

# United States of Bill Pay 

## 50 Largest U.S. Cities Household Spend Report 2022 <br> $\nLeftarrow$ doxo

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.

## 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.

## 7M+

Statistically significant, with over 7 million paying consumers.

## 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 income brackets

Economically representative, with participation from all income brackets.

## All payment funding sources

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

## 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.

US Households spend $\$ 3.12$ trillion annually on 10 bill categories
Annual U.S. Bill Cost in

Top 10 Categories $\quad$\begin{tabular}{l}
Portion of U.S. <br>
Household Spending

$\quad$

Average Monthly Cost <br>
Per U.S. Household

$\quad$

Average Annual Cost Per <br>
U.S. Household
\end{tabular}

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

The average U.S. household spends $\mathbf{\$ 2 , 0 0 3}$ monthly and $\mathbf{\$ 2 4 , 0 3 2}$ annually on bills

| Bill Category | Average Monthly Bill | \% of Households with Bill | Average Annual Cost |
| :---: | :---: | :---: | :---: |
| Mortgage | \$1,368 | ) $40 \%$ | \$6,566 |
| Rent | \$1,129 | 35\% | \$4,742 |
| Auto Loan | - \$433 | 73\% | \$3,793 |
| Utilities | \$328 | 78\% | \$3,070 |
| Auto Insurance | - \$196 | 82\% | \$1,929 |
| Health Insurance | \$123 | 76\% | \$1,122 |
| Cable \& Internet | \$114 | 82\% | \$1,122 |
| Mobile Phone | \$113 | 94\% | \$1,275 |
| Alarm \& Security | \| \$84 | 15\% | \$151 |
| Life Insurance | \| \$82 | 27\% | \$266 |
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[^0]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 $50 \mathrm{U} . \mathrm{S}$. cities (based on \# of households), in order of most to least expensive, are as follows:


## 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 | $\%=/- \text { than }$ <br> National Average |
| :---: | :---: | :---: | :---: | :---: |
| 1 | San Jose, CA | \$3,248 | 36.0\% | - 62.2\% |
| 2 | New York, NY | \$3,059 | 39.0\% | - 52.7\% |
| 3 | Boston, MA | \$2,963 | 46.0\% | - 47.9\% |
| 4 | San Francisco, CA | \$2,946 | 33.0\% | - 47.1\% |
| 5 | San Diego, CA | \$2,689 | 40.0\% | - 34.3\% |
| 6 | Washington | \$2,686 | 36.0\% | - 34.1\% |
| 7 | Los Angeles, CA | \$2,672 | 57.0\% | - 33.4\% |
| 8 | Seattle, WA | \$2,572 | 37.0\% | - 28.4\% |
| 9 | Miami, FL | \$2,482 | 54.0\% | - 23.9\% |
| 10 | Austin, TX | \$2,447 | 38.0\% | - 22.2\% |
| 11 | Portland, OR | \$2,424 | 41.0\% | - 21.0\% |
| 12 | Fort Lauderdale, FL | \$2,292 | 45.0\% | - 14.5\% |
| 13 | Denver, CO | \$2,273 | 42.0\% | - 13.5\% |
| 14 | Atlanta, GA | \$2,197 | 40.0\% | - 9.7\% |
| 15 | Chicago, IL | \$2,119 | 42.0\% | - 5.8\% |
| 16 | Charlotte, NC | \$2,115 | 39.0\% | - 5.6\% |
| 17 | Sacramento, CA | \$2,101 | 43.0\% | - 4.9\% |
| 18 | Tampa, FL | \$2,081 | 44.0\% | - 3.9\% |
| 19 | Colorado Springs, $\mathrm{CO}$ | \$2,033 | 37.0\% | - 1.5\% |
| 20 | Saint Paul, MN | \$2,020 | 33.0\% | - 0.8\% |
| 21 | Dallas, TX | \$2,013 | 42.0\% | - 0.5\% |
| 22 | Las Vegas, NV | \$2,009 | 43.0\% | - 0.3\% |
| 23 | Birmingham, AL | \$2,005 | 41.0\% | - 0.1\% |
| 24 | Phoenix, AZ | \$2,004 | 43.0\% | - 0.1\% |
| 25 | Baltimore, MD | \$1,987 | 44.0\% | > 0.8\% |
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|  | City | Total Spend Per Month | \% HH Income | $\begin{aligned} & \%=/- \text { than } \\ & \text { National Average } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: |
| 26 | Orlando, FL | \$1,972 | 44.0\% | >1.5\% |
| 27 | Milwaukee, WI | \$1,961 | 49.0\% | - 2.1\% |
| 28 | Houston, TX | \$1,936 | 39.0\% | > 3.3\% |
| 29 | Columbus, OH | \$1,932 | 44.0\% | - 3.5\% |
| 30 | Jacksonville, FL | \$1,923 | 43.0\% | - 4.0\% |
| 31 | Fort Worth, TX | \$1,922 | 40.0\% | - 4.0\% |
| 32 | Minneapolis, MN | \$1,910 | 32.0\% | - 4.6\% |
| 33 | Pittsburgh, PA | \$1,891 | 39.0\% | - 5.6\% |
| 34 | Omaha, NE | \$1,875 | 35.0\% | V6.4\% |
| 35 | Philadelphia, PA | \$1,859 | 48.0\% | - 7.2\% |
| 36 | San Antonio, TX | \$1,852 | 39.0\% | - 7.5\% |
| 37 | Indianapolis, IN | \$1,813 | 44.0\% | > 9.5\% |
| 38 | Tucson, AZ | \$1,798 | 41.0\% | - 10.2\% |
| 39 | Saint Louis, MO | \$1,797 | 37.0\% | $\nabla 10.3 \%$ |
| 40 | Louisville, KY | \$1,795 | 38.0\% | $\nabla 10.4 \%$ |
| 41 | Cincinnati, OH | \$1,786 | 37.0\% | $\nabla 10.8 \%$ |
| 42 | Oklahoma City, OK | \$1,779 | 41.0\% | マ 11.1\% |
| 43 | Rochester, NY | \$1,772 | 42.0\% | -11.5\% |
| 44 | Kansas City, MO | \$1,754 | 37.0\% | - 12.4\% |
| 45 | Dayton, OH | \$1,700 | 38.0\% | $\nabla 15.1 \%$ |
| 46 | Memphis, TN | \$1,689 | 47.0\% | -15.7\% |
| 47 | Albuquerque, NM | \$1,687 | 38.0\% | - 15.7\% |
| 48 | El Paso, TX | \$1,675 | 44.0\% | $\nabla 16.3 \%$ |
| 49 | Cleveland, OH | \$1,655 | 48.0\% | $\nabla 17.4 \%$ |
| 50 | Detroit, MI | \$1,634 | 66.0\% | $\nabla 18.4 \%$ |
| $3640 x 1$ |  | www.doxo.com/insights |  |  |

