

U.S. Utilities Market Size and Household Spending Report

United States of Bill Pay doxolNSIGHTS Report 2021



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



About doxolNSIGHTS

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

Statistically significant, with over 6 million paying consumers.

30,000+

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

100,000

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

All income brackets

Economically representative, with participation from all income brackets.

All payment funding sources

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

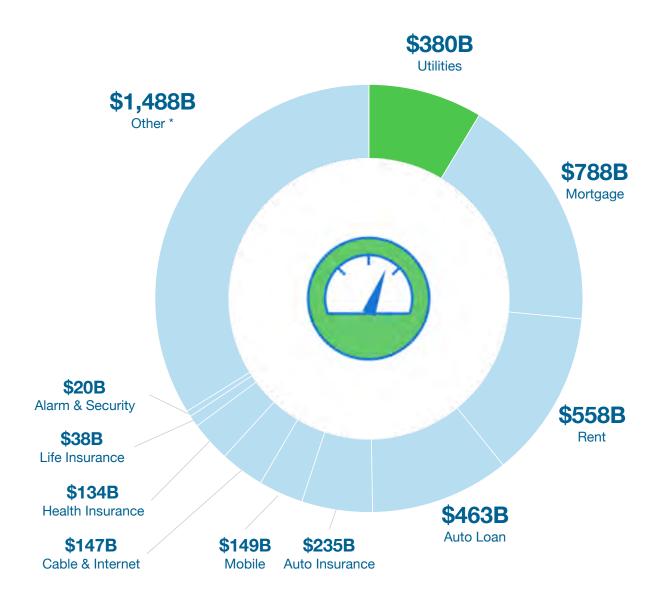
doxolNSIGHTS provides a comprehensive look into the household bill pay industry, with a deep dive into category size and average spend at the national, state, and regional level, doxolNSIGHTS aims to bring transparency to the U.S. bill pay market by bringing together the broadest available data set for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

The Utilities Market Size and Household Spending Report, inclusive of electric, gas, water & sewer, and waste & recycling, breaks out the household spending market size; percentage of households that pay each bill; and average monthly and annual bill pay costs by state, largest metro areas and cities based on population.



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 \$380 billion Utilities category.



Utility bills account for 8.64% 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 \$316 a month on Utilities.



Utilities amount to \$2,955 of the \$22,668 spent annually on the ten most common household bills.*





Utilities Market Snapshot

Total Utilities Market Size

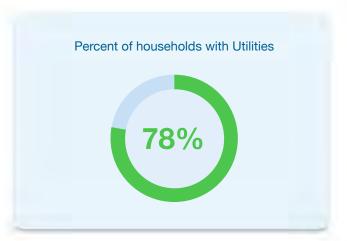
\$380B

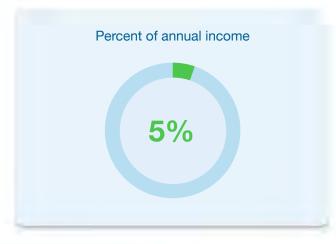
Average Annual Cost Per U.S. Household

\$2,955

Average monthly household bill

\$316







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



Utilities Bill Pay Market Size



Utilities Bill Pay Market Size by State

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	State	# Households	Market Size (\$B)
1	California	12,576,918	\$39.32
2	Florida	7,420,759	\$21.18
3	Texas	8,922,664	\$20.78
4	New York	7,317,755	\$20.01
5	Pennsylvania	5,018,860	\$14.77
6	Ohio	4,602,999	\$14.47
7	Illinois	4,836,947	\$12.96
8	New Jersey	3,214,360	\$11.60
9	Michigan	3,872,494	\$11.04
10	Georgia	3,585,611	\$9.25
11	Washington	2,620,116	\$9.22
12	North Carolina	3,745,153	\$8.86
13	Massachusetts	2,547,068	\$8.33
14	Virginia	3,056,144	\$8.07
15	Arizona	2,381,696	\$7.51
16	Wisconsin	2,279,781	\$6.88
17	Alabama	1,883,727	\$6.50
18	Maryland	2,156,414	\$6.33
19	Indiana	2,502,149	\$6.04
20	Tennessee	2,492,121	\$5.76
21	Missouri	2,375,732	\$5.71
22	Kentucky	1,721,406	\$5.24
23	Minnesota	2,087,300	\$5.17
24	South Carolina	1,801,181	\$5.05
25	Colorado	1,972,932	\$5.02
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	State	# Households	Market				
		# HouseHolus	Size (\$B)				
26	Louisiana	1,728,134	\$4.86				
27	Oregon	1,518,988	\$4.67				
28	Connecticut	1,371,087	\$4.55				
29	Oklahoma	1,460,555	\$4.05				
30	Kansas	1,112,105	\$3.36				
31	lowa	1,221,816	\$3.24				
32	Arkansas	1,147,095	\$2.77				
33	West Virginia	763,744	\$2.68				
34	Nevada	1,006,477	\$2.67				
35	Mississippi	1,115,776	\$2.56				
36	Utah	877,481	\$2.38				
37	New Mexico	790,552	\$2.38				
38	Nebraska	721,277	\$1.92				
39	Hawaii	455,338	\$1.80				
40	Idaho	579,206	\$1.68				
41	Maine	557,168	\$1.51				
42	Montana	409,869	\$1.41				
43	Rhode Island	413,607	\$1.35				
44	New Hampshire	519,023	\$1.11				
45	Delaware	342,294	\$1.00				
46	Alaska	258,052	\$0.90				
47	Vermont	256,442	\$0.77				
48	South Dakota	322,111	\$0.71				
49	North Dakota	280,782	\$0.69				
50	Wyoming	226,944	\$0.62				
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Utilities Bill Pay Market Size by 50 Most Populous U.S. Metros

