

# **United States of Bill Pay**

## 50 Largest U.S. Cities Household Spend Report 2022



A look at the \$4.60 trillion U.S. consumer bill pay market, with a specific emphasis on the \$3.12 trillion spend across the 10 most common household bill pay categories within the 50 largest cities (based on number of households) across the United States.

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 7 million paying consumers.

### All income brackets

Economically representative, with participation from all income brackets.

**97%** 

Geographically diverse, capturing payment activity in 97% U.S. zip codes

# 120,000

Covering 45 different biller service categories, with more than 120,000 unique billers

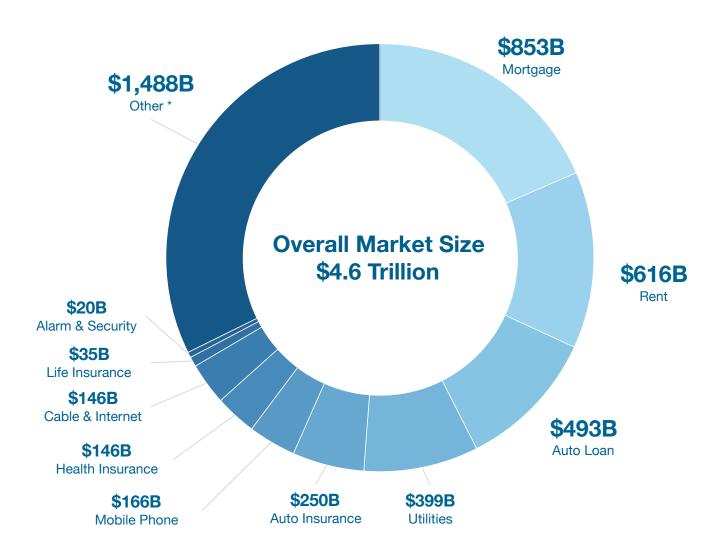
## All payment funding sources

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

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

#### **Overall Bill Pay Market Size** (in billions)

While the total market size for U.S. household bills is \$4.6 trillion per year, this report focuses on the ten most common household bills, which amount to \$3.12 trillion. These include Mortgage; Rent; Auto Loan;Utilities (electric, gas, water & sewer, and waste & recycling); Auto Insurance; Cable & Internet & Phone;Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.



# U.S. Households spend **\$3.12** Trillion annually on the ten most common household bills.

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

#### US Households spend \$3.12 trillion annually on 10 bill categories

Average Monthly Cost Average Annual Cost Per Annual U.S. Bill Cost in Portion of U.S. Per U.S. Household U.S. Household Household Spending Top 10 Categories

\$3.12T

22%\*

\$2,003

\$24,032

\* Bureau of Economic Analysis, Q3 2021 Personal Consumption Expenditures = \$14.1 trillion.

#### The average U.S. household spends \$2,003 monthly and \$24,032 annually on bills



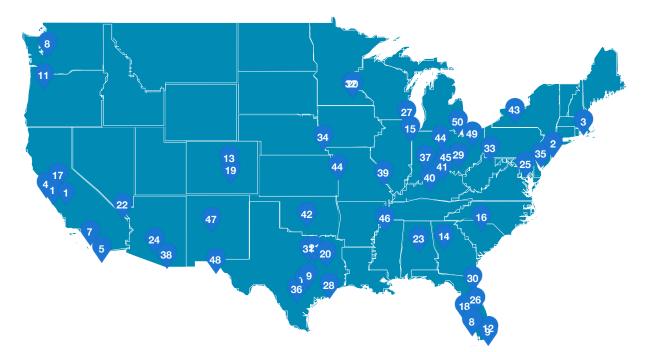
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NOTE: Average annual bill cost per U.S. household is adjusted to account for % of households carrying bill: Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

# Bill Pay Breakdown by Top 50 U.S. Cities

#### Household Spending Rankings for the 50 Largest U.S. Cities

Residents in the San Jose, CA metro area spend \$3,328 each month on the ten most common household bills, 62.2% above the national average. At the other end of the spectrum, households in the Buffalo, NY metro area average monthly bill payments of \$1,629 across the top ten categories, 18.7% below the average nationwide. The rankings of the top 50 U.S. cities (based on # of households), in order of most to least expensive, are as follows:



1	San Jose, CA	\$3,248	26	Orlando, FL	\$1,972	
2	New York, NY	\$3,059	27	Milwaukee, WI	\$1,961	
3	Boston, MA	\$2,963	28	Houston, TX	\$1,936	
4	San Francisco, CA	\$2,946	29	Columbus, OH	\$1,932	
5	San Diego, CA	\$2,689	30	Jacksonville, FL	\$1,923	
6	Washington	\$2,686	31	Fort Worth, TX	\$1,922	
7	Los Angeles, CA	\$2,672	32	Minneapolis, MN	\$1,910	
8	Seattle, WA	\$2,572	33	Pittsburgh, PA	\$1,891	
9	Miami, FL	\$2,482	34	Omaha, NE	\$1,875	
10	Austin, TX	\$2,447	35	Philadelphia, PA	\$1,859	
11	Portland, OR	\$2,424	36	San Antonio, TX	\$1,852	
12	Fort Lauderdale, FL	\$2,292	37	Indianapolis, IN	\$1,813	Í.
13	Denver, CO	\$2,273	38	Tucson, AZ	\$1,798	
14	Atlanta, GA	\$2,197	39	Saint Louis, MO	\$1,797	ĺ.
15	Chicago, IL	\$2,119	40	Louisville, KY	\$1,795	
16	Charlotte, NC	\$2,115	41	Cincinnati, OH	\$1,786	
17	Sacramento, CA	\$2,101	42	Oklahoma City, OK	\$1,779	ĺ.
18	Tampa, FL	\$2,081	43	Rochester, NY	\$1,772	
19	Colorado Springs, CO	\$2,033	44	Kansas City, MO	\$1,754	Ĺ
20	Saint Paul, MN	\$2,020	45	Dayton, OH	\$1,700	
21	Dallas, TX	\$2,013	46	Memphis, TN	\$1,689	
22	Las Vegas, NV	\$2,009	47	Albuquerque, NM	\$1,687	
23	Birmingham, AL	\$2,005	48	El Paso, TX	\$1,675	
24	Phoenix, AZ	\$2,004	49	Cleveland, OH	\$1,655	
25	Baltimore, MD	\$1,987	50	Detroit, MI	\$1,634	

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#### 50 Largest U.S. Cities Ranked by Monthly Bill Pay Spend\*

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

City	Total Spend Per Month	% HH Income	% =/- than National Average		City	Total Spend Per Month	% HH Income	% =/- than National Avera
1 San Jose, CA	\$3,248	36.0%	▲ 62.2%	26	Orlando, FL	\$1,972	44.0%	▼ 1.5%
2 New York, NY	\$3,059	39.0%	▲ 52.7%	27	Milwaukee, WI	\$1,961	49.0%	▼ 2.1%
3 Boston, MA	\$2,963	46.0%	▲ 47.9%	28	Houston, TX	\$1,936	39.0%	▼ 3.3%
4 San Francisco, CA	\$2,946	33.0%	▲ 47.1%	29	Columbus, OH	\$1,932	44.0%	▼ 3.5%
<b>5</b> San Diego, CA	\$2,689	40.0%	▲ 34.3%	30	Jacksonville, FL	\$1,923	43.0%	▼ 4.0%
6 Washington	\$2,686	36.0%	▲ 34.1%	31	Fort Worth, TX	\$1,922	40.0%	▼ 4.0%
7 Los Angeles, CA	\$2,672	57.0%	▲ 33.4%	32	Minneapolis, MN	\$1,910	32.0%	▼ 4.6%
8 Seattle, WA	\$2,572	37.0%	▲ 28.4%	33	Pittsburgh, PA	\$1,891	39.0%	▼ 5.6%
9 Miami, FL	\$2,482	54.0%	▲ 23.9%	34	Omaha, NE	\$1,875	35.0%	▼ 6.4%
10 Austin, TX	\$2,447	38.0%	▲ 22.2%	35	Philadelphia, PA	\$1,859	48.0%	▼ 7.2%
<b>11</b> Portland, OR	\$2,424	41.0%	▲ 21.0%	36	San Antonio, TX	\$1,852	39.0%	▼ 7.5%
12 Fort Lauderdale, FL	\$2,292	45.0%	▲ 14.5%	37	Indianapolis, IN	\$1,813	44.0%	▼ 9.5%
13 Denver, CO	\$2,273	42.0%	▲ 13.5%	38	Tucson, AZ	\$1,798	41.0%	▼ 10.2%
14 Atlanta, GA	\$2,197	40.0%	▲ 9.7%	39	Saint Louis, MO	\$1,797	37.0%	▼ 10.3%
15 Chicago, IL	\$2,119	42.0%	▲ 5.8%	40	Louisville, KY	\$1,795	38.0%	▼ 10.4%
16 Charlotte, NC	\$2,115	39.0%	▲ 5.6%	41	Cincinnati, OH	\$1,786	37.0%	▼ 10.8%
17 Sacramento, CA	\$2,101	43.0%	▲ 4.9%	42	Oklahoma City, OK	\$1,779	41.0%	▼ 11.1%
18 Tampa, FL	\$2,081	44.0%	▲ 3.9%	43	Rochester, NY	\$1,772	42.0%	▼ 11.5%
19 Colorado Springs	<sup>3,</sup> \$2,033	37.0%	<b>▲</b> 1.5%	44	Kansas City, MO	\$1,754	37.0%	▼ 12.4%
20 Saint Paul, MN	\$2,020	33.0%	▲ 0.8%	45	Dayton, OH	\$1,700	38.0%	▼ 15.1%
21 Dallas, TX	\$2,013	42.0%	▲ 0.5%	46	Memphis, TN	\$1,689	47.0%	▼ 15.7%
22 Las Vegas, NV	\$2,009	43.0%	▲ 0.3%	47	Albuquerque, NM	\$1,687	38.0%	▼ 15.7%
23 Birmingham, AL	\$2,005	41.0%	▲ 0.1%	48	El Paso, TX	\$1,675	44.0%	▼ 16.3%
24 Phoenix, AZ	\$2,004	43.0%	▲ 0.1%	49	Cleveland, OH	\$1,655	48.0%	▼ 17.4%
25 Baltimore, MD	\$1,987	44.0%	▼ 0.8%	50	Detroit, MI	\$1,634	66.0%	▼ 18.4%
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\*Top 50 U.S. metro area refers to the 50 largest metros in the United States based on number of households.

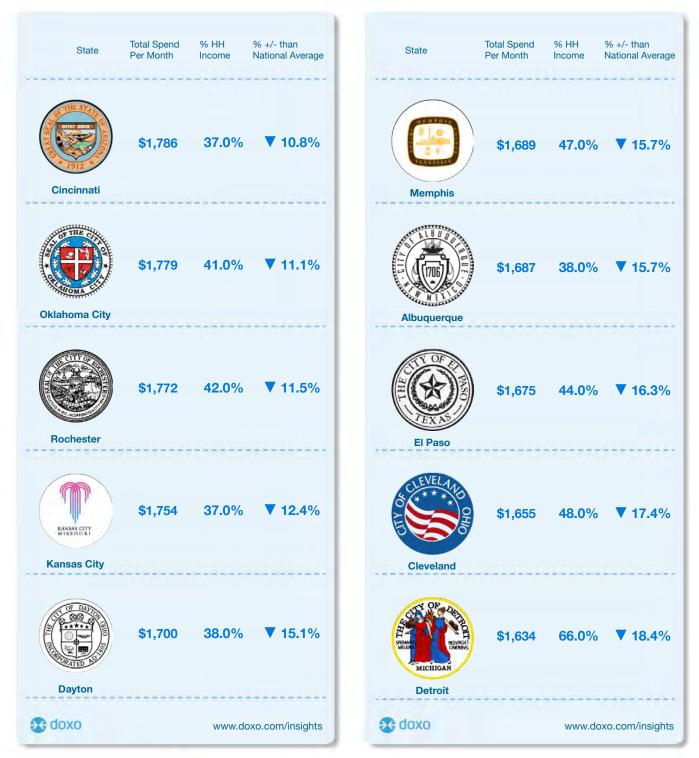
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#### The 10 Most Expensive Largest U.S. Cities for Household Bills\*



\*U.S. metro areas here refer to the 50 largest metros in the United States based on number of households. TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception of Rent and Mortgage, which is sourced from the U.S. Census Bureau.