[^1]*Top 50 U.S. metro area refers 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 Most Expensive Largest U.S. Cities for Household Bills*


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


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*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.

## Top 50 U.S. Cities Details \& Stats

San Jose


View doxoINSIGHTS for San Jose

| Average Monthly Bills |
| :--- |
| National Rank 1 out of 50 |
| Avg. bill costs: $\$ 3,248$ per month |
| $\mathbf{6 2 . 2 \%}$ Above National Average |
| 36\% of Household Income |
| Average Monthly Payments |
| National Average |

Bill Category Average Monthly Bill $\quad$ \% of Households with Bill

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.


View doxoINSIGHTS for 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 |

Bill Category Average Monthly Bill $\%$ of Households with Bill

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.

Boston


View doxoINSIGHTS for Boston


Average Monthly Bills
National Rank $\mathbf{3}$ out of 50


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.

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{4}$ out of 50 |
| Avg. bill costs: $\mathbf{\$ 2 , 9 4 6}$ per month |
| 47.1\% Above National Average |
| 33\% of Household Income |
| Average Monthly Payments |
| National Average |

Bill Category Average Monthly Bill $\quad \%$ of Households with Bill


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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.

San Diego


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Average Monthly Bills
National Rank $\mathbf{5}$ out of $\mathbf{5 0}$

Avg. bill costs: \$2,689 per month
34.3\% Above National Average

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


View doxoINSIGHTS for Washington

| Washington Avg. Monthly Bill |  |  |
| :---: | :---: | :---: |
| 1 | Potomac | \$3,686 |
| 2 | Chevy Chase | \$3,567 |
| 3 | Bethesda | \$3,524 |
| 4 | Clinton | \$3,139 |
| 5 | Kensington | \$3,044 |
| 6 | Germantown | \$2,948 |
| 7 | Rockville | \$2,941 |
| 8 | Upper Marlboro | \$2,927 |
| 9 | Millersville | \$2,888 |
| 10 | Gaithersburg | \$2,877 |
| 11 | Mount Airy | \$2,813 |
| 12 | Severna Park | \$2,808 |
| 13 | Ellicott City | \$2,803 |
| 14 | Oiney | \$2,770 |
| 15 | Arnold | \$2,766 |
| 16 | Odenton | \$2,705 |
| 17 | Bowie | \$2,697 |
| 18 | Silver Spring | \$2,687 |
| 19 | Washington | \$2,686 |
| 20 | Laurel | \$2,684 |
| 21 | Beltsville | \$2,677 |
| 22 | Severn | \$2,672 |
| 23 | Annapolis | \$2,668 |
| 24 | Elkridge | \$2,659 |
| 25 | Edgewater | \$2,650 |
| *cities with 40 k households or more |  |  |


