



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

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United States of Bill Pay  
doxoINSIGHTS Report 2022



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

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## About doxoINSIGHTS

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

# 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.

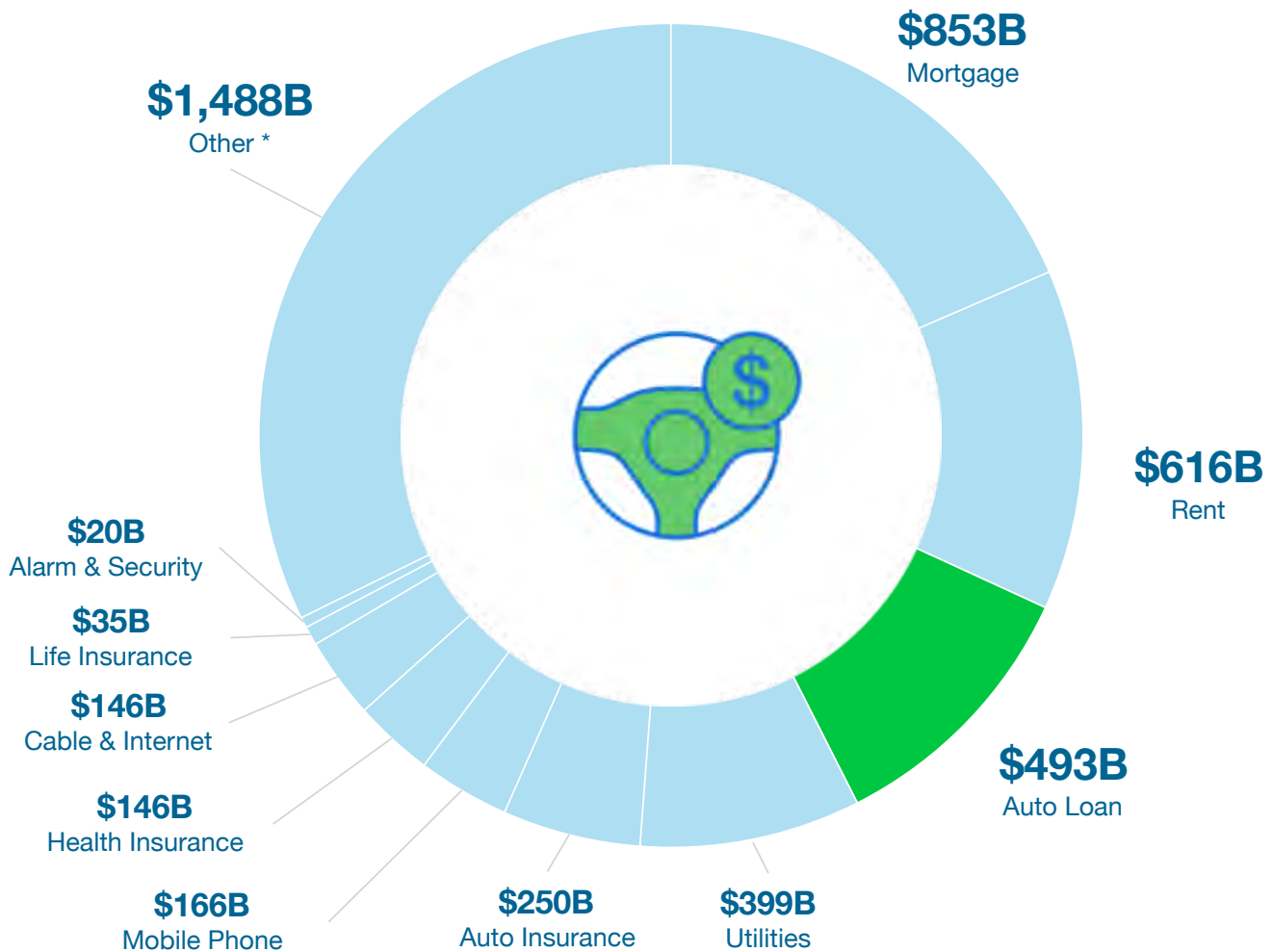
## All payment funding sources

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

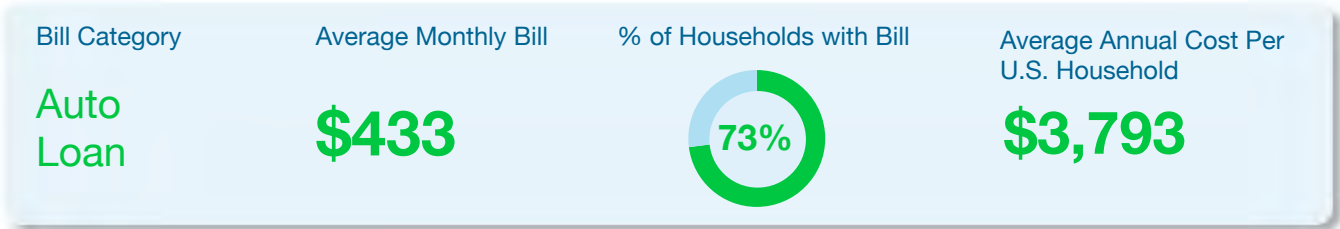
## Bill Pay Market Size (in billions)

While the total market size for U.S. household bills is \$4.6 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.12 trillion annually. This report focuses on the \$493 billion Auto Loan category.



Auto Loan bills account for **10.8%** of the **\$4.6** trillion spent on household bills per year.

The average U.S. household spends **\$433** a month on Auto Loan



Auto Loan amount to **\$3,793** of the **\$24,032** spent annually on the **ten most common** household bills.\*

Bill Category	Average Monthly Bill	% of Households with Bill	Average Annual Cost
Mortgage	\$1,368	40%	\$6,562
Rent	\$1,129	35%	\$4,742
<b>Auto Loan</b>	<b>\$433</b>	<b>73%</b>	<b>\$3,793</b>
Utilities	\$328	78%	\$3,070
Auto Insurance	\$196	82%	\$1,929
Health & Dental 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

\*The ten most common household bills do not take into account such things as credit card payments, taxes and non-recurring fees like health care lab expenses and toll roads.