#### The 10 Least Expensive Largest U.S. Cities for Household Bills\*



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# Top 50 U.S. Cities Details & Stats

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\$3,059

12%

76%

67%

55%

67%

92%

64%

50%

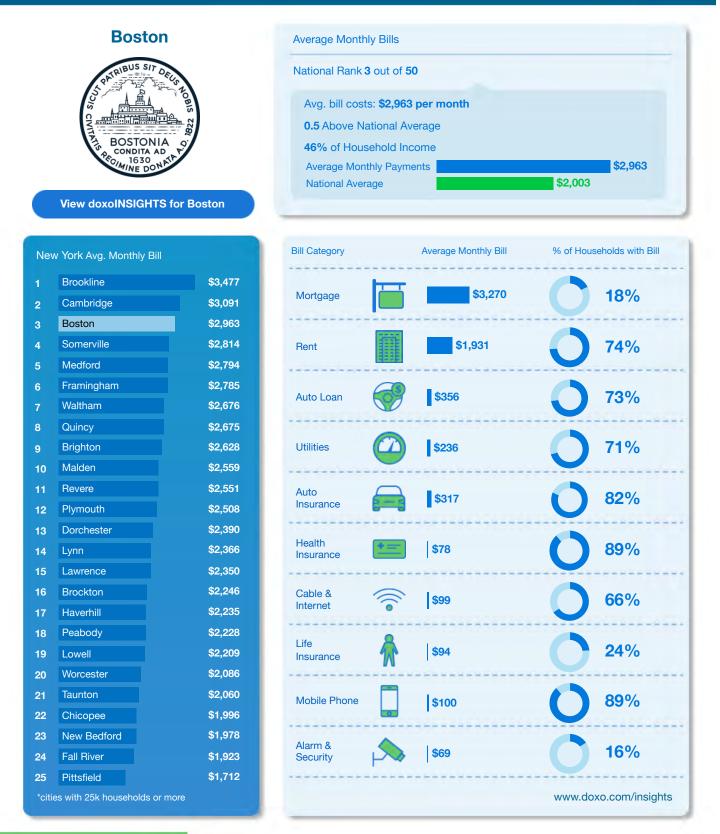
99%

16%

#### **New York** Average Monthly Bills National Rank 2 out of 50 Avg. bill costs: \$3,059 per month 52.7% Above National Average 39% of Household Income Average Monthly Payments National Average \$2,003 View doxolNSIGHTS for New York **Bill Category** Average Monthly Bill % of Households with Bill New York Avg. Monthly Bill New York \$3,059 \$3,080 Mortgage Huntington Station \$3,038 \$2,938 3 White Plains New Rochelle \$2,880 4 Rent \$1,832 5 East Elmhurst \$2,821 \$2,804 6 Corona \$546 Auto Loan Staten Island \$2,779 Astoria \$2,768 Forest Hills \$2,726 Utilities \$438 \$2,683 Queens Village 10 \$2,663 Mount Vernon Auto \$448 Insurance \$2,605 Brooklyn \$2,604 Jamaica Health Ridgewood \$2,520 \$62 Insurance Far Rockaway \$2,454 \$2,443 16 Woodside Cable & \$146 Internet \$2,433 Yonkers \$2,374 18 Flushing Life 19 Elmhurst \$2,369 \$188 Insurance \$2,342 20 Bronx \$2,264 21 **Jackson Heights Mobile Phone** \$129 \$2,251 22 Poughkeepsie \$2,213 23 Middletown Alarm & \$110 24 Schenectady \$2,196 Security Albany \$2,188 25 \*cities with 20k households or more www.doxo.com/insights

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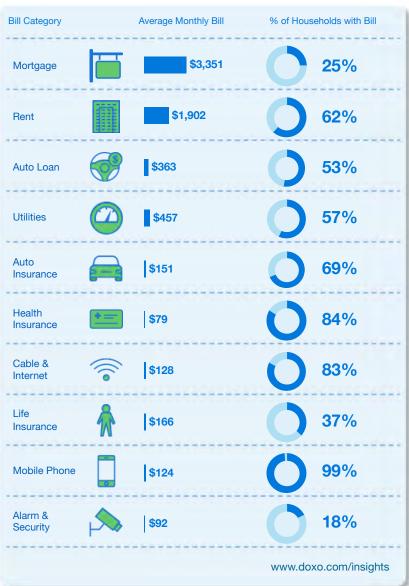
#### San Francisco



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Cali	fornia Avg. Monthly Bill		
	San Mateo	\$3,521	
	Sunnyvale	\$3,468	
	Carlsbad	\$3,396	
	Fremont	\$3,296	
	Santa Clara	\$3,255	
	San Jose	\$3,248	
	Irvine	\$3,212	
	Santa Monica	\$3,119	
	Simi Valley	\$3,116	
0	Santa Barbara	\$3,084	
1	Orange	\$3,054	
2	Pasadena	\$3,049	
3	Costa Mesa	\$2,972	
4	Berkeley	\$2,957	
5	Corona	\$2,951	
6	San Francisco	\$2,946	
7	Glendale	\$2,908	
8	Hayward	\$2,907	
9	Huntington Beach	\$2,882	
0	Fullerton	\$2,878	
1	Torrance	\$2,875	
2	Oakland	\$2,818	
	Van Nuys	\$2,763	
3	Concord	\$2,743	
4	Chula Vista	\$2,743	
5	onala vista	Ψ2,714	



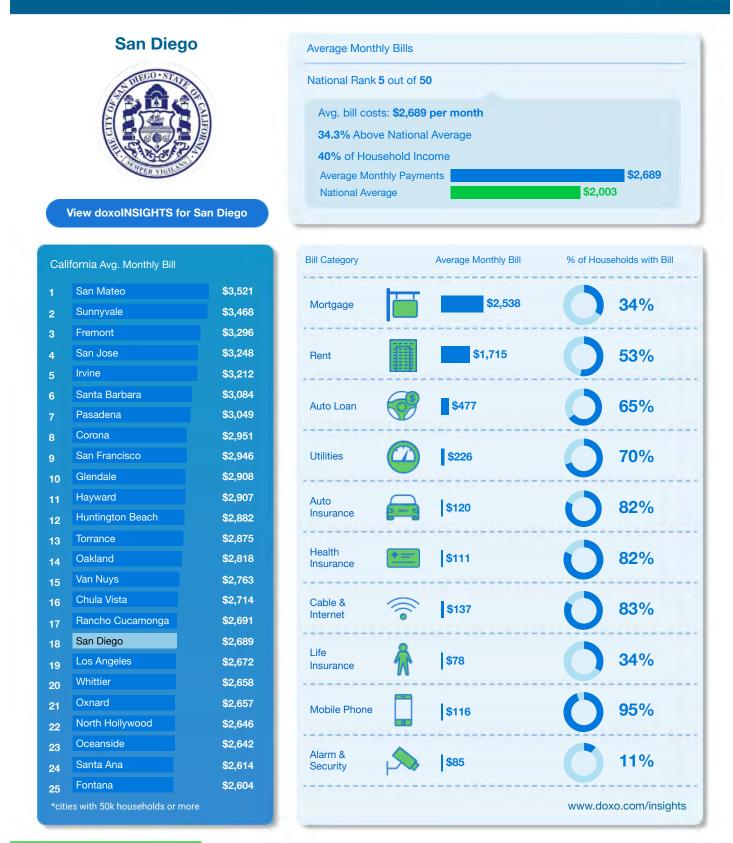


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Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,376	43%
Rent	\$984	31%
Auto Loan	\$389	76%
Utilities	\$327	76%
Auto Insurance	\$243	81%
Health Insurance	\$130	74%
Cable & Thernet	\$181	78%
Life Insurance	\$75	26%
Mobile Phone	\$122	92%
Alarm & Security	\$86	15%
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#### Washington Avg. Monthly Bill

1Potomac\$3,682Chevy Chase\$3,523Bethesda\$3,524Clinton\$3,125Kensington\$3,026Germantown\$2,927Rockville\$2,928Upper Marlboro\$2,92	57 24 39 14 18 11 27
3Bethesda\$3,524Clinton\$3,125Kensington\$3,046Germantown\$2,947Rockville\$2,94	24 39 14 18 11 27
4         Clinton         \$3,12           5         Kensington         \$3,02           6         Germantown         \$2,92           7         Rockville         \$2,94	39 14 18 11 27
5Kensington\$3,046Germantown\$2,947Rockville\$2,94	14 18 11 27
6Germantown\$2,947Rockville\$2,94	18 11 27
7         Rockville         \$2,94	41 27
ψ2,3-	27
8 Upper Marlboro \$2.92	
	88
9 Millersville \$2,88	
10 Gaithersburg \$2,87	77
11 Mount Airy \$2,81	3
12Severna Park\$2,80	8
13Ellicott City\$2,80	03
14 Olney \$2,77	70
15 Arnold \$2,76	66
16 Odenton \$2,70	05
17 Bowie \$2,69	97
18Silver Spring\$2,68	37
19 Washington \$2,68	6
20 Laurel \$2,68	34
21 Beltsville \$2,67	7
22 Severn \$2,67	2
23 Annapolis \$2,66	8
24 Elkridge \$2,65	9
25 Edgewater \$2,65	0
*cities with 40k households or more	

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#### **Los Angeles** Average Monthly Bills National Rank 7 out of 50 Avg. bill costs: \$2,672 per month 33.4% Above National Average 57% of Household Income \$2,672 Average Monthly Payments National Average \$2,003 View doxoINSIGHTS for Los Angeles **Bill Category** Average Monthly Bill % of Households with Bill California Avg. Monthly Bill San Mateo \$3,521 21% \$2,451 Mortgage Sunnyvale \$3,468 2 \$3,296 Fremont \$3,248 San Jose Rent \$1,421 71% 5 Irvine \$3,212 Santa Barbara \$3,084 6 75% \$524 Auto Loan Pasadena \$3,049 Corona \$2,951 8 **65%** San Francisco \$2,946 Utilities \$449 9 \$2,908 10 Glendale Hayward \$2,907 Auto 76% \$181 Insurance Huntington Beach \$2,882 12 \$2,875 Torrance 13 Health 73% Oakland \$2,818 \$114 14 Insurance Van Nuys \$2,763 15 \$2,714 Chula Vista 16 Cable & 85% \$117 Internet \$2,691 Rancho Cucamonga \$2,689 San Diego 18 Life 29% Los Angeles \$2,672 \$71 19 Insurance Whittier \$2.658 20 Oxnard \$2.657 99% **Mobile Phone** \$113 North Hollywood \$2,646 22 Oceanside \$2,642 23 Alarm & 12% \$80 Santa Ana \$2,614 Security 24 Fontana \$2,604 25 \*cities with 50k households or more www.doxo.com/insights

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#### Seattle



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\$3,590

\$3,489

\$3,157

\$3,134

\$3,106 \$3,092

\$3,000

\$2,975

\$2,799

\$2,799

\$2,765

\$2,709

\$2,687

\$2,642

\$2,630

\$2,622

\$2,611

\$2,577

\$2,572

\$2.556

\$2.507

\$2,492

\$2,480

\$2,478

\$2,451

Washington Avg. Monthly Bill

Sammamish

Mercer Island

Woodinville Bellevue

Maple Valley

Issaguah

Kirkland

Redmond

Kenmore

Snohomish

North Bend

Lake Stevens

Bonney Lake

Mukilteo

Renton

**Bothell** 

Bainbridge Island

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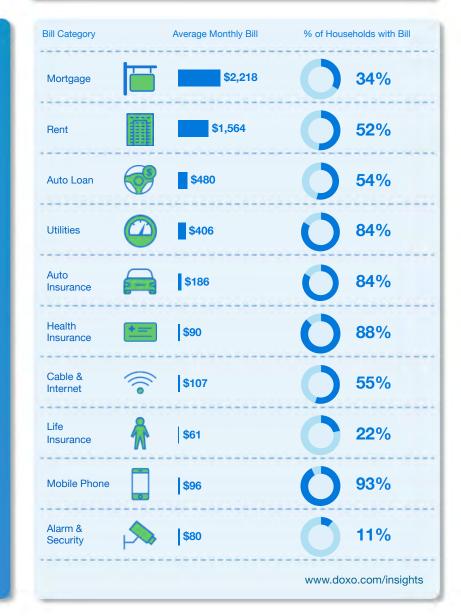
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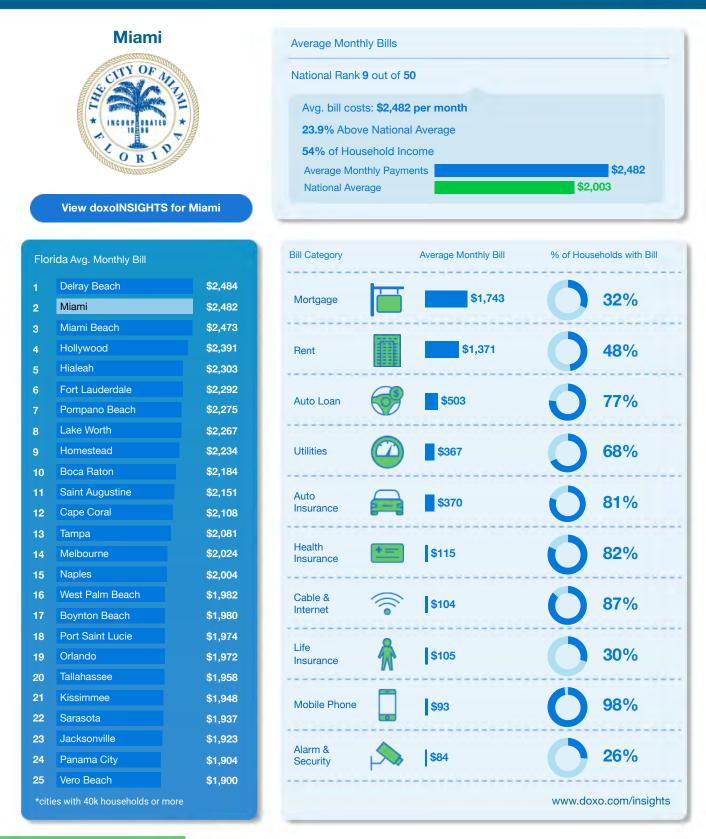