| Average Monthly Bills |
| :--- |
| National Rank 6 out of 50 |
| Avg. bill costs: $\$ 2,686$ per month |
| 0.3 Above National Average |
| $36 \%$ of Household Income |
| Average Monthly Payments |
| National Average |


| 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 \& Internet | \$181 | 78\% |
| Life Insurance | \|\$75 | 26\% |
| Mobile Phone | \| \$122 | 92\% |
| Alarm \& Security | \|\$86 | 15\% |
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TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception
$\square$


| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{7}$ out of $\mathbf{5 0}$ |
| Avg. bill costs: $\mathbf{\$ 2 , 6 7 2}$ per month |
| $\mathbf{3 3 . 4 \%}$ Above National Average |
| $57 \%$ of Household Income |
| Average Monthly Payments |
| National Average |

View doxoINSIGHTS for Los Angeles


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.


| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{8}$ out of $\mathbf{5 0}$ |
| Avg. bill costs: \$2,572 per month |
| $\mathbf{2 8 . 4 \% \text { Above National Average }}$37\% of Household Income <br> Average Monthly Payments <br> National Average\$2,572 |

## View doxolNSIGHTS for Seattle



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.

Miami


View doxolNSIGHTS for Miami

| Average Monthly Bills |
| :--- |
| National Rank 9 out of 50 |
| Avg. bill costs: $\mathbf{\$ 2 , 4 8 2}$ per month |
| 23.9\% Above National Average <br> $54 \%$ of Household Income <br> Average Monthly Payments <br> National Average$\mathbf{\$ 2 , 4 8 2}$ |

Bill Category Average Monthly Bill $\quad \%$ of Households with Bill

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.


| Average Monthly Bills |
| :--- |
| National Rank 10 out of 50 |
| Avg. bill costs: $\mathbf{\$ 2 , 4 4 7}$ per month |
| 22.2\% Above National Average |
| 38\% of Household Income |
| Average Monthly Payments |
| National Average |

View doxolNSIGHTS for Austin


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.


View doxoINSIGHTS for Portland

| Oregon 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 |  |
| 24 | Dallas |  |
| 25 | Saint Helens | $\$ 006$ |


| Bill Category | Average Monthly Bill |
| :--- | :--- |
| Mortgage of Households with Bill |  |
| Auto Loan |  |

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.


View doxoINSIGHTS for Fort Lauderdale


Average Monthly Bills
National Rank 12 out of 50

Avg. bill costs: \$2,292 per month
14.5\% Above National Average

Bill Category Average Monthly Bill \% of Households with Bill


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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.


[^2]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.


| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{1 4}$ out of 50 |
| Avg. bill costs: $\mathbf{\$ 2 , 1 9 7}$ per month |
| 9.7\% Above National Average |
| 40\% of Household Income |
| Average Monthly Payments |
| National Average |

Bill Category Average Monthly Bill $\quad$ \% of Households with Bill
Mortgage
Rent
Auto Loan
Untilies
Insurance

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.


View doxoINSIGHTS for Chicago

| Average Monthly Bills |
| :--- |
| National Rank 15 out of 50 |
| Avg. bill costs: $\mathbf{\$ 2 , 1 1 9}$ per month |
| 5.8\% Above National Average |
| 42\% of Household Income |
| Average Monthly Payments |
| National Average |

1 Saint Charles \$2,798
2 Naperville \$2,710
3 Oak Park \$2,629
4 Evanston \$2,563
5 Plainfield \$2,525
6 Bolingbrook \$2,441
7 Wheaton \$2,426
8 Mount Prospect \$2,415
9 Arlington Heights \$2,369
10 Crystal Lake \$2,363
11 McHenry \$2,289
12 Orland Park \$2,237
13 Aurora \$2,215
14 Skokie \$2,204
15 Downers Grove \$2,197
16 Palatine \$2,163
17 Lombard \$2,141
18 Chicago \$2,119
19 Oak Lawn \$2,108
20 Tinley Park \$2,100
21 Schaumburg \$2,086
22 Berwyn \$1,941
23 Elgin \$1,939
24 Des Plaines \$1,926
25 Cicero \$1,874
*cities with 20 k 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


View doxolNSIGHTS for Charlotte

| Average Monthly Bills |
| :--- |
| National Rank 16 out of 50 |
| Avg. bill costs: $\mathbf{\$ 2 , 1 1 5}$ per month |
| 5.6\% Above National Average |
| 39\% of Household Income <br> Average Monthly Payments <br> 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