## Auto Loan Market Snapshot

Total Auto Loan Market Size

**\$493B**

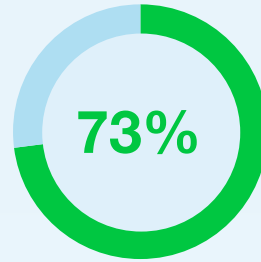
Average Annual Cost Per U.S. Household

**\$3,793\***

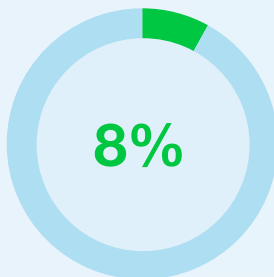
Average monthly household bill

**\$433**

Percent of households with Auto Loans



Percent of annual income



Most expensive states for Auto Loan

WY

NV

AK

DE

TX



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

# Auto Loan Bill Pay Market Size

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## Auto Loan Bill Pay Market Size by State

	State	Market Size (\$B)	# Households	
1	California	\$50.06	12,576,918	
2	Texas	\$38.13	8,922,664	
3	New York	\$28.82	7,317,755	
4	Florida	\$28.33	7,420,759	
5	North Carolina	\$16.49	3,745,153	
6	Pennsylvania	\$16.14	5,018,860	
7	Illinois	\$15.85	4,836,947	
8	Ohio	\$15.37	4,602,999	
9	Michigan	\$14.10	3,872,494	
10	Georgia	\$13.90	3,585,611	
11	New Jersey	\$12.90	3,214,360	
12	Virginia	\$11.44	3,056,144	
13	Massachusetts	\$10.29	2,547,068	
14	Tennessee	\$9.87	2,492,121	
15	Wisconsin	\$9.86	2,279,781	
16	Washington	\$9.08	2,620,116	
17	Arizona	\$8.78	2,381,696	
18	Missouri	\$8.57	2,375,732	
19	Indiana	\$8.50	2,502,149	
20	Minnesota	\$8.27	2,087,300	
21	Louisiana	\$8.07	1,728,134	
22	Maryland	\$7.90	2,156,414	
23	Alabama	\$7.59	1,883,727	
24	Colorado	\$7.29	1,972,932	
25	South Carolina	\$6.86	1,801,181	

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	State	Market Size (\$B)	# Households	
26	Oklahoma	\$5.70	1,460,555	
27	Kentucky	\$5.52	1,721,406	
28	Oregon	\$5.03	1,518,988	
29	Iowa	\$4.86	1,221,816	
30	Connecticut	\$4.62	1,371,087	
31	Arkansas	\$4.51	1,147,095	
32	Mississippi	\$4.42	1,115,776	
33	Nevada	\$3.89	1,006,477	
34	Kansas	\$3.79	1,112,105	
35	Utah	\$3.24	877,481	
36	New Mexico	\$3.15	790,552	
37	West Virginia	\$2.72	763,744	
38	Maine	\$2.53	557,168	
39	Nebraska	\$2.33	721,277	
40	Idaho	\$2.25	579,206	
41	New Hampshire	\$2.16	519,023	
42	Hawaii	\$1.98	455,338	
43	Montana	\$1.78	409,869	
44	Rhode Island	\$1.54	413,607	
45	Alaska	\$1.36	258,052	
46	Delaware	\$1.31	342,294	
47	North Dakota	\$1.19	280,782	
48	Wyoming	\$1.18	226,944	
49	South Dakota	\$1.12	322,111	
50	Vermont	\$0.96	256,442	

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### Auto Loan Bill Pay Market Size by Top 50 U.S. City (based on # of households)

	CBSA	Market Size (\$B)	Number of households in the area	
1	Houston	\$4.46	1,036,113	
2	Los Angeles	\$3.87	821,015	
3	New York	\$3.34	760,488	
4	Chicago	\$2.94	1,040,151	
5	Miami	\$2.77	597,148	
6	Las Vegas	\$2.38	523,424	
7	Philadelphia	\$2.28	599,819	
8	San Antonio	\$2.14	567,207	
9	Dallas	\$2.04	481,042	
10	Phoenix	\$1.80	468,278	
11	Austin	\$1.77	382,370	
12	San Diego	\$1.71	460,080	
13	San Jose	\$1.65	309,116	
14	Indianapolis	\$1.50	368,507	
15	Milwaukee	\$1.45	325,271	
16	Denver	\$1.43	405,963	
17	Jacksonville	\$1.29	319,551	
18	Minneapolis	\$1.29	423,421	
19	Atlanta	\$1.28	384,898	
20	Saint Louis	\$1.23	393,848	
21	Sacramento	\$1.21	281,295	
22	Saint Paul	\$1.18	296,977	
23	Fort Lauderdale	\$1.17	306,949	
24	Charlotte	\$1.16	311,844	
25	Fort Worth	\$1.16	292,704	

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	CBSA	Market Size (\$B)	Number of households in the area	
26	Seattle	\$1.16	371,914	
27	Columbus	\$1.16	329,101	
28	Orlando	\$1.12	322,023	
29	Portland	\$1.12	351,771	
30	Cincinnati	\$1.10	332,932	
31	Memphis	\$1.08	265,247	
32	Tampa	\$1.07	286,184	
33	Louisville	\$1.04	306,685	
34	Cleveland	\$1.02	328,591	
35	Tucson	\$1.00	349,348	
36	Detroit	\$0.95	255,096	
37	Baltimore	\$0.95	253,110	
38	El Paso	\$0.94	243,085	
39	Oklahoma City	\$0.94	257,812	
40	Pittsburgh	\$0.92	305,354	
41	Washington	\$0.86	266,707	
42	Colorado Springs	\$0.86	203,526	
43	San Francisco	\$0.80	345,811	
44	Albuquerque	\$0.79	257,469	
45	Dayton	\$0.77	200,079	
46	Kansas City	\$0.73	228,104	
47	Omaha	\$0.71	203,128	
48	Buffalo	\$0.70	242,667	
49	Birmingham	\$0.59	201,876	
50	Rochester	\$0.57	196,574	

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# Regional Auto Loan Bill Pay Comparison

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## The Most and Least Expensive States for Auto Loan

### Top 5 Most Expensive

Rank	State	Average Monthly/Yearly Bill	% of Households with Bill
1	WY	\$511 /month \$5,212 /year	85%
2	AK	\$501 /month \$5,291 /year	88%
3	NV	\$481 /month \$3,867 /year	67%
4	DE	\$476 /month \$3,827 /year	67%
5	TX	\$475 /month \$4,275 /year	75%



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### Top 5 Least Expensive

Rank	State	Average Monthly/Yearly Bill	% of Households with Bill
46	MT	\$392 /month \$4,328 /year	92%
47	CT	\$390 /month \$3,370 /year	72%
48	OH	\$386 /month \$3,335 /year	72%
49	WV	\$385 /month \$3,557 /year	77%
50	PA	\$377 /month \$3,212 /year	71%


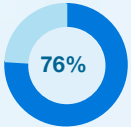

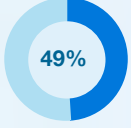

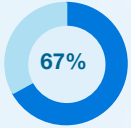

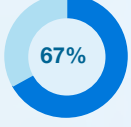

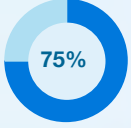


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## The Most and Least Expensive Big Cities for Auto Loan

(based on # of households)