	CBSA	Number of households in the area	Market Size (\$B)
1	New York, NY	6,915,598	\$21.17
2	Los Angeles, CA	4,232,781	\$12.48
3	Chicago, IL	3,473,949	\$8.64
4	Philadelphia, PA	2,256,636	\$6.84
5	Miami, FL	2,100,360	\$6.61
6	Washington, DC	2,102,721	\$5.86
7	Boston, MA	1,759,088	\$5.84
8	San Francisco, CA	1,620,149	\$5.64
9	Houston, TX	2,065,516	\$5.63
10	Dallas, TX	2,299,414	\$5.27
11	Seattle, WA	1,357,689	\$5.08
12	Atlanta, GA	1,941,963	\$5.06
13	Detroit, MI	1,677,231	\$5.01
14	Phoenix, AZ	1,531,103	\$4.67
15	Riverside, CA	1,297,930	\$4.65
16	Pittsburgh, PA	997,991	\$3.93
17	Minneapolis, MN	1,297,483	\$3.28
18	Baltimore, MD	1,032,660	\$3.11
19	St. Louis, MO	1,108,386	\$2.80
20	Cleveland, OH	850,988	\$2.76
21	Denver, CO	1,002,040	\$2.74
22	Portland, OR	866,511	\$2.68
23	Tampa, FL	1,150,628	\$2.66
24	San Diego, CA	1,086,790	\$2.63
25	Columbus, OH	743,937	\$2.47
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	CBSA	Number of households in the area	Market Size (\$B)
26	Cincinnati, OH	831,592	\$2.40
27	Milwaukee, WI	624,456	\$2.38
28	Kansas City, MO	790,349	\$2.31
29	Sacramento, CA	790,066	\$2.11
30	Indianapolis, IN	731,928	\$2.05
31	Providence, RI	626,610	\$2.02
32	Virginia Beach, VA	643,085	\$1.96
33	Charlotte, NC	859,822	\$1.94
34	Las Vegas, NV	715,397	\$1.93
35	Nashville, TN	639,806	\$1.83
36	San Antonio, TX	760,649	\$1.77
37	Birmingham, AL	416,220	\$1.71
38	Orlando, FL	802,524	\$1.65
39	Louisville, KY	482,906	\$1.62
40	Hartford, CT	471,804	\$1.59
41	San Jose, CA	625,607	\$1.51
42	Buffalo, NY	472,788	\$1.45
43	New Orleans, LA	463,177	\$1.44
44	Jacksonville, FL	524,056	\$1.37
45	Oklahoma City, OK	487,504	\$1.36
46	Richmond, VA	461,355	\$1.32
47	Raleigh, NC	437,623	\$1.20
48	Austin, TX	653,659	\$1.16
49	Rochester, NY	431,463	\$1.03
50	Memphis, TN	491,024	\$0.97
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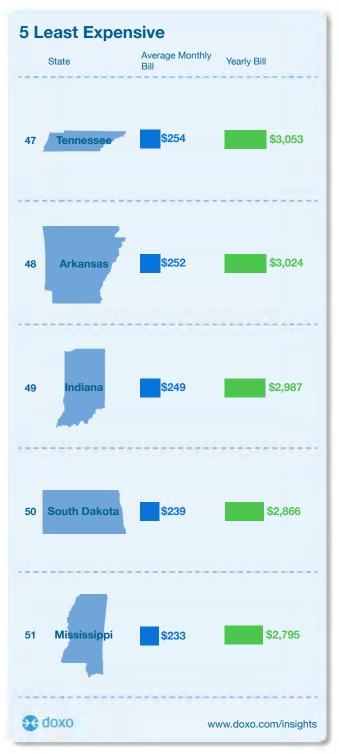


Regional Utilities Bill Pay Comparison



The Most and Least Expensive States for Utilities

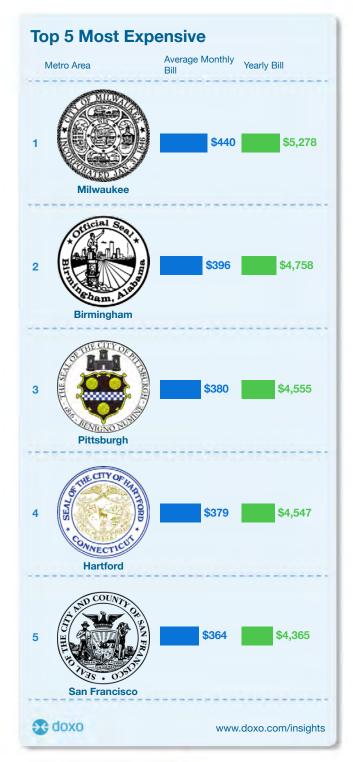






The Most and Least Expensive Major Metro Areas for Utilities

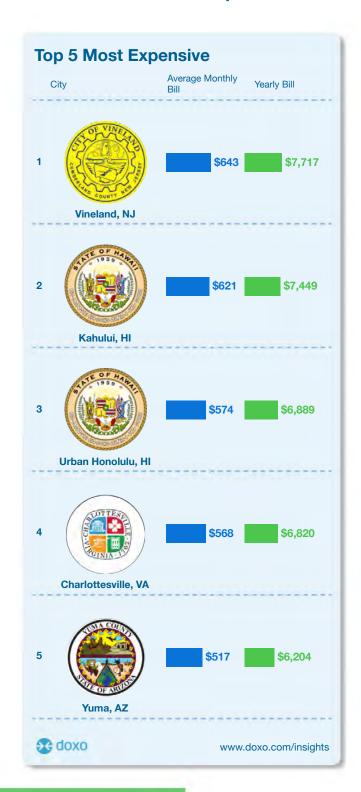
(50 most populous metros by number of households)

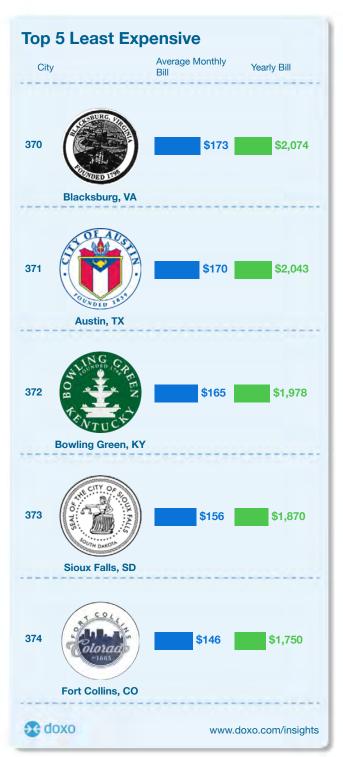






The Most and Least Expensive Cities for Utilities (population 40k+ households)