# 18 Mountlake Terrace 19 Seattle 20 Lynnwood 21 Edmonds 22 Gig Harbor 23 Monroe 24 Kent 25 Auburn

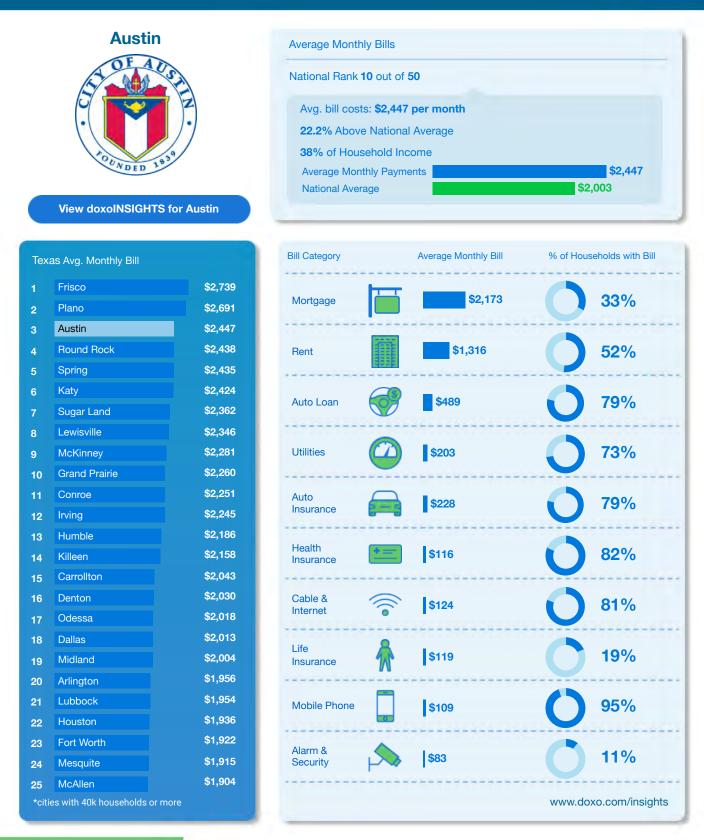
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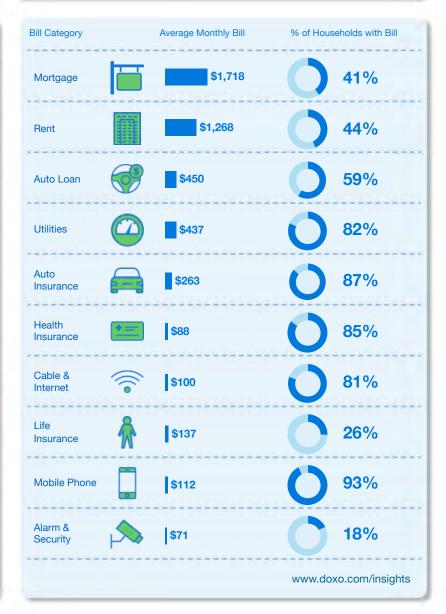
#### **Portland**



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Ore	gon Avg. Monthly Bill	
1	Gresham	\$2,895
2	Happy Valley	\$2,749
3	Lake Oswego	\$2,671
4	West Linn	\$2,637
5	Sherwood	\$2,586
6	Tualatin	\$2,531
7	Hillsboro	\$2,445
8	Portland	\$2,424
9	Beaverton	\$2,400
10	Wilsonville	\$2,373
11	Oregon City	\$2,292
12	Silverton	\$2,290
13	Clackamas	\$2,211
14	Sandy	\$2,180
15	Bend	\$2,161
16	Woodburn	\$2,151
17	Molalla	\$2,141
18	Corvallis	\$2,138
19	Forest Grove	\$2,132
20	Troutdale	\$2,122
21	Newberg	\$2,046
22	Salem	\$2,025
23	Canby	\$2,006
24	Dallas	\$2,005
25	Saint Helens	\$1,980





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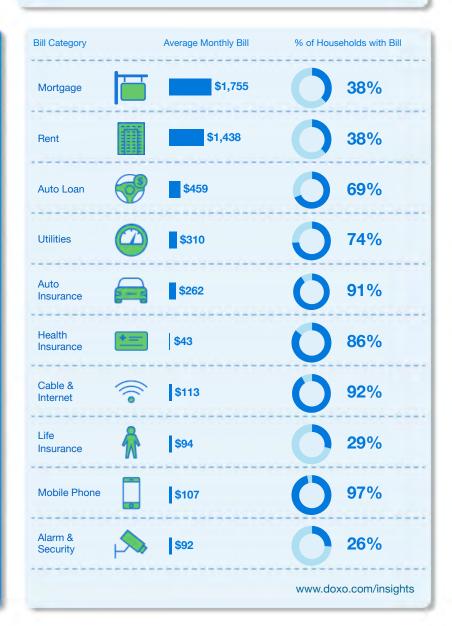
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\$2,292

\$2,003





Flori	da Avg. Monthly Bill	
1	Delray Beach	\$2,484
2	Miami	\$2,482
3	Miami Beach	\$2,473
4	Hollywood	\$2,391
5	Hialeah	\$2,303
6	Fort Lauderdale	\$2,292
7	Pompano Beach	\$2,275
8	Lake Worth	\$2,267
9	Homestead	\$2,234
10	Boca Raton	\$2,184
11	Saint Augustine	\$2,151
12	Cape Coral	\$2,108
13	Tampa	\$2,081
14	Melbourne	\$2,024
15	Naples	\$2,004
16	West Palm Beach	\$1,982
17	Boynton Beach	\$1,980
18	Port Saint Lucie	\$1,974
19	Orlando	\$1,972
20	Tallahassee	\$1,958
21	Kissimmee	\$1,948
22	Sarasota	\$1,937
23	Jacksonville	\$1,923
24	Panama City	\$1,904
25	Vero Beach	\$1,900
*citie	es with 40k households or	more

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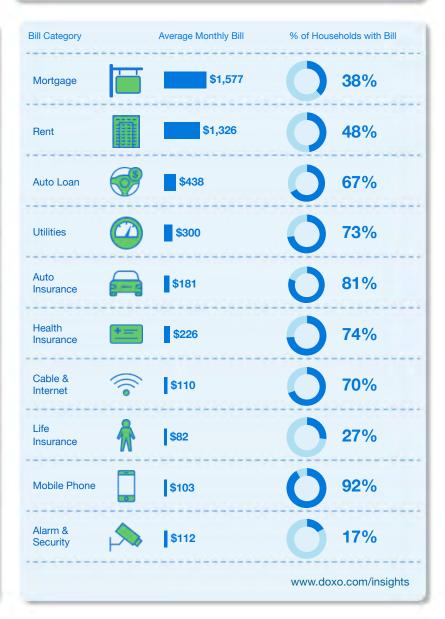
#### Denver



#### View doxoINSIGHTS for Denver

Colo	orado Avg. Monthly Bill	
1	Parker	\$2,965
2	Erie	\$2,936
3	Monument	\$2,898
4	Broomfield	\$2,872
5	Louisville	\$2,782
6	Carbondale	\$2,744
7	Castle Rock	\$2,702
8	Littleton	\$2,635
9	Windsor	\$2,628
10	Lone Tree	\$2,616
11	Englewood	\$2,607
12	Golden	\$2,595
13	Thornton	\$2,579
14	Evergreen	\$2,577
15	Boulder	\$2,479
16	Aurora	\$2,457
17	Steamboat Springs	\$2,447
18	Westminster	\$2,426
19	Brighton	\$2,423
20	Morrison	\$2,391
21	Commerce City	\$2,385
22	Arvada	\$2,379
23	Longmont	\$2,372
24	Peyton	\$2,356
25	Denver	\$2,273

# Average Monthly Bills National Rank 13 out of 50 Avg. bill costs: \$2,273 per month 13.5% Above National Average 42% of Household Income Average Monthly Payments Average Monthly Payments National Average \$2,003

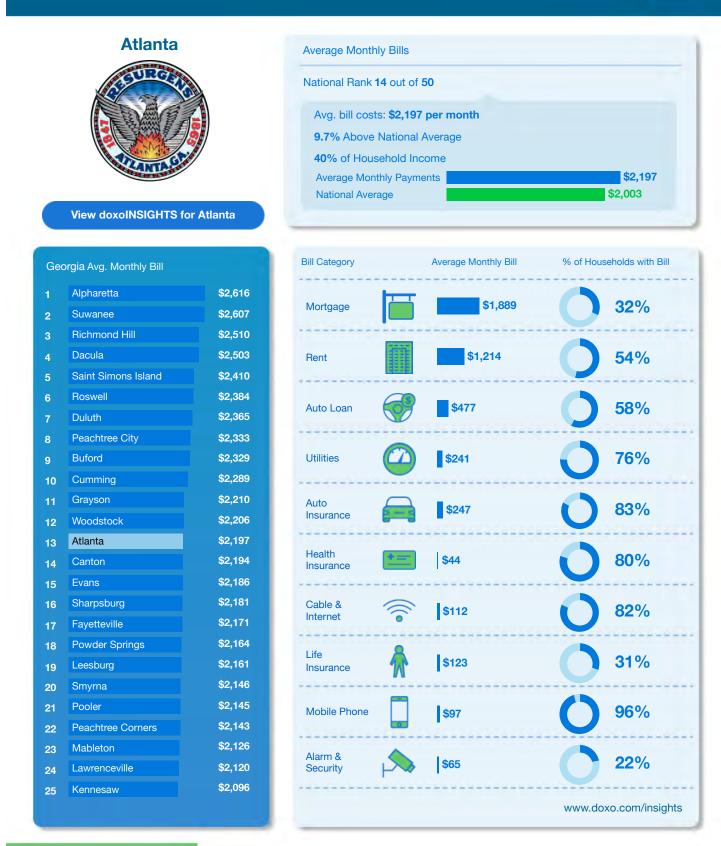


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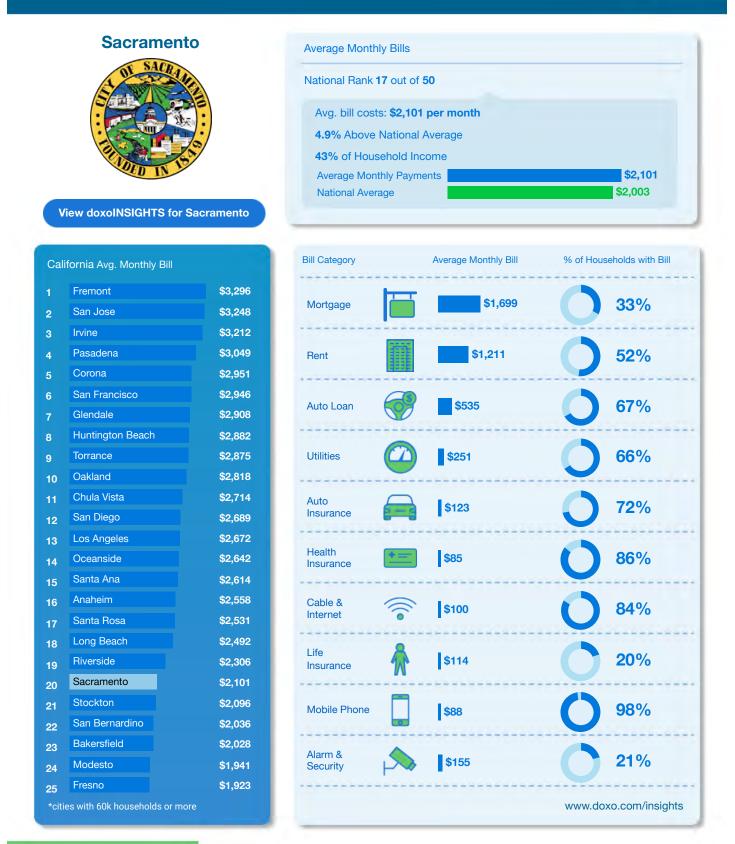
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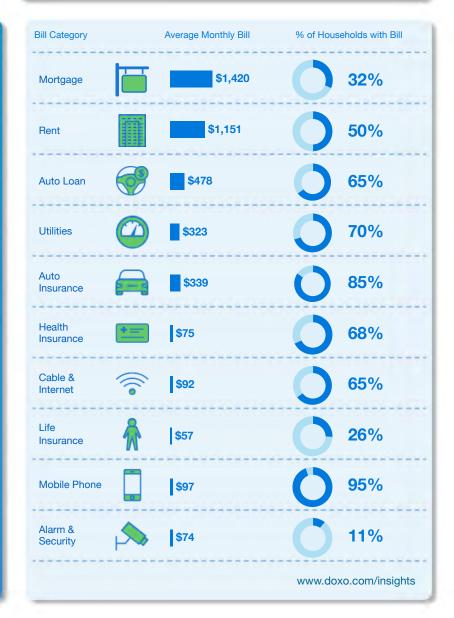
#### Tampa



#### View doxoINSIGHTS for Tampa

Flori	da Avg. Monthly Bill				
1	Delray Beach	\$2,484			
2	Miami	\$2,482			
3	Miami Beach	\$2,473			
4	Hollywood	\$2,391			
5	Hialeah	\$2,303			
6	Fort Lauderdale	\$2,292			
7	Pompano Beach	\$2,275			
8	Lake Worth	\$2,267			
9	Homestead	\$2,234			
10	Boca Raton	\$2,184			
11	Saint Augustine	\$2,151			
12	Cape Coral	\$2,108			
13	Tampa	\$2,081			
14	Melbourne	\$2,024			
15	Naples	\$2,004			
16	West Palm Beach	\$1,982			
17	Boynton Beach	\$1,980			
18	Port Saint Lucie	\$1,974			
19	Orlando	\$1,972			
20	Tallahassee	\$1,958			
21	Kissimmee	\$1,948			
22	Sarasota	\$1,937			
23	Jacksonville	\$1,923			
24	Panama City	\$1,904			
25	Vero Beach	\$1,900			
*cities with 40k households or more					