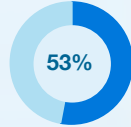

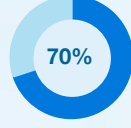

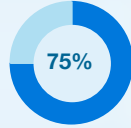

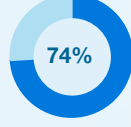

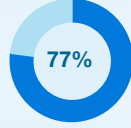
### Top 5 Most Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
 <b>San Jose</b>	<b>\$584</b> /month <b>\$5,326</b> /year	 <b>76%</b>
 <b>Kansas City</b>	<b>\$547</b> /month <b>\$3,216</b> /year	 <b>49%</b>
 <b>New York</b>	<b>\$546</b> /month <b>\$4,390</b> /year	 <b>67%</b>
 <b>Sacramento</b>	<b>\$535</b> /month <b>\$4,301</b> /year	 <b>67%</b>
 <b>Los Angeles</b>	<b>\$524</b> /month <b>\$4,716</b> /year	 <b>75%</b>



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### Top 5 Least Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
 <b>San Francisco</b>	<b>\$363</b> /month <b>2,309</b> /year	 <b>53%</b>
 <b>Minneapolis</b>	<b>\$362</b> /month <b>3,041</b> /year	 <b>70%</b>
 <b>Pittsburgh</b>	<b>\$334</b> /month <b>3,006</b> /year	 <b>75%</b>
 <b>Buffalo</b>	<b>\$327</b> /month <b>2,904</b> /year	 <b>74%</b>
 <b>Rochester</b>	<b>\$314</b> /month <b>2,901</b> /year	 <b>77%</b>



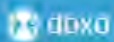
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# Auto Loan Market/Spend Breakdown by State

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## Auto Loan Market/Spend by State

State	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Alabama	1,883,727	\$7.59	\$420	80%	\$4,032
2 Alaska	258,052	\$1.36	\$501	88%	\$5,291
3 Arizona	2,381,696	\$8.78	\$459	67%	\$3,690
4 Arkansas	1,147,095	\$4.51	\$409	80%	\$3,926
5 California	12,576,918	\$50.06	\$474	70%	\$3,982
6 Colorado	1,972,932	\$7.29	\$467	66%	\$3,699
7 Connecticut	1,371,087	\$4.62	\$390	72%	\$3,370
8 Delaware	342,294	\$1.31	\$476	67%	\$3,827
9 Florida	7,420,759	\$28.33	\$442	72%	\$3,819
10 Georgia	3,585,611	\$13.90	\$455	71%	\$3,877
11 Hawaii	455,338	\$1.98	\$459	79%	\$4,351
12 Idaho	579,206	\$2.25	\$432	75%	\$3,888
13 Illinois	4,836,947	\$15.85	\$440	62%	\$3,274
14 Indiana	2,502,149	\$8.50	\$399	71%	\$3,399
15 Iowa	1,221,816	\$4.86	\$425	78%	\$3,978
16 Kansas	1,112,105	\$3.79	\$437	65%	\$3,409
17 Kentucky	1,721,406	\$5.52	\$399	67%	\$3,208
18 Louisiana	1,728,134	\$8.07	\$458	85%	\$4,672
19 Maine	557,168	\$2.53	\$426	89%	\$4,550
20 Maryland	2,156,414	\$7.90	\$407	75%	\$3,663
21 Massachusetts	2,547,068	\$10.29	\$461	73%	\$4,038
22 Michigan	3,872,494	\$14.10	\$410	74%	\$3,641
23 Minnesota	2,087,300	\$8.27	\$434	76%	\$3,958
24 Mississippi	1,115,776	\$4.42	\$398	83%	\$3,964
25 Missouri	2,375,732	\$8.57	\$395	76%	\$3,602



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

## Auto Loan Market/Spend by State (continued)

State	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Montana	409,869	\$1.78	\$392	92%	\$4,328
27 Nebraska	721,277	\$2.33	\$421	64%	\$3,233
28 Nevada	1,006,477	\$3.89	\$481	67%	\$3,867
29 New Hampshire	519,023	\$2.16	\$440	79%	\$4,171
30 New Jersey	3,214,360	\$12.90	\$452	74%	\$4,014
31 New Mexico	790,552	\$3.15	\$474	70%	\$3,982
32 New York	7,317,755	\$28.82	\$426	77%	\$3,936
33 North Carolina	3,745,153	\$16.49	\$412	89%	\$4,400
34 North Dakota	280,782	\$1.19	\$460	77%	\$4,250
35 Ohio	4,602,999	\$15.37	\$386	72%	\$3,335
36 Oklahoma	1,460,555	\$5.70	\$428	76%	\$3,903
37 Oregon	1,518,988	\$5.03	\$406	68%	\$3,313
38 Pennsylvania	5,018,860	\$16.14	\$377	71%	\$3,212
39 Rhode Island	413,607	\$1.54	\$397	78%	\$3,716
40 South Carolina	1,801,181	\$6.86	\$412	77%	\$3,807
41 South Dakota	322,111	\$1.12	\$409	71%	\$3,485
42 Tennessee	2,492,121	\$9.87	\$429	77%	\$3,964
43 Texas	8,922,664	\$38.13	\$475	75%	\$4,275
44 Utah	877,481	\$3.24	\$433	71%	\$3,689
45 Vermont	256,442	\$0.96	\$429	73%	\$3,758
46 Virginia	3,056,144	\$11.44	\$433	72%	\$3,741
47 Washington	2,620,116	\$9.08	\$466	62%	\$3,467
48 West Virginia	763,744	\$2.72	\$385	77%	\$3,557
49 Wisconsin	2,279,781	\$9.86	\$440	82%	\$4,330
50 Wyoming	226,944	\$1.18	\$511	85%	\$5,212



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

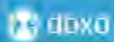
# Auto Loan Market/Spend by 50 Biggest U.S. Cities

(based on # of households)

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## Auto Loan Market/Spend by 50 Biggest U.S. Cities (based on # of households)

	City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1	Albuquerque	257,469	\$0.79	\$426	60%	\$3,067
2	Atlanta	384,898	\$1.28	\$477	58%	\$3,320
3	Austin	382,370	\$1.77	\$489	79%	\$4,636
4	Baltimore	253,110	\$0.95	\$377	83%	\$3,755
5	Birmingham	201,876	\$0.59	\$423	58%	\$2,944
6	Buffalo	242,667	\$0.70	\$327	74%	\$2,904
7	Charlotte	311,844	\$1.16	\$438	71%	\$3,732
8	Chicago	1,040,151	\$2.94	\$463	51%	\$2,834
9	Cincinnati	332,932	\$1.10	\$384	72%	\$3,318
10	Cleveland	328,591	\$1.02	\$416	62%	\$3,095
11	Colorado Springs	203,526	\$0.86	\$481	73%	\$4,214
12	Columbus	329,101	\$1.16	\$418	70%	\$3,511
13	Dallas	481,042	\$2.04	\$478	74%	\$4,245
14	Dayton	200,079	\$0.77	\$448	72%	\$3,871
15	Denver	405,963	\$1.43	\$438	67%	\$3,522
16	Detroit	255,096	\$0.95	\$408	76%	\$3,721
17	El Paso	243,085	\$0.94	\$456	71%	\$3,885
18	Fort Lauderdale	306,949	\$1.17	\$459	69%	\$3,801
19	Fort Worth	292,704	\$1.16	\$466	71%	\$3,970
20	Houston	1,036,113	\$4.46	\$505	71%	\$4,303
21	Indianapolis	368,507	\$1.50	\$446	76%	\$4,068
22	Jacksonville	319,551	\$1.29	\$437	77%	\$4,038
23	Kansas City	228,104	\$0.73	\$547	49%	\$3,216
24	Las Vegas	523,424	\$2.38	\$512	74%	\$4,547
25	Los Angeles	821,015	\$3.87	\$524	75%	\$4,716