View doxolNSIGHTS for Sacramento

| California Avg. Monthly Bill |  |  |
| :---: | :---: | :---: |
| 1 | Fremont | \$3,296 |
| 2 | San Jose | \$3,248 |
| 3 | Irvine | \$3,212 |
| 4 | Pasadena | \$3,049 |
| 5 | Corona | \$2,951 |
| 6 | San Francisco | \$2,946 |
| 7 | Glendale | \$2,908 |
| 8 | Huntington Beach | \$2,882 |
| 9 | Torrance | \$2,875 |
| 10 | Oakland | \$2,818 |
| 11 | Chula Vista | \$2,714 |
| 12 | San Diego | \$2,689 |
| 13 | Los Angeles | \$2,672 |
| 14 | Oceanside | \$2,642 |
| 15 | Santa Ana | \$2,614 |
| 16 | Anaheim | \$2,558 |
| 17 | Santa Rosa | \$2,531 |
| 18 | Long Beach | \$2,492 |
| 19 | Riverside | \$2,306 |
| 20 | Sacramento | \$2,101 |
| 21 | Stockton | \$2,096 |
| 22 | San Bernardino | \$2,036 |
| 23 | Bakersfield | \$2,028 |
| 24 | Modesto | \$1,941 |
| 25 | Fresno | \$1,923 |

Average Monthly Bills
National Rank 17 out of 50
Avg. bill costs: \$2,101 per month
4.9\% Above National Average
43\% of Household Income
Average Monthly Payments
National Average


[^3]TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception


| Average Monthly Bills |
| :--- |
| National Rank 18 out of 50 |
| Avg. bill costs: $\$ 2,081$ per month |
| 3.9\% Above National Average |
| 44\% of Household Income |
| Average Monthly Payments |
| National Average |

View doxoINSIGHTS for Tampa


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.

Colorado Springs


View doxoINSIGHTS for Colorado Springs

| Colorado Avg. Monthly Bill |  |  |
| :---: | :---: | :---: |
| 1 | Parker | \$2,965 |
| 2 | Broomfield | \$2,872 |
| 3 | Louisville | \$2,782 |
| 4 | Castle Rock | \$2,702 |
| 5 | Littleton | \$2,635 |
| 6 | Englewood | \$2,607 |
| 7 | Golden | \$2,595 |
| 8 | Thornton | \$2,579 |
| 9 | Boulder | \$2,479 |
| 10 | Aurora | \$2,457 |
| 11 | Westminster | \$2,426 |
| 12 | Brighton | \$2,423 |
| 13 | Commerce City | \$2,385 |
| 14 | Arvada | \$2,379 |
| 15 | Longmont | \$2,372 |
| 16 | Denver | \$2,273 |
| 17 | Lafayette | \$2,267 |
| 18 | Fort Collins | \$2,075 |
| 19 | Durango | \$2,070 |
| 20 | Greeley | \$2,047 |
| 21 | Wheat Ridge | \$2,046 |
| 22 | Colorado Springs | \$2,033 |
| 23 | Grand Junction | \$1,835 |
| 24 | Loveland | \$1,821 |
| 25 | Pueblo | \$1,765 |
| *cities with 10k households or more |  |  |


| Average Monthly Bills |
| :--- |
| National Rank 19 out of 50 |
| Avg. bill costs: $\mathbf{\$ 2 , 0 3 3}$ per month |
| $\mathbf{1 . 5 \%}$ Above National Average |
| 37\% 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


View doxolNSIGHTS for Saint Paul

| Minnesota Avg. Monthly Bill |  |  |
| :---: | :---: | :---: |
| 1 | Maple Grove | \$2,692 |
| 2 | Shakopee | \$2,530 |
| 3 | Eden Prairie | \$2,501 |
| 4 | Lakeville | \$2,470 |
| 5 | Farmington | \$2,355 |
| 6 | Cottage Grove | \$2,269 |
| 7 | Stillwater | \$2,265 |
| 8 | Andover | \$2,262 |
| 9 | Prior Lake | \$2,261 |
| 10 | Hopkins | \$2,195 |
| 11 | Inver Grove Heights | \$2,108 |
| 12 | Anoka | \$2,106 |
| 13 | Winona | \$2,079 |
| 14 | Rochester | \$2,051 |
| 15 | Moorhead | \$2,050 |
| 16 | Osseo | \$2,048 |
| 17 | Elk River | \$2,037 |
| 18 | Saint Paul | \$2,020 |
| 19 | Burnsville | \$2,007 |
| 20 | Duluth | \$1,983 |
| 21 | Hastings | \$1,978 |
| 22 | Faribault | \$1,945 |
| 23 | Minneapolis | \$1,910 |
| 24 | Alexandria | \$1,845 |
| 25 | Saint Cloud | \$1,843 |
| *cities with 10k households or more |  |  |

Average Monthly Bills
National Rank 20 out of 50
Avg. bill costs: $\mathbf{\$ 2 , 0 2 0}$ per month

| $\mathbf{0 . 8 \%}$ Above National Average |
| :--- |
| $33 \%$ of Household Income |
| Average Monthly Payments |
| National Average |

Bill Category Average Monthly Bill \% of Households with Bill

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.


| Average Monthly Bills |
| :--- |
| National Rank 21 out of 50 |
| Avg. bill costs: $\mathbf{\$ 2 , 0 1 3}$ per month |
| $\mathbf{0 . 5 \%}$ Above National Average |
| $\mathbf{4 2 \%}$ of Household Income |
| Average Monthly Payments $\square$ |
| National Average |

View doxoINSIGHTS for Dallas


[^4]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.


