

United States of Bill Pay

50 Largest U.S. Cities Household Spend Report 2023



A look at the \$3.87 trillion U.S. consumer bill pay market, with a specific emphasis on the \$3.22 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.

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About doxolNSIGHTS

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 8 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

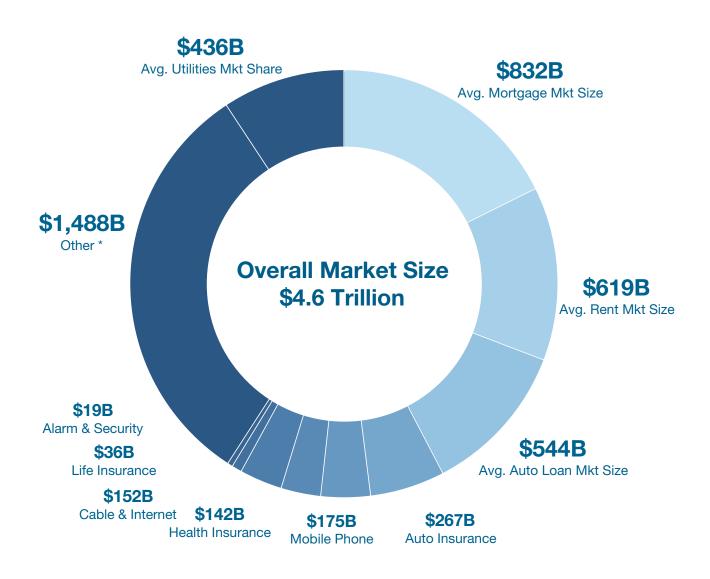
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

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.

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Overall Bill Pay Market Size (in billions)

While the total market size for U.S. household bills is \$3.87 trillion per year, this report focuses on the ten most common household bills, which amount to \$3.22 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 **\$3.22** Trillion annually on the ten most common household bills.

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

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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US Households spend \$3.22 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** \$24,557 \$2,046

\$3.22T

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

22%*

The average U.S. household spends \$2,046 monthly and \$24,557 annually on bills



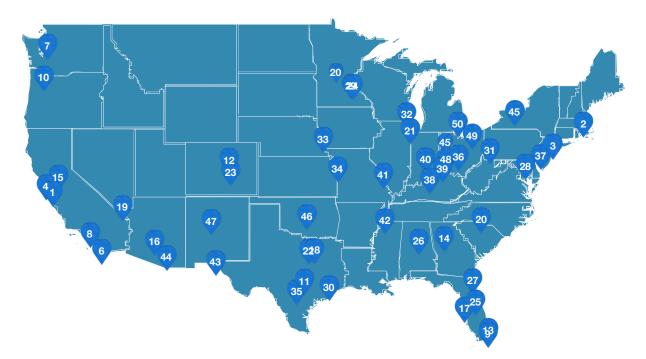
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NOTE: Average annual bill cost per U.S. household is adjusted to account for % of households carrying bill: Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Bill Pay Breakdown by Top 50 U.S. Cities

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

Residents in San Jose, CA spend \$3,504 each month on the ten most common household bills, 71.2% above the national average. At the other end of the spectrum, households in Detroit, MI spend an average of \$1,571 per month on household bills, 23.2% 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	\$3,504	26	Birmingham, AL	\$2,105	
2		- 1 - 1	27	Jacksonville, FL	\$2,091	
2	Boston, MA New York, NY	\$3,369	28	Baltimore, MD	\$2,073	
-	1	\$3,246	29	Minneapolis, MN	\$2,068	
4	San Francisco, CA	\$3,205	30	Houston, TX	\$2,064	
5	Washington	\$3,106	31	Pittsburgh, PA	\$2,035	
6	San Diego, CA	\$2,985	32	0,		
7	Seattle, WA	\$2,912		Milwaukee, WI	\$2,028	
8	Los Angeles, CA	\$2,859	33	Omaha, NE	\$2,017	
9	Miami, FL	\$2,667	34	Kansas City, MO	\$2,013	
10	Portland, OR	\$2,649	35	San Antonio, TX	\$2,012	
11	Austin, TX	\$2,563	36	Columbus, OH	\$1,991	
12	Denver, CO	\$2,533	37	Philadelphia, PA	\$1,981	
13	Fort Lauderdale, FL	\$2,498	38	Louisville, KY	\$1,978	
14	Atlanta, GA	\$2,412	39	Cincinnati, OH	\$1,963	
15	Sacramento, CA	\$2,385	40	Indianapolis, IN	\$1,914	
16	Phoenix, AZ	\$2,272	41	Saint Louis, MO	\$1,913	
17	Tampa, FL	\$2,252	42	Memphis, TN	\$1,903	
18	Dallas, TX	\$2,248	43	El Paso, TX	\$1,897	
19	Las Vegas, NV	\$2,235	44	Tucson, AZ	\$1,846	
20	Charlotte, NC	\$2,190	45	Rochester, NY	\$1,841	
21	Chicago, IL	\$2,188	46	Oklahoma City, OK	\$1,802	
22	Fort Worth, TX	\$2,177	47	Albuquerque, NM	\$1,776	
23	Colorado Springs, CO	\$2,162	48	Dayton, OH	\$1,764	
24	Saint Paul, MN	\$2,138	49	Cleveland, OH	\$1,642	
25	Orlando, FL	\$2,115	50	Detroit, MI	\$1,571	

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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 Average
1	San Jose, CA	\$3,504	35.0%	▲ 71.2%	26	Birmingham, AL	\$2,105	40.0%	▲ 2.9%
2	Boston, MA	\$3,369	57.0%	▲ 64.6%	27	Jacksonville, FL	\$2,091	44.0%	▲ 2.2%
3	New York, NY	\$3,246	39.0%	▲ 58.6%	28	Baltimore, MD	\$2,073	43.0%	▲ 1.3%
4	San Francisco, CA	\$3,205	32.0%	▲ 56.6%	29	Minneapolis, MN	\$2,068	32.0%	▲ 1.1%
5	Washington	\$3,106	39.0%	▲ 51.8%	30	Houston, TX	\$2,064	40.0%	▲ 0.9%
6	San Diego, CA	\$2,985	41.0%	▲ 45.9%	31	Pittsburgh, PA	\$2,035	39.0%	▼ 0.6%
7	Seattle, WA	\$2,912	37.0%	▲ 42.3%	32	Milwaukee, WI	\$2,028	47.0%	▼ 0.9%
8	Los Angeles, CA	\$2,859	55.0%	▲ 39.7%	33	Omaha, NE	\$2,017	35.0%	▼ 1.4%
9	Miami, FL	\$2,667	53.0%	▲ 30.3%	34	Kansas City, MO	\$2,013	40.0%	▼ 1.6%
10	Portland, OR	\$2,649	40.0%	▲ 29.4%	35	San Antonio, TX	\$2,012	40.0%	▼ 1.7%
11	Austin, TX	\$2,563	37.0%	▲ 25.3%	36	Columbus, OH	\$1,991	42.0%	▼ 2.7%
12	Denver, CO	\$2,533	41.0%	▲ 23.8%	37	Philadelphia, PA	\$1,981	46.0%	▼ 3.2%
13	Fort Lauderdale, FL	\$2,498	44.0%	▲ 22.1%	38	Louisville, KY	\$1,978	40.0%	▼ 3.3%
14	Atlanta, GA	\$2,412	40.0%	▲ 17.9%	39	Cincinnati, OH	\$1,963	38.0%	▼ 4.1%
15	Sacramento, CA	\$2,385	44.0%	▲ 16.5%	40	Indianapolis, IN	\$1,914	42.0%	▼ 6.5%
16	Phoenix, AZ	\$2,272	44.0%	▲ 11.0%	41	Saint Louis, MO	\$1,913	37.0%	▼ 6.5%
17	Tampa, FL	\$2,252	45.0%	▲ 10.0%	42	Memphis, TN	\$1,903	49.0%	▼ 7.0%
18	Dallas, TX	\$2,248	43.0%	▲ 9.8%	43	El Paso, TX	\$1,897	47.0%	▼ 7.3%
19	Las Vegas, NV	\$2,235	45.0%	▲ 9.2%	44	Tucson, AZ	\$1,846	39.0%	▼ 9.8%
20	Charlotte, NC	\$2,190	37.0%	▲ 7.0%	45	Rochester, NY	\$1,841	40.0%	▼ 10.0%
21	Chicago, IL	\$2,188	40.0%	▲ 6.9%	46	Oklahoma City, OK	\$1,802	40.0%	▼ 12.0%
22	Fort Worth, TX	\$2,177	41.0%	▲ 6.4%	47	Albuquerque, NM	\$1,776	38.0%	▼ 13.2%
23	Colorado Springs, CO	\$2,162	37.0%	▲ 5.7%	48	Dayton, OH	\$1,764	37.0%	▼ 13.8%
24	Saint Paul, MN	\$2,138	34.0%	▲ 4.5%	49	Cleveland, OH	\$1,642	44.0%	▼ 19.8%
25	Orlando, FL	\$2,115	42.0%	▲ 3.4%	50	Detroit, MI	\$1,571	58.0%	▼ 23.2%
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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*

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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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San Jose



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California Avg

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San Mat

Santa Cl

Fremont Sunnyva

Santa Ba San Jose

Carlsbac

Santa M

Berkeley Glendale

San Fran Costa M

Pasaden

Hayward Huntingt

Orange Corona

Simi Vall Burbank

Ventura

Van Nuys

Oakland

Fullerton

San Diego

FOUNDED 1121			Avg. Bill Aver National Aver	rage	come
xoINSIGHTS for	San Jose		-		
g. Monthly Bill			Bill Category		Averag
teo	\$3,947				
lara	\$3,830		Mortgage		
t	\$3,728				
ale	\$3,633		Rent		
arbara	\$3,510			desti -	
e	\$3,504		Auto Loan		\$5
d	\$3,431		Auto Loan		
	\$3,373				
lonica	\$3,355		Utilities		\$43
/	\$3,300				
e	\$3,218		Auto		\$18
ncisco	\$3,205		Insurance	6-9	
lesa	\$3,152		L La state		
าล	\$3,148		Health Insurance	<u>+=</u>	\$99
d	\$3,143				
ton Beach	\$3,126		Cable &	\bigcirc	\$11
	\$3,113		Internet	•	
	\$3,092		Life	8	
ley	\$3,085		Insurance	1	\$11
(\$3,074		*******		
	\$3,028		Mobile Phone		\$12