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



## Auto Loan Market/Spend by 50 Biggest U.S. Cities (based on # of households, cont'd)

	City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26	Louisville	306,685	\$1.04	\$416	68%	\$3,395
27	Memphis	265,247	\$1.08	\$423	80%	\$4,061
28	Miami	597,148	\$2.77	\$503	77%	\$4,648
29	Milwaukee	325,271	\$1.45	\$453	82%	\$4,458
30	Minneapolis	423,421	\$1.29	\$362	70%	\$3,041
31	New York	760,488	\$3.34	\$546	67%	\$4,390
32	Oklahoma City	257,812	\$0.94	\$399	76%	\$3,639
33	Omaha	203,128	\$0.71	\$430	68%	\$3,509
34	Orlando	322,023	\$1.12	\$404	72%	\$3,491
35	Philadelphia	599,819	\$2.28	\$427	74%	\$3,792
36	Phoenix	468,278	\$1.80	\$445	72%	\$3,845
37	Pittsburgh	305,354	\$0.92	\$334	75%	\$3,006
38	Portland	351,771	\$1.12	\$450	59%	\$3,186
39	Rochester	196,574	\$0.57	\$314	77%	\$2,901
40	Sacramento	281,295	\$1.21	\$535	67%	\$4,301
41	Saint Louis	393,848	\$1.23	\$382	68%	\$3,117
42	Saint Paul	296,977	\$1.18	\$460	72%	\$3,974
43	San Antonio	567,207	\$2.14	\$425	74%	\$3,774
44	San Diego	460,080	\$1.71	\$477	65%	\$3,721
45	San Francisco	345,811	\$0.80	\$363	53%	\$2,309
46	San Jose	309,116	\$1.65	\$584	76%	\$5,326
47	Seattle	371,914	\$1.16	\$480	54%	\$3,110
48	Tampa	286,184	\$1.07	\$478	65%	\$3,728
49	Tucson	349,348	\$1.00	\$457	52%	\$2,852



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

# Auto Loan Market/Spend by U.S. Cities

(with population of 40k+)

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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Abilene, TX	46,527	\$0.14	\$422	61%	\$3,089
2 Akron, OH	113,678	\$0.32	\$338	70%	\$2,839
3 Albany, NY	63,464	\$0.31	\$413	99%	\$4,906
4 Albuquerque, NM	257,469	\$0.79	\$426	60%	\$3,067
5 Alexandria, VA	137,682	\$0.56	\$501	68%	\$4,088
6 Allentown, PA	61,819	\$0.17	\$357	63%	\$2,699
7 Alpharetta, GA	60,030	\$0.23	\$428	74%	\$3,801
8 Amarillo, TX	82,903	\$0.36	\$414	87%	\$4,322
9 Anaheim, CA	102,568	\$0.36	\$365	80%	\$3,504
10 Anchorage, AK	90,801	\$0.39	\$420	86%	\$4,334
11 Ann Arbor, MI	64,463	\$0.20	\$414	64%	\$3,180
12 Appleton, WI	46,703	\$0.25	\$518	86%	\$5,346
13 Arlington, TX	135,072	\$0.43	\$460	58%	\$3,202
14 Arlington, VA	98,253	\$0.30	\$358	70%	\$3,007
15 Arvada, CO	48,752	\$0.14	\$391	63%	\$2,956
16 Asheville, NC	52,723	\$0.16	\$371	68%	\$3,027
17 Astoria, NY	64,194	\$0.26	\$431	78%	\$4,034
18 Athens, GA	44,816	\$0.19	\$475	73%	\$4,161
19 Atlanta, GA	384,898	\$1.28	\$477	58%	\$3,320
20 Augusta, GA	79,120	\$0.21	\$368	60%	\$2,650
21 Aurora, CO	142,039	\$0.54	\$479	66%	\$3,794
22 Aurora, IL	65,112	\$0.22	\$440	63%	\$3,326
23 Austin, TX	382,370	\$1.77	\$489	79%	\$4,636
24 Bakersfield, CA	163,912	\$0.75	\$475	80%	\$4,560
25 Baltimore, MD	253,110	\$0.95	\$377	83%	\$3,755



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Baton Rouge, LA	150,146	\$0.87	\$547	88%	\$5,776
27 Beaumont, TX	51,082	\$0.26	\$479	90%	\$5,173
28 Beaverton, OR	70,528	\$0.27	\$594	54%	\$3,849
29 Bellevue, WA	53,635	\$0.15	\$364	66%	\$2,883
30 Bellingham, WA	48,856	\$0.22	\$553	69%	\$4,579
31 Bend, OR	43,272	\$0.19	\$554	65%	\$4,321
32 Berkeley, CA	48,584	\$0.15	\$412	64%	\$3,164
33 Bethlehem, PA	47,471	\$0.11	\$261	75%	\$2,349
34 Billings, MT	52,889	\$0.21	\$381	87%	\$3,978
35 Birmingham, AL	201,876	\$0.59	\$423	58%	\$2,944
36 Bloomington, IN	50,417	\$0.15	\$398	62%	\$2,961
37 Boca Raton, FL	92,147	\$0.25	\$308	73%	\$2,698
38 Boise, ID	95,967	\$0.37	\$420	76%	\$3,830
39 Boston, MA	64,609	\$0.20	\$356	73%	\$3,119
40 Bothell, WA	41,359	\$0.08	\$250	68%	\$2,040
41 Boulder, CO	51,579	\$0.14	\$352	65%	\$2,746
42 Bowling Green, KY	40,130	\$0.12	\$330	73%	\$2,891
43 Boynton Beach, FL	69,402	\$0.26	\$417	76%	\$3,803
44 Bradenton, FL	91,356	\$0.34	\$444	69%	\$3,676
45 Bridgeport, CT	51,248	\$0.19	\$409	75%	\$3,681
46 Broken Arrow, OK	42,894	\$0.18	\$472	72%	\$4,078
47 Bronx, NY	486,807	\$2.47	\$515	82%	\$5,068
48 Brooklyn, NY	916,856	\$3.50	\$497	64%	\$3,817
49 Brownsville, TX	54,806	\$0.22	\$472	72%	\$4,078
50 Buffalo, NY	242,667	\$0.70	\$327	74%	\$2,904