Utilities Market/Spend Breakdown by State



Utilities Market/Spend by State

State	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
1 Alabama	1,883,727	\$6.50	\$350	\$3,452
2 Alaska	258,052	\$0.90	\$428	\$3,472
3 Arizona	2,381,696	\$7.51	\$334	\$3,153
4 Arkansas	1,147,095	\$2.77	\$252	\$2,411
5 California	12,576,918	\$39.32	\$346	\$3,126
6 Colorado	1,972,932	\$5.02	\$290	\$2,544
7 Connecticut	1,371,087	\$4.55	\$408	\$3,317
8 Delaware	342,294	\$1.00	\$329	\$2,924
9 Florida	7,420,759	\$21.18	\$324	\$2,854
10 Georgia	3,585,611	\$9.25	\$277	\$2,579
11 Hawaii	455,338	\$1.80	\$540	\$3,951
12 Idaho	579,206	\$1.68	\$306	\$2,909
13 Illinois	4,836,947	\$12.96	\$298	\$2,679
14 Indiana	2,502,149	\$6.04	\$249	\$2,414
15 Iowa	1,221,816	\$3.24	\$281	\$2,651
16 Kansas	1,112,105	\$3.36	\$314	\$3,024
17 Kentucky	1,721,406	\$5.24	\$303	\$3,045
18 Louisiana	1,728,134	\$4.86	\$279	\$2,812
19 Maine	557,168	\$1.51	\$393	\$2,701
20 Maryland	2,156,414	\$6.33	\$359	\$2,936
21 Massachusetts	2,547,068	\$8.33	\$424	\$3,271
22 Michigan	3,872,494	\$11.04	\$322	\$2,851
23 Minnesota	2,087,300	\$5.17	\$286	\$2,478
24 Mississippi	1,115,776	\$2.56	\$233	\$2,297
25 Missouri	2,375,732	\$5.71	\$256	\$2,403
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



Utilities Market/Spend by State (continued)

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State	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
26 Montana	409,869	\$1.41	\$398	\$3,450
27 Nebraska	721,277	\$1.92	\$290	\$2,663
28 Nevada	1,006,477	\$2.67	\$274	\$2,649
29 New Hampshire	519,023	\$1.11	\$345	\$2,145
30 New Jersey	3,214,360	\$11.60	\$436	\$3,609
31 New Mexico	790,552	\$2.38	\$322	\$3,012
32 New York	7,317,755	\$20.01	\$345	\$2,735
33 North Carolina	3,745,153	\$8.86	\$279	\$2,367
34 North Dakota	280,782	\$0.69	\$305	\$2,443
35 Ohio	4,602,999	\$14.47	\$314	\$3,143
36 Oklahoma	1,460,555	\$4.05	\$290	\$2,775
37 Oregon	1,518,988	\$4.67	\$331	\$3,074
38 Pennsylvania	5,018,860	\$14.77	\$315	\$2,943
39 Rhode Island	413,607	\$1.35	\$398	\$3,255
40 South Carolina	1,801,181	\$5.05	\$301	\$2,806
41 South Dakota	322,111	\$0.71	\$239	\$2,219
42 Tennessee	2,492,121	\$5.76	\$254	\$2,309
43 Texas	8,922,664	\$20.78	\$255	\$2,328
44 Utah	877,481	\$2.38	\$266	\$2,716
45 Vermont	256,442	\$0.77	\$341	\$2,998
46 Virginia	3,056,144	\$8.07	\$284	\$2,641
47 Washington	2,620,116	\$9.22	\$353	\$3,517
48 West Virginia	763,744	\$2.68	\$305	\$3,507
49 Wisconsin	2,279,781	\$6.88	\$356	\$3,019
50 Wyoming	226,944	\$0.62	\$282	\$2,715
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



Utilities Market/Spend by Metro Area



50 Most Populous Metros Market/Spend by Household

	Clty	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
1	Atlanta, GA	1,941,963	\$5.06	\$240	\$2,605
2	Austin, TX	653,659	\$1.16	\$170	\$1,770
3	Baltimore, MD	1,032,660	\$3.11	\$347	\$3,015
4	Birmingham, AL	416,220	\$1.71	\$396	\$4,109
5	Boston, MA	1,759,088	\$5.84	\$361	\$3,319
6	Buffalo, NY	472,788	\$1.45	\$310	\$3,058
7	Charlotte, NC	859,822	\$1.94	\$227	\$2,252
8	Chicago, IL	3,473,949	\$8.64	\$251	\$2,488
9	Cincinnati, OH	831,592	\$2.40	\$284	\$2,883
10	Cleveland, OH	850,988	\$2.76	\$316	\$3,241
11	Columbus, OH	743,937	\$2.47	\$314	\$3,325
12	Dallas, TX	2,299,414	\$5.27	\$239	\$2,290
13	Denver, CO	1,002,040	\$2.74	\$272	\$2,733
14	Detroit, MI	1,677,231	\$5.01	\$299	\$2,986
15	Hartford, CT	471,804	\$1.59	\$379	\$3,367
16	Houston, TX	2,065,516	\$5.63	\$271	\$2,727
17	Indianapolis, IN	731,928	\$2.05	\$266	\$2,806
18	Jacksonville, FL	524,056	\$1.37	\$288	\$2,608
19	Kansas City, MO	790,349	\$2.31	\$274	\$2,927
20	Las Vegas, NV	715,397	\$1.93	\$255	\$2,700
21	Los Angeles, CA	4,232,781	\$12.48	\$300	\$2,949
22	Louisville, KY	482,906	\$1.62	\$313	\$3,347
23	Memphis, TN	491,024	\$0.97	\$197	\$1,974
24	Miami, FL	2,100,360	\$6.61	\$333	\$3,148
25	Milwaukee, WI	624,456	\$2.38	\$440	\$3,813
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