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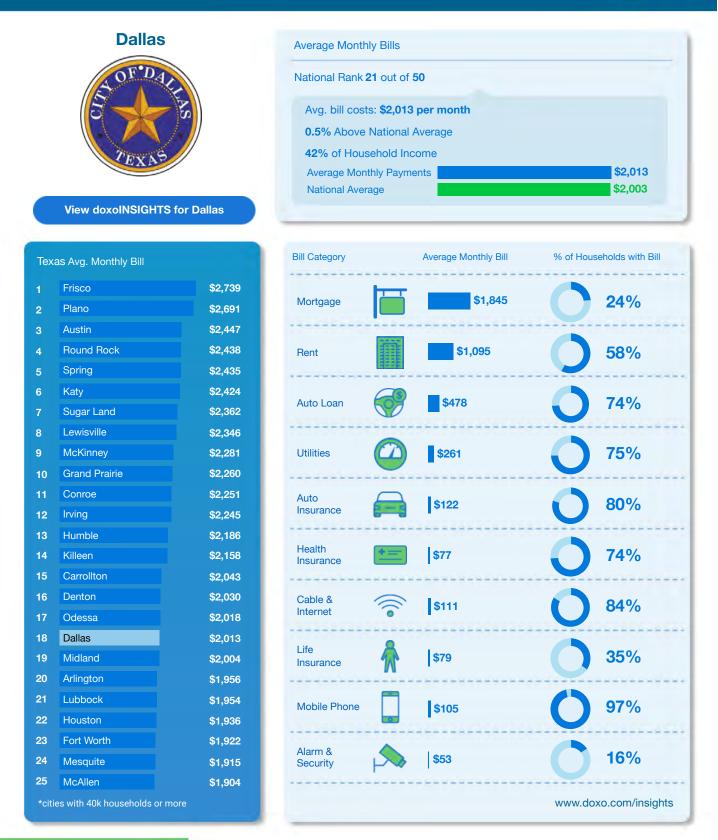
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Saint Pau	I	Average Monthly E	ills				
AS CITY OF	AND.	National Rank 20 c	National Rank 20 out of 50				
THE REAL	TNL	Avg. bill costs: \$	2,020 per month				
	PAU	0.8% Above Nat	ional Average				
Ma .	-	33% of Househo	old Income				
A Country of the second	2	Average Monthly	Payments	\$2,020			
		National Average		\$2,003			
View doxolNSIGHTS for	Saint Paul						
linnesota Avg. Monthly Bill		Bill Category	Average Monthly Bill	% of Households with Bill			
Maple Grove	\$2,692	Mortgage	\$1,448	45%			
2 Shakopee	\$2,530	Wortgage	¢1,110	43 %			
B Eden Prairie	\$2,501						
Lakeville	\$2,470	Rent	\$1,066	35%			
5 Farmington	\$2,355						
Cottage Grove	\$2,269		\$460	700/			
Stillwater	\$2,265	Auto Loan	\$400	72%			
Andover	\$2,262						
Prior Lake	\$2,261	Utilities	2) \$351	77%			
IO Hopkins	\$2,195						
1 Inver Grove Heights	\$2,108	Auto		010/			
12 Anoka	\$2,106	Insurance	\$123	81%			
I3 Winona	\$2,079						
4 Rochester	\$2,051	Health Insurance	\$143	86%			
15 Moorhead	\$2,050						
l6 Osseo	\$2,048	Cable &	\$90	74%			
7 Elk River	\$2,037	Internet	• • • • • •				
8 Saint Paul	\$2,020	1.16-	0				
9 Burnsville	\$2,007	Life Insurance	\$62	23%			
20 Duluth	\$1,983						
21 Hastings	\$1,978	Mobile Phone	\$90	90%			
22 Faribault	\$1,945	MODICT HOLE	<b>0</b> 3	50 /0			
23 Minneapolis	\$1,910						
	AL 0.15	Alarm & Security	\$77	12%			
24 Alexandria	\$1,845		· · · · · · · · · · · · · · · · · · ·				

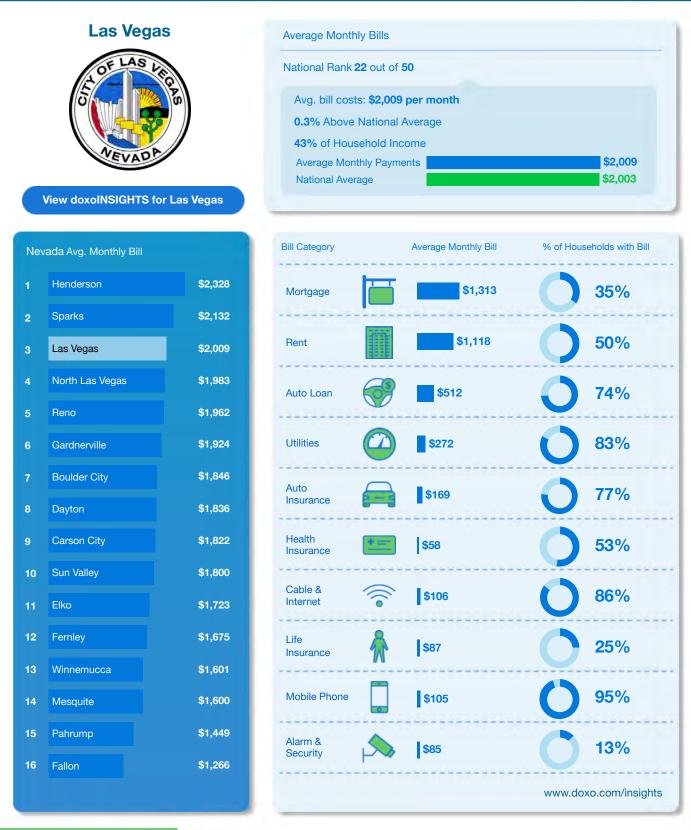
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#### **Birmingham**



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Alabama Avg. Monthly Bill



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,192	38%
Rent	\$924	42%
Auto Loan	\$423	58%
Utilities	\$430	87%
Auto Insurance	\$248	87%
Health Insurance	\$104	74%
Cable & Internet	\$125	93%
Life Insurance	\$110	30%
Mobile Phone	\$98	96%
Alarm & Security	\$60	15%
		www.doxo.com/insights

#### Daphne \$2,286 Trussville \$2,163 \$2,081 Warrior **Owens Cross Roads** \$2,060 Helena \$2,036 \$2,014 Fairhope Tuscaloosa \$2,006 8 Birmingham \$2,005 Pelham \$1,990 Alabaster \$1,966 10 Auburn \$1,939 Gardendale \$1,918 13 Mc Calla \$1,885 Calera \$1,866 Pinson \$1,860 \$1,856 16 Montgomery **Gulf Shores** \$1,852 Prattville \$1,829 19 Valley \$1,827 20 **Muscle Shoals** \$1,797 Fort Payne \$1,797 Wetumpka \$1,787 23 Talladega \$1,787 24 Madison \$1,785 25 Harvest \$1,753

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#### **Baltimore** ATIMORE CO Average Monthly Bills National Rank 25 out of 50 Avg. bill costs: \$1,987 per month 0.8% Below National Average 44% of Household Income \$1,987 Average Monthly Payments National Average \$2,003 **View doxolNSIGHTS for Baltimore Bill Category** Average Monthly Bill % of Households with Bill Maryland Avg. Monthly Bill Bethesda \$3,524 34% \$1,334 Mortgage Germantown \$2,948 Rockville \$2,941 Upper Marlboro **50%** \$2,927 Rent \$1,120 Gaithersburg \$2,877 6 Ellicott City \$2,803 83% \$377 Auto Loan Bowie \$2,697 8 Silver Spring \$2,687 74% 9 Laurel Utilities \$356 \$2,684 Annapolis 10 \$2,668 Waldorf Auto \$2,641 79% \$195 Insurance **Owings Mills** \$2,609 Hyattsville 13 \$2,589 Health 73% Columbia \$105 14 Insurance \$2.527 Catonsville \$2,488 Frederick 16 Cable & 70% \$92 \$2,424 Internet Westminster \$2,221 Bel Air 18 Life \$2,184 24% 19 Pasadena \$63 Insurance \$2,136 **Glen Burnie** 20 \$2,024 Parkville 81% **Mobile Phone** \$86 \$2,016 Salisbury 22 \$1,987 Baltimore 23 Alarm & 26% \$68 24 Dundalk \$1,986 Security 25 Hagerstown \$1,731 \*cities with 19k households or more www.doxo.com/insights

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Or	ando	Average Monthly Bil	ls				
OFOR	ANDO PLO	National Rank 26 ou	it of <b>50</b>				
5		1.5% Below Natio	Avg. bill costs: <b>\$1,972 per month</b> <b>1.5%</b> Below National Average				
	BEAUTIT	44% of Househol Average Monthly P National Average		\$1,972 \$2,003			
Florida Avg. Monthly	Bill	Bill Category	Average Monthly Bill	% of Households with Bill			
1 Delray Beach	\$2,484	Mortgage	\$1,400	35%			
2 Miami	\$2,482	wortgage	\$1,+00	35%			
3 Miami Beach	\$2,473						
4 Hollywood	\$2,391	Rent	\$1,223	49%			
5 Hialeah	\$2,303						
6 Fort Lauderdal		Auto Loan	\$404	72%			
7 Pompano Bea							
8 Lake Worth	\$2,267	C					
9 Homestead	\$2,234	Utilities	\$232	66%			
10 Boca Raton	\$2,184						
11 Saint Augustin		Auto Insurance	\$177	88%			
12 Cape Coral	\$2,108						
<ul><li>13 Tampa</li><li>14 Melbourne</li></ul>	\$2,081	Health	\$92	000/			
<ul><li>14 Melbourne</li><li>15 Naples</li></ul>	\$2,024	Insurance	φ92	82%			
<ul><li>15 Naples</li><li>16 West Palm Bea</li></ul>	\$2,004 ch \$1,982						
<ul><li>7 Boynton Beach</li></ul>		Cable & Cable &	\$106	89%			
<ul><li>8 Port Saint Luci</li></ul>							
9 Orlando	\$1,974	Life	\$72	29%			
20 Tallahassee	\$1,972	Insurance 🍸					
1 Kissimmee	\$1,948	-					
22 Sarasota	\$1,937	Mobile Phone	\$85	96%			
23 Jacksonville	\$1,923						
24 Panama City	\$1,904	Alarm & Security	\$76	14%			
25 Vero Beach	\$1,900	F					
*cities with 40k house				www.doxo.com/insights			

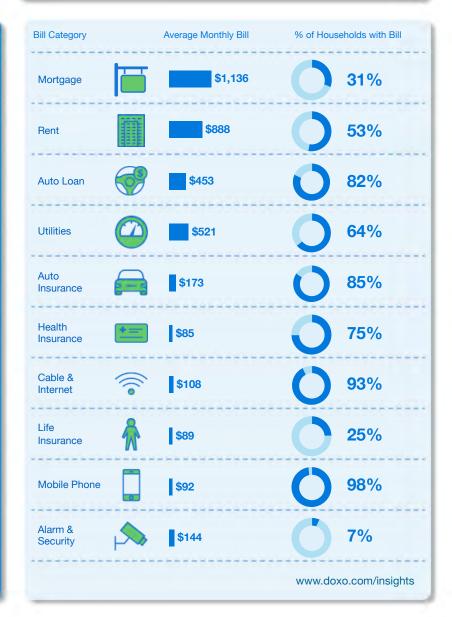
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#### **Milwaukee**



View doxoINSIGHTS for Milwaukee





#### Wisconsin Avg. Monthly Bill Middleton \$2,373 Mequon \$2,363 Brookfield \$2,339 Watertown \$2,284 5 Franklin \$2,269 6 Sun Prairie \$2.243 Menomonee Falls \$2,201 8 Waukesha \$2,200 9 Oak Creek \$2,195 Hudson \$2,185 10 Pewaukee \$2,167 12 La Crosse \$2,161 **Chippewa Falls** \$2,107 13 West Bend \$2,093 14 Kenosha \$2,076 Eau Claire \$2,074 16 New Berlin \$2,059 \$2,058 18 Oconomowoc 19 Madison \$2,032 De Pere 20 \$1,967 Fond Du Lac \$1,967 Milwaukee 22 \$1,961 23 Burlington \$1,902 24 Appleton \$1,893 25 Janesville \$1,872 \*cities with 41k households or more

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TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception of Rent and Mortgage, which is sourced from the U.S. Census Bureau.