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
51 Burbank, CA	43,151	\$0.15	\$412	72%	\$3,560
52 Cambridge, MA	44,117	\$0.18	\$457	73%	\$4,003
53 Canton, OH	61,288	\$0.18	\$370	65%	\$2,886
54 Cape Coral, FL	61,755	\$0.25	\$442	76%	\$4,031
55 Carlsbad, CA	41,278	\$0.19	\$576	67%	\$4,631
56 Carrollton, TX	43,484	\$0.12	\$377	60%	\$2,714
57 Cary, NC	50,713	\$0.17	\$334	84%	\$3,367
58 Cedar Rapids, IA	56,172	\$0.18	\$441	62%	\$3,281
59 Chandler, AZ	96,908	\$0.32	\$415	67%	\$3,337
60 Charleston, SC	75,336	\$0.30	\$461	72%	\$3,983
61 Charleston, WV	42,540	\$0.15	\$406	71%	\$3,459
62 Charlotte, NC	311,844	\$1.16	\$438	71%	\$3,732
63 Charlottesville, VA	44,312	\$0.12	\$320	69%	\$2,650
64 Chattanooga, TN	84,051	\$0.32	\$376	83%	\$3,745
65 Chesapeake, VA	79,593	\$0.23	\$387	61%	\$2,833
66 Chicago, IL	1,040,151	\$2.94	\$463	51%	\$2,834
67 Chico, CA	42,638	\$0.14	\$414	68%	\$3,378
68 Chula Vista, CA	74,219	\$0.31	\$504	70%	\$4,234
69 Cincinnati, OH	332,932	\$1.10	\$384	72%	\$3,318
70 Clarksville, TN	56,999	\$0.24	\$502	70%	\$4,217
71 Clearwater, FL	75,980	\$0.19	\$282	73%	\$2,470
72 Cleveland, OH	328,591	\$1.02	\$416	62%	\$3,095
73 Clinton Township, MI	42,046	\$0.17	\$403	83%	\$4,014
74 Colorado Springs, CO	203,526	\$0.86	\$481	73%	\$4,214
75 Columbia, MO	55,099	\$0.20	\$447	67%	\$3,594



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *	
76	Columbia, SC	127,806	\$0.43	\$361	78%	\$3,379
77	Columbus, GA	69,559	\$0.21	\$337	75%	\$3,033
78	Columbus, OH	329,101	\$1.16	\$418	70%	\$3,511
79	Concord, CA	44,872	\$0.17	\$501	64%	\$3,848
80	Conroe, TX	45,568	\$0.14	\$385	68%	\$3,142
81	Corona, CA	66,724	\$0.23	\$423	68%	\$3,452
82	Corpus Christi, TX	113,186	\$0.41	\$424	71%	\$3,612
83	Costa Mesa, CA	40,296	\$0.18	\$481	79%	\$4,560
84	Cumming, GA	44,403	\$0.13	\$374	66%	\$2,962
85	Dallas, TX	481,042	\$2.04	\$478	74%	\$4,245
86	Davenport, IA	41,720	\$0.11	\$331	66%	\$2,622
87	Dayton, OH	200,079	\$0.77	\$448	72%	\$3,871
88	Daytona Beach, FL	43,566	\$0.12	\$432	55%	\$2,851
89	Decatur, GA	66,251	\$0.21	\$432	60%	\$3,110
90	Delray Beach, FL	53,914	\$0.24	\$468	79%	\$4,437
91	Denton, TX	51,697	\$0.15	\$386	63%	\$2,918
92	Denver, CO	405,963	\$1.43	\$438	67%	\$3,522
93	Des Moines, IA	84,389	\$0.31	\$378	80%	\$3,629
94	Detroit, MI	255,096	\$0.95	\$408	76%	\$3,721
95	Duluth, MN	47,284	\$0.23	\$422	97%	\$4,912
96	Durham, NC	103,837	\$0.55	\$525	84%	\$5,292
97	Edmond, OK	53,091	\$0.24	\$508	75%	\$4,572
98	El Cajon, CA	57,752	\$0.20	\$379	75%	\$3,411
99	El Paso, TX	243,085	\$0.94	\$456	71%	\$3,885
100	Elk Grove, CA	50,299	\$0.12	\$318	61%	\$2,328



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
101 Englewood, CO	42,145	\$0.15	\$475	63%	\$3,591
102 Erie, PA	75,871	\$0.30	\$398	84%	\$4,012
103 Escondido, CA	55,176	\$0.25	\$574	67%	\$4,615
104 Eugene, OR	80,574	\$0.29	\$336	90%	\$3,629
105 Evansville, IN	75,667	\$0.32	\$419	83%	\$4,173
106 Everett, WA	65,085	\$0.21	\$375	73%	\$3,285
107 Fairfax, VA	55,388	\$0.24	\$518	70%	\$4,351
108 Falls Church, VA	43,926	\$0.21	\$545	73%	\$4,774
109 Fargo, ND	47,589	\$0.21	\$530	71%	\$4,516
110 Fayetteville, NC	95,271	\$0.34	\$376	79%	\$3,564
111 Flint, MI	65,019	\$0.21	\$378	71%	\$3,221
112 Florissant, MO	42,623	\$0.18	\$436	82%	\$4,290
113 Flushing, NY	77,309	\$0.35	\$513	73%	\$4,494
114 Fontana, CA	54,330	\$0.25	\$464	81%	\$4,510
115 Fort Collins, CO	70,063	\$0.19	\$343	67%	\$2,758
116 Fort Lauderdale, FL	306,949	\$1.17	\$459	69%	\$3,801
117 Fort Myers, FL	95,960	\$0.31	\$422	63%	\$3,190
118 Fort Wayne, IN	120,138	\$0.29	\$376	53%	\$2,391
119 Fort Worth, TX	292,704	\$1.16	\$466	71%	\$3,970
120 Frederick, MD	45,427	\$0.15	\$406	70%	\$3,410
121 Fredericksburg, VA	54,809	\$0.20	\$375	83%	\$3,735
122 Fremont, CA	71,013	\$0.29	\$524	66%	\$4,150
123 Fresno, CA	182,779	\$0.74	\$483	70%	\$4,057
124 Frisco, TX	40,964	\$0.13	\$371	73%	\$3,250
125 Fullerton, CA	45,163	\$0.17	\$501	62%	\$3,727