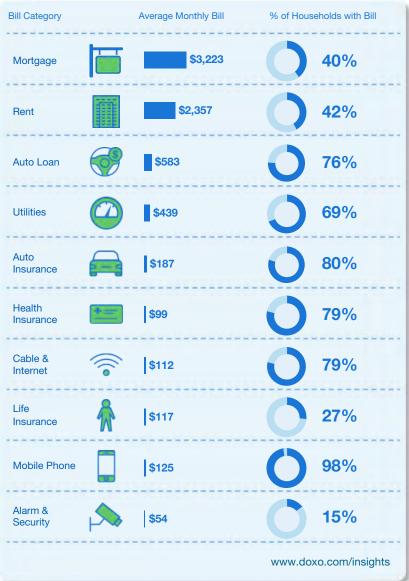
\$3,016

\$2,995

\$2,993

\$2,985





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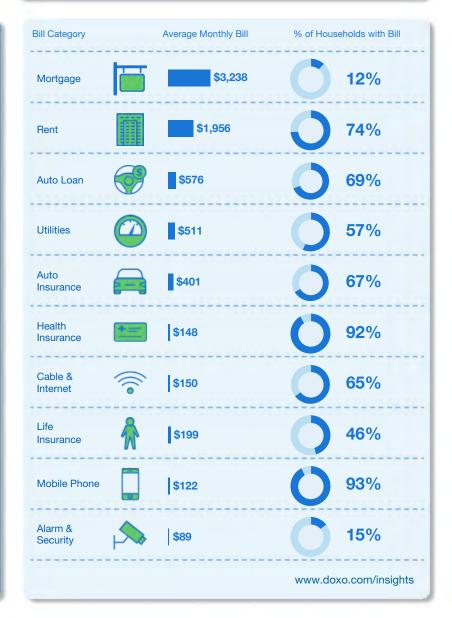
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New York



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New York Avg. Monthly Bill New York \$3,246 Astoria \$3,203 White Plains \$3,100 New Rochelle \$3,056 4 5 Huntington Station \$3,054 \$2,940 6 Corona Jamaica \$2,883 Staten Island \$2,853 Brooklyn \$2,788 \$2,760 Queens Village 10 \$2,748 Middletown \$2,711 12 Forest Hills \$2,697 Far Rockaway Mount Vernon \$2,695 Ridgewood \$2,693 Woodside \$2,681 16 \$2,676 East Elmhurst \$2,582 18 Yonkers 19 Elmhurst \$2,560 Flushing \$2,542 20 \$2,527 21 Bronx \$2,439 Jackson Heights 22 \$2,376 23 Poughkeepsie 24 Albany \$2,323 \$2,244 25 Schenectady *cities with 20k households or more

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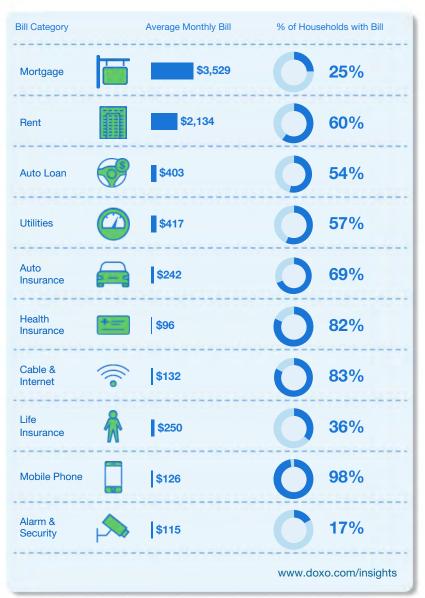
San Francisco



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Cali	ifornia Avg. Monthly Bill	
1	San Mateo	\$3,947
2	Santa Clara	\$3,830
3	Fremont	\$3,728
4	Sunnyvale	\$3,633
5	Santa Barbara	\$3,510
6	San Jose	\$3,504
7	Carlsbad	\$3,431
8	Irvine	\$3,373
9	Santa Monica	\$3,355
10	Berkeley	\$3,300
11	Glendale	\$3,218
12	San Francisco	\$3,205
13	Costa Mesa	\$3,152
14	Pasadena	\$3,148
15	Hayward	\$3,143
16	Huntington Beach	\$3,126
17	Orange	\$3,113
18	Corona	\$3,092
19	Simi Valley	\$3,085
20	Van Nuys	\$3,074
21	Oakland	\$3,028
22	Fullerton	\$3,016
23	Concord	\$2,995
24	Torrance	\$2,993
25	Chula Vista	\$2,985
*citi	es with 40k households or	more





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Washington Avg. Monthly Bill Bethesda \$3,700 Frederick \$3,214 Ellicott City \$3,191 Washington \$3,106 Upper Marlboro \$3,048 \$2,987 6 Gaithersburg \$2,939 Rockville \$2,910 Silver Spring 9 Bowie \$2,887 \$2,815 10 Laurel \$2,760 11 Waldorf 12 Annapolis \$2,711 13 Germantown \$2,696 Hyattsville \$2,673 \$2,622 15 Owings Mills 16 Columbia \$2,607 17 Glen Burnie \$2,511 Bel Air \$2,484 Westminster \$2,420 19 Pasadena \$2,244 20 Parkville \$2,146 Dundalk \$2,131 22 Salisbury \$2,123 23 Baltimore \$2,073 24 Hagerstown \$1,855 25

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,279	44%
Rent	\$948	26%
Auto Loan	\$445	75%
Utilities	\$341	78%
Auto Insurance	\$187	81%
Health Insurance	\$142	72%
Cable &	\$132	80%
Life Insurance	\$94	25%
Mobile Phone	\$120	92%
Alarm & Security	\$88	14%
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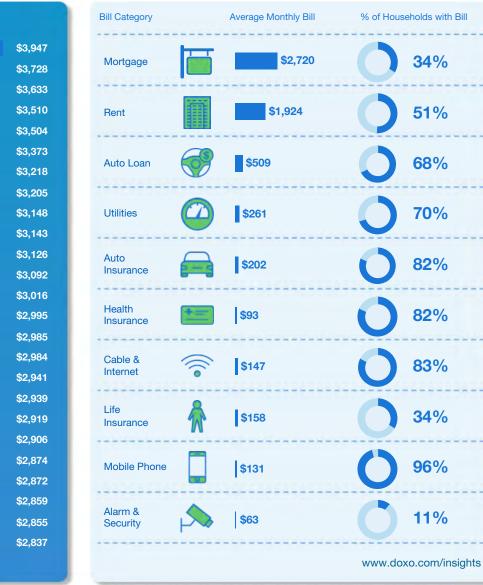
San Diego



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California Avg. Monthly Bill





San Mateo Fremont 2 Sunnyvale 3 Santa Barbara San Jose 5 Irvine 6 Glendale San Francisco 8 Pasadena 9 Hayward 10 Huntington Beach 12 Van Nuys 13 Oakland 14 San Diego 15 Torrance 16 Rancho Cucamonga North Hollywood 18 Oceanside 19 Chula Vista 20 Los Angeles Whittier 22 Santa Ana 23 Fontana 24 Oxnard 25 *cities with 50k households or more

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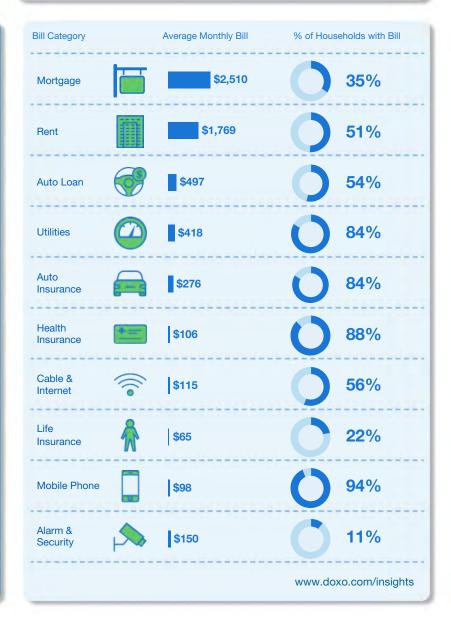
Seattle



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Washington Avg. Monthly Bill





Sammamish \$3,879 Redmond \$3,631 2 \$3,513 Mercer Island Bellevue \$3,475 Issaquah \$3,410 Woodinville \$3,365 6 Kirkland \$3,272 \$3,233 Maple Valley 8 Snohomish \$3,074 9 \$3,069 **Bothell** 10 North Bend \$3,034 \$2,998 12 Kenmore \$2,923 Renton 13 \$2,912 Seattle 14 Bonney Lake \$2,882 \$2,870 Kent 16 \$2,831 Bainbridge Island \$2,774 Mukilteo 18 \$2,715 19 Olympia \$2,713 20 Oak Harbor \$2,711 Camano Island \$2,700 **Gig Harbor** 22 \$2,693 Edmonds 23 \$2,674 Monroe 24

\$2,671

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Auburn

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Los Angeles



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Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,660	20%
Rent	\$1,588	70%
Auto Loan	\$547	74%
Utilities	\$455	65%
Auto Insurance	\$241	76%
Health Insurance	\$120	73%
Cable &	\$116	88%
Life Insurance	\$87	28%
Mobile Phone	\$105	100%
Alarm & Security	\$121	11%
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California Avg. Monthly Bill San Mateo \$3,947 Fremont \$3,728 \$3,633 Sunnyvale Santa Barbara \$3,510 San Jose \$3,504 \$3,373 Irvine 6 Glendale \$3,218 San Francisco \$3,205 Pasadena \$3,148 9 Hayward \$3,143 10 Huntington Beach \$3,126 \$3,092 12 Van Nuys \$3,016 13 Oakland \$2,995 14 San Diego \$2,985 \$2,984 Torrance 16 \$2,941 Rancho Cucamonga \$2,939 North Hollywood 18 Oceanside \$2,919 19 Chula Vista \$2,906 20 Los Angeles \$2,874 Whittier \$2,872 22 Santa Ana \$2,859 23 Fontana \$2,855 24 Oxnard \$2,837 25

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Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,929	32%
Rent	\$1,516	47%
Auto Loan	\$569	78%
Utilities	\$372	69%
Auto Insurance	\$324	81%
Health Insurance	\$128	82%
Cable &	\$119	87%
Life Insurance	\$155	29%
Mobile Phone	\$97	99%
Alarm & Alarm & Alarm &	\$99	25%
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Florida Avg. Monthly Bill Miami \$2,667 2 Pompano Beach \$2,650 \$2,600 Miami Beach **Delray Beach** \$2,555 Boca Raton \$2,518 \$2,499 6 Homestead Fort Lauderdale \$2,498 Cape Coral \$2,357 8 9 Hollywood \$2,347 \$2,336 10 Hialeah Saint Augustine \$2,319 **Boynton Beach** \$2,260 Tampa \$2,252 Lake Worth \$2,235 15 Naples \$2,178 Palm Bay \$2,118 16 \$2,115 Orlando West Palm Beach \$2,109 19 Jacksonville \$2,091 20 Ocala \$2,069 Kissimmee \$2,018 Pensacola \$2,012 23 Melbourne \$2,009 24 Port Saint Lucie \$1,998 25 Tallahassee \$1,995