50 Most Populous Metros Market/Spend by Household (continued)

	Clty	# of Households	Market Size (\$B)	Average Montlhy	Cost Per Year *
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26	Minneapolis, MN	1,297,483	\$3.28	\$241	\$2,528
27	Nashville, TN	639,806	\$1.83	\$287	\$2,860
28	New Orleans, LA	463,177	\$1.44	\$303	\$3,117
29	New York, NY	6,915,598	\$21.17	\$336	\$3,061
30	Oklahoma City, OK	487,504	\$1.36	\$263	\$2,798
31	Orlando, FL	802,524	\$1.65	\$212	\$2,055
32	Philadelphia, PA	2,256,636	\$6.84	\$305	\$3,029
33	Phoenix, AZ	1,531,103	\$4.67	\$330	\$3,049
34	Pittsburgh, PA	997,991	\$3.93	\$380	\$3,940
35	Portland, OR	866,511	\$2.68	\$299	\$3,098
36	Providence, RI	626,610	\$2.02	\$319	\$3,231
37	Raleigh, NC	437,623	\$1.20	\$303	\$2,736
38	Richmond, VA	461,355	\$1.32	\$285	\$2,854
39	Riverside, CA	1,297,930	\$4.65	\$347	\$3,579
40	Rochester, NY	431,463	\$1.03	\$243	\$2,397
41	Sacramento, CA	790,066	\$2.11	\$257	\$2,677
42	San Antonio, TX	760,649	\$1.77	\$233	\$2,326
43	San Diego, CA	1,086,790	\$2.63	\$259	\$2,416
44	San Francisco, CA	1,620,149	\$5.64	\$364	\$3,483
45	San Jose, CA	625,607	\$1.51	\$291	\$2,419
46	Seattle, WA	1,357,689	\$5.08	\$341	\$3,740
47	St. Louis, MO	1,108,386	\$2.80	\$244	\$2,522
48	Tampa, FL	1,150,628	\$2.66	\$238	\$2,315
49	Virginia Beach, VA	643,085	\$1.96	\$281	\$3,047
50	Washington, DC	2,102,721	\$5.86	\$296	\$2,789
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



Utilities Market/Spend by U.S. Cities

(with a population of 40k+)



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City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
1 Abilene, TX	62,398	\$0.18	\$287	\$2,810
2 Akron, OH	279,309	\$1.01	\$340	\$3,634
3 Albany, GA	57,453	\$0.14	\$226	\$2,433
4 Albany, NY	352,380	\$0.98	\$280	\$2,786
5 Albany, OR	47,796	\$0.19	\$414	\$3,941
6 Albuquerque, NM	345,861	\$1.10	\$309	\$3,181
7 Alexandria, LA	58,379	\$0.11	\$206	\$1,916
8 Allentown, PA	318,238	\$0.76	\$237	\$2,380
9 Altoona, PA	53,082	\$0.20	\$371	\$3,784
10 Amarillo, TX	94,550	\$0.23	\$220	\$2,396
11 Ames, IA	45,648	\$0.10	\$204	\$2,275
12 Anchorage, AK	139,107	\$0.48	\$366	\$3,471
13 Ann Arbor, MI	132,664	\$0.43	\$321	\$3,241
14 Anniston, AL	51,015	\$0.18	\$356	\$3,447
15 Appleton, WI	86,963	\$0.28	\$358	\$3,271
16 Asheville, NC	179,695	\$0.40	\$234	\$2,204
17 Athens, GA	73,089	\$0.24	\$315	\$3,320
18 Atlanta, GA	1,941,963	\$5.06	\$240	\$2,605
19 Atlantic City, NJ	102,716	\$0.46	\$450	\$4,513
20 Auburn, AL	55,658	\$0.18	\$330	\$3,294
21 Augusta, GA	213,734	\$0.61	\$266	\$2,843
22 Augusta, ME	51,116	\$0.14	\$325	\$2,677
23 Austin, TX	653,659	\$1.16	\$170	\$1,770
24 Bakersfield, CA	255,309	\$0.80	\$300	\$3,118
25 Baltimore, MD	1,032,660	\$3.11	\$347	\$3,015
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
26 Bangor, ME	63,935	\$0.16	\$324	\$2,533
27 Barnstable Town, MA	96,674	\$0.30	\$323	\$3,142
28 Baton Rouge, LA	305,052	\$0.91	\$289	\$2,970
29 Battle Creek, MI	54,117	\$0.15	\$269	\$2,773
30 Bay City, MI	43,423	\$0.13	\$298	\$3,011
31 Beaumont, TX	145,938	\$0.41	\$262	\$2,779
32 Beckley, WV	50,735	\$0.17	\$287	\$3,377
33 Bellingham, WA	79,613	\$0.20	\$243	\$2,560
34 Bend, OR	63,591	\$0.18	\$277	\$2,894