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
126 Gainesville, FL	80,228	\$0.28	\$352	82%	\$3,464
127 Gaithersburg, MD	46,442	\$0.15	\$426	65%	\$3,323
128 Garden Grove, CA	46,801	\$0.18	\$465	70%	\$3,906
129 Garland, TX	75,703	\$0.29	\$422	76%	\$3,849
130 Gilbert, AZ	70,090	\$0.30	\$517	69%	\$4,281
131 Glendale, AZ	98,219	\$0.37	\$446	70%	\$3,746
132 Glendale, CA	65,443	\$0.28	\$500	72%	\$4,320
133 Grand Junction, CO	41,431	\$0.13	\$440	59%	\$3,115
134 Grand Prairie, TX	57,749	\$0.24	\$492	71%	\$4,192
135 Grand Rapids, MI	134,945	\$0.36	\$363	61%	\$2,657
136 Green Bay, WI	72,193	\$0.23	\$374	72%	\$3,231
137 Greensboro, NC	125,993	\$0.59	\$444	88%	\$4,689
138 Greenville, NC	44,250	\$0.22	\$455	92%	\$5,023
139 Greenville, SC	81,983	\$0.40	\$527	77%	\$4,869
140 Hamilton, OH	49,236	\$0.17	\$387	73%	\$3,390
141 Hampton, VA	54,206	\$0.18	\$440	64%	\$3,379
142 Harrisburg, PA	69,235	\$0.15	\$359	51%	\$2,197
143 Hartford, CT	45,370	\$0.15	\$417	68%	\$3,403
144 Hayward, CA	55,833	\$0.24	\$540	66%	\$4,277
145 Hemet, CA	43,404	\$0.15	\$459	63%	\$3,470
146 Henderson, NV	103,938	\$0.30	\$445	54%	\$2,884
147 Henrico, VA	75,351	\$0.18	\$317	64%	\$2,435
148 Hialeah, FL	111,174	\$0.45	\$436	78%	\$4,081
149 High Point, NC	45,645	\$0.30	\$606	89%	\$6,472
150 Hollywood, FL	154,790	\$0.57	\$390	78%	\$3,650



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
151 Homestead, FL	45,955	\$0.21	\$501	77%	\$4,629
152 Honolulu, HI	151,980	\$0.56	\$449	69%	\$3,718
153 Houston, TX	1,036,113	\$4.46	\$505	71%	\$4,303
154 Humble, TX	42,767	\$0.17	\$446	73%	\$3,907
155 Huntington Beach, CA	74,397	\$0.24	\$361	75%	\$3,249
156 Huntsville, AL	80,270	\$0.28	\$345	83%	\$3,436
157 Hyattsville, MD	49,521	\$0.15	\$376	65%	\$2,933
158 Independence, MO	51,139	\$0.20	\$520	62%	\$3,869
159 Indianapolis, IN	368,507	\$1.50	\$446	76%	\$4,068
160 Inglewood, CA	42,436	\$0.18	\$456	78%	\$4,268
161 Irvine, CA	78,996	\$0.25	\$363	74%	\$3,223
162 Irving, TX	83,092	\$0.45	\$529	86%	\$5,459
163 Jackson, MS	65,284	\$0.24	\$376	82%	\$3,700
164 Jacksonville, FL	319,551	\$1.29	\$437	77%	\$4,038
165 Jamaica, NY	71,999	\$0.31	\$493	72%	\$4,260
166 Jersey City, NJ	96,828	\$0.44	\$457	83%	\$4,552
167 Joliet, IL	44,247	\$0.15	\$398	69%	\$3,295
168 Kalamazoo, MI	64,188	\$0.29	\$523	72%	\$4,519
169 Kansas City, KS	55,588	\$0.23	\$500	70%	\$4,200
170 Kansas City, MO	228,104	\$0.73	\$547	49%	\$3,216
171 Katy, TX	78,737	\$0.24	\$432	59%	\$3,059
172 Kenosha, WI	42,607	\$0.19	\$499	73%	\$4,371
173 Kent, WA	52,632	\$0.26	\$482	84%	\$4,859
174 Killeen, TX	50,140	\$0.20	\$426	77%	\$3,936
175 Kissimmee, FL	76,049	\$0.28	\$452	69%	\$3,743



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
176 Knoxville, TN	152,402	\$0.46	\$387	65%	\$3,019
177 Lafayette, LA	61,230	\$0.18	\$384	65%	\$2,995
178 Lake Charles, LA	48,024	\$0.24	\$507	83%	\$5,050
179 Lake Worth, FL	68,705	\$0.39	\$507	93%	\$5,658
180 Lakeland, FL	91,873	\$0.37	\$427	79%	\$4,048
181 Lancaster, CA	55,674	\$0.23	\$488	70%	\$4,099
182 Lancaster, PA	64,110	\$0.21	\$338	81%	\$3,285
183 Lansing, MI	69,602	\$0.26	\$346	91%	\$3,778
184 Laredo, TX	66,620	\$0.26	\$465	69%	\$3,850
185 Largo, FL	49,129	\$0.13	\$320	67%	\$2,573
186 Las Cruces, NM	55,710	\$0.16	\$305	79%	\$2,891
187 Las Vegas, NV	523,424	\$2.38	\$512	74%	\$4,547
188 Lawrenceville, GA	74,070	\$0.37	\$533	78%	\$4,989
189 Lewisville, TX	41,884	\$0.20	\$612	66%	\$4,847
190 Lexington, KY	123,494	\$0.28	\$339	56%	\$2,278
191 Lincoln, NE	106,408	\$0.28	\$396	55%	\$2,614
192 Little Rock, AR	89,906	\$0.40	\$437	84%	\$4,405
193 Littleton, CO	116,253	\$0.33	\$393	61%	\$2,877
194 Long Beach, CA	166,308	\$0.70	\$447	78%	\$4,184
195 Longmont, CO	44,469	\$0.15	\$443	65%	\$3,455
196 Los Angeles, CA	821,015	\$3.87	\$524	75%	\$4,716
197 Louisville, KY	306,685	\$1.04	\$416	68%	\$3,395
198 Lubbock, TX	96,888	\$0.44	\$501	75%	\$4,509
199 Macon, GA	64,138	\$0.27	\$365	95%	\$4,161
200 Madison, WI	119,823	\$0.40	\$377	73%	\$3,303



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
201 Manassas, VA	44,564	\$0.15	\$401	72%	\$3,465
202 Manchester, NH	46,891	\$0.20	\$439	79%	\$4,162
203 Marietta, GA	112,699	\$0.32	\$421	56%	\$2,829
204 McAllen, TX	42,109	\$0.26	\$569	92%	\$6,282
205 McKinney, TX	49,561	\$0.11	\$299	59%	\$2,117
206 Melbourne, FL	60,998	\$0.24	\$441	75%	\$3,969
207 Memphis, TN	265,247	\$1.08	\$423	80%	\$4,061
208 Mesa, AZ	182,732	\$0.80	\$473	77%	\$4,371
209 Mesquite, TX	48,569	\$0.23	\$437	90%	\$4,720
210 Metairie, LA	59,380	\$0.25	\$423	82%	\$4,162
211 Miami Beach, FL	57,465	\$0.25	\$465	79%	\$4,408
212 Miami, FL	597,148	\$2.77	\$503	77%	\$4,648
213 Midland, TX	49,746	\$0.26	\$601	72%	\$5,193
214 Milwaukee, WI	325,271	\$1.45	\$453	82%	\$4,458
215 Minneapolis, MN	423,421	\$1.29	\$362	70%	\$3,041
216 Mission, TX	45,515	\$0.30	\$598	91%	\$6,530
217 Mobile, AL	106,874	\$0.36	\$386	73%	\$3,381
218 Modesto, CA	84,626	\$0.33	\$423	76%	\$3,858
219 Montgomery, AL	84,239	\$0.37	\$394	93%	\$4,397
220 Moreno Valley, CA	51,779	\$0.21	\$409	81%	\$3,975
221 Murfreesboro, TN	59,453	\$0.16	\$368	61%	\$2,694
222 Muskegon, MI	49,354	\$0.20	\$458	73%	\$4,012
223 Myrtle Beach, SC	50,483	\$0.17	\$409	67%	\$3,288
224 Naperville, IL	56,771	\$0.20	\$446	66%	\$3,532
225 Naples, FL	117,290	\$0.47	\$395	84%	\$3,982