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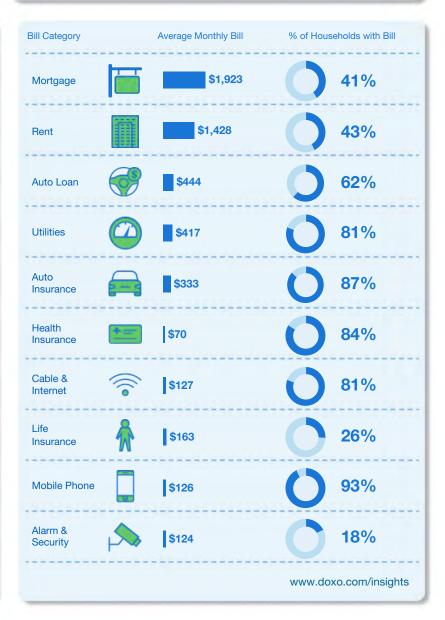
Portland



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Oregon Avg. Monthly Bill					
1	Lake Oswego	\$2,907			
2	West Linn	\$2,874			
3	Sherwood	\$2,723			
4	Portland	\$2,649			
5	Silverton	\$2,622			
6	Beaverton	\$2,565			
7	Wilsonville	\$2,526			
8	Tualatin	\$2,500			
9	Happy Valley	\$2,499			
10	Gresham	\$2,469			
11	Oregon City	\$2,436			
12	Newberg	\$2,392			
13	Sandy	\$2,367			
14	Molalla	\$2,366			
15	Bend	\$2,318			
16	Hillsboro	\$2,318			
17	Woodburn	\$2,280			
18	Salem	\$2,261			
19	Clackamas	\$2,251			
20	Troutdale	\$2,239			
21	Canby	\$2,228			
22	Forest Grove	\$2,199			
23	Ashland	\$2,158			
24	Redmond	\$2,135			
25	Eugene	\$2,086			

Average Monthly Bills National Rank 10 out of 50 Avg. bill costs: \$2,649 per month 29.4% Above National Average 40% of Household Income Avg. Bill Average \$2,649 National Average \$2,046



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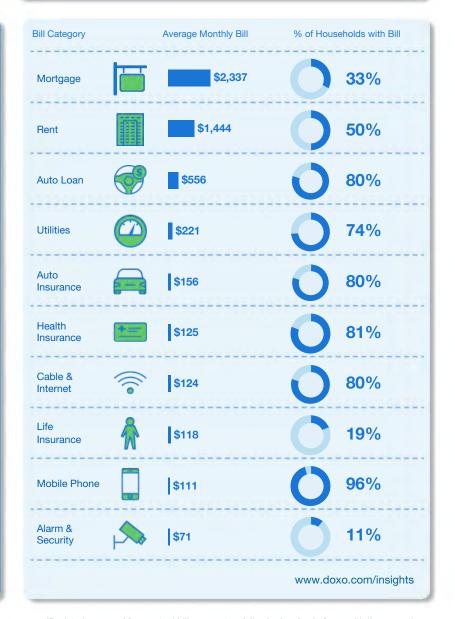
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Tex	as Avg. Monthly Bill			
1	Humble	\$2,889		
2	Frisco	\$2,864		
3	Sugar Land	\$2,685		
4	Katy	\$2,648		
5	Carrollton	\$2,633		
6	Plano	\$2,631		
7	Spring	\$2,612		
8	Round Rock	\$2,606		
9	Austin	\$2,563		
10	Irving	\$2,536		
11	Lewisville	\$2,449		
12	Mesquite	\$2,415		
13	McKinney	\$2,379		
14	Dallas	\$2,248		
15	Arlington	\$2,200		
16	Fort Worth	\$2,177		
17	Grand Prairie	\$2,172		
18	Midland	\$2,161		
19	Conroe	\$2,096		
20	Denton	\$2,092		
21	Garland	\$2,076		
22	Houston	\$2,064		
23	Odessa	\$2,029		
24	San Angelo	\$2,021		
25	San Antonio	\$2,012		
*cities with 40k households or more				





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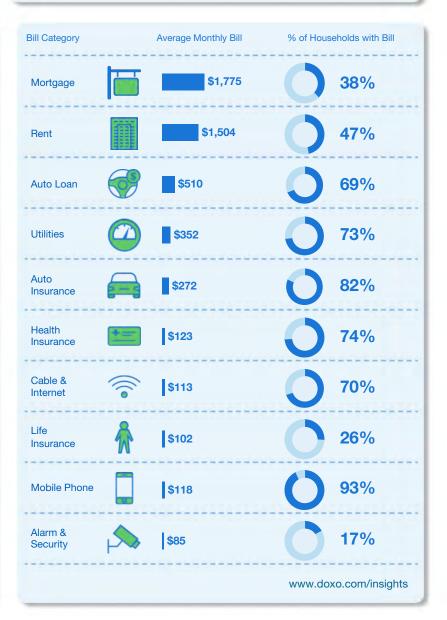
Denver



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Colorado Avg. Monthly Bill				
1	Parker	\$3,031		
2	Erie	\$3,009		
3	Monument	\$2,845		
4	Englewood	\$2,843		
5	Castle Rock	\$2,819		
6	Lone Tree	\$2,818		
7	Louisville	\$2,785		
8	Windsor	\$2,775		
9	Arvada	\$2,742		
10	Thornton	\$2,728		
11	Brighton	\$2,724		
12	Carbondale	\$2,715		
13	Broomfield	\$2,686		
14	Wheat Ridge	\$2,685		
15	Morrison	\$2,677		
16	Evergreen	\$2,674		
17	Golden	\$2,666		
18	Aurora	\$2,643		
19	Commerce City	\$2,623		
20	Westminster	\$2,615		
21	Littleton	\$2,607		
22	Boulder	\$2,588		
23	Glenwood Springs	\$2,545		
24	Denver	\$2,533		
25	Peyton	\$2,522		





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Fort Lauderdale

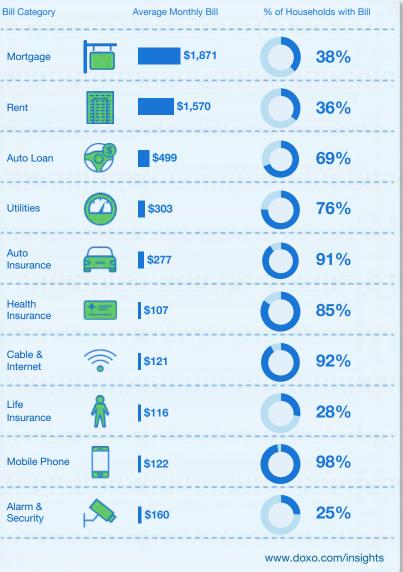


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or	ida Avg. Monthly Bill		Bill Category					
	Miami	\$2,667						
	Pompano Beach	\$2,650	Mortgage					
	Miami Beach	\$2,600						
	Delray Beach	\$2,555	Rent					
	Boca Raton	\$2,518						
	Homestead	\$2,499						
	Fort Lauderdale	\$2,498	Auto Loan					
	Cape Coral	\$2,357						
	Hollywood	\$2,347	Utilities (22					
)	Hialeah	\$2,336						
	Saint Augustine	\$2,319	Auto					
2	Boynton Beach	\$2,260	Insurance					
3	Tampa	\$2,252						
ļ.	Lake Worth	\$2,235	Health Insurance					
5	Naples	\$2,178						
6	Orlando	\$2,118	Cable &					
,	West Palm Beach	\$2,115	Internet					
3	Jacksonville	\$2,109	Life 🙎					
)	Kissimmee	\$2,091	Insurance					
)	Melbourne	\$2,069						
	Port Saint Lucie	\$2,018	Mobile Phone					
2	Tallahassee	\$2,012						
3	Panama City	\$2,009	Alarm &					
ļ.	Sarasota	\$1,998	Security					
5	Vero Beach	\$1,995						
citie	ities with 40k households or more							



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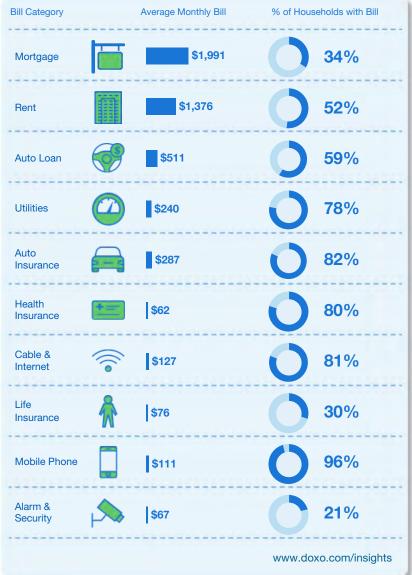
Atlanta



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			Nationa
	View doxolNSIGHTS	for Atlanta	- Tationa
ec	orgia Avg. Monthly Bill		Bill Category
	Alpharetta	\$2,894	
	Suwanee	\$2,824	Mortgage
	Roswell	\$2,654	******
	Richmond Hill	\$2,551	Rent
	Peachtree City	\$2,543	
	Buford	\$2,500	Auto La su
	Sharpsburg	\$2,471	Auto Loan
	Duluth	\$2,466	
	Marietta	\$2,461	Utilities
)	Grayson	\$2,454	
	Fayetteville	\$2,452	Auto
2	Cumming	\$2,431	Insurance
3	Atlanta	\$2,412	
ļ	Canton	\$2,407	Health Insurance
5	Powder Springs	\$2,382	
5	Mableton	\$2,358	Cable &
	Leesburg	\$2,341	Internet
3	Smyrna	\$2,333	Life
)	Dacula	\$2,306	Insurance
)	Peachtree Corners	\$2,289	
	Loganville	\$2,269	Mobile Ph
2	Ellenwood	\$2,264	
3	Watkinsville	\$2,263	Alarm &
	Lawrenceville	\$2,262	Security
5	Acworth	\$2,252	