35 Billings, MT	69,146	\$0.29	\$428	\$4,258
36 Binghamton, NY	104,487	\$0.23	\$213	\$2,178
37 Birmingham, AL	416,220	\$1.71	\$396	\$4,109
38 Bismarck, ND	45,778	\$0.11	\$279	\$2,443
39 Blacksburg, VA	65,048	\$0.12	\$173	\$1,812
40 Bloomington, IL	65,545	\$0.24	\$367	\$3,649
41 Bloomington, IN	62,989	\$0.13	\$191	\$2,102
42 Bluefield, WV	47,674	\$0.20	\$374	\$4,225
43 Boise City, ID	225,940	\$0.68	\$288	\$3,022
44 Boston, MA	1,759,088	\$5.84	\$361	\$3,319
45 Boulder, CO	113,870	\$0.30	\$263	\$2,608
46 Bowling Green, KY	61,386	\$0.11	\$165	\$1,853
47 Bremerton, WA	97,173	\$0.34	\$324	\$3,549
48 Bridgeport, CT	335,591	\$1.13	\$358	\$3,370
49 Brownsville, TX	119,613	\$0.25	\$234	\$2,132
50 Brunswick, GA	43,663	\$0.14	\$311	\$3,216
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
51	Buffalo, NY	472,788	\$1.45	\$310	\$3,058
52	Burlington, NC	62,604	\$0.14	\$221	\$2,283
53	Burlington, VT	82,687	\$0.28	\$385	\$3,393
54	Canton, OH	169,938	\$0.58	\$309	\$3,406
55	Cape Coral, FL	259,889	\$0.64	\$274	\$2,445
56	Carbondale, IL	57,291	\$0.22	\$390	\$3,907
57	Cedar Rapids, IA	104,591	\$0.27	\$252	\$2,587
58	Chambersburg, PA	54,762	\$0.23	\$467	\$4,270
59	Champaign, IL	87,213	\$0.30	\$323	\$3,484
60	Charleston, SC	259,283	\$0.82	\$316	\$3,164
61	Charleston, WV	120,771	\$0.47	\$330	\$3,868
62	Charlotte, NC	859,822	\$1.94	\$227	\$2,252
63	Charlottesville, VA	79,659	\$0.42	\$568	\$5,215
64	Chattanooga, TN	207,863	\$0.61	\$303	\$2,942
65	Chicago, IL	3,473,949	\$8.64	\$251	\$2,488
66	Chico, CA	87,772	\$0.35	\$384	\$4,001
67	Cincinnati, OH	831,592	\$2.40	\$284	\$2,883
68	Clarksville, TN	99,434	\$0.23	\$238	\$2,271
69	Cleveland, OH	850,988	\$2.76	\$316	\$3,241
70	Cleveland, TN	44,290	\$0.11	\$243	\$2,451
71	College Station, TX	84,570	\$0.16	\$186	\$1,884
72	Colorado Springs, CO	246,805	\$0.47	\$217	\$1,921
73	Columbia, MO	75,062	\$0.19	\$248	\$2,493
74	Columbia, SC	292,900	\$0.96	\$327	\$3,286
75	Columbus, GA	118,174	\$0.28	\$243	\$2,407
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
76	Columbus, OH	743,937	\$2.47	\$314	\$3,325
77	Concord, NH	55,193	\$0.14	\$254	\$2,462
78	Cookeville, TN	44,472	\$0.12	\$286	\$2,742
79	Corpus Christi, TX	148,967	\$0.41	\$292	\$2,769
80	Crestview, FL	92,996	\$0.34	\$363	\$3,670
81	Cumberland, MD	41,806	\$0.16	\$366	\$3,727
82	Dallas, TX	2,299,414	\$5.27	\$239	\$2,290
83	Dalton, GA	49,612	\$0.14	\$298	\$2,837
84	Danville, VA	44,451	\$0.12	\$264	\$2,641
85	Daphne, AL	73,104	\$0.20	\$338	\$2,793
86	Davenport, IA	155,495	\$0.41	\$259	\$2,653
87	Dayton, OH	329,127	\$0.78	\$216	\$2,375
88	Decatur, AL	60,372	\$0.13	\$216	\$2,089
89	Decatur, IL	45,743	\$0.12	\$263	\$2,596
90	Deltona, FL	247,866	\$0.57	\$240	\$2,282
91	Denver, CO	1,002,040	\$2.74	\$272	\$2,733
92	Des Moines, IA	238,159	\$0.66	\$257	\$2,752
93	Detroit, MI	1,677,231	\$5.01	\$299	\$2,986
94	Dothan, AL	58,531	\$0.13	\$213	\$2,240
95	Dover, DE	57,571	\$0.14	\$235	\$2,418
96	Duluth, MN	122,290	\$0.38	\$326	\$3,096
97	Durham, NC	213,343	\$0.54	\$258	\$2,512
98	East Stroudsburg, PA	60,973	\$0.19	\$335	\$3,101
99	Eau Claire, WI	63,231	\$0.19	\$293	\$2,937
100	El Centro, CA	47,861	\$0.11	\$225	\$2,277
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