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
226 Nashville, TN	178,661	\$0.76	\$555	64%	\$4,262
227 New Haven, CT	48,330	\$0.16	\$388	72%	\$3,352
228 New Orleans, LA	159,787	\$0.65	\$447	76%	\$4,077
229 New Port Richey, FL	49,892	\$0.18	\$456	67%	\$3,666
230 New York, NY	760,488	\$3.34	\$546	67%	\$4,390
231 Newark, DE	50,290	\$0.24	\$568	71%	\$4,839
232 Newark, NJ	94,631	\$0.46	\$508	80%	\$4,877
233 Newport News, VA	71,532	\$0.21	\$307	81%	\$2,984
234 Norfolk, VA	86,485	\$0.26	\$339	73%	\$2,970
235 Norman, OK	45,718	\$0.18	\$383	86%	\$3,953
236 North Hollywood, CA	55,507	\$0.24	\$462	79%	\$4,380
237 North Las Vegas, NV	65,737	\$0.20	\$459	54%	\$2,974
238 Oakland, CA	149,394	\$0.53	\$457	65%	\$3,565
239 Ocala, FL	83,518	\$0.39	\$482	80%	\$4,627
240 Oceanside, CA	64,948	\$0.28	\$447	79%	\$4,238
241 Odessa, TX	48,884	\$0.25	\$475	88%	\$5,016
242 Ogden, UT	63,895	\$0.20	\$313	82%	\$3,080
243 Oklahoma City, OK	257,812	\$0.94	\$399	76%	\$3,639
244 Olathe, KS	45,895	\$0.14	\$433	60%	\$3,118
245 Olympia, WA	67,951	\$0.20	\$414	59%	\$2,931
246 Omaha, NE	203,128	\$0.71	\$430	68%	\$3,509
247 Ontario, CA	45,662	\$0.15	\$434	64%	\$3,333
248 Orange, CA	44,667	\$0.32	\$825	72%	\$7,128
249 Orlando, FL	322,023	\$1.12	\$404	72%	\$3,491
250 Overland Park, KS	69,523	\$0.27	\$698	47%	\$3,937



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
251 Oxnard, CA	53,531	\$0.24	\$478	78%	\$4,474
252 Palm Bay, FL	40,151	\$0.16	\$423	80%	\$4,061
253 Palmdale, CA	48,499	\$0.18	\$446	71%	\$3,800
254 Panama City, FL	47,297	\$0.15	\$400	64%	\$3,072
255 Pasadena, CA	61,247	\$0.25	\$439	78%	\$4,109
256 Pasadena, TX	46,761	\$0.28	\$745	67%	\$5,990
257 Paterson, NJ	44,329	\$0.19	\$494	73%	\$4,327
258 Pensacola, FL	100,607	\$0.39	\$446	73%	\$3,907
259 Peoria, AZ	58,438	\$0.26	\$540	69%	\$4,471
260 Peoria, IL	55,953	\$0.22	\$384	86%	\$3,963
261 Philadelphia, PA	599,819	\$2.28	\$427	74%	\$3,792
262 Phoenix, AZ	468,278	\$1.80	\$445	72%	\$3,845
263 Pittsburgh, PA	305,354	\$0.92	\$334	75%	\$3,006
264 Plano, TX	104,361	\$0.41	\$485	68%	\$3,958
265 Pompano Beach, FL	132,205	\$0.59	\$479	78%	\$4,483
266 Port Saint Lucie, FL	69,266	\$0.29	\$464	74%	\$4,120
267 Portland, OR	351,771	\$1.12	\$450	59%	\$3,186
268 Providence, RI	74,254	\$0.31	\$427	81%	\$4,150
269 Pueblo, CO	60,063	\$0.23	\$447	71%	\$3,808
270 Puyallup, WA	47,891	\$0.17	\$417	73%	\$3,653
271 Quincy, MA	40,658	\$0.18	\$552	67%	\$4,438
272 Racine, WI	50,405	\$0.17	\$432	64%	\$3,318
273 Raleigh, NC	194,292	\$0.83	\$398	89%	\$4,251
274 Rancho Cucamonga, CA	54,429	\$0.16	\$360	69%	\$2,981
275 Reading, PA	80,195	\$0.24	\$302	83%	\$3,008



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

## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
276 Redding, CA	44,409	\$0.17	\$417	77%	\$3,853
277 Reno, NV	110,456	\$0.32	\$342	71%	\$2,914
278 Renton, WA	54,676	\$0.29	\$692	64%	\$5,315
279 Richmond, VA	150,747	\$0.55	\$393	77%	\$3,631
280 Riverside, CA	103,707	\$0.37	\$430	70%	\$3,612
281 Roanoke, VA	70,815	\$0.15	\$294	61%	\$2,152
282 Rochester, MN	47,084	\$0.19	\$451	76%	\$4,113
283 Rochester, NY	196,574	\$0.57	\$314	77%	\$2,901
284 Rock Hill, SC	41,750	\$0.19	\$466	83%	\$4,641
285 Rockford, IL	74,712	\$0.20	\$374	61%	\$2,738
286 Rockville, MD	51,224	\$0.20	\$522	63%	\$3,946
287 Roseville, CA	46,450	\$0.12	\$359	61%	\$2,628
288 Round Rock, TX	48,007	\$0.27	\$561	84%	\$5,655
289 Sacramento, CA	281,295	\$1.21	\$535	67%	\$4,301
290 Saginaw, MI	54,545	\$0.16	\$354	69%	\$2,931
291 Saint Augustine, FL	45,104	\$0.17	\$387	80%	\$3,715
292 Saint Charles, MO	52,338	\$0.14	\$323	68%	\$2,636
293 Saint Louis, MO	393,848	\$1.23	\$382	68%	\$3,117
294 Saint Paul, MN	296,977	\$1.18	\$460	72%	\$3,974
295 Saint Petersburg, FL	157,379	\$0.52	\$457	60%	\$3,290
296 Salem, OR	91,679	\$0.31	\$368	76%	\$3,356
297 Salinas, CA	51,070	\$0.23	\$531	70%	\$4,460
298 Salt Lake City, UT	174,991	\$0.57	\$400	68%	\$3,264
299 San Angelo, TX	40,757	\$0.19	\$478	83%	\$4,761
300 San Antonio, TX	567,207	\$2.14	\$425	74%	\$3,774