View doxoINSIGHTS for Las Vegas

Average Monthly Bills
National Rank 22 out of 50



TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception

Birmingham


View doxolNSIGHTS for Birmingham

Average Monthly Bills
National Rank $\mathbf{2 3}$ out of $\mathbf{5 0}$

Avg. bill costs: \$2,005 per month
$0.1 \%$ Above National Average
41\% of Household Income
Average Monthly Payments
 \$2,005 \$2,003


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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.


View doxoINSIGHTS for Phoenix

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{2 4}$ out of $\mathbf{5 0}$ |
| Avg. bill costs: $\mathbf{\$ 2 , 0 0 4}$ per month |
| $\mathbf{0 . 1 \%}$ Above National Average |
| $\mathbf{4 3 \%}$ of Household Income |
| Average Monthly Payments |
| National Average |



34 | doxo.com/insights
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.


View doxolNSIGHTS for Baltimore

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{2 5}$ out of 50 |
| Avg. bill costs: $\mathbf{\$ 1 , 9 8 7}$ per month |
| $\mathbf{0 . 8 \%}$ Below National Average |
| 44\% of Household Income |
| Average Monthly Payments |
| National Average |

Bill Category
Mortgage
Auta Loan Monthly Bill
www.doxo.com/insights

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.


| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{2 6}$ out of 50 |
| Avg. bill costs: $\mathbf{\$ 1 , 9 7 2}$ per month |
| 1.5\% Below National Average |
| 44\% of Household Income |
| Average Monthly Payments |
| National Average |

View doxoINSIGHTS for Orlando


[^5]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.


[^6][^7] of Rent and Mortgage, which is sourced from the U.S. Census Bureau.


[^8]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.

Columbus



Average Monthly Bills
National Rank 29 out of 50

Avg. bill costs: \$1,932 per month
3.5\% Below National Average

44\% of Household Income

National Average

View doxolNSIGHTS for Columbus

| 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 |  |  |

39 | doxo.com/insights
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.



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 |  |  |


| Average Monthly Bills |
| :--- |
| National Rank 31 out of 50 |
| Avg. bill costs: \$1,922 per month |
| 4.0\% Below National Average |
| $40 \%$ of Household Income |
| Average Monthly Payments |
| National Average |

Bill Category
Mortgage
Average Monthly Bill

41 | doxo.com/insights
TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception

Minneapolis


View doxoINSIGHTS for Minneapolis

| Minnesota Avg. Monthly Bill |  |  |
| :--- | :--- | :--- |
| 1 | Maple Grove | $\$ 2,692$ |
| 2 | Shakopee | $\$ 2,530$ |
| 3 | Eden Prairie | $\$ 2,501$ |
| 4 | Lakeville | $\$ 2,470$ |
| 5 | Farmington | $\$ 2,355$ |
| 6 | Cottage Grove | $\$ 2,269$ |
| 7 | Stillwater | $\$ 2,265$ |
| 8 | Andover | $\$ 2,262$ |
| 9 | Prior Lake | $\$ 2,261$ |
| 10 | Hopkins | $\$ 2,195$ |
| 11 | Inver Grove Heights | $\$ 2,108$ |
| 12 | Anoka | $\$ 2,106$ |
| 13 | Winona | $\$ 2,079$ |
| 14 | Rochester | $\$ 2,051$ |
| 15 | Moorhead | $\$ 2,050$ |
| 16 | Osseo | $\$ 2,048$ |
| 17 | Elk River | $\$ 2,037$ |
| 18 | Saint Paul | $\$ 2,020$ |
| 19 | Burnsville | $\$ 2,007$ |
| 20 | Duluth | $\$ 1,983$ |
| 21 | Hastings | $\$ 1,978$ |
| 22 | Faribault | $\$ 1,945$ |
| 23 | Minneapolis | $\$ 1,845$ |
| 24 | Alexandria |  |
| 25 | Saint Cloud |  |
| *cities with 10k households or more |  |  |


| Average Monthly Bills |
| :--- |
| National Rank 32 out of 50 |
| Avg. bill costs: $\mathbf{\$ 1 , 9 1 0}$ per month |
| 4.6\% Below National Average |
| 32\% of Household Income |
| Average Monthly Payments |
| National Average |


| Bill Category | Average Monthly Bill | \% of Households with Bill |
| :---: | :---: | :---: |
| Mortgage | \$1,622 | ) $42 \%$ |
| Rent | \$1,110 | ) $40 \%$ |
| Auto Loan | \$362 | 70\% |
| Utilities | \$198 | 77\% |
| Auto <br> Insurance | \| \$102 | 77\% |
| Health Insurance | \| \$146 | 77\% |
| Cable \& Internet | \| \$91 | 72\% |
| Life Insurance | \|\$112 | 29\% |
| Mobile Phone | \|\$82 | 96\% |
| Alarm \& Security | \| \$91 | 13\% |
|  |  | www.doxo.com/insigh |

42 | doxo.com/insights
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.