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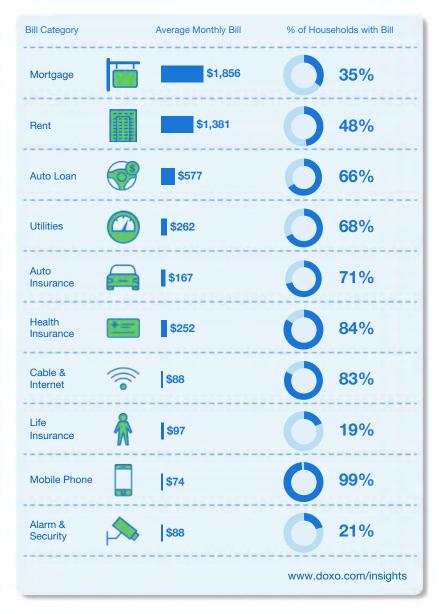
Sacramento



View doxoINSIGHTS for Sacramento



California Avg. Monthly Bill		
1	Fremont	\$3,728
2	San Jose	\$3,504
3	Irvine	\$3,373
4	Glendale	\$3,218
5	San Francisco	\$3,205
6	Pasadena	\$3,148
7	Huntington Beach	\$3,126
8	Corona	\$3,092
9	Oakland	\$2,995
10	San Diego	\$2,985
11	Torrance	\$2,941
12	Oceanside	\$2,906
13	Santa Rosa	\$2,874
14	Chula Vista	\$2,872
15	Los Angeles	\$2,859
16	Long Beach	\$2,837
17	Santa Ana	\$2,711
18	Riverside	\$2,709
19	Anaheim	\$2,698
20	Sacramento	\$2,385
21	Stockton	\$2,342
22	Modesto	\$2,245
23	Bakersfield	\$2,234
24	San Bernardino	\$2,213
25	Fresno	\$2,159
*cities with 60k households or more		



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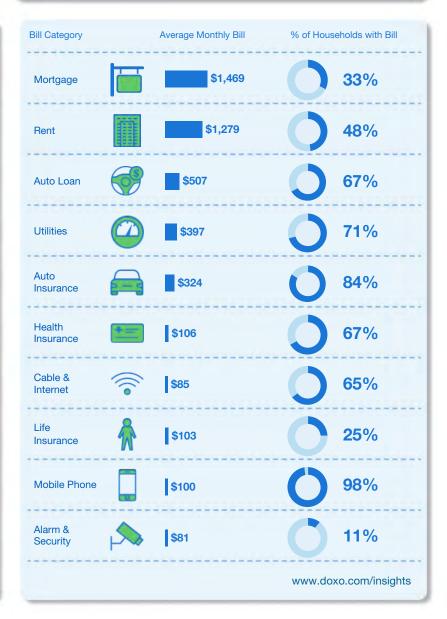
Tampa



View doxolNSIGHTS for Tampa

Florida Avg. Monthly Bill		
1	Miami	\$2,667
2	Pompano Beach	\$2,650
3	Miami Beach	\$2,600
4	Delray Beach	\$2,555
5	Boca Raton	\$2,518
6	Homestead	\$2,499
7	Fort Lauderdale	\$2,498
8	Cape Coral	\$2,357
9	Hollywood	\$2,347
10	Hialeah	\$2,336
11	Saint Augustine	\$2,319
12	Boynton Beach	\$2,260
13	Tampa	\$2,252
14	Lake Worth	\$2,235
15	Naples	\$2,178
16	Orlando	\$2,118
17	West Palm Beach	\$2,115
18	Jacksonville	\$2,109
19	Kissimmee	\$2,091
20	Melbourne	\$2,069
21	Port Saint Lucie	\$2,018
22	Tallahassee	\$2,012
23	Panama City	\$2,009
24	Sarasota	\$1,998
25	Vero Beach	\$1,995
*cities with 40k households or more		

Average Monthly Bills National Rank 17 out of 50 Avg. bill costs: \$2,252 per month 10.0% Above National Average 45% of Household Income Avg. Bill Average \$2,252 National Average \$2,046



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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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Las Vegas Average Monthly Bills National Rank 21 out of 50 Avg. bill costs: \$2,235 per month 9.2% Above National Average 45% of Household Income Avg. Bill Average \$2,235 National Average \$2,046 View doxolNSIGHTS for Las Vegas **Bill Category** Average Monthly Bill % of Households with Bill Nevada Avg. Monthly Bill \$2,320 Fernley 36% \$1,437 Mortgage Sparks \$2,272 47% Rent \$1,244 \$2,269 Las Vegas \$2,235 75% Auto Loan \$559 \$2,182 Reno 84% \$2,163 Utilities \$282 Henderson \$2,130 Dayton Auto 78% \$258 Insurance \$2,035 Gardnerville Health \$1,981 North Las Vegas **53%** \$78 Insurance \$1,949 **Boulder City** Cable & 85% \$111 Internet Carson City \$1,898 Sun Valley \$1,833 Life 24% \$92 Insurance \$1,792 Mesquite 96% **Mobile Phone** \$113 \$1,790 Fallon \$1,766 Winnemucca Alarm & 12% \$77 Security \$1,665 Pahrump

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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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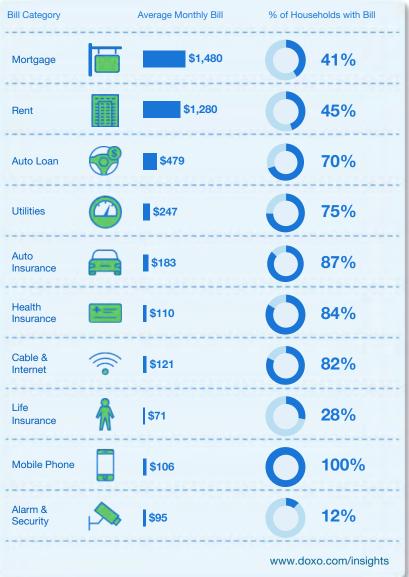
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NORTH CAROL	MA	37% of Household In Avg. Bill Average National Average	
View doxoINSIGHTS	for Charlotte	_	
th Carolina Avg. Monthl	ly Bill	Bill Category	
Cary	\$2,963		
Apex	\$2,713	Mortgage	
Wake Forest	\$2,687		
Waxhaw	\$2,684	Rent	-
Holly Springs	\$2,667		Ideater .
Morrisville	\$2,577	Auto Loan	
Matthews	\$2,569	Auto Loan	
Chapel Hill	\$2,510		-
Mebane	\$2,481	Utilities	
Fuquay Varina	\$2,379		
Harrisburg	\$2,369	Auto	
Clayton	\$2,326	Insurance	6-3
Summerfield	\$2,317		
Huntersville	\$2,310	Health Insurance	<u>+=</u>
Durham	\$2,306		
Hampstead	\$2,286	Cable &	\otimes
Garner	\$2,278	Internet	•
Pittsboro	\$2,276	Life	
Raleigh	\$2,273	Insurance	1
Cornelius	\$2,249		
Mooresville	\$2,206	Mobile Phone	
Charlotte	\$2,190		
Winterville	\$2,189	Alarm &	
Wendell	\$2,169	Security	P>>
Youngsville	\$2,164		





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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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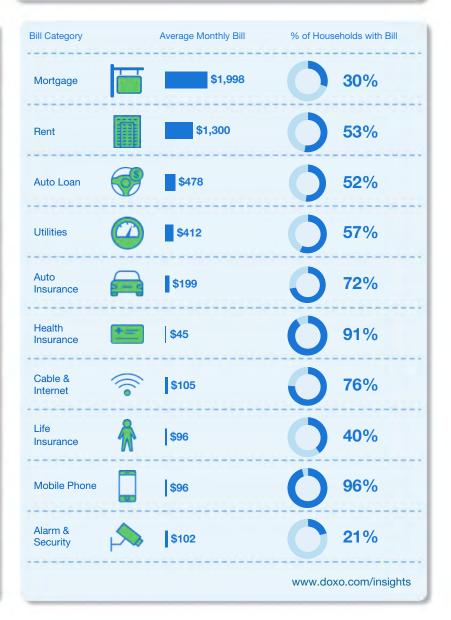
Chicago



View doxoINSIGHTS for Chicago

Illinois Avg. Monthly Bill		
1	Evanston	\$2,917
2	Saint Charles	\$2,900
3	Naperville	\$2,838
4	Oak Park	\$2,822
5	Arlington Heights	\$2,607
6	Plainfield	\$2,589
7	Mount Prospect	\$2,519
8	Wheaton	\$2,507
9	Bolingbrook	\$2,471
10	Downers Grove	\$2,390
11	McHenry	\$2,380
12	Oak Lawn	\$2,356
13	Tinley Park	\$2,351
14	Crystal Lake	\$2,335
15	Aurora	\$2,291
16	Lombard	\$2,234
17	Palatine	\$2,227
18	Skokie	\$2,225
19	Schaumburg	\$2,219
20	Chicago	\$2,188
21	Berwyn	\$2,147
22	Orland Park	\$2,132
23	Elgin	\$2,093
24	Champaign	\$2,075
25	Joliet	\$2,053
*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.

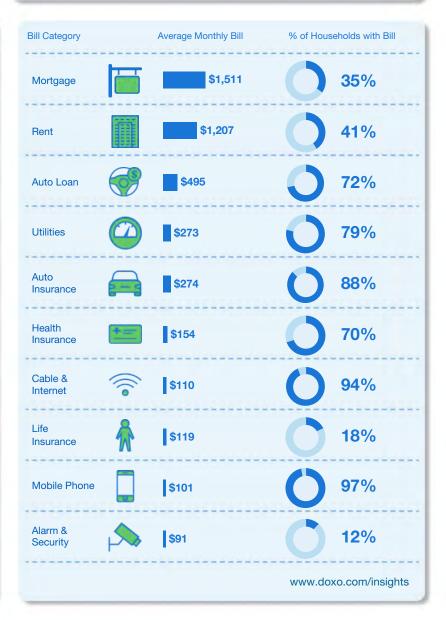
Fort Worth



View doxolNSIGHTS for Fort Worth

Texas Avg. Monthly Bill		
1	Humble	\$2,889
2	Frisco	\$2,864
3	Sugar Land	\$2,685
4	Katy	\$2,648
5	Carrollton	\$2,633
6	Plano	\$2,631
7	Spring	\$2,612
8	Round Rock	\$2,606
9	Austin	\$2,563
10	Irving	\$2,536
11	Lewisville	\$2,449
12	Mesquite	\$2,415
13	McKinney	\$2,379
14	Dallas	\$2,248
15	Arlington	\$2,200
16	Fort Worth	\$2,177
17	Grand Prairie	\$2,172
18	Midland	\$2,161
19	Conroe	\$2,096
20	Denton	\$2,092
21	Houston	\$2,076
22	Odessa	\$2,064
23	Killeen	\$2,029
24	McAllen	\$2,021
25	Lubbock	\$2,012
*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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Saint Paul Average Monthly Bills National Rank 20 out of 50 Avg. bill costs: \$2,138 per month 4.5% Above National Average 34% of Household Income Avg. Bill Average \$2,138 National Average \$2,046 View doxolNSIGHTS for Saint Paul **Bill Category** Average Monthly Bill % of Households with Bill Saint Paul \$2,138 44% \$1,552 Mortgage Rochester \$2,126 34% Rent \$1,179 Minneapolis \$2,068 Duluth \$1,910 75% Auto Loan \$454 78% Utilities \$331 Auto 80% \$173 Insurance Health 84% \$133 Insurance Cable & 76% \$98 Internet Life 21% \$93 Insurance 93% **Mobile Phone** \$110 Alarm & 12% \$78 Security *cities with 40k households or more www.doxo.com/insights

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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.