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
301 San Bernardino, CA	65,285	\$0.24	\$402	77%	\$3,714
302 San Diego, CA	460,080	\$1.71	\$477	65%	\$3,721
303 San Francisco, CA	345,811	\$0.80	\$363	53%	\$2,309
304 San Jose, CA	309,116	\$1.65	\$584	76%	\$5,326
305 San Mateo, CA	51,674	\$0.22	\$511	71%	\$4,354
306 Santa Ana, CA	81,168	\$0.36	\$447	82%	\$4,398
307 Santa Barbara, CA	52,151	\$0.28	\$516	88%	\$5,449
308 Santa Clara, CA	42,768	\$0.20	\$637	60%	\$4,586
309 Santa Fe, NM	53,265	\$0.17	\$375	72%	\$3,240
310 Santa Monica, CA	47,924	\$0.16	\$343	82%	\$3,375
311 Santa Rosa, CA	78,686	\$0.23	\$408	60%	\$2,938
312 Sarasota, FL	106,736	\$0.50	\$546	72%	\$4,717
313 Savannah, GA	89,149	\$0.39	\$429	84%	\$4,324
314 Schenectady, NY	65,997	\$0.35	\$442	99%	\$5,251
315 Scottsdale, AZ	121,031	\$0.46	\$483	65%	\$3,767
316 Scranton, PA	40,609	\$0.14	\$402	70%	\$3,377
317 Seattle, WA	371,914	\$1.16	\$480	54%	\$3,110
318 Shreveport, LA	91,956	\$0.52	\$518	91%	\$5,657
319 Silver Spring, MD	103,567	\$0.40	\$387	84%	\$3,901
320 Simi Valley, CA	42,183	\$0.15	\$458	63%	\$3,462
321 Sioux Falls, SD	64,311	\$0.31	\$533	76%	\$4,861
322 South Bend, IN	57,903	\$0.17	\$311	78%	\$2,911
323 Sparks, NV	40,452	\$0.18	\$454	81%	\$4,413
324 Spartanburg, SC	42,423	\$0.11	\$296	76%	\$2,700
325 Spokane, WA	140,579	\$0.40	\$410	58%	\$2,854



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
326 Spring Hill, FL	47,410	\$0.16	\$398	69%	\$3,295
327 Spring, TX	110,748	\$0.50	\$456	82%	\$4,487
328 Springfield, IL	61,813	\$0.18	\$434	56%	\$2,916
329 Springfield, MA	53,235	\$0.16	\$420	60%	\$3,024
330 Springfield, MO	93,068	\$0.27	\$375	65%	\$2,925
331 Springfield, OH	40,995	\$0.14	\$445	65%	\$3,471
332 Stamford, CT	47,292	\$0.17	\$359	82%	\$3,533
333 Staten Island, NY	165,516	\$0.61	\$446	69%	\$3,693
334 Sterling Heights, MI	49,441	\$0.14	\$366	63%	\$2,767
335 Stockton, CA	111,246	\$0.44	\$447	73%	\$3,916
336 Stone Mountain, GA	41,352	\$0.12	\$370	67%	\$2,975
337 Sugar Land, TX	48,029	\$0.20	\$475	74%	\$4,218
338 Summerville, SC	41,543	\$0.16	\$498	66%	\$3,944
339 Sunnyvale, CA	53,530	\$0.20	\$475	67%	\$3,819
340 Surprise, AZ	44,111	\$0.18	\$508	68%	\$4,145
341 Syracuse, NY	92,087	\$0.35	\$363	87%	\$3,790
342 Tacoma, WA	119,941	\$0.49	\$450	75%	\$4,050
343 Tallahassee, FL	110,940	\$0.38	\$470	61%	\$3,440
344 Tampa, FL	286,184	\$1.07	\$478	65%	\$3,728
345 Tempe, AZ	67,319	\$0.18	\$317	70%	\$2,663
346 Toledo, OH	131,713	\$0.42	\$351	76%	\$3,201
347 Toms River, NJ	50,677	\$0.19	\$429	71%	\$3,655
348 Topeka, KS	67,150	\$0.25	\$572	54%	\$3,707
349 Torrance, CA	63,334	\$0.34	\$464	97%	\$5,401
350 Trenton, NJ	75,881	\$0.31	\$373	91%	\$4,073



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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
351 Tucson, AZ	349,348	\$1.00	\$457	52%	\$2,852
352 Tulsa, OK	171,919	\$0.57	\$488	57%	\$3,338
353 Tuscaloosa, AL	44,615	\$0.24	\$525	84%	\$5,292
354 Tyler, TX	54,727	\$0.22	\$445	75%	\$4,005
355 Vallejo, CA	41,597	\$0.14	\$461	62%	\$3,430
356 Van Nuys, CA	56,855	\$0.31	\$543	84%	\$5,473
357 Vancouver, WA	115,146	\$0.20	\$423	34%	\$1,726
358 Ventura, CA	42,565	\$0.20	\$467	84%	\$4,707
359 Vero Beach, FL	47,009	\$0.17	\$437	70%	\$3,671
360 Virginia Beach, VA	165,089	\$0.72	\$521	70%	\$4,376
361 Visalia, CA	46,399	\$0.18	\$496	65%	\$3,869
362 Waco, TX	54,771	\$0.25	\$506	75%	\$4,554
363 Warren, MI	53,442	\$0.21	\$394	85%	\$4,019
364 Waterbury, CT	42,755	\$0.14	\$371	71%	\$3,161
365 West Palm Beach, FL	131,261	\$0.47	\$392	76%	\$3,575
366 Whittier, CA	56,887	\$0.25	\$531	68%	\$4,333
367 Wichita Falls, TX	41,191	\$0.20	\$501	79%	\$4,749
368 Wichita, KS	161,719	\$0.51	\$370	71%	\$3,152
369 Wilmington, DE	87,667	\$0.29	\$484	57%	\$3,311
370 Wilmington, NC	78,939	\$0.27	\$387	74%	\$3,437
371 Winston Salem, NC	101,067	\$0.25	\$333	61%	\$2,438
372 Woodbridge, VA	60,426	\$0.25	\$558	62%	\$4,152
373 Worcester, MA	68,744	\$0.23	\$414	67%	\$3,329
374 Yakima, WA	45,991	\$0.28	\$559	92%	\$6,171
375 Yonkers, NY	66,496	\$0.28	\$434	80%	\$4,166
376 York, PA	67,941	\$0.21	\$380	67%	\$3,055
377 Youngstown, OH	68,664	\$0.19	\$368	62%	\$2,738
378 Ypsilanti, MI	40,145	\$0.13	\$426	64%	\$3,272
379 Yuma, AZ	51,038	\$0.23	\$548	68%	\$4,472



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## About doxo

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

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

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