	City	# of	Market	Average Montlhy	Cost Per Year *
	Oity	Households	Size (\$B)	Bill	
101	El Paso, TX	257,772	\$0.60	\$217	\$2,345
102	Elizabethtown, KY	56,785	\$0.17	\$282	\$2,962
103	Elkhart, IN	70,065	\$0.19	\$273	\$2,774
104	Erie, PA	111,837	\$0.47	\$425	\$4,174
105	Eugene, OR	146,021	\$0.41	\$273	\$2,813
106	Eureka, CA	56,067	\$0.21	\$384	\$3,782
107	Evansville, IN	125,625	\$0.44	\$339	\$3,476
108	Fargo, ND	86,359	\$0.22	\$245	\$2,526
109	Farmington, NM	43,606	\$0.18	\$397	\$4,065
110	Fayetteville, AR	164,860	\$0.34	\$201	\$2,064
111	Fayetteville, NC	173,308	\$0.45	\$325	\$2,589
112	Flagstaff, AZ	44,915	\$0.11	\$251	\$2,509
113	Flint, MI	175,209	\$0.50	\$276	\$2,849
114	Florence, AL	61,033	\$0.22	\$363	\$3,570
115	Florence, SC	81,386	\$0.19	\$233	\$2,335
116	Fort Collins, CO	118,828	\$0.19	\$146	\$1,562
117	Fort Smith, AR	95,796	\$0.25	\$258	\$2,625
118	Fort Wayne, IN	151,143	\$0.45	\$276	\$2,963
119	Fresno, CA	290,940	\$0.76	\$254	\$2,620
120	Gadsden, AL	43,113	\$0.15	\$338	\$3,364
121	Gainesville, FL	126,344	\$0.37	\$351	\$2,928
122	Gainesville, GA	61,339	\$0.18	\$272	\$2,905
123	Glens Falls, NY	52,972	\$0.15	\$280	\$2,761
124	Goldsboro, NC	48,056	\$0.14	\$299	\$2,813
125	Grand Junction, CO	58,137	\$0.13	\$208	\$2,193
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
126 Grand Rapids, MI	375,218	\$0.77	\$188	\$2,057
127 Greeley, CO	97,806	\$0.20	\$187	\$2,084
128 Green Bay, WI	123,576	\$0.39	\$326	\$3,146
129 Greensboro, NC	295,808	\$0.67	\$230	\$2,278
130 Greenville, NC	68,740	\$0.25	\$391	\$3,681
131 Greenville, SC	325,589	\$0.87	\$263	\$2,670
132 Gulfport, MS	145,343	\$0.44	\$318	\$3,056
133 Hagerstown, WV	102,560	\$0.39	\$363	\$3,810
134 Hammond, LA	47,601	\$0.13	\$251	\$2,644
135 Hanford, CA	40,802	\$0.09	\$231	\$2,281
136 Harrisburg, PA	221,276	\$0.57	\$237	\$2,575
137 Harrisonburg, VA	46,356	\$0.18	\$344	\$3,932
138 Hartford, CT	471,804	\$1.59	\$379	\$3,367
139 Hattiesburg, MS	65,193	\$0.14	\$237	\$2,180
140 Hickory, NC	143,511	\$0.39	\$266	\$2,684
141 Hilo, HI	67,096	\$0.22	\$443	\$3,337
142 Hilton Head Island, SC	72,398	\$0.21	\$289	\$2,878
143 Homosassa Springs, FL	63,172	\$0.18	\$289	\$2,858
144 Hot Springs, AR	44,551	\$0.13	\$289	\$2,985
145 Houma, LA	75,670	\$0.17	\$212	\$2,208
146 Houston, TX	2,065,516	\$5.63	\$271	\$2,727
147 Huntington, WV	149,955	\$0.53	\$302	\$3,512
148 Huntsville, AL	166,037	\$0.31	\$195	\$1,875
149 Idaho Falls, ID	46,131	\$0.17	\$351	\$3,686
150 Indianapolis, IN	731,928	\$2.05	\$266	\$2,806
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City	# of	Market	Average Montlhy	Cost Per Year *
O.K.y	Households	Size (\$B)	Bill	
151 Iowa City, IA	61,239	\$0.15	\$231	\$2,372
152 Jackson, MI	60,951	\$0.21	\$354	\$3,506
153 Jackson, MS	217,962	\$0.43	\$181	\$1,981
154 Jackson, TN	70,586	\$0.22	\$333	\$3,097
155 Jacksonville, FL	524,056	\$1.37	\$288	\$2,608
156 Jacksonville, NC	61,086	\$0.16	\$280	\$2,686
157 Jamestown, NY	54,969	\$0.12	\$216	\$2,122
158 Janesville, WI	62,638	\$0.27	\$417	\$4,371
159 Jefferson City, MO	56,546	\$0.11	\$192	\$1,995
160 Johnson City, TN	82,868	\$0.19	\$220	\$2,321
161 Johnstown, PA	59,346	\$0.26	\$435	\$4,297
162 Jonesboro, AR	47,665	\$0.09	\$174	\$1,821
163 Joplin, MO	67,529	\$0.15	\$235	\$2,161
164 Kahului, HI	53,886	\$0.25	\$621	\$4,575
165 Kalamazoo, MI	99,482	\$0.38	\$342	\$3,800
166 Kankakee, IL	41,095	\$0.11	\$280	\$2,747
167 Kansas City, MO	790,349	\$2.31	\$274	\$2,927
168 Kennewick, WA	88,151	\$0.29	\$348	\$3,292
169 Killeen, TX	144,471	\$0.35	\$263	\$2,392
170 Kingsport, TN	129,995	\$0.41	\$323	\$3,158
171 Kingston, NY	70,117	\$0.22	\$333	\$3,182
172 Knoxville, TN	328,604	\$0.98	\$323	\$2,972
173 La Crosse, WI	53,922	\$0.20	\$359	\$3,617
174 Lafayette, IN	77,944	\$0.18	\$219	\$2,306
175 Lafayette, LA	175,846	\$0.36	\$225	\$2,048
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
176	Lake Charles, LA	77,978	\$0.18	\$221	\$2,315
177	Lake Havasu City, AZ	82,317	\$0.28	\$314	\$3,363
178	Lakeland, FL	228,829	\$0.66	\$302	\$2,878
179	Lancaster, PA	193,954	\$0.49	\$261	\$2,509
180	Lansing, MI	213,654	\$0.46	\$227	\$2,132
181	Laredo, TX	67,052	\$0.17	\$256	\$2,599
182	Las Cruces, NM	77,601	\$0.20	\$249	\$2,552
183	Las Vegas, NV	715,397	\$1.93	\$255	\$2,700
184	Lawrence, KS	43,682	\$0.13	\$267	\$2,871
185	Lawton, OK	47,126	\$0.09	\$185	\$1,949
186	Lebanon, NH	90,261	\$0.22	\$292	\$2,430
187	Lebanon, PA	52,978	\$0.15	\$260	\$2,765
188	Lewiston, ME	44,315	\$0.12	\$297	\$2,690
189	Lexington, KY	189,880	\$0.64	\$321	\$3,361
190	Lima, OH	43,846	\$0.12	\$251	\$2,684
191	Lincoln, NE	119,052	\$0.33	\$275	\$2,732
192	Little Rock, AR	275,477	\$0.75	\$255	\$2,712
193	London, KY	57,038	\$0.18	\$308	\$3,178