View doxoINSIGHTS for Pittsburgh

| Pennsylvania Avg. Monthly Bill |  |  |
| :---: | :---: | :---: |
| 1 | West Chester | \$2,580 |
| 2 | Norristown | \$2,433 |
| 3 | Pottstown | \$2,310 |
| 4 | Bensalem | \$2,257 |
| 5 | Levittown | \$2,222 |
| 6 | Lansdale | \$2,220 |
| 7 | Reading | \$2,025 |
| 8 | Bethlehem | \$1,904 |
| 9 | Mechanicsburg | \$1,902 |
| 10 | Pittsburgh | \$1,891 |
| 11 | Easton | \$1,878 |
| 12 | Philadelphia | \$1,859 |
| 13 | State College | \$1,841 |
| 14 | Hanover | \$1,832 |
| 15 | Lancaster | \$1,811 |
| 16 | York | \$1,792 |
| 17 | Allentown | \$1,782 |
| 18 | Chambersburg | \$1,782 |
| 19 | Carlisle | \$1,779 |
| 20 | Butler | \$1,742 |
| 21 | Lebanon | \$1,742 |
| 22 | Erie | \$1,736 |
| 23 | Washington | \$1,654 |
| 24 | Harrisburg | \$1,614 |
| 25 | Scranton | \$1,588 |
| *cities with 20k households or more |  |  |


| Average Monthly Bills |
| :--- |
| National Rank 33 out of 50 |
| Avg. bill costs: \$1,891 per month |
| $\mathbf{5 . 6 \%}$ Below National Average |
| 39\% of Household Income |
| Average Monthly Payments |
| National Average |


www.doxo.com/insights

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.


| Average Monthly Bills |
| :--- |
| National Rank 34 out of 50 |
| Avg. bill costs: $\mathbf{\$ 1 , 8 7 5}$ per month |
| 6.4\% Below National Average |
| 35\% of Household Income |
| Average Monthly Payments |
| National Average |

View doxoINSIGHTS for Omaha


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.


View doxolNSIGHTS for Philadelphia


Bill Category Average Monthly Bill $\quad$ \% of Households with Bill
Mortgage
Auto Loan
www.doxo.com/insights

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.


View doxolNSIGHTS for San Antonio

| Texas Avg. Monthly Bill |  |  |
| :---: | :---: | :---: |
| 1 | Plano | \$2,691 |
| 2 | Austin | \$2,447 |
| 3 | Round Rock | \$2,438 |
| 4 | Spring | \$2,435 |
| 5 | Katy | \$2,424 |
| 6 | Sugar Land | \$2,362 |
| 7 | McKinney | \$2,281 |
| 8 | Grand Prairie | \$2,260 |
| 9 | Irving | \$2,245 |
| 10 | Killeen | \$2,158 |
| 11 | Denton | \$2,030 |
| 12 | Odessa | \$2,018 |
| 13 | Dallas | \$2,013 |
| 14 | Midland | \$2,004 |
| 15 | Arlington | \$1,956 |
| 16 | Lubbock | \$1,954 |
| 17 | Houston | \$1,936 |
| 18 | Fort Worth | \$1,922 |
| 19 | Mesquite | \$1,915 |
| 20 | Garland | \$1,886 |
| 21 | San Antonio | \$1,852 |
| 22 | Corpus Christi | \$1,808 |
| 23 | Amarillo | \$1,742 |
| 24 | Tyler | \$1,729 |
| 25 | Waco | \$1,722 |

Average Monthly Bills
National Rank 36 out of 50
Avg. bill costs: $\mathbf{\$ 1 , 8 5 2}$ per month
7.5\% Below National Average
39\% of Household Income
Average Monthly Payments
National Average
Mortgage
Uuto Loan
Unilies
Insurance
Health
Insurance
Insurance

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.