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#### Houston Average Monthly Bills National Rank 28 out of 50 Avg. bill costs: \$1,936 per month 3.3% Below National Average 39% of Household Income \$1,936 Average Monthly Payments National Average \$2,003 **View doxoINSIGHTS for Houston Bill Category** Average Monthly Bill % of Households with Bill Texas Avg. Monthly Bill Frisco \$2,739 \$1,602 27% Mortgage 2 Plano \$2,691 \$2,447 Austin **Round Rock** \$2,438 Rent \$1,083 **52%** \$2,435 Spring \$2.424 6 Katy 71% \$505 Auto Loan Sugar Land \$2,362 8 Lewisville \$2,346 74% McKinney \$2,281 Utilities \$272 **Grand Prairie** \$2,260 10 \$2,251 Conroe Auto 79% \$188 Insurance Irving \$2,245 13 Humble \$2,186 Health **78%** Killeen \$2,158 \$42 Insurance Carrollton \$2,043 \$2,030 16 Denton Cable & 87% \$92 Internet \$2,018 Odessa 18 Dallas \$2,013 Life 30% 19 Midland \$2,004 \$76 Insurance 20 Arlington \$1,956 Lubbock \$1,954 98% **Mobile Phone** \$80 22 Houston \$1,936 23 Fort Worth \$1,922 Alarm & 21% \$84 24 Mesquite \$1,915 Security 25 McAllen \$1,904 \*cities with 40k households or more www.doxo.com/insights

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Value       National Rank 29 out of 50         Aug. bill costs: \$1,932 per month         2.5% Below National Average         44% of Household Income         Average Monthly Payments         1.5% Below National Average         44% of Household Income         Average Monthly Payments         1.5% Below National Average         1.5% Below National	Columb		Average Monthly Bil	IS	
3.5% Below National Average         44% of Household Income         Average Monthly Payments       \$1,932         National Average       \$2,003         No Avg. Monthly Bill       \$2,201         Dublin       \$2,211         2 Hillard       \$2,2575         9 Reynoldsburg       \$1,932         9 Reynoldsburg       \$1,932         9 Medina       \$1,664         9 Grove City       \$1,777         9 Grove City       \$1,772         1 Lancester       \$1,722         2 Dayton       \$1,695         5 Middletown       \$1,695         6 Painesville       \$1,695         9 Uma       \$1,665         9 Uma       \$1,655         9 Uma       \$1,656         9 Uma       \$1,655 <t< th=""><th>** columbus o</th><th>* *</th><th>National Rank 29 ou</th><th>t of <b>50</b></th><th></th></t<>	** columbus o	* *	National Rank 29 ou	t of <b>50</b>	
View doxolNSIGHTS for Columbus         Hational Average Monthly Payments National Average         \$1,932 \$2,003           hio Avg. Monthly Bill         \$2,731 \$2,073         Average Monthly Bill         % of Households with Mortgage           bio Avg. Monthly Bill         \$2,731 \$2,073         \$1,932 \$1,937         Average Monthly Bill         % of Households with Mortgage           bio Avg. Monthly Bill         \$2,731 \$2,073         \$1,937         \$3,967           bio Avg. Monthly Bill         \$2,573         \$2,287           Reynoldsburg         \$1,937           columbus         \$1,932           hedna         \$1,864           Cincinnati         \$1,766           Grove City         \$1,723           Lakewood         \$1,722           Paineaville         \$1,699           Harnitron         \$1,699           Findtay         \$1,666           Marma         \$1,666           Clove All dictorown         \$1,699           Ima         \$1,666           Clove Allo         \$1,655           Middletorown         \$1,666           Massilion         \$1,656           Massilion         \$1,656           Clove Allo         \$1,655           Motile Phone         [595			Avg. bill costs: \$1	,932 per month	
Average Monthly Payments       \$1,932         National Average       \$2,003         hio Avg. Monthly Bill       \$2,731         Dublin       \$2,731         Bill Category       Average Monthly Bill         Dublin       \$2,731         Westerville       \$2,287         Reynoldsburg       \$1,987         Columbus       \$1,987         Columbus       \$1,987         Columbus       \$1,987         Columbus       \$1,987         Grove City       \$1,776         I Lancaster       \$1,722         O Hamilton       \$1,723         Auto Loan       I \$192         Medina       \$1,665         Middletown       \$1,699         Health       Insurance         I strance       \$192         O Raillon       \$1,655         Massilon       \$1,656         O Cleveland       \$1,655         Mobile Phone       \$95         State       \$1,655         Mobile Phone       \$95         State       \$1,655         Mobile Phone       \$95         State       \$1,655         Mobile Phone       \$95 <td< td=""><td>🤹 i 🌉</td><td>Alla .</td><td>3.5% Below Natio</td><td>nal Average</td><td></td></td<>	🤹 i 🌉	Alla .	3.5% Below Natio	nal Average	
View doxolNSIGHTS for Columbus         bio Avg. Monthly Bill         Dublin       \$2,731         Dublin       \$2,731         Hillard       \$2,575         Reynoldsburg       \$1,987         Golumbus       \$1,932         Medina       \$1,864         Cincinnati       \$1,757         Grove City       \$1,777         Grove City       \$1,722         Lakewood       \$1,757         Grove City       \$1,722         Dayton       \$1,700         Hamilton       \$1,722         Dayton       \$1,665         Middletown       \$1,665         Fenne Suile       \$1,695         Hearith       \$1,695         Findray       \$1,665         Ima       \$1,655         Metor       \$1,655         Metor       \$1,655         Mational Average       \$113         State       \$1655         Mother Phone       \$595         Olde Rails       \$1,655         Mobile Phone       \$595       \$94%	2	14 Mar	44% of Househol	d Income	
View doxolNSIGHTS for Columbus         hio Avg. Monthly Bill         Dublin       \$2,731         Dublin       \$2,731         Westerville       \$2,287         Reynoldsburg       \$1,987         Golumbus       \$1,987         Golumbus       \$1,987         Medina       \$1,664         Cincinnati       \$1,776         Grove City       \$1,777         Grove City       \$1,777         Grove City       \$1,777         Utilities       \$200         Newark       \$1,695         Hanilton       \$1,722         Auto Loan       \$372         Sare       \$372         Sare       \$373%         Golumbus       \$1,695         I Lancaster       \$1,722         Auto       \$372         Sare       \$373%         Golubels       \$1,695         Health       Insurance       \$192         Insurance       \$198       \$73%         Golubels       \$1,695       \$113       \$38%         Insurance       \$113       \$38%       \$38%         Insurance       \$1505       \$33%         Insurance			Average Monthly P	ayments	
Bill Category       Average Monthly Bill       % of Households with         Dublin       \$2,731         Hillard       \$2,575         Reynoldsburg       \$1,937         Golumbus       \$1,932         Medina       \$1,664         Cincinnati       \$1,776         Grove City       \$1,777         Grove City       \$1,777         Grove City       \$1,776         I Lakewood       \$1,777         Utilities       \$200         Soft       \$418         On Hamilton       \$1,723         Auto Loan       \$5372         Auto       \$5372         Nordgage       \$192         Auto       \$1,656         Narance       \$192         Soft       \$1,656         Massilion       \$1,656         Massilion       \$1,656         Mentor       \$1,656         Motor       \$1,655         Motor       \$1,656         Oleveland       \$1,656         Motor       \$1,656         Oleveland       \$1,656         Oleveland       \$1,656         Oleveland       \$1,656         Oleveland       \$1,			National Average		\$2,003
Dublin       \$2,731         Dublin       \$2,751         Mortgage       \$1,131       33%         Westerville       \$2,287         Reynoldsburg       \$1,987         Sociumbus       \$1,987         Rent       \$944       53%         Orincinnati       \$1,786         Cincinnati       \$1,787         Utilities       \$372         Singer       \$1,893         Cincinnati       \$1,699         Health       Insurance         Insurance       \$192         Singer       \$1,656         Mossilion       \$1,656         Massilion       \$1,656         Ima       \$1,656         Cuyaho	View doxolNSIGHTS	for Columbus			
Dublin       \$2,731         Dublin       \$2,751         Hillard       \$2,575         Reynoldsburg       \$1,987         Reynoldsburg       \$1,987         Reynoldsburg       \$1,987         Rent       \$944         Oincinnati       \$1,786         Lakewood       \$1,757         Grove City       \$1,786         Lakewood       \$1,757         Grove City       \$1,722         Dayton       \$1,723         Lancaster       \$1,722         Dayton       \$1,699         Health       \$1,699         Ima       \$1,665         Massilon       \$1,665         Motile Phone       \$192         Quyahoga Falls       \$1,622         Quyahoga Falls       \$1,695         Alarm &       Alarm &					
Hilliard       \$2,575         Westerville       \$2,287         Reynoldsburg       \$1,987         Reynoldsburg       \$1,987         Medina       \$1,987         Medina       \$1,987         Medina       \$1,987         Medina       \$1,987         Rent       \$944         \$1,987       \$1,664         Cincinnati       \$1,766         Cincinnati       \$1,786         Cincinnati       \$1,786         Cincinnati       \$1,786         Grove City       \$1,772         Grove City       \$1,772         Utilities       \$200         Dayton       \$1,700         Newark       \$1,699         Health       Insurance         Insurance       \$192         O       \$33%         Massillon       \$1,665         Massillon       \$1,665         Ima       \$1,656         Life       \$105         Insurance       \$113         Staff       \$1665         Massillon       \$1,656         Life       \$105         Insurance       \$105         Staff       \$1665<	hio Avg. Monthly Bill		Bill Category	Average Monthly Bill	% of Households with Bil
Nimadu       S2,975         Westerville       S2,287         Reynoldsburg       S1,987         Columbus       S1,987         Columbus       S1,987         Medina       S1,864         Cincinnati       S1,786         Grove City       S1,7149         Utilities       Columbus         S1,723       Auto         I Lancaster       S1,722         Dayton       S1,700         S Newark       S1,699         Health       Insurance         Insurance       S98         Cable &       S1,665         Massillon       S1,656         Internet       S105         Cleveland       S1,655         Mentor       S1,655         Mentor       S1,655         Ouble Phone       S95         Clovel Falls       S1,652         Coluble Phone       S95         S1,595       Alarm &	Dublin	\$2,731	let in the second se		
Reynoldsburg       \$1,987         Rent       \$944       53%         Medina       \$1,932         Medina       \$1,932         Medina       \$1,932         Medina       \$1,864         Cincinnati       \$1,766         Lakewood       \$1,777         Grove City       \$1,749         Hamilton       \$1,723         Lakewood       \$1,723         Lancaster       \$1,722         Dayton       \$1,700         Newark       \$1,699         Elyria       \$1,695         Middletown       \$1,695         Massillon       \$1,656         Ima       \$1,656         Mentor       \$1,656         Mentor       \$1,656         Mentor       \$1,655         Mobile Phone       \$90         Ima       \$1,655         Mobile Phone       \$90         Mentor       \$1,655         Mobile Phone       \$90         Soft       \$1,655         Mobile Phone       \$90         Mobile Phone       \$90         Soft       \$1,655         Marm &       \$1,695	Hilliard	\$2,575	Mortgage	\$1,131	33%
Columbus       \$1,932         Medina       \$1,864         Cincinnati       \$1,786         Lakewood       \$1,757         Grove City       \$1,749         Utilities       \$372         Mathematic       \$1,757         Grove City       \$1,749         Utilities       \$372         Auto       \$1,723         Auto       \$1,625         Iman       \$1,	Westerville	\$2,287			
Columbus       \$1,932         Medina       \$1,864         Cincinnati       \$1,786         Lakewood       \$1,757         Grove City       \$1,753         I Lancaster       \$1,723         1 Lancaster       \$1,723         2 Dayton       \$1,700         3 Newark       \$1,699         4 Elyria       \$1,695         5 Middletown       \$1,695         6 Painesville       \$1,665         8 Massilton       \$1,658         9 Lina       \$1,656         1 Mentor       \$1,658         1 Mentor       \$1,651         1 Mentor       \$1,652         3 Canton       \$1,595         Alarm &       \$1,595	Reynoldsburg	\$1,987	Rent	\$944	53%
Cincinnati       \$1,786         Lakewood       \$1,757         Grove City       \$1,749         Utilities       \$372         Mato Loan       \$372         I Lancaster       \$1,723         Auto Loan       \$372         Dayton       \$1,723         Auto Loan       \$372         Dayton       \$1,723         Auto Loan       \$372         Dayton       \$1,700         I Lancaster       \$1,723         Auto Loan       \$372         Dayton       \$1,700         I Lancaster       \$1,720         Auto Loan       \$192         Dayton       \$1,699         Health Insurance       \$192         Insurance       \$198         Painesville       \$1,699         Ina       \$1,656         Ima       \$1,656         Insurance       \$113         Sassilion       \$1,656         Ima       \$1,656         I Mentor       \$1,651         I Mentor       \$1,651         I Mentor       \$1,651         I Mentor       \$1,651         I Mentor       \$1,655         I Mentor <td>Columbus</td> <td>\$1,932</td> <td></td> <td></td> <td></td>	Columbus	\$1,932			
Lakewood       \$1,760         Lakewood       \$1,757         Grove City       \$1,749         Utilities       \$372         Mamilton       \$1,723         Lancaster       \$1,723         Lancaster       \$1,723         Lancaster       \$1,723         Lancaster       \$1,723         Lancaster       \$1,723         Jancaster       \$1,720         Stancaster       \$1,720         Stancaster       \$1,720         Stancaster       \$1,720         Stancaster       \$1,720         Stancaster       \$1,699         Lipticaster       \$1,699         Lipticaster       \$1,699         Lipticaster       \$1,690         Findlay       \$1,695         Stancastilon       \$1,690         Cable & Internet       \$113         Stancastilon       \$1,656         Life       \$113         Insurance       \$113         Stancaster       \$1,656         Life       \$1105         Insurance       \$105         Stancaster       \$1,655         Mobile Phone       \$95         Quadrup Canter       \$1,5	Medina	\$1,864	Auto Loop	🗿 💼 ¢/19	70%
Grove City       \$1,749         Utilities       \$372       81%         Auto       \$1,723       1         Lancaster       \$1,723       \$1         Dayton       \$1,700       \$192       83%         Newark       \$1,699       \$1,699       \$192       83%         Keyark       \$1,699       \$1,699       \$192       83%         Middletown       \$1,699       \$1,699       \$192       83%         Massillon       \$1,699       \$1,699       \$192       83%         Grove City       \$1,699       \$1,699       \$198       73%         Massillon       \$1,699       \$1,665       \$113       \$85%         Massillon       \$1,656       \$1,656       \$113       \$85%         Ima       \$1,656       \$1,655       \$1,655       \$113       \$33%         Mobile Phone       \$1,655       \$105       \$33%         Cuyahoga Falls       \$1,655       \$1,622       \$129/5       \$129/5         Cuyahoga Falls       \$1,595       \$1477       \$129/5       \$129/5	Cincinnati	\$1,786	Auto Loan	<b>9</b> 410	10%
0       Hamilton       \$1,723         1       Lancaster       \$1,722         Dayton       \$1,700         3       Newark       \$1,699         4       Elyria       \$1,695         5       Middletown       \$1,690         6       Painesville       \$1,665         7       Findlay       \$1,665         8       Massillon       \$1,656         9       Lima       \$1,656         1       Mentor       \$1,656         2       Cuyahoga Falls       \$1,651         2       Cuyahoga Falls       \$1,695         3       Canton       \$1,595         Aurm &       Auro       \$1,696         Aurm &       Auro       \$1,697         Auro       \$1,699       \$1,699         1       Mentor       \$1,651         2       Cuyahoga Falls       \$1,622         3       Canton       \$1,595         Alarm &       Alarm &       Alarm &	Lakewood	\$1,757			
1       Lancaster       \$1,722         2       Dayton       \$1,700         3       Newark       \$1,699         4       Elyria       \$1,695         5       Middletown       \$1,690         6       Painesville       \$1,665         7       Findlay       \$1,665         8       Massillon       \$1,656         9       Lima       \$1,656         1       Mentor       \$1,655         1       Mentor       \$1,651         2       Cuyahoga Falls       \$1,622         3       Canton       \$1,595	Grove City		Utilities	\$372	81%
2       Dayton       \$1,700       Insurance       \$192       83%         3       Newark       \$1,699       Insurance       \$192       83%         4       Elyria       \$1,699       Health       \$98       73%         5       Middletown       \$1,690       \$98       73%         6       Painesville       \$1,689       \$165       \$113       85%         7       Findlay       \$1,656       \$113       85%       85%         9       Lima       \$1,656       \$113       85%       33%         0       Cleveland       \$1,656       \$113       85%       33%         1       Mentor       \$1,656       \$1622       \$105       33%         2       Cuyahoga Falls       \$1,652       Mobile Phone       \$95       94%         2       Cuyahoga Falls       \$1,655       Alarm & Alarm	0 Hamilton			**************	
2       Dayton       \$1,700       Instance       Image: Constance       Image: Con				\$192	83%
4Elyria\$1,695Health Insurance\$9873%5Middletown\$1,69073%6Painesville\$1,689			insulance		
5       Middletown       \$1,690         6       Painesville       \$1,689         7       Findlay       \$1,665         8       Massillon       \$1,658         9       Lima       \$1,656         0       Cleveland       \$1,655         1       Mentor       \$1,651         2       Cuyahoga Falls       \$1,622         3       Canton       \$1,595         Alarm &       Alarm &			Health		700/
6       Painesville       \$1,689       Cable & Internet       \$100       <			Insurance	\$98	13%
7       Findlay       \$1,665         8       Massillon       \$1,658         9       Lima       \$1,656         0       Cleveland       \$1,655         1       Mentor       \$1,651         2       Cuyahoga Falls       \$1,622         3       Canton       \$1,595					
<ul> <li>Massillon</li> <li>Lima</li> <li>S1,658</li> <li>Lima</li> <li>S1,656</li> <li>Cleveland</li> <li>S1,655</li> <li>Mentor</li> <li>Cluyahoga Falls</li> <li>Canton</li> <li>S1,595</li> <li>Alarm &amp;</li> </ul>				\$113	85%
9       Lima       \$1,656       Life       \$105       33%         0       Cleveland       \$1,655       Insurance       \$105       33%         1       Mentor       \$1,651       Mobile Phone       \$95       94%         2       Cuyahoga Falls       \$1,595       Alarm &       \$105       12%					
0     Cleveland     \$1,655       1     Mentor     \$1,651       2     Cuyahoga Falls     \$1,622       3     Canton     \$1,595				\$105	33%
1     Mentor     \$1,651       2     Cuyahoga Falls     \$1,622       3     Canton     \$1,595			Insurance		0070
2     Cuyahoga Falls     \$1,622       3     Canton     \$1,595       Alarm &     \$1000					
3 Canton \$1,595 Alarm & 120/			Mobile Phone	\$95	94%
Alarm & 120/					
				\$105	13%
5 Mansfield \$1,566					