194	Longview, TX	103,952	\$0.30	\$274	\$2,905
195	Longview, WA	41,187	\$0.12	\$292	\$3,022
196	Los Angeles, CA	4,232,781	\$12.48	\$300	\$2,949
197	Louisville County,	482,906	\$1.62	\$313	\$3,347
198	Lubbock, TX	110,219	\$0.27	\$237	\$2,486
199	Lumberton, NC	51,724	\$0.15	\$330	\$2,835
200	Lynchburg, VA	98,295	\$0.33	\$341	\$3,309
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
201 Macon, GA	86,408	\$0.19	\$205	\$2,190
202 Madera, CA	43,168	\$0.19	\$508	\$4,419
203 Madison, WI	252,908	\$0.93	\$339	\$3,667
204 Manchester, NH	155,499	\$0.37	\$264	\$2,403
205 Manhattan, KS	46,589	\$0.17	\$360	\$3,625
206 Mansfield, OH	48,601	\$0.17	\$316	\$3,507
207 McAllen, TX	216,438	\$0.50	\$220	\$2,327
208 Medford, OR	82,322	\$0.25	\$299	\$3,072
209 Memphis, TN	491,024	\$0.97	\$197	\$1,974
210 Merced, CA	75,228	\$0.18	\$259	\$2,402
211 Meridian, MS	42,621	\$0.09	\$204	\$2,128
212 Miami, FL	2,100,360	\$6.61	\$333	\$3,148
213 Michigan City, IN	41,839	\$0.13	\$324	\$3,202
214 Midland, TX	51,479	\$0.10	\$188	\$1,894
215 Milwaukee, WI	624,456	\$2.38	\$440	\$3,813
216 Minneapolis, MN	1,297,483	\$3.28	\$241	\$2,528
217 Missoula, MT	45,135	\$0.18	\$398	\$3,913
218 Mobile, AL	165,296	\$0.64	\$379	\$3,863
219 Modesto, CA	166,627	\$0.37	\$207	\$2,224
220 Monroe, LA	79,247	\$0.25	\$304	\$3,149
221 Monroe, MI	60,504	\$0.23	\$346	\$3,770
222 Montgomery, AL	145,223	\$0.52	\$358	\$3,581
223 Morgantown, WV	51,214	\$0.17	\$297	\$3,397
224 Morristown, TN	56,200	\$0.15	\$278	\$2,711
225 Mount Vernon, WA	46,236	\$0.16	\$316	\$3,488
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	City	# of Households	Market Size (\$B)	Avrage Montlhy Bill	Cost Per Year *
226	Muncie, IN	46,188	\$0.10	\$192	\$2,131
227	Muskegon, MI	66,214	\$0.17	\$248	\$2,625
228	Myrtle Beach, SC	162,848	\$0.51	\$327	\$3,107
229	Napa, CA	49,128	\$0.10	\$215	\$2,118
230	Naples, FL	132,454	\$0.27	\$225	\$2,058
231	Nashville, TN	639,806	\$1.83	\$287	\$2,860
232	New Bern, NC	50,620	\$0.21	\$447	\$4,108
233	New Haven, CT	334,544	\$1.24	\$397	\$3,715
234	New Orleans, LA	463,177	\$1.44	\$303	\$3,117
235	New York, NY	6,915,598	\$21.17	\$336	\$3,061
236	Niles, MI	67,433	\$0.20	\$295	\$2,975
237	North Port, FL	312,862	\$0.71	\$228	\$2,269
238	Norwich, CT	107,541	\$0.26	\$273	\$2,456
239	Ocala, FL	130,947	\$0.35	\$277	\$2,663
240	Ocean City, NJ	41,055	\$0.17	\$401	\$4,097
241	Odessa, TX	49,854	\$0.12	\$253	\$2,506
242	Ogden, UT	191,135	\$0.48	\$225	\$2,522
243	Ogdensburg, NY	40,839	\$0.11	\$301	\$2,783
244	Oklahoma City, OK	487,504	\$1.36	\$263	\$2,798
245	Olympia, WA	100,192	\$0.30	\$285	\$2,983
246	Omaha, NE	334,236	\$0.79	\$220	\$2,361
247	Orlando, FL	802,524	\$1.65	\$212	\$2,055
248	Oshkosh, WI	66,883	\$0.20	\$314	\$2,983
249	Ottawa, IL	60,649	\$0.16	\$263	\$2,653
250	Owensboro, KY	46,515	\$0.12	\$229	\$2,558
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
251 Oxnard, CA	268,817	\$0.84	\$297	\$3,123
252 Paducah, KY	41,597	\$0.14	\$306	\$3,333
253 Palm Bay, FL	229,886	\$0.45	\$199	\$1,956
254 Panama City, FL	68,926	\$0.23	\$346	\$3,374
255 Pensacola, FL	172,965	\$0.59	\$341	\$3,388
256 Peoria, IL	165,788	\$0.52	\$311	\$3,155
257 Philadelphia, PA	2,256,636	\$6.84	\$305	\$3,029
258 Phoenix, AZ	1,531,103	\$4.67	\$330	\$3,049
259 Pittsburgh, PA	997,991	\$3.93	\$380	\$3,940
260 Pittsfield, MA	56,091	\$0.20	\$407	\$3,612
261 Port St. Lucie, FL	169,431	\$0.38	\$231	\$2,258
262 Portland, ME	213,603	\$0.62	\$330	\$2,886
263 Portland, OR	866,511	\$2.68	\$299	\$3,098
264 Pottsville, PA	60,119	\$0.19	\$316	\$3,094
265 Poughkeepsie, NY	235,404	\$0.73	\$376	\$3,084
266 Prescott Valley, AZ	92,586	\$0.25	\$279	\$2,730
267 Providence, RI	626,610	\$2.02	\$319	\$3,231
268 Provo, UT	143,105	\$0.45	\$336	\$3,146
269 Pueblo, CO	63,062	\$0.17	\$282	\$2,772
270 Punta Gorda, FL	72,635	\$0.21	\$305	\$2,832
271 Racine, WI	79,582	\$0.27	\$385	\$3,435
272 Raleigh, NC	437,623	\$1.20	\$303	\$2,736
273 Rapid City, SD	51,449	\$0.11	\$189	\$2,056
274 Reading, PA	153,957	\$0.41	\$285	\$2,691
275 Redding, CA	73,647	\$0.18	\$231	\$2,395
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City		# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
276 Ren	o, NV	164,947	\$0.37	\$239	\$2,273
277 Rich	nmond, VA	461,355	\$1.32	\$285	\$2,854
278 Rive	erside, CA	1,297,930	\$4.65	\$347	\$3,579
279 Roa	noke, VA	129,318	\$0.43	\$326	\$3,317
280 Roc	hester, MN	82,092	\$0.17	\$195	\$2,085
281 Roc	hester, NY	431,463	\$1.03	\$243	\$2,397
282 Roc	kford, IL	133,471	\$0.43	\$288	\$3,222
283 Roc	ky Mount, NC	60,461	\$0.20	\$328	\$3,265
284 Ros	eburg, OR	44,400	\$0.13	\$295	\$2,947
285 Sac	ramento, CA	790,066	\$2.11	\$257	\$2,677
286 Sag	inaw, MI	78,788	\$0.25	\$316	\$3,219