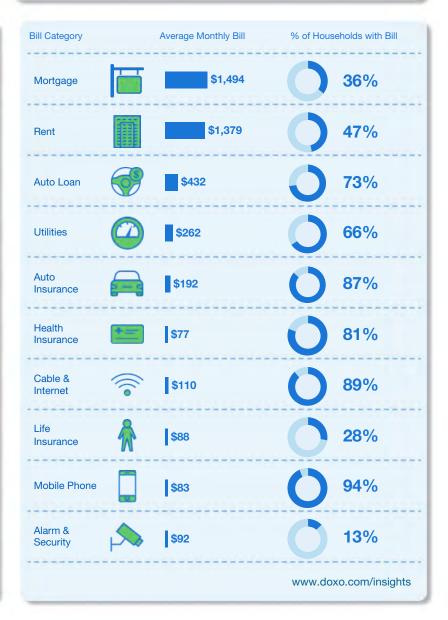
Orlando



View doxolNSIGHTS for Orlando

Florida Avg. Monthly Bill		
1	Miami	\$2,667
2	Pompano Beach	\$2,650
3	Miami Beach	\$2,600
4	Delray Beach	\$2,555
5	Boca Raton	\$2,518
6	Homestead	\$2,499
7	Fort Lauderdale	\$2,498
8	Cape Coral	\$2,357
9	Hollywood	\$2,347
10	Hialeah	\$2,336
11	Saint Augustine	\$2,319
12	Boynton Beach	\$2,260
13	Tampa	\$2,252
14	Lake Worth	\$2,235
15	Naples	\$2,178
16	Orlando	\$2,118
17	West Palm Beach	\$2,115
18	Jacksonville	\$2,109
19	Kissimmee	\$2,091
20	Melbourne	\$2,069
21	Port Saint Lucie	\$2,018
22	Tallahassee	\$2,012
23	Panama City	\$2,009
24	Sarasota	\$1,998
25	Vero Beach	\$1,995
*cities with 40k households or more		

Average Monthly Bills National Rank 25 out of 50 Avg. bill costs: \$2,115 per month 0.0 Above National Average 42% of Household Income Avg. Bill Average \$2,115 National Average \$2,046



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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.

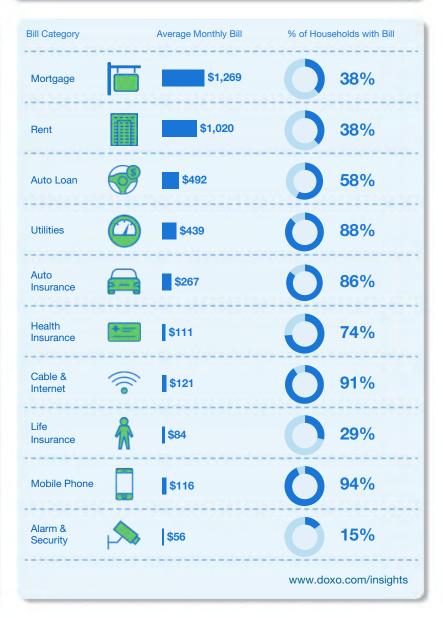
Birmingham



View doxoINSIGHTS for Birmingham

Alabama Avg. Monthly Bill		
1	Trussville	\$2,432
2	Helena	\$2,274
3	Tuscaloosa	\$2,204
4	Fairhope	\$2,148
5	Owens Cross Roads	\$2,131
6	Daphne	\$2,122
7	Auburn	\$2,107
8	Birmingham	\$2,105
9	Alabaster	\$2,091
10	Madison	\$2,072
11	Calera	\$2,061
12	Northport	\$2,049
13	Pinson	\$2,036
14	Enterprise	\$1,981
15	Gulf Shores	\$1,954
16	Pelham	\$1,954
17	Dothan	\$1,915
18	Valley	\$1,899
19	Mc Calla	\$1,896
20	Harvest	\$1,863
21	Prattville	\$1,858
22	Theodore	\$1,848
23	Warrior	\$1,844
24	Semmes	\$1,836
25	Gardendale	\$1,836

Average Monthly Bills National Rank 22 out of 50 Avg. bill costs: \$2,105 per month 2.9% Above National Average 40% of Household Income Avg. Bill Average \$2,105 National Average \$2,046



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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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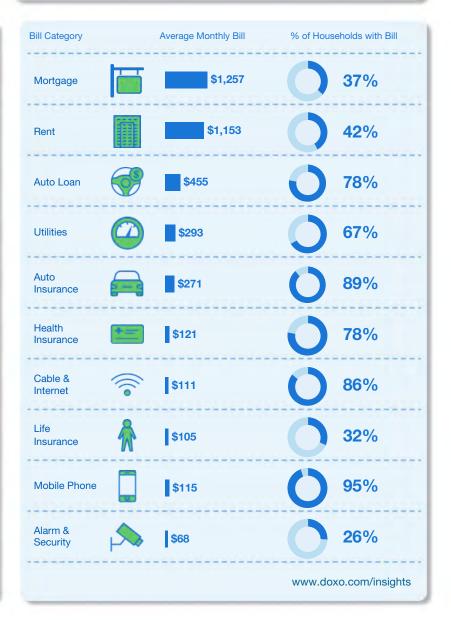
Jacksonville



View doxoINSIGHTS for Jacksonville

Florida Avg. Monthly Bill				
1	Miami	\$2,667		
2	Pompano Beach	\$2,650		
3	Miami Beach	\$2,600		
4	Delray Beach	\$2,555		
5	Boca Raton	\$2,518		
6	Homestead	\$2,499		
7	Fort Lauderdale	\$2,498		
8	Cape Coral	\$2,357		
9	Hollywood	\$2,347		
10	Hialeah	\$2,336		
11	Saint Augustine	\$2,319		
12	Boynton Beach	\$2,260		
13	Tampa	\$2,252		
14	Lake Worth	\$2,235		
15	Naples	\$2,178		
16	Orlando	\$2,118		
17	West Palm Beach	\$2,115		
18	Jacksonville	\$2,109		
19	Kissimmee	\$2,091		
20	Melbourne	\$2,069		
21	Port Saint Lucie	\$2,018		
22	Tallahassee	\$2,012		
23	Panama City	\$2,009		
24	Sarasota	\$1,998		
25	Vero Beach	\$1,995		
*citie	*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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Baltimore



View doxoINSIGHTS for Baltimore



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,383	35%
Rent	\$1,207	49%
Auto Loan	\$418	82%
Utilities	2 \$388	71%
Auto Insurance	\$166	79%
Health Insurance	\$92	71%
Cable &	\$99	70%
Life Insurance	\$68	22%
Mobile Phone	\$100	80%
Alarm & Security	\$80	24%
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Maryland Avg. Monthly Bill Bethesda \$3,700 Frederick \$3,214 Ellicott City \$3,191 Upper Marlboro \$3,048 Gaithersburg \$2,987 6 Rockville \$2,939 Silver Spring \$2,910 Bowie \$2,887 9 Laurel \$2,815 Waldorf 10 \$2,760 Annapolis \$2,711 12 Germantown \$2,696 Hyattsville \$2,673 **Owings Mills** \$2,622 Columbia \$2,607 **Glen Burnie** 16 \$2,511 Catonsville \$2,484 Bel Air \$2,420 Westminster 19 \$2,244 Pasadena 20 \$2,146 Parkville \$2,131 Dundalk 22 Salisbury \$2,123 23 24 Baltimore \$2,073 Hagerstown 25 \$1,855

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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.

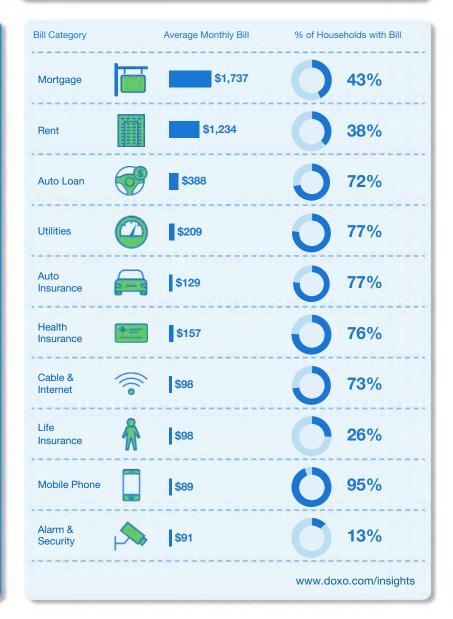
Minneapolis



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Minnesota Avg. Monthly Bill





Shakopee \$2,933 Eden Prairie \$2,558 2 \$2,460 3 Lakeville Maple Grove \$2,460 5 Farmington \$2,435 \$2.422 Stillwater 6 Osseo \$2,366 **Prior Lake** \$2,332 8 Andover \$2,315 \$2,305 **Inver Grove Heights** 10 \$2,285 **Elk River** Cottage Grove \$2,197 12 Brainerd \$2,173 13 Hopkins \$2,147 14 Saint Paul \$2,138 15 \$2,129 Anoka 16 \$2,126 17 Rochester \$2,099 Moorhead 18 Faribault \$2,082 19 Minneapolis \$2.068 20 Burnsville \$2.043 22 Alexandria \$1,993 Bemidji \$1,963 23 Hastings 24 \$1,953 Austin \$1,947 25 *cities with 10k 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.