View doxoINSIGHTS for Indianapolis

Average Monthly Bills

National Rank $\mathbf{3 7}$ out of $\mathbf{5 0}$


National Average
\$2,003

www.doxo.com/insights


View doxolNSIGHTS for Tucson


Average Monthly Bills
National Rank $\mathbf{3 8}$ out of $\mathbf{5 0}$

Avg. bill costs: \$1,798 per month
10.2\% Below National Average

41\% of Household Income

National Average
\$2,003

Bill Category Average Monthly Bill \% of Households with Bill


48 | doxo.com/insights
TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception


View doxolNSIGHTS for Saint Louis

| Average Monthly Bills |
| :--- |
| National Rank 39 out of 50 |
| Avg. bill costs: \$1,797 per month |
| 10.3\% Below National Average |
| 37\% of Household Income |
| Average Monthly Payments |
| National Average |

National Rank $\mathbf{3 9}$ out of $\mathbf{5 0}$

Avg. bill costs: \$1,797 per month
10.3\% Below National Average
\$2,773
Wildwood \$2,506
3 Lake Saint Louis \$2,300
4 Lees Summit \$2,182
5 Troy \$2,121
6 Branson \$2,028
7 Ballwin \$2,013
8 O Fallon \$1,960
9 Wentzville \$1,941
0 Grain Valley \$1,925
1 Liberty \$1,916
2 Blue Springs $\$ 1,902$
3 Saint Charles \$1,886
14 Florissant \$1,854
15 Pacific \$1,826
16 Maryland Heights $\$ 1,817$
17 Hannibal \$1,804
18 Saint Louis \$1,797
19 High Ridge \$1,793
20 Fenton \$1,787
21 Washington \$1,784
22 Imperial \$1,783
23 Raymore \$1,779
24 Saint Peters \$1,775
25 Republic \$1,764

| Bill Category | Average Monthly Bill | \% of Households with Bill |
| :---: | :---: | :---: |
| Mortgage | \$1,349 | - $37 \%$ |
| Rent | \$905 | 43\% |
| Auto Loan | \$382 | 68\% |
| Utilities | \$245 | 84\% |
| Auto Insurance | \$152 | 81\% |
| Health Insurance | \$151 | 65\% |
| Cable \& Internet | \| \$114 | 88\% |
| Life Insurance | \| \$103 | 23\% |
| Mobile Phone | \| \$98 | ( $88 \%$ |
| Alarm \& Security | \| \$90 | 14\% |
|  |  | www.doxo.com/insigh |

[^9]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.

| Average Monthly Bills |
| :--- |
| National Rank 40 out of 50 |
| Avg. bill costs: $\mathbf{\$ 1 , 9 2 2}$ per month |
| 10.4\% Below National Average |
| 38\% of Household Income |
| Average Monthly Payments |
| National Average |

View doxoINSIGHTS for Louisville


[^10]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.


View doxoINSIGHTS for Cincinnati

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{4 1}$ out of 50 |
| Avg. bill costs: \$1,786 per month |
| $\mathbf{1 0 . 8 \%}$ Below National Average |
| 37\% of Household Income <br> Average Monthly Payments <br> National Average\$1,786 <br> $\$ 2,003$ |

Bill Category Average Monthly Bill $\%$ of Households with Bill
Mortgage
Auto Loan
Unt

51 | doxo.com/insights
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.

Oklahoma City


View doxoINSIGHTS for Oklahoma City

Average Monthly Bills

National Rank 42 out of 50

Avg. bill costs: \$1,779 per month
11.1\% Below National Average
$41 \%$ of Household Income
Average Monthly Payments


National Average

\$2,003

| 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 |  |
| 25 | Bartlesville |  |


| Bill Category | Average Monthly Bill | \% of Households with Bill |
| :---: | :---: | :---: |
| Mortgage | \$1,022 | - $34 \%$ |
| Rent | \$874 | - $44 \%$ |
| Auto Loan | \$399 | 76\% |
| Utilities | \$324 | ( $83 \%$ |
| Auto Insurance | \$203 | 88\% |
| Health Insurance | \| ${ }^{128}$ | 68\% |
| Cable \& Internet | \| \$119 | 86\% |
| Life <br> Insurance | \|\$68 | 16\% |
| Mobile Phone | \|\$96 | ) $96 \%$ |
| Alarm \& Security | \|\$52 | 10\% |
|  |  | www.doxo.com/insigh |

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.

Rochester


View doxoINSIGHTS for Rochester

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{4 3}$ out of 50 |
| Avg. bill costs: $\mathbf{\$ 1 , 7 7 2}$ per month |
| $\mathbf{1 1 . 5 \%}$ Below National Average |
| 42\% of Household Income |
| Average Monthly Payments |
| National Average |

2,003

| Bill Category | Average Monthly Bill | \% of Households with Bill |
| :---: | :---: | :---: |
| Mortgage | \$1,049 | - $36 \%$ |
| Rent | \$902 | 44\% |
| Auto Loan | \$314 | 77\% |
| Utilities | \$313 | 80\% |
| Auto Insurance | \$205 | 97\% |
| Health Insurance | \| \$91 | 84\% |
| Cable \& Internet | \$116 | 86\% |
| Life Insurance | \$120 | 33\% |
| Mobile Phone | $\$ 95$ | 88\% |
| Alarm \& Security | \|\$60 | 12\% |
|  |  | www.doxo.com/insigh |

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.