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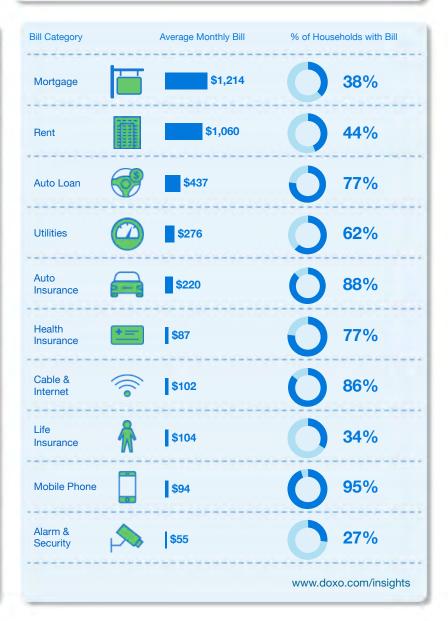
#### Jacksonville



View doxoINSIGHTS for Jacksonville

Florida Avg. Monthly Bill					
1	Delray Beach	\$2,484			
2	Miami	\$2,482			
3	Miami Beach	\$2,473			
4	Hollywood	\$2,391			
5	Hialeah	\$2,303			
6	Fort Lauderdale	\$2,292			
7	Pompano Beach	\$2,275			
8	Lake Worth	\$2,267			
9	Homestead	\$2,234			
10	Boca Raton	\$2,184			
11	Saint Augustine	\$2,151			
12	Cape Coral	\$2,108			
13	Tampa	\$2,081			
14	Melbourne	\$2,024			
15	Naples	\$2,004			
16	West Palm Beach	\$1,982			
17					
18Port Saint Lucie\$1,974					
19         Orlando         \$1,972					
20	Tallahassee	\$1,958			
21	Kissimmee	\$1,948			
22	Sarasota	\$1,937			
23	Jacksonville	\$1,923			
24	Panama City	\$1,904			
25	25 Vero Beach \$1,900				
*cities with 40k households or more					





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TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception of Rent and Mortgage, which is sourced from the U.S. Census Bureau.

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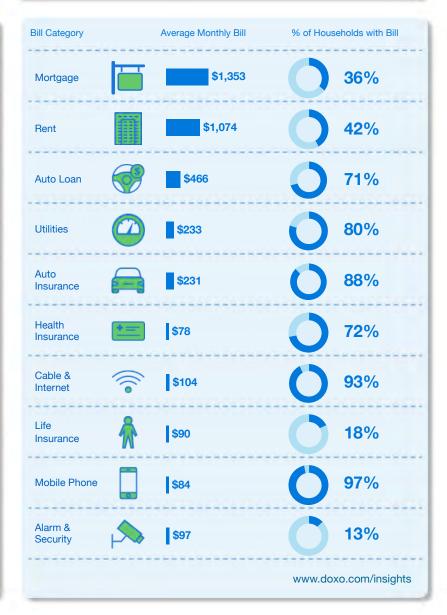
#### **Fort Worth**



View doxoINSIGHTS for Fort Worth

Texas Avg. Monthly Bill					
1	Frisco	\$2,739			
2	Plano	\$2,691			
3	Austin	\$2,447			
4	Round Rock	\$2,438			
5	Spring	\$2,435			
6	Katy	\$2,424			
7	Sugar Land	\$2,362			
8	Lewisville	\$2,346			
9	McKinney	\$2,281			
10	Grand Prairie	\$2,260			
11	Conroe	\$2,251			
12	Irving	\$2,245			
13	Humble	\$2,186			
14	Killeen	\$2,158			
15	Carrollton	\$2,043			
16	Denton	\$2,030			
17	Odessa	\$2,018			
18	Dallas	\$2,013			
19	Midland	\$2,004			
20	Arlington	\$1,956			
21	Lubbock	\$1,954			
22	Houston	\$1,936			
23	Fort Worth	\$1,922			
24	Mesquite	\$1,915			
25	McAllen	\$1,904			
*cities with 40k households or more					

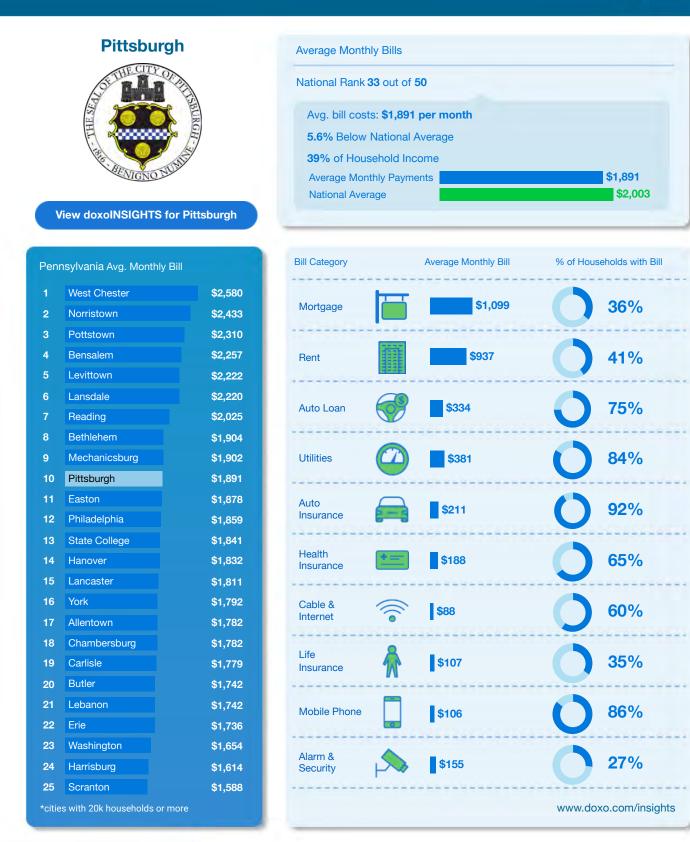




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#### **Minneapolis** Average Monthly Bills OF MIN National Rank 32 out of 50 Avg. bill costs: \$1,910 per month 4.6% Below National Average 32% of Household Income \$1,910 Average Monthly Payments National Average \$2,003 **View doxoINSIGHTS for Minneapolis Bill Category** Average Monthly Bill % of Households with Bill Minnesota Avg. Monthly Bill Maple Grove \$2,692 42% \$1,622 Mortgage Shakopee \$2,530 2 \$2,501 Eden Prairie Lakeville \$2,470 40% Rent \$1,110 \$2,355 5 Farmington \$2.269 **Cottage Grove** 6 70% \$362 Auto Loan Stillwater \$2,265 Andover \$2,262 8 77% **Prior Lake** \$2,261 Utilities \$198 9 \$2,195 10 Hopkins Inver Grove Heights \$2,108 Auto 77% \$102 Insurance Anoka \$2,106 12 Winona \$2,079 13 Health 77% Rochester \$2,051 \$146 14 Insurance Moorhead \$2,050 15 \$2,048 Osseo 16 Cable & 72% \$91 Internet \$2,037 17 Elk River Saint Paul \$2,020 18 Life 29% Burnsville \$2,007 \$112 19 Insurance Duluth \$1,983 20 Hastings \$1,978 96% **Mobile Phone** \$82 Faribault \$1,945 22 23 Minneapolis \$1,910 Alarm & 13% \$91 Alexandria \$1,845 24 Security Saint Cloud \$1,843 25 \*cities with 10k households or more www.doxo.com/insights

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**Omaha** 

HA

# Average Monthly Bills National Rank **34** out of **50**

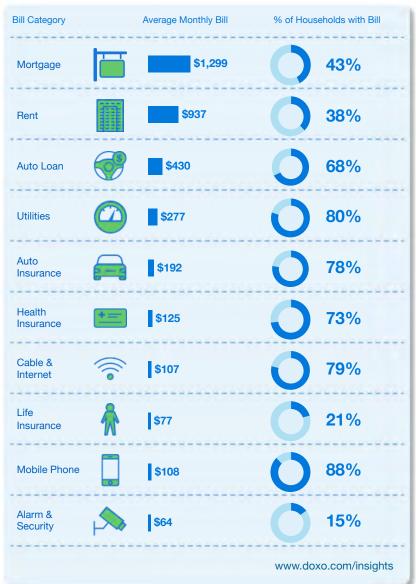
Avg. bill costs: **\$1,875 per month 6.4%** Below National Average **35%** of Household Income