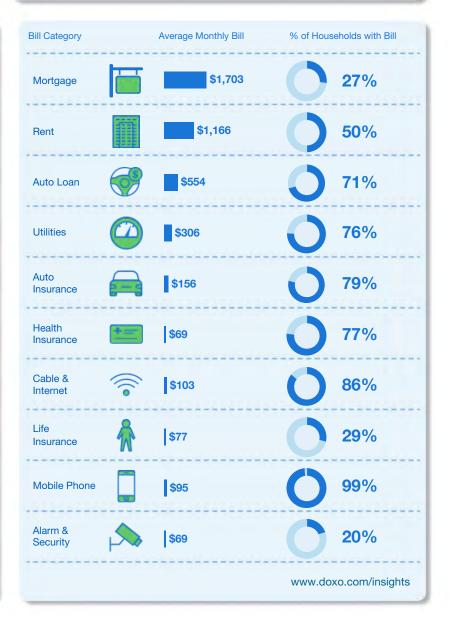
Houston



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Texas Avg. Monthly Bill			
1	Humble	\$2,889	
2	Frisco	\$2,864	
3	Sugar Land	\$2,685	
4	Katy	\$2,648	
5	Carrollton	\$2,633	
6	Plano	\$2,631	
7	Spring	\$2,612	
8	Round Rock	\$2,606	
9	Austin	\$2,563	
10	Irving	\$2,536	
11	Lewisville	\$2,449	
12	Mesquite	\$2,415	
13	McKinney	\$2,379	
14	Dallas	\$2,248	
15	Arlington	\$2,200	
16	Fort Worth	\$2,177	
17	Grand Prairie	\$2,172	
18	Midland	\$2,161	
19	Conroe	\$2,096	
20	Denton	\$2,092	
21	Houston	\$2,076	
22	Odessa	\$2,064	
23	Killeen	\$2,029	
24	McAllen	\$2,021	
25	Lubbock	\$2,012	
*cities with 40k households or more			





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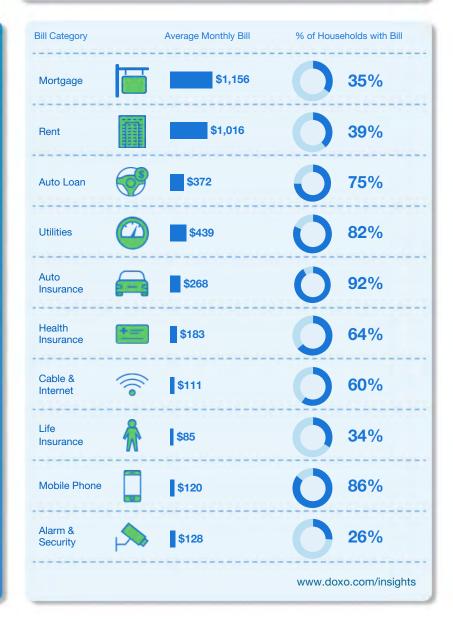
TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception of Rent and Mortgage, which is sourced from the U.S. Census Bureau.

Pittsburgh



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Pennsylvania Avg. Monthly Bill			
1	Norristown	\$2,62 ⁻	1
2	West Chester	\$2,59	D
3	Pottstown	\$2,48	8
4	Bensalem	\$2,42	3
5	Lansdale	\$2,38	8
6	Levittown	\$2,38	6
7	Easton	\$2,19	5
8	Reading	\$2,12 ⁻	1
9	Pittsburgh	\$2,03	5
10	Lancaster	\$1,98	9
11	Philadelphia	\$1,9 8	1
12	State College	\$1,94	0
13	Bethlehem	\$1,93	6
14	Mechanicsburg	\$1,92	7
15	York	\$1,924	4
16	Chambersburg	\$1,89	2
17	Erie	\$1,85	7
18	Carlisle	\$1,79	3
19	Scranton	\$1,77	9
20	Hanover	\$1,76	8
21	Greensburg	\$1,74	5
22	Harrisburg	\$1,71	3
23	Lebanon	\$1,71	2
24	Allentown	\$1,70	4
25	Washington	\$1,65	6
*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.

Milwaukee



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\$2,710

Wisconsin Avg. Monthly Bill

Sun Prairie



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,169	31%
Rent	\$941	52%
Auto Loan	\$457	81%
Utilities	\$538	65%
Auto Insurance	\$192	83%
Health Insurance	\$83	74%
Cable &	\$117	93%
Life Insurance	\$96	24%
Mobile Phone	\$99	98%
Alarm & Security	\$74	7%
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Middleton \$2,557 \$2,413 Brookfield Franklin \$2,409 Hudson \$2,394 6 Madison \$2,387 Oak Creek \$2,366 Mequon \$2,303 9 New Berlin \$2,265 \$2,258 Menomonee Falls 10 \$2,252 Waukesha 12 Oconomowoc \$2,119 La Crosse \$2,117 13 Watertown \$2,095 Pewaukee \$2,065 West Bend \$2,040 16 \$2,033 Appleton Milwaukee \$2,028 19 De Pere \$2,020 Burlington \$1,995 20 Superior \$1,986 22 Kenosha \$1,951 23 **Chippewa Falls** \$1,944 24 Eau Claire \$1,943 **Stevens Point** 25 \$1,941

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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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Omaha Average Monthly Bills HA National Rank 33 out of 50 Avg. bill costs: \$2,017 per month 1.4% Below National Average 35% of Household Income Avg. Bill Average \$2,017 National Average \$2,046 View doxolNSIGHTS for Omaha **Bill Category** Average Monthly Bill % of Households with Bill Nebraska Avg. Monthly Bill \$2,641 \$1,335 43% Mortgage \$2,342 37% Rent \$1,020 \$2,256 \$2,017 **68%** \$482 Auto Loan \$1,982 82% Utilities \$334 \$1,863 Scottsbluff \$1,831 South Sioux City Auto 78% \$158 Insurance \$1,807 Health \$1,741 **72%** \$184 Insurance \$1,696 Cable & 81% \$111 Internet \$1,682 Grand Island \$1,645 Life 20%

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Elkhorn

Papillion

La Vista

Omaha

Bellevue

Norfolk

Fremont

Kearney

North Platte

Hastings

Columbus

Beatrice

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5

9

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12

13

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.

\$83

\$107

\$74

Insurance

Alarm &

Security

Mobile Phone

\$1,633

\$1,581

\$1,485

\$1,411

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88%

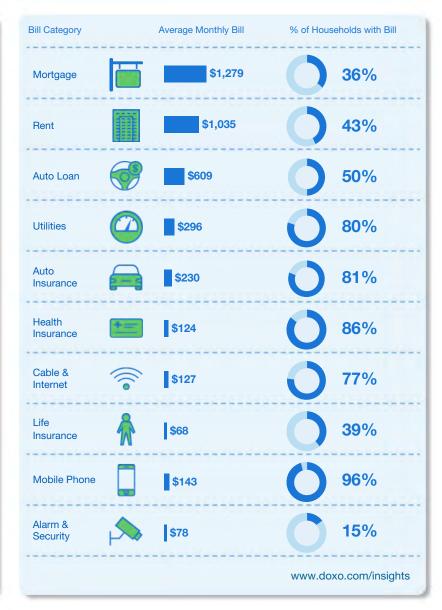
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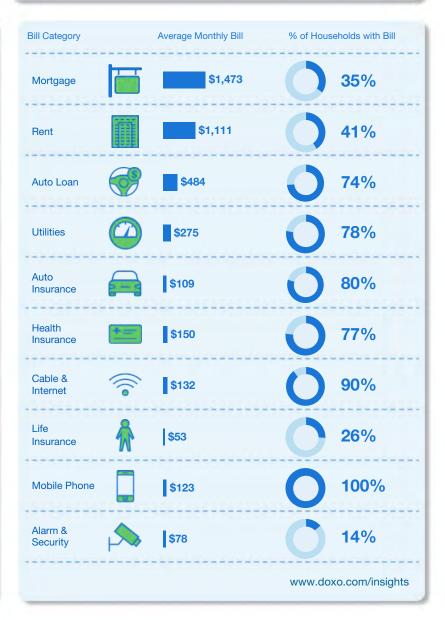
San Antonio



View doxoINSIGHTS for San Antonio



Texas Avg. Monthly Bill			
1	Sugar Land	\$2,685	
2	Katy	\$2,648	
3	Plano	\$2,631	
4	Spring	\$2,612	
5	Round Rock	\$2,606	
6	Austin	\$2,563	
7	Irving	\$2,536	
8	Mesquite	\$2,415	
9	McKinney	\$2,379	
10	Dallas	\$2,248	
11	Arlington	\$2,200	
12	Fort Worth	\$2,177	
13	Grand Prairie	\$2,172	
14	Midland	\$2,161	
15	Denton	\$2,092	
16	Garland	\$2,076	
17	Houston	\$2,064	
18	Odessa	\$2,029	
19	San Antonio	\$2,012	
20	Killeen	\$2,007	
21	Corpus Christi	\$1,978	
22	Laredo	\$1,970	
23	Lubbock	\$1,937	
24	El Paso	\$1,897	
25	Beaumont	\$1,855	
*cities with 40k households or more			



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Columbus



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Ohic	Avg. Monthly Bill		
1	Westerville		\$2,668
2	Dublin		\$2,657
3	Hilliard		\$2,517
4	Lakewood		\$2,100
5	Reynoldsburg		\$2,063
6	Lancaster		\$2,022
7	Medina		\$2,013
8	Painesville		\$2,005
9	Columbus		\$1,991
10	Grove City		\$1,973
11	Cincinnati		\$1,963
12	Hamilton		\$1,828
13	Dayton		\$1,764
14	Cuyahoga Falls		\$1,722
15	Findlay		\$1,710
16	Elyria		\$1,702
17	Newark		\$1,695
18	Middletown		\$1,685
19	Springfield		\$1,676
20	Lima		\$1,665
21	Cleveland		\$1,642
22	Akron		\$1,600
23	Chillicothe		\$1,599
24	Mansfield		\$1,598
25	Lorain		\$1,567
*citie	s with 20k household	s or more	

Bill Category		Average Monthly Bill	% of Households with Bill
Mortgage		\$1,200	32%
Rent		\$1,035	51%
Auto Loan		\$408	69%
Utilities		\$403	82%
Auto Insurance		\$205	83%
Health Insurance	+==	\$96	72%
Cable & Internet	() •	\$120	85%
Life Insurance	*	\$78	31%
Mobile Phone		\$98	91%
Alarm & Security	\$	\$86	13%
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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.

