brownsville, TX	119,613	\$454	\$518	61%	\$3,794
50 Brunswick, GA	43,663	\$146	\$394	71%	\$3,354
51 Buffalo, NY	472,788	\$1,230	\$314	69%	\$2,602
52 Burlington, NC	62,604	\$301	\$461	87%	\$4,810

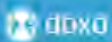


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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

## Auto Loans Market/Spend by Top U.S. Cities (cities with a population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly 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)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
79 Corpus Christi, TX	148,967	\$520	\$388	75%	\$3,490
80 Crestview, FL	92,996	\$383	\$409	84%	\$4,121
81 Cumberland, MD	41,806	\$83	\$226	73%	\$1,981
82 Dallas, TX	2,299,414	\$8,593	\$451	69%	\$3,737
83 Dalton, GA	49,612	\$248	\$502	83%	\$4,996
84 Danville, VA	44,451	\$123	\$325	71%	\$2,768
85 Daphne, AL	73,104	\$238	\$381	71%	\$3,249
86 Davenport, IA	155,495	\$474	\$424	60%	\$3,050
87 Dayton, OH	329,127	\$979	\$340	73%	\$2,975
88 Decatur, AL	60,372	\$245	\$403	84%	\$4,062
89 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



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

City	# of Households	Market Size (\$B)	Average Monthly 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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## Auto Loans Market/Spend by Top U.S. Cities (cities with a population of 40k+, cont'd)

City	# of Households	Market Size (\$B)	Average Monthly 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



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

	City	# of Households	Market Size (\$B)	Average Monthly 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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## Auto Loans Market/Spend by Top U.S. Cities (cities with a population of 40k+, cont'd)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
185 Lawton, OK	47,126	\$185	\$367	89%	\$3,918
186 Lebanon, NH	90,261	\$420	\$491	79%	\$4,651
187 Lebanon, PA	52,978	\$101	\$270	59%	\$1,910
188 Lewiston, ME	44,315	\$204	\$493	78%	\$4,613
189 Lexington, KY	189,880	\$446	\$310	63%	\$2,347
190 Lima, OH	43,846	\$113	\$304	71%	\$2,588
191 Lincoln, NE	119,052	\$324	\$355	64%	\$2,724
192 Little Rock, AR	275,477	\$1,089	\$417	79%	\$3,952
193 London, KY	57,038	\$161	\$332	71%	\$2,830
194 Longview, TX	103,952	\$545	\$460	95%	\$5,239
195 Longview, WA	41,187	\$105	\$378	56%	\$2,542
196 Los Angeles, CA	4,232,781	\$16,951	\$464	72%	\$4,005
197 Louisville, KY	482,906	\$1,295	\$373	60%	\$2,683
198 Lubbock, TX	110,219	\$628	\$474	100%	\$5,693
199 Lumberton, NC	51,724	\$213	\$445	77%	\$4,115
200 Lynchburg, VA	98,295	\$223	\$266	71%	\$2,266
201 Macon, GA	86,408	\$440	\$457	93%	\$5,096
202 Madera, CA	43,168	\$134	\$370	70%	\$3,111
203 Madison, WI	252,908	\$996	\$438	75%	\$3,938
204 Manchester, NH	155,499	\$779	\$430	97%	\$5,007
205 Manhattan, KS	46,589	\$117	\$316	66%	\$2,501
206 Mansfield, OH	48,601	\$160	\$319	86%	\$3,292
207 McAllen, TX	216,438	\$1,264	\$512	95%	\$5,838
208 Medford, OR	82,322	\$236	\$368	65%	\$2,869
209 Memphis, TN	491,024	\$1,827	\$431	72%	\$3,721
210 Merced, CA	75,228	\$365	\$412	98%	\$4,850



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
211 Meridian, MS	42,621	\$158	\$368	84%	\$3,713
212 Miami, FL	2,100,360	\$8,226	\$435	75%	\$3,916
213 Michigan City, IN	41,839	\$120	\$391	61%	\$2,865
214 Midland, TX	51,479	\$272	\$538	82%	\$5,293
215 Milwaukee, WI	624,456	\$2,539	\$434	78%	\$4,066
216 Minneapolis, MN	1,297,483	\$4,508	\$408	71%	\$3,474
217 Missoula, MT	45,135	\$226	\$445	94%	\$5,015
218 Mobile, AL	165,296	\$651	\$426	77%	\$3,936
219 Modesto, CA	166,627	\$603	\$391	77%	\$3,617
220 Monroe, LA	79,247	\$343	\$446	81%	\$4,330
221 Monroe, MI	60,504	\$327	\$474	95%	\$5,403
222 Montgomery, AL	145,223	\$646	\$394	94%	\$4,448
223 Morgantown, WV	51,214	\$167	\$389	70%	\$3,265
224 Morristown, TN	56,200	\$254	\$419	90%	\$4,520
225 Mount Vernon, WA	46,236	\$154	\$435	64%	\$3,340
226 Muncie, IN	46,188	\$179	\$448	72%	\$3,868
227 Muskegon, MI	66,214	\$232	\$464	63%	\$3,506
228 Myrtle Beach, SC	162,848	\$471	\$388	62%	\$2,890
229 Napa, CA	49,128	\$180	\$463	66%	\$3,664
230 Naples, FL	132,454	\$534	\$400	84%	\$4,033
231 Nashville, TN	639,806	\$2,155	\$419	67%	\$3,368
232 New Bern, NC	50,620	\$263	\$432	100%	\$5,188
233 New Haven, CT	334,544	\$1,067	\$380	70%	\$3,189
234 New Orleans, LA	463,177	\$1,802	\$463	70%	\$3,892
235 New York, NY	6,915,598	\$26,735	\$447	72%	\$3,866
236 Niles, MI	67,433	\$256	\$382	83%	\$3,803