Average Monthly Payments

National Average



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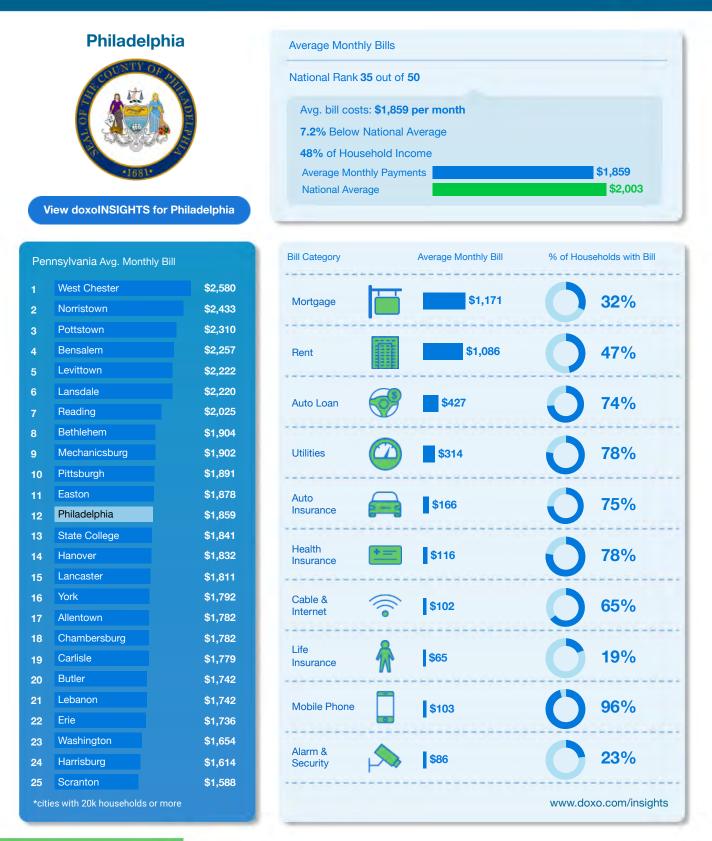
TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception of Rent and Mortgage, which is sourced from the U.S. Census Bureau.

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\$1,875

\$2,003

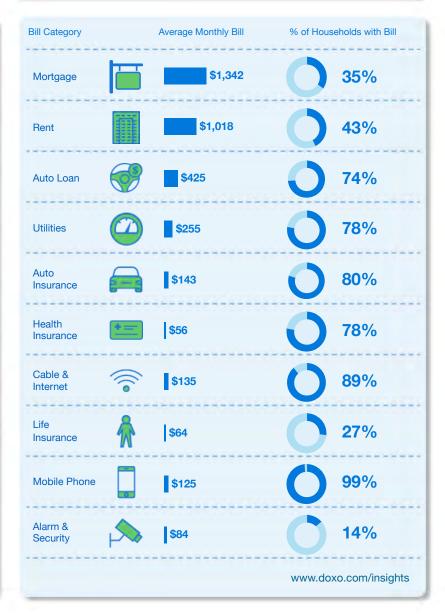
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#### San Antonio CITY 0 SAN ANTONIO **View doxolNSIGHTS for San Antonio** Texas Avg. Monthly Bill Plano \$2,691 2 Austin \$2,447 Round Rock \$2,438 \$2,435 Spring \$2,424 Katy Sugar Land \$2.362 6 McKinney \$2,281 8 **Grand Prairie** \$2,260 9 Irving \$2,245 Killeen \$2,158 10 \$2,030 Denton Odessa \$2,018 13 Dallas \$2,013 Midland \$2,004 Arlington \$1,956 Lubbock \$1,954 16 Houston \$1,936 Fort Worth 18 \$1,922 19 Mesquite \$1,915 20 Garland \$1,886 San Antonio \$1,852 Corpus Christi \$1,808 23 Amarillo \$1,742 24 Tyler \$1,729 25 Waco \$1,722





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\*cities with 40k households or more

### Indianapolis

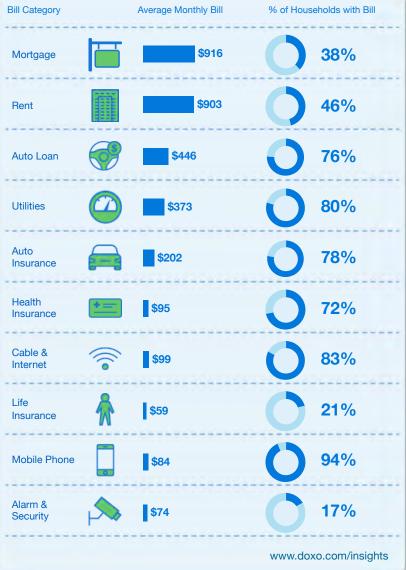


View doxoINSIGHTS for Indianapolis



Indiana Avg. Monthly Bill					
1	Zionsville	\$2,600			
2	Carmel	\$2,435			
3	Westfield	\$2,121			
4	Brownsburg	\$2,080			
5	Fishers	\$2,075			
6	Greenfield	\$1,992			
7	Newburgh	\$1,975			
8	Crown Point	\$1,962			
9	Noblesville	\$1,941			
10	Dyer	\$1,929			
11	Avon	\$1,875			
12	Danville	\$1,875			
13	Lowell	\$1,866			
14	Hobart	\$1,859			
15	Mooresville	\$1,827			
16	Munster	\$1,825			
17	Goshen	\$1,818			
18	Indianapolis	\$1,813			
19	Schererville	\$1,802			
20	Merrillville	\$1,797			
21	Granger	\$1,797			
22	Chesterton	\$1,792			
23	Lawrenceburg	\$1,771			
24	Plainfield	\$1,770			
25	Valparaiso	\$1,770			

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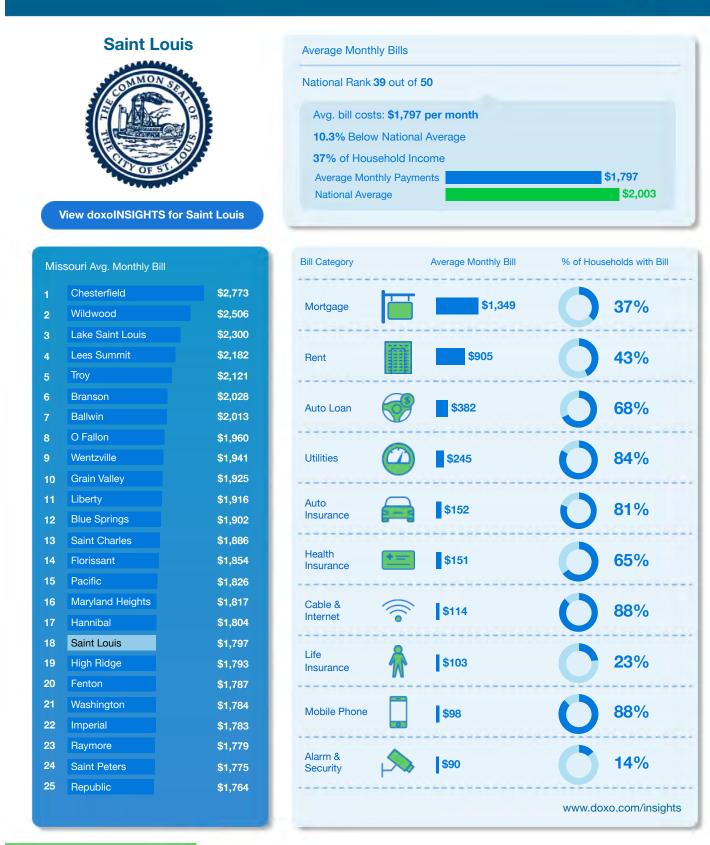


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Cincinna	ati	Average Monthly E	lills	
OF CINC		National Rank 41 c	out of <b>50</b>	
SC. A TA		Avg. bill costs: \$	1,786 per month	
A C	5	<b>10.8%</b> Below Na	ational Average	
Ker K		37% of Househo	old Income	
OHIO		Average Monthly	Payments	\$1,786
A CONTRACTOR OF THE OWNER		National Average		\$2,003
View doxolNSIGHTS	for Cincinnati			
hio Avg. Monthly Bill		Bill Category	Average Monthly Bill	% of Households with Bill
Dublin	\$2,731		\$1.007	000/
Hilliard	\$2,575	Mortgage	\$1,227	39%
Westerville	\$2,287			
Reynoldsburg	\$1,987	Rent	\$817	43%
Columbus	\$1,932			
Medina	\$1,864	6		700/
Cincinnati	\$1,786	Auto Loan	\$384	72%
Lakewood	\$1,757			
Grove City	\$1,749	Utilities	20 \$297	82%
Hamilton	\$1,723			
Lancaster	\$1,722	Auto	\$162	78%
Dayton	\$1,700	Insurance	<b></b>	10%
Newark	\$1,699			
Elyria	\$1,695	Health Insurance	\$96	78%
Middletown	\$1,690			
Painesville	\$1,689	Cable &	\$119	88%
Findlay	\$1,665	Internet	•	
Massillon	\$1,658	Life	0	
Lima	\$1,656	Insurance	\$85	33%
Cleveland	\$1,655			
Mentor	\$1,651	Mobile Phone	\$102	88%
Cuyahoga Falls	\$1,622			
Canton	\$1,595	Alarm &		
Akron	\$1,590	Security	\$85	14%
	\$1,566			

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### **Oklahoma City**

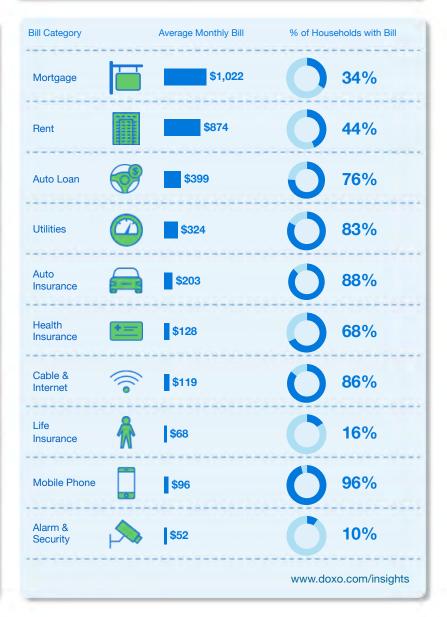


View doxolNSIGHTS for Oklahoma City



Oklahoma Avg. Monthly Bill					
1	Edmond	\$2,263			
2	Jenks	\$2,207			
3	Collinsville	\$2,108			
4	Bixby	\$2,038			
5	Broken Arrow	\$1,998			
6	Yukon	\$1,996			
7	Blanchard	\$1,968			
8	Owasso	\$1,944			
9	Norman	\$1,864			
10	Mustang	\$1,853			
11	Choctaw	\$1,844			
12	Woodward	\$1,800			
13	Sand Springs	\$1,792			
14	Oklahoma City	\$1,779			
15	Skiatook	\$1,765			
16	Stillwater	\$1,761			
17	Tulsa	\$1,750			
18	Coweta	\$1,734			
19	Guthrie	\$1,724			
20	Sapulpa	\$1,695			
21	Claremore	\$1,683			
22	Weatherford	\$1,680			
23	Grove	\$1,679			
24	Ardmore	\$1,679			
25	Bartlesville	\$1,676			

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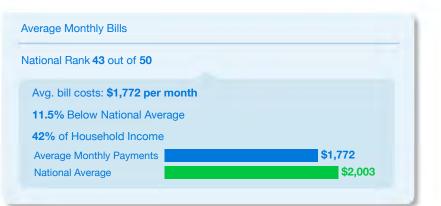
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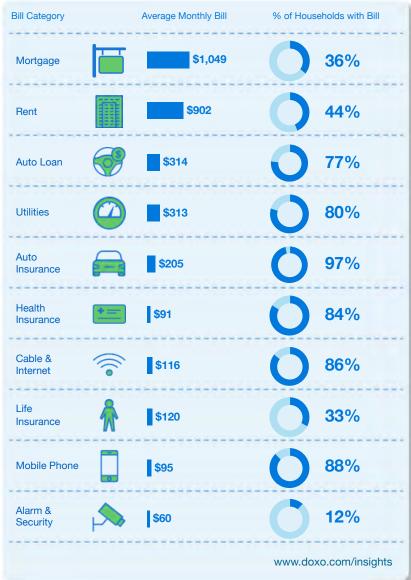