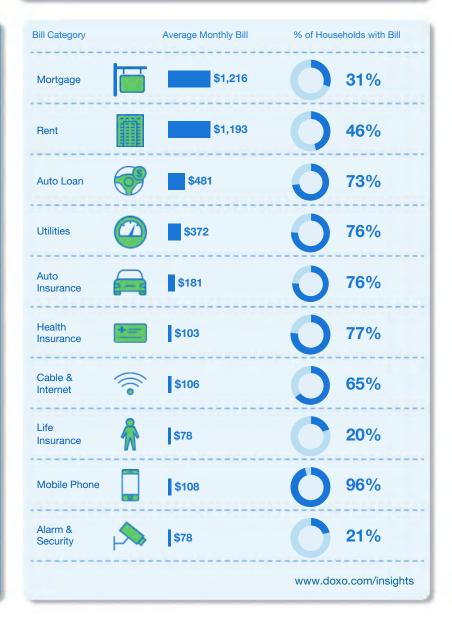
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Philadelphia



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Pennsylvania Avg. Monthly Bill Norristown \$2,621 2 West Chester \$2,590 \$2,488 Pottstown \$2,423 Bensalem Lansdale \$2,388 \$2,386 6 Levittown Easton \$2,195 Reading \$2,121 9 Pittsburgh \$2,035 \$1,989 10 Lancaster Philadelphia \$1,981 State College \$1,940 12 Bethlehem \$1,936 13 Mechanicsburg \$1,927 14 15 York \$1,924 Chambersburg 16 \$1,892 \$1,857 17 Carlisle \$1,793 18 Scranton \$1,779 19 Hanover 20 \$1,768 Harrisburg \$1,745 22 Lebanon \$1,713 23 Allentown \$1,712 Washington 24 \$1,704 Butler 25 \$1,656 *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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Louisville

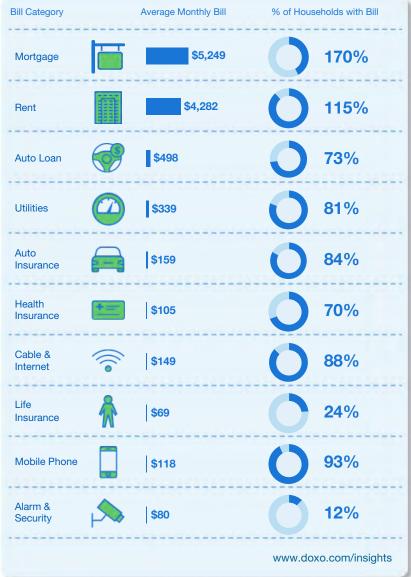


View doxoINSIGHTS for Louisville

'n	tucky Avg. Monthly B	ill
	Prospect	\$2,804
	La Grange	\$2,588
	Crestwood	\$2,561
	Union	\$2,333
	Louisville	\$1,978
	Burlington	\$1,969
	Taylorsville	\$1,969
	Fort Thomas	\$1,962
	Independence	\$1,939
	Georgetown	\$1,931
	Alexandria	\$1,930
	Ft Mitchell	\$1,911
	Covington	\$1,875
	Florence	\$1,873
	Lexington	\$1,841
	Shepherdsville	\$1,803
	Frankfort	\$1,799
	Erlanger	\$1,785
	Mount Washington	\$1,767
	Shelbyville	\$1,762
	Cynthiana	\$1,761
	Nicholasville	\$1,754
	Benton	\$1,750
	Pikeville	\$1,734
	Danville	\$1,732

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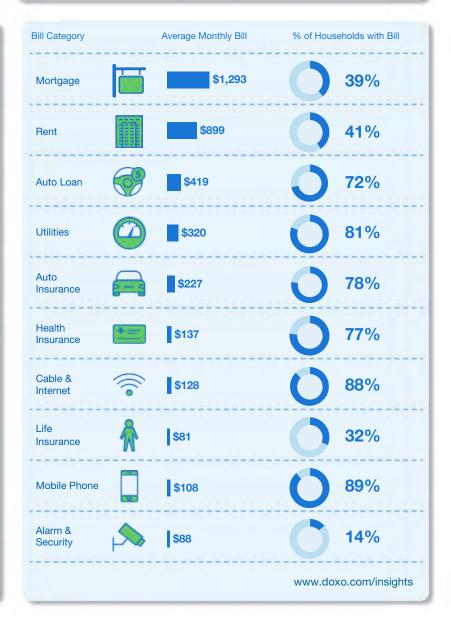




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2 6 8 9 10 \$1,764 13 Dayton Cuyahoga Falls \$1,722 14 15 Findlay \$1,710 Elyria \$1,702 16 \$1,695 Newark Middletown \$1,685 18 19 \$1,676 Cleveland \$1,665 20 Akron \$1,642 22 Mansfield \$1,600 23 Mentor \$1,599 24 Canton \$1,598 25 Massillon \$1,567 *cities with 20k households or more

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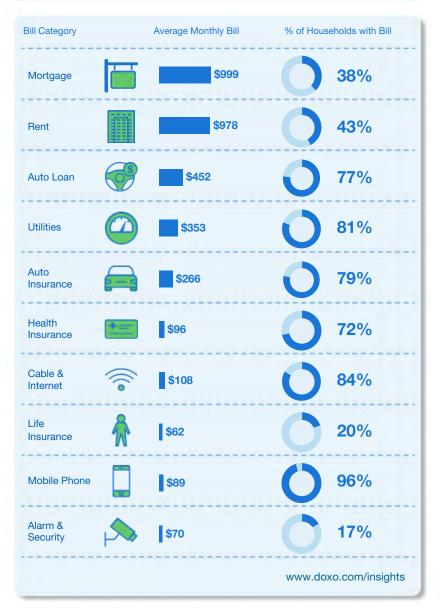
Indianapolis



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Saint Louis



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Branson

Florissant

Raymore

Saint Peters

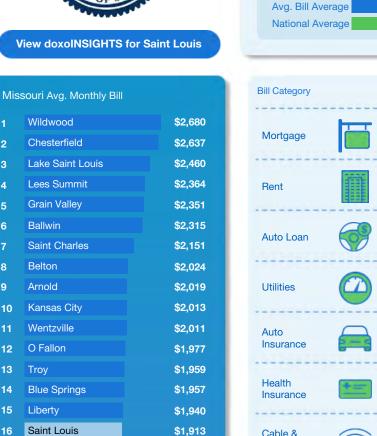
Hillsboro

Imperial

Nixa

Pacific

Maryland Heights



\$1,908

\$1,894

\$1,881

\$1,862

\$1,860

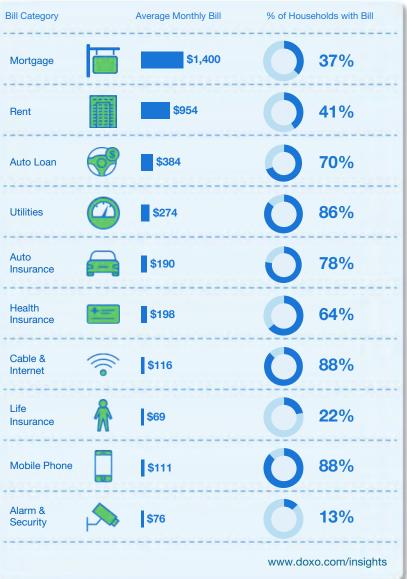
\$1,843

\$1,831

\$1,823

\$1,801



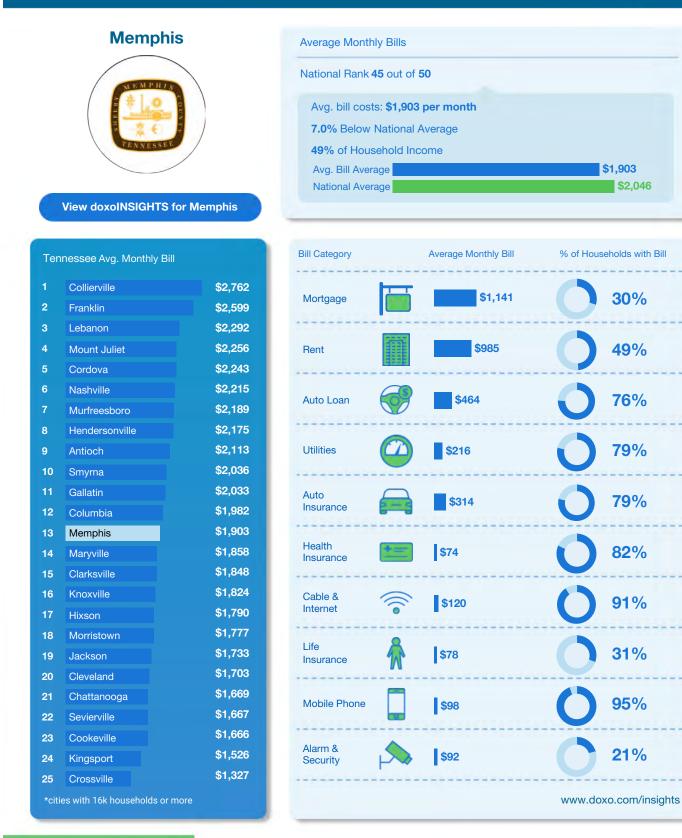


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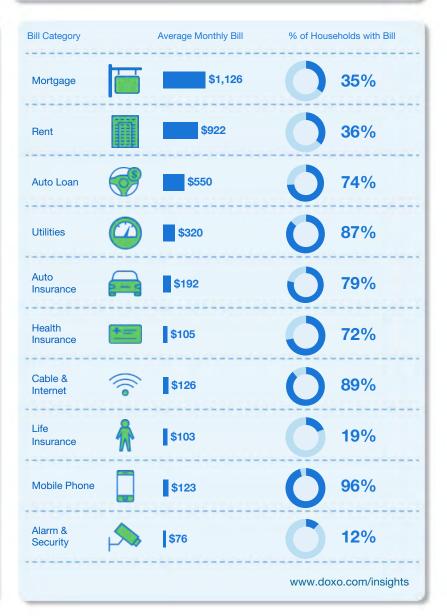
El Paso



View doxolNSIGHTS for El Paso

Texas Avg. Monthly Bill			
1	Katy	\$2,648	
2	Plano	\$2,631	
3	Spring	\$2,612	
4	Austin	\$2,563	
5	Irving	\$2,536	
6	McKinney	\$2,379	
7	Dallas	\$2,248	
8	Arlington	\$2,200	
9	Fort Worth	\$2,177	
10	Grand Prairie	\$2,172	
11	Midland	\$2,161	
12	Denton	\$2,092	
13	Garland	\$2,076	
14	Houston	\$2,064	
15	San Antonio	\$2,012	
16	Killeen	\$2,007	
17	Corpus Christi	\$1,978	
18	Laredo	\$1,970	
19	Lubbock	\$1,937	
20	El Paso	\$1,897	
21	Beaumont	\$1,855	
22	Tyler	\$1,818	
23	Amarillo	\$1,768	
24	Waco	\$1,732	
25	Brownsville	\$1,584	
*cities with 49k households or more			