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

City	# of Households	Market Size (\$B)	Average Monthly 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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## Auto Loans Market/Spend by Top U.S. Cities (cities with a population of 40k+, cont'd)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
263 Portland, OR	866,511	\$2,617	\$475	53%	\$3,020
264 Pottsville, PA	60,119	\$144	\$281	71%	\$2,393
265 Poughkeepsie, NY	235,404	\$1,081	\$456	84%	\$4,593
266 Prescott Valley, AZ	92,586	\$354	\$319	100%	\$3,825
267 Providence, RI	626,610	\$2,397	\$414	77%	\$3,826
268 Provo, UT	143,105	\$569	\$442	75%	\$3,978
269 Pueblo, CO	63,062	\$214	\$393	72%	\$3,391
270 Punta Gorda, FL	72,635	\$231	\$374	71%	\$3,185
271 Racine, WI	79,582	\$265	\$371	75%	\$3,335
272 Raleigh, NC	437,623	\$1,916	\$365	100%	\$4,378
273 Rapid City, SD	51,449	\$168	\$384	71%	\$3,273
274 Reading, PA	153,957	\$394	\$260	82%	\$2,561
275 Redding, CA	73,647	\$221	\$362	69%	\$3,001
276 Reno, NV	164,947	\$545	\$377	73%	\$3,305
277 Richmond, VA	461,355	\$1,658	\$447	67%	\$3,594
278 Riverside, CA	1,297,930	\$4,717	\$433	70%	\$3,635
279 Roanoke, VA	129,318	\$374	\$388	62%	\$2,890
280 Rochester, MN	82,092	\$375	\$508	75%	\$4,572
281 Rochester, NY	431,463	\$1,337	\$319	81%	\$3,099
282 Rockford, IL	133,471	\$385	\$348	69%	\$2,885
283 Rocky Mount, NC	60,461	\$267	\$368	100%	\$4,420
284 Roseburg, OR	44,400	\$118	\$324	68%	\$2,647
285 Sacramento, CA	790,066	\$2,382	\$412	61%	\$3,015
286 Saginaw, MI	78,788	\$273	\$396	73%	\$3,467
287 Salem, OH	44,217	\$140	\$376	70%	\$3,155
288 Salem, OR	141,755	\$703	\$530	78%	\$4,959



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

City	# of Households	Market Size (\$B)	Average Monthly 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, CA	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



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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 Top U.S. Cities (cities with a population of 40k+, cont'd)

	City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
315	Spartanburg, SC	107,860	\$316	\$325	75%	\$2,929
316	Spokane, WA	204,970	\$545	\$382	58%	\$2,659
317	Springfield, IL	88,217	\$225	\$337	63%	\$2,551
318	Springfield, MA	269,256	\$995	\$467	66%	\$3,696
319	Springfield, MO	177,013	\$538	\$347	73%	\$3,037
320	Springfield, OH	54,868	\$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%	\$2,456
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	\$872	\$434	78%	\$4,063
328	Sumter, SC	53,579	\$212	\$427	77%	\$3,949
329	Syracuse, NY	263,350	\$944	\$360	83%	\$3,584
330	Tallahassee, FL	144,253	\$448	\$425	61%	\$3,107
331	Tampa, FL	1,150,628	\$3,596	\$395	66%	\$3,125
332	Terre Haute, IN	71,503	\$197	\$324	71%	\$2,761
333	Texarkana, TX	57,183	\$293	\$427	100%	\$5,124
334	The Villages, FL	41,355	\$125	\$375	67%	\$3,018
335	Toledo, OH	262,373	\$895	\$369	77%	\$3,410
336	Topeka, KS	94,690	\$254	\$407	55%	\$2,684
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
340	Truckee, CA	40,512	\$87	\$297	60%	\$2,141



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

	City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
341	Tucson, AZ	393,945	\$1,040	\$449	49%	\$2,639
342	Tulsa, OK	365,109	\$1,611	\$484	76%	\$4,412
343	Tupelo, MS	62,049	\$190	\$304	84%	\$3,065
344	Tuscaloosa, AL	91,331	\$324	\$369	80%	\$3,545
345	Tyler, TX	80,428	\$303	\$449	70%	\$3,772
346	Urban Honolulu, HI	311,047	\$1,268	\$453	75%	\$4,076
347	Utica, NY	118,846	\$483	\$393	86%	\$4,061
348	Valdosta, GA	50,180	\$150	\$350	71%	\$2,980
349	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
353	Waco, TX	93,669	\$389	\$475	73%	\$4,158
354	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
357	Watertown, NY	44,057	\$177	\$434	77%	\$4,007
358	Wausau, WI	63,626	\$321	\$420	100%	\$5,038
359	Weirton, WV	53,452	\$215	\$381	88%	\$4,028
360	Wenatchee, WA	41,337	\$135	\$544	50%	\$3,265
361	Wheeling, WV	61,195	\$214	\$324	90%	\$3,498
362	Wichita Falls, TX	56,893	\$261	\$517	74%	\$4,588
363	Wichita, KS	240,800	\$938	\$457	71%	\$3,896
364	Williamsport, PA	48,043	\$197	\$480	71%	\$4,092
365	Wilmington, NC	105,795	\$312	\$311	79%	\$2,951
366	Winchester, VA	48,656	\$132	\$319	71%	\$2,718



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

	City	# of Households	Market Size (\$B)	Average Monthly 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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## 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](http://www.doxo.com).