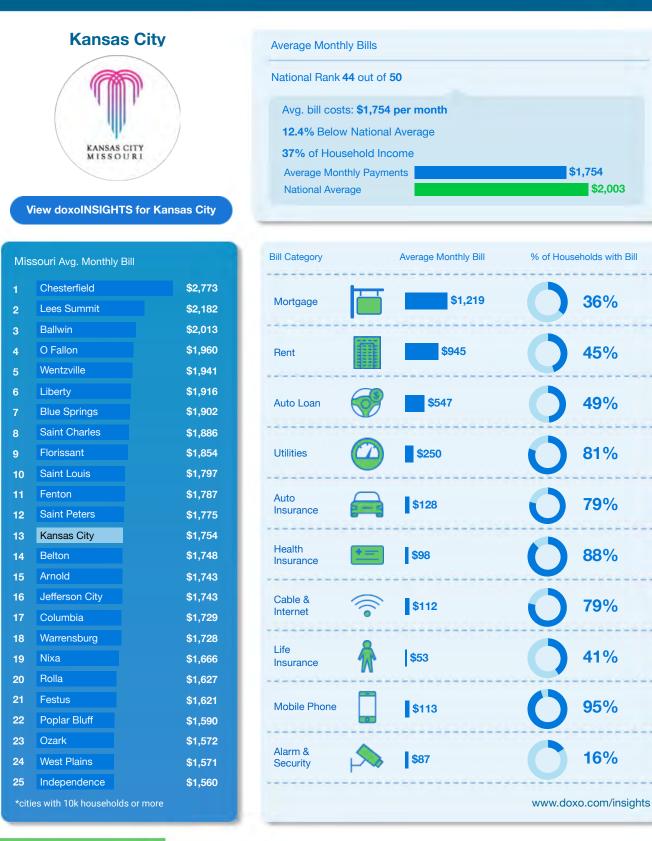
View doxolNSIGHTS for Rochester







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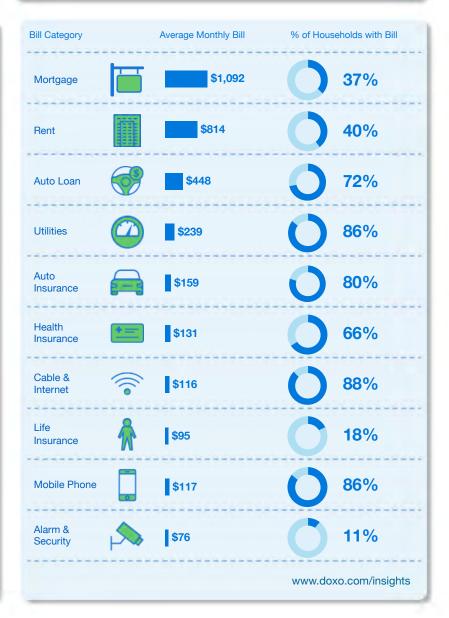
#### Dayton



#### View doxoINSIGHTS for Dayton

Ohio Avg. Monthly Bill					
1	Dublin	\$2,731			
2	Hilliard	\$2,575			
3	Westerville	\$2,287			
4	Reynoldsburg	\$1,987			
5	Columbus	\$1,932			
6	Medina	\$1,864			
7	Cincinnati	\$1,786			
8	Lakewood	\$1,757			
9	Grove City	\$1,749			
10	Hamilton	\$1,723			
11	Lancaster	\$1,722			
12	Dayton	\$1,700			
13	Newark	\$1,699			
14	Elyria	\$1,695			
15	Middletown	\$1,690			
16	Painesville	\$1,689			
17	Findlay	\$1,665			
18	Massillon	\$1,658			
19	Lima	\$1,656			
20	Cleveland	\$1,655			
21	Mentor	\$1,651			
22	Cuyahoga Falls	\$1,622			
23	Canton	\$1,595			
24	Akron	\$1,590			
25	Mansfield	\$1,566			
*cities with 20k households or more					





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TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception of Rent and Mortgage, which is sourced from the U.S. Census Bureau.

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	Memphis		Average Monthly Bill	5	
	NEMPHIS	\	National Rank 46 out	of <b>50</b>	
	#		Avg. bill costs: <b>\$1,</b>	689 per month	
		/	15.7% Below Natio	onal Average	
	TENNESSEE	/	47% of Household		
			Average Monthly Pa	ayments	\$1,689
			National Average		\$2,003
	View doxolNSIGHTS for M	emphis			
Ten	nessee Avg. Monthly Bill		Bill Category	Average Monthly Bill	% of Households with Bill
1	Collierville	\$2,501	Mortgage	\$1,091	31%
2	Franklin	\$2,411		• .,	5170
3	Mount Juliet	\$2,231			
4	Cordova	\$2,226	Rent	\$910	51%
5	Smyrna	\$2,091			
6	Nashville	\$2,067	Auto Loan 🦪	\$423	80%
7	Hendersonville	\$2,059			0070
8	Gallatin	\$2,008	6	_	
9	Antioch	\$2,007	Utilities	\$203	79%
10	Murfreesboro	\$1,948		*************	
11	Clarksville	\$1,876	Auto	\$157	79%
12	Lebanon	\$1,848	Insurance		
13	Maryville	\$1,784	Health		
14	Hixson	\$1,773	Insurance	\$69	84%
15	Memphis	\$1,689			
16	Cookeville	\$1,675	Cable &	\$106	90%
17	Knoxville	\$1,645			
18	Sevierville	\$1,638	Life		040/
19	Jackson	\$1,621	Insurance 🎢	\$64	31%
20	Chattanooga	\$1,580			
21	Morristown	\$1,557	Mobile Phone	\$84	92%
22	Columbia	\$1,531 \$1,531			
23	Cleveland	\$1,531 \$1,494	Alarm &	650	22%
24	Kingsport	\$1,494 \$1,479	Security	\$59	22%
25	Crossville	\$1,479			
*citi	es with 16k households or more				www.doxo.com/insights

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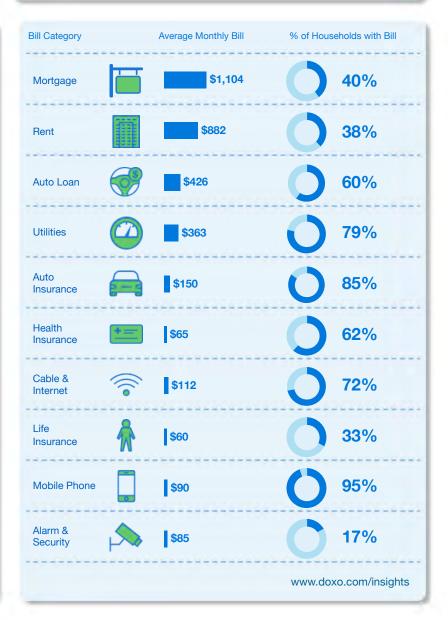
#### Albuquerque



View doxoINSIGHTS for Albuquerque

Nev	New Mexico Avg. Monthly Bill					
1	Santa Fe	\$1,995				
2	Los Alamos	\$1,991				
3	Farmington	\$1,792				
4	Artesia	\$1,786				
5	Rio Rancho	\$1,768				
6	Edgewood	\$1,731				
7	Albuquerque	\$1,687				
8	Aztec	\$1,682				
9	Carlsbad	\$1,658				
10	Espanola	\$1,637				
11	Taos	\$1,631				
12	Alamogordo	\$1,595				
13	Portales	\$1,578				
14	Los Lunas	\$1,565				
15	Hobbs	\$1,563				
16	Bloomfield	\$1,519				
17	Las Cruces	\$1,509				
18	Clovis	\$1,504				
19	Roswell	\$1,478				
20	Silver City	\$1,467				
21	Las Vegas	\$1,452				
22	Anthony	\$1,449				
23	Belen	\$1,394				
24	Deming	\$1,345				
25	Gallup	\$1,341				





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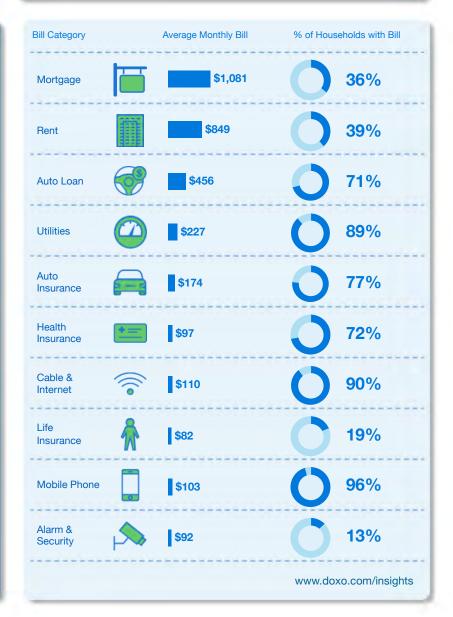
#### **El Paso**



#### View doxolNSIGHTS for El Paso

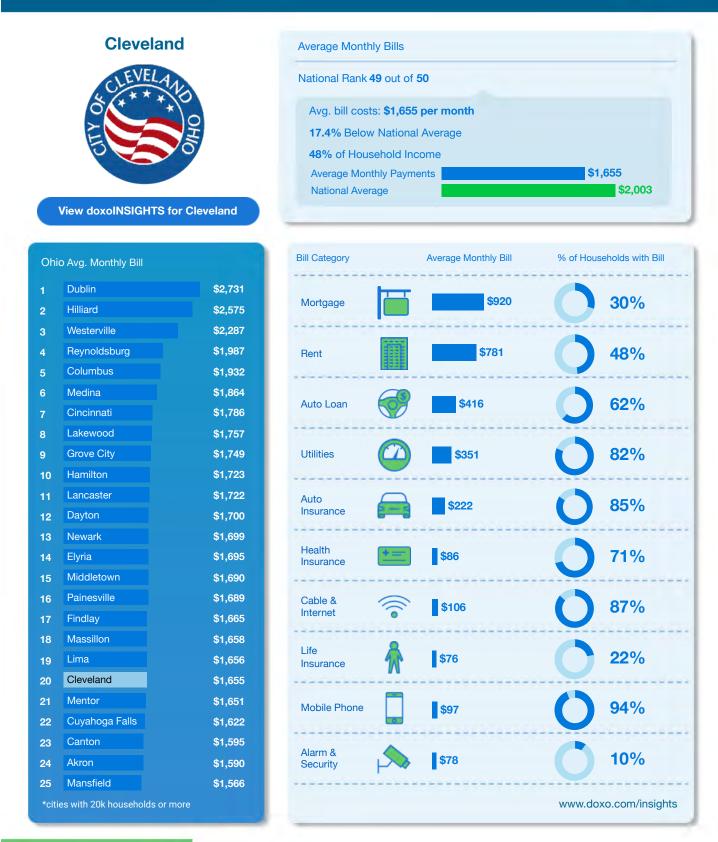
Texas Avg. Monthly Bill				
1	Plano	\$2,691		
2	Austin	\$2,447		
3	Spring	\$2,435		
4	Katy	\$2,424		
5	McKinney	\$2,281		
6	Grand Prairie	\$2,260		
7	Irving	\$2,245		
8	Killeen	\$2,158		
9	Denton	\$2,030		
10	Dallas	\$2,013		
11	Midland	\$2,004		
12	Arlington	\$1,956		
13	Lubbock	\$1,954		
14	Houston	\$1,936		
15	Fort Worth	\$1,922		
16	Garland	\$1,886		
17	San Antonio	\$1,852		
18	Corpus Christi	\$1,808		
19	Amarillo	\$1,742		
20	Tyler	\$1,729		
21	Waco	\$1,722		
22	El Paso	\$1,675		
23	Beaumont	\$1,668		
24	Laredo	\$1,638		
25	Brownsville	\$1,385		
*cities with 49k households or more				





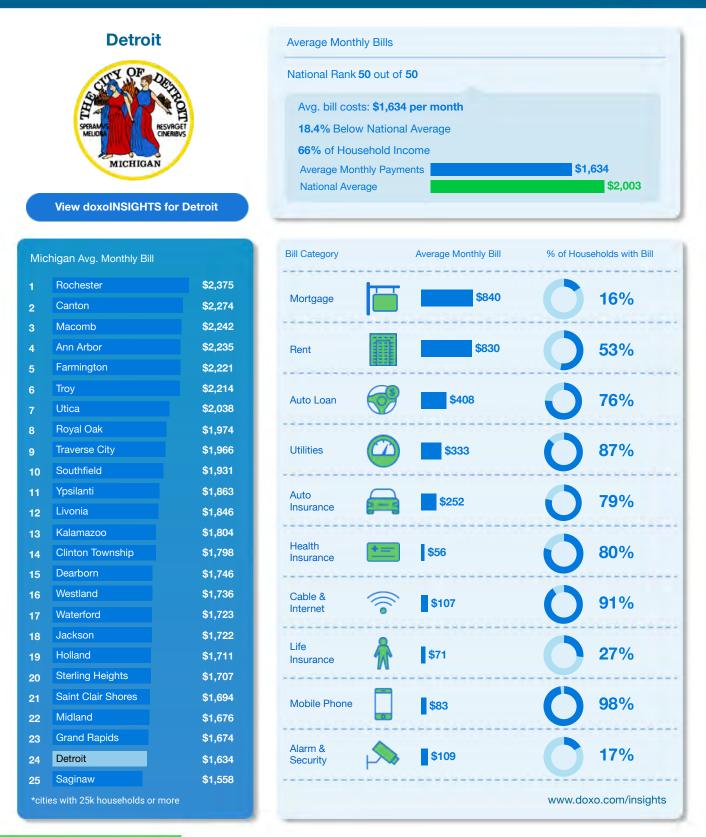
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### About doxo

Each year U.S. households spend over \$4.6 trillion on recurring bill payments. While staying on top of these bills is the single largest determinant for consumer financial health, organizing and paying them can be a time-consuming and frustrating chore. Since its inception, doxo has been on a mission to simplify and reduce the anxiety of staying on top of bills, empowering consumers to improve their financial health.

Our company was founded on the simple idea that there should be an easy and more secure way for consumers to pay all of their bills through a single account, with any payment method, on any device. As consumers shift more bill payments online and to mobile, doxo continues to experience rapid growth. To date, over seven million doxo users across 97% of U.S. zip codes have paid bills through the payment network, across more than 45 different service categories. With more than 120,000 payable billers, doxo's proprietary, crowd sourced provider directory is the largest in the nation.