287 Sale	em, OH	44,217	\$0.14	\$283	\$3,247
288 Sale	em, OR	141,755	\$0.43	\$281	\$3,034
289 Sali	nas, CA	123,081	\$0.43	\$345	\$3,486
290 Sali	sbury, MD	151,189	\$0.59	\$430	\$3,934
291 Salt	Lake City, UT	361,181	\$0.94	\$247	\$2,594
292 San	Angelo, TX	43,131	\$0.08	\$177	\$1,844
293 San	Antonio, TX	760,649	\$1.77	\$233	\$2,326
294 San	Diego, CA	1,086,790	\$2.63	\$259	\$2,416
295 San	Francisco, CA	1,620,149	\$5.64	\$364	\$3,483
296 San	Jose, CA	625,607	\$1.51	\$291	\$2,419
297 San	Luis Obispo, CA	101,854	\$0.29	\$281	\$2,895
298 San	ta Cruz, CA	99,442	\$0.30	\$313	\$3,006
299 San	ta Fe, NM	61,099	\$0.19	\$298	\$3,047
300 San	ta Maria, CA	142,195	\$0.37	\$284	\$2,568
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
301 Santa Rosa, CA	185,938	\$0.56	\$321	\$2,990
302 Savannah, GA	133,209	\$0.27	\$210	\$2,060
303 Scranton, PA	229,742	\$0.57	\$237	\$2,463
304 Seattle, WA	1,357,689	\$5.08	\$341	\$3,740
305 Sebastian, FL	60,195	\$0.14	\$247	\$2,383
306 Sebring, FL	42,457	\$0.10	\$235	\$2,286
307 Sheboygan, WI	46,361	\$0.16	\$355	\$3,476
308 Shelby, NC	40,694	\$0.08	\$207	\$2,045
309 Sherman, TX	48,235	\$0.09	\$206	\$1,965
310 Shreveport, LA	157,739	\$0.44	\$272	\$2,775
311 Sierra Vista, AZ	51,401	\$0.14	\$270	\$2,677
312 Sioux City, IA	55,780	\$0.15	\$260	\$2,667
313 Sioux Falls, SD	89,032	\$0.15	\$156	\$1,717
314 South Bend, IN	123,512	\$0.26	\$190	\$2,081
315 Spartanburg, SC	107,860	\$0.28	\$253	\$2,608
316 Spokane, WA	204,970	\$0.61	\$310	\$2,973
317 Springfield, IL	88,217	\$0.21	\$263	\$2,378
318 Springfield, MA	269,256	\$0.76	\$317	\$2,840
319 Springfield, MO	177,013	\$0.38	\$221	\$2,133
320 Springfield, OH	54,868	\$0.18	\$304	\$3,315
321 St. Cloud, MN	67,739	\$0.16	\$226	\$2,353
322 St. George, UT	46,355	\$0.15	\$313	\$3,238
323 St. Joseph, MO	46,887	\$0.10	\$202	\$2,139
324 St. Louis, MO	1,108,386	\$2.80	\$244	\$2,522
325 State College, PA	57,976	\$0.28	\$478	\$4,849
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City	у		Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
326 Sta	unton, VA	46,358	\$0.19	\$390	\$4,193
327 Sto	ockton, CA	214,750	\$0.74	\$319	\$3,463
328 Sur	mter, SC	53,579	\$0.14	\$264	\$2,648
329 Syr	acuse, NY	263,350	\$0.66	\$262	\$2,496
330 Tall	lahassee, FL	144,253	\$0.29	\$287	\$2,029
331 Tan	npa, FL	1,150,628	\$2.66	\$238	\$2,315
332 Ter	re Haute, IN	71,503	\$0.15	\$202	\$2,142
333 Tex	arkana, TX	57,183	\$0.15	\$242	\$2,610
334 The	e Villages, FL	41,355	\$0.12	\$313	\$2,876
335 Tole	edo, OH	262,373	\$0.89	\$327	\$3,404
336 Top	oeka, KS	94,690	\$0.35	\$341	\$3,724
337 Tor	rington, CT	76,747	\$0.23	\$322	\$3,033
338 Tra	verse City, MI	58,651	\$0.18	\$319	\$3,146
339 Tre	nton, NJ	137,121	\$0.55	\$447	\$3,991
340 Tru	ckee, CA	40,512	\$0.14	\$338	\$3,376
341 Tuc	cson, AZ	393,945	\$1.34	\$310	\$3,409
342 Tuls	sa, OK	365,109	\$1.06	\$261	\$2,901
343 Tup	oelo, MS	62,049	\$0.12	\$188	\$1,911
344 Tus	scaloosa, AL	91,331	\$0.34	\$373	\$3,737
345 Tyle	er, TX	80,428	\$0.20	\$240	\$2,475
346 Urb	oan Honolulu, HI	311,047	\$1.23	\$574	\$3,941
347 Utio	ca, NY	118,846	\$0.46	\$424	\$3,874
348 V alo	dosta, GA	50,180	\$0.14	\$279	\$2,875
349 Vall	lejo, CA	141,336	\$0.52	\$385	\$3,703
350 Vin	eland, NJ	52,974	\$0.34	\$643	\$6,347
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
351	Virginia Beach, VA	643,085	\$1.96	\$281	\$3,047
352	Visalia, CA	129,146	\$0.45	\$306	\$3,460
353	Waco, TX	93,669	\$0.26	\$276	\$2,769
354	Warner Robins, GA	64,276	\$0.15	\$238	\$2,300
355	Washington, DC	2,102,721	\$5.86	\$296	\$2,789
356	Waterloo, IA	66,643	\$0.19	\$276	\$2,777
357	Watertown, NY	44,057	\$0.14	\$328	\$3,204
358	Wausau, WI	63,626	\$0.24	\$377	\$3,760
359	Weirton, WV	53,452	\$0.18	\$291	\$3,296
360	Wenatchee, WA	41,337	\$0.14	\$322	\$3,418
361	Wheeling, WV	61,195	\$0.21	\$300	\$3,457
362	Wichita Falls, TX	56,893	\$0.12	\$202	\$2,066
363	Wichita, KS	240,800	\$0.78	\$310	\$3,228
364	Williamsport, PA	48,043	\$0.13	\$255	\$2,672
365	Wilmington, NC	105,795	\$0.25	\$255	\$2,345
366	Winchester, VA	48,656	\$0.12	\$251	\$2,475
367	Winston, NC	254,719	\$0.60	\$228	\$2,341
368	Wooster, OH	44,756	\$0.14	\$305	\$3,230
369	Worcester, MA	347,695	\$0.94	\$295	\$2,697
370	Yakima, WA	80,882	\$0.36	\$424	\$4,500
371	York, PA	174,129	\$0.62	\$326	\$3,579
372	Youngstown, OH	227,364	\$0.79	\$311	\$3,465
373	Yuba City, CA	55,077	\$0.20	\$342	\$3,559
374	Yuma, AZ	64,796	\$0.32	\$517	\$4,893
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^{*} Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



About doxo

doxo provides simple, secure all-in-one bil 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 six 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.