Kansas City


View doxoINSIGHTS for Kansas City

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{4 4}$ out of $\mathbf{5 0}$ |
| Avg. bill costs: $\$ 1,754$ per month |
| $\mathbf{1 2 . 4 \%}$ Below National Average |
| $37 \%$ of Household Income |
| Average Monthly Payments |
| National Average |

Bill Category Average Monthly Bill $\quad$ \% of Households with Bill

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.


View doxoINSIGHTS for Dayton

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{4 5}$ out of 50 |
| Avg. bill costs: $\mathbf{\$ 1 , 7 0 0}$ per month |
| $\mathbf{1 5 . 1 \%}$ Below National Average |
| 38\% of Household Income |
| Average Monthly Payments |
| National Average |

Average Monthly Bills
National Rank $\mathbf{4 5}$ out of $\mathbf{5 0}$

Avg. bill costs: \$1,700 per month
15.1\% Below National Average


National Average ,


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.

Memphis


View doxolNSIGHTS for Memphis

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{4 6}$ out of 50 |
| Avg. bill costs: $\mathbf{\$ 1 , 6 8 9}$ per month |
| 15.7\% Below National Average |
| 47\% of Household Income |
| Average Monthly Payments |
| National Average |

Average Monthly Bills
National Rank $\mathbf{4 6}$ out of $\mathbf{5 0}$

Avg. bill costs: \$1,689 per month
15.7\% Below National Average


National Average

$$
2,003
$$

促
Bill Category

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.


View doxoINSIGHTS for Albuquerque

| 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 |  |

Average Monthly Bills


National Rank 47 out of $\mathbf{5 0}$

Avg. bill costs: \$1,687 per month
15.7\% Below 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


View doxolNSIGHTS for El Paso

| Average Monthly Bills |
| :--- |
| National Rank $\mathbf{4 8}$ out of 50 |
| Avg. bill costs: \$1,675 per month |
| 16.3\% Below National Average |
| 44\% of Household Income |
| Average Monthly Payments |
| National Average \$1,675 |

Average Monthly Bills
National Rank 48 out of $\mathbf{5 0}$

Avg. bill costs: \$1,675 per month
16.3\% Below National Average


National Average
2,003


58| doxo.com/insights
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.

Cleveland


View doxoINSICHTS for Cleveland

| Average Monthly Bills |
| :--- |
| National Rank 49 out of 50 |
| Avg. bill costs: $\$ 1,655$ per month |
| $\mathbf{1 7 . 4 \%}$ Below National Average |
| $48 \%$ of Household Income |
| Average Monthly Payments |
| National Average |

Bill Category Average Monthly Bill $\quad$ \% of Households with Bill


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.


View doxoINSIGHTS for Detroit

| Michigan Avg. Monthly Bill |  |  |
| :---: | :---: | :---: |
| 1 | Rochester | \$2,375 |
| 2 | Canton | \$2,274 |
| 3 | Macomb | \$2,242 |
| 4 | Ann Arbor | \$2,235 |
| 5 | Farmington | \$2,221 |
| 6 | Troy | \$2,214 |
| 7 | Utica | \$2,038 |
| 8 | Royal Oak | \$1,974 |
| 9 | Traverse City | \$1,966 |
| 10 | Southfield | \$1,931 |
| 11 | Ypsilanti | \$1,863 |
| 12 | Livonia | \$1,846 |
| 13 | Kalamazoo | \$1,804 |
| 14 | Clinton Township | \$1,798 |
| 15 | Dearborn | \$1,746 |
| 16 | Westland | \$1,736 |
| 17 | Waterford | \$1,723 |
| 18 | Jackson | \$1,722 |
| 19 | Holland | \$1,711 |
| 20 | Sterling Heights | \$1,707 |
| 21 | Saint Clair Shores | \$1,694 |
| 22 | Midland | \$1,676 |
| 23 | Grand Rapids | \$1,674 |
| 24 | Detroit | \$1,634 |
| 25 | Saginaw | \$1,558 |


| Average Monthly Bills |
| :--- |
| National Rank 50 out of 50 |
| Avg. bill costs: $\$ 1,634$ per month |
| 18.4\% Below National Average |
| $66 \%$ of Household Income |
| Average Monthly Payments |
| National Average $\$ 1,634$ |



60 | doxo.com/insights
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.

## 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.


[^0]:    4 | doxo.com/insights

[^1]:    7 |
    doxo.com/insights

[^2]:    23 | doxo.com/insights

[^3]:    27 | doxo.com/insights

[^4]:    31 | doxo.com/insights

[^5]:    36 | doxo.com/insights

[^6]:    37 | doxo.com/insights

[^7]:    TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception

[^8]:    38 | doxo.com/insights

[^9]:    49 | doxo.com/insights

[^10]:    50 | doxo.com/insights