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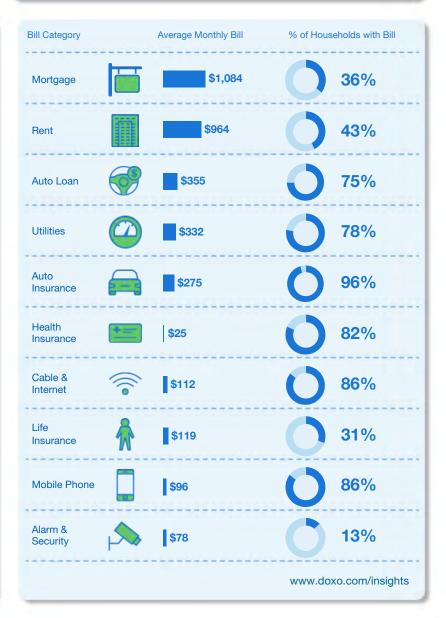
Rochester



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New York Avg. Monthly Bill			
1	New York		\$3,246
2	Astoria		\$3,203
3	White Plains		\$3,100
4	New Rochelle		\$3,056
5	Corona		\$2,940
6	Jamaica		\$2,883
7	Staten Island		\$2,853
8	Brooklyn		\$2,788
9	Forest Hills		\$2,711
10	Mount Vernon		\$2,695
11	Ridgewood		\$2,693
12	Woodside		\$2,681
13	Yonkers		\$2,582
14	Elmhurst		\$2,560
15	Flushing		\$2,542
16	Bronx		\$2,527
17	Poughkeepsie		\$2,376
18	Albany		\$2,323
19	Schenectady		\$2,244
20	Troy		\$2,176
21	Binghamton		\$2,039
22	Syracuse		\$1,878
23	Rochester		\$1,841
24	Utica		\$1,797
25	Buffalo		\$1,708
*cities with 25k households or more			





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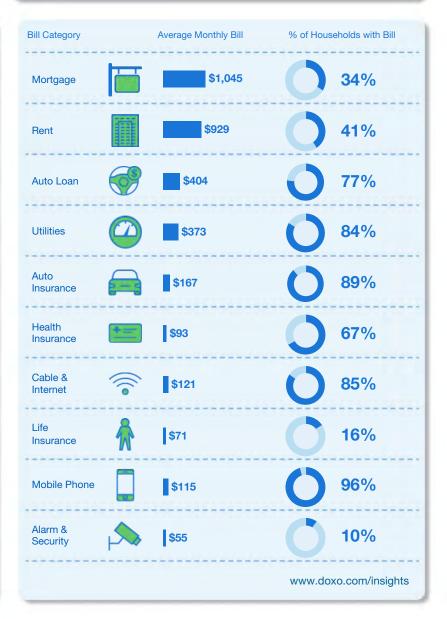
Oklahoma City



View doxoINSIGHTS for Oklahoma City

Okla	ahoma Avg. Monthly	Bill
1	Edmond	\$2,650
2	Bixby	\$2,448
3	Yukon	\$2,116
4	Collinsville	\$2,093
5	Jenks	\$2,074
6	Sand Springs	\$2,042
7	Broken Arrow	\$2,034
8	Owasso	\$2,005
9	Mustang	\$1,985
10	Stillwater	\$1,929
11	Choctaw	\$1,925
12	Blanchard	\$1,885
13	Norman	\$1,826
14	Skiatook	\$1,811
15	Oklahoma City	\$1,802
16	Coweta	\$1,768
17	Weatherford	\$1,742
18	Woodward	\$1,733
19	Ada	\$1,725
20	Guthrie	\$1,724
21	Sallisaw	\$1,724
22	Claremore	\$1,711
23	Bartlesville	\$1,691
24	Durant	\$1,675
25	Muskogee	\$1,671





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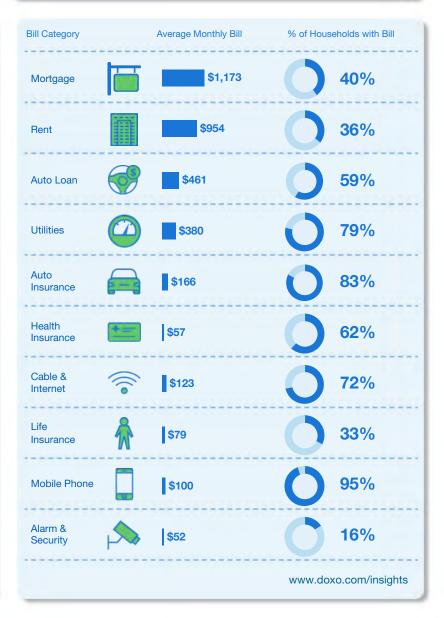
Albuquerque



View doxoINSIGHTS for Albuquerque

New Mexico Avg. Monthly Bill			
1	Los Alamos	\$2,248	
2	Rio Rancho	\$1,994	
3	Farmington	\$1,948	
4	Edgewood	\$1,937	
5	Santa Fe	\$1,934	
6	Clovis	\$1,892	
7	Aztec	\$1,846	
8	Los Lunas	\$1,799	
9	Albuquerque	\$1,776	
10	Las Cruces	\$1,754	
11	Artesia	\$1,723	
12	Carlsbad	\$1,698	
13 14	Taos	\$1,668	
15	Portales	\$1,648	
16	Hobbs	\$1,644	
17	Roswell	\$1,623	
18	Bloomfield	\$1,613	
19	Belen	\$1,514	
20	Silver City	\$1,504	
21	Alamogordo	\$1,479	
22	Deming	\$1,453	
23	Las Vegas	\$1,448	
24	Gallup	\$1,407	
25	Anthony	\$1,361	





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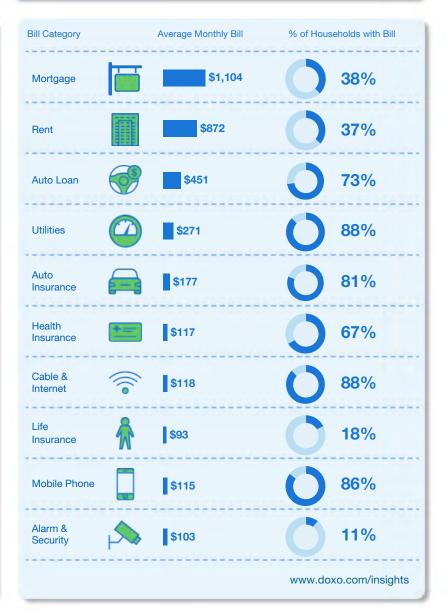
Dayton



View doxolNSIGHTS for Dayton

Ohio Avg. Monthly Bill			
1	Westerville	\$2,668	
2	Dublin	\$2,657	
3	Hilliard	\$2,517	
4	Lakewood	\$2,100	
5	Reynoldsburg	\$2,063	
6	Lancaster	\$2,022	
7	Medina	\$2,013	
8	Painesville	\$2,005	
9	Columbus	\$1,991	
10	Grove City	\$1,973	
11	Cincinnati	\$1,963	
12	Hamilton	\$1,828	
13	Dayton	\$1,764	
14	Cuyahoga Falls	\$1,722	
15	Findlay	\$1,710	
16	Elyria	\$1,702	
17	Newark	\$1,695	
18	Middletown	\$1,685	
19	Lima	\$1,676	
20	Cleveland	\$1,665	
21	Akron	\$1,642	
22	Mansfield	\$1,600	
23	Mentor	\$1,599	
24	Canton	\$1,598	
25	Massillon	\$1,567	
*cities with 20k households or more			





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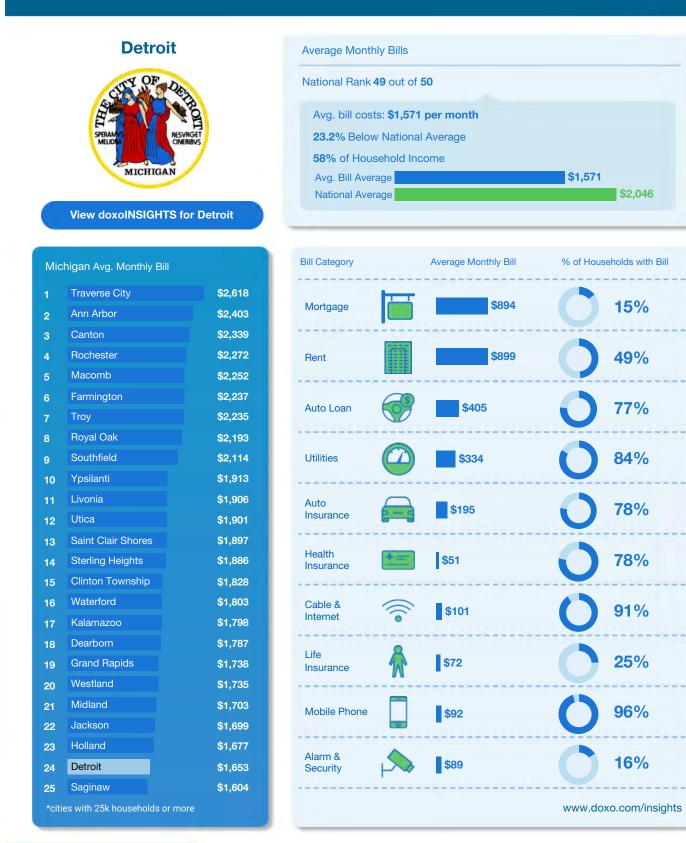
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About doxo

For over 8M users across the country, doxo makes it simple to organize and pay any and all bills with any payment account on any device through a standard, secure checkout every time; doxoPLUS adds 5 essential financial protections that boost financial health.

For billers, doxo's network-driven bill pay platform enables online and mobile payments with ridiculously simple integration, radically lower costs, and features that are unavailable in traditional biller-direct platforms. For fintech and payment network partners, doxo delivers innovation to over 8M users across 97% of US Zip Codes facilitating payments to over 120,000 service providers in the doxo Directory. For employees, doxo is an energetic, creative, ever-learning team that is building fintech tools designed to help millions of people stay on top of the most fundamental obligations of their financial lives. For investors, doxo provides an extraordinary opportunity to invest alongside Jackson Square Ventures, MDV, and Bezos Expeditions to disrupt a market that accounts for over \$4T of US Household spend. doxo is based in Seattle, WA.

For more information visit <u>www.doxo.com</u>.